



## THE NO CHILD PENALTY

The EITC is one of the most effective anti-poverty programs, but hundreds of thousands of working poor New Yorkers—and millions more across the nation—are barred from benefiting because they don't have kids. At a time when the working poor in New York are finding it harder than ever to escape poverty, it's time to rethink the EITC for childless adults

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One of the more alarming recent trends in New York City has been the rapid growth in the number of people who hold full-time jobs but still earn too little to escape poverty. New York's working poor population has expanded in large part because of the city's sky-high cost of living and the proliferation of low-wage jobs. Given that so many of the new jobs being created today are in retail, hospitality, health care and other sectors that pay paltry wages, the numbers of working poor will likely only grow further in the years ahead.

There is one program that is widely considered to be effective in boosting low-income working people—the Earned Income Tax Credit (EITC). The tax credit is easy to claim, has a higher participation rate than other anti-poverty programs and, because it is refundable, it enables low-income people to receive not only a lower tax liability but money back from the government, which they can use to pay down credit cards, medical bills and rent. And because it has been shown to incentivize work on the part of recipients and reduce dependence on public assistance, the EITC has enjoyed broad support from those on both sides of the ideological spectrum.

The problem, as we show in this report, is that hundreds of thousands of low-income working people in New York—and millions more around the country—are effectively barred from benefiting from the program.

Workers who do not have children are simply not eligible for the EITC if they earn more than \$13,460 per year—below what a person working full time at minimum wage would earn. By contrast, a worker with just one child can earn as much as \$35,535 per year and still receive a significant tax credit. Meanwhile, the maximum benefit for a worker with just one child is worth nearly six times as much as the maximum benefit for a childless worker.

Whatever the original rationale for such huge disparities, the policy makes little sense given current economic trends. In New York City, the gap between what people earn and the cost of basic necessities like housing and health care has widened significantly over the last decade. Even working people who don't have kids to support are falling deeper into poverty, becoming homeless and finding the pathway to the middle class all but out-of-reach. As a result, the nation's most important anti-poverty program is failing to meet the needs of a huge slice of its target population. In 2008/09, for example, there were 715,000 residents over the age of 21 in New York State who satisfied the official definition of childless worker and made less than twice the federal poverty level of \$21,660 per year.

It is time for policymakers to rethink EITC benefits for childless workers. Expanding the credit for those without children would not only help hundreds of thousands of New Yorkers rise out of poverty, it would provide a powerful incentive for work in areas where unemployment is high and support struggling neighborhoods in New York and across the country.

Created by Congress in 1975, the Earned Income Tax Credit was intended to offset the burden of social security taxes for low to moderate income working individuals and provide an incentive to work. The program, which was seen as such an effective anti-poverty program that New York State and New York City now both offer their own EITC, today returns federal, state and city tax dollars to qualifying families, depending on income, marital and parental status.

There is little doubt about the program’s value in New York City. Low-income families with children have come to rely on their annual EITC refund to purchase basic necessities and pay down credit cards or student loans. A typical EITC refund for a worker with children is \$3,000. “It is a lot larger than any paycheck they receive,” says Rebecca Stich, manager of the New York City Financial Empowerment Center at Phipps Community Development Corporation in the Bronx. “It adds a level of stability that they would not otherwise have.”

Compared to other anti-poverty programs, the EITC is also extremely easy to take advantage of: Unlike the Temporary Assistance for Families (TANF) program, for example, there is no need to meet with a caseworker or provide extensive documentation such as a birth certificate. “For TANF you have to show up at an office on an assigned day and you can wait all day,” says Stich. “But to receive an EITC all you need are a few W-2s, and you can always find someone to help you with your taxes.”

For this reason, the EITC program has unusually high participation rates. Studies estimate that between 80 and 85 percent of eligible families participate in the program, compared to 77 percent of eligible families who apply for food stamps and 42 percent who apply for TANF cash assistance. In 2005, the EITC is estimated to have raised 5.1 million Americans above the poverty line, more than any other means-tested benefit.

Yet the program does comparatively little to help low-income childless workers. Given the extremely low eligibility cut-off, a lot of struggling workers don’t qualify for the program at all, and the ones who do receive much smaller refunds than their counterparts with children.<sup>1</sup> A childless adult would be eligible to receive a maximum credit of \$457, if his or her income

Table 1. EITC for single, head of household, or widower 2010

Earnings	EITC		
	No child	1 child	2 children
\$2,500	\$193	\$859	\$1,010
\$5,000	\$384	\$1,709	\$2,010
\$7,500	\$454	\$2,559	\$3,010
\$10,000	\$263	\$3,050	\$4,010
\$12,500	\$72	\$3,050	\$5,010
\$15,000	\$0	\$3,050	\$5,036
\$20,000	\$0	\$2,478	\$4,282
\$25,000	\$0	\$1,679	\$3,229
\$30,000	\$0	\$880	\$2,177
\$35,000	\$0	\$81	\$1,124
\$40,000	\$0	\$0	\$71

Source: <http://www.surepayroll.com/calculator/earned-income-credit.asp>

did not exceed \$7,480 per year, at which point the credit begins to phase out. A childless adult earning \$13,000 would be eligible to receive just \$30. By contrast, a worker with just one child would receive a maximum credit of \$3,050, if his or her income did not exceed \$16,450 for the year, while an adult with one child earning \$32,000 would still be eligible to receive a credit of \$560.<sup>2</sup>

The working poor advocates, financial counselors and tax policy experts we reached out to for this policy brief were unanimous in their appraisal of these disparities: They don’t match the enormous economic challenges facing childless adults. Christyne Angulo, for example, a team supervisor for Credit Where Credit Is Due, a non-profit that operates a financial empowerment center in northern Manhattan, says that childless singles are facing a severe affordability crisis in New York. “A single person isn’t responsible for children,” says Angulo, “but they still live in New York with our high rents, and they have to pay for things individually. If there’s no roommate or someone else to share the bills with, they have to pay them on their own.”

Erasma Beras-Monticciolo, the director of a tax assistance program at the East River Development Alliance (ERDA) in Queens, says that a lot of struggling workers without children come to her for tax prep advice and many of them

Table 2. Earned Income Tax Credit Parameters

EITCs are based on income, marital status and the number qualifying children a taxpayer has. The credit rises until it reaches a plateau and then declines until it reaches a maximum eligible income. The rates and income thresholds for 2010 are shown below. The values for the beginning and ending points for the phase out period were \$5,010 higher for married couples filing jointly.

	Credit rate	Minimum income for maximum credit	Maximum credit	Phaseout rate	Phaseout range beginning income	Phaseout range ending income
No children	7.65%	5,980	457	7.65%	7,480	13,460
1 child	34.0%	8,970	3,050	15.98%	16,450	35,535
2 children	40.0%	12,590	5,036	21.06%	16,450	40,363
3 children	45.0%	12,590	5,666	21.06%	16,450	43,352

Source: Tax Policy Center, Urban Institute and Brookings Institution.

won't qualify for a tax break or refund. "If they're at \$14,000 we can't be very creative," says Beras-Monticciolo, "but \$14,000 still isn't realistic to get by on. The reality is that the slight difference in income is the difference between a tax refund and a referral to a food pantry."

In New York like in the rest of the country, the costs of basic necessities such as housing, health care, food and subway fares have risen sharply over the last decade, even while median earnings have stagnated in that time. Moreover, the job prospects for many low-income childless workers are increasingly limited to low-wage work. In New York, the five occupations with the largest number of projected openings over the next few years have a median annual wage of less than \$23,000, well below the income level that a single person needs to purchase basic necessities without depending on public assistance, according to a recent report.<sup>3</sup> Many low-income childless workers lack the skills they need to find living-wage jobs. A majority of those who earn less than twice the federal poverty level of \$22,000 haven't attained a high school diploma or equivalent, never mind higher level training.

Still, many of these workers won't qualify for the EITC or, for that matter, many other public assistance programs like food stamps and Medicaid. "Single adults are the most underserved population when it comes to benefits," says Anna Verdiyana, a program manager at Seedco.

Making several changes to the EITC program could help these workers a lot. For example, if the EITC credit rate for childless workers

were merely doubled from 7.65 percent to 15.3 percent, the maximum credit tripled, the phase-out income raised to \$11,980 and the eligibility cut-off raised to \$21,660, then hundreds of thousands of workers in New York State—and over seven million across the nation—could receive the help they need to pay down credit cards or other loans, purchase health insurance and stay in their homes. Those increases would give an administrative assistant who earned \$7,500 in 2010 a federal EITC of \$1,147 instead of \$457 and a store clerk who averaged 30 hours a week at \$8.25 per hour \$1,235 instead of \$40. Their New York City and State EITCs would also increase.<sup>4</sup>

These are not radical proposals. In previous years, everyone from Mayor Bloomberg to the Brookings Institution has called for expanding the EITC in ways such as these. And at several points in the past decade, policymakers at both the federal and local levels have shown a willingness to expand EITC benefits in other ways.

Of course, the cost to the federal and local governments would be significant too—it would cost the federal government \$4 billion a year to cover the increases for the entire nation, according to a recent Brookings Institution report<sup>5</sup>—but at a time when the combined unemployment and under-employment rate is still well above 16 percent and many workers are struggling to make ends meet, the benefit to individuals, families and struggling communities would be well worth that price.

## The Affordability Crisis among childless workers

For the purposes of the EITC, a childless worker is defined as a person over the age of 25 who can't claim a dependent on his or her tax return, either because he or she has no children, doesn't have custody of the children or has children over the age of 19. In other words, although most low-income childless workers are single adults, not everyone who counts as 'childless' by the EITC's standards is actually childless. A 59 year-old grandmother working part-time as a home health aide, for example, would count as childless if her children were over the age of 19 and not enrolled in college. A father who doesn't reside in the same household as his children would count as childless too.

Erasma Beras-Monticciolo says that a lot of the childless workers who come into ERDA's offices for tax prep advice are home health aides, nursing assistants, school bus drivers and crossing guards, and the ones who meet the EITC's stringent wage requirements tend to have limited work schedules. Through no fault of their own, many won't average 40 hours per week over the course of the year. School bus drivers and crossing guards, for example, are often left without a paying position during long stretches of the summer.

According to the Census Bureau's Current Population Survey, in 2008/09 there were approximately 600,000 workers in New York State age 21 and older in "families of one"—which essentially means single adults without children—that earned less than twice the federal poverty level, which in 2009 was \$21,660.<sup>6</sup> That was slightly more than 30 percent of all workers age 21 and older in families of one in the state. In 2008/09 there were another 115,000 workers age 21 and older in husband-wife households with no children who earned less than twice the federal poverty level. Meanwhile, in 2008-09, approximately 223,000 workers in the state age 21 or older in families of one had incomes that fell below the poverty level, which in 2009 was \$10,830. They comprised 11 percent of all employed singles in the state.

As the costs of basic necessities rise, a majority of these individuals are unable to get

by on what they earn, and many have to forego necessities like health care. According to the 2010 New York State Self-Sufficiency Standard<sup>7</sup>, an in-depth study of county-by-county expenses commissioned by a group of New York State non-profits, a single adult living in Brooklyn needs to earn \$28,367 a year in order to cover the costs of basic necessities including food, health care, housing and transportation. In Suffolk County, because of larger transportation and housing expenses, a single adult needs to earn \$36,522 per year, more than triple the federal poverty threshold.<sup>8</sup>

Over the last decade, the gap between the costs of necessities and median earnings has widened considerably in New York City, leading to what some have termed an affordability crisis. Between 2000 and 2010, the cost of housing rose 53 percent, food jumped 69 percent and transportation increased 41 percent, but median earnings in the city stayed relatively flat, rising only 5 percent in those same ten years.<sup>9</sup> "A lot of single folks have to contend with a host of expenses," says Erasma Beras-Monticciolo, "including school, transportation costs—especially with the recent Metrocard increase—and food. Food in Western Queens is expensive. And a lot of folks have serious medical problems and mental health issues. Someone making even \$18,000 is barely surviving."

In a recent survey commissioned by the Community Service Society, 22 percent of New York City low-income workers without children said they fell behind in their rent or mortgage in the previous year; 21 percent said they postponed or did not receive needed medical care; 11 percent said they went hungry at some point during the year; and 10 percent said they had to move in with other people because they didn't have anywhere else to go. Melissa Mowery, director of the CAMBA's HomeBase program, which works with people who have been in a city shelter or are at risk of becoming homeless, says, "I know from working in the HomeBase program that single working adults are often doubled up with relatives and friends because they can't afford the cost of housing on their own. If working poor singles are in their own housing, often they are

Table 3. Increases in credit amounts and numbers of filers benefitting and newly eligible from doubling the EITC, tripling the maximum EITC credit and increasing EITC income thresholds for workers with no qualifying children.

	Additional EITC amount	Number of filers benefitting	Newly eligible filers	Total EITC percentage increase for all family sizes
All 100 metro areas	\$2.3 billion	4,074,139	1,532,162	9.0%
Buffalo-Niagara Falls	\$22.6 million	38,103	13,428	14.9%
Syracuse	\$11.4 million	20,129	7,531	14.4%
Rochester	\$16.8 million	28,700	11,525	12.7%
Albany-Schenectady-Troy	\$8.6 million	26,160	5,323	8.6%
New York (also includes Long Island and portions of Northern NJ and PN)	\$161.4 million	292,649	92,950	7.6%

Source: Alan Berube, David Park, Elizabeth Kneebone, *Metro Raise: Boosting the Earned Income Tax Credit to Help Metropolitan Workers and Families*, Brookings Institution Metropolitan Policy Program, June 2008.

one bad budgeting decision away from losing that housing.”

The job prospects for many low-income childless workers are increasingly limited to fields that pay extremely low wages and have little promise of upward mobility. For instance, a majority of the fastest growing occupations in New York have a median annual wage of less than \$23,000, and entry-level positions average between \$17,000 and \$19,000. The number of cashiers, administrative assistants and home health aides have all risen dramatically in recent years. In New York City, the number of jobs in the home health care services sector, for example, jumped 114 percent over the last decade, from approximately 33,000 employees in 2000 to well over 70,000 in 2010. Jobs in the food services sector jumped 29 percent in that time, from 154,000 jobs to nearly 200,000. Most singles earning less than twice the federal poverty line lack the skills and training required to move up from these positions.

However, despite these economic challenges, childless workers still pay a larger share of their income in taxes than their counterparts with children. In 2010, the federal tax threshold—the income level at which a household begins to owe income tax—after all credits was 117 percent of the poverty level for a childless single but 214 percent of poverty for a single with one child. Making matters worse, childless workers

are also much less likely to qualify for public assistance.<sup>10</sup> A childless single living in New York State on a monthly income of just \$1,180 (or \$14,160 per year) will not be eligible for an EITC, Supplemental Nutrition Assistance (food stamps), Family Health Plus or even Medicaid. This person would be eligible to buy lower cost health insurance through the Healthy New York Program, but that program’s premiums can still run as high as \$345 per month and even a high deductible plan can still cost \$280 per month. Not surprisingly, in 2008/09, 40 percent of low-income employed singles 21 or older in New York were uninsured.

**What a larger EITC benefit could do**

Expanding the EITC’s eligibility cut-off for childless workers to twice the federal poverty level—still well below the \$35,535 cut-off for workers with one child—and increasing the value of the credits they receive would have several important benefits.

First and foremost, it would allow low-income singles and other childless workers to pay down credit cards and other loans. Many of the financial counselors we spoke to for this policy brief say that low-income singles, like their counterparts with children, depend heavily on credit cards in order to purchase necessities they wouldn’t otherwise be able to afford. “We see people paying the electric bill, groceries and

medications on a credit card and not being able to pay it off,” says Christyng Angulo. “One of the main things a larger EITC for childless singles could be used for is to pay down that debt.” A recent survey bears out this observation: It found that 37 percent of households nationwide—not just low-income households—report using credit cards to cover basic living expenses such as mortgage payments and groceries; and 24 percent of households that receive an EITC use their refund to pay down that debt.<sup>11</sup>

Second, a larger EITC for childless workers would be a powerful work incentive among high-unemployment populations. The EITC is already an effective incentive to employment for recipients with children. A study by the National Bureau of Economic Research in 2001 concluded that the big increase between 1984 and 1996 in the number of single mothers who work can be attributed to changes in the EITC program. A 2008 study on New York State’s EITC program found that an increase of the state’s contribution from 30 percent to 45 percent of the federal credit would “significantly increase the labor force participation of single mothers, increase the total income of low-income families and reduce their risk of poverty.”

Similar studies do not exist for childless workers, in part because the EITC for this demographic group is so small and participation limited, but there is no reason to believe that the effect on single mothers wouldn’t extend to other groups as well, including men without a high school degree or equivalent. Suzette Hunte, senior program associate of Seedco’s New York City-based programs, believes a higher EITC would be a huge incentive for low-income singles to not only keep their current jobs but to work more hours or find higher paying positions.

A large enough work incentive could prove to be critical in turning back decades of declining labor participation among black men in particular. In 2009, only 52 percent of working age black men in New York State were employed, a 14 percent decrease since 1974. “We have reason to believe from statistical studies that men do respond in terms of work effort to higher wages,” says Harry Holzer, a prominent tax policy expert and senior fellow at the Urban Institute. “There is

Table 4. Fastest Growing Occupations in NY State: 2008-2018

Occupation	Projected Job Openings	Average Annual Wage
Cashier	9,630	\$18,110
Retail salesperson	7,630	\$21,990
Waiters, waitresses	7,650	\$22,600
Personal care attendants	6,710	\$22,280
Home health aides	6,120	\$22,170

Source: NYS Department of Labor, projections for occupations with most annual openings for 2008-2018.

good reason to believe, if you do it the right way and in a magnitude that is big enough to matter so that men are aware of it, the credit could make a difference.”

Existing programs such as the New York City-based Center for Employment Opportunities Rapid Rewards program have already successfully appealed to men with recent criminal convictions with modest work incentives like subway fare cards, grocery store vouchers and a yearly \$200 stipend. According to a 2007 study, participants who enrolled in the program were more likely to still be employed at the 90-day, 180-day and 365-day job retention milestones than those who were not in the program.<sup>12</sup>

Third, a larger EITC for childless workers would be an important boost to families by helping non-custodial parents meet their child support obligations. Parents who do not reside with their children for at least half of the year will not qualify as having children, but a larger credit for childless workers would help many non-custodial parents—fathers in particular—make their child support payments. In 2006, New York State enacted an EITC program specifically for non-custodial parents, but participation has been very limited.<sup>13</sup> In its first year, there were approximately 403,000 non-custodial parents with support orders in the New York State child support system. About 96,700 of them filed tax returns, and 45,000 were income-eligible for the non-custodial EITC, but only 6,626 filed for the credit.<sup>14</sup> Anna Verdiyan of Seedco, which runs the Dads at Work responsible fatherhood program, says the State’s program is badly underutilized

because the credit is too small, applicants frequently cannot provide all of the information requested to apply, and many non-custodial parents are unable to meet the program's strict eligibility requirements.

"Many of the non-custodial parents we work with come to us with child support arrears totaling in the hundreds or thousands of dollars," says Verdiyana. "They are in debt, often unemployed or underemployed. Many take low-wage jobs. Others have issues supporting employment on a consistent basis. They are in general not in a position to make on-time payments every month." A larger EITC for childless workers could by-pass the strict qualification and reporting requirements of programs like this and provide non-custodial fathers with the means to pay child support even when they are not caught up on their obligations.

Finally, increasing the EITC for childless workers would dramatically increase the program's participation rate. Workers with children have a much higher participation rate than childless workers. Approximately 85 percent of workers with children claim the EITC every year versus only 40 percent of workers without children. Tax policy experts and financial counselors agree: the credit is so small that many of those who are eligible don't know about it.

### **A modest expense for a major gain**

Although the EITC was enacted in 1975, the credit for childless workers was not added until 1993. In 2009, the American Recovery and Investment Act (ARRA) reduced the EITC's marriage penalty and increased the credit for larger families, but still did not expand the credit for single childless workers. It is still somewhat of a mystery why there was such a long delay in adding childless workers to begin with and why policymakers have shied away from raising the value of their credits. According to Harry Holzer, an expert on low-wage labor markets at the Urban Institute, children have always occupied a special place in policy, and when EITC benefits were being debated during welfare reform in the 1990s the focus was on working moms. But by and large there was just never a big discussion about the needs of childless workers, says

Holzer. Working men, in particular, were not on anybody's radar and there may have been some concern about the political optics surrounding 'dead-beat dads.'

However, a decade after "making work pay," the needs of childless workers have become extremely hard to ignore: Low-income singles are barely managing to survive in high cost cities like New York, and unlike their counterparts with children many don't qualify for public assistance programs—not just the EITC but food stamps and Medicaid too. Extending EITC benefits to childless singles would help future parents rise out of poverty. It would allow workers with older children and grandchildren to continue to support their families and provide non-custodial fathers with the means to pay child support. Finally, the ability of EITCs to perform as a work incentive has been amply demonstrated in the case of working moms, and, historically, such policies have achieved a broad level of support from both Democrats and Republicans on Capital Hill.

In the current political climate, the biggest obstacle to raising the EITC's eligibility requirements for childless workers and increasing the value of the credits they receive is almost certainly the price tag. A Brookings Institution report estimated that such changes could raise the cost of EITCs by \$2.3 billion annually in the nation's 100 largest metro areas. And for the entire country the extra cost could come to approximately \$4 billion. That might sound like a lot of money, but it would mean only a slight increase in the \$496 billion the federal government spent in 2010 on safety net programs with the added benefits of incentivizing work, helping low-wage workers stay ahead of their bills and supporting the economy.

### **Recommendations**

We propose the following expansion of the EITC program for qualifying childless workers

- Double the EITC credit rate to 15.3 percent
- Triple the maximum credit
- Increase the phase-out income to \$11,980 and eligibility cut-off to \$21,660.

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## ENDNOTES

1. A qualifying child is under age 19 at the end of the year, or a full-time student under age 24 at the end of the year, or permanently and totally disabled at any time during the year, regardless of age. A qualifying child lived with the taxpayer for more than half of the year.
2. All of these figures are based on 2010 tax rates.
3. Diana M. Pearce, Ph.D., *The Self-Sufficiency Standard for New York State 2010*, prepared for the New York State Self-Sufficiency Standard Steering Committee. According to the author, the Self-Sufficiency Standard is a measure of income adequacy that defines the amount of income necessary to meet the basic needs of families in which all adults work full-time. The costs of six basic needs are calculated in the Standard: child care, food, health care, housing, miscellaneous items, and transportation. The Standard includes the impact of taxes and tax credits and assumes families are not receiving public subsidies such as Medicaid. Costs are set at the level considered minimally adequate to be self-sufficient, with no extras, "not even a pizza."
4. New York State provides an additional EITC of 30 percent and New York City provides an EITC of five percent of the federal credit. In 2008, New York State EITCs totaled \$803 million and New York City EITCs totaled \$80 million.
5. Alan Berube, David Park, Elizabeth Kneebone, *Metro Raise: Boosting the Earned Income Tax Credit to Help Metropolitan Workers and Families*, Brookings Institution Metropolitan Policy Program, June 2008.
6. U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplement. In consideration of the limited size of the CPS survey sample and to ensure statistical reliability, data for two years were averaged. The Current Population Survey counts someone as employed if he or she did any work at all for pay or profit during the survey week. They are still counted as employed if they were not at work during the survey week because they were on vacation, ill, experiencing childcare problems, etc. The number of workers earning less than twice the federal poverty level reflects a geographic adjustment for New York's higher prices.
7. *The Self-Sufficiency Standard for New York State 2010*.
8. In New York City, Nassau, Westchester, Rockland and Tompkins counties, transportation costs are the cost of public transportation. Elsewhere, transportation costs are the cost of car ownership.
9. Source: *The Self-Sufficiency Standard for New York City 2010*. These increases are for a family of one adult, one pre-school child and one school-age child. The Self-Sufficiency Standard does not calculate increases for single adults or childless married couples.
10. Source: Urban Institute-Brookings Institution Tax Policy Center. Accessed at <http://www.taxpolicycenter.org/taxfacts/displayafact.cfm?Docid=471>
11. Jose Garcia, Tamara Draut, *The Plastic Safety Net, How Households are Coping in a Fragile Economy, Findings from a 2008 National Household Survey of Credit Card Debt Among Low- and Middle-Income Households*, Demos, 2009.
12. Jennifer L. Bryan, Alana Gunn, Stephanie Henthorn, *Using Incentives to Promote Employment Retention for Formerly Incarcerated Individuals*, Center for Employment Opportunities August 2007 Report.
13. Taken in place of the regular State EITC, it is the greater of 2.5 times the EITC credit as if the recipient had no children or 20 percent of the EITC for custodial parents with one child. Recipients must have a court order through the New York State Child Support unit and have paid all of their child support due.
14. Source: Elaine Sorensen, *Initial Results from the New York Noncustodial Parent EITC, Brief 16*, The Urban Institute, August 2010.