



THE 2008 RHODE ISLAND STANDARD OF NEED



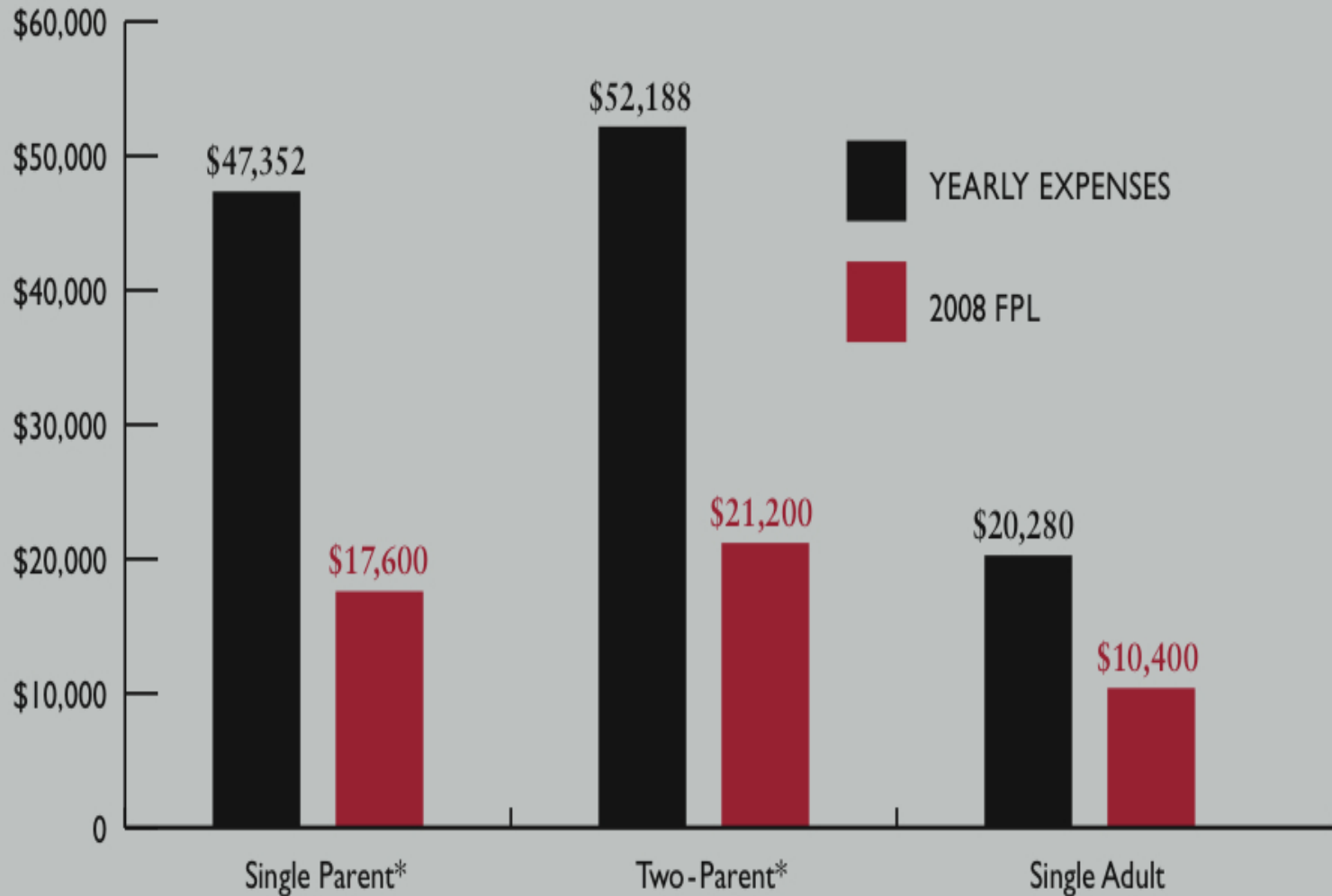
The Poverty Institute
at the Rhode Island College School of Social Work

THE COST OF MEETING BASIC NEEDS FOR FAMILIES AND INDIVIDUALS

	SINGLE PARENT*	TWO-PARENT*	SINGLE ADULT
HOUSING	\$1,020	\$1,020	\$874
FOOD	\$594	\$846	\$301
TRANSPORTATION	\$386	\$497	\$258
CHILDCARE	\$1,314	\$1,314	\$0
MEDICAL	\$251	\$251	\$93
MISC. + SALES TAX	\$381	\$421	\$164
Total	\$3,946	\$4,349	\$1,690
YEARLY	\$47,352	\$52,188	\$20,280

* Assumes two children, a toddler and school-aged child.

YEARLY COSTS COMPARED TO 2008 FEDERAL POVERTY LEVEL



* Assumes two children, a toddler and school-aged child.

SUBSIDIES HELP FAMILIES WITH LOWER WAGES MAKE ENDS MEET, BUT DO NOT CLOSE THE GAP BETWEEN EARNINGS AND EXPENSES

Single parent earning \$2,567/month or \$14.81/hour (175% FPL)

	WITH SUBSIDIES	WITHOUT SUBSIDIES
HOUSING	\$1,020	\$1,020
FOOD	\$594	\$594
TRANSPORTATION	\$386	\$386
CHILD CARE	\$205	\$1,314
HEALTH INSURANCE	\$85	\$251
MISC. & SALES TAX	\$381	\$381
Total Expenses	\$2,671	\$3,946
Net Income	\$2,623	\$2,623
DIFFERENCE	– \$48	– \$1,323

HOW RECENT POLICY CHANGES HAVE AFFECTED FAMILIES

Comparison of Two-Parent Family at 185% FPL
(\$3,268/month or \$18.86/hr. in 2008 dollars)

	2006	2008
HOUSING	\$965	\$1,020
FOOD	\$746	\$846
TRANSPORTATION	\$437	\$497
CHILD CARE*	\$216	\$1,314
HEALTH INSURANCE	\$61	\$251
MISC. & SALES TAX	\$421	\$421
Total Expense	\$2,846	\$4,349
Net Income	\$2,927	\$3,170
DIFFERENCE	\$81	– \$1,179

* Assumes two children, a toddler and school-aged child.