

Table 47
The Self-Sufficiency Standard for
Schenectady County, NY 2010

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + school-age	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	673	821	821	821	821	821	821
Child Care	0	737	843	495	0	1475	1580
Food	236	350	358	420	448	461	469
Transportation	262	269	269	269	262	269	269
Health Care	150	364	363	374	396	379	378
Miscellaneous	132	254	265	238	193	341	352
Taxes	289	540	558	404	269	762	789
Earned Income Tax Credit (-)	0	0	0	-31	-180	0	0
Child Care Tax Credit (-)	0	-58	-55	-63	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-33
Self-Sufficiency Wage							
Hourly	\$9.71	\$17.96	\$18.77	\$15.96	\$11.89	\$23.91	\$24.76
Monthly	\$1,708	\$3,161	\$3,304	\$2,809	\$2,092	\$4,208	\$4,358
Annual	\$20,500	\$37,927	\$39,646	\$33,707	\$25,105	\$50,490	\$52,292

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	Adult + infant + school-age	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + school-age	Adult + preschooler + teenager	Adult + school-age + school-age	Adult + school-age + teenager
Monthly Costs							
Housing	821	821	821	821	821	821	821
Child Care	1232	737	1686	1337	843	989	495
Food	529	555	476	536	562	596	622
Transportation	269	269	269	269	269	269	269
Health Care	389	412	377	388	410	399	421
Miscellaneous	324	279	363	335	291	307	263
Taxes	641	512	816	654	532	523	325
Earned Income Tax Credit (-)	0	-12	0	0	0	0	-154
Child Care Tax Credit (-)	-100	-55	-100	-100	-53	-100	-63
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-33
Self-Sufficiency Wage							
Hourly	\$22.18	\$18.86	\$25.61	\$22.95	\$19.75	\$20.47	\$15.90
Monthly	\$3,903	\$3,319	\$4,508	\$4,040	\$3,475	\$3,603	\$2,798
Annual	\$46,841	\$39,824	\$54,093	\$48,479	\$41,706	\$43,239	\$33,575

Table 47
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	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + school-age +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + school-age
Monthly Costs							
Housing	821	982	982	982	982	982	982
Child Care	0	2212	2318	1969	1475	2423	2075
Food	649	561	568	625	650	575	632
Transportation	262	269	269	269	269	269	269
Health Care	444	395	394	404	427	393	403
Miscellaneous	218	442	453	425	380	464	436
Taxes	190	1244	1280	1123	842	1316	1137
Earned Income Tax Credit (-)	-369	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-33
Self-Sufficiency Wage							
Hourly	\$11.44	\$32.51	\$33.41	\$30.76	\$26.38	\$34.31	\$31.54
Monthly	\$2,014	\$5,722	\$5,880	\$5,414	\$4,642	\$6,039	\$5,550
Annual	\$24,172	\$68,664	\$70,565	\$64,968	\$55,706	\$72,466	\$66,602

Table 47
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	Adult + infant + preschooler + teenager	Adult + infant + school-age + school-age	Adult + infant + school-age + teenager	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + preschooler + school-age	Adult + preschooler + teenager
Monthly Costs							
Housing	982	982	982	982	982	982	982
Child Care	1580	1726	1232	737	2528	2180	1686
Food	657	689	714	739	582	639	664
Transportation	269	269	269	269	269	269	269
Health Care	426	414	437	459	391	402	425
Miscellaneous	391	408	363	319	475	447	403
Taxes	869	974	693	561	1352	1147	896
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-33
Self-Sufficiency Wage							
Hourly	\$27.23	\$28.86	\$24.47	\$21.21	\$35.21	\$32.29	\$28.07
Monthly	\$4,792	\$5,079	\$4,307	\$3,733	\$6,197	\$5,683	\$4,941
Annual	\$57,500	\$60,943	\$51,679	\$44,800	\$74,366	\$68,198	\$59,294

Table 47
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	Adult + preschooler + school-age + school-age	Adult + preschooler + school-age + teenager	Adult + preschooler + teenager + teenager	Adult + school-age + school-age + school-age	Adult + school-age + school-age + teenager	Adult + school-age + teenager + teenager	Adult + teenager + teenager + teenager
Monthly Costs							
Housing	982	982	982	982	982	982	982
Child Care	1832	1337	843	1484	989	495	0
Food	696	721	746	753	778	803	828
Transportation	269	269	269	269	269	269	262
Health Care	413	435	458	424	446	469	492
Miscellaneous	419	374	330	391	346	302	256
Taxes	1001	720	575	824	561	403	232
Earned Income Tax Credit (-)	0	0	0	0	0	-85	-317
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-55	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-33
Self-Sufficiency Wage							
Hourly	\$29.70	\$25.32	\$21.98	\$26.95	\$22.66	\$18.74	\$13.93
Monthly	\$5,228	\$4,456	\$3,869	\$4,743	\$3,988	\$3,298	\$2,452
Annual	\$62,735	\$53,473	\$46,431	\$56,916	\$47,860	\$39,577	\$29,429

Table 47
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Schenectady County, NY 2010

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + school-age	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	673	821	821	821	821	821	821
Child Care	0	737	843	495	0	1475	1580
Food	466	572	579	639	665	666	673
Transportation	508	515	515	515	508	515	515
Health Care	421	437	436	446	469	452	451
Miscellaneous	207	308	319	292	246	393	404
Taxes	366	592	604	471	359	841	868
Earned Income Tax Credit (-)	0	0	0	0	-120	0	0
Child Care Tax Credit (-)	0	-50	-50	-53	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Making Work Pay Tax Credit (-)	-67	-67	-67	-67	-67	-67	-67
Self-Sufficiency Wage							
Hourly	\$7.31	\$10.75	\$11.13	\$9.88	\$7.95	\$13.72	\$14.14
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,574	\$3,783	\$3,917	\$3,476	\$2,800	\$4,829	\$4,979
Annual	\$30,888	\$45,391	\$47,007	\$41,714	\$33,596	\$57,954	\$59,748

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	2 Adults + infant + school-age	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + school-age	2 Adults + preschooler + teenager	2 Adults + school-age + school-age	2 Adults + school-age + teenager
Monthly Costs							
Housing	821	821	821	821	821	821	821
Child Care	1232	737	1686	1337	843	989	495
Food	730	755	680	737	762	794	819
Transportation	515	515	515	515	515	515	515
Health Care	462	485	450	461	483	471	494
Miscellaneous	376	331	415	387	342	359	314
Taxes	695	554	895	720	566	551	409
Earned Income Tax Credit (-)	0	0	0	0	0	0	-74
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-53
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Making Work Pay Tax Credit (-)	-67	-67	-67	-67	-67	-67	-67
Self-Sufficiency Wage							
Hourly	\$12.78	\$11.12	\$14.57	\$13.20	\$11.50	\$11.84	\$9.96
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$4,498	\$3,915	\$5,128	\$4,645	\$4,049	\$4,167	\$3,507
Annual	\$53,971	\$46,979	\$61,541	\$55,739	\$48,589	\$49,998	\$42,090

Table 47
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	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + school-age	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + school-ager
Monthly Costs							
Housing	821	982	982	982	982	982	982
Child Care	0	2212	2318	1969	1475	2423	2075
Food	844	748	755	809	833	761	816
Transportation	508	515	515	515	515	515	515
Health Care	517	468	467	477	500	465	476
Miscellaneous	269	493	504	475	430	515	486
Taxes	281	1256	1270	1136	907	1283	1149
Earned Income Tax Credit (-)	-291	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Making Work Pay Tax Credit (-)	-67	-67	-67	-67	-67	-67	-67
Self-Sufficiency Wage							
Hourly	\$7.72	\$17.78	\$18.16	\$16.90	\$14.85	\$18.55	\$17.28
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,716	\$6,258	\$6,393	\$5,947	\$5,226	\$6,528	\$6,083
Annual	\$32,598	\$75,092	\$76,716	\$71,369	\$62,714	\$78,340	\$72,993

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	2 Adults + infant + preschooler + teenager	2 Adults + infant + school-age + school-age	2 Adults + infant + school-age + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + school-age	2 Adults + preschooler + teenager
Monthly Costs							
Housing	982	982	982	982	982	982	982
Child Care	1580	1726	1232	737	2528	2180	1686
Food	839	870	893	917	768	822	846
Transportation	515	515	515	515	515	515	515
Health Care	499	487	510	532	464	475	498
Miscellaneous	442	458	413	368	526	497	453
Taxes	934	1015	756	584	1296	1163	951
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Making Work Pay Tax Credit (-)	-67	-67	-67	-67	-67	-67	-67
Self-Sufficiency Wage							
Hourly	\$15.27	\$16.01	\$13.88	\$12.13	\$18.93	\$17.67	\$15.67
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,375	\$5,637	\$4,885	\$4,270	\$6,664	\$6,218	\$5,514
Annual	\$64,499	\$67,646	\$58,622	\$51,237	\$79,965	\$74,617	\$66,169

Table 47
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	2 Adults + preschooler + school-age + school-age	2 Adults + preschooler + school-age + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + school-age + school-age + school-age	2 Adults + school-age + school-age + teenager	2 Adults + school-age + teenager + teenager	2 Adults + teenager + teenager
Monthly Costs							
Housing	982	982	982	982	982	982	982
Child Care	1832	1337	843	1484	989	495	0
Food	876	900	924	930	954	978	1002
Transportation	515	515	515	515	515	515	508
Health Care	486	508	531	496	519	542	564
Miscellaneous	469	424	380	441	396	351	306
Taxes	1029	783	601	886	609	498	307
Earned Income Tax Credit (-)	0	0	0	0	0	-12	-254
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Making Work Pay Tax Credit (-)	-67	-67	-67	-67	-67	-67	-67
Self-Sufficiency Wage							
Hourly	\$16.40	\$14.30	\$12.53	\$15.11	\$12.92	\$11.31	\$8.80
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,773	\$5,034	\$4,410	\$5,318	\$4,548	\$3,982	\$3,099
Annual	\$69,270	\$60,407	\$52,915	\$63,815	\$54,580	\$47,778	\$37,192