



# THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE 2006

Prepared for The Workforce Development Council of Seattle-King County



## The Workforce Development Council of Seattle-King County

The WDC is a 501(c)(3) nonprofit organization governed by a volunteer board appointed by the King County Executive and Seattle Mayor. The WDC works to provide a world class workforce training and development system for the residents and employers of King County.

The WDC serves as a research and development center for workforce issues, sharing our expertise with the community and leading partnerships. We invest and participate in strategic initiatives to strengthen our economy and ensure that all residents have the opportunity to achieve success.

The WDC leads the WorkSource system in King County, seamlessly linking its own employment and training efforts with those of the private sector, community organizations, colleges, labor groups and government. WorkSource centers and affiliates throughout King County offer valuable information and resources, in addition to active job matching, development of jobseeker skills and training to fit business needs. For youth, we lead a comprehensive youth development system that includes internships, mentoring, work-based learning and job opportunities.

*The Self-Sufficiency Standard for Washington 2006* is the second edition of this report. Reports are also available for 2001. Hardcopies of any of the reports may be ordered by calling the Workforce Development Council of Seattle-King County at (206) 448-0474. Additionally, the current version of this report, including county-specific information for more than 70 family types, is available online at [www.seakingwdc.org](http://www.seakingwdc.org). To see how the Self-Sufficiency Standard is incorporated into a useful, free on-line budgeting and career planning tool, please go to: [www.thecalculator.org](http://www.thecalculator.org)

## Center for Women's Welfare

The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center researches and evaluates questions involving poverty measures, public policies and programs that address income adequacy. The Center partners with a range of non-profit, governmental, women's, children's, and community-based organizations to devise tools for analyzing wage adequacy, and to help create programs that will strengthen public investment in low-income women, children, and families.

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264.



Center for Women's Welfare

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# THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE

By Diana M. Pearce, Ph.D. • June 2007

DIRECTOR, CENTER FOR WOMEN'S WELFARE  
SCHOOL OF SOCIAL WORK, UNIVERSITY OF WASHINGTON

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PREPARED FOR  
THE WORKFORCE DEVELOPMENT COUNCIL OF SEATTLE-KING COUNTY



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## Preface

The Self-Sufficiency Standard was originally developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency (FESS) by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for its original development.

In 2001, the Workforce Development Council (WDC) of Seattle-King County and several of its workforce partners adopted the Self-Sufficiency Standard. Unlike other measures of economic well being, such as the Federal Poverty Level, the Self-Sufficiency Standard accounts for variations in cost of living by family size, family composition, and geographic location. The Self-Sufficiency Standard is important to workforce training and education programs because it helps job seekers make informed employment and education decisions that lead to financial stability.

The Self-Sufficiency Standard for Washington 2006 is the second edition of this report. Reports are also available for 2001. Hardcopies of any of the reports may be ordered by calling the Workforce Development Council of Seattle-King County at (206)448-0474. Additionally, the current version of this report, including county-specific information for more than 70 family types, is available online at [www.seakingwdc.org](http://www.seakingwdc.org). To see how the Self-Sufficiency Standard is incorporated into a useful, free on-line budgeting and career planning tool, please go to: [www.thecalculator.org](http://www.thecalculator.org).



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A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports. Jennifer Brooks and Maureen Golga, former Directors of Self-Sufficiency Programs and Policies at WOW, played significant roles in developing the original Self-Sufficiency Standard report, were instrumental in facilitating and nurturing FESS state coalitions, and have been key to the development initiatives that promote the concept of self-sufficiency and the use of the Standard. Additional past contributors to the Standard have also included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, and Seook Jeong.

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- The Paul Allen Foundation
- Washington State Board for Community and Technical Colleges
- Washington State Workforce Investment Boards:
  - Benton-Franklin Workforce Development Council
  - Olympic Consortium (Workforce Development Council)
  - Pacific Mountain Workforce Development Council
  - Snohomish County Workforce Development Council
  - South Central Workforce Development Council
  - Southwest Washington Workforce Development Council
  - Spokane Workforce Development Council
  - Tacoma/Pierce County Workforce Development Council
  - Workforce Development Council of Seattle-King County

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those who sponsored this report. Data published in this report is the author's responsibility.





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# Introduction

As income inequality has increased in the United States, more and more families are finding that they are unable to stretch their wages to meet the rising costs of basic necessities. Though many of these families are not defined as poor according to the official poverty measure, their incomes are inadequate. But what is an adequate income—and how does this amount vary among different family types and different places? The Self-Sufficiency Standard is a sophisticated measure of income adequacy designed to answer this question.

*The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs—without public or private assistance.* This report explains the origin of the Standard; how it differs from the official Federal Poverty Level; how it is calculated; what an adequate income is for Washington families; and how various public work supports, public policies, child support, and other resources can help families move toward self-sufficiency. The report concludes with a discussion of the many and varied ways the Self-Sufficiency Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

## MEASURING INCOME ADEQUACY: PROBLEMS WITH THE FEDERAL POVERTY MEASURE

How much income is enough for families to meet their needs without public subsidies? Although determining an exact dollar figure may be difficult, most people are aware when their income is adequate and when it is not. One participant in a training program defined economic self-sufficiency as:

Being able to take care of yourself and your family, you can pay the rent, you have a car for transportation, you have a job and you can pay your bills. You don't need to depend on anyone for anything; you are off all assistance programs. You can pay for daycare for your children, you can buy groceries and you can pay for life necessities.<sup>1</sup>

Because it is not possible to interview every person for his or her assessment of their income adequacy, there is a need for a measurement that uses objective and consistent assumptions. Historically, the federal poverty measure (generally referred to for programmatic purposes as the Federal Poverty Level, or FPL<sup>2</sup>) has been used to characterize a family as “poor” if their income is below a certain level and “not poor” if it is above that level. The federal poverty measure, however, has become increasingly problematic as a measure of income adequacy. Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick

rather than as a complete description of what people and families need to live.”<sup>3</sup>

The most significant shortcoming of the federal poverty measure is that for most families, in most places, the poverty level is simply not high enough. Because families can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs, many assistance programs use a multiple of the federal poverty measure to determine need. For instance, Washington's Children's Health Insurance Program (SCHIP) is available for families with income below 250% of the FPL.<sup>4</sup>

Not only the government, but also the general public considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income up to 47% above the Federal Poverty Level, depending upon the family's composition and where the family lives.<sup>5</sup>

However, simply raising the poverty level, or using a multiple of the FPL, cannot solve the structural problems inherent in the official poverty measure.

There are four basic methodological problems with the federal poverty measure.

- *First, the measure is based on the cost of a single item—food—not on a “market basket” of basic needs.* This is because over four decades ago when the FPL was developed, families spent about one-third of their income on food. The food budget was then

simply multiplied by three to determine poverty levels.

- *Second, the federal poverty measure uses the implicit demographic model of a two-parent family with a stay-at-home wife.* However, according to the U.S. Bureau of Labor Statistics, both parents were employed in 61% of two-parent families with children in 2004, and in a substantial number of single parent families.<sup>6</sup> For these families there are many additional costs associated with employment including taxes, transportation, and, most significantly, child care for those families with young children in family, center, or afterschool care.
- *Third, the poverty measure does not distinguish between those families in which the adults are employed and those in which the adults are not employed.* For instance, when the poverty measure was first developed, taxes were very low, transportation was inexpensive, and child care was not an issue, therefore the difference in expenses between families with earned incomes compared to those without earnings was not as great as it is today.

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**THE MOST SIGNIFICANT SHORTCOMING OF THE FEDERAL POVERTY MEASURE IS THAT FOR MOST FAMILIES, IN MOST PLACES, THE POVERTY LEVEL IS SIMPLY NOT HIGH ENOUGH.**

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- *Finally, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay area of California. Although some geographical variation in costs was accounted for four decades ago, differences in the cost of living between areas have increased substantially over time. Indeed, housing in the most expensive areas of the country costs nearly four times as much as the same size units in the least expensive areas.<sup>7</sup> For example, for a single parent family with an infant in the King County-Seattle versus Garfield County, housing costs are 37% higher, child care costs are 56% higher, and food costs are 15% higher. Thus, rather than use the FPL, federal housing

programs assess need using the local area median income to account for the significant differences in cost of living between localities. Likewise, the Food Stamp Program takes into account housing and child care costs, as well as the cost variations between different localities, when determining benefits.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically based differences in costs, and build in more responsiveness to changes over time.<sup>8</sup> In addition to the Self-Sufficiency Standard, examples of proposals for alternative measures of income adequacy include the Living Wage and the Basic Needs Budget.<sup>9</sup>

**HOW THE STANDARD DIFFERS FROM THE FEDERAL POVERTY MEASURE**

The Self-Sufficiency Standard addresses each of the problems with the federal poverty measure cited above and provides a realistic measurement of the income and resources (such as health insurance) necessary for a given family to meet their needs without public or private assistance. While both the Self-Sufficiency Standard and the official federal poverty measure assess income adequacy, the Standard differs from the official poverty measure in several important ways:

- *The Standard is based on the cost of each basic need, determined independently, which allows each cost to increase at its own rate.* Thus, the Standard does not assume that food is always 33% of a family’s budget, as the federal poverty measure does.
- *The Standard assumes that all adults, whether married or single, work full-time,<sup>10</sup> and therefore, includes all major costs associated with employment (i.e., taxes, transportation, and, for families with young children, child care).*
- *The Standard incorporates regional and local variations in costs.* While this is particularly important for housing, there also can be regional variation for child care, health care, and transportation. Yet, unlike some proposed revisions to the poverty measure, the Standard uses actual

costs and does not assume a fixed ratio of urban to rural costs. Although rural areas usually have lower costs than the metropolitan areas in a given state, the urban-rural cost ratios can vary. Also, in some cases, a rural area can be more expensive. For example, costs in rural areas that have become desirable tourist or second-home locations are often as high as or higher than in a state's urban areas. Availability of housing in rural and urban areas can also affect costs.

- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the ages of children.* While food and health care costs are slightly lower for younger children, child care costs can be much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard includes the net effect of taxes and tax credits.* All taxes, including state sales and use tax, payroll (Social Security and Medicare) tax, and federal, state, and city income taxes are calculated into the Standard. Additionally, the federal Child and Dependent Care Tax Credit (referred to as the Child Care Tax Credit or CCTC), Earned Income Tax Credit (EITC), and Child Tax Credit (CTC) are “credited” against the income required to meet basic needs.

The Self-Sufficiency Standard can establish a family-sustaining wage specific to most families throughout the U.S. by making real-world assumptions, varying data regionally and by family type, and including the net effect of taxes and tax credits. A Self-Sufficiency Wage means the family or individual is on the road to economic independence and is not forced to choose between basic necessities (child care versus nutritional food, or adequate housing versus health care). However, it is important to note that the Standard is a conservative measure that does not allow for longer-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator), emergency expenses, or even items such as school supplies or pet expenses.

## THE SELF-SUFFICIENCY STANDARD: MORE THAN WAGES ALONE

Using the Self-Sufficiency Standard, a given family's income is deemed inadequate if it falls below the appropriate threshold based on their family type and location. However, users of the Standard are urged to think in relative terms of “wage adequacy.” That is, one should ask: How close is a given wage to the Standard? For example, if the Standard for a certain family type is \$22.77 per hour, but the adult supporting the family only earns \$7.93 per hour, then the latter wage has a “wage adequacy” level of only 37%.

.....

**A SELF-SUFFICIENCY WAGE MEANS THE FAMILY OR INDIVIDUAL IS ON THE ROAD TO ECONOMIC INDEPENDENCE AND IS NOT FORCED TO CHOOSE BETWEEN BASIC NECESSITIES (CHILD CARE VERSUS NUTRITIONAL FOOD, OR ADEQUATE HOUSING VERSUS HEALTH CARE).**

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Likewise, the Standard's use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with wages alone, or even wages combined with benefits. True self-sufficiency involves more than a job with a certain wage and benefits at one point in time. It is a larger goal toward which one is striving and a process in which one is engaged. As one person put it, “Self-sufficiency is a road I'm on.”<sup>11</sup>

Central to efforts to attain self-sufficiency are access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. Most individuals moving from welfare to work cannot achieve self-sufficiency through stopgap measures or in a single step, but require assistance, guidance, and transitional work supports to become self-sufficient over time. While meeting basic needs may be more urgent than access to education and training, true long-term

self-sufficiency increasingly requires investments that enhance skills and adaptability. Self-sufficiency is not likely to be sustainable without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers.

Finally, although the Self-Sufficiency Standard determines a wage that is adequate *without* public benefits, this does not imply that public work supports are inappropriate for Washington families. Indeed, given the number of families who have not yet achieved “wage adequacy,” assistance in meeting the costs of such high-price necessities as child care, health care, and housing is frequently the only viable means for these families to obtain resources that meet their basic needs. Nor does the Self-Sufficiency Standard imply that any family at any income should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through interdependence among families and community institutions (such as schools or religious institutions), as well as informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.

## HOW THE SELF-SUFFICIENCY STANDARD IS CALCULATED

Making the Standard as consistent and accurate as possible, requires meeting several different criteria. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology nationwide;
- obtained from scholarly or credible sources such as the U.S. Census Bureau;
- updated annually (or as updates are available); and
- geographically- and/or age-specific, as appropriate.

The Self-Sufficiency Standard is calculated for 70 different family types for 46 areas in Washington State. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each Washington area are included in Appendix B.

The components of the Self-Sufficiency Standard for Washington included in the calculations are described in the table below. (Note: See Appendix A for more information.)

<b>Housing</b>	The cost of rent and utilities is based on the Fair Market Rents calculated by the Department of Housing and Urban Development (HUD). Estimates for Washington were adjusted for more specific geographic areas using ratios based on median gross rents from the U.S. Census and National Low Income Housing Coalition.
<b>Child Care</b>	Child care data is calculated based on the 75th percentile market rate from the Washington State Child Care Resource and Referral Network.
<b>Food</b>	The food costs are estimated based on the U.S. Department of Agriculture’s Low-Cost Food Plan. Geographic differences were varied by using ACCRA’s Cost of Living Index.
<b>Transportation</b>	Public transportation is calculated for King and Kitsap counties. The cost is based on a monthly roundtrip bus pass for one-zone peak fares. Private transportation costs of owning and operating an average car are calculated based on the American Automobile Association, the National Household Travel Survey, the National Association of Insurance Commissioners, and the Consumer Expenditure Survey. For Washington State, geographic variation was created using quotes from two of the largest automobile insurance companies.
<b>Health Insurance</b>	Health care premiums and out-of-pocket costs are based on data calculated by the Medical Expenditure Panel Survey. Geographic variation is calculated from ratios from the health care insurance companies with the largest market share.
<b>Taxes</b>	Taxes include federal income tax, payroll taxes, and state and municipal sales tax. Additionally, the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit are included.
<b>Miscellaneous</b>	Miscellaneous expenses are 10% of all other costs, including all other essentials, such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone.

## How Much is Enough in Washington?

The Self-Sufficiency Standard varies by family type and location; thus, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. This section of the report presents the cost of living in four different counties in Washington: King County–Bellevue, Juanita, Kirkland and Redmond (east King County), Pierce County–Tacoma, Yakima County, and Franklin County.

**Table 1** shows that the costs in east King County are the highest of the four places compared here. The costs in east King County are also among the highest of all places in Washington. In east King County, a single adult with no children needs to earn **\$10.30** per hour

to be able to meet her/his basic needs. However, an adult with a preschooler needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of the basic needs of a family consisting of an adult with a preschooler requires a wage of **\$19.06** per hour, nearly nine dollars per hour more than a single adult requires. If she has two children—a preschooler and a schoolage child—she must earn **\$22.85** per hour to meet her family’s needs. In the two-adult family with one preschooler and one schoolage child, increased expenses for transportation, food, and health care require that each adult earn **\$13.00** per hour for this family to be self-sufficient.

Table 1  
The Self-Sufficiency Standard for Selected Family Types\*  
Washington State 2006: King County – Bellevue, Juanita, Kirkland and Redmond  
Monthly Expenses and Shares of Total Budgets

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Costs	%	Costs	%	Costs	%	Costs	%
Housing	\$833	46	\$1,003	30	\$1,003	25	\$1,003	22
Child Care	\$0	0	\$815	24	\$1,259	31	\$1,259	28
Food	\$212	12	\$320	10	\$478	12	\$658	14
Transportation	\$260	14	\$266	8	\$266	7	\$512	11
Health Care	\$83	5	\$261	8	\$278	7	\$322	7
Miscellaneous	\$139	8	\$266	8	\$328	8	\$375	8
Taxes	\$286	16	\$562	17	\$677	17	\$713	16
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$55	-2	-\$100	-2	-\$100	-2
Child Tax Credit (-)	\$0	0	-\$83	-2	-\$167	-4	-\$167	-4
Total Percent	—	100	—	100	—	100	—	100
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY**	\$10.30		\$19.06		\$22.85		\$13.00	per adult***
MONTHLY	\$1,812		\$3,355		\$4,022		\$4,575	combined***
ANNUAL	\$21,749		\$40,256		\$48,269		\$54,899	combined***

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal, state, and city income taxes and payroll taxes.

\*\* The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

\*\*\* The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

Note: Totals may not add exactly due to rounding.

Table 2  
The Self-Sufficiency Standard for Selected Family Types\*  
Washington State 2006: Pierce County – Tacoma  
*Monthly Expenses and Shares of Total Budgets*

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Costs	%	Costs	%	Costs	%	Costs	%
Housing	\$683	42	\$851	30	\$851	25	\$851	21
Child Care	\$0	0	\$607	21	\$976	28	\$976	24
Food	\$234	14	\$354	12	\$528	15	\$726	18
Transportation	\$249	15	\$255	9	\$255	7	\$490	12
Health Care	\$83	5	\$261	9	\$278	8	\$322	8
Miscellaneous	\$125	8	\$233	8	\$289	8	\$337	8
Taxes	\$239	15	\$447	16	\$544	16	\$583	15
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$63	-2	-\$105	-3	-\$100	-2
Child Tax Credit (-)	\$0	0	-\$83	-3	-\$167	-5	-\$167	-4
Total Percent	—	100	—	100	—	100	—	100
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY**	\$9.17		\$16.26		\$19.59		\$11.42	per adult***
MONTHLY	\$1,613		\$2,862		\$3,448		\$4,019	combined***
ANNUAL	\$19,359		\$34,346		\$41,381		\$48,225	combined***

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal, state, and city income taxes and payroll taxes.

\*\* The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

\*\*\* The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

Note: Totals may not add exactly due to rounding.

**Table 2** shows that the costs in Pierce County–Tacoma are generally a little less than the costs in east King County. A single adult's average Self-Sufficiency Wage is **\$9.17** per hour, while the adult with one preschooler must earn more than seven dollars more per hour (**\$16.26** per hour) than the adult with no children to be self-sufficient. The single parent with two children in Pierce County–Tacoma must earn **\$19.59** per hour to meet her family's needs. In a family consisting of two adults with a preschooler and schoolage child, each adult would need to earn a Self-Sufficiency Wage of **\$11.42** per hour.

**Table 3** shows that in Yakima County a single adult needs to earn **\$7.57** per hour to be able to meet her/his basic needs, while the single parent with one

preschooler must earn almost five dollars more per hour (**\$12.44** per hour) than the single adult with no children. If she has two children—a preschooler and a schoolage child—she must earn almost twice as much as a single adult, or **\$14.23** per hour to meet her family's needs. In the two-adult family with a preschooler and a schoolage child, each adult needs to earn **\$9.04** per hour for the family to be self-sufficient.

**Table 4** shows the Self-Sufficiency Wage for a single adult in Franklin County as **\$6.81** per hour. The single parent with a preschooler needs to earn **\$10.94** per hour, or a full four dollars more per hour than the single adult. The single parent with a preschooler and one schoolage child must earn **\$12.71** per hour to meet her family's needs. Each adult in a two-adult family



with a preschooler and one schoolage child in Franklin County would need to earn a Self-Sufficiency Wage of **\$8.09** per hour.

Among these four counties, living in east King County requires the highest Self-Sufficiency Wage, while living in Franklin County requires the lowest Self-Sufficiency Wages for all family types. In terms of overall cost of living, King County–Bellevue, Juanita, Kirkland and Redmond is the most expensive area in which to live in the state and Tacoma in Pierce County is the seventh most expensive area in Washington. Yakima County is ranked right in the middle of all counties in Washington, and Franklin County is among the five least expensive counties in which to live. All

counties, however, require that a single parent with one preschooler make at least a third more than Washington's 2006 minimum wage of \$7.63.<sup>12</sup>

Among these four counties, child care and housing costs account for the largest percentage of budget costs for Washington families with children. The portion of the monthly basic needs budget spent on housing for the single adult ranges from 37% in Franklin County to 46% in east King County. Housing costs for a single parent with a preschooler range from 29% to 30% of the basic needs budget, while housing costs for either a single adult or two adults, both with a preschooler and a schoolage child, range from 20% to 26% of the family budget across the four counties.

Table 3  
The Self-Sufficiency Standard for Selected Family Types\*  
Washington State 2006: Yakima County  
*Monthly Expenses and Shares of Total Budgets*

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Costs	%	Costs	%	Costs	%	Costs	%
Housing	\$511	38	\$661	30	\$661	26	\$661	21
Child Care	\$0	0	\$442	20	\$670	27	\$670	21
Food	\$211	16	\$319	15	\$476	19	\$655	21
Transportation	\$249	19	\$255	12	\$255	10	\$490	15
Health Care	\$83	6	\$261	12	\$278	11	\$322	10
Miscellaneous	\$105	8	\$194	9	\$234	9	\$280	9
Taxes	\$173	13	\$290	13	\$322	13	\$389	12
Earned Income Tax Credit (-)	\$0	0	-\$76	-3	-\$110	-4	-\$3	-0
Child Care Tax Credit (-)	\$0	0	-\$73	-3	-\$113	-5	-\$115	-4
Child Tax Credit (-)	\$0	0	-\$83	-4	-\$167	-7	-\$167	-5
<b>Total Percent</b>	–	100	–	100	–	100	–	100
<b>SELF-SUFFICIENCY WAGE</b>								
<b>HOURLY**</b>	<b>\$7.57</b>		<b>\$12.44</b>		<b>\$14.23</b>		<b>\$9.04</b>	per adult***
<b>MONTHLY</b>	<b>\$1,333</b>		<b>\$2,190</b>		<b>\$2,505</b>		<b>\$3,181</b>	combined***
<b>ANNUAL</b>	<b>\$15,991</b>		<b>\$26,275</b>		<b>\$30,062</b>		<b>\$38,172</b>	combined***

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal, state, and city income taxes (including state tax credits except state EITC) and payroll taxes.

\*\* The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

\*\*\* The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

Note: Totals may not add exactly due to rounding.

Table 4  
The Self-Sufficiency Standard for Selected Family Types\*  
Washington State 2006: Franklin County  
Monthly Expenses and Shares of Total Budgets

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Costs	%	Costs	%	Costs	%	Costs	%
Housing	\$449	37	\$563	29	\$563	25	\$563	20
Child Care	\$0	0	\$446	23	\$669	30	\$669	23
Food	\$180	15	\$273	14	\$407	18	\$561	20
Transportation	\$242	20	\$249	13	\$249	11	\$477	17
Health Care	\$82	7	\$256	13	\$273	12	\$317	11
Miscellaneous	\$95	8	\$179	9	\$216	10	\$259	9
Taxes	\$149	12	\$237	12	\$271	12	\$331	12
Earned Income Tax Credit (-)	\$0	0	-\$118	-6	-\$167	-7	-\$73	-3
Child Care Tax Credit (-)	\$0	0	-\$75	-4	-\$78	-3	-\$89	-3
Child Tax Credit (-)	\$0	0	-\$83	-4	-\$167	-7	-\$167	-6
Total Percent	—	100	—	100	—	100	—	100
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY**	\$6.81		\$10.94		\$12.71		\$8.09	per adult***
MONTHLY	\$1,198		\$1,926		\$2,237		\$2,848	combined***
ANNUAL	\$14,380		\$23,114		\$26,845		\$34,176	combined***

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal, state, and city income taxes (including state tax credits except state EITC) and payroll taxes.

\*\* The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

\*\*\* The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

Note: Totals may not add exactly due to rounding.

For single-parent families with one preschooler, in these four Washington counties, child care costs range from 20% to 24% of the basic needs family budget for that family type. For families with two children, child care costs alone typically make up the single largest part of a basic needs family budget. Depending on the location, child care costs range from 27% (Yakima) to 31% (east King County) of the family budget for one-adult families with two children and 21% (Yakima) to 28% (east King County) of the family budget for two-adult families with two children.

**Figure 1** shows the proportion of income spent on each basic need for a single parent with one preschooler and one schoolage child in Kittitas County.

Generally, families with two children (when one is under schoolage) spend almost half their incomes on housing and child care expenses alone. For this family in Kittitas County, housing costs and child care costs together comprise 56% of the total budget.

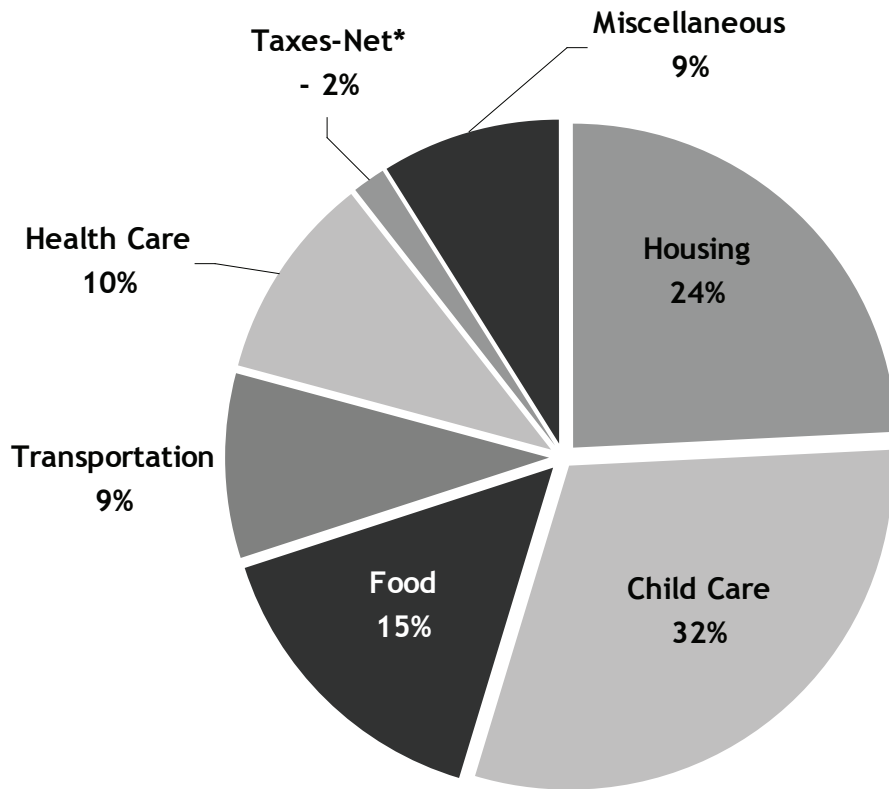
Food costs and health care are the next largest expenses. Food accounts for 15% of the basic needs budget for this Washington family. Health care is a relatively small share at 10%, but this calculation assumes that the employer provides health insurance for the family and pays the Washington employer average of 72% percent of the premium. For families in Washington who do not have employer-sponsored health insurance, it is likely that health care costs

would account for a greater proportion of the family budget than is shown here. The Standard for Kittitas County has been calculated assuming that workers use private transportation to get to and from work; the cost of transportation is 9% of this family’s budget. Miscellaneous costs are also 9% of the budget.

monthly costs. Note that this tax percentage includes all tax credits, although these are generally not received until the following year after taxes are filed. If we assume, as is usually the case, that tax credits are received annually in a lump sum, then the *monthly* tax burden would be almost 14% of total costs.

Taxes and tax credits together actually have a negative impact, reducing costs by two percent of the total

**Figure 1**  
 Percentage of Income Needed to Meet Basic Needs, 2006  
*The Self-Sufficiency Standard for a Family with One Adult, One Preschooler, and One Schoolage Child*  
 Kittitas County, WA



\* Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 13.9%, but with tax credits, the amount owed in taxes is reduced to a negative 2%. Please see page 17 for an explanation of the treatment of tax credits in modeling.

## Comparing the Standard to Other Benchmarks of Income

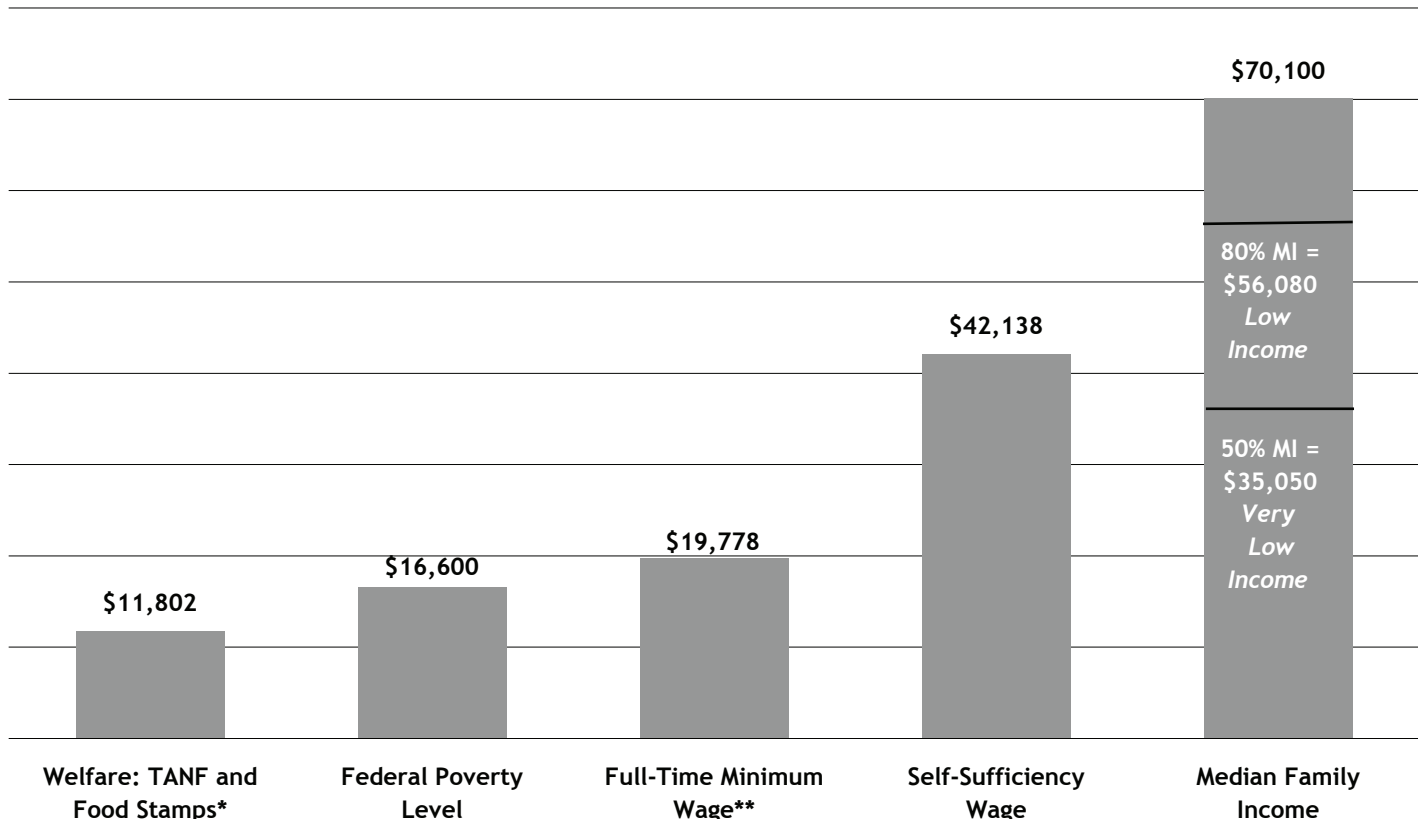
To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In **Figure 2**, a comparison is made between the Self-Sufficiency Standard and four other benchmarks:

1. Temporary Assistance for Needy Families (TANF) and the cash value equivalent of Food Stamps and WIC (Women, Infants and Children);
2. the Washington State minimum wage;
3. the Federal Poverty Level (FPL) for a family of three; and
4. the median family income for a family of three.

For this comparison, a family of three (one adult, one preschooler, and one schoolage child) living in Snohomish County is used.

Note that this set of benchmarks is not meant to show *how* a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression that takes place over time. Where relevant, the comparison benchmarks are for three-person families. However, none is as specific as the Standard in terms of age and number of children and/or geographic location. As indicated in the fourth bar from the left in Figure

**Figure 2**  
**The Self-Sufficiency Standard Compared to Other Benchmarks, 2006**  
*Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler, and One Schoolage Child Snohomish County, WA*



\* The TANF benefit is \$7,032 annually (\$586 per month) and the Food Stamps benefit is \$4,770 annually (\$398 per month) for a family of three in Snohomish County.  
 \*\* The Washington State full-time minimum wage is \$7.63 per hour for 2006. Calculated before taxes and tax credits this amounts to \$16,115 per year. The third bar in Figure 2 includes the net effect of the addition of the EITC and the subtraction of federal, state, and city taxes.

2, the Self-Sufficiency Standard for this Snohomish County family is **\$42,138** per year.

**TANF, Food Stamps and WIC:** Including the cash value of Food Stamps as well as the TANF cash grant and assuming no wage or other income, the total basic “cash” assistance package is **\$983** per month or **\$11,802** per year. This amount is just over one-quarter (**28%**) of the Self-Sufficiency Standard for a three-person family in Snohomish County and **71%** of the FPL.

**Federal Poverty Level:** Not surprisingly, the Standard wage is quite a bit higher than the poverty level for a family of three. According to federal guidelines, a family consisting of one adult and two children would be considered “poor” with a monthly income of **\$1,383** (**\$16,600** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family in Snohomish County is only **39%** of the Self-Sufficiency Wage. Even in Garfield County, the least expensive region in Washington for a family with one adult, one preschooler, and one schoolage child, the official poverty line is only **64%** of the minimum amount necessary to be self-sufficient.

**Minimum Wage:** The Washington State 2006 minimum wage is **\$7.63** per hour. A full-time worker at **\$7.63** per hour earns **\$16,115** per year (**\$1,343** per month). Subtracting payroll taxes (Social Security and Medicare) and adding the Earned Income Tax Credit (and Child Tax Credit when eligible), this worker would have a net cash income of **\$19,778** per year (**\$1,648** per month). This amount is more than the worker’s earnings alone because the federal EITC benefit for which the parent qualifies is more than the taxes owed.

Even with the help of the federal EITC, a full-time job at the minimum wage provides only **47%** of the amount needed to be self-sufficient. And if it is assumed that the worker pays taxes monthly through withholding but does not receive the EITC payments on a monthly

basis (as is true of most workers), she will only receive **\$15,651** during the year, which is **39%** of the Self-Sufficiency Standard and about **94%** of the FPL.

**Median Family Income:** Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Snohomish County is **\$70,100**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is **60%** of the median family income for Snohomish County.<sup>13</sup>

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes between 50% and 80% of the median area income are considered “Low Income.” Almost all assistance is limited to the “Very Low Income” category, and in some instances to the “Extremely Low Income” category—defined as less than 30% of area median income.<sup>14</sup> Even then, only about 7% to 15% of families eligible for programs such as Public Housing and the Housing Choice Voucher Program receive housing assistance.<sup>15</sup>

Thus, Figure 2 shows that the Self-Sufficiency Standard for a Snohomish County family falls within HUD’s definition of “Low Income,” suggesting that a substantial portion of Washington families lack adequate income to meet their needs. At the same time, it suggests that the Standard is set at a level that is neither too high nor too low.

## Comparison of Washington Cities to Other U.S. Cities

The Self-Sufficiency Standard has been completed for 35 states, plus the Washington, D.C. Metro Area and New York City. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared.

Since the Standards have been completed in different years, all numbers have been updated to 2006 dollars for the purpose of this analysis. While costs are likely to increase at varying rates in different places, for the sake of consistency the U.S. Bureau of Labor Statistics' Consumer Price Index (CPI) was used to estimate inflation when updating the other state's Standards for this table.

In **Table 5**, the Standard for Seattle and Tacoma are compared to nine other cities across the U.S.: Charleston, WV; Denver, CO; Hartford, CT; Indianapolis, IN; Jersey City, NJ; Philadelphia, PA; Phoenix, AZ; San Francisco, CA; and Washington, D.C.

For a single adult, the cost of living in Seattle is fairly low at **\$8.06** per hour, which is higher than Hartford and Charleston. In Tacoma, the Self-Sufficiency Wage requires a wage of **\$9.17** per hour, with the cost of living in five areas necessitating a higher Self-Sufficiency Wage.

A single parent in Seattle with a preschooler requires **\$16.62** per hour with the cost of living in six areas necessitating a higher Self-Sufficiency Wage. A single adult with a preschooler and a schoolage child requires a wage of **\$20.45** per hour, which is less than San Francisco, Washington, D.C., Hartford, Denver and Jersey City.

The cost of living in Tacoma is lower than Seattle for these single parents. In Tacoma, a single parent with a preschooler requires **\$16.26** per hour and a single parent with a preschooler and schoolage child requires **\$19.59** per hour, which is higher than the Self-Sufficiency Wages for Indianapolis and Charleston.

Table 5  
The Self-Sufficiency Standard for Seattle and Tacoma, WA  
Comparison to other U.S. Cities, 2006\*

SINGLE ADULT		SINGLE ADULT, PRESCHOOLER		SINGLE ADULT, PRESCHOOLER, SCHOOLAGE		TWO ADULTS, PRESCHOOLER, SCHOOLAGE**	
San Francisco, CA	\$14.63	San Francisco, CA	\$26.25	San Francisco, CA	\$30.55	San Francisco, CA	\$15.75
Jersey City, NJ***	\$10.51	Washington D.C.***	\$20.24	Washington D.C.***	\$23.27	Washington D.C.***	\$13.25
Washington D.C.***	\$10.47	Denver, CO	\$17.86	Hartford, CT***	\$22.26	Denver, CO	\$12.30
Phoenix, AZ	\$9.86	Jersey City, NJ***	\$17.85	Denver, CO	\$21.31	Phoenix, AZ	\$12.17
Denver, CO	\$9.58	Phoenix, AZ	\$17.09	Jersey City, NJ***	\$21.02	Hartford, CT***	\$11.85
Tacoma, WA	\$9.17	Hartford, CT***	\$16.73	Seattle, WA***	\$20.45	Jersey City, NJ***	\$11.72
Philadelphia, PA***	\$8.58	Seattle, WA***	\$16.62	Phoenix, AZ	\$20.43	Tacoma, WA	\$11.42
Indianapolis, IN	\$8.45	Tacoma, WA	\$16.26	Philadelphia, PA***	\$20.36	Philadelphia, PA***	\$11.21
Seattle, WA***	\$8.06	Philadelphia, PA***	\$16.11	Tacoma, WA	\$19.59	Seattle, WA***	\$11.01
Hartford, CT***	\$7.38	Indianapolis, IN	\$14.60	Indianapolis, IN	\$17.10	Indianapolis, IN	\$10.36
Charleston, WV	\$7.29	Charleston, WV	\$11.15	Charleston, WV	\$13.64	Charleston, WV	\$8.96

\* All wages updated to September 2006 using the Consumer Price Index.

\*\* Per adult.

\*\*\* Public Transportation.

Note: These cities were selected for comparison because Self-Sufficiency Standards have been calculated for these cities within the past few years.

Each adult in a two-adult family with a preschooler and a schoolage child needs a Self-Sufficiency Wage of **\$11.42** per hour in Tacoma to be self-sufficient, with the cost of living in four other areas requiring a higher Self-Sufficiency Wage. In Seattle, the Self-Sufficiency Wage is less than Tacoma and higher than Indianapolis and Charleston at **\$11.01** per hour.

The Self-Sufficiency Standard for Seattle is calculated assuming public transportation is used by all of the families. Public transportation costs are significantly

less than the cost of owning and operating a car; thus, in areas where public transportation costs are assumed, the Self-Sufficiency Wage is lower reflecting the lower expenses. While it appears Seattle is less expensive than several of the ten places it is compared to, a family with one adult, one preschooler, and one schoolage child living in Seattle still requires over two and a half times Washington's 2006 minimum wage (\$7.63 per hour) to meet basic needs.

## The Self-Sufficiency Wage Over Time

Comparing the historical Self-Sufficiency Wages for a specific family type in several counties to the current Self-Sufficiency Wage illustrates the increase in the cost of living in those areas over time. The first Washington Self-Sufficiency Standard report was completed in 2001. **Table 6** compares the Self-Sufficiency Wages in 2001 to those in 2006 for four counties (King–Seattle, Pierce–Tacoma, Franklin, and Spokane) for four family types. It is clear from Table 6 that costs in Washington have risen significantly since 2001 in King County–Seattle, Pierce County–Tacoma, and Spokane County. Franklin County has experienced a slight decrease in the Standard due to a decrease in the cost of housing.

Costs in King County–Seattle, Pierce County–Tacoma, and Spokane County have increased by 3% to 20% since 2001, depending on family type and place. The

increase in the Self-Sufficiency Wage from 2001 to 2006 is largely due to increases in the costs of health care, housing, and child care in these three counties. In Franklin County, costs have decreased by 1%–7% overall, depending on the family type. This decrease is due to lower housing costs; however child care, health care, and tax credits have increased substantially. Looking at the costs for a family of one adult and one preschooler, costs increased as follows:

- The greatest cost increase is in health care. In King County–Seattle and Pierce County–Tacoma, health care costs have risen 30% since 2001, closely followed by Franklin and Spokane counties (27%).
- Child care costs for a family with one preschooler have increased from 15% to 32% in these four places

Table 6  
Washington State Self-Sufficiency Standard for Four Family Types  
by County and by Year: 2001 and 2006

	ONE ADULT	ONE ADULT, ONE PRESCHOOLER	ONE ADULT, ONE INFANT, ONE PRESCHOOLER	TWO ADULTS, ONE INFANT, ONE PRESCHOOLER
<b>KING COUNTY-SEATTLE</b>				
2001	\$14,403	\$30,023	\$41,843	\$45,301
2006	\$17,014	\$35,094	\$48,083	\$51,462
Change: 2001-2006	+18%	+17%	+15%	+14%
<b>PIERCE COUNTY-TACOMA</b>				
2001	\$16,070	\$28,975	\$38,318	\$44,090
2006	\$19,359	\$34,346	\$44,602	\$51,424
Change: 2001-2006	+20%	+19%	+16%	+17%
<b>FRANKLIN COUNTY</b>				
2001	\$15,444	\$24,660	\$32,385	\$38,154
2006	\$14,380	\$23,114	\$30,338	\$37,852
Change: 2001-2006	-7%	-6%	-6%	-1%
<b>SPOKANE COUNTY</b>				
2001	\$14,910	\$25,094	\$33,658	\$39,428
2006	\$15,356	\$28,305	\$37,440	\$44,028
Change: 2001-2006	+3%	+13%	+11%	+12%



since 2001. The greatest increase of child care costs occurred in Spokane County (32%) and represents a child care rate increase from \$440 per month to \$580 per month since 2001. The rate increase (to \$580) in Spokane County is significant but is still lower than the 2006 monthly child care rate for a preschooler in King County–Seattle (\$815). Child care costs also increased by 15% in Franklin County and 26% in Pierce County–Tacoma.

- Housing costs for a two-bedroom home have increased, on average, by approximately 15% in these three areas. The greatest increase in housing

costs occurred in Pierce County–Tacoma (21%). In Franklin County, housing costs decreased from \$617 in 2001 to \$562 per month in 2006. Note, however, that the FMRs in which housing costs are based were rebenchmarked by HUD after data from the 2000 census became available. Thus, it is likely that the 2001 housing costs were somewhat over-inflated, which would make it appear that housing costs fell more than actually occurred.

- Food costs have also increased between 7% and 26% since 2001 for the four areas compared in Table 6. .

## Modeling the Impact of Supports on Wages Required to Meet Basic Needs

While the Self-Sufficiency Standard provides the amount of income that meets a family’s basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. “Work supports” can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or non-stimulating child care environments. This stability also can help a family retain employment, which is a necessary condition for improving wages. When available, work supports—such as child care assistance, health care (Medicaid or Washington State Children’s Health Insurance Program), housing assistance (including Section 8 vouchers and public housing), Temporary Assistance for Needy Families (TANF) cash assistance, Food Stamps, and/or Women, Infants and Children (WIC) programs—can help families as they struggle to become economically self-sufficient.

Below is a brief discussion of each work support. Child support, although not a “work support,” can assist a family in meeting basic needs and so is also modeled. Finally, before modeling the impact of child support and work supports, an explanation of how the taxes and tax credits are treated in the Self-Sufficiency Standard and in the modeling tables is provided.

**Child Support:** Child support payments from absent, non-custodial parents can be a valuable addition to some family budgets. Even in cases where the non-custodial parent’s income is relatively low, child support payments may benefit children by easing the custodial parent’s financial burden. When both parents provide support to meet their children’s needs, whatever the amount, children are likely to benefit. However, seeking—and receiving—child support may not be an option for all families, especially those for whom there is a history or risk of domestic violence.

**Child Care:** Since child care is one of the major expenses for families with children, a child care subsidy can substantially reduce this expense. For this

reason, child care assistance is modeled separately as well as in combination with other work supports. The addition of a child care subsidy generally provides single parents the greatest relief of any work support.

**Health Care:** While health care expenses are a relatively small cost item (less than 10%) in the budgets for most family types, health care coverage is essential. As previously discussed, the Standard assumes that a Self-Sufficiency Wage includes employer-sponsored health insurance for workers and their families, with the cost partially financed by the employer. Without health benefits, most people would find it difficult, and sometimes quite costly, to meet their families’ health care needs. Without health care coverage, an illness or injury in a family can become a very serious financial crisis. For example, families may need to risk eviction by using income budgeted for housing to pay for needed health care.

.....

“WORK SUPPORTS” CAN HELP A FAMILY ACHIEVE STABILITY WITHOUT SCRIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE AND/OR NON-STIMULATING CHILD CARE ENVIRONMENTS.

.....

However, with the expansions of the federal and state-supported Children’s Health Insurance Program, many working families now have the option of covering their children’s health care needs when their employer does not offer family coverage. Families that enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to 12 months.<sup>16</sup> After that time, and for those families not transitioning off welfare, children can be covered by Washington’s SCHIP, depending upon family income and household size.<sup>17</sup>

**Food Stamps and Women, Infants and Children (WIC) Program:** Most households with a gross monthly income of 130% or less of the Federal Poverty Level (FPL) are eligible for the federal Food Stamp Program. This program, administered by individual states, provides crucial support to needy households. For those making the transition from welfare to work, Washington offers a Transitional Food Assistance program, which helps families maintain stable food benefits for a five-month period.<sup>18</sup> Additionally, Washington’s WIC program helps pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five if their income falls at or below 185% of the FPL.<sup>19</sup> For those who qualify, the work support tables includes WIC benefits (along with Food Stamps) in calculating food costs.

**Housing:** Like the child care subsidy, housing assistance is a major support for families, since housing costs are difficult for families to reduce without federal or state assistance. However, despite their importance, housing subsidies are extremely limited nationwide due to funding and availability. When available, housing assistance generally reduces housing costs to 30% of income.

**Tax Credits:** Tax credits can also provide needed income for families. The Standard shows tax credits as if they are received monthly. However, for the work supports modeled in Table 7 (Columns 2–6), the refundable EITC and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received *annually*.

The tax credits are shown this way in order to be as realistic as possible. Although by law, a family can receive part of the federal EITC to which they are entitled on a monthly basis (Advance EITC), many workers prefer to receive it annually. Some prefer to use the EITC as “forced savings” to meet important family needs, such as paying the security deposit for housing, buying a car, settling debts, paying tuition, or starting a savings account.<sup>20</sup> Thus, the great majority (approximately 99%) of families receive the federal EITC as a lump sum payment the following year when

they file their tax returns.<sup>21</sup> Therefore, for all but the first column (the Self-Sufficiency Standard) of Table 7, the total amount of the refundable EITC tax credit the family would receive annually (when they file their taxes) is shown in the first shaded line at the bottom of the table (assuming the adult works at this same wage, full-time, for the year).

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining federal taxes owed shown monthly, while the “additional” refundable portion of the CTC is shown as a lump sum received annually in the second shaded line of Table 7. Note that one cannot legally receive the “additional” refundable portion of the Child Tax Credit monthly. Finally, the Child Care Tax Credit, which is not refundable at all, is only shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the entire modeling table.

## TABLE 7 - MODELING THE IMPACT OF WORK SUPPORTS AND CHILD SUPPORT IN SEATTLE

In **Table 7**, the impact of adding work supports and child support is modeled for a single-parent family with one infant and one preschooler living in Seattle. Costs that have been reduced by child support and work supports are indicated with bold font in the table. Brackets indicate that the work support was modeled, however, if the family’s income is high enough to meet all their needs, their income is too high to qualify for the work support.

**The Self-Sufficiency Standard (Column 1):** The first column of Table 7 shows the Self-Sufficiency Standard, which provides this family’s expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In Seattle, a single parent with one infant and one preschooler has monthly child care expenses of \$1,615 and monthly housing costs of \$919; therefore, she must earn a Self-Sufficiency Wage of \$22.77 per hour.

Table 7  
Impact of the Addition of Child Support and Work Supports  
on Monthly Costs and Self-Sufficiency Wage  
*Single Parent with One Infant and One Preschooler*  
King County-Seattle (Seattle-Bellevue, WA HMFA 2006)

	#1 SELF-SUFFICIENCY STANDARD	CHILD SUPPORT AND WORK SUPPORTS				
		#2	#3	#4	#5	#6
		Child Support	Working Connections Child Care	Working Connections Child Care, Food Stamps/ WIC* & Medicaid	Working Connections Child Care, [Food Stamps]/ WIC & SCHIP	Housing, Working Connections Child Care, Food Stamps/ WIC & SCHIP**
<b>MONTHLY COSTS:</b>						
Housing	\$919	\$919	\$919	\$919	\$919	\$360
Child Care	\$1,615	\$1,615	\$332	\$50	\$124	\$50
Food	\$415	\$415	\$415	\$240	\$375	\$199
Transportation	\$54	\$54	\$54	\$54	\$54	\$54
Health Care	\$270	\$270	\$270	\$0	\$83	\$83
Miscellaneous	\$327	\$327	\$327	\$327	\$327	\$327
Taxes	\$673	\$614	\$343	\$193	\$249	\$120
Earned Income Tax Credit	\$0	***	***	***	***	***
Child Care Tax Credit (-)	-\$100	-\$100	-\$90	-\$16	-\$37	\$0
Child Tax Credit (-)	-\$167	-\$167	-\$29	-\$14	-\$24	\$0
Child Support		-\$204				
<b>SELF-SUFFICIENCY WAGE:</b>						
HOURLY	\$22.77	\$21.27	\$14.44	\$9.97	\$11.76	\$6.78
MONTHLY	\$4,007	\$3,744	\$2,542	\$1,754	\$2,070	\$1,193
ANNUAL	\$48,083	\$44,924	\$30,505	\$21,049	\$24,838	\$14,315
Total Federal EITC (refundable, received annually)***		\$0	\$1,231	\$3,222	\$2,424	\$4,536
Total Federal CTC (refundable portion, received annually)***		\$0	\$1,655	\$1,288	\$1708	\$452

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Washington. Assumes average monthly value of WIC benefit \$39.98 (FY 2006).

\*\* In Washington State, children are eligible for SCHIP when the family's income is between 200% and 250% of FPL. If their income is below 200% of FPL, they receive Medicaid.

\*\*\* See discussion on tax credits at the beginning of this section titled Modeling the Impact of Supports of Child Support and Work Supports on Wages Required to Meet Basic Needs.

Note: Brackets [ ] indicate that this family is not income eligible for this work support

**Child Support (Column 2):** In Column 2, child support is added. The child support payment of **\$204** per month is the average amount received by families who participate in the Child Support Program in Washington State.<sup>22</sup> Unlike additional earned income, child support is not taxable, and thus it reduces the amount families need to earn both directly and through reduced taxes, and thus has a strong impact on helping families meet their needs. Overall, with

child support and without monthly EITC or the refundable CTC, the wage needed to meet basic needs is reduced to **\$21.27** per hour.

**Working Connections Child Care (Column 3):** In Column 3, the first work support—child care—is added. *Working Connections* child care assistance in Washington is provided for families whose income is less than 200% of the Federal Poverty Level (FPL)

and whose parent or parents work at least 20 hours per week. As child care is \$1,615 per month for this family type, receiving this support reduces child care costs substantially, to **\$332** per month. The child care co-payment amount is based on a formula, in which the parent pays \$15 if the family's income falls at or below 82% of the FPL (\$1,134 for a family of three), or \$50 per month if the income is between 82% and 137.5% of the FPL. However, between 137.5% and 200% of the FPL, the amount of the family co-pay increases steeply as the formula changes to \$50 plus 44% of income above 137.5% of the FPL. The addition of child care assistance alone reduces the wage this parent must earn by about one-third, from \$22.77 to **\$14.44** per hour.

**Working Connections Child Care, Food Stamps, WIC, and Medicaid (Column 4):** For adults moving from welfare to work, child care, Food Stamps, WIC, and Medicaid comprise the typical “package” of benefits. In Column 4, it is assumed that Medicaid will cover all of the family's health care expenses, reducing health care costs from \$270 per month to zero. This family is eligible for Food Stamps and WIC benefits, which reduces food costs from \$415 to **\$240** per month. The reduced health care and food costs substantially lower the wage for this family to meet basic needs allowing the impact of *Working Connections* child care assistance to be modeled. With the significant reduction in child care costs—from \$1,615 to **\$50**—this Seattle family can now meet their basic needs with a wage of **\$9.97** per hour, which is less than half of the Self-Sufficiency Wage without work supports of \$22.77 per hour.

**Working Connections Child Care, [Food Stamps]/WIC, and SCHIP (Column 5):** After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family. However, as with all families in Washington, children are eligible for Washington's State Children's Health Insurance Program (SCHIP) if her family income remains below 250% of the FPL. She would pay for the cost of her own health care, including her share of the health insurance premium that is available through her employer and her out-of-pocket costs. Column 5 shows the same work support package as Column 4, with SCHIP for

the children substituted for Medicaid for the whole family. Now this family's income is too high to qualify for Food Stamps, the child care co-pay is increased to **\$124** per month, and the health care is increased to **\$83** per month. As a result, the parent goes from needing to earn \$9.97 per hour in Column 4 to needing to earn **\$11.76** per hour when the parent is no longer eligible for Medicaid.

**Housing, Working Connections Child Care, Food Stamps, WIC, and SCHIP (Column 6):** In the final column, housing assistance is added to the work support package modeled in Column 5. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$919 to **\$360** per month. This family is now eligible for Food Stamps and WIC, reducing food costs to **\$199**, as well as child care, reducing child care costs from \$1,615 to just **\$50** per month. With the addition of a housing subsidy, this parent needs to earn over \$15 less per hour to meet the family's basic needs. Overall, with this benefit package, the parent needs to earn just **\$6.78** per hour to meet the family's basic needs, which is 30% of the Self-Sufficiency Wage without work supports.

## TABLE 8 - MODELING THE IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN SEATTLE

Table 7 begins with a Self-Sufficiency Wage and models how various work supports (alone and in combination) could lower the wage needed for families to meet their basic needs. **Table 8** starts with wages, and shows how adequately a given wage meets expenses, as calculated for the Self-Sufficiency Wage, with and without work supports. Table 8 uses the same family type (a single parent with one infant and one preschooler) and the same area (Seattle) as Table 7.

In Table 8, and throughout the Self-Sufficiency Standard, the term “Wage Adequacy” refers to the degree to which a given wage is adequate to meet basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is adequate, or more than adequate, to meet the family's needs.

Costs in Table 8 that are reduced by work supports are noted in bold. As in Table 7, it is assumed that the “refundable” federal EITC and the “additional” refundable portion of the CTC are received annually and thus are not shown in Table 8 as available to reduce costs monthly.

Panel A shows how adequately \$7.93 per hour—the Washington minimum wage as of January 2007—meets this Seattle family’s needs, with and without work supports. Panels B, C, and D then show Wage Adequacy for the same family in Seattle at \$8 per hour (the King County median wage for laborers, freight, stock and materials movers), \$10 per hour (the King County median wage for nursing aides, orderlies and attendants), and \$12 per hour (the King County

median wage for security guards and customer service representatives), respectively.

**No Work Supports (Wages Only) (Column 1):** In Panel A, Column 1, the parent earns \$7.93 per hour and is not receiving any work supports or tax credits monthly. In this scenario, the family’s monthly expenses total \$3,736, while the parent’s total monthly income is just \$1,396. Thus, there is a shortfall of \$2,340 without work supports or tax credits and Wage Adequacy is just 37%. In other words, working full-time at the minimum wage, without any other support or resources, only provides 37% of the income needed to meet this family’s needs. The first column in Panels B, C, and D shows the effect of increasing the parent’s

Table 8  
Impact of Work Supports on Wage Adequacy  
Single Parent with One Infant and One Preschooler  
Washington State 2006: King County-Seattle (Seattle-Bellevue, WA HMFA)

PANEL A: Wage Adequacy at \$7.93 (Washington State Minimum Wage, effective January 2007)					
	WAGES ONLY	WAGES WITH WORK SUPPORTS			
	#1	#2	#3	#4	#5
	No Work Supports	Working Connections Child Care	Child Care, Food Stamps, WIC & Medicaid	Child Care, Food Stamps, WIC & SCHIP*	Housing, Child Care, Food Stamps, WIC & SCHIP*
<b>TOTAL MONTHLY INCOME:</b>	\$1,396	\$1,396	\$1,396	\$1,396	\$1,396
<b>MONTHLY COSTS:</b>					
Housing	\$919	\$919	\$919	\$919	\$419
Child Care	\$1,615	<b>\$50</b>	<b>\$50</b>	<b>\$50</b>	<b>\$50</b>
Food	\$415	\$415	<b>\$131</b>	<b>\$131</b>	<b>\$131</b>
Transportation	\$54	\$54	\$54	\$54	\$54
Health Care	\$270	\$270	<b>\$0</b>	<b>\$83</b>	<b>\$83</b>
Miscellaneous	\$327	\$327	\$327	\$327	\$327
Taxes	\$136	\$136	\$136	\$136	\$136
Earned Income Tax Credit (-)	\$0	**	**	**	**
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
<b>TOTAL MONTHLY EXPENSES</b>	\$3,736	\$2,171	\$1,617	\$1,700	\$1,200
<b>SHORTFALL (-) OR SURPLUS</b>	(\$2,340)	(\$776)	(\$221)	(\$304)	\$196
<b>WAGE ADEQUACY (TOTAL INCOME/TOTAL EXPENSES)</b>	<b>37%</b>	<b>64%</b>	<b>86%</b>	<b>82%</b>	<b>116%</b>

\* In Washington State, children are eligible for SCHIP when the family’s income is between 200% and 250% of FPL. If their income is below 200% of FPL they receive Medicaid.

\*\* EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

Note: Brackets [ ] indicate that this family is not income eligible for this work support.

Table 8 (continued)  
Impact of Work Supports on Wage Adequacy  
*Single Parent with One Infant and One Preschooler*  
Washington State 2006: King County-Seattle (Seattle-Bellevue, WA HMFA)

PANEL B: Wage Adequacy at \$8.00 (King County Median Wage for laborers, freight, stock & materials movers) <sup>a</sup>					
	WAGES ONLY	WAGES WITH WORK SUPPORTS			
	#1	#2	#3	#4	#5
	No Work Supports	<i>Working Connections Child Care</i>	Child Care, Food Stamps, WIC & Medicaid	Child Care, Food Stamps, WIC & SCHIP*	Housing, Child Care, Food Stamps, WIC & SCHIP*
<b>TOTAL MONTHLY INCOME:</b>	\$1,408	\$1,408	\$1,408	\$1,408	\$1,408
<b>MONTHLY COSTS:</b>					
Housing	\$919	\$919	\$919	\$919	\$422
Child Care	\$1,615	\$50	\$50	\$50	\$50
Food	\$415	\$415	\$134	\$134	\$134
Transportation	\$54	\$54	\$54	\$54	\$54
Health Care	\$270	\$270	\$0	\$83	\$83
Miscellaneous	\$327	\$327	\$327	\$327	\$327
Taxes	\$137	\$137	\$137	\$137	\$137
Earned Income Tax Credit (-)	\$0	**	**	**	**
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
<b>TOTAL MONTHLY EXPENSES</b>	\$3,737	\$2,172	\$1,621	\$1,704	\$1,207
<b>SHORTFALL (-) OR SURPLUS</b>	(\$2,329)	(\$764)	(\$213)	(\$296)	\$201
<b>WAGE ADEQUACY (TOTAL INCOME/TOTAL EXPENSES)</b>	<b>38%</b>	<b>65%</b>	<b>87%</b>	<b>83%</b>	<b>117%</b>

<sup>a</sup>King County Median Wages obtained from the Washington State Employment Security Department *Job Vacancy Survey*, October 2006.

\* In Washington State, children are eligible for SCHIP when the family's income is between 200% and 250% of FPL. If their income is below 200% of FPL they receive Medicaid.

\*\* EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

Note: Brackets [ ] indicate that this family is not income eligible for this work support.

wages to \$8, \$10, and \$12 per hour. This increases Wage Adequacy to **38%**, **47%**, and **56%** respectively, still far below what is needed. Indeed, even at the highest wage illustrated in Table 8—\$12 per hour—the family's monthly income of \$2,112 it is still \$1,679 less than what is needed to meet basic needs at a minimally adequate level.

#### **Working Connections Child Care (Column 2):**

When the family receives child care assistance, it reduces their expenses, and raises Wage Adequacy, as shown in Column 2 of Panels A through D. At \$7.93 per hour, child care assistance alone decreases the cost of child care to \$50, increasing Wage Adequacy from 37% with no work supports to **64%** with child

care assistance. As child care assistance is added to each increased wage, the Wage Adequacy increases to **65%** at \$8 per hour and **80%** at \$10 per hour. However, at \$12 per hour, child care costs increase to \$142 per month. At this income level, this family's child care co-payment significantly increases. The \$352 increase in income is partially offset by the \$92 in additional child care co-pay costs and the Wage Adequacy is **91%**.

#### **Working Connections Child Care, Food Stamps, WIC, and Medicaid (Column 3):**

At earnings of \$7.93 per hour, the addition of Food Stamps, WIC, and Medicaid to child care assistance increases Wage Adequacy from 64% to **86%**. At a wage of \$8 per hour,

the Wage Adequacy increases from 65% with child care assistance alone to **87%**; at a wage of \$10 per hour, Wage Adequacy increases from 80% to **100%**. At a wage of \$12 per hour, Wage Adequacy increases from 91% to **105%**. Even though wages increased by \$352 per month, this family is no longer eligible for Food Stamps and the child care co-pay has increased at this income level.

**Working Connections Child Care, Food Stamps, WIC, and SCHIP (Column 4):** The fourth column models the same family receiving child care assistance, Food Stamps, WIC, and SCHIP. Without Medicaid for the parent, health care costs increase due to the out-of-pocket expenses for the parent’s employer-provided

health insurance, and Wage Adequacy decreases at each income level. At the minimum wage level of \$7.93 per hour, it decreases to **82%**, at \$8 per hour it falls to **83%**, at \$10 per hour it decreases to **95%**, and at \$12 per hour it slips to **101%**.

**Housing, Working Connections Child Care, Food Stamps, WIC & SCHIP (Column 5):** With the addition of housing assistance, at wages of \$7.93, \$8, and \$10 per hour, Wage Adequacy increases 12% to 34% from the levels shown without housing assistance to **116%**, **117%**, and **121%**, respectively. Again, the loss of Food Stamps and the substantial increase in the child care co-pay, plus the increased cost of housing (at 30% of income), together results in the Wage Adequacy

Table 8 (continued)  
Impact of Work Supports on Wage Adequacy  
Single Parent with One Infant and One Preschooler  
Washington State 2006: King County-Seattle (Seattle-Bellevue, WA HMFA)

PANEL C: Wage Adequacy at \$10.00 (King County Median Wage for nursing aides, orderlies & attendants) <sup>a</sup>					
	WAGES ONLY	WAGES WITH WORK SUPPORTS			
	#1	#2	#3	#4	#5
	No Work Supports	Working Connections Child Care	Child Care, Food Stamps, WIC & Medicaid	Child Care, Food Stamps, WIC & SCHIP*	Housing, Child Care, Food Stamps, WIC & SCHIP*
<b>TOTAL MONTHLY INCOME:</b>	\$1,760	\$1,760	\$1,760	\$1,760	\$1,760
<b>MONTHLY COSTS:</b>					
Housing	\$919	\$919	\$919	\$919	<b>\$528</b>
Child Care	\$1,615	<b>\$50</b>	<b>\$50</b>	<b>\$50</b>	<b>\$50</b>
Food	\$415	\$415	<b>\$252</b>	<b>\$252</b>	<b>\$252</b>
Transportation	\$54	\$54	\$54	\$54	\$54
Health Care	\$270	\$270	<b>\$0</b>	<b>\$83</b>	<b>\$83</b>
Miscellaneous	\$327	\$327	\$327	\$327	\$327
Taxes	\$194	\$194	\$194	\$194	\$194
Earned Income Tax Credit (-)	\$0	**	**	**	**
Child Care Tax Credit (-)	(\$31)	(\$31)	(\$31)	(\$31)	(\$31)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
<b>TOTAL MONTHLY EXPENSES</b>	<b>\$3,764</b>	<b>\$2,199</b>	<b>\$1,765</b>	<b>\$1,848</b>	<b>\$1,457</b>
<b>SHORTFALL (-) OR SURPLUS</b>	<b>(\$2,004)</b>	<b>(\$439)</b>	<b>(\$5)</b>	<b>(\$88)</b>	<b>\$303</b>
<b>WAGE ADEQUACY (TOTAL INCOME/TOTAL EXPENSES)</b>	<b>47%</b>	<b>80%</b>	<b>100%</b>	<b>95%</b>	<b>121%</b>

<sup>a</sup>King County Median Wages obtained from the Washington State Employment Security Department *Job Vacancy Survey*, October 2006.

\* In Washington State, children are eligible for SCHIP when the family’s income is between 200% and 250% of FPL. If their income is below 200% of FPL they receive Medicaid.

\*\* EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

Note: Brackets [ ] indicate that this family is not income eligible for this work support.



Table 8 (continued)  
 Impact of Work Supports on Wage Adequacy  
*Single Parent with One Infant and One Preschooler*  
 Washington State 2006: King County-Seattle (Seattle-Bellevue, WA HMFA)

PANEL D: WAGE ADEQUACY AT \$12.00 (King County Median Wage for Security Guards and Customer Service Representatives) <sup>a</sup>					
	WAGES ONLY	WAGES WITH WORK SUPPORTS			
	#1	#2	#3	#4	#5
	No Work Supports	Working Connections Child Care	Child Care, [Food Stamps], WIC & Medicaid	Child Care, [Food Stamps], WIC & SCHIP*	Housing, Child Care, [Food Stamps], WIC & SCHIP*
<b>TOTAL MONTHLY INCOME:</b>	\$2,112	\$2,112	\$2,112	\$2,112	\$2,112
<b>MONTHLY COSTS:</b>					
Housing	\$919	\$919	\$919	\$919	\$634
Child Care	\$1,615	\$142	\$142	\$142	\$142
Food	\$415	\$415	\$375	\$375	\$375
Transportation	\$54	\$54	\$54	\$54	\$54
Health Care	\$270	\$270	\$0	\$83	\$83
Miscellaneous	\$327	\$327	\$327	\$327	\$327
Taxes	\$256	\$256	\$256	\$256	\$256
Earned Income Tax Credit (-)	\$0	**	**	**	**
Child Care Tax Credit (-)	(\$66)	(\$66)	(\$66)	(\$66)	(\$66)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
<b>TOTAL MONTHLY EXPENSES</b>	\$3,791	\$2,318	\$2,009	\$2,092	\$1,806
<b>SHORTFALL (-) OR SURPLUS</b>	(\$1,679)	(\$206)	(\$103)	\$20	\$306
<b>WAGE ADEQUACY (TOTAL INCOME/TOTAL EXPENSES)</b>	<b>56%</b>	<b>91%</b>	<b>105%</b>	<b>101%</b>	<b>117%</b>

<sup>a</sup>King County Median Wages obtained from the Washington State Employment Security Department *Job Vacancy Survey*, October 2006.

\* In Washington State, children are eligible for SCHIP when the family’s income is between 200% and 250% of FPL. If their income is below 200% of FPL they receive Medicaid.

\*\* EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

Note: Brackets [ ] indicate that this family is not income eligible for this work support.

decreasing when one moves from \$10 per hour to \$12 per hour, from 121% to 117%.

### IMPORTANCE AND AVAILABILITY OF THE WORK SUPPORTS MODELED IN TABLE 7 AND TABLE 8

When assisted temporarily with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs as they enter or re-enter the workforce. Meeting basic needs means that they are more likely to achieve stability in housing, child care, diet, and health care, which subsequently helps support the ability to achieve stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become self-

sufficient. Unfortunately, the various work supports modeled here are not available to all who need them.

- **Housing:** Only one-fourth of the families eligible for federal housing assistance actually receive it. About 60% of U.S. households receiving Section 8 housing vouchers include children.<sup>23</sup> In March 2006 there were 45,218 Section 8 housing vouchers authorized for Washington, a cut of 2,092 families assisted from the previous year.<sup>24</sup>
- **Food:** Enrollment in the Food Stamp Program has increased, reaching 26.7 million people, or 11.7 million households, in 2005.<sup>25</sup> In Washington, participation in the Food Stamp Program rose from 350,373 participants in fiscal year 2002 to 508,472

in fiscal year 2006, a 45% increase.<sup>26</sup> Even so, many families who leave TANF cash assistance programs and begin working remain eligible for Food Stamps, but do not receive them. The Center on Budget and Policy Priorities states, “Research by both the Department of Health and Human Services and the Urban Institute has shown that fewer than half of the individuals who leave TANF cash assistance continue to participate in the Food Stamp Program despite earning low wages and (in most cases) remaining eligible for food stamp benefits.”<sup>27</sup>

.....

... CAREFULLY TARGETED PROGRAMS AND TAX POLICIES CAN PLAY AN IMPORTANT ROLE IN HELPING FAMILIES BECOME SELF-SUFFICIENT. UNFORTUNATELY, THE VARIOUS WORK SUPPORTS MODELED HERE ARE NOT AVAILABLE TO ALL WHO NEED THEM.

.....

- **Child Care:** According to the U.S. Department of Health and Human Services, “Over eight million children were potentially eligible for child care subsidies in 2003, under the eligibility rules of the Child Care and Development Fund (CCDF). While we do not know how many of these children were in families that needed help paying for child care, 28% of the potentially eligible children received subsidized care through CCDF or related funding streams in fiscal year 2003.”<sup>28</sup> In Washington, around 54,900 children, or 33,100 families, received Child Care and Development Fund (CCDF) subsidies in fiscal year 2004.<sup>29</sup>

- **Health Insurance:** According to the National Center for Health Statistics, the rate of uninsured children nationwide has steadily fallen from 13.9% in 1997 to 10.1% in 2003.<sup>30</sup> However, Families USA reports that “since 2001, low-income children’s access to health insurance coverage has been negatively affected by state budget cuts” resulting from fiscal pressures of the recent economic recession and that the “cumulative effect at the national level was that children’s enrollment in the SCHIP program declined during the second half of 2003, the first decrease since the program was implemented in 1997.”<sup>31</sup> Washington’s SCHIP program currently serves approximately 11,578 children and teens under 19 years of age.<sup>32</sup> According to U.S. Census Health Insurance Data (2005), 8.6% of Washington’s children in families at or below 200% of the Federal Poverty Level do not have health insurance.<sup>33</sup> However, beginning in January 2009 SCHIP coverage in Washington State will be expanded to children in families earning up to 300% of the FPL. To reach all families below 300% of the FPL, Washington is also expanding its enrollment outreach.<sup>34</sup>
- **Child Support:** Although 59% of custodial parents in the United States have child support awards, only 45% receive the full amount owed to them. Of the remaining 55%, only 29% receive a portion of the child support payment awarded, leaving 26% with no support at all.<sup>35</sup> Of families who receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$209, and in Washington the average is \$204.<sup>36</sup>

## Closing the Gap Between Incomes and the Standard

Many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce or live in high cost or low-wage areas. Such families cannot afford their housing *and* food *and* child care, much less their other basic needs and are forced to choose between basic needs.

This wage disparity presents states and localities with the challenge of how to aid families who are striving for self-sufficiency. This is especially true for families whose incomes may be above the Federal Poverty Level and/or assistance eligibility levels, yet not sufficient to meet all their basic needs. While many families benefited from an expanding economy during the late 1990s, the recent economic slowdown plus cutbacks of social services have made families of low-wage workers vulnerable. Adults earning incomes that are sufficient only with the help of work supports will no longer be able to meet their families' basic needs if these work supports are removed or reduced without a commensurate increase in wages. Additionally, even in times of economic growth, continuing wage disparity remains a challenge for families.

**Table 9** below shows the top ten occupations (by number of employees) in Washington and their average wages. The data was collected by the Bureau of Labor Statistics (BLS) from the 2006 National Survey of Employers. In many cases, parents working in these occupations and at these wages will not reach economic self-sufficiency. For example, a single parent with a preschooler and a schoolage child in Seattle requires **\$48,269** (without work supports) per year to be self-sufficient. Only two of the top ten occupations in Washington State are above this level (health care and business and financial operations), while the third most common Washington occupation—food preparation—has an average wage less than half of this Self-Sufficiency Wage.

### CLOSING THE GAP: MICRO VS. MACRO STRATEGIES

There are two basic approaches for individuals to close the income gap: *reduce costs or raise incomes*. The first approach, reducing costs through various subsidies and supports, such as child support, Food Stamps,

Table 9  
Wages of Washington's Ten Largest Occupations: 2006\*

OCCUPATION TITLE	NUMBER OF EMPLOYEES	AVERAGE WAGE**	
		Hourly	Annual
Office and administrative support occupations	457,550	\$15.84	\$32,950
Sales and related occupations	299,550	\$18.50	\$38,480
Food preparation and serving related occupations	236,640	\$10.63	\$22,110
Transportation and material moving occupations	206,540	\$16.03	\$33,330
Production occupations	168,350	\$17.21	\$35,790
Education, training, and library occupations	158,760	\$21.27	\$44,250
Construction and extraction occupations	151,670	\$22.14	\$46,050
Health care practitioners and technical occupations	128,730	\$32.47	<b>\$67,540</b>
Business and financial operations occupations	125,980	\$29.56	<b>\$61,480</b>
Installation, maintenance, and repair occupations	113,700	\$21.08	\$43,840

THE SELF-SUFFICIENCY WAGE FOR ONE ADULT WITH A PRESCHOOLER AND SCHOOLAGE CHILD IS \$48,269 PER YEAR.

\* Occupational data was obtained from the latest National Survey of Employers completed in 2006.

\*\* The wages and annual income listed here are the median wages and annual income for that occupation.

Source: US Department of Labor

and child care assistance was modeled and discussed in the previous section. The second approach, raising incomes, can be implemented at either the “micro,” or individual level, or at the “macro,” or systemic level.

Micro strategies to raise individual incomes include: improved access to higher education; functional context education; nontraditional employment opportunities; micro enterprise training and development; and individual development accounts. Macro strategies address labor market structures (rather than the individual wage-earner) and include labor market reforms, gender- and race-based anti-discrimination measures, and sectoral employment initiatives.

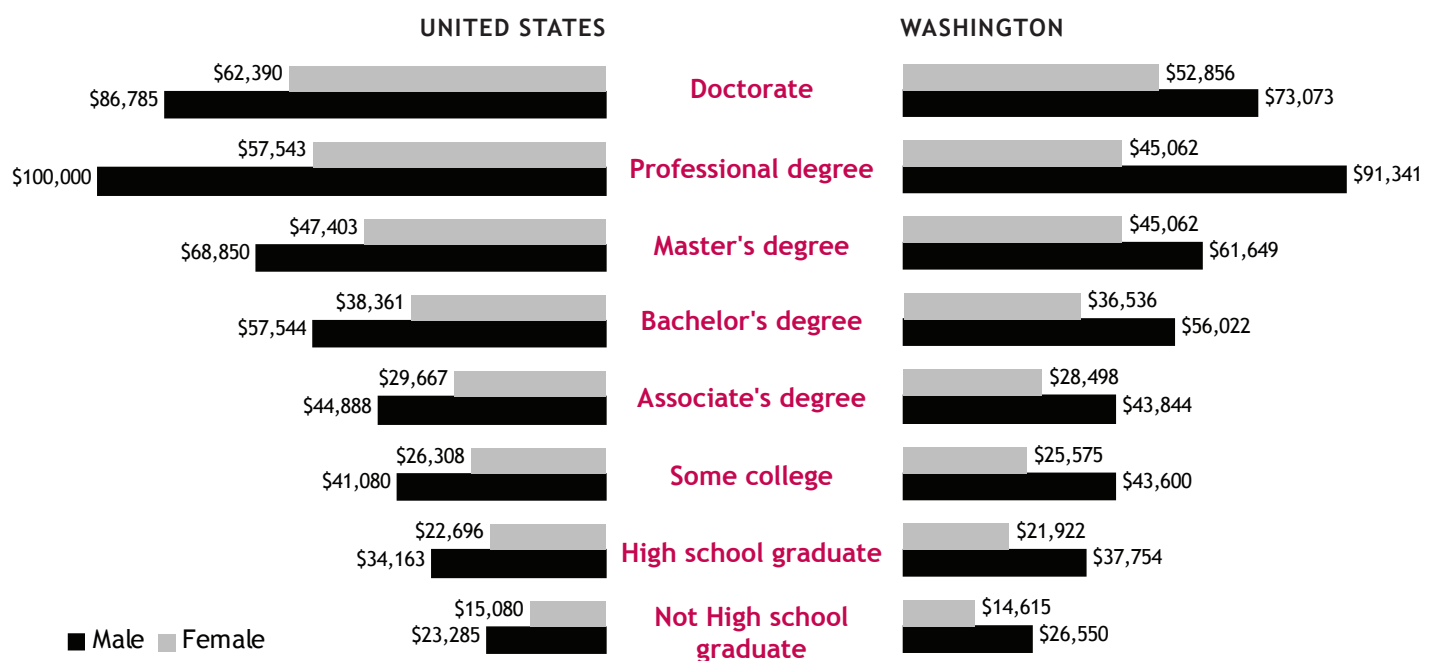
Both micro and macro approaches to raising incomes are discussed in detail below. Note, however, that reducing costs (as previously discussed) and raising incomes (either at the micro or macro level) are not mutually exclusive, but can and should be used sequentially or in tandem. Some parents may, for instance, receive education and training leading to new jobs, yet continue to have their incomes supplemented

by work supports until their wages reach the self-sufficiency level. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their families’ well-being and allows them to balance work, education, and family responsibilities.

### RAISING INCOMES: MICRO APPROACHES

**Improved Access to Higher Education:** Adults with language difficulties, inadequate education, or insufficient job skills or experience usually cannot achieve Self-Sufficiency Wages without access to training and education. Training and education is often the key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages. For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and /or ESL (English as a Second Language) programs. For others, this may mean two- or four-year college degrees. **Figure 3** clearly depicts the benefits of access to higher education for U.S. and Washington workers.<sup>37</sup> Though

**Figure 3**  
Impacts of Education on Earnings by Gender in the United States and Washington



Sources: United States - Bureau of Labor Statistics, Current Population Survey 2003; Washington - Decennial Census 2000  
 Note: Males with professional degrees are top-coded as \$100,000 and over in the Current Population Survey data.

their wages also increase with increased education, note the considerably lower average incomes for women, as compared to men, at each educational level.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “work first,” the federal Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 has restricted welfare recipients’ access to higher education. Because of federal and state rules, few recipients are now enrolled in post-secondary education programs or long-term training.<sup>38</sup> Effectively coupling work and access to occupational skills training or higher education requires balancing work requirements and access to training, as well as providing income supports for low-income parents in college or training. The development of an educated workforce is necessary for employers to remain competitive. Indeed, businesses must invest in education and training for their skilled workers in order to take advantage of new technology. Expanding incumbent worker training results in increased productivity and increased efficiency benefiting the employer as well as the employee.

**Functional Context Education:** Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills in sequence because this innovative approach teaches literacy and basic skills in the context in which the learner will use them.

By using content related to an individual’s own goals and experience, FCE promotes better retention, encourages lifelong learning, and supports the intergenerational transfer of knowledge. Furthermore, most adults do not have time to spend years in basic education programs learning skills that may seem, at best, distantly related to their economic goals. For example, Californians for Family Economic Self-Sufficiency (CFESS) coalition member Women’s Initiative for Self-Employment in San Francisco incorporates FCE into their micro enterprise training

curriculum. Since many of the Women’s Initiative low-income clients have low basic math and English skills, FCE helps them build those skills in the context of the economic literacy and business development skills that they seek to attain.<sup>39</sup>

Welfare time limits and restrictions on education and training are further constrained as a result of the reauthorization of the TANF program under the Deficit Reduction Act, both via the new provisions themselves and via the regulations issued by the Department of Health and Human Services implementing these new provisions of this legislation. In particular, the new rules effectively increase the proportion of welfare program participants who must be working, while narrowing the definition of acceptable work activities, further restricting access to education and skill training. It is now more important than ever that individuals master basic and job-specific skills as quickly and efficiently as possible.

### **Nontraditional Employment for Women:**

Nontraditional occupations (NTOs) are jobs that are often thought of as “men’s jobs.” According to the U.S. Department of Labor, NTOs include any occupation in which less than 25% of the workforce is female. For many women, nontraditional jobs (e.g., construction, banking officer, computer repairer, police officer, truck driver) require relatively little post-secondary training yet can provide wages at self-sufficiency levels.

Increasing women’s access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. In addition to the higher wages, NTOs frequently have greater career and training opportunities, which can lead to greater job satisfaction and result in longer-term employment. Moreover, hiring women in nontraditional jobs is good for business because it opens up a new pool of skilled workers to employers and creates a more diverse workforce that is reflective of the community.

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many community-based women’s organizations began offering nontraditional training 25 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened

the construction trades, in particular, to women. Since fiscal year 1994, the U.S. Department of Labor Women’s Bureau and the Bureau of Apprenticeship and Training (WANTO) have awarded grants to 26 community-based, union, and employer organizations. These grants fund efforts to develop and implement technical assistance programs so employers and unions may recruit, train, and retain women in nontraditional occupations and apprenticeships and prevent sexual harassment in the workplace. WANTO funding continues on an annual appropriation basis.<sup>40</sup>

While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in the nontraditional jobs were institutionalized into mainstream job training and vocational education systems. For NTOs to become a successful strategy for moving families out of poverty, it is critical to address the range of economic, political, and social barriers that prevent workforce development and welfare systems from institutionalizing nontraditional employment for women.

#### **Microenterprise Training and Development:**

Microenterprise development is an income-generating strategy that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income individuals who may have skills in a particular craft or service.

Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) can help women “learn to earn” from each other, build self-esteem, and organize around policy advocacy. Linkages between other micro entrepreneurs and established women business owners can provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

Microenterprise is also a local economic development strategy, since micro businesses have the potential

to grow into small businesses that respond to local demand, create jobs, and add to the local tax base. In Washington State, for example, the Washington Community Alliance for Self-Help (CASH) helps women, people with disabilities and other underserved individuals receive access to capital and business development training.<sup>41</sup>

#### **Individual Development Accounts or Family**

**Savings Accounts:** For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, the average family with a household income between \$10,000 and \$25,000 had net financial assets of \$1,000, while the average family with a household income of less than \$10,000 had net financial assets of \$10.<sup>42</sup> For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates (e.g., “payday loans”) just to make it to the next paycheck, often resulting in spiraling debt.

In addition, public policies too often work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Washington, a family with savings of more than \$1,000 is ineligible for Washington’s TANF program.<sup>43</sup>

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA) or Family Savings Account (FSA) program. IDAs or FSAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The savings can be withdrawn if it is used for a specified objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

The American Dream Demonstration (ADD), a 14-site IDA (or FSA) program, has proven that low-income families, with proper incentives and support, can and do save for longer-term goals. In ADD, average

monthly net deposits per participant were \$19.07, with the average participant saving 50% of the monthly savings target and making deposits in 6 of 12 months. Participants accumulated an average of \$700 per year including matches. Importantly, deposits increased as the monthly target increased, indicating that low-income families' saving behavior, like that of wealthier individuals, is influenced by the incentives they receive.<sup>44</sup> In Washington State, the United Way of King County is an example of an organization with an IDA program. King County residents with income below 200% of the FPL are eligible. The United Way program matches individual's savings at a rate of 3:1 up to \$2,000. While less common than income supports, these "wealth supports" can be an important tool in helping families move towards self-sufficiency.

## RAISING INCOMES: MACRO APPROACHES

**Labor Market Reforms:** As demonstrated in this report, even two parents working full-time must earn well above the federal minimum wage to meet their family's basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the "floor" for wages, and therefore affects many workers' earnings. As of January 1, 2007, twenty-eight states and the District of Columbia have a minimum wage that is above the federal minimum wage. In all, over 65% of U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage, the highest being Washington State at \$7.93 per hour, followed by Oregon at \$7.80 per hour.<sup>45</sup> Even with the slated increases in the federal minimum wage, the indexed minimum wage in Washington State will continue to provide an increasing "floor" under low-wage work; yet, given the high cost of living in many locales, this only partially addresses the gap for most workers between their wages and their Self-Sufficiency Standard, especially if they have young children.

Higher wages can have a positive impact on both workers and their employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.

Another approach to raising wages of workers is through the use of Living Wage laws (see Endnote 9) that mandate that city contractors and employers receiving public subsidies pay a "living wage." These policies would impact private sector workers' wages as well as public sector workers. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages<sup>46</sup> as well as better benefits,<sup>47</sup> moving workers closer to the Self-Sufficiency Standard.

**Gender- and Race-Based Wage Reform:** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and people of color all too often face artificial barriers to employment—barriers not addressed by public policy or training and education strategies. For some, discrimination on the basis of gender and/or race is a key issue.

At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials, and program participants—to address the various difficulties, myths, and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on who holds those jobs. These laws raise the wages of women and people of color who are subject to race and gender-based discrimination.<sup>48</sup>

**Sectoral Employment Intervention:** A strategy that targets high-wage jobs, Sectoral Employment Intervention, determines the wage needed by a worker to sustain her or his family, identifies well-paying jobs in growth sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components include engaging industry representatives and workforce development boards,

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.....

establishing occupational information systems based on local and regional labor market specific data, targeting training for specific jobs, and developing realistic outcome standards.

Because Sectoral Employment Intervention looks at labor market issues from both supply and demand

perspectives, it helps communities strengthen their local economies while reinvesting in families and neighborhoods. Also responding to businesses' specific labor needs, a high-wage job targeting strategy improves a region's ability to attract and keep industries and to support a healthy business climate.

For example, the National Economic Development & Law Center and Wider Opportunities for Women (WOW) hosted a Sector Training Institute to prepare a cadre of workforce development practitioners and intermediaries from around the country to facilitate sectoral employment projects. This team of certified trainers is now available to help groups of community-based organizations, employment and job training agencies and others understand the concepts and process involved in a sector project—from the research phase through program planning and implementation.<sup>49</sup>



## How the Self-Sufficiency Standard Can Be Used

At a time when many policy and programmatic decisions are being made at the state and local levels, the Self-Sufficiency Standard provides a tool and a means to evaluate many different options. For instance, the Standard can be used to help design effective strategies for low-wage workers and welfare recipients choosing the best route out of poverty for themselves and their families; dislocated workers who are seeking new employment opportunities and careers; organizations weighing investment in various education and training opportunities; and state-level policymakers making critical policy choices on workforce development, TANF implementation, tax policy, work supports, child care co-payments, and education and training programs.

The discussion below illustrates ways the Standard can be used, followed by a bulleted list of specific examples of such uses. This should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

### THE SELF-SUFFICIENCY STANDARD AS A TOOL TO EVALUATE POLICY

The Standard can be used to evaluate the impact of current and proposed policy changes. For instance, the Standard can be used to evaluate the impact of a variety of work supports (Food Stamps, Medicaid) or policy options (child care co-payments, tax reform or credits) on family income.

- When the Oklahoma Department of Human Services proposed large increases in the child care co-payments, the Oklahoma Community Action Project of Tulsa County (CAP) incorporated analysis based on the Standard in the report *Increased Child Care Co-Payments Threaten Access to Care for Low-Income Families*.
- A proposal to restrict Oklahoma Medicaid eligibility was withdrawn after the release of the CAP report *Cost-Sharing in Medicaid: Fostering Responsibility or Hindering Access?* (see <http://www.captc.org>).

- The Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard in October 2005 to determine the impact of affordable housing on family stability and upward mobility (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>).
- The Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://www.dola.state.co.us/Doh/Documents/HousingColo02.pdf>).
- The U.S. Senate Committee on Health, Education, Labor and Pensions (HELP) approved legislation on May 18, 2005, reauthorizing the Workforce Investment Act (WIA). The act incorporates the concept of self-sufficiency in the legislation and permits funds to be used by state and local governments to calculate, adopt, or commission the Self-Sufficiency Standard as a tool in their work with affected populations (see <http://www.help.senate.gov>).
- In December 2005, the Human Services Coalition of Dade County of Florida issued a policy brief titled *Nonprofits, Government, and The New War on Poverty: Beating the Odds in a Global Economy*, which used the Standard to examine Florida's human services sector from an economic and community perspective (see <http://www.hscdade.org/>).

### THE SELF-SUFFICIENCY STANDARD AS A TOOL TO EVALUATE ECONOMIC DEVELOPMENT

The Standard can be used to evaluate economic development proposals. For instance, the Standard can help determine if new businesses seeking tax breaks or other government subsidies will create jobs that pay wages that are at or above self-sufficiency. If proposed wages are below the Self-Sufficiency Standard and the employees will need work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” In this way, economic development proposals can be evaluated for their net

positive or negative effect on the local economy, as well as on the well-being of the potential workers and their families.

- The Nebraska Appleseed Center developed a set of job quality standards that corporations should follow prior to receiving public funds (see <http://www.neappleseed.org/>).
- The Delaware Economic Development Office applies the Delaware Self-Sufficiency Standard to strategic fund grant applications in order to focus on quality employment growth (see <http://www.state.de.us/dedo/information/databook/financing.shtml>).

## THE SELF-SUFFICIENCY STANDARD AS A TOOL TO TARGET JOB TRAINING AND EDUCATION RESOURCES

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of job training and education policy. For example, using a “targeted jobs strategy,” the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Then the local labor market supply and demand is evaluated and the available job training and education infrastructure is assessed. Following this evaluation, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with family sustaining wages. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

- The District of Columbia used the Self-Sufficiency Standard in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers (see <http://www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp>).

Given the Self-Sufficiency Wages for most family types, the Standard can also help demonstrate the “pay off” for investing in various education resources such as post-secondary education and training, including

training for occupations that are nontraditional for women and people of color.

- In California’s Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs (see <http://www.nedlc.org>).
- The Missouri Women’s Council of the Department of Economic Development used the Standard to begin a program to promote nontraditional career development among low-income women. The program encourages women and girls to explore different, nontraditional career options that will pay a self-sufficiency wage (see [http://www.womenscouncil.org/about\\_WC.htm](http://www.womenscouncil.org/about_WC.htm)).
- At Pennsylvania’s Laurel House, a Self-Sufficiency Specialist trained all staff how to use Self-Sufficiency materials with survivors of domestic violence. Staff used the Standard and the Budget Worksheet with clients moving to transitional housing to test eligibility for programs and benefits. Additionally, Pittsburgh advocates used the Standard to determine water and sewage affordability for residents.
- In Pennsylvania’s Delaware County, the Self-Sufficiency Standard was used to design and implement a sector employment intervention strategy that identifies, recruits, hires, trains, retains, and provides upward mobility to low-income residents.
- In North Carolina, the Wilford County working group for the NC State project developed a *Targeting Higher-Wage Jobs Resource Guide* for social services caseworkers. The project presented legislative testimony and made presentations at conferences and trainings (see <http://www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC>).
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has

been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals who are seeking education, training, or employment (see <http://www.ct.gov>).

## THE SELF-SUFFICIENCY STANDARD AS A GUIDELINE FOR DETERMINING ELIGIBILITY AND NEED FOR SERVICES

The Standard can and has been used to determine which individuals are eligible and most in need of support or training services.

- The Connecticut Legislature enacted a state statute that identified “the under-employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers (see [http://www.larcc.org/documents/mapping\\_change\\_2002.pdf](http://www.larcc.org/documents/mapping_change_2002.pdf)).
- Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines in their recommendations to the state (see <http://www.vakids.org/FES/TANF.pdf>).
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada’s 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads (see <http://www.hr.state.nv.us/directors/grantsmanage.htm>).

## THE SELF-SUFFICIENCY STANDARD AS A COUNSELING TOOL

The Standard can be used as a counseling tool to help participants in work and training programs make informed choices among various occupations and jobs. The Standard can also be used to develop a *Self-Sufficiency Standard Budget Worksheet*, a tool that counselors and clients can use to “test” the ability of various wages to meet a family’s self-sufficiency

needs. Additionally, the Standard can help participants determine how microenterprise or Individual Development Account strategies can, along with paid employment, provide a path to self-sufficiency for themselves and their families.

- The Snohomish Workforce Development Council in Washington has developed a self sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g. employment stability, education, English language skills, life skills, and childcare). The scales are based on a continuum of “in crisis” to “thriving”. The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix please visit: <http://www.worksourceonline.com/js/documents/Instructions.pdf>
- The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise (see [http://www.vakids.org/Publications/budget\\_exercise.htm](http://www.vakids.org/Publications/budget_exercise.htm)).
- The Self-Sufficiency Standard for Colorado – Budget Worksheet Exercise (see [http://www.larimer.org/compass/budget\\_exercise\\_worksheet.pdf](http://www.larimer.org/compass/budget_exercise_worksheet.pdf)).
- Women Work! (National Network for Women’s Employment) used the Standard as a career counseling tool in South Dakota (see <http://www.womenwork.org>).
- The Houston READ Commission, the Women’s Center of Tarrant County, and Project Quest in San Antonio in Texas, all used the Standard with low-income individuals enrolled in job training programs (see <http://www.houread.org>, <http://www.womenscenter.info>, and <http://www.questsa.com/>).
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see <http://www.sixstrategies.org>).

## THE SELF-SUFFICIENCY STANDARD AND ONLINE CALCULATORS

Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Illinois, New York, Pennsylvania, Seattle-King County, the San Francisco Bay Area in California, and Washington, DC. These computer-based tools allow users to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. These tools integrate a wide variety of data not usually brought together and allow clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- The Illinois Department of Employment Security hosts the Illinois Self-Sufficiency Calculator at <http://www.ides.state.il.us/calculator>.
- The Self-Sufficiency Calculator for the City of New York can be accessed at <http://www.wceca.org/index.html#calculator>.
- The Pennsylvania Self-Sufficiency On-Line Budget Worksheet can be found at <http://www.pathwayspa.org/Worksheet/worksheet.htm>.
- Currently there are three areas in Washington State that have Self-Sufficiency Calculators. A statewide calculator will be available in Fall 2007. The Calculators can be viewed at <http://www.thecalculator.org>.
- The Bay Area Self-Sufficiency Calculator in California can be found at <http://www.nedlc.org/calcba.htm>.
- The Washington, DC Metro Area Self-Sufficiency Calculator can be found at <http://www.dcmassc.org/>

## THE SELF-SUFFICIENCY STANDARD AS A BENCHMARK FOR EVALUATION AND PROGRAM IMPROVEMENT

The Standard can be used to evaluate a wide range of employment programs, from short-term job search and

placement programs, to programs providing extensive education or job training. By evaluating outcomes in terms of self-sufficiency, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In 1999, Sonoma County, California was the first county in the country to adopt the Standard as its formal measure of self-sufficiency and benchmark for measuring success of welfare to work programs (see [http://www.dss.cahwnet.gov/cdssweb/CountyPlan\\_291.htm](http://www.dss.cahwnet.gov/cdssweb/CountyPlan_291.htm)).
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark (see <http://www.ccwib.org>).
- The Philadelphia Workforce Investment Board adopted the Standard as its local benchmark for economic self-sufficiency.
- The Seattle-King County Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark (see <http://www.seakingwdc.org/>).
- The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and training services (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>).

## THE SELF-SUFFICIENCY STANDARD AS A PUBLIC EDUCATION TOOL

Each year, the Self-Sufficiency Standard is presented in hundreds of workshops and classrooms across the country. As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency; shows employers the importance of providing benefits, especially health care, which help families meet their needs; and demonstrates to service providers, both public and private, how the various components fit together,

helping to facilitate the coordination of a range of services and supports.

- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts (see [http://www.weiu.org/pdf\\_files/MassFESSCurriculum.pdf](http://www.weiu.org/pdf_files/MassFESSCurriculum.pdf)).
- In an initiative started at the University of Washington School of Social Work, policymakers participate in the “Walk-A-Mile” program, where they “walk” in the shoes of welfare recipients by living on a Food Stamp budget for one month.
- The Wisconsin Women’s Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women’s coalition members, many of whom continue to find a use for the Standard in their advocacy work (see <http://www.wiwomensnetwork.org/>).
- Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for the Children’s Health Insurance Program (see <http://www.utahchildren.org/>).
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see <http://www.ncsl.org/programs/employ/livingwage2005.htm>).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see <http://www.ccw.org/data.html>).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified self-sufficiency standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the self-sufficiency standard receive a specified pay increase (see <http://www.acy.org/>).
- The Self-Sufficiency Standard was an integral tool for increasing Hawaii’s minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a 9-day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.
- Vanderbilt University in Tennessee currently uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff (see <http://www.vanderbilt.edu/students4livingwage/info.php>).

## THE SELF-SUFFICIENCY STANDARD AS A GUIDELINE FOR WAGE-SETTING AND LIVING WAGE CAMPAIGNS

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards and for “living wage” campaigns.

## THE SELF-SUFFICIENCY STANDARD IN RESEARCH

Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research. The Standard provides a means of estimating how poverty differs from place to place and among different family types. In addition, the Standard provides a means to measure the adequacy of various work supports, such as child support or child care assistance, given a family's income, place of residence, and composition.

- In Pennsylvania, the Standard was used to create a report, *The Road to Self-Sufficiency*, which used individual vignettes to explore the impact of public subsidies on full and part-time low-wage workers.
- Also in Pennsylvania, PathWaysPA teamed with the University of Washington to demonstrate how work supports impact family budgets as wages increase, resulting in the report, *Making Wages Work: The Impact of Work Supports on Wage Adequacy for Pennsylvania Families*.
- The Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* uses the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see <http://www.ofm.wa.gov/accesshealth/research/33affordability.pdf> and [http://www.weiu.org/HESS/HESS\\_11-11.pdf](http://www.weiu.org/HESS/HESS_11-11.pdf)).
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). Findings from these studies can be found in the reports on California, *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California* (see <http://www.nedlc.org>); Washington State, *Overlooked and Undercounted: Wages, Work and Poverty in Washington State*; Colorado: *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*; Connecticut: *Overlooked and Undercounted: Where Connecticut Stands*; and a forthcoming report on New Jersey.
- The Women's Union has released a report titled *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self-Sufficiency in Massachusetts*. The findings of the report indicate that the majority of job vacancies in key nontraditional sectors, which will lead to economic self-sufficiency, do not require a four-year degree or Bachelor's degree (see <http://www.weiu.org/>).

## Conclusion

The challenge facing Washington State is to determine how to make it possible for low-income households to become economically self-sufficient. The high costs of housing, child care and health care, the lack of education and skills, welfare time limits, and restrictions on training and education all add to the problems faced by many parents seeking self-sufficiency. In addition, there are thousands of families in Washington who have never been on TANF but are trapped in low-wage jobs and are struggling to make ends meet.

The Self-Sufficiency Standard documents the income required for families to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official Federal Poverty Level are nevertheless far below what is needed to meet their families' basic needs.

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to analyze policy, and to help individuals striving for self-sufficiency. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others, are using the Standard.

In addition to Washington State, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York City, New York State, North Carolina, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Wyoming, and the Washington, D.C. metropolitan area.

For further information about the Standard, how it is calculated or used, or the findings reported here, contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264. To learn about how to have the Standard developed for your community or state, contact Dr. Pearce or Kate Farrar at Wider Opportunities for Women at (202) 464-1596.

For more information on The Self-Sufficiency Standard for Washington, to order this publication or the Standard wage tables for any of Washington's counties, or to find out more about the programs at the Workforce Development Council of Seattle-King County, contact Helena Hillinga Haas, at (206) 448-0474 or visit <http://www.seakingwdc.org/>.





## Endnotes

<sup>1</sup> Women’s Foundation of Genesee Valley. (2004). *Improving Economic Self-Sufficiency: Current Status, Future Goals, and Intervention Strategies Project*. Retrieved May 23, 2005, from [http://www.womensfoundation.org/pdfs/Womens\\_Foundation\\_Research.pdf](http://www.womensfoundation.org/pdfs/Womens_Foundation_Research.pdf)

<sup>2</sup> There are two federal measurements of poverty. A detailed matrix of poverty *thresholds* is calculated each year by the U.S. Census Bureau. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “Federal Poverty Level” (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for Food Stamps. The FPL only varies by family size, regardless of composition; the 2006 FPL for a family of three was \$16,600. The Standard uses the FPL in its calculations. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.shtml#thrifty> and <http://aspe.hhs.gov/poverty/06poverty.shtml>

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<sup>4</sup> Washington Child Health Insurance Program. Retrieved June 16, 2006, from <http://fortress.wa.gov/dshs/maa/chip/IncomeStandards.html>

<sup>5</sup> NPR Online. NPR/Kaiser/Kennedy School Poll. (2001). *Poverty in America*. Retrieved September 25, 2005, from <http://www.npr.org/programs/specials/poll/poverty/>

<sup>6</sup> U.S. Bureau of Labor Statistics. (2005, June). *Employment Characteristics of Families in 2004*. Retrieved September 14, 2005, from <http://www.bls.gov/news.release/pdf/famee.pdf>

<sup>7</sup> Using the 2006 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive places—Marin County, San Francisco, and San Mateo Counties—in California, was \$1,536. This is nearly four times as much as the least expensive housing, found in 21 of the 64 Parishes in Louisiana, where a two-bedroom cost \$421 per month in 2006. U.S. Housing and Urban Development Department. (2006). *Fair Market Rents*. Retrieved February 22, 2006, from <http://www.huduser.org/datasets/fmr.html>

<sup>8</sup> One of the first to advocate building changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the Line*. Ruggles’ work and the analyses of many others are summarized in Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press. Retrieved from <http://www.census.gov/hhes/poverty/povmeas/toc.html>

<sup>9</sup> A living wage is usually the wage a full time worker would need to earn to support a family above the FPL without depending upon government assistance. Economic Policy Institute. Retrieved February 22, 2006, from [http://www.epi.org/content.cfm/issueguides\\_livingwage\\_livingwagefaq](http://www.epi.org/content.cfm/issueguides_livingwage_livingwagefaq). A Basic Needs Budget encompasses families’ differing needs for child care, transportation, food, health care, regional differences in housing costs, taxes and non-cash benefits from government and private sources, and other miscellaneous items such as clothing and personal care products. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28 (1), 1-24.

<sup>10</sup> Although about 70% of employed women with children under 18 years of age worked full-time in 2004, working part-time is clearly the desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic

necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Bureau of Labor Statistics. (2005, June). Employment Characteristics of Families in 2004. Retrieved September 14, 2005, from <http://www.bls.gov/news.release/pdf/famee.pdf>

<sup>11</sup> Gowdy, E.A. & Pearlmutter, S.R. (1994). Economic Self-Sufficiency is a Road I'm On: The Results of Focus Group Research with Low-Income Women. In L.V. Davis (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (p. 91). New York: The Haworth Press.

<sup>12</sup> In 2006, Washington State's minimum wage was \$7.63. Retrieved June 19, 2006, from <http://www.dol.gov/esa/minwage/america.htm>

<sup>13</sup> HUD calculates the median family income using Core-Based Statistical Areas; their methodology yields a slightly different number from the Census median family income calculations. For HUD's methodology see <http://www.huduser.org/Datasets/IL/IL05Est/FY05-CBSA-medianscalculation-methodology.pdf>

<sup>14</sup> U.S. Housing and Urban Development. Transmittal of Fiscal Year 2005 Income Limits for the Public Housing and Section 8 Programs. Retrieved June 21, 2005, from <http://www.huduser.org/datasets/il/il05/HUD-sec8-notice.pdf>

<sup>15</sup> National Low Income Housing Coalition. *Who's Bearing the Burden? Severely Unaffordable Housing. An Examination of National and State Affordable Housing Needs from the 2003 American Community Survey*. (August 2005). Retrieved from <http://www.nlihc.org/research/bearingburden.pdf>. U.S. Government Accountability Office. (2005). *Means-tested programs: Information on program access can be an important management tool*. GAO-05-221. Retrieved August 2, 2005, from [www.gao.gov/docsearch/abstract.php?rptno=GAO-05-221](http://www.gao.gov/docsearch/abstract.php?rptno=GAO-05-221)

<sup>16</sup> Washington State Department of Social and Health Services. Medical Extensions. Retrieved June 5, 2007 from <http://www1.dshs.wa.gov/esa/EAZManual/Sections/MedicalExtensions.htm>

<sup>17</sup> Washington Child Health Insurance Program, CHIP Eligibility Requirements. Retrieved June 16, 2006, from <http://fortress.wa.gov/dshs/maa/chip/IncomeStandards.html>

<sup>18</sup> Washington State Department of Social and Health Services. Transitional Food Assistance. Retrieved June 5, 2007, from <http://www1.dshs.wa.gov/esa/EAZManual/Sections/TransitionalFoodAssistance.htm>

<sup>19</sup> U.S. Department of Agriculture. Food and Nutrition Service. WIC Program. Average Monthly Benefit Per Person. Retrieved March 27, 2007, from [http://www.fns.usda.gov/pd/wifyavgfd\\$.htm](http://www.fns.usda.gov/pd/wifyavgfd$.htm)

<sup>20</sup> Some workers may be unaware of the advanced payment option, and others may have employers who do not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Romich, J. L. & Weisner, T. (2000). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference.

<sup>21</sup> Of federal returns filed in 2001, only 137,685 taxpayers reported having received advanced EITC payments out of more than 16 million families with children receiving the EITC. Numbers cited by John Wancheck of the Center on Budget and Policy Priorities, based on data reported in the IRS Income Tax Section, Monthly Operational Review of Earned Income Credit.

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<sup>23</sup> Children's Defense Fund. Section 8 Proposal in the President's FY 2005 Budget (2004, March). Retrieved February 22, 2006, from [http://www.childrensdefense.org/familyincome/housing/section\\_8\\_proposal.pdf](http://www.childrensdefense.org/familyincome/housing/section_8_proposal.pdf)

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<sup>26</sup> U.S. Department of Agriculture. Food and Nutrition Service. Program Data. Food Stamp Program: Average Monthly Participation (Person). (Data as of April 26, 2007). Retrieved May 18, 2007, from <http://www.fns.usda.gov/pd/15fsfypart.htm>. Note that this increase does not control for population change in Washington, or any USDA methodological changes.

<sup>27</sup> Center on Budget and Policy Priorities. *Transitional Food Stamps: Background and Implementation Issue*. (2003, November 10). Retrieved October 10, 2005, from <http://www.cbpp.org/11-10-03fa.htm>

<sup>28</sup> U.S. Department of Health and Human Services. ASPE Issue Brief. Child Care Eligibility and Enrollment Estimates for Fiscal Year 2003 (April 2005). Retrieved February 28, 2006, from <http://aspe.hhs.gov/hsp/05/cc-elig-est03/>

<sup>29</sup> National Center for Children in Poverty. Columbia University. Mailman School of Public Health. Retrieved June 19, 2006, from [http://nccp.org/state\\_detail\\_WA\\_policy\\_13.html](http://nccp.org/state_detail_WA_policy_13.html)

<sup>30</sup> Center for Disease Control. National Center for Health Statistics. (2003, June). Health Insurance Coverage: Estimates from the National Health Interview Survey, 2003. Retrieved September 14, 2005, from <http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur200406.pdf>

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<sup>32</sup> Washington Child Health Insurance Program, CHIP Eligibility Requirements. Retrieved June 19, 2006, from <http://fortress.wa.gov/dshs/maa/chip/MonthlyUpdates.html>

<sup>33</sup> U.S. Census Bureau, Current Population Survey, 2005 Annual Social and Economic Supplement. Retrieved June

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<sup>35</sup> Grall, T. (2003). Custodial mothers and fathers and their child support: 2001 (U.S. Census Bureau, Current Population Reports, Series P60-225). Washington, DC: U.S. Government Printing Office. Retrieved April 26, 2005, from <http://www.census.gov/prod/2003pubs/p60-225.pdf>

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<sup>39</sup> Many uses of the Self-Sufficiency Standard can be found on the website for Six Strategies for Family Economic Self-Sufficiency; A Project of Wider Opportunities for Women. More information about Functional Context Education can be found at <http://www.sixstrategies.org/sixstrategies/functional.cfm>

<sup>40</sup> For more information about NTOs see Workplace Solutions. *Women in Nontraditional Occupations and Apprenticeships* at <http://www.workplacesolutions.org/about/grantees.cfm>

<sup>41</sup> For more information about microenterprise training and development see <http://www.womensinitiative.org>

<sup>42</sup> Montalto, C. P. (2002, May). *Wealth of American households: Evidence from the survey of consumer finances*. Report to the Consumer Federation of America. Retrieved February 9, 2005, from [http://www.consumerfed.org/pdfs/cfa5\\_wealth\\_poor\\_final\\_report.PDF](http://www.consumerfed.org/pdfs/cfa5_wealth_poor_final_report.PDF)

<sup>43</sup> National Center for Children in Poverty. Washington Temporary Assistance for Needy Families (TANF) Cash Assistance. Retrieved June 8, 2006, from [http://www.nccp.org/state\\_detail\\_WA\\_policy\\_12.html](http://www.nccp.org/state_detail_WA_policy_12.html)

<sup>44</sup> For more information about Individual Development Accounts see [http://gwbweb.wustl.edu/csd/Areas\\_Work/Asset\\_building/IDAs/](http://gwbweb.wustl.edu/csd/Areas_Work/Asset_building/IDAs/)

<sup>45</sup> Those states are Alaska, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Hawaii, Illinois, Iowa, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nevada, New Mexico, New York, North Carolina, Ohio, Oregon,

Pennsylvania, Rhode Island, Vermont, Washington, West Virginia and Wisconsin. U.S. Department of Labor. Employment Standards Administration. Wage and Hour Division. Retrieved May 31, 2007, from <http://www.dol.gov/esa/minwage/america.htm>

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<sup>47</sup> In March 2005, a union employee's average share of employer-sponsored health insurance was 10% of the medical care premium for single coverage and 16% for family coverage, compared with a nonunion employee's average share of 19% and 32% for single and family premiums, respectively. U.S. Department of Labor, Bureau of Labor Statistics. (2005, August). *National compensation survey: Employee benefits in private industry in the United States*. March 2005. (Summary 05-01). Retrieved September 19, 2004, from <http://www.bls.gov/ncs/ebs/sp/ebsm0003.pdf>

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<sup>49</sup> For more information on Sector Training Institute see <http://www.nedlc.org> and <http://www.sixstrategies.org/sixstrategies/targetingsect.cfm>

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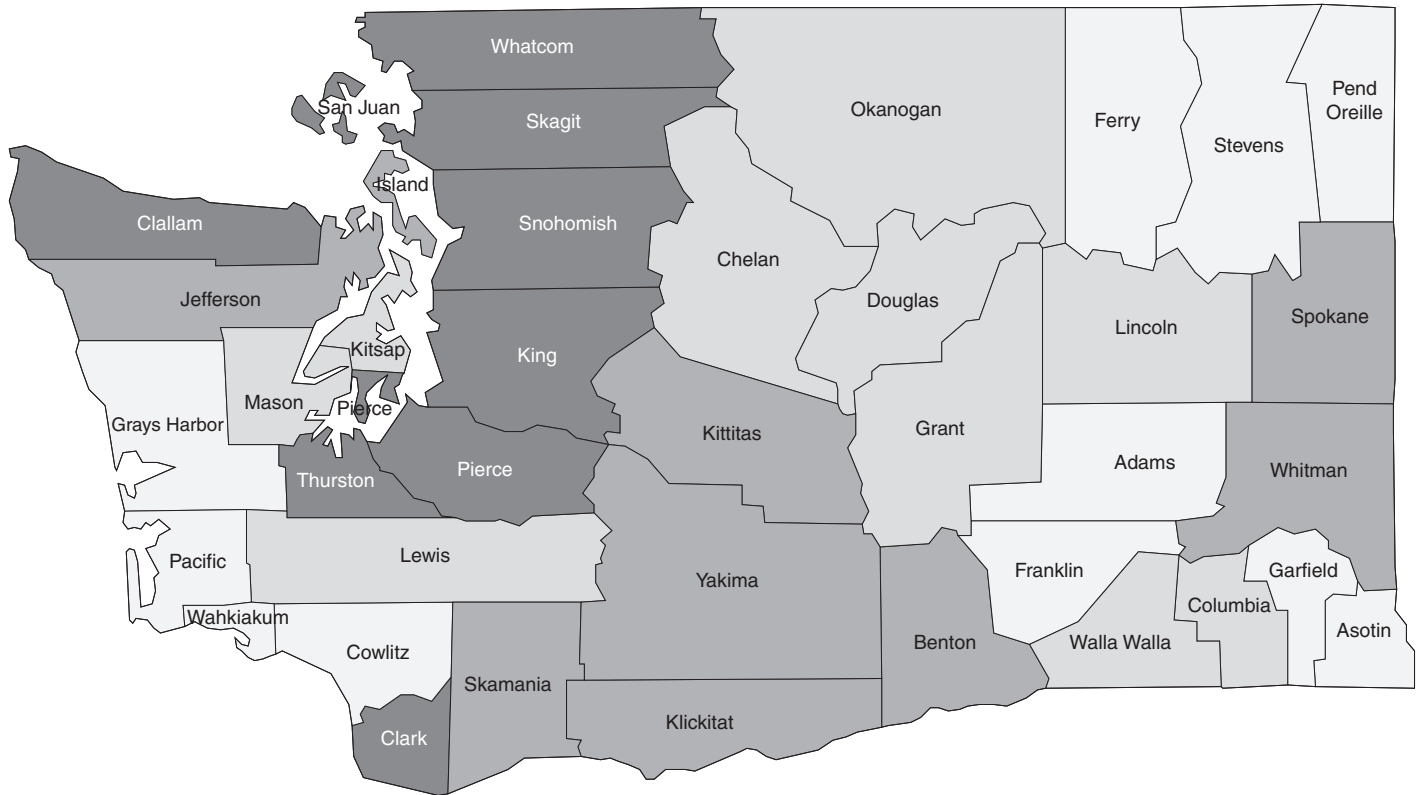
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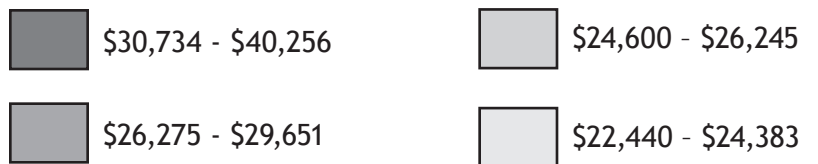
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# Map of Washington by Level of Annual Self-Sufficiency Wage



## SELF-SUFFICIENCY WAGE FOR ONE ADULT WITH ONE PRESCHOOLER







## Appendix A: Methodology, Assumptions and Sources

Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology nationwide;
- obtained from scholarly or credible sources such as the U.S. Census Bureau;
- updated annually; and
- geographically- and/or age-specific, as appropriate.

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically specific level for which data is available. Other costs, such as health care, food, and transportation, are varied geographically to the extent there is variation and appropriate data available. In addition, as improved or standardized data sources become available, the methodology used by the Standard is refined accordingly, resulting in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard is calculated for 70 different family types for 46 areas in Washington State. The 70 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. These 70 family types represent the majority of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each Washington county are included in Appendix B.

The components of the Self-Sufficiency Standard for Washington and the assumptions included in the calculations are described below.

**Housing:** For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 3, 2005, HUD published final FMRs for fiscal year 2006.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into “Metropolitan Divisions” (i.e. HMFAs). These designations were new to 2005, a “rebenchmarking” year, in which FMRs were calculated based on 2000 Census data for the first time. This process (and a revised definition of an MSA) caused over 300 counties nationwide to be removed from or added to metro areas, or else moved to another metro area. In Washington State, seven formerly non-metropolitan counties are now included in an MSA, and several MSAs/HMFAs have undergone name changes. In general, however, HUD’s rebenchmarking did not result in any significant changes in Washington State.

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR. (See the U.S.

Housing and Urban Development. *Fair Market Rents for the Section 8 Housing Assistance Payments Program*, <http://www.huduser.org/datasets/fmr/fmrover.docFMRs>)

For Washington, housing is calculated using the FY2006 HUD Fair Market Rents. All of Washington's FMRs are set at the 40th percentile, except Tacoma, WA HMFA, which is at the 50th percentile.

The Standard is calculated for 70 family types within 46 areas in Washington State. These areas consist of 39 counties, which HUD has grouped into 13 MSAs/HMFAs and 22 (non-metro) counties. For this report, the 13 MSAs/HMFAs are divided into 24 areas, some of which are entire counties and others of which are portions of counties. Of the 13 MSAs in Washington State, six consist of more than one county and/or city and two include counties/cities in more than one state. Since HUD calculates only one set of FMRs for each of these six Washington State metropolitan areas, the Standard used the National Low Income Housing Coalition (NLHIC) median gross rents for each county/city to obtain the individual county/city or sub-county housing costs.

For the four Washington State counties (Benton, Cowlitz, King, and Pierce) that have been subdivided for this report, the federal payment standards percents have been applied to the NLIHC-adjusted FMR or the FMR alone, whichever is appropriate. (A payment standard is the maximum monthly assistance payment for a family assisted in the federal housing choice voucher program. Payment standards generally range from 90% to 110% of the FMR.)

The Standard uses Washington's 22 non-metropolitan FMR areas (counties) without adjustments.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons, and couples without children have one-bedroom units, families with one or two children require two bedrooms, and families with three children need three bedrooms. Because there are few efficiencies (studio apartments) in some areas,

and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

**Child Care:** The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate. Many states, including Washington, have continued to conduct or commission the surveys as well as reimburse child care at this level. Data for Washington is from the most recent child care rate survey, completed in 2005 by the Washington State Child Care Resource and Referral Network.

Care by family relatives accounts for the largest proportion of care for children less than three years of age (30% compared to 15% in family day care and 18% in child care centers). However, since one of the basic assumptions of the Standard is that it provides the costs of meeting needs *without* public or private subsidies, the "private subsidy" of free child care provided by relatives and others is not assumed.

Thus the question becomes, which *paid* setting is most used for infants (defined as children under three), family day care or center care? Some proportion of relative care is paid care, with estimates ranging from one-fourth to more than half. In addition, a substantial proportion of relative caregivers also provide care for non-relative children. As a result, relative care, when paid for, closely resembles the family day care home setting.

When even a minimal proportion of relative care is added to the paid family day care setting amount (e.g., it is assumed that just 20% of relative care is paid), then this combined grouping (family day care homes plus paid relative care) becomes the most common paid day care setting for infants. That is, 15% of children in family day care plus 6% who are in relative care (20% of the 30%) totals 21%, and thus is more than the 18% of infants who are in paid care in day care centers.

For children three and four years old, however, clearly the most common child care arrangement is the child care center, accounting for 42% of the care (compared to 12% in family child care and 23% in relative care). (See Capizzano, J., Adams, G. & Sonenstein, F. (2000). *Child Care arrangements for child under five: Variation across states*. New federalism: National Survey of America's Families. (Series B, No. B-7). Washington DC: The Urban Institute; Urban Institute calculations from the 1999 National Survey of America's Families from [http://www.urban.org/UploadedPDF/anf\\_b7.pdf](http://www.urban.org/UploadedPDF/anf_b7.pdf))

In Washington, infant rates (defined by the Standard as 0 to 3 years of age) were calculated by averaging the cost of licensed *family* care rates for infants and the toddlers (defined as 0 to 12 months and one year to 2.5 years by the Washington State Child Care Resource & Referral Network). Washington's licensed *center* care rates were used to calculate child care costs for preschoolers (defined as 3 to 5 years of age by the Standard, but 2.5 to 5 years by Washington State Child Care Resource & Referral Network). For schoolage children, the licensed "before and after school" category was used.

**Food:** Although the Food Stamps Program uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, the Food Stamps Program (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net (see Food Research and Action Center. *Federal Food Programs*. Retrieved February 15, 2006 from [http://www.frac.org/html/federal\\_food\\_programs/programs/fsp\\_faq.html](http://www.frac.org/html/federal_food_programs/programs/fsp_faq.html)).

The Low-Cost Food Plan, although 25% higher than the Thrifty Food Plan, is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home (see U.S.

Department of Labor. Bureau of Labor Statistics. (2005). *Consumer expenditures in 2003*. Table 4. Size of consumer unit: Average annual expenditures and characteristics. Retrieved September 12, 2005, from <http://www.bls.gov/cex/csxann03.pdf>]

The USDA Low-Cost Food Plan does not produce an annual average food cost, so the Standard follows the Food Stamps Program protocol of using June as the average month.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. Both also assume that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female.

Geographic differences in Washington's grocery costs were varied by using ACCRA's Cost of Living Index. Overall, across Washington State, food costs range from 7% lower to 20% higher than the national average. ACCRA's average cost of groceries for the first through the fourth quarter was averaged and applied to their respective counties. Note that although the ACCRA Cost of Living Index is generally intended for upper-middle income families, the ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socio-economic status.

**Transportation:** If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population. According to one study, if about 7% of the total public uses public transportation that "translates" to approximately 30% of the low- and moderate-income population (Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest U.S. metropolitan areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California). The Standard assumes private transportation (a car) where public transportation use is less than 7%. In the City of Seattle and Kitsap County, public

transportation use ranges from 9-10% (Census Transportation Planning Package 2000: Profiles for Washington. Retrieved June 6, 2006 from <http://transportation.org/ctpp/home/>.) Thus for these counties, the Standard calculates public transportation costs. The cost of public transportation in Seattle and Kitsap County includes a monthly roundtrip bus pass for one-zone peak fares.

For the remaining 44 Washington areas, the Standard assumes that adults need a car to get to and from work. Private transportation costs are based on the costs of owning and operating an average car. One car is assumed for the single-parent family and two cars are assumed for a family with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the most recent national data available, the National Household Travel Survey 2001.

The auto insurance premium is the average premium cost for a given state from a survey conducted by the National Association of Insurance Commissioners (NAIC). To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from up to five automobile insurance companies with the largest market shares in the state. For Washington State, ratios were created using quotes from two of the top five carriers.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are included. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not. To estimate private transportation fixed costs, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile by region.

Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

**Health Care:** The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, as well as in Washington State, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. Nationally, the employer pays 83% of the insurance premium for the employee and 75% of the insurance premium for the family. In Washington, the full-time worker’s employer pays an average of 89% of the insurance premium for the employee and 78% of the insurance premium for the family. (Kaiser Family Foundation. *State Health Facts Online*, <http://www.statehealthfacts.org>.)

Health care premiums are obtained from The Henry J. Kaiser Foundation State Health Facts Online, Employment-Based Health Premium for a single adult and for a family. The Kaiser Foundation bases the cost of health insurance premiums on the average premium paid by a state’s residents, according to the national Medical Expenditure Panel Survey (MEPS). These costs are then adjusted for inflation using the Medical Care Services Consumer Price Index. Average premiums from those health care insurance companies with the largest market share are used to vary premium costs by major metropolitan areas within the state. (Washington State Office of the Insurance Commissioner. Retrieved June 20, 2006, from <http://www.insurance.wa.gov/consumers/health/healthinsurance.asp>) The areas used to determine health insurance premiums in Washington State were the same areas used to determine auto insurance rates.

Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Note that although the Standard assumes employer-sponsored health coverage, many workers do not have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In Washington, between 2000 and 2004, the worker's share of health care premium increased 20.4% while the average worker's earnings increased 10.8% (Families USA (2004). *New Report Shows Health Care is Far Less Affordable than it was Four Years Ago*. Retrieved May 30, 2007, from [http://www.familiesusa.org/assets/pdfs/Are\\_You\\_Better\\_Off\\_Press\\_Release\\_Englisha43a.pdf](http://www.familiesusa.org/assets/pdfs/Are_You_Better_Off_Press_Release_Englisha43a.pdf)). Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis.

**Miscellaneous:** This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15%. (Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press. Retrieved October 12, 2005, from <http://www.census.gov/hhes/poverty/povmeas/toc.html>)

**Taxes:** Taxes include federal and state income tax, payroll taxes, and state and municipal sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more,

thus lowering the effective federal tax rate to about 7% for some family types.

State sales taxes are calculated only on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant.

Washington has a statewide sales tax of 6.5%, and local sales and use tax rates vary from 0.7% to 2.3%, for a cumulative sales tax total of between 7.2% and 8.8%. There is no income tax or a separate payroll tax in Washington State. There is no grocery tax in Washington. Taxes on gasoline and automobiles are included as a cost of owning and running a car.

**The Earned Income Tax Credit (EITC)**, or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes.

Although by law an eligible family can receive part of the federal EITC on a monthly basis (Advance EITC), many workers prefer to receive it annually, as it is difficult to estimate the amount of EITC eligibility due to fluctuating hours and wages. In addition, some workers prefer to use EITC as “forced savings” to meet important family needs, such as paying the security deposit for housing, buying a car, settling debts, paying tuition, or starting a savings account. Thus, nearly all families receive the federal EITC as a lump sum payment the following year when they file their tax returns, even though the Standard shows the EITC as income available *monthly*.

Washington State does not have a state EITC or any other state tax credits.

**The Child Care Tax Credit (CCTC)**, also known as the Child and Dependant Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal

income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is *not* a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2006, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

***The Child Tax Credit*** (CTC) is like the EITC in that it is a refundable federal tax credit. In 2006, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$11,300, whichever was less. For the Standard, the CTC is shown as received monthly.

## Data Sources

DATA TYPE	SOURCE	ASSUMPTIONS
<b>Housing</b>	<p>Department of Housing and Urban Development. <i>Fair Market Rents - Fiscal Year 2006</i>. Adjusted for more specific geographic areas using ratios based on median gross rents by town from the 2000 U.S. Census. <a href="http://www.huduser.org">http://www.huduser.org</a></p> <p>National Low Income Housing Coalition (NLIHC), <i>Median Gross Rent by County, 2000</i>. <a href="http://www.nlihc.org/research/laihd/renterreport.pdf">http://www.nlihc.org/research/laihd/renterreport.pdf</a></p>	<p>Fair Market Rents (FMRs) by HUD statistical area (county, town, or city). FMRs were calculated for counties. Where the MSA/HMFA included more than one county, FMRs were created using ratios obtained using the NHLIC median gross rents. Where MSAs/HMFAs included counties from states other than Washington, NHLIC data was used for those states in addition to the Washington data.</p>
<b>Child Care</b>	<p>Washington State Child Care Resource &amp; Referral Network, <i>Estimated 75th Percentile Rates (Monthly)</i>. <a href="http://www.childcarenet.org/index.htm">http://www.childcarenet.org/index.htm</a></p> <p>The rates were listed by county. Full-time care is 40-50 hours per week and part-time care is 20-39 hours per week.</p>	<p><b>Infant/toddlers:</b> Under 3 years old. Family child care homes. Full-time.</p> <p><b>Preschooler:</b> 3-5 years old. Child care centers. Full-time.</p> <p><b>Schoolage:</b> 6-12 years old. Child care centers/group child care homes/school operated programs. Part-time.</p>
<b>Food</b>	<p>U.S. Department of Agriculture, <i>Low-Cost Food Plan, June 2005</i>. <a href="http://www.usda.gov/cnpp/FoodPlans/Updates/foodjun05.pdf">http://www.usda.gov/cnpp/FoodPlans/Updates/foodjun05.pdf</a></p> <p>ACCRA. <i>Cost of Living Index. 2005. First, Second, and Third Quarter average</i>. <a href="http://www.accra.org/">http://www.accra.org/</a></p>	<p>USDA Low-Cost Food Plan used for all counties.</p> <p>Assumed single adult families headed by female.</p>
<b>Transportation</b>	<p><b>Public Transportation Costs:</b> King County Metro Transit <a href="http://transit.metrokc.gov/">http://transit.metrokc.gov/</a>. Kitsap Transit <a href="http://www.kitsaptransit.org/">http://www.kitsaptransit.org/</a></p> <p><b>Private Transportation Costs:</b> American Automobile Association. <i>Your Driving Costs 2005</i>. Retrieved October 3, 2005, from <a href="http://www.aaawin.com/news_safety/pdf/Driving_Costs_2005.pdf">http://www.aaawin.com/news_safety/pdf/Driving_Costs_2005.pdf</a> U.S. Department of Transportation. <i>National Household Travel Survey 2001</i>. Retrieved December 28, 2004, from <a href="http://nhts.ornl.gov/2001/index.shtml">http://nhts.ornl.gov/2001/index.shtml</a> Safeco Insurance Company and Allstate Insurance Company. SafeCo data retrieved June 20, 2006, from <a href="http://www.esurance.com">http://www.esurance.com</a>. Allstate Insurance Company data was gathered via an Allstate representative.</p>	<p>Public Transportation used in King and Kitsap Counties. A monthly bus pass for one-zone peak time in King County is \$54. A monthly bus pass for Kitsap County is \$31.50.</p> <p>Assumes one average car per adult.</p> <p>Assumes a short child care 'linking' trip for one adult five days a week.</p> <p>Assumes a shopping trip one day a week.</p>
<b>Health Insurance</b>	<p><b>Premiums:</b> Kaiser Family Foundation. <i>Average Annual Costs of Employment-Based Health Insurance-Single &amp; Family Coverage</i>. 2003. <a href="http://www.statehealthfacts.kff.org/">http://www.statehealthfacts.kff.org/</a></p> <p><b>Out-of-Pocket Costs:</b> Agency for Healthcare Research and Quality. <i>Household Component Analytical Tool (MEPSnet/HC)</i>. August 2003. Rockville, MD. <a href="http://www.mepsnet.hcrq.gov/mepsnet/HC/MEPSnetHC.asp">http://www.mepsnet.hcrq.gov/mepsnet/HC/MEPSnetHC.asp</a></p>	<p>In addition to health insurance premiums, health costs include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers.</p> <p>All data is updated with the Medical CPI.</p>
<b>Taxes</b>	<p><b>Federal Income Tax:</b> U.S. Department of Treasury - IRS 1040 Instructions. <a href="http://www.irs.gov/individuals/index.html">http://www.irs.gov/individuals/index.html</a></p> <p><b>Sales and Use Tax:</b> WA Department of Revenue <a href="http://dor.wa.gov/Docs/forms/ExcsTx/LocSalUseTx/LocalSIsUseFlyer_Quarterly.pdf">http://dor.wa.gov/Docs/forms/ExcsTx/LocSalUseTx/LocalSIsUseFlyer_Quarterly.pdf</a></p> <p><b>Earned Income Tax:</b> National Center for Children in Poverty <a href="http://www.nccp.org/state_detail_WA_policy_7.html">http://www.nccp.org/state_detail_WA_policy_7.html</a></p>	<p>Washington Sales and Use Tax is 6.5%.</p> <p>Local Sales and Use Tax rate varies by county, meaning that cumulative sales and use tax is 7.2%-8.9%.</p> <p>Food is not taxed.</p> <p>No state EITC.</p>
<b>Miscellaneous</b>	<p>Miscellaneous expenses are 10% of all other costs.</p>	<p>Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone.</p>





## Appendix B: The Self-Sufficiency Standard for Selected Family Types in Washington

Table 1  
The Self-Sufficiency Standard for Bellingham, WA MSA, 2006  
Whatcom County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	571	716	716	716	716	1,045	716	716
Child Care	0	589	1,257	914	325	1,582	1,257	914
Food	215	326	423	487	561	570	609	670
Transportation	249	255	255	255	255	255	490	490
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	112	215	292	265	216	374	339	311
Taxes	195	380	553	460	269	749	588	497
Earned Income Tax Credit (-)	0	-14	0	0	-165	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-115	-73	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.10	\$14.64	\$19.85	\$17.57	\$12.75	\$25.63	\$11.49 per adult	\$10.38 per adult
MONTHLY	\$1,426	\$2,576	\$3,494	\$3,093	\$2,244	\$4,511	\$4,046	\$3,654
ANNUAL	\$17,110	\$30,918	\$41,923	\$37,115	\$26,933	\$54,133	\$48,549	\$43,844

Table 2  
The Self-Sufficiency Standard for Bremerton, WA MSA, 2006  
Kitsap County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	623	767	767	767	767	1,098	767	767
Child Care	0	574	1,133	882	308	1,440	1,133	882
Food	180	273	354	407	470	477	510	561
Transportation	32	32	32	32	32	32	63	63
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	92	191	255	237	188	333	279	259
Taxes	141	278	419	333	203	615	386	334
Earned Income Tax Credit (-)	0	-85	-24	-101	-248	0	-7	-71
Child Care Tax Credit (-)	0	-73	-125	-119	-40	-100	-115	-90
Child Tax Credit (-)	0	-83	-167	-167	-136	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.54	\$12.13	\$16.55	\$14.47	\$10.51	\$22.34	\$8.98 per adult	\$8.12 per adult
MONTHLY	\$1,151	\$2,134	\$2,913	\$2,547	\$1,850	\$3,932	\$3,163	\$2,860
ANNUAL	\$13,807	\$25,611	\$34,958	\$30,565	\$22,195	\$47,181	\$37,952	\$34,318

Table 3  
The Self-Sufficiency Standard for Kennewick-Richland-Pasco, WA MSA, 2006  
Benton County - Kennewick

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	493	618	618	618	618	836	618	618
Child Care	0	563	1,105	808	245	1,350	1,105	808
Food	180	273	354	407	470	477	510	561
Transportation	243	249	249	249	249	249	478	478
Health Care	83	260	269	277	305	286	313	321
Miscellaneous	100	196	259	236	189	320	302	279
Taxes	160	301	438	329	204	568	466	385
Earned Income Tax Credit (-)	0	-69	-6	-104	-247	0	0	-8
Child Care Tax Credit (-)	0	-73	-120	-118	-40	-100	-105	-115
Child Tax Credit (-)	0	-83	-167	-167	-137	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.15	\$12.70	\$17.04	\$14.41	\$10.54	\$21.23	\$10.00 per adult	\$8.98 per adult
MONTHLY	\$1,259	\$2,235	\$2,999	\$2,537	\$1,855	\$3,736	\$3,520	\$3,160
ANNUAL	\$15,103	\$26,823	\$35,991	\$30,440	\$22,259	\$44,828	\$42,240	\$37,920

Table 4  
The Self-Sufficiency Standard for Kennewick-Richland-Pasco, WA MSA, 2006  
Benton County - Richland

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	564	708	708	708	708	957	708	708
Child Care	0	563	1,105	808	245	1,350	1,105	808
Food	180	273	354	407	470	477	510	561
Transportation	243	249	249	249	249	249	478	478
Health Care	83	260	269	277	305	286	313	321
Miscellaneous	107	205	268	245	198	332	311	287
Taxes	179	339	471	368	221	609	497	415
Earned Income Tax Credit (-)	0	-43	0	-71	-224	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-130	-51	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-154	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.70	\$13.64	\$17.85	\$15.31	\$11.17	\$22.21	\$10.38 per adult	\$9.38 per adult
MONTHLY	\$1,356	\$2,401	\$3,142	\$2,694	\$1,966	\$3,909	\$3,654	\$3,300
ANNUAL	\$16,269	\$28,807	\$37,701	\$32,324	\$23,598	\$46,904	\$43,853	\$39,605

Table 5  
The Self-Sufficiency Standard for Kennewick-Richland-Pasco, WA MSA, 2006  
Benton County (Excluding Kennewick and Richland)

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	547	687	687	687	687	929	687	687
Child Care	0	563	1,105	808	245	1,350	1,105	808
Food	180	273	354	407	470	477	510	561
Transportation	245	251	251	251	251	251	482	482
Health Care	83	260	269	277	305	286	313	321
Miscellaneous	106	203	267	243	196	329	310	286
Taxes	174	331	465	359	218	600	491	409
Earned Income Tax Credit (-)	0	-48	0	-78	-229	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-130	-49	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-150	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.59	\$13.45	\$17.70	\$15.10	\$11.04	\$22.00	\$10.31 per adult	\$9.31 per adult
MONTHLY	\$1,335	\$2,367	\$3,115	\$2,657	\$1,943	\$3,872	\$3,631	\$3,277
ANNUAL	\$16,022	\$28,405	\$37,382	\$31,886	\$23,319	\$46,460	\$43,569	\$39,321

Table 6  
The Self-Sufficiency Standard for Kennewick-Richland-Pasco, WA MSA, 2006  
Franklin County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	449	563	563	563	563	761	563	563
Child Care	0	446	923	669	223	1,146	923	669
Food	180	273	354	407	470	477	510	561
Transportation	242	249	249	249	249	249	477	477
Health Care	82	256	265	273	301	282	309	317
Miscellaneous	95	179	235	216	181	292	278	259
Taxes	149	237	327	271	186	472	384	331
Earned Income Tax Credit (-)	0	-118	-105	-167	-269	0	-9	-73
Child Care Tax Credit (-)	0	-75	-116	-78	-30	-110	-115	-89
Child Tax Credit (-)	0	-83	-167	-167	-122	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.81	\$10.94	\$14.36	\$12.71	\$9.96	\$18.85	\$8.96 per adult	\$8.09 per adult
MONTHLY	\$1,198	\$1,926	\$2,528	\$2,237	\$1,753	\$3,318	\$3,154	\$2,848
ANNUAL	\$14,380	\$23,114	\$30,338	\$26,845	\$21,034	\$39,818	\$37,852	\$34,176

Table 7  
The Self-Sufficiency Standard for Lewiston, ID-WA MSA, 2006  
Asotin County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	455	569	569	569	569	808	569	569
Child Care	0	490	1,103	744	254	1,357	1,103	744
Food	180	273	354	407	470	477	510	561
Transportation	239	245	245	245	245	245	470	470
Health Care	81	251	260	268	296	277	304	312
Miscellaneous	96	183	253	223	183	316	296	266
Taxes	148	247	403	290	191	553	437	347
Earned Income Tax Credit (-)	0	-108	-36	-144	-262	0	0	-52
Child Care Tax Credit (-)	0	-75	-125	-89	-33	-100	-110	-99
Child Tax Credit (-)	0	-83	-167	-167	-127	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.81	\$11.31	\$16.25	\$13.33	\$10.15	\$20.92	\$9.69 per adult	\$8.38 per adult
MONTHLY	\$1,199	\$1,991	\$2,860	\$2,347	\$1,787	\$3,683	\$3,412	\$2,951
ANNUAL	\$14,384	\$23,892	\$34,315	\$28,162	\$21,443	\$44,192	\$40,943	\$35,407

Table 8  
The Self-Sufficiency Standard for Longview, WA MSA, 2006  
Cowlitz County-Kelso

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	506	588	588	588	588	857	588	588
Child Care	0	477	1,019	781	304	1,323	1,019	781
Food	180	273	354	407	470	477	510	561
Transportation	245	251	251	251	251	251	482	482
Health Care	83	262	271	279	307	288	315	323
Miscellaneous	101	185	248	231	192	320	291	273
Taxes	163	255	383	308	209	565	425	370
Earned Income Tax Credit (-)	0	-102	-55	-122	-239	0	0	-26
Child Care Tax Credit (-)	0	-75	-125	-105	-44	-100	-110	-112
Child Tax Credit (-)	0	-83	-167	-167	-143	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.27	\$11.54	\$15.72	\$13.93	\$10.76	\$21.19	\$9.53 per adult	\$8.73 per adult
MONTHLY	\$1,279	\$2,030	\$2,767	\$2,451	\$1,894	\$3,730	\$3,354	\$3,074
ANNUAL	\$15,353	\$24,365	\$33,203	\$29,416	\$22,731	\$44,759	\$40,245	\$36,884

Table 9  
The Self-Sufficiency Standard for Longview, WA MSA, 2006  
Cowlitz County (Excluding Kelso)

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	481	559	559	559	559	814	559	559
Child Care	0	477	1,019	781	304	1,323	1,019	781
Food	180	273	354	407	470	477	510	561
Transportation	252	259	259	259	259	259	497	497
Health Care	83	262	271	279	307	288	315	323
Miscellaneous	100	183	246	228	190	316	290	272
Taxes	159	248	371	300	204	553	420	367
Earned Income Tax Credit (-)	0	-108	-66	-129	-245	0	0	-30
Child Care Tax Credit (-)	0	-75	-130	-100	-41	-100	-110	-109
Child Tax Credit (-)	0	-83	-167	-167	-139	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.13	\$11.33	\$15.42	\$13.73	\$10.61	\$20.90	\$9.47 per adult	\$8.67 per adult
MONTHLY	\$1,255	\$1,994	\$2,715	\$2,417	\$1,867	\$3,679	\$3,333	\$3,052
ANNUAL	\$15,064	\$23,924	\$32,575	\$29,004	\$22,401	\$44,148	\$39,995	\$36,625

Table 10  
The Self-Sufficiency Standard for Mount Vernon-Anacortes, WA MSA, 2006  
Skagit County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	638	792	792	792	792	1,083	792	792
Child Care	0	563	1,213	867	304	1,517	1,213	867
Food	180	273	354	407	470	477	510	561
Transportation	246	252	252	252	252	252	485	485
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	115	214	288	260	212	362	331	303
Taxes	204	376	538	438	255	706	562	465
Earned Income Tax Credit (-)	0	-16	0	-6	-181	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-120	-72	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.34	\$14.57	\$19.52	\$17.05	\$12.34	\$24.62	\$11.19 per adult	\$10.01 per adult
MONTHLY	\$1,467	\$2,564	\$3,436	\$3,001	\$2,172	\$4,334	\$3,941	\$3,522
ANNUAL	\$17,604	\$30,774	\$41,232	\$36,008	\$26,062	\$52,003	\$47,287	\$42,267

Table 11  
The Self-Sufficiency Standard for Olympia, WA MSA, 2006  
Thurston County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	586	749	749	749	749	1,088	749	749
Child Care	0	583	1,162	897	314	1,476	1,162	897
Food	214	323	419	483	557	565	604	664
Transportation	255	261	261	261	261	261	503	503
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	114	218	286	267	219	368	333	314
Taxes	202	394	532	466	277	729	570	505
Earned Income Tax Credit (-)	0	-5	0	0	-155	0	0	0
Child Care Tax Credit (-)	0	-65	-110	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.26	\$14.98	\$19.33	\$17.72	\$13.02	\$25.13	\$11.27 per adult	\$10.47 per adult
MONTHLY	\$1,454	\$2,636	\$3,402	\$3,119	\$2,291	\$4,423	\$3,968	\$3,687
ANNUAL	\$17,446	\$31,630	\$40,828	\$37,429	\$27,495	\$53,077	\$47,613	\$44,241

Table 12  
The Self-Sufficiency Standard for Portland-Vancouver-Beaverton, OR-WA MSA, 2006  
Clark County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	662	766	766	766	766	1,115	766	766
Child Care	0	641	1,248	1,020	379	1,627	1,248	1,020
Food	184	278	361	415	479	486	519	571
Transportation	265	271	271	271	271	271	522	522
Health Care	80	243	251	260	288	268	296	304
Miscellaneous	119	220	290	273	218	377	335	318
Taxes	219	401	544	486	275	757	575	519
Earned Income Tax Credit (-)	0	0	0	0	-157	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.68	\$15.18	\$19.65	\$18.23	\$12.96	\$25.86	\$11.35 per adult	\$10.66 per adult
MONTHLY	\$1,528	\$2,671	\$3,459	\$3,209	\$2,281	\$4,552	\$3,995	\$3,754
ANNUAL	\$18,338	\$32,053	\$41,507	\$38,507	\$27,375	\$54,621	\$47,937	\$45,048

Table 13  
The Self-Sufficiency Standard for Portland-Vancouver-Beaverton, OR-WA MSA, 2006  
Skamania County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	625	723	723	723	723	1,053	723	723
Child Care	0	498	1,005	718	220	1,225	1,005	718
Food	184	278	361	415	479	486	519	571
Transportation	252	258	258	258	258	258	496	496
Health Care	83	262	271	279	307	288	315	323
Miscellaneous	114	202	262	239	199	331	306	283
Taxes	202	323	445	339	221	602	474	396
Earned Income Tax Credit (-)	0	-53	0	-93	-222	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-125	-52	-100	-105	-115
Child Tax Credit (-)	0	-83	-167	-167	-155	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.30	\$13.28	\$17.25	\$14.69	\$11.23	\$22.11	\$10.13 per adult	\$9.17 per adult
MONTHLY	\$1,461	\$2,338	\$3,037	\$2,585	\$1,976	\$3,892	\$3,566	\$3,228
ANNUAL	\$17,529	\$28,052	\$36,442	\$31,023	\$23,713	\$46,706	\$42,795	\$38,730

Table 14  
The Self-Sufficiency Standard for Seattle-Bellevue, WA HMFA, 2006  
King County - Bellevue, Juanita, Kirkland and Redmond

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	833	1,003	1,003	1,003	1,003	1,417	1,003	1,003
Child Care	0	815	1,615	1,259	444	2,059	1,615	1,259
Food	212	320	415	478	552	560	598	658
Transportation	260	266	266	266	266	266	512	512
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	139	266	357	328	257	459	404	375
Taxes	286	562	772	677	451	1,121	809	713
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.30	\$19.06	\$25.17	\$22.85	\$17.34	\$33.05	\$14.17 per adult	\$13.00 per adult
MONTHLY	\$1,812	\$3,355	\$4,431	\$4,022	\$3,051	\$5,817	\$4,987	\$4,575
ANNUAL	\$21,749	\$40,256	\$53,167	\$48,269	\$36,616	\$69,807	\$59,848	\$54,899

Table 15  
The Self-Sufficiency Standard for Seattle-Bellevue, WA HMFA, 2006  
King County - Renton

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	715	886	886	886	886	1,193	886	886
Child Care	0	815	1,615	1,259	444	2,059	1,615	1,259
Food	212	320	415	478	552	560	598	658
Transportation	279	285	285	285	285	285	550	550
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	129	257	347	319	247	438	396	367
Taxes	253	528	739	644	407	1,008	782	686
Earned Income Tax Credit (-)	0	0	0	0	-35	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.49	\$18.24	\$24.38	\$22.06	\$16.26	\$31.13	\$13.85 per adult	\$12.68 per adult
MONTHLY	\$1,670	\$3,211	\$4,290	\$3,882	\$2,862	\$5,479	\$4,874	\$4,462
ANNUAL	\$20,045	\$38,532	\$51,482	\$46,584	\$34,348	\$65,751	\$58,490	\$53,541

Table 16  
The Self-Sufficiency Standard for Seattle-Bellevue, WA HMFA, 2006  
King County - Seattle

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	764	919	919	919	919	1,299	919	919
Child Care	0	815	1,615	1,259	444	2,059	1,615	1,259
Food	212	320	415	478	552	560	598	658
Transportation	54	54	54	54	54	54	108	108
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	111	237	327	299	227	426	355	327
Taxes	194	462	673	578	315	940	646	550
Earned Income Tax Credit (-)	0	0	0	0	-119	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.06	\$16.62	\$22.77	\$20.45	\$14.00	\$29.97	\$12.18 per adult	\$11.01 per adult
MONTHLY	\$1,418	\$2,925	\$4,007	\$3,599	\$2,464	\$5,274	\$4,288	\$3,876
ANNUAL	\$17,014	\$35,094	\$48,083	\$43,185	\$29,571	\$63,287	\$51,462	\$46,513



Table 17  
 The Self-Sufficiency Standard for Seattle-Bellevue, WA HMFA, 2006  
 King County (Excluding Bellevue, Juanita, Kirkland, Redmond, Renton, and Seattle)

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	750	919	919	919	919	1,287	919	919
Child Care	0	815	1,615	1,259	444	2,059	1,615	1,259
Food	212	320	415	478	552	560	598	658
Transportation	277	283	283	283	283	283	546	546
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	132	260	350	322	250	448	399	370
Taxes	264	539	750	655	423	1,059	792	696
Earned Income Tax Credit (-)	0	0	0	0	-21	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.76	\$18.52	\$24.63	\$22.31	\$16.64	\$32.00	\$13.97 per adult	\$12.80 per adult
MONTHLY	\$1,718	\$3,259	\$4,335	\$3,927	\$2,929	\$5,632	\$4,917	\$4,504
ANNUAL	\$20,611	\$39,114	\$52,025	\$47,127	\$35,147	\$67,581	\$59,001	\$54,052

Table 18  
 The Self-Sufficiency Standard for Seattle-Bellevue, WA HMFA, 2006  
 Snohomish County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	702	844	844	844	844	1,193	844	844
Child Care	0	672	1,366	1,055	383	1,749	1,366	1,055
Food	212	320	415	478	552	560	598	658
Transportation	270	276	276	276	276	276	532	532
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	127	237	317	293	236	406	365	341
Taxes	245	463	640	559	356	860	680	599
Earned Income Tax Credit (-)	0	0	0	0	-82	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.31	\$16.65	\$21.94	\$19.95	\$15.00	\$28.30	\$12.59 per adult	\$11.61 per adult
MONTHLY	\$1,638	\$2,931	\$3,862	\$3,511	\$2,639	\$4,981	\$4,433	\$4,085
ANNUAL	\$19,662	\$35,173	\$46,339	\$42,138	\$31,671	\$59,772	\$53,196	\$49,020

Table 19  
The Self-Sufficiency Standard for Spokane, WA MSA, 2006  
Spokane County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	481	634	634	634	634	870	634	634
Child Care	0	580	1,122	882	302	1,424	1,122	882
Food	198	299	388	446	515	523	559	614
Transportation	253	259	259	259	259	259	498	498
Health Care	82	256	265	273	301	282	309	317
Miscellaneous	101	203	267	249	201	336	312	295
Taxes	164	330	467	392	229	623	501	440
Earned Income Tax Credit (-)	0	-49	0	-49	-214	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-125	-56	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.27	\$13.40	\$17.73	\$15.88	\$11.43	\$22.54	\$10.42 per adult	\$9.67 per adult
MONTHLY	\$1,280	\$2,359	\$3,120	\$2,795	\$2,011	\$3,967	\$3,669	\$3,404
ANNUAL	\$15,356	\$28,305	\$37,440	\$33,538	\$24,134	\$47,603	\$44,028	\$40,843

Table 20  
The Self-Sufficiency Standard for Tacoma, WA HMFA, 2006  
Pierce County - Tacoma

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	683	851	851	851	851	1,241	851	851
Child Care	0	607	1,236	976	369	1,604	1,236	976
Food	234	354	459	528	609	618	661	726
Transportation	249	255	255	255	255	255	490	490
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	125	233	307	289	239	400	355	337
Taxes	239	447	606	544	369	840	645	583
Earned Income Tax Credit (-)	0	0	0	0	-70	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-105	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.17	\$16.26	\$21.12	\$19.59	\$15.32	\$27.81	\$12.17 per adult	\$11.42 per adult
MONTHLY	\$1,613	\$2,862	\$3,717	\$3,448	\$2,696	\$4,895	\$4,285	\$4,019
ANNUAL	\$19,359	\$34,346	\$44,602	\$41,381	\$32,350	\$58,740	\$51,424	\$48,225

Table 21  
The Self-Sufficiency Standard for Tacoma, WA HMFA, 2006  
Pierce County (Excluding Tacoma)

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	621	774	774	774	774	1,128	774	774
Child Care	0	607	1,236	976	369	1,604	1,236	976
Food	206	312	404	465	536	544	582	640
Transportation	275	281	281	281	281	281	542	542
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	118	223	296	277	227	384	345	325
Taxes	218	415	569	504	311	786	610	546
Earned Income Tax Credit (-)	0	0	0	0	-123	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.64	\$15.48	\$20.22	\$18.62	\$13.90	\$26.50	\$11.75 per adult	\$10.96 per adult
MONTHLY	\$1,521	\$2,725	\$3,558	\$3,278	\$2,447	\$4,665	\$4,135	\$3,858
ANNUAL	\$18,255	\$32,694	\$42,696	\$39,334	\$29,362	\$55,977	\$49,626	\$46,291

Table 22  
The Self-Sufficiency Standard for Wenatchee, WA MSA, 2006  
Chelan County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	492	622	622	622	622	839	622	622
Child Care	0	490	959	713	223	1,182	959	713
Food	206	312	404	465	536	544	582	640
Transportation	243	249	249	249	249	249	478	478
Health Care	81	251	260	268	296	277	304	312
Miscellaneous	102	192	249	232	193	309	294	276
Taxes	165	284	389	313	210	530	437	377
Earned Income Tax Credit (-)	0	-80	-51	-118	-237	0	0	-16
Child Care Tax Credit (-)	0	-73	-125	-108	-45	-105	-110	-115
Child Tax Credit (-)	0	-83	-167	-167	-144	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.33	\$12.29	\$15.85	\$14.03	\$10.81	\$20.31	\$9.66 per adult	\$8.87 per adult
MONTHLY	\$1,290	\$2,163	\$2,789	\$2,470	\$1,903	\$3,575	\$3,399	\$3,121
ANNUAL	\$15,482	\$25,956	\$33,471	\$29,636	\$22,833	\$42,900	\$40,784	\$37,455

Table 23  
The Self-Sufficiency Standard for Wenatchee, WA MSA, 2006  
Douglas County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	502	634	634	634	634	855	634	634
Child Care	0	451	906	657	206	1,112	906	657
Food	206	312	404	465	536	544	582	640
Transportation	246	252	252	252	252	252	485	485
Health Care	81	251	260	268	296	277	304	312
Miscellaneous	103	190	246	228	192	304	291	273
Taxes	169	274	370	301	209	514	425	369
Earned Income Tax Credit (-)	0	-87	-68	-131	-238	0	0	-28
Child Care Tax Credit (-)	0	-73	-130	-98	-45	-105	-110	-111
Child Tax Credit (-)	0	-83	-167	-167	-144	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.43	\$12.04	\$15.38	\$13.69	\$10.79	\$19.90	\$9.52 per adult	\$8.71 per adult
MONTHLY	\$1,307	\$2,120	\$2,706	\$2,409	\$1,900	\$3,503	\$3,350	\$3,064
ANNUAL	\$15,684	\$25,435	\$32,477	\$28,910	\$22,796	\$42,032	\$40,195	\$36,772

Table 24  
The Self-Sufficiency Standard for Yakima, WA MSA, 2006  
Yakima County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	511	661	661	661	661	871	661	661
Child Care	0	442	886	670	228	1,114	886	670
Food	211	319	414	476	549	557	595	655
Transportation	249	255	255	255	255	255	490	490
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	105	194	249	234	200	308	295	280
Taxes	173	290	386	322	225	529	438	389
Earned Income Tax Credit (-)	0	-76	-54	-110	-218	0	0	-3
Child Care Tax Credit (-)	0	-73	-125	-113	-54	-105	-110	-115
Child Tax Credit (-)	0	-83	-167	-167	-158	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.57	\$12.44	\$15.76	\$14.23	\$11.33	\$20.26	\$9.67 per adult	\$9.04 per adult
MONTHLY	\$1,333	\$2,190	\$2,774	\$2,505	\$1,993	\$3,566	\$3,403	\$3,181
ANNUAL	\$15,991	\$26,275	\$33,292	\$30,062	\$23,921	\$42,786	\$40,831	\$38,172

Table 25  
The Self-Sufficiency Standard for Adams County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	436	559	559	559	559	750	559	559
Child Care	0	455	899	657	202	1,101	899	657
Food	180	273	354	407	470	477	510	561
Transportation	241	247	247	247	247	247	474	474
Health Care	81	251	260	268	296	277	304	312
Miscellaneous	94	178	232	214	177	285	275	256
Taxes	144	235	313	261	177	446	371	321
Earned Income Tax Credit (-)	0	-119	-117	-175	-278	0	-22	-82
Child Care Tax Credit (-)	0	-74	-108	-74	-26	-115	-113	-85
Child Tax Credit (-)	0	-83	-167	-167	-115	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.69	\$10.92	\$14.04	\$12.48	\$9.71	\$18.28	\$8.78 per adult	\$7.97 per adult
MONTHLY	\$1,177	\$1,922	\$2,471	\$2,196	\$1,709	\$3,218	\$3,090	\$2,806
ANNUAL	\$14,126	\$23,060	\$29,658	\$26,352	\$20,514	\$38,614	\$37,075	\$33,678

Table 26  
The Self-Sufficiency Standard for Clallam County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	458	596	596	596	596	871	596	596
Child Care	0	762	1,404	1,066	304	1,708	1,404	1,066
Food	180	273	354	407	470	477	510	561
Transportation	240	246	246	246	246	246	472	472
Health Care	83	262	271	279	307	288	315	323
Miscellaneous	96	214	287	259	192	359	330	302
Taxes	151	376	536	438	211	699	558	464
Earned Income Tax Credit (-)	0	-17	0	-7	-238	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-120	-45	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-144	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.87	\$14.55	\$19.44	\$17.03	\$10.79	\$24.42	\$11.13 per adult	\$9.97 per adult
MONTHLY	\$1,209	\$2,561	\$3,422	\$2,997	\$1,899	\$4,297	\$3,918	\$3,511
ANNUAL	\$14,506	\$30,734	\$41,067	\$35,968	\$22,792	\$51,568	\$47,015	\$42,131

Table 27  
The Self-Sufficiency Standard for Columbia County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	440	581	581	581	581	785	581	581
Child Care	0	537	1,074	775	238	1,312	1,074	775
Food	180	273	354	407	470	477	510	561
Transportation	239	246	246	246	246	246	471	471
Health Care	83	257	266	274	302	283	310	318
Miscellaneous	94	189	252	228	184	310	295	271
Taxes	146	271	401	301	193	535	437	362
Earned Income Tax Credit (-)	0	-89	-39	-129	-261	0	0	-35
Child Care Tax Credit (-)	0	-73	-125	-100	-34	-100	-110	-107
Child Tax Credit (-)	0	-83	-167	-167	-127	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.72	\$11.98	\$16.15	\$13.73	\$10.18	\$20.45	\$9.66 per adult	\$8.61 per adult
MONTHLY	\$1,182	\$2,109	\$2,843	\$2,417	\$1,792	\$3,598	\$3,401	\$3,030
ANNUAL	\$14,188	\$25,312	\$34,114	\$29,005	\$21,500	\$43,181	\$40,815	\$36,361

Table 28  
The Self-Sufficiency Standard for Ferry County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	433	559	559	559	559	750	559	559
Child Care	0	520	1,062	737	217	1,279	1,062	737
Food	180	273	354	407	470	477	510	561
Transportation	243	249	249	249	249	249	478	478
Health Care	81	251	260	268	296	277	304	312
Miscellaneous	94	185	248	222	179	303	291	265
Taxes	144	255	383	287	182	509	425	346
Earned Income Tax Credit (-)	0	-101	-55	-148	-273	0	0	-54
Child Care Tax Credit (-)	0	-75	-125	-87	-28	-105	-110	-98
Child Tax Credit (-)	0	-83	-167	-167	-119	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.68	\$11.55	\$15.73	\$13.22	\$9.84	\$19.82	\$9.52 per adult	\$8.35 per adult
MONTHLY	\$1,176	\$2,032	\$2,769	\$2,327	\$1,732	\$3,489	\$3,352	\$2,938
ANNUAL	\$14,108	\$24,383	\$33,223	\$27,929	\$20,784	\$41,868	\$40,225	\$35,259

Table 29  
The Self-Sufficiency Standard for Garfield County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	440	581	581	581	581	785	581	581
Child Care	0	402	805	626	224	1,028	805	626
Food	180	273	354	407	470	477	510	561
Transportation	236	242	242	242	242	242	465	465
Health Care	81	251	260	268	296	277	304	312
Miscellaneous	94	175	224	212	181	281	266	254
Taxes	144	227	294	256	186	432	350	316
Earned Income Tax Credit (-)	0	-127	-141	-180	-267	0	-49	-88
Child Care Tax Credit (-)	0	-69	-91	-72	-31	-115	-101	-82
Child Tax Credit (-)	0	-83	-167	-167	-123	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.68	\$10.63	\$13.41	\$12.36	\$10.00	\$17.94	\$8.42 per adult	\$7.89 per adult
MONTHLY	\$1,176	\$1,871	\$2,361	\$2,175	\$1,760	\$3,157	\$2,965	\$2,778
ANNUAL	\$14,113	\$22,455	\$28,331	\$26,096	\$21,117	\$37,886	\$35,579	\$33,332

Table 30  
The Self-Sufficiency Standard for Grant County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	443	573	573	573	573	774	573	573
Child Care	0	520	975	780	260	1,235	975	780
Food	180	273	354	407	470	477	510	561
Transportation	242	248	248	248	248	248	477	477
Health Care	81	251	260	268	296	277	304	312
Miscellaneous	95	186	241	228	185	301	284	270
Taxes	147	259	348	301	195	503	400	361
Earned Income Tax Credit (-)	0	-98	-87	-130	-258	0	0	-36
Child Care Tax Credit (-)	0	-75	-129	-99	-35	-105	-115	-107
Child Tax Credit (-)	0	-83	-167	-167	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.75	\$11.68	\$14.86	\$13.69	\$10.25	\$19.66	\$9.20 per adult	\$8.59 per adult
MONTHLY	\$1,188	\$2,055	\$2,616	\$2,410	\$1,805	\$3,460	\$3,240	\$3,024
ANNUAL	\$14,261	\$24,658	\$31,389	\$28,918	\$21,657	\$41,525	\$38,879	\$36,286

Table 31  
The Self-Sufficiency Standard for Grays Harbor, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	444	583	583	583	583	821	583	583
Child Care	0	477	994	716	239	1,233	994	716
Food	180	273	354	407	470	477	510	561
Transportation	245	251	251	251	251	251	481	481
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	95	184	245	223	185	307	288	266
Taxes	149	254	369	293	196	524	417	352
Earned Income Tax Credit (-)	0	-103	-69	-143	-257	0	0	-48
Child Care Tax Credit (-)	0	-75	-130	-90	-35	-105	-110	-101
Child Tax Credit (-)	0	-83	-167	-167	-130	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.80	\$11.49	\$15.34	\$13.36	\$10.26	\$20.14	\$9.41 per adult	\$8.42 per adult
MONTHLY	\$1,196	\$2,022	\$2,699	\$2,352	\$1,807	\$3,544	\$3,311	\$2,966
ANNUAL	\$14,352	\$24,263	\$32,393	\$28,226	\$21,679	\$42,526	\$39,731	\$35,586

Table 32  
The Self-Sufficiency Standard for Island County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	540	651	651	651	651	947	651	651
Child Care	0	602	1,241	960	358	1,599	1,241	960
Food	215	326	423	487	561	570	609	670
Transportation	243	249	249	249	249	249	478	478
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	108	209	283	262	212	365	329	308
Taxes	183	355	522	449	256	719	557	486
Earned Income Tax Credit (-)	0	-31	0	0	-180	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-120	-72	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.80	\$14.04	\$19.10	\$17.32	\$12.35	\$24.92	\$11.11 per adult	\$10.25 per adult
MONTHLY	\$1,372	\$2,471	\$3,362	\$3,049	\$2,174	\$4,386	\$3,912	\$3,607
ANNUAL	\$16,467	\$29,651	\$40,349	\$36,590	\$26,090	\$52,627	\$46,944	\$43,288



Table 33  
The Self-Sufficiency Standard for Jefferson County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	579	708	708	708	708	1,029	708	708
Child Care	0	569	1,150	862	293	1,442	1,150	862
Food	180	273	354	407	470	477	510	561
Transportation	237	243	243	243	243	243	467	467
Health Care	83	262	271	279	307	288	315	323
Miscellaneous	108	205	273	250	202	348	315	292
Taxes	182	341	485	393	230	663	509	430
Earned Income Tax Credit (-)	0	-42	0	-48	-212	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-125	-57	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-162	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.79	\$13.67	\$18.19	\$15.92	\$11.49	\$23.52	\$10.53 per adult	\$9.56 per adult
MONTHLY	\$1,370	\$2,406	\$3,201	\$2,802	\$2,022	\$4,139	\$3,706	\$3,365
ANNUAL	\$16,444	\$28,872	\$38,416	\$33,625	\$24,263	\$49,674	\$44,474	\$40,380

Table 34  
The Self-Sufficiency Standard for Kittitas County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	492	648	648	648	648	868	648	648
Child Care	0	520	1,062	824	304	1,366	1,062	824
Food	180	273	354	407	470	477	510	561
Transportation	241	247	247	247	247	247	474	474
Health Care	83	260	269	277	305	286	313	321
Miscellaneous	100	195	258	240	197	324	301	283
Taxes	159	293	429	343	220	581	458	395
Earned Income Tax Credit (-)	0	-74	-13	-90	-225	0	0	0
Child Care Tax Credit (-)	0	-73	-120	-127	-51	-100	-105	-115
Child Tax Credit (-)	0	-83	-167	-167	-153	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.13	\$12.54	\$16.86	\$14.79	\$11.15	\$21.58	\$9.93 per adult	\$9.16 per adult
MONTHLY	\$1,255	\$2,206	\$2,967	\$2,602	\$1,962	\$3,799	\$3,494	\$3,224
ANNUAL	\$15,056	\$26,475	\$35,604	\$31,228	\$23,542	\$45,587	\$41,923	\$38,683

Table 35  
The Self-Sufficiency Standard for Klickitat County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	495	588	588	588	588	826	588	588
Child Care	0	598	1,086	933	335	1,420	1,086	933
Food	180	273	354	407	470	477	510	561
Transportation	245	251	251	251	251	251	482	482
Health Care	82	252	261	269	297	278	305	313
Miscellaneous	100	196	254	245	194	325	297	288
Taxes	160	299	408	365	213	583	445	412
Earned Income Tax Credit (-)	0	-69	-32	-71	-233	0	0	0
Child Care Tax Credit (-)	0	-73	-125	-130	-47	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-147	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.17	\$12.68	\$16.36	\$15.28	\$10.91	\$21.65	\$9.78 per adult	\$9.38 per adult
MONTHLY	\$1,262	\$2,232	\$2,879	\$2,690	\$1,921	\$3,811	\$3,442	\$3,301
ANNUAL	\$15,146	\$26,782	\$34,543	\$32,276	\$23,050	\$45,732	\$41,299	\$39,607

Table 36  
The Self-Sufficiency Standard for Lewis County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	522	627	627	627	627	838	627	627
Child Care	0	454	963	705	251	1,214	963	705
Food	180	273	354	407	470	477	510	561
Transportation	250	256	256	256	256	256	492	492
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	104	187	247	227	191	307	291	271
Taxes	169	261	376	300	207	524	424	362
Earned Income Tax Credit (-)	0	-96	-62	-132	-241	0	0	-35
Child Care Tax Credit (-)	0	-75	-130	-98	-43	-105	-110	-107
Child Tax Credit (-)	0	-83	-167	-167	-141	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.43	\$11.73	\$15.53	\$13.66	\$10.70	\$20.15	\$9.50 per adult	\$8.61 per adult
MONTHLY	\$1,308	\$2,065	\$2,734	\$2,404	\$1,882	\$3,547	\$3,343	\$3,030
ANNUAL	\$15,692	\$24,777	\$32,806	\$28,853	\$22,589	\$42,564	\$40,120	\$36,362

Table 37  
The Self-Sufficiency Standard for Lincoln County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	433	559	559	559	559	750	559	559
Child Care	0	528	1,070	767	239	1,309	1,070	767
Food	180	273	354	407	470	477	510	561
Transportation	249	255	255	255	255	255	490	490
Health Care	81	251	260	268	296	277	304	312
Miscellaneous	94	187	250	226	182	307	293	269
Taxes	146	259	390	299	188	521	432	357
Earned Income Tax Credit (-)	0	-98	-49	-136	-266	0	0	-41
Child Care Tax Credit (-)	0	-75	-125	-95	-31	-105	-110	-104
Child Tax Credit (-)	0	-83	-167	-167	-124	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.73	\$11.68	\$15.89	\$13.54	\$10.04	\$20.11	\$9.60 per adult	\$8.53 per adult
MONTHLY	\$1,184	\$2,055	\$2,796	\$2,383	\$1,768	\$3,540	\$3,381	\$3,001
ANNUAL	\$14,203	\$24,663	\$33,555	\$28,599	\$21,210	\$42,480	\$40,567	\$36,018

Table 38  
The Self-Sufficiency Standard for Mason County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	540	647	647	647	647	884	647	647
Child Care	0	501	1,030	810	309	1,339	1,030	810
Food	180	273	354	407	470	477	510	561
Transportation	248	254	254	254	254	254	489	489
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	105	194	256	240	199	324	299	283
Taxes	173	290	418	343	223	583	454	398
Earned Income Tax Credit (-)	0	-77	-25	-92	-221	0	0	0
Child Care Tax Credit (-)	0	-73	-125	-126	-52	-100	-105	-115
Child Tax Credit (-)	0	-83	-167	-167	-156	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.56	\$12.43	\$16.55	\$14.74	\$11.24	\$21.58	\$9.86 per adult	\$9.17 per adult
MONTHLY	\$1,330	\$2,187	\$2,912	\$2,594	\$1,979	\$3,798	\$3,471	\$3,227
ANNUAL	\$15,960	\$26,245	\$34,947	\$31,128	\$23,742	\$45,571	\$41,651	\$38,719

Table 39  
The Self-Sufficiency Standard for Okanogan County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	489	575	575	575	575	787	575	575
Child Care	0	509	960	726	217	1,176	960	726
Food	180	273	354	407	470	477	510	561
Transportation	249	255	255	255	255	255	490	490
Health Care	81	251	260	268	296	277	304	312
Miscellaneous	100	186	240	223	181	297	284	266
Taxes	159	258	343	290	186	488	398	350
Earned Income Tax Credit (-)	0	-99	-90	-144	-267	0	0	-49
Child Care Tax Credit (-)	0	-75	-127	-89	-30	-110	-115	-100
Child Tax Credit (-)	0	-83	-167	-167	-123	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.15	\$11.65	\$14.79	\$13.32	\$9.99	\$19.30	\$9.20 per adult	\$8.42 per adult
MONTHLY	\$1,259	\$2,050	\$2,602	\$2,344	\$1,759	\$3,396	\$3,238	\$2,963
ANNUAL	\$15,106	\$24,600	\$31,228	\$28,124	\$21,108	\$40,757	\$38,861	\$35,560

Table 40  
The Self-Sufficiency Standard for Pacific County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	432	566	566	566	566	803	566	566
Child Care	0	442	956	670	228	1,184	956	670
Food	180	273	354	407	470	477	510	561
Transportation	253	259	259	259	259	259	498	498
Health Care	83	262	271	279	307	288	315	323
Miscellaneous	95	180	241	218	183	301	284	262
Taxes	147	240	345	276	191	503	401	338
Earned Income Tax Credit (-)	0	-115	-89	-161	-263	0	0	-64
Child Care Tax Credit (-)	0	-75	-128	-81	-33	-105	-115	-93
Child Tax Credit (-)	0	-83	-167	-167	-126	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.77	\$11.08	\$14.81	\$12.88	\$10.12	\$19.65	\$9.23 per adult	\$8.22 per adult
MONTHLY	\$1,191	\$1,949	\$2,607	\$2,266	\$1,782	\$3,459	\$3,249	\$2,893
ANNUAL	\$14,291	\$23,390	\$31,288	\$27,193	\$21,380	\$41,510	\$38,992	\$34,718

Table 41  
The Self-Sufficiency Standard for Pend Oreille County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	433	559	559	559	559	750	559	559
Child Care	0	413	895	678	265	1,160	895	678
Food	180	273	354	407	470	477	510	561
Transportation	247	253	253	253	253	253	486	486
Health Care	81	251	260	268	296	277	304	312
Miscellaneous	94	175	232	216	184	292	275	260
Taxes	145	226	313	270	194	469	373	331
Earned Income Tax Credit (-)	0	-127	-117	-166	-259	0	-20	-71
Child Care Tax Credit (-)	0	-69	-108	-79	-34	-110	-114	-90
Child Tax Credit (-)	0	-83	-167	-167	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.71	\$10.63	\$14.06	\$12.73	\$10.22	\$18.85	\$8.81 per adult	\$8.12 per adult
MONTHLY	\$1,181	\$1,870	\$2,474	\$2,240	\$1,798	\$3,317	\$3,100	\$2,857
ANNUAL	\$14,167	\$22,440	\$29,685	\$26,886	\$21,582	\$39,809	\$37,201	\$34,289

Table 42  
The Self-Sufficiency Standard for San Juan County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	621	768	768	768	768	1,104	768	768
Child Care	0	780	1,443	1,089	309	1,752	1,443	1,089
Food	215	326	423	487	561	570	609	670
Transportation	247	253	253	253	253	253	485	485
Health Care	83	261	270	278	306	287	314	322
Miscellaneous	117	239	316	287	220	396	362	333
Taxes	210	464	630	535	279	821	663	568
Earned Income Tax Credit (-)	0	0	0	0	-152	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.48	\$16.75	\$21.79	\$19.46	\$13.11	\$27.46	\$12.43 per adult	\$11.28 per adult
MONTHLY	\$1,493	\$2,947	\$3,835	\$3,425	\$2,307	\$4,832	\$4,377	\$3,969
ANNUAL	\$17,916	\$35,370	\$46,018	\$41,101	\$27,681	\$57,987	\$52,521	\$47,629

Table 43  
The Self-Sufficiency Standard for Stevens County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	437	558	558	558	558	764	558	558
Child Care	0	451	1,046	691	240	1,285	1,046	691
Food	180	273	354	407	470	477	510	561
Transportation	251	257	257	257	257	257	494	494
Health Care	81	251	260	268	296	277	304	312
Miscellaneous	95	179	247	218	182	306	291	261
Taxes	147	236	377	275	189	518	424	336
Earned Income Tax Credit (-)	0	-118	-61	-161	-265	0	0	-65
Child Care Tax Credit (-)	0	-75	-130	-81	-32	-105	-110	-93
Child Tax Credit (-)	0	-83	-167	-167	-124	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.77	\$10.96	\$15.57	\$12.87	\$10.06	\$20.05	\$9.52 per adult	\$8.21 per adult
MONTHLY	\$1,192	\$1,928	\$2,741	\$2,265	\$1,770	\$3,529	\$3,349	\$2,888
ANNUAL	\$14,298	\$23,139	\$32,887	\$27,180	\$21,238	\$42,346	\$40,192	\$34,660

Table 44  
The Self-Sufficiency Standard for Wahkiakum County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	504	589	589	589	589	858	589	589
Child Care	0	442	941	605	163	1,103	941	605
Food	180	273	354	407	470	477	510	561
Transportation	254	260	260	260	260	260	500	500
Health Care	83	262	271	279	307	288	315	323
Miscellaneous	102	183	241	214	179	299	285	258
Taxes	165	247	349	261	179	494	405	325
Earned Income Tax Credit (-)	0	-108	-86	-175	-274	0	0	-77
Child Care Tax Credit (-)	0	-75	-130	-74	-27	-105	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-118	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.32	\$11.30	\$14.90	\$12.49	\$9.81	\$19.45	\$9.28 per adult	\$8.04 per adult
MONTHLY	\$1,289	\$1,988	\$2,623	\$2,199	\$1,727	\$3,423	\$3,268	\$2,830
ANNUAL	\$15,465	\$23,861	\$31,473	\$26,385	\$20,723	\$41,075	\$39,220	\$33,954

Table 45  
The Self-Sufficiency Standard for Walla Walla County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	440	581	581	581	581	835	581	581
Child Care	0	544	1,086	767	223	1,309	1,086	767
Food	180	273	354	407	470	477	510	561
Transportation	242	248	248	248	248	248	477	477
Health Care	83	257	266	274	302	283	310	318
Miscellaneous	95	190	254	228	182	315	296	270
Taxes	147	276	409	300	190	553	446	363
Earned Income Tax Credit (-)	0	-86	-33	-130	-264	0	0	-35
Child Care Tax Credit (-)	0	-73	-125	-99	-32	-100	-105	-107
Child Tax Credit (-)	0	-83	-167	-167	-125	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.74	\$12.09	\$16.33	\$13.69	\$10.09	\$20.86	\$9.76 per adult	\$8.60 per adult
MONTHLY	\$1,187	\$2,128	\$2,874	\$2,410	\$1,776	\$3,671	\$3,435	\$3,027
ANNUAL	\$14,240	\$25,541	\$34,488	\$28,916	\$21,312	\$44,050	\$41,217	\$36,329

Table 46  
The Self-Sufficiency Standard for Whitman County, WA, 2006

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	449	583	583	583	583	823	583	583
Child Care	0	660	1,202	979	319	1,521	1,202	979
Food	180	273	354	407	470	477	510	561
Transportation	243	249	249	249	249	249	479	479
Health Care	82	256	265	273	301	282	309	317
Miscellaneous	96	202	265	249	192	335	308	292
Taxes	149	325	459	387	210	618	485	427
Earned Income Tax Credit (-)	0	-52	0	-51	-238	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-125	-44	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-143	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.81	\$13.32	\$17.59	\$15.82	\$10.78	\$22.47	\$10.25 per adult	\$9.55 per adult
MONTHLY	\$1,199	\$2,344	\$3,096	\$2,785	\$1,898	\$3,955	\$3,609	\$3,361
ANNUAL	\$14,390	\$28,124	\$37,155	\$33,418	\$22,776	\$47,460	\$43,312	\$40,330





## About the Author

Diana M. Pearce, Ph.D. teaches at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women. She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her Ph.D. degree in Sociology and Social Work from the University of Michigan.

## The Family Economic Self-Sufficiency Project (FESS)

In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, Wider Opportunities for Women (WOW) established the national Family Economic Self-Sufficiency (FESS) Project in 1996. The FESS Project is designed to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency.

Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 35 states, New York City and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. Over the past decade, the Project has worked to revolutionize the way policies and programs for low-income workers are structured and what it means to be in need in the United States.

For more information about WOW and/or the FESS programs, go to <http://www.WOWonline.org>, <http://www.sixstrategies.org> or call WOW at (202) 464-1596.



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