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***The Self-Sufficiency Standard for  
Colorado: A Family Needs Budget***

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with Jennifer Brooks*

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# *Preface*

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The **Self-Sufficiency Standard for Colorado** calculates the income needed by working Colorado families to meet their basic needs without public or private assistance. The report provides basic needs budgets for 70 family types in each of our 63 counties. The Standard uses a nationally tested model that incorporates the most reliable and accurate national and local data available to determine county-specific costs of basic necessities: housing, childcare, transportation, food, health care, miscellaneous expenses, plus applicable state and federal taxes and tax credits. The **Self-Sufficiency Standard for Colorado** includes costs associated with work including transportation, child care where needed, and taxes, and is a more accurate calculation of income adequacy than other measures of well-being, such as the federal poverty level. The necessary wages defined in the Standard are not luxurious but they are not so low that they fail to adequately provide for a family.

The **Self-Sufficiency Standard for Colorado** allows for comparisons of the cost of family economic self-sufficiency between counties. Although the report uses county-specific data to analyze basic costs, it does not indicate whether these basic necessities are available in a given county. Most Coloradans understand that the cost of living varies geographically across the state. This report recognizes the variations in expenses between counties in the Denver metropolitan area, agricultural-based counties on the eastern plains, and mountain resort counties. Local standards are particularly important in Colorado since much policymaking authority rests with county governments. Additionally, because the Standard has been calculated for 14 other states and the District of Columbia, Colorado can be compared to other states for cross-state analysis.

Income adequacy is an important goal for families. It is the objective, implicit or explicit, of much of our public policy from tax to human service policy. In the interest of effective policy, it is therefore important to understand what income adequacy means in Colorado. The economic prosperity of the past several years has allowed higher incomes and increased employment opportunities for many Colorado families. But, does work alone—despite a strong economy—necessarily mean that families are able to make ends meet without compromising clothing for food or heat for healthcare? The **Self-Sufficiency Standard** provides a benchmark by which we can evaluate whether families have enough. Additionally, it goes beyond establishing what is adequate versus what is inadequate to provide us with a clearer understanding of how to best support families working toward economic self-sufficiency.

This report is designed to provide policy makers, program operators, researchers, advocates, citizens and the media with a tool to better understand the economic circumstances of Colorado families. It lays the groundwork for understanding the challenges facing working families throughout the state. The data in the **Self-Sufficiency Standard for Colorado** can serve as the basis for new policies to support the efforts of working parents moving from welfare to work. Colorado has been enormously successful reducing the number of welfare recipients, but are we confident that former recipients are able to meet their family basic needs once leaving the rolls? Case managers can use the report to help inform clients about the best job training and education options and program directors can better target their programs and evaluate program effectiveness. Policymakers at all levels of government can use the Standard as a tool for creating and evaluating human service and tax policies geared toward families with working parents. Businesses can use the Standard as a tool to measure the sufficiency of their wages and to evaluate whether certain work supports or higher wages may increase the loyalty and productivity of their workforce. While self-sufficiency is very much an issue of personal responsibility as it benefits the family, it is also a community responsibility as the benefits of family self-sufficiency can be felt in the workplace and the community as a whole.

All Coloradans need adequate income to support their families' basic needs. Helping families move toward economic self-sufficiency depends on the collaborative efforts of individuals, policymakers and employers.

# *The Self-Sufficiency Standard for Colorado: A Family Needs Budget*

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

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## *Introduction*

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

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

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

How much is enough for families to meet their needs, on their own? Although we may have trouble coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one

participant in a training program put it, when asked to define her progress towards economic self-sufficiency:

I wouldn't say I'm economically self-sufficient yet. When it comes to a point where I don't have to worry about the health care needs of my family, when I don't have to worry about the light bill, 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.<sup>1</sup>

Obviously, however, we cannot interview every person for his or her own assessment of income adequacy, as quoted above. Besides, such assessments would be subjective and inconsistent. The need for an objective standard to assess income adequacy has thus led most of us to the official federal poverty measure. Using the federal poverty measure, we can determine that a family is "poor" if its income is below the appropriate threshold, and "not poor" if it is above that threshold. The poverty measure, however, has become increasingly problematic as a measure of income adequacy.

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

need. For example, Medicaid is extended to families with incomes that are 100%, 185%, or 200% of the official poverty thresholds.

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

However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty line, or using a multiple of the threshold cannot solve these problems. Since the official poverty measure was first developed and

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

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implemented in the early 1960s it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

This inability to account for new or different needs results from two methodological problems. The first is that the federal poverty measure is based on the cost of a single item, food. The second is that it assumes a fixed ratio between food and all other needs (housing, clothing, etc.). This fixed ratio does not allow for some costs to rise faster than food. In fact, there is no way to increase the amount allotted for food to take into account new nutritional standards.

In addition to outdated nutritional standards on which the poverty measure was based and the limited basic needs package, the demographic model (the two-parent family with a stay-at-home parent) has also changed significantly since the measure's inception. Particularly for working parents—of whom there are many more today than in the 1960s—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

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

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

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

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time that the poverty measure was first developed, there was probably not a large difference between families in these situations: taxes were very low for low-income families with earned income and transportation was inexpensive. Most important, the majority of workers with children had a nonworking spouse who provided child care. Today, taxes even for low-income families are substantial, transportation can be costly, and many families do not have “free” child care available.

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

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

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

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required to meet basic needs (including paying taxes) in the regular “marketplace” without public or private/informal

subsidies. By providing a measure that is customized to each family's circumstances, i.e., taking account of where they live, and how old their children are, the Self-Sufficiency Standard makes it possible to determine if a family's income is enough to meet their basic needs.

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,<sup>7</sup> and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children. While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for 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 also occurs to a lesser extent for child care, health care and transportation. Unlike some approaches suggested for a revised poverty standard, 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 destinations are often as high, or higher, than in a state's urban areas.
- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, and federal and state income taxes. Three federal credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the

Earned Income Tax Credit, the Child Tax Credit, and the state EITC, etc.

- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined independently*, which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family's budget, or constrain housing to 30%.

As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even

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

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comfortable, and on the other, not so low that it fails to adequately provide for a family. Rather, the Standard provides income sufficient to meet minimum nutrition standards, for example, and to obtain housing that would be neither substandard nor overcrowded.

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

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

Using the Self-Sufficiency Standard, a given family's income is deemed inadequate if it falls below the appropriate threshold (family type and location). However, we emphasize that, as with any measure or threshold, the exact amount is essentially arbitrary, i.e., if a family's income falls a dollar above or below the monthly Self-Sufficiency Wage, it should not be taken in absolute terms as having, or not having, adequate income. Rather, we urge users of the Standard to think in relative terms of “wage adequacy,” that is, one should ask how close is a given wage to the Standard?

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$7.00 per hour, then the latter wage has a “wage adequacy” level of only 70%. At the same time, a penny above or below \$10.00 (\$9.99 versus \$10.01) is not a meaningful distinction.

Second, the use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-

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

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Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, “Self-sufficiency is a road I’m on.”<sup>8</sup>

Central to these efforts are access to education and training, access to 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 their own small businesses as their sole or an adjunct source of income. For many, if not most, however, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve a Self-Sufficiency Wage in a single step, but require the needed assistance, guidance, transitional work subsidies and the time necessary to become self-sufficient.

Although training and education do not have the same urgency as do basic needs such as food and

shelter, true long-term self-sufficiency increasingly necessitates investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is in danger of being at best a fleeting accomplishment.

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

Likewise, it is important to recognize that self-sufficiency does not imply that families should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through interdependence between families, and community institutions such as schools or religious institutions, as well as informal networks of friends, family, and neighbors, that many are able to meet their non-economic needs as well as economic necessities. Such support and help is essential to our well-being, psychologically as well as materially, and should be supported.

Nothing about the Self-Sufficiency Standard should be taken to mean that such efforts to help each other should be discouraged. 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.

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# *How the Self-Sufficiency Standard is Calculated*

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

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

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

For each county, or sub-county area, in Colorado, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas may be found in the Full Report. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Colorado in the Appendix to this report.

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

**Housing:** The Standard uses the Fiscal Year 2001 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census, the annual American

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

The Standard has recently incorporated Payment Standards, which are adjustments to the FMRs made by local Public Housing Authorities (PHA). Each PHA has the authority to vary their payment standards by a range of 90-110% of the FMR, based on the local market, and may do so in specific areas and even by size of unit. If there is a need to adjust the FMRs even further (above 110%), the PHA may seek the required approval from the state's HUD office for an "exception" rent. Most exception rents are 120%, or the 50<sup>th</sup> percentile, but they are defined as anything over 110%.

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

**Child Care:** The Standard uses the most accurate information available that is recent, geographically-specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75<sup>th</sup> percentile, by age of child and setting (family day care home, day care center, etc.).<sup>11</sup>

For Colorado, the Standard uses the Year 2001 Market Rate Survey, which is based on the results of a statewide survey of over 2100 child care providers conducted by the Colorado Child Care Resources and Referral Network, coordinated by the Colorado Office of Resource and Referral Agencies, Inc. (CORRA). The rates given are the 75<sup>th</sup> percentile, or if this was not available for a particular county, an average of 75<sup>th</sup>

percentile data was used from neighboring counties within the same region.

Because it is more common for very young children to be in day care homes rather than centers,<sup>12</sup> the Standard assumes that children less than three years of age (infants and toddlers, called “infants” here) receive full-time care in day care homes. Preschoolers (three through five years old), in contrast, are assumed to go to day care centers full-time. School-age children (ages six to 12) are assumed to receive part-time care in before- and after-school programs.

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

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

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not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food eaten away from home. Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

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

**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; according to the 1990 census, about 8% of Denver workers use public transportation, but studies done by the Denver Regional Council of Governments document both declining use of public transportation and job growth in areas not easily accessed by public transportation.<sup>14</sup> Thus, we cannot assume that a substantial proportion of workers are able to use public transportation to and from work in Denver. Thus throughout Colorado it is assumed that workers need private transportation to get to work. It is assumed that each working adult requires a car, so that if there are two adults in the family, we assume two cars. (It is unlikely that two employed adults would be traveling to and from the same place of work, at the same times.)

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

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20<sup>th</sup> and 40<sup>th</sup> percentile) of income, by region. In Colorado, there are differences in costs of auto insurance by region, with auto insurance costing more in Denver and Boulder, and less in Fort Collins, Grand Junction, and many rural counties. Therefore, using a survey of insurance costs differentials done by the Department of Regulatory Agencies, Colorado Division of Insurance, we varied the insurance portion of the fixed costs.<sup>15</sup> The Standard assumes that car(s) will be used for work commutes five days per week, plus one trip per week for shopping for food and other errands. (The commuting distance is computed using the statewide average from the National Personal Transportation Survey). In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to the day care center or home.

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

Although workers who do not have employer-provided health insurance often “do without,” families cannot be truly self-sufficient without health insurance.

The Self-Sufficiency Standard assumes that the employer provides health insurance coverage<sup>16</sup>, and that employees pay a portion of the premium for coverage (usually about one-fourth of the cost for employee only, and about one-third for family coverage).<sup>17</sup> The costs of health insurance in Colorado are based on the data from the 2000 Survey: Colorado Health and Welfare Plans, conducted by the Mountain States Employers Council. For individuals and families, respectively, weighted averages were calculated of employee contributions toward premiums for HMO and PPO coverage in each of six regions.

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

**Miscellaneous:** This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items, and telephone. It does not allow for recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.<sup>18</sup>

**Taxes:** Taxes include state sales tax, federal and state income taxes, and payroll taxes. The retail sales tax varies by locality from 2.9 to 3.6%, with no tax on food in most areas. Sales taxes are calculated only on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. (As is the case in many states, Colorado does not tax services.) Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the rent passed on by the landlord to the tenant. Also, taxes on gasoline are included as a cost of owning and running a car.

State income taxes are calculated using the Commerce Clearinghouse State Tax Handbook as well as the tax forms from the Colorado Department of Revenue. The state income tax calculation takes into account not only the standard deduction and exemptions, but also tax credits, both refundable and nonrefundable, including the TABOR refund and the child and child care tax credits (as applicable).

Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate—15% of income for families in this range—federal exemptions and deductions are substantial. As a result,

while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7%-10% for most families.

**Earned Income Tax Credit (EITC):** The EITC, or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by working-poor or near-poor families. The EITC is a “refundable” tax credit; that is, working adults may receive the tax credit whether or not they owe any federal taxes, adding to total income. We also include the Colorado EITC, which is 10% of the federal EITC.

**Child Care Tax Credit (CCTC):** The CCTC is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. The state of Colorado also provides the CCTC to working parents and has been used in calculating the Self-Sufficiency Standard where applicable. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a “refundable” tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC.

**Child Tax Credit (CTC):** The CTC is a federal tax credit that allows parents to deduct up to \$500 per child (for children less than 17 years old) from the federal income taxes they owe. If a family has one or two children, it is calculated like the CCTC, as a credit against federal taxes owed. If the family does not owe federal taxes, or has already taken the CCTC and there is no remaining liability (that is, no federal tax is owed after the CCTC is taken), then the family is not eligible for the CTC. However, if there are three or more children, then the CTC becomes refundable (as with the EITC), and the family may receive the credit, even if they do not owe any federal taxes. However, the CTC they receive is limited to the amount their payroll tax exceeds the EITC that they will receive. The state of Colorado has its own CTC, which has been used along with the federal CTC in calculating the Standard where applicable. Starting in 2002, the CTC will be refundable for those with earnings over \$10,000.

Many families with young children who are paying market rate child care offset most of the federal taxes they owe with their Child Care Tax Credit. However, those with older children, more than three children, and/or higher incomes, are more likely to receive the CTC as well.

# How Much Money Is Enough in Colorado?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living for five different places in Colorado: Denver County, Eagle County, Yuma County, Mesa County, and Costilla County.

In Colorado, the cost of living is high in the large urban areas, as shown by Denver, where a single person with no children needs to earn **\$7.99** per hour to be able to meet her/his basic needs, as can be seen in the first column of Table 1 (below). While these costs are high, a single parent with one preschooler needs to earn almost double that of the single adult, **\$14.76** per hour to meet the basic

Table 1  
**The Self-Sufficiency Standard for Selected Family Types  
 in Denver County, CO, 2001\***  
 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	\$549	39	\$731	28	\$731	22	\$731	19
Child Care	\$0	0	\$542	21	\$1,018	31	\$1,018	27
Food	\$168	12	\$255	10	\$379	11	\$521	14
Transportation	\$257	18	\$263	10	\$263	8	\$446	12
Health Care	\$77	5	\$224	9	\$245	7	\$301	8
Miscellaneous	\$105	7	\$201	8	\$264	8	\$302	8
Taxes**	\$250	18	\$464	18	\$589	18	\$618	16
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-2	-\$80	-2	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$83	-3	-\$83	-2
<b>Total Percent Self-Sufficiency Wage - Hourly***</b>	<b>\$7.99</b>	<b>100</b>	<b>\$14.76</b>	<b>100</b>	<b>\$18.90</b>	<b>100</b>	<b>\$10.72 per adult</b>	<b>100</b>
<b>Monthly</b>	<b>\$1,406</b>		<b>\$2,598</b>		<b>\$3,327</b>		<b>\$3,773</b>	
<b>Annual</b>	<b>16,869</b>		<b>31,179</b>		<b>39,923</b>		<b>45,280</b>	

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

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

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

Note: Totals may not add exactly due to rounding.

Table 2  
**The Self-Sufficiency Standard for Selected Family Types  
in Eagle County, CO, 2001\***  
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	\$647	43	\$863	28	\$863	24	\$863	21
Child Care	\$0	0	\$693	23	\$1,051	29	\$1,051	26
Food	\$168	11	\$255	8	\$379	10	\$521	13
Transportation	\$217	15	\$223	7	\$223	6	\$395	10
Health Care	\$79	5	\$299	10	\$320	9	\$375	9
Miscellaneous	\$111	7	\$233	8	\$284	8	\$321	8
Taxes**	\$276	18	\$595	19	\$670	18	\$694	17
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-1	-\$80	-2	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$42	-1	-\$83	-2	-\$83	-2
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$8.51		\$17.50		\$20.61		\$11.52 per adult	
Annual	\$1,498		\$3,079		\$3,627		\$4,056	
	17,974		36,950		43,519		48,675	

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

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

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

Note: Totals may not add exactly due to rounding.

needs of her family.<sup>19</sup> If she has two children, one preschooler and one schoolage child, she would need more than twice as much, **\$18.90** per hour to meet her family's needs. Finally, if there are two adults supporting two children, a preschooler and a school-age child, costs are increased slightly for additional food, health care, and miscellaneous costs, (the major costs of housing and child care stay the same), but the amount *each* parent would need to earn is a little more than one-half of the amount a single parent would need to earn: **\$10.72** per hour.

In Eagle County (see Table 2), although it is not an urban area, the costs are actually higher than the costs in Denver County for each family type. In fact, the cost of living in Colorado tends to be highest in the "resort" areas such as Eagle County. A single adult's self-sufficiency wage is **\$8.51** per hour, and the single parent must earn more than double the wage of an adult with no children, or make **\$17.50** per hour, to be self-sufficient. The single parent with two children in Eagle County would need to earn **\$20.61** per hour to meet her family's needs (see Table 2). In the two-

Table 3  
**The Self-Sufficiency Standard for Selected Family Types  
in Yuma County, CO, 2001\***  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$417	36	\$520	31	\$520	26	\$520	20
Child Care	\$0	0	\$293	17	\$469	24	\$469	18
Food	\$168	15	\$255	15	\$379	19	\$521	20
Transportation	\$228	20	\$234	14	\$234	12	\$406	16
Health Care	\$72	6	\$225	13	\$246	12	\$301	12
Miscellaneous	\$89	8	\$153	9	\$185	9	\$222	9
Taxes**	\$180	16	\$211	13	\$215	11	\$279	11
Earned Income Tax Credit (-)	\$0	0	-\$119	-7	-\$161	-8	-\$30	-1
Child Care Tax Credit (-)	\$0	0	-\$48	-3	-\$92	-5	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$13	-1	-\$62	-2
<b>Total Percent Self-Sufficiency Wage - Hourly***</b>	—	100	—	100	—	100	—	100
<b>Monthly</b>	<b>\$6.56</b>		<b>\$9.55</b>		<b>\$11.26</b>		<b>\$7.23 per adult</b>	
<b>Annual</b>	<b>\$1,154</b>		<b>\$1,681</b>		<b>\$1,982</b>		<b>\$2,546</b>	
	<b>13,853</b>		<b>20,170</b>		<b>23,789</b>		<b>30,551</b>	

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

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

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

Note: Totals may not add exactly due to rounding.

parent family, each adult would need to earn **\$11.52** per hour, about sixty percent of what the single parent would need to earn in Eagle County.

Yuma County (see Table 3) is a rural area, and thus costs are lower than in urban or resort areas. The cost of meeting one's basic needs for a single adult is **\$6.56** per hour. The single adult with one preschooler, must earn **\$9.55** per hour. The single parent with two children in Yuma County would need to earn **\$11.26** per hour to meet her family's needs. In the two-parent family, each adult would need to earn **\$7.23** per hour,

which is less than two-thirds of the wage needed by the single parent with two children.

In Mesa County, on Colorado's western slope, (see Table 4), a single adult must earn **\$6.68** per hour to meet his/her needs. The single parent would need **\$11.56** per hour. If she has two children—a preschooler and a schoolage child—she must earn **\$14.03** per hour, again more than double what the single adult needs. In two-adult families, *each* must earn about sixty percent of what the single parent must earn or **\$8.42** per hour.

Table 4  
**The Self-Sufficiency Standard for Selected Family Types  
in Mesa County, CO, 2001\***  
*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	\$442	38	\$552	27	\$552	22	\$552	19
Child Care	\$0	0	\$433	21	\$707	29	\$707	24
Food	\$168	14	\$255	13	\$379	15	\$521	18
Transportation	\$217	18	\$223	11	\$223	9	\$395	13
Health Care	\$72	6	\$233	11	\$255	10	\$310	10
Miscellaneous	\$90	8	\$170	8	\$212	9	\$249	8
Taxes**	\$186	16	\$310	15	\$352	14	\$394	13
Earned Income Tax Credit (-)	\$0	0	-\$57	-3	-\$48	-2	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$44	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$83	-3	-\$83	-3
Total Percent Self-Sufficiency Wage - Hourly***	\$6.68	100	\$11.56	100	\$14.03	100	\$8.42 per adult	100
Monthly	\$1,175		\$2,034		\$2,468		\$2,964	
Annual	14,098		24,409		29,621		35,569	

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

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

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

Note: Totals may not add exactly due to rounding.

In Costilla County, a rural county in the San Luis Valley, the single adult must earn **\$6.81** per hour to meet his/her basic needs (see Table 5). The single parent must earn **\$10.48** per hour, and if she has two children (one preschooler and one schoolage) then she must earn **\$12.23** per hour. In two-adult families, *each* must earn less than two-thirds of the amount needed by the single parent or **\$7.68** per hour.

Because both child care and housing costs are lower in less expensive areas of Colorado compared to higher cost areas, and these two costs account for the

majority of the budget, the proportions spent in each cost area do not vary greatly from place to place. Among families with just one infant or preschool-age child, housing costs in Colorado average over a fourth of costs—about 27 to 31%, while child care is somewhat lower—17 to 23%. For families with two children, however, child care costs exceed housing costs (except in the rural area of Yuma County), with child care costing from 21 to 31% of the family budget, more than 19 to 26% that goes to housing costs, depending on the place.

Table 5  
**The Self-Sufficiency Standard for Selected Family Types  
in Costilla County, CO, 2001\***  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$417	35	\$520	28	\$520	24	\$520	19
Child Care	\$0	0	\$377	20	\$571	27	\$571	21
Food	\$168	14	\$255	14	\$379	18	\$521	19
Transportation	\$238	20	\$244	13	\$244	11	\$416	15
Health Care	\$91	8	\$209	11	\$230	11	\$285	11
Miscellaneous	\$91	8	\$160	9	\$194	9	\$231	9
Taxes**	\$192	16	\$257	14	\$265	12	\$322	12
Earned Income Tax Credit (-)	\$0	0	-\$90	-5	-\$121	-6	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$88	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$43	-2	-\$83	-3
<i>Total Percent</i>	—	100	—	100	—	100	—	100
<b>Self-Sufficiency Wage - Hourly***</b>	<b>\$6.81</b>		<b>\$10.48</b>		<b>\$12.23</b>		<b>\$7.68 per adult</b>	
<b>Monthly</b>	<b>\$1,198</b>		<b>\$1,844</b>		<b>\$2,152</b>		<b>\$2,704</b>	
<b>Annual</b>	<b>14,379</b>		<b>22,132</b>		<b>25,823</b>		<b>32,453</b>	

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

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

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

Note: Totals may not add exactly due to rounding.

While the rent for a two-bedroom housing unit varies from a low of \$520 per month (Yuma and Costilla Counties) to a high of \$863 per month (Eagle County), the differential in child care costs is even larger, with child care costs in Eagle County being roughly double those in Yuma counties. For example, the cost of child care for two children, a preschooler full-time and a schoolage child part-time, ranges from \$469 in Yuma County to \$1,051 in Eagle County (see Tables 1 through 5).

Consequently, the proportions of expenses that go to these two major costs, housing and child care, are similar for single parents across counties, ranging from 38 to 53% of total costs. The lowest proportions, 38% and 43%, represent the counties of Yuma and Mesa respectively.

In Figure 1 on the next page, we have shown the proportion of income spent on each basic need for a single parent family with one preschooler and one

schoolage child in Denver County. Housing and child care are by far the greatest expenses for working families with children. Single parent families with two

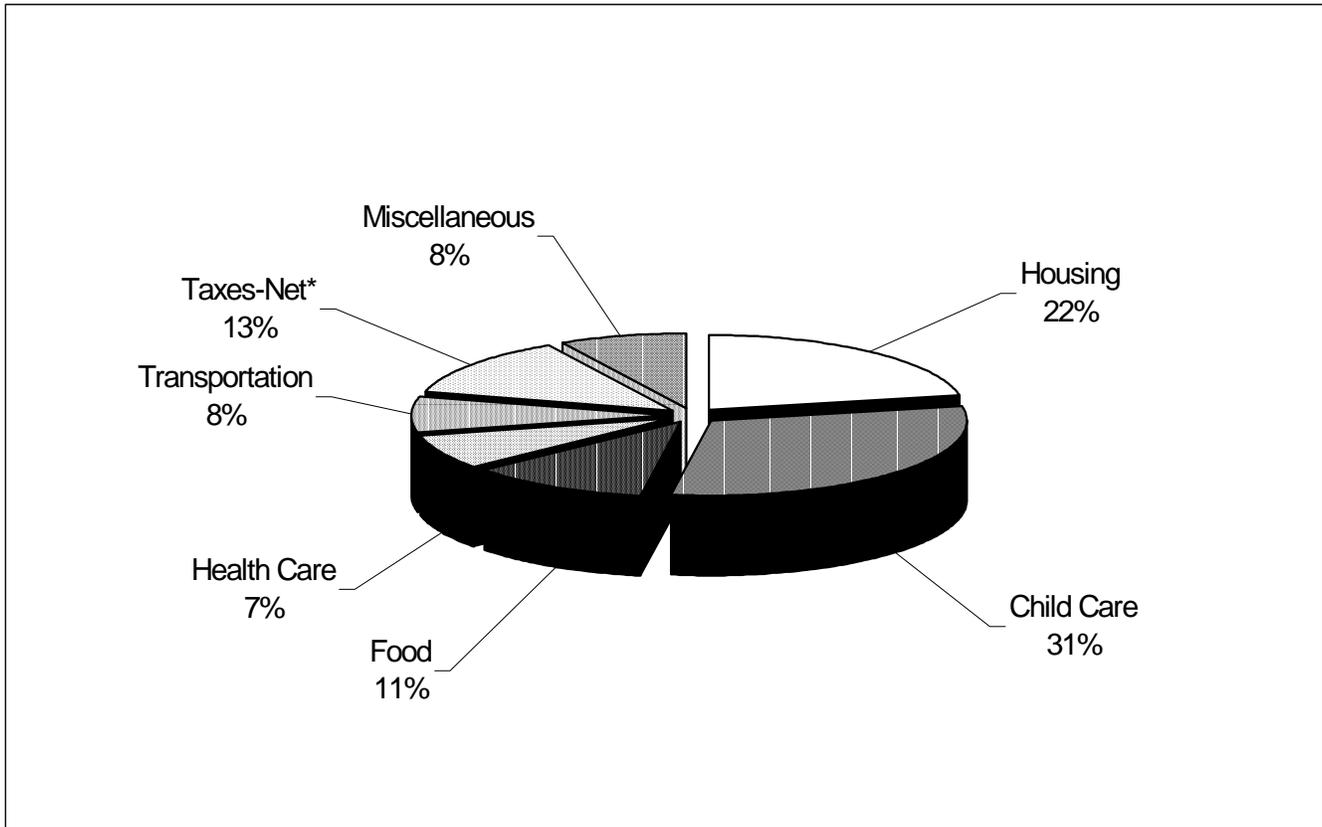
***A family with one parent, one preschool-age child and one school-age child spends more than half of their monthly budget on housing and child care.***

children, one of whom is under school-age, generally spend more than half their incomes on these two ex-

penses alone. With two parents, these two expenses also account for nearly half the expenses.

The next largest expenses for a Colorado family are net taxes and food, accounting for 13% and 11% of the budget, respectively. Even though taxes are reduced by tax credits, they still account for about one-eighth of expenses. At 7%, health care is a relatively small share, but this calculation assumes that the employer both provides health insurance as well as pays a portion of the premium.

Figure 1  
**Percentage of Income Needed to Meet Basic Needs, 2001**  
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschool-age Child and One School-Age Child in Denver County, CO



\*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 18%, but with tax credits, the amount owed in taxes is reduced to 13%.

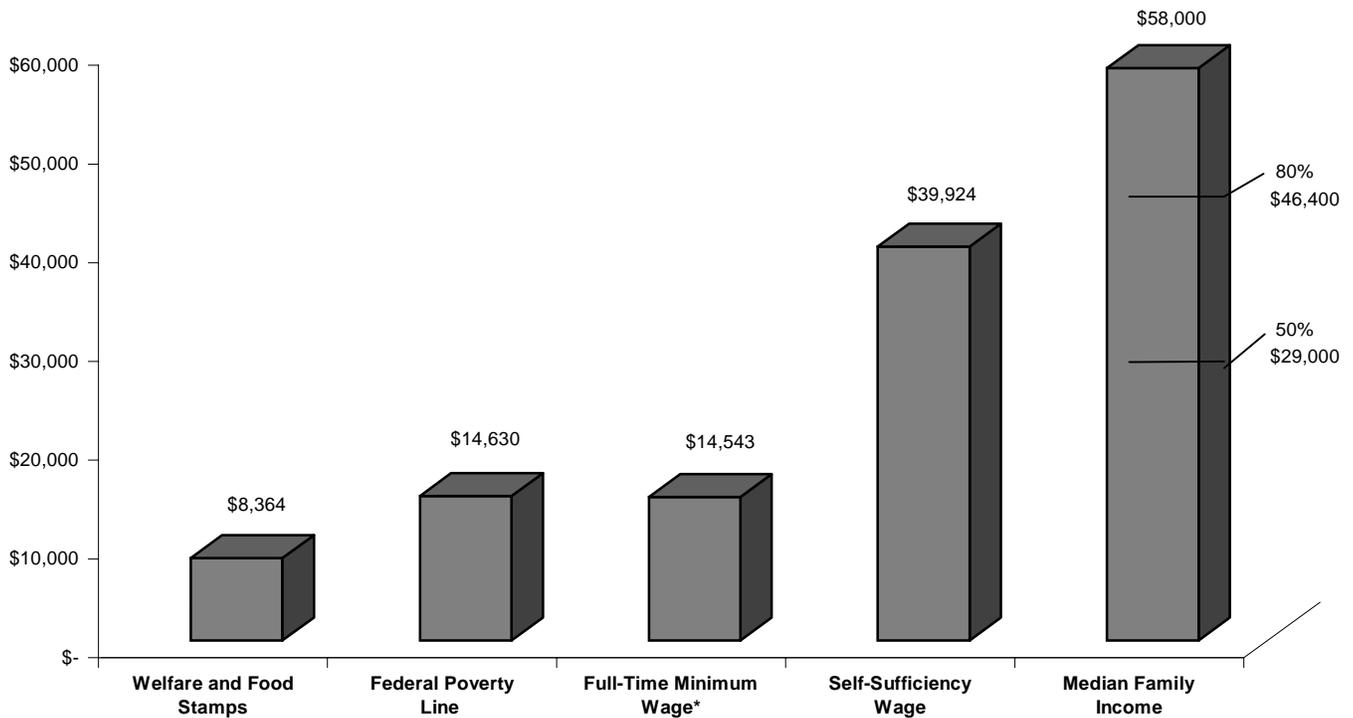
# Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2 below we have compared the Standard to four other benchmarks: the welfare grant package, the federal poverty measure, the Colorado minimum wage, and median income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency. Rather, the concept of self-sufficiency assumes a

gradual progression, one that takes place over time. (Please see the next two sections for a more detailed discussion of how Colorado families can achieve Self-Sufficiency Wages).

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one school-age child living in Denver County. (The other benchmarks presented are also for

Figure 2  
**The Self-Sufficiency Standard Compared to Other Benchmarks, 2001**  
 Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One School-Age Child in Denver County, CO



\* Note: Full-time minimum wage is the year 2001 Federal Minimum Wage of \$5.15 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

three-person families, where relevant; however none is as specific as the Standard in terms of age and number of children, and/or geographic location.) The Standard for this family type, in Denver County, Colorado, is **\$39,924**.

***The Welfare (TANF) Grant and Food Stamps:*** Including the cash value of Food Stamps as well as the cash TANF grant, the total assistance package is **\$697** per month in Denver County or **\$8,364** per year assuming no wage or other income. This amount is less than one-fourth (**21%**) of the Self-Sufficiency Standard for a three-person family in Denver County.

***Federal Poverty Level:*** Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,219** (**\$14,630** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is just over a third (**37%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one school-age child).

***Minimum Wage:*** A full-time worker at the Colorado minimum wage of \$5.15 per hour earns about \$892 per month or \$10,712 per year. Subtracting taxes—payroll (Social Security), and federal and state income taxes—and adding tax credits—this worker would have a total income of **\$14,543** per year. This amount is more than her earnings alone because the federal and state EITC benefit for which she qualifies is the maximum, and is more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes—her income is below the threshold for paying federal income taxes. Nevertheless, because she does not pay federal income taxes, she does not receive either the Child Care Tax Credit or the Child Tax Credit.)

Even with the help of the federal EITC, however, a full-time job with the minimum wage provides less than

two-fifths (**36%**) of the amount needed to be self-sufficient, and is not even above the poverty line. If we assume that she pays taxes, but doesn’t receive her EITC until the following year—as is true of most workers—her net income will only be **\$10,138** during the year, which is only one-fourth of the Self-Sufficiency Standard (**25%**).

***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 Denver County is **\$58,000**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one school-age child is thus **69%** of the median family income for Denver County.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes below 80% of the median are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance.)

Thus, as is true in most states, the Self-Sufficiency Standard for a Denver County family falls about half-way *between* 50% and 80% of area median income. That it is above the Very Low Income standard, but below the Low Income standard used by HUD leads to two observations. First, a substantial portion of Colorado families lack adequate income to meet their needs. Second, the Self-Sufficiency Standard as a measure of income adequacy, or need for assistance, is in the same range as geographically-specific federal program standards such as those HUD uses for housing assistance eligibility, but is substantially more than the federal poverty thresholds.

# Comparing the Standard for Colorado to other Metropolitan Areas

With this report for Colorado, the Self-Sufficiency Standard has now been completed for 15 states or cities. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type can be directly compared. However, since the Standard has been done in different years in the various places, it is necessary to update the numbers to the year 2001. While over a long period of time, costs are likely to increase at different rates, for our purposes here, it is acceptable to use the overall Consumer Price Index (for the appropriate region or city) to update the Standards to make them comparable.

As can be seen in Table 6, we have chosen to compare the Standard for Denver to nine other large American cities: Boston, Chicago, Houston, Los Angeles, Milwaukee, New York City (Queens), Philadelphia, San Francisco and Washington, DC. (see Table 6 below).

For a single adult, the costs in Denver, requiring a Self-Sufficiency Wage of \$7.99 per hour, are higher than in Houston, Los Angeles, and Philadelphia, but are less than the other six cities. The Self-Sufficiency Wages for the family types with children in Denver shown in Table 6 are all more than the wages for the same family types in Chicago, Houston and Philadelphia, but again are less than the cost of living in the remaining six cities. For example, the single adult with a preschooler and a schoolage child must earn \$18.90 per hour in Denver to be self-sufficient, which is roughly a little less than the “middle” of the other cities, whose Self-Sufficiency Wages range from \$14.86 to \$25.89 per hour.

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

Table 6  
**Comparing the Self-Sufficiency Standard for Denver to other Metropolitan Areas, 2001**

City	Single Adult	Single Adult, Preschooler	Single Adult, Preschooler, Schoolage	Two Adults, Preschooler, Schoolage
<b>Denver County</b>	<b>\$7.99</b>	<b>\$14.76</b>	<b>\$18.90</b>	<b>10.72*</b>
Boston, MA	\$8.28	\$16.82	\$20.41	11.09*
Chicago, IL	\$8.06	\$13.74	\$16.32	9.28*
Houston, TX	\$6.16	\$10.56	\$14.86	8.51*
Los Angeles, CA	\$7.28	\$16.20	\$21.06	11.74*
Milwaukee, WI	\$8.93	\$16.37	\$20.24	11.87*
New York City (Queens)	\$9.47	\$18.35	\$22.95	12.56*
Philadelphia, PA	\$7.76	\$13.88	\$16.79	9.38*
San Francisco, CA	\$11.33	\$21.84	\$25.89	13.66*
Washington, DC	\$8.70	\$17.49	\$24.71	13.59*

\*per adult

N.B.: All wages updated using regional urban CPI to the year 2001.

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

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Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or reentered) the workforce, or live in high-cost 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 gap presents states and localities with a challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by the expanding economy, helping families achieve self-sufficiency will be an even greater challenge in the future in the advent of economic downturns and/or those who have exhausted their time limits on welfare.

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

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

## **Raising Wages**

**Training and Education:** Adults who have language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without first 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. For some, this may mean ESL (English as a Second Language), Adult Basic Education (ABE) and/or the GED (General Education Degree). For others, this may mean two- or four-year degrees.

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

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

**Labor Market Reforms:** As can be seen in Tables 1 through 5, 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. Higher wages also have a positive impact on both workers and their

employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers. Another approach to raising wages of workers are the Living Wage laws that mandate city contractors and employers receiving subsidies pay a “living wage.” This policy would impact private sector workers’ wages as well as public sector workers. Unionization is yet another approach to both raising wages and providing health insurance for workers and families.

**Removing Barriers to Employment:** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. Equity for contingent workers (such as part-time and temporary employees) would significantly impact individuals and families seeking self-sufficiency. Family leave policies and laws that protect caregivers’ jobs and provide some income replacement would facilitate employees’ ability to meet family responsibilities without sacrificing progress already made toward self-sufficiency. Pay Equity laws would raise the wages of women and

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***It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency.***

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people of color who are subject to race and gender-based discrimination. For some, discrimination on the basis of race, age and/or gender is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate discrimination. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, worker organizations, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming.

### **Reducing Costs and Meeting Basic Needs Through Supports**

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

resources to their wages on a family’s ability to meet their needs.

- **Public Work Supports:** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without the assistance of temporary subsidies, many families cannot achieve self-sufficiency immediately. Subsidies or vouchers such as cash assistance (TANF), housing (including Section 8, and public housing), child care, health care (Medicaid or other plan), and/or transportation all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such subsidies can help a family achieve stability, without scrimping on nutrition, or living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.
- **Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. Nevertheless, whatever the amount, child support payments reduce the amount required for a family to meet their needs, while providing the support of both parents to meet children’s needs.
- **Health Care Coverage:** While health care expenses are a relatively small cost item in most of these family type budgets (less than 10%), health care coverage is essential. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents have to make the difficult choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medicaid), and (2) employment without health care coverage for their families.

However, with the federal and state-subsidized Child Health Insurance Program—known as CHP+ in Colorado—many families now have the option of covering their children’s health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for one year. After that, and for those families not transitioning from welfare, children can be covered by Medicaid or by CHP+, depending upon family income and size.<sup>20</sup>

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

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

**Treatment of Tax Credits.** Although we include the Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law, a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.<sup>21</sup>

While this money is frequently used, according to research, to meet important family needs, such as a security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.<sup>22</sup> Also, for many workers, it is difficult to gauge how much EITC they will be entitled to receive by the end of the year, because of fluctuating hours and wages, and sometimes job and/or wage changes, that occur unpredictably throughout the year. Thus because even the legally-allowed portion of EITC payments are rarely received during the current month, they are not included in the calculation of the monthly wages and costs/credits shown in this table.

We show the federal (and Colorado) EITC only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year, *if they worked at this wage for the entire year*. (See the second line from the bottom of Table 7.) On the last line of Table 7, the amount that is shown is what Colorado workers receive from the Colorado EITC, which is set at 10% of the federal EITC.

**The Self-Sufficiency Standard (Column #1):** In the first column of the table, the Standard provides the full amount of this family's expenses, including taxes, without any subsidies or supports to reduce these costs

(except tax credits where applicable). In Denver County, with child care expenses of \$1,116 per month and housing costs of \$731 per month, it is not surprising that the Self-Sufficiency Wage is **\$19.51** per hour (**\$41,202** annually).

## **Private Supports:**

**Child Support (Column #2):** In the second column of Table 7, the private "assistance" of child support is added. The amount of \$277 shown in Table 7 is the average child support payments per month, per family (not per child) in Colorado, and is somewhat less than the national average of \$312.<sup>23</sup> Unlike additional earned income, child support is not reduced by taxes, and therefore it has a stronger impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes and tax credits as well. Taxes decrease from \$619 in Denver County in Column #1—when all income is earned, to \$516—when some income is received as child support. Note that altogether, these changes reduce the amount this single parent must earn to meet her family's needs by more than two dollars, from \$19.51 to **\$17.36** per hour (**\$36,670** annually) in Denver County. Nonetheless, it does not reduce the wage needed to meet living costs enough to qualify for EITC.

## **Public Work Supports:**

**Child Care (Column #3):** In the third column, we show the effect of child care assistance available to low-income families, that is, families with incomes below 185% of the Federal Poverty Level (FPL) (Colorado counties may set the maximum income level between 130% and 225% of the FPL). This work support substantially reduces child care costs for this family, by almost \$800 to \$332 per month in Denver County. The child care co-payment amounts (parent's fee) are based on a sliding scale fee, in which the parent pays a minimum of \$6 per month, and about \$118 at the poverty level for a family of three, up to a maximum of \$552.

Table 7  
**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage**  
of a Single Parent with One Infant and One PreSchool-age Child  
Denver County, CO 2001

	#1	WORK SUPPORTS					
		#2	#3	#4	#5	#6	#7
	<b>Self-Sufficiency Standard</b>	<b>Child Support</b>	<b>Child Care</b>	<b>ChildCare, Food Stamps, &amp; Health Care [Medicaid]</b>	<b>Child Care &amp; Health Care [CHP+]</b>	<b>Child Care, Food Stamps, Health Care [CHP+], Transportation, &amp; Housing</b>	<b>Child Care, Food Stamps, Health Care [CHP+], Transportation &amp; Housing, plus Refundable Tax Credits</b>
<b>Monthly Costs</b>							
Housing	\$731	\$731	\$731	\$731	\$731	<b>\$350</b>	<b>\$300</b>
Child Care	\$1,116	\$1,116	<b>\$332</b>	<b>\$200</b>	<b>\$247</b>	<b>\$96</b>	<b>\$80</b>
Food	\$330	\$330	\$330	<b>\$285</b>	\$330	<b>\$194</b>	<b>\$152</b>
Transportation	\$263	\$263	\$263	\$263	\$263	<b>\$101</b>	<b>\$101</b>
Health Care	\$267	\$267	\$267	<b>\$0</b>	<b>\$77</b>	<b>\$77</b>	<b>\$77</b>
Miscellaneous	\$271	\$273	\$273	\$273	\$273	\$273	\$273
Taxes	\$619	\$516	\$339	\$202	\$255	\$79	<b>\$7</b>
Earned Income Tax Credit	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	-\$80	-\$80	-\$66	-\$46	-\$54	\$0	\$0
Child Tax Credit (-)	-\$83	-\$83	-\$83	-\$42	-\$63	\$0	\$0
Child Support	\$0	<b>-\$277</b>	\$0	\$0	\$0	\$0	\$0
<b>Self-Sufficiency Wage-</b>							
Hourly	<b>\$19.51</b>	<b>\$17.36</b>	<b>\$13.56</b>	<b>\$10.61</b>	<b>\$11.70</b>	<b>\$6.65</b>	<b>\$5.62</b>
Monthly	<b>\$3,434</b>	<b>\$3,056</b>	<b>\$2,386</b>	<b>\$1,867</b>	<b>\$2,059</b>	<b>\$1,170</b>	<b>\$989</b>
Annual*	<b>\$41,202</b>	<b>\$36,670</b>	<b>\$28,630</b>	<b>\$22,398</b>	<b>\$24,710</b>	<b>\$14,035</b>	<b>\$11,873</b>
<b>Total Federal EITC (annual)</b>			<b>\$732</b>	<b>\$2,045</b>	<b>\$1,558</b>	<b>\$3,806</b>	<b>\$4,005</b>
<b>Total State EITC (annual) (10% of federal)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$73</b>	<b>\$204</b>	<b>\$156</b>	<b>\$381</b>	<b>\$401</b>

This work support in turn reduces the Self-Sufficiency wage by one-third, from \$19.51 to **\$13.56** per hour (**\$28,630** annually) in Denver County (compare the first and third columns in Table 7). As with child support and other work supports to be considered below, this impact comes in two ways: each one directly reduces the cost of meeting a specific need, such as child care, but it also—by lowering the amount of income that must be earned—reduces taxes and/or increases tax credits such as the EITC.

**Child Care, Food Stamps, & Health Care [Medicaid] (Column #4):** For adults who are moving from welfare to work, there is available a set of work supports to help with that transition. In the fourth column of Table 7, we assume that this single parent is receiving a typical “package” of benefits available to those making the welfare-to-work transition. This package usually includes child care, Food Stamps and Medicaid.

These supports greatly reduce a family's costs for these three basic needs. In this example, the child care costs are heavily subsidized at this income level, reducing monthly child care costs from \$1,116 to \$200. Likewise, Medicaid reduces her health care costs to zero.

By substantially lowering the income that must be earned to pay for food, child care and health care, these three work supports also decrease the taxes owed by more than the lost tax credits. Altogether, this lowers the wages required to meet basic needs to **\$10.61** per hour (**\$22,398** annually) in Denver County, which is approximately one-half of the full Self-Sufficiency Wage. (It should be noted that the federal EITC to which she is entitled is substantial, totaling over \$2,000, plus the Colorado EITC, which is over \$200.)

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

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It should be noted that we attempted to model these subsidies together with a partial TANF cash grant. We found that families would lose any cash benefit before their combined income was enough to meet their needs, even with the help of work supports. That is, under Colorado state earned income disregard rules, families may keep (or have disregarded) two-thirds of their earnings. As earnings increase, their cash grant decreases, until their earnings reach about triple the grant, at which point the cash grant becomes zero. In our model, even with the help of these work supports (child care, Food Stamps and Medicaid), a parent's earnings must be considerably more than triple the cash grant—an amount which is roughly the minimum wage, working full-time—in order to meet their needs.

Earlier research showing that parents could combine work and cash assistance was based on the experience of families under AFDC, prior to TANF. At that time, there were different rules regarding earnings, especially in the first few months, and cash benefits were generally higher relative to costs than is true today.<sup>24</sup> Also, some families combined welfare and work as sources of income, but not at the same time. They did so by alternating between periods of work and welfare. Of course, families may use this strategy today, although this may not be as viable a strategy

under TANF as it was under AFDC. Under TANF, each month on welfare, no matter how small the basic cash grant, counts against their lifetime limit of five years in Colorado. Using such a strategy creates other problems such as securing adequate child care for short periods of employment.

***Child Care and Health Care [CHP+] (Column #5):*** After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although she is eligible for the CHP+ for health insurance coverage for her children (if family income remains below 185% of poverty). In the fifth column of Table 7, we model this change by assuming that the children's health care costs (including both insurance and out-of-pocket costs) are covered by CHP+. The parent's cost is not covered, however, so the parent must pay for her share of the health insurance premium that is available through her employer, and out-of-pocket costs for herself, which is \$77 per month in Denver County.

Although not by itself a large amount, as a result of the loss of Medicaid coverage for herself, she must increase her earnings by more than one dollar per hour, to **\$11.70** per hour (**\$24,710** annually) in Denver County, just to be able to meet her needs at the same level as when Medicaid covered all of her family's health care costs. This increase is not just to cover the loss of Medicaid coverage for herself, but also to cover the loss of a partial Food Stamps benefit. That is, in order to remain eligible for Food Stamps, gross family income must be less than 130% of the federal poverty threshold. Yet, if this parent's wage is to be sufficient to meet her housing and other necessities, including health care coverage for herself with the loss of Medicaid, her income would have to exceed the Food Stamps gross income limit. This is the case even with the help of child care assistance and CHP+. Thus, in Denver County, this single parent would lose her eligibility for Food Stamps. This increases her food costs from \$285 to \$330 per month.

***Child Care, Food Stamps, Health Care [CHP+], Transportation & Housing (Column #6):*** In the sixth column, we have assumed that she receives not only child care assistance, Food Stamps, and CHP+, but also housing and transportation aid as well. The housing aid (whether in the form of a Section 8 housing choice voucher or other assistance) reduces her housing costs to 30% of her income, which is less than half of what she had been paying. The transportation support is assumed to cover the fixed costs of

owning and maintaining a car, including insurance, car payments, and license tags, but not gas and oil. Although the amount of the transportation assistance is not great, it provides a crucial resource for getting to and from work, and thus maintaining employment. In addition, the addition of the housing and transportation supports lowers the income she must earn enough so that she now qualifies for a partial Food Stamps benefit as well. Altogether, the addition of housing and transportation supports, combined with the other increased supports, reduces what she must earn to less than a third of the full Self-Sufficiency Wage, to just **\$6.65** per hour (**\$14,035** annually) in Denver County.

***Child Care, Food Stamps, Health Care [CHP+], Transportation, & Housing, plus Refundable Tax Credits (Column #7):*** In the seventh column of Table 7, we have made the child and child care tax credits refundable and added them to the package of work supports modeled in Column #6. The addition of refundable tax credits reduces the wage required to meet the family's needs by another dollar an hour, to **\$5.62** per hour (**\$11,873** annually).

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***What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient, in assisting families to receive the work supports for which they are eligible.***

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

By temporarily aiding families with work supports until they are able to earn Self-Sufficiency level Wages, families with entry-level wages are able to meet their

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

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

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.<sup>25</sup> In Colorado, there are 24,000-26,000 people who are eligible for public housing but are on waiting lists. The wait list is typically 18 months long.<sup>26</sup>
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators, and the Urban Institute reported that among those who left the Food Stamps program at the same time as they left welfare, two-thirds remained eligible.<sup>27</sup>
- Only 20% of people leaving Colorado Works are participating in the child care program within three months of their exit.<sup>28</sup>
- CHP+ serves approximately 31,953 children in Colorado, but this is only 44% of eligible children in the Denver metro area and 55% of eligible children in the nonmetro counties.<sup>29</sup>
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed them, and less than 20% received the full amount owed. Not surprisingly, the national average monthly child support payment of \$309 represents just 17% of a single mother's, and 11% of a single father's income.<sup>30</sup> In Colorado, the average child support order is \$277 per month.<sup>31</sup>

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

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

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many different options. The discussion below should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

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

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

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

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

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

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

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

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

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

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 are the wages achieved to the family's Self-Sufficiency Wage and thus how does the program impact on the ability of these adults to meet their families' needs adequately. Such evaluations can help redirect resources to the types of approaches that result in improved outcomes for participants.

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

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

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*The Self-Sufficiency Standard can be used in a variety of settings: to assist welfare clients choosing the best route out of poverty, to help organizations better target their education and training resources, and to aid policy makers analyze proposals on tax policy, programs and economic development.*

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counselors and clients can use to “test” the ability of various wages to meet a family's self-sufficiency needs. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants deter-

mine in what ways micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

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

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

The Standard is an important public education tool. It helps the public at large understand what is involved in 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. By demonstrating how the various components fit together, it helps facilitate the coordination of various providers of services and supports, both public and private, such as child care providers, community organizations and education and training organizations.

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

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically, and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of “poverty,” or income inadequacy, and how this differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various work supports and assistance, such as child support or child care subsidies—given a family's income, place of residence, and composition.

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# Conclusion

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

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

The Standard has been calculated for a number of other states, including California, Connecticut, Illinois, Indiana, Iowa, Massachusetts, New Jersey, New York, North Carolina, Pennsylvania, South Dakota, Texas,

Wisconsin, Washington state, and the Washington, DC metropolitan area.

For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at

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***The Self-Sufficiency Standard shows that, for most families, earnings that are above the official poverty level—or are high enough to disqualify them from welfare—are nevertheless far below what they need to meet their families' basic needs.***

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Wider Opportunities for Women at (202) 638-3143 or Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or (206) 616-2850. For further information on the findings and implications of the Self-Sufficiency Standard for Colorado, or to order the full Standard for Colorado, contact Adela Flores at the Colorado Fiscal Policy Institute at (303) 573-5421.



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# Endnotes

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

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

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

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

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

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

<sup>7</sup> While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.

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

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

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

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

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

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

<sup>14</sup> See C. Porter and E. Deakin. December 1995. *Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley. For Colorado see Denver Regional Council of Governments (DRCOG), *Travel in the Denver Region: Results from the 1997 household travel survey and 1998 roadside survey*. May 2000. Denver, CO: DRCOG, and RAE Consultants, Inc. (In association with TransitPlus, Inc. & Urban Transportation Planning.) *Regional Job Access/Reverse Commute Transportation Plan*. Denver, CO: DRCOG. Prepared for DRCOG. January 2000.

<sup>15</sup> *Auto Insurance Premium Comparison: A Survey of Private Passenger Automobile Insurance Costs in Colorado*. Department of Regulatory Agencies, Colorado Division of Insurance. ([www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance)).

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

<sup>17</sup> A. Foster Higgins & Co., Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1993-1996* (Princeton, NJ: A. Foster Higgins & Co., Inc., 1994-1997), and William M. Mercer, Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998*. (New York, NY: William M. Mercer, Inc., 1998 and 1999).

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

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

<sup>20</sup> Under the CBHP (Childrens Basic Health Plan), known as Child Health Plan Plus (CHP+) in Colorado, health care coverage is provided for children (who are not covered by either Medicaid or an employer plan) in families with net incomes (after certain deductions, such as for child care) that are less than 185% of the Federal Poverty Level (FPL). Families with incomes less than 150% of poverty do not have premiums or copayments, while families with incomes between 150% and 185% of the FPL pay a small monthly premium (\$9 to \$30 per month) and small copays (\$2-5) per office visit.

<sup>21</sup> Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EITC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section is “Monthly Operational Review of Earned Income Credit.”)

<sup>22</sup> Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a “lump sum” is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See J. L. Romich and T. Weisner. October 1999. *How Families View and Use the EITC: The Case for Lump-sum Delivery*.

Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

<sup>23</sup> Lydia Scoon-Rogers, *Child Support for Custodial Mothers and Fathers: 1995*. U.S. Bureau of the Census, Current Population Reports (P60-196, March 1999). Colorado numbers are from Department of Human Services, Division of Child Support Enforcement.

<sup>24</sup> Roberta Spalter-Roth, Beverly Burr, Heidi Hartmann, and Lois Shaw, with Jill Braunstein and Robin Dennis. (1995). *Welfare that Works: The Working Lives of AFDC Recipients*. Colorado, D.C.: Institute for Women’s Policy Research. Also, Roberta Spalter-Roth, *Income Packages Among Low-Income Single-Mother Families: Economic Well-Being and Income Security*, presented at the Coalition on Human Needs, 3/29/96.

<sup>25</sup> U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

<sup>26</sup> Colorado Division of Housing, *PHA Plans, Annual Plan for Fiscal Year 2002*.

<sup>27</sup> “Current News and Analysis: 8.6 Million Fewer Food Stamp Participants in March 2000 than March 1996, Yet Studies Show Persistent Need”, <http://www.frac.org/html/news/fsmar00nos.html>. Also see Sheila R. Zedlewski and Sarah Brauner, *Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads?* The Urban Institute: Assessing the New Federalism, National survey of America’s Families (NSAF). Series B, No. B-3, November 1999.

<sup>28</sup> Berkeley Policy Associates. *Evaluation of the Colorado Works Program*. November 2000. Submitted to the Office of the Colorado State Auditor.

<sup>29</sup> Department of Health Care Policy and Financing. *Child Health Plan Plus (CHP+): A summary of quarterly activities and results for marketing and outreach -- eligibility and enrollment*. Third Quarter. July 9, 2001.

<sup>30</sup> Lydia Scoon-Rogers, *op. cit.*

<sup>31</sup> Colorado Department of Human Services, Division of Child Support Enforcement.

# Data Sources

Data Type	Source	Assumptions
<b>Child Care</b>	Market Rate Survey, 2001. Colorado Child Care Resources and Referral Network coordinated by the Colorado Office of Resources and Referral Agencies, Inc. (CORRA).	<p><u>Infants</u>: Family Day Care Homes, FT, (0-2 years).</p> <p><u>Preschoolers</u>: Child Care Centers, FT, (3-4 years).</p> <p><u>School-age</u>: Child Care Centers &amp; Family Day Care Homes, PT (5-12 years).</p>
<b>Food</b>	USDA Low-Cost Food Plan, June 2000.	USDA plan used for all counties. Assumed single adult families headed by female.
<b>Health Insurance</b>	2000 Survey: <i>Colorado Health and Welfare Plans</i> . Mountain States Employers Council, Inc.	For both single and family coverage, in each of the 6 regions provided, we calculated the average cost of both HMOs and PPOs. We then weighted the two costs according to the percentage of type of insurance offered in each area.
<b>Housing</b>	<p>Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2001</i> . (10/01/99). (www.huduser.org).</p> <p>Approved Plans from Public and Indian Housing Authorities</p> <p>Von Stroh, Gordon E. <i>Denver Area Apartment Vacancy and Rent Study</i> . University of Denver: Denver, 2000.</p>	<p>Fair Market Rents by county and/or MSA and PMSA. A portion of the resort and rural counties had neither a PHA or payment standard. For these counties 100% was assumed for the rural ones and 110% was assumed for resort counties as advised by the Colorado Department of Housing.</p> <p>We calculated a multiplier for each of the five counties in the Denver Metropolitan Area with the Denver Apartment Survey. This accounts for variance between the counties that the FMRs (of which there is ONE set for all of metro Denver) do not.</p>
<b>Taxes</b>	Colorado Department of Revenue.	Sales tax amounts vary by county. Food, in general, is not subject to sales tax.
<b>Transportation</b>	<p>Public: "Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census" (www.census.gov) or ftp.fischer.lib.virginia.edu/pub/ccdb.47948/tableD.html</p> <p>Private: Consumer Expenditure Survey. One-way distance to work derived from the 1995 Nationwide Personal Transportation Survey, Bureau of Transportation Statistics (www.bts.gov)</p> <p>Private Passenger Auto Insurance, 2000 Premium Comparison. Colorado Insurance Commissioner's Office: www.dora.state.co.us/insurance</p> <p>Consumer Expenditure Survey 1997-1998.</p>	<p>Private transportation figures used in all counties.</p> <p>Other: Consumer Expenditure Survey regional statistics updated with CPI.</p>



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## *About the Authors*

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

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



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

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## **Metropolitan Areas**

*Boulder-Longmont, CO PMSA*

*Boulder County*

*Colorado Springs, CO MSA*

*El Paso County*

*Denver, CO PMSA*

*Adams County*

*Arapahoe County*

*Denver County*

*Douglas County*

*Jefferson County*

*Fort Collins-Loveland, CO MSA*

*Larimer County*

*Grand Junction, CO MSA*

*Mesa County*

*Greeley, CO PMSA*

*Weld County*

*Pueblo, CO MSA*

*Pueblo County*

## **Non-Metropolitan Counties**

*Alamosa County*

*Archuleta County*

*Baca County*

*Bent County*

*Chaffee County*

*Cheyenne County*

*Clear Creek County*

*Conejos County*

*Costilla County*

*Crowley County*

*Custer County*

*Delta County*

*Dolores County*

*Eagle County*

*Elbert County*

*Fremont County*

*Garfield County*

*Gilpin County*

*Grand County*

*Gunnison County*

*Hinsdale County*

*Huerfano County*

*Jackson County*

*Kiowa County*

*Kit Carson County*

*Lake County*

*La Plata County*

*Las Animas County*

*Lincoln County*

*Logan County*

*Mineral County*

*Moffat County*

*Montezuma County*

*Montrose County*

*Morgan County*

*Otero County*

*Ouray County*

*Park County*

*Phillips County*

*Pitkin County*

*Prowers County*

*Rio Blanco County*

*Rio Grande County*

*Routt County*

*Saguache County*

*San Juan County*

*San Miguel County*

*Sedgewick County*

*Summit County*

*Teller County*

*Washington County*

*Yuma County*



# Map of Colorado Counties



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

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**Table 1**  
**The Self-Sufficiency Standard for Boulder - Longmont, CO PMSA, 2001**  
**Boulder County - City of Boulder**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	752	965	965	965	965	1,343	965	965
Child Care	0	650	728	1,378	353	1,731	1,378	1,081
Food	168	246	255	330	437	444	475	521
Transportation	244	250	250	250	250	250	422	422
Health Care	77	246	224	267	272	288	322	301
Miscellaneous	124	236	242	319	228	406	356	329
Taxes	330	607	634	820	493	1,293	836	732
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$9.63	\$17.71	\$18.28	\$23.68	\$16.34	\$31.54	\$13.04 <i>per adult</i>	\$11.90 <i>per adult</i>
-Monthly	\$1,695	\$3,118	\$3,217	\$4,167	\$2,875	\$5,551	\$4,591	\$4,188
-Annual	\$20,334	\$37,412	\$38,601	\$50,006	\$34,503	\$66,616	\$55,090	\$50,257

**Table 2**  
**The Self-Sufficiency Standard for Boulder - Longmont, CO PMSA, 2001**  
**Boulder County (Excluding City of Boulder)**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	683	877	877	877	877	1,221	877	877
Child Care	0	650	728	1,378	353	1,731	1,378	1,081
Food	168	246	255	330	437	444	475	521
Transportation	244	250	250	250	250	250	422	422
Health Care	77	246	224	267	272	288	322	301
Miscellaneous	117	227	233	310	219	394	347	320
Taxes	301	570	597	784	456	1,202	809	695
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$9.03	\$16.96	\$17.52	\$22.92	\$15.58	\$30.26	\$12.69 <i>per adult</i>	\$11.52 <i>per adult</i>
-Monthly	\$1,590	\$2,984	\$3,083	\$4,034	\$2,742	\$5,326	\$4,467	\$4,055
-Annual	\$19,078	\$35,809	\$36,999	\$48,403	\$32,901	\$63,911	\$53,606	\$48,654

**Table 3**  
**The Self-Sufficiency Standard for Colorado Springs, CO MSA, 2001**  
**El Paso County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	503	669	669	669	669	933	669	669
Child Care	0	466	433	899	328	1,227	899	762
Food	168	246	255	330	437	444	475	521
Transportation	238	244	244	244	244	244	416	416
Health Care	86	250	228	271	276	292	326	305
Miscellaneous	99	187	183	241	195	314	279	267
Taxes	226	404	378	494	316	716	519	472
Earned Income								
Tax Credit (-)	0	0	-11	0	-101	0	0	0
Child Care								
Tax Credit (-)	0	-40	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.50	\$13.55	\$13.05	\$16.97	\$12.73	\$22.54	\$9.71	\$9.23
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,321	\$2,384	\$2,296	\$2,986	\$2,240	\$3,967	\$3,419	\$3,248
-Annual	\$15,847	\$28,608	\$27,554	\$35,831	\$26,876	\$47,601	\$41,030	\$38,979

**Table 4**  
**The Self-Sufficiency Standard for Denver, CO PMSA, 2001**  
**Adams County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	595	791	791	791	791	1,098	791	791
Child Care	0	520	529	1,049	466	1,515	1,049	995
Food	168	246	255	330	437	444	475	521
Transportation	244	250	250	250	250	250	433	433
Health Care	77	246	224	267	272	288	322	301
Miscellaneous	108	205	205	269	222	360	307	304
Taxes	264	480	478	610	467	948	640	627
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.27	\$15.09	\$15.05	\$19.33	\$15.80	\$26.69	\$10.94	\$10.82
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,455	\$2,656	\$2,649	\$3,403	\$2,781	\$4,697	\$3,853	\$3,808
-Annual	\$17,466	\$31,866	\$31,793	\$40,831	\$33,376	\$56,367	\$46,231	\$45,698

**Table 5**  
**The Self-Sufficiency Standard for Denver, CO PMSA, 2001**  
**Arapahoe County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	infant	preschooler	schoolage
Housing	620	826	826	826	826	1,146	826	826
Child Care	0	585	557	1,142	509	1,652	1,142	1,067
Food	168	246	255	330	437	444	475	521
Transportation	244	250	250	250	250	250	433	433
Health Care	77	246	224	267	272	288	322	301
Miscellaneous	111	215	211	282	229	378	320	315
Taxes	274	521	504	664	500	1,086	693	672
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.49	\$15.95	\$15.60	\$20.44	\$16.48	\$28.63	\$11.50	\$11.28
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,493	\$2,807	\$2,746	\$3,598	\$2,900	\$5,039	\$4,048	\$3,971
-Annual	\$17,921	\$33,687	\$32,955	\$43,175	\$34,803	\$60,472	\$48,575	\$47,648

**Table 6**  
**The Self-Sufficiency Standard for Denver, CO PMSA, 2001**  
**Denver County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	infant	preschooler	schoolage
Housing	549	731	731	731	731	1,014	731	731
Child Care	0	574	542	1,116	477	1,593	1,116	1,018
Food	168	246	255	330	437	444	475	521
Transportation	257	263	263	263	263	263	446	446
Health Care	77	246	224	267	272	288	322	301
Miscellaneous	105	206	201	271	218	360	309	302
Taxes	250	483	464	619	452	953	648	618
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.99	\$15.15	\$14.76	\$19.51	\$15.49	\$26.77	\$11.03	\$10.72
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,406	\$2,667	\$2,598	\$3,434	\$2,727	\$4,711	\$3,884	\$3,773
-Annual	\$16,869	\$32,001	\$31,179	\$41,202	\$32,722	\$56,528	\$46,602	\$45,280

**Table 7**  
**The Self-Sufficiency Standard for Denver, CO PMSA, 2001**  
**Douglas County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage preschooler	infant preschooler	preschooler schoolage
Housing	840	1,118	1,118	1,118	1,118	1,551	1,118	1,118
Child Care	0	672	637	1,309	554	1,863	1,309	1,191
Food	168	246	255	330	437	444	475	521
Transportation	257	263	263	263	263	263	446	446
Health Care	77	246	224	267	272	288	322	301
Miscellaneous	134	254	250	329	264	441	367	358
Taxes	372	685	665	884	646	1,557	880	842
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$10.50	\$19.33	\$18.92	\$24.64	\$19.50	\$35.24	\$13.50 <i>per adult</i>	\$13.11 <i>per adult</i>
-Monthly	\$1,847	\$3,402	\$3,330	\$4,336	\$3,432	\$6,203	\$4,754	\$4,613
-Annual	\$22,168	\$40,824	\$39,962	\$52,035	\$41,185	\$74,435	\$57,043	\$55,361

**Table 8**  
**The Self-Sufficiency Standard for Denver, CO PMSA, 2001**  
**Jefferson County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage preschooler	infant preschooler	preschooler schoolage
Housing	633	843	843	843	843	1,169	843	843
Child Care	0	639	607	1,246	563	1,809	1,246	1,170
Food	168	246	255	330	437	444	475	521
Transportation	244	250	250	250	250	250	433	433
Health Care	77	246	224	267	272	288	322	301
Miscellaneous	112	222	218	294	237	396	332	327
Taxes	280	551	532	714	529	1,221	744	722
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.60	\$16.56	\$16.17	\$21.48	\$17.09	\$30.53	\$12.02 <i>per adult</i>	\$11.80 <i>per adult</i>
-Monthly	\$1,513	\$2,915	\$2,847	\$3,781	\$3,008	\$5,373	\$4,231	\$4,153
-Annual	\$18,158	\$34,983	\$34,161	\$45,368	\$36,099	\$64,475	\$50,768	\$49,840

**Table 9**  
**The Self-Sufficiency Standard for Fort Collins - Loveland, CO MSA, 2001**  
**Larimer County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage teenager	infant schoolage	infant preschooler	preschooler schoolage
Housing	571	704	704	704	704	979	704	704
Child Care	0	542	550	1,092	363	1,455	1,092	913
Food	168	246	255	330	437	444	475	521
Transportation	218	225	225	225	225	225	397	397
Health Care	72	246	225	268	273	289	323	301
Miscellaneous	103	196	196	262	200	339	299	284
Taxes	240	440	439	579	355	821	604	540
Earned Income								
Tax Credit (-)	0	0	0	0	-73	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.80	\$14.30	\$14.27	\$18.73	\$13.41	\$24.69	\$10.60	\$9.93
							per adult	per adult
-Monthly	\$1,373	\$2,517	\$2,511	\$3,296	\$2,360	\$4,346	\$3,729	\$3,496
-Annual	\$16,474	\$30,203	\$30,129	\$39,555	\$28,326	\$52,156	\$44,754	\$41,954

**Table 10**  
**The Self-Sufficiency Standard for Grand Junction, CO MSA, 2001**  
**Mesa County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage teenager	infant schoolage	infant preschooler	preschooler schoolage
Housing	442	552	552	552	552	744	552	552
Child Care	0	455	433	888	274	1,162	888	707
Food	168	246	255	330	437	444	475	521
Transportation	217	223	223	223	223	223	395	395
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	90	173	170	227	177	287	264	249
Taxes	186	329	310	434	223	604	459	394
Earned Income								
Tax Credit (-)	0	-45	-57	0	-181	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-46	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.68	\$11.95	\$11.56	\$15.73	\$10.76	\$20.21	\$9.10	\$8.42
							per adult	per adult
-Monthly	\$1,175	\$2,103	\$2,034	\$2,768	\$1,894	\$3,557	\$3,202	\$2,964
-Annual	\$14,098	\$25,234	\$24,409	\$33,219	\$22,732	\$42,683	\$38,418	\$35,569

**Table 11**  
**The Self-Sufficiency Standard for Greeley, CO PMSA, 2001**  
**Weld County**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	528	665	665	665	665	922	665	665
<i>Child Care</i>	0	433	529	962	249	1,211	962	778
<i>Food</i>	168	246	255	330	437	444	475	521
<i>Transportation</i>	218	225	225	225	225	225	397	397
<i>Health Care</i>	72	246	225	268	273	289	323	301
<i>Miscellaneous</i>	99	181	190	245	185	309	282	266
<i>Taxes</i>	223	370	413	509	263	695	534	467
<i>Earned Income Tax Credit (-)</i>	0	-16	0	0	-148	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-42	-40	-80	-44	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-42	-42	-83	-69	-125	-83	-83
<b><i>Self-Sufficiency Wage</i></b>								
<i>-Hourly</i>	<b>\$7.43</b>	<b>\$12.88</b>	<b>\$13.74</b>	<b>\$17.27</b>	<b>\$11.56</b>	<b>\$22.10</b>	<b>\$9.87</b>	<b>\$9.18</b>
<i>-Monthly</i>	<b>\$1,308</b>	<b>\$2,267</b>	<b>\$2,419</b>	<b>\$3,040</b>	<b>\$2,035</b>	<b>\$3,890</b>	<i>per adult</i> <b>\$3,473</b>	<i>per adult</i> <b>\$3,232</b>
<i>-Annual</i>	<b>\$15,692</b>	<b>\$27,204</b>	<b>\$29,025</b>	<b>\$36,479</b>	<b>\$24,419</b>	<b>\$46,682</b>	<b>\$41,678</b>	<b>\$38,779</b>

**Table 12**  
**The Self-Sufficiency Standard for Pueblo, CO MSA, 2001**  
**Pueblo County**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	464	580	580	580	580	781	580	580
<i>Child Care</i>	0	488	412	899	325	1,224	899	737
<i>Food</i>	168	246	255	330	437	444	475	521
<i>Transportation</i>	238	244	244	244	244	244	416	416
<i>Health Care</i>	91	231	209	252	257	273	307	285
<i>Miscellaneous</i>	96	179	170	231	184	297	268	254
<i>Taxes</i>	212	356	312	449	261	644	474	416
<i>Earned Income Tax Credit (-)</i>	0	-25	-56	0	-150	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-42	-44	-80	-44	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-42	-42	-83	-68	-125	-83	-83
<b><i>Self-Sufficiency Wage</i></b>								
<i>-Hourly</i>	<b>\$7.21</b>	<b>\$12.58</b>	<b>\$11.59</b>	<b>\$16.03</b>	<b>\$11.51</b>	<b>\$21.04</b>	<b>\$9.25</b>	<b>\$8.65</b>
<i>-Monthly</i>	<b>\$1,270</b>	<b>\$2,214</b>	<b>\$2,040</b>	<b>\$2,822</b>	<b>\$2,026</b>	<b>\$3,702</b>	<i>per adult</i> <b>\$3,255</b>	<i>per adult</i> <b>\$3,046</b>
<i>-Annual</i>	<b>\$15,234</b>	<b>\$26,562</b>	<b>\$24,478</b>	<b>\$33,863</b>	<b>\$24,316</b>	<b>\$44,427</b>	<b>\$39,062</b>	<b>\$36,558</b>

**Table 13**  
**The Self-Sufficiency Standard for Alamosa County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	366	400	765	149	914	765	549
Food	168	246	255	330	437	444	475	521
Transportation	238	244	244	244	244	244	416	416
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	91	161	163	211	161	258	248	229
Taxes	192	257	269	358	157	482	393	314
Earned Income								
Tax Credit (-)	0	-90	-82	-48	-242	0	0	-1
Child Care								
Tax Credit (-)	0	-46	-46	-80	-37	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-15	-125	-83	-81
Self-Sufficiency Wage								
-Hourly	\$6.81	\$10.49	\$10.74	\$14.03	\$9.26	\$17.69	\$8.41	\$7.59
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,198	\$1,847	\$1,890	\$2,470	\$1,630	\$3,113	\$2,961	\$2,673
-Annual	\$14,379	\$22,164	\$22,678	\$29,636	\$19,565	\$37,351	\$35,535	\$32,075

**Table 14**  
**The Self-Sufficiency Standard for Archuleta County, CO, 2001**

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	525	621	621	621	621	839	621	621
Child Care	0	433	303	737	217	953	737	520
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	99	178	164	219	178	276	256	237
Taxes	222	352	276	406	231	558	426	346
Earned Income								
Tax Credit (-)	0	-27	-78	-7	-175	0	0	0
Child Care								
Tax Credit (-)	0	-42	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-50	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.42	\$12.51	\$10.87	\$15.04	\$10.92	\$19.26	\$8.76	\$7.93
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,307	\$2,202	\$1,914	\$2,647	\$1,922	\$3,391	\$3,082	\$2,791
-Annual	\$15,679	\$26,422	\$22,964	\$31,762	\$23,059	\$40,687	\$36,984	\$33,494

**Table 15**  
**The Self-Sufficiency Standard for Baca County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	520	520	520	520	702	520	520
Child Care	0	325	344	669	217	885	693	545
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	90	156	156	201	166	254	240	228
Taxes	188	227	230	290	173	465	359	307
Earned Income Tax Credit (-)	0	-109	-106	-98	-222	0	0	-6
Child Care Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-62	-18	-125	-83	-77
Self-Sufficiency Wage								
-Hourly	\$6.72	\$9.88	\$9.96	\$12.79	\$9.76	\$17.35	\$8.06	\$7.53
							per adult	per adult
-Monthly	\$1,183	\$1,739	\$1,753	\$2,252	\$1,717	\$3,054	\$2,837	\$2,649
-Annual	\$14,198	\$20,870	\$21,033	\$27,023	\$20,605	\$36,645	\$34,043	\$31,793

**Table 16**  
**The Self-Sufficiency Standard for Bent County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	520	520	520	520	702	520	520
Child Care	0	340	282	622	330	952	622	612
Food	168	246	255	330	437	444	475	521
Transportation	218	225	225	225	225	225	397	397
Health Care	72	246	225	268	273	289	323	301
Miscellaneous	88	158	151	196	178	261	234	235
Taxes	176	238	197	270	232	496	331	338
Earned Income Tax Credit (-)	0	-101	-127	-115	-174	0	0	0
Child Care Tax Credit (-)	0	-48	-50	-84	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-40	-51	-51	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.47	\$10.12	\$9.30	\$12.39	\$10.93	\$17.98	\$7.78	\$7.84
							per adult	per adult
-Monthly	\$1,139	\$1,782	\$1,636	\$2,181	\$1,924	\$3,164	\$2,737	\$2,760
-Annual	\$13,672	\$21,380	\$19,637	\$26,176	\$23,086	\$37,966	\$32,848	\$33,124

**Table 17**  
**The Self-Sufficiency Standard for Chaffee County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	477	260	737	260	997	737	520
Food	168	246	255	330	437	444	475	521
Transportation	217	223	223	223	223	223	395	395
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	87	172	149	209	172	266	246	227
Taxes	176	323	191	334	200	517	382	302
Earned Income								
Tax Credit (-)	0	-48	-131	-63	-200	0	0	-11
Child Care								
Tax Credit (-)	0	-44	-50	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-37	-83	-32	-125	-83	-74
Self-Sufficiency Wage								
-Hourly	\$6.46	\$11.83	\$9.17	\$13.65	\$10.31	\$18.42	\$8.30 per adult	\$7.47 per adult
-Monthly	\$1,137	\$2,082	\$1,614	\$2,403	\$1,814	\$3,243	\$2,923	\$2,630
-Annual	\$13,643	\$24,986	\$19,371	\$28,834	\$21,772	\$38,912	\$35,076	\$31,557

**Table 18**  
**The Self-Sufficiency Standard for Cheyenne County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	303	303	607	347	953	607	650
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	90	153	152	194	180	261	231	238
Taxes	188	215	208	264	236	494	323	351
Earned Income								
Tax Credit (-)	0	-116	-121	-122	-170	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-43	-53	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.72	\$9.64	\$9.49	\$12.21	\$11.03	\$17.94	\$7.69 per adult	\$7.98 per adult
-Monthly	\$1,183	\$1,696	\$1,671	\$2,149	\$1,942	\$3,157	\$2,705	\$2,809
-Annual	\$14,198	\$20,356	\$20,051	\$25,791	\$23,300	\$37,879	\$32,466	\$33,708

**Table 19**  
**The Self-Sufficiency Standard for Clear Creek County, CO, 2001**

Monthly Costs	Adult	Adult +							
		infant	preschooler	preschooler	infant	schoolage teenager	preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	468	529	529	529	529	529	737	529	529
Child Care	0	650	572	1,222	563	1,785	1,222	1,135	1,135
Food	168	246	255	330	437	444	475	521	521
Transportation	231	237	237	237	237	237	409	409	409
Health Care	72	255	233	276	281	297	332	310	310
Miscellaneous	94	192	183	259	205	350	297	290	290
Taxes	203	421	376	569	376	874	594	568	568
Earned Income Tax Credit (-)	0	0	-12	0	-51	0	0	0	0
Child Care Tax Credit (-)	0	-40	-42	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83	-83
<b>Self-Sufficiency Wage</b>									
-Hourly	\$7.02	\$13.91	\$13.01	\$18.52	\$13.94	\$25.68	\$10.49	\$10.23	\$10.23
-Monthly	\$1,235	\$2,448	\$2,290	\$3,260	\$2,454	\$4,520	per adult \$3,694	per adult \$3,600	\$3,600
-Annual	\$14,822	\$29,378	\$27,476	\$39,125	\$29,448	\$54,246	\$44,323	\$43,199	\$43,199

**Table 20**  
**The Self-Sufficiency Standard for Conejos County, CO, 2001**

Monthly Costs	Adult	Adult +							
		infant	preschooler	preschooler	infant	schoolage teenager	preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	520	520	520	520	520	702	520	520
Child Care	0	287	390	677	152	829	677	542	542
Food	168	246	255	330	437	444	475	521	521
Transportation	221	227	227	227	227	227	399	399	399
Health Care	91	231	209	252	257	273	307	285	285
Miscellaneous	90	151	160	201	159	248	238	227	227
Taxes	185	199	255	290	150	439	349	302	302
Earned Income Tax Credit (-)	0	-125	-92	-98	-248	0	0	-10	-10
Child Care Tax Credit (-)	0	-50	-46	-84	-38	-80	-80	-80	-80
Child Tax Credit (-)	0	-41	-42	-62	-11	-125	-83	-75	-75
<b>Self-Sufficiency Wage</b>									
-Hourly	\$6.66	\$9.34	\$10.43	\$12.80	\$9.12	\$16.80	\$7.96	\$7.48	\$7.48
-Monthly	\$1,172	\$1,644	\$1,836	\$2,253	\$1,605	\$2,957	per adult \$2,801	per adult \$2,632	\$2,632
-Annual	\$14,068	\$19,733	\$22,033	\$27,042	\$19,260	\$35,482	\$33,617	\$31,579	\$31,579

**Table 21**  
**The Self-Sufficiency Standard for Costilla County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	520	520	520	520	702	520	520
Child Care	0	406	377	783	194	977	783	571
Food	168	246	255	330	437	444	475	521
Transportation	238	244	244	244	244	244	416	416
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	91	165	160	213	165	264	250	231
Taxes	192	280	257	360	169	508	400	322
Earned Income								
Tax Credit (-)	0	-75	-90	-41	-227	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-47	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-16	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.81	\$10.96	\$10.48	\$14.20	\$9.64	\$18.23	\$8.49	\$7.68
							per adult	per adult
-Monthly	\$1,198	\$1,928	\$1,844	\$2,499	\$1,697	\$3,208	\$2,988	\$2,704
-Annual	\$14,379	\$23,139	\$22,132	\$29,986	\$20,368	\$38,498	\$35,861	\$32,453

**Table 22**  
**The Self-Sufficiency Standard for Crowley County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	520	520	520	520	702	520	520
Child Care	0	390	303	693	130	823	693	433
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	90	162	152	203	158	248	240	217
Taxes	188	265	208	301	148	439	359	255
Earned Income								
Tax Credit (-)	0	-85	-121	-89	-252	0	0	-50
Child Care								
Tax Credit (-)	0	-46	-48	-84	-32	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-68	-14	-125	-83	-49
Self-Sufficiency Wage								
-Hourly	\$6.72	\$10.66	\$9.49	\$13.03	\$9.01	\$16.81	\$8.06	\$6.98
							per adult	per adult
-Monthly	\$1,183	\$1,876	\$1,671	\$2,293	\$1,586	\$2,959	\$2,837	\$2,458
-Annual	\$14,198	\$22,510	\$20,051	\$27,522	\$19,030	\$35,510	\$34,043	\$29,501

**Table 23**  
**The Self-Sufficiency Standard for Custer County, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	infant	schoolage teenager	preschooler schoolage	2 Adults + infant preschooler
Housing	417	520	520	520	520	702	520	520
Child Care	0	293	293	585	163	748	585	455
Food	168	246	255	330	437	444	475	521
Transportation	238	244	244	244	244	244	416	416
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	91	153	152	193	162	241	230	220
Taxes	192	214	207	259	160	412	318	270
Earned Income Tax Credit (-)	0	-116	-121	-127	-238	0	0	-38
Child Care Tax Credit (-)	0	-48	-48	-88	-41	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-40	-15	-125	-83	-57
Self-Sufficiency Wage								
-Hourly	\$6.81	\$9.63	\$9.48	\$12.10	\$9.37	\$16.25	\$7.64	\$7.14
							per adult	per adult
-Monthly	\$1,198	\$1,695	\$1,669	\$2,129	\$1,650	\$2,860	\$2,688	\$2,513
-Annual	\$14,379	\$20,334	\$20,030	\$25,550	\$19,798	\$34,314	\$32,255	\$30,153

**Table 24**  
**The Self-Sufficiency Standard for Delta County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	infant	schoolage teenager	preschooler schoolage	2 Adults + infant preschooler
Housing	454	567	567	567	567	765	567	567
Child Care	0	458	238	696	173	869	696	412
Food	168	246	255	330	437	444	475	521
Transportation	217	223	223	223	223	223	395	395
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	91	175	152	209	168	260	246	220
Taxes	191	339	202	338	188	491	385	273
Earned Income Tax Credit (-)	0	-38	-123	-60	-214	0	0	-35
Child Care Tax Credit (-)	0	-44	-50	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-30	-125	-83	-59
Self-Sufficiency Wage								
-Hourly	\$6.78	\$12.15	\$9.41	\$13.73	\$9.96	\$17.87	\$8.33	\$7.17
							per adult	per adult
-Monthly	\$1,193	\$2,138	\$1,656	\$2,417	\$1,753	\$3,145	\$2,933	\$2,525
-Annual	\$14,316	\$25,659	\$19,867	\$29,005	\$21,042	\$37,742	\$35,192	\$30,299

**Table 25**  
**The Self-Sufficiency Standard for Dolores County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	325	282	607	217	823	607	498
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	88	157	152	196	168	249	233	225
Taxes	177	236	202	269	182	447	330	294
Earned Income								
Tax Credit (-)	0	-102	-123	-116	-215	0	0	-18
Child Care								
Tax Credit (-)	0	-48	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-50	-22	-125	-83	-70
Self-Sufficiency Wage								
-Hourly	\$6.49	\$10.08	\$9.41	\$12.36	\$9.93	\$16.96	\$7.76	\$7.38
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,143	\$1,774	\$1,656	\$2,175	\$1,747	\$2,986	\$2,732	\$2,599
-Annual	\$13,713	\$21,290	\$19,872	\$26,099	\$20,963	\$35,828	\$32,780	\$31,192

**Table 26**  
**The Self-Sufficiency Standard for Eagle County, CO, 2001**

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	647	863	863	863	863	1,201	863	863
Child Care	0	758	693	1,452	358	1,809	1,452	1,051
Food	168	246	255	330	437	444	475	521
Transportation	217	223	223	223	223	223	395	395
Health Care	79	320	299	341	347	363	397	375
Miscellaneous	111	241	233	321	223	404	358	321
Taxes	276	627	595	826	470	1,277	841	694
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.51	\$18.16	\$17.50	\$23.82	\$15.89	\$31.34	\$13.12	\$11.52
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,498	\$3,197	\$3,079	\$4,193	\$2,797	\$5,516	\$4,617	\$4,056
-Annual	\$17,974	\$38,363	\$36,950	\$50,318	\$33,562	\$66,195	\$55,399	\$48,675

**Table 27**  
**The Self-Sufficiency Standard for Elbert County, CO, 2001**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	540	619	619	619	619	772	619	619
Child Care	0	488	325	813	358	1,170	813	683
Food	168	246	255	330	437	444	475	521
Transportation	231	237	237	237	237	237	409	409
Health Care	86	250	228	271	276	292	326	305
Miscellaneous	102	184	166	227	193	292	264	254
Taxes	239	384	289	434	299	622	459	415
Earned Income Tax Credit (-)	0	-7	-69	0	-115	0	0	0
Child Care Tax Credit (-)	0	-42	-46	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.76	\$13.16	\$11.15	\$15.73	\$12.37	\$20.59	\$9.09	\$8.64
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,366	\$2,315	\$1,962	\$2,768	\$2,178	\$3,625	\$3,201	\$3,042
-Annual	\$16,390	\$27,786	\$23,548	\$33,214	\$26,131	\$43,496	\$38,412	\$36,500

**Table 28**  
**The Self-Sufficiency Standard for Fremont County, CO, 2001**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	417	520	520	520	520	702	520	520
Child Care	0	412	390	802	293	1,094	802	683
Food	168	246	255	330	437	444	475	521
Transportation	238	244	244	244	244	244	416	416
Health Care	86	250	228	271	276	292	326	305
Miscellaneous	91	167	164	217	177	278	254	244
Taxes	190	293	274	383	225	565	416	377
Earned Income Tax Credit (-)	0	-67	-79	-22	-180	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-47	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.76	\$11.23	\$10.84	\$14.67	\$10.79	\$19.40	\$8.65	\$8.25
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,190	\$1,977	\$1,909	\$2,582	\$1,899	\$3,414	\$3,045	\$2,902
-Annual	\$14,282	\$23,728	\$22,904	\$30,989	\$22,786	\$40,972	\$36,544	\$34,828

**Table 29**  
**The Self-Sufficiency Standard for Garfield County, CO, 2001**

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	549	694	694	694	694	868	694	694
Child Care	0	498	477	975	260	1,235	975	737
Food	168	246	255	330	437	444	475	521
Transportation	217	223	223	223	223	223	395	395
Health Care	79	320	299	341	347	363	397	375
Miscellaneous	101	198	195	256	196	313	294	272
Taxes	234	450	435	558	321	715	583	494
Earned Income								
Tax Credit (-)	0	0	0	0	-97	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.66	\$14.48	\$14.18	\$18.27	\$12.82	\$22.48	\$10.37 per adult	\$9.45 per adult
-Monthly	\$1,349	\$2,548	\$2,496	\$3,216	\$2,256	\$3,957	\$3,649	\$3,325
-Annual	\$16,186	\$30,572	\$29,947	\$38,588	\$27,067	\$47,483	\$43,790	\$39,904

**Table 30**  
**The Self-Sufficiency Standard for Gilpin County, CO, 2001**

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	534	678	678	678	678	895	678	678
Child Care	0	542	607	1,148	477	1,625	1,148	1,083
Food	168	246	255	330	437	444	475	521
Transportation	218	225	225	225	225	225	397	397
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	99	194	200	266	210	349	303	299
Taxes	225	433	455	596	406	863	620	604
Earned Income								
Tax Credit (-)	0	0	0	0	-26	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.48	\$14.15	\$14.60	\$19.06	\$14.57	\$25.53	\$10.76 per adult	\$10.59 per adult
-Monthly	\$1,316	\$2,491	\$2,570	\$3,355	\$2,564	\$4,493	\$3,789	\$3,728
-Annual	\$15,792	\$29,887	\$30,839	\$40,265	\$30,774	\$53,913	\$45,464	\$44,734

**Table 31**  
**The Self-Sufficiency Standard for Grand County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	529	670	670	670	670	838	670	670
Child Care	0	542	542	1,083	377	1,460	1,083	919
Food	168	246	255	330	437	444	475	521
Transportation	218	225	225	225	225	225	397	397
Health Care	72	246	225	268	273	289	323	301
Miscellaneous	99	193	192	258	198	326	295	281
Taxes	223	426	421	562	332	764	586	528
Earned Income Tax Credit (-)	0	0	0	0	-87	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.44	\$14.01	\$13.90	\$18.36	\$13.06	\$23.53	\$10.41	\$9.81
-Monthly	\$1,309	\$2,465	\$2,446	\$3,232	\$2,299	\$4,141	\$3,665	\$3,453
-Annual	\$15,710	\$29,584	\$29,353	\$38,778	\$27,584	\$49,688	\$43,977	\$41,433

**Table 32**  
**The Self-Sufficiency Standard for Gunnison County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	458	572	572	572	572	772	572	572
Child Care	0	447	780	1,227	260	1,487	1,227	1,040
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	92	175	207	263	178	323	300	284
Taxes	194	338	484	585	228	752	610	542
Earned Income Tax Credit (-)	0	-39	0	0	-177	0	0	0
Child Care Tax Credit (-)	0	-44	-40	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-49	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.85	\$12.13	\$15.21	\$18.85	\$10.86	\$23.29	\$10.66	\$9.96
-Monthly	\$1,205	\$2,134	\$2,676	\$3,318	\$1,912	\$4,098	\$3,751	\$3,506
-Annual	\$14,459	\$25,612	\$32,115	\$39,816	\$22,943	\$49,178	\$45,014	\$42,066

**Table 33**  
**The Self-Sufficiency Standard for Hinsdale County, CO, 2001**

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	425	520	520	520	520	702	520	520
Child Care	0	401	403	804	252	1,056	804	655
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	91	162	161	213	169	270	251	238
Taxes	189	268	262	363	187	534	402	350
Earned Income								
Tax Credit (-)	0	-83	-87	-39	-211	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-25	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.73	\$10.70	\$10.58	\$14.25	\$10.03	\$18.76	\$8.51	\$7.97
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,184	\$1,884	\$1,862	\$2,507	\$1,765	\$3,302	\$2,994	\$2,805
-Annual	\$14,213	\$22,606	\$22,345	\$30,088	\$21,183	\$39,619	\$35,930	\$33,666

**Table 34**  
**The Self-Sufficiency Standard for Huerfano County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	390	390	780	217	997	780	607
Food	168	246	255	330	437	444	475	521
Transportation	238	244	244	244	244	244	416	416
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	91	163	162	213	168	266	250	235
Taxes	192	271	264	358	178	516	399	337
Earned Income								
Tax Credit (-)	0	-81	-86	-43	-218	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-20	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.81	\$10.77	\$10.63	\$14.16	\$9.85	\$18.39	\$8.48	\$7.84
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,198	\$1,896	\$1,870	\$2,492	\$1,734	\$3,237	\$2,983	\$2,758
-Annual	\$14,379	\$22,748	\$22,444	\$29,899	\$20,812	\$38,849	\$35,801	\$33,100

**Table 35**  
**The Self-Sufficiency Standard for Jackson County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	infant preschooler schoolage	2 Adults + infant preschooler
Housing	417	520	520	520	520	702	520	520
Child Care	0	341	341	683	190	872	683	531
Food	168	246	255	330	437	444	475	521
Transportation	218	225	225	225	225	225	397	397
Health Care	72	246	225	268	273	289	323	301
Miscellaneous	88	158	157	202	164	253	240	227
Taxes	176	239	232	299	166	462	357	303
Earned Income Tax Credit (-)	0	-101	-105	-90	-230	0	0	-9
Child Care Tax Credit (-)	0	-48	-48	-84	-45	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-67	-15	-125	-83	-75
Self-Sufficiency Wage								
-Hourly	\$6.47	\$10.14	\$9.99	\$12.98	\$9.57	\$17.29	\$8.04	\$7.49
-Monthly	\$1,139	\$1,784	\$1,758	\$2,285	\$1,684	\$3,042	per adult \$2,829	per adult \$2,635
-Annual	\$13,672	\$21,406	\$21,102	\$27,419	\$20,205	\$36,507	\$33,952	\$31,624

**Table 36**  
**The Self-Sufficiency Standard for Kiowa County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	infant preschooler schoolage	2 Adults + infant preschooler
Housing	417	520	520	520	520	702	520	520
Child Care	0	368	316	684	230	914	684	546
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	90	160	153	202	168	257	239	228
Taxes	188	250	215	297	180	478	355	308
Earned Income Tax Credit (-)	0	-93	-116	-92	-217	0	0	-6
Child Care Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-66	-21	-125	-83	-78
Self-Sufficiency Wage								
-Hourly	\$6.72	\$10.38	\$9.64	\$12.94	\$9.89	\$17.60	\$8.02	\$7.53
-Monthly	\$1,183	\$1,826	\$1,696	\$2,278	\$1,740	\$3,098	per adult \$2,823	per adult \$2,651
-Annual	\$14,198	\$21,916	\$20,355	\$27,337	\$20,885	\$37,172	\$33,879	\$31,817

**Table 37**  
**The Self-Sufficiency Standard for Kit Carson County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	365	341	706	190	896	706	531
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	90	160	156	204	164	255	241	226
Taxes	188	249	229	307	163	470	364	301
Earned Income								
Tax Credit (-)	0	-94	-107	-83	-232	0	0	-12
Child Care								
Tax Credit (-)	0	-48	-48	-84	-45	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-71	-14	-125	-83	-74
Self-Sufficiency Wage								
-Hourly	\$6.72	\$10.34	\$9.92	\$13.16	\$9.51	\$17.44	\$8.12	\$7.46
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,183	\$1,820	\$1,747	\$2,316	\$1,674	\$3,069	\$2,857	\$2,625
-Annual	\$14,198	\$21,836	\$20,962	\$27,787	\$20,086	\$36,833	\$34,278	\$31,504

**Table 38**  
**The Self-Sufficiency Standard for Lake, CO, 2001**

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	458	572	572	572	572	772	572	572
Child Care	0	520	439	959	252	1,211	959	691
Food	168	246	255	330	437	444	475	521
Transportation	217	223	223	223	223	223	395	395
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	91	182	172	236	177	295	273	249
Taxes	193	371	324	472	223	636	497	395
Earned Income								
Tax Credit (-)	0	-15	-48	0	-182	0	0	0
Child Care								
Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-46	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.81	\$12.89	\$11.85	\$16.51	\$10.75	\$20.87	\$9.48	\$8.44
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,199	\$2,269	\$2,085	\$2,905	\$1,891	\$3,673	\$3,339	\$2,970
-Annual	\$14,389	\$27,233	\$25,019	\$34,865	\$22,698	\$44,080	\$40,064	\$35,638

**Table 39**  
**The Self-Sufficiency Standard for La Plata, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	infant	preschooler
Housing	580	764	764	764	764	1,065	764	764
Child Care	0	498	455	953	230	1,184	953	685
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	104	199	193	255	194	322	292	268
Taxes	245	452	429	551	307	748	576	475
Earned Income								
Tax Credit (-)	0	0	0	0	-109	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.90	\$14.54	\$14.06	\$18.15	\$12.54	\$23.20	\$10.31	\$9.26
							per adult	per adult
-Monthly	\$1,390	\$2,559	\$2,475	\$3,194	\$2,207	\$4,082	\$3,627	\$3,259
-Annual	\$16,680	\$30,714	\$29,694	\$38,331	\$26,479	\$48,990	\$43,530	\$39,103

**Table 40**  
**The Self-Sufficiency Standard for Las Animas, CO, 2001**  
**Las Animas County - Trinidad**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	infant	preschooler
Housing	472	572	572	572	572	772	572	572
Child Care	0	463	341	804	217	1,021	804	558
Food	168	246	255	330	437	444	475	521
Transportation	238	244	244	244	244	244	416	416
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	97	176	162	220	173	275	257	235
Taxes	215	343	266	405	203	555	431	339
Earned Income								
Tax Credit (-)	0	-36	-84	-3	-197	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-34	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.28	\$12.23	\$10.66	\$15.12	\$10.36	\$19.21	\$8.80	\$7.85
							per adult	per adult
-Monthly	\$1,282	\$2,152	\$1,877	\$2,662	\$1,823	\$3,381	\$3,099	\$2,763
-Annual	\$15,380	\$25,826	\$22,522	\$31,939	\$21,879	\$40,567	\$37,192	\$33,159

**Table 41**  
**The Self-Sufficiency Standard for Las Animas, CO, 2001**  
**Las Animas County (Excluding Trinidad)**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	infant	preschooler
Housing	429	520	520	520	520	702	520	520
Child Care	0	463	341	804	217	1,021	804	558
Food	168	246	255	330	437	444	475	521
Transportation	238	244	244	244	244	244	416	416
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	93	170	157	215	168	268	252	230
Taxes	197	314	234	373	178	526	409	317
Earned Income								
Tax Credit (-)	0	-54	-104	-30	-218	0	0	0
Child Care								
Tax Credit (-)	0	-44	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-20	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.91	\$11.64	\$10.04	\$14.47	\$9.85	\$18.60	\$8.58	\$7.63
							per adult	per adult
-Monthly	\$1,216	\$2,048	\$1,767	\$2,546	\$1,734	\$3,274	\$3,020	\$2,685
-Annual	\$14,597	\$24,578	\$21,200	\$30,551	\$20,812	\$39,293	\$36,245	\$32,222

**Table 42**  
**The Self-Sufficiency Standard for Lincoln County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	infant	preschooler
Housing	417	520	520	520	520	702	520	520
Child Care	0	412	341	753	214	967	753	555
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	86	250	228	271	276	292	326	305
Miscellaneous	90	166	158	211	168	264	248	231
Taxes	186	288	239	347	181	507	392	320
Earned Income								
Tax Credit (-)	0	-70	-101	-52	-215	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-22	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.68	\$11.12	\$10.14	\$13.93	\$9.92	\$18.22	\$8.40	\$7.65
							per adult	per adult
-Monthly	\$1,175	\$1,957	\$1,785	\$2,452	\$1,746	\$3,206	\$2,956	\$2,694
-Annual	\$14,101	\$23,490	\$21,421	\$29,422	\$20,946	\$38,475	\$35,476	\$32,331

**Table 43**  
**The Self-Sufficiency Standard for Logan County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	520	520	520	520	702	520	520
Child Care	0	412	368	780	271	1,051	780	639
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	72	246	225	268	273	289	323	301
Miscellaneous	89	166	160	213	174	272	250	239
Taxes	180	286	255	362	208	541	401	353
Earned Income Tax Credit (-)	0	-71	-91	-40	-194	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-38	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$6.56</b>	<b>\$11.08</b>	<b>\$10.45</b>	<b>\$14.23</b>	<b>\$10.45</b>	<b>\$18.91</b>	<b>\$8.50</b>	<b>\$8.00</b>
							<i>per adult</i>	<i>per adult</i>
-Monthly	<b>\$1,154</b>	<b>\$1,951</b>	<b>\$1,839</b>	<b>\$2,505</b>	<b>\$1,839</b>	<b>\$3,328</b>	<b>\$2,992</b>	<b>\$2,816</b>
-Annual	<b>\$13,853</b>	<b>\$23,408</b>	<b>\$22,064</b>	<b>\$30,055</b>	<b>\$22,068</b>	<b>\$39,941</b>	<b>\$35,907</b>	<b>\$33,797</b>

**Table 44**  
**The Self-Sufficiency Standard for Mineral County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	520	520	520	520	702	520	520
Child Care	0	429	429	858	238	1,096	858	667
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	88	168	166	221	170	277	258	242
Taxes	177	296	289	410	192	561	435	366
Earned Income Tax Credit (-)	0	-65	-69	0	-207	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-28	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$6.49</b>	<b>\$11.30</b>	<b>\$11.15</b>	<b>\$15.23</b>	<b>\$10.14</b>	<b>\$19.32</b>	<b>\$8.84</b>	<b>\$8.13</b>
							<i>per adult</i>	<i>per adult</i>
-Monthly	<b>\$1,143</b>	<b>\$1,988</b>	<b>\$1,963</b>	<b>\$2,680</b>	<b>\$1,784</b>	<b>\$3,400</b>	<b>\$3,113</b>	<b>\$2,861</b>
-Annual	<b>\$13,713</b>	<b>\$23,860</b>	<b>\$23,556</b>	<b>\$32,155</b>	<b>\$21,407</b>	<b>\$40,796</b>	<b>\$37,354</b>	<b>\$34,337</b>

**Table 45**  
**The Self-Sufficiency Standard for Moffat County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	531	498	1,029	309	1,338	1,029	807
Food	168	246	255	330	437	444	475	521
Transportation	217	223	223	223	223	223	395	395
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	87	177	173	238	177	301	275	255
Taxes	176	348	328	480	225	660	504	422
Earned Income								
Tax Credit (-)	0	-30	-45	0	-180	0	0	0
Child Care								
Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-47	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.46	\$12.43	\$11.93	\$16.67	\$10.79	\$21.36	\$9.56 <i>per adult</i>	\$8.71 <i>per adult</i>
-Monthly	\$1,137	\$2,187	\$2,100	\$2,933	\$1,900	\$3,760	\$3,367	\$3,068
-Annual	\$13,643	\$26,245	\$25,201	\$35,200	\$22,797	\$45,123	\$40,399	\$36,810

**Table 46**  
**The Self-Sufficiency Standard for Montezuma, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	338	325	663	217	880	663	542
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	88	159	156	202	168	255	239	229
Taxes	177	243	229	295	182	470	353	314
Earned Income								
Tax Credit (-)	0	-98	-107	-94	-215	0	0	-1
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-65	-22	-125	-83	-81
Self-Sufficiency Wage								
-Hourly	\$6.49	\$10.23	\$9.94	\$12.90	\$9.93	\$17.45	\$8.00 <i>per adult</i>	\$7.59 <i>per adult</i>
-Monthly	\$1,143	\$1,800	\$1,749	\$2,271	\$1,747	\$3,071	\$2,817	\$2,673
-Annual	\$13,713	\$21,602	\$20,986	\$27,254	\$20,963	\$36,853	\$33,805	\$32,080

**Table 47**  
**The Self-Sufficiency Standard for Montrose, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	412	507	919	217	1,135	919	724
Food	168	246	255	330	437	444	475	521
Transportation	217	223	223	223	223	223	395	395
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	87	166	174	227	168	280	264	247
Taxes	176	285	333	434	180	575	458	387
Earned Income								
Tax Credit (-)	0	-72	-42	0	-217	0	0	0
Child Care								
Tax Credit (-)	0	-46	-44	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-21	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.46	\$11.06	\$12.03	\$15.71	\$9.89	\$19.62	\$9.09 per adult	\$8.36 per adult
-Monthly	\$1,137	\$1,946	\$2,117	\$2,766	\$1,740	\$3,453	\$3,199	\$2,941
-Annual	\$13,643	\$23,352	\$25,409	\$33,189	\$20,883	\$41,436	\$38,388	\$35,292

**Table 48**  
**The Self-Sufficiency Standard for Morgan , CO, 2001 - Morgan County - Brush**

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	413	515	515	515	515	695	515	515
Child Care	0	401	390	791	390	1,181	791	780
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	72	246	225	268	273	289	323	301
Miscellaneous	88	164	162	214	185	284	251	252
Taxes	179	277	264	365	264	592	404	410
Earned Income								
Tax Credit (-)	0	-77	-85	-37	-148	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-70	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.52	\$10.90	\$10.64	\$14.30	\$11.57	\$19.97	\$8.53 per adult	\$8.59 per adult
-Monthly	\$1,148	\$1,919	\$1,872	\$2,518	\$2,036	\$3,515	\$3,001	\$3,022
-Annual	\$13,780	\$23,028	\$22,464	\$30,210	\$24,435	\$42,179	\$36,013	\$36,270

**Table 49**  
**The Self-Sufficiency Standard for Morgan , CO, 2001 - Morgan County (Excluding Brush)**

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	417	520	520	520	520	702	520	520
Child Care	0	401	390	791	395	1,186	791	785
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	72	246	225	268	273	289	323	301
Miscellaneous	89	165	162	214	186	286	251	253
Taxes	180	280	267	369	269	597	406	414
Earned Income								
Tax Credit (-)	0	-75	-83	-34	-144	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-72	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.56	\$10.96	\$10.69	\$14.37	\$11.67	\$20.08	\$8.55 <i>per adult</i>	\$8.63 <i>per adult</i>
-Monthly	\$1,154	\$1,929	\$1,882	\$2,529	\$2,054	\$3,534	\$3,009	\$3,038
-Annual	\$13,853	\$23,148	\$22,584	\$30,344	\$24,649	\$42,406	\$36,104	\$36,459

**Table 50**  
**The Self-Sufficiency Standard for Otero County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	309	325	634	271	905	634	596
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	90	153	154	196	171	255	233	232
Taxes	185	214	216	270	196	470	331	326
Earned Income								
Tax Credit (-)	0	-117	-115	-115	-203	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-51	-30	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.66	\$9.62	\$9.66	\$12.38	\$10.21	\$17.45	\$7.77 <i>per adult</i>	\$7.72 <i>per adult</i>
-Monthly	\$1,172	\$1,693	\$1,700	\$2,179	\$1,798	\$3,072	\$2,736	\$2,716
-Annual	\$14,068	\$20,314	\$20,399	\$26,153	\$21,572	\$36,862	\$32,828	\$32,591

**Table 51**  
**The Self-Sufficiency Standard for Ouray County, CO, 2001**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	458	572	572	572	572	772	572	572
Child Care	0	436	433	869	217	1,086	869	650
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	92	174	172	228	173	283	265	245
Taxes	194	332	323	436	208	585	461	380
Earned Income								
Tax Credit (-)	0	-43	-48	0	-194	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-38	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.85	\$12.00	\$11.83	\$15.77	\$10.44	\$19.83	\$9.12	\$8.28
							per adult	per adult
-Monthly	\$1,205	\$2,113	\$2,082	\$2,776	\$1,838	\$3,490	\$3,209	\$2,914
-Annual	\$14,459	\$25,352	\$24,982	\$33,309	\$22,055	\$41,883	\$38,508	\$34,968

**Table 52**  
**The Self-Sufficiency Standard for Park County, CO, 2001**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	445	579	579	579	579	803	579	579
Child Care	0	650	585	1,235	650	1,885	1,235	1,235
Food	168	246	255	330	437	444	475	521
Transportation	217	223	223	223	223	223	395	395
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	92	193	185	262	215	363	299	302
Taxes	195	426	393	580	436	969	604	615
Earned Income								
Tax Credit (-)	0	0	-2	0	-1	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.87	\$14.01	\$13.33	\$18.74	\$15.19	\$27.02	\$10.60	\$10.71
							per adult	per adult
-Monthly	\$1,209	\$2,466	\$2,345	\$3,298	\$2,673	\$4,756	\$3,731	\$3,769
-Annual	\$14,507	\$29,592	\$28,145	\$39,575	\$32,077	\$57,070	\$44,774	\$45,227

**Table 53**  
**The Self-Sufficiency Standard for Phillips County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	390	390	780	217	997	780	607
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	72	246	225	268	273	289	323	301
Miscellaneous	89	164	162	213	168	267	250	236
Taxes	180	274	267	362	181	518	401	340
Earned Income								
Tax Credit (-)	0	-79	-83	-40	-216	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-22	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.56	\$10.84	\$10.69	\$14.23	\$9.91	\$18.44	\$8.50 per adult	\$7.86 per adult
-Monthly	\$1,154	\$1,907	\$1,882	\$2,505	\$1,744	\$3,246	\$2,992	\$2,767
-Annual	\$13,853	\$22,888	\$22,584	\$30,055	\$20,932	\$38,955	\$35,907	\$33,206

**Table 54**  
**The Self-Sufficiency Standard for Pitkin County, CO, 2001**

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	907	1,208	1,208	1,208	1,208	1,592	1,208	1,208
Child Care	0	758	823	1,582	290	1,871	1,582	1,113
Food	168	246	255	330	437	444	475	521
Transportation	217	223	223	223	223	223	395	395
Health Care	79	320	299	341	347	363	397	375
Miscellaneous	137	276	281	368	250	449	406	361
Taxes	384	769	790	1,175	588	1,620	1,061	857
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$10.75	\$21.12	\$21.58	\$28.78	\$18.29	\$36.13	\$15.23 per adult	\$13.26 per adult
-Monthly	\$1,892	\$3,718	\$3,797	\$5,065	\$3,220	\$6,359	\$5,360	\$4,668
-Annual	\$22,709	\$44,615	\$45,568	\$60,785	\$38,638	\$76,304	\$64,317	\$56,011

**Table 55**  
**The Self-Sufficiency Standard for Prowers County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	520	520	520	520	702	520	520
Child Care	0	390	325	715	293	1,008	715	618
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	90	162	154	205	174	266	242	235
Taxes	188	265	220	311	211	516	368	338
Earned Income Tax Credit (-)	0	-85	-113	-80	-191	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-84	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-74	-39	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.72	\$10.66	\$9.74	\$13.24	\$10.51	\$18.40	\$8.15	\$7.84
							per adult	per adult
-Monthly	\$1,183	\$1,876	\$1,714	\$2,331	\$1,849	\$3,239	\$2,870	\$2,760
-Annual	\$14,198	\$22,510	\$20,572	\$27,966	\$22,189	\$38,865	\$34,437	\$33,116

**Table 56**  
**The Self-Sufficiency Standard for Rio Blanco County, CO, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	520	520	520	520	702	520	520
Child Care	0	505	410	915	245	1,160	915	655
Food	168	246	255	330	437	444	475	521
Transportation	217	223	223	223	223	223	395	395
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	87	175	164	226	171	283	264	240
Taxes	176	339	276	432	193	585	457	359
Earned Income Tax Credit (-)	0	-38	-77	0	-205	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-29	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.46	\$12.15	\$10.89	\$15.68	\$10.17	\$19.83	\$9.07	\$8.06
							per adult	per adult
-Monthly	\$1,137	\$2,139	\$1,916	\$2,760	\$1,789	\$3,490	\$3,193	\$2,837
-Annual	\$13,643	\$25,667	\$22,995	\$33,114	\$21,472	\$41,884	\$38,313	\$34,041

**Table 57**  
**The Self-Sufficiency Standard for Rio Grande County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	368	347	715	217	932	715	563
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	88	162	158	207	168	260	244	231
Taxes	177	263	241	323	182	492	375	322
<b>Earned Income</b>								
Tax Credit (-)	0	-86	-99	-72	-215	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-22	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.49	\$10.61	\$10.18	\$13.43	\$9.93	\$17.90	\$8.23 <i>per adult</i>	\$7.68 <i>per adult</i>
-Monthly	\$1,143	\$1,867	\$1,792	\$2,364	\$1,747	\$3,150	\$2,896	\$2,704
-Annual	\$13,713	\$22,404	\$21,506	\$28,372	\$20,963	\$37,799	\$34,752	\$32,445

**Table 58**  
**The Self-Sufficiency Standard for Routt County, CO, 2001**

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	533	705	705	705	705	980	705	705
Child Care	0	628	650	1,278	320	1,598	1,278	970
Food	168	246	255	330	437	444	475	521
Transportation	217	223	223	223	223	223	395	395
Health Care	79	320	299	341	347	363	397	375
Miscellaneous	100	212	213	288	203	361	325	297
Taxes	227	507	511	688	366	954	712	594
<b>Earned Income</b>								
Tax Credit (-)	0	0	0	0	-60	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.52	\$15.68	\$15.76	\$20.97	\$13.74	\$26.81	\$11.72 <i>per adult</i>	\$10.49 <i>per adult</i>
-Monthly	\$1,324	\$2,760	\$2,774	\$3,691	\$2,418	\$4,718	\$4,124	\$3,693
-Annual	\$15,886	\$33,122	\$33,285	\$44,288	\$29,010	\$56,616	\$49,487	\$44,321

**Table 59**  
**The Self-Sufficiency Standard for Saguache County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	341	477	818	301	1,119	818	777
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	91	231	209	252	257	273	307	285
Miscellaneous	90	156	169	215	174	277	252	250
Taxes	185	232	305	371	211	560	408	401
Earned Income								
Tax Credit (-)	0	-105	-60	-32	-191	0	0	0
Child Care								
Tax Credit (-)	0	-48	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-40	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.66	\$9.99	\$11.45	\$14.42	\$10.52	\$19.30	\$8.57	\$8.50
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,172	\$1,758	\$2,016	\$2,538	\$1,851	\$3,396	\$3,015	\$2,991
-Annual	\$14,068	\$21,094	\$24,188	\$30,455	\$22,209	\$40,756	\$36,180	\$35,894

**Table 60**  
**The Self-Sufficiency Standard for San Juan County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	303	282	585	217	802	585	498
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	88	155	152	194	168	247	231	225
Taxes	177	224	202	262	182	438	321	294
Earned Income								
Tax Credit (-)	0	-110	-123	-124	-215	0	0	-18
Child Care								
Tax Credit (-)	0	-48	-50	-88	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-41	-22	-125	-83	-70
Self-Sufficiency Wage								
-Hourly	\$6.49	\$9.83	\$9.41	\$12.17	\$9.93	\$16.78	\$7.67	\$7.38
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,143	\$1,731	\$1,656	\$2,142	\$1,747	\$2,953	\$2,699	\$2,599
-Annual	\$13,713	\$20,770	\$19,872	\$25,700	\$20,963	\$35,434	\$32,386	\$31,192

**Table 61**  
**The Self-Sufficiency Standard for San Miguel County, CO, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + preschooler	Adult + schoolage teenager	Adult + preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	1,174	1,290	1,290	1,290	1,290	1,611	1,290	1,290
Child Care	0	488	650	1,138	238	1,376	1,138	888
Food	168	246	255	330	437	444	475	521
Transportation	221	227	227	227	227	227	399	399
Health Care	72	255	233	276	281	297	332	310
Miscellaneous	163	251	266	326	247	396	363	341
Taxes	485	667	729	861	573	1,213	862	778
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$12.98	\$18.98	\$20.27	\$24.35	\$18.02	\$30.45	\$13.34 <i>per adult</i>	\$12.40 <i>per adult</i>
-Monthly	\$2,284	\$3,341	\$3,568	\$4,285	\$3,171	\$5,360	\$4,695	\$4,364
-Annual	\$27,404	\$40,090	\$42,816	\$51,420	\$38,049	\$64,319	\$56,336	\$52,373

**Table 62**  
**The Self-Sufficiency Standard for Sedgwick County, CO, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + preschooler	Adult + schoolage teenager	Adult + preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	520	520	520	520	702	520	520
Child Care	0	390	390	780	190	970	780	580
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	72	246	225	268	273	289	323	301
Miscellaneous	89	164	162	213	165	264	250	233
Taxes	180	274	267	362	171	507	401	328
Earned Income								
Tax Credit (-)	0	-79	-83	-40	-226	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-45	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-18	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.56	\$10.84	\$10.69	\$14.23	\$9.66	\$18.21	\$8.50 <i>per adult</i>	\$7.74 <i>per adult</i>
-Monthly	\$1,154	\$1,907	\$1,882	\$2,505	\$1,701	\$3,205	\$2,992	\$2,726
-Annual	\$13,853	\$22,888	\$22,584	\$30,055	\$20,409	\$38,462	\$35,907	\$32,713

**Table 63**  
**The Self-Sufficiency Standard for Summit County, CO, 2001**

Monthly Costs	Adult	Adult +										
		infant	preschooler	preschooler	infant	schoolage	teenager	schoolage	preschooler	infant	preschooler	schoolage
Housing	681	874	874	874	874	874	1,215	874	874			
Child Care	0	650	650	1,300	433	1,733	1,300	1,083				
Food	168	246	255	330	437	444	475	521				
Transportation	217	223	223	223	223	223	395	395				
Health Care	79	320	299	341	347	363	397	375				
Miscellaneous	115	231	230	307	231	398	344	325				
Taxes	289	588	583	769	508	1,234	794	714				
Earned Income												
Tax Credit (-)	0	0	0	0	0	0	0	0				
Child Care												
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80				
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83				
Self-Sufficiency Wage												
-Hourly	\$8.80	\$17.33	\$17.23	\$22.62	\$16.65	\$30.71	\$12.54	\$11.72				
							<i>per adult</i>	<i>per adult</i>				
-Monthly	\$1,549	\$3,051	\$3,032	\$3,982	\$2,930	\$5,405	\$4,415	\$4,124				
-Annual	\$18,589	\$36,611	\$36,380	\$47,783	\$35,162	\$64,865	\$52,985	\$49,494				

**Table 64**  
**The Self-Sufficiency Standard for Teller County, CO, 2001**

Monthly Costs	Adult	Adult +										
		infant	preschooler	preschooler	infant	schoolage	teenager	schoolage	preschooler	infant	preschooler	schoolage
Housing	476	634	634	634	634	634	881	634	634			
Child Care	0	477	368	845	336	1,181	845	704				
Food	168	246	255	330	437	444	475	521				
Transportation	238	244	244	244	244	244	416	416				
Health Care	86	250	228	271	276	292	326	305				
Miscellaneous	97	185	173	232	193	304	270	258				
Taxes	215	395	328	457	299	675	482	433				
Earned Income												
Tax Credit (-)	0	-2	-45	0	-115	0	0	0				
Child Care												
Tax Credit (-)	0	-40	-44	-80	-42	-80	-80	-80				
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83				
Self-Sufficiency Wage												
-Hourly	\$7.27	\$13.34	\$11.93	\$16.20	\$12.38	\$21.69	\$9.33	\$8.83				
							<i>per adult</i>	<i>per adult</i>				
-Monthly	\$1,280	\$2,347	\$2,099	\$2,851	\$2,179	\$3,817	\$3,284	\$3,108				
-Annual	\$15,355	\$28,169	\$25,194	\$34,209	\$26,144	\$45,807	\$39,407	\$37,297				

**Table 65**  
**The Self-Sufficiency Standard for Washington County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	390	341	731	390	1,121	731	731
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	72	246	225	268	273	289	323	301
Miscellaneous	89	164	157	208	185	279	246	248
Taxes	180	274	237	332	266	570	381	392
Earned Income								
Tax Credit (-)	0	-79	-102	-65	-146	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-71	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.56	\$10.84	\$10.10	\$13.61	\$11.62	\$19.52	\$8.29 <i>per adult</i>	\$8.40 <i>per adult</i>
-Monthly	\$1,154	\$1,907	\$1,778	\$2,396	\$2,045	\$3,435	\$2,918	\$2,956
-Annual	\$13,853	\$22,888	\$21,340	\$28,753	\$24,538	\$41,223	\$35,020	\$35,473

**Table 66**  
**The Self-Sufficiency Standard for Yuma County, CO, 2001**

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	417	520	520	520	520	702	520	520
Child Care	0	333	293	626	176	802	626	469
Food	168	246	255	330	437	444	475	521
Transportation	228	234	234	234	234	234	406	406
Health Care	72	246	225	268	273	289	323	301
Miscellaneous	89	158	153	198	164	247	235	222
Taxes	180	240	211	277	168	437	337	279
Earned Income								
Tax Credit (-)	0	-100	-119	-109	-230	0	0	-30
Child Care								
Tax Credit (-)	0	-48	-48	-84	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-55	-18	-125	-83	-62
Self-Sufficiency Wage								
-Hourly	\$6.56	\$10.16	\$9.55	\$12.53	\$9.55	\$16.76	\$7.84 <i>per adult</i>	\$7.23 <i>per adult</i>
-Monthly	\$1,154	\$1,787	\$1,681	\$2,205	\$1,681	\$2,951	\$2,758	\$2,546
-Annual	\$13,853	\$21,450	\$20,170	\$26,458	\$20,174	\$35,407	\$33,098	\$30,551