THE 2026 RHODE ISLAND STANDARD OF NEED

The Economic Progress Institute

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FROM NEED TO PROSPERITY

A Letter from EPI's Executive Director

Dear Rhode Islanders,

For more than two decades, the Economic Progress Institute has published the Rhode Island Standard of Need to answer a fundamental question: What does it actually cost to meet basic needs in Rhode Island? It is an important question. But increasingly, I find myself wrestling with another one: Why should need remain our standard?

As a leader of a policy and research organization, I know that numbers, data, and research matter. We publish reports to provide us a clearer picture of the lives Rhode Islanders are actually living and because we need good public policy to be grounded in that reality. The numbers in this report are a reality check. They tell us what it costs to keep a roof over your head, put food on the table, get to work, obtain health care, care for your children, and afford the other necessities of everyday life. They show us that far too many Rhode Islanders work hard and still cannot meet even those most basic needs. We need to know this information because it shows what people are going through.

But these numbers do not tell us what is possible. I refuse to believe this is where our imagination should end. Prosperity – not need – must be the standard for the Rhode Island we are trying to build for future generations. The Standard of Need should be our floor, the line below which we collectively decide no Rhode Islander should be allowed to fall. Meeting basic needs is not the aspiration. It should be the minimum promise we make to one another.

In the 2024 Rhode Island Standard of Need, we challenged ourselves to imagine a Standard of Opportunity and Thriving: a Rhode Island where we would close the gender pay and racial wealth gaps; where more people can grow businesses, and own homes; where everyone can afford child care and health care; where wages are sufficient to meet all needs; and Rhode Island can be a place of dignity, joy, economic opportunity, and our children can thrive.

Two years later, that challenge feels even more urgent. Sweeping federal policy changes threaten health care, food assistance, immigrant access and wellbeing, and other supports Rhode Islanders depend on, while shifting resources toward those who already have the most. The harm is real. But perhaps this moment is also a wake-up call. Not just to respond and react, but to reimagine what is possible.

What if we set a bold and measurable **Standard of Prosperity: 100 percent of Rhode Islanders able to meet their basic needs and every Rhode Islander having a real opportunity to thrive?**

Let 2026 be the beginning of a Rhode Island response worthy of this moment: one that holds the line while raising our sights toward something much greater. We can align our budgets, policies, investments, and measures of progress around that commitment. We can build an economy where wages reflect what it actually costs to live; where housing, health care, child care, transportation, and paid leave are foundations of economic security; and where our tax system raises the resources necessary to invest in shared prosperity. This will require courage, choices, and the collective power of Rhode Islanders to demand and build something better.

Weayonnoh Nelson-Davies

INTRODUCTION

In 2026, the Economic Progress Institute (EPI) — alongside many advocacy and grassroots organizations, policymakers and public officials, and individual Rhode Islanders — continues to challenge and respond to the unprecedented cuts to food assistance and healthcare enacted in 2025 with House Resolution 1 (H.R.1), also known as the One Big Beautiful Bill Act (OBBBA).

The 2026 edition of the **Rhode Island Standard of Need (RISN)**[1] considers OBBBA's impacts on Rhode Islanders simply seeking to meet their most basic needs — Housing, Food, Transportation, Healthcare, Child Care, and Other Necessities.

The Rhode Island Standard of Need, EPI's keystone biennial report, has long been a key tool of our research and advocacy. It is the publication EPI is most well-known for, a trusted analysis of a basic needs budget for Rhode Islanders and the public assistance options available for individuals and families whose income falls short. It is a publication referenced by local legislators, federal delegation staff, and community members, and as a tool to advocate for higher wages. For more than two decades, EPI has published the RISN every other year to answer two fundamental questions about Rhode Islanders' economic security (or insecurity):

1. **What is the cost of meeting basic needs for families and individuals in Rhode Island?**
2. **How do state and federal work supports help households meet the cost of basic needs?**

Since the 2022 edition, the RISN has posed three additional questions, slightly modified:

3. **What are the racial and ethnic disparities in the ability of Rhode Island families to meet their basic needs?**
4. **How have policy and program changes since the previous edition, including OBBBA, harmed or helped improve economic security for Rhode Islanders?**
5. **How can Rhode Island's policymakers sustain and build upon the progress of the last two years?**

This year, the RISN continues to make use of the **Family Budget Calculator** (https://www.epi.org/resources/budget/), produced by our national partner, the Economic Policy Institute, with data for 10 family types. And the 2026 RISN breaks new ground with the following features:

- **A new look at the relationship between the RISN and the Federal Poverty Level**, demonstrating further how the latter is an outdated and inadequate measure.
- **Expanded data and analysis of geographical diversity**, with an enhanced section on Rhode Island's five counties.
- **Expanded data and analysis for Rhode Island's seniors.**
- **An expanded comparison of the RISN to the wages and income of Rhode Islanders**, including consideration of racial, ethnic, and gender disparities.
- **A revamped RISN section of our website**, containing **additional tables and charts** we could not fit into the published report, as well as an embedded **Family Budget Calculator**, allowing users to compare data for Rhode Island's counties and metropolitan areas with ones across the country.

Far too many Rhode Islanders live with economic insecurity, unable to afford their most basic needs. The Rhode Island Standard of Need provides a more accurate measure of economic well-being than the commonly used Federal Poverty Level (FPL). The FPL was developed in the 1960s and measures economic security based solely on the cost of food, which at the time represented a third of a family's budget. Yet the FPL has never been revised to reflect today's realities. Housing and child care, necessary for parents to work, take up larger shares of a household budget than does food. The Federal Poverty Level also fails to take into account the value of work support programs and tax credits that can help working families meet their expenses.

The Rhode Island Standard of Need calculates a monthly and annual household budget for families. This no-frills budget includes the costs of Housing, Food, Transportation, Healthcare, Child Care, and Other Necessities such as clothing, toiletries, and telephone service. In calculating a truly no-frills budget, the RISN does not include vacations, other leisure expenses, or putting away savings for the future.

The Rhode Island Standard of Need also demonstrates how work supports like food assistance, subsidies for child care and healthcare, and tax credits help close the gap between income and expenses for basic needs. By taking all these factors into account, the RISN provides a more realistic measure of the economic security — or, too often, insecurity — of Rhode Islanders than does the Federal Poverty Level.

With scenic beaches, culinary and arts communities, higher education institutions, and a celebration of culture, Rhode Island can be a wonderful place to live and to raise a family. Yet many Rhode Islanders work at jobs with wages that pay too little to meet even the most basic living costs. They experience multiple barriers to feeding, clothing, and housing themselves and their children. Black and Latino Rhode Islanders make up a disproportionate share of those with low incomes. Therefore any successes ensuring more Rhode Islanders can afford a basic needs budget are likely to increase economic equity and opportunity.

The 2026 Rhode Island Standard of Need can be read as a call to commit ourselves as a state to move Rhode Island beyond the incremental struggle to meet basic needs. A commitment to transformational change over the coming years, so that all Rhode Islanders can securely meet their basic needs — so they can use this as a foundation to elevate themselves and their communities and our state above just getting by, to open up opportunities that lead to thriving and prosperity.

Due to lack of adequate data, given the size of Rhode Island's population and population groups, most of the disparities captured in this report relate to Black and Latino Rhode Islanders. Furthermore, the data generally do not enable us to distinguish among population groups, for instance, between Rhode Islanders of South Asian, South East Asian, and East Asian descent. More data are urgently needed to better understand income disparities and other disparities, including data broken out to reflect a greater diversity of population groups. More data would likewise be welcome for Tribal nations and communities.

This report uses the term Latino to identify people variously identified, by themselves or others, as Latino, Latina, Latinx, Hispanic, or by country or territory of family origin, e.g., Mexican, Puerto Rican, Costa Rican, Colombian, or Bolivian, among many others; where the report uses the term Hispanic, this is because the United States Census Bureau uses the term.

KEY FINDINGS

THE 2026 RISN: MEETING BASIC NEEDS IN RHODE ISLAND

	Single-Parent Family with two children	Two-Parent Family with two children	Single Adult
Annual Expenses	**$91,234**	**$100,575**	**$42,177**
Annual Pre-Tax Earnings Required	**$111,667**	**$118,845**	**$52,050**

Note: Two children are a 4-year-old and an 8-year old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.
Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE 1

1. Raising a family in Rhode Island is expensive. It costs a single-parent family $91,234 and a two-parent family $100,575 to raise two children for a year. A single adult has annual expenses of $42,177 to meet their most basic needs. Table 1 shows these amounts as well as what these households need, before taxes and tax credits, to have sufficient net income to meet their annual expenses.

2. The Rhode Island Standard of Need calculations highlight the inadequacy of the Federal Poverty Level (FPL) as a measure of economic security. The Census Bureau undercounts the number of families struggling to make ends meet – because the Federal Poverty Level is too low to cover basic expenses. For most family types, RISN expenses amount to more than triple the FPL, meaning that many Rhode Islanders who are not technically living in poverty (according to the federal standard) do not have adequate income to pay for their basic needs.

3. Close to 40 percent of Rhode Island households do not have enough income to meet their basic needs, with significant disparities based on sex, ethnicity, and race. With the Federal Poverty Level being an inadequate measure, income data indicates that at least one-third of Rhode Island households do not have enough income to cover their most basic needs, with the actual number likely reaching 40 percent and possibly higher. Income data also reveal systemic disparities based on sex, ethnicity, and race.

4. The costs of basic expenses and pre-tax income needed to pay for them vary across Rhode Island. There are genuine geographical differences across Rhode Island in the cost of a basic needs budget, meaning that housing, food, and other Rhode Island Standard of Need costs differ depending upon where in the state one lives. For example, a basic needs budget costs 22.0 percent to 34.6 percent more in Newport County compared with Providence County, and the pre-tax income needed is between 28.1 and 41.0 percent more. Although state-level data is valuable, understanding geographic diversity deepens our understanding of how Rhode Islanders make ends meet.

5. Rhode Islanders receiving cash assistance through SSI or through RI Works have significant gaps between income and basic living expenses. Seniors and people with disabilities who receive SSI benefits have income (including SNAP) that is just below the Federal Poverty Level. Families receiving and relying upon RI Works cash assistance have total income (cash assistance plus food assistance) more than 20 percent below the FPL.

6. Without subsidies from the Child Care Assistance Program (CCAP) and subsidies through RIte Care and HealthSource RI, working families would have a large gap between income and expenses for basic needs; these work supports increase economic security. Child care assistance, Medicaid, healthcare marketplace subsidies, SNAP benefits, and WIC food assistance all help working parents narrow the gap between income and expenses to help make ends meet. Yet, with income a penny above the CCAP entry income limit, parents become ineligible for assistance and would need to pay over $2,000 each month for licensed care for two children, showing the need to expand and strengthen assistance and credits.

7. Rhode Island's historic new state-level Child Tax Credit provides valuable extra funds that can make a difference in meeting basic needs. The federal Child Tax Credit has been shown to reduce child poverty. Rhode Island's new state-level Child Tax Credit will provide a modest but important supplement to the federal credit, helping families make ends meet.

8. Federal inaction and OBBBA have taken enhanced healthcare subsidies, Medicaid healthcare coverage, and SNAP food assistance benefits from Rhode Islanders; the state has stepped in to preserve some enhanced healthcare subsidies. Stricter federal rules, coupled with burdensome new paperwork requirements, are resulting in tens of thousands of Rhode Islanders losing healthcare coverage and SNAP food benefits. The state has taken measures to blunt the negative impact and replace some of the lost benefits.

9. Rhode Island's immigrant population is experiencing varied harms from federal legislation, and response efforts provide some help. Immigrants and immigrant families with a variety of legal statuses are facing renewed threats and harms from federal legislation and enforcement activity, making it more difficult for them to meet their basic needs. The state and private groups have intervened to provide some assistance.

10. Rhode Island's Housing Wage is well above the state's minimum wage, meaning that the state's lowest-income workers face a challenge in paying housing costs. At Rhode Island's current $16 per hour minimum wage, it would take working 2.1 full-time minimum wage jobs to afford a two-bedroom apartment. According to the National Low Income Housing Coalition, the average renter in Rhode Island earns $19.24 per hour, above minimum wage yet far less than the two-bedroom "housing wage" of $33.95 per hour. The housing wage varies significantly by geography, at $33.25 per hour for the Providence-Fall River area versus $44.50 per hour for the Newport-Middletown-Portsmouth area.

11. Some older Rhode Islanders do not have enough income to pay for their basic needs, and a basic needs budget is most expensive for seniors in poor health and for those paying off a mortgage. For individuals and couples ages 65 and above, a basic needs budget falls between 200 percent and 300 percent of the Federal Poverty Level. Costs vary by housing and health status, and many seniors, including those living on retirement income alone, do not have enough to cover their basic needs.

FAMILY EXPENSES

1. Raising a family in Rhode Island is expensive.

Although there are many different family structures, the RISN has traditionally focused on and calculated the cost of living for three types of households: a single-parent family with two children; a two-parent family with two children; and a single adult.[2] For the 2026 RISN (calculated using 2025 dollars), a single adult has minimum expenses of $42,177 annually and needs to earn $52,050 before taxes to meet these expenses. It costs a single-parent family $91,234 and a two-parent family $100,575 to raise a toddler and a school-aged child in Rhode Island. These families need pre-tax earnings of $111,667 and $118,845, respectively, to meet their most basic needs (see Table 2).

The RISN calculates costs for Child Care, Housing (including utilities), Food, Healthcare, Transportation, and Other Necessities including telephone, clothing, and personal care items (see Chart 1). The RISN does not include any leisure costs, vacation expenses, or savings.

RHODE ISLAND STANDARD OF NEED BUDGET

Expenses	Single-Parent Family w/2 children	Two-Parent Family w/2 children	Single Adult
Housing	$1,661	$1,661	$1,271
Food	$848	$1,134	$392
Transportation	$1,356	$1,386	$963
Healthcare	$811	$1,185	$373
Child Care	$2,147	$2,147	$0
Other Necessities	$779	$868	$516
Total Monthly	**$7,603**	**$8,381**	**$3,515**
Total Yearly	**$91,234**	**$100,575**	**$42,177**
Taxes and Tax Credits			
Monthly	$1,703	$1,523	$823
Yearly	$20,432	$18,270	$9,873
Pre-Tax Earnings Needed to Make Ends Meet			
Monthly	**$9,306**	**$9,904**	**$4,338**
Yearly	**$111,667**	**$118,845**	**$52,050**
Hourly Wage	**$53.69**	**$28.57**	**$25.02**

Note: Two children are a 4-year-old and an 8-year old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.
Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE 2

Continuing with the changes introduced in the previous edition, the RISN includes internet service (part of Other Necessities), which has become a basic necessity in the modern world. The coronavirus pandemic demonstrated the importance of internet service for countering the potentially harmful effects of social isolation, as well as for remote work, telehealth, and remote learning for children and adults. These challenges highlight the need to close the digital divide that pre-dated the onset of the virus. Some federal pandemic aid was directed to expanding broadband access in Rhode Island, and related efforts continue.

The Family Budget Calculator, created and maintained by the Economic Policy Institute (a national partner of the Economic Progress Institute) provides data for 10 different family types, well beyond the three family types highlighted in past editions of the Rhode Island Standard of Need. These 10 types provide all combinations of one or two adults and zero to four children (see Table 3).

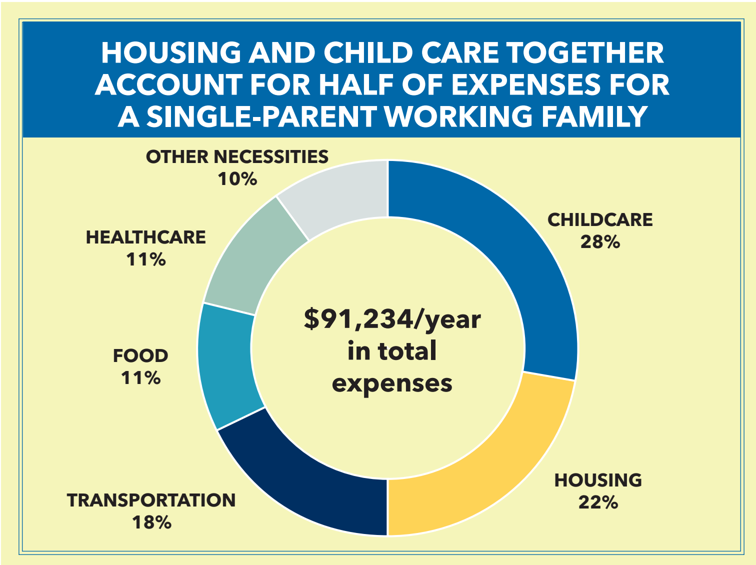


CHART 1

The pre-tax hourly wages required to cover basic expenses exceed Rhode Island's minimum wage for all family types. Only the case of two adults without children comes close. For such a household, both adults needed to earn $16.00 per hour in 2025, when the state's minimum wage was still $15.00 per hour.

Readers of this report can visit the Family Budget Calculator (FBC) at https://www.epi.org/resources/budget/ or at the RISN page of the Economic Progress Institute website. The calculator provides data for these 10 family types for counties across the United States, allowing users to compare the cost of meeting basic needs in different places. However, readers should be aware that the FBC provides data only for counties and larger metro areas, such as Providence/Fall River. The FBC does not provide state-level data. For this report, the Economic Progress Institute has calculated data for Rhode Island as a whole by taking the data for Rhode Island's five counties and weighting them by population. See Key Finding 4 for more on county-level data.

RHODE ISLAND STANDARD OF NEED BUDGET

Expenses	Single Adult	Single-Parent Family w/1 Child	Single-Parent Family w/2 Children	Single-Parent Family w/3 Children	Single-Parent Family w/4 Children	Two Adults	Two-Parent Family w/1 Child	Two-Parent Family w/2 Children	Two-Parent Family w/3 Children	Two-Parent Family w/4 Children
Housing	$1,271	$1,661	$1,661	$2,023	$2,023	$1,350	$1,661	$2,023	$2,023	$1,801
Food	$392	$575	$848	$1,130	$1,383	$719	$892	$1,134	$1,384	$1,694
Transportation	$963	$1,273	$1,356	$1,437	$1,555	$1,194	$1,309	$1,386	$1,501	$1,545
Healthcare	$373	$592	$811	$1030	$1,092	$747	$966	$1,185	$1,404	$1,466
Child Care	$0	$1,257	$2,147	$2,421	$2,421	$0	$1,257	$2,147	$2,421	$2,421
Other Necessities	$516	$694	$779	$979	$1,058	$642	$793	$868	$1,068	$1,237
Total Monthly	**$3,515**	**$6,017**	**$7,603**	**$9,021**	**$9,532**	**$4,652**	**$6,878**	**$8,381**	**$9,790**	**$10,303**
Total Yearly	**$42,177**	**$72,203**	**$91,234**	**$108,248**	**$114,389**	**$55,821**	**$82,534**	**$100,575**	**$117,482**	**$123,636**
Taxes and Tax Credits										
Monthly	$823	$1,262	$1,703	$2,208	$2,457	$894	$1,266	$1,523	$1,930	$2,177
Yearly	$9,873	$15,143	$16,179	$20,432	$26,493	$10,731	$15,195	$18,270	$23,163	$26,126
Pre-Tax Earnings Needed to Make Ends Meet										
Monthly	**$4,338**	**$7,279**	**$9,306**	**$11,228**	**$11,989**	**$5,546**	**$8,144**	**$9,904**	**$11,720**	**$12,480**
Yearly	**$52,050**	**$87,345**	**$111,667**	**$134,742**	**$143,871**	**$66,552**	**$97,730**	**$118,845**	**$140,646**	**$149,579**
Hourly Wage	**$25.02**	**$41.99**	**$53.69**	**$64.78**	**$69.17**	**$16.00**	**$23.49**	**$28.57**	**$33.81**	**$36.00**

Notes: First child is a 4-year-old, second child is an 8-year-old, third child is a 12-year-old, and fourth child is a 16-year-old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.
Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

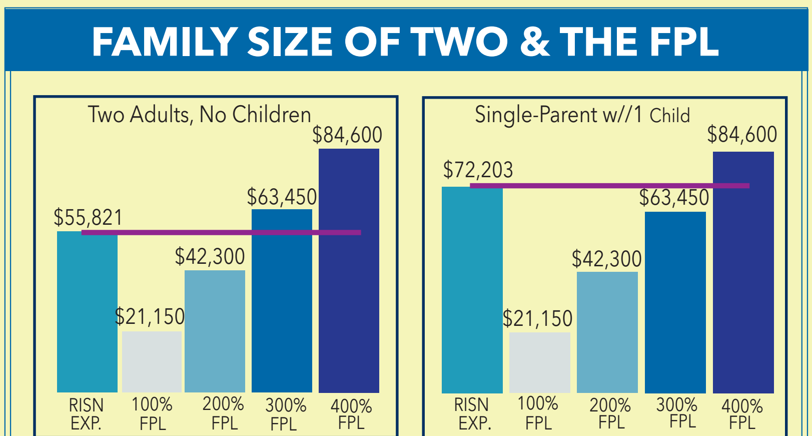
TABLE 3

MEASURING ECONOMIC SECURITY

2. The Rhode Island Standard of Need calculations highlight the inadequacy of the Federal Poverty Level (FPL) as a measure of economic security.

One might think that if a family is not living in poverty, that is if the family's income is above the Federal Poverty Level (FPL), then the family has enough income to cover basic needs. The RISN's basic needs budget shows that this is far from the truth.

Chart 2 considers a family of 2, for which the poverty threshold in 2025 was $21,150, whether both family members are adults or there is a parent with a child. This means that if the family had income above $21,150, they were not in poverty. The RISN data makes clear that rent and food alone would cost either family a few thousand dollars more than this. Poverty-level income could not cover rent and food, let alone healthcare, transportation, clothing, cleaning supplies, internet access, and child care for the single parent. The expenses for the single parent amount to 341 percent FPL, and 264 percent FPL for the two adults. To be clear, this is a comparison of FPL to the RISN basic needs costs and does not include the even higher pre-tax income required to get to that point.



Notes: Child is a 4-year-old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.
Sources: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population; U.S. Department of Health and Human Services, Poverty Guidelines, 2025.

CHART 2

The original FPL calculation, done in 1963 and 1964, assumed that food costs figured as one-third of basic needs; that is, only food costs were estimated, and these estimates were then tripled to determine the Federal Poverty Level. Furthermore, current FPL calculations are not even based on today's food costs. Rather, the FPL is calculated by making inflation adjustments to this outdated expense methodology. The 2026 RISN shows food costs making up 11 percent of a basic needs budget for a single parent with two children (see Chart 1 in Key Finding 1 above). Clearly, tripling that number would be inadequate to capture the costs of basic expenses – one would need to multiply it by nine![3]

Although the Federal Poverty Level continues to provide eligibility benchmarks for many public assistance programs and remains a common reference point for discussions about poverty, it is an outdated measure that no longer reflects the reality of families today and fails as an accurate measure of what it costs to make ends meet for families in the 21st century.

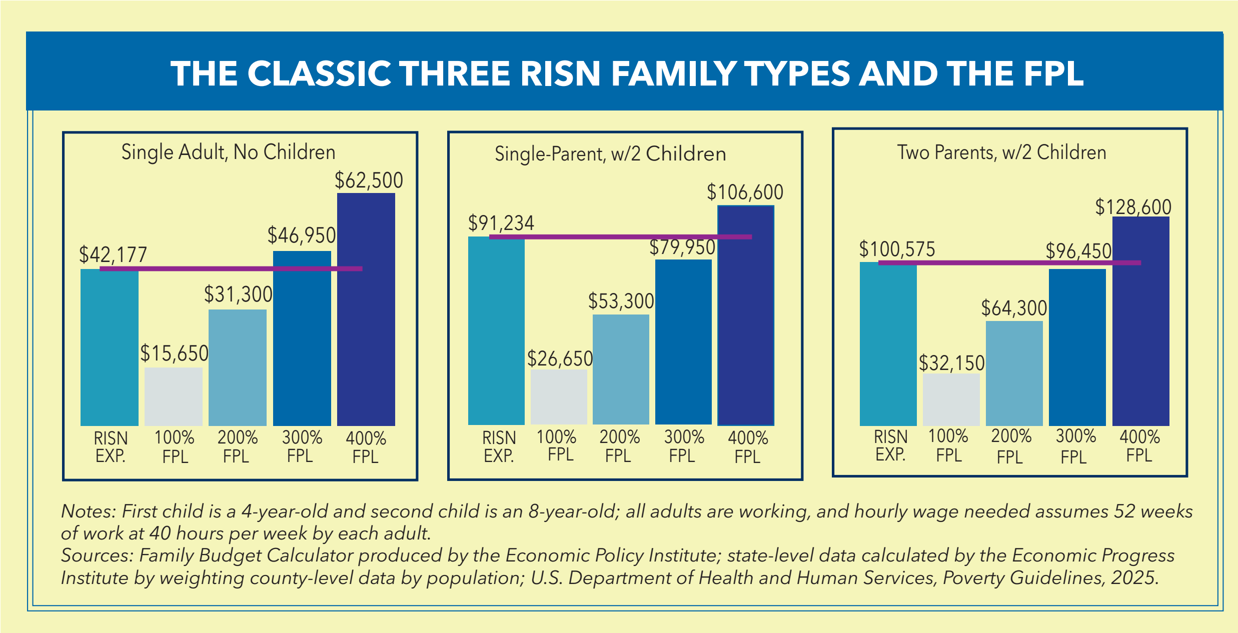


CHART 3

Chart 3 includes the same comparisons of the RISN to FPL for the classic three RISN family types.

Table 4 presents all 10 RISN family types and compares their basic needs expenses with the Federal Poverty Level. In seven out of 10 cases, the basic expenses are over three times the FPL, while the other three cases are not far below. The fact that RISN expenses approach or even exceed three times the Federal Poverty Level means that there are many Rhode Islanders who are not technically living in poverty (according to the federal standard) yet do not have adequate income to pay for their basic needs. Key Finding 3 addresses how many Rhode Islanders do not have enough income to cover basic needs. The Federal Poverty Level clearly falls far short of measuring what it takes to pay for the most basic of needs. If it is possible to have income triple the poverty level and still be unable to afford the basics, then it is no longer evident what value the FPL provides.

RISN EXPENSES RANGE BETWEEN 264% AND 341% OF THE FEDERAL POVERTY LEVEL

Family Type	Family Size	RISN Expenses	100% FPL	RISN Expenses as % of FPL
Single Adult	1	$42,177	$15,650	270%
Two Adults	2	$55,821	$21,150	264%
Single-Parent Family w/1 Child	2	$72,203	$21,150	341%
Two-Parent Family w/1 Child	3	$82,534	$26,650	310%
Single-Parent Family w/2 Children	3	$91,234	$26,650	342%
Two-Parent Family w/2 Children	4	$100,575	$32,150	313%
Single-Parent Family w/3 Children	4	$108,248	$32,150	337%
Two-Parent Family w/3 Children	5	$117,482	$37,650	312%
Single-Parent Family w/4 Children	5	$114,389	$37,650	304%
Two-Parent Family w/4 Children	6	$123,633	$43,150	287%

Note: Data assume that all parents are working and that first child is a 4-year-old, second child is an 8-year-old, third child is a 12-year-old, and fourth child is a 16-year-old.
Sources: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population; U.S. Department of Health and Human Services, Poverty Guidelines, 2025.

TABLE 4

MEASURING HOUSEHOLD INCOME

3. Close to 40 percent of Rhode Island households do not have enough income to meet their basic needs, with significant disparities based on sex, ethnicity, and race.

The Census Bureau uses the Federal Poverty Level to estimate the number of people living in poverty, yet if the FPL is roughly one-third of what it requires to pay for basic needs, the true poverty rate must be considerably higher than what the Census Bureau reports. If the official poverty rate for Rhode Islanders is 11.2 percent, a more realistic measure would be higher. Yet how much higher? Although Census Bureau income data cannot provide a precise answer, it can give us a reasonable idea.

Table 5 provides a baseline for answering the question, by showing that 30 percent of Rhode Island families have income below triple the FPL.

3 IN 10 RHODE ISLAND FAMILIES HAVE INCOME BELOW TRIPLE THE FEDERAL POVERTY LEVEL

Relationship to Poverty Level	% of RI Families	
Below 50% FPL (Deep Poverty)	3.5%	**30% of RI Families have income below 300% FPL**
Between 50% and 74% FPL	1.7%	
Between 75% and 99% FPL	1.9%	
Between 100% and 124% FPL	2.3%	
Between 125% and 149% FPL	2.4%	
Between 150% and 174% FPL	3.1%	
Between 175% and 184% FPL	1.1%	
Between 185% and 199% FPL	1.7%	
Between 200% and 299% FPL	12.8%	
Between 300% and 399% FPL	13.6%	**70% have income at or above 300% FPL**
Between 400% and 499% FPL	11.8%	
500% FPL and Above	44.1%	

Source: United States Census American Community Survey 5-Year Estimates 2020-2024, Table B17026.

TABLE 5

The data in Table 5 are for families only and not all households, which is why 30 percent is only a starting point. Interestingly, for the Census, families and households are not the same thing, and individuals, whether living alone or living with non-relatives, are not identified by the Census as families, but instead as living in Nonfamily Households.[4] For Rhode Island, the Census reports 441,570 total households, of which 270,523 are Family Households and 171,047 are Nonfamily Households. This means that the data in Table 5 exclude the latter, 39 percent of all Households. By contrast, the RISN has always counted single adults as one of the classic family types, and from Census data we know that close to 75,000 Rhode Islanders of working age live alone.[5]

Although we do not have data for Nonfamily Households to match what Table 5 provides for Family Households, the Census does share data for Median Income. Unlike Average (or Mean) Income, which can be affected by really high or really low numbers, Median means the middle. Half have income below the Median and half above. This makes median income a more representative and appropriate measure. Chart 4 tells us that the median income for Nonfamily Households ($50,634) is less than half as much as that of Family Households ($112,375).

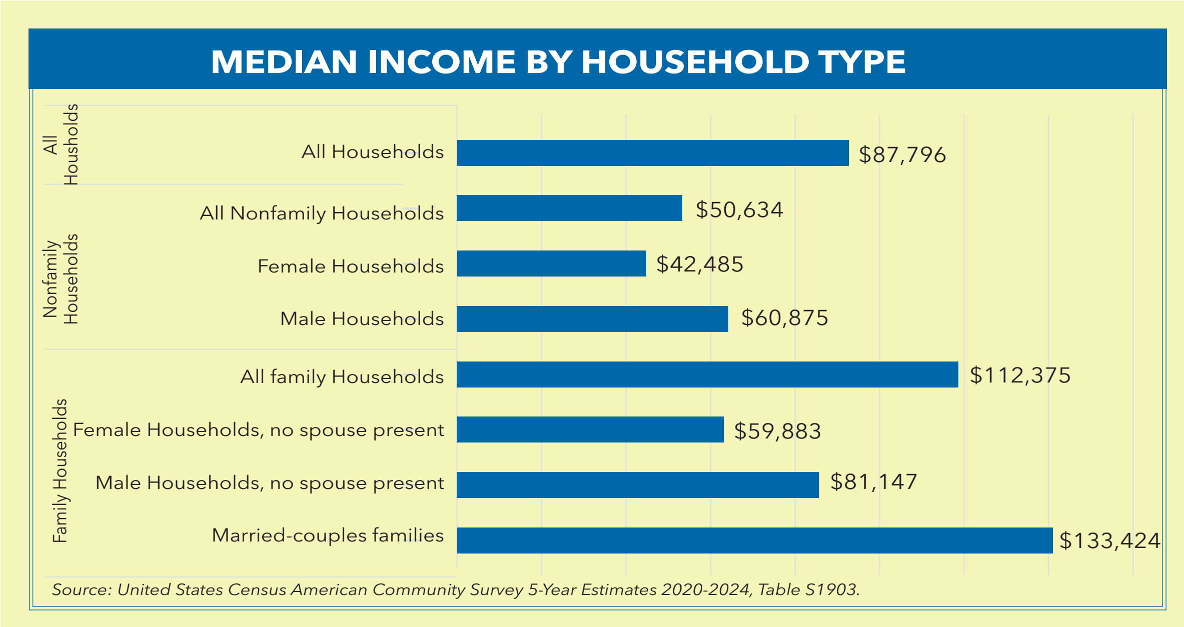


CHART 4

This means that, on the whole, more Nonfamily Households have lower incomes than Family Households. And even though the Federal Poverty Level for individuals in 2025 was $15,650, triple this amount is $46,950, not far from the median income of Nonfamily Households. While it is true that Nonfamily Households are more likely than Family Households to have only one income earner, this is not the only reason for the lower median income.

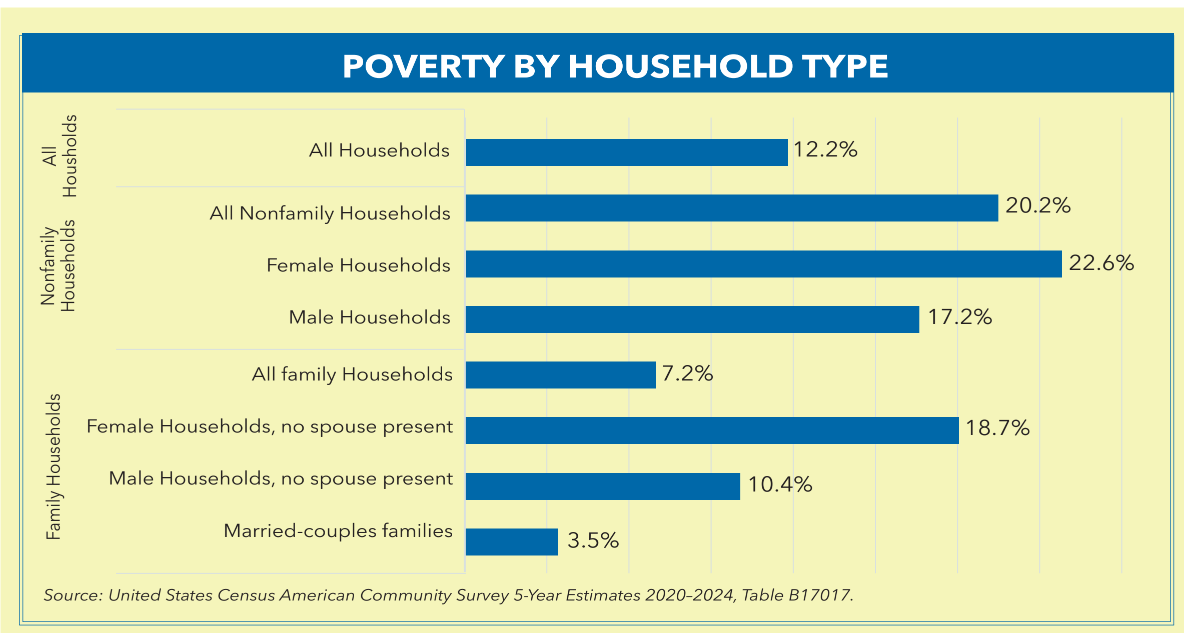


CHART 5

As Chart 5 shows, Rhode Island Nonfamily Households have a poverty rate of 20.2 percent, while Family Households have a rate of 7.2 percent. Therefore, while Table 4 (in Key Finding 3) showed that 30 percent of Family Households had income below triple the FPL, the portion of Nonfamily Households, based on median income, is closer to 50 percent. We cannot simply average these two together, but the percentage of all Households below triple the FPL is likely close to 40 percent.

One other factor suggests that the 30 percent from Table 4 was too low. Because the FPL is based upon the cost of things, starting with food, Table 4 compares RISN expenses with the FPL, rather than comparing RISN pre-tax income. Although the RISN does not identify taxes as part of a basic needs budget, they are a necessary part of a family budget, and if the comparison in Table 4 used pre-tax income, the amount needed would be well over triple the FPL for all family types, and the 30 percent in Table 5 would be an underestimate.

Even being conservative, one must conclude that at least one-third of Rhode Island households have income below what it takes to pay for their basic needs, and the income data suggest that the actual number is around 40 percent.

While this conclusion applies to Rhode Island families and households in general, the income data also reveal significant disparities by sex, ethnicity, and race, suggesting that the percentage of Rhode Island households without adequate income to cover basic needs is even higher for many of them. Chart 4 demonstrates that households headed by women (whether Family or Nonfamily) have lower median incomes than those headed by men, about 70 percent as high. This means that more women-headed households than men-headed households are likely to have insufficient income. Correspondingly, poverty rates are higher for households headed by women, as seen in Chart 5.

Chart 6 shows that Latino households have lower incomes overall compared with Non-Latino White households.

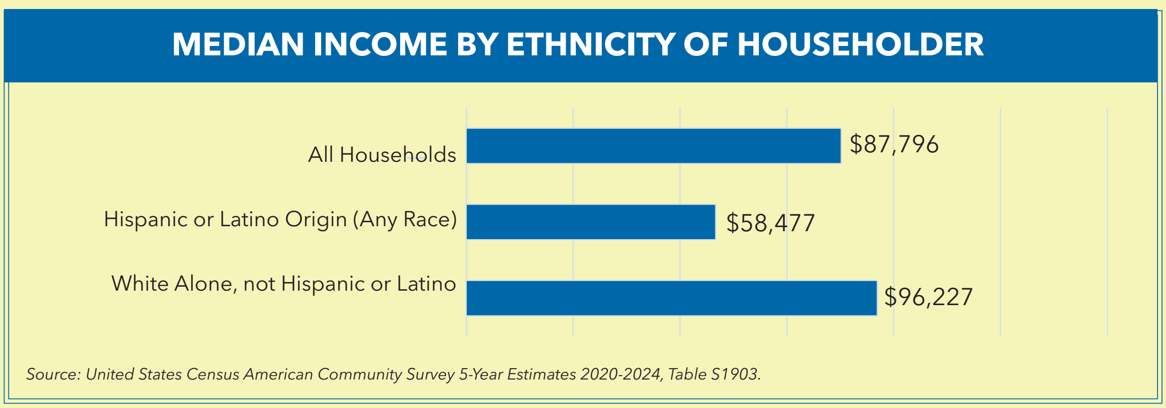


CHART 6

When looking at Race, independent of Ethnicity, Chart 7 shows that households with White or Asian Householders as the reference person have median income above that of Rhode Island households in general, while households with American Indian or Black Householders have income below. So are households where the Householder reports “Two or more races” to the Census, as well as ones where they report “Some other race” (a category which appears, in general, to have a strong overlap with reporting Hispanic or Latino for Ethnicity).

Whether looking at Race, Ethnicity, or Sex, it is of course the case that some individuals, families, and households in a group with a lower median income will have very high incomes, at the top of the range. Yet when looking at the population level, at tens or hundreds of thousands of households, these income disparities suggest something systematic.

And although the Federal Poverty Level is not a great measure of poverty, Chart 8 nevertheless shows similar disparities based on Race and Ethnicity – and their intersection with Sex.

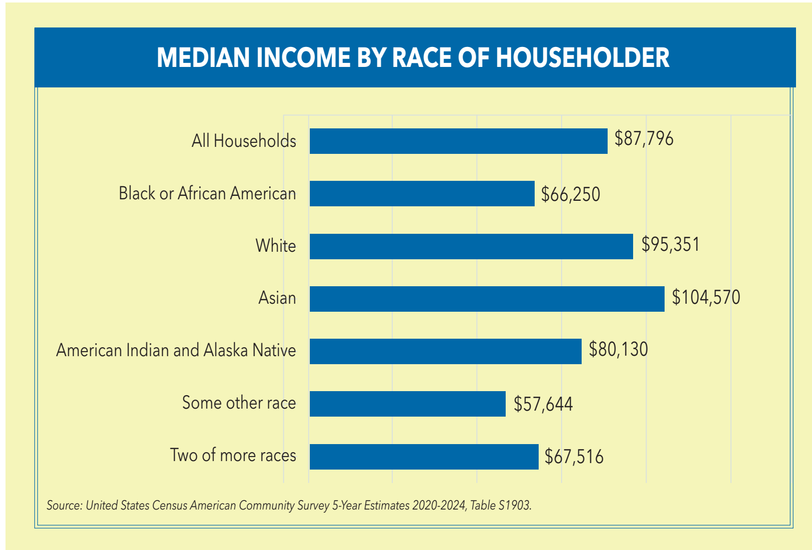


CHART 7

And when considering a basic needs budget, the costs are generally the same for consumers regardless of Race, Ethnicity, or Sex – except in the sense that those with higher incomes may actually have easier access to less expensive food and household products, because they can afford to buy in bulk or live closer to larger supermarkets. This means that if the RISN basic needs budget is at a particular level – for example, at $42,177 per year for a single adult, with pre-tax income of $52,050 needed – then groups with lower median income levels will have more such households falling below what's needed when compared with groups with higher median income levels.

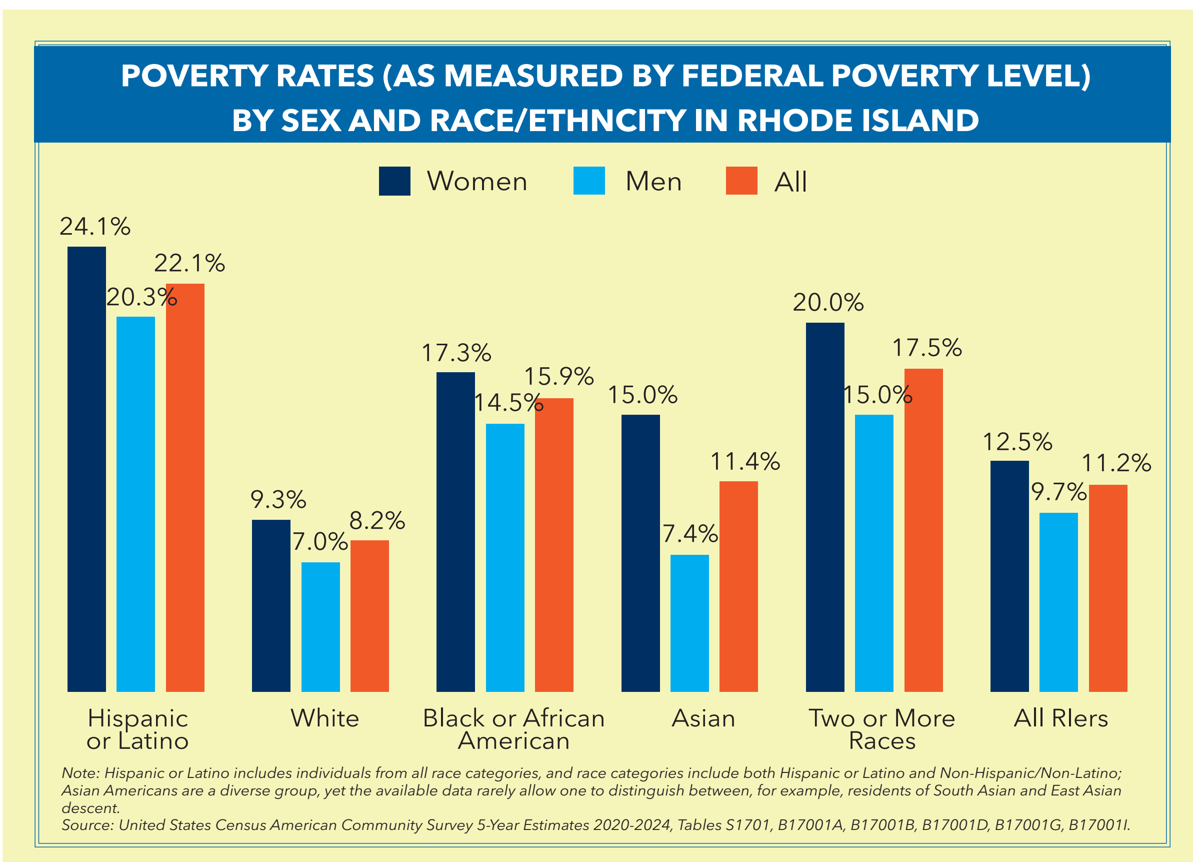


CHART 8

GEOGRAPHICAL DIVERSITY

4. The costs of basic expenses and pre-tax income needed to pay for them vary across Rhode Island.

The Family Budget Calculator provides data for Rhode Island's five counties, allowing one to appreciate the geographical diversity of our small state. Although the calculator includes data for all 10 family types across Rhode Island's five counties, here we provide the county-level data for the three family types traditionally featured in the RISN report, as well as for two adults without children (see Tables 6-9).

RHODE ISLAND STANDARD OF NEED BUDGET: SINGLE PARENT w/TWO CHILDREN

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	$1,565	$1,593	$1,632	$1,699	$2,612	$1,661
Food	$842	$780	$882	$977	$909	$848
Transportation	$1,284	$1,424	$1,577	$1,409	$1,426	$1,356
Healthcare	$811	$811	$811	$811	$811	$811
Child Care	$2,122	$1,175	$2,152	$2,152	$2,281	$2,147
Other Necessities	$747	$737	$781	$831	$1,093	$779
Total Monthly	**$7,372**	**$7,521**	**$7,883**	**$7,879**	**$9,133**	**$7,603**
Total Yearly	**$88,464**	**$90,249**	**$94,004**	**$94,550**	**$109,590**	**$91,234**
Taxes and Tax Credits						
Monthly	$1,572	$1,656	$1,834	$1,860	$2,571	$1,703
Yearly	$18,859	$19,867	$22,008	$22,321	$30,857	$20,432
Pre-Tax Earnings Needed to Make Ends Meet						
Monthly	**$8,944**	**$9,176**	**$9.668**	**$9,739**	**$11,704**	**$9,306**
Yearly	**$107,324**	**$110,116**	**$116,013**	**$116,871**	**$140,446**	**$111,667**
Hourly Wage	**$51.60**	**$52.94**	**$55.78**	**$56.19**	**$67.52**	**$53.69**

Note: Two children are a 4-year-old and an 8-year old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.
Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE 6

Although Providence County, with 61 percent of the state's population, heavily weights the state-level RISN, it turns out that Kent County, with close to 16 percent of the population, falls quite close to the state-level numbers. For example, for a single adult, the Kent County monthly RISN expense total is only $57 different from the state amount. For a single parent with two children, the difference is only $82. So, one might argue that – at least for a basic needs budget – residents of Kent County are representative of the state as a whole. Nevertheless, the county-level data in these tables show that individuals and families across the state face different challenges depending upon where they live – that although there might be an "average" Rhode Islander from the data, there are many different experiences contributing to this average and that these experiences are, in part, shaped by geography.

RHODE ISLAND STANDARD OF NEED BUDGET: TWO PARENTS w/TWO CHILDREN

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	$1,565	$1,593	$1,632	$1,699	$2,612	$1,661
Food	$1,127	$1,043	$1,179	$1,307	$1,216	$1,134
Transportation	$1,314	$1,454	$1,604	$1,439	$1,457	$1,386
Healthcare	$1,185	$1,185	$1,185	$1,185	$1,185	$1,185
Child Care	$2,122	$2,175	$2,152	$2,152	$2,281	$2,147
Other Necessities	$836	$818	$873	$933	$1,188	$868
Total Monthly	**$8,148**	**$8,268**	**$8,624**	**$8,715**	**$9,939**	**$8,381**
Total Yearly	**$97,779**	**$99,219**	**$103,492**	**$104,583**	**$119,269**	**$100,575**
Taxes and Tax Credits						
Monthly	$1,411	$1,464	$1,629	$1,672	$2,302	$1,523
Yearly	$16,927	$17,573	$19,546	$20,062	$27,623	$18,270
Pre-Tax Earnings Needed to Make Ends Meet						
Monthly	**$9,559**	**$9,733**	**$10,253**	**$10,387**	**$12,241**	**$9,904**
Yearly	**$114,706**	**$116,792**	**$123,038**	**$124,645**	**$146,892**	**$118,845**
Hourly Wage	**$27.57**	**$28.08**	**$29.58**	**$29.96**	**$35.31**	**$28.57**

Note: Two children are a 4-year-old and an 8-year old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.
Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE 7

RHODE ISLAND STANDARD OF NEED BUDGET: SINGLE ADULT

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	$1,196	$1,271	$1,267	$1,298	$1,982	$1,271
Food	$389	$361	$408	$452	$420	$392
Transportation	$911	$1,018	$1,121	$998	$1,003	$963
Healthcare	$373	$373	$373	$373	$373	$373
Child Care	$0	$0	$0	$0	$0	$0
Other Necessities	492	$490	$520	$543	$746	$516
Total Monthly	**$3,361**	**$3,458**	**$3,689**	**$3,664**	**$4,524**	**$3,515**
Total Yearly	**$40,335**	**$41,498**	**$44,269**	**$43,966**	**$54,293**	**$42,177**
Taxes and Tax Credits						
Monthly	$765	$794	$865	$857	$1,270	$823
Yearly	$9,175	$9,531	$10,380	$10,287	$15,245	$9,873
Pre-Tax Earnings Needed to Make Ends Meet						
Monthly	**$4,126**	**$4,252**	**$4,554**	**$4,521**	**$5,795**	**$4,338**
Yearly	**$49,510**	**$51,029**	**$54,649**	**$54,254**	**$69,539**	**$52,050**
Hourly Wage	**$23.80**	**$24.53**	**$26.27**	**$26.08**	**$33.43**	**$25.02**

Note: Adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.
Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE 8

RHODE ISLAND STANDARD OF NEED BUDGET: TWO ADULTS

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	$1,279	$1,302	$1,335	$1,388	$2,025	$1,350
Food	$714	$661	$747	$829	$770	$719
Transportation	$1,132	$1,257	$1,383	$1,239	$1,250	$1,194
Healthcare	$747	$747	$747	$747	$747	$747
Child Care	$0	$0	$0	$0	$0	$0
Other Necessities	$619	$609	$647	$688	$868	$642
Total Monthly	**$4,491**	**$4,575**	**$4,858**	**$4,891**	**$5,660**	**$4,652**
Total Yearly	**$53,887**	**$54,905**	**$58,301**	**$58,687**	**$67,923**	**$55,821**
Taxes and Tax Credits						
Monthly	$845	$871	$958	$968	$1,204	$894
Yearly	$10,138	$10,451	$11,492	$11,610	$14,443	$10,731
Pre-Tax Earnings Needed to Make Ends Meet						
Monthly	**$5,335**	**$5,446**	**$5,816**	**$5,858**	**$6,864**	**$5,546**
Yearly	**$64,025**	**$65,355**	**$69,794**	**$70,296**	**$82,366**	**$66,552**
Hourly Wage	**$15.39**	**$15.71**	**$16.78**	**$16.90**	**$19.80**	**$16.00**

Note: Adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.
Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE 9

As Charts 9-12 show, the differences in RISN expenses vary considerably, from 22.0 percent to 34.6 percent higher in Newport County compared with Providence County, depending upon the family type. Furthermore, the pre-tax income required to meet these basic needs ranges from 28.1 percent to 40.5 percent more in Newport County compared with Providence County. The higher cost of basic needs in Newport County appears largely driven by housing costs. And despite the fact that the costs of basic needs are lowest in Providence County, the poverty rate remains the highest, meaning that incomes are lower. Furthermore, while some Newport residents possess high income and great wealth, the county is home to many low-income Rhode Islanders.

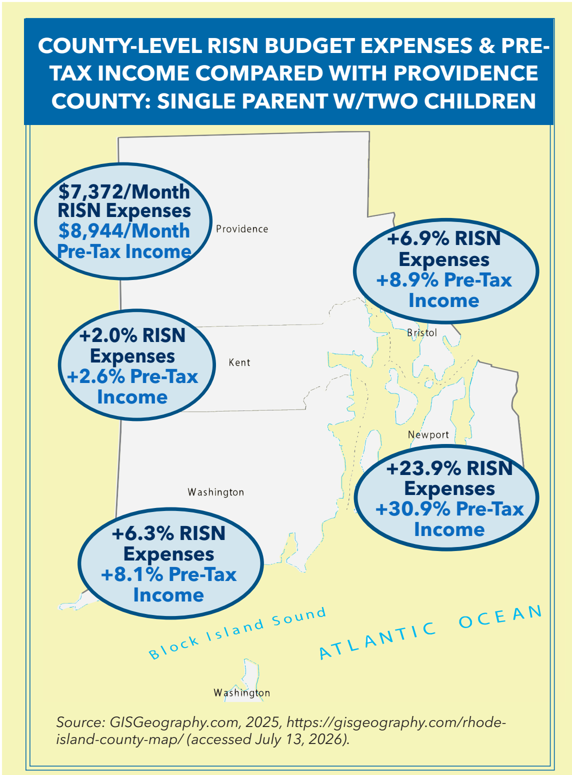


CHART 9

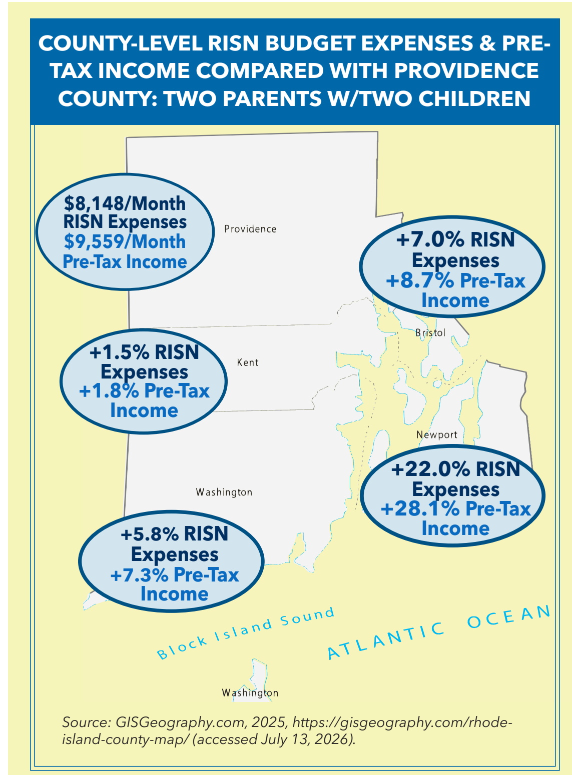


CHART 10

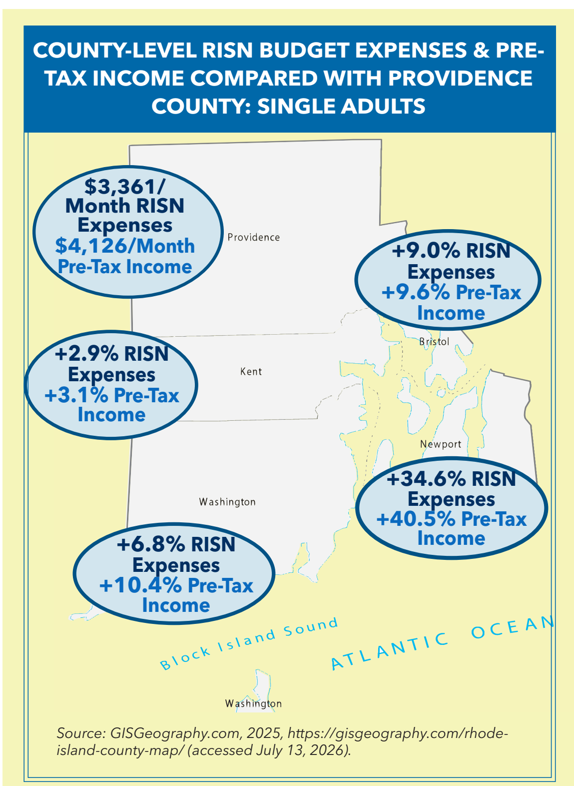


CHART 11

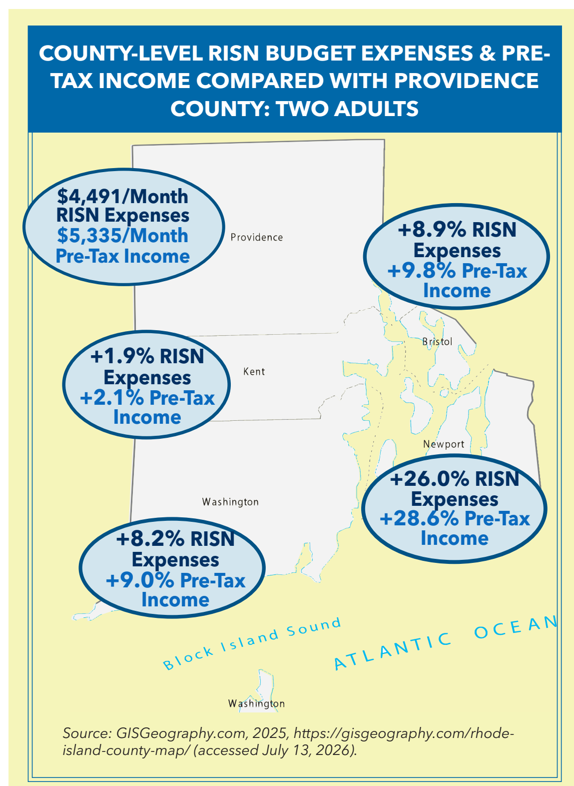


CHART 12

The geographical variation revealed by the 2026 RISN suggests that policymakers ought to pay attention to different challenges faced by Rhode Islanders living in different parts of the state.

LARGE GAPS FOR CASH ASSISTANCE RECIPIENTS

5. Rhode Islanders receiving cash assistance through SSI or through RI Works have significant gaps between income and basic living expenses.

The Supplemental Security Income Program (SSI) is the federal cash assistance program for low-income seniors and people with disabilities. Some 30,393 individuals received SSI in Rhode Island in December 2024, the majority of whom, 26,882, were children or non-elderly adults with disabilities. The maximum monthly benefit in 2025 for a single adult living independently was $1,007 ($967 from the federal benefit and $39.92 from a state supplement).[6] The federal portion adjusts annually for inflation, but the state portion has not changed in the last 17 years and was actually higher, at $57.35, from 2003 through 2008. Annual income (cash assistance & SNAP) was 99 percent of the Federal Poverty Level in 2025. An SSI recipient has a gap between income and basic needs expenses of $1,853 each month (see Table 10).

INDIVIDUAL RECEIVING SUPPLEMENTAL SECURITY INCOME (SSI)

Monthly Income from SSI	$1,007
SNAP	$282
WIC	$0
Total Income	**$1,289**
Housing	$1,271
Food	$392
Transportation	$963
Healthcare	$0
Child Care	$0
Miscellaneous	$516
Total Expenses	**$3,141**
Difference Between Income and Expenses	**-$1,853**

TABLE 10

The Rhode Island Works Program (RI Works) is the state's cash assistance and work-readiness program for families with children. For March 2026, Rhode Island's Department of Human Services (DHS) reported that 2,940 families participated in the program, which included 7,212 individuals, of whom 4,818 were children under age 18. The same data clearly show that the percentages of participants who are Latino or Black are higher than their percentages in the overall population of the state, because they experience higher rates of poverty.[7]

For close to 30 years, the maximum RI Works monthly benefit amount had not increased, despite the rise in the cost of living. In 2021, a one-time increase was applied, raising the monthly benefit for a family of 3 from $554 to $721, from approximately 30 percent to 40 percent of the Federal Poverty Level. Because the legislation failed to include an annual cost of living adjustment, the increased benefit immediately began losing its buying power. The Fiscal Year 2025 budget, enacted in June 2024, included another one-time increase, of about 20 percent, raising the monthly benefit for a family of three to $865. Although this welcome increase brought the benefit back to 40 percent of the Federal Poverty Level (below 50 percent is considered "deep poverty"), once again the increase was not accompanied by an automatic, annual cost of living adjustment, meaning the value of the benefit has continued to fall further below the cut-off for deep poverty.

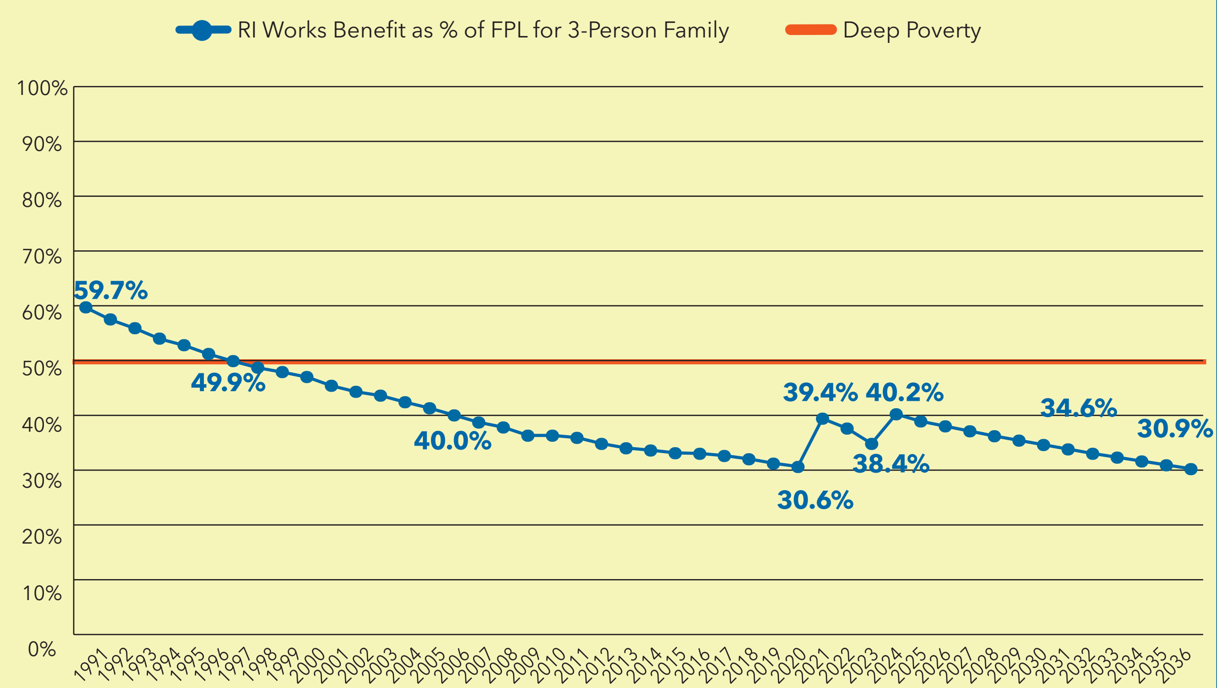
Using the new benefit level (below 40 percent FPL) and adding food assistance, the total annual

PARENT WITH TWO CHILDREN RECEIVING RHODE ISLAND WORKS (RI WORKS)

Monthly Income from RI Works	$865
SNAP	$785
WIC	88
Total Income	**$1,738**
Housing	$1,661
Food	$848
Transportation	$1,356
Healthcare	$0
Child Care	$0
Miscellaneous	$779
Total Expenses	**$4.645**
Difference Between Income and Expenses	**-$2,907**

TABLE 11

THE RI WORKS BENEFIT DROPPED BELOW THE DEEP POVERTY LEVEL IN 1997 AND REMAINED THERE



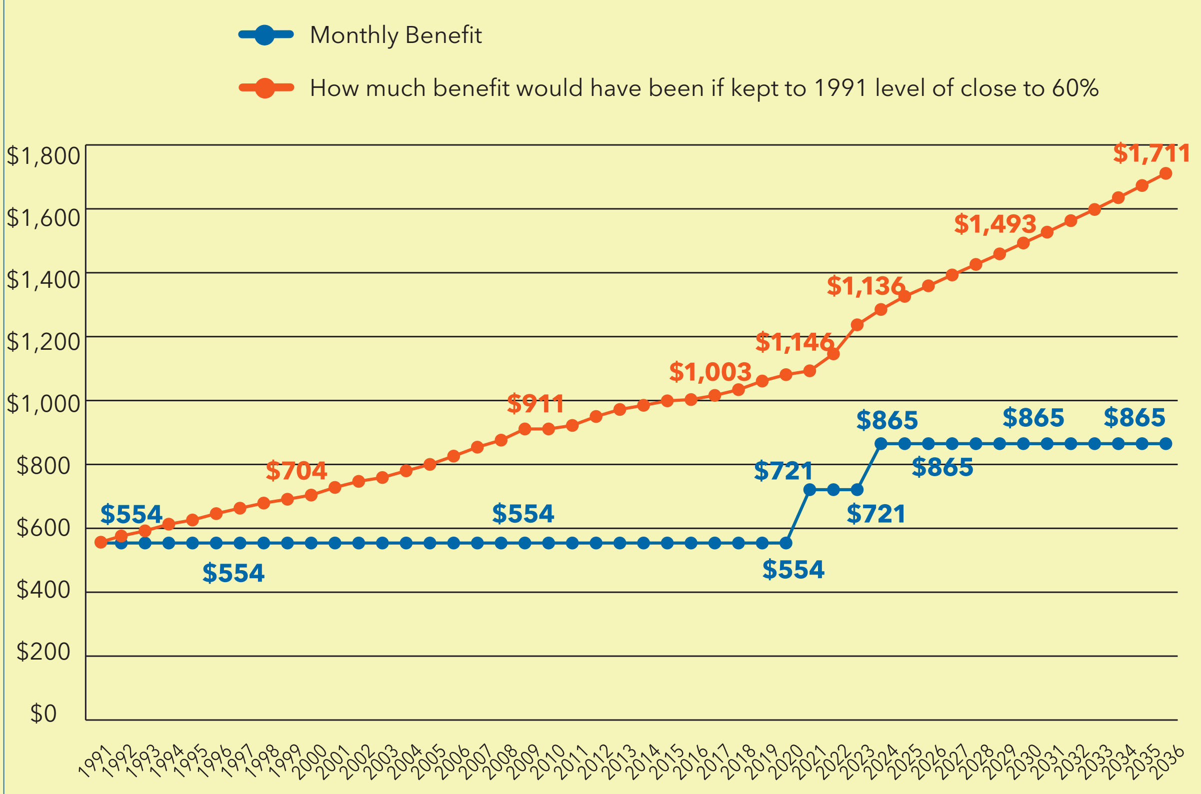
Sources: For 1991–2026, the percentage of the RI Works benefit as a percentage of the Federal Poverty Level (FPL) are based upon actual benefit and FPL levels; for 2027–2036, the benefit level is assumed as unchanged, while the FPL is based upon February 2026 inflation projections as published by the Congressional Budget Office (https://www.cbo.gov/data/budget-economic-data).

CHART 13

income for a family of 3 receiving Rhode Island Works ($20,855) would have been 78.3 percent of the Federal Poverty Level in 2025, a 4.3 percentage point drop since the 2024 RISN report. This family has a gap between income and expenses of $2,907 each month (see Table 11).

Chart 13 looks at the 3-person family RI Works benefit in comparison to the Federal Poverty Level. The flat line across the chart is 50 percent of the Federal Poverty Level, and anything below this line is considered "deep poverty." While the RI Works benefit in the early 1990s was slightly above this level, it dropped into deep poverty in 1997 and has not reached above since. In 2021 and again in 2024, the level was brought to approximately 40 percent FPL, but the proposal by advocates to raise the benefit amount to 100 percent FPL, twice the deep poverty threshold of 50 percent FPL – and then set in place an automatic, annual adjustment to keep the benefit at 50 percent FPL – has not been enacted. From 2024 to 2025, the RI Works benefit dropped from 40.2 percent to 38.9 percent, and then to 38.0 percent in 2026. Using inflation estimates produced by the Congressional Budget Office for the annual increase in the FPL, an unchanged RI Works benefit will drop to 34.6 percent in 2030 and 30.9 percent in 2035. Chart 14 shows how much the monthly benefit would have been had the 1991 level of 59.7 percent of the FPL been maintained since and looking ahead.

THE RI WORKS BENEFIT HAS NOT KEPT PLACE WITH INFLATION FOR A 3-PERSON FAMILY



Sources: For 1991–2026, the monthly benefit (blue line) is based upon the actual benefit; for 2027 and later, it is assumed that the benefit level remains unchanged; the orange line shows what the benefit would have been and would be if the level matched the 1991 level of 59.7% of the Federal Poverty Level for a family of 3. Calculations are based upon actual FPL levels for 1991–2026; for 2027–2036, the FPL is based upon February 2026 inflation projections as published by the Congressional Budget Office (https://www.cbo.gov/data/budget-economic-data).

CHART 14

WORK SUPPORTS PROVIDE ECONOMIC SECURITY TO FAMILIES

6. Without subsidies from the Child Care Assistance Program (CCAP) and subsidies through RIte Care and HealthSource RI, working families would have a large gap between income and expenses for basic needs; these work supports increase economic security.

Rhode Island's CCAP provides subsidies to parents to help pay for early learning programs for their young children and for safe, quality after-school care. To qualify, parents must be working (or participating in a training or education program) for at least 20 hours per week and have income less than the "entry income limit," which was raised in 2026 – and takes effect in January 2027 – from 261 percent of the Federal Poverty Level ($71,305 for a family of 3 and $86,130 for a family of 4, in 2026) to 285 percent of the Federal Poverty Level ($77,862 for a family of 3 and $94,050 for a family of 4). Eligibility is based on gross earned income, with no deductions for taxes or other work-related costs. If parents are eligible for CCAP, they can continue to participate until income rises above an "exit income limit" of 325 percent of the Federal Poverty Level ($88,790 for a family of 3 and $107,250 for a family of 4, in 2026).

If parents have earnings even one dollar above the "entry income limit," they face a large monthly budget gap, because they do not qualify for assistance. Once parents do qualify, they lose their assistance as soon as their income increases even one dollar above the "exit income limit," as the story of Jessica and Jose illustrates.*

Jessica works as a program coordinator at a social services non-profit, earning $22 per hour. Jose works as a Certified Nursing Assistant and earns around $19 per hour. Jose has also been studying for additional certificates to shift to another position in healthcare that will allow for more salary progression. Together, the two of them earn $85,000, putting them at 264 percent of the Federal Poverty Level for a family of 4 in 2025.**

Their income at 264 percent of the Federal Poverty Level previously left them ineligible for any subsidy through the Child Care Assistance Program, however, the recent program change increasing the entry limit to 285 percent means that they will be newly eligible in 2027. A quality early learning program for 4-year-old Jacob and quality after-school care for 8-year-old Sofia will cost them only $496 per month (their 7 percent co-share according to program rules) instead of the full price of $2,147 per month. Although the family's income is too high to qualify for SNAP benefits and too high to qualify for WIC based upon income alone, because the children are enrolled in RIte Care, part of Rhode Island's Medicaid program, the younger child automatically qualifies for WIC benefits. The parents' income is too high to qualify themselves for Medicaid, so they enroll with HealthSource RI and purchase a Bronze plan with a $465 subsidy.

* *Jessica and Jose are not a real Rhode Island household but are used for illustration purposes only, as is also the case for the examples shared in this Key Finding and the others that follow; any similarity to the actual names or jobs or situations of actual Rhode Island families is purely coincidental.*

** *Because the Family Budget Calculator data is all in 2025 dollars, the RISN uses 2025 Federal Poverty Levels for this and other cases.*

MANY WORKING FAMILIES CANNOT MAKE ENDS MEET WITHOUT CRITICAL SUPPORTS, ESPECIALLY CHILDCARE ASSISTANCE

Jessica and Jose, parents with two children and combined earnings of $85,000, $90,000, or $105,000

Expenses	Two-Parent Family w/2 Children (264% FPL)*	Two-Parent Family w/2 Children (280% FPL)**	Two-Parent Family w/2 Children (327% FPL)***
Housing	$1,661	$1,661	$1,661
Food	$1,134	$1,134	$1,134
Transportation	$1,386	$1,386	$1,386
Healthcare	$720	$280	$469
Child Care	$496	$525	$2,147
Other Necessities	$868	$868	$868
Total Monthly	$6,265	$5,854	$7,665
Total Yearly	$75,183	$70,253	$91,983
Income			
Pre-Tax Annual Earnings	$85,000	$90,000	$105,000
Total Taxes and Tax Credits	-$8,665	-$9,264	-$12,774
Post-Tax Annual Earnings	$76,345	$80,737	$92,227
WIC*	$1,055	$0	$0
Net Annual Income	$77,400	$80,737	$92,227
Annual Difference Between Income and Expenses	$2,218	$10,484	$243
Monthly Difference Between Income and Expenses******	**$185**	**$874**	**$20**

** Although the family's income is too high to qualify for SNAP benefits and too high to qualify for WIC based upon income alone, because the children are enrolled in Medicaid, the younger child automatically qualifies for WIC benefits; the parents' income is too high to qualify them for Medicaid, so they enroll with HealthSource RI and purchase a Bronze plan with a $465 subsidy.*
*** The family's income is too high to qualify for SNAP, WIC, or Medicaid, even for the children; the Healthcare cost is the Family Budget Calculator estimate of a Bronze plan on the HealthSource RI marketplace, with a $905 subsidy subtracted out.*
**** The family's income is too high to qualify for SNAP, WIC, or Medicaid, even for the children; the Healthcare cost is the Family Budget Calculator estimate of a Bronze plan on the HealthSource RI marketplace, with a $716 subsidy subtracted out.*
***** Average Monthly Difference Between Income and Expenses does not necessarily reflect monthly take-home pay. Tax credits are generally received after the close of a tax year, with annual tax filings. The numbers in the table provide an overall annual perspective.*

TABLE 12

Although federal and state Child and Dependent Care Tax Credits and the new state Child Tax Credit help in boosting their annual income the income, payroll, and sales taxes they pay reduce their annual income to $77,400. With RIte Care for their children, healthcare subsidies through HealthSource RI, and their newly gained access to CCAP, Jessica and Jose find themselves $185 in the black each month and can meet their most basic needs (see the first column of data in Table 12).

Jessica earns a promotion to Interim Program Manager and receives a $5,000 annual raise in recognition of her increased responsibilities. Their combined income has increased to $90,000, or 280 percent of the Federal Poverty Level. Now that they find themselves above 266 percent FPL, their children no longer qualify for RIte Care, meaning the whole family will need to purchase health insurance from the marketplace, with subsidies through HealthSource RI saving them $905. The family also loses access to WIC benefits, because their youngest child, Jacob, no longer qualifies for RIte Care. Due in part to healthcare subsidies and the continued CCAP subsidy, the family finds themselves in the black with an additional $874 per month to spare (see the second column of data in Table 12).

Jose successfully completes the certificates needed to become a Medical Technician. He starts as an Emergency Room Medical Technician at $25 per hour. Now, Jessica and Jose's combined annual income is $105,000, putting them at 327 percent of the Federal Poverty Level. While their annual income has increased by $15,000, their balance sheet at the end of the month is worse than before. They lose access to CCAP because they are slightly over the exit income cut-off of 325 percent FPL. The additional income is more than offset by the loss of CCAP and increased health insurance costs, now $2,147 and $469, respectively, per month. Their child care costs now exceed their monthly housing costs, and they are paying four times as much in child care as they were before Jose and Jennifer's wages increased due to their new positions. While the family is still able to make ends meet, they are only in the black by $20 per month (see the third column of data in Table 12). This is less money to allocate towards savings, the occasional movie night, or emergencies.

While Jessica and Jose and their children manage to cover their basic needs through a combination of their income and public assistance, the situation is often more challenging for a single parent, with only one income, as Veronika's story below demonstrates.

According to the Rhode Island Standard of Need, a single parent with two young children needs to earn $53.69 per hour (or $111,667 annually) before taxes to meet their family's basic needs. The annual income needed by Veronika and her children is well above the median family income of $59,883 for a family household led by a woman without a spouse. Child care and healthcare subsidies, tax credits, and food assistance make a significant and positive difference for families when wages aren't enough. What Veronika's story also shows, however, is that despite the positive difference made through existing programs, single parents face an especially difficult time making ends meet for their families.

Few of them earn close to $50 per hour or more. Veronika is a single parent of 8-year-old Isaiah and 4-year-old Camilla. Veronika works in customer service and has annual gross earnings of $36,400 (or $17.50/hour). Although above Rhode Island's minimum wage, this income places her family at only 137 percent of the Federal Poverty Level.

As the first column of data in Table 13 shows, without any assistance, Veronika's basic needs budget would leave her in the red $3,491 each month.

WORK SUPPORTS HELP BRING FAMILIES WITH MODEST EARNINGS CLOSER TO MAKING ENDS MEET, BUT MORE ASSISTANCE IS NEEDED FOR SINGLE PARENTS

Veronika, a single mom with two children and earnings of $36,400

Monthly Expenses & Income	Without Child Care & Health Care Subsidies	With Child Care & Health Care Subsidies	With Child Care & Health Care Subsidies & New CTC
Housing	$1,661	$1,661	$1,661
Food	$848	$848	$848
Transportation	$1,356	$1,356	$1,356
Healthcare	$811	$0	$0
Child Care	$2,147	$152	$152
Other Necessities	$779	$779	$779
Total Expenses	$7,603	$4,796	$4,796
Total Income	$4,112	$3,899	$3,951
Monthly Difference Between Income and Expenses	**-$3,491**	**-$897**	**-$845**

Note: Total Income is wage income 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. Tax, tax credit, and post-tax income estimates provided by the Institute on Taxation and Economic Policy.

TABLE 13

However, Veronika learned she was eligible to enroll her family, at no cost, in RIte Care health insurance, part of Rhode Island's Medicaid program. She is able to save over $800 per month due to the Medicaid coverage. This was a big help.

Veronika also qualifies for help paying for full-time daycare for Isaiah and for after-school care for Camilla, which otherwise would cost her $2,147 per month. Based on her income at 137 percent of the Federal Poverty Level, Veronika's co-pay through the Child Care Assistance Program is $152 per month. The second column of data in Table 13 shows the significant difference the healthcare and child care assistance make. Yet even with these subsidies, Veronika still falls short, by $897, of meeting her family's basic expenses each month. The third column in Table 13 shows the impact of the new state Child Tax Credit, which will put another $52 back in her pocket each month.

Despite these valuable forms of assistance for Veronika and her family – the new Child Tax Credit, CCAP subsidy, SNAP and WIC food benefits, and Medicaid coverage – single parents working a full-time job above minimum wage need more help to make ends meet. More can be done. Rental subsidies and utility expense caps could lower housing costs. And a more vibrant public transit system with low-cost passes could cut down on transportation costs, including owning, maintaining, and fueling a car.

RHODE ISLAND'S FIRST EVER STATE CHILD TAX CREDIT WILL HELP FAMILIES

7. Rhode Island's historic new state-level Child Tax Credit provides valuable extra funds that can make a difference in meeting basic needs.

Rhode Island's FY2027 Enacted Budget established a state-funded Child Tax Credit (CTC). Although during the coronavirus pandemic there was a one-time Child Tax Rebate, the new CTC is a permanent program with an annual benefit, and Rhode Island joins Massachusetts, 16 other states and DC in providing such a credit.

The new state Child Tax Credit (CTC) in Rhode Island will support families and offset the cost of raising children by providing a fully refundable credit of $330 per child, which will increase annually with inflation. The phase-out of RI's CTC begins at $88,500 for single filers and $110,640 for joint filers and gets reduced by 20 percent for each $2,875 over the threshold for single filers and $3,590 for joint filers. This tax credit is in addition to the partially refundable federal CTC of $2,200 per child.

The Child Tax Credit has historically been an effective method of reducing child poverty. In 2021, when the federal CTC was expanded under the American Rescue Plan Act (ARPA), child poverty rates were cut almost in half – reaching a record low of 5.2 percent. The maximum credit amount increased from $2,000 to $3,600 for children under 6 and from $2,000 to $3,000 for children aged 6-17. The credit was also made fully refundable, meaning that those who had low or no earnings had access to the full federal credit for the first time. Families earning up to $125,000 were eligible to claim the full credit. A large majority of low-income families used the credit to buy food, pay utility bills, make rent, buy clothing, and cover education costs. When the ARPA expansion ended in 2022, poverty rates more than doubled from 5.2 percent to 12.4 percent.

Black, Indigenous, and Latino children experience higher rates of child poverty than their White counterparts and, accordingly, saw the greatest reductions in poverty rates under the expanded CTC. In 2021, child poverty decreased nationally by 8.9 percent for Black families, 6.3 percent for Latino families, and 4.5 percent for American Indian/Alaska Native families. Meanwhile, White families saw only a 3 percent decrease in child poverty. Expanding the Child Tax Credit improved equity by disproportionately reducing poverty for historically marginalized populations. In Rhode Island, Black, Indigenous, and Latino children face higher rates of poverty than their White and Asian counterparts and will disproportionately benefit from the state CTC.

The state CTC aims to supplement the federal CTC to reduce poverty and improve equity. Table 14 shows the difference between a family of four (2 parents and 2 children) earning 280 percent of the federal poverty level (FPL), one which receives the state CTC, and one which does not. The family getting the state CTC receives an additional $624 per year, which is $52 more a month, putting them in the black, with just enough income to meet basic needs. The family that doesn't receive the CTC has $307 less than what they need to meet their basic needs, falling $26 short each month.*

** Although the full CTC is expected to be $330 per child, the data presented here are adjusted to 2025 dollars and therefore slightly lower.*

RHODE ISLAND'S NEW CHILD TAX CREDIT CAN MAKE A DIFFERENCE IN COVERING BASIC NEEDS

A two-parent, two-child family with earnings of $91,100

Expenses	**Two-Parent Family w/2 Children WITHOUT New CTC (280% FPL)**	**Two-Parent Family w/2 Children WITH New CTC (280% FPL)**
Housing	$1,661	$1,161
Food	$1,134	$1,134
Transportation	$1,386	$1,386
Healthcare	$1,185	$1,185
Child Care	$526	$526
Other Necessities	$868	$868
Total Monthly	$6,760	$6,760
Total Yearly	$81,120	$81,120
Income		
Pre-Tax Annual Earnings	$90,100	$90,100
Total Taxes and Tax Credits	-$9,287	-$8,663
Post-Tax Annual Earnings	$80,813	$81,437
Amount Received from Dependent Exemption Benefit	**$353**	**$353**
Amount Received from New State Child Tax Credit	**$0**	**$624**
Annual Difference Between Income and Expenses	**-$307**	**$317**
Monthly Difference Between Income and Expenses	**-$26**	**$26**

TABLE 14

While the state CTC does not provide a monumental amount of aid, it provides valuable extra funds that can make a difference in meeting basic needs – or getting closer to that. For families with three or more eligible children, the credit amount would be even larger, helping meet the increased expenses.

RHODE ISLANDERS LOSE SNAP AND MEDICAID BENEFITS AND ENHANCED MARKETPLACE SUBSIDIES DUE TO OBBBA

8. Federal inaction and OBBBA have taken enhanced healthcare subsidies, Medicaid healthcare coverage, and SNAP food assistance benefits from Rhode Islanders; the state has stepped in to preserve some enhanced healthcare subsidies.

During the COVID-19 pandemic, Congress helped people afford health insurance by expanding existing federal Affordable Care Act (ACA) healthcare subsidies for those who earned too much to qualify for Medicaid but could not get health insurance through an employer (those earning 139 percent to 400 percent FPL); these subsidies were called enhanced premium tax credits. At the end of 2025, Congress allowed the enhanced subsidies to expire, affecting more than 40,000 Rhode Islanders. Rhode Islanders have gone without these subsidies in 2026, and 13,000 Rhode Islanders dropped coverage as a result. In 2026, the Rhode Island General Assembly passed legislation to replace those healthcare subsidies for people earning up to 200 percent FPL – benefitting about 20,000 Rhode Islanders beginning in 2027.

OBBBA changed eligibility rules for SNAP, removing eligibility for refugees, humanitarian parolees, asylees, abused spouses and children, and other non-citizens, expanding work requirements for recipients, and eliminating exemptions from work requirements for vulnerable groups including, veterans, people experiencing homelessness, and youth aging out of foster care. While the state has increased funding to the Rhode Island Community Food Bank, it has not replaced SNAP benefits for the approximately 20,000 Rhode Islanders who have lost food assistance.

OBBBA also changed eligibility rules and instituted work requirements for Medicaid recipients. Beginning October 2026, refugees, humanitarian parolees, asylum grantees, abused spouses and children, and other non-citizens are no longer eligible for Medicaid. Beginning January 2027, approximately 80,000 Rhode Islanders who are members of the Medicaid Expansion population will be newly subject to work requirements of 80 hours per month or earnings of $580 per month (earning the value of the federal minimum wage, which has remained at $7.25 per hour since 2009). The state should be able to verify most people who meet the work requirement through reported wages, which will reduce the administrative burden for recipients. The state should also be able to verify some of those who are exempt from the work requirements because they are parents or caretaker relatives. However, many adults without children will be subject to new administrative burdens that will make it more difficult to access and maintain Medicaid; these populations include, gig workers, self-employed workers, those attending school at least half-time, those caring for an elderly parent, medically frail individuals, individuals recently released from incarceration, and individuals participating in a drug or alcohol treatment program.

THE ENHANCED PREMIUM TAX CREDITS MAKE HEALTHCARE COVERAGE AFFORDABLE FOR MANY RHODE ISLANDERS

Jackson and Jillian (without children), together earning $66,552 (315 percent FPL), at $16 per hour each, Rhode Island's 2026 minimum wage

Expenses	**RISN, No Subsidies**	**Regular Marketplace Tax Credits**	**Enhanced Premium Tax Credits (if still existed or if state replacement applied)**
Housing	$16,194	$16,194	$16,194
Food	$8,628	$8,628	$8,628
Transportation	$14,331	$14,331	$14,331
Healthcare	$8,961	$5,055	$2,667
Child Care	$0	$0	$0
Other Necessities	$7,707	$7,707	$7,707
Total Yearly	$55,821	51,914	$49,526
Taxes and tax Credits			
Yearly	$10,731	$10,731	$10,731
Pre-Tax Earnings			
Yearly	$66,552	$66,552	$66,552
Annual Difference Between Income and Expenses	**$0**	**$3,906**	**$6,294**

TABLE 15

Table 15 shows the differences in healthcare costs (premiums and out-of-pocket expenses) for a couple, depending upon whether they receive no healthcare subsidy, the regular ACA marketplace subsidy, or the enhanced premium tax credits that the state replaced (after Congress allowed it to expire in 2025) for people earning up to 200 percent FPL. In the example above, an adult couple, Jackson and Jillian each earn $16 per hour (Rhode Island's minimum wage in 2026) for a total of $66,552 per year, which is 315 percent FPL for a household of two. Jackson and Jillian cannot get health insurance through their employers, and with their income, they are not eligible for Medicaid or other assistance. As a result, they have estimated annual healthcare expenses of $8,961, but after receiving the normal ACA marketplace credits, their healthcare expenses drop to $5,055 — a savings of more than $420 per month. In 2025, Jackson and Jillian would have been eligible for the federal enhanced premium tax credit, which would have saved them an additional $2,389 this year. However, because Congress allowed the enhanced premium tax credits to expire and Jillian and Jackson earn too much to qualify for the state program replacing the federal subsidy (for those earning up to 200 percent FPL), they will need to spend approximately $200 more per month on health insurance this year.

Table 16 shows the finances of a single low-income adult who is receiving Medicaid and SNAP benefits compared to what their financial situation would be if they lost benefits due

EVEN RHODE ISLANDERS ELIGIBLE FOR MEDICAID AND SNAP BENEFITS CAN LOSE THESE BECAUSE OF NEW AND MORE BURDENSOME PAPERWORK REQUIREMENTS

Leslie, single adult ride share driver (without children), earning $21,500 annually

Expenses	**Single Adult - Eligible for Medicaid and SNAP based on Income at 137% FPL**	**Single Adult - Loses Medicaid and SNAP due to new paperwork requirements to prove eligibility**
Housing	$1,271	$1,271
Food	$392	$392
Transportation	$963	$963
Healthcare	$0	$373
Child Care	$0	$0
Other Necessities	$516	$516
Total Monthly	$3,141	$3,515
Total Yearly	$37,697	$42,177
Income		
Pre-Tax Yearly	$21,500	$21,500
Post-Tax Yearly	$20,016	$20,106
Monthly SNAP Benefits	$154	$0
Annual SNAP Benefits	$1,847	$0
Post-Taxes Yearly + SNAP Benefits	$21,863	$20,106
Annual Difference Between Income and Expenses	**-$15,834**	**-$22,071**

TABLE 16

to problems meeting new and more frequent paperwork requirements. Any time paperwork is increased and made more complicated, the likelihood of errors increase, whether in filling out forms or processing them. In the example above, Leslie, a single adult without children, is a gig worker and eligible to receive Medicaid and SNAP. Following the implementation of OBBBA, Leslie loses Medicaid and SNAP because, in part, the state does not manage to verify her income. Leslie is also then not eligible for any subsidy from the marketplace, so needs to pay the full amount of premium and out-of-pocket expenses, $4,480 per year, or go without health insurance. The loss of SNAP benefits means $1,847 per year less to purchase food. Taken together, the gap between income and expenses is $6,237 more after the loss of this public assistance — not because Leslie is ineligible, but because there was a complication in the completion of the new paperwork requirements.

In responding to the harms of OBBBA and the failure of Congress to extend the enhanced premium subsidies, Rhode Island has made important efforts to protect Rhode Islanders from the increased costs and possible loss of benefits. Nevertheless, these critical measures will be unable to prevent the loss of healthcare coverage and food assistance to tens of thousands of Rhode Islanders.

OBBBA POSES SPECIAL THREATS TO RHODE ISLANDERS WHO ARE IMMIGRANTS

9. Rhode Island's immigrant population is experiencing varied harms from federal legislation, and response efforts provide some help.

Because of the diversity of legal statuses for immigrants – Legal Permanent Residents, Legally Present, Asylees, Refugees, Undocumented, and others – OBBBA will not affect all immigrants in the same ways, as they seek to access benefits. However, it is clear that OBBBA and its provisions threaten the ability of many immigrants and families to meet their basic needs.

Chart 15 shows the variety of statuses and program eligibility rules for immigrants.[8]

A QUICK GUIDE TO IMMIGRANT ELIGIBILITY FOR ACA AND KEY FEDERAL MEANS-TESTED PROGRAMS IN RHODE ISLAND

This guide shows you whether an immigrant has an eligible status for affordable health insurance coverage and other programs. Immigrants still need to meet the financial and other requirements of the individual programs. This includes the rules for people who entered the U.S. on or after August 22, 1996.

PROGRAMS	LEGAL PERMANENT RESIDENTS[1] (age 18 and over)	LEGAL PERMANENT RESIDENTS (under age 18)	LEGAL PERMANENT RESIDENTS (pregnant people)	CUBAN/ HAITIAN ENTRANT AND COFA MIGRANTS	REFUGEES, ASYLEES, VICTIMS OF TRAFFICKING, AND OTHERS[2]	OTHER LAWFULLY PRESENT INDIVIDUALS[3] (including work visas)	UNDOCUMENTED IMMIGRANTS (including children)[4]
	If entered the U.S. on or after August 22, 1996:						
Health Source RI (premium tax credits and cost-sharing reductions)	Eligible	Eligible	Eligible	Eligible	No longer eligible (starting Dec. 31, 2025 for ACA subsidies if under FPL)	Eligible[2]	Not eligible
Medicaid (RIte Care, Rhody Health Partners, etc.)	Not eligible (Until after 5-year waiting period or military connection[5])	Eligible	Eligible	Eligible	No longer eligible (starting Oct. 2026)	Pregnant people and children under 19 are eligible	Pregnant people and children under 19 are eligible
Medicare	Not eligible (Until after 5-year waiting period or disability or meet age criteria)	Not eligible (Until after 5-year waiting period or disability)	Not eligible (Until after 5-year waiting period or disability or meet age criteria)	Eligible	No longer eligible (starting July 2025 & if already enrolled coverage ends Jan 4, 2027)	Not eligible	Not eligible
SNAP	Not eligible (Until after 5-year waiting period and have credit for 40 quarters of work or military connection)	Eligible	Not eligible (Until after 5-year waiting period and have credit for 40 quarters of work or military connection)	Eligible	No longer eligible (starting before Jan. 2026)	Not eligible	Not eligible
RI Works	Not eligible (Until after 5-year waiting period or military connection or receiving disability-related assistance)	Not eligible (Until after 5-year waiting period or military connection)	Not eligible (Until after 5-year waiting period or military connection or receiving disability-related assistance)	Eligible	Eligible	Not eligible	Not eligible
SSI	Not eligible (Until after 5-year waiting period and have credit for 40 quarters of work or have met another exemption)	Not eligible (Until after 5-year waiting period and have credit for 40 quarters of work or have met another exemption)	Not eligible (Until after 5-year waiting period and have credit for 40 quarters of work)	Only Eligible during first 7 years after status is granted	Only Eligible during first 7 years after status is granted	Not eligible	Not eligible

TABLE 17

Before OBBBA, federal law already required legal permanent residents (green card holders) to wait five years before becoming eligible for public benefits. OBBBA went further by removing eligibility for SNAP and Medicaid for certain categories of lawfully present immigrants – refugees, asylees, survivors of human trafficking, survivors of domestic violence, and Afghan and other humanitarian evacuees. In Rhode Island, an estimated 2,300 lawfully present immigrants have lost SNAP benefits due to their immigration status since February 2026. Beginning October 1, 2026, OBBBA removes Medicaid eligibility for many lawfully present immigrants. In Rhode Island, 9,000 adults are projected to lose Medicaid coverage as a result, although income eligible children under 19 can still qualify for Medicaid regardless of their immigration status under state law.[9] In addition to restricting eligibility for SNAP and Medicaid, OBBBA also allocated $170 billion for anti-immigrant enforcement, detention, and deportation, with the goal of deporting one million immigrants per year. This has led to a significant increase in the deportation and detention of immigrants, including those with lawful status, as well as increased fear of immigration enforcement that harms families, communities, and businesses.

The Economic Policy Institute reports that OBBBA, the 2026 Secure America Act, and other budget expenditures and repurposing of Defense funds amount to $269 billion in taxpayer funds going toward mass deportation and other immigration enforcement. This amount includes $810 million from Rhode Island taxpayers, or $1,938 per taxpayer, funds that could have instead supported Head Start, SNAP, and Medicaid funding, Veterans' medical care, public housing, or teaching and nursing positions.[10]

Scenario 1: Refugees

Maria, François, and their two children are refugees from the Democratic Republic of Congo. After completing the required one year of physical presence in the United States, they filed applications to adjust their status from refugees to Legal Permanent Residents and are waiting for the approval of their applications, which are currently delayed by a processing backlog. Prior to OBBBA, the family was eligible for the Supplemental Nutrition Assistance Program (SNAP) to help them afford food. However, OBBBA removed eligibility for refugees, and the family lost SNAP benefits in February 2026.

Maria and François' family was also eligible for Medicaid as income-eligible refugees. Maria receives treatment for arthritis, and François manages high blood pressure. However, beginning October 1, 2026, OBBBA removes refugee eligibility for Medicaid. This change also affects refugees with a pending adjustment of status application to become Legal Permanent Residents. As a result, Maria and François will lose the federal Medicaid coverage they rely on while their adjustment applications are pending. However, their children continue to be eligible for healthcare coverage through Cover All Kids, Rhode Island's state-funded Medicaid coverage for children of income-qualified families, regardless of immigration status.

OBBBA also changed eligibility for the federal Child Tax Credit, beginning in tax year 2025, by requiring taxpayers claiming the credit and each qualifying child to have a valid SSN. Because refugees receive Social Security Numbers that are valid for employment, the family may remain eligible for the federal Child Tax Credit if they otherwise meet the applicable income, filing, and qualifying-child requirements. Additionally, the family is eligible to claim the new Rhode Island state Child Tax Credit, which is available to eligible taxpayers in Rhode Island who have an SSN or Individual Taxpayer Identification Number (ITIN).

Due to federal policy changes, effective September 18, 2026, the grounds for inadmissibility used by U.S. immigration officials to deny green cards have been expanded to include applicants in certain immigration categories who use means-tested benefits. This is known as a "public charge" test. However, humanitarian categories including refugees and asylees are exempt from the public charge test, so Marie and François don't have to worry about their family's use of benefits being held against them. Additionally, under federal law certain immigrants must wait five years after obtaining qualifying immigration status before applying for certain means-tested benefits, such as SNAP and Medicaid. If their adjustment of status applications are approved, refugees like Marie and François are exempt from this five-year waiting period, and the family can immediately apply for benefits.

Scenario 2: Loss of Temporary Protected Status

Temporary Protected Status (TPS) is an immigration benefit granted by the U.S. government that allows eligible nationals of designated countries to live and work in the United States safely when conditions in their home countries prevent their safe return. Jean was granted TPS in 2010 when the United States granted the TPS designation to Haitians following a devastating earthquake in Haiti that killed hundreds of thousands of people and injured and displaced even more. Since 2010, both Republican and Democratic administrations have extended the designation as unsafe conditions persisted in Haiti.

With TPS, Jean is eligible to work in the U.S., but he is not eligible for SNAP or Medicaid benefits. As of May 2026, approximately 5,340 Haitians live in Rhode Island, and about 1,700 of them have TPS. Effective July 27, 2026, the federal government ended TPS eligibility for Haitians, meaning approximately 1,700 Rhode Islanders like Jean lost their work authorization and are now at risk of being placed in removal proceedings if they continue residing in the U.S. without legal status. Without work authorization, Jean will have increased difficulty meeting basic needs, as well as increased fear of immigration enforcement. This fear causes people to avoid going out in public, including attending school, court, and doctor appointments, and results in less foot traffic to local businesses, as reported in a survey of business owners in Central Falls conducted by Fuerza Laboral.[11]

While Haitians in RI who have lost TPS cannot work, they can still apply for a driving privilege card in Rhode Island with a valid ITIN. This is not a means-tested benefit, so if an opportunity to adjust immigration status arises (such as through marriage), obtaining a driving privilege card would not count against the application under the new public charge rules.

Scenario 3: Asylees and Mixed Status Families

Bienvenido and Santa are asylees from Venezuela. They are married and expecting the birth of their first child. They both fled to the U.S. after Bienvenido received death threats from the government for his work as a journalist in Venezuela and was told that both he and his wife were in danger of being killed. As asylees, they were able to acquire their work authorization cards and were given valid Social Security Numbers.

Having met the one-year residency requirement, they saved their money to apply to adjust their status to become Legal Permanent Residents. Currently, their green card applications are stuck in a backlog and there is no predictable timeline as to when they will receive notice of approval or denial. Prior to the passage of OBBBA, the couple relied on both SNAP and Medicaid to help meet their basic needs. However, OBBBA removed SNAP eligibility for asylees, so Bienvenido and Santa lost SNAP benefits in February 2026. And beginning October 1, 2026, asylees like Bienvenido and Santa will also lose eligibility for Medicaid.

Because Santa is expecting a child, she is eligible to receive health coverage because Rhode Island extends Medicaid coverage to pregnant and postpartum individuals regardless of their immigration status. Once the child is born, they will be able to apply for both the state and federal Child Tax Credit since they have SSNs. Once born on U.S. soil, the baby will automatically be a U.S. citizen, which will allow the family to reapply for SNAP benefits for their child. The child will also be eligible for Medicaid so long as the family remains income eligible.

State Response

As described above, thousands of lawfully present immigrants in Rhode Island are struggling to meet their basic needs while dealing with losses of food assistance, health insurance, federal Child Tax Credits, work authorization, and/or legal status. And Rhode Islanders are managing these losses while experiencing fear of immigration enforcement that limits their ability to participate in society.

Fortunately, Rhode Island already had the Cover All Kids program in place, which will allow all income eligible children to continue getting health insurance regardless of immigration status. Additionally, through the Fiscal Year 2027 enacted budget, RI has allocated millions to replace expired federal ACA subsidies that helped Rhode Islanders afford healthcare, allocated millions to help hospitals treat those who have lost health insurance, and increased funding to the RI Community Food Bank to help those losing SNAP benefits. However, much of the state's response to OBBBA has been aimed at administering the new federal changes rather than replacing lost coverage or benefits, particularly for immigrant communities. Rhode Island could pursue a state-funded coverage bridge for adults and families losing access to SNAP and Medicaid due to their immigration status – this would go a long way in ensuring people can meet their basic needs.

A HOUSING WAGE

10. Rhode Island's Housing Wage is well above the state's minimum wage, meaning that the state's lowest-income workers face a challenge in paying housing costs.

According to the Rhode Island Standard of Need data shared earlier in this report, a one-bedroom apartment costs $1,271, and a two-bedroom apartment costs $1,661. These amounts, based upon the Family Budget Calculator, rely upon Fair Market Rents determined by the U. S. Department of Housing and Urban Development (HUD). Rental amounts are set at the 40th percentile, meaning that 40 percent of rental units cost this amount or less, while 60 percent of rental units have higher costs.

While the Family Budget Calculator uses 2025 data, the *Out of Reach 2026* report from the National Low Income Housing Coalition (NLIHC) presents 2026 data, revealing an increase from $1,649 to $1,765 for monthly rent for a two-bedroom apartment in Rhode Island.

NLIHC calculates that the hourly wage needed to afford a two-bedroom apartment in Rhode Island is $33.95 in 2026, meaning annual income of $70,617. It would require working 2.1 full-time minimum wage jobs at Rhode Island's current $16 per hour minimum wage to afford this apartment. According to NLIHC, the average renter in Rhode Island earns $19.24 per hour, above the minimum wage yet far less than the two-bedroom housing wage of $33.95. The NLIHC report also shows important geographical differences. While the housing wage is $33.25 per hour for the Providence-Fall River area, it is $44.50 per hour for the Newport-Middletown-Portsmouth area.[12]

Once housing costs exceed 30 percent of income, it becomes difficult for a household to pay for the other basic needs contained in the RISN, and the household is considered "cost burdened." A household spending more than 50 percent of income on housing is considered "severely cost burdened." Data from HousingWorks RI show that a significant number of Rhode Islanders renters are cost burdened, making it exceedingly difficult to pay for all essential needs. Of the 32,000 lowest-income Rhode Island renter households, 70 percent were cost burdened and 54 percent severely cost burdened. Of the next 32,000 lowest-income households, 75 percent were cost-burdened and 43 percent severely cost burdened.[13]

Post-pandemic, the state's real estate market has continued to make it challenging for many Rhode Islanders to find housing they can afford. Despite new efforts to create affordable housing for low-income Rhode Islanders, including record permit approvals, the supply remains far short of the need. Furthermore, waiting lists for housing vouchers, affordable housing units, and shelter beds continue to grow while new efforts to address the crisis will take time to implement.

With increases in the median sale price for homes, many families cannot afford home ownership, the primary mechanism for building wealth in America. The cost of purchasing a home in Rhode Island has soared beyond the reach of the average Rhode Island household, with the median sale price close to a half-million dollars in 2025. Compounding this challenge is the legacy of systemic racism, which affects who can succeed in purchasing a home. Systemic racism includes redlining (when people, because of their race or ethnicity, are prevented from purchasing homes and being approved for mortgages in certain neighborhoods) and gentrification (when people are pushed out of their neighborhoods as wealthier people begin to move in and home prices increase), among other practices. The result: on average, White families have accumulated and continue to accumulate wealth in ways that Black, Asian, Latino, and other Rhode Island families of color cannot.[14]

Home ownership varies by race and ethnicity among Rhode Islanders as of 2025:

- 71 percent of White Rhode Islanders
- 54 percent of Asian Rhode Islanders
- 38 percent of Latino Rhode Islanders
- 37 percent of Black Rhode Islanders

Furthermore, racial and ethnic disparities in cost burden persist among homeowners, with different percentages of Rhode Islanders paying more than 30 percent of income toward their mortgages:

- 39 percent of Latino homeowners
- 35 percent of Black homeowners
- 24 percent of White homeowners
- 19 percent of Asian homeowners

The combination of an unprecedented increase in housing costs and economic instability due to the pandemic, alongside housing shortages, higher mortgage rates, wage stagnation, and rising costs for goods and services, has made it significantly more difficult for Rhode Islanders to enter into home ownership and begin building family-sustaining generational wealth.[15]

MANY SENIORS FACE CHALLENGES IN MEETING BASIC NEEDS

11. Some older Rhode Islanders do not have enough income to pay for their basic needs, and a basic needs budget is most expensive for seniors in poor health and for those paying off a mortgage.

The Rhode Island Standard of Need has traditionally focused on the state's working age population, including families with young children. The data sources and choices have, in part, limited the RISN's scope. For instance, the USDA food plans guiding the food expense category vary in cost by age group. And the tax modeling software used for the RISN by the Institute on Taxation and Economic Policy has focused on wage and salary income and has not included older Americans, whose income in good part comes from Social Security and other retirement sources.

Nonetheless, many older and retired Rhode Islanders face challenges in making ends meet. The Elder Index, produced by the Gerontology Institute at the University of Massachusetts-Boston, measures how much it costs older adults to meet their core needs, using basically the same categories employed by the RISN: Housing, Food, Transportation, Healthcare, and Miscellaneous Essentials.[16]

The Elder Index provides state-level and county-level data for singles or couples, ages 65 and older, and users can also filter the data by housing status (rent, own with a mortgage, or own without a mortgage) and health status (excellent, good, or poor). The RISN first provided such data in the 2024 edition – for an individual elder in good health. Now, the 2026 edition shares additional data, for individuals and couples, and for different health levels.

ELDER INDEX FOR RHODE ISLAND - SINGLE ELDER

	Renter			Homeowner w/Mortgage			Homeowner w/out Mortgage		
Expenses	**Poor Health**	**Good Health**	**Excellent Health**	**Poor Health**	**Good Health**	**Excellent Health**	**Poor Health**	**Good Health**	**Excellent Health**
Housing	$1,344	$1,344	$1,344	$2,021	$2,021	$2,021	$905	$905	$905
Food	$328	$328	$328	$328	$328	$328	$328	$328	$328
Transportation	$341	$341	$341	$341	$341	$341	$341	$341	$341
Healthcare	$612	$432	$342	$612	$432	$342	$612	$432	$342
Child Care	$0	$0	$0	$0	$0	$0	$0	$0	$0
Other Necessities	$401	$401	$401	$401	$401	$401	$401	$401	$401
Total Monthly	**$3,026**	**$2,846**	**$2,756**	**$3,703**	**$3,523**	**$3,433**	**$2,587**	**$2,407**	**$2,317**
Total Yearly	**$36,312**	**$34,152**	**$33,072**	**$44,432**	**$42,276**	**$41,196**	**$31,044**	**$28,884**	**$27,804**

	Renter	Homeowner w/Mortgage	Homeowner w/out Mortgage
RISN for Single Working-Age Adult	$42,177	$42,177	$42,177
100% Federal Poverty Level (2025)	$15,650	$15,650	$15,650
200% Federal Poverty Level (2025)	$31,300	$31,300	$31,300
300% Federal Poverty Level (2025)	$46,950	$46,950	$46,950

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.

TABLE 18

Table 18 shows data for a single Rhode Island adult age 65 or above. Those individuals who are paying off a mortgage have higher expenses than those who rent or those who have fully paid off their mortgage, who have the lowest expenses. Across housing situations, those in poor health have the highest costs and those in excellent health have the lowest. For 2025, the median income for male householders ages 65 and older living alone was $37,742, and for female householders, the median income was $29,525.[17] This means that half of such individuals had income above and half below these amounts. This also means that many Rhode Island seniors do not have enough income to meet basic needs. Using the above table as a guide, this means that over half of women ages 65 and over and living alone could not afford rent or a mortgage, regardless of their health status.

The same differences – over housing and health status – apply to couples, as shown in Table 19. Renters have the highest costs, as do those with the poorest health.

ELDER INDEX FOR RHODE ISLAND - COUPLE

	Renter			Homeowner w/Mortgage			Homeowner w/out Mortgage		
Expenses	**Poor Health**	**Good Health**	**Excellent Health**	**Poor Health**	**Good Health**	**Excellent Health**	**Poor Health**	**Good Health**	**Excellent Health**
Housing	$1,344	$1,344	$1,344	$2,021	$2,021	$2,021	$905	$905	$905
Food	$601	$601	$601	$601	$601	$601	$601	$601	$601
Transportation	$524	$524	$524	$524	$524	$524	$524	$524	$524
Healthcare	$1,224	$864	$684	$1,224	$864	$684	$1,224	$864	$684
Child Care	$0	$0	$0	$0	$0	$0	$0	$0	$0
Other Necessities	$579	$579	$579	$579	$579	$579	$579	$579	$579
Total Monthly	**$4,272**	**$3,912**	**$3,732**	**$4,949**	**$4,589**	**$4,409**	**$3,833**	**$3,473**	**$3,293**
Total Yearly	**$51,264**	**$46,944**	**$44,784**	**$59,388**	**$55,068**	**$52,908**	**$45,908**	**$41,676**	**$39,512**

	Renter	Homeowner w/Mortgage	Homeowner w/out Mortgage
RISN for Two Working Adults	$55,821	$55,821	$55,821
100% Federal Poverty Level (2025)	$21,150	$21,150	$21,150
200% Federal Poverty Level (2025)	$42,300	$42,300	$42,300
300% Federal Poverty Level (2025)	$63,450	$63,450	$63,450

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.

TABLE 19

For both individuals and couples, a basic needs budget falls between 200 percent and 300 percent FPL in most cases, again demonstrating that the Federal Poverty Level is an inadequate tool for measuring whether people can satisfy their most basic needs, whether for working-age Rhode Islanders or for seniors, many of whom choose to work, or cannot afford not to work.

CONCLUSION

At the outset, we posed the following five questions:

1. **What is the cost of meeting basic needs for families and individuals in Rhode Island?**
2. **How do state and federal work supports help households meet the cost of basic needs?**
3. **What are the racial and ethnic disparities in the ability of Rhode Island families to meet their basic needs?**
4. **How have policy and program changes since the previous edition helped improve economic security for Rhode Islanders?**
5. **How can Rhode Island's policymakers sustain and build upon the progress of the last two years?**

The findings discussed in this report provide answers to each of these questions, as outlined below.

1. What is the cost of meeting basic needs for families and individuals in Rhode Island?

Through the Economic Progress Institute's analysis, the results presented in **Key Finding 1** (the underlying details and assumptions are provided in the Methodology section below), have identified the costs to Rhode Islanders to meet their most basic needs: housing, food, healthcare, transportation, miscellaneous items (including clothing and household supplies), and child care for those who have children.

Key Finding 2 shows that the Federal Poverty Level (FPL) does not adequately reflect the economic insecurity experienced by so many Rhode Islanders as characterized by the Rhode Island Standard of Need.

Key Finding 3 demonstrates that many Rhode Islanders do not earn enough in wages or salary to cover these most basic needs.

Key Finding 4 reveals geographic diversity by showing the different costs of basic needs experienced by Rhode Islanders across the state's five counties.

Key Finding 10 emphasizes the challenges posed by high housing costs.

Key Finding 11 identifies the costs for senior Rhode Islanders to meet their basic needs.

2. How do state and federal work supports help households meet the cost of basic needs?

Key Findings 5, 6, 7, 8, and **9** answer the second question from slightly different angles. **Key Finding 6** shows how state and federal work supports – such as child care and healthcare subsidies – can make a crucial contribution towards bridging the gap between income and expenses. It also shows how such supports can sometimes make a large difference but still leave some low-income or modest-income Rhode Island families, especially single-parent families, in the red, unable to bridge the income-expense gap to meet their most basic needs. **Key Finding 7** demonstrates how Rhode Island's new state-level Child Tax Credit can make a modest but meaningful difference to Rhode Island families, supplementing the federal Child Tax Credit, which has been shown to reduce child poverty.

Key Finding 5 also addresses the second question by showing how government assistance – such as Rhode Island Works and SSI – help yet are sometimes insufficient for those without income from wages or salary to make ends meet. **Key Findings 8** and **9** both explain how the state has reacted to lessen the impact of federal threats and cuts to basic needs assistance.

3. What are the racial and ethnic disparities in the ability of Rhode Island families to meet their basic needs?

Key Findings 2 and **3** provide income and poverty data to help answer the third question, revealing racial and ethnic disparities along with disparities based on gender. **Key Finding 9** addresses racial and ethnic disparities by examining the situation faced by Rhode Islanders who are immigrants with a variety of legal statuses, including mixed status families. By considering data concerning the minimum wage, public assistance, and work support programs, **Key Findings 5, 6, 7,** and **8** also address, explicitly or implicitly, the third question about racial and ethnic disparities.

4. How have policy and program changes since the previous edition helped improve economic security for Rhode Islanders?

Key Finding 5 concerns Rhode Island Works, the state's cash assistance program, and SSI, which supports low-income seniors and people with disabilities. In 2026, the Rhode Island Works program received a modest improvement, with the child support pass-through being increased from $50 to $100 for one child and to $200 for two or more children. The federal SSI benefit has also increased, though only the federal portion of the benefit.

Key Finding 6 explains that recently enacted legislation will result in an entry income limit increase from 261 percent to 285 percent of the Federal Poverty Level for child care assistance eligibility, as well as an increase in the exit income limit from 300 percent to 325 percent. This means that more families will now qualify for crucial aid, and more families will be able to retain this aid even as their income increases.

In 2025, the General Assembly enacted improvements to Temporary Caregiver Insurance (TCI), Rhode Island's Paid Family Leave program, increasing the wage replacement rate from 60 percent to 75 percent by 2028 and expanding the family definition of eligible caregivers to include siblings.

In 2025 and 2026, Rhode Island continued along the path to a $17 per hour minimum wage, reaching $15 per hour last year and then $16 per hour this year.

5. How can Rhode Island's policymakers sustain and build upon the progress of the last two years?

On January 1, 2027, Rhode Island will complete its travel on the path to a $17 per hour minimum wage. **Key Findings 1, 2, 3, 4, 10,** and **11** all show that this amount remains too little and too late to guarantee economic security for Rhode Island individuals and families. This provides a partial answer to the fifth question that asks what Rhode Island's policymakers can do in the years ahead to increase economic security further. They could increase the minimum wage again, to bring it closer to a living wage. If the federal minimum wage had kept up with worker productivity over the last 50 years, that wage would now be well over $20 per hour. Then policymakers should automate an annual increase in the minimum wage by indexing it to inflation so that it continues to rise with costs.

The General Assembly and Governor could also increase the state's Earned Income Tax Credit from 16 percent of the federal credit to 30 percent or more to align Rhode Island with our New England neighbors: Maine is at 25 percent, Vermont at 38 percent, and Massachusetts and Connecticut are both at 40 percent.

As for government supports, the state Child Care Assistance Program has a new entry income limit of 280 percent of the Federal Poverty Level and the existing exit income limit of 325 percent of the Federal Poverty Level. Yet there is still a sharp cliff, and families can still lose the credit when their income increases a slight amount. An increase of the exit income limit to 350 percent of the Federal Poverty Level would prove sensible and prevent more newly eligible families from losing the benefit from modest increases in income. Better yet, the state could revise its CCAP eligibility rules to depend on state median income levels to set the entry and exit limits. Doing so would follow the example of some other states and provide a more realistic standard, thereby expanding the program to more children and families. **Key Finding 3** focused on median income.

The state's Rhode Island Works cash assistance benefit needs to be strengthened with an automated annual inflation adjustment. Otherwise, as **Key Finding 5** clearly demonstrates, the benefit will continue to drop in value. The base benefit also needs to be increased further, as it currently leaves beneficiaries in deep poverty, below 50 percent of the Federal Poverty Level.

On top of last year's increase in the wage replacement rate for the state's TCI paid family leave program, the General Assembly could increase the benefit period from eight weeks to 12 weeks. Twelve weeks of leave has become a standard across the country; medical evidence for this length of time to bond with newborn children strengthens the argument for guaranteeing this length of time. In addition, many people are working well beyond traditional retirement age, and grandparents are an important part of family support systems, including sometimes as primary caretakers for their grandchildren — and this combination means that grandparents should be able to benefit from the state's paid leave system, another worthwhile program change.

Because of the income and wage disparities shown in **Key Findings 2** and **3**, and program participation rates noted in **Key Finding 5**, Black and Latino Rhode Islanders would benefit most from various government support programs as well as from increasing the minimum wage. By improving programs and policies that increase economic security, Rhode Island's policymakers have a great opportunity to reduce disparities, increase equity, and help Rhode Islanders meet their basic needs.

Finally, the state can and should do more to replace benefits that OBBBA took away. This would include allocating additional resources for state agencies to help applicants successfully navigate the increased administrative burdens for benefit eligibility, as well as creating new state systems to provide benefits to Rhode Islanders who have lost SNAP and Medicaid.

METHODOLOGY

As noted in the Introduction, this edition of the Rhode Island Standard of Need (RISN) report once again uses as its foundation the Family Budget Calculator (FBC) produced by our national partner, the Economic Policy Institute. The FBC works with the same six basic expense categories as the RISN has long used: Housing, Food, Transportation, Healthcare, Child Care, and Miscellaneous.

While **there are no major differences between the 2026 and 2024 editions of the RISN**, the following are the major differences between these two editions and previous editions:

- As of the 2024 edition, the Transportation category includes the cost of purchasing a car, increasing the expense amount substantially; although obviously not every family purchases a car each year, these costs are averaged annually. Given how widespread car ownership is, it is reasonable to include costs beyond maintenance and gasoline.

- The FBC Healthcare category combines out-of-pocket expenses with the lowest-cost bronze healthcare coverage based upon family size and available through the Affordable Care Act (ACA) and the healthcare marketplace. By contrast, the 2022 and earlier RISN reports used the employee cost of employer-sponsored healthcare insurance. For the out-of-pocket expenses, the RISN had historically taken into account only prescription drugs, medical supplies, and medical services, whereas the FBC also includes co-pays and deductibles.

- Although both the FBC and past RISN reports have used the United States Department of Agriculture Food Plan tables, the FBC uses the Low-Cost plan whereas the RISN has traditionally used the Moderate-Cost plan, which costs approximately 20 percent to 25 percent more than the Low-Cost one.

After sharing the methodology of the Family Budget Calculator, this section will conclude with some additional methodological notes and points concerning other parts of the report and the report overall.

FAMILY BUDGET CALCULATOR METHODOLOGY

The following explanations of the data sources and parameters of the Family Budget Calculator are taken verbatim from "The Economic Policy Institute's Family Budget Calculator: Technical Documentation," by Zane Mokhiber, Elise Gould, and Katherine deCourcy (March 1, 2026) and available at https://www.epi.org/publication/family-budget-calculator-documentation/:

EPI's Family Budget Calculator measures the monthly income a family needs in order to attain a modest yet adequate standard of living. The budgets estimate community-specific costs for 10 family types (one or two adults with zero to four children). Compared with the federal poverty line and the Supplemental Poverty Measure, EPI's family budgets provide a more accurate and complete measure of economic security in America.

The budget calculator draws upon the most recent reliable data, which in many instances is data for 2025. If 2025 data were unavailable, we used data from the latest available year inflated to 2025 dollars with the budget-item-appropriate inflator. The calculator includes data for all 3,143 U.S. counties and county equivalents and for all 613 HUD FMR metropolitan areas.

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Family Budget Calculator

Affordability is about whether most families earn enough to pay for decent shelter, food, high-quality child care, transportation, health care, and life's other necessities. **How much does a modest but adequate lifestyle cost in your county or metropolitan area?** Find out with the Family Budget Calculator.

Providence County, Rhode Island	1 adult	and	2 children
Kent County, Rhode Island	1 adult	and	2 children
Newport County, Rhode Island	1 adult	and	2 children

Annual Budget | **Monthly Budget** | Comparison | Comparison

	$8,944 needed to support 1 adult and 2 children in **Providence County, RI**	$9,176 needed to support 1 adult and 2 children in **Kent County, RI**	$11,704 needed to support 1 adult and 2 children in **Newport County, RI**
Housing	$1,565	$1,593	$2,612
Food	$842	$780	$909
Child Care	$2,122	$2,175	$2,281
Transportation	$1,284	$1,425	$1,426
Health Care	$811	$811	$811
Other Necessities	$747	$737	$1,093
Taxes	$1,572	$1,656	$2,571
Monthly Total	**$8,944**	**$9,176**	**$11,704**
Annual Total	**$107,324**	**$110,116**	**$140,446**

Definitions of families

The size of a family dramatically affects the budget needed to maintain a modest yet adequate standard of living. We have constructed budgets for 10 different types of families in each area. These families include a single person with no children; a married couple with no children; single-parent families with one, two, three, or four children; and a married couple with one, two, three, or four children.

We make assumptions about each of the 10 family prototypes in order to generate specific cost estimates for each family type's tax liability, child care expenses, food costs, etc.

Our definition of a single person with no children assumes that they are employed and the head of household for federal income tax purposes. Our definition of a married couple with no children assumes both are employed, live together, and jointly file federal income taxes. Our definition of single-parent families assumes that the head of household is employed, lives with his or her children, and files as the head of household for federal income tax purposes. Our definition of two-parent families assumes that both partners are employed, live together with their children, and jointly file federal income taxes.

Families with one child are assumed to have a 4-year-old. Families with two children are assumed to have a 4-year-old and an 8-year-old. Families with three children are assumed to have a 4-year-old, an 8-year-old, and a 12-year-old. Families with four children are assumed to have a 4-year-old, an 8-year-old, a 12-year-old, and a 16-year-old.

Definition of areas

The EPI Family Budget Calculator presents data for all 3,143 U.S. counties and county equivalents as of 2025 (some locations are not inside any county but are defined as county-equivalents by the federal government for administrative and statistical reasons). We have also constructed cost estimates for all 613 metropolitan areas ("metro areas") using both metro-level data and aggregations of county data.

Where possible, the family budget metropolitan areas correspond with the metropolitan statistical areas (MSAs) delineated by the Office of Management and Budget (OMB) for application to U.S. Census Bureau data. OMB defines MSAs as having at least one urbanized area of 50,000 or more people, plus adjacent territory that has a high degree of social and economic integration with the core, as measured by commuting ties (OMB 2023).

Our number of metro areas (613) exceeds the nearly 400 official MSAs because our housing costs are calculated using fair market rent (FMR) areas. FMR areas are defined by the U.S. Department of Housing and Urban Development (HUD 2025). These FMR areas are used to help determine the value of rent subsidies offered to families in the nation's low-income rental assistance programs. FMR areas are divided into metropolitan FMR areas and nonmetropolitan FMR areas. When we refer to "metropolitan areas" or "metro areas," we are referring collectively to the MSAs and HUD metropolitan FMR areas in our data.

Counties located in metropolitan areas will have cost estimates available at both the county and metropolitan area levels, while nonmetro counties will have cost estimates available only at the county level.

Child care costs and out-of-pocket medical costs depend on whether an area is designated as a metro area or a nonmetro (rural) area.

Components of the EPI family budgets

The EPI family budgets consist of seven individual components: housing, food, transportation, child care, health care, taxes, and "other necessities." The following sections describe the methodology used to construct a monthly cost for each of these seven components across the 3,143 U.S. counties and 613 metro areas.

Housing

Data for rental costs come from the U.S. Department of Housing and Urban Development's fiscal year 2025 fair market rents (FMRs) (HUD 2025). HUD releases estimated fair market rents (FMRs) for every fiscal year to establish cost information for certain federal housing assistance programs. For example, FMRs are used to determine landlord reimbursements for accepting rental housing vouchers in over 600 FMR areas, and thus help ensure a sufficient supply of housing for these programs. HUD calculates FMRs for each FMR area using five-year data from the American Community Survey (ACS) and relies on the Office of Management and Budget for definitions of metropolitan areas. All counties that are not in FMR areas are classified as nonmetro counties. Because FMRs within metro areas are calculated at the metropolitan level, counties within the same metro area all have the same FMRs, and nonmetro counties each have their own FMRs.

Fair market rent estimates are provided at the 40th percentile of rental costs—the dollar amount below which 40% of standard-quality rental units are rented.

For each county that crosses into multiple FMR/metro areas, weighted FMR averages are calculated based on the share of the population living in each metro area located in the county's borders.

Finally, since FMRs within metro areas are provided at the metropolitan level only, counties within the same metro area all have the same FMR value. We adjust these numbers to create county-level variation using county-level ACS median gross rent data (Census ACS 2024). We create a metro-level population-weighted average rent, and then apply the ratio of ACS metro rent to ACS county-within-metro rent to each county FMR that is calculated at the metro level.

HUD makes rental rates available for studio apartments and one-bedroom through four-bedroom apartments. The EPI family budgets assume that a one-adult household occupies a studio and a two-adult household occupies a one-bedroom apartment. Families with one or two children occupy a two-bedroom unit. Families with three or four children occupy a three-bedroom unit. Rental costs include shelter plus all tenant-paid utilities, excluding telephone service, cable or satellite service, and Internet service. Those costs are included in "other necessities" within the family budgets.

Food

Data for food costs are taken from Official USDA Food Plans: Cost of Food at Home at Four Levels, a report published by the Department of Agriculture's Center for Nutrition Policy and Promotion (USDA 2025). Presented there are the official USDA costs for four types of food plans that serve as national standards for nutritious diets: the "Thrifty Plan," "Low-Cost Plan," "Moderate-Cost Plan," and "Liberal Food Plan." We use the USDA Low-Cost Plan, which assumes that almost all food is bought at a grocery store and then prepared at home. We use June 2025 data, which represents the 2025 average weekly cost (Carlson, Lino, and Fungwe 2007). We provide county-level food costs by adjusting the national cost estimates from the USDA for county-level food cost variance using a multiplier generated from 2023 data from Feeding

America's Map the Meal Gap project (Feeding America 2023).

Family food costs are constructed from data for the categories child age 4–5 and child age 6–8 and from averages of male and female data at age 12–13, age 14–18, and age 19–50.

- For single-adult households, we use an average of the male age 19–50 data and the female age 19–50 data to represent the adult in the household. For married-couple households, we assume one male age 19–50 and one female age 19–50 are the two adults in the household. All costs in the USDA food plans table are for individuals in four-person families; for individuals in families of other sizes, USDA suggests making the following adjustments to account for differences in returns to scale:
- One-person family: add 20%
- Two-person family: add 10%
- Three-person family: add 5%
- Five-person family: subtract 5%
- Six-person family: subtract 5%
- To calculate overall household food costs, we first adjust food costs for each person in the household and then sum the adjusted food costs.
- Example: For a one-parent, two-child household (a three-person family):

Food cost = [(average [female age 19–50, male age 19–50]) \times 1.05] + [child age 4–5 \ times 1.05] + [child age 6–8 \times 1.05]

As the USDA notes, the USDA food plans represent a nutritious diet at four different cost levels. The nutritional foundation of the plans is based on the 1997–2005 Dietary Reference Intakes, 2005 Dietary Guidelines for Americans, and 2005 MyPyramid food intake recommendations. In addition to cost, plans vary in terms of the specific foods and quantities of certain foods that make up the "market baskets" (week's worth of groceries, based on age and gender) in each plan (USDA 2025). According to the USDA, all four food plans are "based on 2001–2002 data and updated to current dollars by using the Consumer Price Index for specific food items" (USDA 2025).

For all U.S. counties and county equivalents, Feeding America's Map the Meal Gap 2023 report provides average cost estimates for a meal consumed by a 19-to-50-year-old male under the USDA's Thrifty Food Plan. These county-level meal cost estimates are derived from data provided by Nielsen PLC that measures the costs of Universal Product Code (UPC) barcoded food items in over 65,000 stores across the country. We generate county-level multipliers to gauge the relative cost of food per county by dividing county-level meal costs by average meal costs. These multipliers are then applied to the USDA estimates of average meal costs to generate food costs that are more reflective of local food price variation.

Metro-level food costs are derived by calculating population-weighted averages of the meal costs for the counties that constitute each metro area.

Child care

For the 2026 update of the Family Budget Calculator, we use three data sources to estimate child care costs in all counties. The majority of the child care data comes from the National Database of Childcare Prices (NDCP) which is an initiative of the Women's Bureau at the Department of Labor (DOL Women's Bureau 2025). However the NDCP does not provide data for some states so we supplement with data from Child Care Aware of America's (CCAoA), Child Care Data Center (CCAoA 2022), and CCAoA's annual "price of care" reports (CCAoA 2025).

DOL

The NDCP provides data on the cost of child care at the county level for nearly all states in the US (excluding New Mexico, Indiana, and the majority of counties in Alaska and Missouri). This data is collected from state Market Rate Surveys over a 14-year time period (2008-2022), and updated to 2025 dollars using the consumer price index (CPI) for day care and preschool for all urban consumers (BLS 2026b, DOL Women's Bureau 2020).

CCAoA

For the states and counties not covered by the NDCP, we use data from two sources from CCAoA. We turn first to CCAoA's Child Care Data Center, which provides county level data for six states, including Missouri (CCAoA 2022). We take the county level data where it exists from CCDC but not for NDCP, and adjust to 2025 dollars using the CPI for child care and nursery school for all urban consumers (BLS 2026b).

For the remaining missing counties and states not available in either data source we use the CCAoA "price of care" reports, which report data at the state level for all 50 states and DC. Since there is some variation in quality and recency in certain states, we calculate the average reported state level costs from all of the "price of care" reports from 2014 to 2024. To adjust child care costs to the county level, we create a ratio of the county-level costs of rent for two-, three-, and four-bedroom apartments to the population-weighted state average of the same costs. We then adjust 50 percent of the child care costs using this ratio to estimate the variation in child care costs by county. We find this method to be theoretically sound because rental costs are a significant portion of the cost of running a child care operation (whether center-based or home-based), and variations in rents are also a reasonable proxy for variations in costs of living in general and therefore of wage differences within the state. If a metro area is in multiple states, we use a metro area population-weighted average of the counties within the metro area to come up with a single number for the metro area. All costs are inflated to 2025 dollars using the consumer price index (CPI) for child care and nursery school for all urban consumers (BLS 2026b).

Family Composition

We calculate our child care costs for our family types based on the following assumptions:

- One child = cost of 4-year-old care
- Two children = cost of 4-year-old care + cost of care for one school-age child
- Three children = cost of 4-year-old care + cost of care for one school-age child + cost of full-day summer care for one school-age child
- Four children = cost of 4-year-old care + cost of care for one school-age child + cost of full-day summer care for one school-age child

The following subsections explain these assumptions and cost estimates in greater detail.

Center-based care

We use cost estimates for center-based child care for counties that are within metro areas. We use center-based care estimates because center-based care is more regulated than family care and because the costs of center-based care do not fluctuate as much as the costs of family child care.

Family child care

Family child care (also sometimes called "home-based care") is defined by CCAoA as "child care offered in a caregiver's own home"; family child care providers "may be licensed or exempt from licensing," "depending on the state's licensing regulations" (CCAoA 2020).

We use cost estimates for family child care for the nonmetro counties, operating under the assumption that family child care is more accessible than center-based care for those located in rural areas.

Infant care

The family budget child care costs do not include costs for infant or toddler care because we do not include an infant or toddler as part of any of our family types. It should be noted, however, that center-based infant and toddler care is significantly more expensive than center-based care for 4-year-olds, so the child care component of some families' budgets may be underestimated.

Four-year-old care

Four-year-old care is full-time, year-round care. To approximate the costs of care in metro areas and nonmetro areas, we use center-based and family child care estimates, respectively, for all 4-year-olds.

School-age child care

In our calculations, we assume that school-age child care for an 8-year-old includes nine months of before- and after-school care and two months of full-time summer care. We assume that school-age child care for a 12-year-old includes only the two months of full-time summer care. For the 16-year-old, we assume child care is not necessary.

The State Child Care Resource and Referral Network survey for school-age care specifically represents the cost of nine months of before- and after-school care; it does not represent full-time care, nor does it include weekend care or full-day summer care. Both the full-time and part-time summer care data in the CCAoA "price of care" data contain many missing values. In order to include summer care costs in the "school-age child care costs" that we use for the 8-year-old child, we impute our own summer care costs by assuming that the cost of full-time summer care for a month is twice the cost of before- and after-school care for one month, and we assume 8-year-olds need two months of full-day summer care. To the extent that parents need their children to be in care for additional time in the summer, we are underestimating the total cost of care.

We assume that 12-year-olds need full-day care during the summer months only; thus, our two months of imputed summer costs are added to families with three and four children. For families with four children, we assume child care is not necessary for the fourth child, who is assumed to be 16 years old.

Transportation

We use data provided by the Center for Neighborhood Technology (CNT) and derived from CNT's Housing and Transportation Affordability Index (CNT 2023). Transportation costs in the H+T index are estimated by adding up three major components of transportation costs: auto ownership, auto use, and transit use. These components were estimated by CNT using data from the Consumer Expenditure Survey, the 2019 National Transit Database, CNT's AllTransit database, and the Illinois Department of Natural Resources (CNT 2023).

In the data provided to EPI, CNT modified these costs to account for the different family sizes in the Family Budget Calculator, as well as to account for assumptions made about trip purpose. Adults in all family types are assumed to be working and, for the purposes of CNT's cost model, are assumed to be commuters. At our request, CNT adjusted the miles traveled component of their equation to only include work and nonsocial trips for the first adult in a household, and only work trips for the second adult (in two-adult households). Using national data from the 2022 National Highway Transportation Survey, this comes to 75% of average total vehicle miles traveled for the first adult, and 42% of average total vehicle miles traveled for the second adult, if applicable.

This 2026 update inflates the transportation data to 2025 dollars using the regional transportation CPI (BLS 2026c).

Health care

Health care expenses have two components: Affordable Care Act (ACA) health insurance exchange premiums and out-of-pocket expenditures. The Family Budget Calculator assumes that families have purchased insurance through the health insurance exchanges created by the ACA.

Premiums

Premium costs are obtained through the Henry J. Kaiser Family Foundation's 2025 Health Insurance Marketplace Calculator (KFF 2025), compiled from the U.S. Department of Health and Human Services (U.S. Dept. HHS 2025). Premiums are based on the lowest-cost bronze plan in the rating area, adjusted for family size, age of user including children (adjusted using state-specific age curves), and tobacco surcharge (KFF 2025). Under ACA plan rules, there is no additional premium cost for families with more than three children under the age of 21. The Family Budget Calculator assumes all children are 16 or younger, so for families with four children, premium costs are capped after the cost for the three oldest children are calculated. The family budgets assume all adults are 40-year-old nonsmokers.

Out-of-pocket costs

The method for calculating out-of-pocket costs for the current Family Budget Calculator follows the 2018 methodology and both differ slightly from the prior editions of the calculator because those relied on data from HHS's Medical Expenditure Panel Survey (MEPS), specifically the geocoded restricted-use MEPS files, which are not publicly available after the 2012 data year file. For the current Family Budget Calculator, we calculate out-of-pocket costs using three-year averages from the restricted-use geocoded version of the MEPS "Household Component (Full year Consolidated Files)" for 2019, 2020 and 2021, adjusted to 2021 dollars (U.S. Dept. HHS 2021). The new data were provided by request, according to the specifications listed below, by the Agency for Healthcare Research and Quality onsite data center (AHRQ 2023).

We assume that everyone has private health insurance (defined by the variable PRIV12 in the public-use files). Out-of-pocket medical expenditures are calculated for adults and children separately by region and are differentiated between MSAs and non-MSAs for those covered by private insurance (U.S. Dept. HHS 2021). Costs are estimated as follows:

- We use the regional breakdown of costs for both adults and children (with the regions defined as Northeast, Midwest, South, and West).
- The data are further divided within each region into MSA data and non-MSA data. For out-of-pocket costs, we use metro area data for counties in metro areas and we use nonmetro data for nonmetro counties (see the above section titled “Definition of areas” for more detail on the distinction).
- We classify a child (regardless of family size) as age 17 and under, and an adult as age 18–64 (using the variable AGE12X). We do not break down data for children into smaller age groups or by gender because the resulting sample sizes are too small.
- Adult out-of-pocket costs are the average costs (variable TOTSLF12) for adults ages 18–64 with private insurance in the region where the family resides (Northeast, Midwest, South, or West) and for the metropolitan classification of their location within that region.
- Child out-of-pocket costs are the mean costs for children ages 0–17 with private insurance for the region and for the metropolitan classification within that region.
- We compute total out-of-pocket costs (OOP) in the following way:

[(number of adults) \times (adult OOP)] + [(number of children) \times (child OOP)]

- The total out-of-pocket costs are adjusted for inflation to 2025 dollars using the regional breakdowns of the Consumer Price Index-All Urban Consumers for Medical Care (CPI-U-MC) from the Bureau of Labor Statistics (BLS 2026d).
- When computing the mean, we use a population weight (variable PERWT12F).

Total health care costs

We compute total health care costs in the following way:

[Total premium] + [Total out-of-pocket cost]

EPI’s family budgets do not take into consideration the two types of health insurance subsidies available through the state and federal health insurance exchanges: the premium tax credit and the cost-sharing subsidy. Therefore, the health care budget may be overestimated for some families.

Other necessities

Our calculation of “other necessities” is derived from Bureau of Labor Statistics (BLS) Consumer Expenditure Survey (CEX) data (BLS 2026a). We define “other necessities” as items that do not fall into the aforementioned categories but that are necessary for a modest yet adequate standard of living. We include the following expenditures from the CEX in our “other necessities” calculation: apparel, personal care, household supplies (including furnishings and equipment, household operations, housekeeping supplies, and telephone services), reading materials, and school supplies. In editions of the Family Budget Calculator prior to the 2018 update, we also included the CEX expenditures “entertainment” and “other miscellaneous items” in our total for “other necessities,” but for now we leave these two categories out of our calculations so that we can more narrowly assess what is the bare minimum income required to get by.

We use the CEX data for families in the second fifth from the bottom of the overall income distribution (those in the 20th- to 40th-percentile range). Using the 2023 CEX expenditure table “Quintiles of income before taxes,” we sum the values of the categories mentioned above to create an “other necessities” aggregate number, and then divide this by CEX food and housing costs. In the 2023 data, we determine this proportion to be 33.6%. Therefore, we estimate the cost of other necessities by applying this percent to each respective family budget's food and housing costs.

Taxes

The family budget components, without taxes, sum to the family's post-tax income. To calculate the family budget tax component, a pre-tax income level must be estimated using a tax rate and the post-tax income.

We use the National Bureau of Economic Research's TAXSIM, a microsimulation model of the U.S. federal and state income tax systems accessed online. We use Version 35 to calculate these tax rates; the tax year is 2023 and has not been updated for subsequent years (NBER 2022). The TAXSIM model accepts 32 input variables, including state, marital status, dependent exemptions, wage income, other incomes, rent paid, child care expenses, and capital gains and losses (Feenberg and Coutts 1993). We run the TAXSIM model for each family type across all county and metro areas.

PRE-TAX INCOME AND TAXES

As noted elsewhere, Rhode Island Standard of Need expenses come from the Economic Policy Institute's Family Budget Calculator. Because the FBC provides only county and metro-area data, the Economic Progress Institute has calculated Rhode Island state-level data by taking the expense and income amounts for Rhode Island's five counties and weighting them by population. These expenses equal the post-tax income needed to pay for the expenses.

SCENARIOS

The scenarios presented in **Key Findings 6**, **7**, and **8** require a reverse calculation of sorts. Beginning with known pre-tax income amounts, one must calculate the taxes and post-tax income amounts. This allows us to compare post-tax income with costs of basic needs expenses. The Institute on Taxation and Economic Policy (ITEP) calculated tax and pre-tax income amounts for these scenarios, as ITEP has done for many years.

HOURLY WAGES

With the 2024 RISN, we began reporting hourly wages differently for two-parent households, for example in Tables 2 and 3. In previous editions of the RISN, we simply converted the pre-tax income required into an hourly wage by dividing by 2,080 (52 weeks at 40 hours worked per week). We still do this for single adults and single parents. Yet for two-parent households, we instead divide the pre-tax income by 4,160, assuming that both parents are working full-time. This means that the two parents in Table 2, in effect, each need to earn $28.57 (or need to average out their wages to that hourly wage). Using the previous approach, we would have reported the need to earn an hourly wage of $57.14. And the two parents do need to earn this amount, but together, not each on their own. This serves to highlight the challenge faced by single parents. The single parent in Table 2 needs to earn an hourly wage of $53.69, and although the two parents need to earn slightly more, they are a two-income family, so each parent needs to earn much less to meet their family's basic needs than does the single parent.

PERCENTAGES OF HOUSEHOLDS WITH INCOME BELOW WHAT IS NEEDED TO MEET THE RISN

Beginning with the 2012 edition of the RISN, the Economic Progress Institute has used U.S. Census American Community Survey microdata to calculate percentages of Rhode Island households – single adults, single parents with two children, and two parents with two children – without enough income to cover basic needs. Beginning with the 2020 edition of the RISN, the

Economic Progress Institute expanded this analysis to look at ethnic, racial, and gender disparities. For the 2026 edition, we sought to expand the analysis further, beyond the three classic RISN family types and for the disparities analysis. In this effort, working with our national partner, the Economic Policy Institute, we ran into some challenges concerning how the U.S. Census defines households and families and the proper approaches to weighting data samples to produce population-level estimates. In the end, we ran out of time to produce data about which we felt confident to share in this report. While **Key Finding 3**, comparing the RISN to median wages, seeks to get at some of the same ideas, it is our intention to return to the microdata analysis and produce a RISN supplement with expanded analysis in 2027 — and then to incorporate this analysis into the 2028 edition.

BASIC NEEDS EXPENSES FOR OLDER RHODE ISLANDERS

Key Finding 11 on the costs for Rhode Islanders age 65 and above does not use the data from the Family Budget Calculator, which is focused on people of working age. Instead, it uses data for similar categories from the Elder Index produced by the Gerontology Institute at the University of Massachusetts Boston. See Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston, https://elderindex.org/.

ADDITIONAL NOTES

Because costs have been calculated using dollars and cents but mostly rounded to the nearest dollar for the RISN tables and charts, such rounding accounts for any cases where total amounts appear not to match the component parts, or where percentages do not add up to 100 percent.

Over the last few years, high inflation has become a concern for many people. While this is the 2026 edition of the RISN, the Family Budget Calculator and most of this report use 2025 data; when necessary, money is adjusted to 2025 dollars. For example, the report used the Federal Poverty Level data for 2025, even though the 2026 tables are available. Therefore. some of the data for the RISN are over one year old and may not reflect inflation over this period. We try to address this, for instance, in **Key Finding 10** on the idea and calculation of a Housing Wage. We expect that the FBC will be updated for 2026 early in 2027, and we plan to note this at the RISN section of our website.

AI was used to create the illustration graphic on the cover page, but was not used to write this report.

Although every effort has been made to provide data broken out by race and ethnicity, few data sources provide adequate, reliable data, especially given the size of Rhode Island's population and the myriad racial and ethnic groups in the state. We know, for example, that neither the Asian nor Latino populations are monolithic, yet with most data collected from limited samples of the population, there are rarely sufficient data to differentiate between Rhode Islanders of East Asian, South East Asian, and South Asian descent, or between Rhode Islanders of Mexican, Puerto Rican, Bolivian, Brazilian, Peruvian, and Colombian descent, to name only a few of the many possibilities. The Black population is likewise much more diverse than the single descriptor would suggest, with Black Rhode Islanders coming from many places and identifying themselves in many different ways. Many Rhode Islanders claim multiple racial and ethnic backgrounds and identities. Nevertheless, this report hopes to provide valuable data in understanding racial and ethnic disparities among Rhode Islanders in terms of the resources they possess to meet their basic needs as characterized by the Rhode Island Standard of Need.

Finally, the family examples in the RISN report are used for illustration purposes only. Any matching of names and occupations to actual Rhode Island families is coincidental and unintentional.

ENDNOTES

[1] The 2026 edition of the RISN uses 2025 dollars.

[2] For the RISN, "single adult" refers to household status, not relationship status.

[3] It is worth noting that food costs are not actually re-estimated and tripled each year; instead, an inflation adjustment is applied annually to the estimates from the 1960s. The federal poverty threshold is calculated after the previous year is over, based on actual inflation during that year and varies by the number of people in a household. Poverty rates are determined using the poverty threshold. The FPL and 100 percent FPL are the same amounts, whereas, for example, 200 percent FPL is twice the Federal Poverty Level for a family of a particular size. The numbers used in The 2026 Rhode Island Standard of Need for the Federal Poverty Level (FPL) are from the Department of Health and Human Services 2025 federal poverty guidelines, because the RISN data are measured in 2025 dollars. However, one can access the 2026 FPL numbers here, as well as find a link to historical FPL data: https://aspe.hhs.gov/poverty-guidelines.

[4] Simply put, a Household is all the people who live in a single unit – whether house, apartment, mobile home, group of rooms, or even a single room. For Census surveys and records, each Household has an identified Householder, ideally the individual or one of the individuals who owns or rents the unit, and this individual becomes the reference person for the Household. A Family Household is defined as a Householder living with at least one other person related by marriage, birth, or adoption (yet can include unrelated individuals too), while a Nonfamily Household is defined as the Householder living alone or living only with unrelated individuals. See https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html and https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2024_ACSSubjectDefinitions.pdf.

[5] United States Census American Community Survey 5-Year Estimates 2020-2024, Table B11010.

[6] See Table 10 of the Social Security Administration's SSI Annual Statistical Report, 2024 (December 2025), https://www.ssa.gov/policy/docs/statcomps/ssi_asr/2024/ssi_asr24.pdf, p. 17.

[7] See pages 4-6 of the testimony submitted by DHS to the May 2026 Caseload Estimating Conference: https://rilegislature.gov/Special/rcc/REC202605/04.27.26_Testimony%20&%20Workbook_DHS.pdf. The DHS data are based upon voluntary reporting, and the percentage of participants for whom race or ethnicity is undetermined is 15.4 percent. The DHS testimony reports that 22.3 percent of recipients are Black or African American (Non-Hispanic), and that 35.6 percent are Hispanic. Based upon the data of those for whom race or ethnicity is known, these percentages are clearly higher than the state's overall population of 5.7 percent for Black Rhode Islanders and 16.6 percent for Latino Rhode Islanders, respectively, as reported in the Census Bureau's 2020 Decennial Census; this is the case even without adding in from the 15.4 percent for which race and ethnicity remain unknown. For these and other data, it would be valuable to have not only more data, but also more disaggregated data, allowing finer distinctions among broad race and ethnicity categories. For additional information about RI Works families, see the 2026 Rhode Island KIDS COUNT Factbook, https://rikidscount.org/wp-content/uploads/2026/04/2026-Rhode-Island-Kids-Count-Factbook.pdf, pp 40-43.

[8] To view this chart and additional notes at EPI's website, see https://nmd.nyc3.cdn.digitaloceanspaces.com/epi/documents/reports/Immigrant_Eligibility_Nov2025_FN.pdf.

[9] Department of Human Services of Rhode Island, Executive Office of Health & Human Services, "Federal Policy Changes Report: Findings, Options, and Considerations to Become Complaint with Federal Changes" (2025), https://rhodeislandcurrent.com/wp-content/uploads/2025/10/Federal-Compliance-Advisory-Group-Report_vFinal_10302025.pdf.

[10] See Economic Policy Institute, "The Cost of Deportations Calculator," https://www.epi.org/deportation-calculator/.

[11] Survey information shared by Fuerza Laboral with the Economic Progress Institute.

[12] National Low Income Housing Coalition, *Out of Reach 2026*, p. 81. To download the report, go to https://nlihc.org/oor. One can find past editions of the report at the same website.

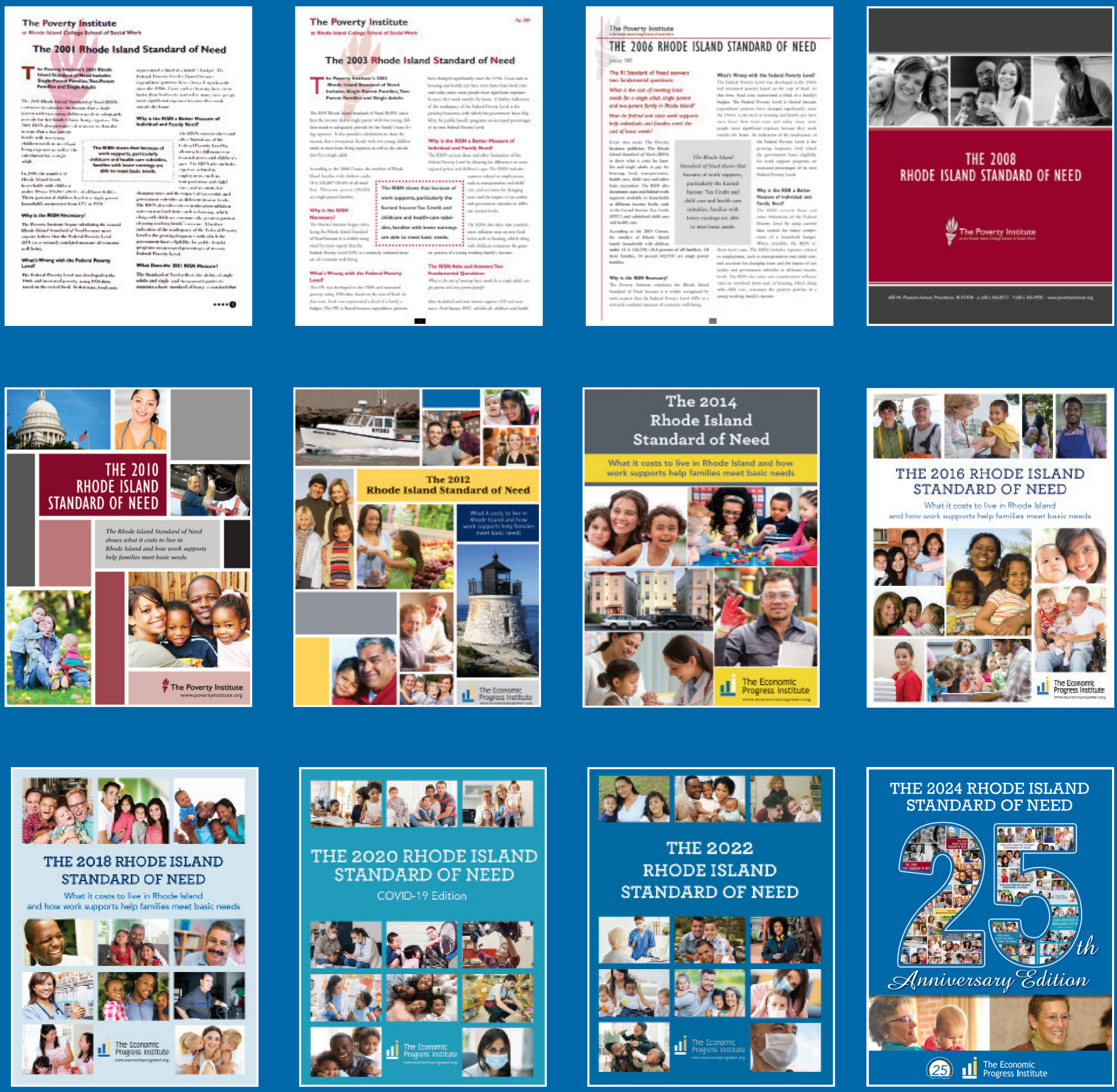
[13] Data are from HousingWorks RI analysis of U.S. Census Bureau, American Community Survey (ACS), 5-Year Public Use Microdata Sample (PUMS), 2019-2023. See HousingWorks RI, *2025 Housing Fact Book*, pp. 8, 81; https://stdidhousingworksriprod.blob.core.windows.net/housingworksri/documents/Housing-Fact-Books/HWRI_HFB25.pdf.

[14] Redlining is the practice, from the middle of the 20th century, of government officials using red ink to identify certain neighborhoods, particularly Black majority neighborhoods, as bad loan risks. This blocked the issuance of mortgages at the best rates to families in these neighborhoods and thus made it more difficult to build household wealth through home ownership.

[15] HousingWorks RI, *2025 Housing Fact Book*, p. 9. While the cost burdens for home ownership have notable ethnic and racial disparities, the same is not the case for renters, where the percentages of people experiencing cost burden and severe cost burden remain fairly similar among Latino, White, and Black Rhode Islanders.

[16] Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Rhode Island dataset provided to EPI in June 2026.

[17] United States Census American Community Survey 5-Year Estimates 2020-2024, Table B19125.



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