

## Executive Summary

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

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

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

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

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

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

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

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

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