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Senate Committee on Children & Families
Assembly Standing Committee on Children & Families
Assembly Legislative Taskforce on Women's Issues

Hearing to examine barriers to accessing quality child day care and how such lack of access relates to a variety of issues including child development, family stability and the economy.

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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 opportunity to testify today about the barriers to accessing quality child day care.

Empire Justice Center is a statewide civil legal aid and systems change organization with offices in Albany, Rochester, Westchester and Central Islip (Long Island). Empire Justice provides support and training to legal aid 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.

Child Care Assistance Needs to be Adequately Funded

This year's budget has decreased the overall investment in child care by $7 million, while at the same time, the cost of care has increased- the average child care subsidy per child has risen from $7,200 to approximately $7,574 since 2013. Even before this year's reduction, New York State had passed some of the increased costs on to providers by dropping provider reimbursement from the 75th percentile of the market rate to the 69th percentile[1] and by reducing the number of children served. **Now, only 17% of eligible children in New York State are served with a child care subsidy.[2]** This number could drop further if the State implements new federal child care Development Fund Block Grant (CCDBG) regulations without increased investment. To keep vulnerable children in child care, we urge the State to increase its investment in child care with an additional $100 million to restore subsidies lost by escalating costs and to increase the number of children served.

A. Child care is in crisis

Counties are running out money, even as the need grows. 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 of 200% of poverty. As indicated below, and in the attached 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.

Adequate funding for child care is critical to the success of New York's economic development initiatives and for working families with young children who are trying to pay the rent and pay for child care. For those families that leave welfare for work, it makes no sense to guarantee a child care subsidy for one year, and then remove that benefit when the family's wages remain below the county eligibility level, when research shows that without assistance, most families below 200% of poverty cannot pay for both child care and rent.[4]

B. Investing in child care is critical to economic development

As a result of 1996 Federal Welfare reform, with its emphasis on "work first," public assistance rolls have plummeted as families left welfare for low wage jobs. In 1995, there were 1.5 million recipients of cash public assistance in New York State; 1.2 million received Aid to Families with Dependent Children (AFDC, the cash public assistance program for families with children before 1996 welfare reform). 803,000 of these recipients were children. By December 2016, the number of persons on Temporary Assistance had dropped to 564,208 (285,213 of those recipients were children).[5]

However, without assistance in paying for child care, low wage workers cannot make ends meet. 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 wages:[6]

- 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. Without assistance, they face the bleak choice between paying the rent and paying for child care.

The forgoing data is based on 2010 data. New York must update its Self-Sufficiency standard to reflect the world in 2017. A bill that would do just that has been introduced by Assembly Moman Joyner (A.1589). The cost of updating the Standard now, while New York City is updating theirs, would be less than $50,000.

C. Child care must be affordable

The commentary to the federal child care regulations states that, to assure equal access to child care, it must be affordable, and recommends that parent copayments do not exceed 7% of household income.[7] New York State allows counties to choose copayment multipliers between 10% and 35%, and that number is then applied against the household's income over poverty. As set forth more fully below, a 35% multiplier results in a copayment that is not affordable, especially for families over 150% of poverty. In the twenty counties that have chosen a 35% multiplier, families at 200% of poverty pay 17.5% of their gross 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 of the Office of Children and Family Services (OCFS) regulation at 18 NYCRR 415.3 [e] [3] sets forth the formula for calculating copayment amounts gives 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.

It's time to address this inequity. Despite clear guidance in New York's Social Services Law 410-x(2)(a) 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" SSL 410-x(6), 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 in a neighboring county.

The inequity is vast across New York State. As indicated by the chart below, 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.

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)

In response to recommendations made by the New York State Assembly Child Care Workgroup,[8] in the 2014-15 legislative session the Assembly passed A. 8928 (Russell), which would have done much to curb copayment disparities among counties, and improved 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.[9] This bill has been re-introduced as A.1438 (Jenne)/S.6061 (Kennedy), and we strongly urge its passage to assure equity and fairness in the distribution of child care subsidy funds.

A bill sponsored by Assembly Member Titus, A.4576 would also 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 still permits 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. New York City actually implemented such a cap from 2007-2009,[10] but ended up adjusting the cap upward from 10% to 12% in May 2009[11] and then to 17% in 2011,[12] rendering the cap essentially meaningless, except for families in the facilitated enrollment program, who without such a cap can be required to pay over 22% of their income, often more than the cost of care, as a copayment.

Both bills continue to afford Social Services districts some flexibility. Neither bill would take away the authority of a local district to choose its multiplier, but it would require that, if after the calculation, the resulting number was more than the cap as defined in the bill, the copayment would have to be reduced to that number.

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.

Recommendation: Empire Justice Center urges the legislature to make copayments equitable and pass A.1438 (Jenne)/S.6061 (Kennedy) or pass or an equivalent, such as the Titus bill discussed above, to assure that all parents can afford child care in New York State.

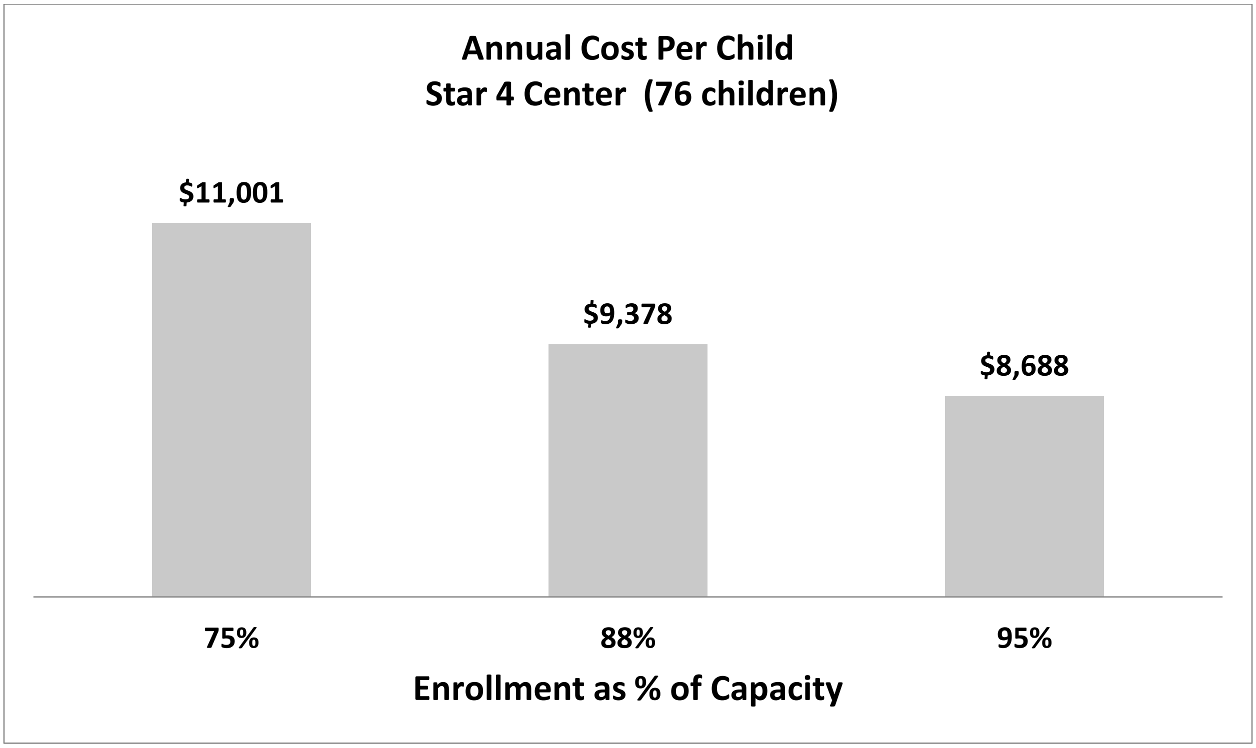
D. Market rate is inadequate – Providers are struggling

Federal and New York State law require the State to establish payment rates for child care subsidies that are sufficient to ensure equal access to child care services for eligible children. 42 USC 9858c(a)(4)(A); 45 CFR 98.43(a); SSL §410-x(4). New York State has chosen to use market rate payments based on a biennial survey of providers which establish a maximum payment by type of care (center based, regulated family child care, group family, legally exempt). These rates are established based on 5 geographic groupings.

From 1990 until 2014, market rate was established at the 75th percentile of the surveyed rates. Effective April 1, 2014, market rate was dropped to the 69th percentile. Legally exempt providers are paid at 65% of the market rate of registered family child care providers and 70% if they complete 10 hours of training per year.

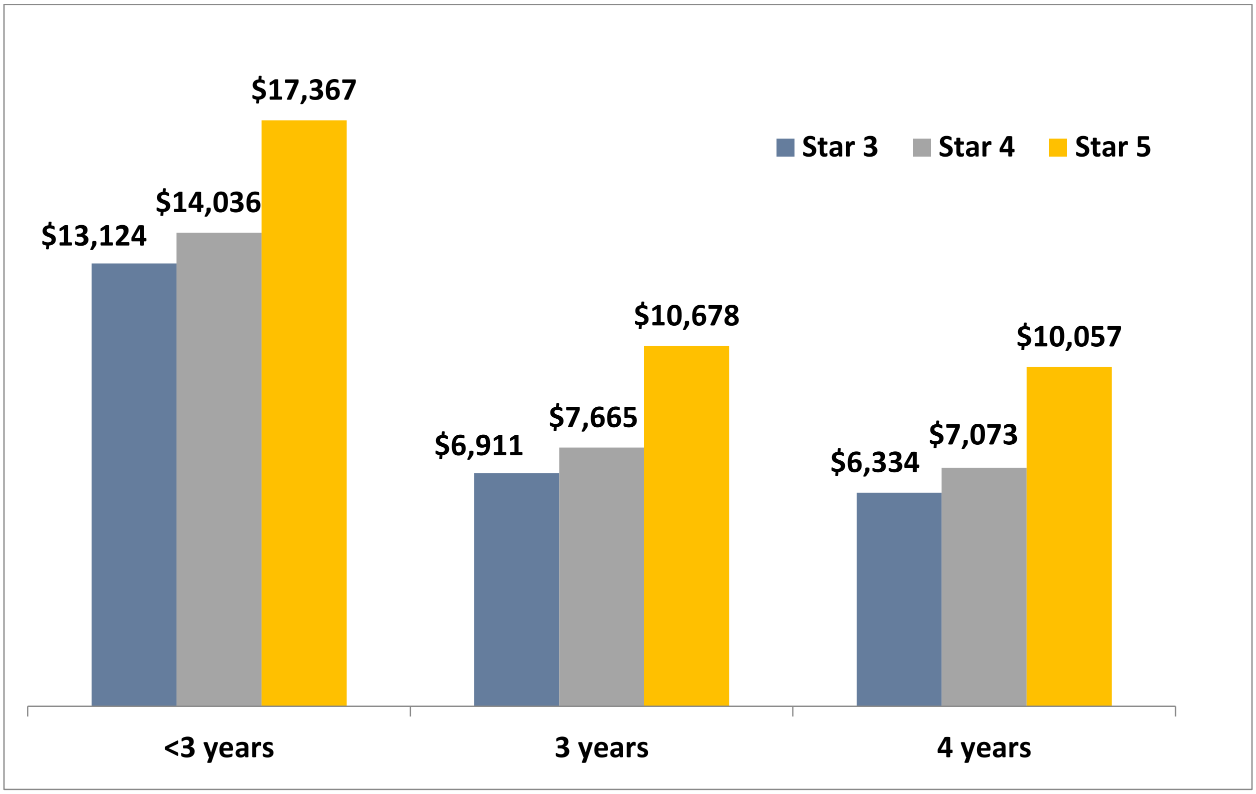
For child care providers with a national accreditation, districts may choose to set a rate that is up to 15% more than market rate. Only ten counties choose to do this, and two cap the enhancement at 10%. Districts may also choose to pay a 15% enhancement to providers who provide care on nights and week-ends. Fourteen counties choose to do this. Districts that choose both options may not pay more than a 15% enhancement to any one provider.
New York must move toward a sustainable system that will support the high cost of quality care. As a first step, all districts should be required to pay the 15% enhanced rate to providers

who meet certain national accreditation standards or Quality StarNY goals. This should not be a county option.



Child care financing is complex:

- raising rates isn't enough if programs aren't full or can't collect fees;
- enrollment affects the cost of care - small ECE programs can't break even & provide quality;
- A child care center needs at least 100 children to meet NAEYC standards and make ends meet financially;
- the average US center is only 75 children- expanded availability for PreK dramatically increases the cost and supply of care for infants and toddlers;
- costs vary by age and quality level:



We need more accurate information on the cost of delivering high-quality ECE (cost modeling). The Provider Cost of Quality Calculator (PCQC) is a new, easy-to-use, dynamic web-based tool that calculates the cost of quality-based on site-level provider data. The tool helps state policymakers understand the costs associated with delivering high-quality early care and education. It 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), and 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.

Recommendation: New York should fund a cost modeling study that will support the development of high quality infant and toddler care and quality care for 3-5 year olds. A. 290 (Jaffe)/S.7089 (Savino) would do just that and should be supported.

E. The Market Rate has failed to keep up with minimum wage

When the market rate survey was done in the first quarter of 2015, the minimum wage in New York State was $8.75. The minimum wage is now at different rates across the state:

- In **New York City** – In December 2016, the rate increased to $11 an hour for employers with more than ten employees and $10.50 an hour for all others. In December 2017, the minimum wage in New York City will rise to $13 an hour for employers with more than ten employees and $12 an hour for all others.
- In **Nassau, Suffolk, Westchester** (group 1 counties) – In December 2016 the rate increased to $10 an hour (one rate). In December 2017, the minimum wage for these counties will rise to $11 and an additional dollar every year until the end of 2020 when it reaches $15 per hour.
- **In the rest of the state,** the rate is now $9.70; it will be $10.40 at the end of 2017; $11.10 at the end of 2018 and $11.80 at the end of 2019 and $12.50 at the end of 2020.

Increase in Worker's Compensation Premiums for Child Care Centers: On July 31, 2015, well after the market rate survey was completed, the Worker's Compensation Board announced that effective October 1, 2015, worker's compensation rates would rise for many employers, including child care centers, on their ratings "anniversary."[13] This is because the "loss cost" factor was increased, particularly for non-professional employees of child care centers. The roll out of increased rates took place through the end of September 2016, which has raised the cost of caring for children.

The result of these two significant increases in operating costs is that many Centers anticipate huge budget shortfalls, forcing them to increase tuition, with further increases in tuition necessary as the minimum wage continues to rise.

Recommendation: The legislature should consider the effect of these increases on market rate and study how providers are coping with the increased cost of care and how it is affecting staffing and quality. A cost analysis could model the impact of minimum wage and worker's compensation increases, estimate the impact on affected providers and adjust rates as the minimum wage changes.

F. 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

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. Had the bill been enacted, more low income working families would have subsidies today. This is because allowing one parent on public assistance to choose an exemption frees up three slots for working families. The details of that calculation are explained below. The bill has been reintroduced this session as A.4829 (Titus)/S.1938 (Avella) and we urge its passage.

Every year OCFS allocates funding in the New York State Child Care Block Grant (NYSCCBG) to local social services districts according to a formula based on the average level of annual child care claims for the last five years, which is then reduced if the county has unspent roll-over child care block grant funding exceeding a certain percentage from the prior years.[14] The allocations which go to each district are not sufficient to serve all eligible families. The decisions regarding who to serve is in part determined by the law, which guarantees child care to certain categories of families, and in part based on district option. With respect to those families who are not guaranteed child care, OCFS allows districts to prioritize the use of their remaining limited funds in the county plan which is filed with OCFS.

Three categories of families are guaranteed a child care subsidy:

- those on public assistance;
- those under 200% of poverty who have left public assistance in the prior year for work or because of increased child support; and
- those who are eligible for public assistance but choose only to receive a child care subsidy.

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.[15] 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.[16] 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,[17] 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 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.

G. 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.[18] 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.[19]

A.4829 (Titus)/S.1938 (Avella) addresses this issue by shifting 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. This would be done by amending §410-x of the social services law to maximize and target child care subsidies to low income working families who are employed when local districts are unable to provide subsidies to all who are eligible. 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,[20] 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.

We estimate 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. 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.

Those dollars will be stretched even further because working families have copayments and welfare recipients do not. As a result, 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.

Comparison of County Contribution to Child Care Costs for PA and Working Families: High Family Share Counties[21]					
County	**Westchester[22]**	**Erie[23]**	**Yates[24]**	**Orange[25]**	**NYC[26]**
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**

Recommendation: New York is facing a crisis of insufficient funding for child care subsidies for low income working families, which undermines their ability to stay in the work force and off welfare. We must prioritize the use of child care funds to eligible parents who are employed by allowing unemployed parents on public assistance to choose a one year work exemption in social services districts where there is not enough funding to serve all eligible working families.

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

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[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

[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

[4] 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.

[5] New York State Department of Social Services, Social Statistics, December 1996, Table A, p. 29, available at http://onlineresources.wnylc.net/OTDA%20Caseload%20Statistics.htm ; Statistics of the Office of Temporary and Disability Assistance, December 2016, Table A-2, p. 38, available at https://otda.ny.gov/resources/caseload/2016/2016-12-stats.pdf [accessed February 5, 2017]).

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

[7] 81 Fed.Reg. 67438, 67516 (9/30/16).

[8] *Child Care in Crisis: A Report from the Assembly Child Care Workgroup*, NYS ASSEMBLY, p. 4, http://assembly.state.ny.us/comm/ChildCare/20131220/index.pdf (last accessed February 5, 2017).

[9] A.8928 (Russell) passed the New York State Assembly on March 5, 2014, was delivered to the Senate and referred to the Children and Family's Committee there.

[10] http://www.ocfs.state.ny.us/main/childcare/plans/New%20York%20County/New%20York%20County312.pdf

[11] http://www.ocfs.state.ny.us/main/childcare/plans/New%20York%20County/New%20York%20County310.pdf

[12] http://www.ocfs.state.ny.us/main/childcare/plans/New%20York%20County/New%20York%20County305.pdf

[13] New York Compensation Review Board, Bulletin R.C. 2397 (7/31/15) available at: http://go.nycirb.org/tr_rcb/rcb/rc2397.pdf#search="2397" To read the charts in the bulletin, note that code 8869 is for professional child care employees and 9059 is the code for non-professional child care employees. These codes were established in 2007 in R.C.2136 (7/25/07), when child day care centers were given separate codes to distinguish them from the general rating for teachers. See: http://go.nycirb.org/tr_rcb/rcb/rc2136.pdf#search="2136"

[14] According to 13-OCFS-LCM-06, the allocation for SFY 2013-14 " reflects each LDSS's proportionate share of the block grant funds based on the average level of annual child care claims for the FFY 2007-08 through FFY 2011-12. Rollover of unspent NYSCCBG funds is taken into account for those LDSSs that meet the following two criteria:

• If the LDSS's FFY 2011-12 rollover into FFY 2012-13 is more than 15 percent of its FFY 2011-12 NYSCCBG claims; AND

• The LDSS's FFY 2011-12 rollover amount exceeded 75 percent of its FFY 2010-11 rollover amount. For any LDSS meeting both of these criteria, the base allocation is first reduced by an amount equal to 40 percent of the rollover amount from FFY 2011-12 into FFY 2012-13 (but not to exceed the five-year-average-claim base allocation).

The statewide allocation reduction is then redistributed among LDSSs as follows. For LDSSs whose FFY 2011-12 NYSCCBG claims exceeded the sum of their SFY 2013-14 base allocations (as adjusted) and FFY 2011-12 rollover amounts, the amount of allocation reduction is redistributed on a pro-rated basis, proportionate to counties' share of the total excess claims. The sum of each LDSS's five-year-average-claim base allocation, allocation reduction and redistribution is its final SFY 2013-14 allocation." 13-OCFS-LCM-06, *New York State Child Care Block Grant Subsidy Program Allocations for State Fiscal Year 2013-2014*, NYS OFFICE OF CHILDREN & FAMILY SERVICES (May 29, 2013), *available at* http://www.ocfs.state.ny.us/main/policies/external/OCFS_2013/LCMs/13-OCFS-LCM-06%20%20New%20York%20State%20Child%20Care%20Block%20Grant%20Subsidy%20Program%20Allocations%20for%20State%20Fiscal%20Year%202013%20-%202014.pdf (last accessed April 4, 2014).

[15] 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) .

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

[17] 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).

[18] 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.

[19] 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.

[20] The most recent information available indicates that New York City as well as, Cattaraugus, Cayuga, Chemung, Cortland, Dutchess, Fulton, Greene, Madison, Niagara, Ontario, Orange, Oneida, Livingston, Monroe, Schoharie, Suffolk, Washington, and Wayne Counties are not able to serve all eligible working families.

[21] 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).

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

[23] 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.

[24] 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.

[25] 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.

[26] Market Rate Group 5 is solely comprised of the five boroughs of New York City.

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.

Empire Justice Center

NYS Child Care Subsidy Eligibility Levels by County

County	Eligibility Level	County	Eligibility Level
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.

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Empire Justice Center

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Making the law work for all New Yorkers

Child Care Copayments as a Percentage of Household Income 2016-17

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	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	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	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	& of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	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%**

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	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	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	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	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%**

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	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	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	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	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%**

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	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	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	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	Yearly Copay	% of Income	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%