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# *The Self-Sufficiency Standard for Montana*

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with Jennifer Brooks*

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***Prepared for Working for Equality and  
Economic Liberation***



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# *Preface*

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The Self-Sufficiency Standard was developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women. Funding for its original development was provided by the Ford Foundation. A number of other people also have contributed to the development of the Standard, its calculation, and/or the writing of state reports. The Standard would not be what it is without the contributions of Jennifer Brooks, Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Seook Jeong, Nicole Hoyes, and Jennifer Rocili. Nonetheless, any mistakes are the authors' responsibility.

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# *The Self-Sufficiency Standard for Montana*

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*How much money does it take for families to live and work without public or private assistance or subsidies?*

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## *Introduction*

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An uncertain economy and major changes in welfare and workforce development policy have given new urgency to the question of self-sufficiency. As many parents leave welfare and enter the labor market, they join a growing number of families who are unable to stretch their wages to meet the costs of basic necessities. Even though many of these families are not poor according to the official poverty measure, their incomes are inadequate. But what is adequate income—and how does this amount vary among different family types and different places? To answer that question we have a new measure of income adequacy, the Self-Sufficiency Standard.

*The Self-Sufficiency Standard measures how much income is needed for a family of a given composition in a given place to adequately meet their basic needs—without public or private assistance.* Below we will explain the origin of the Standard; how it differs from the official poverty standard; how it is calculated; what it looks like for Montana's families; and how various public work supports, public policies, child support and other available resources can help families move toward self-sufficiency. We conclude this report with a discussion of the varied ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

### **Measuring Income Adequacy: Problems with the Poverty Line**

How much is enough for families to meet their needs on their own? Although we may have trouble

coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one participant in a training program put it when asked to define her progress towards economic self-sufficiency:

I wouldn't say I'm economically self-sufficient yet. When it comes to a point where I don't have to worry about the health care needs of my family, when I don't have to worry about the light bill .... Not that you have a lot of money, but you're not worried about how your kid is going to get that next pair of shoes .... Just the simple things, that may not be all that simple because we don't have them yet.<sup>1</sup>

Obviously, we cannot interview *every* person for his or her own assessment of income adequacy, as quoted above. Thus there is a need for a standard that is consistent in the assumptions made and as objective as possible. Most often we turn to the federal poverty measure to determine that a family is "poor" if their income is below the appropriate threshold, and "not poor" if it is above that threshold. The poverty measure, however, has become increasingly problematic as a measure of income adequacy.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the federal poverty line who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty

standard to measure need. For example, Medicaid is extended to families with incomes that are 135%, 175% or 200% of federal poverty thresholds. Montana's CHIP provides coverage to children up to 150% of the federal poverty level.

Not only government, but the general public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty standard, depending upon the family's composition and where the family lives.<sup>2</sup>

However, the official poverty measure has additional problems inherent in its structure. Simply raising

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***Not only is the federal poverty measure too low, but it is based on outdated assumptions, thus not incorporating new needs, changing demographics and widening geographic differentials.***

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the poverty line or using a multiple of the threshold cannot solve these problems.

There are two basic methodological problems with the federal poverty measure. The first is that the federal poverty measure is based on the cost of a single item, food, not on a market basket of basic needs. At the time that it was developed, over four decades ago, families spent about one-third of their income on food. The food budget was then multiplied by three. Since the official poverty measure was first developed and implemented in the early 1960s it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

In addition, the implicit demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. Particularly for families in which all adults are working—of whom there are many more today than in the 1960s—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

The federal poverty measure is also the same whether one lives in Mississippi or Manhattan. That is, the poverty measure does not vary by geographic location. Although there was some geographic variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed,

housing in the most expensive areas of the country costs about four times as much as the same size units in the least expensive areas.<sup>3</sup>

Public programs have recognized the failure of the one-size-fits-all poverty measure to capture differences in need. Thus, instead of using the poverty measure, federal housing programs assess need using local area median income as a way to take into account the significant differences in cost of living between localities. The Food Stamps Program also takes into account variations in costs of housing and child care between different localities.

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time that the poverty measure was first developed, there was much less of a difference between families in these situations: for example, payroll and federal income taxes were very low for low-income families with earned income, and transportation was inexpensive. Most important, because the poverty measure assumed that two-parent families with children had only one worker and that single parent families had no workers, no child care costs were incorporated. Today, for both one and two-parent families, child care costs are often a necessary expense and many families do not have unpaid child care available. Also, taxes today even for low-income families are substantial and transportation can be costly.

For these and other reasons, many researchers and analysts have proposed revising the poverty standard. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.<sup>4</sup> Others have gone further, creating new measures of income adequacy, such as "Basic Needs Budgets" or Living Wages.<sup>5</sup>

### **The Self-Sufficiency Standard—And How It Differs from the Federal Poverty Measure**

While drawing on the critiques and analysis of the poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As one observer put it: "Ask not where poverty ends, but where economic independence begins."<sup>6</sup> That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?



As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required to meet basic needs (including paying taxes) in the regular “marketplace” without public or private/informal subsidies. By providing a measure that is customized to each family’s circumstances, i.e., taking account of where they live, the number of parents and how old their children are, the Self-Sufficiency Standard makes it possible to determine if families’ incomes are enough to meet their basic needs.

While both the Self-Sufficiency Standard and the official poverty measure assess income adequacy, the Standard differs from the official poverty measure in several important ways:

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,<sup>7</sup> and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *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 age of children.* While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for infants and toddlers—and are a substantial cost not allowed for in the official poverty measure.
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing, although regional variation also occurs for child care, health care and transportation. However, in contrast to proposals to revise the federal poverty thresholds, the Self-Sufficiency Standard does not use a fixed ratio of urban to rural costs. Rather, whenever possible, county specific data is used. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home destinations are often as high, or higher, than in a state’s urban areas.
- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales taxes, as well as payroll (Social Security and Medicare)

taxes, and federal and state income taxes. Three federal credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit. At the state level, the Child Care Tax Credit is also used in calculating the Standard.

- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs 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, or constrain housing to 30%.

As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, not so low that it fails to

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***Self-Sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family sustaining wages.***

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adequately provide for a family. Rather, the Standard includes income sufficient to meet minimum nutrition standards, for example, and to obtain housing that would be neither substandard nor overcrowded.

The Standard does not, however, allow for longer-term needs, such as retirement, college tuition, purchase of major items such as a car, or emergency expenses (except possibly under the “miscellaneous” cost category). Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

### **What the Self-Sufficiency Standard Is ... and Is Not**

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold (by family type and location). However, we emphasize that, as with any measure or threshold, the exact amount is essentially arbitrary, i.e., if a family’s income falls a dollar above or below the

monthly Self-Sufficiency Wage, it should not be interpreted in absolute terms as having, or not having, adequate income. Rather, we urge users of the Standard to think in relative terms of “wage adequacy,” that is, one should ask how close is a given wage to the Standard?

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$5.15 per hour, then the latter wage has a

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***Community, societal and governmental response to struggling families should be encouraged as supportive of the goal of self-sufficiency.***

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“wage adequacy” level of only 51.5%. At the same time, a penny above or below \$10.00 is not a meaningful distinction.

Second, the use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, “Self-sufficiency is a road I’m on.”<sup>8</sup>

Central to the process of achieving self-sufficiency are access to education and training and access to jobs that provide real potential for skill development and career advancement over the long-term. For some, this may mean developing small businesses as their sole or an adjunct source of income, while for some women, this may mean entering nontraditional jobs. Clearly for many, if not most, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve a Self-Sufficiency Wage in a single step, but require the

needed assistance, guidance, transitional work supports and the time necessary to become self-sufficient.

The argument for education and training may not have the same urgency as do basic needs such as food and shelter; however, true long-term self-sufficiency increasingly necessitates investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is not likely to be sustainable.

Finally, the Self-Sufficiency Standard is not meant to imply that government work supports are not appropriate for Montana’s families. Indeed, given the large number of families who have not yet achieved wage adequacy, assistance in meeting the costs of such high-price items as child care, health care, and housing is frequently the only viable means for these families to have the necessary resources to secure their basic needs.

Likewise, it is important to recognize that self-sufficiency does not 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 inter-dependence between families, and community institutions such as schools or religious institutions, as well as informal networks of friends, family, and neighbors, that many are able to meet their non-economic needs as well as economic necessities. Such support and help is essential to our well-being, psychologically as well as materially, and should be supported.

Nothing about the Self-Sufficiency Standard should be taken to mean that such efforts to help each other should be discouraged. The Standard is a measure of income adequacy, not of family functioning. Likewise, community, societal, and governmental response to struggling families should be encouraged as supportive of the goal of self-sufficiency.

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# *How the Self-Sufficiency Standard is Calculated*

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The goal of making the Standard as standardized and accurate as possible, yet varied geographically and by age, requires meeting several different criteria. As much as possible, the figures used here:

- are collected or calculated using standardized or equivalent methodology,
- come from scholarly or credible sources, such as the U.S. Bureau of the Census,
- are updated at least annually, and
- are age- and/or geographically-specific (where appropriate).

Thus, costs that rarely have regional variation (such as food) are usually standardized, while costs such as housing and child care, which vary substantially, are calculated at the most geographically-specific level available.

For each county, city, or sub-county area in Montana, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging 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. The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas may be found in the Full Report. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Montana in the Appendix to this report.

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

**Housing:** The Standard uses the Fiscal Year 2002 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data

from the decennial census, the annual American Housing Survey, and telephone surveys.<sup>9</sup> The FMRs (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. They reflect the cost of a given size unit at the 40<sup>th</sup> percentile level. (At the 40<sup>th</sup> percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.)

The Standard has recently incorporated Payment Standards that reflect differences in housing costs within a housing market. HUD rules permit local Public Housing Authorities (PHA) to increase or decrease FMRs for part or all of the area covered by the PHA. These payment standards range anywhere from 90-110% of the FMR based on the local market in specific areas and even by size of the unit. If there is a need to adjust the FMRs even further (above 110%), the PHA may seek the required approval from the state's HUD office for an "exception" rent. Most exception rents are 120%, but they are defined as anything over 110% of the FMR.

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;<sup>10</sup> families with one or two children require two bedrooms, and families with three children, three bedrooms.

**Child Care:** The Standard uses the most accurate information available that is recent, geographically-specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75<sup>th</sup> percentile, by age of child and setting (family day care home, day care center, etc.).<sup>11</sup> For Montana, the Standard uses the *Montana Child Care Market Rate Survey* conducted in July 2000 by the Montana Department of Public Health and Human Services with the assistance of area Child Care

Resource and Referral agencies. The costs are specified by twelve Child Care Resource and Referral agencies in Montana, by facility type and age.

Because it is more common for very young children to be in day care homes rather than centers,<sup>12</sup> the Standard assumes that infants receive full-time care in day care homes. Preschoolers, in contrast, are assumed to go to day care centers full-time. Schoolage children are assumed to receive part-time care in before- and after-school programs.

**Food:** Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty thresholds and the Food Stamps allotments, the Standard uses the Low-Cost Food Plan for food costs.<sup>13</sup> While both of these USDA diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. Although the Low-Cost Food Plan amounts are about 25% higher than the Thrifty Food Plan, they are

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***The Self-Sufficiency Standard is calculated using scholarly or credible sources from data that is collected at least annually, is age- and geographically- specific (where appropriate), and is collected or calculated using standardized or equivalent methodology.***

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nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. 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, average American families spend about 42% of their food budget on food eaten away from home. Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

The food costs in the Standard are varied according to the number and age of children and the number and gender of adults. Since there is little regional variation in the cost of food overall, the Standard uses the national average throughout the State of Montana.

**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 population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate- income population.<sup>14</sup> Even in the most urban areas of Montana, this threshold of public transportation use is not met. In most rural areas, public transportation simply does not exist. Therefore, in the Montana Self-Sufficiency Standard it is assumed that adults require a car to get to and from work; if there are two adults in the family, we assume two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work, at exactly the same time).

Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The costs include the fixed costs of owning a car (including fire and theft insurance, property damage and liability, license, registration, taxes, repairs, and finance charges), as well as monthly variable costs (e.g., gas, oil, tires, and maintenance), but do not include the initial cost of purchasing a car.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20<sup>th</sup> and 40<sup>th</sup> percentile) of income, by region. In addition, we used a study of insurance costs differentials done by the Montana Insurance Commissioner’s Office to vary the insurance portion of the fixed costs.<sup>15</sup> For varied costs, the Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week per family for shopping for food and other errands. (The commuting distance is computed using the statewide average from the National Personal Transportation Survey). 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 the day care center or home.

**Health Care:** Health care costs in the Standard include both the employee’s share of insurance premiums plus additional out-of-pocket expenses, such as co-payments, uncovered expenses (e.g., dental care and prescriptions), and insurance deductibles.

Although workers who do not have employer-provided health insurance often “do without,” families cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that the employer provides health insurance coverage, which is

true for 83% of non-temporary workers.<sup>16</sup> In Montana, employees pay 15.5% of the premium for coverage for themselves only, or 26.3% of the premium for family coverage—which are lower proportions than the national average share of premium costs (which are 24% of employee-only coverage, and 36% of family coverage).<sup>17</sup> The costs of health insurance are based on the average premiums paid by Montana residents, according to the Medical Expenditure Panel Survey, and adjusted for inflation using the Medical Consumer Price Index (Medical CPI).

Data for out-of-pocket health care costs (by age) were obtained from the National Medical Expenditure Survey, adjusted by state using the Families USA report, *Skyrocketing Health Inflation: 1980–1993–2000*, and adjusted for inflation using the Medical CPI.

**Miscellaneous:** This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning and household products, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, or savings. 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 usually use 15%.<sup>18</sup>

**Taxes:** Taxes include federal and state income taxes, and payroll taxes. (As is the case in other states, Montana has no general sales or use tax.) 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. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the tax forms and instructions from the Montana Department of

Revenue. The state income tax calculation includes state specific deductions, exemptions, and tax credits.

Although the federal income tax rate is higher than the payroll tax rate—15% of income for families in this range—federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7% to 10% for most families.

Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned.

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

**Child Care Tax Credit (CCTC):** The CCTC 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” tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC.

**Child Tax Credit (CTC):** The CTC is a federal tax credit that allows parents to deduct up to \$600 per child (for children less than 17 years old) from the federal income taxes they owe. Starting in 2002, for those with earnings over \$10,000, the CTC is partially or fully refundable.

# How Much is Enough in Montana?

Because the Self-Sufficiency Standard varies by family type and location, 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. In this section we present the cost of living for five different places in Montana: the city of Great Falls, and the counties of Dawson, Gallatin, Flathead, and Rosebud.

In Great Falls, a single person with no children needs to earn just **\$6.69** per hour to be able to meet her/his basic needs, as can be seen in the first column of Table 1. However, for the single adult with one preschooler, the cost of meeting all of the family's basic needs almost doubles, compared to the single adult: she must earn **\$12.07** per hour.<sup>19</sup> If she has two children, a preschooler and a schoolage child, she would need to earn

Table 1  
**The Self-Sufficiency Standard for Selected Family Types  
 in Cascade County - Great Falls, MT, 2002\***  
*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	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$400	34	\$527	25	\$527	20	\$527	16
Child Care	\$0	0	\$452	21	\$737	28	\$737	23
Food	\$176	15	\$266	13	\$396	15	\$544	17
Transportation	\$212	18	\$218	10	\$218	8	\$419	13
Health Care	\$96	8	\$227	11	\$250	10	\$311	10
Miscellaneous	\$88	8	\$169	8	\$213	8	\$254	8
Taxes**	\$205	17	\$397	19	\$452	17	\$615	19
Earned Income Tax Credit (-)	\$0	0	-\$37	-2	-\$17	-1	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$44	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-4	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$6.69		\$12.07		\$14.75		\$9.16 per adult	
Annual	\$1,178		\$2,125		\$2,595		\$3,226	
	\$14,130		\$25,496		\$31,142		\$38,710	

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

\*\* Taxes include federal and state income taxes (including state tax credits except state EITC), payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

more than twice the single person with no children at **\$14.75** per hour to meet her family's needs. Finally, if there are two adults supporting two children, a preschooler and a schoolage child, costs are increased slightly for additional food, health care, and miscellaneous costs, but the major costs of housing and child care stay the same. As a result, the amount *each* would need to earn is over 150% what a single parent would need to earn: **\$9.16** per hour.

In Dawson County (see Table 2), the costs are significantly less than the costs in Great Falls for each

family type. Thus a single adult's Self-Sufficiency Wage is **\$6.16** per hour, and the single parent with one preschooler must earn an additional \$3.71 per hour, or **\$9.87** per hour, over two dollars less per hour than needed in Great Falls. The single parent with two children in Dawson County would need to earn **\$12.06** per hour to meet her family's needs. In the two-parent family, each adult would need to earn **\$7.84** per hour.

Flathead County is approximately in the "middle" costwise of these five areas. The cost of meeting one's basic needs for a single adult in Flathead County

Table 2  
**The Self-Sufficiency Standard for Selected Family Types  
 in Dawson County, MT, 2002\***  
*Monthly Expenses and Shares of Total Budgets*

<i>Monthly Costs</i>	<i>One Adult</i>		<i>One Adult, One Preschooler</i>		<i>One Adult, One Preschooler, One Schoolage</i>		<i>Two Adults, One Preschooler, One Schoolage</i>	
	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>
<i>Housing</i>	\$341	31	\$427	25	\$427	20	\$427	15
<i>Child Care</i>	\$0	0	\$362	21	\$542	26	\$542	20
<i>Food</i>	\$176	16	\$266	15	\$396	19	\$544	20
<i>Transportation</i>	\$210	19	\$215	12	\$215	10	\$413	15
<i>Health Care</i>	\$96	9	\$227	13	\$250	12	\$311	11
<i>Miscellaneous</i>	\$82	8	\$150	9	\$183	9	\$224	8
<i>Taxes**</i>	\$180	17	\$288	17	\$352	17	\$471	17
<i>Earned Income Tax Credit (-)</i>	\$0	0	-\$99	-6	-\$116	-5	\$0	0
<i>Child Care Tax Credit (-)</i>	\$0	0	-\$48	-3	-\$88	-4	-\$80	-3
<i>Child Tax Credit (-)</i>	\$0	0	-\$50	-3	-\$39	-2	-\$94	-3
<i>Total Percent Self-Sufficiency Wage - Hourly***</i>	—	100	—	100	—	100	—	100
<i>Monthly</i>	<b>\$6.16</b>		<b>\$9.87</b>		<b>\$12.06</b>		<b>\$7.84 per adult</b>	
<i>Annual</i>	<b>\$1,085</b>		<b>\$1,738</b>		<b>\$2,123</b>		<b>\$2,758</b>	
	<b>\$13,017</b>		<b>\$20,852</b>		<b>\$25,475</b>		<b>\$33,100</b>	

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

\*\* Taxes include federal and state income taxes (including state tax credits except state EITC), payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

is **\$6.66** per hour (see Table 3). A single parent with one preschooler needs to earn **\$11.06** per hour to meet the basic needs of her family. While these costs are high, if she has two children, one preschooler and one schoolage child, she would need to earn over twice the amount required of the single person with no children, **\$13.58** per hour, to meet her family's needs. In the two-parent family, each adult would need to earn **\$8.56** per hour in Flathead County.

Bozeman is the highest area costwise in the state. Thus, a single adult with no children must earn **\$7.80**

per hour (see Table 4). A single parent with one preschooler must earn almost twice the single person with no children at **\$14.43** per hour to meet the needs of her family. If she has two children, a preschooler and a schoolage child, she would need to earn **\$17.50** per hour to meet her family's needs. And finally in a two-parent family, with one preschooler and one schoolage child, each parent would need to earn **\$10.30** in Bozeman.

Rosebud County (see Table 5), on the contrary, is one of the lowest costwise of these five areas (along

Table 3  
**The Self-Sufficiency Standard for Selected Family Types  
 in Flathead County, MT, 2002\***  
*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	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$396	34	\$529	27	\$529	22	\$529	18
Child Care	\$0	0	\$362	19	\$596	25	\$596	20
Food	\$176	15	\$266	14	\$396	17	\$544	18
Transportation	\$213	18	\$218	11	\$218	9	\$419	14
Health Care	\$96	8	\$227	12	\$250	10	\$311	10
Miscellaneous	\$88	8	\$160	8	\$199	8	\$240	8
Taxes**	\$203	17	\$347	18	\$428	18	\$552	18
Earned Income Tax Credit (-)	\$0	0	-\$65	-3	-\$60	-3	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$87	-4	-\$100	-3
<b>Total Percent Self-Sufficiency Wage - Hourly***</b>	<b>—</b>	<b>100</b>	<b>—</b>	<b>100</b>	<b>—</b>	<b>100</b>	<b>—</b>	<b>100</b>
<b>Monthly</b>	<b>\$6.66</b>		<b>\$11.06</b>		<b>\$13.58</b>		<b>\$8.56 per adult</b>	
<b>Annual</b>	<b>\$1,172</b>		<b>\$1,947</b>		<b>\$2,391</b>		<b>\$3,012</b>	
	<b>\$14,065</b>		<b>\$23,367</b>		<b>\$28,688</b>		<b>\$36,139</b>	

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

\*\* Taxes include federal and state income taxes (including state tax credits except state EITC), payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.



with Dawson county). A single adult's Self-Sufficiency Wage is **\$6.01** per hour, and the single parent with one preschooler must earn an additional \$4.08, or **\$10.09** per hour, just over half of what it costs in Bozeman. The single parent with two children in Rosebud County would need to earn **\$12.42** per hour to meet her family's needs. In the two-parent family, each adult would need to earn **\$8.00** per hour.

These costs are slightly higher than in Dawson County for most family types, except the single adult, where it is slightly lower (because of housing). In

Montana, the cost of living is highest in the large urban counties, especially in Gallatin County.

Because both child care and housing costs are lower in less expensive areas of Montana compared to higher cost areas, and these two costs account for the majority of the budget, the proportions spent on each cost do not vary greatly from place to place. The one exception is Bozeman, where housing costs are about a third higher than in other areas and account for up to 39% of an adult's costs without children and 28% for the adult with one child. Among families with just one

Table 4  
**The Self-Sufficiency Standard for Selected Family Types  
 in Gallatin County - Bozeman, MT, 2002\***  
*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	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$536	39	\$719	28	\$719	23	\$719	20
Child Care	\$0	0	\$497	20	\$813	26	\$813	22
Food	\$176	13	\$266	10	\$396	13	\$544	15
Transportation	\$207	15	\$212	8	\$212	7	\$407	11
Health Care	\$96	7	\$227	9	\$250	8	\$311	9
Miscellaneous	\$101	7	\$192	8	\$239	8	\$279	8
Taxes**	\$257	19	\$517	20	\$629	20	\$733	20
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$7.80		\$14.43		\$17.50		\$10.30 per adult	
Annual	\$1,373		\$2,540		\$3,079		\$3,627	
	\$16,477		\$30,479		\$36,951		\$43,523	

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

\*\* Taxes include federal and state income taxes (including state tax credits except state EITC), payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

infant or preschooler, housing costs in Montana average just over a fourth of costs—about 25 to 28%, while child care is somewhat lower—19 to 20%.

For families with two children, however, child care costs exceed housing costs, with child care costing from 19 to 28% of the family budget, more than the 15 to 23% that goes to housing costs, depending on the place.

While the rent for a two-bedroom housing unit varies from a low of \$427 per month (Dawson County) to a high of \$719 per month (Bozeman County), the difference in child care costs is also large. For example, the cost of child care for two children, a preschooler full-time and a schoolage child part-time, ranges from \$538 in Rosebud County to \$813 in Bozeman (see Tables 2, 4 and 5).

Table 5  
**The Self-Sufficiency Standard for Selected Family Types  
 in Rosebud County, MT, 2002\***  
*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	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$323	31	\$469	26	\$469	21	\$469	17
Child Care	\$0	0	\$339	19	\$538	25	\$538	19
Food	\$176	17	\$266	15	\$396	18	\$544	19
Transportation	\$210	20	\$215	12	\$215	10	\$413	15
Health Care	\$96	9	\$227	13	\$250	11	\$311	11
Miscellaneous	\$80	8	\$152	9	\$187	9	\$228	8
Taxes**	\$172	16	\$299	17	\$370	17	\$494	18
Earned Income Tax Credit (-)	\$0	0	-\$93	-5	-\$103	-5	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$48	-3	-\$84	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$52	-2	-\$100	-4
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$6.01		\$10.09		\$12.42		\$8.00 per adult	
Annual	\$1,058		\$1,776		\$2,186		\$2,817	
	\$12,693		\$21,310		\$26,230		\$33,804	

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

\*\* Taxes include federal and state income taxes (including state tax credits except state EITC), payroll taxes and sales taxes.

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

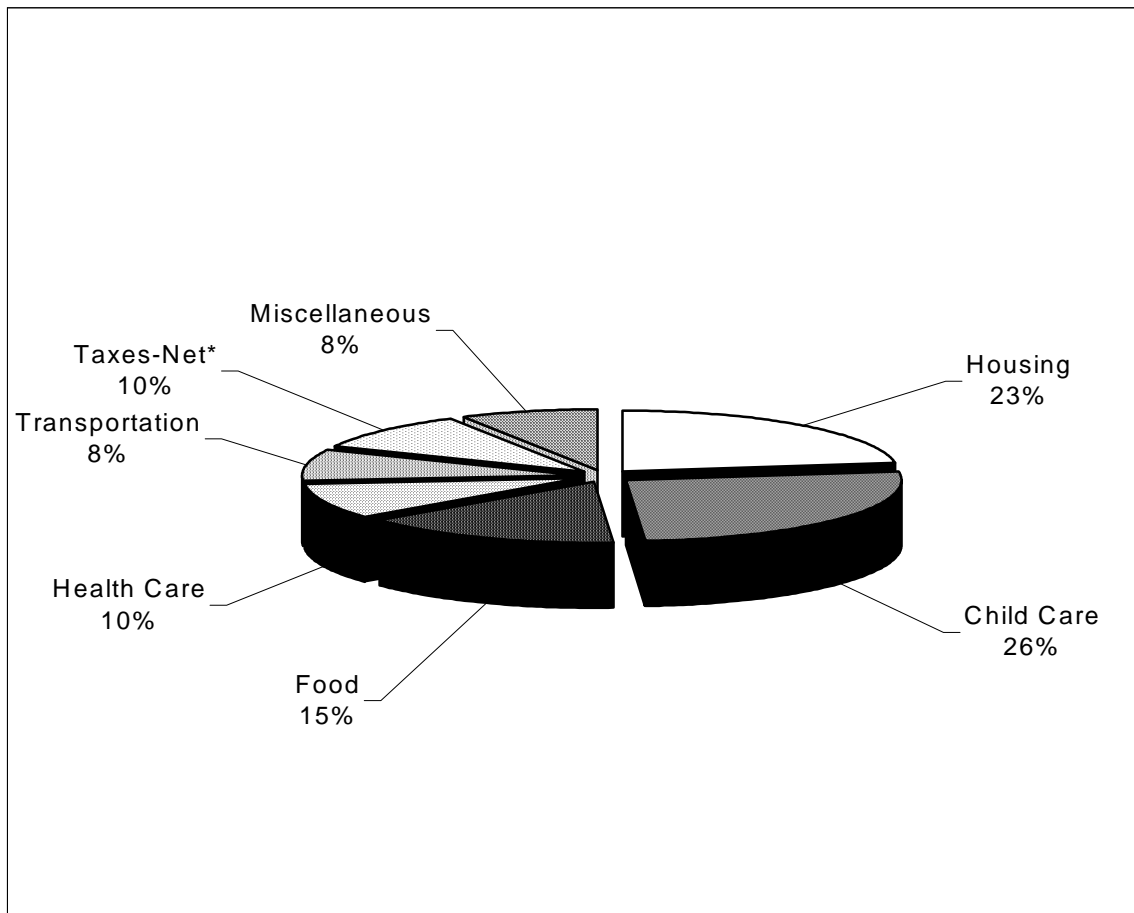
Note: Totals may not add exactly due to rounding.

In Figure 1 (below), we have shown the proportion of income spent on each basic need for a single parent family with one preschooler and one schoolage child in Missoula County. Housing and child care are by far the greatest expenses for working families with children. Families with two children, one of whom is under schoolage, generally spend half their incomes on these two expenses alone.

The next largest expenses for a Montana family are food, health care, and net taxes accounting for 15%,

10%, and 10% respectively. Even though taxes are reduced by tax credits, they still account for one-tenth of expenses. Health care is a relatively small share, but this calculation assumes that the employer both provides health insurance and pays a portion of the premium. Transportation is the lowest major expense accounting for 8%, however the Standard does not include the cost of car repair, or the initial cost of purchasing a car.

Figure 1  
**Percentage of Income Needed to Meet Basic Needs, 2002**  
*Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One Schoolage Child in Missoula County, MT*



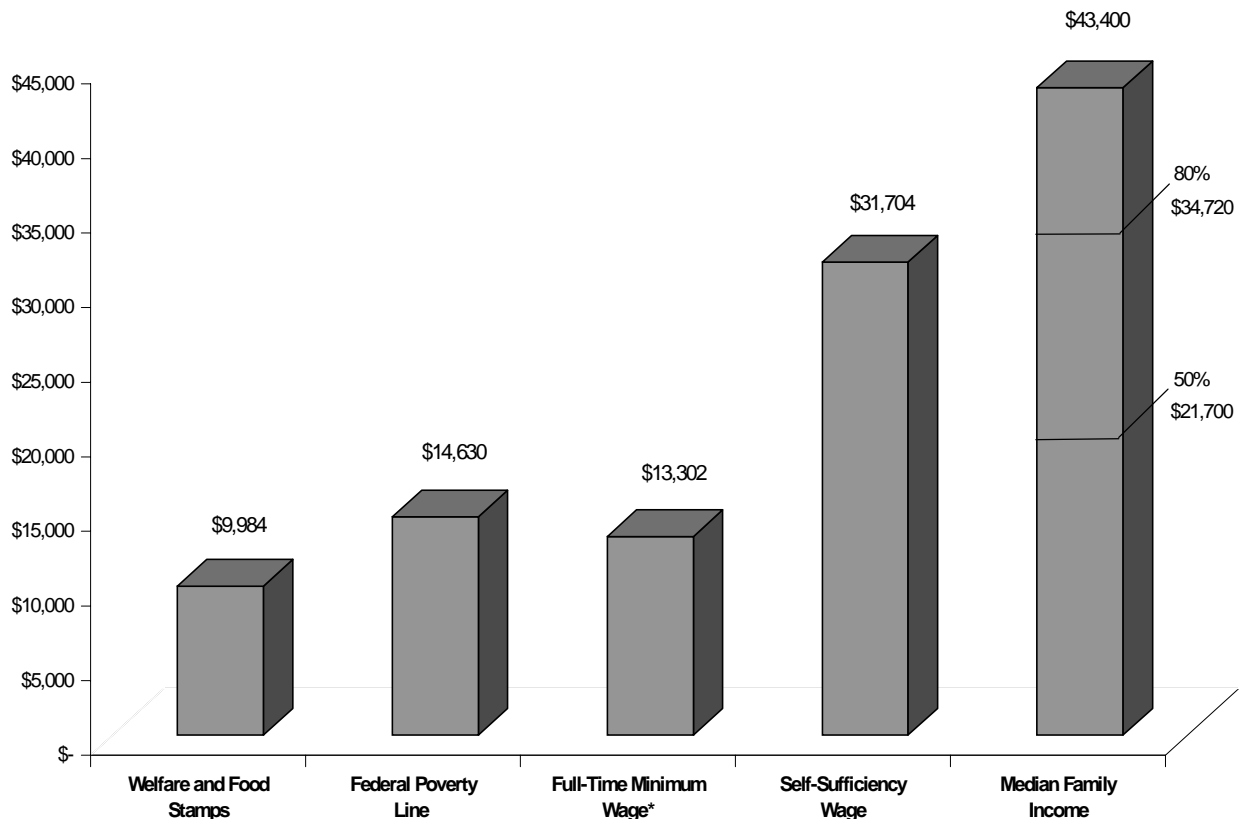
\*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 17%, but with tax credits, the amount owed in taxes is reduced to 10%.

# 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 below, we have compared the Standard to four other benchmarks: the welfare grant package, the federal poverty measure, the Montana minimum wage, and the median family income. This set of benchmarks is not meant to show

how a family would move from welfare or poverty to self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see the next two sections for a more detailed discussion of how Montana families can achieve Self-Sufficiency Wages).

Figure 2  
**The Self-Sufficiency Standard Compared to Other Benchmarks, 2002**  
 Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One School-Age Child in Lewis and Clark County - Helena, MT 2002



\* Note: Full-time minimum wage is the year 2002 Montana minimum wage of \$5.15 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one schoolage child living in Helena. (The other benchmarks presented are also for three-person families, where relevant; however none is as specific as the Standard in terms of age and number of children, and/or geographic location.) The Standard for this family type, in Helena is **\$31,704**.

**The Welfare (TANF) Grant and Food Stamps:** Including the cash value of Food Stamps as well as the TANF cash grant, the total assistance package is **\$744** per month in Helena or **\$9,984** per year assuming no wage or other income. This amount is less than one-third of the Self-Sufficiency Standard for a three-person family in Helena.

**Federal Poverty Level:** Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,219** (**\$14,630** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is less than half of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one schoolage child). Even in the least expensive jurisdictions in Montana, such as the Rosebud County, the official poverty guideline is only about 69% of the amount needed to meet family needs according to the Standard. And in suburban Bozeman, the federal poverty level is just 48% of the Self-Sufficiency Standard.

**Minimum Wage:** A full-time worker at the Montana minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting taxes—payroll (Social Security), and federal and state income taxes—and adding tax credits—the child care, child, and Earned Income Tax Credits—this worker would have a cash income of **\$1,109** per month, or **\$13,302** per year. This amount is more than her earnings alone because the federal EITC benefit and MT tax forgiveness for which she qualifies is the maximum, and is more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes—her income is below the threshold for paying federal income taxes. Nevertheless, because

she does not pay federal income taxes, she does not receive either the Child Care Tax Credit or the Child Tax Credit.)

Even with the help of the federal EITC, however, a full-time job with the minimum wage provides less than one-half (**42%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC payments on a monthly basis—as is true of most workers—she will only receive **\$9,467** during the year, which is just over one-fourth of the Self-Sufficiency Standard (**29.9%**). For all three of these benchmarks there is an unusually large gap (compared to other states) between each of them and the Self-Sufficiency Wage.

**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 Helena is **\$43,400**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **73%** of the median family income for Helena.

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 below 80% of the median are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for a Helena family falls below the HUD definition of “Low Income.” In most states and localities, the Self-Sufficiency Standard falls *between* 50% and 80% of area median income. That it is above the 80%-of-area-median-income/“Low Income” standard used by HUD suggests that a substantial portion of Montana families lack adequate income to meet their needs. It also shows that using area median income as a benchmark of income inadequacy (in this case, inadequate income to meet housing needs) is at times an imperfect measure of need for support.

# Comparing the Standard for Billings to Other Major Cities

The Self-Sufficiency Standard has now been completed for 19 states or cities. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type can be directly compared. However, since the Standard has been done in different years in the various places, the numbers have been updated to the year 2002. While over a long period of time costs are likely to increase at different rates, for our purposes here it is acceptable to use the overall Consumer Price Index (CPI) (for the appropriate region or city) to update the Standards to make them comparable.

As can be seen in Table 6, we have chosen to compare the Standard for Billings, the largest city in Montana, to fifteen other large American cities. While the Self-Sufficiency Standard for Billings is lower than the other cities in this table, Billings is also much smaller in population than the other cities.

For a single adult, the costs in Billings require a Self-Sufficiency Wage of \$7.10 per hour, and are higher

than two of the cities listed, Houston, and Seattle, and lower than the remaining thirteen cities. The Self-Sufficiency Wage for the single parent of a preschooler in Billings is more than the wage for the same family type in Houston but less than the cost of living in the remaining cities.

For a single adult with two children in Billings, the Self-Sufficiency Wage at \$14.68 per hour is less than all of the other cities listed. For the two-parent family with two children, each parent must earn \$9.17 per hour in Billings to be self-sufficient, which is higher than Atlanta and Houston, yet lower than the remaining cities cost-wise, whose Self-Sufficiency Wages range from \$9.28 to \$13.59 per hour.

In conclusion, while Billings is not the most expensive city in which to live, it still requires substantial resources to meet basic family needs at an adequate level, particularly for families with children.

Table 6  
**The Self-Sufficiency Standard for Billings  
Compared to Other Major Cities, 2002**

City	Self-Sufficiency Standard Wage			
	Single Adult	Single Adult, Preschooler	Single Adult, Preschooler, Schoolage	Two Adults, Preschooler, Schoolage
<b>Billings, MT</b>	<b>\$7.10</b>	<b>\$12.16</b>	<b>\$14.68</b>	<b>\$9.17*</b>
Atlanta, GA	\$8.62	\$13.67	\$16.09	\$8.99*
Baltimore, MD	\$9.13	\$14.47	\$17.41	\$10.57*
Boston, MA	\$8.28	\$16.82	\$20.41	\$11.09*
Chicago, IL	\$8.06	\$13.74	\$16.32	\$9.28*
Denver, CO	\$7.99	\$14.76	\$18.90	\$10.72*
Houston, TX	\$6.16	\$10.56	\$14.86	\$8.51*
Los Angeles, CA	\$7.28	\$16.20	\$21.06	\$11.74*
Louisville, KY	\$8.04	\$14.21	\$17.18	\$10.23
Milwaukee, WI	\$8.93	\$16.37	\$20.24	\$11.87*
New York City (Queens), NY	\$9.47	\$18.35	\$22.95	\$12.56*
Philadelphia, PA	\$8.32	\$15.13	\$17.93	\$10.13*
San Francisco, CA	\$11.33	\$21.84	\$25.89	\$13.66*
Salt Lake City, UT	\$8.33	\$14.63	\$17.76	\$10.58*
Seattle, WA	\$6.82	\$14.22	\$17.59	\$9.60*
Washington, DC	\$8.70	\$17.49	\$24.71	\$13.59*

\*per adult

All wages updated using regional urban CPI to the year 2002.

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# *Closing the Gap Between Incomes and the Self-Sufficiency Standard*

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Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or reentered) the workforce, live in high-cost areas, or live in low wage areas. Therefore, they cannot afford their housing *and* food *and* child care—much less their other basic needs. They must choose between needs, or accept substandard or inadequate child care, insufficient food, or substandard housing.

This wage gap presents states and localities with the challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by the expanding economy, helping families achieve self-sufficiency will be an even greater challenge in the future in the advent of economic downturns and/or for those who have exhausted their time limits on welfare.

The two basic strategies to close this gap in income are to (1) **raise wages** and/or (2) **reduce costs through supports**—public and/or private, in cash or “in kind,” or through reduced taxes. On the one hand, there are a number of strategies that may help individuals to raise their wages. On the other hand, families may be provided with other resources, in cash or in kind, in the form of subsidies, other supports, or in the form of tax relief that help fill the gap between their earnings and their families’ needs.

These two approaches are not mutually exclusive, but in fact can and should be used as appropriate, sequentially or in tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education and family responsibilities.

## **Raising Wages**

**Training and Education:** Adults who have language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without first obtaining access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages (see chart on following page). For some, this may mean skills training, or ESL (English as a Second Language), Adult Basic Education (ABE) and/or GED (General Educational Development) programs. For others, this may mean two- or four-year degrees.

The development of an educated workforce is necessary for many employers to remain competitive. Indeed, businesses have long invested heavily in education and training for their skilled workers in order to take advantage of new technology. Expanding incumbent worker training results in increased productivity as well as increased efficiency benefiting the employer and higher wages for the employee.

**Access to Nontraditional Jobs:** For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. Enhancing women’s access to these jobs—or training leading to these jobs—requires addressing a range of obstacles that prevent women from entering and remaining in nontraditional occupations. For example, barriers such as gender and racial discrimination must be addressed in order for women and minorities to fully realize their potential.

**Labor Market Reforms:** As can be seen in Tables 1 through 6, 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. Ten states, for

example, have a minimum wage that is above the federal minimum wage, with the highest being Washington State at \$6.90 per hour. In all, 20% of U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage.<sup>20</sup> Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers. Another approach to raising wages of workers are the Living Wage laws that mandate city contractors and employers receiving public subsidies to pay a “living wage.” This policy would impact private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages as well as better benefits, moving workers closer to the Self-Sufficiency Standard.

**Removing Barriers to Employment:** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency. People of color and white women all too often face artificial barriers to employment not addressed by public policy or training/education strategies. Pay Equity laws would raise the wages of women and people of color who are subject to race

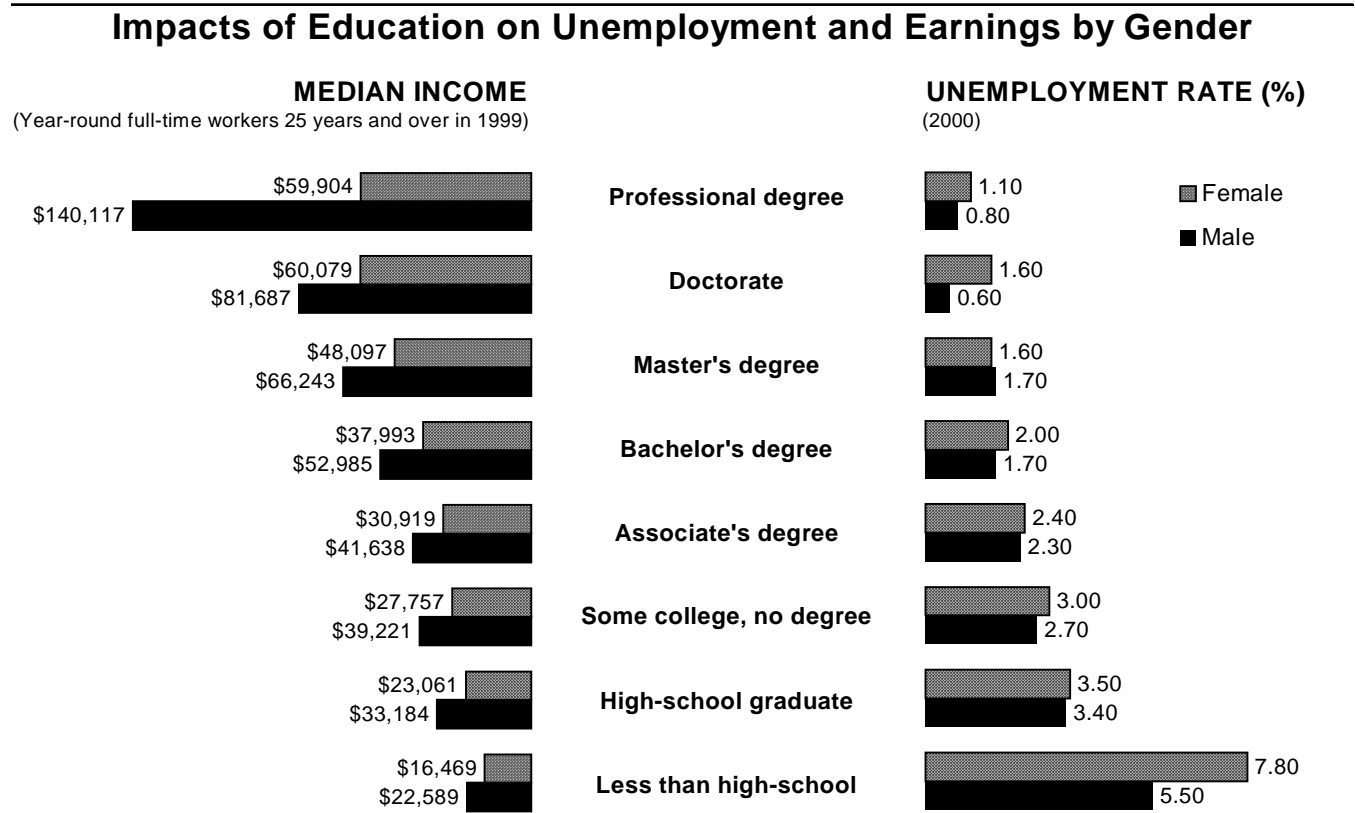
and gender-based discrimination. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together 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.

### Reducing Costs and Meeting Basic Needs Through Supports

There are a number of ways to address the gap between wages and family needs, thus helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives, and then in the next section model the effects on a family of adding these resources to their wages.

- **Work Supports:** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without the assistance of temporary work supports, many families cannot

Figure 3



Source: Bureau of Labor Statistics, Current Population Survey, unpublished data & Bureau of the Census



achieve self-sufficiency immediately. Work supports or aid such as cash assistance (TANF) otherwise known as FAIM (Families Achieving Independence in Montana), housing (including Section 8 vouchers and public housing), child care, health care (Medicaid), and/or transportation subsidies all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such work supports can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.

- **Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. Nevertheless, whatever the amount, child support payments reduce the amount required for a family to meet its needs, while providing the support of both parents to meet children's needs.

- **Health Care Coverage:** While health care expenses are a relatively small cost item in most of these family type budgets (less than 10%), health care coverage is essential. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents have to make the difficult choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medicaid), and (2) employment without health care coverage for their families.

However, with the expansions in Medicaid and the state-supported Child Health Insurance Program—known as CHIP in Montana—many families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to one full year. After that, and for those families not transitioning from welfare, children can be covered by Medicaid or by CHIP, depending upon each child's age, family income and family size.<sup>21</sup>

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

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In Table 7, we examine the effect of adding work supports for a family consisting of a single parent and two children, an infant and a preschooler, living in Billings.

**Treatment of Tax Credits.** Although we include the federal Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law, a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.<sup>22</sup>

While this money is frequently used, according to research, to meet important family needs, such as a security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.<sup>23</sup> Also, for many workers, it is difficult to gauge how much the EITC will total, because of fluctuating hours and wages, and sometimes job and/or wage changes, throughout the year.

We show the federal EITC only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the bottom line of Table 7.) Note that because these amounts are not received during the month or year shown here, they are not included in the calculation of the wages shown.

**The Self-Sufficiency Standard (Column #1):** In the first column of the table, the Standard provides the full amount of this family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In Billings, with child care expenses of \$796 per month and housing costs of \$591 per month, it is not surprising that the Self-Sufficiency Wage is **\$16.08** per hour.

## **Private Support:**

**Child Support (Column #2):** In the second column of Table 7, the private "subsidy" of child support is added. The amount of \$174 shown in Table 7 is the average child support payment per month, per family (not per child) in Montana.<sup>24</sup> Unlike additional earned income, child support is not taxable income, and thus it has a strong impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes. Taxes decrease from \$556 in Billings in Column #1—when all income is earned, to \$476—when some income is received as child support. Note that altogether, these changes reduce the amount this single parent must earn to meet her family's needs by more than two dollars, from \$16.08 to **\$14.64** per hour. Receipt of child support also reduces the wage needed to meet living costs enough to qualify for a small amount of EITC (\$251).

## **Public Work Supports:**

**Proposed Child Care (Column #3):** In the third column, we attempted to show the effect of a child care work support or subsidy available to low-income families in Montana. However, if family income is high enough to meet their unsubsidized needs as well as the child care co-payment, it is too high to qualify for child care subsidies. This happens because the maximum eligibility ceiling for child care subsidies is set at 155% of the federal poverty threshold, a quite low ceiling, and the co-payments are relatively high. In this proposed child care model, we have raised the maximum eligibility ceiling to 200% and designed a more moderate co-payment schedule, thus reducing the child care costs for this family from \$796 to \$152 per month in Billings.<sup>25</sup>

This work support alone of child care alone reduces the Self-Sufficiency wage by approximately one-fourth, from \$16.08 to **\$11.49** per hour in Billings (compare the first and third columns in Table 7). As with other work supports to be considered below, this impact

Table 7

**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage  
of a Single Parent with One Infant and One Preschool-age Child  
Yellowstone County - Billings, MT, 2002**

	#1	WORK SUPPORTS					
		#2	#3	#4	#5	#6	#7
	Self-Sufficiency Standard	Child Support	Child Care (Proposed)*	Child Care (Proposed)*, Food Stamps, & Health Care [Medicaid]	Child Care (Proposed)*, [Food Stamps], & Health Care [CHIP]	Housing, Child Care (Proposed)*, Food Stamps, and Health Care [CHIP]	Tax Reform
<b>Monthly Costs:</b>							
Housing	\$591	\$591	\$591	\$591	\$591	<b>\$430</b>	\$591
Child Care	\$796	\$796	<b>\$152</b>	<b>\$36</b>	<b>\$87</b>	<b>\$35</b>	\$796
Food	\$345	\$345	\$345	<b>\$243</b>	\$345	<b>\$272</b>	\$345
Transportation	\$224	\$224	\$224	\$224	\$224	\$224	\$224
Health Care	\$274	\$274	\$274	<b>\$0</b>	<b>\$96</b>	<b>\$96</b>	\$274
Miscellaneous	\$223	\$223	\$223	\$223	\$223	\$223	\$223
Taxes	\$556	\$476	\$323	\$166	\$246	\$155	<b>\$507</b>
Earned Income	\$0	#	#	#	#	#	#
Tax Credit	\$0	#	#	#	#	#	#
Child Care Tax Credit (-)	-\$80	-\$80	-\$33	-\$9	-\$21	-\$9	-\$80
Child Tax Credit (-)	-\$100	-\$100	-\$78	-\$17	-\$49	-\$11	-\$100
Child Support	\$0	<b>-\$174</b>	\$0	\$0	\$0	\$0	\$0
<b>Self-Sufficiency Wage:</b>							
Hourly	<b>\$16.08</b>	<b>\$14.64</b>	<b>\$11.49</b>	<b>\$8.28</b>	<b>\$9.90</b>	<b>\$8.04</b>	<b>\$15.80</b>
Monthly	<b>\$2,830</b>	<b>\$2,576</b>	<b>\$2,022</b>	<b>\$1,457</b>	<b>\$1,743</b>	<b>\$1,414</b>	<b>\$2,781</b>
Annual	<b>\$33,956</b>	<b>\$30,915</b>	<b>\$24,260</b>	<b>\$17,480</b>	<b>\$20,913</b>	<b>\$16,972</b>	<b>\$33,366</b>
Annual EITC (federal)	<b>\$0</b>	<b>\$251</b>	<b>\$1,653</b>	<b>\$3,080</b>	<b>\$2,357</b>	<b>\$3,187</b>	<b>\$0</b>

\*Under current Montana child care eligibility and copayment rules, if this family has enough income to pay their required copayment and meet their other expenses, their income would be too high to qualify for child care. (This is because of the relatively low ceiling on eligibility for child care, and the relatively high child care copayments). Therefore, we have modeled a proposed child care subsidy in which the maximum income eligibility level has been raised to 200% of the Federal Poverty Level (FPL) (it is now at 55%), and the copayment schedule is more moderate (see text for details).

\*\*Although we attempted to include Food Stamps here as well, the income is too high to qualify. That is, if wages are high enough to meet other expenses (both subsidized and unsubsidized), even with a lower child care copay, family income will be too high to qualify for Food Stamps (see text).

# - We do not show a monthly EITC payment as monthly income because only 1% of EITC recipients receive their EITC (or a partial EITC payment) monthly. Instead, the annual amount that will be received when taxes are filed is shown in the last line of the table (see discussion in text).

comes in two ways: the work support directly reduces the cost of meeting a specific need, such as child care, but it also—by lowering the amount of income that must be earned—reduces taxes and/or increases tax credits such as the EITC.

**Child Care (Proposed), Food Stamps, and Health Care [Medicaid] (Column #4):** For adults who are moving from welfare to work, there is a set of supports available to help with that transition. In the fourth column of Table 7, we assume that this single

parent is receiving a typical “package” of benefits available to those making the welfare-to-work transition, which usually includes child care, Food Stamps, and Medicaid.

In this example, the child care costs are heavily subsidized at this income level, reducing monthly child care costs to \$36. Also, Medicaid reduces her health care costs to zero. With Food Stamps, her food costs are lowered by one-third, to \$243 per month.

By substantially lowering the income that must be earned to pay for her basic needs, these three work supports also decrease the taxes owed by more than the reduced tax credits. Altogether, this lowers the wages required to meet basic needs to **\$8.28** per hour in Billings, which is about one-half of the full Self-Sufficiency Wage.

It should be noted that we attempted to model work supports together with a partial TANF cash grant. Earned income disregards are important, for they allow families to enter the work force and continue to receive a partial TANF cash grant. However, families cannot become self-sufficient, or even meet all their needs at an adequate level with the help of work supports, and

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***Public policies can have a substantial impact on the ability of families to meet their needs—aiding them with temporary work supports until they are able to earn self-sufficiency wages.***

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still qualify for a partial cash grant. That is, when families leave welfare for work under Montana state earned income disregard rules, families may have 25% of their earnings disregarded. As earnings increase their cash grant decreases until they are no longer eligible for temporary cash assistance. We found that families would lose all cash benefits before their combined income was enough to meet their needs, *even with the help of work supports (child care, Food Stamps and Medicaid)*. In other words, *even with the help of these work supports*, a parent’s earnings must be considerably above the maximum level to qualify for a partial TANF cash grant..

Earlier research showing that parents could combine work and cash assistance was based on the experience of families under Aid for Dependant Children (AFDC), prior to TANF. At that time, there were different rules regarding earnings, especially in

the first few months, and cash benefits were generally higher relative to costs than is true today.<sup>26</sup> Also, some families combined welfare and work as sources of income, but not at the same time. They did so by alternating between periods of work and welfare. Of course, families may use this strategy today, although this may not be as viable a strategy under TANF as it was under AFDC. Under TANF, each month on welfare, no matter how small the cash grant, counts against their lifetime limit of five years in Montana. Using such a strategy also creates other problems such as securing adequate child care for short periods of employment.

***Child Care (Proposed), and Health Care [CHIP] (Column #5):*** After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although she is eligible for CHIP for health insurance coverage for her children (if family income remains below 150% of poverty). In the fifth column of Table 7, we model this change by assuming that the children’s health care costs (including both insurance and out-of-pocket costs) are covered by CHIP. The parent’s cost is not covered, however, so the parent must pay for her share of the health insurance premium that is available through her employer, and out-of-pocket costs for herself. These costs total \$96 per month in Billings. Because of this increased cost she must cover to meet her health care needs, her required income is now too high to qualify for Food Stamps. Thus she must pay the full amount to feed her family, \$345 per month.

In spite of CHIP coverage for her childrens’ health care needs, as a result of the loss of Medicaid coverage for herself, she must increase her earnings by \$1.62 per hour to **\$9.90** per hour in Billings, just to be able to meet her needs at the same level as when Medicaid covered *all* of her family’s health care costs.

***Child Care (Proposed), Food Stamps, Health Care [CHIP], and Housing (Column #6):*** In the sixth column we have modeled the combination of child care, Food Stamps, health care [CHIP] and housing assistance. Housing assistance typically reduces the cost of housing so that families pay only 30% of their income for housing and utilities. This aid reduces housing costs by \$161 per month in Billings, from \$591 to \$430 per month. Because the housing assistance reduces housing costs by such a large amount, it decreases the amount of income needed to meet the family’s basic needs because of the increased availability of other subsidies such as child care.

Altogether, the combination of child care, Food Stamps, health care [CHIP] and housing aid reduces the wage required to meet the family's needs to **\$8.04** an hour in Billings, exactly half of the full Self-Sufficiency Wage.

**Tax Reform (Column #7):** In the seventh and final column of Table 7, we have shown the impact of one type of tax reform. The tax reform option modeled here increased the state deductions and exemptions so that they equal federal exemptions and deductions. (Montana's tax deductions and exemptions are about half of the federal tax deductions and exemptions) This reduces the annual state taxes by about \$600, reducing monthly taxes from \$556 to **\$507** for this family. (Compare Columns #1 and #7)

The figures in Table 7 provide examples for one family—a single parent with one infant and one pre-school-age child, living in Billings. The impact of various work supports and taxes varies in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient, assisting families who receive the supports for which they are eligible.

By temporarily aiding families with work supports until they are able to earn Self-Sufficiency-level Wages, families are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps support their achieving stable employment, depending on the state of the economy. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

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

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.<sup>27</sup> In Montana, there are 47,000 families that are income eligible for subsidized housing, yet there are only 19,620 units available, and 6,519 families are currently on the waiting list for Section 8 housing assistance.<sup>28</sup>
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators, and the Urban Institute reported that about two-thirds of those that left the Food Stamps program as they left welfare, remained eligible.<sup>29</sup>
- Only 10% of about 15 million eligible children are receiving child care assistance nationwide; in Montana, only 11% of the 49,200 eligible children are receiving child care assistance.<sup>30</sup>
- Families USA reports that in the 12 states with the largest numbers of uninsured children, Medicaid enrollment declined by nearly a million children. Some, but not all of that loss, was recouped with expanded CHIP (Child Health Insurance Program) enrollment.<sup>31</sup> In Montana, there are 46,330 uninsured children, yet only approximately 9,700 children are served by CHIP.<sup>32</sup>
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed them, and less than 20% received the full amount owed. Not surprisingly, the average monthly child support payment of \$312 represents just 17% of a single mother's, and 11% of a single father's income.<sup>33</sup> In Montana the average monthly child support payment is only \$174.<sup>34</sup>

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# *How the Self-Sufficiency Standard Can Be Used*

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The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings: from welfare clients choosing the best route out of poverty for themselves and their families, to organizations weighing investment in various education and training opportunities, to state-level policymakers facing critical policy choices on tax policy, work supports, welfare-to-work programs, economic development plans, education and training.

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many different options. The discussion below 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 Policy Tool**

The Self-Sufficiency Standard has a number of uses in the development and evaluation of policy in different areas. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy uses the Standard to assess the ability of various jobs, occupations, and sectors to provide self-sufficient wages for workers. The Standard is used together with analysis of the current local labor market supply and demand (to determine jobs that have expanding but unfilled openings), an assessment of the available job training and education infrastructure, and an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to assess the jobs and sectors on which to target training and counseling resources.

The Standard has also been used to *evaluate economic development proposals*. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government subsidies are at or above self-sufficiency, it can be determined if these proposed enterprises will require supports to the workers as well. Thus, such proposals

can be evaluated as to their net positive or negative effect on the local and state economy as well as the well-being of the potential workers and their families.

The Standard has also been used to *evaluate the impact of proposed policy changes*. As shown in this report (see Table 7), the Standard can be used to evaluate the impact of restructuring work support programs, changing co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but also to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports. It can similarly be used to look at the impact of changing program rules—such as requiring parents to enter employment when their youngest child reaches the age of three years instead of the current twelve months—on both individual families and state budgets.

The Standard can be used to *target education and job training investments*. Given the Self-Sufficiency Wages for most family types, the Standard can help make the case for investing in various types of post-secondary education and training, including training for occupations that are nontraditional for women and minorities. Such training and education provide access to a wider range of jobs paying Self-Sufficiency Wages.

## **The Self-Sufficiency Standard as a Guideline for Wage-Setting**

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers' salaries. It has also been used by private agencies, such as Community Action Agencies, to evaluate the adequacy of their own salary schedules. The Standard can and has been used in communities to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.

## **The Self-Sufficiency Standard as a Benchmark for Evaluation and Program Improvement**

The Standard can be used to evaluate outcomes for a wide range of programs that result in employment, 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. That is, for each participant, the question asked is how close the wages achieved are to the family's Self-Sufficiency Wage and thus how does the program impact on the ability of these adults to meet their families' needs adequately. Such evaluations can help redirect resources to the types of approaches that result in improved outcomes for participants.

## **The Self-Sufficiency Standard as a Counseling Tool**

The Standard can and has been used as a counseling tool, to help participants in work and training programs make choices among various occupations and jobs. The Standard has also been used to develop the Self-Sufficiency Standard Budget Worksheet, which is a

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*The Self-Sufficiency Standard can be used in a variety of settings: from welfare clients choosing the best route out of poverty for themselves and their families, to organizations weighing investment in various education and training opportunities, to state-level policymakers facing critical policy choices on tax policy, work supports, welfare-to-work programs, economic development plans, education and training.*

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tool that counselors and clients can use to “test” the ability of various wages to meet a family's self-sufficiency needs. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-

Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants determine in what ways micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

The Budget Worksheet also provides both counselors and clients with information on available programs and work supports, integrating in one place a wide range of possibilities not usually brought together—even though clients often must coordinate these various programs in their lives.

## **The Self-Sufficiency Standard as a Public Education Tool**

The Standard is an important public education tool. It helps the public at large understand what is involved in achieving self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. By demonstrating how the various components fit together, the Standard helps facilitate the coordination of various providers of services and supports, both public and private, such as child care providers, community organizations and education and training organizations.

## **The Self-Sufficiency Standard in Research**

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of “poverty,” or income inadequacy, and how this 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.

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# Conclusion

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With the passage of the 1996 welfare legislation—particularly with the advent of work requirements and time limits—helping low-income persons or welfare recipients become self-sufficient has become a top priority. The Self-Sufficiency Standard documents the cost of living that families of different sizes must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most families, earnings that are above the official poverty level or earnings that are high enough to disqualify them from welfare are nevertheless far below what they need to meet their families' basic needs.

The 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.

The Standard has been calculated for a number of states, including California, Colorado, Connecticut, Illinois, Indiana, Iowa, Kentucky, Maryland, Massachusetts, New Jersey, New York, North Carolina, Pennsylvania, South Dakota, Texas, Utah, Wisconsin, Washington state and the Washington, DC metropolitan area.

For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women at (202) 638-3143 or Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or (206) 616-2850, or go to [www.sixstrategies.org](http://www.sixstrategies.org).

For further implications of the Self-Sufficiency Standard for Montana, to order this publication or the Standard for a particular county, or to find out more about the Montana Family Economic Self-Sufficiency Project, please contact Kate Kahan at Working for Equality and Economic Liberation at (888) 543-2530 or [kkahan@weelempowers.org](mailto:kkahan@weelempowers.org).



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# Endnotes

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<sup>1</sup> Anonymous quote in Elizabeth A. Gowdy and Susan R. Pearlmutter, “Economic Self-Sufficiency is a Road I’m On: The Results of Focus Group Research with Low-Income Women,” in Liane V. Davis, ed., *Building on Women’s Strengths: A Social Work Agenda for the Twenty-First Century* (New York: The Haworth Press, 1994), p. 93.

<sup>2</sup> See for example, William O’Hare, Taynia Mann, Kathryn Porter and Robert Greenstein, *Real Life Poverty in America: Where the American Public Would Set the Poverty Line*, Center on Budget and Policy Priorities, July 1990.

<sup>3</sup> Using the Fair Market Rents for two-bedroom units, which is the cost of housing including utilities at the 40th percentile (see below for further explanation) housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,362. This is almost four times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$347 per month.

<sup>4</sup> One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles’ work and the analyses of many others are summarized in Constance Citro and Robert Michael, eds., *Measuring Poverty: A New Approach*, Washington, DC: National Academy Press, 1995.

<sup>5</sup> The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Barbara Bergmann and Trudi Renwick, “A Budget-Based Definition of Poverty: With an Application to Single-Parent Families,” *The Journal of Human Resources*, Vol.28, No.1, p.1-24, Winter 1993. Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state.

<sup>6</sup> *Boston Globe*, 9/25/98.

<sup>7</sup> While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), 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 affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.

<sup>8</sup> Quoted in Gowdy and Pearlmutter, *op.cit.*, p. 91.

<sup>9</sup> These costs are based on a survey of units that have been on the market within the last two years, and exclude both new housing (two years old or less), and substandard and public housing.

<sup>10</sup> Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

<sup>11</sup> Under the 1988 Family Support Act (which was superceded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile, for the age of child, setting, and location. Most states conducted surveys of costs, or commissioned child care referral networks or researchers to do these studies.

<sup>12</sup> Child care centers are more frequently used for older children (two to four years old) than for infants (J.R. Veum and P. M. Gleason. October, 1991. “Child Care Arrangements and Costs.” *Monthly Labor Review*. p. 10-17.) However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative’s home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care.) See J. Capizzano, G. Adams, and F. Sonenstein. March 2000. *Child Care Arrangements for Children under Five: Variation across States*. Washington, DC: The Urban Institute. National Survey of America’s Families, Series B, No. b-7.

<sup>13</sup> Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.

<sup>14</sup> See C. Porter and E. Deakin. December 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 at Berkeley.

<sup>15</sup> Auto Insurance Rate Comparison Guide - January 2001, Montana Insurance Commissioners Office.

<sup>16</sup> According to the Bureau of Labor Statistics, 83% of non-temporary workers have health insurance provided through their employer.

<sup>17</sup> A. Foster Higgins & Co., Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1993-1996* (Princeton,

NJ: A. Foster Higgins & Co., Inc., 1994-1997), and William M. Mercer, Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998*, (New York, NY: William M. Mercer, Inc., 1998 and 1999).

<sup>18</sup> See Citro and Michael, *op.cit.*

<sup>19</sup> In the report, single parents are referred to as “she” because over 90% of single parents are women.

<sup>20</sup> United States Census Bureau, [www.census.gov](http://www.census.gov)

<sup>21</sup> Under CHIP, health care coverage is provided for children in families with net incomes (after certain deductions, such as for child care) that is between 135% and 150% of poverty, with families with net incomes between 135% and 150% paying a maximum co-pay of up to \$215 per child per benefit year.

<sup>22</sup> Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section is “Monthly Operational Review of Earned Income Credit.”)

<sup>23</sup> Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a “lump sum” is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See J. L. Romich and T. Weisner. October 1999. *How Families View and Use the EITC: The Case for Lump-sum Delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

<sup>24</sup> OCSE-157 Report for FFY2001, MT Child Support Enforcement Division ([www.acf.dhhs.gov/programs/cse/prgrpt.htm](http://www.acf.dhhs.gov/programs/cse/prgrpt.htm)).

<sup>25</sup> Under the current schedule, the parent pays \$5 per week if their income falls below 95% of the Federal Poverty Line (FPL), which is about .5% of family income, but then it jumps to 3% of family income at 100% FPL. After that, it increases from in increments of 1% of income for each 5% of the federal poverty level, up to 14% of family income at 155% FPL (\$26,673 for a family of three). The revised co-payment

schedule we have shown in column #3 as “Proposed Child Care” increases co-payments more gradually by .5% of income for each 5% of the FPL. (Thus this schedule also starts with 1% at 100% of the FPL, and reaches a maximum of 10.5% at 200% of the FPL.)

<sup>26</sup> Roberta Spalter-Roth, Beverly Burr, Heidi Hartmann, and Lois Shaw, with Jill Braunstein and Robin Dennis. (1995). *Welfare that Works: The Working Lives of AFDC Recipients*. Pennsylvania, D.C.: Institute for Women’s Policy Research. Also, Roberta Spalter-Roth, *Income Packages Among Low-Income Single-Mother Families: Economic Well-Being and Income Security*, presented at the Coalition on Human Needs, 3/29/96.

<sup>27</sup> U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

<sup>28</sup> Housing Needs Assessment Report, April 2001, MT Dept. of Commerce.

<sup>29</sup> “Current News and Analysis: 8.6 Million Fewer Food Stamp Participants in March 2000 than March 1996, Yet Studies Show Persistent Need”, <http://www.frac.org/html/news/fsmar00nos.html>. Also see Sheila R. Zedlewski and Sarah Brauner, *Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads?* The Urban Institute: Assessing the New Federalism, National survey of America’s Families (NSAF). Series B, No. B-3, November 1999.

<sup>30</sup> U.S. Department of Health and Human Services, The Administration for Children and Families, Child Care Bureau, *Access to Child Care for Low-Income Working Families*, 1998.

<sup>31</sup> Families USA, *One Step Forward, One Step Back: Children’s Health Coverage after CHIP and Welfare Reform*. October 1999.

<sup>32</sup> Montana Department of Public Health and Human Services, Health Policy and Services Division, ([www.dphhs.state.mt.us/hpsd/index](http://www.dphhs.state.mt.us/hpsd/index)).

<sup>33</sup> Lydia Scoon-Rogers, *op. cit.*

<sup>34</sup> United State Census Bureau, ([www.census.gov](http://www.census.gov)), 2000 Census reports that 46,330 children uninsured (18%) in Montana.

## Data Sources

Data Type	Source	Assumptions
<b>Child Care</b>	Montana Child Care Market Rate Study, October 2000	July 2000 market rates for child care, hourly and daily rates. Child Care costs were updated with the CPI of 1.027 from July 2000 to July 2001. <u>Infant</u> : Full Time, 0-2 yrs, Family Day Care <u>Preschooler</u> : Full Time, 2 yrs and up, Child Day Care Center <u>School Age</u> : Part Time, Child Day Care Center
<b>Food</b>	USDA Low-Cost Food Plan, June 2000.	USDA plan used for all counties. Assumed single adult families headed by female.
<b>Health Insurance</b>	Medical Expenditure Panel Survey ( <a href="http://www.meps.ahrp.gov/MEPSNct/IC/MEPSnetIC.asp">http://www.meps.ahrp.gov/MEPSNct/IC/MEPSnetIC.asp</a> ) <u>Out of Pocket Costs</u> : U.S. Department of Health and Human Services. 1987. <i>National Expenditure Survey. The Future of Children</i> . Winter 1992.	MEPS provides a statewide average for both single and family coverage in 1998. Updated with the Medical Consumer Price Index. Out of pocket costs are by age, and are updated with the Medical CPI.
<b>Housing</b>	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2002</i> . (10/01/01). ( <a href="http://www.huduser.org">www.huduser.org</a> ).	Fair Market Rents are varied by individual PHA payment standards, which reflect sub-MSA and county or sub-county cost variations and range from 90-120% of FMR or 50th percentile.
<b>Taxes</b>	Montana Department of Revenue: ( <a href="http://www.state.mt.us/revenue/tax_fees_indiv.htm">www.state.mt.us/revenue/tax_fees_indiv.htm</a> )	Taxes included federal and state income taxes and payroll taxes. Standard deduction and all income from wages. Montana has no general sales or use tax.
<b>Transportation</b>	Auto Insurance Rate Comparison Guide, January 2001. Montana Insurance Commissioner - John Morrison. State Averages Expenditures & Premiums for Personal Automobile Insurance in 1998, April 1998. National Association of Insurance Commissioners ( <a href="http://www.naic.org">www.naic.org</a> )	Using the premiums listed in the Montana Insurance Commissioner's Office report for the top five market share auto insurance companies in Montana, and the Auto Insurance Rate Comparison Guide for auto insurance premiums, the amount for each county is calculated using a ratio to vary the statewide average cost of auto insurance (from the National Insurance Commissioners report).
<b>Miscellaneous</b>	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items and the telephone.



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## *About the Authors*

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**Diana M. Pearce**, Ph.D. teaches at the School of Social Work, University of Washington in Seattle, Washington. 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 on 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.

**Jennifer Brooks** is the Director of Self-Sufficiency Programs and Policy for Wider Opportunities for Women (WOW). Ms. Brooks has worked on the Self-Sufficiency Standards for seven states through her work on WOW’s State Organizing Project for Family Economic Self-Sufficiency. Ms. Brooks oversees the development and implementation of the Standard in the states; oversees WOW’s local, state and federal legislative involvement; assists in formulation of WOW’s policy positions; works to build coalitions of advocates at the local and regional levels; and provides technical assistance to WOW’s state and local partners on issues related to women, work and poverty. Ms. Brooks received a Master’s Degree in Public Policy with a Concentration in Women’s Studies from The George Washington University.



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# *List of Montana Metropolitan Areas and Non-Metropolitan Counties*

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## *Metropolitan Areas*

*Billings, MT MSA*

*Yellowstone County*

*Great Falls, MT MSA*

*Cascade County*

*Missoula, MT MSA*

*Missoula County*

## *Non-Metropolitan Counties*

*Beaverhead County*

*Big Horn County*

*Blaine County*

*Broadwater County*

*Carbon County*

*Carter County*

*Chouteau County*

*Custer County*

*Daniels County*

*Dawson County*

*Deer Lodge County*

*Fallon County*

*Fergus County*

*Flathead County*

*Gallatin County*

*Garfield County*

*Glacier County*

*Golden Valley County*

*Granite County*

*Hill County*

*Jefferson County*

*Judith Basin County*

*Lake County*

*Lewis and Clark County*

*Liberty County*

*Lincoln County*

*McCone County*

*Madison County*

*Meagher County*

*Mineral County*

*Musselshell County*

*Park County*

*Petroleum County*

*Phillips County*

*Pondera County*

*Powder River County*

*Powell County*

*Prairie County*

*Ravalli County*

*Richland County*

*Roosevelt County*

*Rosebud County*

*Sanders County*

*Sheridan County*

*Silver Bow County*

*Stillwater County*

*Sweet Grass County*

*Teton County*

*Toole County*

*Treasure County*

*Valley County*

*Wheatland County*

*Wibaux County*





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# *Map of Montana Counties*

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***Appendix:***  
***The Self-Sufficiency Standard for***  
***Selected Family Types, Montana***

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**Table 1**  
**The Self-Sufficiency Standard for Billings, MT MSA, 2002**  
**Yellowstone County - Billings**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage
Housing	442	591	591	591	591	722	591	591
Child Care	0	407	390	796	271	1068	796	661
Food	176	257	266	345	461	464	496	544
Transportation	219	224	224	224	224	224	431	431
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	93	173	170	223	183	278	265	254
Taxes	224	421	402	556	352	718	666	615
Earned Income								
Tax Credit (-)	0	-24	-35	0	-117	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-82	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.10	\$12.54	\$12.16	\$16.08	\$12.04	\$20.12	\$9.66 <i>per adult</i>	\$9.17 <i>per adult</i>
-Monthly	\$1,250	\$2,207	\$2,141	\$2,830	\$2,118	\$3,541	\$3,400	\$3,227
-Annual	\$15,001	\$26,489	\$25,690	\$33,958	\$25,419	\$42,491	\$40,801	\$38,727

**Table 2**  
**The Self-Sufficiency Standard for Billings, MT MSA, 2002**  
**Yellowstone County (Excluding Billings)**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage
Housing	442	591	591	591	591	758	591	591
Child Care	0	407	390	796	271	1068	796	661
Food	176	257	266	345	461	464	496	544
Transportation	219	224	224	224	224	224	431	431
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	93	173	170	223	183	281	265	254
Taxes	224	421	402	556	352	735	666	615
Earned Income								
Tax Credit (-)	0	-24	-35	0	-117	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-82	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.10	\$12.54	\$12.16	\$16.08	\$12.04	\$20.44	\$9.66 <i>per adult</i>	\$9.17 <i>per adult</i>
-Monthly	\$1,250	\$2,207	\$2,141	\$2,830	\$2,118	\$3,598	\$3,400	\$3,227
-Annual	\$15,001	\$26,489	\$25,690	\$33,958	\$25,419	\$43,175	\$40,801	\$38,727

**Table 3**  
**The Self-Sufficiency Standard for Great Falls, MT MSA, 2002**  
**Cascade - Great Falls**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	400	527	527	527	527	686	527	527
Child Care	0	362	452	813	285	1098	813	737
Food	176	257	266	345	461	464	496	544
Transportation	212	218	218	218	218	218	419	419
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	88	161	169	218	177	276	259	254
Taxes	205	354	397	531	325	712	639	615
Earned Income Tax Credit (-)	0	-62	-37	0	-137	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.69	\$11.20	\$12.07	\$15.61	\$11.49	\$20.01	\$9.40 <i>per adult</i>	\$9.16 <i>per adult</i>
-Monthly	\$1,178	\$1,972	\$2,125	\$2,747	\$2,023	\$3,522	\$3,307	\$3,226
-Annual	\$14,130	\$23,658	\$25,496	\$32,962	\$24,277	\$42,268	\$39,686	\$38,710

**Table 4**  
**The Self-Sufficiency Standard for Great Falls, MT MSA, 2002**  
**Cascade County (Excluding Great Falls)**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	420	559	559	559	559	727	559	559
Child Care	0	362	452	813	285	1098	813	737
Food	176	257	266	345	461	464	496	544
Transportation	212	218	218	218	218	218	419	419
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	90	165	172	221	180	280	262	257
Taxes	213	372	416	546	339	732	653	629
Earned Income Tax Credit (-)	0	-51	-26	0	-126	0	0	0
Child Care Tax Credit (-)	0	-44	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.86	\$11.58	\$12.45	\$15.89	\$11.80	\$20.38	\$9.54 <i>per adult</i>	\$9.31 <i>per adult</i>
-Monthly	\$1,208	\$2,038	\$2,192	\$2,797	\$2,076	\$3,587	\$3,357	\$3,276
-Annual	\$14,491	\$24,458	\$26,301	\$33,560	\$24,914	\$43,044	\$40,283	\$39,308

**Table 5**  
**The Self-Sufficiency Standard for Missoula, MT MSA, 2002**  
**Missoula County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +		
						infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	447	594	594	594	594	766	594	594
Child Care	0	407	407	813	271	1085	813	678
Food	176	257	266	345	461	464	496	544
Transportation	207	213	213	213	213	213	409	409
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	93	172	171	224	182	282	265	254
Taxes	221	416	407	560	347	742	665	614
Earned Income								
Tax Credit (-)	0	-27	-32	0	-120	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-80	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.05	\$12.45	\$12.26	\$16.15	\$11.95	\$20.57	\$9.65 per adult	\$9.16 per adult
-Monthly	\$1,241	\$2,191	\$2,158	\$2,843	\$2,104	\$3,620	\$3,396	\$3,223
-Annual	\$14,887	\$26,291	\$25,895	\$34,119	\$25,244	\$43,438	\$40,750	\$38,676

**Table 6**  
**The Self-Sufficiency Standard for Beaverhead County, MT, 2002**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +		
						infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	395	521	521	521	521	677	521	521
Child Care	0	407	339	746	226	972	746	565
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	88	165	157	210	170	263	251	235
Taxes	201	375	328	434	294	651	602	531
Earned Income								
Tax Credit (-)	0	-50	-76	-29	-161	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-49	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.62	\$11.63	\$10.69	\$14.41	\$10.86	\$18.80	\$9.04 per adult	\$8.35 per adult
-Monthly	\$1,166	\$2,047	\$1,881	\$2,536	\$1,911	\$3,309	\$3,184	\$2,940
-Annual	\$13,991	\$24,565	\$22,572	\$30,430	\$22,936	\$39,707	\$38,203	\$35,284

**Table 7**  
**The Self-Sufficiency Standard for Big Horn, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	330	517	517	517	517	584	517	517
Child Care	0	407	390	796	271	1068	796	661
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	81	165	161	215	174	263	256	245
Taxes	175	373	354	465	313	652	624	573
Earned Income Tax Credit (-)	0	-51	-61	-7	-147	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-59	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$6.07	\$11.59	\$11.21	\$15.00	\$11.25	\$18.83	\$9.25 per adult	\$8.76 per adult
-Monthly	\$1,068	\$2,039	\$1,973	\$2,640	\$1,980	\$3,314	\$3,257	\$3,084
-Annual	\$12,819	\$24,470	\$23,676	\$31,684	\$23,754	\$39,763	\$39,082	\$37,003

**Table 8**  
**The Self-Sufficiency Standard for Blaine County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	359	450	450	450	450	597	450	450
Child Care	0	373	362	734	226	960	734	587
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	84	155	152	202	163	253	243	231
Taxes	187	313	301	443	259	609	564	508
Earned Income Tax Credit (-)	0	-84	-92	-50	-186	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-94	-29	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$6.32	\$10.42	\$10.13	\$13.87	\$10.17	\$17.99	\$8.68 per adult	\$8.14 per adult
-Monthly	\$1,112	\$1,834	\$1,783	\$2,440	\$1,790	\$3,167	\$3,055	\$2,865
-Annual	\$13,342	\$22,006	\$21,394	\$29,283	\$21,486	\$38,003	\$36,665	\$34,377



**Table 9**  
**The Self-Sufficiency Standard for Broadwater County, MT MSA, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	323	450	450	450	450	621	450	450
Child Care	0	390	384	774	362	1135	774	746
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	80	156	154	206	177	273	247	246
Taxes	172	325	313	459	323	700	583	581
Earned Income								
Tax Credit (-)	0	-78	-85	-35	-138	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.01	\$10.63	\$10.38	\$14.25	\$11.47	\$19.75	\$8.85 per adult	\$8.84 per adult
-Monthly	\$1,058	\$1,871	\$1,827	\$2,507	\$2,018	\$3,477	\$3,117	\$3,111
-Annual	\$12,693	\$22,446	\$21,924	\$30,089	\$24,220	\$41,719	\$37,403	\$37,334

**Table 10**  
**The Self-Sufficiency Standard for Carbon County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	403	593	593	593	593	729	593	593
Child Care	0	407	390	796	271	1068	796	661
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	88	172	169	222	182	277	263	252
Taxes	205	417	398	553	348	717	659	608
Earned Income								
Tax Credit (-)	0	-26	-37	0	-120	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-80	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.69	\$12.46	\$12.09	\$16.02	\$11.97	\$20.10	\$9.59 per adult	\$9.10 per adult
-Monthly	\$1,178	\$2,194	\$2,127	\$2,819	\$2,106	\$3,538	\$3,375	\$3,202
-Annual	\$14,136	\$26,323	\$25,524	\$33,828	\$25,270	\$42,453	\$40,501	\$38,423

**Table 11**  
**The Self-Sufficiency Standard for Carter County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	343	427	427	427	427	581	427	427
Child Care	0	339	339	678	199	877	678	538
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	82	149	147	194	158	243	235	223
Taxes	180	284	276	404	236	569	528	479
Earned Income Tax Credit (-)	0	-101	-106	-78	-204	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-70	-17	-150	-100	-94
Self-Sufficiency Wage								
-Hourly	\$6.18	\$9.79	\$9.62	\$13.10	\$9.70	\$17.14	\$8.33 <i>per adult</i>	\$7.84 <i>per adult</i>
-Monthly	\$1,088	\$1,722	\$1,693	\$2,305	\$1,707	\$3,017	\$2,932	\$2,761
-Annual	\$13,053	\$20,670	\$20,316	\$27,665	\$20,488	\$36,198	\$35,180	\$33,134

**Table 12**  
**The Self-Sufficiency Standard for Chouteau County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	327	460	460	460	460	554	460	460
Child Care	0	362	452	813	284	1098	813	736
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	81	154	162	211	170	263	252	246
Taxes	174	314	357	438	293	652	605	581
Earned Income Tax Credit (-)	0	-84	-60	-26	-162	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-48	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$10.40	\$11.27	\$14.49	\$10.83	\$18.83	\$9.07 <i>per adult</i>	\$8.84 <i>per adult</i>
-Monthly	\$1,064	\$1,831	\$1,983	\$2,551	\$1,907	\$3,314	\$3,194	\$3,112
-Annual	\$12,765	\$21,975	\$23,796	\$30,611	\$22,880	\$39,762	\$38,329	\$37,341

**Table 13**  
**The Self-Sufficiency Standard for Custer County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	334	521	521	521	521	677	521	521
Child Care	0	339	339	678	199	877	678	538
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	82	158	157	203	168	253	244	233
Taxes	177	337	328	451	281	608	571	518
Earned Income								
Tax Credit (-)	0	-71	-76	-44	-171	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-98	-42	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.10	\$10.86	\$10.69	\$14.01	\$10.60	\$17.96	\$8.74 per adult	\$8.23 per adult
-Monthly	\$1,074	\$1,910	\$1,881	\$2,465	\$1,866	\$3,161	\$3,078	\$2,898
-Annual	\$12,891	\$22,926	\$22,572	\$29,584	\$22,391	\$37,936	\$36,936	\$34,775

**Table 14**  
**The Self-Sufficiency Standard for Daniels County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	343	427	427	427	427	554	427	427
Child Care	0	362	407	768	181	949	768	587
Food	176	257	266	345	461	464	496	544
Transportation	200	205	205	205	205	205	394	394
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	82	150	153	202	155	247	242	226
Taxes	177	291	308	444	223	580	561	489
Earned Income								
Tax Credit (-)	0	-97	-88	-49	-214	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-94	-12	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.10	\$9.93	\$10.27	\$13.88	\$9.44	\$17.43	\$8.64 per adult	\$7.95 per adult
-Monthly	\$1,073	\$1,748	\$1,807	\$2,442	\$1,661	\$3,067	\$3,042	\$2,799
-Annual	\$12,880	\$20,975	\$21,689	\$29,310	\$19,937	\$36,808	\$36,510	\$33,586

**Table 15**  
**The Self-Sufficiency Standard for Dawson County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	341	427	427	427	427	554	427	427
Child Care	0	359	362	721	181	901	721	542
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	82	151	150	198	156	243	239	224
Taxes	180	295	288	425	227	568	548	471
Earned Income								
Tax Credit (-)	0	-95	-99	-63	-210	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-85	-16	-150	-100	-94
Self-Sufficiency Wage								
-Hourly	\$6.16	\$10.01	\$9.87	\$13.51	\$9.53	\$17.12	\$8.52 per adult	\$7.84 per adult
-Monthly	\$1,085	\$1,762	\$1,738	\$2,378	\$1,677	\$3,013	\$2,999	\$2,758
-Annual	\$13,017	\$21,147	\$20,852	\$28,531	\$20,128	\$36,158	\$35,982	\$33,100

**Table 16**  
**The Self-Sufficiency Standard for Deer Lodge, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	395	521	521	521	521	677	521	521
Child Care	0	407	339	746	226	972	746	565
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	88	165	157	210	170	263	251	235
Taxes	201	375	328	434	294	651	602	531
Earned Income								
Tax Credit (-)	0	-50	-76	-29	-161	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-49	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.62	\$11.63	\$10.69	\$14.41	\$10.86	\$18.80	\$9.04 per adult	\$8.35 per adult
-Monthly	\$1,166	\$2,047	\$1,881	\$2,536	\$1,911	\$3,309	\$3,184	\$2,940
-Annual	\$13,991	\$24,565	\$22,572	\$30,430	\$22,936	\$39,707	\$38,203	\$35,284

**Table 17**  
**The Self-Sufficiency Standard for Fallon County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	323	427	427	427	427	560	427	427
Child Care	0	339	339	678	199	877	678	538
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	80	149	147	194	158	241	235	223
Taxes	172	284	276	404	236	559	528	479
Earned Income								
Tax Credit (-)	0	-101	-106	-78	-204	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-70	-17	-150	-100	-94
Self-Sufficiency Wage								
-Hourly	\$6.01	\$9.79	\$9.62	\$13.10	\$9.70	\$16.95	\$8.33 per adult	\$7.84 per adult
-Monthly	\$1,058	\$1,722	\$1,693	\$2,305	\$1,707	\$2,984	\$2,932	\$2,761
-Annual	\$12,693	\$20,670	\$20,316	\$27,665	\$20,488	\$35,807	\$35,180	\$33,134

**Table 18**  
**The Self-Sufficiency Standard for Fergus County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	355	502	502	502	502	677	502	502
Child Care	0	384	367	751	271	1022	751	638
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	84	161	158	209	173	268	250	241
Taxes	185	351	334	425	306	674	596	556
Earned Income								
Tax Credit (-)	0	-63	-73	-36	-152	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-55	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.28	\$11.15	\$10.79	\$14.24	\$11.11	\$19.25	\$8.99 per adult	\$8.59 per adult
-Monthly	\$1,106	\$1,962	\$1,900	\$2,506	\$1,955	\$3,388	\$3,163	\$3,025
-Annual	\$13,270	\$23,539	\$22,796	\$30,072	\$23,456	\$40,656	\$37,954	\$36,301

**Table 19**  
**The Self-Sufficiency Standard for Flathead County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	396	529	529	529	529	738	529	529
Child Care	0	362	362	723	235	958	723	596
Food	176	257	266	345	461	464	496	544
Transportation	213	218	218	218	218	218	419	419
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	88	162	160	209	172	268	250	240
Taxes	203	355	347	426	303	674	598	552
Earned Income Tax Credit (-)	0	-61	-65	-35	-154	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-54	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$6.66	\$11.23	\$11.06	\$14.26	\$11.05	\$19.25	\$9.01 <i>per adult</i>	\$8.56 <i>per adult</i>
-Monthly	\$1,172	\$1,976	\$1,947	\$2,510	\$1,945	\$3,387	\$3,170	\$3,012
-Annual	\$14,065	\$23,714	\$23,367	\$30,121	\$23,335	\$40,650	\$38,045	\$36,139

**Table 20**  
**The Self-Sufficiency Standard for Gallatin County, MT, 2002**  
**Gallatin County - Bozeman**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	536	719	719	719	719	769	719	719
Child Care	0	452	497	949	316	1265	949	813
Food	176	257	266	345	461	464	496	544
Transportation	207	212	212	212	212	212	407	407
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	101	189	192	250	199	301	291	279
Taxes	257	502	517	679	373	836	789	733
Earned Income Tax Credit (-)	0	0	0	0	-68	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$7.80	\$14.16	\$14.43	\$18.46	\$13.36	\$22.24	\$10.81 <i>per adult</i>	\$10.30 <i>per adult</i>
-Monthly	\$1,373	\$2,492	\$2,540	\$3,248	\$2,351	\$3,915	\$3,806	\$3,627
-Annual	\$16,477	\$29,906	\$30,479	\$38,978	\$28,218	\$46,974	\$45,667	\$43,523

**Table 21**  
**The Self-Sufficiency Standard for Gallatin County, MT, 2002**  
**Gallatin County (Excluding Bozeman)**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	478	659	659	659	659	769	659	659
Child Care	0	452	497	949	316	1265	949	813
Food	176	257	266	345	461	464	496	544
Transportation	207	212	212	212	212	212	407	407
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	96	183	186	244	193	301	285	273
Taxes	234	474	489	651	404	836	759	703
Earned Income								
Tax Credit (-)	0	0	0	0	-78	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.31	\$13.63	\$13.90	\$17.93	\$13.09	\$22.24	\$10.54 per adult	\$10.03 per adult
-Monthly	\$1,286	\$2,398	\$2,446	\$3,155	\$2,304	\$3,915	\$3,709	\$3,532
-Annual	\$15,435	\$28,781	\$29,357	\$37,859	\$27,654	\$46,974	\$44,509	\$42,381

**Table 22**  
**The Self-Sufficiency Standard for Garfield County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	323	427	427	427	427	554	427	427
Child Care	0	359	362	721	181	901	721	542
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	80	151	150	198	156	243	239	224
Taxes	172	295	288	425	227	568	548	471
Earned Income								
Tax Credit (-)	0	-95	-99	-63	-210	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-85	-16	-150	-100	-94
Self-Sufficiency Wage								
-Hourly	\$6.01	\$10.01	\$9.87	\$13.51	\$9.53	\$17.12	\$8.52 per adult	\$7.84 per adult
-Monthly	\$1,058	\$1,762	\$1,738	\$2,378	\$1,677	\$3,013	\$2,999	\$2,758
-Annual	\$12,693	\$21,143	\$20,852	\$28,531	\$20,128	\$36,158	\$35,982	\$33,100

**Table 23**  
**The Self-Sufficiency Standard for Glacier County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	355	507	507	507	507	710	507	507
Child Care	0	362	452	813	285	1098	813	737
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	84	159	167	215	175	278	256	251
Taxes	185	341	384	470	313	722	627	603
Earned Income Tax Credit (-)	0	-69	-44	-4	-146	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$6.28	\$10.95	\$11.82	\$15.09	\$11.27	\$20.20	\$9.28 per adult	\$9.05 per adult
-Monthly	\$1,106	\$1,927	\$2,080	\$2,656	\$1,984	\$3,556	\$3,268	\$3,186
-Annual	\$13,270	\$23,119	\$24,955	\$31,870	\$23,808	\$42,670	\$39,212	\$38,231

**Table 24**  
**The Self-Sufficiency Standard for Golden Valley County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	341	427	427	427	427	572	427	427
Child Care	0	384	367	751	271	1022	751	638
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	82	153	150	201	165	257	242	233
Taxes	180	308	291	440	270	626	562	521
Earned Income Tax Credit (-)	0	-87	-97	-52	-178	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-93	-34	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$6.16	\$10.29	\$9.94	\$13.81	\$10.39	\$18.32	\$8.65 per adult	\$8.26 per adult
-Monthly	\$1,085	\$1,811	\$1,749	\$2,430	\$1,829	\$3,225	\$3,046	\$2,908
-Annual	\$13,017	\$21,727	\$20,985	\$29,161	\$21,945	\$38,696	\$36,552	\$34,898



**Table 25**  
**The Self-Sufficiency Standard for Granite County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	395	427	427	427	427	554	427	427
Child Care	0	407	339	746	226	972	746	565
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	88	156	147	201	161	250	242	226
Taxes	201	322	276	438	249	595	559	486
Earned Income								
Tax Credit (-)	0	-80	-106	-54	-194	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-91	-23	-150	-100	-99
Self-Sufficiency Wage								
-Hourly	\$6.62	\$10.56	\$9.62	\$13.75	\$9.96	\$17.71	\$8.63 <i>per adult</i>	\$7.94 <i>per adult</i>
-Monthly	\$1,166	\$1,858	\$1,693	\$2,421	\$1,753	\$3,117	\$3,037	\$2,793
-Annual	\$13,991	\$22,300	\$20,316	\$29,047	\$21,039	\$37,409	\$36,446	\$33,522

**Table 26**  
**The Self-Sufficiency Standard for Hill County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	370	512	512	512	512	733	512	512
Child Care	0	373	362	734	226	960	734	587
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	85	161	158	208	169	267	249	237
Taxes	191	349	336	421	288	671	593	537
Earned Income								
Tax Credit (-)	0	-64	-72	-39	-164	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-46	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.41	\$11.12	\$10.84	\$14.15	\$10.77	\$19.20	\$8.95 <i>per adult</i>	\$8.41 <i>per adult</i>
-Monthly	\$1,128	\$1,958	\$1,908	\$2,491	\$1,895	\$3,378	\$3,152	\$2,961
-Annual	\$13,540	\$23,492	\$22,898	\$29,888	\$22,737	\$40,541	\$37,822	\$35,538

**Table 27**  
**The Self-Sufficiency Standard for Jefferson County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	323	521	521	521	521	578	521	521
Child Care	0	390	384	774	362	1135	774	746
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	80	163	161	213	184	269	254	253
Taxes	172	365	353	453	355	681	615	614
Earned Income								
Tax Credit (-)	0	-55	-62	-16	-114	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-84	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.01	\$11.44	\$11.19	\$14.77	\$12.13	\$19.37	\$9.17 <i>per adult</i>	\$9.15 <i>per adult</i>
-Monthly	\$1,058	\$2,013	\$1,970	\$2,599	\$2,135	\$3,410	\$3,228	\$3,222
-Annual	\$12,693	\$24,154	\$23,637	\$31,186	\$25,621	\$40,917	\$38,735	\$38,666

**Table 28**  
**The Self-Sufficiency Standard for Judith Basin County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	343	427	427	427	427	554	427	427
Child Care	0	384	367	751	271	1022	751	638
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	82	153	150	201	165	255	242	233
Taxes	180	308	291	440	270	618	562	521
Earned Income								
Tax Credit (-)	0	-87	-97	-52	-178	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-93	-34	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.18	\$10.29	\$9.94	\$13.81	\$10.39	\$18.16	\$8.65 <i>per adult</i>	\$8.26 <i>per adult</i>
-Monthly	\$1,088	\$1,811	\$1,749	\$2,430	\$1,829	\$3,197	\$3,046	\$2,908
-Annual	\$13,053	\$21,727	\$20,985	\$29,161	\$21,945	\$38,360	\$36,552	\$34,898

**Table 29**  
**The Self-Sufficiency Standard for Lake County, MT, 2002**  
**Lake County - Ronan**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	359	474	474	474	474	615	474	474
Child Care	0	362	362	723	235	958	723	596
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	84	156	154	203	166	255	244	234
Taxes	187	323	314	450	275	617	570	524
Earned Income								
Tax Credit (-)	0	-79	-84	-45	-175	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-97	-39	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.32	\$10.58	\$10.40	\$13.99	\$10.49	\$18.13	\$8.74 per adult	\$8.29 per adult
-Monthly	\$1,112	\$1,862	\$1,830	\$2,462	\$1,847	\$3,191	\$3,075	\$2,916
-Annual	\$13,342	\$22,342	\$21,956	\$29,547	\$22,160	\$38,297	\$36,902	\$34,996

**Table 30**  
**The Self-Sufficiency Standard for Lake County, MT, 2002**  
**Lake County (Excluding Ronan)**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	395	521	521	521	521	677	521	521
Child Care	0	362	362	723	235	958	723	596
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	88	161	159	208	171	261	249	239
Taxes	201	348	341	464	297	645	592	545
Earned Income								
Tax Credit (-)	0	-65	-69	-28	-158	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-51	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.62	\$11.10	\$10.94	\$14.44	\$10.94	\$18.68	\$8.94 per adult	\$8.49 per adult
-Monthly	\$1,166	\$1,953	\$1,926	\$2,542	\$1,925	\$3,288	\$3,148	\$2,990
-Annual	\$13,991	\$23,437	\$23,108	\$30,505	\$23,097	\$39,454	\$37,779	\$35,875

**Table 31**  
**The Self-Sufficiency Standard for Lewis and Clark County, MT, 2002**  
**Lewis and Clark County - Helena**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	444	538	538	538	538	748	538	538
Child Care	0	390	384	774	362	1135	774	746
Food	176	257	266	345	461	464	496	544
Transportation	213	219	219	219	219	219	421	421
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	93	165	163	215	186	286	256	256
Taxes	223	376	362	467	365	762	626	625
Earned Income Tax Credit (-)	0	-48	-55	-6	-107	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.07	\$11.67	\$11.42	\$15.03	\$12.33	\$20.92	\$9.28 per adult	\$9.26 per adult
-Monthly	\$1,245	\$2,054	\$2,010	\$2,645	\$2,170	\$3,682	\$3,266	\$3,260
-Annual	\$14,940	\$24,644	\$24,122	\$31,745	\$26,037	\$44,187	\$39,188	\$39,119

**Table 32**  
**The Self-Sufficiency Standard for Lewis and Clark County, MT, 2002**  
**Lewis and Clark County (Excluding Helena)**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	444	592	592	592	592	823	592	592
Child Care	0	390	384	774	362	1135	774	746
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	93	170	168	220	191	294	261	261
Taxes	221	408	394	541	392	798	648	646
Earned Income Tax Credit (-)	0	-32	-39	0	-87	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.04	\$12.26	\$12.01	\$15.81	\$12.86	\$21.57	\$9.48 per adult	\$9.47 per adult
-Monthly	\$1,240	\$2,157	\$2,114	\$2,782	\$2,263	\$3,797	\$3,338	\$3,333
-Annual	\$14,875	\$25,889	\$25,363	\$33,383	\$27,159	\$45,566	\$40,061	\$39,991

**Table 33**  
**The Self-Sufficiency Standard for Liberty County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	341	427	427	427	427	554	427	427
Child Care	0	373	362	734	226	960	734	587
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	82	152	150	200	161	249	241	228
Taxes	180	302	288	432	249	590	554	498
Earned Income								
Tax Credit (-)	0	-91	-99	-58	-194	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-88	-23	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$10.16	\$9.87	\$13.65	\$9.96	\$17.61	\$8.58 per adult	\$8.04 per adult
-Monthly	\$1,085	\$1,788	\$1,738	\$2,402	\$1,753	\$3,100	\$3,020	\$2,829
-Annual	\$13,017	\$21,462	\$20,852	\$28,819	\$21,039	\$37,198	\$36,235	\$33,948

**Table 34**  
**The Self-Sufficiency Standard for Lincoln County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	363	488	488	488	488	609	488	488
Child Care	0	362	362	723	235	958	723	596
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	84	157	156	205	168	254	245	235
Taxes	189	331	323	455	281	614	577	530
Earned Income								
Tax Credit (-)	0	-75	-79	-40	-170	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-43	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.35	\$10.74	\$10.57	\$14.12	\$10.62	\$18.08	\$8.80 per adult	\$8.35 per adult
-Monthly	\$1,118	\$1,889	\$1,861	\$2,485	\$1,870	\$3,182	\$3,097	\$2,938
-Annual	\$13,414	\$22,674	\$22,328	\$29,817	\$22,439	\$38,185	\$37,163	\$35,258

**Table 35**  
**The Self-Sufficiency Standard for Madison County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	427	427	427	427	554	427	427
Child Care	0	407	339	746	226	972	746	565
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	83	156	147	201	161	250	242	226
Taxes	181	322	276	437	249	595	559	486
Earned Income Tax Credit (-)	0	-80	-106	-54	-194	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-91	-23	-150	-100	-99
Self-Sufficiency Wage -Hourly	\$6.20	\$10.56	\$9.62	\$13.75	\$9.96	\$17.71	\$8.63 per adult	\$7.94 per adult
-Monthly	\$1,091	\$1,858	\$1,693	\$2,420	\$1,753	\$3,117	\$3,037	\$2,793
-Annual	\$13,089	\$22,300	\$20,316	\$29,042	\$21,039	\$37,409	\$36,446	\$33,522

**Table 36**  
**The Self-Sufficiency Standard for McCone County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	340	427	427	427	427	627	427	427
Child Care	0	359	362	721	181	901	721	542
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	82	151	150	198	156	251	239	224
Taxes	179	295	288	424	227	596	548	471
Earned Income Tax Credit (-)	0	-95	-99	-63	-210	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-85	-16	-150	-100	-94
Self-Sufficiency Wage -Hourly	\$6.15	\$10.01	\$9.87	\$13.51	\$9.53	\$17.74	\$8.52 per adult	\$7.84 per adult
-Monthly	\$1,083	\$1,762	\$1,738	\$2,377	\$1,677	\$3,122	\$2,999	\$2,758
-Annual	\$12,999	\$21,143	\$20,852	\$28,526	\$20,128	\$37,464	\$35,982	\$33,100

**Table 37**  
**The Self-Sufficiency Standard for Meagher County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	343	521	521	521	521	627	521	521
Child Care	0	452	497	949	316	1265	949	813
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	82	170	173	230	179	287	271	260
Taxes	180	400	419	589	334	765	694	645
Earned Income								
Tax Credit (-)	0	-35	-25	0	-130	0	0	0
Child Care Tax Credit (-)	0	-44	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-73	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.18	\$12.14	\$12.50	\$16.73	\$11.71	\$20.97	\$9.94 <i>per adult</i>	\$9.45 <i>per adult</i>
-Monthly	\$1,088	\$2,136	\$2,201	\$2,944	\$2,060	\$3,691	\$3,499	\$3,328
-Annual	\$13,053	\$25,633	\$26,408	\$35,327	\$24,721	\$44,290	\$41,984	\$39,931

**Table 38**  
**The Self-Sufficiency Standard for Mineral County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	416	521	521	521	521	652	521	521
Child Care	0	407	407	813	271	1085	813	678
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	90	165	164	217	175	271	258	247
Taxes	210	374	363	527	313	691	633	582
Earned Income								
Tax Credit (-)	0	-50	-55	0	-145	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.80	\$11.63	\$11.44	\$15.53	\$11.28	\$19.58	\$9.34 <i>per adult</i>	\$8.85 <i>per adult</i>
-Monthly	\$1,198	\$2,046	\$2,014	\$2,733	\$1,985	\$3,446	\$3,289	\$3,116
-Annual	\$14,370	\$24,557	\$24,169	\$32,796	\$23,817	\$41,349	\$39,473	\$37,394

**Table 39**  
**The Self-Sufficiency Standard for Musselshell County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	366	521	521	521	521	677	521	521
Child Care	0	384	367	751	271	1022	751	638
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	85	163	160	211	175	268	252	243
Taxes	190	362	344	436	313	674	605	564
Earned Income Tax Credit (-)	0	-57	-67	-27	-145	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.38	\$11.37	\$11.00	\$14.47	\$11.28	\$19.25	\$9.07 <i>per adult</i>	\$8.68 <i>per adult</i>
-Monthly	\$1,122	\$2,003	\$1,937	\$2,546	\$1,985	\$3,388	\$3,192	\$3,055
-Annual	\$13,468	\$24,019	\$23,240	\$30,556	\$23,817	\$40,656	\$38,308	\$36,656

**Table 40**  
**The Self-Sufficiency Standard for Park County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	395	521	521	521	521	615	521	521
Child Care	0	452	497	949	316	1265	949	813
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	88	170	173	230	179	286	271	260
Taxes	201	400	419	589	334	759	694	645
Earned Income Tax Credit (-)	0	-35	-25	0	-130	0	0	0
Child Care Tax Credit (-)	0	-44	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-73	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.62	\$12.14	\$12.50	\$16.73	\$11.71	\$20.86	\$9.94 <i>per adult</i>	\$9.45 <i>per adult</i>
-Monthly	\$1,166	\$2,136	\$2,201	\$2,944	\$2,060	\$3,671	\$3,499	\$3,328
-Annual	\$13,991	\$25,633	\$26,408	\$35,327	\$24,721	\$44,058	\$41,984	\$39,931



**Table 41**  
**The Self-Sufficiency Standard for Petroleum County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	323	427	427	427	427	554	427	427
Child Care	0	384	367	751	271	1022	751	638
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	80	153	150	201	165	255	242	233
Taxes	172	308	291	440	270	618	562	521
Earned Income								
Tax Credit (-)	0	-87	-97	-52	-178	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-93	-34	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.01	\$10.29	\$9.94	\$13.80	\$10.39	\$18.16	\$8.65 per adult	\$8.26 per adult
-Monthly	\$1,058	\$1,811	\$1,749	\$2,430	\$1,829	\$3,197	\$3,046	\$2,908
-Annual	\$12,693	\$21,727	\$20,985	\$29,156	\$21,945	\$38,360	\$36,552	\$34,898

**Table 42**  
**The Self-Sufficiency Standard for Phillips County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	373	474	474	474	474	677	474	474
Child Care	0	362	407	768	181	949	768	587
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	85	156	159	208	161	260	249	233
Taxes	193	323	340	463	250	641	591	519
Earned Income								
Tax Credit (-)	0	-79	-69	-29	-194	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-28	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.44	\$10.58	\$10.92	\$14.43	\$9.98	\$18.60	\$8.94 per adult	\$8.24 per adult
-Monthly	\$1,133	\$1,862	\$1,922	\$2,539	\$1,756	\$3,274	\$3,145	\$2,902
-Annual	\$13,594	\$22,342	\$23,065	\$30,468	\$21,076	\$39,285	\$37,745	\$34,826

**Table 43**  
**The Self-Sufficiency Standard for Pondera County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	341	427	427	427	427	554	427	427
Child Care	0	362	452	813	285	1098	813	737
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	82	151	159	207	167	263	248	243
Taxes	180	296	339	463	276	653	590	566
Earned Income Tax Credit (-)	0	-94	-70	-29	-174	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-40	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$6.16	\$10.04	\$10.90	\$14.41	\$10.52	\$18.83	\$8.93 per adult	\$8.70 per adult
-Monthly	\$1,085	\$1,766	\$1,919	\$2,536	\$1,851	\$3,314	\$3,143	\$3,061
-Annual	\$13,017	\$21,197	\$23,023	\$30,432	\$22,214	\$39,773	\$37,712	\$36,735

**Table 44**  
**The Self-Sufficiency Standard for Powder River County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	400	427	427	427	427	554	427	427
Child Care	0	339	339	678	199	877	678	538
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	88	149	147	194	158	241	235	223
Taxes	203	284	276	405	236	556	528	479
Earned Income Tax Credit (-)	0	-101	-106	-78	-204	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-70	-17	-150	-100	-94
Self-Sufficiency Wage -Hourly	\$6.67	\$9.78	\$9.62	\$13.11	\$9.70	\$16.90	\$8.33 per adult	\$7.84 per adult
-Monthly	\$1,173	\$1,722	\$1,693	\$2,307	\$1,708	\$2,975	\$2,932	\$2,761
-Annual	\$14,081	\$20,665	\$20,316	\$27,683	\$20,491	\$35,695	\$35,180	\$33,134

**Table 45**  
**The Self-Sufficiency Standard for Powell County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	384	521	521	521	521	609	521	521
Child Care	0	407	339	746	226	972	746	565
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	87	165	157	210	170	256	251	235
Taxes	197	374	328	433	292	620	602	531
Earned Income								
Tax Credit (-)	0	-50	-76	-30	-161	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-49	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.53	\$11.63	\$10.69	\$14.40	\$10.85	\$18.20	\$9.04 <i>per adult</i>	\$8.35 <i>per adult</i>
-Monthly	\$1,149	\$2,046	\$1,881	\$2,534	\$1,910	\$3,203	\$3,184	\$2,940
-Annual	\$13,793	\$24,557	\$22,572	\$30,411	\$22,917	\$38,438	\$38,203	\$35,284

**Table 46**  
**The Self-Sufficiency Standard for Prairie County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	323	427	427	427	427	554	427	427
Child Care	0	359	362	721	181	901	721	542
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	80	151	150	198	156	243	239	224
Taxes	172	295	288	424	227	568	548	471
Earned Income								
Tax Credit (-)	0	-95	-99	-63	-210	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-85	-16	-150	-100	-94
Self-Sufficiency Wage								
-Hourly	\$6.01	\$10.01	\$9.87	\$13.51	\$9.53	\$17.12	\$8.52 <i>per adult</i>	\$7.84 <i>per adult</i>
-Monthly	\$1,058	\$1,762	\$1,738	\$2,377	\$1,677	\$3,013	\$2,999	\$2,758
-Annual	\$12,693	\$21,143	\$20,852	\$28,526	\$20,128	\$36,158	\$35,982	\$33,100

**Table 47**  
**The Self-Sufficiency Standard for Ravalli County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	395	521	521	521	521	677	521	521
Child Care	0	407	407	813	271	1085	813	678
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	88	165	164	217	175	274	258	247
Taxes	201	374	363	527	313	703	633	582
Earned Income Tax Credit (-)	0	-50	-55	0	-145	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$6.62	\$11.63	\$11.44	\$15.53	\$11.28	\$19.80	\$9.34 per adult	\$8.85 per adult
-Monthly	\$1,166	\$2,046	\$2,014	\$2,733	\$1,985	\$3,485	\$3,289	\$3,116
-Annual	\$13,991	\$24,557	\$24,169	\$32,796	\$23,817	\$41,816	\$39,473	\$37,394

**Table 48**  
**The Self-Sufficiency Standard for Richland County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	372	441	441	441	441	554	441	441
Child Care	0	359	362	721	181	901	721	542
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	85	152	151	200	158	243	241	225
Taxes	192	303	296	432	234	568	554	480
Earned Income Tax Credit (-)	0	-91	-95	-58	-205	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-88	-20	-150	-100	-97
Self-Sufficiency Wage -Hourly	\$6.43	\$10.17	\$10.03	\$13.65	\$9.66	\$17.12	\$8.58 per adult	\$7.90 per adult
-Monthly	\$1,131	\$1,789	\$1,765	\$2,402	\$1,701	\$3,013	\$3,020	\$2,780
-Annual	\$13,576	\$21,472	\$21,183	\$28,828	\$20,407	\$36,158	\$36,243	\$33,361

**Table 49**  
**The Self-Sufficiency Standard for Roosevelt County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	330	521	521	521	521	627	521	521
Child Care	0	362	407	768	181	949	768	587
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	81	161	164	212	166	255	253	238
Taxes	175	348	363	450	272	618	613	541
Earned Income								
Tax Credit (-)	0	-65	-55	-18	-177	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-42	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.07	\$11.10	\$11.44	\$14.70	\$10.42	\$18.16	\$9.15 per adult	\$8.45 per adult
-Monthly	\$1,068	\$1,953	\$2,014	\$2,588	\$1,835	\$3,196	\$3,219	\$2,976
-Annual	\$12,819	\$23,437	\$24,169	\$31,055	\$22,017	\$38,352	\$38,630	\$35,706

**Table 50**  
**The Self-Sufficiency Standard for Rosebud County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	323	469	469	469	469	677	469	469
Child Care	0	339	339	678	199	877	678	538
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	80	153	152	198	162	253	239	228
Taxes	172	307	299	424	256	608	547	494
Earned Income								
Tax Credit (-)	0	-88	-93	-63	-189	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-84	-27	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.01	\$10.25	\$10.09	\$13.50	\$10.10	\$17.96	\$8.51 per adult	\$8.00 per adult
-Monthly	\$1,058	\$1,804	\$1,776	\$2,376	\$1,778	\$3,161	\$2,997	\$2,817
-Annual	\$12,693	\$21,652	\$21,310	\$28,507	\$21,340	\$37,936	\$35,965	\$33,804

**Table 51**  
**The Self-Sufficiency Standard for Sanders County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	395	521	521	521	521	677	521	521
Child Care	0	362	362	723	235	958	723	596
Food	176	257	266	345	461	464	496	544
Transportation	205	211	211	211	211	211	404	404
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	87	160	159	207	171	261	248	238
Taxes	200	346	339	438	295	643	588	541
Earned Income								
Tax Credit (-)	0	-66	-70	-36	-160	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-50	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.59	\$11.05	\$10.89	\$14.22	\$10.89	\$18.64	\$8.91 per adult	\$8.45 per adult
-Monthly	\$1,159	\$1,945	\$1,917	\$2,503	\$1,917	\$3,281	\$3,135	\$2,976
-Annual	\$13,912	\$23,344	\$23,005	\$30,040	\$23,009	\$39,372	\$37,615	\$35,710

**Table 52**  
**The Self-Sufficiency Standard for Sheridan County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	395	465	465	465	465	584	465	465
Child Care	0	362	407	768	181	949	768	587
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	88	155	158	207	160	251	248	232
Taxes	201	318	335	437	245	598	587	515
Earned Income								
Tax Credit (-)	0	-82	-72	-39	-197	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-26	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.62	\$10.48	\$10.82	\$14.16	\$9.89	\$17.78	\$8.90 per adult	\$8.20 per adult
-Monthly	\$1,166	\$1,844	\$1,905	\$2,493	\$1,741	\$3,129	\$3,131	\$2,888
-Annual	\$13,991	\$22,131	\$22,855	\$29,913	\$20,894	\$37,547	\$37,577	\$34,658

**Table 53**  
**The Self-Sufficiency Standard for Silver Bow County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	395	521	521	521	521	677	521	521
Child Care	0	407	339	746	226	972	746	565
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	88	165	157	210	170	263	251	236
Taxes	202	375	329	433	293	651	603	532
Earned Income								
Tax Credit (-)	0	-49	-76	-29	-161	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-49	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.63	\$11.64	\$10.70	\$14.41	\$10.86	\$18.81	\$9.05 per adult	\$8.36 per adult
-Monthly	\$1,167	\$2,048	\$1,883	\$2,536	\$1,911	\$3,310	\$3,187	\$2,943
-Annual	\$14,009	\$24,580	\$22,594	\$30,436	\$22,936	\$39,725	\$38,239	\$35,320

**Table 54**  
**The Self-Sufficiency Standard for Stillwater County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	323	521	521	521	521	677	521	521
Child Care	0	407	390	796	271	1068	796	661
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	80	165	162	215	175	272	256	245
Taxes	172	374	356	468	313	695	626	575
Earned Income								
Tax Credit (-)	0	-50	-60	-5	-145	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.01	\$11.63	\$11.25	\$15.06	\$11.28	\$19.65	\$9.27 per adult	\$8.78 per adult
-Monthly	\$1,058	\$2,046	\$1,981	\$2,650	\$1,985	\$3,458	\$3,263	\$3,090
-Annual	\$12,693	\$24,557	\$23,769	\$31,796	\$23,817	\$41,499	\$39,157	\$37,077

**Table 55**  
**The Self-Sufficiency Standard for Sweet Grass County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	323	521	521	521	521	554	521	521
Child Care	0	407	390	796	271	1068	796	661
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	80	165	162	215	175	260	256	245
Taxes	172	374	356	468	313	639	626	575
Earned Income								
Tax Credit (-)	0	-50	-60	-5	-145	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.01	\$11.63	\$11.25	\$15.06	\$11.28	\$18.56	\$9.27 per adult	\$8.78 per adult
-Monthly	\$1,058	\$2,046	\$1,981	\$2,650	\$1,985	\$3,267	\$3,263	\$3,090
-Annual	\$12,693	\$24,557	\$23,769	\$31,796	\$23,817	\$39,204	\$39,157	\$37,077

**Table 56**  
**The Self-Sufficiency Standard for Teton County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	341	498	498	498	498	670	498	498
Child Care	0	362	452	813	285	1098	813	737
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	82	158	166	215	174	274	256	250
Taxes	180	336	379	464	309	706	623	599
Earned Income								
Tax Credit (-)	0	-72	-47	-8	-149	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$10.85	\$11.71	\$14.98	\$11.19	\$19.86	\$9.24 per adult	\$9.01 per adult
-Monthly	\$1,085	\$1,909	\$2,062	\$2,636	\$1,969	\$3,495	\$3,254	\$3,172
-Annual	\$13,017	\$22,908	\$24,741	\$31,637	\$23,629	\$41,940	\$39,044	\$38,063



**Table 57**  
**The Self-Sufficiency Standard for Toole County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	381	521	521	521	521	590	521	521
Child Care	0	362	452	813	285	1098	813	737
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	86	161	168	217	176	266	258	253
Taxes	196	348	392	527	320	669	633	610
Earned Income								
Tax Credit (-)	0	-65	-40	0	-141	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.51	\$11.10	\$11.97	\$15.53	\$11.40	\$19.15	\$9.34 per adult	\$9.11 per adult
-Monthly	\$1,145	\$1,953	\$2,107	\$2,733	\$2,007	\$3,370	\$3,289	\$3,208
-Annual	\$13,739	\$23,437	\$25,287	\$32,796	\$24,087	\$40,445	\$39,473	\$38,497

**Table 58**  
**The Self-Sufficiency Standard for Treasure County, MT, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	323	427	427	427	427	554	427	427
Child Care	0	339	339	678	199	877	678	538
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	80	149	147	194	158	241	235	223
Taxes	172	284	276	404	236	556	528	479
Earned Income								
Tax Credit (-)	0	-101	-106	-78	-204	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-70	-17	-150	-100	-94
Self-Sufficiency Wage								
-Hourly	\$6.01	\$9.78	\$9.62	\$13.10	\$9.70	\$16.90	\$8.33 per adult	\$7.84 per adult
-Monthly	\$1,058	\$1,722	\$1,693	\$2,305	\$1,708	\$2,975	\$2,932	\$2,761
-Annual	\$12,693	\$20,665	\$20,316	\$27,660	\$20,491	\$35,695	\$35,180	\$33,134

**Table 59**  
**The Self-Sufficiency Standard for Valley County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	391	517	517	517	517	677	517	517
Child Care	0	362	407	768	181	949	768	587
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	87	160	163	212	165	260	253	237
Taxes	200	346	361	448	270	641	611	539
Earned Income								
Tax Credit (-)	0	-66	-56	-20	-178	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-39	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.59	\$11.06	\$11.40	\$14.65	\$10.39	\$18.60	\$9.13 per adult	\$8.44 per adult
-Monthly	\$1,160	\$1,946	\$2,006	\$2,579	\$1,828	\$3,274	\$3,213	\$2,969
-Annual	\$13,919	\$23,353	\$24,073	\$30,950	\$21,937	\$39,285	\$38,555	\$35,631

**Table 60**  
**The Self-Sufficiency Standard for Wheatland County, MT, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	323	521	521	521	521	597	521	521
Child Care	0	384	367	751	271	1022	751	638
Food	176	257	266	345	461	464	496	544
Transportation	210	215	215	215	215	215	413	413
Health Care	96	251	227	274	280	297	335	311
Miscellaneous	80	163	160	211	175	260	252	243
Taxes	172	362	344	436	313	638	605	564
Earned Income								
Tax Credit (-)	0	-57	-67	-27	-145	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.01	\$11.37	\$11.00	\$14.47	\$11.28	\$18.54	\$9.07 per adult	\$8.68 per adult
-Monthly	\$1,058	\$2,003	\$1,937	\$2,546	\$1,985	\$3,264	\$3,192	\$3,055
-Annual	\$12,693	\$24,019	\$23,240	\$30,556	\$23,817	\$39,163	\$38,308	\$36,656

**Table 61**  
**The Self-Sufficiency Standard for Wibaux County, MT, 2002**

<i>Monthly Costs</i>	<i>Adult +</i>							
	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	343	521	521	521	521	658	521	521
<i>Child Care</i>	0	359	362	721	181	901	721	542
<i>Food</i>	176	257	266	345	461	464	496	544
<i>Transportation</i>	210	215	215	215	215	215	413	413
<i>Health Care</i>	96	251	227	274	280	297	335	311
<i>Miscellaneous</i>	82	160	159	208	166	254	249	233
<i>Taxes</i>	180	347	341	463	272	610	591	520
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-65	-69	-29	-177	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-46	-46	-80	-42	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-100	-42	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	<b>\$6.18</b>	<b>\$11.08</b>	<b>\$10.94</b>	<b>\$14.42</b>	<b>\$10.42</b>	<b>\$18.01</b>	<b>\$8.93</b> <i>per adult</i>	<b>\$8.25</b> <i>per adult</i>
<i>-Monthly</i>	<b>\$1,088</b>	<b>\$1,950</b>	<b>\$1,926</b>	<b>\$2,538</b>	<b>\$1,835</b>	<b>\$3,170</b>	<b>\$3,145</b>	<b>\$2,905</b>
<i>-Annual</i>	<b>\$13,053</b>	<b>\$23,394</b>	<b>\$23,108</b>	<b>\$30,459</b>	<b>\$22,017</b>	<b>\$38,045</b>	<b>\$37,737</b>	<b>\$34,860</b>