

The Self-Sufficiency Standard for Wyoming

Prepared for the State of Wyoming

Transportation

Food

Taxes

Housing



State of Wyoming

In July 2004, Governor Dave and First Lady Nancy Freudenthal introduced the creation of Wyoming's Self-Sufficiency Standard. A Self-Sufficiency Advisory Committee was formed to oversee the compilation of the report and develop implementation strategies for Wyoming's Standard. The committee is comprised of representatives from the Equality State Policy Center; Laramie County Community College Transitional Services; Our Families, Our Future; the Wyoming Business Council; the Wyoming Children's Action Alliance; the Wyoming Departments of Administration and Information, Corrections, Employment, Family Services, Health, and Workforce Services; the Wyoming Student Loan Corporation; and the Wyoming Women's Foundation.

This report was prepared with financial assistance from the Wyoming Departments of Corrections and Family Services, and the Wyoming Governor's Office. For more information on the Wyoming Standard, please contact Beth Worthen, Governor's Planning Office at (307) 777-8514 or bworth@state.wy.us.

Center for Women's Welfare

The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center researches questions involving poverty measures, public policy and programs that address income adequacy. The Center partners with a range of non-profit, women's, children's, and community-based groups to evaluate public policy, to devise tools for analyzing wage adequacy and to help create programs to strengthen public investment in low-income women, children, and families. For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264.

Wider Opportunities for Women

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, D.C. to achieve economic independence and equality of opportunity for women and girls. For almost 40 years, WOW has been a leader in the areas of nontraditional employment, job training and education, literacy, welfare to work and workforce development policy. WOW is recognized nationally for its skill training models, technical assistance and advocacy for women workers. For more information about WOW's programs, go to www.WOWonline.org or call WOW at (202) 464-1596.

Copies of this report can be viewed at <http://www.sixstrategies.org>.

The Self-Sufficiency Standard for Wyoming

by Diana Pearce

*Prepared for
The State of Wyoming, Office of the Governor*

*in conjunction with
Wider Opportunities for Women
Family Economic Self-Sufficiency Project*



The Wyoming
Self-Sufficiency
Standard



Winter 2005

The Self-Sufficiency Standard for Wyoming

© 2005 Diana Pearce and Wider Opportunities for Women

Preface

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. The Ford Foundation provided funding for its original development. A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports. Jennifer Brooks, formerly the Director of Self-Sufficiency Programs and Policies at WOW, played a significant role in developing the initial version of the Self-Sufficiency Standard report, as well as being instrumental in facilitating and nurturing of FESS state coalitions. Moreover, Ms. Brooks has been key to the development of federal welfare and workforce legislative initiatives that promote the concept of self-sufficiency and the use of the Standard to benchmark progress towards true economic independence.

Others have also played important roles in the development of the Standard and this report, particularly Maureen Golga, Director of the Family Economic Self-Sufficiency Project at WOW. The Standard would not be what it is without the contributions of Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, and Seook Jeong. This report for Wyoming would not have been possible without the assistance of Sara Barker, David Giles, Viktor Lobanovskiy, Lisa Manzer, Maureen Newby, Daniel Willard, and in Wyoming, Justin Ballard, Michele Barlow, Amy Bittner, Glenna Campagnaro, Erin Croughwell, Ray Fleming Dinneen, Kathy Emmons, Ellie Farris, Sara Flitner, Nancy Freudenthal, Deanna Frey, Sarah Gorin, Bob Jensen, Bob Lampert, Diane Lowe-Carpenter, Susie Scott Mullen, Cindy Pomeroy, Phyllis Sherard, Phil Van Horn, John Wadda, Terry Williams, and Beth Worthen. The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Nonetheless, any mistakes are the author's responsibility.

The *Self-Sufficiency Standard for Wyoming* is the first edition of this summary report. State Self-Sufficiency Standards are updated every two to three years. The *Self-Sufficiency Standard for Wyoming*, including county specific information on over 70 family types, is available online at <http://wyoming.gov/governor/policies/people.asp>. Hardcopies of the report may be ordered by calling Beth Worthen at 307-777-8514.

Table of Contents

<i>Introduction</i>	<i>1</i>
<i>How the Self-Sufficiency Standard is Calculated</i>	<i>5</i>
<i>How Much is Enough in Wyoming</i>	<i>8</i>
<i>Comparing the Standard to Other Benchmarks of Income</i>	<i>14</i>
<i>Comparison of Wyoming to Other U.S. Places.....</i>	<i>16</i>
<i>Modeling the Impact of Supports on Wages Required to Meet Basic Needs</i>	<i>17</i>
<i>Closing the Gap Between Incomes and the Self-Sufficiency Standard</i>	<i>25</i>
<i>How the Self-Sufficiency Standard Can Be Used</i>	<i>29</i>
<i>Conclusion</i>	<i>34</i>
<i>Endnotes</i>	<i>35</i>
<i>Data Sources</i>	<i>39</i>
<i>About the Author</i>	<i>41</i>
<i>About the Project</i>	<i>41</i>
<i>List of Wyoming Counties</i>	<i>43</i>
<i>Map of Wyoming Counties by Level of Annual Self-Sufficiency Wage</i>	<i>45</i>
<i>Appendix: The Self-Sufficiency Standard for Wyoming</i>	<i>47</i>

The Self-Sufficiency Standard for Wyoming

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

Introduction

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 developed a measure of income adequacy: the Self-Sufficiency Standard.

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs—without public or private assistance. Below we will explain the origin of the Standard; how it differs from the official poverty level; how it is calculated; what it looks like for Wyoming 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 Measure

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, when the light man isn't knocking on the door saying "your bill is due." 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.¹

Obviously, we cannot interview *every* person for his or her own assessment of income or wage adequacy, as quoted above. Thus, there is a need for a standard that uses consistent assumptions and is 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. Indeed, the Census Bureau itself states, "the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live."²

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 level (FPL) who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty level to measure need. For instance, Wyoming's Kid Care CHIP, available for children under 19 years of age, requires no monthly premium for families whose income is less than 185% of the FPL.³

Not only the government, but the general public considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 17%-47% above the federal poverty level, depending upon the family's composition and where the family lives.⁴ However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty level, or using a multiple of the threshold, cannot solve these problems.

The most significant shortcoming of the federal poverty measure is that, for most families, in most places, it is simply not high enough.

There are four basic methodological problems with the federal poverty measure. *The first problem is that the 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 federal poverty measure was first developed and implemented in the early 1960s, it has only been updated to reflect inflation. Also, it has not taken into account the fact that non-food costs, such as housing and health care, have risen much faster than food. Nor has it allowed for “new” or expanded needs such as child care.

The second problem with the federal poverty measure is that the implicit demographic model (the two-parent family with a stay-at-home wife) has changed significantly since the poverty 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.

Third, the federal poverty measure is the same whether one lives in Mississippi or Manhattan. *That is, the poverty measure does not vary by geographic location.* Although there was some geographical variation in costs three decades ago, differences in the cost of living between areas have increased substantially over time, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about five times as much as the same size units in the least expensive areas.⁵

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 probably not a large difference between families in these situations. For example, taxes were very low and transportation was inexpensive for low-income families with earned income. 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, child care costs were not 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 measure. Suggested changes would reflect new needs, as well as incorporate geographically-based differences in costs and build in more responsiveness to changes over time.⁶ Others have gone further, creating new measures of income adequacy, such as Basic Needs Budgets or Living Wages.⁷

Public programs have also recognized the failure of the one-size-fits-all poverty measure to capture differences in need and have made adjustments accordingly. For instance, 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. Likewise, the Food Stamps program takes into account housing and child care costs, and their variations between different localities, when calculating benefits.

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

While drawing on the critiques and analyses of the federal 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.*”⁸ 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 measure 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, e.g., taking account of where they live 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,⁹ 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 can be much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing, although regional variation can also occur for child care, health care, and transportation. Unlike some approaches suggested for a revised

poverty measure, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. 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 locations are often

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 for housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

as high or higher than in a state’s urban areas. Availability of housing in rural and urban areas can also affect costs.

- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales and use taxes, payroll (Social Security and Medicare) taxes, and federal, state, and city income taxes. Additionally, three federal and state credits available to workers and their families are “credited” against the income required to meet basic needs: the Child Care Tax Credit (CCTC); the Earned Income Tax Credit (EITC); and the Child Tax Credit (CTC).
- 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 cost of each basic need, determined independently*, which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family’s budget 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 adequately provide for a family. For example, the Standard’s income adequacy is sufficient to meet minimum nutrition standards and to obtain housing that would be neither substandard nor overcrowded.

The Standard does not, however, allow for longer-term needs (such as retirement savings or college

tuition), purchases of major items (such as a car), emergency expenses, or even items such as school supplies or birthday gifts, which are hardly luxuries. Self-sufficiency means maintaining a standard of living that does not require choosing between basic necessities—whether to meet one’s need for child care but not for nutrition, or for 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 based on their family type and location. The Self-Sufficiency Wage is not an absolute measure, but a relative measure of “wage adequacy.” Therefore, 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.

Users of the Standard are urged to think in relative terms of “wage adequacy.” That is, one should ask how close is a given wage to the Standard? For example, if the Standard for a certain family type is \$10.00 per hour, but the adult supporting the family only earns \$5.15 per hour, then the latter wage has a “wage adequacy” level of only 51.5%. At the same time, a penny above or below \$10.00 is not a meaningful distinction.

The use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with wages alone, or even wages combined with benefits. True self-sufficiency involves not only 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 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.”¹⁰

Central to these efforts is access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing a small business as their sole or adjunct source of income. Generally, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve self-sufficiency in a single step, but require assistance, guidance, and transitional work supports to become self-sufficient.

Access to education and training may not have the same urgency as do basic needs such as food and shelter. Yet true long-term self-sufficiency increasingly requires 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 does not imply that public work supports are inappropriate for Wyoming families. Indeed, given the large number of families who have not yet achieved wage adequacy, assistance in meeting the costs of such high-price

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

necessities as child care, health care, and housing is frequently the only viable means for these families to attain resources that meet their basic needs.

Likewise, it is important to recognize that the concept of 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 interdependence among families and community institutions such as schools or religious institutions—as well as informal networks of friends, family, and neighbors—that many families are able to meet both their non-economic and economic needs. Such support and help is essential to our well-being, psychologically as well as materially, and should be encouraged.

Nothing about the Self-Sufficiency Standard should be taken to mean that such efforts to help each other should be discouraged. Nor should the Standard be understood as endorsing an ideal of self-dependence in complete isolation. We are not advocating a “Lone Ranger” model for families. The Standard is a measure of income adequacy, not of family functioning. Likewise, community, societal, and governmental response to families struggling to achieve family sustaining wages should be encouraged as supportive of the goal of self-sufficiency.

How the Self-Sufficiency Standard is Calculated

The goal of making the Standard as consistent 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 are usually standardized, while costs that vary substantially such as housing and child care, are calculated at the most geographically specific level available. In addition, as improved or standardized data sources have become available, the methodology used by the Standard has been refined to incorporate these improvements. This results in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard is calculated for 70 different family types in each of Wyoming's 23 counties, as well as the Wind River Reservation (in Fremont County).¹¹ The 70 family types include all one-adult and two-adult families with up to three children. These types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers.¹² We have included the cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each Wyoming county in the Appendix. (The cost of each basic need and the Self-Sufficiency Wages for all 70 family types for each county and the Wind River Reservation are available from the Governor's Planning Office at http://www.wyoming.gov/governor/governor_home.asp.)

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

Housing: The Standard uses the Fiscal Year 2005 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for every metropolitan statistical area (MSA) 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. 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. In most cases, including Wyoming, the FMR is set at the 40th percentile level (meaning that 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.) In addition, housing costs have been adjusted for certain regions based on raw data from the Wyoming Cost of Living Index.¹³ (See Data Sources for more details.)

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;¹⁴ families with one or two children require two bedrooms, and families with three children have three bedrooms.

Child Care: The Standard uses the most accurate information available that is recent, geographically specific, and age- and setting-specific. Under the Family Support Act (in effect from 1988 until welfare reform in 1996), states were required to provide child care at "market rate" for those needing it for employment and/or education and training. Regulations defined "market rate" as the 75th percentile and required states to conduct cost surveys to determine the 75th percentile by setting, age, and geographical location (or use a statewide rate). Many states, including Wyoming, have continued both the surveys and to reimburse child care at this rate.¹⁵ For Wyoming, the Standard uses data from the Wyoming Child Care Market Rate Survey 2004, which is calculated at the 75th percentile and specified by facility type and age.¹⁶

The Standard defines “infants” as children under 3 years old, “preschoolers” as children 3-5 years old, “schoolage children” as 6-12 years old, and “teenagers” as 13 years old and older. Because it is more common for very young children, to be in family day care homes rather than centers,¹⁷ 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. Teenagers are not assumed to require child care; therefore there are no child care costs.

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

Food: Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty threshold and the Food Stamp Program, the Standard uses the Low-Cost Food Plan for food costs.¹⁸ While both of these U.S. Department of Agriculture (USDA) diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only. The Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns, and these costs are about 25% higher than the Thrifty Food Plan. Even so, it is a conservative estimate of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food prepared away from home.¹⁹ In calculating the Low Cost Food Plan budget (and in our calculations throughout the report), the costs for a single person household assumes one adult male, and the costs for single parent household assumes one adult female.²⁰ A two-parent household is assumed to include one adult male and one adult female. This food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

The food costs in the Standard are varied by the number and age of children and the number and gender of adults. Geographic differences in food costs are

varied by using a cost of living index originally developed by the researchers at ACCRA. According to ACCRA, food costs in Cheyenne are 15% more than the national average.²¹ To estimate variation in food costs within Wyoming, we created food cost ratios for each county by using the Wyoming Cost of Living Index.²²

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.²³ In Wyoming, 2% of all workers use public transportation;²⁴ therefore we assume workers living in Wyoming use private transportation. If there are two adults in the family, we assume the family needs 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 fixed costs of owning a car include fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20th and 40th percentile) of income, by region. For auto insurance, we use the average premium cost for Wyoming from a survey conducted by the National Association of Insurance Commissioners.²⁵ To estimate county variation, we created ratios based on 2004 premium rates from the auto insurance company with the largest market share in 2002 in Wyoming.²⁶ For per-mile costs, we use driving cost data from the American Automobile Association.²⁷ 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 for shopping and errands. The commuting distance is computed from the *National Household Travel Survey 2001*.²⁸ In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

Health Care: Families cannot be truly self-sufficient without health insurance. Employer-sponsored health insurance coverage is assumed in the Self-Sufficiency Standard as the norm for full-time workers. In fact, nationally the majority (71%) of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage, while in Wyoming, 66% of individuals in households with a full-time worker have employer-sponsored coverage.²⁹

We also assume that the full-time worker's employer pays 77% of the insurance premium for families (86% for the employee only), the current percent of coverage in Wyoming.³⁰ Yet as the cost of health insurance rises, employers shift more of that cost onto workers by paying a lower percentage of premiums and offering plans that provide less coverage. Thus, many workers do not have access to affordable health insurance coverage through their employers, and those who do not often must "do without."

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 such as dental care and prescriptions, and the insurance deductible.

The costs of health insurance are based on the average premiums paid by Wyoming residents, according to the national Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Care Services Consumer Price Index. To capture differences in health care insurance rates within Wyoming, we obtained PPO premium data by county and created ratios.³¹ The county ratio was then used to vary the statewide health insurance premium obtained from MEPS. Data for out-of-pocket health care costs (by age) were obtained from the MEPS, adjusted by region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Miscellaneous: This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.³²

Taxes: Taxes include state sales and use tax, federal and state income taxes, and payroll taxes where applicable. Wyoming has a statewide sales and use tax of 4%, with additional general and specific purpose county-level taxes of up to 2% in all but four counties.³³ In Wyoming sales tax is also applied to groceries.³⁴ For the Self-Sufficiency Standard, sales taxes are calculated on "miscellaneous" items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

Although the federal income tax rate (15% on most income for the majority of family types) is higher than the payroll tax rate, 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 \$15,000 or more, thus lowering the effective federal tax rate to about 7% for most family types. Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. In Wyoming there is no state payroll or state income tax.³⁵

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 low-income working 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 federal CCTC is a 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 "refundable" federal tax credit, like the EITC, that provides parents a deduction of up to \$1,000 for each child under 17 years old or 10% of earned income over \$10,500, whichever is less.

How Much is Enough in Wyoming?

Because 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, the Self-Sufficiency Standard varies by family type and location. In this section we present the cost of living in five different counties in Wyoming: Laramie (Cheyenne MSA), Niobrara, Carbon, Sheridan, and Teton Counties.

Table 1 below shows that in Laramie County, a single adult with no children needs to earn **\$6.47** per hour to be able to meet her/his basic needs. However, an adult with a preschooler needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires a wage of more than \$3.00 per hour than the single adult. If she has two children—a

Table 1
The Self-Sufficiency Standard for Selected Family Types*
Cheyenne, WY MSA, 2004
Laramie County
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$423	37	\$536	30	\$536	25	\$536	19
Child Care	\$0	0	\$385	22	\$591	27	\$591	21
Food	\$220	19	\$334	19	\$475	22	\$719	26
Transportation	\$177	16	\$182	10	\$182	8	\$353	13
Health Care	\$84	7	\$227	13	\$242	11	\$281	10
Miscellaneous	\$90	8	\$166	9	\$203	9	\$248	9
Taxes	\$146	13	\$226	13	\$287	13	\$336	12
Earned Income Tax Credit (-)	\$0	0	-\$118	-7	-\$150	-7	-\$40	-1
Child Care Tax Credit (-)	\$0	0	-\$67	-4	-\$79	-4	-\$92	-3
Child Tax Credit (-)	\$0	0	-\$83	-5	-\$128	-6	-\$167	-6
Total Percent Self-Sufficiency Wage - Hourly**	—	100	—	100	—	100	—	100
Monthly	\$6.47		\$10.15		\$12.26		\$7.86	per adult***
Annual	\$1,139		\$1,787		\$2,158		\$2,765	combined***
	\$13,667		\$21,441		\$25,899		\$33,180	combined***

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

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

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

Note: Totals may not add exactly due to rounding.

preschooler and a schoolage child—she must earn more than twice as much as a single person with no children, or **\$12.26** per hour to meet her family’s needs. In the two-adult family with two children (Column 4) expenses such as transportation, food, health care, and miscellaneous costs increase, requiring *each* adult to earn **\$7.86** per hour for this family to be self-sufficient. Overall, costs for the two-parent, two-child family in Laramie, County, home of Cheyenne—Wyoming’s State capital and largest city—are roughly in the middle of the other counties in this five county comparison, as well as relative to all other Wyoming counties.

Costs in Carbon County, shown in Table 2 below, are somewhat lower overall than those in Laramie County. A single adult’s average Self-Sufficiency Wage is **\$5.86** per hour. The adult with one preschooler must earn almost \$4.00 more per hour than the adult with no children, or **\$9.47** per hour to be self-sufficient. The single parent with two children in Carbon County must earn **\$11.50** per hour to meet her family’s needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$7.38** per hour, or only about a quarter of a dollar less than the same family in Laramie County.

Table 2
The Self-Sufficiency Standard for Selected Family Types*
Carbon County, WY 2004
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	\$354	34	\$455	27	\$455	22	\$455	18
Child Care	\$0	0	\$390	23	\$602	30	\$602	23
Food	\$205	20	\$312	19	\$444	22	\$672	26
Transportation	\$178	17	\$184	11	\$184	9	\$356	14
Health Care	\$86	8	\$234	14	\$249	12	\$288	11
Miscellaneous	\$82	8	\$158	9	\$193	10	\$237	9
Taxes	\$126	12	\$207	12	\$255	13	\$305	12
Earned Income Tax Credit (-)	\$0	0	-\$138	-8	-\$179	-9	-\$75	-3
Child Care Tax Credit (-)	\$0	0	-\$55	-3	-\$65	-3	-\$76	-3
Child Tax Credit (-)	\$0	0	-\$79	-5	-\$115	-6	-\$167	-6
Total Percent Self-Sufficiency Wage - Hourly**	\$5.86	100	\$9.47	100	\$11.50	100	\$7.38 per adult***	100
Monthly	\$1,031		\$1,667		\$2,024		\$2,597 combined***	
Annual	\$12,371		\$20,008		\$24,282		\$31,168 combined***	

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

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

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

Note: Totals may not add exactly due to rounding.

Table 3
The Self-Sufficiency Standard for Selected Family Types*
Niobrara County, 2004
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	\$375	36	\$449	26	\$449	21	\$449	17
Child Care	\$0	0	\$446	26	\$691	33	\$691	26
Food	\$191	18	\$290	17	\$413	20	\$625	23
Transportation	\$178	17	\$184	11	\$184	9	\$356	13
Health Care	\$88	8	\$242	14	\$257	12	\$296	11
Miscellaneous	\$83	8	\$161	9	\$199	9	\$242	9
Taxes	\$128	12	\$213	12	\$277	13	\$317	12
Earned Income Tax Credit (-)	\$0	0	-\$130	-8	-\$160	-8	-\$61	-2
Child Care Tax Credit (-)	\$0	0	-\$60	-3	-\$74	-4	-\$82	-3
Child Tax Credit (-)	\$0	0	-\$83	-5	-\$124	-6	-\$167	-6
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly**	\$5.92		\$9.72		\$12.00		\$7.57	<i>per adult***</i>
Monthly	\$1,042		\$1,711		\$2,112		\$2,666	<i>combined***</i>
Annual	\$12,509		\$20,537		\$25,348		\$31,990	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

In Niobrara County (see Table 3 above), costs are only slightly higher overall than in Carbon County. A single adult's Self-Sufficiency Wage is **\$5.92** per hour. A single parent with one preschooler needs to earn **\$9.72** per hour to meet the basic needs of her family. If she has two children (one preschooler and one schoolage child) she must earn **\$12.00** per hour to meet her family's needs, which is over two times the amount required of a single person with no children. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$7.57** per hour.

The Self-Sufficiency Standard for Sheridan County is found in Table 4 on the following page. In Sheridan County, the single adult must earn **\$6.40**, which almost equal to the wage needed in Laramie County. A single parent with one preschooler needs to earn **\$10.70** per hour to meet the basic needs of her family, the second highest for Wyoming in this comparison. If she has two children, one preschooler and one schoolage child, she must earn **\$12.95** per hour, more than twice the amount required of the single person

with no children. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$8.10** per hour.

In Sheridan County, an area impacted by tourism and retirement living, the cost of housing and health care, are higher than (or equal to) these costs in Laramie, Carbon, and Niobrara Counties.³⁶ As a consequence, the Self-Sufficiency Wage required for each family type is higher than Laramie, Carbon, and Niobrara Counties.

As shown in Table 5 on the next page, costs in Teton County are the highest in this five county comparison. An adult in Teton County needs to earn a Self-Sufficiency Wage of **\$8.93**, almost \$2.50 more than an adult in Laramie County must earn. The adult with one preschooler must earn **\$15.74** per hour, or almost \$7.00 more per hour than the adult with no children, to be self-sufficient. If she has two children, one preschooler and one schoolage child, she must earn **\$18.36** per hour, due largely to an increase in

Table 4
The Self-Sufficiency Standard for Selected Family Types*
Sheridan County, WY 2004
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	\$439	39	\$557	30	\$557	24	\$557	20
Child Care	\$0	0	\$466	25	\$709	31	\$709	25
Food	\$191	17	\$290	15	\$413	18	\$625	22
Transportation	\$178	16	\$184	10	\$184	8	\$356	12
Health Care	\$86	8	\$234	12	\$249	11	\$288	10
Miscellaneous	\$89	8	\$173	9	\$211	9	\$254	9
Taxes	\$143	13	\$242	13	\$315	14	\$352	12
Earned Income Tax Credit (-)	\$0	0	-\$103	-5	-\$125	-5	-\$22	-1
Child Care Tax Credit (-)	\$0	0	-\$77	-4	-\$94	-4	-\$101	-4
Child Tax Credit (-)	\$0	0	-\$83	-4	-\$140	-6	-\$167	-6
Total Percent Self-Sufficiency Wage - Hourly**	—	100	—	100	—	100	—	100
Monthly	\$6.40		\$10.70		\$12.95		\$8.10	<i>per adult***</i>
Annual	\$1,126		\$1,884		\$2,279		\$2,852	<i>combined***</i>
	\$13,516		\$22,606		\$27,351		\$34,228	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

Table 5
The Self-Sufficiency Standard for Selected Family Types*
Teton County, WY 2004
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	\$727	46	\$915	33	\$915	28	\$915	24
Child Care	\$0	0	\$578	21	\$904	28	\$904	24
Food	\$213	14	\$324	12	\$462	14	\$699	18
Transportation	\$181	12	\$187	7	\$187	6	\$362	10
Health Care	\$88	6	\$242	9	\$257	8	\$296	8
Miscellaneous	\$121	8	\$225	8	\$272	8	\$318	8
Taxes	\$241	15	\$445	16	\$516	16	\$560	15
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$63	-2	-\$115	-4	-\$100	-3
Child Tax Credit (-)	\$0	0	-\$83	-3	-\$167	-5	-\$167	-4
Total Percent Self-Sufficiency Wage - Hourly**	—	100	—	100	—	100	—	100
Monthly	\$8.93		\$15.74		\$18.36		\$10.76	<i>per adult***</i>
Annual	\$1,571		\$2,771		\$3,231		\$3,786	<i>combined***</i>
	\$18,856		\$33,247		\$38,777		\$45,437	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

child care costs as part of the family budget. In the two-parent family in Teton County, each adult would need to earn a Self-Sufficiency Wage of **\$10.76** per hour, nearly \$3.00 more than the same family type in Laramie County.

In Teton County, a resort and tourist area, housing and child care costs are considerably higher than in other Wyoming counties. As a result, in Teton County the Self-Sufficiency Wage required for each family type shown here is between 49% and 69% higher than in the least expensive county in the state for that family type.

Child care and housing costs account for the largest percentage of budget costs for Wyoming families with children. The proportions spent on each cost do not vary significantly relative to the location. For single parent families with one child, across these five Wyoming counties, child care costs range from 21% to 26% of family budgets, while housing costs range from 26% to 33% of family budgets.

For families with two children, child care costs typically make up a larger part of the family budget. Depending on the location, child care costs range from

27% to 33% of the family budget for one-adult families with two children, and 21% to 26% of the family budget for two-adult families with two children.

The monthly cost of child care for two children—a preschooler (full-time) and a schoolage child (part-time)—in a single parent home, range from **\$591** in Laramie County to **\$904** in Teton County. There is also a large differential in housing costs with the rent for a two-bedroom housing unit varying from a low of **\$449** per month in Niobrara County to a high of **\$915** per month in Teton County.

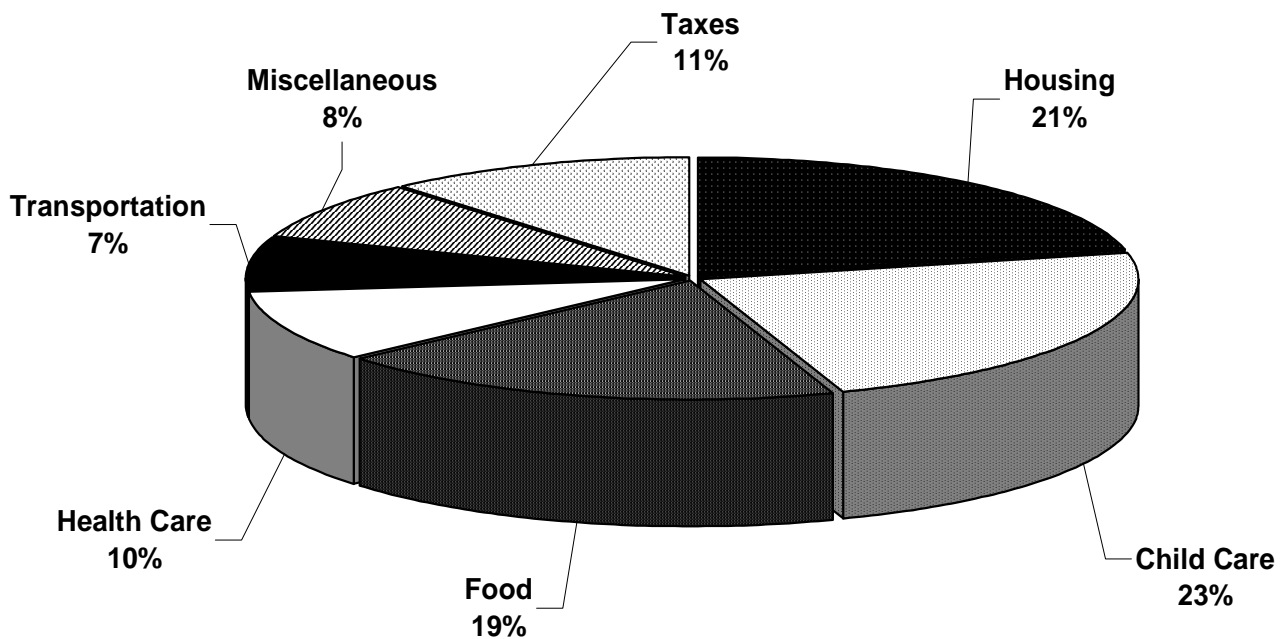
Figure 1 (below) shows the proportion of income spent on each basic need for a single parent family with one preschooler and one schoolage child in Laramie County. Housing and child care are the greatest expenses for working families with children—44% for this family in Laramie County. Families with two children (when one is a preschooler or younger) generally spend almost half their incomes on these two expenses alone.

The next largest expense for this Wyoming family is food, accounting for 19% of the total costs. Taxes

account for 11% of the total monthly costs. However, this percentage does not reflect tax credits received after taxes are filed. If all the tax credits were received monthly, the net amount of taxes minus tax credits would be minus 4%, as the credits total more than taxes owed. As discussed below, tax credits are not generally received monthly (and some by law cannot be received monthly).

Health care is a relatively small share at 10%, but this calculation assumes that the employer both provides health insurance for the family and pays 77% percent of the premium (see page 7). For families in Wyoming who do not have employer-sponsored health insurance, it is likely that health care costs account for an even greater percent of the family budget. While the cost of transportation is just 7% of this family’s budget, the Standard does not include the initial cost of purchasing a car or the additional costs of long commutes sometimes required in sparsely populated states such as Wyoming.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2004
Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in Laramie County (Cheyenne MSA), WY



Note: Tax credits are not shown here, as the net percentage of taxes with tax credits is negative. Since most families do not receive tax credits monthly, but annually as a lump sum, the pie chart as shown provides a more realistic picture of monthly cost proportions. Please see p.18 for an explanation of the treatment of tax credits in modeling. Percentages may not add to 100% due to rounding.

Comparing the Standard to Other Benchmarks of Income

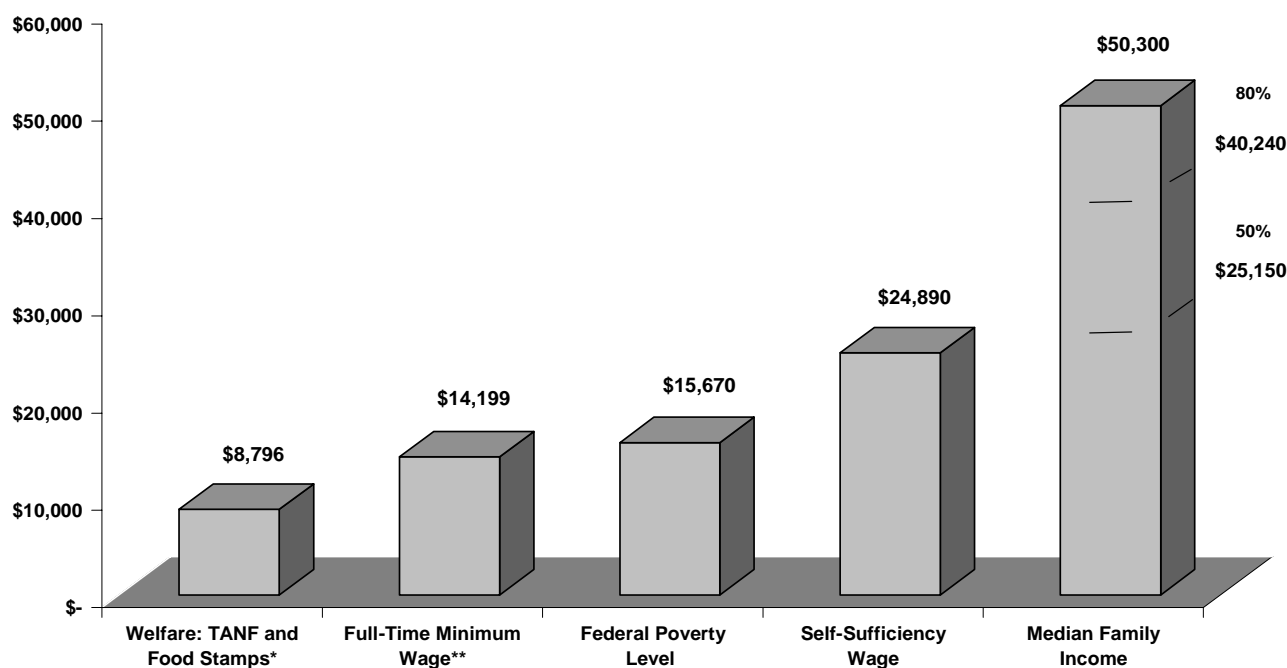
To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2, we have compared the Self-Sufficiency Standard for a family of three living in Natrona County (Casper MSA) to four other benchmarks: the welfare grant package (TANF and Food Stamps); the net minimum wage in Wyoming; the Federal Poverty Level; and the median family income for a family of three in Natrona County.

Where relevant, the four comparison benchmarks are also for three-person families. However, none is as specific as the Standard in terms of age and number of

children and/or geographic location. As indicated in the fourth bar in Figure 2 below, the Self-Sufficiency Standard for this Natrona County family is **\$24,890** per year.

Note that this set of benchmarks is not meant to show *how* a family would move from welfare to self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression that takes place over time. (Please see pages 25-28 for a more detailed discussion of how Wyoming families can achieve Self-Sufficiency Wages.)

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2004
 Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler, and One Schoolage Child in Natrona County (Casper MSA), WY



* The TANF benefit is \$4,080 annually (\$340 per month in Natrona County) and the Food Stamps benefit is \$4,716 annually (\$393 per month for a family of three in Natrona County).

** Note: Full-time minimum wage in Wyoming is the current Federal minimum wage of \$5.15 per hour, or \$10,712 per year before taxes and tax credits. The second bar in Figure 2 includes the net effect of the addition of the Earned Income Tax Credit and Child Tax Credit and the subtraction of federal, state, and city taxes.

Welfare—Temporary Assistance for Needy Families (TANF) and Food Stamps: Including the cash value of Food Stamps as well as the TANF cash grant (assuming no wage or other income), the total basic “cash” assistance package is **\$733** per month in Natrona County or **\$8,796** per year. This amount is just over one-third (**35%**) of the Self-Sufficiency Standard for a three-person family in Natrona County and **56%** of the Federal Poverty Level (FPL).

Minimum Wage: A full-time worker at the Wyoming minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting payroll taxes (Social Security and Medicare), and adding tax credits—the federal Child and Earned Income Tax Credits—this worker would have a net cash income of **\$1,183** per month, or **\$14,199** per year. This amount is more than her earnings alone because the federal EITC benefits for which she qualifies are near the maximum, and she also receives a small Child Tax Credit. Together these are more than the taxes she owes. (At this income level, this worker does not pay federal income taxes since her income is below the threshold. Also, because she does not pay federal income taxes, she does not receive the federal Child Care Tax Credit.)

Even with the help of the federal EITC, a full-time job at the minimum wage provides only **57%** of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC or the CTC payments on a monthly basis—as is true of most workers—she will only receive **\$9,914** during the year, which is less than half (**40%**) of the Self-Sufficiency Standard and only about **63%** of the FPL.

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 **\$1,306** (**\$15,670** 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 **63%** of the Self-Sufficiency Wage needed for a three-person family (with one adult, one preschooler, and one schoolage child). Even in Johnson County, the least expensive county in Wyoming for this family type, the official poverty line is only **67%** of the minimum amount necessary to meet family needs according to the Standard.

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 Natrona County (Casper MSA), is **\$50,300**. The Self-Sufficiency Standard for a single parent family with one preschooler and one schoolage child is only one-half (**50%**) of the median family income for Natrona County (Casper MSA).

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes between 50% and 80% of the median area income are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and in some instances to the “Extremely Low Income” category—defined as less than 30% of area median income. Even then, only about one-fourth of those eligible families receive housing assistance.) Thus the Self-Sufficiency Standard for a Natrona County family falls between the HUD’s definition of “Very Low Income” and “Low Income,” suggesting that a substantial portion of Wyoming families lack adequate income to meet their needs.

Comparison of Wyoming to Other U.S. Places

The Self-Sufficiency Standard has been completed for 34 states, plus the District of Columbia (Washington, DC). Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared. However, since the Standards have been completed in different years, all numbers have been updated to 2004 dollars for the purpose of this analysis. While costs are likely to increase over time at varying rates, for our purposes it is acceptable to use the U.S. Bureau of Labor Statistics' Consumer Price Index (CPI) to update the Standards to account for inflation.

In Table 6 below, we compare the Standard for Cheyenne to 12 other moderately-sized cities: Bellingham, WA; Carson City, NV; Enid, OK; Flagstaff, AZ; Fort Collins, CO; Grand Junction, CO; Great Falls, MT; Green Bay, WI; Lafayette, LA; Missoula, MT; Pittsfield, MA; and Rapid City, SD. These cities were chosen because of their

comparable population to Cheyenne and to provide a wide representation of cities from the U.S. West.

In Cheyenne, a single adult requires a Self-Sufficiency Wage of **\$6.47**, the third lowest in this comparison. For the other three family types in Cheyenne, the Self-Sufficiency Standards are all second from the lowest in comparison to these U.S. cities. A single adult with one preschooler requires a Self-Sufficiency Wage of **\$10.15**; with two children **\$12.26** per hour is needed. In a two-parent family with a preschool and schoolage child, each adult must earn **\$7.86** per hour in Cheyenne. In all three family types with children, only Lafayette, Louisiana has a lower Self-Sufficiency Standard.

In conclusion, while Cheyenne is not the most expensive city in which to live, relative to its population size, 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 Cheyenne, WY
Compared to Other U.S. Places, 2004***

Single Adult		Single Adult, Preschooler		Single Adult, Preschooler, Schoolage		Two Adults, Preschooler, Schoolage**	
Green Bay, WI	\$6.36	Lafayette, LA	\$9.28	Lafayette, LA	\$11.78	Lafayette, LA	\$7.48
Lafayette, LA	\$6.40	Cheyenne, WY	\$10.15	Cheyenne, WY	\$12.26	Cheyenne, WY	\$7.86
Cheyenne, WY	\$6.47	Rapid City, SD	\$11.16	Enid, OK	\$13.60	Rapid City, SD	\$8.46
Rapid City, SD	\$6.59	Enid, OK	\$11.18	Rapid City, SD	\$13.81	Enid, OK	\$8.96
Enid, OK	\$6.68	Grand Junction, CO	\$12.02	Carson City, NV	\$14.62	Grand Junction, CO	\$9.05
Great Falls, MT	\$7.11	Green Bay, WI	\$12.48	Grand Junction, CO	\$14.96	Carson City, NV	\$9.08
Pittsfield, MA	\$7.15	Great Falls, MT	\$12.82	Great Falls, MT	\$15.67	Green Bay, WI	\$9.34
Grand Junction, CO	\$7.24	Carson City, NV	\$12.83	Missoula, MT	\$15.71	Bellingham, WA	\$9.70
Missoula, MT	\$7.49	Missoula, MT	\$13.03	Green Bay, WI	\$16.07	Great Falls, MT	\$9.73
Bellingham, WA	\$7.81	Bellingham, WA	\$14.23	Bellingham, WA	\$16.51	Missoula, MT	\$9.73
Carson City, NV	\$7.91	Pittsfield, MA	\$14.85	Pittsfield, MA	\$17.39	Pittsfield, MA	\$10.19
Fort Collins, CO	\$8.33	Fort Collins, CO	\$15.16	Fort Collins, CO	\$17.92	Fort Collins, CO	\$10.41
Flagstaff, AZ	\$9.60	Flagstaff, AZ	\$15.91	Flagstaff, AZ	\$18.65	Flagstaff, AZ	\$11.02

*All wages are updated to September 2004 using the Consumer Price Index. **Per adult.

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

Modeling the Impact of Supports

There are a number of ways to reduce the amount of income required to meet family needs, thereby helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives and then model their effects on wages for a single adult with one infant and one preschoolage child in Table 7 (on page 19). Using the Self-Sufficiency Wage as a benchmark, we show the impact on the income required to meet basic needs when the family has no work supports, has child support, and has work supports.

While the Self-Sufficiency Standard provides the amount of income that meets a family's basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. At the crucial point in their lives of entering employment, work supports can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or unstimulating child care environments. This stability also can help a family retain employment, which is a necessary condition for improving wages. When available, work supports or aid—such as Temporary Assistance for Needy Families (TANF) cash assistance, Food Stamps, Women Infants and Children (WIC) programs, housing assistance (including Section 8 vouchers and public housing), child care, health care (Medicaid or Kid Care CHIP), and/or transportation subsidies—help families as they struggle to become economically self-sufficient.

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

Child Care: Since child care is one of the major expenses for families with children, a child care subsidy can substantially reduce this expense. For this reason, child care is modeled separately as well as in combination with other work supports. The addition of a child care subsidy provides single parents the greatest relief of any single work support.

Health Care: While health care expenses are a relatively small cost item in the budgets for most family types (less than 10%), health care coverage is essential. As stated on page 7, we assume that along with adequate income, self-sufficiency level wages include employer-sponsored health insurance for workers and their families, with the costs partially financed by the employer. Without health benefits, most people would find it difficult, and sometimes quite costly, to meet their families' health care needs.

However, with the expansions of the federal and state-supported Children's Health Insurance Program—known in Wyoming as Kid Care CHIP—many low income 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 12 months. After that, and for those families not transitioning off welfare, children can be covered by Kid Care CHIP or Medicaid, depending upon family income and household size.

Food Stamps Program and Women Infants and Children (WIC): Most households with a gross monthly income of 130% or less of the FPL (Federal Poverty Level) are eligible for the federal Food Stamps Program. This program, administered by the individual states, provides crucial support to needy households and to those making the transition from welfare to work. The WIC program helps pay for specific nutrient-rich foods, and nutrition counseling for pregnant or postpartum women, infants, and children up to age 5 if their income falls at or below 185% of the FPL.³⁷ For the Self-Sufficiency Standard, WIC

is included in food costs because it is a monthly food benefit in addition to the Food Stamps Program for those who qualify.

Housing: As well as child care, housing assistance is a major support for families, since housing costs are difficult for families to reduce without assistance. However, despite their importance, housing subsidies are extremely limited due to funding and availability.

Tax Credits: We include the federal Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard. In this model, however, we want to show only income that is 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 (advanced EITC), the great majority (approximately 99%) of families receive the federal EITC as a lump sum payment the following year when they file their tax returns.³⁸

While research shows that the EITC money is frequently used to meet important family needs, such as paying the security deposit for housing, buying a car, settling debts, paying tuition, or starting a savings account, it is not available to meet daily or monthly needs.³⁹ 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. Therefore, when we model the impact of work supports, 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 (the first shaded line at the bottom of Table 7.)

Families that qualify for the refundable Child Tax Credit also receive the amount not used to reduce their federal income taxes as a lump sum payment the next year, as with the EITC. The amount of the annual *refundable* Child Tax Credit is shown at the second shaded line at bottom of Table 7.

Table 7 - Modeling the Impact of Work Supports in Laramie County

In Table 7 on the following page, we examine the impact of adding work supports for a family consisting of a single parent, an infant, and a preschooler living in Laramie County (Cheyenne MSA). Costs that have

been reduced from the Self-Sufficiency Standard are noted in bold in the table.

The Self-Sufficiency Standard (Column 1): In the first column of Table 7, we show the Self-Sufficiency Standard, which provides this family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In Laramie County, a single parent with an infant and a preschooler has monthly child care expenses of \$835 and housing costs of \$536 per month, and therefore must earn a Self-Sufficiency Wage of **\$13.46** per hour.

No Work Supports (Column 2): While Column 1 shows the Standard as it is shown elsewhere in this report, in Column 2 we model "real life" assumptions and no longer show the refundable tax credits as being received monthly. Since these credits are not available to reduce the income needed to meet costs, this single parent must earn more to meet her needs, including more to meet a higher amount of taxes. Even though she will receive these tax credits as lump sums (in the amounts shown in the shaded section at the bottom) the following year, she must earn **\$15.08** per hour, or \$2,654 monthly, to meet her needs each month.

Child Support (Column 3): In the third column of Table 7, child support is added. The child support payment of **\$161** per month is the average amount received by families in Wyoming who participate in the child enforcement program.⁴⁰ Unlike additional earned income, child support is not taxable income, and thus it can have a strong impact on helping families meet their needs. Overall, with child support and without monthly EITC or the refundable CTC, the wage needed to meet basic needs is reduced to **\$14.09** per hour.

Child Care (Column 4): In Column 4, we begin adding work supports. First we show the effect of the child care work support program available through the Wyoming Department of Family Services to low-income families in Laramie County. Receiving child care assistance reduces child care costs from \$835 per month to \$61. Thus, child care assistance lowers the income the parent needs to earn from \$15.08 without any work supports to **\$10.31** per hour.

Child Care, Food Stamps, WIC & Medicaid (Column 5): For adults who are moving from welfare to work, there is a set of supports available to help with that transition. In the fifth column of Table 7, we

assume that this single parent family is receiving a typical “package” of benefits available to those making the welfare to work transition. With this package of child care, Food Stamps, and WIC, we assume that Medicaid will cover all of the family’s health care expenses, reducing this cost from \$235 per month to zero. The reduction in health care costs reduces the wage needed to meet basic needs, therefore reducing the child care co-payment from \$61 to \$9 per month. This family would also qualify for a Food Stamps and WIC benefit, lowering her monthly food costs from \$414 to \$241. Altogether, child care assistance, Food

Stamps, WIC, and Medicaid lowers the wage required to meet basic needs to **\$7.48** per hour in Laramie County, which is nearly \$6 less per hour than the Self-Sufficiency Wage.

Child Care, Food Stamps, WIC & Kid Care CHIP (Column 6): After 12 months transitioning from welfare to work, the parent loses Medicaid coverage for her whole family. Like families who have never received welfare, this parent is now eligible for child care and Kid Care CHIP (for her children only). If her family income remains below 185% of the FPL,

Table 7
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Infant and One Preschooler
Laramie County, WY (Cheyenne MSA) 2004

	#1	#2	#3	WORK SUPPORTS			
				#4	#5	#6	#7
	Self-Sufficiency Standard	No Work Supports	Child Support	Child Care	Child Care, Food Stamps WIC* & Medicaid	Child Care, Food Stamps, WIC & Kid Care CHIP	Housing, Child Care, Food Stamps, WIC & Kid Care CHIP
Monthly Costs:							
Housing	\$536	\$536	\$536	\$536	\$536	\$536	\$362
Child Care	\$835	\$835	\$835	\$61	\$9	\$35	\$9
Food	\$414	\$414	\$414	\$414	\$241	\$285	\$238
Transportation	\$182	\$182	\$182	\$182	\$182	\$182	\$182
Health Care	\$235	\$235	\$235	\$235	\$0	\$73	\$73
Miscellaneous	\$220	\$220	\$220	\$220	\$220	\$220	\$220
Taxes	\$308	\$381	\$341	\$210	\$127	\$149	\$118
Earned Income Tax Credit	-\$106	#	#	#	#	#	#
Child Care Tax Credit (-)	-\$107	-\$130	-\$124	-\$19	\$0	-\$10	\$0
Child Tax Credit (-)	-\$149	-\$20	\$0	-\$25	\$0	\$0	\$0
Child Support			-\$161				

Self-Sufficiency Wage:

Hourly	\$13.46	\$15.08	\$14.09	\$10.31	\$7.48	\$8.36	\$6.84
Monthly	\$2,368	\$2,654	\$2,479	\$1,814	\$1,316	\$1,471	\$1,203
Annual	\$28,418	\$31,842	\$29,748	\$21,769	\$15,790	\$17,650	\$14,438
Total Federal EITC (annual)**		\$551	\$992	\$2,672	\$3,932	\$3,540	\$4,216
Total Federal CTC (annual) (refundable)		\$1,761	\$1,925	\$822	\$529	\$715	\$394

In the modeling columns, refundable credits are shown as they are usually received, as an annual lump sum when taxes are filed early the next year. The child tax credit is split, with the part that is a credit against taxes owed received monthly, and the refundable portion shown as received annually. EITC is not received as a credit against taxes, so it is shown only annually.

* WIC is the Women Infants and Children program in the Wyoming Department of Health.

** There is no state EITC in Wyoming.

her children are eligible for the subsidized CHIP health insurance coverage. However, the parent must pay for the cost of her own health care, including her share of the health insurance premium that is available through her employer, as well as her out-of-pocket costs. Altogether, this increases her monthly health care expenses to \$73. Because her wages must increase to cover additional health care costs, the child care co-payment increases slightly to \$35 per month and her Food Stamps benefit decreases as well. Therefore, with child care assistance, Food Stamps, WIC, and Kid Care CHIP (in place of Medicaid), this parent now requires a wage of **\$8.36** per hour, almost one dollar more per hour than when Medicaid covered health care costs for the entire family.

Housing, Child Care, Food Stamps, WIC & Kid Care CHIP (Column 7): For the seventh column, we added housing assistance to the package modeled in the previous column. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$536 to \$362 per month. The reduction in housing costs decreases the wage needed to meet basic needs, thereby decreasing the child care co-payment to \$9 and increasing the Food Stamps benefit. Overall, with housing, child care, food stamps, WIC, and health care assistance for the children (Kid Care CHIP), this parent needs to earn only **\$6.84** per hour to meet her family’s basic needs, which is close to \$7.00 per hour less than she would need to earn without any work supports.

Table 8 - Modeling the Impact of Work Supports on Wage Adequacy in Laramie County

In Table 7, we began with a Self-Sufficiency Wage and modeled how various work supports, alone and in combination, could lower the wage needed for families to meet their basic needs. In Table 8, we *start* with wages, and show how adequately they meet expenses, with and without work supports. In Table 7, we modeled these impacts for a single parent with two children (an infant and a preschooler) in Laramie County. For Table 8 we use the same family type in the same county.

In Table 8, we use the term “Wage Adequacy” to refer to the degree to which a given wage is adequate to meet basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is

adequate, or more than adequate, to meet the family’s needs. Costs in Table 8 that are reduced by work supports are noted in bold.

In Panel A, we show how adequately \$5.15 per hour, full-time—the minimum wage in Wyoming—meets this family’s needs, with and without work supports. In Panels B, C, and D, we then show Wage Adequacy for the same family in Laramie County at 100% of the FPL (\$7.42 per hour), 125% of the FPL (\$9.27 per hour), and 150% of the FPL (\$11.73 per hour), respectively.⁴¹

Wage Adequacy with No Work Supports (Wages Only) (Column 1): In Panel A of the first column, the parent earns \$5.15 per hour and is not receiving any work supports. In this scenario, the family’s monthly expenses total \$2,519, while the parent’s wages total just \$906. Thus, there is a shortfall of \$1,612 without work supports, and Wage Adequacy is just **36%**. In other words, a minimum wage only provides 36% of the income needed to meet this family’s needs. In the first column of Panels B, C, and D, we show the effect of increasing the parent’s wages to \$7.42, \$9.27 and \$11.73 per hour. This increases Wage Adequacy to **51%**, **66%**, and **75%**, respectively, still far below what is needed. Indeed, even at the highest wage illustrated (\$11.73 per hour), when the family’s monthly income is \$1,959 it is still \$640 *less than* what is needed to be self-sufficient.

Wage Adequacy with Child Care (Column 2): When the family receives child care assistance, it reduces their expenses, raising Wage Adequacy, as shown in Column 2 of Panels A, B, C, and D. At \$5.15 and \$7.42 per hour, child care costs are decreased to \$9, increasing Wage Adequacy from 36% to **54%** and from 51% to **76%**, respectively. At \$9.27 and \$11.73 per hour, also with child care assistance, the family’s Wage Adequacy again increases to **94%** and **107%**, respectively.

Wage Adequacy with Child Care, Food Stamps, WIC & Medicaid (Column 3): At earnings of \$5.15 per hour, the addition of the work supports of Food Stamps, WIC, and Medicaid to child care assistance increases Wage Adequacy from 54% to **80%**. At \$7.42 per hour, the Wage Adequacy rises from 76% with child care assistance alone to **100%** with the work support package modeled. With wages of \$9.27 and \$11.73 per hour Wage Adequacy increases to **110%** and **126%**, respectively.

Table 8
Impact of Work Supports on Wage Adequacy
 Single Parent with One Infant and One Preschooler
 Laramie County, WY (Cheyenne MSA) 2004

PANEL A: Wage Adequacy at \$5.15 per hour/full-time (Federal Minimum Wage for a family of three)					
	WAGES ONLY	WAGES with WORK SUPPORTS			
	#1	#2	#3	#4	#5
	No Work Supports	Child Care	Child Care, Food Stamps, WIC & Medicaid	Child Care, Food Stamps, WIC & Kid Care CHIP	Housing, Child Care, Food Stamps, WIC & Kid Care CHIP
TOTAL MONTHLY INCOME:	\$906	\$906	\$906	\$906	\$906
Monthly Costs:					
Housing	\$536	\$536	\$536	\$536	\$272
Child Care	\$835	\$9	\$9	\$9	\$9
Food	\$414	\$414	\$94	\$94	\$167
Transportation	\$182	\$182	\$182	\$182	\$182
Health Care	\$235	\$235	\$0	\$73	\$73
Miscellaneous	\$220	\$220	\$220	\$220	\$220
Taxes	\$96	\$96	\$96	\$96	\$96
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,519	\$1,692	\$1,137	\$1,210	\$923
SHORTFALL (-) or SURPLUS	(\$1,612)	(\$786)	(\$230)	(\$303)	(\$113)
WAGE ADEQUACY (Total Income/Total Expenses)	36%	54%	80%	75%	89%

PANEL B: Wage Adequacy at \$7.42 per hour/full-time (100% FPL for a family of 3)					
	WAGES ONLY	WAGES with WORK SUPPORTS			
	#1	#2	#3	#4	#5
	No Work Supports	Child Care	Child Care, Food Stamps, WIC & Medicaid	Child Care, Food Stamps, WIC & Kid Care CHIP	Housing, Child Care, Food Stamps, WIC & Kid Care CHIP
TOTAL MONTHLY INCOME:	\$1,306	\$1,306	\$1,306	\$1,306	\$1,306
Monthly Costs:					
Housing	\$536	\$536	\$536	\$536	\$392
Child Care	\$835	\$9	\$9	\$9	\$9
Food	\$414	\$414	\$237	\$237	\$263
Transportation	\$182	\$182	\$182	\$182	\$182
Health Care	\$235	\$235	\$0	\$73	\$73
Miscellaneous	\$220	\$220	\$220	\$220	\$220
Taxes	\$126	\$126	\$126	\$126	\$126
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,549	\$1,723	\$1,311	\$1,384	\$1,265
SHORTFALL (-) or SURPLUS	(\$1,243)	(\$417)	(\$5)	(\$78)	\$41
WAGE ADEQUACY (Total Income/Total Expenses)	51%	76%	100%	94%	103%

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

Table 8 - Continued
Impact of Work Supports on Wage Adequacy
 Single Parent with One Infant and One Preschooler
 Laramie County, WY (Cheyenne MSA) 2004

PANEL C: Wage Adequacy at \$9.27 per hour/full-time (125% FPL for a family of three)					
	WAGES ONLY	WAGES with WORK SUPPORTS			
	#1	#2	#3	#4	#5
	<i>No Work Supports</i>	<i>Child Care</i>	<i>Child Care, Food Stamps, WIC & Medicaid</i>	<i>Child Care, Food Stamps, WIC & Kid Care CHIP</i>	<i>Housing, Child Care, Food Stamps, WIC & Kid Care CHIP</i>
TOTAL MONTHLY INCOME:	\$1,698	\$1,698	\$1,698	\$1,698	\$1,698
Monthly Costs:					
Housing	\$536	\$536	\$536	\$536	\$510
Child Care	\$835	\$61	\$61	\$61	\$61
Food	\$414	\$414	\$385	\$385	\$385
Transportation	\$182	\$182	\$182	\$182	\$182
Health Care	\$235	\$235	\$0	\$73	\$73
Miscellaneous	\$220	\$220	\$220	\$220	\$220
Taxes	\$189	\$189	\$189	\$189	\$189
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	(\$33)	(\$33)	(\$33)	(\$33)	(\$33)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,579	\$1,805	\$1,541	\$1,614	\$1,587
SHORTFALL (-) or SURPLUS	(\$881)	(\$106)	\$157	\$84	\$111
WAGE ADEQUACY (Total Income/Total Expenses)	66%	94%	110%	105%	107%

PANEL D: Wage Adequacy at \$11.73 per hour/full-time (150% FPL for a family of three)					
	WAGES ONLY	WAGES with WORK SUPPORTS			
	#1	#2	#3	#4	#5
	<i>No Work Supports</i>	<i>Child Care</i>	<i>Child Care, Food Stamps, WIC & Medicaid</i>	<i>Child Care, Food Stamps, WIC & Kid Care CHIP</i>	<i>Housing,** Child Care, Food Stamps, WIC & Kid Care CHIP</i>
TOTAL MONTHLY INCOME:	\$1,959	\$1,959	\$1,959	\$1,959	\$1,959
Monthly Costs:					
Housing	\$536	\$536	\$536	\$536	\$536
Child Care	\$835	\$61	\$61	\$61	\$61
Food	\$414	\$414	\$385	\$385	\$385
Transportation	\$182	\$182	\$182	\$182	\$182
Health Care	\$235	\$235	\$0	\$73	\$73
Miscellaneous	\$220	\$220	\$220	\$220	\$220
Taxes	\$235	\$235	\$235	\$235	\$235
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	(\$59)	(\$59)	(\$59)	(\$59)	(\$59)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,599	\$1,825	\$1,561	\$1,634	\$1,634
SHORTFALL (-) or SURPLUS	(\$640)	\$134	\$398	\$325	\$325
WAGE ADEQUACY (Total Income/Total Expenses)	75%	107%	126%	120%	120%

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

** When receiving a housing subsidy, a family pays about 30% of their income towards housing. At this wage, 30% of income would be more than current housing costs, therefore we did not model housing assistance in this case.

Wage Adequacy with Child Care, Food Stamps, WIC & Kid Care CHIP (Column 4): The fourth column models the same family receiving child care assistance, Food Stamps, WIC, and Kid Care CHIP. Without Medicaid, but with the addition of CHIP, the Wage Adequacy drops slightly. At wages of \$5.15 and \$7.42 per hour, Wage Adequacy is **75%** and **94%**, respectively. At \$9.27 per hour, the Wage Adequacy is lowered slightly from 110% with Medicaid to **105%** with CHIP. With a wage of \$11.73 per hour, Wage Adequacy for this package of subsidies is **120%**.

Wage Adequacy with Housing, Child Care, Food Stamps, WIC & Kid Care CHIP (Column 5): With the addition of housing assistance, at wages of \$5.15 and \$7.42 per hour, Wage Adequacy rises to **89%** and **103%**, respectively. At \$9.27 per hour, the Wage Adequacy rises to **107%**. We attempted to model housing for Panel D but with wages of \$11.73 per hour, this family would be able to put 30% of their income towards housing.

Although it is important for families to be able to meet their basic needs at an adequate level, it is also important to remember that these are “bare bones” budgets. For example, whether receiving Food Stamps or not, the food budget does not allow for any take-out or restaurant food. Therefore, families with Wage Adequacy above 100% should not be viewed as having extravagant incomes. Rather, additional income should be seen as a means to meet other essential expenses, such as the purchase of a car or for deposits to secure housing.

When a family’s income is not adequate to meet their basic needs, parents must make difficult choices to simply address their most urgent needs. For example, parents may need to alternate paying bills every other month, risking bad credit, utility cutoffs or eviction; forgo needed health care; move to overcrowded living conditions; compromise on the quality of child care; or skip meals so that their children will have adequate food. Having to make these choices is extremely stressful and leaves families without the resources to meet the basics, much less deal with unexpected crises.

Importance and Availability of the Work Supports Modeled in Table 7 and Table 8

Assisted temporarily with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs as they enter or re-enter the

workforce. Meeting basic needs means that they are more likely to achieve stability in housing, child care, diet, and health care, which in turn helps support the ability to achieve stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become self-sufficient.

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

- **Housing:** Nationwide, only about 12% of eligible families receive housing aid or live in public housing.⁴² In 2004, 2,101 households received rental assistance vouchers in the State of Wyoming, about 60% of which include children.⁴³
- **Food:** Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Since 2000, however, with a weakened economy and improved access in some states, Food Stamps enrollment has increased, reaching 24.4 million people in July 2004.⁴⁴ In Wyoming, food stamp participation has risen by almost 1,500 since 1999, reaching 24,966 in July of 2004.⁴⁵ Nevertheless, the Urban Institute reported that about two-thirds of those who leave the Food Stamps Program when they find work, still remain eligible for Food Stamps.⁴⁶
- **Child Care:** Only 12% of about 15 million eligible children are receiving child care assistance nationwide.⁴⁷ In Wyoming, around 3,200 children, or 1,900 households, received Child Care and Development Fund Subsidies (CCDF) in the 2001 fiscal year, which represents only 16% of families eligible in the state (the number of families estimated to earn less than 62% of the state median income).⁴⁸
- **Health Insurance:** According to the National Center for Health Statistics, the rate of uninsured children nationwide has steadily fallen from 13.9% in 1997 to 9.4% in June 2003.⁴⁹ However, Families USA reported that SCHIP enrollment is estimated to drop by 900,000 between fiscal years 2003 and 2006.⁵⁰ By the end of the 2004 fiscal year, it is estimated that 4,800 children will be enrolled in Wyoming’s Kid Care CHIP (available to children in families earning less than 185% of the FPL).⁵¹ However, the Census Bureau estimates that there

are 9,000 uninsured children whose family income is at or below 200% of the FPL in Wyoming.⁵²

- **Child Support:** Although 59% of custodial parents in the United States have child support awards, only 45% receive the full amount owed to them. Of the remaining 55%, only 29% receive a

portion of the child support payment awarded, leaving 26% with no support at all.⁵³ Of families who receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$206, and in Wyoming the average is \$161.⁵⁴

Closing the Gap Between Incomes and the Self-Sufficiency Standard

Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce, live in high-cost areas, or live in low wage areas. They therefore 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 disparity 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 some areas of Wyoming benefited from the opportunities produced by an expanding economy during the late 1990s, helping families achieve self-sufficiency is an even greater challenge during economic downturns.

The two basic approaches for individuals to close this income gap are to reduce costs (through supports that may be public or private, in cash or “in kind”) or raise incomes. The first approach, that of reducing costs, can be accomplished through various subsidies and supports, such as child support, Food Stamps, and child care assistance, as discussed in the previous section.

The other approach, raising incomes, can be done at either the “micro” or individual level, or at the “macro” or systemic level. “Micro” strategies that raise individuals’ incomes include training and education, context literacy, nontraditional employment for women, microenterprise, and individual development accounts. “Macro” strategies address labor market structures and include labor market reforms, removing artificial barriers to employment for women and/or persons of color, and sectoral employment initiatives. Below we will discuss in more detail both types of “raising income” strategies.

These two approaches—reducing costs and raising incomes—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 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 Incomes: Micro Approaches

Increasing Access to Higher Education: Adults with language difficulties, inadequate education, or insufficient job skills or experience usually cannot achieve Self-Sufficiency Wages without addressing 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. Figure 3, on the following page, clearly depicts the benefits of access to higher education for U.S. and Wyoming workers.

For some, educational advancement may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and /or ESL (English as a Second Language) programs. For others, this may mean two- or four-year college degrees. Despite the “work first” approach of the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996, Wyoming recognized the importance of higher education and created the State Adult Student Financial Aid (SASFA) Program. SASFA allows TANF participants to count higher education, up to completion of a first baccalaureate degree, as a work activity along with vocational training programs.⁵⁵

Education is also important to employers. 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 and increased efficiency benefiting the employer as well as the employee by increasing wages.

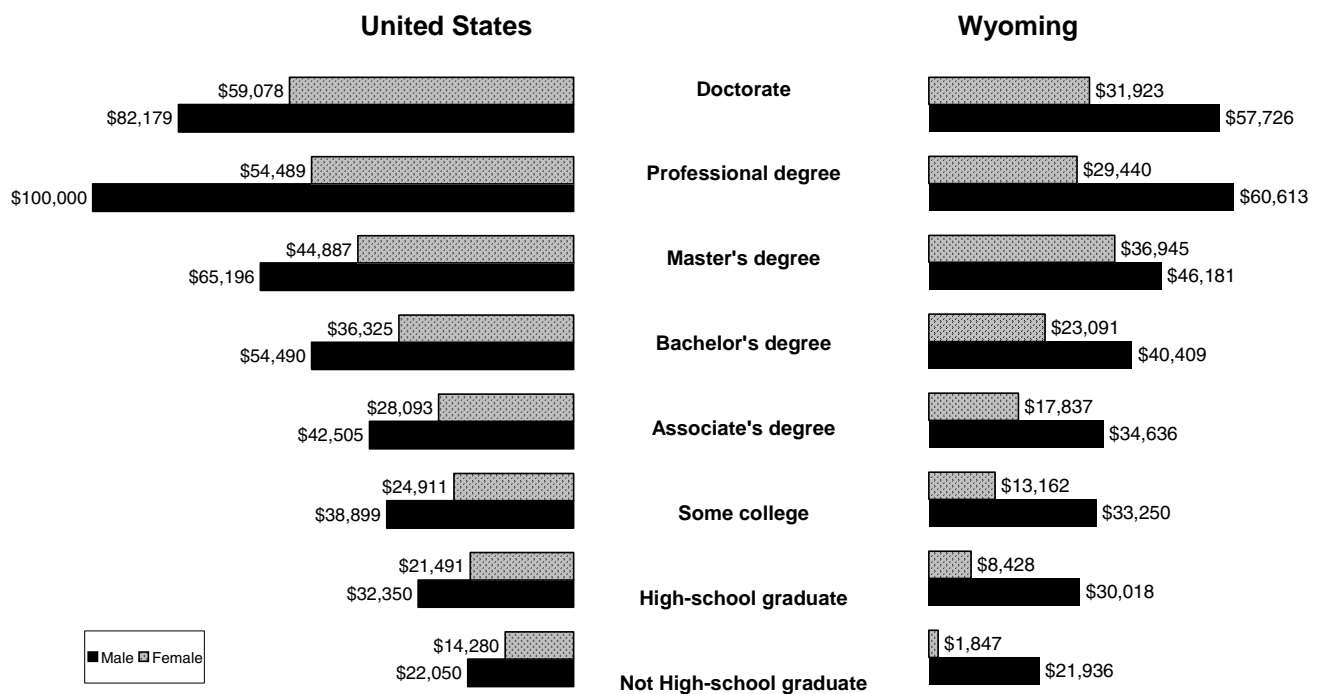
Functional Context Education: Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills in sequence because this innovative approach teaches literacy and basic skills in the context in which the learner will use them. Clients see clearly the role literacy skills play in moving them toward their goals. For adults who have already experienced school failure, enrollment in programs that use traditional approaches to teaching often reproduce that failure. Functional Context Education programs address this problem by using content related to adult goals to teach basic skills. This strategy promotes better retention,

encourages lifelong learning and supports the intergenerational transfer of knowledge.

In addition, most adults do not have time to spend years in basic education programs learning skills that may seem, at best, distantly related to their economic goals. Given welfare time limits and restrictions on education and training, it is more important than ever that individuals master basic and job-specific skills as quickly and efficiently through FCE as possible.

Nontraditional Employment for Women: 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. Nontraditional employment for women is one high-wage option that can enable families to move out of poverty. Nontraditional Occupations (NTOs) are jobs that are often thought of as “men’s jobs.” According to the U.S. Department of Labor, they include any occupation in which less than 25% of the workforce is female.

Figure 3
Impact of Education on Earnings by Gender in the United States and Wyoming



Note: Workers are 25 years and over, and males with professional degrees are top-coded as \$100,000 and over in the Current Population Survey data.
Source: Bureau of Labor Statistics, Current Population Survey 2003.

Increasing women's access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. Most importantly, compared to jobs that are traditional for women, nontraditional jobs can provide better wages and benefits than the traditionally female jobs. Enhancing women's access to these jobs—or training leading to these jobs—requires addressing a range of economic, political and social barriers that prevent women from entering and remaining in nontraditional occupations. Unfortunately, most female job training participants and welfare clients are steered towards traditionally female occupations. The additional earnings associated with NTOs significantly improve the ability of women to take care of their families.

Nontraditional jobs also frequently have greater career and training opportunities, and many women find greater job satisfaction that can result in longer-term employment. In addition, hiring women in nontraditional jobs is good for business because it opens up a new pool of skilled workers to employers, and creates a more diverse workforce that is reflective of the community. Wyoming has invested in this area with programs located within the Department of Workforce Services, Our Families Our Future, and Wyoming community colleges. These programs provide education or training to women to enter into positions or professions considered non-traditional or typically held by males. The programs will enable women with a current income at or below 185% of the Federal Poverty Level (FPL) to achieve a livable wage of at least 220% of the FPL after training.⁵⁶

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many women's community-based organizations began to offer nontraditional training 20 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in higher-wage, nontraditional jobs were institutionalized into the mainstream job training and vocational education systems. Institutionalizing nontraditional employment in the workforce development and welfare systems is key to this becoming a successful strategy for moving families out of poverty.

Microenterprise Training and Development:

Microenterprise development is an income-generating strategy that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income women who may have skills in a particular craft or service. The lack of quality employment options, especially for low-income, low-skilled women, makes microenterprise development a critical strategy for moving families out of poverty. Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) help women learn to earn from each other, build self-esteem, and organize around policy advocacy. Linkages between microentrepreneurs and more established women business owners provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks. Microenterprise is also a local economic development strategy, since microbusinesses have the potential to grow into small businesses that respond to local demand, create jobs and add to the local tax base.

Individual Development Accounts: For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, the average family with a household income between \$10,000 and \$25,000, had net financial assets of \$1,000, while the average family with a household income of less than \$10,000 had net financial assets of \$10.⁵⁷ For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates, like payday loans, just to make it to the next paycheck, often resulting in spiraling debt. Too often, public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Wyoming, an individual with more than \$2,500 in countable assets is ineligible for POWER (Personal Opportunities With Employment Responsibilities), Wyoming's TANF program.⁵⁸

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA). Individual Development Accounts (IDAs) are dedicated savings accounts earmarked for purchasing a first home, for education and job training expenses or for capitalizing a small business. Contributions from eligible low-income participants are matched, using both private and public sources. IDAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The match can be withdrawn if it is used for a specified objective, such as the down payment of a house, payment for higher education, or start-up costs for a small business. While less common than income supports, these “wealth supports” can be an important tool in helping families move towards self-sufficiency.

Raising Incomes: Macro Approaches

Labor Market Reforms: As demonstrated in the previous section, 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. Twelve states, for example, have a minimum wage that is above the federal minimum wage, with the highest being Washington State at \$7.16 per hour, then Alaska at \$7.15 per hour.⁵⁹ In all, over 20% of the U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage. 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 that city contractors and employers receiving public subsidies pay a “living wage.” These policies would impact private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages⁶⁰ as well as better benefits,⁶¹ moving workers closer to the Self-Sufficiency Standard.

Reducing Gender- and Race-Based Wage Disparities: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner in order to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws raise the wages of women and people of color who are subject to race- and gender-based discrimination.⁶²

Sectoral Employment Intervention: A strategy that targets high-wage jobs, Sectoral Employment Intervention, determines the wage needed by a worker to sustain her/his family (using the Self-Sufficiency Standard), identifies well-paying jobs in growth sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components include engaging industry representatives and workforce development boards, establishing occupational information systems based on local and regional labor-market-specific data, targeting training for specific jobs, and developing sensible outcome standards. Because this approach looks at labor market issues from both supply and demand perspectives, it helps communities strengthen their local economies while reinvesting in families and neighborhoods. Targeted training is necessary to help low-income clients access high-demand, high-wage jobs. By responding to business’ specific labor needs, a high-wage job targeting strategy improves a region’s ability to attract and keep industries and to support a healthier business climate.

How the Self-Sufficiency Standard Can Be Used

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 recipients 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 TANF implementation, tax policy, work supports, child care co-payment scales, welfare to work programs, economic development plans, and education and training.

At a time when many policy and programmatic decisions are being made at the state and local levels, the Self-Sufficiency Standard provides a tool and a means to evaluate many different options. The discussion below illustrates ways the Standard can be used, followed by specific examples of such uses in bullets. This should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

The Self-Sufficiency Standard as a Tool to Evaluate Policy

The Standard has been used to *evaluate the impact of current and/or proposed policy changes*. As shown in this report (see Tables 9 and 10), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules or tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports.

- In Pennsylvania, PathWaysPA (formerly Women’s Association for Women’s Alternatives or W.A.W.A.) commissioned the University of Washington’s Center for Women’s Welfare to use the Standard to analyze the impact of a proposal to raise child care co-payments and to show the

impact on the ability of low-income working parents to meet their basic needs. The resulting report, *When Wages Aren’t Enough*, was instrumental in preventing the proposed increase in child care co-payments and is available at <http://www.womensassoc.org/programs/tools.html>.

- When the Oklahoma Department of Human Services proposed large increases in the child care co-payments, the Oklahoma Community Action Project of Tulsa County (CAP) incorporated analysis based on the Standard by the University of Washington in the report *Increased Child Care Co-Payments Threaten Access to Care for Low-Income Families*.
- A proposal to restrict Oklahoma Medicaid eligibility was withdrawn after the release of the CAP report *Cost-Sharing in Medicaid: Fostering Responsibility or Hindering Access?* The report used the Standard to show why free health coverage is vital for low-income families. Both of the above Oklahoma reports can be found at <http://www.captc.org>.

The Self-Sufficiency Standard as a Tool to Evaluate Economic Development

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, which is essentially a “double subsidy.” Thus, such proposals can be evaluated as to their net positive or negative effect on the local economy as well as on the well-being of the potential workers and their families. States such as Nebraska, South Dakota, and West Virginia have used the Standard to evaluate economic development proposals, including the development of job quality standards and in testimony before state legislatures.

In addition, the Standard can be used to ensure that economic development proposals have positive impacts on the local economy, including not only family-sustaining wages, but also affordable and accessible housing, on-site affordable child care, and so forth.

The Self-Sufficiency Standard as a Tool to Target Job Training and Education Resources

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of job training and education policy. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy uses the Standard to target resources to better match job seekers with jobs paying Self-Sufficiency Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Second, it examines local labor market supply and demand (to find the jobs which have expanding but unfilled openings). Next, it makes an assessment of the available job training and education infrastructure, and finally, it makes an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to determine the jobs and sectors on which to target training and counseling resources.

- In the District of Columbia, the Self-Sufficiency Standard was used in formatting the FY 2000 Workforce Investment Act. This law requires that the Workforce Investment Board not only look at “high growth” occupations to target job training dollars, but also at the quality of the jobs in terms of their ability to meet the wage and supportive service needs of job seekers.

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 demonstrate the “pay off” for investing in various types of post-secondary education and training, including training for occupations that are nontraditional for women and people of color. Such training and education provide access to a wide range of jobs paying Self-Sufficiency Wages.

- In California’s Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package

that targets transportation jobs and provides \$140,000 to the community college system to explore how to strengthen preparation for transportation jobs.

- The Self-Sufficiency Standard was also used in Pennsylvania’s Delaware County to design and implement a sector employment intervention strategy that will identify, recruit, hire, train, retain and provide upward mobility to low-income residents.
- In Texas, the Standard was instrumental in the passage of the Self-Sufficiency Fund legislation. The fund provides resources for employers and training providers to deliver job training, education and supportive services for TANF recipients making the transition to work.

The Self-Sufficiency Standard as a Guideline for Determining Eligibility and Need for Services

The Standard can and has been used to determine which individuals are most in need of services, including career counseling, job training and various support services.

- The Connecticut Legislature enacted a state statute that identified “the under-employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers.

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 tool that counselors and clients can use to “test” the ability of various wages to meet a family’s self-sufficiency needs. By using 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, along with paid employment, provide a path to self-sufficiency.

- The Standard has been used as a career counseling tool in South Dakota by Women Work!
- The Houston READ Commission, the Women’s Center of Tarrant County and Project Quest in San Antonio in Texas, use the Standard with low-income individuals enrolled in job training programs.
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals who are seeking education, training or employment, to be used in the initial assessment of client job training and employment needs.

The Self-Sufficiency Standard and Online Calculators

Web-based self-sufficiency budget calculators, for use by counselors and clients, have been developed for Pennsylvania, New York City, Illinois, and Washington State. Two additional calculators are in progress for California and Colorado. These computer-based tools allow users to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. They integrate a wide range of data not usually brought together—even though clients often must coordinate these various programs, supports, costs and wages in their own lives.

- The Pennsylvania Self-Sufficiency Budget Worksheet can be found at <http://www.pathwayspa.org/worksheet/worksheet.htm>.
- The Self-Sufficiency Calculator for the City of New York can be accessed at <http://www.wceca.org/>.
- The Illinois Department of Employment Security hosts the Illinois Self-Sufficiency Calculator at <http://www.ides.state.il.us/calculator>.
- The Workforce Development Council of Seattle King County Self-Sufficiency Calculator can be viewed at <http://www.seakingwdc.org>.

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 the program impacts on the ability of adults to meet their families’ needs. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- Sonoma County, California was the first county in the country to adopt the Standard as its formal measure of self-sufficiency and benchmark for measuring success of welfare to work programs.
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. In addition, the Illinois Department of Human Services uses the Standard as a tool for setting goals in their local offices statewide.
- The California Department of Social Services issued a copy of the Self-Sufficiency Standard in a statewide notice to all county welfare departments.
- The San Francisco Workforce Investment Board adopted the Self-Sufficiency Standard, and uses it as an eligibility criteria for job training, which allows people who are working at low-wage jobs to access training that can help move them up the wage scale.
- The Philadelphia Workforce Investment Board adopted the Standard as its local benchmark for economic self-sufficiency as it relates to the city’s workforce investment system.
- The Seattle-King County Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. The online calculator also includes an evaluation tool for tracking progress of clients and permitting data analysis for systemic program improvement (while preserving client confidentiality).

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. Each year, the Self-Sufficiency Standard is presented in hundreds of workshops across the country. It is also being used in classrooms across the country. It helps the public at large understand what is involved in making the transition to 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. For service providers, both public and private, such as child care providers, community organizations, and education and training organizations, it demonstrates how the various components fit together, thus helping to facilitate the coordination of various services and supports.

- In Seattle, bookmarks were distributed during the run of a play based on Barbara Ehrenrich’s book *Nickel and Dimed*, which explores the struggles confronted by low-wage workers. A computer with a mock-website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. Download the curriculum at http://www.weiu.org/pdf_files/MassFESSCurriculum.pdf.
- In an initiative started at the University of Washington, School of Social Work, policymakers would “Walk-A-Mile” in the shoes of welfare recipients by living on a Food Stamp budget for one month. The Standard was then used to further educate on all the areas of a minimal budget.

The Self-Sufficiency Standard as a Guideline for Wage-Setting and Living Wage Campaigns

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards.

- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard to develop specific salary guidelines by county.
- In Washington State, the Standard was used successfully in legislative hearings and meetings with the Governor against a proposal to eliminate the indexing of the minimum wage for specific groups of workers, such as farm workers.

The Standard can and has been used in California, Illinois, New York, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.

- At Vanderbilt University in Tennessee, the Standard has been used to educate the employees and administration about the need to increase the take-home pay of service staff.

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. The Standard provides a means of estimating how poverty differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various work supports, such as child support or child care assistance—given a family’s income, place of residence, and composition.

- In Pennsylvania, the Standard was used to create a report, *The Road to Self-Sufficiency*, which used individual vignettes to explore the impact of public subsidies on full- and part-time low-wage workers and assessed wage adequacy in Philadelphia. (Available at <http://www.womensassoc.org>.)
- Also in Pennsylvania, PathWaysPA (formerly Women’s Association for Women’s Alternatives or W.A.W.A.) teamed with the University of Washington to demonstrate how works supports impact family budgets as wages increase. The resulting report, *Making Wages Work: The Impact of Work Supports on Wage Adequacy for Pennsylvania Families* is available at <http://www.womensassoc.org>.
- The Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* use the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different

locations. (See <http://www.ofm.wa.gov/accesshealth/research/33affordability.pdf> and http://www.weiu.org/HESS/HESS_11-11.pdf.)

- The Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau Current Population Survey to measure the number of families above and below the Self-Sufficiency Standard in California, as well as their characteristics (race/ethnicity, family type, education, employment, and so forth). The report *Overlooked and Undercounted: A New*

Perspective on the Struggle to Make Ends Meet in California, can be downloaded from the National Economic Development and Law Center website at <http://www.nedlc.org>.

More detailed information about these various applications and uses of the Standard can be found at the website: <http://www.sixstrategies.org>, or by contacting the specific state lead organization, Wider Opportunities for Women, or the University of Washington's Center for Women's Welfare.

Conclusion

With the current debate on the reauthorization of the federal TANF welfare reform legislation, particularly the possible introduction of increased work requirements without increased resources for child care, job training, or education, the challenge continues to present itself: how to help low-income households become self-sufficient. The uncertain economy, the lack of available jobs paying sufficient wages, and time limits becoming an issue for some, add further to the problems faced by many parents seeking self-sufficiency.

The Self-Sufficiency Standard strives to inform this debate by documenting the cost of living that families must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that for most parents earnings that are well above the official poverty level are nevertheless far below what is needed to meet their families' basic needs.

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

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

For further information about the Standard, how it is calculated, or the findings reported here, contact Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850. To learn more about developing the Standard for your community or state, contact Wider Opportunities for Women at (202) 464-1596 or go to <http://www.sixstrategies.org>.

For further information on the Self-Sufficiency Standard for Wyoming, to order this publication or the Standard for a particular Wyoming county, or to find out more about using the Standard in Wyoming, please contact Beth Worthen, Policy Analyst, Office of the Governor, at 307-777-8514 or visit our website at <http://wyoming.gov/governor/policies/people.asp>.

Endnotes

¹ Gowdy, E. A. & Pearlmutter, S. R. (1994). Economic self-sufficiency is a road I'm on: The results of focus group research with low-income women. In L. V. Davis (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (p. 93). New York: The Haworth Press.

² Proctor, B. & Dalaker, J. (2003). *Poverty in the United States: 2002*. (U.S. Census Bureau, Current Population Reports, Series P60-222, 5). Washington, DC: U.S. Government Printing Office. Retrieved October 5, 2004, from <http://census.gov/prod/2003pubs/p60-222.pdf>

³ Wyoming Department of Health. *About Kid Care CHIP*. Retrieved October 18, 2004, from <http://kidcare.state.wy.us/about.html>

⁴ NPR Online. NPR/Kaiser/Kennedy School Poll. (n.d.). *Poverty in America*. Retrieved February 11, 2003, from <http://www.npr.org/programs/specials/poll/poverty/>

⁵ Using the 2005 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive place, Marin County, CA (part of the San Francisco metropolitan area) is \$1,539. This is more than five times as much as the least expensive housing, found in Starr County, Texas, where a two-bedroom unit costs \$323 per month. United States Housing and Urban Development Department. (2005). *Fair Market Rents*. Retrieved October 6, 2004, from <http://www.huduser.org/datasets/FMR/FMR2005F/index.html>

⁶ One of the first to advocate building changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.

⁷ Living Wage campaigns exist in many states and cities, with many of them developing an estimate of the minimum wage for several family types in their area/state. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single parent families. *The Journal of Human Resources*, 28 (1), 1-24.

⁸ New light on the cost of living (1998, September 25). *Boston Globe*.

⁹ Although about 70% of employed women with children under 18 years of age worked full-time in 2003, working part-time is clearly the desirable option under many

circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option. United States Department of Labor (2003). *Employment characteristics of families in 2002*. Retrieved July 9, 2003, from <http://www.bls.gov/news.release/pdf/famee.pdf>

¹⁰ Gowdy & Pearlmutter, *op. cit.*, p. 91.

¹¹ In addition, due to the significant difference in housing costs between North and South Lincoln County, we have divided Lincoln County into two areas.

¹² These 70 family types cover about 90% of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families.

¹³ These costs are based on a survey of renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. Because a number of counties in Wyoming had the same FMRs, we used Wyoming's Cost of Living Index to create ratios to vary the housing costs in these counties. State of Wyoming Department of Administration and Information, Economic Analysis Division. *Wyoming Cost of Living Index for the Second Quarter 2004*. Retrieved October 10, 2004, from <http://eadiv.state.wy.us>. Note, however, that there are minor lags in data so recent trends such as changes in fuels costs, or spikes and/or declines in rents in a specific area, are not reflected here.

¹⁴ Because of the lack of availability of efficiencies (studio apartments) in some areas, and their very uneven quality, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

¹⁵ Most states conducted surveys of costs or commissioned child care referral networks or researchers to do these studies.

¹⁶ State of Wyoming Department of Family Services, Child Care Program. *Wyoming Child Care Market Rate Survey 2004*.

¹⁷ Veum, J. R. & Gleason, P. M. (1991). Child care arrangements and costs. *Monthly Labor Review*, 114(10), 10-17. Note also that relative care (other than the parent) particularly for younger children and lower-income parents, 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). Day care by relatives is usually, but not always, in the relative's home, and is usually, though not always, paid. Thus relative care 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). Capizzano, J., Adams, G. & Sonenstein, F. (2000). Child care arrangements for children under five: Variation across states. *New federalism: National survey of America's families*. (Series B, No. B-7). Washington, DC: The Urban Institute.

¹⁸ Although the Standard does not follow the Food Stamps Program in using the Thrifty Food Plan, the Standard and the Food Stamps Program uses the most recent food costs as an annual average because the USDA does not produce annual averages for food costs. United States Department of Agriculture, Center for Nutrition Policy and Promotion. *Official USDA food plans: Cost of food at home at four levels, U.S. average, August 2004*. Retrieved September 29, 2004, from <http://www.usda.gov/cnpp/FoodPlans/Updates/foodaug04.pdf>

¹⁹ United States Department of Labor, Bureau of Labor Statistics. (2004, February). *Consumer expenditures in 2002. Table 4. Size of consumer unit: Average annual expenditures and characteristics*. (Report 974). Retrieved September 28, 2004, from <http://www.bls.gov/cex/csxann02.pdf>

²⁰ In this report, single parents are referred to as "she" because 83% of one parent families are headed by females. Casper, L. & M. Fields, J. (2001). *America's families and living arrangements: 2000*. (U.S. Bureau of the Census, Current Population Reports, Series P20-537). Washington DC: U.S. Government Printing Office.

²¹ ACCRA *Cost of Living Index: Grocery Costs*. (2004, May). ACCRA Web site is <http://www.accra.org/>. Note that although the ACCRA Cost of Living Index is generally intended for upper middle income families, the ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socioeconomic status.

²² State of Wyoming Department of Administration and Information, Economic Analysis Division. *Wyoming Cost of Living Index for the Second Quarter 2004*. Retrieved October 10, 2004, from <http://eadiv.state.wy.us/wcli/NewsRelease-2Q04.pdf>

²³ Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest U.S. metropolitan areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley.

²⁴ 2002 American Community Survey. *Means of Transportation to work for workers 16 years and over-*

state comparison, sorted by public transportation. Retrieved August 11, 2004, from http://www.census.gov/Press-Release/www/2004/pubtrans_state.xls

²⁵ National Association of Insurance Commissioners (NAIC). (2004, September). *2001/2002 Auto Insurance Database Report, Average Premiums and Expenditures 1998-2002*. NAIC Research Library.

²⁶ State Farm Insurance. Retrieved September 14, 2004, from <http://www.statefarm.com/>

²⁷ American Automobile Association. *Your Driving Costs*. Retrieved October 17, 2004, from <http://www.ouraaa.com/news/library/drivingcost/driving.html>

²⁸ United States Department of Transportation. *National Personal Travel Survey 2001*. Retrieved February 24, 2004, from <http://nhts.ornl.gov/2001/index.shtml>. Note that 2000 Census data indicates that approximately 14% of Lincoln County workers (895 people) commute about 40 miles through the Snake River Canyon to Teton County, and approximately 8% or 1,014 workers from Teton County, Idaho commute 30 miles across Teton Pass to Teton County, Wyoming. Wyoming Department of Information and Analysis, Economic Analysis Division. Retrieved October 30, 2004, from http://eadiv.state.wy.us/demog_data/pop2000/Cnty_to_Cnty_commut.htm. See also The Newsletter of the Wyoming Public Transit Association. (2004, February). Retrieved October 30, 2004, from <http://www.wytrans.org/newsletter/feb2004/feb2004-1.html>

²⁹ Kaiser Family Foundation. State Health Facts Online. *Wyoming: Nonelderly with Employer Coverage. Rate of Nonelderly with Employer Coverage by Employment Status, State Data 2002-2003, U.S. 2003*. Retrieved October 18, 2004, from <http://www.statehealthfacts.kff.org/cgi-bin/healthfacts.cgi?action=profile&area=Wyoming>

³⁰ Kaiser Family Foundation. State Health Facts Online. *Health cost and budgets. Wyoming: Average annual cost of employment-based health insurance - single coverage, 2002, and Wyoming: Average annual cost of employment-based health insurance - family coverage, 2002*. Retrieved October 19, 2004, from <http://www.statehealthfacts.kff.org/cgi-bin/healthfacts.cgi?action=profile&area=Wyoming>

³¹ eHealth Insurance Services. Retrieved October 25, 2004, from <https://www.ehealthinsurance.com/>

³² Citro & Michael, *op. cit.*

³³ Wyoming Department of Revenue. *Wyoming Master Tax Rate Chart*. Retrieved October 20, 2004, from http://revenue.state.wy.us/PortalVBVS/uploads/MASTERTAXRATECHART_4-1-04_.pdf

³⁴ Wyoming Department of Revenue. *Personal communication*. August 30, 2004.

- ³⁵ Wyoming Department of Revenue. Retrieved August 20, 2004, from <http://revenue.state.wy.us/>
- ³⁶ Center for a Vital Community at Sheridan College. (2004). *The Sheridan Community Assessment 2004*. Retrieved November 29, 2004, from http://cvc.sheridan.edu/CVC_Events/Community_Assessment_2004/Community_Assmt_Index.htm
- ³⁷ Wyoming Department of Health, Programs and Services. Retrieved October 29, 2004, from <http://wdhfs.state.wy.us/WDH/Programs.htm>
- ³⁸ Of federal returns filed in 2001, only 137,685 taxpayers reported having received advanced EITC payments out of more than 16 million families with children receiving the EITC. Numbers cited by John Wancheck of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section, *Monthly Operational Review of Earned Income Credit*.
- ³⁹ Some workers may be unaware of the advanced payment option, and others have employers who do not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Romich, J. L. & Weisner, T. (2000). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference.
- ⁴⁰ United States Department of Health and Human Services, Administration for Children & Families, Office of Child Support Enforcement. *2001 Annual Statistical Report*. (Tables 4, 10, 11 and 52). Retrieved February 24, 2004, from http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/statistical_report/
- ⁴¹ Wages that are modeled represent the Federal Minimum Wage of \$5.15, and 100%, 125% and \$150% of the FPL for a family of three (\$7.42, \$9.27, and \$11.73 respectively).
- ⁴² United States Department of Housing and Urban Development, *Assisted Housing 1999*.
- ⁴³ National Low Income Housing Coalition. (2004, February). *America's neighbors: The affordable housing crisis and the people it affects*. Retrieved September 29, 2004, from <http://www.nlihc.org/research/lalihd/neighbors.pdf>
- ⁴⁴ Food Research and Action Center. (2004, October). *Food Stamp participation increases in July 2004 to nearly 24.4 million persons*. Current News and Analyses. Retrieved October 27, 2004, from http://www.frac.org/html/news/fsp/Latest_FSP.html
- ⁴⁵ Food and Nutrition Service, United States Department of Agriculture. Retrieved October 20, 2004 from <http://www.fns.usda.gov/pd/fslatest.htm>
- ⁴⁶ Zedlewski, Sheila R. & Brauner, Sarah (1999). *Are the steep declines in food stamp participation linked to falling welfare caseloads?* New Federalism: National Survey of America's Families. (Policy Brief #B-3). Retrieved September 29, 2004, from <http://www.urban.org/url.cfm?ID=310311>
- ⁴⁷ United States Department of Health and Human Services. Administration for Children and Families. Child Care Bureau. *Child care and development fund (CCDF) report to Congress – Fiscal year 2001*. Retrieved September 29, 2004 from <http://www.acf.hhs.gov/programs/ccb/policy1/congressreport/index.htm>
- ⁴⁸ United States Department of Health and Human Services, Administration for Children and Families, Child Care Bureau. Retrieved November 5, 2004 from <http://www.acf.dhhs.gov/programs/ccb/research/01acf800/chldser1.htm>. Also see National Center for Children in Poverty, Columbia University, Mailman School of Public Health. Retrieved August 20, 2004 from http://nccp.org/state_detail_WY_policy_13.html
- ⁴⁹ Center for Disease Control, National Center for Health Statistics. (2003, December). *Early Release of Selected Estimates Based on Data from the January-June 2003 National Health Interview Survey*. Retrieved March 23, 2004, from http://www.cdc.gov/nchs/data/nhis/earlyrelease/200312_01.pdf
- ⁵⁰ Families USA. (2002, December). *Children losing health coverage*. (Special Report, Publication No. 02-106). Retrieved September 9, 2004, from <http://www.familiesusa.org/site/DocServer/SCHIPPreport.pdf?docID=161>.
- ⁵¹ State of Wyoming Model Application Template For State Child Health Plan Under Title XXI. Effective July 1, 2003. As of April 2004, 3,312 children were enrolled in Wyoming's Kid Care CHIP. An additional 1,800 children are estimated to be enrolled incrementally at 150 children per month. Retrieved August 20, 2004, from <http://kidcare.state.wy.us/pdfs/stateplanupdated6.10.pdf4800kids>
- ⁵² Nine thousand children equals 7.3% of Wyoming's children under 19 years of age. United States Census Bureau. *Low Income Uninsured Children by State: 2001, 2002, and 2003*. Retrieved October 30, 2004, from <http://www.census.gov/hhes/hlthins/liuc03.html9000kids>
- ⁵³ Grall, T. (2002). *Custodial mothers and fathers and their child support: 1999* (U.S. Bureau of the Census, Current Population Reports, Series P60-217). Washington, DC: U.S. Government Printing Office.
- ⁵⁴ This amount is the average of those who participate in child support enforcement. Note that the average child support figure excludes families on assistance, as any child support collected on their behalf goes directly to the state.

Also note that because the monthly child support average excludes those currently receiving TANF, it disproportionately represents those who have received cash assistance. United States Department of Health and Human Services, Administration for Children and Families, Office of Child Support Enforcement. (2001). *Annual Statistical Report*. (Tables 4, 10, 11, and 52). Retrieved February 24, 2004, from http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/statistical_report/

⁵⁵ Wyoming Department of Family Services. Personal Opportunities with Employment Responsibilities (POWER). Retrieved August 20, 2004 from <http://dfsweb.state.wy.us/p&p/power.html>. See also POWER State Office Contacts. Retrieved December 9, 2004, from <http://dfsweb.state.wy.us/P&P/officeContacts.html>

⁵⁶ Wyoming Department of Workforce Services. *Employment and Training for Self-Sufficiency*. Retrieved December 9, 2004, from <http://www.wyomingworkforce.org/programs/etss/disparity.asp>

⁵⁷ Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*. Report to the Consumer Federation of America.

⁵⁸ Wyoming Department of Family Services. Personal Opportunities with Employment Responsibilities (POWER). *op. cit.* Note that POWER allows one vehicle with a fair market value of less than \$12,000 for a single-parent family or two vehicles with a combined fair market value of less than \$12,000 for a married couple. A savings account, designated for higher education that is established from earnings of a dependent child under age 18 who is a full-time high school student, is also an exempt asset.

⁵⁹ Those states are Washington, Oregon, California, Hawaii, Alaska, Delaware, Rhode Island, Connecticut, Illinois, Massachusetts, Vermont and Maine. United States Department of Labor. Employment Standards Administration, Wage and Hour Division. Retrieved September 29, 2004, from <http://www.dol.gov/esa/minwage/america.htm>

⁶⁰ In 2003, union workers averaged \$21.45 per hour, compared to \$16.96 for nonunion workers. United States Department of Labor, Bureau of Labor Statistics (2004, August). *National compensation survey: Occupational wages in the United States, July 2003* (Summary 04-03). Retrieved September 29, 2004, from <http://www.bls.gov/ncs/ocs/sp/ncbl0635.pdf>

⁶¹ On average, in 2003, a union employees' share of employer-sponsored health insurance was 12% of the medical care premium for single coverage and 19% for family coverage, compared with a nonunion employee share of 19% and 31% for single and family premiums, respectively. United States Department of Labor, Bureau of Labor Statistics. (2004, April). *National compensation survey: Employee benefits in private industry in the United States, March 2003*. (Summary 04-02). Retrieved September 29, 2004, from <http://www.bls.gov/ncs/ebs/sp/ebsm0001.pdf>

⁶² State Action.Org. State Issues. (n.d.) *Equal Pay*. Retrieved November 17, 2004, from <http://www.stateaction.org/issues/issue.cfm?issue=EqualPay.xml>

Data Sources

Data Type	Source	Assumptions
Child Care	State of Wyoming Department of Family Services, Child Care Program. <i>Wyoming Child Care Market Rate Survey 2004.</i>	Infant: Under 3 years old. Registered Family Day Care and Group Family Day Care. Preschooler: 3 - 5 years old. Day Care Center. Schoolage: 6 -12 years old. School Age Child Care. Part time. Teenagers: 13+ No care.
Food	U.S. Department of Agriculture, Low-Cost Food Plan, June 2004. Retrieved from http://www.usda.gov/cnpp/FoodPlans/Updates/foodjun04.pdf ACCRA. <i>Cost of Living Index. (2004, Second Quarter)</i> . Available at http://www.accra.org/ Regional Variation: State of Wyoming Department of Administration and Information, Economic Analysis Division. Wyoming Cost of Living Index for the Second Quarter 2004. Retrieved October 10, 2004, from http://eadiv.state.wy.us/wcli/NewsRelease-2Q04.pdf	USDA plan used for all counties. Assumed single adult families headed by female. ACCRA grocery index used for Cheyenne and adjusted using Wyoming's county level food cost ratios.
Health Insurance	Premiums: Kaiser Family Foundation. Average Annual Costs of Employment-Based Health Insurance--Single & Family Coverage, 2002. Retrieved from http://www.statehealthfacts.kff.org/cgi-bin/healthfacts.cgi?action=profile Regional Ratios: Retrieved from http://www.ehealthinsurance.com/ehi/index.html Out of Pocket Costs: Agency for Healthcare Research and Quality. <i>Household Component Analytical Tool (MEPSnet/HC)</i> . August 2003. Rockville, MD. Retrieved from http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp	A ratio was calculated for Wyoming Counties based on variation in 2004 premiums by county for three family types and then applied to the premium (after adjusting for inflation) for individuals and families from Kaiser's calculation of MEPS statewide average for both single and family coverage in 2002. In addition to health insurance premiums, health costs include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers. All data is updated with the Medical CPI.
Housing	Department of Housing and Urban Development. <i>Fair Market Rents - Fiscal Year 2005</i> . Retrieved from http://www.huduser.org State of Wyoming, Department of Administration and Information, Economic Analysis Division, <i>Wyoming Cost of Living Index for the Second Quarter 2004</i> , Retrieved October 10, 2004 from http://eadiv.state.wy.us/wcli/NewsRelease-2Q04.pdf	Fair Market Rents by county. For Wyoming, we created ratios for 8 county regions (Big Horn, Crook, Niobrara, North Lincoln and South Lincoln, Platte, Washakie and Weston), which we then applied to the FMRs.
Miscellaneous	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 telephone.
Taxes and Tax Credits	Federal Income Tax and Tax Credits: Internal Revenue Service 1040 Instructions. Available at http://www.irs.gov/instructions/i1040gi/index.html Sales and Use Tax: Wyoming Department of Revenue. Retrieved from http://revenue.state.wy.us	Wyoming has no state income tax or state EITC. General and specific county levies were calculated for each county.
Transportation	Insurance Premiums: <i>State Average Premiums and Expenditure 2001/2002</i> . National Association of Insurance Commissioners, September 2004. Regional Ratio: State Farm Insurance. Quotes retrieved from State Farm at http://www.statefarm.com Fixed Costs: U.S. Department of Labor, Bureau of Labor Statistics. <i>Consumer Expenditures in 2002</i> . Retrieved from http://www.bls.gov/cex . AAA Driving Costs. Average for 2003 vehicle. Retrieved from http://www.ouraaa.com/news/library/drivingcost/driving.html Mileage: National Household Travel Survey, 2001. Retrieved from http://nhts.ornl.gov/2001/index.shtml	Regional rates were created from sample auto insurance rates for the top market share company provided by Wyoming Insurance Commissioners and applied to the state average premium as reported by the NAIC.

About the Author

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

About the Project

Wider Opportunities for Women (WOW) established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency. The Self-Sufficiency Standard was developed by Dr. Diana Pearce, who at that time was the Director of the Women and Poverty Project at WOW. Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 34 states and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. In eight years, the Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information about the Project, visit the website: <http://www.sixstrategies.org>.

List of Wyoming Counties

Albany County

Big Horn County

Campbell County

Carbon County

Converse County

Crook County

Fremont County

Goshen County

Hot Springs County

Johnson County

Laramie County (Cheyenne MSA)

Lincoln County (North)

Lincoln County (South)

Natrona County (Casper MSA)

Niobrara County

Park County

Platte County

Sheridan County

Sublette County

Sweetwater County

Teton County

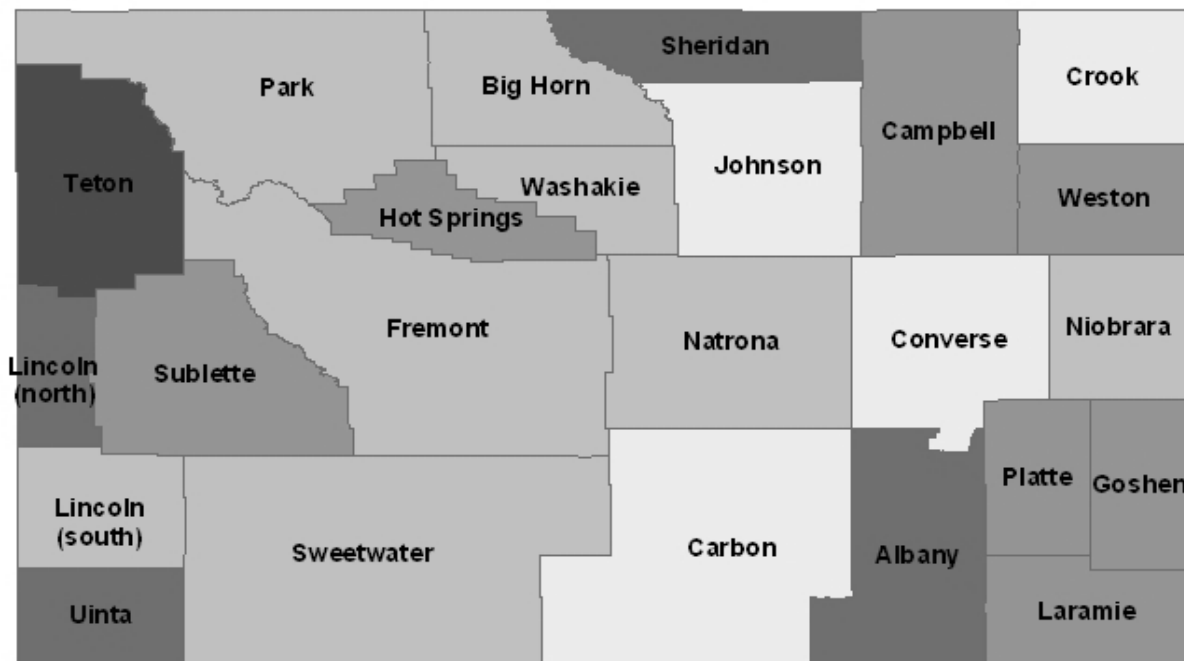
Uinta County

Washakie County

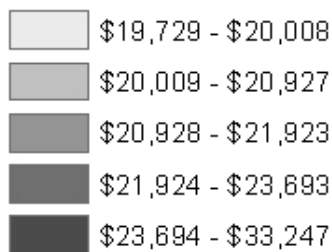
Weston County

Wind River Reservation (Fremont County)

Map of Wyoming Counties by Level of Annual Self-Sufficiency Wage



Self-Sufficiency Wage for an Adult with One Preschooler



Note that Wind River Reservation, which is in Fremont County, is in the same Self-Sufficiency Wage category as Fremont County for an Adult with One Preschooler.

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

Table 1
The Self-Sufficiency Standard for Albany County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	439	557	557	557	557	765	557	557
Child Care	0	469	466	935	243	1178	935	709
Food	191	281	290	360	476	535	570	625
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	89	173	173	228	173	292	270	254
Taxes	143	241	242	333	206	509	393	352
Earned Income								
Tax Credit (-)	0	-104	-103	-84	-236	0	0	-22
Child Care Tax Credit (-)	0	-76	-77	-123	-38	-110	-120	-101
Child Tax Credit (-)	0	-83	-83	-160	-88	-249	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.40	\$10.66	\$10.70	\$14.05	\$9.95	\$19.10	\$8.74 <i>per adult</i>	\$8.10 <i>per adult</i>
-Monthly	\$1,126	\$1,876	\$1,884	\$2,473	\$1,751	\$3,361	\$3,075 <i>combined</i>	\$2,852 <i>combined</i>
-Annual	\$13,516	\$22,512	\$22,606	\$29,670	\$21,013	\$40,336	\$36,901 <i>combined</i>	\$34,228 <i>combined</i>

Table 2
The Self-Sufficiency Standard for Big Horn County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	353	422	422	422	422	551	422	422
Child Care	0	391	446	837	245	1081	837	691
Food	201	296	306	380	501	563	600	659
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	82	153	159	206	163	264	250	242
Taxes	122	192	206	293	165	415	335	311
Earned Income								
Tax Credit (-)	0	-148	-135	-140	-270	0	-36	-62
Child Care Tax Credit (-)	0	-49	-57	-84	-22	-120	-94	-82
Child Tax Credit (-)	0	-73	-81	-133	-72	-211	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.81	\$9.11	\$9.57	\$12.54	\$9.04	\$16.96	\$7.91 <i>per adult</i>	\$7.55 <i>per adult</i>
-Monthly	\$1,022	\$1,604	\$1,685	\$2,207	\$1,591	\$2,985	\$2,784 <i>combined</i>	\$2,658 <i>combined</i>
-Annual	\$12,265	\$19,245	\$20,221	\$26,486	\$19,089	\$35,814	\$33,414 <i>combined</i>	\$31,901 <i>combined</i>

Table 3
The Self-Sufficiency Standard for Campbell County, WY, 2004

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	459	514	514	514	514	696	514	514
Child Care	0	472	391	863	217	1080	863	608
Food	217	320	331	410	542	609	649	712
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	94	173	165	221	173	283	266	248
Taxes	153	237	219	305	201	471	376	330
Earned Income								
Tax Credit (-)	0	-105	-122	-104	-238	0	0	-42
Child Care								
Tax Credit (-)	0	-76	-66	-108	-37	-115	-118	-91
Child Tax Credit (-)	0	-83	-83	-150	-87	-235	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.74	\$10.63	\$10.04	\$13.51	\$9.90	\$18.35	\$8.58 <i>per adult</i>	\$7.83 <i>per adult</i>
-Monthly	\$1,187	\$1,871	\$1,768	\$2,377	\$1,743	\$3,229	\$3,021 <i>combined</i>	\$2,756 <i>combined</i>
-Annual	\$14,245	\$22,452	\$21,211	\$28,526	\$20,918	\$38,751	\$36,246 <i>combined</i>	\$33,070 <i>combined</i>

Table 4
The Self-Sufficiency Standard for Carbon County, WY, 2004

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	354	455	455	455	455	570	455	455
Child Care	0	383	390	773	212	984	773	602
Food	205	302	312	387	511	575	613	672
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	82	156	158	204	164	257	248	237
Taxes	126	204	207	291	171	400	336	305
Earned Income								
Tax Credit (-)	0	-141	-138	-146	-266	0	-41	-75
Child Care								
Tax Credit (-)	0	-54	-55	-81	-24	-125	-92	-76
Child Tax Credit (-)	0	-77	-79	-130	-73	-202	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.86	\$9.36	\$9.47	\$12.38	\$9.13	\$16.48	\$7.85 <i>per adult</i>	\$7.38 <i>per adult</i>
-Monthly	\$1,031	\$1,648	\$1,667	\$2,180	\$1,607	\$2,900	\$2,762 <i>combined</i>	\$2,597 <i>combined</i>
-Annual	\$12,371	\$19,770	\$20,008	\$26,155	\$19,287	\$34,799	\$33,140 <i>combined</i>	\$31,168 <i>combined</i>

Table 5
The Self-Sufficiency Standard for Converse County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	336	418	418	418	418	570	418	418
Child Care	0	459	446	905	245	1150	905	691
Food	185	272	281	349	460	517	551	605
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	78	157	156	210	158	268	251	236
Taxes	114	202	201	304	150	427	339	294
Earned Income								
Tax Credit (-)	0	-139	-140	-130	-283	0	-31	-82
Child Care Tax Credit (-)	0	-54	-54	-90	-15	-120	-97	-73
Child Tax Credit (-)	0	-78	-77	-138	-65	-216	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.55	\$9.40	\$9.37	\$12.80	\$8.67	\$17.25	\$7.98 per adult	\$7.29 per adult
-Monthly	\$977	\$1,655	\$1,649	\$2,253	\$1,526	\$3,037	\$2,808 combined	\$2,567 combined
-Annual	\$11,724	\$19,861	\$19,786	\$27,042	\$18,307	\$36,439	\$33,696 combined	\$30,808 combined

Table 6
The Self-Sufficiency Standard for Crook County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	392	469	469	469	469	612	469	469
Child Care	0	456	391	847	217	1064	847	608
Food	189	278	287	356	470	529	564	618
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	84	162	156	210	161	265	252	234
Taxes	129	210	201	304	162	417	341	291
Earned Income								
Tax Credit (-)	0	-129	-140	-130	-273	0	-29	-87
Child Care Tax Credit (-)	0	-61	-54	-90	-20	-120	-97	-70
Child Tax Credit (-)	0	-83	-78	-138	-70	-212	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.01	\$9.78	\$9.38	\$12.81	\$8.94	\$17.02	\$8.00 per adult	\$7.22 per adult
-Monthly	\$1,058	\$1,722	\$1,651	\$2,254	\$1,574	\$2,995	\$2,816 combined	\$2,540 combined
-Annual	\$12,692	\$20,665	\$19,808	\$27,048	\$18,885	\$35,943	\$33,787 combined	\$30,486 combined

Table 7
The Self-Sufficiency Standard for Fremont County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	377	479	479	479	479	600	479	479
Child Care	0	468	420	888	233	1121	888	653
Food	183	269	278	345	455	512	545	598
Transportation	178	184	184	184	184	184	356	356
Health Care	88	243	242	250	282	265	289	296
Miscellaneous	83	164	160	215	163	268	256	238
Taxes	122	212	204	315	162	421	346	295
Earned Income								
Tax Credit (-)	0	-125	-133	-117	-269	0	-18	-75
Child Care Tax Credit (-)	0	-64	-58	-99	-22	-120	-103	-76
Child Tax Credit (-)	0	-83	-82	-144	-72	-216	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.85	\$9.93	\$9.62	\$13.15	\$9.07	\$17.24	\$8.16 <i>per adult</i>	\$7.38 <i>per adult</i>
-Monthly	\$1,030	\$1,748	\$1,694	\$2,315	\$1,596	\$3,035	\$2,871 <i>combined</i>	\$2,599 <i>combined</i>
-Annual	\$12,361	\$20,971	\$20,327	\$27,780	\$19,148	\$36,415	\$34,457 <i>combined</i>	\$31,182 <i>combined</i>

Table 8
The Self-Sufficiency Standard for Goshen County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	367	442	442	442	442	545	442	442
Child Care	0	368	527	895	293	1188	895	820
Food	181	266	275	341	450	506	539	591
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	81	150	166	210	164	268	251	250
Taxes	121	184	221	306	169	427	340	335
Earned Income								
Tax Credit (-)	0	-155	-120	-128	-265	0	-30	-35
Child Care Tax Credit (-)	0	-45	-67	-91	-24	-120	-97	-95
Child Tax Credit (-)	0	-69	-83	-139	-74	-216	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.76	\$8.86	\$10.11	\$12.85	\$9.17	\$17.27	\$7.99 <i>per adult</i>	\$7.92 <i>per adult</i>
-Monthly	\$1,013	\$1,560	\$1,780	\$2,262	\$1,613	\$3,039	\$2,811 <i>combined</i>	\$2,787 <i>combined</i>
-Annual	\$12,159	\$18,722	\$21,361	\$27,149	\$19,361	\$36,465	\$33,730 <i>combined</i>	\$33,441 <i>combined</i>

Table 9
The Self-Sufficiency Standard for Hot Springs County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	421	504	504	504	504	657	504	504
Child Care	0	391	446	837	245	1081	837	691
Food	211	311	321	399	527	592	631	692
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	90	162	169	217	173	277	261	253
Taxes	142	211	227	291	201	456	365	345
Earned Income								
Tax Credit (-)	0	-128	-113	-118	-237	0	0	-25
Child Care Tax Credit (-)	0	-61	-71	-99	-38	-115	-111	-100
Child Tax Credit (-)	0	-83	-83	-144	-87	-229	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.41	\$9.80	\$10.33	\$13.14	\$9.92	\$17.96	\$8.40 <i>per adult</i>	\$8.06 <i>per adult</i>
-Monthly	\$1,127	\$1,725	\$1,818	\$2,313	\$1,746	\$3,162	\$2,957 <i>combined</i>	\$2,838 <i>combined</i>
-Annual	\$13,529	\$20,705	\$21,822	\$27,752	\$20,955	\$37,941	\$35,478 <i>combined</i>	\$34,060 <i>combined</i>

Table 10
The Self-Sufficiency Standard for Johnson County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	396	488	488	488	488	620	488	488
Child Care	0	424	322	746	179	925	746	501
Food	217	320	331	410	542	609	649	712
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	88	165	156	207	167	260	252	235
Taxes	137	218	200	294	174	403	342	292
Earned Income								
Tax Credit (-)	0	-122	-141	-138	-258	0	-28	-85
Child Care Tax Credit (-)	0	-65	-53	-84	-27	-120	-98	-71
Child Tax Credit (-)	0	-83	-77	-134	-77	-206	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.26	\$10.02	\$9.34	\$12.59	\$9.35	\$16.66	\$8.02 <i>per adult</i>	\$7.24 <i>per adult</i>
-Monthly	\$1,102	\$1,764	\$1,644	\$2,216	\$1,645	\$2,933	\$2,822 <i>combined</i>	\$2,550 <i>combined</i>
-Annual	\$13,226	\$21,171	\$19,729	\$26,587	\$19,739	\$35,191	\$33,865 <i>combined</i>	\$30,598 <i>combined</i>

Table 11
The Self-Sufficiency Standard for Laramie County (Cheyenne MSA), WY, 2004

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	423	536	536	536	536	730	536	536
Child Care	0	450	385	835	206	1041	835	591
Food	220	323	334	414	547	615	656	719
Transportation	177	182	182	182	182	182	353	353
Health Care	84	228	227	235	267	250	274	281
Miscellaneous	90	172	166	220	174	282	265	248
Taxes	146	240	226	308	206	476	379	336
Earned Income								
Tax Credit (-)	0	-106	-118	-106	-235	0	0	-40
Child Care								
Tax Credit (-)	0	-75	-67	-107	-39	-115	-117	-92
Child Tax Credit (-)	0	-83	-83	-149	-88	-235	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.47	\$10.61	\$10.15	\$13.46	\$9.98	\$18.33	\$8.56 per adult	\$7.86 per adult
-Monthly	\$1,139	\$1,867	\$1,787	\$2,368	\$1,757	\$3,226	\$3,014 combined	\$2,765 combined
-Annual	\$13,667	\$22,410	\$21,441	\$28,418	\$21,084	\$38,713	\$36,171 combined	\$33,180 combined

Table 12
The Self-Sufficiency Standard for Lincoln County (North), WY, 2004

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	511	581	581	581	581	776	581	581
Child Care	0	495	508	1003	282	1285	1003	790
Food	184	270	279	347	458	514	548	602
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	96	177	179	236	178	302	277	262
Taxes	157	249	256	366	213	536	411	366
Earned Income								
Tax Credit (-)	0	-94	-88	-56	-224	0	0	0
Child Care								
Tax Credit (-)	0	-75	-75	-130	-44	-105	-115	-112
Child Tax Credit (-)	0	-83	-83	-167	-93	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.89	\$11.02	\$11.22	\$14.80	\$10.28	\$19.88	\$9.02 per adult	\$8.43 per adult
-Monthly	\$1,212	\$1,939	\$1,974	\$2,605	\$1,809	\$3,499	\$3,176 combined	\$2,966 combined
-Annual	\$14,541	\$23,264	\$23,693	\$31,262	\$21,706	\$41,983	\$38,112 combined	\$35,595 combined

Table 13
The Self-Sufficiency Standard for Lincoln County (South), WY, 2004

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	377	429	429	429	429	572	429	429
Child Care	0	391	446	837	245	1081	837	691
Food	191	281	290	360	476	535	570	625
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	83	152	158	205	161	263	247	239
Taxes	128	194	208	294	164	420	334	309
Earned Income								
Tax Credit (-)	0	-149	-136	-143	-274	0	-42	-70
Child Care Tax Credit (-)	0	-48	-56	-82	-20	-120	-91	-78
Child Tax Credit (-)	0	-72	-80	-132	-69	-211	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.92	\$9.07	\$9.53	\$12.47	\$8.91	\$16.94	\$7.82 per adult	\$7.45 per adult
-Monthly	\$1,042	\$1,596	\$1,677	\$2,194	\$1,568	\$2,981	\$2,753 combined	\$2,622 combined
-Annual	\$12,508	\$19,149	\$20,125	\$26,330	\$18,821	\$35,775	\$33,038 combined	\$31,467 combined

Table 14
The Self-Sufficiency Standard for Natrona County (Casper MSA), WY, 2004

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	372	470	470	470	470	684	470	470
Child Care	0	472	400	872	217	1089	872	617
Food	209	308	318	395	522	586	625	686
Transportation	182	188	188	188	188	188	364	364
Health Care	85	232	231	238	270	253	277	285
Miscellaneous	85	167	161	216	167	280	261	242
Taxes	130	223	209	291	174	464	365	313
Earned Income								
Tax Credit (-)	0	-118	-132	-118	-258	0	0	-61
Child Care Tax Credit (-)	0	-68	-59	-98	-27	-115	-112	-83
Child Tax Credit (-)	0	-83	-83	-144	-77	-232	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.04	\$10.18	\$9.68	\$13.13	\$9.35	\$18.17	\$8.40 per adult	\$7.58 per adult
-Monthly	\$1,063	\$1,791	\$1,703	\$2,310	\$1,645	\$3,198	\$2,957 combined	\$2,667 combined
-Annual	\$12,755	\$21,492	\$20,439	\$27,726	\$19,743	\$38,371	\$35,481 combined	\$32,001 combined

Table 15
The Self-Sufficiency Standard for Niobrara County, WY, 2004

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	375	449	449	449	449	586	449	449
Child Care	0	391	446	837	245	1081	837	691
Food	191	281	290	360	476	535	570	625
Transportation	178	184	184	184	184	184	356	356
Health Care	88	243	242	250	282	265	289	296
Miscellaneous	83	155	161	208	163	265	250	242
Taxes	128	201	213	303	171	425	342	317
Earned Income								
Tax Credit (-)	0	-143	-130	-134	-266	0	-33	-61
Child Care								
Tax Credit (-)	0	-52	-60	-87	-24	-120	-96	-82
Child Tax Credit (-)	0	-76	-83	-136	-73	-213	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.92	\$9.27	\$9.72	\$12.69	\$9.13	\$17.09	\$7.95 per adult	\$7.57 per adult
-Monthly	\$1,042	\$1,632	\$1,711	\$2,233	\$1,606	\$3,007	\$2,797 combined	\$2,666 combined
-Annual	\$12,509	\$19,584	\$20,537	\$26,794	\$19,273	\$36,088	\$33,561 combined	\$31,990 combined

Table 16
The Self-Sufficiency Standard for Park County, WY, 2004

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	409	481	481	481	481	604	481	481
Child Care	0	455	420	875	238	1113	875	658
Food	209	308	318	395	522	586	625	686
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	88	166	164	218	170	274	262	247
Taxes	138	222	214	295	193	448	367	327
Earned Income								
Tax Credit (-)	0	-119	-125	-114	-247	0	0	-45
Child Care								
Tax Credit (-)	0	-67	-63	-101	-33	-115	-113	-90
Child Tax Credit (-)	0	-83	-83	-145	-82	-225	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.30	\$10.13	\$9.91	\$13.23	\$9.65	\$17.76	\$8.43 per adult	\$7.78 per adult
-Monthly	\$1,109	\$1,782	\$1,744	\$2,329	\$1,699	\$3,126	\$2,967 combined	\$2,740 combined
-Annual	\$13,303	\$21,385	\$20,927	\$27,944	\$20,384	\$37,514	\$35,607 combined	\$32,883 combined

Table 17
The Self-Sufficiency Standard for Platte County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	450	539	539	539	539	703	539	539
Child Care	0	362	423	785	227	1012	785	650
Food	207	305	315	391	516	581	619	679
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	92	163	170	214	174	274	258	251
Taxes	148	211	229	319	203	446	360	339
Earned Income								
Tax Credit (-)	0	-128	-112	-117	-235	0	-8	-31
Child Care Tax Credit (-)	0	-61	-71	-99	-38	-115	-107	-97
Child Tax Credit (-)	0	-83	-83	-144	-88	-224	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.60	\$9.81	\$10.38	\$13.15	\$9.97	\$17.71	\$8.28 <i>per adult</i>	\$7.98 <i>per adult</i>
-Monthly	\$1,161	\$1,726	\$1,827	\$2,314	\$1,755	\$3,117	\$2,916 <i>combined</i>	\$2,808 <i>combined</i>
-Annual	\$13,938	\$20,713	\$21,923	\$27,773	\$21,065	\$37,405	\$34,990 <i>combined</i>	\$33,700 <i>combined</i>

Table 18
The Self-Sufficiency Standard for Sheridan County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	439	557	557	557	557	765	557	557
Child Care	0	469	466	935	243	1178	935	709
Food	191	281	290	360	476	535	570	625
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	89	173	173	228	173	292	270	254
Taxes	143	241	242	333	206	509	393	352
Earned Income								
Tax Credit (-)	0	-104	-103	-84	-236	0	0	-22
Child Care Tax Credit (-)	0	-76	-77	-123	-38	-110	-120	-101
Child Tax Credit (-)	0	-83	-83	-160	-88	-249	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.40	\$10.66	\$10.70	\$14.05	\$9.95	\$19.10	\$8.74 <i>per adult</i>	\$8.10 <i>per adult</i>
-Monthly	\$1,126	\$1,876	\$1,884	\$2,473	\$1,751	\$3,361	\$3,075 <i>combined</i>	\$2,852 <i>combined</i>
-Annual	\$13,516	\$22,512	\$22,606	\$29,670	\$21,013	\$40,336	\$36,901 <i>combined</i>	\$34,228 <i>combined</i>

Table 19
The Self-Sufficiency Standard for Sublette County, WY, 2004

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	444	505	505	505	505	674	505	505
Child Care	0	488	446	934	245	1179	934	691
Food	211	311	321	399	527	592	631	692
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	92	172	169	226	173	289	271	253
Taxes	145	232	224	316	197	485	382	339
Earned Income								
Tax Credit (-)	0	-106	-114	-91	-237	0	0	-26
Child Care								
Tax Credit (-)	0	-75	-70	-118	-37	-110	-120	-99
Child Tax Credit (-)	0	-83	-83	-157	-87	-243	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.57	\$10.59	\$10.32	\$13.87	\$9.91	\$18.79	\$8.73 <i>per adult</i>	\$8.05 <i>per adult</i>
-Monthly	\$1,156	\$1,864	\$1,816	\$2,441	\$1,744	\$3,307	\$3,074 <i>combined</i>	\$2,833 <i>combined</i>
-Annual	\$13,876	\$22,370	\$21,793	\$29,298	\$20,926	\$39,684	\$36,884 <i>combined</i>	\$34,000 <i>combined</i>

Table 20
The Self-Sufficiency Standard for Sweetwater County, WY, 2004

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	380	477	477	477	477	667	477	477
Child Care	0	586	439	1025	238	1263	1025	677
Food	197	290	300	372	491	552	588	645
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	84	177	163	230	166	292	273	244
Taxes	128	251	214	335	174	503	397	319
Earned Income								
Tax Credit (-)	0	-92	-126	-79	-259	0	0	-53
Child Care								
Tax Credit (-)	0	-75	-63	-127	-27	-110	-115	-86
Child Tax Credit (-)	0	-83	-83	-162	-77	-249	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.98	\$11.08	\$9.88	\$14.19	\$9.32	\$19.09	\$8.85 <i>per adult</i>	\$7.67 <i>per adult</i>
-Monthly	\$1,053	\$1,949	\$1,739	\$2,498	\$1,641	\$3,360	\$3,116 <i>combined</i>	\$2,701 <i>combined</i>
-Annual	\$12,635	\$23,392	\$20,871	\$29,975	\$19,693	\$40,321	\$37,392 <i>combined</i>	\$32,416 <i>combined</i>

Table 21
The Self-Sufficiency Standard for Teton County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	727	915	915	915	915	1206	915	915
Child Care	0	777	578	1355	326	1681	1355	904
Food	213	314	324	403	532	598	637	699
Transportation	181	187	187	187	187	187	362	362
Health Care	88	243	242	250	282	265	289	296
Miscellaneous	121	244	225	311	224	394	356	318
Taxes	241	510	445	651	342	856	689	560
Earned Income								
Tax Credit (-)	0	0	0	0	-78	0	0	0
Child Care Tax Credit (-)	0	-60	-63	-100	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-162	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.93	\$17.31	\$15.74	\$21.62	\$14.20	\$27.48	\$12.32 <i>per adult</i>	\$10.76 <i>per adult</i>
-Monthly	\$1,571	\$3,047	\$2,771	\$3,805	\$2,499	\$4,836	\$4,337 <i>combined</i>	\$3,786 <i>combined</i>
-Annual	\$18,856	\$36,562	\$33,247	\$45,665	\$29,992	\$58,030	\$52,042 <i>combined</i>	\$45,437 <i>combined</i>

Table 22
The Self-Sufficiency Standard for Uinta County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	410	467	467	467	467	638	467	467
Child Care	0	473	511	984	255	1239	984	766
Food	201	296	306	380	501	563	600	659
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	87	166	170	226	168	288	269	254
Taxes	136	219	230	319	189	491	383	346
Earned Income								
Tax Credit (-)	0	-121	-110	-92	-252	0	0	-23
Child Care Tax Credit (-)	0	-66	-72	-117	-30	-110	-120	-100
Child Tax Credit (-)	0	-83	-83	-156	-80	-243	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.24	\$10.05	\$10.43	\$13.84	\$9.52	\$18.79	\$8.67 <i>per adult</i>	\$8.08 <i>per adult</i>
-Monthly	\$1,099	\$1,770	\$1,837	\$2,436	\$1,676	\$3,307	\$3,053 <i>combined</i>	\$2,846 <i>combined</i>
-Annual	\$13,187	\$21,235	\$22,039	\$29,232	\$20,107	\$39,684	\$36,636 <i>combined</i>	\$34,151 <i>combined</i>

Table 23
The Self-Sufficiency Standard for Washakie County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	403	482	482	482	482	630	482	482
Child Care	0	426	446	872	245	1117	872	691
Food	187	275	284	352	465	523	558	612
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	85	160	163	213	165	271	255	243
Taxes	129	204	209	311	167	436	344	309
Earned Income								
Tax Credit (-)	0	-133	-128	-121	-264	0	-20	-60
Child Care Tax Credit (-)	0	-58	-62	-96	-25	-120	-102	-83
Child Tax Credit (-)	0	-82	-83	-142	-74	-220	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.07	\$9.62	\$9.83	\$13.05	\$9.20	\$17.49	\$8.12 <i>per adult</i>	\$7.59 <i>per adult</i>
-Monthly	\$1,068	\$1,694	\$1,730	\$2,297	\$1,620	\$3,078	\$2,859 <i>combined</i>	\$2,672 <i>combined</i>
-Annual	\$12,820	\$20,327	\$20,758	\$27,568	\$19,436	\$36,932	\$34,307 <i>combined</i>	\$32,064 <i>combined</i>

Table 24
The Self-Sufficiency Standard for Weston County, WY, 2004

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	385	460	460	460	460	601	460	460
Child Care	0	465	523	988	309	1297	988	833
Food	176	260	268	333	440	494	527	578
Transportation	178	184	184	184	184	184	356	356
Health Care	86	236	234	242	274	257	281	288
Miscellaneous	83	160	167	221	167	283	261	252
Taxes	124	208	223	304	185	480	366	340
Earned Income								
Tax Credit (-)	0	-132	-118	-106	-256	0	0	-30
Child Care Tax Credit (-)	0	-59	-68	-107	-29	-115	-112	-97
Child Tax Credit (-)	0	-82	-83	-149	-78	-237	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.86	\$9.66	\$10.18	\$13.47	\$9.41	\$18.44	\$8.41 <i>per adult</i>	\$7.99 <i>per adult</i>
-Monthly	\$1,032	\$1,700	\$1,792	\$2,370	\$1,657	\$3,246	\$2,961 <i>combined</i>	\$2,814 <i>combined</i>
-Annual	\$12,381	\$20,399	\$21,506	\$28,439	\$19,884	\$38,948	\$35,534 <i>combined</i>	\$33,767 <i>combined</i>

Table 25
The Self-Sufficiency Standard for Wind River Indian Reservation (Fremont County), WY, 2004

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
<i>Housing</i>	311	433	433	433	433	490	433	433
<i>Child Care</i>	0	553	462	1016	250	1265	1016	712
<i>Food</i>	183	269	278	345	455	512	545	598
<i>Transportation</i>	178	184	184	184	184	184	356	356
<i>Health Care</i>	86	236	234	242	274	257	281	288
<i>Miscellaneous</i>	76	167	159	222	160	271	263	239
<i>Taxes</i>	101	212	195	290	142	415	351	285
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	-2	-119	-137	-106	-282	0	0	-76
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-67	-56	-107	-16	-120	-112	-75
<i>Child Tax Credit (-)</i>	0	-83	-80	-149	-66	-218	-167	-167
Self-Sufficiency Wage								
<i>-Hourly</i>	\$5.30	\$10.14	\$9.50	\$13.46	\$8.71	\$17.36	\$8.42 <i>per adult</i>	\$7.37 <i>per adult</i>
<i>-Monthly</i>	\$932	\$1,785	\$1,673	\$2,369	\$1,534	\$3,055	\$2,966 <i>combined</i>	\$2,593 <i>combined</i>
<i>-Annual</i>	\$11,187	\$21,416	\$20,072	\$28,428	\$18,402	\$36,662	\$35,587 <i>combined</i>	\$31,110 <i>combined</i>



The Wyoming
**Self-Sufficiency
Standard**

