HOME ENERGY AFFORDABILITY IN NEW YORK:

The Affordability Gap (2008 – 2010)

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Introduction

Home energy costs pose a crushing burden to New York residents today. Particularly for households with incomes in "deep poverty," home energy costs threaten not only the ability of New York households to retain access to energy services, but also threaten access to housing, food, medical care and other necessities of life.

Home energy unaffordability in New York is a statewide phenomenon. It affects areas of the state both rural and urban. It affects areas of the state both North and South, both East and West. It affects the river valleys, the mountains, and the lake regions.

The Home Energy Affordability Gap seeks to quantify the extent of energy unaffordability in New York. The Affordability Gap measures the dollar amount by which actual home energy bills exceed affordable home energy bills. In this respect, "affordability" is examined in terms of home energy burdens, bills as a percentage of income. If a New York household has an annual income of $12,000 and an annual home

energy bill of $3,000, that household has a home energy burden of 25% ($3,000 / $12,000 = 0.25). An affordable home energy burden is set at 6%.[1]

Methodology

The Home Energy Affordability Gap calculated for each New York county[2] is determined based on the same fundamental model used for the annual Affordability Gap calculated nationwide.

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[1]The 6% is a calculated figure. It is based on the premise that utility costs should not exceed 20% of shelter costs. Moreover, it is based on the premise that total shelter costs should not exceed 30% of income. 20% of 30% yields a 6% affordable utility burden.
It is universally accepted that total shelter costs are "unaffordable" if they exceed 30% of income. Total shelter costs include not only rent/mortgage, but all utilities. See generally, Mary Schwartz and Ellen Wilson (2008). "Who Can Afford to Live in a Home: A Look at Data from the 2006 American Community Survey," U.S. Census Bureau: Washington D.C. They state in relevant part:

> The conventional public policy indicator of housing affordability in the United States is the percent of income spent on housing. Housing expenditures that exceed 30 percent of household income have historically been viewed as an indicator of a housing affordability problem. The conventional 30 percent of household income that a household can devote to housing costs before the household is said to be "burdened" evolved from the United States National Housing Act of 1937.
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> Because the 30 percent rule was deemed a rule of thumb for the amount of income that a family could spend and still have enough left over for other nondiscretionary spending, it made its way to owner-occupied housing too. Prior to the mid-1990s the federal housing enterprises (Fannie Mae and Freddie Mac) would not purchase mortgages unless the principal, interest, tax, and insurance payment (PITI) did not exceed 28 percent of the borrower's income for a conventional loan and 29 percent for an FHA insured loan. Because lenders were unwilling to hold mortgages in their portfolios, this simple lender ratio of PITI to income was one of many "hurdles" a prospective borrower needed to overcome to qualify for a mortgage. There are other qualifying ratios as well; most of which hover around 30 percent of income. The amount of debt outstanding and the size and frequency of payments on consumer installment loans and credit cards influence the lender's subjective estimation of prospective homebuyers' ability to meet the ongoing expenses of homeownership. Through the mid-1990s, under Fannie Mae guidelines for a conventional loan, total allowable consumer debt could not exceed eight percent of borrower's income for conventional mortgage loans and 12 percent for FHA-insured mortgages. So through the mid-1990s, underwriting standards reflected the lender's perception of loan risk. That is, a household could afford to spend nearly 30 percent of income for servicing housing debt and another 12 percent to service consumer debt. Above these thresholds, a household could not afford the home and the lender could not afford the risk. While there are many underwriting standards, none of them made their ways into the public policy lexicon like the 30 percent of income indicator of housing affordability.
>
> The mid to late 1990s ushered in many less stringent guidelines. Many households whose housing costs exceed 30 percent of their incomes are choosing then to devote larger shares of their incomes to larger, more amenity-laden homes. These households often still have enough income left over to meet their non-housing expenses. For them, the 30 percent ratio is not an indicator of a true housing affordability problem but rather a lifestyle choice. But for those households at the bottom rungs of the income ladder, the use of housing costs in excess of 30 percent of their limited incomes as an indicator of a housing affordability problem is as relevant today as it was four decades ago.

The Affordability Gap is that dollar amount by which home energy bills in a specified geographic region exceed what home energy bills would be if they were set equal to an affordable percentage of income. For purposes of the Home Energy Affordability Gap, a bill is considered "affordable" if it does not exceed six percent (6%) of gross annual household income.

The Home Energy Affordability Gap is a function of two calculations: (1) household income; and (2) household energy bills. Household income is based on the Federal Poverty Level for the median household size in the geographic region being studied. While the Federal Poverty Level is uniform for the 48 contiguous States, income by geographic area differs by geographic area. Poverty Level is a function of household size. Since median household size differs by geographic area, so, too, does the income used in the calculation of the Home Energy Affordability Gap. For example, 100% of Federal Poverty Level in a geographic area with a median household size of 2.4 will be lower than 100% of Federal Poverty Level in a geographic area with a median household size of 3.2.

A separate analysis for New York is based on a consideration of Annual Median Income for each county. Three levels of AMI were considered: (1) at or below 30% of AMI; (2) between 30% and 50% of AMI; and (3) between 50% and 80% of AMI.

Home energy bills calculated for the Home Energy Affordability Gap are a function of the following primary factors:

- Tenure of household (owner/renter).
- Housing unit size (by tenure).
- Heating Degree Days (HDDs) and Cooling Degree Days (CDDs) (by county).
- Household size (by tenure).
- Heating fuel mix (by tenure).
- Energy use intensities (by fuel and end use).

2 Reference will be made throughout this report to New York's "60 counties." The primary data base used for this report does not report data for Schuyler or Hamilton Counties. Hence, reference to New York's counties excludes those two areas and results in information for 60, not 62, counties.

Separate bills are calculated for four end-uses: (1) space heating; (2) space cooling; (3) domestic hot water; and (4) electric appliances (including lighting and refrigeration). Bills are calculated using the U.S. Department of Energy's "energy intensities" published in the most recent DOE Residential Energy Consumption Survey (RECS). The energy intensities used for each state are those published for the Census Division in which the state is located. New York, for example, is located in the "Mid-Atlantic" Census Division. State-specific demographic data is obtained from the American Community Survey (ACS) data published by the U.S. Census Bureau. The analysis uses three-year average ACS data; for example, the "2009" data is the three-year average (2007, 2008, 2009) with the most recent year being the reporting year. Heating Degree-Days (HDDs) and Cooling Degree-Days (CDDs) are obtained from the National Weather Service's Climate Prediction Center on a county-by-county basis for the entire country. State price data for each end-use is obtained from the Energy Information Administration's (EIA) fuel-specific price reports (e.g., Natural Gas Monthly, Electric Power Monthly).

Average statewide price data is used in the calculation of the Home Energy Affordability Gap. Price data is used for four primary fuels: natural gas, electricity, fuel oil and LPG. Price data for the various fuels underlying the calculation of the Home Energy Affordability Gap is used from the preceding year. For example, the 2010 Home Energy Affordability Gap, published in April 2011, used price data for the following time periods:

Heating prices	
Natural gas	February 2010
Fuel oil	February 2010
Liquefied petroleum gas (LPG)	February 2010
Electricity	February 2010
Cooling prices	August 2010
Non-heating prices	
Natural gas	May 2010
Fuel oil	May 2010
Liquefied petroleum gas (LPG)	May 2010
Electricity	May 2010

In light of these introductory comments, the discussion below considers home energy unaffordability in New York in the following five sections:

- Part 1 considers unaffordability by income range;
- Part 2 considers unaffordability by geographic area;
- Part 3 considers unaffordability over time;
- Part 4 considers some of the dynamics of special demographic groups, including the aged and working families.
- Part 5 draws conclusions and offers recommendations.

In addition to these five sections, this report presents five appendices. Each appendix presents county-specific "fact sheets" based on:

- A 2008 Affordability Gap based on an examination of the population of households with income at or below 500% of Federal Poverty Level;
- A 2009 Affordability Gap based on an examination of the population with income at or below 500% of Poverty Level;
- A 2010 Affordability Gap based on an examination of the population with income at or below 500% of Poverty Level;
- A 2008 Affordability Gap based on an examination of the population of households with income at or below 80% of county Annual Median Income (AMI); and
- A 2009 Affordability Gap based on an examination of the population of households with income at or below 80% of AMI.

Home Energy Affordability by Income

Home energy unaffordability in New York has been examined from two different perspectives relative to income. The Home Energy Affordability Gap has been calculated for:

- Ten ranges of income defined by the ratio of household income to the Federal Poverty Level, up to a maximum of 500% of Poverty Level ; and

- Three ranges of income defined by the ratio of household income to county median income, up to 80% of county median income.[3]

Each will be examined separately below.

Affordability Gap by Federal Poverty Level

Clearly, the largest per-household Home Energy Affordability Gap falls in the lowest income ranges. The lowest range examined involves households with income between 0% and 50% of the Federal Poverty Level. In reviewing these results, however, it is important to remember that Poverty Level involves income taking into account household size. A 2-person household with income at 30% of Poverty Level

3 Sometimes, county median income will be referred to as "Annual Median Income" or "AMI".

has a lower dollar income than a 3-person household with income at 30% of Poverty Level. Since mean household size differs by county, the dollar level of income will differ as well, even given identical levels of Poverty. A county with a mean household size of 2.62 persons per household, in other words, will exhibit different income characteristics, and thus home energy burdens with a corresponding Affordability Gap, than a county with a mean household size of 2.12 persons per household all other things equal.

Affordability at the Lowest Income Levels

On a statewide basis, households with income at or below 50% of the Federal Poverty Level experience energy burdens of more than 40% of income. The average burden in dollar terms is nearly $1,500 per year. The number of households experiencing such burdens is not insubstantial. Statewide, nearly 450,000 low-income households have income at or below 50% of the Federal Poverty Level.

Table 1 shows that while the burden drops quickly as incomes rise, the home energy burden as a percentage of income remains above affordable levels statewide through income levels reaching well above Poverty Level. Even households with income between 150% and 185% of Poverty Level, on average, experience energy burdens of more than 6% statewide in New York.

Table 1. Affordability Gap by Range of Federal Poverty Level (2010)

Poverty Level	Number of Households	Average per HH Burden (%)	Average Per HH Gap ($)	Aggregate Burden
0 – 49%	447,984	41.1%	$1,479	$662,650,651
50 – 74%	248,639	16.4%	$1,092	$271,568,303
75 – 99%	309,061	11.7%	$845	$265,071,051
100 – 124%	290.680	9.3%	$617	$179,248,705
125 – 149%	296,778	7.6%	$369	$109,640,834
150 – 184%	278,667	6.3%	$153	$42,654,656
185 – 199%	123,177	5.9%	$102	$12,603,808
200 – 299%	172,054	5.5%	$65	$11,113,892
300 – 399%	1,086,929	4.3%	$1	$1,327,832
400 – 499%	931,108	3.1%	$0	$0

Table 2 shows that home energy affordability has improved in New York from 2008 to 2010. The average home energy burden for households with income at or below 50% of Federal Poverty Level decreased from nearly 70% in 2008 to just over 40% in 2010. The home energy burden for households with income between 125% and 150% of Federal Poverty Level decreased from 13% in 2008 to roughly 8% in 2010. Despite these improvements, however, home energy remained above the 6% affordable burden, on average, for households with income at or below 185% of Poverty in 2010.

Table 2. Affordability Gap by Range of Federal Poverty Level (2008 - 2010)

Poverty Level	2008		2009		2010	
	Average per HH Burden (%)	Average Per HH Gap ($)	Average per HH Burden (%)	Average Per HH Gap ($)	Average per HH Burden (%)	Average Per HH Gap ($)
0 – 49%	69.7%	$2,579	59.0%	$2,234	41.1%	$1,479
50 – 74%	27.8%	$2,207	23.5%	$1,845	16.4%	$1,092
75 – 99%	19.9%	$1,974	16.8%	$1,598	11.7%	$845
100 – 124%	15.7%	$1,768	13.3%	$1,380	9.3%	$617
125 – 149%	13.0%	$1,549	10.9%	$1,140	7.6%	$369
150 – 184%	10.6%	$1,261	9.0%	$848	6.3%	$153
185 – 199%	10.0%	$1,158	8.4%	$735	5.9%	$102
200 – 299%	9.3%	$1,036	7.9%	$615	5.5%	$65
300 – 399%	7.2%	$499	6.1%	$167	4.3%	$1
400 – 499%	5.2%	$21	4.4%	$0	3.1%	$0

Care should be taken whenever considering “average” figures. Experience I n individual counties can vary widely from the average. For households with income less than 50% of Poverty Level, for example, the per household Affordability Gap in New York in 2010 ranges widely, with the $1,078 in New York County (lowest) being less than half of the $2,338 Affordability Gap in Lewis County (highest) for

households with income below 50% of Poverty Level. For households with income at or below 50% of Poverty level, the average Affordability Gap was at or below $1,500 in twelve counties and above $2,000 in 16 counties. More than two-thirds of New York's counties (41) had an average Affordability Gap of more than $1,700 for their lowest income households.

While the number of counties with these higher per-household Affordability Gaps is large, these counties do not necessarily represent the bulk of New York's population. The 12 counties with an Affordability Gap of less than $1,500 for households with income below 50% of Federal Poverty Level represent nearly 72% of the State's population. The 16 counties with an Affordability Gap of greater than $2,000 represent less than five percent (5%) of the State's population.

Table 3. 2010 Affordability Gap by County (Income at or below 50% of Federal Poverty Level)

Average Affordability Gap	Number of Counties	Average Unweighted Gap in Dollars /a/
At or below $1,500	12	$1,396
$1,501- $1,700	7	$1,618
$1,701 - $2,000	25	$1,846
$2,000 - $2,500	16	$2,127
$2,501 or more	0	---

NOTES:

/a/ Average Gap reported here is not weighted by population. Each county is given equal weight.

Affordability at the Higher Income Levels

Home energy unaffordability was evident at the higher income ranges as well. While no New York county exhibits an Affordability Gap in the range of 400% to 500% of Poverty Level, this is the only poverty range at which that statement can be made in New York in 2010. Table 4 presents selected

information for households with income at or above 150% of the Federal Poverty Level. Table 4 documents that while, on average, the home energy burden for households with income at each range of Poverty at or above 185% of Poverty Level is below the 6% demarcation of affordability, a considerable amount of unaffordability nonetheless exists in New York.

- In 49 counties, the Affordability Gap is greater than $0 for households with income between 185% and 200% of Poverty Level, with an aggregate Gap statewide of more than $12.6 million for households in this income range;
- In 45 counties, the Affordability Gap is greater than $0 for households with income between 200% and 300% of Poverty Level, with an aggregate Gap statewide of more than $11.1 million for households in this income range.

Table 4. Average Burdens and Presence of Affordability Gap by Selected Poverty Level Ranges

Ratio of Income to Federal Poverty Level	Average Burden	No. Counties with Affordability Gap Greater than $0	Aggregate Affordability Gap
150% - 185%	6.3%	54	$42,654,626
185% - 200%	5.9%	49	$12,603,808
200% - 300%	5.5%	45	$11,113,892
300% - 400%	4.3%	6	$1,327,832
More than 400%	3.1%	0	$0

Only when household income reaches between 300% and 400% of Poverty Level does the Affordability Gap virtually disappear in New York, although even then not completely. In only six (6) counties does the Affordability Gap for households with income between 300% and 400% of Poverty Level exceed $0, with an aggregate statewide Gap of roughly $1.3 million. No Affordability Gap exists in New York for households with income exceeding 400% of the Federal Poverty Level.

As can be seen in Table 5, home energy becomes affordable in a significant majority of New York counties at between 300% and 400% of Federal Poverty Level. In 45 of New York's 60 counties, did the Gap reach $0 at 300% of Poverty Level or above (39 in the 300% - 400% range; 6 more in the 400%+ range). It should be noted, of course, that this analysis is constrained by the selection of ranges. If each range had been disaggregated into more ranges, the average Affordability Gap might well have been identified as reaching $0 at a lower income point. The analysis is based on the average within the range, not on each point within the range.

Table 5. Poverty Level Range at which Affordability Gap in Individual Counties First Reaches $0

Ratio of Income to Federal Poverty Level	Number of Counties in which Average per Household Gap First Reaches $0
150% - 185%	6
185% - 200%	5
200% - 300%	4
300% - 400%	39
More than 400%	6

It would be an error, however, to view all 45 of these counties (i.e., those in which the per household Gap reaches $0 at 300% of Poverty Level or above) alike. The Table below disaggregates those 45 counties by the dollar level of the average Affordability Gap for households with income between 200% and 300% of Poverty Level. This income level was selected since it is the income range immediately prior to the range between 300% and 400% of Poverty Level discussed immediately above. The dollar level of the Affordability Gap at 200% to 300% of Poverty is selected to seek insights into the relative unaffordability of bills in the income level immediately before the average Gap reaches $0.

Table 6. Dollar Level of Affordability Gap at 200% to 300% of Poverty Level for the 45 New York Counties where Affordability Gap First Reaches $0 at or above 300% of Poverty.

Dollar Level of Gap at 200% to 300% of Poverty Level	Number of Counties
Less than $50	4
$50 to $100	5
$101 - $250	12
$251 - $500	16
More than $500	8

While home energy in New York appears to move from being "unaffordable" to being "affordable" between 200% and 300% of Poverty Level in a significant majority of counties, the level of "unaffordability" in that Poverty range can vary significantly as evidenced by the per-household Affordability Gap. As Table 6 shows, more than half of the counties with an Affordability Gap in the range of 200% to 300% of Federal Poverty Level (24 of 45) have a Gap greater than $250 per year. One-in-six (8 of 45) have an average Gap for households between 200% and 300% of Poverty of more than $500. In contrast, nine (9) counties have a Gap of less than $100, with four (4) of those nine having an annual Gap at this income level of less than $50.

Measuring Energy Burdens rather than Dollar Gaps

The relative affordability of home energy can also be measured by the home energy burdens imposed on New York households. As discussed above, a home energy "burden" is the annual home energy bill divided by the household's annual income. A household with a home energy bill of $2,500 and an annual income of $10,000, in other words, has a home energy burden of 25%. Home energy burdens that exceed 6% of income are considered to be unaffordable.

Table 7 below presents summary data on the home energy burdens experienced by New York residents at differing ranges of the Federal Poverty Level. For New York households in "deep poverty," which is the term commonly attached to households with income of 50% of Poverty Level or below, home energy bills alone exceed the 30% burden considered to be "affordable" for total shelter costs. In five (5) New York counties, home energy burdens for households with income at or below 50% of Poverty

exceed 60% of income, with the highest county burden reaching 64% (Lewis County). An additional 26 counties face home energy burdens of more than 50% up to and including 60% of income.

At the "most affordable" level, six (6) counties had average burdens for households in deep poverty of less than 40%, with the lowest burden reaching 35% (New York County). Overall, out of New York's 60 counties, 49 had average home energy burdens for households with income at or below 50% of Poverty Level of more than 40% but equal to or less than 60% of income.

Table 7. Number of New York Counties by Home Energy Burdens of Households at Differing Poverty Ranges (2010)

Less than 50% FPL		100 – 125% FPL		150 – 185% FPL		200 – 300% FPL	
Burden Range	Number of Counties	Burden Range	Number of Counties	Burden Range	Number of Counties	Burden Range	Number of Counties
40% or less	6	6% or less	0	6% or less	6	6% or less	16
>40% - 50%	23	>6% – 10%	15	>6% - 8%	36	>6% - 7%	27
>50% - 60%	26	>10% - 12%	28	>8% - 9%	14	>7% - 8%	15
>60%	5	> 12%	17	>9%	4	>8%	2

By the time that incomes reach between 100% and 125% of Poverty Level, home energy burdens have significantly decreased, but nonetheless remain at unaffordable levels. Burdens may appear to be "low" at this range of Poverty Level only because of the magnitude of the burdens at the lowest Poverty ranges discussed above. At 100% to 125% of Poverty Level, no county has a burden below the affordability threshold of 6% of income. Indeed, only 15 counties have average burdens in the 100% to 125% range of between 6% and 10% of income. In contrast, 17 counties have average burdens of 12% or more (twice the affordability threshold), with the highest two (Lewis, Franklin) reaching somewhat over 14%.

When household income reaches into the range of 150% to 185% of Federal Poverty Level, some (but not many) counties begin to report average home energy burdens which are equal to or less than the 6% affordability threshold. While six (6) counties have an average home energy burden of at or below 6% of income for households with income between 150% and 185% of Poverty Level, 36 more have an average burden of between 6% and 8%.

As income moves moderately higher, the impact on affordable burdens becomes more pronounced. Table 7 shows that, when income reaches the range of 200% to 300% of Poverty, 16 counties have average burdens at or below 6% of income. Only two (2) counties have average burdens of more than 8% in the 200% to 300% Poverty Level range (compared to 18 counties with an average burden that high in the 150% to 185% range).

Affordability Gap by Annual Median Income (AMI)

A second part of the analysis performed for New York examined the Home Energy Affordability Gap by reference to county median income.[4] Income in this section is often referred to as Annual Median Income (AMI).[5] Three levels of median income (AMI) are considered, including income:[6]

- At or below 30% of AMI (that income considered to be "extremely low-income" in the administration of programs by the U.S. Department of Housing and Urban Development (HUD));
- Above 30% of AMI but below 50% of AMI (that income considered to be "very low-income" in the administration of HUD programs); and
- Above 50% of AMI but below 80% of AMI (that income considered to be "low-income" in the administration of HUD programs).

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4 While state LIHEAP eligibility is set by reference to a percentage of *state* median income, this analysis does not use the state median. Instead, the analysis reports a county-specific median income and then examines income at different ranges of that county median.

5 AMI was determined from three year averages reported by the U.S. Census Bureau through the American Community Survey (ACS). Accordingly, the "2009" AMI is actually the three-year average AMI (2007 – 2009) with the most recent year being 2009. The ""2008" AMI is the three-year average AMI (2006 – 2008) with the most recent year of data being 2008.

6 As of June 2011, AMI data for 2010 has not yet been made publicly available. As a result, the discussion of AMI considers 2009 data, while the discussion of Federal Poverty Level above considered 2010 data. The data (and this report) will be supplemented and/or modified as soon as 2010 AMI data is available.

While LIHEAP eligibility in New York extends to households at or below 60% of State Median Income, data is not reported for households at this income breakpoint. An examination of households with income at or below 50% of median was considered to provide sufficient insight into this population to warrant consideration.

Individual and Aggregate Affordability Gaps by Median Income Range

Home energy burdens for households at or below 80% of median income were, on average, at unaffordable levels in 2009. For the "extremely low-income" households, home energy bills consumed nearly one-third of household income (32.7%). On average, the gap between what extremely low-income households were billed and what they could afford to pay was more than $2,000 in 2009.

Table 8. Affordability Gap by Range of County Annual Median Income (2009)

Annual Median Income	Number of Households		Average per HH Burden (%)	Average Per HH Gap ($)	Aggregate Gap	
	No.	Pct.			No.	Pct.
0 – 30%	1,115,225	37%	32.7%	$2,008	$2,239,470,218	58%
30 – 50%	849,190	28%	12.2%	$1,225	$1,040,421,120	27%
50 – 80%	1,083,265	36%	7.7%	$565	$611,688,422	16%
Total	3,047,680	100%	---	$1,277	$3,891,580,068	100%

The affordability of home energy in New York improved substantially between the extremely low-income households (below 30% AMI) and the "very low-income" households (30.1% to 50% AMI). Home energy burdens were only 12%, and the dollar Affordability Gap had fallen by 40% (reduced to $1,225). Despite falling further, the Home Energy Affordability Gap remained 30% higher than the 6% level of affordability for low-income households (50% to 80% of AMI), reaching 7.7% of income.

Not surprisingly, the lowest income range contributes a disproportionate number of dollars to the statewide Affordability Gap. While extremely low-income households represent 37% of the total population at or below 80% of AMI, they contribute 58% of the aggregate Affordability Gap dollars. In contrast, while low-income households represent 36% of the total number of households with income

at or below 80% of AMI, they contribute only 16% of the aggregate Affordability Gap. While the number of households that are extremely low-income is roughly equal to the number of households that are low-income, in other words, they contributed nearly four times the dollars to the aggregate Home Energy Affordability Gap in 2009.[7]

The same reduction in the Affordability Gap found to have occurred in the analysis of households by Federal Poverty Level above is found to have occurred with respect to households when categorized by Annual Median Income as well. While 2010 data is not yet available, Table 9 shows that the Affordability Gap for households with extremely low-income fell by $370 from 2008 to 2009. In dollars terms, the decrease in the average Affordability Gap was relatively consistent across income ranges. In percentage terms, the improvement in the Affordability Gap was considerably greater as incomes decreased. The home energy burdens fell from 39.3% in 2008 to 32.7% in 2009 for extremely low-income households; from 14.6% to 12.2% for very low-income households; and from 8.9% to 7.7% for low-income households. Despite the improvement at each level of AMI, on average, home energy bills remained unaffordable for households at even the highest income range studied (50.1% to 80% of AMI).

Table 9. Affordability Gap by Range of County Annual Median Income (2008 - 2010)

Poverty Level	2008		2009		2010 /a/	
	Average per HH Burden (%)	Average Per HH Gap ($)	Average per HH Burden (%)	Average Per HH Gap ($)	Average per HH Burden (%)	Average Per HH Gap ($)
0 – 30%	39.3%	$2,378	32.7%	$2,008	NA	NA
30 – 50%	14.6%	$1,640	12.2%	$1,225	NA	NA
50 – 80%	8.9%	$841	7.7%	$565	NA	NA

NOTES

/a/ At the time this analysis was prepared, 2010 data on Annual Median Incomes for 2010 were not yet published.

The Affordability Gap within the lowest income range as measured by Annual Median Income (AMI) is clustered at higher ranges than the Gap is clustered when measured at the lowest ranges of Federal

[7] Remember, that "extremely low income," "very low-income" and "low-income" are all defined terms for purposes of this discussion.

Poverty Level. Only one (1) county has an average Affordability Gap of less than $1,900 for extremely low-income households in New York (New York County, at $1,238). The size of the extremely low-income population in that county, however, can be seen by the large aggregate gap for the extremely low-income population. While 20 counties had an average Affordability Gap per household of between $2,500 and $2,800, they had an aggregate Gap of only $128.7 million, compared to the aggregate Gap of $164.9 million in the one (1) county with a per-household Gap of only $1,238.

The same result can be seen at a more macro level as well. While the 53 counties having a per-household Affordability Gap of more than $2,100 in New York had an aggregate Gap of $977,846,915, the seven (7) counties having a per–household Affordability Gap of less than $2,100 had an aggregate Affordability Gap of $1,261,623,303, nearly 30% more.

Table 10. Affordability Gap by County (Income at or below 30% of Annual Median Income)

Average per HH Affordability Gap	Number of Counties	Average Unweighted Gap in Dollars /a/	Aggregate Affordability Gap in Dollars
At or below $1,300	1	$1,238	$164,929,776
$1,301 - $1,900	0	---	$0
$1,901- $2,100	6	$1,983	$1,124,631,289
$2,101 - $2,500	33	$2,303	$849,147,879
$2,501 - $2,800	20	$2,603	$128,699,037
$2,801 or more	0	---	$0

NOTES:

/a/ Average Gap reported here is not weighted by population. Each county is given equal weight.

Home Energy Burdens by Income Ranges

Unlike households when examined by the ratio of income to Poverty Level, households at the three levels of median income considered did not frequently experience an Affordability Gap (by county) of $0 (thus indicating that, on average, home energy bills were affordable at that income level in that county). No county experienced an affordable burden (and thus an average per-household Gap of $0) for either extremely low-income or very low-income households in New York. Only seven (7) counties

experienced an affordable burden (with a $0 Affordability Gap) for low-income households. In those seven counties, the home energy burden ranged from 4.2% to 5.4%, with an average of 5.1%.[8]

Home energy burdens for the extremely low-income population are clustered in the range of 30% to 50% of income. A small group of counties (7) have average burdens of below 25% even for this lowest income range. The highest burden for the very low-income population reaches 52% (Franklin County).

In contrast, the home energy burdens for very low-income households cluster in the range of 10% to 18%, with 51 of New York's 60 counties falling into that range. Only two counties (New York, Nassau) have average burdens for this income range of 8% or more, with the highest burden for the very low-income population again found in Franklin County (19.5%).

Finally, aside from the seven (7) counties previously discussed who have, on average, affordable burdens for households with income falling between 50% and 80% of median income, the burdens for households in this income range are more widely dispersed. While the highest concentration of counties experience burdens in the range of 8% to 10% of income (n=26), there are roughly equal numbers of counties with average burdens somewhat higher (16 with burdens of more than 10%) and burdens somewhat lower (11 with burdens of between 6% and 8% of income).

8 Given the improvement in the Affordability Gap from 2009 to 2010 found for households examined by the ratio of income to Federal Poverty Level, these figures could be expected to increase in 2010 when 2010 becomes available.

Table 11. Number of New York Counties by Home Energy Burdens of Households at Differing Median Income Ranges (2009)

Less than 30% AMI		30% - 50% AMI		50% – 80% AMI	
Burden Range	Number of Counties	Burden Range	Number of Counties	Burden Range	Number of Counties
30% or less	10	10% or less	7	6% or less	7
>30% - 40%	22	>10% – 15%	25	>6% - 8%	11
>40% - 50%	27	>15% - 18%	26	>8% - 10%	26
>50%	1	> 18%	2	>10%	16

Six Important Findings

1. On a statewide basis, households with income at or below 50% of the Federal Poverty Level experience energy burdens of more than 40% of income. The average burden in dollar terms is nearly $1,500 per year. The number of households experiencing such burdens is not insubstantial. Statewide, nearly 450,000 low-income households have income at or below 50% of the Federal Poverty Level.

2. While the burden drops quickly as incomes rise, the home energy burden as a percentage of income remains above affordable levels statewide through income levels reaching well above Poverty Level. Even households with income between 150% and 185% of Poverty Level, on average, experience energy burdens of more than 6% statewide in New York.

3. Home energy affordability has improved in New York from 2008 to 2010. The average home energy burden for households with income at or below 50% of Federal Poverty Level decreased from nearly 70% in 2008 to just over 40% in 2010. The home energy burden for households with income between 125% and 150% of Federal Poverty Level decreased from 13% in 2008 to roughly 8% in 2010. Despite these improvements, however, home energy remained above the

6% affordable burden, on average, for households with income at or below 185% of Poverty in 2010.

4. Care should be taken whenever considering "average" figures. Experience in individual counties can vary widely from the average. For households with income less than 50% of Poverty Level, for example, the per household Affordability Gap in New York in 2010 ranges widely, with the $1,078 in New York County (lowest) being less than half of the $2,338 Affordability Gap in Lewis County (highest) for households with income below 50% of Poverty Level. For households with income at or below 50% of Poverty level, the average Affordability Gap was at or below $1,500 in twelve counties and above $2,000 in 16 counties. More than two-thirds of New York's counties (41) had an average Affordability Gap of more than $1,700 for their lowest income households.

5. While the number of counties with these higher per-household Affordability Gaps is large, these counties do not necessarily represent the bulk of New York's population. The 12 counties with an Affordability Gap of less than $1,500 for households with income below 50% of Federal Poverty Level represent nearly 72% of the State's population. The 16 counties with an Affordability Gap of greater than $2,000 represent less than five percent (5%) of the State's population.

6. On average, the home energy burden for households with income at each range of Poverty at or above 185% of Poverty Level is below the 6% demarcation of affordability, a considerable amount of unaffordability nonetheless exists in New York. In 49 counties, the Affordability Gap is greater than $0 for households with income between 185% and 200% of Poverty Level, with an aggregate Gap statewide of more than $12.6 million for households in this income range. In 45 counties, the Affordability Gap is greater than $0 for households with income between 200% and 300% of Poverty Level, with an aggregate Gap statewide of more than $11.1 million for households in this income range.

Home Energy Affordability by Geography

Home energy affordability in New York can be examined geographically as well as by income. The Affordability Gap is substantial and it is statewide. It reaches into every region of the state, including both urban and rural areas. New York counties with the lowest aggregate Affordability Gap nonetheless still have a Gap in the millions of dollars each year.

Data at the Regional Level

New York's Home Energy Affordability Gap is a statewide phenomenon. New York counties have been categorized into eleven regions:[9]

1. Chautauqua-Allegheny: Chautauqua, Cattaraugus, Allegany
2. Niagara-Frontier: Erie, Niagara, Wyoming, Genesee, Orleans
3. Finger Lakes: Monroe, Wayne, Seneca, Livingston, Ontario, Yates, Steuben, Chemung, Schuyler, Tioga, Tompkins, Cortland, Cayuga, Onondaga
4. Thousand Islands - Seaway: Oswego, Jefferson, St. Lawrence
5. The Adirondacks: Lewis, Herkimer, Fulton, Hamilton, Warren, Essex, Franklin, Clinton
6. Central Leatherstocking: Oneida, Madison, Chenango, Broome, Otsego, Schoharie, Montgomery

9 As discussed above, the primary data base used for this analysis excludes Scuyler and Hamilton counties. Accordingly, the data for Region 3 (Finger Lakes) and Region 5 (The Adirondacks) will be somewhat less than it would have been had Schuyler (Region 3) and Hamilton (Region 5) been respectively included.

7. Saratoga-Capital: Albany, Schenectady, Saratoga, Washington, Rensselaer
8. Catskills: Delaware, Sullivan, Ulster, Greene
9. Hudson Valley: Columbia, Dutchess, Orange, Putnam, Rockland, Westchester
10. Long Island: Suffolk, Nassau
11. New York City: New York, Bronx, Kings, Queens, Richmond

Aggregate and Per-Household Gap by Region

Not surprisingly, due to the sheer size of the population, the biggest aggregate Affordability Gap arises in the New York City region. Indeed, of the state's total $1.55 billion Affordability Gap in 2010, $661 million (40%) is in New York City. This large aggregate Affordability Gap arises notwithstanding the fact that the New York City region (Region 11) has the third lowest per-household Affordability Gap in the state. Only Region 2 ($318/household) and Region 10 ($328/household) have a lower per-household Affordability Gap.

The significant geographic spread of the Affordability Gap is evident in the aggregate Gaps. Even outside New York City, four regions (Niagara-Frontier, Finger Lakes, Hudson Valley, Long Island) had an aggregate Affordability Gap of more than $100 million. Three regions had an Affordability Gap of between $50 and $60 million, while two regions (Central Leatherstocking and Saratoga-Capital) had aggregate Gaps of between $70 and $90 million. The Chatauqua-Allegheny region, which has the smallest aggregate Affordability Gap of any region in the state, still had an Affordability Gap of $33 million in 2010.

Table 12 below shows the aggregate and average affordability Gap by region for the total population below 500% of Federal Poverty Level along with selected ranges of Poverty Level.

New York State is closely grouped around the average. In only two regions (5 and 8) is the average per household Gaps greater than the statewide average gap plus 10% ($1,984 vs. $1,804). Similarly, in only one region (11) is the average per household Gap less than the statewide average gap minus 10% ($1,624 vs. $1,328). The variance from the statewide average increases as incomes increase. For the income range of between 125% and 150% of Poverty, four regions (4, 5, 6 8) have per household Gaps

above the statewide Gap plus 10% ($767 vs. $697). At that Poverty Level, three regions (1, 2, 11) have per household Gaps less than the average statewide Gap minus 10% ($627 vs. $697). By the time incomes reach 200% to 300% of Poverty Level, while four regions (4, 5, 6, 8) have per household Gaps greater than the average statewide Gap plus 10% ($172 vs. $156), the remaining seven had per household Gaps smaller than the statewide average minus 10% ($140 vs. $156).

As is evident, care must be taken in using the statewide average as illustrative Home Energy Affordability Gap of the affordability (or lack thereof) in any particular region. Not only does the per household Affordability Gap in each region differ from the statewide average, sometimes substantially, but the extent to which regional data varies from the statewide average depends on the specific region being considered. While some regions (e.g., 4, 5, 6, 8) consistently exhibit higher per household Affordability Gaps than the state as a whole, others (e.g., 2, 10, 11) just as consistently exhibit lower Affordability Gaps than the state as a whole.

Regional Contributions to State Totals

As incomes increase, the disparities in the aggregate Affordability Gap (per Poverty Range) smooth out as well. Table 13 shows the aggregate affordability Gap by region and selected Poverty Level along with the percentage contribution each region makes to the state total.

One can see, for example, that New York City contributes 43% of the aggregate statewide Gap ($661 million of $1.552 billion) and 49% of the Gap for households with income at or below 50% of Poverty Level ($326 million of $663 million). In contrast, New York City contributes only 21% of the aggregate Affordability Gap between 125% and 150% of Poverty level and none above 185% of Poverty level. For households with income between 185% and 200% of Poverty Level, six of New York's eleven regions make double digit percentage contributions to the state total, while two more regions contributed 9% of the statewide Gap at this Poverty level. At 200% to 300% of Federal Poverty level, five regions made double digit percentage contributions to the state aggregate Gap while a different two regions were at 9% or more.

Table 12. Aggregate and Average Home Energy Affordability Gap by Region and Selected Poverty Level Ranges (New York) (2010)

Region	Total		< 50% FPL		51% - 75% FPL		76% - 100%		125% - 150% FPL		200% - 300% FPL	
	Aggregate ($000)	Average	Aggregate ($000)	Average	Aggregate ($000)	Average	Aggregate ($000)	Average	Aggregate ($000)	Average	Aggregate ($000)	Average
1	$32,931	$420	$12,564	$1,665	$5,413	$1,306	$5,366	$1,068	$3,249	$590	$352	$65
2	$105,033	$318	$46,564	$1,669	$18,210	$1,306	$17,251	$1,064	$8,163	$580	$272	$48
3	$178,966	$369	$72,557	$1,742	$31,710	$1,376	$27,991	$1,133	$15,996	$646	$1,151	$111
4	$52,709	$557	$18,006	$1,956	$7,353	$1,588	$8,242	$1,344	$5,889	$854	$1,341	$316
5	$58,644	$564	$17,676	$2,040	$8,424	$1,682	$9,248	$1,444	$5,381	$967	$1,822	$442
6	$90,334	$490	$30,528	$1,944	$15,645	$1,583	$13,658	$1,341	$9,244	$859	$1,446	$328
7	$72,644	$381	$27,109	$1,750	$11,442	$1,385	$12,438	$1,142	$6,728	$656	$885	$122
8	$53,193	$604	$17,161	$2,072	$6,896	$1,714	$8,826	$1,475	$6,636	$997	$1,850	$471
9	$130,989	$405	$54,247	$1,829	$21,351	$1,439	$20,468	$1,179	$11,152	$660	$949	$89
10	$115,899	$328	$40,065	$1,942	$14,445	$1,523	$19,856	$1,244	$14,037	$685	$1,044	$70
11	$660,543	$338	$326,173	$1,328	$130,681	$941	$117,729	$683	$23,166	$168	$0	$0
Total / Avg	$1,551,884	$371	$662,651	$1,804	$271,568	$1,435	$261,075	$1,189	$109,641	$697	$11,114	$156
Avg.+ 10%		$408		$1,984				$1,308		$767		$172
Avg – 10%		$334		$1,624				$1,070		$627		$140
					$1,579							
					$1,292							

Table 13. Aggregate Home Energy Affordability Gap by Region and Percent Contribution to State Total (New York) (2010)

Region	Total		< 50% FPL		125% - 150% FPL		185% - 200% FPL		200% - 300% FPL	
	Aggregate	Statewide Contribution	Aggregate	Statewide Contribution	Aggregate	Statewide Contribution	Aggregate	Statewide Contribution	Aggregate	Statewide Contribution
1	$32,931,065	2%	$12,564,339	2%	$3,248,587	3%	$328,394	3%	$351,964	3%
2	$105,032,891	7%	$46,563,881	7%	$8,163,228	7%	$365,031	3%	$271,991	2%
3	$178,965,639	12%	$72,557,310	11%	$15,995,739	15%	$1,556,963	12%	$1,151,235	10%
4	$52,708,999	3%	$18,006,030	3%	$5,889,234	5%	$1,097,068	9%	$1,341,028	12%
5	$58,643,941	4%	$17,675,574	3%	$5,381,089	5%	$1,733,878	14%	$1,822,255	16%
6	$90,334,167	6%	$30,528,066	5%	$9,244,071	8%	$1,906,421	15%	$1,446,500	13%
7	$72,643,703	5%	$27,109,432	4%	$6,727,975	6%	$1,159,048	9%	$884,988	8%
8	$53,192,960	3%	$17,161,210	3%	$6,636,038	6%	$1,241,036	10%	$1,850,380	17%
9	$130,988,822	8%	$54,246,873	8%	$11,1521,900	10%	$1,211,706	10%	$949,298	9%
10	$115,898,640	7%	$40,065,086	6%	$14,036,702	13%	$2,004,261	16%	$1,044,253	9%
11	$660,542,903	43%	$326,172,852	49%	$23,166,271	21%	$0	0%	$0	0%
Total	$1,551,883,732	100%	$662,650,651	100%	$109,640,834	100%	$12,603,808	100%	$11,113,892	100%

In contrast, the aggregate Affordability Gap at the lower Poverty Levels is much more concentrated by region. For the population of households below 50% of the Federal Poverty Level, only two of the state's 11 regions (3 and 11) contribute 10% or more of the statewide aggregate Affordability Gap, while six of the 11 regions contribute 5% or less of the aggregate statewide Gap.

Contributions to Regional Totals by Income Range

Table 14 presents the corresponding contribution percentages at the regional level for selected Poverty Level ranges. Table 14 shows, within each region, how much each of the selected Poverty Level ranges contributes to the aggregate Affordability Gap within that region. Households are grouped together into three ranges below 150% of Poverty (0 – 50%; 51 – 100%; 101 – 150%). The fourth range encompasses households with income between 185% and 300% of Poverty Level.

Table 14. Contribution to Total Regional Aggregate Affordability Gap by Selected Poverty Levels

Region	Aggregate Gap	0 – 50% FPL	50 – 100% FPL	100 – 150% FPL	185 – 300% FPL
1	$32,931,065	38%	33%	23%	2%
2	$105,032,891	44%	34%	19%	1%
3	$178,965,639	41%	33%	21%	2%
4	$52,708,999	34%	30%	25%	5%
5	$58,643,941	30%	30%	24%	6%
6	$90,334,167	34%	32%	23%	4%
7	$72,643,703	37%	33%	22%	3%
8	$53,192,960	32%	30%	25%	6%
9	$130,988,822	41%	32%	21%	2%
10	$115,898,640	35%	30%	27%	3%
11	$660,542,903	49%	38%	13%	0%
Statewide	$1,551,883,732	43%	34%	19%	2%

As can be seem in Table 14, nearly half (49%) of the aggregate Affordability Gap in Region 11 (New York City) is contributed by households in the lowest range of Poverty Level , while more than 40% of the aggregate Gap is contributed by the lowest range of Poverty in three other regions (2, 3 and 9). In

contrast, in these regions, none (0%) of the aggregate Gap in Region 11 is contributed by households with income at 185% to 300% of Poverty, while only 1% to 2% is contributed by households in this Poverty Range in regions 2, 3 and 9.

In other regions, the distribution of the Affordability Gap is much more evenly spread over each Poverty Range. In Region 4, the percentage contribution to the total regional aggregate Gap varies from 25% to 34% for the three income ranges between 0% and 150% of Poverty Level. In Region 5, the percentage contribution ranges between 24% and 30%, while in Region 8, the contribution ranges between 25% and 32%. Other regions have a broader variation, even if not dramatic.

What can be concluded from Table 14 is that care must be taken in making assumptions about the impact of differing affordability strategies in different regions of the state of New York. While in some regions, for example, the emphasis of assistance should be directed toward the lowest income households in order to reach the greatest need, in other regions of the state, directing assistance only to the lowest income levels would miss a considerable portion of the total aggregate Affordability Gap in that region. In contrast, while in some regions of the state, expanding income eligibility to the higher ranges of income would be effective in meeting an increasing proportion of the aggregate Affordability Gap, in other regions of the state, expanding income eligibility for assistance would have a marginal impact, at best, at covering a higher portion of the unaffordability of energy.

Interaction between Per-Household Affordability Gap and Aggregate Affordability Gap

Finally, it should be noted that as income increases, while the per-household Affordability Gap will decrease, the *aggregate* Gap will not necessarily do so as well. Table 15 shows the data. In Table 15, for example, compare New York regions 1, 4, 5 and 8 for households living with income between 185% and 200% of Poverty level and for households with income between 200% and 300% of Poverty Level.

Table 15. Change in Per Household and Aggregate Affordability Gap at Higher Poverty Level Ranges (Selected New York Regions) (2010)

Region	185% - 200% Poverty Level		200% - 300% Poverty Level	
	Per-Household in Income Range	Aggregate In Income Range	Per-Household In Income Range	Aggregate In Income Range
1	$184	$328,394	$65	$351,964
4	$438	$1,097,068	$316	$1,341,028
5	$561	$1,733,878	$442	$1,822,255
8	$590	$1, 241,036	$471	$1,850,380

While the per-household Gap for each of these regions decreased by roughly $120 per household as one moved from the 185% - 200% Poverty range to the 200% - 300% Poverty Range, the aggregate Affordability Gap in the respective income ranges actually went up. The increased number of households in the higher Poverty Level range was sufficient to more than offset the decreases in the per-household Gap. It is, in other words, important to remember that merely because home energy is more affordable at higher income ranges does not necessarily mean that the total Affordability Gap in those ranges will be smaller.

Data at the County Level

In addition to examining the regional implications of the Home Energy Affordability Gap, it is important to examine the Affordability Gap on an individualized county basis. When looking at counties, it is possible to gain insights into how the Affordability Gap might be influenced by the number of households in any particular Poverty range as well as the impact (or lack thereof) of the penetration of primary heating fuels.

Per-Household Affordability Gap by County

The same counties throughout New York State consistently evidence the "highest" and "lowest" Home Energy Affordability Gaps on a per-household basis. While not in the precise same order in all ranges of Federal Poverty Level, the same counties nonetheless appear. New York and Kings counties, for example, have the lowest (or next to lowest) per-household Affordability Gap at each Poverty Level examined. Queens is consistently the third lower, while Richmond is consistently the fourth lowest. While Onondaga, Chautauqua and Monroe have somewhat higher Affordability Gaps, they nonetheless are consistently in the ten lowest statewide. Albany County has one of the ten lowest Affordability Gaps for households with income less than 50% of Poverty Level, but not for any of the other Poverty Level ranges examined.

Table 16. New York Counties with 10 Lowest Per Household Affordability Gap by Selected Poverty Level Ranges (2010)

Counties with Lowest Per HH Affordability Gap									
< 50% FPL		100 – 125% FPL		150 – 185% FPL		185 – 200% FPL		200 – 300% FPL	
County	HH Gap	County	HH Gap	County	HH Gap	County	HH Gap	County	HH Gap
New York	$1,078	New York	$291	Kings	($226)	Kings	($358)	Kings	($490)
Kings	$1,282	Kings	$356	New York	($203)	New York	($315)	New York	($428)
Erie	$1,372	Queens	$449	Queens	($143)	Queens	($278)	Queens	($412)
Richmond	$1,389	Richmond	$459	Richmond	($125)	Richmond	($258)	Richmond	($391)
Queens	$1,390	Erie	$545	Rockland	($47)	Rockland	($185)	Rockland	($323)
Chautauqua	$1,429	Rockland	$561	Bronx	($11)	Bronx	($143)	Bronx	($276)
Monroe	$1,430	Bronx	$572	Erie	$24	Erie	($94)	Erie	($212)
Niagara	$1,456	Monroe	$575	Monroe	$37	Monroe	($85)	Monroe	($207)
Onondaga	$1,466	Chautauqua	$603	Chautauqua	$84	Chautauqua	($34)	Chautauqua	($152)
Albany	$1,473	Niagara	$618	Niagara	$92	Onondaga	($28)	Onondaga	($149)

The same results appertain to the counties with the ten highest Affordability Gaps in the state. Lewis, Franklin, Essex and Otsego counties all consistently have amongst the highest Affordability Gaps

amongst New York's 60 counties. Similarly, while Green, Tioga, Delaware and Washington counties all have somewhat lower per-household Gaps, they nonetheless all appear in the ten highest gaps for the Poverty Levels studied.

The per-household Affordability Gap can vary for a variety of reasons. The penetration of heating fuels may vary by county, with some counties having a higher proportion of high-priced heating. The penetration of homeowners and renters, with a corresponding difference in housing unit sizes and types, may differ sharply between counties. Average household sizes may different between counties. The differences between counties, however, are not sufficient to result in a substantial re-ordering of counties when the Affordability Gap is considered on a per-household basis.

Table 17. New York Counties with 10 Highest Per Household Affordability Gap by Selected Poverty Level Ranges (2010)

Counties with Highest Per HH Affordability Gap									
< 50% FPL		100 – 125% FPL		150 – 185% FPL		185 – 200% FPL		200 – 300% FPL	
County	HH Gap	County	HH Gap	County	HH Gap	County	HH Gap	County	HH Gap
Delaware	$2,092	Chenango	$1,222	Greene	$689	Greene	$570	Greene	$450
Putnam	$2,111	Tioga	$1,258	Tioga	$718	Tioga	$595	Tioga	$472
Wash'ton	$2,115	Delaware	$1,270	Wash'ton	$751	Wash'ton	$631	Wash'ton	$511
Tioga	$2,117	Wash'ton	$1,277	Delaware	$753	Delaware	$636	Delaware	$518
Sullivan	$2,157	Sullivan	$1,320	Sullivan	$793	Sullivan	$674	Schoharie	$554
Essex	$2,164	Schoharie	$1,323	Schoharie	$794	Schoharie	$674	Sullivan	$554
Schoharie	$2,164	Otsego	$1,340	Otsego	$819	Otsego	$700	Otsego	$582
Otsego	$2,170	Essex	$1,346	Essex	$832	Essex	$715	Essex	$599
Franklin	$2,277	Franklin	$1,446	Franklin	$923	Franklin	$804	Franklin	$685
Lewis	$2,338	Lewis	$1,494	Lewis	$964	Lewis	$843	Lewis	$723

Aggregate Affordability Gap by County

Unlike the per-household Affordability Gap analysis above, the analysis of the aggregate Gaps presented in Table 18 does not reveal the same substantial overlap between counties. Consider, for example, that five counties (Putnam, Livingston, Tioga, Cortland, Montgomery) are found to be among the ten counties with the lowest Affordability Gap for households with income between 100% and 125% of Poverty Level, but not for households with income below 50% of Poverty Level. This occurs largely because counties may have widely different penetrations of households at varying ranges of Federal Poverty Level. Simply because a New York county has a large number of households with income below 50% of Poverty Level, in other words, does not mean that that county will also have a large number of households at a different level of Poverty.

Moreover, at higher Poverty Levels, the role of population in driving the aggregate Affordability Gap becomes less and less of a factor for the lowest aggregate Gaps. As an increasing number of households experience an affordable bill, and thus contribute *no* dollars to the aggregate Affordability Gap, the absolute level of population in that Poverty range becomes a non-factor. Moreover, as the per-household Gap approaches $0, the per-household Gap becomes the more substantial influence and the overall influence of the population declines. In determining the counties with the lowest aggregate Gaps, a growing number of households appear on the list with a $0 aggregate Gap. These instances involve a home energy burden that is, on average, affordable, with no Affordability Gap being incurred at that income level.

Table 18. New York Counties with 10 Lowest Aggregate Affordability Gap by Selected Poverty Level Ranges (2010)

Counties with Lowest Aggregate Affordability Gap									
< 50% FPL		100 – 125% FPL		150 – 185% FPL		185 – 200% FPL		200 – 300% FPL	
County	HH Gap	County	HH Gap	County	HH Gap	County	HH Gap	County	HH Gap
Seneca	$902,286	Putnam	$475,770	Rockland	$0	Rockland	$0	Rockland	$0
Schoharie	$1,197,230	Orleans	$529,715	Richmond	$0	Richmond	$0	Richmond	$0
Yates	$1,294,559	Livingston	$639,785	New York	$0	New York	$0	New York	$0
Wyoming	$1,314,540	Tioga	$646,656	Queens	$0	Queens	$0	Queens	$0
Lewis	$1,397,643	Wyoming	$705,163	Kings	$0	Kings	$0	Kings	$0
Greene	$1,403,580	Yates	$710,786	Bronx	$0	Bronx	$0	Bronx	$0
Genesee	$1,517,193	Cortland	$774,649	Chautauqua	$211,732	Chautauqua	$0	Chautauqua	$0
Orleans	$1,590,005	Essex	$783,544	Chemung	$222,636	Niagara	$0	Niagara	$0
Essex	$1,614,226	Genesee	$822,501	Cortland	$235,811	Erie	$0	Erie	$0
Warren	$1,873,061	Montgomery	$842,072	Yates	$254,195	Monroe	$0	Monroe	$0

The same result appertains, albeit to a lesser degree, for the ten counties with the largest aggregate Affordability Gap. At the lower ranges of Federal Poverty Level, the size of the Poverty population is likely the primary driver of the aggregate Affordability Gap. Queens, New York, Kings and Bronx are the counties with the four largest aggregate Affordability Gap for households with income less than 50% of the Federal Poverty Level, as well as for households between 100% and 125% of Poverty, notwithstanding the fact that three of those counties (New York, Kings, Queens) had three of the five lowest per-household Gaps in the state for the below-50% Poverty Level, and *the* three lowest per-household Gaps for the 100 – 125% Poverty Level.

Table 19. New York Counties with 10 Highest Aggregate Affordability Gap ($000) by Selected Poverty Level Ranges (2010)

Counties with Highest Aggregate Affordability Gap									
< 50% FPL		100 – 125% FPL		150 – 185% FPL		185 – 200% FPL		200 – 300% FPL	
County	HH Gap	County	HH Gap	County	HH Gap	County	HH Gap	County	HH Gap
Onondaga	$15,138	Onondaga	$4,545	Oswego	$1,040	Sullivan	$387	Oswego	$350
Nassau	$15,692	Monroe	$6,364	Orange	$1,078	Oneida	$394	Clinton	$383
Westchester	$21,212	Westchester	$7,717	Otsego	$1,205	Otsego	$398	Otsego	$418
Suffolk	$24,373	Erie	$7,750	Oneida	$1,328	Washington	$427	Washington	$428
Monroe	$25,580	Nassau	$7,841	St. Lawrence	$1,335	Saratoga	$443	Dutchess	$440
Erie	$35,574	New York	$8,678	Westchester	$1,409	Dutchess	$445	Essex	$467
Queens	$54,521	Suffolk	$8,974	Dutchess	$1,535	Ulster	$457	Sullivan	$545
New York	$58,164	Queens	$16,137	Ulster	$1,580	St. Lawrence	$487	Ulster	$647
Bronx	$90,119	Kings	$17,650	Nassau	$2,886	Nassau	$798	St. Lawrence	$704
Kings	$112,411	Bronx	$17,832	Suffolk	$4,746,	Suffolk	$1,207	Suffolk	$725

Despite the population-driven aggregate Gaps at these lower Poverty Levels, as discussed above, with these counties that have low per-household Gaps, the aggregate Gaps are small notwithstanding the large Poverty populations. This result arises because an increasing number of households at higher Poverty Levels face affordable bills, and thus do not contribute to an increasing aggregate Gap.[10]

Six Important Findings

1. Not surprisingly, due to the sheer size of the population, the biggest aggregate Affordability Gap arises in the New York City region. Indeed, of the state's total $1.55 billion Affordability Gap in 2010, $661 million (40%) is in New York City. This large aggregate Affordability Gap arises

[10] Households that have a "negative" Affordability Gap listed do not contribute negative numbers to the aggregate Affordability Gap. A "negative" Gap (which indicates that bills are, on average, affordable in that particular county) are factored into the aggregate Affordability Gap as $0.

notwithstanding the fact that the New York City region (Region 11) has the third lowest per-household Affordability Gap in the state.

2. Even outside New York City, four regions (Niagara-Frontier, Finger Lakes, Hudson Valley, Long Island) had an aggregate Affordability Gap of more than $100 million. Three regions had an Affordability Gap of between $50 and $60 million, while two regions (Central Leatherstocking and Saratoga-Capital) had aggregate Gaps of between $70 and $90 million. The Chatauqua-Allegheny region, which has the smallest aggregate Affordability Gap of any region in the state, still had an Affordability Gap of $33 million in 2010.

3. Care must be taken in using the statewide average as illustrative Home Energy Affordability Gap of the affordability (or lack thereof) in any particular region. Not only does the per household Affordability Gap in each region differ from the statewide average, sometimes substantially, but the extent to which regional data varies from the statewide average depends on the specific region being considered. While some regions (e.g., 4, 5, 6, 8) consistently exhibit higher per household Affordability Gaps than the state as a whole, others (e.g., 2, 10, 11) just as consistently exhibit lower Affordability Gaps than the state as a whole.

4. Care must be taken in making assumptions about the impact of differing affordability strategies in different regions of the state of New York. While in some regions, for example, the emphasis of assistance should be directed toward the lowest income households in order to reach the greatest need, in other regions of the state, directing assistance only to the lowest income levels would miss a considerable portion of the total aggregate Affordability Gap in that region. In contrast, while in some regions of the state, expanding income eligibility to the higher ranges of income would be effective in meeting an increasing proportion of the aggregate Affordability Gap, in other regions of the state, expanding income eligibility for assistance would have a marginal impact, at best, at covering a higher portion of the unaffordability of energy.

5. As income increases, while the per-household Affordability Gap will decrease, the *aggregate* Gap will not necessarily do so as well. For example, compare New York regions 1, 4, 5 and 8 for households living with income between 185% and 200% of Poverty level and for households

with income between 200% and 300% of Poverty Level. While the per-household Gap for each of these regions decreased as one moved from the 185% - 200% Poverty range to the 200% - 300% Poverty Range, the aggregate Affordability Gap in the respective income ranges actually went up. It is important to remember that merely because home energy is more affordable at higher income ranges does not necessarily mean that the total Affordability Gap in those ranges will be smaller.

6. The same counties throughout New York State consistently evidence the "highest" and "lowest" Home Energy Affordability Gaps on a per-household basis. While not in the precise same order in all ranges of Federal Poverty Level, the same counties nonetheless appear. Unlike the per-household Affordability Gap analysis above, the analysis of the aggregate Gaps does not reveal the same substantial overlap. This occurs largely because counties may have widely different penetrations of households at varying ranges of Federal Poverty Level.

Home Energy Affordability by Time Period

While home energy in New York remains unaffordable for a substantial part of the low-income population, the affordability has improved from 2008 to 2010 resulting in a reduced Affordability Gap. In this Chapter, we examine three years of data for the New York Home Energy Affordability Gap (2008, 2009 and 2010) to determine the extent of the change and whether the Affordability Gap moves at different rates of change in different parts of the state. As with the discussions above, as of the date this analysis was prepared, 2010 data for Annual Median Income (AMI) was not available. Accordingly, when examined using income as a percentage of Federal Poverty Level, three years of information is considered, while the examination of income as a percentage of AMI considers only two years (2008 and 2009).

Changes in Affordability Gap by Time and Income Range

The Home Energy Affordability Gap in New York has seen a considerable reduction in the three year period 2008 through 2010. While the number of households in Poverty has remained reasonably consistent over the three year period, with the 4.185 million households living at or below 500% of Poverty Level in 2010 being only a slight dip (0.5%) from the 4.207 million households living at that level of Poverty in 2008, the aggregate Home Energy Affordability Gap in New York decreased by nearly two-thirds (65%). As shown in Table 21, while in 2008, the Affordability Gap was $4.552 billion dollars, by 2010, the Gap had decreased to only $1.552 billion.

The reduction in the Home Energy Affordability Gap can largely be attributed to dramatic reductions in home energy prices for the State of New York. Consider that from 2008 to 2010:

- Natural gas prices in the heating season decreased from $1.5834 per MCF in 2008 to $0.9797 in 2010;
- Electricity prices in the heating season decreased from $0.1813 per kWh in the heating season in 2008 to $0.1047 per kWh in 2010, while electricity prices in the non-heating season deceased from $0.1963 per kWh to $0.1102 per kWh.
- Fuel oil/propane prices decreased from $3.4031 per gallon in the heating season in 2008 to $2.5379 per gallon in the heating season in 2010.[11]

Table 21. Changes in Affordability Gap and Poverty Penetration by Income Ranges

	Total Below 500% Federal Poverty Level			Total Below 80% Annual Median Income		
	2008	2009	2010	2008	2009	2010 /a/
Statewide per household Gap	$1,071	$781	$371	$1,597	$1,277	---
Statewide aggregate Affordability Gap ($000)	$4,511,858	$3,271,372	$1,551,884	$5,064,021	$3,891,580	---
Statewide Number of households	4,207,221	4,186,638	4,185,077	3,173,645	3,047,680	---

NOTES:

/a/ 2010 data based on Annual Median Income not yet available.

Table 21 further shows a distinction between measuring the Affordability Gap based on increments of AMI compared to measuring the Gap based on increments of the Federal Poverty Level. The two populations examined in these analyses are not identical populations. The population of households with income below 80% of AMI is a lower-income population. It has a smaller number of households

11 What is not clear from the data presented is whether prices in 2008 were unusually high, and are coming down to a more normal range in 2010, or whether prices in 2010 were unusually low.

statewide than the total population below 500% of Poverty Level and a higher per-household Gap. [12] Moreover, the reader should remember that the calculation of income differs in this analysis based on whether Federal Poverty Level or AMI is being discussed. Poverty Level is based on one-year income, while AMI is based on three-year averages.

The reduction in the Affordability Gap is consistent over income levels. Even as the top income in an income range increases, the Affordability Gap decreased from 2008 to 2010. Nonetheless, the decrease is not uniform. Table 22 shows the Affordability Gap over the three year period for four different income tiers by ratio of income to Federal Poverty Level:[13]

- Below 50% of Federal Poverty Level;
- Below 100% of Federal Poverty Level;
- Below 200% of Federal Poverty Level; and
- Below 300% of Federal Poverty Level.[14]

While the Affordability Gap declined from 2008 to 2010 at each income level, the decline was noticeably less pronounced at the lowest income levels. While the 2010-to-2008 ratio of both the per-household Gap and the aggregate Gap for the "below 50% of Poverty" population was 57%, the 2010-to-2008 ratio for each of the other three income ranges was 25% or less.

The same result appears in comparing the 2009-to-2008 ratio for all four income levels, albeit at a much lesser degree. While the 2009-to-2008 ratios of both the per-household Gap and the aggregate Gap for the "below 50% of Poverty" population were 87% and 84% respectively, the 2009-to-2008 ratios for the "below 100% of Poverty" population were only 82% and 81%; the 2009-to-2008 ratios for the "below 300% of Poverty" population were only 79% and 78% respectively.

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12 In addition, the analysis of the population below 500% of Federal Poverty Level considers income as a ratio of Poverty Level in ten different increments (0 – 50%; 50 – 75%; 75 – 100%; 100 – 125%; 125 – 150%; 150 – 185%; 185-200%; 200 – 300%; 300-400% and 400-500%). In contrast, the median income analysis was done in three increments. The Poverty Level analysis, therefore, has a more precise measurement of the aggregate Affordability Gap.

13 In addition, the three levels of AMI are also shown (below 30%; below 50%; below 80%).

14 Note that each level includes the prior level. The "below 100% of Poverty" would, by necessity, include everyone in the "below 50%." The "below 300%" of Poverty" would, by necessity, include everyone in the "below 200%" range.

This result is to be expected. For populations with higher incomes (and affordable bills), not every dollar of increase in the home energy bill will increase the Home Energy Affordability Gap. Assume, for example, that a household has a current affordable bill of $85 and the demarcation of "affordability" was $100. If this household's bill increased by $20, the first $15 would not contribute to the Affordability Gap; only those billed dollars above $100 (dollars $16 through $20 of the increase) would. In contrast, if the household began with a bill of $105 and the demarcation of "affordability" was $100, if the bill were to increase by $20, the entire amount of the decrease would contribute to an increase in the Affordability Gap since each dollar of increase would be "unaffordable."

The same process works in reverse. As incomes increase, and bill reductions result in households having affordable bills (thus making no contribution to the Affordability Gap), the reduction in bills over time will result in a disproportionately large improvement in affordability to the higher income households. To the extent that higher income households might be on the cusp of having affordable home energy, reductions in bills will result in a much larger, and much faster, reduction in the Affordability Gap for those higher income households than for lower income households.

Finally, Table 22 shows that the Home Energy Affordability Gap does not track the number of households at differing ranges of the Federal Poverty Level. The smallest reduction in both the per-household Gap and in the aggregate Affordability Gap occurred in the population of households with income at or below 50% of Federal Poverty Level. This occurred even though this population was the only one of the four Poverty Level populations studied where the number of households with this level of income decreased from 2008 to 2010 (from 452,206 in 2008 to 447,984 in 2010). In each of the other income ranges, the percentage decrease in both the per-household Gap and in the aggregate Gap was lower even though the number of households living with incomes in those ranges increased in each instance from 2008 to 2010. The size of the population living at a particular income level is not the primary driving factor in a determination of either the per-household Gap or the aggregate Affordability Gap.

Table 22. Changes in Statewide Affordability Gap and Poverty Penetration by Poverty Level and AMI Ranges.

Statewide	Total Below 50% Federal Poverty Level			Total Below 150% Federal Poverty Level			Total Below 200% Federal Poverty Level			Total Below 300% Federal Poverty Level		
	2008	2009	2010	2008	2009	2010	2008	2009	2010	2008	2009	2010
Per household Gap	$2,579	$2,231	$1,479	$2,068	$1,689	$516	$1,901	$1,514	$440	$1,828	$1,440	$410
Aggregate Gap ($000)	$1,166,270	$981,761	$662,651	$3,271,167	$2,657,523	$821,981	$3,757,023	$2,979,649	$877,239	$3,944,336	$3,087,972	$888,353
No. of households	452,206	439,559	447,984	1,582,122	1,573,244	1,593,142	1,976,406	1,968,697	1,994,985	2,157,244	2,144,820	2,167,639

Statewide	Total Below 30% AMI			Total Below 50% AMI			Total Below 80% AMI		
	2008	2009	2010	2008	2009	2010	2008	2009	2010
Per household Gap	$2,378	$2,008	---	$2,060	$1,670	---	$1,597	$1,277	---
Aggregate Affordability Gap	$2,664,390	$2,239,470		$4,055,487	$3,279,891	---	$5,064,021	$3,891,580	---
Number of households	1,120,665	1,115,275	---	1,968,885	1,964,415	---	3,173,645	3,047,680	---

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NOTES:

/a/ 2010 data based on Annual Median Income not yet available.

Changes in the Relative Affordability of Counties over Time

The relative positions of counties in New York in their contribution to the statewide Home Energy Affordability Gap have remained reasonably constant over a three year period. Moreover, this conclusion does not change based upon what level of "poverty" one is examining.

To test this proposition, New York counties were divided into "quintiles" based on the dollars of Affordability Gap experienced in each individual county. The "top" quintile had the lowest dollar amount of Affordability Gap, while the "bottom" quintile had the largest Affordability Gap. Each quintile (one-fifth) had an equal number of counties (12). Counties were ranked by the level of their Affordability Gap in 2008; they were also ranked based on their 2010 Affordability Gap. Their rankings (by quintile) for each year were compared to determine whether they improved or deteriorated over the three year period.

The ranking of a county might change for any number of reasons. On the one hand, the number of households at different levels of Poverty might disproportionately increase or decrease relative to other New York counties. On the other hand, the penetration of primary heating fuel might involve a fuel that is subject to particular swings in prices, which would disproportionately affect one county relative to other counties (either "up" or "down").

Substantial movement between the rankings did not occur, though changes in quintiles did occur to a limited extent. Table 23 below shows the number of counties whose 2010 quintile was the same as their 2008 quintile.[15] The largest variation between years appears to occur at the lowest income level (at or below 50% of Poverty). At this income level, three or more counties not only moved in the rankings (from 1 to 60), but sufficiently moved in the rankings to have changed at least one quintile. Indeed, five of the counties within the second lowest quintile for the "below 50% of Poverty" population moved at least one quintile between 2008 and 2010. Of those five counties, three (3) improved their rankings (i.e., moved to quintile #1), while the other two (2) experienced a deterioration (moved to quintile #3). At no level of Poverty did a county change by more than one quintile.

15 This does not mean the individual county rankings did not change. It merely indicates that, to the extent that the rankings *did* change, they did not sufficiently change to result in a movement between quintiles.

Table 23. Number of Counties with 2010 Aggregate Affordability Gap in Same Quintile as Aggregate Affordability Gap in 2008 /a/

2008 Quintile /b/	Number of Counties in Quintile in 2010 as in 2008 by Poverty Level				
	Total Pop < 500% FPL	< 50% FPL	< 100% FPL	<200% FPL	< 300% FPL
1	10	9	10	11	11
2	9	7	9	10	9
3	10	8	10	9	9
4	11	9	10	9	11
5	12	11	11	11	12

NOTES:

/a/ A "quintile" measures the relative aggregate Affordability Gap. For example, 2008 Quintile #1 indicates the one-fifth of counties with the smallest aggregate Affordability Gap in 2008. The Table above shows, for example, that seven (7) counties in the second quintile of aggregate Affordability Gap in 2008 were *also* in the second quintile of the aggregate Affordability Gap in 2010. In contrast, all 12 counties in the quintile with the largest aggregate Affordability Gap in 2008 remained in the quintile with the largest aggregate Affordability Gap in 2010 for both the "below 500% of Poverty" and the "below 300% of Poverty" populations.

/b/ Given the 60 New York counties studied, each "quintile" contains 12 counties.

In contrast, Table 23 shows that the counties with the largest aggregate Affordability Gaps tended to remain with the largest Gaps from 2008 to 2010. In each of the five income ranges, 11 or more of the 12 counties comprising the quintile did not change positions. This is likely to have occurred because these counties have sufficiently large populations relative to the remainder of the state that their Affordability Gap would reflect that large population. For the converse reason, the counties with the smallest Affordability Gap in 2008 tended to remain the counties with the smaller Gap in 2010. These counties demonstrated the second least movement between quintiles. The result, again, is likely population driven.

The same conclusions can be drawn from the data in Table 24 and Table 25. For Table 24, a ratio was calculated for each county of the aggregate 2010 Affordability Gap in 2010 to the aggregate Affordability Gap in 2008. If the Affordability Gap in the county was identical in the two years, the ratio would be 1.0. If the Affordability Gap in 2010 was less than the Gap in 2008, the ratio would be less than 1.0. Each county was then ranked from the smallest ratio to the highest ratio. Since all counties had ratios of less than 1.0, the county with the highest ratio had the smallest reduction in the Affordability Gap from 2008

to 2010 (i.e., had the ratio closest to 1.0). The county with the smallest ratio had the largest reduction from 2008 to 2010.[16] Ratios were calculated and ranked for selected ranges of income as a percentage of Federal Poverty Level.

Two observations are of particular importance from the resulting data presented in Table 24. First, as also found above, the aggregate Home Energy Affordability Gap demonstrated a substantially greater reduction for households at higher income levels. While households in quintiles showing the highest 2010-to-2008 ratios for the "below 50% of Poverty" income range show that the 2010 aggregate Affordability Gap was still nearly two-thirds (64%) of the 2008 Gap, the quintile showing the highest 2010-to-2008 ratio for households in the 185% to 200% of Poverty range were only at 34%, while households in the 200% to 300% Poverty range were only at 30%. This indicates that the aggregate Affordability Gap for these two higher income ranges decreased by between 64% and 70% in the three-year period of 2008 to 2010, while the aggregate Affordability Gap for the lowest income range (below 50%) decreased by much less.

Second, Table 24 shows that the variation between counties in the change in the Affordability Gap from 2008 to 2010 was much less in the lowest income range. As incomes increased, the difference between the "top" quintile (i.e., that quintile with the highest ratio) and the "bottom" quintile (that quintile with the lowest ratio) became greater. For households with income at or below 50% of Poverty Level, while the quintile with the lowest 2010-to-2008 ratio was 56%, the quintile with the highest 2010-to-2008 ratio was 64%. In contrast, for households with income between 200% and 300% of Poverty, while the quintile with the lowest 2010-to-2008 ratio was (35%).[17] The quintile with the highest 2010-to-2008 ratio was 30%.

In sum, two observations are evident. First, as incomes increase, the ratio of the 2010 aggregate Affordability Gap to the 2008 aggregate Affordability Gap becomes lower. Second, as incomes increase,

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16 For example, a ratio of 0.40 would mean that the 2010 aggregate Affordability Gap was 40% of the 2008 Affordability Gap. A ratio of 0.75 would mean that the 2010 aggregate Affordability Gap was 75% of the 2008 Gap.

17 A negative ratio means that the Affordability Gap became "negative." If the Affordability Gap was a negative one million dollars, the data shows that bills were one million dollars less than what they would have been if they had been exactly at the affordable level. In fact, the Affordability Gap would *not* be negative. If bills are affordable, the Gap would be $0.

the variation between the largest change (2008 to 2010) and the smallest change (2008 to 2010) becomes greater.

Table 24. Ratio of 2010 Aggregate County Affordability Gap to 2008 Aggregate Affordability Gap by 2008 Quintiles of Counties and Selected Poverty Ranges

	Quintiles of Counties by Aggregate Affordability Gap /a/				
	1	2	3	4	5
Below 50%	56%	59%	61%	62%	64%
100 – 125%	31%	40%	44%	47%	51%
185 – 200% /b/	(17%)	10%	19%	26%	34%
200 – 300%	(35%)	1%	12%	21%	30%

NOTES:

/a/ The "first" quintile is the quintile of counties with the lowest ratio of 2010 Affordability Gap to 2008 aggregate Affordability Gap.

The results found above cannot be attributed to the number of households in different ranges of Poverty Level. Table 25 examines the absolute number of households for each county in New York and ranks those counties from lowest to highest. The twelve counties with the lowest number of households in each Poverty range are in Quintile 1, while the twelve counties with the largest number of households in each Poverty range are in Quintile 5. The ratio of 2010-to-2008 aggregate Affordability Gap (as described above) was calculated for each population quintile.

While the 2010-to-2008 ratios decrease as incomes decrease, as seen elsewhere, there is little variation between the counties with the smallest populations and the counties with the largest populations. The size of the populations with incomes in the various ranges of Poverty Level does not seem to drive the ratio of the 2010 aggregate Affordability Gap to the 2008 aggregate Affordability Gap. For the smallest counties, the ratio for the "below 50% of Poverty" population was 62%, while the ratio for the "below 500% of Poverty" population was 37%. This difference occurred for all quintiles of population sizes and all income levels. At the same time, for the "below 50% of Poverty" population, the 2010-to-2008 ratio varied from a high of 70% to a low of 56%. For the highest income population, the ratio ranged from 38% to 33%.

Table 25. Ratio of 2010 Aggregate Affordability Gap to 2008 Aggregate Affordability Gap by Quintiles of Counties by Number of Households in Selected Poverty Ranges in 2010

	Quintiles of Counties by Number of Households in Poverty Level Range/a/					
	1	2	3	4	5	Total
Below 50%	62%	63%	70%	61%	56%	62%
Below 100%	56%	62%	61%	56%	51%	57%
Below 200%	49%	50%	48%	45%	40%	46%
Below 300%	48%	47%	46%	42%	38%	44%
Below 500%	37%	37%	38%	34%	33%	36%

NOTES:

/a/ The "first" quintile is the quintile of counties with the lowest ratio of 2010 households in Poverty Level range to 2008 number of households.

Change in Relative Contribution to Statewide Affordability Gap Over Time

The extent to which particular Poverty Levels contribute to the statewide Affordability Gap does not change over time, or by the level of the Affordability Gap in particular counties. In Table 26, in 2008, for all Poverty Levels:

- the quintile of counties with the largest Affordability Gaps (Quintile 5) contributed nearly three-fourths of the state aggregate Gap.
- the quintile of counties with the smallest aggregate Affordability Gap (Quintile 1) contributed 3% of the total statewide Gap.

The relative contribution of each quintile does not change over time. By 2010, the counties with the largest Affordability Gap were still contributing 74%, while the counties with the smallest Gap were still contributing 3%.

Table 26. Relative Contribution to Statewide Affordability Gap by Quintile of Aggregate Affordability Gap and Year

Annual Quintile	Below 50% FPL			Below 100% FPL			Below 200% FPL			Below 300% FPL			Total Below 500% FPL		
	2008	2009	2010	2008	2009	2010	2008	2009	2010	2008	2009	2010	2008	2009	2010
1	3%	3%	3%	3%	3%	3%	3%	3%	3%	4%	3%	4%	4%	4%	4%
2	4%	4%	4%	4%	4%	4%	4%	5%	5%	5%	5%	5%	6%	6%	6%
3	7%	7%	7%	7%	7%	7%	7%	8%	8%	8%	8%	8%	8%	9%	9%
4	13%	13%	12%	13%	13%	12%	13%	14%	13%	14%	14%	13%	14%	15%	14%
5	74%	73%	74%	74%	73%	73%	73%	70%	70%	70%	69%	70%	67%	66%	67%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

As the ratio of income to Poverty Level increases, the contribution of the quintiles with the largest Affordability Gaps becomes somewhat less. When the population includes all households below 200% of Poverty, as well as below 300% of Poverty, the contribution of the largest quintile falls to 70%; it falls further to 67% for the total population below 500% of Federal Poverty Level.

Six Important Findings

1. While home energy in New York remains unaffordable for a substantial part of the low-income population, the affordability has improved from 2008 to 2010 resulting in a reduced Affordability Gap. While the number of households in Poverty has remained reasonably consistent over the three year period, with the 4.185 million households living at or below 500% of Poverty Level in 2010 being only a slight dip (0.5%) from the 4.207 million households living at that level of Poverty in 2008, the aggregate Home Energy Affordability Gap in New York decreased by nearly two-thirds (65%).

2. The reduction in the Home Energy Affordability Gap can largely be attributed to dramatic reductions in home energy prices for the State of New York. From 2008 to 2010, New York saw significant decreases in the price for natural gas, electricity, and fuel oil/propane.

3. The reduction in the Affordability Gap is consistent over income levels. Even as the top income in an income range increases, the Affordability Gap decreased from 2008 to 2010. Nonetheless, the decrease is not uniform. While the Affordability Gap declined from 2008 to 2010 at each income level, the decline was noticeably less pronounced at the lowest income levels.

4. There is little variation between the counties with the smallest populations and the counties with the largest populations. The size of the populations with incomes in the various ranges of Poverty Level does not seem to drive the ratio of the 2010 aggregate Affordability Gap to the 2008 aggregate Affordability Gap.

5. The relative positions of counties in New York in their contribution to the statewide Home Energy Affordability Gap have remained reasonably constant over a three year period. Moreover, this conclusion does not change based upon what level of “poverty” one is

examining. The counties with the largest aggregate Affordability Gaps tended to remain with the largest Gaps from 2008 to 2010. The counties with the smallest aggregate Affordability Gaps tended to remain with the smallest Gaps over time.

6. The extent to which particular Poverty Levels contribute to the statewide Affordability Gap does not change over time, or by the level of the Affordability Gap in particular counties. In 2008, for all Poverty Levels: (1) the quintile of counties with the largest Affordability Gaps (Quintile 5) contributed nearly three-fourths of the state aggregate Gap; and (2) the quintile of counties with the smallest aggregate Affordability Gap (Quintile 1) contributed 3% of the total statewide Gap. The relative contribution of each quintile does not change over time. By 2010, the counties with the largest Affordability Gap were still contributing 74%, while the counties with the smallest Gap were still contributing 3%.

Income and the Working Poor

Given the specific discussion of home energy unaffordability presented in the first three sections of this analysis, the discussion below turns now to a brief overview of Poverty in New York. The focus of the discussion below is on the Poverty status of the working poor. After providing an introduction into the incomes needed for households to meet their basic living needs, the discussion below examines the income provided by job-related income; the extent to which income is associated with age, particularly when also considering employment status; and the role that one federal assistance program, the Earned Income Tax Credit, might play in helping to provide home energy affordability assistance.

Basic Family Needs Budgets

The failure of federal fuel assistance to provide assistance that is sufficient to adequately respond to increases in home energy prices, coupled with small, or even negative, changes in household income for limited income households, leaves low-income New York households vulnerable to the inability to provide basic household necessities such as food, clothing, energy and shelter.

Low-income households have insufficient income to increase their expenditures on home energy without compromising other basic household necessities. This inability can be seen through a comparison of household income to a Basic Family Needs Budget.

A Basic Family Needs Budget takes into account the entire range of household expenses, including housing, food, childcare, transportation, health care, necessities and taxes. To the extent that household income is insufficient to cover these basic expenditures, trade-offs must occur in what gets paid and what does not. A Basic Family Needs Budget varies based on both household size and household composition. Not only will a three-person family have a different budget than a two-person family, but a one-parent/two-child three-person family will have a different Basic Family Needs Budget than a two-parent/one-child three-person family.

The Table below shows the inadequacy of household incomes in New York. Basic Family Needs Budgets[18] for four different family configurations were calculated, using different family composition and family size. Within New York's metropolitan areas, the Basic Family Needs Budget for a one-parent/one-child family ranged from a low of 270% of the Federal Poverty Level (Rural) to a high of 429% of the Poverty Level (Westchester). The Nassau-Suffolk HUD Metropolitan Area had a Basic Family Needs Budget of 428% of Federal Poverty Level.

The Basic Family Needs Budgets of one-parent/two-child families were similarly dispersed. One group of regions generally clustered between 250% and 300% of Federal Poverty Level. A second group of regions, however, reached higher, into the 340% to 400% of Poverty Level range. A two-parent/one-child family clustered more closely, generally ranging from 250% to 300% of Poverty Level. Westchester, Nassau-Suffolk and New York had somewhat higher Basic Family Needs Budgets.

Finally, while the absolute dollar amounts of the Basic Family Needs Budget for a two-parent/two-child family are higher than the corresponding budgets for smaller families, the ratio of those incomes to the Federal Poverty Level are not significantly different. Families with income at 250% of Poverty Level were generally living with an income that would cover the Basic Family Needs Budget for a 2-parent/2-child family. Again, Westchester, Nassau-Suffolk and New York had somewhat higher needs.

[18] Unless the context otherwise clearly shows, a "family" and a "household" are considered to be synonymous for purposes of this discussion.

Table 27. Basic Family Needs Budget in Dollars and Percentage of Federal Poverty Level by Geographic Area (2008) (New York)

	1 parent/1 child		1 parent/2 children		2 parents/1 child		2 parents/2 children	
	Dollars	FPL /a/	Dollars	FPL	Dollars	FPL	Dollars	FPL
Albany-Schenectady-Troy	$45,149	322%	$53,240	303%	$49,437	281%	$57,457	271%
Binghamton	$41,389	296%	$49,348	280%	$45,468	258%	$53,210	251%
Buffalo-Niagara Falls	$41,606	297%	$49,570	282%	$45,737	260%	$53,479	252%
Elmira	$42,800	306%	$50,720	288%	$46,822	266%	$54,562	257%
Glens Falls	$43,631	312%	$51,502	293%	$47,593	270%	$55,645	262%
Ithaca	$46,144	330%	$54,193	308%	$50,067	284%	$58,095	274%
Kingston	$46,990	336%	$55,038	313%	$50,902	289%	$59,240	279%
Nassau-Suffolk	$59,927	428%	$69,470	395%	$63,617	361%	$71,913	339%
New York	$56,257	402%	$66,269	377%	$59,896	340%	$68,758	324%
Poughkeepsie-Newburgh-Middletown	$50,550	361%	$59,175	336%	$54,797	311%	$63,373	299%
Rochester	$43,105	308%	$51,026	290%	$47,175	268%	$54,915	259%
Rural	$37,825	270%	$44,158	251%	$42,283	240%	$48,266	228%
Syracuse	$42,185	301%	$50,105	285%	$46,525	264%	$54,266	256%
Utica-Rome	$41,168	294%	$49,125	279%	$44,870	255%	$52,652	248%
Westchester County	$60,086	429%	$69,627	396%	$64,013	364%	$72,310	341%

NOTES:

/a/ FPL is the ratio of the basic family budget to 100% of the Federal Poverty Level for the particular household size. 100% of Federal Poverty Level in 2008 for a two-person household was $14,000; for a three-person household was $17,600; and for a four-person household was $21,200. The most recent Basic Family Needs Budget data available is for 2008.

SOURCE: Economic Policy Institute, Basic Family Needs Budget Calculator.

The conclusions to be drawn from this data, *vis a vis* home energy unaffordability, are two-fold. First, New York's low-income households do not have discretionary income that they can devote

to paying increased home energy burdens. Without additional home energy assistance, if energy bills increase, whether attributable to increasing prices, severe weather, or some other cause, either those bills will remain unpaid or New York's households will be called upon to make additional compromises in the provision of other household necessities.

Second, whether low-income energy bills get paid in a full and timely fashion is not a function of adequate (or appropriate) "budgeting" on the part of the household. No matter how well budgeted, for example, it is not possible for a low-income New York household to stretch an income at 200% of Federal Poverty Level to pay increased home energy bills when the Basic Family Needs Budget reaches between 250% and 350% of the Federal Poverty Level.

What Contributes to the Inability to Meet Basic Needs Budget

The inability of low-income New York households to meet these Basic Family Needs Budgets comes as no surprise. The discussion below considers the ongoing deterioration in median income and wages in New York relative to what it takes to fund a basic standard of living.

Overall Mean Income

The Table below presents data on the mean income of households by the ratio of income to Federal Poverty Level. The data reported is for the years 2007 through 2010. The mean income is based on the average of each range. For example, in 2007, the average income or households with below 50% of the Federal Poverty Level had income of $2,653. In 2008, the average income had fallen to $3,283 for this Poverty range. In 2010, the average income of households with income between 150% and 175% of Poverty level was $32,360.

Table 28. Mean Household Income By Ratio of Income to Federal Poverty Level (2007 – 2010) (New York)

	Below 50%	50 – < 75%	75 – < 100%	100 – < 125%	125 – < 150%	150 – < 175%	175 - < 200%	200 – 250%	250% and Above
2007	$3,653	$11,875	$14,364	$20,573	$24,533	$31,138	$31,465	$40,304	$112,324
2008	$3,283	$10,798	$15,797	$22,894	$26,126	$30,033	$34,084	$42,507	$111,818
2009	$3,835	$12,269	$16,575	$21,200	$28,.055	$29,146	34,408$	41,335$	112,705$
2010	3,547	$14,505	$16,174	$19,095	$24,803	$32,360	$36,277	$41,912	$113,967

Current Population Survey Table Creator for the Annual Social and Economic Supplement (annual).

The observation that stands out from the data on median income disaggregated by Federal Poverty Level is that the median income of households below 250% of Federal Poverty Level is inadequate to meet New York's Basic Family Needs Budgets. These households consistently experience an absolute mismatch between household expenditures on basic needs and the income available to pay those expenses.

The Particular Needs of the Working Poor

The inability to meet basic needs in New York is no longer the province of households traditionally considered to be low-income. The increasing movement of home energy unaffordability into the middle class is reflective of the growing mismatch between working incomes and the income a household requires to meet its basic family needs. The most recent Basic Family Needs Budget for various geographic regions in New York was presented above.

Appendix B below presents the average wage and salary per job as reported by the U.S. Department of Commerce for various regions throughout New York. As can be seen, with the exception of the New York metropolitan area, the average wage per job is inadequate to cover a Basic Family Needs Budget in New York State.[19] Across-the-board, a working household with a single income would not be able to provide adequately for basic household needs such as housing, food, energy and clothing.

[19] The average wage per job is not separately reported for "rural" areas of New York.

Table 29. Average Wage and Salary per Job by Geographic Area (2008) (New York)

	2008	2009	2010	Growth	
				Actual (%)	If at Inflation
Albany-Schenectady-Amsterdam, NY (Combined Statistical Area)	$40,553	$42,175	$43,082	2%	$41,072
Buffalo-Niagara-Cattaraugus, NY (Combined Statistical Area)	$38,117	$38,961	$39,197	1%	$38,605
Ithaca-Cortland, NY (Combined Statistical Area)	$35,947	$37,806	$38,669	3%	$36,407
New York-Newark-Bridgeport, NY-NJ-CT-PA (Combined Statistical Area)	$63,615	$64,511	$62,108	-1%	$64,429
Rochester-Batavia-Seneca Falls, NY (Combined Statistical Area)	$40,194	$41,137	$41,200	1%	$40,708
Syracuse-Auburn, NY (Combined Statistical Area)	$39,193	$40,179	$40,718	1%	$39,695
Albany-Schenectady-Amsterdam, NY (Economic Area)	$39,889	$41,398	$42,162	2%	$40,400
Buffalo-Niagara-Cattaraugus, NY (Economic Area)	$37,146	$38,089	$38,294	1%	$37,621
New York-Newark-Bridgeport, NY-NJ-CT-PA (Economic Area)	$62,652	$63,546	$61,251	-1%	$63,454
Rochester-Batavia-Seneca Falls, NY (Economic Area)	$39,411	$40,432	$40,362	1%	$39,915
Syracuse-Auburn, NY (Economic Area)	$36,819	$38,045	$38,607	2%	$37,290

SOURCE: Bureau of Economic Analysis, Regional Economic Accounts, U.S. Department of Commerce.

Moreover, as the Table above shows, despite the inadequacy of wages and salaries to provide sufficient income to meet basic family needs, wages and salaries generally kept pace with inflation. Only in the New York area did wage and salary growth in percentage terms fall below what wage and salary growth would have been had it tracked inflation.

Income and Aging Persons

Income in New York has both age and gender implications to it in New York. People in the post-retirement aging bracket (age 65 or older) have a noticeable decline in their income holding Poverty Level constant. This decline occurs for the population as a whole and for both men and women. The data for 2009 is presented in Table 30. Data for persons aged 17 and younger is not separately reported in this table.

The increased earning capacity during adult working years is evident for the population as a whole and for both men and women in Table 30. In every Poverty Level range for both the total population and for men, households whose householder is age 65 or older have less income. Women-headed households are nearly as universal; only women-headed households below 50% of the Poverty Level have higher incomes when they are age 60 or older than when they are age 18 to 64.

Table 30. Mean Income by Poverty Level, Age and Gender (New York 2009)

	All			Men			Women		
Poverty Level	Total	18 - 64	65 or older	Total	18 - 64	65 or older	Total	18 - 64	65 or older
0 - 50%	$3,547	$2,601	$2,552	$3,393	$2,119	$1,721	$3,664	$2,922	$3,048
50 - 75%	$14,503	$13,327	$8,285	$15,064	$14,230	$7,369	$14,113	$12,835	$8,622
75 - 100%	$16,178	$15,611	$10,520	$16,683	$16,111	$11,557	$15,851	$15,279	$10,058
100 - 125%	$19,095	$19,165	$13,842	$19,702	$18,716	$14,456	$18,567	$19,575	$13,607
125 - 150%	$24,803	$23,949	$17,517	$25,107	$23,193	$17,911	$24,494	$24,710	$17,568
150 - 175%	$32,260	$31,765	$22,718	$32,969	$32,145	$22,127	$31,733	$31,232	$23,022
175 - 200%	$36,277	$36,266	$24,397	$36,549	$34,831	$25,237	$35,986	$37,725	$23,893
200 - 250%	$41,912	$41,673	$29,349	$41,228	$43,170	$27,962	$40,759	$40,384	$30,254
250 - 300%	$52,289	$50,724	$35,530	$52,331	$51,251	$36,239	$50,331	$50,231	$35,028
300% or more	$122,973	$121,787	$91,323	$126,161	$124,175	$95,597	$119,717	$119,351	$87,435
Total	$76,516	$80,204	$53,150	$81,371	$85,366	$60,381	$72,035	$96,611	$48,029

The dollar disparity between older and younger households ends to grow larger as incomes get bigger when measured against the Federal Poverty Level. Aging households living at 75% to

150% of Poverty Level have income of roughly $4,000 to $5,000 less than households in the same Poverty range but aged 18 to 64. When incomes increase to between 150% and 200% of Poverty Level, the disparity between the aged and non-aged increases to roughly $10,000, while the difference increases to $15,000 for households with income between 200% and 300% of Poverty Level. The same growth pattern is evident in the dollar disparity for women as well.

The data presented in Table 30, it should be noted, holds Poverty Level constant, but not household size. The Federal Poverty Level is a measure of income taking into account both dollars of income and household size. A 3-person household with an income of $15,000, for example, is considered "poorer" than a 2-person household with an income of $15,000. While not having examined the data, it is likely that the lower incomes of aging households, holding Poverty Level constant, is an indicator of smaller household sizes. Nonetheless, when considering ability to pay home energy bills, it is important to remember that aging households have substantially fewer resources than do non-aging households.

The difference between aging and non-aging household incomes cannot be exclusively attributed to a difference in household size. Table 31 presents data by Poverty Level, age and employment status. Employment status is divided into three categories: (1) full-time worker; (2) part-time worker; and (3) non-worker.

Aging households with workers tend *not* to have incomes in the lowest ranges of the Federal Poverty Level. No full-time aging workers fall within the Federal Poverty Level ranges of less than 100% of Poverty Level; virtually non full-time workers have income less than 125% of Poverty Level. Aging households that *do* have full-time workers have higher incomes when falling into the income ranges of 125% to 175% of Poverty. NO aging households with part-time workers have higher income.

Table 31. Mean Income by Poverty Level, Age and Employment Status (New York 2009)

	Full-Time Worker			Part-time Worker			Non-Worker		
Poverty Level	Total	18 - 64	65 or older	Total	18 - 64	65 or older	Total	18 - 64	65 or older
0 - 50%	$3,603	$3,577	---	$3,960	$3,960	---	$2,502	$2,207	$2,552
50 - 75%	$14,156	$14,156	---	$9,593	$9,448	$17,565	$15,077	$13,806	$8,285
75 - 100%	$15,612	$15,612	---	$14,885	$14,772	---	$16,577	$15,913	$10,544
100 - 125%	$19,972	$20,092	$14,002	$20,358	$20,198	---	$19,292	$19,708	$13,828
125 - 150%	$23,475	$23,256	$30,656	$28,909	$30,162	$18,144	$25,685	$24,937	$17,086
150 - 175%	$32,016	$31,757	$41,691	$28,594	$28,886	$22,196	$32,877	$32,934	$22,011
175 - 200%	$34,103	$34,428	$20,949	$34,472	$34,363	$21,260	$37,587	$39,932	$24,885
200 - 250%	$39,736	$40,033	$25,722	$40,546	$40,731	$30,148	$43,227	$43,518	$29,846
250 - 300%	$47,756	$48,369	$36,721	$54,975	$56,563	$33,285	$54,237	$55,615	$35,956
300% or more	$123,164	$122,481	$123,873	$120,943	$123,071	$99,680	$124,044	$116,610	$80,449
Total	$95,867	$95,332	$104,021	$79,441	$76,345	$83,893	$61,599	$51,948	$43,473

In contrast, aging households with no worker more frequently have higher incomes, particularly in the more moderately high Poverty Levels. At each income range from 150% to 300% of Poverty, aging households with no workers have higher incomes than non-aging households with no workers. It would appear that household size is not the exclusive factor influencing income by age, holding Poverty Level constant. When one disaggregates the aging population by worker status, instances of aging households with higher incomes are readily evident.

Impact of Energy Prices on Total Shelter Costs

Housing affordability has a direct impact on the ability of New York's low-income households to be able to afford their home energy bills. As housing prices increase, low-income households are increasingly forced out of higher-quality, higher-priced homes into older, lower-quality, less-energy efficient homes.

While the affordability of housing prices has remained relatively constant for two-bedroom units in 2010 relative to 2006 in most, but not all, areas of New York, overall housing remained unaffordable. In every region of the state, more than half of all renters were not able to afford a two-bedroom housing unit in 2010. In four regions, 60% or more of the renters were not able to afford a two-bedroom unit.

As the Table below shows, throughout the state, the unaffordability of housing is particularly acute for New York's low-income households. In 2010, the minimum income required to rent a two-bedroom unit (for a two-person household) ranged from a low of 105% of median income (Albany-Schenectady-Troy MSA) to a high of 139% (Ithaca) and 138% of median income (Elmira). Appendix C presents housing affordability data on a county and Metropolitan Area for the entire state.

Energy costs and shelter costs march hand-in-hand in any discussion of "affordability." The energy (and other utility) costs associated with housing are one component of the overall "rent" that is used to determine "housing affordability." Fair Market Rents (FMRs), published annually by the U.S. Department of Housing and Urban Development (HUD) include all utility costs (except telephone). One aspect of the overall unaffordability of the rents presented above is the unaffordability of the underlying home utility costs.

Table 32. Affordability of Rental Housing in New York (2010)

COUNTY/METRO	Renter households (2005-2009)	Percent of median renter income needed to afford 2 bdrm FMR	Income needed to afford 2 bdrm FMR	2 bdrm housing wage as % of mean renter wage	Estimated percent of renters unable to afford 2 bdrm FMR
Albany-Schenectady-Troy MSA	111,051	105%	$36,000	141%	50%
Binghamton MSA	30,721	111%	$28,640	132%	52%
Buffalo-Niagara Falls MSA	152,631	113%	$29,040	141%	53%
Elmira MSA	11,252	138%	$31,440	169%	61%
Glens Falls MSA	14,872	109%	$33,000	157%	52%
Ithaca MSA	17,201	139%	$38,000	152%	61%
Kingston MSA	21,678	110%	$39,680	201%	52%
Nassau-Suffolk HMFA	155,758	133%	$66,440	245%	60%
New York HMFA	2,045,596	134%	$56,120	91%	60%
Poughkeepsie-Newburgh-Middletown MSA	64,738	119%	$46,240	205%	55%
Rochester MSA	121,324	118%	$32,160	150%	55%
Syracuse MSA	79,953	113%	$30,640	140%	53%
Utica-Rome MSA	36,666	117%	$29,760	162%	55%

Moreover, the unaffordability of shelter also impedes a lower-income household's ability to respond to high energy costs. Not only do high shelter costs force low-income households into lower quality housing units, but they also divert resources that might otherwise be available to invest in cost-effective energy usage reduction measures. When households cannot afford to pay their basic shelter costs, they do not "invest" money in measures to save energy, even if those measures might generate even a moderate-term payback.

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A Special Note on the Earned Income Tax Credit

As has been documented in detail above, little question exists but that low-income households frequently do not have sufficient household resources to consistently pay their utility bills in a full and timely fashion in New York. Bill payment assistance resources are available to low-income customers through the federal Low-Income Home Energy Assistance Program (LIHEAP). LIHEAP, however, is primarily constrained to paying only home heating bills. Moreover, LIHEAP is often budget constrained, thus limiting the time it is available, the population defined to be eligible for assistance, and the level of grants that are provided.

New York utilities, and other stakeholders interested in the affordability of home energy, can redress many of these shortcomings by targeting specific programs to assist the working poor in New York. As was discussed immediately above, the inability to pay for home utility bills is increasingly reaching into the middle class. Gaining employment, standing alone, is no longer sufficient to pull oneself out of Poverty or to ensure that a household will be able to meet its basic household needs.

Despite the inadequacy of income for these high-range poverty households in New York to meet their basic family needs budget, it is often not appropriate for utilities to offer rate discounts in response to their income shortfall. The explanation of the Home Energy affordability Gap indicates that the general standard for energy affordability is 6% of income. If home energy bills are less than or equal to this benchmark, they are considered "affordable" from the utility's perspective.

Given this benchmark for affordability, home energy bills in New York would be *un*affordable only if they exceed a $3,000 or more. Typical New York energy bills do not fall within these bill ranges, particularly for the higher ranges of low-income households and the lower ranges of the middle class.

Using the Earned Income Tax Credit (EITC) as Affordability Assistance

There are, however, specific steps that TPU can and should take to respond to the lack of sufficient household resources to meet basic home energy needs within these working class households. Even should the "unaffordability" relate primarily to housing costs, for example, those unaffordable household expenses may manifest themselves in unpaid utility bills as households make trade-offs on which bills they will pay in any given month.

Helping income-eligible households claim their entire federal Earned Income Tax Credit (EITC) is one initiative that New York stakeholders should pursue for the state's high range poverty households. The EITC is the nation's primary anti-poverty program. In New York:

- In 2007,[20] nearly 1.5 million households claimed a total of $3.05 billion in Federal EITC credits (an average credit of $1,952);

- In 2006, 1.5 million households claimed a total of $2.8 billion in Federal EITC credits (an average credit of $1,897);

- In 2005, 1.47 million households claimed a total of $2.7 billion in Federal EITC credits (an average credit of $1,840).

The EITC tends to serve more moderate income populations. According to the Center on Budget and Policy Priorities (CBPP), the Washington D.C.-based organization operating the national EITC Outreach Campaign, working families with children that have annual incomes in the mid-$30,000 to mid-$40,000 range (depending on marital status and the number of children in the family) generally are eligible for the EITC. Also, poor workers without children can receive an EITC credit, albeit of a much smaller amount and at a much lower income level.

The Benefits of the EITC for Home Energy Affordability

EITC claims directly benefit households needing help with home energy affordability. According to a study of EITC recipients in New York, performed by faculty at Colgate

[20] 2007 is the last year for which data is available.

University, 40% of the households reporting using their EITC to pay bills used those benefits to pay utility bills, a higher percentage than those using the EITC to pay for rent (31%), credit cards (28%), car payments (22%), and groceries (21%).[21] More than two-thirds of EITC recipients use their credits to pay for basic needs, while half use their credits to pay off a debt. Another study found that 65% of EITC recipients have a "making ends meet" use for their credits, with the payment of utility bills and rent the most important uses, followed by the purchase of food and clothing.[22]

Moreover, an Edison Electric Institute (EEI) staffperson reported that a 1994 study of EITC recipients in New Jersey found that one-third of all EITC recipients used their EITC to pay past-due bills, and one-quarter of all recipients used their EITC benefits to pay past-due *utility* bills.[23]

One benefit of the EITC is that it can reach beyond merely serving the objective of helping low-income customers pay their home utility bills. One study in San Antonio, for example, found that every $1 in EITC benefits received in that city generated $1.58 in local economic activity. The San Antonio study found further that every $37,000 in local economic activity would generate one additional permanent job. According to the Brooking Institute, the EITC generates a concentrated infusion into local economies, in many cities, more than $1.0 million per square mile. One study in Cuyahoga County (OH) found that the EITC benefits claimed in the early months of 2003 exceeded all the wages and benefits paid in the local hotel industry in that quarter.

Action Steps by Regarding EITC Claims

New York can generate substantial new "energy assistance" benefits for its high-range poverty households by supporting efforts to promote the Earned Income Tax Credit. The view frequently articulated is that few jurisdictions exist that cannot, with a reasonable amount of effort, increase

[21] Simpson, et al. (October 2006). The Efficacy of the EITC: Evidence from Madison County (New York), Colgate University Department of Economics.
[22] Timothy Smeeding, et al. (December 2000). The EITC: Expectation, Knowledge, Use and Economic and Social Mobility," National Tax Journal, 53(4): 1187, 1198. Smeeding is with the Center for Policy Research, The Maxwell School, Syracuse University (NY).
[23] Since this data is based on generic EITC outreach directed to the population as a whole, should outreach be focused on payment-troubled customers, it would be expected that these percentages would increase.

the penetration of income-eligible households claiming their EITC by at least five percent. In New York State as a whole, a five percent (5%) increase in the number of EITC claims in 2007 would have resulted in nearly 75,000 households newly receiving the EITC, generating an additional $150 million in benefits flowing into the State.

Given these benefits, a substantial number of more moderate income households might well have benefits. According to Internal Review Service (IRS) data from 2007, more than 20% of taxpayers filing returns in 2007 reported incomes between $20,000 and $50,000. Appendix D presents county-specific data on 2007 tax returns for New York, and the number and amount of claimed EITC benefits.

Given this data, New York should consider the following:

- New York utilities should direct targeted EITC outreach to customers in arrears. Indeed, even if the utilities capture only a moderate fraction of the total benefits generated, it would represent a significant new revenue stream.

- New York utilities should fund outreach efforts targeted toward populations that under-utilize the EITC. Rather than doing generic outreach campaigns, utilities could help fund "gap-filling" outreach. According to the national EITC Outreach Campaign, women fill a disproportionate number of part-time and low-wage jobs. Newly employed women, in particular, are less likely to file for EITC benefits. Moreover, Hispanic parents are much less likely to file for EITC benefits. An Urban Institute study found that only 32% of low-income Hispanic parents knew about the EITC, and only 20% of such parents claimed their EITC. Utilities should direct funding to specific community-based organizations that can document their ability to reach these under-served populations.

- New York utilities should refer payment-troubled customers to free tax preparation clinics (called Volunteer Income Tax Assistance, or "VITA," sites). Customers who contact the utility during the tax preparation season who have received energy assistance in the past, are currently receiving the low-income discount, or have otherwise been

identified as "low-income" by a company, can be directed toward VITA sites in addition to being directed toward energy assistance agencies. Information on VITA sites can be included with shutoff notices, with written confirmation of payment plan terms, or in other collection initiatives. According to EITC outreach specialists, the primary problem with VITA sites is that not enough people use them. Most people do not know about VITA sites; those that do often find it difficult to find them. Unfortunately, the local IRS telephone assistance lines through which people might obtain information on the location of VITA sites are often busy.

- New York utilities should add EITC outreach to its existing contacts with its customers. Adding an EITC information message during the call-center hold time would be helpful. Adding EITC outreach materials to the utility web sites would reach a different population. Including EITC outreach with shutoff notices would provide an opportunity for payment-troubled customers to seek additional financial resources.

- In addition to EITC outreach efforts, New York utilities should financially support the provision of free tax preparation clinics designed to help income-eligible households claim their EITC. In New York, of the low-income households claiming the EITC in 2006, more than 30% used paid tax preparers, while roughly a fifth received "tax anticipation loans." In these circumstances, the cost of the tax preparation, according to one Brooking Institution study, is $150, with an additional cost of $130 for the Refund Anticipation Loan (RAL), $280 total. The Brookings Institution found that low-income households receiving such Refund Anticipation Loans pay an annual percentage rate of 171% in interest. These two processes (i.e., the use of paid tax preparers and the use of RALs) pulled millions of dollars out of the low-income community in New York in 2007 alone.

Finally, while this report recommends specific action steps for New York utilities to take as the local utility, not all steps need be funded and advanced by the utility industry. Increasing the number of EITC claims in New York would benefit the community as a whole, including the

business community. Research finds that EITC benefits not only multiply in the economy, thus creating additional economic activity, but also that each $37,000 in benefits supports one fulltime job. It would thus be appropriate for New York utilities to convene a business roundtable, along with appropriate leadership within the nonprofit community, to develop and implement plans specific to individual communities for EITC outreach above and beyond that outreach that the utility industry directs to its own low-income, payment-troubled population.

Six Important Findings

1. Low-income households have insufficient income to increase their expenditures on home energy without compromising other basic household necessities. This inability can be seen through a comparison of household income to a Basic Family Needs Budget.

2. The median income of households below 250% of Federal Poverty Level is inadequate to meet New York's Basic Family Needs Budgets. These households consistently experience an absolute mismatch between household expenditures on basic needs and the income available to pay those expenses.

3. With the exception of the New York metropolitan area, the average wage per job is inadequate to cover a Basic Family Needs Budget in New York State. Across-the-board, a working household with a single income would not be able to provide adequately for basic household needs such as housing, food, energy and clothing.

4. Income has both age and gender implications to it in New York. People in the post-retirement aging bracket (age 65 or older) have a noticeable decline in their income holding Poverty Level constant. This decline occurs for the population as a whole and for both men and women.

5. While the affordability of housing prices has remained relatively constant for two-bedroom units in 2010 relative to 2006 in most, but not all, areas of New York, overall housing remained unaffordable. In every region of the state, more than half of all renters were not able to afford a two-bedroom housing unit in 2010. In four regions, 60% or

more of the renters were not able to afford a two-bedroom unit. In 2010, the minimum income required to rent a two-bedroom unit (for a two-person household) ranged from a low of 105% of median income (Albany-Schenectady-Troy MSA) to a high of 139% (Ithaca) and 138% of median income (Elmira).

6. Few jurisdictions exist that cannot, with a reasonable amount of effort, increase the penetration of income-eligible households claiming their EITC by at least five percent. In New York State as a whole, a five percent (5%) increase in the number of EITC claims in 2007 would have resulted in nearly 75,000 households newly receiving the EITC, generating an additional $150 million in benefits flowing into the State.

Appendix A: Dollar Incomes by Selected Poverty Ranges (2010) and Annual Median Incomes (2009)

Dollar Incomes by Selected Poverty Level Ranges (2010) and County Annual Median Income Ranges (2009 /a/

County	*Average HH Size*	*Federal Poverty Level for Average Household Size*					*Annual Median Income (mid-point*			
		100%	*< 50%*	*100 – 125%*	*185 – 200%*	*200 – 300%*	*100%*	*< 30%*	*30 – 50%*	*50 -80%*
Albany	2.30	$15,692	$3,923	$17,654	$30,207	$39,230	$56,568	$8,485	$22,627	$36,769
Allegany	2.41	$16,103	$4,026	$18,116	$30,999	$40,259	$41,000	$6,150	$16,400	$26,650
Bronx	2.83	$17,674	$4,419	$19,883	$34,023	$44,186	$34,626	$5,194	$13,850	$22,507
Broome	2.33	$15,804	$3,951	$17,780	$30,423	$39,511	$44,253	$6,638	$17,701	$28,764
Cattaraugus	2.36	$15,916	$3,979	$17,906	$30,639	$39,791	$41,942	$6,291	$16,777	$27,262
Cayuga	2.32	$15,767	$3,942	$17,738	$30,351	$39,417	$48,991	$7,349	$19,596	$31,844
Chautauqua	2.31	$15,729	$3,932	$17,696	$30,279	$39,324	$39,865	$5,980	$15,946	$25,912
Chemung	2.32	$15,767	$3,942	$17,738	$30,351	$39,417	$41,611	$6,242	$16,644	$27,047
Chenango	2.48	$16,365	$4,091	$18,411	$31,503	$40,913	$44,202	$6,630	$17,681	$28,731
Clinton	2.44	$16,216	$4,054	$18,243	$31,215	$40,539	$47,430	$7,115	$18,972	$30,830
Columbia	2.24	$15,468	$3,867	$17,401	$29,775	$38,669	$54,873	$8,231	$21,949	$35,667

Dollar Incomes by Selected Poverty Level Ranges (2010) and County Annual Median Income Ranges (2009 /a/

County	*Average HH Size*	*Federal Poverty Level for Average Household Size*					*Annual Median Income (mid-point*			
		100%	*< 50%*	*100 – 125%*	*185 – 200%*	*200 – 300%*	*100%*	*< 30%*	*30 – 50%*	*50 -80%*
Cortland	2.58	$16,739	$4,185	$18,832	$32,223	$41,848	$47,152	$7,073	$18,861	$30,649
Delaware	2.29	$15,655	$3,914	$17,611	$30,135	$39,137	$40,940	$6,141	$16,376	$26,611
Dutchess	2.67	$17,076	$4,269	$19,210	$32,871	$42,690	$69,507	$10,426	$27,803	$45,180
Erie	2.32	$15,767	$3,942	$17,738	$30,351	$39,417	$46,814	$7,022	$18,726	$30,429
Essex	2.27	$15,580	$3,895	$17,527	$29,991	$38,950	$44,466	$6,670	$17,786	$28,903
Franklin	2.34	$15,842	$3,960	$17,822	$30,495	$39,604	$39,802	$5,970	$15,921	$25,871
Fulton	2.35	$15,879	$3,970	$17,864	$30,567	$39,698	$44,157	$6,624	$17,663	$28,702
Genesee	2.45	$16,253	$4,063	$18,285	$31,287	$40,633	$48,509	$7,276	$19,404	$31,531
Greene	2.37	$15,954	$3,988	$17,948	$30,711	$39,885	$45,837	$6,876	$18,335	$29,794
Herkimer	2.35	$15,879	$3,970	$17,864	$30,567	$39,698	$40,537	$6,081	$16,215	$26,349
Jefferson	2.59	$16,777	$4,194	$18,874	$32,295	$41,942	$43,444	$6,517	$17,378	$28,239
Kings	2.82	$17,637	$4,409	$19,841	$33,951	$44,092	$43,023	$6,453	$17,209	$27,965
Lewis	2.40	$16,066	$4,017	$18,074	$30,927	$40,165	$42,201	$6,330	$16,880	$27,431
Livingston	2.48	$16,365	$4,091	$18,411	$31,503	$40,913	$52,049	$7,807	$20,820	$33,832

Dollar Incomes by Selected Poverty Level Ranges (2010) and County Annual Median Income Ranges (2009 /a/

County	*Average HH Size*	*Federal Poverty Level for Average Household Size*					*Annual Median Income (mid-point*			
		100%	*< 50%*	*100 – 125%*	*185 – 200%*	*200 – 300%*	*100%*	*< 30%*	*30 – 50%*	*50 -80%*
Madison	2.52	$16,515	$4,129	$18,579	$31,791	$41,287	$52,327	$7,849	$20,931	$34,013
Monroe	2.46	$16,290	$4,073	$18,327	$31,359	$40,726	$51,686	$7,753	$20,674	$33,596
Montgomery	2.42	$16,141	$4,035	$18,158	$31,071	$40,352	$44,072	$6,611	$17,629	$28,647
Nassau	3.06	$18,534	$4,634	$20,851	$35,679	$46,336	$93,579	$14,037	$37,432	$60,826
New York	2.11	$14,981	$3,745	$16,854	$28,839	$37,454	$66,525	$9,979	$26,610	$43,241
Niagara	2.37	$15,954	$3,988	$17,948	$30,711	$39,885	$46,231	$6,935	$18,492	$30,050
Oneida	2.36	$15,916	$3,979	$17,906	$30,639	$39,791	$45,023	$6,753	$18,009	$29,265
Onondaga	2.40	$16,066	$4,017	$18,074	$30,927	$40,165	$50,117	$7,518	$20,047	$32,576
Ontario	2.44	$16,216	$4,054	$18,243	$31,215	$40,539	$55,692	$8,354	$22,277	$36,200
Orange	2.93	$18,048	$4,512	$20,304	$34,743	$45,121	$69,913	$10,487	$27,965	$45,443
Orleans	2.49	$16,403	$4,101	$18,453	$31,575	$41,007	$47,313	$7,097	$18,925	$30,753
Oswego	2.50	$16,440	$4,110	$18,495	$31,647	$41,100	$43,643	$6,546	$17,457	$28,368
Otsego	2.33	$15,804	$3,951	$17,780	$30,423	$39,511	$45,516	$6,827	$18,206	$29,585
Putnam	2.79	$17,525	$4,381	$19,715	$33,735	$43,812	$88,580	$13,287	$35,432	$57,577

Dollar Incomes by Selected Poverty Level Ranges (2010) and County Annual Median Income Ranges (2009 /a/

County	*Average HH Size*	*Federal Poverty Level for Average Household Size*					*Annual Median Income (mid-point*			
		100%	*< 50%*	*100 – 125%*	*185 – 200%*	*200 – 300%*	*100%*	*< 30%*	*30 – 50%*	*50 -80%*
Queens	2.90	$17,936	$4,484	$20,178	$34,527	$44,840	$54,950	$8,243	$21,980	$35,718
Rensselaer	2.45	$16,253	$4,063	$18,285	$31,287	$40,633	$55,023	$8,253	$22,009	$35,765
Richmond	2.84	$17,712	$4,428	$19,926	$34,095	$44,279	$71,843	$10,776	$28,737	$46,698
Rockland	3.03	$18,422	$4,606	$20,725	$35,463	$46,056	$84,105	$12,616	$33,642	$54,668
Saratoga	2.51	$16,477	$4,119	$18,537	$31,719	$41,194	$63,725	$9,559	$25,490	$41,421
Schenectady	2.55	$16,627	$4,157	$18,705	$32,007	$41,568	$55,421	$8,313	$22,168	$36,024
Schoharie	2.39	$16,029	$4,007	$18,032	$30,855	$40,072	$51,156	$7,673	$20,462	$33,251
Seneca	2.50	$16,440	$4,110	$18,495	$31,647	$41,100	$45,018	$6,753	$18,007	$29,262
St. Lawrence	2.31	$15,729	$3,932	$17,696	$30,279	$39,324	$41,526	$6,229	$16,610	$26,992
Steuben	2.42	$16,141	$4,035	$18,158	$31,071	$40,352	$43,662	$6,549	$17,465	$28,380
Suffolk	3.11	$18,721	$4,680	$21,062	$36,039	$46,804	$84,767	$12,715	$33,907	$55,099
Sullivan	2.37	$15,954	$3,988	$17,948	$30,711	$39,885	$48,873	$7,331	$19,549	$31,767
Tioga	2.48	$16,365	$4,091	$18,411	$31,503	$40,913	$51,135	$7,670	$20,454	$33,238
Tompkins	2.32	$15,767	$3,942	$17,738	$30,351	$39,417	$47,770	$7,166	$19,108	$31,051

Dollar Incomes by Selected Poverty Level Ranges (2010) and County Annual Median Income Ranges (2009 /a/

County	*Average HH Size*	*Federal Poverty Level for Average Household Size*					*Annual Median Income (mid-point*			
		100%	*< 50%*	*100 – 125%*	*185 – 200%*	*200 – 300%*	*100%*	*< 30%*	*30 – 50%*	*50 -80%*
Ulster	2.43	$16,178	$4,045	$18,200	$31,143	$40,446	$56,759	$8,514	$22,704	$36,893
Warren	2.33	$15,804	$3,951	$17,780	$30,423	$39,511	$49,772	$7,466	$19,909	$32,352
Washington	2.37	$15,954	$3,988	$17,948	$30,711	$39,885	$45,964	$6,895	$18,386	$29,877
Wayne	2.47	$16,328	$4,082	$18,369	$31,431	$40,820	$53,517	$8,028	$21,407	$34,786
Westchester	2.74	$17,338	$4,334	$19,505	$33,375	$43,344	$80,297	$12,045	$32,119	$52,193
Wyoming	2.46	$16,290	$4,073	$18,327	$31,359	$40,726	$50,022	$7,503	$20,009	$32,514
Yates	2.58	$16,739	$4,185	$18,832	$32,223	$41,848	$43,428	$6,514	$17,371	$28,228

NOTES:

/a/ Poverty Level income at mid-point of range for average household size. Annual Median Income set at mid-point of Range.

Appendix B: Average Wage per Job in New York (2009)

Average Wage per Job: 2005 – 2010 (New York)					
Area Name (County/Metro Area)	2005	2006	2007	2008	2009
New York state total	$51,226	$54,701	$58,616	$59,436	$56,960
New York (Metropolitan Portion)	$52,652	$56,247	$60,355	$61,134	$58,469
New York (Non-Metropolitan Portion)	$31,578	$33,369	$34,396	$35,719	$35,914
Albany, NY	$41,644	$43,848	$44,774	$46,743	$47,943
Allegany, NY	$28,763	$29,667	$30,623	$33,731	$32,128
Bronx, NY	$38,278	$40,034	$41,700	$43,126	$43,702
Broome, NY	$32,484	$34,006	$35,327	$36,792	$37,085
Cattaraugus, NY	$29,531	$30,671	$32,089	$33,786	$34,252
Cayuga, NY	$31,786	$32,156	$33,138	$34,416	$34,786
Chautauqua, NY	$28,568	$29,999	$30,658	$32,294	$32,141
Chemung, NY	$33,020	$33,980	$34,955	$37,048	$37,086
Chenango, NY	$31,316	$32,680	$33,687	$35,084	$35,193
Clinton, NY	$32,670	$34,286	$36,526	$36,984	$37,665
Columbia, NY	$31,273	$32,089	$33,496	$33,716	$34,012
Cortland, NY	$29,707	$30,972	$32,523	$33,483	$33,708
Delaware, NY	$30,910	$32,519	$33,417	$34,850	$34,577
Dutchess, NY	$40,955	$42,542	$44,149	$45,711	$46,666
Erie, NY	$35,751	$37,437	$38,935	$39,816	$40,141
Essex, NY	$29,489	$31,339	$32,488	$34,003	$34,518
Franklin, NY	$30,703	$32,767	$34,050	$36,099	$36,590

Average Wage per Job: 2005 – 2010 (New York)					
Area Name (County/Metro Area)	2005	2006	2007	2008	2009
Fulton, NY	$30,555	$31,369	$31,980	$33,249	$34,487
Genesee, NY	$29,636	$31,305	$32,366	$33,124	$33,345
Greene, NY	$33,421	$33,387	$33,803	$34,933	$35,012
Hamilton, NY	$23,570	$26,317	$27,004	$27,312	$28,837
Herkimer, NY	$27,141	$28,232	$29,200	$29,864	$30,442
Jefferson, NY	$34,896	$37,559	$39,355	$40,992	$42,162
Kings, NY	$35,517	$36,909	$38,196	$39,015	$39,180
Lewis, NY	$28,025	$28,621	$30,629	$31,442	$31,937
Livingston, NY	$29,744	$30,659	$31,708	$32,942	$33,037
Madison, NY	$29,288	$29,952	$31,166	$33,462	$33,252
Monroe, NY	$39,735	$41,243	$42,636	$43,504	$43,480
Montgomery, NY	$28,913	$29,985	$31,696	$32,978	$33,638
Nassau, NY	$45,647	$47,391	$50,093	$50,383	$51,247
New York, NY	$83,057	$90,483	$99,405	$99,486	$90,492
Niagara, NY	$33,435	$34,874	$35,621	$35,750	$35,330
Oneida, NY	$31,651	$33,227	$34,831	$35,906	$36,413
Onondaga, NY	$37,711	$39,420	$41,035	$41,931	$42,612
Ontario, NY	$32,171	$33,893	$34,738	$36,020	$36,416
Orange, NY	$35,460	$36,711	$37,893	$39,064	$39,903
Orleans, NY	$31,865	$31,553	$32,609	$34,310	$34,719
Oswego, NY	$32,635	$33,698	$35,425	$35,987	$36,184
Otsego, NY	$29,359	$31,871	$32,562	$34,434	$35,085
Putnam, NY	$40,332	$42,146	$43,387	$45,063	$45,939
Queens, NY	$40,609	$41,965	$44,393	$44,957	$44,739

Average Wage per Job: 2005 – 2010 (New York)					
Area Name (County/Metro Area)	2005	2006	2007	2008	2009
Rensselaer, NY	$36,591	$37,842	$39,561	$40,760	$40,499
Richmond, NY	$36,240	$37,389	$38,751	$39,630	$40,114
Rockland, NY	$43,292	$45,196	$47,164	$49,118	$48,710
St. Lawrence, NY	$31,126	$32,656	$33,801	$34,966	$35,195
Saratoga, NY	$34,426	$35,931	$37,603	$38,765	$39,112
Schenectady, NY	$40,917	$42,568	$43,915	$46,503	$48,393
Schoharie, NY	$30,479	$31,114	$31,891	$32,829	$32,849
Schuyler, NY	$29,009	$28,869	$29,977	$31,351	$32,093
Seneca, NY	$30,123	$32,452	$34,018	$34,962	$35,072
Steuben, NY	$41,759	$48,659	$47,009	$47,504	$44,755
Suffolk, NY	$43,329	$45,842	$47,801	$49,822	$50,034
Sullivan, NY	$32,745	$33,000	$33,854	$35,242	$36,108
Tioga, NY	$39,792	$42,832	$44,309	$45,312	$46,676
Tompkins, NY	$34,129	$35,960	$37,037	$39,189	$40,252
Ulster, NY	$31,034	$33,999	$35,394	$36,466	$36,872
Warren, NY	$31,388	$32,640	$33,846	$34,716	$35,433
Washington, NY	$33,468	$34,303	$34,808	$35,640	$36,045
Wayne, NY	$31,615	$33,589	$35,242	$36,292	$36,813
Westchester, NY	$54,830	$57,829	$61,022	$61,502	$60,595
Wyoming, NY	$32,155	$33,111	$34,106	$35,841	$35,444
Yates, NY	$26,221	$26,828	$27,330	$28,149	$28,768
Albany-Schenectady-Troy, NY (Metropolitan Statistical Area)	$39,406	$41,224	$42,435	$44,235	$45,180
Binghamton, NY (Metropolitan Statistical Area)	$33,417	$35,189	$36,533	$37,945	$38,367
Buffalo-Niagara Falls, NY (Metropolitan Statistical Area)	$35,425	$37,078	$38,474	$39,265	$39,491

Average Wage per Job: 2005 – 2010 (New York)					
Area Name (County/Metro Area)	2005	2006	2007	2008	2009
Elmira, NY (Metropolitan Statistical Area)	$33,020	$33,980	$34,955	$37,048	$37,086
Glens Falls, NY (Metropolitan Statistical Area)	$32,005	$33,135	$34,136	$34,994	$35,618
Ithaca, NY (Metropolitan Statistical Area)	$34,129	$35,960	$37,037	$39,189	$40,252
Kingston, NY (Metropolitan Statistical Area)	$31,034	$33,999	$35,394	$36,466	$36,872
New York-Northern New Jersey-Long Island, NY-NJ-PA (Metropolitan Statistical Area)	$56,974	$60,642	$64,849	$65,719	$63,043
Poughkeepsie-Newburgh-Middletown, NY (Metropolitan Statistical Area)	$38,045	$39,450	$40,803	$42,124	$43,000
Rochester, NY (Metropolitan Statistical Area)	$37,905	$39,382	$40,704	$41,660	$41,718
Syracuse, NY (Metropolitan Statistical Area)	$36,542	$38,105	$39,716	$40,677	$41,231
Utica-Rome, NY (Metropolitan Statistical Area)	$31,021	$32,551	$34,093	$35,112	$35,619
Amsterdam, NY (Metropolitan Statistical Area)	$28,913	$29,985	$31,696	$32,978	$33,638
Auburn, NY (Metropolitan Statistical Area)	$31,786	$32,156	$33,138	$34,416	$34,786
Batavia, NY (Metropolitan Statistical Area)	$29,636	$31,305	$32,366	$33,124	$33,345
Corning, NY (Metropolitan Statistical Area)	$41,759	$48,659	$47,009	$47,504	$44,755
Cortland, NY (Metropolitan Statistical Area)	$29,707	$30,972	$32,523	$33,483	$33,708
Gloversville, NY (Metropolitan Statistical Area)	$30,555	$31,369	$31,980	$33,249	$34,487
Hudson, NY (Metropolitan Statistical Area)	$31,273	$32,089	$33,496	$33,716	$34,012
Jamestown-Dunkirk-Fredonia, NY (Metropolitan Statistical Area)	$28,568	$29,999	$30,658	$32,294	$32,141
Malone, NY (Metropolitan Statistical Area)	$30,703	$32,767	$34,050	$36,099	$36,590
Ogdensburg-Massena, NY (Metropolitan Statistical Area)	$31,126	$32,656	$33,801	$34,966	$35,195
Olean, NY (Metropolitan Statistical Area)	$29,531	$30,671	$32,089	$33,786	$34,252
Oneonta, NY (Metropolitan Statistical Area)	$29,359	$31,871	$32,562	$34,434	$35,085
Plattsburgh, NY (Metropolitan Statistical Area)	$32,670	$34,286	$36,526	$36,984	$37,665
Seneca Falls, NY (Metropolitan Statistical Area)	$30,123	$32,452	$34,018	$34,962	$35,072
Watertown-Fort Drum, NY (Metropolitan Statistical Area)	$34,896	$37,559	$39,355	$40,992	$42,162

Average Wage per Job: 2005 – 2010 (New York)					
Area Name (County/Metro Area)	2005	2006	2007	2008	2009
Nassau-Suffolk, NY (Metropolitan Division)	$44,485	$46,613	$48,939	$50,100	$50,635
New York-White Plains-Wayne, NY-NJ (Metropolitan Division)	$62,335	$66,887	$72,295	$72,894	$68,412
Albany-Schenectady-Amsterdam, NY (Combined Statistical Area)	$37,708	$39,355	$40,553	$42,175	$43,082
Buffalo-Niagara-Cattaraugus, NY (Combined Statistical Area)	$35,093	$36,720	$38,117	$38,961	$39,197
Ithaca-Cortland, NY (Combined Statistical Area)	$33,055	$34,754	$35,947	$37,806	$38,669
New York-Newark-Bridgeport, NY-NJ-CT-PA (Combined Statistical Area)	$56,057	$59,570	$63,615	$64,511	$62,108
Rochester-Batavia-Seneca Falls, NY (Combined Statistical Area)	$37,381	$38,881	$40,194	$41,137	$41,200
Syracuse-Auburn, NY (Combined Statistical Area)	$36,169	$37,636	$39,193	$40,179	$40,718
Albany-Schenectady-Amsterdam, NY (Economic Area)	$37,143	$38,659	$39,889	$41,398	$42,162
Buffalo-Niagara-Cattaraugus, NY (Economic Area)	$34,232	$35,851	$37,146	$38,089	$38,294
New York-Newark-Bridgeport, NY-NJ-CT-PA (Economic Area)	$55,274	$58,695	$62,652	$63,546	$61,251
Rochester-Batavia-Seneca Falls, NY (Economic Area)	$36,605	$38,300	$39,411	$40,432	$40,362
Syracuse-Auburn, NY (Economic Area)	$33,685	$35,347	$36,819	$38,045	$38,607

SOURCE: Bureau of Economic Analysis, Regional Economic Accounts, U.S. Department of Commerce.

Appendix C: Housing Affordability by Geographic Region

Housing Affordability in New York by Geographic Region (2011)

COUNTY/METRO	Renter households (2005-2009)	Rent affordable at renter median income	Percent of median renter income needed to afford 2 bdrm FMR	Rent affordable with full-time job paying mean renter wage	Income needed to afford 2 bdrm FMR	Housing Wage for 2 bdrm FMR	2 bdrm housing wage as % of mean renter wage	Estimated percent of renters unable to afford 2 bdrm FMR
Albany-Schenectady-Troy MSA	111,051	$859	105%	$639	$36,000	$17.31	141%	50%
Binghamton MSA	30,721	$646	111%	$543	$28,640	$13.77	132%	52%
Buffalo-Niagara Falls MSA	152,631	$645	113%	$516	$29,040	$13.96	141%	53%
Elmira MSA	11,252	$570	138%	$465	$31,440	$15.12	169%	61%
Glens Falls MSA	14,872	$755	109%	$526	$33,000	$15.87	157%	52%
Ithaca MSA	17,201	$683	139%	$624	$38,000	$18.27	152%	61%
Kingston MSA	21,678	$904	110%	$493	$39,680	$19.08	201%	52%
Nassau-Suffolk HMFA	155,758	$1,251	133%	$677	$66,440	$31.94	245%	60%
New York HMFA	2,045,596	$1,051	134%	$1,542	$56,120	$26.98	91%	60%
Poughkeepsie-Newburgh-Middletown MSA	64,738	$969	119%	$564	$46,240	$22.23	205%	55%
Rochester MSA	121,324	$683	118%	$538	$32,160	$15.46	150%	55%
Syracuse MSA	79,953	$678	113%	$549	$30,640	$14.73	140%	53%
Utica-Rome MSA	36,666	$634	117%	$459	$29,760	$14.31	162%	55%

Housing Affordability in New York by Geographic Region (2011)

COUNTY/METRO	Renter households (2005-2009)	Rent affordable at renter median income	Percent of median renter income needed to afford 2 bdrm FMR	Rent affordable with full-time job paying mean renter wage	Income needed to afford 2 bdrm FMR	Housing Wage for 2 bdrm FMR	2 bdrm housing wage as % of mean renter wage	Estimated percent of renters unable to afford 2 bdrm FMR
Westchester County	125,028	$1,157	135%	$861	$62,440	$30.02	181%	60%
Albany County	49,018	$849	106%	$671	$36,000	$17.31	134%	51%
Allegany County	4,686	$548	125%	$409	$27,360	$13.15	167%	57%
Bronx County	370,942	$725	194%	$896	$56,120	$26.98	157%	75%
Broome County	26,578	$633	113%	$517	$28,640	$13.77	139%	53%
Cattaraugus County	8,658	$609	114%	$472	$27,840	$13.38	148%	53%
Cayuga County	9,015	$668	111%	$444	$29,760	$14.31	168%	52%
Chautauqua County	16,363	$553	127%	$409	$28,160	$13.54	172%	58%
Chemung County	11,252	$570	138%	$465	$31,440	$15.12	169%	61%
Chenango County	4,382	$716	98%	$562	$28,040	$13.48	125%	48%
Clinton County	8,746	$693	114%	$490	$31,600	$15.19	161%	53%
Columbia County	6,849	$847	102%	$513	$34,480	$16.58	168%	49%
Cortland County	6,118	$710	108%	$504	$30,600	$14.71	152%	51%
Delaware County	4,712	$655	108%	$559	$28,360	$13.63	127%	51%
Dutchess County	29,247	$1,016	114%	$668	$46,240	$22.23	173%	53%
Erie County	127,480	$651	111%	$529	$29,040	$13.96	137%	53%

Housing Affordability in New York by Geographic Region (2011)

COUNTY/METRO	Renter households (2005-2009)	Rent affordable at renter median income	Percent of median renter income needed to afford 2 bdrm FMR	Rent affordable with full-time job paying mean renter wage	Income needed to afford 2 bdrm FMR	Housing Wage for 2 bdrm FMR	2 bdrm housing wage as % of mean renter wage	Estimated percent of renters unable to afford 2 bdrm FMR
Essex County	4,449	$827	90%	$560	$29,760	$14.31	133%	45%
Franklin County	5,097	$518	131%	$388	$27,120	$13.04	175%	59%
Fulton County	6,371	$618	121%	$470	$29,920	$14.38	159%	56%
Genesee County	6,129	$681	120%	$434	$32,560	$15.65	188%	55%
Greene County	4,783	$769	106%	$486	$32,560	$15.65	168%	51%
Hamilton County	353	$665	113%	$312	$30,000	$14.42	240%	53%
Herkimer County	7,220	$640	116%	$431	$29,760	$14.31	173%	55%
Jefferson County	17,534	$762	102%	$560	$31,040	$14.92	139%	49%
Kings County	612,532	$877	160%	$763	$56,120	$26.98	184%	68%
Lewis County	2,646	$684	101%	$478	$27,720	$13.33	145%	49%
Livingston County	5,334	$633	127%	$352	$32,160	$15.46	228%	57%
Madison County	6,148	$815	94%	$510	$30,640	$14.73	150%	46%
Monroe County	93,750	$683	118%	$566	$32,160	$15.46	142%	55%
Montgomery County	5,903	$671	103%	$500	$27,720	$13.33	139%	50%
Nassau County	73,666	$1,263	132%	$661	$66,440	$31.94	251%	59%
New York County	565,414	$1,404	100%	$2,078	$56,120	$26.98	68%	48%

Housing Affordability in New York by Geographic Region (2011)

COUNTY/METRO	Renter households (2005-2009)	Rent affordable at renter median income	Percent of median renter income needed to afford 2 bdrm FMR	Rent affordable with full-time job paying mean renter wage	Income needed to afford 2 bdrm FMR	Housing Wage for 2 bdrm FMR	2 bdrm housing wage as % of mean renter wage	Estimated percent of renters unable to afford 2 bdrm FMR
Niagara County	25,151	$611	119%	$431	$29,040	$13.96	168%	55%
Oneida County	29,446	$633	118%	$463	$29,760	$14.31	161%	55%
Onondaga County	61,585	$684	112%	$562	$30,640	$14.73	136%	53%
Ontario County	10,277	$727	111%	$450	$32,160	$15.46	179%	52%
Orange County	35,491	$930	124%	$471	$46,240	$22.23	245%	57%
Orleans County	3,641	$670	120%	$420	$32,160	$15.46	191%	56%
Oswego County	12,220	$579	132%	$457	$30,640	$14.73	168%	60%
Otsego County	7,262	$593	124%	$454	$29,320	$14.10	161%	57%
Putnam County	5,140	$1,175	119%	$559	$56,120	$26.98	251%	55%
Queens County	417,832	$1,131	124%	$879	$56,120	$26.98	160%	57%
Rensselaer County	20,507	$829	109%	$592	$36,000	$17.31	152%	52%
Richmond County	48,158	$930	151%	$499	$56,120	$26.98	281%	65%
Rockland County	25,578	$1,021	137%	$571	$56,120	$26.98	246%	61%
Saratoga County	21,226	$1,041	86%	$604	$36,000	$17.31	149%	44%
Schenectady County	17,505	$753	120%	$662	$36,000	$17.31	136%	55%
Schoharie County	2,795	$522	172%	$298	$36,000	$17.31	302%	71%

Housing Affordability in New York by Geographic Region (2011)

COUNTY/METRO	Renter households (2005-2009)	Rent affordable at renter median income	Percent of median renter income needed to afford 2 bdrm FMR	Rent affordable with full-time job paying mean renter wage	Income needed to afford 2 bdrm FMR	Housing Wage for 2 bdrm FMR	2 bdrm housing wage as % of mean renter wage	Estimated percent of renters unable to afford 2 bdrm FMR
Schuyler County	1,626	$646	117%	$433	$30,200	$14.52	174%	55%
Seneca County	2,716	$684	117%	$471	$31,920	$15.35	170%	55%
St. Lawrence County	11,450	$572	121%	$447	$27,760	$13.35	155%	56%
Steuben County	10,606	$573	129%	$613	$29,480	$14.17	120%	58%
Suffolk County	82,092	$1,240	134%	$692	$66,440	$31.94	240%	60%
Sullivan County	9,107	$744	121%	$471	$35,960	$17.29	191%	56%
Tioga County	4,143	$729	98%	$706	$28,640	$13.77	101%	48%
Tompkins County	17,201	$683	139%	$624	$38,000	$18.27	152%	61%
Ulster County	21,678	$904	110%	$493	$39,680	$19.08	201%	52%
Warren County	8,434	$802	103%	$537	$33,000	$15.87	154%	49%
Washington County	6,438	$694	119%	$492	$33,000	$15.87	168%	55%
Wayne County	8,322	$663	121%	$432	$32,160	$15.46	186%	56%
Westchester County	125,028	$1,157	135%	$861	$62,440	$30.02	181%	60%
Wyoming County	3,347	$717	100%	$432	$28,640	$13.77	166%	48%
Yates County	2,114	$586	125%	$347	$29,400	$14.13	212%	57%

Source: National Low-Income Housing Coalition, Out of Reach: Why Every Day People Can’t Afford Housing (2011).

Appendix D: Earned Income Tax Credit Data: New York

Earned Income Tax Credit (EITC) Claims in New York State (2007)

County	All Tax Returns	EITC Returns	EITC Amounts Received	Gross Income $0	Gross Income: $1 - $5,000	Gross Income: $5 - $10,000	Gross Income: 10- $15,000	Gross Income: $15 - $20,000	Gross Income: $20 - $25,000	Gross Income: $25 - $30,000	Gross Income: $30 - $35,000	Gross Income: $35 - $40,000	Gross Income: $40 - $50,000
Albany	157,786	19,525	$34,830,749	22,615	12,866	10,803	10,114	9,626	9,176	8,380	7,354	12,282	9,727
Allegany	22,434	3,626	$6,818,648	4,626	2,112	1,950	1,706	1,353	1,205	1,084	950	1,627	1,383
Bronx	648,933	209,160	$477,050,905	100,746	74,189	72,219	53,702	45,271	42,475	59,655	41,848	53,335	30,997
Broome	102,408	14,526	$26,147,506	18,817	9,731	8,477	7,913	6,710	5,703	4,727	4,189	7,052	5,854
Cattaraugus	40,720	6,626	$12,522,101	8,262	3,813	3,524	3,277	2,826	2,292	2,041	1,835	2,874	2,351
Cayuga	40,167	5,921	$10,900,148	7,209	3,744	3,160	3,000	2,653	2,347	2,005	1,720	2,958	2,406
Chautauqua	67,559	11,142	$20,985,034	14,338	6,506	5,830	5,458	4,342	3,752	3,265	2,901	4,730	3,886
Chemung	44,901	7,423	$13,828,584	8,906	4,178	3,772	3,506	2,902	2,352	2,087	1,832	3,025	2,632
Chenango	25,990	4,318	$8,189,198	5,152	2,420	2,157	2,047	1,756	1,510	1,294	1,174	1,980	1,548
Clinton	40,032	5,469	$9,633,259	7,033	3,467	3,186	3,032	2,638	2,240	1,963	1,657	2,910	2,502
Columbia	32,989	4,058	$7,158,300	5,626	2,747	2,293	2,174	2,007	1,785	1,536	1,342	2,338	1,971
Cortland	23,339	3,584	$6,579,011	4,360	2,014	1,858	1,753	1,542	1,363	1,159	1,048	1,727	1,395
Delaware	24,084	3,672	$6,594,710	4,810	2,150	1,894	1,804	1,518	1,332	1,188	1,100	1,807	1,405
Dutchess	143,384	13,111	$22,334,184	20,422	10,542	8,508	7,840	7,093	6,588	6,243	5,601	9,786	8,743
Erie	480,252	63,366	$117,356,289	82,431	45,626	38,919	34,385	30,109	26,740	23,033	19,442	32,692	27,309
Essex	20,141	2,755	$4,797,252	3,904	1,759	1,556	1,453	1,376	1,150	950	816	1,383	1,199
Franklin	23,918	3,942	$7,661,540	5,052	2,090	1,918	1,999	1,574	1,385	1,179	968	1,796	1,358
Fulton	28,918	5,049	$9,458,448	5,881	2,602	2,244	2,193	2,273	1,862	1,584	1,288	2,020	1,671
Genesee	31,193	4,026	$7,231,244	5,372	2,963	2,511	2,337	2,036	1,688	1,568	1,411	2,231	2,000
Greene	24,270	3,205	$5,494,255	4,276	2,153	1,815	1,583	1,480	1,304	1,153	1,069	1,740	1,480
Hamilton	3,014	330	$564,642	471	244	208	210	164	170	137	153	218	173
Herkimer	32,523	5,122	$9,727,193	6,543	2,891	2,634	2,619	2,287	1,988	1,795	1,419	2,271	1,910

Earned Income Tax Credit (EITC) Claims in New York State (2007)

County	All Tax Returns	EITC Returns	EITC Amounts Received	Gross Income $0	Gross Income: $1 - $5,000	Gross Income: $5 - $10,000	Gross Income: 10- $15,000	Gross Income: $15 - $20,000	Gross Income: $20 - $25,000	Gross Income: $25 - $30,000	Gross Income: $30 - $35,000	Gross Income: $35 - $40,000	Gross Income: $40 - $50,000
Jefferson	55,418	10,463	$20,780,486	10,012	5,237	5,251	4,950	4,345	3,347	2,669	2,283	3,896	3,056
Kings	1,142,998	288,478	$598,128,959	181,762	120,261	111,149	92,059	78,797	70,108	65,458	56,368	89,690	63,505
Lewis	13,733	2,056	$3,820,438	2,691	1,161	1,098	1,030	906	769	685	636	1,130	890
Livingston	30,555	3,723	$6,737,507	4,851	2,628	2,307	2,146	1,840	1,613	1,494	1,289	2,333	1,985
Madison	35,057	4,784	$8,718,700	6,116	2,964	2,503	2,424	2,268	2,030	1,715	1,504	2,489	2,153
Monroe	380,942	53,367	$101,849,900	62,204	33,590	28,003	25,596	24,022	21,350	18,179	15,951	26,829	21,631
Montgomery	26,311	4,392	$8,466,235	4,963	2,415	2,127	2,033	1,881	1,706	1,448	1,217	1,859	1,547
Nassau	693,947	60,182	$107,773,715	90,415	48,936	39,870	34,949	30,340	28,107	27,061	24,946	45,300	39,752
New York	887,111	135,639	$252,914,982	127,962	69,488	61,180	48,781	42,489	38,875	40,057	36,688	65,784	46,940
Niagara	115,013	15,610	$28,167,395	19,784	10,840	9,780	8,722	7,379	6,668	5,766	4,864	8,006	6,573
Oneida	118,087	17,948	$34,121,026	22,378	10,481	9,164	9,065	8,227	7,223	6,121	5,050	8,163	6,811
Onondaga	236,961	33,138	$62,762,406	39,735	21,043	17,703	15,961	14,669	13,258	11,325	9,652	16,608	13,578
Ontario	55,644	6,605	$11,764,212	9,070	4,720	4,029	3,767	3,258	2,965	2,613	2,327	3,979	3,317
Orange	176,221	21,215	$42,783,506	24,594	14,029	13,274	10,162	9,084	8,435	7,601	6,813	12,079	10,088
Orleans	20,711	3,288	$6,194,293	3,677	1,808	1,640	1,614	1,565	1,278	1,100	889	1,613	1,314
Oswego	59,187	9,563	$18,045,768	10,837	5,402	4,753	4,426	3,813	3,280	2,851	2,682	4,309	3,413
Otsego	29,475	4,221	$7,518,261	5,546	2,532	2,228	2,267	2,070	1,755	1,508	1,238	2,057	1,685
Putnam	48,825	2,732	$3,897,730	6,734	3,318	2,256	2,042	1,779	1,755	1,731	1,596	3,052	2,877
Queens	1,055,419	219,761	$410,542,709	153,310	106,912	92,493	81,513	68,886	61,785	58,334	51,613	87,958	65,519
Rensselaer	81,648	10,090	$17,976,740	12,008	6,778	5,511	5,464	5,002	4,701	4,242	3,864	6,425	5,172
Richmond	217,343	26,565	$50,743,545	29,201	16,392	13,918	11,739	10,501	10,042	9,692	9,073	16,352	14,080
Rockland	144,182	15,760	$34,560,350	20,187	10,497	9,512	7,923	6,640	6,022	5,570	5,023	9,153	7,920
Saratoga	114,972	10,655	$17,923,673	15,986	8,597	6,974	6,679	6,156	5,739	5,319	4,827	8,295	7,151
Schenectady	80,411	10,765	$20,292,413	11,753	6,570	5,675	5,265	4,799	4,562	4,038	3,579	5,920	4,702
Schoharie	16,100	2,239	$3,943,376	2,878	1,306	1,148	1,119	997	961	843	701	1,248	1,016

Earned Income Tax Credit (EITC) Claims in New York State (2007)

County	All Tax Returns	EITC Returns	EITC Amounts Received	Gross Income $0	Gross Income: $1 - $5,000	Gross Income: $5 - $10,000	Gross Income: 10- $15,000	Gross Income: $15 - $20,000	Gross Income: $20 - $25,000	Gross Income: $25 - $30,000	Gross Income: $30 - $35,000	Gross Income: $35 - $40,000	Gross Income: $40 - $50,000
Schuyler	10,005	1,501	$2,709,284	1,942	896	766	769	626	542	483	431	727	600
Seneca	16,853	2,486	$4,491,932	2,928	1,502	1,328	1,307	1,127	990	916	771	1,278	1,099
St. Lawrence	50,918	8,246	$15,630,634	10,324	4,613	4,194	4,032	3,168	2,753	2,398	1,982	3,616	3,073
Steuben	49,816	7,876	$14,691,217	9,342	4,623	4,170	3,721	3,179	2,570	2,448	2,240	3,806	3,019
Suffolk	756,972	75,349	$134,851,637	97,602	54,984	46,266	42,519	37,147	34,929	32,626	29,871	52,844	44,951
Sullivan	36,866	6,289	$12,123,644	6,559	3,183	2,936	2,526	2,402	2,178	1,808	1,467	2,611	2,174
Tioga	25,936	3,737	$6,787,175	4,280	2,234	1,959	1,885	1,725	1,467	1,319	1,157	2,017	1,629
Tompkins	43,342	5,025	$8,185,943	6,785	3,551	3,026	2,844	2,772	2,731	2,199	1,894	2,985	2,456
Ulster	93,159	11,643	$19,784,241	15,268	7,873	6,781	5,951	5,372	4,981	4,324	3,905	6,728	5,562
Warren	36,718	4,923	$8,491,248	6,459	3,281	2,814	2,617	2,432	2,134	1,687	1,509	2,464	1,969
Washington	31,728	4,838	$8,755,000	5,718	2,919	2,445	2,294	2,211	1,915	1,664	1,468	2,449	1,967
Wayne	48,489	6,742	$12,581,871	7,903	4,226	3,551	3,477	2,944	2,738	2,331	2,137	3,585	3,132
Westchester	477,850	45,142	$84,579,113	64,049	33,529	27,625	24,403	21,532	20,158	19,478	17,799	31,678	26,859
Wyoming	20,332	2,542	$4,409,580	3,410	1,734	1,524	1,434	1,309	1,214	1,051	910	1,661	1,405
Yates	11,992	1,802	$3,365,039	2,268	1,100	983	944	769	678	576	530	849	708
State Total	9,606,202	1,561,336	$3,047,729,083	1,470,343	848,960	745,350	646,524	563,964	510,719	490,754	423,861	706,607	551,178