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# *The Self-Sufficiency Standard for New York*

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*by Diana Pearce, Ph.D.  
with Jennifer Brooks*

**September 2000**

**New York State Self-Sufficiency Standard  
Steering Committee**

*The Self-Sufficiency Standard for New York*

ã 2000 Diana Pearce and New York State Self-Sufficiency Standard Steering Committee

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# *Preface*

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

We thank as well the professionals in New York State who assisted us in the development of this report. Sandra McGarraugh's interest and leadership were instrumental in undertaking the project here. Trudi Renwick's thorough knowledge of this approach to family budgeting and her involvement in the project strengthened the report. Ron Deutsch and Christine McKenna helped to coordinate the steering committee and obtain state specific information. Other formal and informal members of the steering committee secured data sources, shared their expertise of New York's tax and subsidy policies, and carefully reviewed the ongoing work. Especially helpful were Susan Antos' contributions regarding many social programs, Rus Sykes' understanding of tax credits, and Elie Ward's knowledge of health subsidies. We appreciate all the steering committee members' involvement in meetings and planning sessions over the past two years.

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# *The Self-Sufficiency Standard for New York*

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

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## *Introduction*

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

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

### **Measuring Income Adequacy: Problems with the Poverty Line**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

tions are often as high, or higher, than in a state’s urban areas.

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

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

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

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

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

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

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

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

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

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

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

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# *How the Self-Sufficiency Standard is Calculated*

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

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

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

For each county in New York State, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas may be found in the Full Report. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in the State of New York in the Appendix to this report.

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

**Housing:** The Standard uses the Fiscal Year 2000 Fair Market Rents for housing costs, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county (totaling over 400

housing market areas). Fair market rents are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.<sup>9</sup> The Fair Market Rents (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. They reflect the cost of a given size unit at the 40<sup>th</sup> percentile level. (At the 40<sup>th</sup> percentile level, 40% of the housing in a given area would be less expensive than the Fair Market Rent, while 60% would cost more than the Fair Market Rent.) Although the U.S. Department of Housing and Urban Development provides a single fair market rent (for each size unit) for all housing in the New York City PMSA, the cost of housing in fact varies substantially within this area. Therefore, we used data from the 1999 New York City Housing and Vacancy Survey (conducted by the U.S. Census Bureau) to calculate rents for each borough within New York City.<sup>10</sup>

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

**Child Care:** The Standard uses the most accurate information available that is recent, geographically-specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75<sup>th</sup> percentile, by age of child and setting (family day care home, day care center, etc.).<sup>12</sup>

For New York State, the Standard uses the rates set by the Market Rate Survey, conducted (in the spring and summer of 1999) and analyzed by the New York State Office of Children and Family Services as the source of child care cost data. This survey distinguishes costs by age and setting, and by the time period (daily, weekly, etc.). It divides New York State into five cost areas. Unlike other costs such as housing, this data does not

distinguish between the boroughs of New York City, and therefore the child care costs are the same across the New York City area.

Because it is more common for very young children to be in day care homes rather than centers,<sup>13</sup> the Standard assumes that children less than three years of age (infants and toddlers, called “infants” here) receive full-time care in day care homes. Preschoolers (three through five years old), in contrast, are assumed to go to day care centers full-time. School-age children (ages six to 12) are assumed to receive part-time care in before- and after-school programs.

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

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

The food costs in the Standard are varied according to the number and age of children and the number and gender of adults. Since there is little regional variation in the cost of food overall, the Standard uses the national average throughout the State of New York, except in New York City. Food in New York City is consistently higher than elsewhere in New York State or other states. Based on a study of the cost of buying the components of a minimally adequate diet in New York City, the food costs in New York City have been increased by 18%.<sup>14</sup>

**Transportation:** If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate- income population.<sup>15</sup>

In New York City, nearly half of all workers use public transportation. With the single exception of Albany, elsewhere in the state, the proportion using public transportation is much less, and therefore it is not a reasonable assumption that workers would be able to get to work by public transportation. Therefore, we assume only workers living in New York City and Albany use public transportation. For all others, it is assumed that adults require a car to get to and from work; if there are two adults in the family, we assume two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work, at exactly the same times.)

Data for public transportation costs are based on the cost of a monthly pass (in New York City, the Unlimited Ride Metro card, in Albany, the CDTA “swiper” card). Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The costs include the fixed costs of owning a car (including fire and theft insurance, property damage and liability, license, registration and taxes, repairs, finance charges), but do not include the initial cost of purchasing a car as well as monthly variable costs (e.g., gas, oil, tires, and maintenance).

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20<sup>th</sup> and 40<sup>th</sup> percentile) of income, by region. For varied costs, the Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week per family for shopping for food and other errands. (The commuting distance is computed using the statewide average from the National Personal Transportation Survey). 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 the day care center or home.

**Health Care:** Health care costs in the Standard include both the employee’s share of insurance premi-

ums plus additional out-of-pocket expenses, such as co-payments, uncovered expenses (e.g., dental care and prescriptions), and insurance deductibles.

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

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

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

**Taxes:** Taxes include state sales tax, federal and state income taxes, and payroll taxes. The retail sales tax is 4% (8.25% in New York City), with no tax on food or on clothing items costing less than \$110. Sales taxes are calculated only on “miscellaneous” items, excluding clothing—as one does not ordinarily pay tax on rent, child care, and so forth. (As is the case in many states, New York does not tax services.) Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State taxes are calculated using the 1999 Commerce Clearinghouse State Tax Handbook as well as the tax form and other information from the New York

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

Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate—15% of income for families in this range—federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7% to 10% for most taxpayers.

**Earned Income Tax Credit (EITC):** The EITC, or as it is sometimes called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by working-poor and near-poor families. The EITC is a “refundable” tax credit; that is, working adults may receive the tax credit whether or not they owe any federal taxes. Because it adds to income, the EITC sometimes makes it possible for even modest earnings to be enough for a family to be self-sufficient. In New York, eligible state residents may receive a state EITC that is 22.5% of the federal EITC.

**Child Care Tax Credit (CCTC):** The CCTC is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a “refundable” tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC.

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

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

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

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

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$400	36	\$517	27	\$517	21	\$517	18
Child Care	\$0	0	\$459	24	\$740	31	\$740	25
Food	\$164	15	\$249	13	\$372	15	\$511	17
Transportation	\$185	17	\$190	10	\$190	8	\$364	12
Health Care	\$92	8	\$229	12	\$250	10	\$304	10
Miscellaneous	\$84	8	\$164	8	\$207	9	\$244	8
Taxes**	\$178	16	\$284	15	\$347	14	\$435	15
Earned Income Tax Credit (-) <sup>†</sup>	\$0	0	-\$66	-3	-\$46	-2	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$83	-3	-\$83	-3
<b>Self-Sufficiency Wage - Monthly</b>	<b>\$1,104</b>	<b>100</b>	<b>\$1,938</b>	<b>100</b>	<b>\$2,414</b>	<b>100</b>	<b>\$2,951</b>	<b>100</b>
<b>Hourly<sup>††</sup></b>	<b>\$6.27</b>		<b>\$11.01</b>		<b>\$13.72</b>		<b>\$8.38 per adult</b>	

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

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

† EITC includes federal and New York State EITC.

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

Note: Totals may not add exactly due to rounding.

## ***How Much Money Is Enough in New York?***

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

and where they live. In this section we compare the cost of living for four different places in New York: Clinton County, Buffalo, New York City and suburban New York Westchester County.

Table 2  
**The Self-Sufficiency Standard for Selected Family Types  
in Buffalo - Erie County, NY, 2000\***  
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$423	38	\$510	25	\$510	19	\$510	16
Child Care	\$0	0	\$563	27	\$931	34	\$931	29
Food	\$164	15	\$249	12	\$372	14	\$511	16
Transportation	\$185	16	\$190	9	\$190	7	\$364	11
Health Care	\$83	7	\$196	9	\$217	8	\$271	9
Miscellaneous	\$86	8	\$171	8	\$222	8	\$259	8
Taxes**	\$184	16	\$324	16	\$427	16	\$501	16
Earned Income Tax Credit (-) <sup>†</sup>	\$0	0	-\$40	-2	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$44	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$83	-3	-\$83	-3
<b>Self-Sufficiency Wage - Monthly</b>	<b>\$1,125</b>	<b>100</b>	<b>\$2,078</b>	<b>100</b>	<b>\$2,706</b>	<b>100</b>	<b>\$3,182</b>	<b>100</b>
<b>Hourly<sup>††</sup></b>	<b>\$6.39</b>		<b>\$11.81</b>		<b>\$15.37</b>		<b>\$9.04 per adult</b>	

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

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

† EITC includes federal and New York State EITC.

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

Note: Totals may not add exactly due to rounding.

As it is a mostly rural area, with lower costs, in Clinton County (Plattsburgh) a single person with no children needs to earn just **\$6.27** per hour (**\$1,104** per month) to be able to meet her/his basic needs, as can be seen in the first column of Table 1. While these costs are high, a single parent with one preschooler needs to earn nearly twice as much at **\$11.01** per hour (**\$1,938** per month) to meet the basic needs of her family.<sup>18</sup> If she has two children, one preschooler and one schoolage child, she would need more than twice as much, **\$13.72** per hour (**\$2,414** per month) to meet her family's needs (see Table 1). Finally, if there are two adults supporting

two children, a preschooler and a school-age child, costs are increased slightly for additional food, health care, and miscellaneous costs, (the major costs of housing and child care stay the same), but the amount each would need to earn is only about two-thirds the amount a single parent would need to earn: **\$8.38** per hour (**\$2,951** per month total).

In Buffalo (see Table 2), the costs are slightly higher than in Clinton County for each family type. Thus a single adult's self-sufficiency wage is **\$6.39** per hour, and again the single parent must earn about

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

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$705	46	\$801	27	\$801	22	\$801	20
Child Care	\$0	0	\$736	25	\$1,234	33	\$1,234	30
Food	\$193	13	\$294	10	\$439	12	\$603	15
Transportation	\$63	4	\$63	2	\$63	2	\$126	3
Health Care	\$128	8	\$273	9	\$294	8	\$348	8
Miscellaneous	\$109	7	\$217	7	\$283	8	\$311	8
Taxes**	\$325	21	\$652	22	\$765	21	\$847	21
Earned Income Tax Credit (-) <sup>†</sup>	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-1	-\$80	-2	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$42	-1	-\$83	-2	-\$83	-2
<b>Self-Sufficiency Wage - Monthly</b>	<b>\$1,523</b>	<b>100</b>	<b>\$2,955</b>	<b>100</b>	<b>\$3,716</b>	<b>100</b>	<b>\$4,107</b>	<b>100</b>
<b>Hourly<sup>††</sup></b>	<b>\$8.65</b>		<b>\$16.79</b>		<b>\$21.11</b>		<b>\$11.67 per adult</b>	

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

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

† EITC includes federal and New York State EITC.

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

Note: Totals may not add exactly due to rounding.

twice as much, or **\$11.81** per hour (**\$2,078** per month). The single parent with two children in Buffalo would need to earn **\$15.37** per hour (**\$2,706** per month) to meet her family's needs (see Table 2). In the two-parent family, each adult would need to earn **\$9.04** per hour, or a total of **\$3,182** per month.

In New York City, we have used the borough of Brooklyn, as it is roughly in the "middle" in terms of costs. The cost of meeting one's basic needs for a single adult is only slightly more than in Clinton County or Buffalo at **\$8.65** per hour. However, because both

housing and child care are more expensive in New York City, the cost of meeting all of the family's basic needs doubles for the single parent compared to the single adult. She must earn almost double the Self-Sufficiency Wage required of a single adult, or **\$16.79** per hour.

In New York State, the cost of living is highest in the suburban counties surrounding New York City, because both the child care and housing costs are significantly higher than those in the city. In addition, although food costs are higher in New York City (see above), the use of more expensive private transportation

Table 4  
**The Self-Sufficiency Standard for Selected Family Types  
in Westchester County, NY, 2000\***  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$910	47	\$1,108	31	\$1,108	25	\$1,108	22
Child Care	\$0	0	\$844	23	\$1,364	30	\$1,364	28
Food	\$164	8	\$249	7	\$372	8	\$511	10
Transportation	\$185	10	\$190	5	\$190	4	\$364	7
Health Care	\$128	7	\$277	8	\$298	7	\$352	7
Miscellaneous	\$139	7	\$267	7	\$333	7	\$370	7
Taxes**	\$415	21	\$777	21	\$986	22	\$1,033	21
Earned Income Tax Credit (-) <sup>†</sup>	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-1	-\$80	-2	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$42	-1	-\$83	-2	-\$83	-2
<b>Self-Sufficiency Wage - Monthly</b>	<b>\$1,941</b>	<b>100</b>	<b>\$3,631</b>	<b>100</b>	<b>\$4,489</b>	<b>100</b>	<b>\$4,938</b>	<b>100</b>
<b>Hourly<sup>††</sup></b>	<b>\$11.03</b>		<b>\$20.63</b>		<b>\$25.50</b>		<b>\$14.03 per adult</b>	

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

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

† EITC includes federal and New York State EITC.

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

Note: Totals may not add exactly due to rounding.

in the suburbs adds more to the costs. Thus in Westchester County, a single adult must earn **\$11.03** per hour to meet his/her needs. Again, the single parent with just one child must earn almost twice as much at **\$20.63** per hour (**\$3,631** per month). If she has two children—a preschooler and a schoolage child—she must earn **\$25.50** per hour (**\$4,489** per month). As in the other places, in two-adult families, *each* must earn not quite two-thirds of what the single parent must earn or **\$14.03** per hour (**\$4,938** per month).

In Figure 1 on page 12, we have shown the proportion of income spent on each basic need for a single

parent family with one preschooler and one schoolage child in Rochester (Monroe County). Housing and child care are by far the greatest expenses for working families with children. Single parent families with two children, one of whom is under school-age, generally spend more than half their incomes on these two expenses alone (see Figure 1 on page 13). With two parents, these two expenses also account for nearly half the expenses.

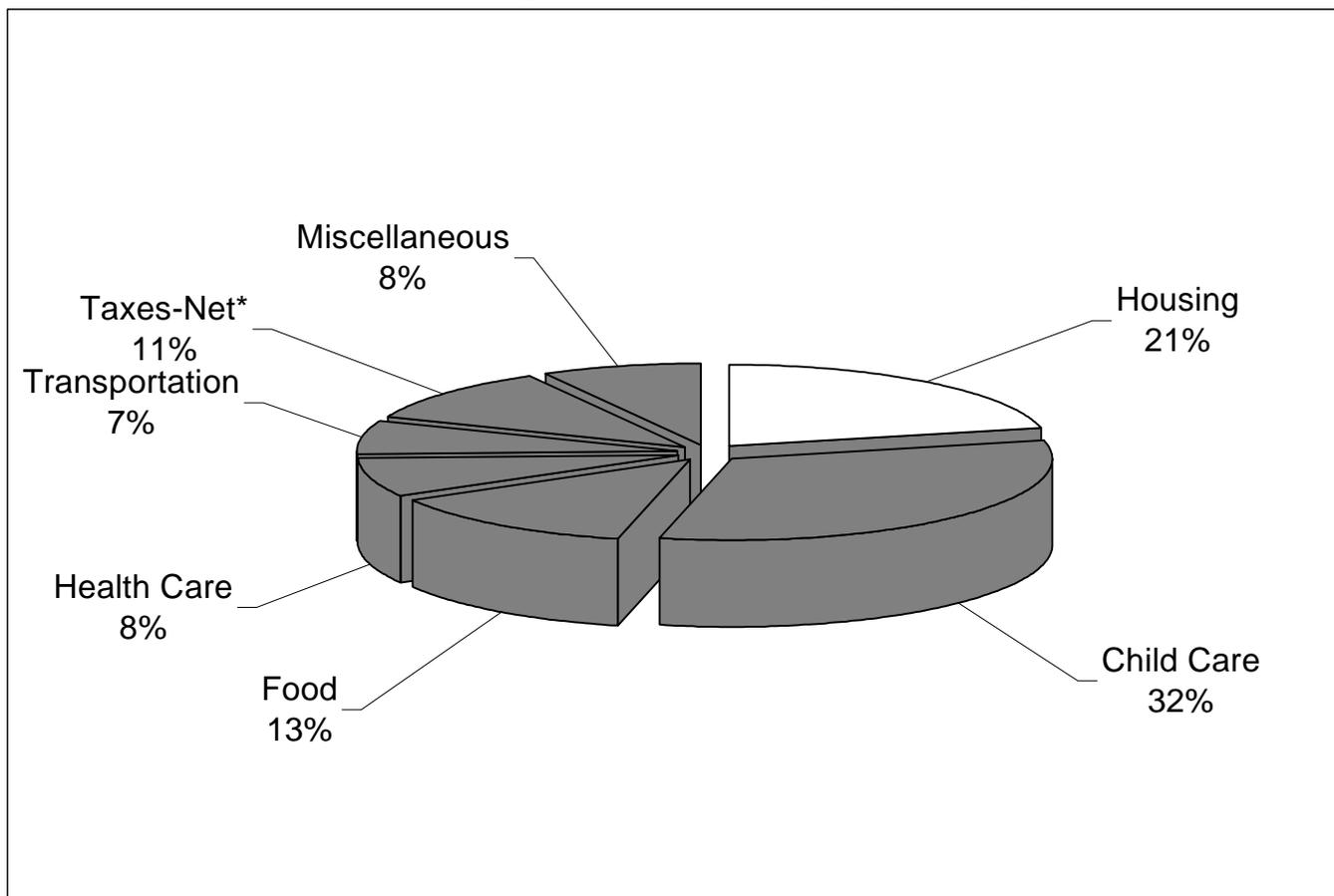
Because both child care and housing costs are lower in upstate New York compared to the New York City metro area or its suburbs, and these two costs account

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

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



*\*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 17%, but with tax credits, the amount owed in taxes is reduced to 11%.*

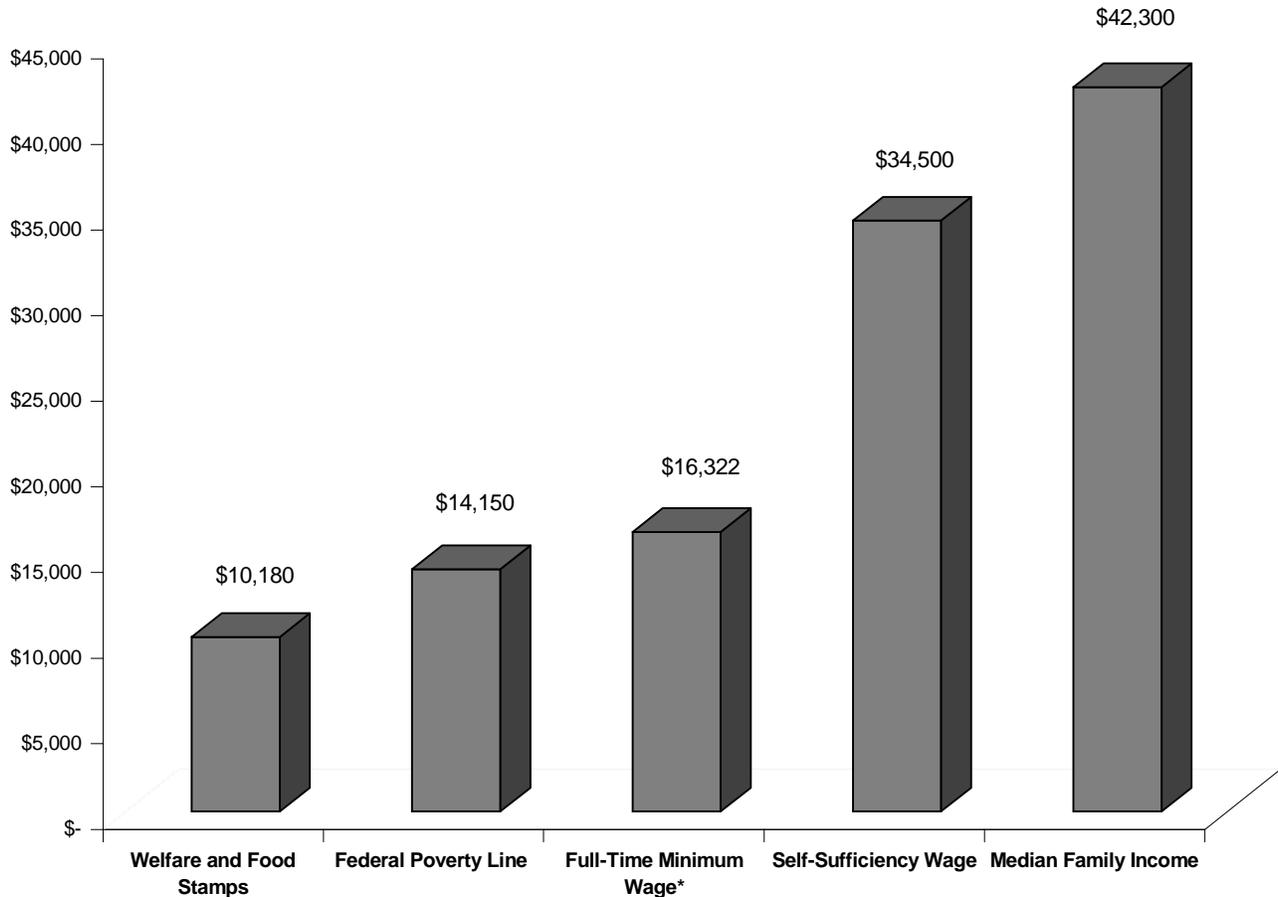
for the majority of the budget, the proportions spent in each cost area do not vary greatly from place to place. For families with just one infant or preschool-age child, housing costs in New York State average just under a third of costs—about 27 to 31%, while child care is somewhat lower—23 to 27%. For families with two children, however, child care costs exceed housing costs, with child care costing from 30 to 34% or more of the family budget, more than the 19 to 25% that goes to housing costs, depending upon the place. (See Tables 1 through 4 and Figure 1 above.)

While the rent for a two-bedroom housing unit varies from a low of **\$517** per month (Clinton County) to a high

of **\$1,108** per month (Westchester County), the differential in child care costs is equally large. For example, the cost of child care for two children, a preschooler full-time and a schoolage child part-time, ranges from **\$740** in Clinton County to **\$1,364** in Westchester County (see Tables 1 through 4).

The next largest expenses for a New York family are food at 13% and taxes at 11%. Even though taxes are reduced by tax credits, they still account for about one-ninth of expenses. Health care is a relatively small share, but this calculation assumes that the employer both provides health insurance as well as pays a portion of the premium.

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



\* Note: Full-time minimum wage income includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

## *Comparing the Standard to Other Benchmarks of Income*

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2 above we have compared the Standard to four other benchmarks: the welfare grant package, the federal poverty measure, the minimum wage, and median income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency. Rather, the

concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see the next two sections for a more detailed discussion of how New York families can achieve Self-Sufficiency Wages).

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one school-age child living in Syracuse

(Onondaga County), which is cost-wise in the “middle” of New York State. (The other benchmarks presented are also for three-person families, where relevant; however none is as specific as the Standard in terms of age and number of children, and/or geographic location.) The Standard for this family type, in Syracuse (Onondaga County), New York, is **\$34,500**.

**The Welfare (TANF) Grant and Food Stamps:** Including the cash value of Food Stamps as well as the cash TANF grant, the total welfare grant package is **\$848** per month in Syracuse (Onondaga County) or **\$10,180** per year assuming no wage or other income. This amount is less than one-third (**30%**) of the Self-Sufficiency Standard for a three-person family in Syracuse.

**Federal Poverty Line:** Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal thresholds, if this family had a monthly income of **\$1,179** (**\$14,150** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is just over two-fifths (**41%**) of the amount actually needed for a three-person family (with one adult, one preschooler and one school-age child) to be self-sufficient in Syracuse, New York. Even in the least expensive jurisdiction in New York, such as Clinton County, the official poverty threshold is only about 49% of the amount needed to meet family needs according to the Standard. And in New York City (Brooklyn), the federal poverty level is less than one-third (32%) of the Self-Sufficiency Standard.

**Minimum Wage:** A full-time worker at the federal minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting taxes—payroll (Social Security), and federal and state income taxes—and adding tax credits—the child care, child, and federal and state Earned Income Tax Credits—this worker would have a cash income of **\$1,360** per month, or **\$16,322** per year. This amount is more than her earnings alone because the federal and state EITC benefit for which she qualifies is the maximum, and is more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes—her income is below the threshold for paying federal income

taxes. Nevertheless, because she does not pay federal income taxes, she does not receive either the Child Care Tax Credit or the Child Tax Credit.)

Even with the help of the federal and state EITC, however, a full-time job with the minimum wage provides less than one-half (**47%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC payments on a monthly basis—as is true of most workers—she will only receive **\$11,657** during the year, which is only one-third of the Self-Sufficiency Standard (**33%**). For all three of these benchmarks there is an unusually large gap (compared to other places) between each of them and the Self-Sufficiency Wage.

**Median Family Income:** Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Syracuse (Onondaga County) is **\$42,300**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one school-age child is thus **82%** of the median family income for Syracuse (Onondaga County).

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

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# *Closing the Gap Between Incomes and the Self-Sufficiency Standard*

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

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

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

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

## **Raising Wages**

**Training and Education:** Adults who have language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency

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

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

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

**Labor Market Reforms:** As can be seen in Tables 1 through 4, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore impacts many workers’ earnings. Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers. Another approach to raising wages of workers are the Living Wage laws that mandate city contractors and economic subsidy recipients pay a “living wage.” This policy would impact private sector workers’ wages as well as public sector workers.

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

### **Reducing Costs and Meeting Basic Needs Through Supports**

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

- **Public Subsidies:** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without the assistance of temporary subsidies, many families cannot achieve self-sufficiency immediately. Subsidies or vouchers such as cash assistance (TANF), housing (including Section 8, vouchers, and public housing), child care, health care (Medicaid or other plan), and/or transportation (tokens or employer subsidies) all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such subsidies can help a family achieve stability, without scrimping on nutrition, or living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.
- **Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups

may result in lesser amounts of child support. Nevertheless, whatever the amount, child support payments reduce the amount required for a family to meet its needs, while providing the support of both parents to meet children's needs.

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

However, with the expansions in Children's Medicaid and the state-subsidized Child Health Insurance Program—known as Child Health Plus (CHP) in New York State—many families now have the option of covering their children's health care needs when their employer does not offer family coverage.

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

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Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for one full year. After that, and for those families not transitioning from welfare, children can be covered by Medicaid or by Child Health Plus. Children in families with incomes at or below 160% of poverty are eligible for free health insurance coverage either through Medicaid or the Child Health program. Children in families with incomes between 160-250% of poverty can be covered by the Child Health Plus program for a small premium copayment. (Above 250% of poverty, children are eligible for Child Health Plus, but not for subsidized premiums). Parents in New York State with one or more dependents will be covered as well under Family Health Plus, up to 120% of poverty beginning January 2001, increasing to 150% of poverty as of January 2002. (Note that immigrants

in New York State are eligible for CHP but not for Family Health Plus.)<sup>19</sup>

Subsidies or supports such as these greatly reduce the amount of wages needed to adequately meet a family's basic needs. For example, a single parent with two children would need about \$510 per month for housing in Buffalo. However, if that parent received a housing subsidy equal to one-half of their housing costs, their housing costs would be reduced to \$255 per

month, which would in turn, reduce the total amount of income needed to meet expenses.

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

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

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In Tables 5 and 6, we examine the effect of adding subsidies and supports for a family consisting of a single parent and two children, an infant and a preschooler, living in Albany County (Table 5), and then Chemung County (Table 6). Each table is structured the same, so that we can compare two different places, with different costs and subsidy structures. The basis for these numbers can be found in the section entitled How the Standard is Calculated, starting on page 5.

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

In Tables 5 and 6, we show the federal EITC as if it is received monthly, up to the allowed maximum of \$116 per month, and also show, at the bottom of the tables, any *additional* amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the year. (See the third line from the bottom of Tables 5 and 6; note that in some instances, all of the federal EITC has already been received on a monthly basis, so that this single parent would not receive any additional amount.)

Besides the federal EITC, we also show two other New York State tax credits in these tables. Because the state EITC in New York is refundable only at the end of the year, it is shown only at the bottom of the tables as an annual amount. Finally note that in New York State, there is also a refundable Child Care Tax Credit: the

total annual amount of this credit also can be seen at the bottom of Tables 5 and 6.

**The Self-Sufficiency Standard (Column #1):** In the first column of each table, the Standard provides the full amount of each of the single parent's expenses, including taxes, without any subsidies or supports to reduce these costs (except tax credits where applicable). In Albany, with child care expenses of \$1,093 per month and housing costs of \$604 per month, it is not surprising that the Self-Sufficiency Wage is **\$16.38** per hour. These expenses are slightly lower in Chemung County, and so the Self-Sufficiency wage there is **\$14.64** per hour.

## **Private Subsidies:**

**Child Support (Column #2):** In the second column of Tables 5 and 6, the private "subsidy" of child support is added. The amount of \$257 shown in Table 5 and \$207 in Table 6 are the average child support payments per month in Albany County and Chemung County, respectively, as reported by the state.<sup>21</sup> Receipt of child support reduces the amount that must be earned each month by this single parent to meet expenses. Because child support income is not subject to taxes, it has a stronger impact on the family's income than additional earned income, as it is not reduced by taxes.

Not only does child support reduce the amount that must be earned, but it changes taxes and tax credits as well. Taxes decrease from \$480 in Albany in Column #1—when all income is earned, to \$373—when some income is received as child support. In Chemung County, the addition of child support income also reduces taxes (from \$389 to \$261 per month). The "Earned Income Tax Credit (Advanced)" line now shows a negative amount of \$20 in column #2 for Albany, and \$89 for Chemung County, because the parent now qualifies for the EITC. Note that altogether, these changes reduce the amount this single parent must earn to meet her family's needs by more than two dollars, from 16.38 to **\$14.20** per hour in Albany, and from \$14.64 to **\$12.35** per hour in Chemung County.

Table 5  
**Impact of Subsidies on Monthly Costs and the Self-Sufficiency Wage**  
*of a Single Parent with One Infant and One Preschool-age Child*  
 Albany County, New York-2000

	#1	SUBSIDIES						
		#2	#3	#4	#5	#6	#7	#8
<b>Monthly Costs:</b>	<b>Self-Sufficiency Standard</b>	<b>Child Support</b>	<b>Child Care</b>	<b>Child Care, Food Stamps &amp; Medicaid</b>	<b>Child Care, Food Stamps &amp; Child Health Plus</b>	<b>Child Care, Food Stamps, &amp; Child Health Plus, Without Employer Health Care Subsidy</b>	<b>Child Care, Food Stamps, Transportation &amp; Child Health Plus</b>	<b>Housing, Child Care and Food Stamps</b>
Housing	\$604	\$604	\$604	\$604	\$604	\$604	\$604	\$300
Child Care	\$1,093	\$1,093	\$87	\$0	\$0	\$38	\$0	\$0
Food	\$325	\$325	\$325	\$86	\$138	\$220	\$107	\$188
Transportation	\$42	\$42	\$42	\$42	\$42	\$42	\$0	\$42
Health Care	\$270	\$270	\$270	\$0	\$92	\$221	\$92	\$270
Miscellaneous	\$233	\$233	\$233	\$233	\$233	\$233	\$233	\$233
Taxes	\$480	\$373	\$176	\$62	\$88	\$132	\$75	\$74
Earned Income								
Tax Credit (Advanced)	\$0	-\$20	-\$116	-\$116	-\$116	-\$116	-\$116	-\$116
Child Care Tax Credit (-)	-\$80	-\$80	-\$22	\$0	\$0	-\$10	\$0	\$0
Child Tax Credit (-)	-\$83	-\$83	-\$28	\$0	\$0	-\$8	\$0	\$0
Child Support	\$0	-\$257	\$0	\$0	\$0	\$0	\$0	\$0
<b>Self-Sufficiency Wage-</b>								
<b>Monthly</b>	<b>\$2,884</b>	<b>\$2,499</b>	<b>\$1,571</b>	<b>\$911</b>	<b>\$1,081</b>	<b>\$1,357</b>	<b>\$995</b>	<b>\$991</b>
<b>Hourly</b>	<b>\$16.38</b>	<b>\$14.20</b>	<b>\$8.93</b>	<b>\$5.18</b>	<b>\$6.14</b>	<b>\$7.71</b>	<b>\$5.65</b>	<b>\$5.63</b>
<b>Annual Wage</b>	<b>\$34,603</b>	<b>\$29,992</b>	<b>\$18,850</b>	<b>\$10,932</b>	<b>\$12,977</b>	<b>\$16,282</b>	<b>\$11,940</b>	<b>\$11,895</b>
Additional Federal EITC (annual)	\$0	\$0	\$1,199	\$2,496	\$2,436	\$1,739	\$2,496	\$2,496
Total State EITC (annual)	\$0	\$55	\$583	\$875	\$861	\$705	\$875	\$875
NY State Refundable Child Care Tax Credit (annual)	\$985	\$1,019	\$287	\$0	\$0	\$130	\$0	\$0

The lines at the bottom of each table, which show income received annually, show additional changes. Because of the lower earned income in column two, the Albany parent will receive an annual state EITC (\$55) and a greater New York State Refundable Child Care Tax Credit (\$1,019 compared to \$985) after the end of the year. In Chemung County, it results in both a higher

advanced EITC than in Albany, \$89 per month, as well as higher annual state EITC and Child Care Tax Credit (see last two lines of Column #2 in Table 6).

**Public Subsidies:**

**Child Care (Column #3):** In the third column, we show the effect of a child care subsidy available to low-

income families, that is, families with incomes below about 200% of poverty. (New York State modifies slightly the federal poverty thresholds). This subsidy of \$1006 substantially reduces child care costs for this family from \$1093 to \$87 per month in Albany, and to \$119 in Chemung County. The child care co-payment amounts (parent's fee) are based on a formula, in which the parent pays 23% of their income above the New York State poverty threshold (for the applicable family size) in Albany, and 30% of her income above the poverty threshold in Chemung County.

This subsidy in turn reduces the Self-Sufficiency wage by well over one-third, from \$16.38 to **\$8.93** per hour in Albany (compare the first and third columns in Table 5) and from \$14.64 to **\$9.03** per hour in Chemung County (Table 6). As with child support and other subsidies to be considered below, this impact comes in two ways: a subsidy directly reduces the cost of meeting a specific need, such as child care, but it also—by lowering the amount of income that must be earned—reduces taxes and/or increases tax credits such as the EITC.

***Child Care, Food Stamps, and Medicaid (Column #4):*** For adults who are moving from welfare to work, there is available a set of supports and subsidies to help with that transition. In the fourth column of Tables 5 and 6, we assume that this single parent is receiving a typical “package” of benefits available to those making the welfare-to-work transition. This package usually includes child care, Food Stamps and Medicaid. (Note that to be eligible for Food Stamps, a family's total income—including earnings, child support, and so forth—must be less than 130% of the federal poverty level—for its family size—and to receive Medicaid, a family's income must be less than 185% of poverty.)

These supports greatly reduce a family's costs for these three basic needs. In this example, the child care costs are fully subsidized at this income level, reducing monthly childcare costs to zero. Medicaid reduces her health care costs to zero, while her partial Food Stamps benefit of \$239 in Albany and \$189 in Chemung County reduces her food costs substantially to just \$86 in Albany and \$136 in Chemung County. Although this family would no longer receive either the Child Care Tax Credit or the Child Tax Credit in either place, this is more than made up by the subsidies. By substantially lowering the income that must be earned to pay for child care, food, and health care, these three subsidies

decrease the taxes owed by more than the lost tax credits. Altogether, this lowers the wages required to meet basic needs to **\$5.18** per hour in Albany and **\$5.59** per hour in Chemung County, about one-third of the full Self-Sufficiency Wage in each place. (It should be noted that the EITC to which she is entitled is the maximum at this level, and if all of it were received on a monthly basis, this would further lower the required wage and/or reduce the number of hours the individual had to work.)

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

Earlier research showing that parents could combine work and cash assistance was based on the experience of families under AFDC, prior to TANF. At that time, there were different rules regarding earnings, especially in the first few months, and cash benefits were generally higher relative to costs than is true today.<sup>23</sup> Also, some families combined welfare and work as sources of income, but not at the same time. They did so by alternating between periods of work and welfare. Of course, families may use this strategy today, although this may not be as viable a strategy under TANF as it was under AFDC. Under TANF, each month on welfare, no matter how small the cash grant, counts against their lifetime limit of five years in New York State, as well as creating other problems such as securing adequate child care for short periods of employment.

***Child Care, Food Stamps, and Child Health Plus (Column #5):*** After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although she is eligible for the Child Health Plus (CHP) for health insurance coverage for her children (if family income remains below 250% of poverty). In the fifth column of Tables 5 and 6, we model this change by assuming that the children's

Table 6  
**Impact of Subsidies on Monthly Costs and the Self-Sufficiency Wage**  
*of a Single Parent with One Infant and One Preschool-age Child*  
 Chemung County, New York-2000

Monthly Costs:	#1	SUBSIDIES						
		#2	#3	#4	#5	#6	#7	#8
	Self-Sufficiency Standard	Child Support	Child Care	Child Care, Food Stamps & Medicaid	Child Care, Food Stamps & Child Health Plus	Child Care, Food Stamps, & Child Health Plus, Without Employer Health Care Subsidy	Child Care, Food Stamps, Transportation & Child Health Plus	Housing, Child Care and Food Stamps
Housing	\$493	\$493	\$493	\$493	\$493	\$493	\$493	\$285
Child Care	\$881	\$881	\$119	\$0	\$4	\$66	\$0	\$0
Food	\$325	\$325	\$325	\$136	\$214	\$261	\$128	\$177
Transportation	\$190	\$190	\$190	\$190	\$190	\$190	\$72	\$190
Health Care	\$247	\$247	\$247	\$0	\$106	\$199	\$106	\$106
Miscellaneous	\$214	\$214	\$214	\$214	\$214	\$214	\$214	\$237
Taxes	\$389	\$261	\$171	\$68	\$101	\$135	\$64	\$67
Earned Income Tax Credit (Advanced)	\$0	-\$89	-\$116	-\$116	-\$116	-\$116	-\$116	-\$116
Child Care Tax Credit (-)	-\$80	-\$84	-\$30	\$0	\$0	-\$17	\$0	\$0
Child Tax Credit (-)	-\$83	-\$57	-\$23	\$0	\$0	-\$9	\$0	\$0
Child Support	\$0	-\$207	\$0	\$0	\$0	\$0	\$0	\$0
Self-Sufficiency Wage								
Monthly	\$2,576	\$2,174	\$1,590	\$984	\$1,206	\$1,415	\$961	\$946
Hourly	\$14.64	\$12.35	\$9.03	\$5.59	\$6.85	\$8.04	\$5.46	\$5.37
Annual Wage	\$30,909	\$26,091	\$19,076	\$11,812	\$14,469	\$16,981	\$11,529	\$11,349
Additional Federal EITC	\$0	\$0	\$1,151	\$2,496	\$2,121	\$1,592	\$2,496	\$2,496
Total State EITC (annual)	\$0	\$240	\$572	\$875	\$790	\$671	\$875	\$875
NY State Refundable Child Care Tax Credit	\$1,012	\$1,100	\$393	\$0	\$14	\$227	\$0	\$0

health care costs (including both insurance and out-of-pocket costs) are covered by CHP. The parent's cost is not covered, however, so that the parent must pay for her share of the health insurance premium that is available through her employer, as well as out-of-pocket costs for herself.

This additional expense, to cover her health care costs, of \$92 per month in Albany, and \$106 in Chemung County, may not seem great. However, if her earnings are high enough to cover that cost, it then increases her child care co-payment, and in turn, makes her ineligible for Food Stamps.

In sum, after one year, because of the loss of Medicaid coverage for herself, she must increase her earnings by another dollar an hour to **\$6.14** per hour in Albany, and to **\$6.85** per hour in Chemung County, just to be able to meet her needs at the same level as when Medicaid covered all of her family's health care costs.

***Child Care, Food Stamps, Child Health Plus, Health Care without Employer Subsidy (Column #6):*** The Standard assumes that for a Self-Sufficiency Wage, the employer makes available group health insurance, and pays the average portion of the premium. Unfortunately, some employers make health insurance available, but require that employees pay the full premium.

In the sixth column, we model this situation: we assume that the parent pays the full premium while her children are covered as above by CHP. This change substantially increases health care costs, which raises the child care co-payment and taxes, increasing the amount the parent must earn to **\$7.71** per hour in Albany, and **\$8.04** per hour in Chemung County. Of course, if the employer does not offer any health insurance plan, the costs of a private plan are much higher.

***Child Care, Food Stamps, Transportation and Child Health Plus (Column #7):*** In the seventh column, we have again assumed that her employer pays the average share of the health care premium, and that she receives a transportation subsidy as well. (The transportation subsidy would be in the form of transit fares in Albany where there is public transportation, or support for the cost of buying but not operating a car in Chemung County). Although the amount of the transportation subsidy is not great, it provides a crucial resource for getting to and from work, and thus maintaining employment.

These subsidies reduce what she needs to earn sufficiently that she qualifies for increased child care subsidies and Food Stamps benefits as well. Again, taxes are reduced more than the loss in tax credits. Altogether, the addition of a transportation subsidy, combined with the other increased subsidies, reduces what she must earn by almost \$400 per month, reducing the Self-Sufficiency Wage to **\$5.65** per hour in Albany, and **\$5.46** per hour in Chemung County.

***Housing, Child Care, and Food Stamps (Column #8):*** In the eighth and last column of the table, we have modeled the combination of child care, Food Stamps, and housing subsidies. Housing subsidies typically reduce the cost of housing so that families pay only 30% of their income for housing and utilities. This

subsidy reduces housing costs by almost one-half. However, because the housing subsidy does reduce housing costs by such a large amount, it decreases the Food Stamps benefit (which takes into account other costs such as housing and child care), thus raising food costs. The combination, however, still reduces the wage required to meet the family's needs to **\$5.63** per hour in Albany and **\$5.37** per hour in Chemung County, roughly one-third of the full Self-Sufficiency Standard.

The figures in Tables 5 and 6 provide examples for one family—a single parent with one infant and one preschool-age child, living in Albany and Chemung County, New York. The impact of various subsidies and taxes would vary in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient, assisting families receive the subsidies and supports for which they are eligible.

By temporarily aiding families with subsidies until they are able to earn Self-Sufficiency level Wages, families with entry-level wages are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps support their achieving stable employment, depending on the state of the economy. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

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

- Nationwide, only about 12% of eligible families receive housing subsidies or live in public housing.<sup>24</sup> In New York City alone, nearly 213,000 families are on the waiting list for housing subsidies.<sup>25</sup>
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators, and the Urban Institute reported that about two-thirds of those that left the Food Stamps program as they left welfare, remained eligible.<sup>26</sup>

- Only 10% of about 15 million eligible children are receiving child care subsidies nationwide; in New York state, the percentage is 18%. In New York City, about 100,000 eligible children do not receive child care subsidies.<sup>27</sup>
- Families USA reports that in the 12 states with the largest numbers of uninsured children, Medicaid enrollment declined by nearly a million children. Some, but not all of that loss, was recouped with expanded CHIP enrollment, but this number includes pre-existing state programs, as in New York, which were “converted” to be CHIP programs. Also, because eligibility under CHIP has been extended to children not eligible for Medicaid, the number of children covered by both Medicaid and CHIP programs combined should have increased. Thus the continuing high numbers of uninsured children indicates unmet need.<sup>28</sup> There are about 650,000 uninsured children in the state of New York (all of whom are eligible for Child Health Plus).<sup>29</sup>
- When surveyed within one year after leaving welfare, it was found that less than half of the families were enrolled in Medicaid and only 29% were receiving Food Stamps. These numbers include those who returned to welfare (about one-fifth of upstate cases and an unknown percentage of New York City cases), and therefore are not receiving “transitional” benefits.<sup>30</sup>
- Although 58% of custodial parents had child support awards, but only 34% received at least part of the child support payment owed them, and less than 20% received the full amount owed. Not surprisingly, the average monthly child support payment of \$309 represents just 17% of a single mother’s, and 11% of a single father’s income.<sup>31</sup>

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# *How the Self-Sufficiency Standard Can Be Used*

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

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

## **The Self-Sufficiency Standard as a Policy Tool**

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

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

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

The Standard has also been used to *evaluate impact of proposed policy changes*. As shown in this report (see Tables 5 and 6), the Standard can be used to evaluate the impact of restructuring subsidy programs, changing co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible to not only show the direct impact on family incomes, but to model the interaction effects of taxes, tax credits, and, where applicable, subsidies. It can similarly be used to look at the impact of changing program rules—such as requiring parents to enter employment when their youngest child reaches the age of three months instead of the current 12 months—on both individual families and state budgets.

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

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

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

## **The Self-Sufficiency Standard as a Benchmark for Evaluation**

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

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

### **The Self-Sufficiency Standard as a Counseling Tool**

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

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

### **The Self-Sufficiency Standard as a Public Education Tool**

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

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

### **The Self-Sufficiency Standard as a Needs Analysis Tool**

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

### **The Self-Sufficiency Standard in Research**

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

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# *Conclusion*

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

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

The Standard has been calculated for a number of other states, including California, Connecticut, Illinois, Indiana, Iowa, Massachusetts, New Jersey, North Carolina, Pennsylvania, Texas, Wisconsin, and the Washington, DC metropolitan area. It is anticipated that reports will be completed shortly for California (updated) and South Dakota. For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women at (202) 638-3143 or Dr. Diana Pearce at (202) 616-2850 or [pearce@u.washington.edu](mailto:pearce@u.washington.edu). For further information on the findings and implications of the Self-Sufficiency Standard for New York contact Christine McKenna at (518) 463-5576 or at [sense4all@aol.com](mailto:sense4all@aol.com).



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# Endnotes

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

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

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

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

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

<sup>6</sup> *Boston Globe*, 9/25/98.

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

<sup>8</sup> Quoted in Gowdy and Pearlmutter, *op.cit.*, p. 91.

<sup>9</sup> These costs are based on a survey of units that have been on the market within the last two years, and exclude both

new housing (two years old or less), and substandard and public housing.

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

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

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

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

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

<sup>15</sup> See C. Porter and E. Deakin. December 1995. *Socioeconomic and Journey-to-Work Data: A Compendium for the*

35 *Largest U.S. Metropolitan Areas*. Berkely, CA: Institute of Urban and Regional Development, University of California at Berkeley.

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

<sup>17</sup> See Citro and Michael, *op.cit.*

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

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

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

<sup>21</sup> New York State Office of Child Support Enforcement, “Statistics for Calendar Year 1999”. The amounts of \$257 and \$207 per month are quite a bit below the average amount of child support paid by absent parents nationally (per family, not per child) which is about \$309 per month. Lydia Scoon-Rogers, *Child Support for Custodial Mothers and Fathers*: 1995. U.S. Bureau of the Census, *Current Population Reports* (P60-196, March 1999).

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

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

<sup>24</sup> U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

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

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

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

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

<sup>29</sup> Elie Ward, *Statewide Child Advocacy*.

<sup>30</sup> Nelson A. Rockefeller Institute of Government. 1999. *After Welfare: A Study of Work and Benefit Use After Case Closing*.

<sup>31</sup> Lydia Scoon-Rogers, *op. cit.*

# Data Sources

Data Type	Source	Assumptions
Child Care	Child Care, Inc. 275 Seventh Avenue 15 <sup>th</sup> Floor NY, NY 10001 (212) 929-7604 Marilyn Torres, ext. 3011 Email <a href="mailto:CCINYC@AOL.COM">CCINYC@AOL.COM</a>	Market rates for child care: there 5 groups of counties for New York State. New York City's five counties/boroughs make up one group.  <u>Infants</u> : Registered Family Day Cares (0-2 years old). <u>Preschoolers</u> : Day Care Centers (3-5 years old). <u>School-age</u> : #s are the costs for part-day, school-age child care (6-12 years old)
Food	USDA Low-Cost Food Plan, June 1999, from U.S. Department of Agriculture. 1999. "Cost of Food at Home Estimated for Food Plans at Four Cost Levels, June 1999, U.S. Average."  Community Food Resource Center, Incl., July 1998. A Comparison of Income and Basic Family Living Costs in New York City: 1998. Liz Kreuger, Director	Low-Cost Food Plan is the second lowest cost of the USDA's four food plans  For NYC counties only (NY, Queens, Bronx, Richmond, and Kings), food costs were multiplied by 1.18 (based on findings of Community Food Resource Center, Inc. report)
Health Care	<u>Health Insurance</u> : New York State Insurance Department  <u>Out of Pocket Costs</u> : U.S. Department of Health and Human Services. 1987. National Expenditure Survey, age-specific costs reported in The Future of Children. Winter 1992. Families USA. 1993. Skyrocketing Health Inflation 1980-1993-2000; The Burden on Families and Businesses.	County Cost of Small Group Insurance for HMOs, 1/1/2000. Cost is for least expensive HMO plan offered in county of residence.  Updated using the Medical CPI.  Employees contribute 24% of the premium for individual coverage and 36% for family coverage William M. Mercer, Inc., Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998.
Housing	Department of Housing and Urban Development; Fair Market Rents for the Section 8 Housing Assistance Payments Program – Fiscal Year 2000. (10/01/99). ( <a href="http://www.huduser.org">www.huduser.org</a> ).  <u>New York City only</u> : 1999 New York City Housing and Vacancy Survey (NYCHVS), U.S. Census Bureau ( <a href="http://www.census.gov/hhes/www/nychvs.html">www.census.gov/hhes/www/nychvs.html</a> )	Fair Market Rents by county and/or MSA and PMSA.  All City of New York counties/boroughs (New York, Bronx, Queens, Richmond, and Kings) use numbers from the 1999 NYCHVS. The numbers reflect the combined monthly gross rent and the cost of utilities for 1, 2, and 3 bedroom units in each county for occupied units in which the respondent moved into between 1994-1999. (The 5-year range necessary due to small sample size of the survey.)
Taxes	U. S. Department of Treasury – IRS. 1999. 1999 1040 Instructions. Year 2000 EITC parameters New York State Department of Taxation and Finance, Resident Income Tax Forms	
Transportation	<u>Public</u> : New York City Transit website ( <a href="http://www.mta.nyc.ny.us.gov">www.mta.nyc.ny.us.gov</a> )  <u>Private</u> : "AAA-Your Driving costs: 1999 Third Quarter Update" American Automobile Association ( <a href="http://www.aaa.com">www.aaa.com</a> ). 1995 Nationwide Personal Transportation Survey, Bureau of Transportation Statistics ( <a href="http://www.bts.gov">www.bts.gov</a> ).  Consumer Expenditure Survey 1997-1998.	Public transportation (MetroCard) assumed for all City of New York counties/boroughs. Public transportation also used in Albany county.  Private transportation assume 5 round trips to work per week, plus one shopping trip per week. One adult in family also assumed extra mileage to pick up/drop off for child care. Mileage varied by region/city.  Use 2 <sup>nd</sup> quintile expenditures on: car payments, registration & license fees, insurance, repairs & maintenance.



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## *About the Authors*

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

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



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# *List of New York Metropolitan Areas and Non-Metropolitan Counties*

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## **Metropolitan Areas**

*Albany-Schenectady-Troy, NY  
MSA*

*Albany County  
Montgomery County  
Rensselaer County  
Schenectady County  
Schoharie County*

*Binghamton, NY MSA*

*Broome County  
Tioga County*

*Buffalo-Niagara Falls, NY PMSA*

*Erie County  
Niagara County*

*Dutchess County, NY PMSA*

*Dutchess County*

*Elmira, NY MSA*

*Chemung County*

*Glens Falls, NY MSA*

*Warren County  
Washington County*

*Jamestown, NY MSA*

*Chautauqua County*

*Nassau-Suffolk, NY PMSA*

*Nassau County  
Suffolk County*

*New York, NY PMSA*

*Bronx County  
Kings County*

*New York County  
(Lower Manhattan)  
New York County  
(Upper Manhattan)  
Putnam County  
Queens County  
Richmond County  
Rockland County*

*Newburg, NY-PA PMSA*

*Orange County*

*Rochester, NY MSA*

*Genesee County  
Livingston County  
Monroe County  
Ontario County  
Orleans County  
Wayne County*

*Syracuse, NY MSA*

*Cayuga County  
Madison County  
Onondaga County  
Oswego County*

*Utica-Roma, NY MSA*

*Herkimer County  
Oneida County*

*Westchester, NY MSA*

*Westchester County  
City of Yonkers*

## **Non-Metropolitan Counties**

*Allegany County  
Cattaraugus County  
Chenango County  
Clinton County  
Columbia County  
Cortland County  
Delaware County  
Essex County  
Franklin County  
Fulton County  
Greene County  
Hamilton County  
Jefferson County  
Lewis County  
Ostego County  
Schuyler County  
Seneca County  
St. Lawrence County  
Sullivan County  
Tompkins County  
Ulster County  
Wyoming County  
Yates County*







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***Appendix:***  
***The Self-Sufficiency Standard for  
Selected Family Types, New York***

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***Metropolitan Counties***



**Table 1**  
**The Self-Sufficiency Standard for Albany-Schenectady-Troy, NY MSA, 2000**  
**Albany County**

Monthly Costs	Adult	Adult +			Adult +		2 Adults +	
		infant	preschooler	teenager	infant	preschooler	infant	preschooler
Housing	491	604	604	604	758	604	604	758
Child Care	0	530	1093	368	1461	1093	931	1461
Food	164	241	325	429	437	466	511	564
Transportation	42	42	42	42	42	84	84	84
Health Care	92	249	270	275	291	324	303	345
Miscellaneous	79	167	233	172	299	257	243	321
Taxes	157	300	480	198	705	494	433	705
Earned Income Tax Credit (-)	0	-57	0	-201	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-37	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,025</b>	<b>\$1,989</b>	<b>\$2,885</b>	<b>\$1,802</b>	<b>\$3,788</b>	<b>\$3,159</b>	<b>\$2,946</b>	<b>\$4,033</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.83</b>	<b>\$11.30</b>	<b>\$16.38</b>	<b>\$10.24</b>	<b>\$21.52</b>	<b>\$8.97</b>	<b>\$8.37</b>	<b>\$11.46</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 2**  
**The Self-Sufficiency Standard for Albany-Schenectady-Troy, NY MSA, 2000**  
**Montgomery County**

Monthly Costs	Adult	Adult +			Adult +		2 Adults +	
		infant	preschooler	teenager	infant	preschooler	infant	preschooler
Housing	491	604	604	604	758	604	604	758
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	94	252	273	278	294	327	306	348
Miscellaneous	93	171	227	178	284	264	253	320
Taxes	216	325	451	232	637	525	474	698
Earned Income Tax Credit (-)	0	-39	0	-171	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-56	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,243</b>	<b>\$2,081</b>	<b>\$2,788</b>	<b>\$1,919</b>	<b>\$3,558</b>	<b>\$3,268</b>	<b>\$3,088</b>	<b>\$4,009</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.06</b>	<b>\$11.82</b>	<b>\$15.84</b>	<b>\$10.90</b>	<b>\$20.22</b>	<b>\$9.28</b>	<b>\$8.77</b>	<b>\$11.39</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 3**  
**The Self-Sufficiency Standard for Albany-Schenectady-Troy, NY MSA, 2000**  
**Rensselaer County**

Monthly Costs	Adult +				Adult + infant		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	491	604	604	604	758	604	604	758
Child Care	0	530	1093	368	1461	1093	931	1461
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	93	251	272	277	292	326	304	346
Miscellaneous	93	182	248	187	314	285	271	349
Taxes	216	393	549	288	774	617	556	830
Earned Income								
Tax Credit (-)	0	0	0	-129	0	0	0	0
Child Care Tax Credit (-)	0	-42	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,242</b>	<b>\$2,307</b>	<b>\$3,117</b>	<b>\$2,086</b>	<b>\$4,022</b>	<b>\$3,591</b>	<b>\$3,378</b>	<b>\$4,468</b>
Hourly Self-Sufficiency Wage	<b>\$7.06</b>	<b>\$13.11</b>	<b>\$17.71</b>	<b>\$11.85</b>	<b>\$22.85</b>	<b>\$10.20</b>	<b>\$9.60</b>	<b>\$12.69</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 4**  
**The Self-Sufficiency Standard for Albany-Schenectady-Troy, NY MSA, 2000**  
**Saratoga County**

Monthly Costs	Adult +				Adult + infant		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	491	604	604	604	758	604	604	758
Child Care	0	530	1093	368	1461	1093	931	1461
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	92	250	271	276	292	325	304	346
Miscellaneous	93	182	248	187	314	285	271	349
Taxes	216	393	548	288	774	617	555	830
Earned Income								
Tax Credit (-)	0	0	0	-129	0	0	0	0
Child Care Tax Credit (-)	0	-42	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,241</b>	<b>\$2,306</b>	<b>\$3,116</b>	<b>\$2,085</b>	<b>\$4,021</b>	<b>\$3,590</b>	<b>\$3,377</b>	<b>\$4,467</b>
Hourly Self-Sufficiency Wage	<b>\$7.05</b>	<b>\$13.10</b>	<b>\$17.71</b>	<b>\$11.85</b>	<b>\$22.85</b>	<b>\$10.20</b>	<b>\$9.59</b>	<b>\$12.69</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 5**  
**The Self-Sufficiency Standard for Albany-Schenectady-Troy, NY MSA, 2000**  
**Schenectady County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	491	604	604	604	758	604	604	758
Child Care	0	530	1093	368	1461	1093	931	1461
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	93	251	272	277	292	326	304	346
Miscellaneous	93	182	248	187	314	285	271	349
Taxes	216	393	549	288	774	617	556	830
Earned Income								
Tax Credit (-)	0	0	0	-129	0	0	0	0
Child Care Tax Credit (-)	0	-42	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,242</b>	<b>\$2,307</b>	<b>\$3,117</b>	<b>\$2,086</b>	<b>\$4,022</b>	<b>\$3,591</b>	<b>\$3,378</b>	<b>\$4,468</b>
Hourly Self-Sufficiency Wage	<b>\$7.06</b>	<b>\$13.11</b>	<b>\$17.71</b>	<b>\$11.85</b>	<b>\$22.85</b>	<b>\$10.20</b>	<b>\$9.60</b>	<b>\$12.69</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 6**  
**The Self-Sufficiency Standard for Albany-Schenectady-Troy, NY MSA, 2000**  
**Schoharie County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	491	604	604	604	758	604	604	758
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	92	246	267	272	288	321	300	342
Miscellaneous	93	170	227	178	284	264	252	319
Taxes	216	322	449	229	634	523	470	695
Earned Income								
Tax Credit (-)	0	-41	0	-174	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-55	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,241</b>	<b>\$2,068</b>	<b>\$2,779</b>	<b>\$1,908</b>	<b>\$3,548</b>	<b>\$3,258</b>	<b>\$3,078</b>	<b>\$3,999</b>
Hourly Self-Sufficiency Wage	<b>\$7.05</b>	<b>\$11.75</b>	<b>\$15.79</b>	<b>\$10.84</b>	<b>\$20.16</b>	<b>\$9.26</b>	<b>\$8.74</b>	<b>\$11.36</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 7**  
**The Self-Sufficiency Standard for Binghamton, NY MSA, 2000**  
**Broome County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	402	501	501	501	637	501	501	637
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	115	255	276	281	297	330	309	351
Miscellaneous	87	161	217	168	272	254	242	308
Taxes	189	265	406	182	584	481	430	645
Earned Income								
Tax Credit (-)	0	-80	0	-216	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-27	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,141</b>	<b>\$1,867</b>	<b>\$2,633</b>	<b>\$1,740</b>	<b>\$3,375</b>	<b>\$3,113</b>	<b>\$2,934</b>	<b>\$3,826</b>
Hourly Self-Sufficiency Wage	<b>\$6.49</b>	<b>\$10.61</b>	<b>\$14.96</b>	<b>\$9.89</b>	<b>\$19.18</b>	<b>\$8.84</b>	<b>\$8.34</b>	<b>\$10.87</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 8**  
**The Self-Sufficiency Standard for Binghamton, NY MSA, 2000**  
**Tioga County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	402	501	501	501	637	501	501	637
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	117	259	280	285	301	334	313	355
Miscellaneous	87	161	218	169	273	255	243	308
Taxes	189	267	408	183	586	483	432	647
Earned Income								
Tax Credit (-)	0	-78	0	-215	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-28	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,144</b>	<b>\$1,875</b>	<b>\$2,639</b>	<b>\$1,747</b>	<b>\$3,381</b>	<b>\$3,119</b>	<b>\$2,940</b>	<b>\$3,832</b>
Hourly Self-Sufficiency Wage	<b>\$6.50</b>	<b>\$10.66</b>	<b>\$15.00</b>	<b>\$9.93</b>	<b>\$19.21</b>	<b>\$8.86</b>	<b>\$8.35</b>	<b>\$10.89</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 9**  
**The Self-Sufficiency Standard for Buffalo-Niagara Falls, NY PMSA, 2000**  
**Erie County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage
Housing	423	510	510	510	637	510	510	637
Child Care	0	530	1093	368	1461	1093	931	1461
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	83	217	238	243	259	292	271	313
Miscellaneous	86	169	236	174	298	272	259	334
Taxes	184	313	490	209	703	560	501	767
Earned Income Tax Credit (-)	0	-47	0	-191	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-45	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,125</b>	<b>\$2,038</b>	<b>\$2,918</b>	<b>\$1,841</b>	<b>\$3,780</b>	<b>\$3,394</b>	<b>\$3,182</b>	<b>\$4,235</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.39</b>	<b>\$11.58</b>	<b>\$16.58</b>	<b>\$10.46</b>	<b>\$21.48</b>	<b>\$9.64</b>	<b>\$9.04</b>	<b>\$12.03</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 10**  
**The Self-Sufficiency Standard for Buffalo-Niagara Falls, NY PMSA, 2000**  
**Niagara County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage
Housing	423	510	510	510	637	510	510	637
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	83	217	238	243	259	292	271	313
Miscellaneous	86	158	214	165	269	251	240	304
Taxes	184	244	393	168	569	468	417	628
Earned Income Tax Credit (-)	0	-93	0	-229	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-20	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,125</b>	<b>\$1,801</b>	<b>\$2,588</b>	<b>\$1,689</b>	<b>\$3,318</b>	<b>\$3,068</b>	<b>\$2,890</b>	<b>\$3,767</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.39</b>	<b>\$10.23</b>	<b>\$14.70</b>	<b>\$9.60</b>	<b>\$18.85</b>	<b>\$8.72</b>	<b>\$8.21</b>	<b>\$10.70</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 11**  
**The Self-Sufficiency Standard for Dutchess County, NY PMSA, 2000**  
**Dutchess County**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	preschooler	teenager	infant	preschooler	schoolage	preschooler
Housing	732	905	905	905	1176	905	905	1176
Child Care	0	650	1234	411	1645	1234	996	1645
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	126	274	295	300	316	349	328	370
Miscellaneous	121	226	295	223	376	332	310	412
Taxes	336	594	761	509	1313	824	729	1232
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,663</b>	<b>\$2,998</b>	<b>\$3,841</b>	<b>\$2,844</b>	<b>\$5,249</b>	<b>\$4,310</b>	<b>\$3,979</b>	<b>\$5,558</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$9.45</b>	<b>\$17.03</b>	<b>\$21.82</b>	<b>\$16.16</b>	<b>\$29.82</b>	<b>\$12.24</b>	<b>\$11.30</b>	<b>\$15.79</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 12**  
**The Self-Sufficiency Standard for Elmira, NY MSA, 2000**  
**Chemung County**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	preschooler	teenager	infant	preschooler	schoolage	preschooler
Housing	402	493	493	493	624	493	493	624
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	106	227	247	252	268	301	280	322
Miscellaneous	86	157	214	165	268	250	239	304
Taxes	185	240	389	164	567	464	414	626
Earned Income								
Tax Credit (-)	0	-96	0	-233	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-18	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,128</b>	<b>\$1,785</b>	<b>\$2,576</b>	<b>\$1,676</b>	<b>\$3,312</b>	<b>\$3,057</b>	<b>\$2,878</b>	<b>\$3,762</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.41</b>	<b>\$10.14</b>	<b>\$14.64</b>	<b>\$9.52</b>	<b>\$18.82</b>	<b>\$8.68</b>	<b>\$8.18</b>	<b>\$10.69</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 13**  
**The Self-Sufficiency Standard for Glens Falls, NY MSA, 2000**  
**Warren County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	466	568	568	568	711	568	568	711
Child Care	0	530	1093	368	1461	1093	931	1461
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	92	249	270	275	291	324	303	345
Miscellaneous	91	178	245	183	309	281	268	344
Taxes	205	369	531	254	752	600	541	826
Earned Income								
Tax Credit (-)	0	-10	0	-150	0	0	0	0
Child Care Tax Credit (-)	0	-42	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-71	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	\$1,203	\$2,232	\$3,058	\$2,001	\$3,946	\$3,533	\$3,321	\$4,410
Hourly Self-Sufficiency Wage	\$6.84	\$12.68	\$17.38	\$11.37	\$22.42	\$10.04	\$9.44	\$12.53
						per adult	per adult	per adult

**Table 14**  
**The Self-Sufficiency Standard for Glens Falls, NY MSA, 2000**  
**Washington County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	466	568	568	568	711	568	568	711
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	92	249	270	275	291	324	303	345
Miscellaneous	91	167	223	174	279	260	249	315
Taxes	205	299	433	210	615	508	456	675
Earned Income								
Tax Credit (-)	0	-56	0	-189	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-45	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	\$1,203	\$1,992	\$2,727	\$1,846	\$3,480	\$3,207	\$3,027	\$3,931
Hourly Self-Sufficiency Wage	\$6.84	\$11.32	\$15.49	\$10.49	\$19.77	\$9.11	\$8.60	\$11.17
						per adult	per adult	per adult

**Table 15**  
**The Self-Sufficiency Standard for Jamestown, NY MSA, 2000**  
**Chautauqua County**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	infant	schoolage	preschooler	infant	preschooler	preschooler
Housing	402	483	483	483	624	483	483	624
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	85	223	244	249	265	298	277	319
Miscellaneous	84	156	212	163	268	249	237	303
Taxes	176	233	384	158	566	459	408	625
Earned Income								
Tax Credit (-)	0	-101	-14	-238	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-50	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-12	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,096</b>	<b>\$1,758</b>	<b>\$2,542</b>	<b>\$1,653</b>	<b>\$3,307</b>	<b>\$3,036</b>	<b>\$2,858</b>	<b>\$3,757</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.23</b>	<b>\$9.99</b>	<b>\$14.45</b>	<b>\$9.39</b>	<b>\$18.79</b>	<b>\$8.63</b>	<b>\$8.12</b>	<b>\$10.67</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 16**  
**The Self-Sufficiency Standard for Nassau-Suffolk, NY PMSA, 2000**  
**Nassau County**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	infant	schoolage	preschooler	infant	preschooler	preschooler
Housing	934	1139	1139	1139	1585	1139	1139	1585
Child Care	0	779	1624	520	2143	1624	1364	2143
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	125	283	303	308	324	358	336	378
Miscellaneous	141	263	358	259	468	395	371	503
Taxes	425	762	1268	668	2064	1248	1006	1983
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,973</b>	<b>\$3,576</b>	<b>\$5,044</b>	<b>\$3,389</b>	<b>\$7,007</b>	<b>\$5,429</b>	<b>\$4,928</b>	<b>\$7,316</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$11.21</b>	<b>\$20.32</b>	<b>\$28.66</b>	<b>\$19.25</b>	<b>\$39.81</b>	<b>\$15.42</b>	<b>\$14.00</b>	<b>\$20.78</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 17**  
**The Self-Sufficiency Standard for Nassau-Suffolk, NY PMSA, 2000**  
**Suffolk County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	934	1139	1139	1139	1585	1139	1139	1585
Child Care	0	779	1624	520	2143	1624	1364	2143
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	125	283	303	308	324	358	336	378
Miscellaneous	141	263	358	259	468	395	371	503
Taxes	425	762	1268	668	2064	1248	1006	1983
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,973</b>	<b>\$3,576</b>	<b>\$5,044</b>	<b>\$3,389</b>	<b>\$7,007</b>	<b>\$5,429</b>	<b>\$4,928</b>	<b>\$7,316</b>
Hourly Self-Sufficiency Wage	<b>\$11.21</b>	<b>\$20.32</b>	<b>\$28.66</b>	<b>\$19.25</b>	<b>\$39.81</b>	<b>\$15.42</b>	<b>\$14.00</b>	<b>\$20.78</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 18**  
**The Self-Sufficiency Standard for New York, NY PMSA, 2000**  
**Bronx County (The Bronx)**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	642	740	740	740	875	740	740	875
Child Care	0	550	1286	498	1784	1286	1234	1784
Food	193	285	383	506	516	550	603	666
Transportation	63	63	63	63	63	126	126	126
Health Care	128	294	315	320	336	369	348	390
Miscellaneous	103	193	279	213	357	307	305	384
Taxes	296	522	758	544	1285	824	814	1213
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,424</b>	<b>\$2,565</b>	<b>\$3,661</b>	<b>\$2,760</b>	<b>\$5,011</b>	<b>\$4,039</b>	<b>\$4,006</b>	<b>\$5,233</b>
Hourly Self-Sufficiency Wage	<b>\$8.09</b>	<b>\$14.57</b>	<b>\$20.80</b>	<b>\$15.68</b>	<b>\$28.47</b>	<b>\$11.47</b>	<b>\$11.38</b>	<b>\$14.87</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 19**  
**The Self-Sufficiency Standard for New York, NY PMSA, 2000**  
**Kings County (Brooklyn)**

Monthly Costs	Adult +		Adult +		Adult +		2 Adults +	
	Adult	infant	infant	schoolage	preschooler	infant	preschooler	preschooler
Housing	705	801	801	801	889	801	801	889
Child Care	0	550	1286	498	1784	1286	1234	1784
Food	193	285	383	506	516	550	603	666
Transportation	63	63	63	63	63	126	126	126
Health Care	128	294	315	320	336	369	348	390
Miscellaneous	109	199	285	219	359	313	311	385
Taxes	325	555	793	577	1301	858	847	1223
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,523</b>	<b>\$2,666</b>	<b>\$3,763</b>	<b>\$2,860</b>	<b>\$5,043</b>	<b>\$4,139</b>	<b>\$4,107</b>	<b>\$5,258</b>
Hourly Self-Sufficiency Wage	<b>\$8.65</b>	<b>\$15.15</b>	<b>\$21.38</b>	<b>\$16.25</b>	<b>\$28.65</b>	<b>\$11.76</b>	<b>\$11.67</b>	<b>\$14.94</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 20**  
**The Self-Sufficiency Standard for New York, NY PMSA, 2000**  
**New York County (Lower Manhattan)**

Monthly Costs	Adult +		Adult +		Adult +		2 Adults +	
	Adult	infant	infant	schoolage	preschooler	infant	preschooler	preschooler
Housing	1257	1650	1650	1650	1857	1650	1650	1857
Child Care	0	550	1286	498	1784	1286	1234	1784
Food	193	285	383	506	516	550	603	666
Transportation	63	63	63	63	63	126	126	126
Health Care	128	571	592	597	612	646	624	666
Miscellaneous	164	312	397	331	483	426	424	510
Taxes	587	1247	2013	1275	2677	1850	1830	2496
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$2,392</b>	<b>\$4,595</b>	<b>\$6,222</b>	<b>\$4,796</b>	<b>\$7,787</b>	<b>\$6,370</b>	<b>\$6,328</b>	<b>\$7,901</b>
Hourly Self-Sufficiency Wage	<b>\$13.59</b>	<b>\$26.11</b>	<b>\$35.35</b>	<b>\$27.25</b>	<b>\$44.25</b>	<b>\$18.10</b>	<b>\$17.98</b>	<b>\$22.44</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 21**  
**The Self-Sufficiency Standard for New York, NY PMSA, 2000**  
**New York County (Upper Manhattan)**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	657	686	686	686	704	686	686	704
Child Care	0	550	1286	498	1784	1286	1234	1784
Food	193	285	383	506	516	550	603	666
Transportation	63	63	63	63	63	126	126	126
Health Care	128	571	592	597	612	646	624	666
Miscellaneous	104	215	301	235	368	329	327	395
Taxes	304	644	885	666	1538	946	935	1288
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,449</b>	<b>\$2,933</b>	<b>\$4,033</b>	<b>\$3,128</b>	<b>\$5,381</b>	<b>\$4,406</b>	<b>\$4,373</b>	<b>\$5,424</b>
Hourly Self-Sufficiency Wage	<b>\$8.23</b>	<b>\$16.66</b>	<b>\$22.91</b>	<b>\$17.77</b>	<b>\$30.57</b>	<b>\$12.52</b>	<b>\$12.42</b>	<b>\$15.41</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 22**  
**The Self-Sufficiency Standard for New York, NY PMSA, 2000**  
**Putnam County**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	810	920	920	920	1150	920	920	1150
Child Care	0	779	1624	520	2143	1624	1364	2143
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	126	276	297	302	317	351	330	371
Miscellaneous	128	241	336	236	424	372	349	459
Taxes	370	660	1041	566	1702	1062	923	1621
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,783</b>	<b>\$3,226</b>	<b>\$4,568</b>	<b>\$3,038</b>	<b>\$6,158</b>	<b>\$4,995</b>	<b>\$4,597</b>	<b>\$6,468</b>
Hourly Self-Sufficiency Wage	<b>\$10.13</b>	<b>\$18.33</b>	<b>\$25.96</b>	<b>\$17.26</b>	<b>\$34.99</b>	<b>\$14.19</b>	<b>\$13.06</b>	<b>\$18.37</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 23**  
**The Self-Sufficiency Standard for New York, NY PMSA, 2000**  
**Queens County**

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +	2 Adults +
		infant	preschooler	teenager	infant	preschooler	preschooler	infant
		schoolage	schoolage	schoolage	schoolage	schoolage	schoolage	schoolage
Housing	760	900	900	900	1044	900	900	1044
Child Care	0	550	1286	498	1784	1286	1234	1784
Food	193	285	383	506	516	550	603	666
Transportation	63	63	63	63	63	126	126	126
Health Care	126	297	317	322	338	371	350	392
Miscellaneous	114	209	295	229	375	323	321	401
Taxes	353	612	851	633	1612	913	902	1432
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,610</b>	<b>\$2,833</b>	<b>\$3,932</b>	<b>\$3,028</b>	<b>\$5,526</b>	<b>\$4,306</b>	<b>\$4,273</b>	<b>\$5,640</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$9.15</b>	<b>\$16.10</b>	<b>\$22.34</b>	<b>\$17.20</b>	<b>\$31.40</b>	<b>\$12.23</b>	<b>\$12.14</b>	<b>\$16.02</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 24**  
**The Self-Sufficiency Standard for New York, NY PMSA, 2000**  
**Richmond County (Staten Island)**

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +	2 Adults +
		infant	preschooler	teenager	infant	preschooler	preschooler	infant
		schoolage	schoolage	schoolage	schoolage	schoolage	schoolage	schoolage
Housing	733	883	883	883	1203	883	883	1203
Child Care	0	550	1286	498	1784	1286	1234	1784
Food	193	285	383	506	516	550	603	666
Transportation	63	63	63	63	63	126	126	126
Health Care	129	298	319	324	339	373	351	393
Miscellaneous	112	208	293	227	391	322	320	417
Taxes	340	603	842	624	1769	905	894	1589
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,571</b>	<b>\$2,808</b>	<b>\$3,906</b>	<b>\$3,002</b>	<b>\$5,860</b>	<b>\$4,280</b>	<b>\$4,248</b>	<b>\$5,973</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$8.92</b>	<b>\$15.95</b>	<b>\$22.19</b>	<b>\$17.05</b>	<b>\$33.29</b>	<b>\$12.16</b>	<b>\$12.07</b>	<b>\$16.97</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 25**  
**The Self-Sufficiency Standard for New York, NY PMSA, 2000**  
**Rockland County**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	infant	schoolage	preschooler	infant	preschooler	schoolage
Housing	810	920	920	920	1150	920	920	1150
Child Care	0	650	1234	411	1645	1234	996	1645
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	127	293	314	319	335	368	347	389
Miscellaneous	129	229	298	227	376	335	314	411
Taxes	370	609	777	525	1307	839	744	1227
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	\$1,784	\$3,051	\$3,894	\$2,897	\$5,235	\$4,362	\$4,031	\$5,545
Hourly Self-Sufficiency Wage	\$10.14	\$17.33	\$22.13	\$16.46	\$29.75	\$12.39	\$11.45	\$15.75
						per adult	per adult	per adult

**Table 26**  
**The Self-Sufficiency Standard for Newburg, NY-PA PMSA, 2000**  
**Orange County**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	infant	schoolage	preschooler	infant	preschooler	schoolage
Housing	600	734	734	734	931	734	734	931
Child Care	0	650	1234	411	1645	1234	996	1645
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	123	266	287	292	308	341	320	362
Miscellaneous	107	208	277	206	351	314	292	387
Taxes	278	513	678	429	1044	744	649	1050
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	\$1,457	\$2,720	\$3,561	\$2,567	\$4,701	\$4,033	\$3,702	\$5,097
Hourly Self-Sufficiency Wage	\$8.28	\$15.45	\$20.23	\$14.58	\$26.71	\$11.46	\$10.52	\$14.48
						per adult	per adult	per adult

**Table 27**  
**The Self-Sufficiency Standard for Rochester, NY MSA, 2000**  
**Genesee County**

Monthly Costs	<table border="0" style="width:100%; text-align:center;"> <tr> <td></td><td></td><td></td><td></td><td>Adult +</td><td></td><td></td><td></td><td>2 Adults +</td> </tr> <tr> <td></td><td></td><td>Adult +</td><td>Adult +</td><td>infant</td><td>2 Adults +</td><td>2 Adults +</td><td></td><td>infant</td> </tr> <tr> <td></td><td>Adult</td><td>infant</td><td>preschooler</td><td>teenager</td><td>preschooler</td><td>infant</td><td>preschooler</td><td>preschooler</td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td>schoolage</td><td>preschooler</td><td>schoolage</td><td>schoolage</td> </tr> </table>												Adult +				2 Adults +			Adult +	Adult +	infant	2 Adults +	2 Adults +		infant		Adult	infant	preschooler	teenager	preschooler	infant	preschooler	preschooler						schoolage	preschooler	schoolage	schoolage
					Adult +				2 Adults +																																			
		Adult +	Adult +	infant	2 Adults +	2 Adults +		infant																																				
	Adult	infant	preschooler	teenager	preschooler	infant	preschooler	preschooler																																				
					schoolage	preschooler	schoolage	schoolage																																				
Housing	501	609	609	609	781	609	609	781																																				
Child Care	0	422	881	281	1163	881	740	1163																																				
Food	164	241	325	429	437	466	511	564																																				
Transportation	185	190	190	190	190	364	364	364																																				
Health Care	83	214	235	240	256	289	268	310																																				
Miscellaneous	93	168	224	175	283	261	249	318																																				
Taxes	216	300	436	213	630	511	459	691																																				
Earned Income Tax Credit (-)	0	-54	0	-187	0	0	0	0																																				
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80																																				
Child Tax Credit (-)	0	-42	-83	-47	-125	-83	-83	-125																																				
Monthly Self-Sufficiency Wage	<b>\$1,242</b>	<b>\$2,005</b>	<b>\$2,736</b>	<b>\$1,857</b>	<b>\$3,534</b>	<b>\$3,216</b>	<b>\$3,036</b>	<b>\$3,985</b>																																				
Hourly Self-Sufficiency Wage	<b>\$7.06</b>	<b>\$11.39</b>	<b>\$15.55</b>	<b>\$10.55</b>	<b>\$20.08</b>	<b>\$9.14</b>	<b>\$8.63</b>	<b>\$11.32</b>																																				
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>																																				

**Table 28**  
**The Self-Sufficiency Standard for Rochester, NY MSA, 2000**  
**Livingston County**

Monthly Costs	<table border="0" style="width:100%; text-align:center;"> <tr> <td></td><td></td><td></td><td></td><td>Adult +</td><td></td><td></td><td></td><td>2 Adults +</td> </tr> <tr> <td></td><td></td><td>Adult +</td><td>Adult +</td><td>infant</td><td>2 Adults +</td><td>2 Adults +</td><td></td><td>infant</td> </tr> <tr> <td></td><td>Adult</td><td>infant</td><td>preschooler</td><td>teenager</td><td>preschooler</td><td>infant</td><td>preschooler</td><td>preschooler</td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td>schoolage</td><td>preschooler</td><td>schoolage</td><td>schoolage</td> </tr> </table>												Adult +				2 Adults +			Adult +	Adult +	infant	2 Adults +	2 Adults +		infant		Adult	infant	preschooler	teenager	preschooler	infant	preschooler	preschooler						schoolage	preschooler	schoolage	schoolage
					Adult +				2 Adults +																																			
		Adult +	Adult +	infant	2 Adults +	2 Adults +		infant																																				
	Adult	infant	preschooler	teenager	preschooler	infant	preschooler	preschooler																																				
					schoolage	preschooler	schoolage	schoolage																																				
Housing	501	609	609	609	781	609	609	781																																				
Child Care	0	422	881	281	1163	881	740	1163																																				
Food	164	241	325	429	437	466	511	564																																				
Transportation	185	190	190	190	190	364	364	364																																				
Health Care	103	221	242	247	262	296	274	316																																				
Miscellaneous	95	168	225	176	283	262	250	319																																				
Taxes	224	307	439	216	633	513	462	694																																				
Earned Income Tax Credit (-)	0	-50	0	-184	0	0	0	0																																				
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80																																				
Child Tax Credit (-)	0	-42	-83	-49	-125	-83	-83	-125																																				
Monthly Self-Sufficiency Wage	<b>\$1,272</b>	<b>\$2,022</b>	<b>\$2,747</b>	<b>\$1,869</b>	<b>\$3,544</b>	<b>\$3,227</b>	<b>\$3,046</b>	<b>\$3,995</b>																																				
Hourly Self-Sufficiency Wage	<b>\$7.23</b>	<b>\$11.49</b>	<b>\$15.61</b>	<b>\$10.62</b>	<b>\$20.14</b>	<b>\$9.17</b>	<b>\$8.65</b>	<b>\$11.35</b>																																				
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>																																				

**Table 29**  
**The Self-Sufficiency Standard for Rochester, NY MSA, 2000**  
**Monroe County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage
Housing	501	609	609	609	781	609	609	781
Child Care	0	530	1093	368	1461	1093	931	1461
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	103	221	242	247	262	296	274	316
Miscellaneous	95	179	246	184	313	283	269	349
Taxes	224	382	537	260	771	606	546	827
Earned Income								
Tax Credit (-)	0	0	0	-145	0	0	0	0
Child Care Tax Credit (-)	0	-42	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-74	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,272</b>	<b>\$2,269</b>	<b>\$3,078</b>	<b>\$2,024</b>	<b>\$4,011</b>	<b>\$3,552</b>	<b>\$3,341</b>	<b>\$4,457</b>
Hourly Self-Sufficiency Wage	<b>\$7.23</b>	<b>\$12.89</b>	<b>\$17.49</b>	<b>\$11.50</b>	<b>\$22.79</b>	<b>\$10.09</b>	<b>\$9.49</b>	<b>\$12.66</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 30**  
**The Self-Sufficiency Standard for Rochester, NY MSA, 2000**  
**Ontario County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage
Housing	501	609	609	609	781	609	609	781
Child Care	0	530	1093	368	1461	1093	931	1461
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	103	221	242	247	262	296	274	316
Miscellaneous	95	179	246	184	313	283	269	349
Taxes	224	382	537	260	771	606	546	827
Earned Income								
Tax Credit (-)	0	0	0	-145	0	0	0	0
Child Care Tax Credit (-)	0	-42	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-74	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,272</b>	<b>\$2,269</b>	<b>\$3,078</b>	<b>\$2,024</b>	<b>\$4,011</b>	<b>\$3,552</b>	<b>\$3,341</b>	<b>\$4,457</b>
Hourly Self-Sufficiency Wage	<b>\$7.23</b>	<b>\$12.89</b>	<b>\$17.49</b>	<b>\$11.50</b>	<b>\$22.79</b>	<b>\$10.09</b>	<b>\$9.49</b>	<b>\$12.66</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 31**  
**The Self-Sufficiency Standard for Rochester, NY MSA, 2000**  
**Orleans County**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	infant	schoolage	preschooler	infant	preschooler	infant
			preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	501	609	609	609	781	609	609	781
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	83	214	235	240	256	289	268	310
Miscellaneous	93	168	224	175	283	261	249	318
Taxes	216	300	436	213	630	511	459	691
Earned Income								
Tax Credit (-)	0	-54	0	-187	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-47	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	\$1,242	\$2,005	\$2,736	\$1,857	\$3,534	\$3,216	\$3,036	\$3,985
Hourly Self-Sufficiency Wage	\$7.06	\$11.39	\$15.55	\$10.55	\$20.08	\$9.14	\$8.63	\$11.32
						per adult	per adult	per adult

**Table 32**  
**The Self-Sufficiency Standard for Rochester, NY MSA, 2000**  
**Wayne County**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	infant	schoolage	preschooler	infant	preschooler	infant
			preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	501	609	609	609	781	609	609	781
Child Care	0	530	1093	368	1461	1093	931	1461
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	103	221	242	247	262	296	274	316
Miscellaneous	95	179	246	184	313	283	269	349
Taxes	224	382	537	260	771	606	546	827
Earned Income								
Tax Credit (-)	0	0	0	-145	0	0	0	0
Child Care Tax Credit (-)	0	-42	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-74	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	\$1,272	\$2,269	\$3,078	\$2,024	\$4,011	\$3,552	\$3,341	\$4,457
Hourly Self-Sufficiency Wage	\$7.23	\$12.89	\$17.49	\$11.50	\$22.79	\$10.09	\$9.49	\$12.66
						per adult	per adult	per adult

**Table 33**  
**The Self-Sufficiency Standard for Syracuse, NY MSA, 2000**  
**Cayuga County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	462	572	572	572	730	572	572	730
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	118	264	285	290	306	339	318	360
Miscellaneous	93	169	225	176	283	262	250	318
Taxes	214	314	442	219	630	516	464	690
Earned Income								
Tax Credit (-)	0	-47	0	-181	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-50	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,236</b>	<b>\$2,039</b>	<b>\$2,757</b>	<b>\$1,880</b>	<b>\$3,533</b>	<b>\$3,237</b>	<b>\$3,056</b>	<b>\$3,983</b>
Hourly Self-Sufficiency Wage	<b>\$7.03</b>	<b>\$11.59</b>	<b>\$15.66</b>	<b>\$10.68</b>	<b>\$20.07</b>	<b>\$9.20</b>	<b>\$8.68</b>	<b>\$11.32</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 34**  
**The Self-Sufficiency Standard for Syracuse, NY MSA, 2000**  
**Madison County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	462	572	572	572	730	572	572	730
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	117	258	279	284	300	333	312	354
Miscellaneous	93	168	225	176	282	262	250	317
Taxes	214	307	439	216	627	514	462	688
Earned Income								
Tax Credit (-)	0	-50	0	-184	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-49	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,234</b>	<b>\$2,023</b>	<b>\$2,747</b>	<b>\$1,869</b>	<b>\$3,524</b>	<b>\$3,227</b>	<b>\$3,047</b>	<b>\$3,974</b>
Hourly Self-Sufficiency Wage	<b>\$7.01</b>	<b>\$11.50</b>	<b>\$15.61</b>	<b>\$10.62</b>	<b>\$20.02</b>	<b>\$9.17</b>	<b>\$8.66</b>	<b>\$11.29</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 35**  
**The Self-Sufficiency Standard for Syracuse, NY MSA, 2000**  
**Onondaga County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	462	572	572	572	730	572	572	730
Child Care	0	530	1093	368	1461	1093	931	1461
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	118	264	285	290	306	339	318	360
Miscellaneous	93	180	246	185	312	283	270	348
Taxes	214	385	540	263	768	609	549	823
Earned Income								
Tax Credit (-)	0	0	0	-142	0	0	0	0
Child Care Tax Credit (-)	0	-42	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-76	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,236</b>	<b>\$2,278</b>	<b>\$3,088</b>	<b>\$2,035</b>	<b>\$3,999</b>	<b>\$3,562</b>	<b>\$3,351</b>	<b>\$4,445</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.03</b>	<b>\$12.95</b>	<b>\$17.55</b>	<b>\$11.56</b>	<b>\$22.72</b>	<b>\$10.12</b>	<b>\$9.52</b>	<b>\$12.63</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 36**  
**The Self-Sufficiency Standard for Syracuse, NY MSA, 2000**  
**Oswego County**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	462	572	572	572	730	572	572	730
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	118	262	283	288	304	337	316	358
Miscellaneous	93	169	225	176	282	262	250	318
Taxes	214	313	442	218	629	515	463	689
Earned Income								
Tax Credit (-)	0	-48	0	-182	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-50	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,236</b>	<b>\$2,035</b>	<b>\$2,754</b>	<b>\$1,876</b>	<b>\$3,529</b>	<b>\$3,233</b>	<b>\$3,053</b>	<b>\$3,980</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.03</b>	<b>\$11.56</b>	<b>\$15.65</b>	<b>\$10.66</b>	<b>\$20.05</b>	<b>\$9.19</b>	<b>\$8.67</b>	<b>\$11.31</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 37**  
**The Self-Sufficiency Standard for Utica-Roma, NY MSA, 2000**  
**Herkimer County**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	infant	schoolage	preschooler	infant	preschooler	schoolage
Housing	402	492	492	492	624	492	492	624
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	117	258	279	284	300	333	312	354
Miscellaneous	87	160	217	168	271	254	242	307
Taxes	189	258	403	179	580	478	427	641
Earned Income Tax Credit (-)	0	-83	0	-219	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-26	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,144</b>	<b>\$1,851</b>	<b>\$2,624</b>	<b>\$1,729</b>	<b>\$3,360</b>	<b>\$3,104</b>	<b>\$2,925</b>	<b>\$3,810</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.50</b>	<b>\$10.52</b>	<b>\$14.91</b>	<b>\$9.83</b>	<b>\$19.09</b>	<b>\$8.82</b>	<b>\$8.31</b>	<b>\$10.82</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 38**  
**The Self-Sufficiency Standard for Utica-Roma, NY MSA, 2000**  
**Oneida County**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	infant	schoolage	preschooler	infant	preschooler	schoolage
Housing	402	492	492	492	624	492	492	624
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	119	262	283	288	304	337	316	358
Miscellaneous	87	161	217	168	272	254	242	307
Taxes	190	260	405	181	582	480	429	642
Earned Income Tax Credit (-)	0	-82	0	-217	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-27	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,147</b>	<b>\$1,859</b>	<b>\$2,630</b>	<b>\$1,736</b>	<b>\$3,366</b>	<b>\$3,110</b>	<b>\$2,931</b>	<b>\$3,816</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.52</b>	<b>\$10.56</b>	<b>\$14.94</b>	<b>\$9.86</b>	<b>\$19.12</b>	<b>\$8.83</b>	<b>\$8.33</b>	<b>\$10.84</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 39**  
**The Self-Sufficiency Standard for Westchester County, NY MSA, 2000**  
**Westchester County**

Monthly Costs	Adult +				Adult + infant		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	910	1108	1108	1108	1440	1108	1108	1440
Child Care	0	779	1624	520	2143	1624	1364	2143
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	128	299	319	324	340	374	352	394
Miscellaneous	139	262	357	257	455	393	370	491
Taxes	415	753	1206	661	1958	1189	1033	1877
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,941</b>	<b>\$3,550</b>	<b>\$4,965</b>	<b>\$3,365</b>	<b>\$6,759</b>	<b>\$5,354</b>	<b>\$4,938</b>	<b>\$7,068</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$11.03</b>	<b>\$20.17</b>	<b>\$28.21</b>	<b>\$19.12</b>	<b>\$38.40</b>	<b>\$15.21</b>	<b>\$14.03</b>	<b>\$20.08</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 40**  
**The Self-Sufficiency Standard for Westchester County, NY MSA, 2000**  
**City of Yonkers**

Monthly Costs	Adult +				Adult + infant		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	910	1108	1108	1108	1440	1108	1108	1440
Child Care	0	779	1624	520	2143	1624	1364	2143
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	128	299	319	324	340	374	352	394
Miscellaneous	139	262	357	257	455	393	370	491
Taxes	428	781	1273	685	2048	1211	1087	1964
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,953</b>	<b>\$3,578</b>	<b>\$5,032</b>	<b>\$3,390</b>	<b>\$6,849</b>	<b>\$5,376</b>	<b>\$4,992</b>	<b>\$7,155</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$11.10</b>	<b>\$20.33</b>	<b>\$28.59</b>	<b>\$19.26</b>	<b>\$38.91</b>	<b>\$15.27</b>	<b>\$14.18</b>	<b>\$20.33</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

# ***Non-Metropolitan Counties***



**Table 41**  
**The Self-Sufficiency Standard for Allegany County, NY, 2000**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	400	480	480	480	621	480	480	621
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	85	223	244	249	265	298	277	319
Miscellaneous	83	156	212	163	268	249	237	303
Taxes	176	231	382	157	564	457	407	624
Earned Income Tax Credit (-)	0	-102	-15	-240	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-50	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-12	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,093</b>	<b>\$1,752</b>	<b>\$2,535</b>	<b>\$1,648</b>	<b>\$3,303</b>	<b>\$3,032</b>	<b>\$2,853</b>	<b>\$3,752</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.21</b>	<b>\$9.95</b>	<b>\$14.41</b>	<b>\$9.36</b>	<b>\$18.77</b>	<b>\$8.61</b>	<b>\$8.10</b>	<b>\$10.66</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 42**  
**The Self-Sufficiency Standard for Cattaraugus County, NY, 2000**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	400	480	480	480	621	480	480	621
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	85	223	244	249	265	298	277	319
Miscellaneous	83	156	212	163	268	249	237	303
Taxes	176	231	382	157	564	457	407	624
Earned Income Tax Credit (-)	0	-102	-15	-240	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-50	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-12	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,093</b>	<b>\$1,752</b>	<b>\$2,535</b>	<b>\$1,648</b>	<b>\$3,303</b>	<b>\$3,032</b>	<b>\$2,853</b>	<b>\$3,752</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.21</b>	<b>\$9.95</b>	<b>\$14.41</b>	<b>\$9.36</b>	<b>\$18.77</b>	<b>\$8.61</b>	<b>\$8.10</b>	<b>\$10.66</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 43**  
**The Self-Sufficiency Standard for Chenango County, NY, 2000**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	400	480	480	480	621	480	480	621
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	118	261	282	287	303	336	315	357
Miscellaneous	87	159	216	167	271	253	241	307
Taxes	189	252	399	174	580	474	423	640
Earned Income								
Tax Credit (-)	0	-87	0	-223	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-23	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,143</b>	<b>\$1,829</b>	<b>\$2,609</b>	<b>\$1,714</b>	<b>\$3,360</b>	<b>\$3,090</b>	<b>\$2,911</b>	<b>\$3,810</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.49</b>	<b>\$10.39</b>	<b>\$14.83</b>	<b>\$9.74</b>	<b>\$19.09</b>	<b>\$8.78</b>	<b>\$8.27</b>	<b>\$10.82</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 44**  
**The Self-Sufficiency Standard for Clinton County, NY, 2000**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	400	517	517	517	646	517	517	646
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	92	250	271	276	292	325	304	346
Miscellaneous	84	162	218	169	273	255	244	308
Taxes	178	271	411	187	586	486	435	647
Earned Income								
Tax Credit (-)	0	-76	0	-211	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-30	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,104</b>	<b>\$1,890</b>	<b>\$2,650</b>	<b>\$1,759</b>	<b>\$3,381</b>	<b>\$3,130</b>	<b>\$2,951</b>	<b>\$3,832</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.27</b>	<b>\$10.74</b>	<b>\$15.06</b>	<b>\$10.00</b>	<b>\$19.21</b>	<b>\$8.89</b>	<b>\$8.38</b>	<b>\$10.89</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 45**  
**The Self-Sufficiency Standard for Columbia County, NY, 2000**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage
Housing	467	599	599	599	785	599	599	785
Child Care	0	530	1093	368	1461	1093	931	1461
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	114	249	269	274	290	323	302	344
Miscellaneous	93	181	248	186	316	285	271	352
Taxes	215	390	545	285	786	614	553	841
Earned Income Tax Credit (-)	0	0	0	-132	0	0	0	0
Child Care Tax Credit (-)	0	-42	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-81	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,237</b>	<b>\$2,296</b>	<b>\$3,106</b>	<b>\$2,073</b>	<b>\$4,061</b>	<b>\$3,580</b>	<b>\$3,367</b>	<b>\$4,506</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.03</b>	<b>\$13.05</b>	<b>\$17.65</b>	<b>\$11.78</b>	<b>\$23.07</b>	<b>\$10.17</b>	<b>\$9.56</b>	<b>\$12.80</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 46**  
**The Self-Sufficiency Standard for Cortland County, NY, 2000**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage
Housing	425	532	532	532	665	532	532	665
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	118	263	284	289	305	338	317	359
Miscellaneous	89	165	221	172	276	258	246	311
Taxes	199	286	423	200	600	498	447	661
Earned Income Tax Credit (-)	0	-65	0	-199	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-38	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,181</b>	<b>\$1,947</b>	<b>\$2,693</b>	<b>\$1,808</b>	<b>\$3,431</b>	<b>\$3,173</b>	<b>\$2,994</b>	<b>\$3,881</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.71</b>	<b>\$11.06</b>	<b>\$15.30</b>	<b>\$10.27</b>	<b>\$19.49</b>	<b>\$9.01</b>	<b>\$8.50</b>	<b>\$11.03</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 47**  
**The Self-Sufficiency Standard for Delaware County, NY, 2000**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	preschooler	teenager	infant	preschooler	schoolage	preschooler
Housing	400	480	480	480	621	480	480	621
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	116	253	274	279	294	328	307	349
Miscellaneous	87	159	215	166	271	252	240	306
Taxes	188	247	395	171	576	470	420	637
Earned Income								
Tax Credit (-)	0	-91	0	-227	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-21	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,140</b>	<b>\$1,812</b>	<b>\$2,597</b>	<b>\$1,699</b>	<b>\$3,347</b>	<b>\$3,077</b>	<b>\$2,898</b>	<b>\$3,798</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.48</b>	<b>\$10.30</b>	<b>\$14.75</b>	<b>\$9.66</b>	<b>\$19.02</b>	<b>\$8.74</b>	<b>\$8.23</b>	<b>\$10.79</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 48**  
**The Self-Sufficiency Standard for Essex County, NY, 2000**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	preschooler	teenager	infant	preschooler	schoolage	preschooler
Housing	405	508	508	508	636	508	508	636
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	93	254	275	280	295	329	308	350
Miscellaneous	85	162	218	169	272	255	243	308
Taxes	181	268	409	184	583	483	432	644
Earned Income								
Tax Credit (-)	0	-78	0	-214	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-29	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,112</b>	<b>\$1,879</b>	<b>\$2,642</b>	<b>\$1,750</b>	<b>\$3,372</b>	<b>\$3,122</b>	<b>\$2,943</b>	<b>\$3,822</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.32</b>	<b>\$10.68</b>	<b>\$15.01</b>	<b>\$9.94</b>	<b>\$19.16</b>	<b>\$8.87</b>	<b>\$8.36</b>	<b>\$10.86</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 49**  
**The Self-Sufficiency Standard for Franklin County, NY, 2000**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage
Housing	400	480	480	480	621	480	480	621
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	112	249	269	274	290	324	302	344
Miscellaneous	86	158	215	165	270	251	240	306
Taxes	187	245	393	169	574	468	418	635
Earned Income Tax Credit (-)	0	-92	0	-228	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-20	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,134</b>	<b>\$1,803</b>	<b>\$2,590</b>	<b>\$1,692</b>	<b>\$3,340</b>	<b>\$3,070</b>	<b>\$2,892</b>	<b>\$3,791</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.44</b>	<b>\$10.25</b>	<b>\$14.72</b>	<b>\$9.61</b>	<b>\$18.98</b>	<b>\$8.72</b>	<b>\$8.21</b>	<b>\$10.77</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 50**  
**The Self-Sufficiency Standard for Fulton County, NY, 2000**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage
Housing	400	480	480	480	621	480	480	621
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	94	252	273	278	294	327	306	348
Miscellaneous	84	159	215	166	270	252	240	306
Taxes	179	247	395	170	576	470	420	637
Earned Income Tax Credit (-)	0	-91	0	-227	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-21	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,106</b>	<b>\$1,811</b>	<b>\$2,596</b>	<b>\$1,698</b>	<b>\$3,346</b>	<b>\$3,076</b>	<b>\$2,897</b>	<b>\$3,797</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.28</b>	<b>\$10.29</b>	<b>\$14.75</b>	<b>\$9.65</b>	<b>\$19.01</b>	<b>\$8.74</b>	<b>\$8.23</b>	<b>\$10.79</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 51,  
The Self-Sufficiency Standard for Greene County, NY, 2000**

Monthly Costs	<table border="0"> <tr> <td></td> <td align="center" colspan="4">Adult +</td> <td align="center" colspan="4">2 Adults +</td> </tr> <tr> <td></td> <td align="center">Adult +</td> <td align="center">infant</td> <td align="center">preschooler</td> <td align="center">teenager</td> <td align="center">infant</td> <td align="center">preschooler</td> <td align="center">preschooler</td> <td align="center">preschooler</td> <td align="center">infant</td> </tr> <tr> <td></td> <td align="center">Adult</td> <td align="center">infant</td> <td align="center">preschooler</td> <td align="center">teenager</td> <td align="center">schoolage</td> <td align="center">preschooler</td> <td align="center">schoolage</td> <td align="center">schoolage</td> <td align="center">schoolage</td> </tr> </table>									Adult +				2 Adults +					Adult +	infant	preschooler	teenager	infant	preschooler	preschooler	preschooler	infant		Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage	schoolage
		Adult +				2 Adults +																															
	Adult +	infant	preschooler	teenager	infant	preschooler	preschooler	preschooler	infant																												
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage	schoolage																												
Housing	461	553	553	553	714	553	553	714																													
Child Care	0	422	881	281	1163	881	740	1163																													
Food	164	241	325	429	437	466	511	564																													
Transportation	185	190	190	190	190	364	364	364																													
Health Care	114	249	269	274	290	323	302	344																													
Miscellaneous	92	165	222	173	279	259	247	315																													
Taxes	212	290	426	203	616	501	449	676																													
Earned Income																																					
Tax Credit (-)	0	-62	0	-196	0	0	0	0																													
Child Care Tax Credit (-)	0	-46	-80	-48	-80	-80	-80	-80																													
Child Tax Credit (-)	0	-42	-83	-39	-125	-83	-83	-125																													
Monthly Self-Sufficiency Wage	<b>\$1,228</b>	<b>\$1,960</b>	<b>\$2,703</b>	<b>\$1,820</b>	<b>\$3,484</b>	<b>\$3,183</b>	<b>\$3,003</b>	<b>\$3,935</b>																													
Hourly Self-Sufficiency Wage	<b>\$6.98</b>	<b>\$11.14</b>	<b>\$15.36</b>	<b>\$10.34</b>	<b>\$19.80</b>	<b>\$9.04</b>	<b>\$8.53</b>	<b>\$11.18</b>																													
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>																													

**Table 52  
The Self-Sufficiency Standard for Hamilton County, NY, 2000**

Monthly Costs	<table border="0"> <tr> <td></td> <td align="center" colspan="4">Adult +</td> <td align="center" colspan="4">2 Adults +</td> </tr> <tr> <td></td> <td align="center">Adult +</td> <td align="center">infant</td> <td align="center">preschooler</td> <td align="center">teenager</td> <td align="center">infant</td> <td align="center">preschooler</td> <td align="center">preschooler</td> <td align="center">preschooler</td> <td align="center">infant</td> </tr> <tr> <td></td> <td align="center">Adult</td> <td align="center">infant</td> <td align="center">preschooler</td> <td align="center">teenager</td> <td align="center">schoolage</td> <td align="center">preschooler</td> <td align="center">schoolage</td> <td align="center">schoolage</td> <td align="center">schoolage</td> </tr> </table>									Adult +				2 Adults +					Adult +	infant	preschooler	teenager	infant	preschooler	preschooler	preschooler	infant		Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage	schoolage
		Adult +				2 Adults +																															
	Adult +	infant	preschooler	teenager	infant	preschooler	preschooler	preschooler	infant																												
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage	schoolage																												
Housing	428	492	492	492	621	492	492	621																													
Child Care	0	422	881	281	1163	881	740	1163																													
Food	164	241	325	429	437	466	511	564																													
Transportation	185	190	190	190	190	364	364	364																													
Health Care	114	254	274	279	295	329	307	349																													
Miscellaneous	89	160	216	167	271	253	241	306																													
Taxes	199	252	319	177	577	476	425	637																													
Earned Income																																					
Tax Credit (-)	0	-86	-21	-221	0	0	0	0																													
Child Care Tax Credit (-)	0	-46	-80	-48	-80	-80	-80	-80																													
Child Tax Credit (-)	0	-42	-83	-25	-125	-83	-83	-125																													
Monthly Self-Sufficiency Wage	<b>\$1,179</b>	<b>\$1,838</b>	<b>\$2,513</b>	<b>\$1,722</b>	<b>\$3,348</b>	<b>\$3,097</b>	<b>\$2,918</b>	<b>\$3,799</b>																													
Hourly Self-Sufficiency Wage	<b>\$6.70</b>	<b>\$10.44</b>	<b>\$14.28</b>	<b>\$9.78</b>	<b>\$19.02</b>	<b>\$8.80</b>	<b>\$8.29</b>	<b>\$10.79</b>																													
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>																													

**Table 53**  
**The Self-Sufficiency Standard for Jefferson County, NY, 2000**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage
Housing	452	531	531	531	665	531	531	665
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	113	254	274	279	295	329	307	349
Miscellaneous	91	164	220	171	275	257	245	310
Taxes	208	280	418	195	598	494	442	657
Earned Income								
Tax Credit (-)	0	-69	0	-204	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-35	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,214</b>	<b>\$1,926</b>	<b>\$2,676</b>	<b>\$1,790</b>	<b>\$3,418</b>	<b>\$3,157</b>	<b>\$2,977</b>	<b>\$3,867</b>
Hourly Self-Sufficiency Wage	<b>\$6.90</b>	<b>\$10.94</b>	<b>\$15.21</b>	<b>\$10.17</b>	<b>\$19.42</b>	<b>\$8.97</b>	<b>\$8.46</b>	<b>\$10.98</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 54**  
**The Self-Sufficiency Standard for Lewis County, NY, 2000**

Monthly Costs	Adult +				Adult +		2 Adults +	
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage
Housing	400	480	480	480	621	480	480	621
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	119	263	284	289	304	338	316	358
Miscellaneous	87	160	216	167	272	253	241	307
Taxes	189	253	400	175	581	475	424	641
Earned Income								
Tax Credit (-)	0	-87	0	-222	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-24	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,144</b>	<b>\$1,832</b>	<b>\$2,612</b>	<b>\$1,716</b>	<b>\$3,362</b>	<b>\$3,092</b>	<b>\$2,913</b>	<b>\$3,813</b>
Hourly Self-Sufficiency Wage	<b>\$6.50</b>	<b>\$10.41</b>	<b>\$14.84</b>	<b>\$9.75</b>	<b>\$19.10</b>	<b>\$8.79</b>	<b>\$8.28</b>	<b>\$10.83</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 55**  
**The Self-Sufficiency Standard for Otsego County, NY, 2000**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	infant	schoolage	preschooler	infant	preschooler	schoolage
Housing	421	484	484	484	625	484	484	625
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	114	254	274	279	295	329	307	349
Miscellaneous	88	159	215	166	271	252	241	306
Taxes	196	250	318	173	578	473	422	639
Earned Income								
Tax Credit (-)	0	-89	-24	-225	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-23	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,168</b>	<b>\$1,822</b>	<b>\$2,501</b>	<b>\$1,708</b>	<b>\$3,354</b>	<b>\$3,085</b>	<b>\$2,905</b>	<b>\$3,805</b>
Hourly Self-Sufficiency Wage	<b>\$6.64</b>	<b>\$10.35</b>	<b>\$14.21</b>	<b>\$9.70</b>	<b>\$19.06</b>	<b>\$8.76</b>	<b>\$8.25</b>	<b>\$10.81</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 56**  
**The Self-Sufficiency Standard for Schuyler County, NY, 2000**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	infant	schoolage	preschooler	infant	preschooler	schoolage
Housing	410	487	487	487	678	487	487	678
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	117	259	280	285	301	334	313	355
Miscellaneous	88	160	216	167	277	253	241	312
Taxes	193	253	402	177	604	476	426	665
Earned Income								
Tax Credit (-)	0	-85	0	-221	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-48	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-25	-125	-83	-83	-125
Monthly Self-Sufficiency Wage	<b>\$1,156</b>	<b>\$1,839</b>	<b>\$2,617</b>	<b>\$1,723</b>	<b>\$3,445</b>	<b>\$3,098</b>	<b>\$2,919</b>	<b>\$3,895</b>
Hourly Self-Sufficiency Wage	<b>\$6.57</b>	<b>\$10.45</b>	<b>\$14.87</b>	<b>\$9.79</b>	<b>\$19.57</b>	<b>\$8.80</b>	<b>\$8.29</b>	<b>\$11.07</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 57**  
**The Self-Sufficiency Standard for Seneca County, NY, 2000**

Monthly Costs	Adult	Adult +			Adult +		2 Adults +	
		infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage
Housing	408	493	493	493	637	493	493	637
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	103	221	242	247	262	296	274	316
Miscellaneous	86	157	213	164	269	250	238	304
Taxes	186	237	387	162	571	462	412	630
Earned Income Tax Credit (-)	0	-98	0	-235	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-50	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-14	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,132</b>	<b>\$1,773</b>	<b>\$2,567</b>	<b>\$1,666</b>	<b>\$3,324</b>	<b>\$3,048</b>	<b>\$2,869</b>	<b>\$3,773</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.43</b>	<b>\$10.07</b>	<b>\$14.58</b>	<b>\$9.46</b>	<b>\$18.88</b>	<b>\$8.66</b>	<b>\$8.15</b>	<b>\$10.72</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 58**  
**The Self-Sufficiency Standard for St. Lawrence County, NY, 2000**

Monthly Costs	Adult	Adult +			Adult +		2 Adults +	
		infant	preschooler	teenager	schoolage	preschooler	schoolage	schoolage
Housing	400	480	480	480	621	480	480	621
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	218	534	555	560	576	609	588	630
Miscellaneous	97	187	243	194	299	280	268	334
Taxes	235	416	524	340	703	593	544	768
Earned Income Tax Credit (-)	0	0	0	-84	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-42	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,299</b>	<b>\$2,388</b>	<b>\$3,034</b>	<b>\$2,264</b>	<b>\$3,783</b>	<b>\$3,509</b>	<b>\$3,331</b>	<b>\$4,238</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.38</b>	<b>\$13.57</b>	<b>\$17.24</b>	<b>\$12.87</b>	<b>\$21.50</b>	<b>\$9.97</b>	<b>\$9.46</b>	<b>\$12.04</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 59**  
**The Self-Sufficiency Standard for Steuben County, NY, 2000**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	infant
Housing	419	480	480	480	628	480	480	628
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	106	227	247	252	268	301	280	322
Miscellaneous	87	156	212	163	269	249	238	304
Taxes	192	233	384	158	569	459	408	628
Earned Income Tax Credit (-)	0	-101	-13	-238	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-50	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-12	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,153</b>	<b>\$1,758</b>	<b>\$2,543</b>	<b>\$1,653</b>	<b>\$3,319</b>	<b>\$3,037</b>	<b>\$2,858</b>	<b>\$3,768</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.55</b>	<b>\$9.99</b>	<b>\$14.45</b>	<b>\$9.39</b>	<b>\$18.86</b>	<b>\$8.63</b>	<b>\$8.12</b>	<b>\$10.70</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 60**  
**The Self-Sufficiency Standard for Sullivan County, NY, 2000**

Monthly Costs	Adult +		Adult +		Adult +	2 Adults +		2 Adults +
	Adult	infant	preschooler	teenager	schoolage	preschooler	schoolage	infant
Housing	517	630	630	630	871	630	630	871
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	117	255	276	281	297	330	309	351
Miscellaneous	98	174	230	181	296	267	255	331
Taxes	236	342	465	245	690	538	486	752
Earned Income Tax Credit (-)	0	-28	0	-158	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-64	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,317</b>	<b>\$2,141</b>	<b>\$2,833</b>	<b>\$1,969</b>	<b>\$3,739</b>	<b>\$3,313</b>	<b>\$3,132</b>	<b>\$4,190</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.48</b>	<b>\$12.16</b>	<b>\$16.10</b>	<b>\$11.19</b>	<b>\$21.24</b>	<b>\$9.41</b>	<b>\$8.90</b>	<b>\$11.90</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 61**  
**The Self-Sufficiency Standard for Tompkins County, NY, 2000**

Monthly Costs	<div style="display: flex; justify-content: space-around; font-size: small;"> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>2 Adults +</span> <span>2 Adults +</span> <span>2 Adults +</span> </div>							
	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult + preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage	2 Adults + infant preschooler schoolage
Housing	500	642	642	642	896	642	642	896
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	115	255	276	281	297	330	309	351
Miscellaneous	96	175	231	182	298	268	257	334
Taxes	229	348	470	251	702	544	492	766
Earned Income Tax Credit (-)	0	-23	0	-153	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-67	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,289</b>	<b>\$2,166</b>	<b>\$2,852</b>	<b>\$1,990</b>	<b>\$3,778</b>	<b>\$3,331</b>	<b>\$3,151</b>	<b>\$4,232</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.33</b>	<b>\$12.30</b>	<b>\$16.21</b>	<b>\$11.31</b>	<b>\$21.46</b>	<b>\$9.46</b>	<b>\$8.95</b>	<b>\$12.02</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 62**  
**The Self-Sufficiency Standard for Ulster County, NY, 2000**

Monthly Costs	<div style="display: flex; justify-content: space-around; font-size: small;"> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>2 Adults +</span> <span>2 Adults +</span> <span>2 Adults +</span> </div>							
	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult + preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage	2 Adults + infant preschooler schoolage
Housing	607	730	730	730	951	730	730	951
Child Care	0	650	1234	411	1645	1234	996	1645
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	118	259	280	285	300	334	313	355
Miscellaneous	107	207	276	204	352	313	291	388
Taxes	279	508	672	420	1057	739	644	1067
Earned Income Tax Credit (-)	0	0	0	-17	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-83	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,461</b>	<b>\$2,703</b>	<b>\$3,543</b>	<b>\$2,529</b>	<b>\$4,728</b>	<b>\$4,016</b>	<b>\$3,685</b>	<b>\$5,128</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$8.30</b>	<b>\$15.36</b>	<b>\$20.13</b>	<b>\$14.37</b>	<b>\$26.87</b>	<b>\$11.41</b>	<b>\$10.47</b>	<b>\$14.57</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 63**  
**The Self-Sufficiency Standard for Wyoming County, NY, 2000**

Monthly Costs	Adult	Adult +			Adult +		2 Adults +	
		infant	preschooler	teenager	infant	preschooler	infant	preschooler
Housing	400	480	480	480	621	480	480	621
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	83	214	235	240	256	289	268	310
Miscellaneous	83	155	211	162	267	248	236	302
Taxes	175	223	376	152	560	453	403	620
Earned Income Tax Credit (-)	0	-107	-21	-244	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-50	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-9	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,090</b>	<b>\$1,729</b>	<b>\$2,513</b>	<b>\$1,631</b>	<b>\$3,288</b>	<b>\$3,017</b>	<b>\$2,839</b>	<b>\$3,738</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.19</b>	<b>\$9.82</b>	<b>\$14.28</b>	<b>\$9.27</b>	<b>\$18.68</b>	<b>\$8.57</b>	<b>\$8.06</b>	<b>\$10.62</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>

**Table 64**  
**The Self-Sufficiency Standard for Yates County, NY, 2000**

Monthly Costs	Adult	Adult +			Adult +		2 Adults +	
		infant	preschooler	teenager	infant	preschooler	infant	preschooler
Housing	400	480	480	480	621	480	480	621
Child Care	0	422	881	281	1163	881	740	1163
Food	164	241	325	429	437	466	511	564
Transportation	185	190	190	190	190	364	364	364
Health Care	103	221	242	247	262	296	274	316
Miscellaneous	85	155	212	163	267	249	237	303
Taxes	183	230	380	155	563	456	406	622
Earned Income Tax Credit (-)	0	-103	-17	-241	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-50	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-83	-11	-125	-83	-83	-125
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,120</b>	<b>\$1,746</b>	<b>\$2,529</b>	<b>\$1,643</b>	<b>\$3,299</b>	<b>\$3,028</b>	<b>\$2,849</b>	<b>\$3,748</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.36</b>	<b>\$9.92</b>	<b>\$14.37</b>	<b>\$9.33</b>	<b>\$18.74</b>	<b>\$8.60</b>	<b>\$8.09</b>	<b>\$10.65</b>
						<i>per adult</i>	<i>per adult</i>	<i>per adult</i>