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Public Hearing New York State Early Childhood Advisory Council

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Menands, New York

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Introduction

My name is Susan Antos, and I am a Senior Attorney in the Albany office of Empire Justice Center. Thank you for the important work you do, and for the opportunity to testify today about early care and education.

Empire Justice Center is a statewide civil legal services organization with offices in Albany, Rochester, Westchester and Central Islip (Long Island). Empire Justice provides support and training to legal services and other community based organizations, undertakes policy research and analysis, and engages in legislative and administrative advocacy. We also represent low income individuals, as well as classes of New Yorkers, in a wide range of poverty law areas including health, public assistance, domestic violence and SSI/SSD benefits.

My work focuses on child care and public assistance issues. Because of our statewide focus, our organization monitors the administration of child care assistance in each of New York State's 58 social services districts. In that regard, we write periodic reports assessing the state of New York's Child Care program. Our most recent report, *Still Mending the Patchwork: A Report Examining County-by-County Inequities in Child Care Subsidy Administration in New York State* <http://www.empirejustice.org/assets/pdf/publications/reports/still-mending-the-patchwork/still-mending-the-patchwork.pdf>, provides an in-depth review and comparison of the child care policies of each of the 58 social services districts and highlights how county variations in policy disadvantage vulnerable low income families and child care providers. It proposes detailed regulatory and statutory changes that will help resolve these inequalities. I hope that you will take the time to review it.

I am going to focus my remarks this morning on two topics. First the critical need for comprehensive data that will:

- Allow New York to move toward a system of payment rates that support quality;
- Determine whether New York's county-driven eligibility practices and the current allocation formula are best serving low income working families;
- Determine the effect of county-by-county copayment policies on access to subsidies.

Second, I will request that this Committee consider and support a policy that would expand the reach of our limited child care dollars.

I. Child Care is in Crisis

I am sad to report that the state of the child care subsidy system in New York is in crisis. As child care costs have increased, with no increased investment (the average child care subsidy per child has risen from \$7,200 to approximately \$7,574 since 2013), New York has passed some costs on to providers by dropping provider reimbursement from the 75th percentile of the market rate to the 69th percentile¹ and by reducing the number of children served. **Only 17% of eligible**

¹ 16 OCFS INF-06, p2. Available at: http://ocfs.ny.gov/main/policies/external/OCFS_2016/INFs/16-OCFS-INF-06%20Child%20Care%20Market%20Rates%20Advance%20Notification.pdf

children in New York are served with a child care subsidy.² This number could continue to drop further if New York implements new federal Child Care Development Fund Block Grant (CCDBG) regulations without increased investment.

Counties cope with these funding shortfalls in different ways. Some are simply refusing to accept new applications. Others, in an effort to cope with limited funds, are reducing financial eligibility, falling far short of the state's statutory eligibility level, 200% of poverty. The Office of Children and Family Services does not collect or maintain this data, but a phone and e-mail survey to local social services offices done by our office revealed the following, which is set forth more fully in the attached comprehensive chart :

- **Niagara County** only serves those at or below **120%** of the federal poverty level (\$24,192 for a family of three).³
- The eligibility levels in **Albany, Delaware and Suffolk Counties** are **125%** of poverty (\$25,200 for a family of three).
- Although **New York City** has technically retained its eligibility levels at 200% of poverty, data show that few families over **135%** of poverty are being served.
- Four social services districts have lowered eligibility to **150%: Clinton, Oneida, Orange and Schenectady Counties;**
- **Livingston and Rensselaer Counties** have lowered eligibility to **160%** of poverty.
- The eligibility level in **Monroe County** is set at **165%** of poverty and the county is not opening new cases.
- In **Ontario and Saratoga Counties** eligibility is at **175%** of poverty.

II. Data Collection

New York State allocates Child Care Block Grant funding to each social services district, and within certain guidelines, lets each district decide how to use it. This approach has resulted in 58 different child care systems in the state, each with different eligibility criteria. This patchwork approach to child care administration has been in effect since 1988, before the hundreds of millions of CCDBG and TANF dollars were invested in New York's child care system. It is time to comprehensively monitor costs and usage to develop an integrated and high quality plan that provides equal access to low income families, regardless of their county of residence.

² New York State law provides that working families are eligible for child care assistance if their income is under 200% of the federal poverty line (e.g., \$40,320 for a family of 3). An analysis of Office of Child Care Administrative data and U.S. Census data done by the Center on Law and Social Policy show that 676k children were eligible in 2014. Only 92,000 of those eligible children were served at any time, or 17%. Source: CLASP Analysis of Office of Child Care administrative data 2010-2014 averages and U.S. Census American Community Survey five-year estimates (2010-2014). (Analysis on file at the Empire Justice Center). See also CLASP Disparate Access report which reports that only 20% of eligible children in New York State received subsidies using 2013 Office of Child Care Administrative data and U.S. Census American Community Survey three-year estimates (2011-2013) at: <http://www.clasp.org/resources-and-publications/publication-1/Disparate-Access.pdf> at page 29.

³ These numbers reflect the 2016 poverty level which for child care, are in effect until June 1, 2017. 2016 OCFS-INF-01, available at: http://ocfs.ny.gov/main/policies/external/OCFS_2016/INFs/16-OCFS-INF-01%202016%20Income%20Standards%20for%20the%20Child%20and%20Family%20Services%20Plan.pdf

A fiscally responsible first step in the administration of this billion dollar program is to make a comprehensive statewide assessment of how New York's child care policies support low income workers and other families in need of child care. To complement this assessment, New York must compile an ongoing inventory of subsidy usage. Incredibly, although New York's Child Care Block Grant is nearly a billion dollar program, we as a state do not collect or maintain data which shows:

- which social services districts have insufficient funding to serve all eligible working families;
- of those districts with insufficient funding, whether they are serving no new cases, or restricting eligibility to families below a particular income level;
- which social services districts keep waiting lists, and the number of families on those waiting lists;
- the income levels of families receiving subsidies (i.e. take up rate by income);
- the number of children in each district that receive enhanced rates because they have special needs, or require care during non-traditional hours, or because they are attending an accredited child care program.

New York State is currently in the development stage of creating an Integrated Eligibility System for its entire public assistance program, and now is the time to build a system that can capture this data. See

http://www.its.ny.gov/sites/default/files/documents/rfi_record_draft_for_its_website_12.28.2015.pdf

Does our Market Rate Support Quality?

The CCDBG permits states to establish payment rates using an alternative methodology other than a market rate survey, such as a cost estimation model. 42 USC 9858C(c)(4)(B)(i),(ii). New York State has indicated in its plan that it will utilize a market rate survey to determine rates [OCFS Plan at 4.2, pp 78-81] and currently sets its rates at the 69th percentile of market rate. The federal regulations discourage states from setting reimbursement rates below the 75th percentile and requires states like New York that do so to demonstrate that the lower rate will allow CCDF families to purchase care that is of comparable quality to care that is available to families with incomes above 85% of SMI.⁴

New York should explore the use of an alternate method of setting payment rates which takes into account the complexities of child care financing, particularly the fact that increased rates only work if there is full enrollment; and that the tuition paid by small centers (under 100 children), which constitute the majority of centers in New York State, find it increasingly difficult to meet high quality standards at the current market rates.

The Provider Cost of Quality Calculator (PCQC) is an easy-to-use, dynamic web-based tool that calculates the cost of quality-based on site-level provider data.⁵ The tool helps state policymakers understand the costs associated with delivering high-quality early care and

⁴ 81 Fed.Reg. 67512 (9/30/16).

⁵ Available at:

<https://www.ecequalitycalculator.com/Login.aspx?ReturnUrl=%2f&AspxAutoDetectCookieSupport=1>

education. The tool can demonstrate whether there is a gap between the cost of providing quality services and the revenue sources available to support a program. Knowing the size of the gap at different quality levels for various provider types can inform the design of financial support and incentive packages.

The PCQC is useful to states that have a Quality Rating and Improvement System (QRIS) and to states that want to understand the cost of operating a particular type of quality program, such as prekindergarten. The tool can model the cost of quality for any jurisdiction (state, county, city). A user can manage and share multiple scenarios and provider profiles, and store and print reports. Several states, including Washington, Rhode Island and Ohio, have used the PCQC to develop a set of dynamic models to estimate the cost of operating early learning programs at various levels of quality consistent with the state's QRIS.⁶

New York should fund a cost modeling study that will support the development of an alternative method of setting payment rates that will support high quality infant and toddler care and quality care for 3-5 year olds. Even if we cannot meet that goal now, we will have the data to begin to plan and set the appropriate policy goals as we move forward.

How do variable copayments affect equal access?

The commentary to the federal child care regulations states that to assure equal access to child care, child care must be affordable, and recommends that parent copayments do not exceed 7% of household income.⁷ As set forth more fully below, a 35% copayment is not an affordable copayment, especially for families over 150% of poverty. In twenty counties families at 200% of poverty pay 17.5% of their income as a copayment. As indicated by the attached chart, for lower income families the percentages are slightly better, but even families at 150% of poverty pay nearly 12% of their income if they reside in counties with 35% multipliers. As indicated by the chart on the next page, only eight counties have parent copayments requiring that families at 200% of poverty pay no more than 7.5% of their income.

This disparity exists because the state regulations at 18 NYCRR 415.3 [e] [3], which set forth the formula for calculating copayment amounts, give social services districts total discretion to choose a multiplier between 10% and 35% that is then applied to the family's income above the state income standard (the equivalent of the federal poverty level) to determine the household's copayment amount. The result is that the larger the multiplier chosen by the county, the smaller the child care benefit received by the family. The inequity in the child care benefit offered to similarly situated families (same family size, same income) varies by as much as 300% depending on the county in which a family resides.

⁶ See: <http://www.earlychildhoodfinance.org/finance/cost-modeling>

⁷ 81 Fed.Reg. 67438, 67516 (9/30/16).

**COPAYMENT DISPARITIES BY COUNTY FOR A FAMILY OF THREE WITH AN
INCOME OF \$40,320/year
(200% of poverty)**

COUNTY	COUNTY MULTIPLIERS	ANNUAL/WEEKLY FEE
In Cattaraugus, Livingston, Schuyler and Steuben counties	parents pay 10% of their income over the poverty level for a child care subsidy	this means they pay \$2016 per year, or \$38.77 per week (5% of their income)
In Franklin, Oswego and St. Lawrence counties	parents pay 15% of their income over the poverty level for a child care subsidy	this means they pay \$3024 per year, or \$58.15 per week (7.5% of their income)
In Allegany, Cayuga, Chautauqua, Clinton, Columbia, Essex, Nassau, Niagara, Ontario, Putnam, Saratoga, Suffolk and Tompkins counties	parents pay 20% of their income over the poverty level for a child care subsidy	this means they pay \$4032 per year, or \$77.54 per week (10% of their income)
In Albany, Broome, Chemung, Delaware, Hamilton, Jefferson, Lewis, Madison, Oneida, Rensselaer, Rockland, Ulster, Warren, Washington and Wayne counties	parents pay 25% of their income over the poverty level for a child care subsidy	this means they pay \$5040 per year, or \$96.92 per week (12.5% of their income)
In Westchester County	parents pay 27% of their income over the poverty level for a child care subsidy	this means they pay \$5443.20 per year, or \$104.68 per week (13.5% of their income)
In Dutchess, and Otsego counties	parents pay 30% of their income over the poverty level for a child care subsidy	this means they pay \$6048 per year, or \$116.31 per week (15% of their income)
In Chenango, Cortland, Erie, Fulton, Genesee, Greene, Herkimer, Monroe, Montgomery, New York City, Onondaga, Orange, Orleans, Schenectady, Schoharie, Seneca, Sullivan, Tioga, Wyoming and Yates counties	parents pay 35% of their income over the poverty level for a child care subsidy	this means they pay \$7056 per year, or \$135.69 per week (17.5% of their income)

Despite clear guidance in New York’s Social Services Law 410-x(2)(a) and (6) requiring that families be provided “equitable access” to child care funds, and that parent copayment should be “based upon the family’s ability to pay,” this standardless formula has been in place, unchanged, since at least June 29, 1987, when the New York State Department of Social Services, the OCFS predecessor agency, directed all social services districts to adopt the methodology by June 1, 1988. Because OCFS authorizes each district to select a multiplier without further guidance, child care subsidies and copayment policies vary dramatically across the state. A county can opt to issue child care benefits that are approximately one-third of what the same family would receive if they lived in a neighboring county.

The inequity is vast across New York. As indicated by the chart on the previous page, in four social services districts, parents pay 10% of their income over the poverty level as their child care copayment; in three districts parents pay 15% of their income over poverty; in thirteen districts, parents pay 20% of their income over poverty; in fifteen districts, parents pay 25% of their income over poverty; in one district parents pay 27% of their income over poverty; in two districts, parents pay 30% of their income over poverty; and in twenty districts, parents pay 35% of their income over poverty.

Aside from the inherent inequity of providing dramatically reduced child care benefits to similarly situated families across the state, we do not know as a state how these disparities impact our children. Anecdotally, we hear that families in high copayment counties leave regulated care as their incomes increase and their copayment rise exponentially. Is this true? We do not have the data to know. Incredibly, in this billion dollar program, we do not know the income levels of participating families. This is critical information to know as we work to create a system that treats all children fairly.

The existing regulation has resulted in a system that unequally distributes an important benefit and puts the cost of child care out of reach of some low income working families, but not others. As a consequence, the system is not equitable and not based on a family’s ability to pay.⁸ At the very least, we need to track the income of families served by county to assess whether and how disparate copayments affect equal access. If the data reveals that high copayments deter participation in the program as family income increases, requiring families to choose between rent and child care, we need to determine whether high copayments for quality regulated care deter families from participating in the regulated system and instead force them into unregulated care.

⁸ A bill sponsored by Assemblywoman Titus and cosponsored by eleven other Assemblymembers (A.4576) would ameliorate these inequities by providing that no family could be required to pay more than 10% of their gross income for child care. This bill would continue to allow counties to choose their multiplier, but it imposes a second step in the copayment calculation – if the resulting number exceeds 10% of the family’s gross income, the copayment is adjusted downward to that number. A. 1438 (Jenne), would also do much to curb copayment disparities between counties and improve affordability by amending Social Services Law § 410-x to limit child care copayments to 20% of a family’s income in excess of the corresponding poverty level.

III. Prioritize Distribution of Scarce Child Care Dollars to Working Families: Exempt Parents of Very Young Children from the Welfare Work Rules when there is not Enough Funding to Serve All Eligible

Without assistance in paying for child care, low wage workers cannot make ends meet. Research shows that without assistance, most families below 200% of poverty cannot pay for both child care and rent.⁹ The report on the Self-Sufficiency Standard for New York concludes that in order meet basic needs, including child care, a family of three with a preschooler and a school age child needs the following hourly wage:¹⁰

- NYC (Northern Manhattan): \$27.38 per hour
- Westchester/Yonkers: \$32.38 per hour
- Erie: \$22.33 per hour
- Suffolk: \$37.37 per hour

These hourly wages are significantly above the wages earned by many families and illustrate how, without a subsidy, the cost of child care is out of reach to low wage families, and that without assistance, they face the bleak choice between paying the rent and paying for child care.

With limited funds, we need to carefully and planfully assess how we allocate our child care dollars. The system is strained because the public cost of a subsidized child care slot, which has increased to \$7,574 per year, is entirely paid with public funds when the recipient of a subsidy is on public assistance.¹¹ Public assistance recipients are required to participate in work programs as a condition of receiving assistance and are guaranteed child care subsidies to make it possible for the parent to work. Currently, under state statute and regulation, public assistance recipients are exempt from the work activities requirement only until their children are 3 months old.¹² After that, they are required to participate in work activities while their child attends fully-subsidized child care. Although there is evidence that work activities such as job search and work experience programs result in little or no economic gain for these families,¹³ New York State prioritizes spending its limited child care dollars to support these activities when there is not enough funding to support low income working families with real jobs.

Working families with incomes over the poverty level, on the other hand, contribute to the cost of their subsidized child care by making copayments. For a low income working family, the state pays only part of the cost of child care, not the whole cost of care as they would for a family receiving public assistance. Specifically, a working family is expected to pay a percentage of the

⁹ Research done in 2010 developed a self-sufficiency wage for every county and 72 family types in New York State. See: <http://www.fiscalpolicy.org/SelfSufficiencyStandardForNewYorkState2010.pdf> Even under this dated standard, our eligibility levels fail to support working families that are below these wage levels set forth in this document.

¹⁰ D. Pearce, The Self Sufficiency Standard for New York State 2010, <http://www.selfsufficiencystandard.org/docs/New%20York%20State%202010.pdf>

¹¹ Average cost of subsidized care per child provided by OCFS. E-mail from Janice Molnar, Office of Children and Family Services to Susan Antos, dated 12/13/16 (on file with the author) .

¹² N.Y. SOC. SERV. LAW § 410-w(3); 18 NYCRR § 385.2(b)(7).

¹³ D.Greenberg, V Deitch & G. Hamilton, *Welfare toWork Program:Benefits and Costs: A Synthesis of Research*, pp. ES-4, ES-11 (MDRC, February, 2009). Available at: http://www.mdrc.org/sites/default/files/full_611.pdf (last accessed May 2, 2014).

income they earn over the poverty level toward child care. The county then pays the difference between the family share and the actual cost of care, up to the market rate established by OCFS.

Clearly we want to support public assistance parents who want to work or participate in work activities, even those with young children. However, child care for infants is the most expensive, and the first year of life is critical for parent infant bonding. For each parent on public assistance who chooses an exemption so that they can remain at home and care for their young child, 2-3 slots for working families are created.¹⁴ The details of that calculation are explained below.

Cost Analysis: Each Infant Slot from an Exempted Public Assistance Parent Creates Three Slots for Working Families

As indicated in the table below, the funding that fully supports one infant slot for a working public assistance recipient with subsidized child care would actually fund three slots for working families, because the cost is shared between the government and low income families.¹⁵ For example, in Erie County, infant care costs the county \$9,620 per year for a public assistance recipient, but a child care subsidy for a working family with a preschool age child will cost the county only \$3,739. This means that the amount of money saved by Erie County from one public assistance family that does *not* require full-time infant care can be allocated to pay for child care subsidies for 2.6 working families in need of preschool aged care, or 2.3 working families in need of infant care. In Yates County and a multitude of other smaller and predominately rural counties, the savings from one less public assistance household in need of infant care would fund 3.2 child care subsidies for working families of preschool aged children.¹⁶

Our current estimates are that this cost neutral action will make a total of \$5.38 million in child care dollars, currently being used to support child care assistance for welfare recipients, available to provide child care subsidies to parents who are employed.

¹⁴ Last year the New York State Assembly passed A.1805 (Titus)/ S.5176(Avella), which would have prioritized the use of child care funds to eligible parents who were employed by allowing unemployed parents on public assistance to choose a one year work exemption in social services districts where there was not enough funding to serve all eligible working families. Assemblymember Titus has reintroduced this bill this session (A.4662) Specifically, the bill provides that when a social services district does not have sufficient funding to serve all eligible working families under 200% of poverty, the district must offer a twelve month work exemption to welfare recipients who are personally providing care for a child less than one year of age.

¹⁵ These calculations are conservative because the average cost of a subsidy includes the costs for a fully subsidized slot of a family on public assistance and the cost of a slot of a working family that has a copayment.

¹⁶ In the accompanying chart, the estimate of child care slots for working families that can be leveraged from a public assistance infant care slot was calculated by dividing the cost of one full-time infant care slot, fully paid for by the county, by the county's share of child care costs for a working family with a child in a full-time preschool or infant care program. The market rates are separated into five distinct geographical groups and a representative county was highlighted in each of these geographical groups. The calculation was run separately for each of the five different market rate groups at two different levels—to see how many working family infant care slots can be funded from one public assistance infant slot, and how many working family preschool slots can be funded from one public assistance infant slot because the cost of care is different between different age groups. Infant care is the most expensive level of care, and preschool aged care is the most commonly used category of care. Because the number we used as the cost per slot is actually the average cost spent on public assistance and non-public assistance families, it is actually likely that each public assistance infant slot will purchase more slots than are indicated in our conservative calculations.

In addition, we estimate an additional \$3.96 million in administrative savings through the elimination of the connected work program expenses (e.g. expense of the workfare or soft skills program). **Total funds freed up would be \$9.34 million.** A detailed chart explaining this cost savings appears below.

Comparison of County Contribution to Child Care Costs for PA and Working Families: High Family Share Counties¹⁷					
County	Westchester¹⁸	Erie¹⁹	Yates²⁰	Orange²¹	NYC²²
Annual cost: fulltime infant care	\$15,340	\$9,620	\$7,800	\$11,700	\$10,400
Annual cost: fulltime preschool aged care	\$14,300	\$9,100	\$7,800	\$10,400	\$9,100
For each infant of a PA family, the county pays the full cost of care.	\$15,340	\$9,620	\$7,800	\$11,700	\$10,400
Working families contribute to their child care costs by paying a % of their income above the poverty level.	27%	35%	35%	35%	35%
Annually, a working family contributes to the cost of care:	\$4,135.05	\$5,360.25	\$5,360.25	\$5,360.25	\$5,360.25
For each infant of a working family, the county pays	\$11,204.95	\$4,259.75	\$2,439.75	\$6,339.75	\$5,039.75
1 PA infant slot provides infant care to working families	1.37	2.26	3.20	1.85	2.06
For each preschool child of a working family, the county pays	\$10,164.95	\$3,739.75	\$2,439.75	\$5,039.75	\$3,739.75
1 PA infant slot provides fulltime preschool slots to working families	1.51	2.57	3.20	2.32	2.78

¹⁷ Calculation conducted using market rates effective June 1, 2016, and copay percentages as of February 1, 2017. Family share and county share calculations are based on a household of three earning \$35,735.00 (175% of the 2016 state income standard/federal poverty level in effect as of June 1, 2016). The type of child care assumed for this calculation were the weekly rate for a registered family day care in two different age categories: infant (0-1.5 years), and preschool (3-5 years).

¹⁸ Westchester County lies in market rate group 1, with other downstate sub-urban counties. Group 1 includes Nassau, Putnam, Rockland, Suffolk and Westchester Counties.

¹⁹ Erie County lies in market rate group 2, with other upstate urban and more expensive rural counties. Group 2 includes Columbia, Erie, Monroe, Onondaga, Ontario, Rensselaer, Schenectady, Tompkins and Warren Counties.

²⁰ Yates County lies in market rate group 3, with other upstate rural and small counties. Group 3 includes a total of 38 counties: Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Cortland, Delaware, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Montgomery, Niagara, Oneida, Orleans, Oswego, Otsego, Schoharie, Schuyler, Seneca, St. Lawrence, Steuben, Sullivan, Tioga, Washington, Wayne, Wyoming and Yates.

²¹ Orange County lies in market rate group 4, with other upstate high cost counties. Group 4 is made up of Albany, Dutchess, Orange, Saratoga, and Ulster Counties.

²² Market Rate Group 5 is solely comprised of the five boroughs of New York City.

Because working families have copayments and welfare recipients do not, each child care slot transferred from a welfare recipient will generate 2.4 slots for working parents on average. In addition, by reducing the amount of administrative time spent coordinating job search and workfare activities, local districts would see savings in administrative costs statewide.

We urge the ECAC to consider and review our analysis, and consider supporting legislation that would create a one year work exemption for public assistance recipients with infants in any county that cannot serve all eligible working families. This would shift child care dollars that are being spent on welfare recipients in programs like job search and workfare to low income working families with real jobs.

Thank you once again for the opportunity to testify today. Please feel free to contact me should you have any questions.

For more information:

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February 28, 2017

Child Care Copayments as a Percentage of Household Income 2016-7
 [effective 6/1/16-5/30/17 (16 OCFS INF-01)]

Family size = 1*																				
Eligibility	FPL (100%)		125%		140%		150%		167%		175%		200%		225%		250%		275%	
Annual Income	\$11,880.00		\$14,850.00		\$16,632.00		\$17,820.00		\$19,839.60		\$20,790.00		\$23,760.00		\$26,730.00		\$29,700.00		\$32,670.00	
Multiplier	Yearly Copay	% of Income																		
10.0%	\$0.00	0.0%	\$297.00	2.0%	\$475.20	2.9%	\$594.00	3.3%	\$795.96	4.0%	\$891.00	4.3%	\$1,188.00	5.0%	\$1,485.00	5.6%	\$1,782.00	6.0%	\$2,079.00	6.4%
15.0%	\$0.00	0.0%	\$445.50	3.0%	\$712.80	4.3%	\$891.00	5.0%	\$1,193.94	6.0%	\$1,336.50	6.4%	\$1,782.00	7.5%	\$2,227.50	8.3%	\$2,673.00	9.0%	\$3,118.50	9.5%
20.0%	\$0.00	0.0%	\$594.00	4.0%	\$950.40	5.7%	\$1,188.00	6.7%	\$1,591.92	8.0%	\$1,782.00	8.6%	\$2,376.00	10.0%	\$2,970.00	11.1%	\$3,564.00	12.0%	\$4,158.00	12.7%
25.0%	\$0.00	0.0%	\$742.50	5.0%	\$1,188.00	7.1%	\$1,485.00	8.3%	\$1,989.90	10.0%	\$2,227.50	10.7%	\$2,970.00	12.5%	\$3,712.50	13.9%	\$4,455.00	15.0%	\$5,197.50	15.9%
27.0%	\$0.00	0.0%	\$801.90	5.4%	\$1,283.04	7.7%	\$1,603.80	9.0%	\$2,149.09	10.8%	\$2,405.70	11.6%	\$3,207.60	13.5%	\$4,009.50	15.0%	\$4,811.40	16.2%	\$5,613.30	17.2%
30.0%	\$0.00	0.0%	\$891.00	6.0%	\$1,425.60	8.6%	\$1,782.00	10.0%	\$2,387.88	12.0%	\$2,673.00	12.9%	\$3,564.00	15.0%	\$4,455.00	16.7%	\$5,346.00	18.0%	\$6,237.00	19.1%
35.0%	\$0.00	0.0%	\$1,039.50	7.0%	\$1,663.20	10.0%	\$2,079.00	11.7%	\$2,785.86	14.0%	\$3,118.50	15.0%	\$4,158.00	17.5%	\$5,197.50	19.4%	\$6,237.00	21.0%	\$7,276.50	22.3%
*Child only families are those where the care giver is not financially responsible for the child, such as if a child lives with a grandparent who has custody or guardianship but has not adopted the child.																				
Family size = 2																				
Eligibility %	FPL (100%)		125%		140%		150%		167%		175%		200%		225%		250%		275%	
Annual Income	\$16,020.00		\$20,025.00		\$22,428.00		\$24,030.00		\$26,753.40		\$28,035.00		\$32,040.00		\$36,045.00		\$40,050.00		\$44,055.00	
Multiplier	Yearly Copay	% of Income																		
10.0%	\$0.00	0.0%	\$400.50	2.0%	\$640.80	2.9%	\$801.00	3.3%	\$1,073.34	4.0%	\$1,201.50	4.3%	\$1,602.00	5.0%	\$2,002.50	5.6%	\$2,403.00	6.0%	\$2,803.50	6.4%
15.0%	\$0.00	0.0%	\$600.75	3.0%	\$961.20	4.3%	\$1,201.50	5.0%	\$1,610.01	6.0%	\$1,802.25	6.4%	\$2,403.00	7.5%	\$3,003.75	8.3%	\$3,604.50	9.0%	\$4,205.25	9.5%
20.0%	\$0.00	0.0%	\$801.00	4.0%	\$1,281.60	5.7%	\$1,602.00	6.7%	\$2,146.68	8.0%	\$2,403.00	8.6%	\$3,204.00	10.0%	\$4,005.00	11.1%	\$4,806.00	12.0%	\$5,607.00	12.7%
25.0%	\$0.00	0.0%	\$1,001.25	5.0%	\$1,602.00	7.1%	\$2,002.50	8.3%	\$2,683.35	10.0%	\$3,003.75	10.7%	\$4,005.00	12.5%	\$5,006.25	13.9%	\$6,007.50	15.0%	\$7,008.75	15.9%
27.0%	\$0.00	0.0%	\$1,081.35	5.4%	\$1,730.16	7.7%	\$2,162.70	9.0%	\$2,898.02	10.8%	\$3,244.05	11.6%	\$4,325.40	13.5%	\$5,406.75	15.0%	\$6,488.10	16.2%	\$7,569.45	17.2%
30.0%	\$0.00	0.0%	\$1,201.50	6.0%	\$1,922.40	8.6%	\$2,403.00	10.0%	\$3,220.02	12.0%	\$3,604.50	12.9%	\$4,806.00	15.0%	\$6,007.50	16.7%	\$7,209.00	18.0%	\$8,410.50	19.1%
35.0%	\$0.00	0.0%	\$1,401.75	7.0%	\$2,242.80	10.0%	\$2,803.50	11.7%	\$3,756.69	14.0%	\$4,205.25	15.0%	\$5,607.00	17.5%	\$7,008.75	19.4%	\$8,410.50	21.0%	\$9,812.25	22.3%

Child Care Copayments as a Percentage of Household Income 2016-7
 [effective 6/1/16-5/30/17 (16 OCFS INF-01)]

Family size = 3																				
Eligibility %	FPL (100%)		125%		140%		150%		167%		175%		200%		225%		250%		275%	
Annual Income	\$20,160.00		\$25,200.00		\$28,224.00		\$30,240.00		\$33,667.20		\$35,280.00		\$40,320.00		\$45,360.00		\$50,400.00		\$55,440.00	
Multiplier	Yearly Copay	% of Income																		
10.0%	\$0.00	0.0%	\$504.00	2.0%	\$806.40	2.9%	\$1,008.00	3.3%	\$1,350.72	4.0%	\$1,512.00	4.3%	\$2,016.00	5.0%	\$2,520.00	5.6%	\$3,024.00	6.0%	\$3,528.00	6.4%
15.0%	\$0.00	0.0%	\$756.00	3.0%	\$1,209.60	4.3%	\$1,512.00	5.0%	\$2,026.08	6.0%	\$2,268.00	6.4%	\$3,024.00	7.5%	\$3,780.00	8.3%	\$4,536.00	9.0%	\$5,292.00	9.5%
20.0%	\$0.00	0.0%	\$1,008.00	4.0%	\$1,612.80	5.7%	\$2,016.00	6.7%	\$2,701.44	8.0%	\$3,024.00	8.6%	\$4,032.00	10.0%	\$5,040.00	11.1%	\$6,048.00	12.0%	\$7,056.00	12.7%
25.0%	\$0.00	0.0%	\$1,260.00	5.0%	\$2,016.00	7.1%	\$2,520.00	8.3%	\$3,376.80	10.0%	\$3,780.00	10.7%	\$5,040.00	12.5%	\$6,300.00	13.9%	\$7,560.00	15.0%	\$8,820.00	15.9%
27.0%	\$0.00	0.0%	\$1,360.80	5.4%	\$2,177.28	7.7%	\$2,721.60	9.0%	\$3,646.94	10.8%	\$4,082.40	11.6%	\$5,443.20	13.5%	\$6,804.00	15.0%	\$8,164.80	16.2%	\$9,525.60	17.2%
30.0%	\$0.00	0.0%	\$1,512.00	6.0%	\$2,419.20	8.6%	\$3,024.00	10.0%	\$4,052.16	12.0%	\$4,536.00	12.9%	\$6,048.00	15.0%	\$7,560.00	16.7%	\$9,072.00	18.0%	\$10,584.00	19.1%
35.0%	\$0.00	0.0%	\$1,764.00	7.0%	\$2,822.40	10.0%	\$3,528.00	11.7%	\$4,727.52	14.0%	\$5,292.00	15.0%	\$7,056.00	17.5%	\$8,820.00	19.4%	\$10,584.00	21.0%	\$12,348.00	22.3%
Family size = 4																				
Eligibility %	FPL (100%)		125%		140%		150%		167%		175%		200%		225%		250%		275%	
Annual Income	\$24,300.00		\$30,375.00		\$34,020.00		\$36,450.00		\$40,581.00		\$42,525.00		\$48,600.00		\$54,675.00		\$60,750.00		\$66,825.00	
Multiplier	Yearly Copay	% of Income																		
10.0%	\$0.00	0.0%	\$607.50	2.0%	\$972.00	2.9%	\$1,215.00	3.3%	\$1,628.10	4.0%	\$1,822.50	4.3%	\$2,430.00	5.0%	\$3,037.50	5.6%	\$3,645.00	6.0%	\$4,252.50	6.4%
15.0%	\$0.00	0.0%	\$911.25	3.0%	\$1,458.00	4.3%	\$1,822.50	5.0%	\$2,442.15	6.0%	\$2,733.75	6.4%	\$3,645.00	7.5%	\$4,556.25	8.3%	\$5,467.50	9.0%	\$6,378.75	9.5%
20.0%	\$0.00	0.0%	\$1,215.00	4.0%	\$1,944.00	5.7%	\$2,430.00	6.7%	\$3,256.20	8.0%	\$3,645.00	8.6%	\$4,860.00	10.0%	\$6,075.00	11.1%	\$7,290.00	12.0%	\$8,505.00	12.7%
25.0%	\$0.00	0.0%	\$1,518.75	5.0%	\$2,430.00	7.1%	\$3,037.50	8.3%	\$4,070.25	10.0%	\$4,556.25	10.7%	\$6,075.00	12.5%	\$7,593.75	13.9%	\$9,112.50	15.0%	\$10,631.25	15.9%
27.0%	\$0.00	0.0%	\$1,640.25	5.4%	\$2,624.40	7.7%	\$3,280.50	9.0%	\$4,395.87	10.8%	\$4,920.75	11.6%	\$6,561.00	13.5%	\$8,201.25	15.0%	\$9,841.50	16.2%	\$11,481.75	17.2%
30.0%	\$0.00	0.0%	\$1,822.50	6.0%	\$2,916.00	8.6%	\$3,645.00	10.0%	\$4,884.30	12.0%	\$5,467.50	12.9%	\$7,290.00	15.0%	\$9,112.50	16.7%	\$10,935.00	18.0%	\$12,757.50	19.1%
35.0%	\$0.00	0.0%	\$2,126.25	7.0%	\$3,402.00	10.0%	\$4,252.50	11.7%	\$5,698.35	14.0%	\$6,378.75	15.0%	\$8,505.00	17.5%	\$10,631.25	19.4%	\$12,757.50	21.0%	\$14,883.75	22.3%

Child Care Copayments as a Percentage of Household Income 2016-7
 [effective 6/1/16-5/30/17 (16 OCFS INF-01)]

Family size = 5																				
Eligibility %	FPL (100%)		125%		140%		150%		167%		175%		200%		225%		250%		275%	
Annual Income	\$28,440.00		\$35,550.00		\$39,816.00		\$42,660.00		\$47,494.80		\$49,770.00		\$56,880.00		\$63,990.00		\$71,100.00		\$78,210.00	
Multiplier	Yearly Copay	% of Income																		
10.0%	\$0.00	0.0%	\$711.00	2.0%	\$1,137.60	2.9%	\$1,422.00	3.3%	\$1,905.48	4.0%	\$2,133.00	4.3%	\$2,844.00	5.0%	\$3,555.00	5.6%	\$4,266.00	6.0%	\$4,977.00	6.4%
15.0%	\$0.00	0.0%	\$1,066.50	3.0%	\$1,706.40	4.3%	\$2,133.00	5.0%	\$2,858.22	6.0%	\$3,199.50	6.4%	\$4,266.00	7.5%	\$5,332.50	8.3%	\$6,399.00	9.0%	\$7,465.50	9.5%
20.0%	\$0.00	0.0%	\$1,422.00	4.0%	\$2,275.20	5.7%	\$2,844.00	6.7%	\$3,810.96	8.0%	\$4,266.00	8.6%	\$5,688.00	10.0%	\$7,110.00	11.1%	\$8,532.00	12.0%	\$9,954.00	12.7%
25.0%	\$0.00	0.0%	\$1,777.50	5.0%	\$2,844.00	7.1%	\$3,555.00	8.3%	\$4,763.70	10.0%	\$5,332.50	10.7%	\$7,110.00	12.5%	\$8,887.50	13.9%	\$10,665.00	15.0%	\$12,442.50	15.9%
27.0%	\$0.00	0.0%	\$1,919.70	5.4%	\$3,071.52	7.7%	\$3,839.40	9.0%	\$5,144.80	10.8%	\$5,759.10	11.6%	\$7,678.80	13.5%	\$9,598.50	15.0%	\$11,518.20	16.2%	\$13,437.90	17.2%
30.0%	\$0.00	0.0%	\$2,133.00	6.0%	\$3,412.80	8.6%	\$4,266.00	10.0%	\$5,716.44	12.0%	\$6,399.00	12.9%	\$8,532.00	15.0%	\$10,665.00	16.7%	\$12,798.00	18.0%	\$14,931.00	19.1%
35.0%	\$0.00	0.0%	\$2,488.50	7.0%	\$3,981.60	10.0%	\$4,977.00	11.7%	\$6,669.18	14.0%	\$7,465.50	15.0%	\$9,954.00	17.5%	\$12,442.50	19.4%	\$14,931.00	21.0%	\$17,419.50	22.3%
Family size = 6																				
Eligibility %	FPL (100%)		125%		140%		150%		167%		175%		200%		225%		250%		275%	
Annual Income	\$32,580.00		\$40,725.00		\$45,612.00		\$48,870.00		\$54,408.60		\$57,015.00		\$65,160.00		\$73,305.00		\$81,450.00		\$89,595.00	
Multiplier	Yearly Copay	% of Income																		
10.0%	\$0.00	0.0%	\$814.50	2.0%	\$1,303.20	2.9%	\$1,629.00	3.3%	\$2,182.86	4.0%	\$2,443.50	4.3%	\$3,258.00	5.0%	\$4,072.50	5.6%	\$4,887.00	6.0%	\$5,701.50	6.4%
15.0%	\$0.00	0.0%	\$1,221.75	3.0%	\$1,954.80	4.3%	\$2,443.50	5.0%	\$3,274.29	6.0%	\$3,665.25	6.4%	\$4,887.00	7.5%	\$6,108.75	8.3%	\$7,330.50	9.0%	\$8,552.25	9.5%
20.0%	\$0.00	0.0%	\$1,629.00	4.0%	\$2,606.40	5.7%	\$3,258.00	6.7%	\$4,365.72	8.0%	\$4,887.00	8.6%	\$6,516.00	10.0%	\$8,145.00	11.1%	\$9,774.00	12.0%	\$11,403.00	12.7%
25.0%	\$0.00	0.0%	\$2,036.25	5.0%	\$3,258.00	7.1%	\$4,072.50	8.3%	\$5,457.15	10.0%	\$6,108.75	10.7%	\$8,145.00	12.5%	\$10,181.25	13.9%	\$12,217.50	15.0%	\$14,253.75	15.9%
27.0%	\$0.00	0.0%	\$2,199.15	5.4%	\$3,518.64	7.7%	\$4,398.30	9.0%	\$5,893.72	10.8%	\$6,597.45	11.6%	\$8,796.60	13.5%	\$10,995.75	15.0%	\$13,194.90	16.2%	\$15,394.05	17.2%
30.0%	\$0.00	0.0%	\$2,443.50	6.0%	\$3,909.60	8.6%	\$4,887.00	10.0%	\$6,548.58	12.0%	\$7,330.50	12.9%	\$9,774.00	15.0%	\$12,217.50	16.7%	\$14,661.00	18.0%	\$17,104.50	19.1%
35.0%	\$0.00	0.0%	\$2,850.75	7.0%	\$4,198.60	9.2%	\$5,701.50	11.7%	\$7,640.01	14.0%	\$8,552.25	15.0%	\$11,403.00	17.5%	\$14,253.75	19.4%	\$17,104.50	21.0%	\$19,955.25	22.3%

Child Care Copayments as a Percentage of Household Income 2016-7
 [effective 6/1/16-5/30/17 (16 OCFS INF-01)]

Family size = 7																				
Eligibility %	FPL (100%)		125%		140%		150%		167%		175%		200%		225%		250%		275%	
Annual Income	\$36,730.00		\$45,912.50		\$51,422.00		\$55,095.00		\$61,339.10		\$64,277.50		\$73,460.00		\$82,642.50		\$91,825.00		\$101,007.50	
Multiplier	Yearly Copay	% of Income																		
10.0%	\$0.00	0.0%	\$918.25	2.0%	\$1,469.20	2.9%	\$1,836.50	3.3%	\$2,460.91	4.0%	\$2,754.75	4.3%	\$3,673.00	5.0%	\$4,591.25	5.6%	\$5,509.50	6.0%	\$6,427.75	6.4%
15.0%	\$0.00	0.0%	\$1,377.38	3.0%	\$2,203.80	4.3%	\$2,754.75	5.0%	\$3,691.37	6.0%	\$4,132.13	6.4%	\$5,509.50	7.5%	\$6,886.88	8.3%	\$8,264.25	9.0%	\$9,641.63	9.5%
20.0%	\$0.00	0.0%	\$1,836.50	4.0%	\$2,938.40	5.7%	\$3,673.00	6.7%	\$4,921.82	8.0%	\$5,509.50	8.6%	\$7,346.00	10.0%	\$9,182.50	11.1%	\$11,019.00	12.0%	\$12,855.50	12.7%
25.0%	\$0.00	0.0%	\$2,295.63	5.0%	\$3,673.00	7.1%	\$4,591.25	8.3%	\$6,152.28	10.0%	\$6,886.88	10.7%	\$9,182.50	12.5%	\$11,478.13	13.9%	\$13,773.75	15.0%	\$16,069.38	15.9%
27.0%	\$0.00	0.0%	\$2,479.28	5.4%	\$3,966.84	7.7%	\$4,958.55	9.0%	\$6,644.46	10.8%	\$7,437.83	11.6%	\$9,917.10	13.5%	\$12,396.38	15.0%	\$14,875.65	16.2%	\$17,354.93	17.2%
30.0%	\$0.00	0.0%	\$2,754.75	6.0%	\$4,407.60	8.6%	\$5,509.50	10.0%	\$7,382.73	12.0%	\$8,264.25	12.9%	\$11,019.00	15.0%	\$13,773.75	16.7%	\$16,528.50	18.0%	\$19,283.25	19.1%
35.0%	\$0.00	0.0%	\$3,213.88	7.0%	\$5,142.20	10.0%	\$6,427.75	11.7%	\$8,613.19	14.0%	\$9,641.63	15.0%	\$12,855.50	17.5%	\$16,069.38	19.4%	\$19,283.25	21.0%	\$22,497.13	22.3%
Family size = 8																				
Eligibility %	FPL (100%)		125%		140%		150%		167%		175%		200%		225%		250%		275%	
Annual Income	\$40,890.00		\$51,112.50		\$57,246.00		\$61,335.00		\$68,286.30		\$71,557.50		\$81,780.00		\$92,002.50		\$102,225.00		\$112,447.50	
Multiplier	Yearly Copay	% of Income																		
10.0%	\$0.00	0.0%	\$1,022.25	2.0%	\$1,635.60	2.9%	\$2,044.50	3.3%	\$2,739.63	4.0%	\$3,066.75	4.3%	\$4,089.00	5.0%	\$5,111.25	5.6%	\$6,133.50	6.0%	\$7,155.75	6.4%
15.0%	\$0.00	0.0%	\$1,533.38	3.0%	\$2,453.40	4.3%	\$3,066.75	5.0%	\$4,109.45	6.0%	\$4,600.13	6.4%	\$6,133.50	7.5%	\$7,666.88	8.3%	\$9,200.25	9.0%	\$10,733.63	9.5%
20.0%	\$0.00	0.0%	\$2,044.50	4.0%	\$3,271.20	5.7%	\$4,089.00	6.7%	\$5,479.26	8.0%	\$6,133.50	8.6%	\$8,178.00	10.0%	\$10,222.50	11.1%	\$12,267.00	12.0%	\$14,311.50	12.7%
25.0%	\$0.00	0.0%	\$2,555.63	5.0%	\$4,089.00	7.1%	\$5,111.25	8.3%	\$6,849.08	10.0%	\$7,666.88	10.7%	\$10,222.50	12.5%	\$12,778.13	13.9%	\$15,333.75	15.0%	\$17,889.38	15.9%
27.0%	\$0.00	0.0%	\$2,760.08	5.4%	\$4,416.12	7.7%	\$5,520.15	9.0%	\$7,397.00	10.8%	\$8,280.23	11.6%	\$11,040.30	13.5%	\$13,800.38	15.0%	\$16,560.45	16.2%	\$19,320.53	17.2%
30.0%	\$0.00	0.0%	\$3,066.75	6.0%	\$4,906.80	8.6%	\$6,133.50	10.0%	\$8,218.89	12.0%	\$9,200.25	12.9%	\$12,267.00	15.0%	\$15,333.75	16.7%	\$18,400.50	18.0%	\$21,467.25	19.1%
35.0%	\$0.00	0.0%	\$3,577.88	7.0%	\$5,724.60	10.0%	\$7,155.75	11.7%	\$9,588.71	14.0%	\$10,733.63	15.0%	\$14,311.50	17.5%	\$17,889.38	19.4%	\$21,467.25	21.0%	\$25,045.13	22.3%

CHILD CARE IN CRISIS

A PERFECT STORM OF DIMINISHED FUNDING

A GROWING LOW WAGE WORK FORCE AND THE STEADILY INCREASING COST OF CHILD CARE IS STRAINING NEW YORK'S CHILD CARE PROGRAM TO THE BREAKING POINT.

As a result, more and more eligible low income working families are being squeezed out of the program. This is because many counties no longer have sufficient funding to provide child care subsidies for families who earn less than 200% of poverty (\$40,840 for a family of 3), as New York State law allows. In order to cope, social services districts are lowering eligibility and discontinuing subsidies for low income working families who would otherwise be eligible if sufficient funds were available.

The loss of child care assistance is often the straw that breaks the camel's back for them financially. Child care providers report that parents leaving their licensed, regulated and registered programs have withdrawn them from care and are placing the children with less reliable options, or leaving them home alone. Some parents are forced to reduce work hours or quit jobs altogether in order to remain home to care for their children. Moreover, due to the cuts, many child care programs are no longer able to fill their classrooms, causing child care staff to be laid off or programs to close entirely.

As a result of these reductions, thousands of families have lost their child care subsidies. Many counties, including Monroe County, have stopped enrolling new families altogether, even with lowered eligibility levels. A number of counties that have not lowered eligibility are closing cases or creating waiting lists. As of September 1, 2016 Erie County had a waiting list of 230 families.

- More than one-third of New York's 58 Social Services Districts have lowered eligibility levels to below 200%.
- **Niagara** County only serves those at or below 120% of the federal poverty level.
- **Albany, Delaware, Dutchess, Ontario and Suffolk** Counties only serve families at or below 125% of poverty.
- **Suffolk** County has a 125% of poverty threshold for new applicants, but allows current recipients can receive benefits up to 150% of poverty. Children with special needs are eligible up to 200% of poverty.
- Although **New York City** has technically retained its eligibility levels at 200% of poverty, data shows that few families over **135%** of poverty are being served.
- Five social services districts have lowered eligibility to **150%**: **Clinton, Fulton, Oneida, Orange and Schenectady**.
- **Cayuga, Livingston and Rensselaer** Counties have lowered eligibility to **160%** of poverty.
- **Monroe** County only serves families up to 165% of poverty.
- In **Cattaraugus, Ontario, Saratoga and Schoharie** Counties, eligibility is at **175%** of poverty. **Washington** County is at 185% of poverty.

NYS Child Care Subsidy Eligibility Levels by County

<u>County</u>	<u>Eligibility Level</u>	<u>County</u>	<u>Eligibility Level</u>
Albany	125%	Niagara	120%
Allegany	200%	Oneida	150%
Broome	200%	Onondaga	200%
Cattaraugus	175%	Ontario	125%
Cayuga	160%	Orange	125%
Chautauqua	200%	Orleans	200%
Chemung	200%	Oswego	200%
Chenango	200%	Otsego	200%
Clinton	200%	Putnam	200%
Columbia	200%	Rensselaer	160%
Cortland	200%	Rockland	200%
Delaware	200%	Saratoga	175%
Dutchess	125%	Schenectady	150%
Erie	200%	Schoharie	175%
Essex	125%	Schuyler	200%
Franklin	200%	Seneca	100%
Fulton	150%	St. Lawrence	200%
Genesee	200%	Steuben	200%
Greene	**	Suffolk*	125%
Hamilton	200%	Sullivan	200%
Herkimer	200%	Tioga	200%
Jefferson	200%	Tompkins	200%
Lewis	200%	Ulster	**
Livingston	160%	Warren	200%
Madison	200%	Washington	185%
Monroe	165%	Wayne	200%
Montgomery	200%	Westchester	200%
Nassau	200%	Wyoming	200%
New York City	200%	Yates	**

*Current recipients can receive benefits up to 150% of poverty, special needs children are eligible up to 200% of poverty.

** Information not available.

Counties that have dropped eligibility levels below 200% of poverty are highlighted in red.

For more information please contact Susan Antos, Senior Attorney for Empire Justice Center at 518-935-2845 or at santos@empirejustice.org.

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