Raising a family in Rhode Island is expensive: housing subsidies can make a crucial difference for Rhode Islanders seeking to meet their basic needs. Child care and housing consume over half the budget for a single-parent with a toddler and a school-age child.

 disclose the following

- 33% Child care
- 23% Housing
- 12% Health care
- 15% Food
- 10% Transportation
- 7% Miscellaneous

$66,567/year in total expenses

Many Rhode Island households do not earn enough to make ends meet, a reality experienced by more Latino and Black households than White households. Across race and ethnic groups, women are less likely than men to earn enough to meet basic needs.

<table>
<thead>
<tr>
<th>Race</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Latino</td>
<td>75%</td>
<td>71%</td>
</tr>
<tr>
<td>White</td>
<td>59%</td>
<td>52%</td>
</tr>
<tr>
<td>Black</td>
<td>72%</td>
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</tr>
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</tr>
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<td>Single Adults</td>
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RISN calculations highlight the inadequacy of the Federal Poverty Level (FPL) as a measure of economic security. The Economic Progress Institute

The Economic Progress Institute

Many Rhode Islanders work at jobs that pay wages that are too low to meet basic living costs including housing, food, health care, and child care. Work support programs can help narrow the gap between earnings and expenses. Since Black and Latino Rhode Islanders are overrepresented as a share of Rhode Island’s low-wage workers, enhancing such programs, as well as paying all workers a living wage, would serve to decrease disparities. This infographic provides information from the report’s seven key findings.

For the full 2022 Rhode Island Standard of Need (RISN), visit: www.economicprogressri.org/RISN

**KEY FINDING 1** FAMILY EXPENSES

**KEY FINDING 2** HOUSEHOLD EARNINGS

Many Rhode Island households do not earn enough to make ends meet, a reality experienced by more Latino and Black households than White households.

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**KEY FINDING 3** ECONOMIC SECURITY

RISN calculations highlight the inadequacy of the Federal Poverty Level (FPL) as a measure of economic security.

**KEY FINDING 4** A LIVING WAGE

Increasing the Rhode Island minimum wage – and phasing out the tipped minimum wage – would narrow the gap between earnings and basic expenses.

For the full 2022 Rhode Island Standard of Need (RISN), visit: www.economicprogressri.org/RISN

* Assumes two children: a toddler and a school-aged child and that all parents are working.

* Annual incomes assume full-time year-round employment, at 40 hours per week.
**KEY FINDING 5** LARGE GAP FOR CASH ASSISTANCE RECIPIENTS

Rhode Islanders receiving cash assistance through RI Works (who are disproportionately Black and Latino) or through SSI have significant gaps between income and basic living expenses.

**RI Works**
The maximum monthly benefit amount ($721 for a family of three) is under 40 percent of the Federal Poverty Level.

**SSI**
The maximum monthly benefit in 2022 for a single adult is $880.92 ($841 from the federal benefit and $39.92 from a state supplement).

**KEY FINDING 6**
RI’S ESSENTIAL WORKERS OFTEN STRUGGLE TO MAKE ENDS MEET – AND LACK OF ACCESS TO WORK SUPPORTS SUCH AS CHILD CARE ASSISTANCE IS A PROBLEM

Without subsidies from the Child Care Assistance Program (CCAP) and subsidies through HealthSourceRI, working families – including frontline and essential workers – have a large gap between income and expenses.

For this family with two working parents – both essential workers – and two children, one a toddler and one of school age, earning just over twice the Federal Poverty Level, ineligibility for child care means they cannot afford the family’s basic needs.

**KEY FINDING 7**
WORK SUPPORT PROGRAMS SUCH AS CHILD CARE AND HEALTH CARE ASSISTANCE HELP LOW-INCOME RHODE ISLANDERS AND DECREASE RACIAL & ETHNIC DISPARITIES

Government-funded work support programs help narrow the gap between income and expenses for many low-wage families. Expanding these programs would decrease racial and ethnic disparities.

For this family with one parent and two children, one a toddler and one of school age, child care and health care subsidies make the difference between having enough income each month and falling far short each month.

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*Income is net earnings plus food assistance (SNAP and WIC) and tax credits. Child care costs are counted in determining the amount of SNAP benefits, with higher out-of-pocket costs resulting in higher SNAP benefits for eligible families. This accounts for the higher income reported in the “without subsidies” example.*