Tompkins County Living Wage Study, 2026

Ian Greer and Russell Weaver

Ithaca Co-Lab and Buffalo Co-Lab, Cornell University School of Industrial and Labor Relations

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For nearly three decades, Alternatives Federal Credit Union tracked the cost of living in Tompkins County by computing the "living wage" needed to purchase basic needs, such as food and housing. Initially produced for internal use, the Alternatives calculation provided a benchmark for local employers and a starting point for discussing how to raise the wages of the lowest-paid workers. The study has been used by the Tompkins County Workers Center (TCWC) in its living wage certification program[i] and by the Tompkins County Living Wage Working Group, which produced a research report on the feasibility of legislation to make the minimum wage a living wage in spring 2023.[ii]

From 1994 to 2021, Alternatives staff calculated the living wage[iii] every two years with assistance from undergraduate students at Cornell's School of Industrial and Labor Relations (ILR). In 2022, TCWC calculated the figure. Since 2023, researchers at the ILR School's Ithaca and Buffalo Co-Labs have calculated it. The first ILR-calculated number was announced in November 2023 to align with global living wage week, and since then we have published it in February or March to align with the release of the MIT living wage estimate and to enable the use of more up-to-date data.

Like past calculations by Alternatives and TCWC, and like the MIT calculator, we use spending data for nine basic needs categories and sum up these expenses to generate an annual basic needs budget. Unlike these past calculations, we use geographically fine-grained spending data from a commercial source[iv] that capture the difference between Tompkins County and other parts of New York State in expenditures on food, transportation, communication, recreation, healthcare and other miscellaneous costs. We then divide this budget by 2,080 hours to compute an hourly wage for a full-time worker. The assumption is that this worker is purchasing health insurance. In line with past living wage studies, we do not include childcare in the living wage calculation but present a cost estimate separately.

According to our calculations, the 2026 living wage for a single adult in Tompkins County (living alone with no children) is **$25.08** per hour. This estimate exhibits little change relative to the report released in February 2025, when the living wage was $24.82. This is a 1% increase. In 2023 to 2025, by contrast, the living wage for a single adult in Tompkins County increased by 34.5%. The largest factor driving the rapid increases in previous years, the cost of rent, declined slightly in 2025-26.

In 2025-26 the state minimum wage applicable to upstate counties increased more rapidly than the living wage, by 3.2%, from $15.50 to $16.00. Average weekly wages have been developing at a similar rate. The most recent U.S. Bureau of Labor Statistics (BLS) figure for average weekly wages for all industries in the county is $1,356[v]. This value, from the third quarter of 2025, represents a 3.0% increase in average weekly wages relative to the prior quarter.

The relatively small uptick in the Tompkins County living wage estimate can be seen as a small correction after several years of cost-of-living increases outstripping both average wages and the minimum wage. From 2020 to 2025 the living wage increased from $15.74 to $24.82, a 58% increase.

The minimum wage, by contrast, increased by 31%[vi], with the result that the gap between the living wage and minimum wage increased from $3.94 to $9.32. Average weekly wages over this period increased even more slowly, by about 19%.[vii] Table 1 (below) presents the living wage calculation in full and compares the 2023, 2025, and 2026 figures.

Table 1. Estimating the 2026 Living Wage for a Single Worker in Tompkins County, NY

Monthly Expense	2023	2025	2026	Source/Notes
Rent (one bedroom)	1,276.00	1,489.00	1,466.00	https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2026_code/select_Geography.odn
Food	282.75	341.07	391.23	Estimated "basic" 80% AMI household expenditures on Food at Home in Tompkins County via commercial Consumer Expenditures Survey
Transportation	320.02	519.98	519.50	Estimated "basic" 80% AMI household expenditures on Transportation in Tompkins County via commercial Consumer Expenditures Survey
Communication	111.40	134.23	129.53	Estimated "basic" 80% AMI household expenditures on Telephone in Tompkins County via commercial Consumer Expenditures Survey
Commercial health insurance	203.43 (combined)	348.09 (combined)	235.77	Estimated "basic" 80% AMI household expenditures on Commercial Health Insurance in Tompkins County via commercial Consumer Expenditures Survey
Out-of-Pocket Medical Expenses			132.43	Estimated "basic" 80% AMI household expenditures on out-of-pocket medical- and health-care in Tompkins County via commercial Consumer Expenditures Survey
Recreation	137.54	187.90	190.56	Estimated "basic" 80% AMI household expenditures on recreation and entertainment in Tompkins County via commercial Consumer Expenditures Survey
Savings	77.53	98.82	100.57	Modest 3% effective saving rate after taxes (based on prior methodology*)
Miscellaneous	175.80	273.84	287.25	Estimated "basic" 80% AMI household expenditures on Miscellaneous, Housekeeping Supplies, Personal Care Supplies, Reading, Education, and Apparel in Tompkins County via commercial Consumer Expenditures Survey
Net Monthly	*2,584.47*	*3,392.93*	*3,452.84*	
Annual Net	*31,013.64*	*40,715.16*	*41,434.14*	
Taxes	613.25	909.43	894.64	
Payroll (SS)	244.67	337.06	332.58	https://smartasset.com/taxes/income-taxes#r9fMuxoUjc
Federal	237.08	349.92	364.20	https://smartasset.com/taxes/income-taxes#r9fMuxoUjc
State	131.50	222.45	197.90	https://smartasset.com/taxes/income-taxes#r9fMuxoUjc
Total (Gross)	*3,197.72*	*4,302.36*	*4,347.49*	
Hourly @ 40 hours/ week	***18.45***	***24.82***	***25.08***	Current MIT Living Wage for a Single Adult with No Dependents: 24.60
Annual	*38,373*	*51,626*	*52,170*	

Addendum: Full-time Childcare Costs in March 2026					
	DICC monthly	Cornell monthly	IC3 monthly	Monthly average	Annual average
Infant	$2,017	$2,648	$2,686	$2,450	$29,403
Toddler	$1,944	$2,377	$2,121	$2,147	$25,766
Pre-school	$1,815	$2,208	$1,851	$1,957	$23,494
Sources: Downtown Ithaca Childcare Center, Ithaca Community Childcare, and Bright Horizons / Cornell Childcare Center					

One factor that affects the cost of living is health insurance. Employer-provided health benefits are taken into account by the living wage certification program operated by the Tompkins County Worker Center. Employer-provided health insurance affects the living wage for purposes of certification to the extent that workers are required to pay less than the cost of commercial health insurance factored into the current living wage calculation, which is $235.77 per month. Eliminating this cost - should an employer cover 100 percent of the insurance premium - would translate into annual savings of $2,829, which over 2,080 work hours per year would be $1.36 per hour. Deducting this amount would bring the living wage down to $23.72 for that employer.

The following sections describe the demographics of the sub-living wage workforce in Tompkins County, a description of the calculation, and a comparison between the Cornell-ILR living wage methodology and alternative approaches.

Who earns less than a living wage?

Excluding workers who live in group quarters (e.g., college students), about half (49.7%, n=23,725) of all workers in Tompkins County make less than a living wage, disproportionately people of color. To estimate numbers of low-wage workers, we use the current vintage of the U.S. Census American Community Survey (ACS) Public Use Microdata Samples (PUMS). We first determine the effective hourly wage[viii] of all wage earners (i.e., workers who are not self-employed) in Tompkins County. To get a large enough sample size and the most up-to-date estimates possible we use the current (2020-24 Five-Year) ACS PUMS data. Our analysis below considers (1) the fraction of workers earning below the single adult living wage; (2) the rate at which different racial-ethnic groups earn below the living wage; and (3) gender differences in earning a sub-living wage.

Approximately 47,756 wage earners (i.e., non-self-employed workers) are living in Tompkins County (again, this estimate excludes workers living in group quarters such as student dorms). Roughly half (49.7%, n=23,725) of these workers earn effective hourly wages (in 2026 dollars) that fall below $25.08. Narrowing the analysis to workers who work at least 30 hours per week and at least 40 weeks out of the year (i.e., workers who are likely to be classified as “full-time”), out of 35,079workers, 45.2%, or roughly 15,871 workers, earn below $25.08.

Table 2 juxtaposes this countywide estimate of sub-living wage earning with corresponding rates for the seven main racial-ethnic groups tracked by the U.S. Census Bureau. Rates of sub-living wage earning are presented in descending order, with the group most likely to earn sub-living wages listed at the top.

Table 2. Likelihood of Earning Below the 2026 Tompkins County Living Wage, by Race-Ethnicity

Racial-Ethnic Group	% of Wage Earners in Group That Earn Less Than $25.08 per Hour
Black or African American Alone	67.16%
Hispanic or Latinx	58.45%
Asian or Pacific Islander Alone	49.00%
Countywide Average for All Wage Earners	***49.68%***
Asian or Pacific Islander Alone	49.00%
White Alone	48.58%

Table 2 reinforces past studies that revealed racial disparities in workers earning below a living wage in Tompkins County.[ix] Of all racial-ethnic groups represented, only persons who identify as white (not Hispanic or Latinx) or Asian or Pacific Islander earn sub-living wages at below-average rates (48.58% and 49.00% respectively, compared to the 49.68% countywide average). Persons of color are substantially more likely than their white counterparts to earn wages that are below the 2026 Tompkins County living wage of $25.08 per hour. Black or African American residents of Tompkins County are the most likely to earn a sub-living wage: more than two out of every three such workers (67.16%) are estimated to earn less than $25.08 per hour. Table 3 shows men and women in Tompkins County earn less than $25.08 per hour at comparable rates, with men having a negligibly higher probably of earning sub-living wages relative to women.

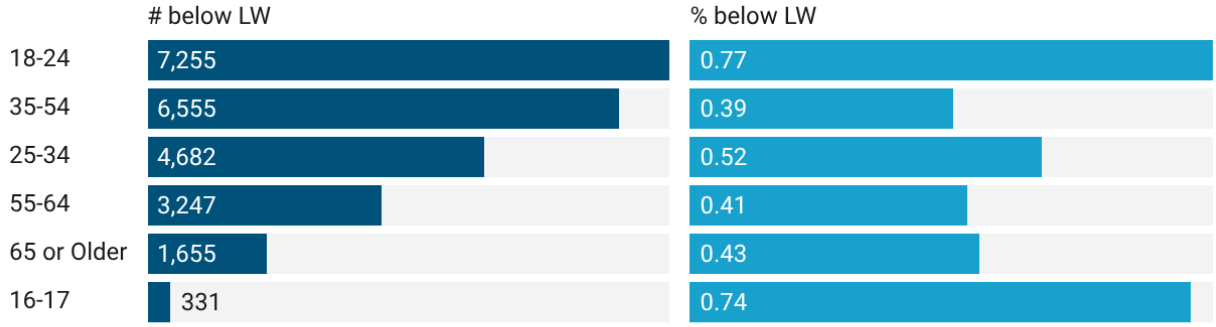
Table 3. Likelihood of Earning Below the 2026 Tompkins County Living Wage, by Gender

Gender	% of Wage Earners in Group That Earn Less Than $25.08 per Hour
Male	50.14%
Countywide Average for All Wage Earners	***49.68%***
Female	49.20%

The takeaway from this exercise is that, as with most socioeconomic phenomena, the likelihood of earning a living wage in Tompkins County is systematically linked to a worker's race-ethnicity. White residents of the county are disproportionately likely to earn a living wage, while persons of color – especially Black or African American workers in Tompkins County – have the highest risk of working for sub-living wages.

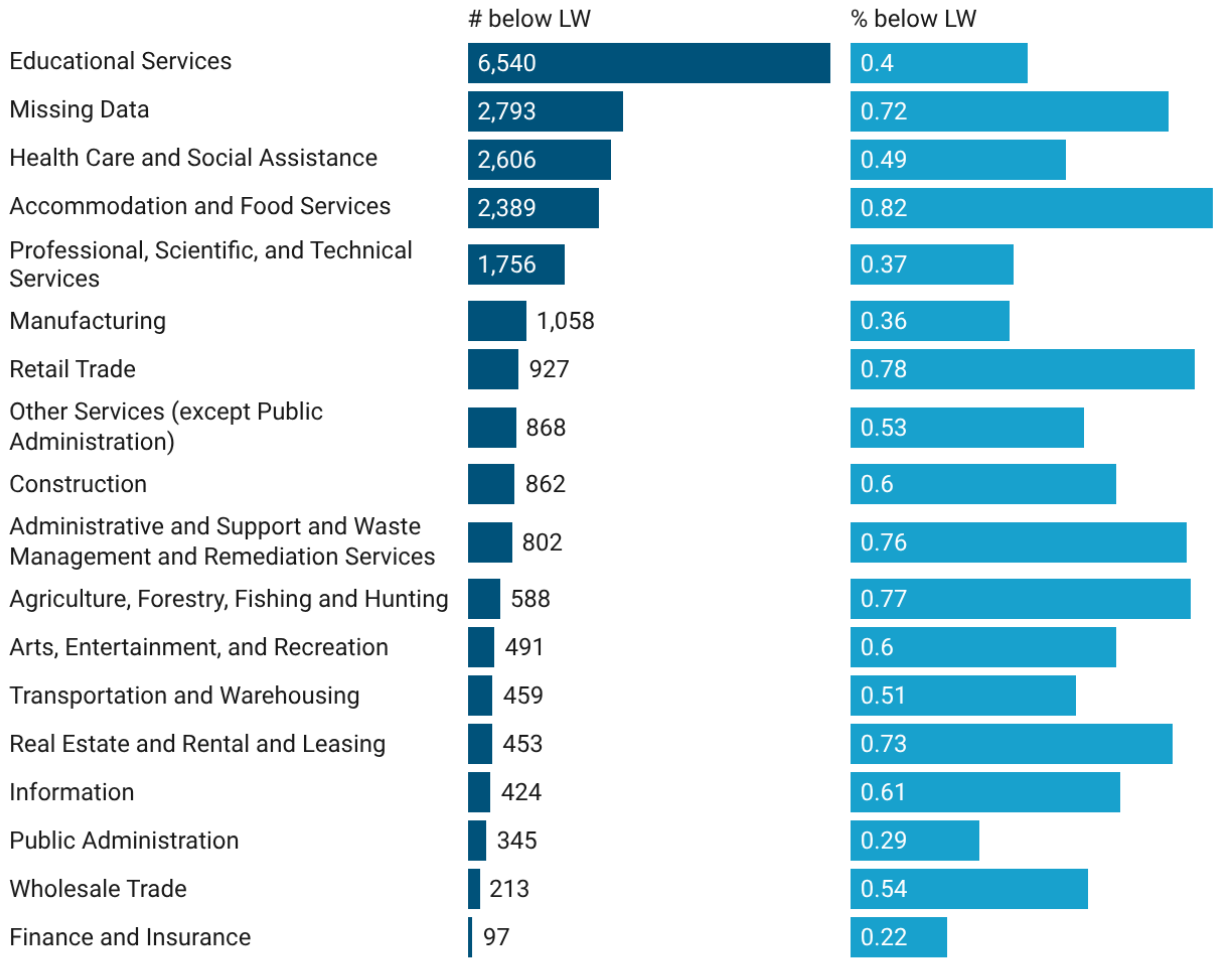
Figures 1 and 2 break down the sub-living-wage workforce by age and industry, respectively. Figure 1 shows that nearly three quarters of workers 24 and under earn less than a living wage, but that low wages do not only affect young people. By percent, the least affected age range is 35-54, but still 39% of wage earners earn less than $25.08, or 6,644 workers.

Figure 1. Wage Earners Below the 2026 Tompkins County Living Wage ($25.08), by Age



Source: ACS PUMS 5-year data (2019-2023) • Created with Datawrapper

Figure 2. Wage Earners Below the 2026 Tompkins County Living Wage ($25.08), by Industry



Source: ACS PUMS 5-year data (2019-23) • Created with Datawrapper

Figure 2 shows that the industry employing the largest number of workers below the living wage is education services, mostly universities and school districts. In total, the education services industry employs nearly 16,500 workers throughout Tompkins County, 6,540 of whom earn below the 2026 living wage of $25.08. Importantly, though, the large number of sub-living wage workers in educational services is mostly a function of the large size of the industry. As a fraction of the industry, only about 40% of educational services workers are sub-living wage earners. Industries whose workers are most likely to earn less than a living wage are: accommodation and food services (79%); retail trade (78%); agriculture, forestry, fishing, and hunting (76%); and real estate, rental and leasing (73%). Of these, accommodation and food services is by far the largest employer, with 2,389 workers earning less than a living wage.

The living wage methodology

A living wage is the minimum hourly amount that a full-time (2,080 hours/year) worker must earn to afford basic necessities in their geography of residence, without the need for public or private assistance.[x] The most well-known and widely-used set of living wage estimates, from the MIT Living Wage Calculator, are generated with spending data that are published in national publicly-accessible annual and semiannual surveys.[xi] Drawing on data for nine categories of "basic needs" spending – food, childcare, healthcare, housing, transportation, civic engagement, broadband Internet, miscellaneous items, and taxes – the MIT Calculator adds up the annual amount a typical household would need to cover the costs of these items. The resulting sum represents a "basic needs budget" for a given household. Dividing that annual amount by 2,080 hours, or the approximate number of hours worked by a full-time employee in a calendar year, the MIT Calculator reports, for each county in the United States, the living wage associated with a basic needs budget. Rather than reporting a single dollar figure, however, the MIT Calculator models basic needs budgets for a variety of household scenarios that depend on the number of adults, working adults, and children living in a household. Thus, the MIT Calculator does not report a single living wage for each county; but a schedule of living wages for a given county that illustrates how living wages vary for different household circumstances.

Pre-dating the MIT Calculator by more than a decade was a calculation made by Alternatives Federal Credit Union (AFCU). Like the MIT Calculator, Alternatives collected annual household spending data for the nine categories of basic needs listed above, summed up the expenses to generate a basic needs budget, and divided by 2,080 hours to compute a living wage estimate. Data on these spending patterns came largely from national, publicly available datasets published by the Bureau of Labor Statistics (BLS).

These calculations used the best publicly accessible datasets available to compute living wages. Still, underlying both estimates were datasets with relatively coarse spatial resolution. BLS consumer spending data are essentially only available at the national- or statewide- scales and do not permit researchers to localize living wage estimates down to the county level. Consequently, drawing on these data to construct county-level living wage estimates in New York State means that all counties will exhibit identical annual budgets in several spending categories, regardless of where the counties are situated. When the Cornell University-based research team took over the annual Tompkins County living wage calculation in 2023, we decided to use premium, commercial consumer expenditure dataset to which Cornell purchases annual access.

Like with past calculations, the Cornell team's strategy starts by generating a *basic needs budget* from the same nine spending categories used in past calculations:

1. housing (rent),
2. food,
3. transportation,
4. communication,
5. healthcare,
6. recreation,
7. savings,
8. miscellaneous items (e.g., housekeeping supplies, apparel, etc.),
9. and income taxes.

Of the above-listed nine categories, housing (#1) and taxes (#2) are the only two data points that are fully localized and based on information specific to Tompkins County in public datasets. With respect to housing, the fair market rent (FMR) for a one-bedroom apartment – which is the housing expense that AFCU and the Tompkins County Workers' Center have used to estimate an annual basic needs housing budget for almost three decades – is available from and annually updated by the U.S. Department of Housing and Urban Development (HUD) for all counties in the United States. Concerning taxes, because Tompkins County does not collect local income taxes, the federal and state income tax bills for a living wage worker in Tompkins County is straightforward to compute using publicly-available information on federal and state marginal income tax rates.[xii]

Unlike housing and income taxes, data for spending categories #2 through #8 in Tompkins County have historically come from the national BLS Consumer Expenditure Survey (CE), with supplemental local information sprinkled in whenever possible. Recall, though, that the CE data are not capable of being disaggregated and tuned specifically to Tompkins County. For that reason, the authors of this report use frequently updated, fine-resolution consumer expenditure data from a commercial data vendor.[xiii] Because these commercial data are collected for firms seeking to better understand geographic patterns of consumer buying power and make critical investment decisions based on those patterns, the data are made available at relatively fine spatial resolutions. Whereas most such datasets are available down to the census block group level of analysis, for present purposes, they offer localized estimates of consumer spending at the county scale. As a result, unlike publicly available datasets, these subscription-based commercial data can be used to generate more localized, county-specific household budgets (and living wage estimates).

To achieve the superb geographic and temporal precision offered by commercial data, it is necessary to scale a paywall. As such, any living wage calculation methodology that involves the use of these data can only be replicated by users who purchase access from the data vendor. Whereas numerous universities across the U.S. do maintain active subscriptions to the data services used herein, they are presumably out of reach for most community-based organizations and coalitions involved in living wage estimation. Thus, to replicate or expand on the methodology used herein, it may be necessary for living wage researchers to work with academic or corporate partners who can tap into the commercial data; otherwise, such researchers would either need to purchase the data on their own, or rely on coarser- (e.g., national- or state-level) resolution public datasets from agencies like the BLS.

Between HUD data on fair market rent (FMR) for Tompkins County and commercial data on county-level spending patterns with respect to the remaining "basic needs budget" categories, *most* information needed to construct a basic needs budget (and, it follows, a living wage) estimate for Tompkins County are readily obtainable for this project. However, there is at least one more hurdle to surmount prior to moving forward.

A basic needs budget is associated with a relatively low-cost lifestyle. Most living wage calculations do not assume "typical" (e.g., average or median) spending habits, but rather below-average spending habits. HUD's FMR data, for instance, are set at the 40th percentile of gross rents in a given location.[xiv] Similarly, past living wage calculation by Alternatives have drawn on 40th percentile (i.e., second quintile) consumer expenditure values from the BLS to create annual estimates for many of the non-housing spending categories represented in the coalition's basic needs budget calculation.

Whereas BLS datasets report second quintile expenditure values alongside average values at national and statewide scales, localized (e.g., county-level) expenditure data from the subscription-based commercial sources available through Cornell are only reported as averages. Therefore, to generate these localized estimates, it is necessary to estimate a "basic" level of expenditures from household averages. One way to accomplish this is to consult county-specific household-size adjusted HUD low-income limits (HLIL) for households. HLIL values for each county in New York State are published annually by the NYS Department of Homes and Community Renewal (HCR).[xv] HLIL reports the ceiling at which households no longer qualify for HUD housing supports, which is most often equal to 80% of a county's local Area Median Income (AMI).

Table 4. Estimated "Basic" Monthly Expenditures in Select Basic Needs Categories for 2026

	Overall (2026$)*	**"Basic" (2026$)**
Household Income	*$122,100 (Median)*	*$67,440 (Low Income, 1-Person)*
	$102,718 (Average)	
Food (At Home)	$647.26	$391.23^
Transportation	$859.46	$519.50^
Communication	$214.30#	$129.53^#
Healthcare	$609.16	$368.20^
Recreation	$315.26	$190.56^
Miscellaneous	$475.23	$287.25^

*Known value from commercial data source

^Estimated value derived by multiplying the ratio of HLIL for a single-person household to average household income by the overall average expenditure value

#Communication is the sum of expenditures on computer information services and telephone services

As summarized in the top row of Table 4, below, the current HLIL dataset for New York State reports that the overall AMI in Tompkins County is $122,100. This number is slightly higher than the U.S. Census ACS-reported average household income in $102,718. The HCR dataset shows that the 80% AMI threshold for a single-person household to qualify for "low-income" housing supports in Tompkins County is currently $67,440. Using two data points, one reasonable strategy for estimating a "basic" level of expenditures from commercial consumer spending data is to multiply *average household expenditure* values for Tompkins County by the observed ratio of the HLIL for Tompkins County to the overall household incom in the county. Because we have two measures of overall household income

(AMI and average), we use both measures to compute an average ratio of approximately 0.604. This "weight" functions as a straightforward adjustment factor that is used in Table 4 to approximate basic needs expenditure levels (column 3) from average expenditure levels (column 2) in Tompkins County. In other words, using *known* information on (1) income earned by "typical" households in Tompkins County, (2) income earned by a "Low-Income" one-person household in the County, and (3) the annual expenses of a "typical" household, we estimate the *missing* information on (4) expenses of a "Low-Income" one-person household by downscaling the expenses of a typical household to account for the difference in income between the two household types ("typical" versus a "Low-Income" single person).

Comparison with other living wage calculations

Although the localized basic needs budgeting method described above represents the method of this report – and the resultant wage for a single worker will be advanced as the 2026 "living wage" for Tompkins County – the research team acknowledges that there is no single, nor no optimal, way to calculate a living wage. In addition to computing and presenting the 2026 Tompkins County living wage as derived through this report's adopted methodology, we also highlight two additional living wage values for Tompkins County for context and comparison.

In Table 5, the top row reproduces the "official" 2026 Tompkins County living wage value, which was derived in Table 1, while the remaining rows show three other local living wage measures for comparison. The "housing wage" for a one-bedroom unit at HUD FMR is considerably higher than the official living wage estimate, and as is the living wage figure used by the national certification program Living Wage For Us (which is used by some global certification programs).[xvi] By contrast, the living wage for a single adult with no children reported for Tompkins County in the MIT Calculator ($24.60) is slightly lower than the official measure ($25.08).

Table 5. Comparing Alternative 2025 Living Wage Measures for Tompkins County

Living Wage Measure	Living Wage Value	Difference from $25.08
Cornell-ILR 2025 Living Wage from Prior Section	$25.08	--
MIT Living Wage for a Single Adult with No Children	$24.60	$0.48
FMR-Based Housing Wage for a One-Bedroom Unit	$28.19	$3.11
Living Wage for US hourly living wage (Anker approach)	$28.96	$3.88

Of the four living wage measures summarized in Table 5, the Cornell-ILR measure – computed using a basic needs budget method grounded predominantly in localized consumer spending data for Tompkins County – is one of the two lower and more conservative figures.

Cornell-ILR calculation. Our calculation is grounded in a basic needs budget calculation for Tompkins County, grounded in publicly available datasets and localized consumer expenditure data purchased by Cornell University. (See Table 1, above.) The big increase – from $18.45 to $25.08 in three years – is mostly driven by increases in housing and transportation costs. Between 2023 and 2025, the HUD Fair Market Rent (FMR) for a one-bedroom unit in Tompkins County jumped by more than $200 per month,

to $1,489. This came after three years of FMR increases of between 8 to 11%. Transportation costs experienced a similar increase, which is consistent with relatively large estimates for transportation costs in the MIT Calculator's data for Tompkins County (NB: the MIT Calculator estimates that a basic needs transportation budget in Tompkins County is higher, roughly $814 per month[xvii]). These costs changed much less between the 2025 and 2026 calculations. Annualizing the monthly expenditures from Table 1 shows that a "living salary" for a single adult who lives alone in Tompkins County rental housing with no children is roughly $51,626 before taxes. After taxes, the take home pay for a worker earning right at this "living" level would be just above $40,715.

Alternative measure 1: MIT Living Wage for a Single Adult with No Children. The MIT Calculator does not report a single living wage for counties in the U.S., but a range of living wages that cover various household compositions.[xviii] More specifically, for each county, the MIT Calculator reports twelve living wages for twelve scenarios that cover up to two adults and three children in a given household. Four scenarios relate to households in which there is just one, single working adult and between zero and three children. An additional four scenarios relate to households in which there are two adults, only one of whom works, and between zero and three children. And the final four scenarios relate to households in which there are two adults, both of whom work, and between 0 and three children. The MIT living wage for workers with children is higher due to higher expenses. In 2026, for one adult with one child it is $45.27; for two adults with two children it is $43.45; and for one adult with three children it is $76.97. Given the assumption in our calculation of an individual worker who lives alone and does not have children, the value from the MIT schedule for Tompkins County most relevant to this report is the living wage for a single working adult with no children.

Alternative measure 2: The Housing Wage using HUD Fair Market Rent for a One-Bedroom Apartment. According to the National Low Income Housing Coalition (NLIHC), a housing wage is the hourly wage that a full-time worker (2,080 hours per year) must earn to afford a rental home without spending more than 30% of their gross monthly income on rent.[xix] Whereas NLIHC computes the housing wage for various locations in the U.S. using the HUD Fair Market Rent (FMR) for a two-bedroom apartment, the Tompkins County living wage calculation historically used the FMR for a one-bedroom unit in its calculations of a local living wage. Thus, the appropriate FMR-based housing wage for use as a comparator in this report is one associated with a one-bedroom unit.

The reason for the 30% threshold in computing the housing wage is that HUD and many affordable housing advocates define housing cost burden as a situation in which households spend more than 30% of their income on housing.[xx] To be housing cost burdened is to struggle with housing unaffordability and live in a state of precarity.[xxi] Insofar as a living wage is sufficient for workers to meet their basic needs without struggling to find supplemental financial assistance, a housing wage is a type of living wage – one that ensures a worker earns enough to pay for the shelter in which they currently reside.

Computing a housing wage from HUD FMR data is straightforward and does not require any additional data on expenditures in other areas of basic needs. Rather, it requires only one input: the local HUD FMR for the unit type (e.g., one-bedroom) on which the calculation is to be based. For the purposes of this report, the *housing wage* for a one-bedroom unit in Tompkins County at the 2023 HUD FMR level is equal to:

$$Housing\ Wage = \frac{(Monthly\ FMR_{beds} * 12)/0.3}{2080\ hours}$$

where FMR_{beds} is the FMR associated with the desired unit type. Once again, whereas NLIHC uses a two-bedroom unit in its housing wage calculations, herein, the research team will use FMR for a one-bedroom unit in Tompkins County.

Alternative measure 3: Living Wage for US (Anker Approach). Living Wage for US produces an alternative living wage measure that is used in global certification programs such as Rainforest Alliance and Fairtrade International due to its alignment with the Anker Methodology.[xxii] Instead of assuming a single-person household, it assumes a four-person household with 1.7565 adult wage earners. Instead of assuming that people live and work in the same county, it calculates living wage numbers for groups of counties considered as commuting zones by the USDA Research Service. Tompkins County is in the Elmira NY commuting zone, together with Chemung, Cortland, Schuyler, and Steuben counties.[xxiii] The basket of goods is very similar to the MIT and Cornell-ILR approaches, with one important exception. It also includes an estimated childcare cost. The data sources are similar to the MIT measure, including HUD FMRs used for all four calculations.[xxiv]

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[i] https://www.tcworkerscenter.org/campaigns/living-wage-certification/
[ii] https://www.ilr.cornell.edu/sites/default/files-d8/2023-04/ICL-LW-March-2023-Final.pdf
[iii] https://www.alternatives.org/about/impacting-our-community/living-wage-study.html
[iv] Namely, the current (2025) annual edition of Esri Business Analyst: https://doc.arcgis.com/en/business-analyst/web/data.htm
[v] https://www.bls.gov/cew/data.htm
[vi] https://dol.ny.gov/history-minimum-wage-new-york-state
[vii]https://data.bls.gov/cew/apps/table_maker/v4/table_maker.htm#type=17&from=2020&to=2025&qtr=1&own=5&ind=10&area=36109&supp=1
[viii] https://blogs.cornell.edu/livingwage/about-the-atlas/
[ix] https://www.ilr.cornell.edu/news/research/living-wage-study-reveals-racial-disparities
[x] https://www.justeconomicswnc.org/issues/living-wage/about-living-wage/+
[xi] https://livingwage.mit.edu/
[xii] https://smartasset.com/taxes/income-taxes#r9fMuxoUjc
[xiii] In the 2023 report, these localized spending data came from SimplyAnalytics, a web-based interactive mapping portal and data provider to which Cornell University maintains a subscription. For 2025 and this year, equivalent data were obtained from the current (2025) Esri Business Analyst dataset. See: https://doc.arcgis.com/en/business-analyst/web/data.htm
[xiv] https://www.huduser.gov/portal/datasets/fmr.html
[xv] See: https://hcr.ny.gov/income-limits
[xvi] https://livingwageforus.org/wp-content/uploads/2021/06/Living-Wage-For-US-Methodology.pdf
[xvii] See: https://livingwage.mit.edu/counties/36109
[xviii] https://livingwage.mit.edu/pages/methodology
[xix] https://nlihc.org/sites/default/files/2023_OOR.pdf
[xxxx] https://www.census.gov/library/stories/2022/12/housing-costs-burden.html
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