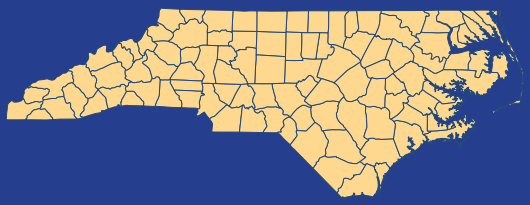
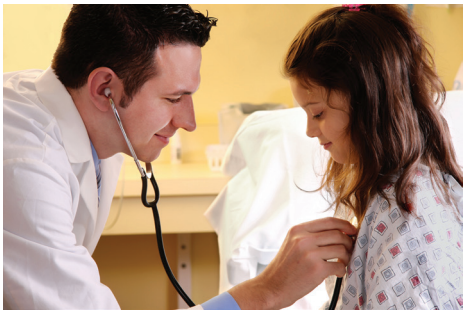


THE SELF-SUFFICIENCY STANDARD FOR **NORTH CAROLINA 2017**



PREPARED FOR

United Way of North Carolina

UNITED WAY OF NORTH CAROLINA

United Way of North Carolina (UWNC) supports a network of 53 local, independent United Way organizations working to: provide educational opportunities; build services and supports that increase financial stability for families and individuals; and improve the health of their communities. UWNC offers the Self-Sufficiency Standard Report for local United Ways to build a case for collaborative strategies that will meet community challenges and create lasting change.

The study provides a county by county story of what is needed by any family, of any size, to be self-sufficient. The story may be shocking to some, as what we all believe to be a solid salary in one county may be totally insufficient in another county. It is this story that will promote conversation and actions specific to local barriers (wages, job type, housing costs) and that will help address gaps in services and programs.

The Self-Sufficiency Standard does not stand alone as the only lens to evaluate and measure how to build communities that promote self-sufficiency. It is, however, the only tool that provides over 700 family compositions in all 100 North Carolina counties, with comparative data for other like sized cities in some cases. United Way of North Carolina is pleased to offer this study to our United Way members and to those organizations and government entities interested in helping their communities thrive and grow.

United Way
United Way of North Carolina

THE CENTER FOR WOMEN'S WELFARE

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy;
- create tools, including online calculators, to assess and establish income adequacy and benefit eligibility;
- develop programs and policies that strengthen public investment in low-income women and families.

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. This report and more can be viewed at www.selfsufficiencystandard.org.

Center for Women's Welfare
...advancing economic justice through research and the Self-Sufficiency Standard

SCHOOL OF SOCIAL WORK
UNIVERSITY of WASHINGTON

THE SELF-SUFFICIENCY STANDARD FOR NORTH CAROLINA 2017

By Diana M. Pearce, PhD • **February 2017**

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

PREPARED FOR

United Way, their partners and local communities in North Carolina

THE SELF-SUFFICIENCY STANDARD FOR NORTH CAROLINA 2017
©2017 Diana Pearce and United Way of North Carolina

PREFACE

The United Way of North Carolina is publishing *The Self-Sufficiency Standard for North Carolina 2017* in an effort to ensure the best data and analyses are available to enable North Carolina's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. This report presents and analyzes *The Self-Sufficiency Standard for North Carolina 2017*. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers to evaluate program effectiveness, and by policymakers and legislators seeking to create programs and pathways that lead to self-sufficiency for working families.

As with all Self-Sufficiency Standard reports, *The Self-Sufficiency Standard for North Carolina 2017* was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, plus tables providing county-specific information for over 700 family types, is available online at www.selfsufficiencystandard.org/North-Carolina and www.unitedwaync.org.

Dr. Diana Pearce developed the Self-Sufficiency Standard while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development.

Over the past 20 years the Standard has been calculated for 38 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one's basic needs in the United States.

For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please see www.selfsufficiencystandard.org. A list of Self-Sufficiency Standard state partners is also available on this website.

For further information, contact Lisa Manzer with the Center at (206) 685-5264/lmanzer@uw.edu, or the report author and Center Director, Dr. Diana Pearce, at (206) 616-2850/pearce@uw.edu.

ACKNOWLEDGMENTS

The Self-Sufficiency Standard for North Carolina 2017 has been prepared through the cooperative efforts of Lisa Manzer, Lisa Mikesell, and Karen Segar at the University of Washington, Center for Women's Welfare, and Anita Barker with the United Way of North Carolina.

The Self-Sufficiency Standard for North Carolina 2017 was made possible by funding and support from the United Way of North Carolina and GM Onstar Grant.

A number of other people have also contributed to the development of the Standard, its calculation, and the writing of state reports over the past 20 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at WOW, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.

KEY FINDINGS

Local United Ways in North Carolina are addressing community problems, many through collaborative efforts with government, business, and other nonprofit organizations. Their hands on approach is leading to neighborhood engagement where self-defined strategies for improvement spurs a family's upward mobility. The United Way of North Carolina is publishing *The Self-Sufficiency Standard for North Carolina 2017* in an effort to ensure the best data and analyses are available to enable North Carolina's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool.

At the heart of this report is the Self-Sufficiency Standard itself. This measure describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each county in North Carolina. The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits. In addition, this report provides for each family type, in each county, the amount of emergency savings required to meet needs during a period of unemployment or other emergency.

The Self-Sufficiency Standard for North Carolina 2017 defines the minimum income needed to realistically support a family, without public or private assistance. Note that these budgets are "bare bones," with just enough allotted to meet basic needs, but no extras. Thus the food budget is only for groceries. It does not allot for any takeout or restaurant food, not even a pizza or an ice cream. The official poverty measure, developed half a century ago, is now methodologically out of date and no longer accurately measures poverty. Families are characterized as "poor" if their income is below the official poverty measure and "not poor" if it is above the official poverty measure. Throughout North Carolina, the Self-Sufficiency Standard shows incomes well above the federal measure of poverty are nevertheless far below what is necessary to meet families' basic needs.

THE SELF-SUFFICIENCY STANDARD IS A MEASURE OF INCOME ADEQUACY THAT IS BASED ON THE COSTS OF BASIC NEEDS FOR WORKING FAMILIES: HOUSING, CHILD CARE, FOOD, HEALTH CARE, TRANSPORTATION, AND MISCELLANEOUS ITEMS, AS WELL AS THE COST OF TAXES AND THE IMPACT OF TAX CREDITS.

SELECTED FINDINGS FROM *THE SELF-SUFFICIENCY STANDARD FOR NORTH CAROLINA 2017*

- **In North Carolina, the amount needed to be economically self-sufficient varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from $14.40 per hour ($30,402 annually) in Richmond County to $23.86 per hour ($50,397 annually) in Orange County, or from 190% of the federal poverty guideline (FPG) to 315% of the federal poverty guideline. *See Figure A on page 6.*

- **The Self-Sufficiency Standard also varies by family type, that is, by how many adults and children are in a family and the age of each child.** One adult living in Guilford County needs an hourly wage of $9.89 ($20,886 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to $24.45 per hour ($51,631 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. *See Table 1 on page 4.*

- **For families with young children, the cost of housing and child care combined typically account for approximately half of the family's budget.** For example, for a family with two adults, one infant, and one preschooler in Forsyth County, child care is 29% of the family's budget while housing is 16%, food costs take up 14%, health care is 11%, and transportation is 9%. *See Figure B on page 7.*

- **The 2017 Self-Sufficiency Standard for Charlotte is more expensive than most comparably-sized cities.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Charlotte ($28.51 per hour) is more expensive than Atlanta, GA ($22.44 per hour) and Baltimore, MD ($25.22 per hour), but less expensive than Virginia Beach, VA ($31.06 per hour). *See Figure C on page 9.*

- **Over the past two decades, cost increases have far outstripped wage increases.** While the Self-Sufficiency Standard for a four-person family in Buncombe County increased by 128% since 1996, workers' median earnings increased by 34% (from $20,508 to $27,456) in Buncombe County over the same time period, a rate less than a quarter of the increase in costs. *See Table 2 on page 11.*

- **The federal poverty guideline for three-person families ($20,160 annually) is set at a level well below what is minimally adequate to meet a family's basic needs.** For example, the federal poverty guideline is 42% of the Standard for one adult, one preschooler, and one school-age child in Franklin County ($16.20 per hour and $34,207 annually). *See Figure F on page 13.*

- **Although a quarter of North Carolina workers hold one of the top ten most common occupations in North Carolina (measured by the number of workers), only one of these occupations have median wages above the Standard for a family of three in Catawba County.** Only registered nurses have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Catawba County, which is $21.67 per hour ($45,767 annually), while the median wages for the other nine occupations are below this family type's Standard in Catawba County. *See Figure G on page 19.*

- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschool-aged child living in Burke County needs to earn $2,681 per month to meet their basic needs. The parent needs to earn an additional $92 per month to have an emergency saving fund. If the family lives in Wake County they need $4,051 per month to be self-sufficient and an additional $112 per month to save for emergencies. *See Table 7 on page 35.*

THE FEDERAL POVERTY GUIDELINE FOR THREE-PERSON FAMILIES ($20,160 ANNUALLY) IS SET AT A LEVEL WELL BELOW WHAT IS MINIMALLY NEEDED TO MEET A FAMILY'S BASIC NEEDS.

WHAT THE SELF-SUFFICIENCY STANDARD MEANS FOR NORTH CAROLINA

Closing the wage gap between current wages and the Self-Sufficiency Standard requires both reducing costs and raising incomes.

REDUCING COSTS *means ensuring families who are struggling to cover basic costs have access to work supports—such as child care assistance, food benefits, and the Earned Income Tax Credit—that offer stability and resources while they become self-sufficient.* Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require support through transitional work supports and programs, as well as the removal of barriers to help families work towards self-sufficiency over time. The report finds that:

- **Work supports are crucial for helping families meet their basic needs.** A single parent in Robeson County with one preschooler and one school-age child starting to work with the help of child care assistance, food assistance (SNAP/WIC), and transitional Medicaid would be able to meet their family's needs on a wage of $11.64 per hour. This is significantly less than the full Self-Sufficiency Wage of $20.68 per hour, though it is well above the minimum wage. See *Table 6 on page 25*.
- **Even at the minimum wage, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one preschooler and one school-age child living in Cumberland County and working a full-time minimum wage job, which is $7.25 in North Carolina, earns only 34% of the income needed to meet the family's basic needs if they are not receiving any work supports. However, with the help of housing, child care, food, and health care work supports, this parent could meet 89% of the family's needs. See *Figure I on page 27*.

RAISING INCOMES *means enhancing skills as well as improving access to jobs that pay self-sufficient wages and have career potential.* A strong economy will mean good jobs that pay self-sufficient wages, a workforce with the skills necessary to fill those jobs, and enhancing links and removing barriers between those jobs and the workers that need them. For many workers, an essential approach to raising incomes is access to education, training, and jobs that provide real potential for skill and career advancement over the long term. Also key to raising incomes are public policies such as living/minimum wage policies and paid sick and family/medical leave, that increase wages directly.

THE SELF-SUFFICIENCY STANDARD FOR SELECT NORTH CAROLINA COUNTIES AND FAMILY TYPES, 2017

	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Brunswick	$23,158	$39,813	$50,308	$57,598
Buncombe	$21,819	$42,964	$55,800	$62,254
Catawba	$19,362	$34,101	$45,752	$52,322
Cumberland	$21,244	$38,648	$50,051	$56,980
Forsyth	$19,817	$37,832	$50,131	$56,749
Guilford	$20,878	$39,277	$51,620	$58,383
Mecklenburg	$24,054	$46,684	$60,211	$67,168
Pitt	$20,273	$39,833	$51,697	$58,525
Robeson	$17,152	$32,026	$43,676	$50,055
Wake	$25,287	$48,601	$64,397	$71,652

Note: Detailed tables of the Self-Sufficiency Standard for eight select family types in every county in Carolina are shown in Appendix B. An Excel file of the Self-Sufficiency Standard in every county for over 700 family types can be downloaded at www.selfsufficiencystandard.org/north-carolina.

The Self-Sufficiency Standard can be used as a tool to:

- Evaluate proposed policy changes
- Target resources toward job training for fields that pay self-sufficiency wages
- Benchmark clients in employment programs
- Assess grant impacts through community needs analysis
- Counsel clients in work training programs

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

THE REPORT IN A NUTSHELL

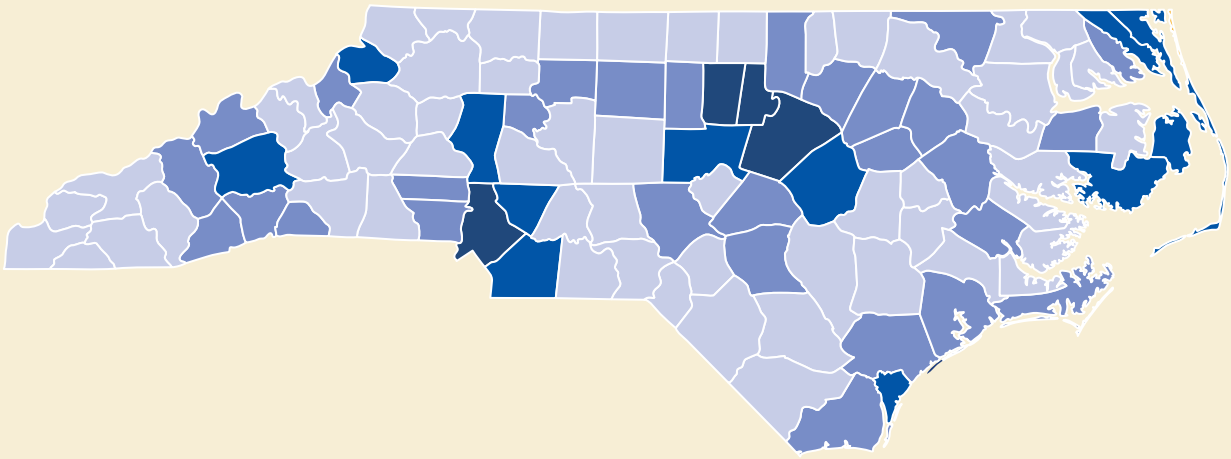
The report begins with putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, comparing and contrasting it with federal poverty measures. The report then leads readers through a description of what a self-sufficient wage is for North Carolina families, how it differs depending on family type and geographic area, and how it has changed over the past 20 years. The report compares North Carolina to other places in the United States and contrasts the North Carolina Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency.

The appendices provide a more detailed explanation of the methodology and data sources used to calculate the North Carolina Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. Note that the data for the full set of over 700 family types, for every North Carolina county, is available at www.selfsufficiencystandard.org/north-carolina and www.unitedwaync.org.

HOW MUCH IS ENOUGH IN NORTH CAROLINA?

The **Self-Sufficiency Standard** calculates how much income families of various sizes and compositions need to make ends meet *without public or private assistance*.

THE SELF-SUFFICIENCY STANDARD VARIES BY COUNTY

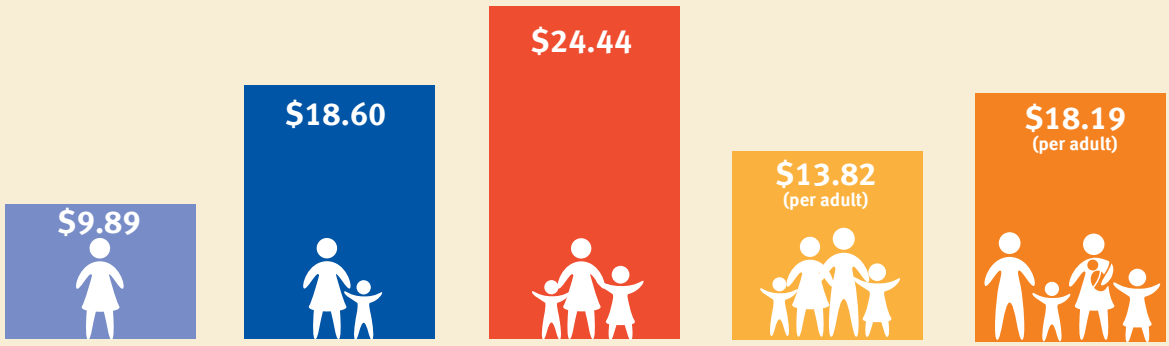


1 adult + 1 preschooler

Annual Self-Sufficiency Wage

- $30,000 - $34,999
- $35,000 - $39,999
- $40,000 - $44,999
- $45,000 +

THE SELF-SUFFICIENCY STANDARD VARIES BY FAMILY TYPE



Hourly Self-Sufficiency Wage in Guilford County

To download the full report and data for all 700+ family types visit www.selfsufficiencystandard.org/north-carolina

United Way
United Way of North Carolina

HOW DOES THE STANDARD COMPARE?

The **Self-Sufficiency Standard** calculates the real costs of meeting *all* basic needs. In contrast, the federal poverty measure is based only on the cost of food.

THE STANDARD CALCULATES THE REAL COSTS OF MEETING EACH OF THE MAJOR BUDGET ITEMS

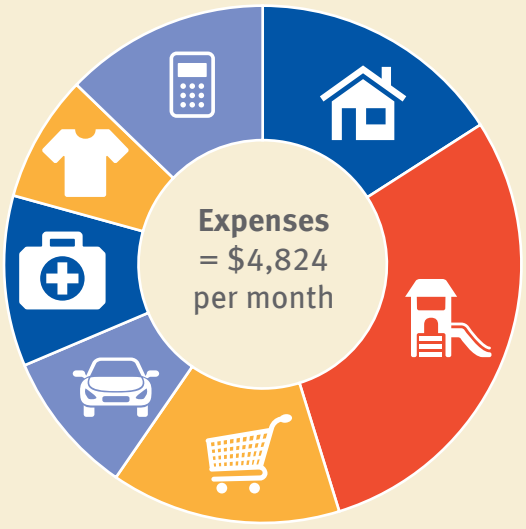
FEDERAL POVERTY MEASURE

Food is 1/3 of the budget and all other costs are 2/3 of the budget.

42% The amount of basic needs covered by the federal poverty guideline

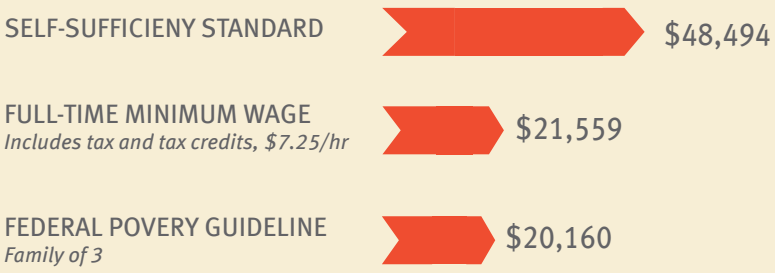
SELF-SUFFICIENCY STANDARD

Housing and child care account for almost half of the family budget in the Standard



Forsyth County
2 adults + 1 infant + 1 preschooler

A MINIMUM WAGE JOB DOES NOT COVER THE COST OF BASIC NEEDS IN NORTH CAROLINA



Number of hours a minimum wage worker must work per week to meet basic needs **127**

Franklin County
1 adult + 1 preschooler + 1 school-age

To download the full report and data for all 700+ family types visit www.selfsufficiencystandard.org/north-carolina

United Way
United Way of North Carolina

HOW IS THE STANDARD CALCULATED?

The Self-Sufficiency Standard is the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The Standard is calculated for over 700 family types for all North Carolina counties. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for North Carolina, see *Appendix A: Methodology, Assumptions, and Data Sources*.

HOUSING. Housing costs are based on the U.S. Department of Housing and Urban Development Fair Market Rents (FMRs). FMRs include utilities, except telephone and cable, and reflect the cost of housing that meets basic standards of decency. FMRs are set at the 40th percentile, meaning that 40% of the decent rental housing in a given area is less expensive than the FMR and 60% is more expensive. FMRs within a multi-county metropolitan area are adjusted using Small Area FMRs.

CHILD CARE. Child care includes the expense of full-time care for infants and preschoolers and part-time—before and after school—care for school-age children. The cost of child care is calculated from market-rate costs (defined as the 75th percentile) taken from a state-commissioned survey by facility type, age, and geographic location. It does not include extracurricular activities, babysitting when not at work, or coverage for work beyond full time.

FOOD. Food assumes the cost of nutritious food prepared at home based on the U.S. Department of Agriculture Low-Cost Food Plan. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption patterns. The food costs do not allow for any take-out or restaurant meals. Food costs are varied by county using Feeding America's *Map the Meal Gap* data based on Nielsen scans of grocery receipts.

TRANSPORTATION. The Standard assumes the cost of public transportation if 7% or more of workers use public transportation to get to and from work, however no counties in North Carolina meet this level. Private transportation costs are assumed for all counties in North Carolina. Private transportation costs assume the expense of owning and operating a car. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners index by county using premiums from top market share automobile insurance companies. Fixed costs of car ownership are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. Travel is limited to commuting to work and day care plus one shopping trip per week.

HEALTH CARE. Health care costs assume the expenses of employer-sponsored health insurance. Health care premiums are the statewide average paid by workers, for single adults and for families, from the Medical Expenditure Panel Survey. A county index is calculated from rates for the second-lowest cost Silver plan via the federal marketplace.

MISCELLANEOUS. Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not include cable or internet service.

TAXES AND TAX CREDITS. Taxes include federal income tax, payroll taxes, and state and local sales taxes where applicable. Tax credits calculated in the Standard include: the federal Earned Income Tax Credit, Child and Dependent Care Tax Credit, and the Child Tax Credit. State tax credits include the North Carolina Child Credit.

EMERGENCY SAVINGS. Emergency savings is the amount needed to cover living expenses when there is job loss net of the amount expected to be received in unemployment benefits. The amount calculated takes into account the average tenure on a job and the average length of unemployment of North Carolina workers. In two-adult households, the second adult is assumed to be employed so that the savings only need to cover half of the family's basic living expenses over the job loss period.

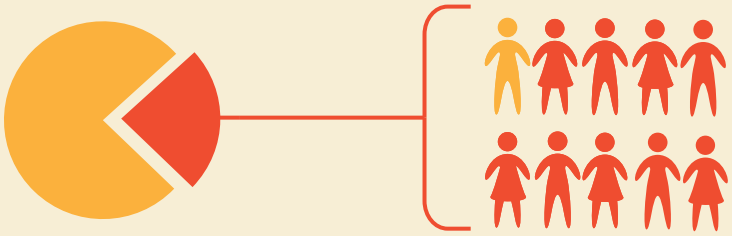
To download the full report and data for all 700+ family types visit www.selfsufficiencystandard.org/north-carolina

United Way
United Way of North Carolina

GETTING TO SELF-SUFFICIENCY

Closing the wage gap between current wages and the Self-Sufficiency Standard requires both reducing costs and raising incomes.

HOW DO NORTH CAROLINA'S JOBS STACK UP?



The ten most common occupations cover a **quarter** of North Carolina's workforce

Only **ONE** of these occupations has median wages above the Standard for this family in Catawba County

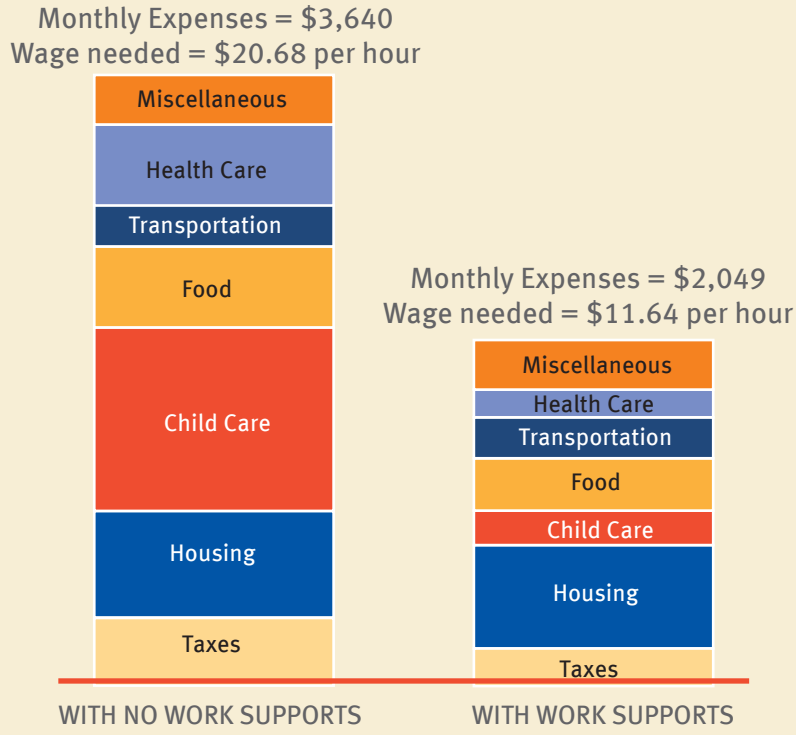
Catawba County
1 adult +
1 preschooler +
1 school-age

HOW DO WORK SUPPORTS HELP FAMILIES MEET BASIC NEEDS?

Robeson County
1 adult + 1 preschooler + 1 school-age

This figure shows how work supports can reduce a family's expenses, so they can get by on a lower wage until they are able to earn Self-Sufficiency Wages.

- North Carolina Health Choice (Children's Health Insurance Program) reduces health care costs from $483 to $165 per month.
- Food assistance reduces groceries from $481 to $311 per month.
- Child care voucher reduces child care costs from $1,095 to just $205 copay per month.
- A housing voucher reduces costs from $642 to $606 per month (30% of income).
- Net-taxes decreases $399 to $224 per month.



To download the full report and data for all 700+ family types visit www.selfsufficiencystandard.org/north-carolina

United Way
United Way of North Carolina

TABLE OF CONTENTS

PART 1 — ABOUT THE SELF-SUFFICIENCY STANDARD FOR NORTH CAROLINA 1

Introduction 2

What it Means to Make Ends Meet in North Carolina 4

How do Family Budgets Change as Families Grow? 7

How Does the Real Cost of Living in Charlotte, North Carolina Compare to Other U.S. Cities? 9

How Has the Cost of Living Changed Over Time In North Carolina? 10

How Does the Self-Sufficiency Standard Compare to Other Benchmarks of Income? 13

PART 2 — STRATEGIES TO CLOSE THE WAGE GAP 18

The Wage Gap: Most Common Occupations Fall Short of the Self-Sufficiency Standard 19

Closing the Wage Gap: Reduce Costs 22

Closing the Wage Gap: Raise Incomes 29

PART 3 — BEYOND SELF-SUFFICIENCY 31

How is the Standard Used? 32

Saving for Emergencies 34

Conclusion 36

Endnotes 37

APPENDIX A — METHODOLOGY, ASSUMPTIONS, & SOURCES 40

APPENDIX B — THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN NORTH CAROLINA 50

APPENDIX C: IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY COMPARED TO SELECT OCCUPATIONS 101

TABLES AND FIGURES

Table 1. The Self-Sufficiency Standard for Select Family Types* 4

Figure A. Map of Counties by Level of Annual Self-Sufficiency Wage 6

Figure B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types* 7

Figure C. The Self-Sufficiency Wage for Charlotte Compared to Other U.S. Cities 2017* 9

Figure D. The Self-Sufficiency Standard Over Time 10

Table 2. Percent Change in the Self-Sufficiency Standard Over Time, 1996-2017 11

Figure E. CPI*-Measured Inflation Underestimates Real Cost of Living:
The Self-Sufficiency Standard Compared to the Consumer Price Index, 1996-2017 12

Figure F. The Self-Sufficiency Standard Compared to Other Benchmarks 13

Table 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2017 15

Figure G. North Carolina's Ten Most Common Occupations Compared to the Self-Sufficiency Standard 19

Table 4. Ten Most Common Occupations by Metropolitan Area Compared to the Self-Sufficiency Standard 20

Figure H. Eligibility Levels Compared to the North Carolina Self-Sufficiency Standard 22

Table 5. Summary of North Carolina's Work Supports, Child Support, and Tax Credits 23

Table 6. Impact of the Addition of Child Support and Work Supports on
Monthly Costs and Self-Sufficiency Wage 25

Figure I. Impact of Work Supports on Wage Adequacy 27

Figure J. Impact of Education on Median Earnings by Gender, North Carolina 2016 29

Table 7. The Self-Sufficiency Standard and Emergency Savings for Select Family Types 35

PART 1 —
ABOUT THE SELF-SUFFICIENCY STANDARD FOR NORTH CAROLINA

INTRODUCTION

As the labor market continues to change in the United States, more and more families struggle to stretch their wages to meet the costs of basic necessities. Though these families are often not deemed "poor" by the official poverty measure, they lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials. The Self-Sufficiency Standard meets the need for a measure of income adequacy that more accurately tracks and measures the true cost of living facing American families today.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and ever-increasing expenses, clearly illuminating the economic "crunch" experienced by so many families today.[1] Moreover, by tracking and calculating the true cost of living facing American families, the Standard allows for comparisons of area geographic differences as well as documentation of historical trends.

The Self-Sufficiency Standard for North Carolina 2017 defines the amount of income necessary to meet the basic needs of North Carolina families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from *public s*ubsidies (public housing, Medicaid, or child care assistance) or *private/informal* assistance (unpaid babysitting by a relative or friend, food from food banks, or shared housing).

This report presents the Self-Sufficiency Standard and what it means for North Carolina families. Below is a summary of the sections included in this report:

- Part 1 includes the introduction which explains the unique features of the Self-Sufficiency Standard and presents the details of the Standard for North Carolina: how much a self-sufficient income is for North Carolina families, how the Standard varies by family type and county, how the North Carolina Standard compares to other places across the United States, and how the Standard compares to other income benchmarks.
- Part 2 discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.
- Part 3 discusses what it takes to move toward long-term economic security once the resources needed to meet basic needs have been secured.

THE SELF-SUFFICIENCY STANDARD MEASURES HOW MUCH INCOME A FAMILY OF A CERTAIN COMPOSITION IN A SPECIFIC COUNTY NEEDS TO ADEQUATELY MEET THEIR BASIC NEEDS—***WITHOUT PUBLIC OR PRIVATE ASSISTANCE***.

This report also has several appendices:

- *Appendix A: Methodology, Assumptions, and Sources* provides a detailed description of the data, sources, and assumptions used to calculate the Standard.
- *Appendix B: The Self-Sufficiency Standard for Select Family Types in North Carolina* provides detailed tables of the Self-Sufficiency Standard for eight select family types in each North Carolina county.
- *Appendix C: Impact of Work Supports on Wage Adequacy* shows the detailed data behind **Figure I**.

A REAL-WORLD APPROACH TO MEASURING NEED

The official poverty measure (OPM), was developed five decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.[2] Indeed, the Census Bureau itself states, "the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live."[3] Despite the many limitations of the official poverty measure, it is still used to set the eligibility guidelines for a number of poverty and work support programs.

The most significant shortcoming of the official poverty measure is that for most families, in most places, the threshold is simply too low. While the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the OPM increases by a constant amount for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

However, simply raising the poverty measure, or using a multiple of the poverty guidelines, cannot solve the structural problems inherent in the official poverty measure. The OPM is based only on the cost of food, is the same no matter where one lives, and the demographic model of a two-parent family with a "stay-at-home" mom no longer reflects the majority of families today. A real-world approach to measuring need is necessary.

The Self-Sufficiency Standard is a unique measure of income adequacy that uses a modern, comprehensive, and detailed approach to determine what it takes for today's families to make ends meet. The key elements of the Standard that distinguish it from other measures of income adequacy or poverty are the following:

A FOCUS ON MODERN FAMILIES WITH WORKING ADULTS. Because paid employment is the norm for supporting families today in the United States,[4] the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care (when needed), taxes, and transportation.

GEOGRAPHIC VARIATION IN COSTS. The Standard uses geographically specific costs that are calculated at the county level as data availability allows.

VARIATION BY FAMILY COMPOSITION. Because the costs of some basic needs vary substantially by the age of children, the Standard varies by both the number and age of children. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST. Rather than assume that any one item is a fixed percentage of family budgets, the Standard calculates the real costs of meeting each of the major budget items families encounter independently. The costs—which include housing, child care, food, health care, transportation, miscellaneous items, and taxes—are set at a minimally adequate level, which is determined whenever possible by using what government sources have determined are minimally adequate for those receiving assistance (e.g., child care subsidy benefit levels).

TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET ITEMS. Instead of calculating needs "pretax," taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, plus applicable state and federal tax credits.

PERMITS MODELING OF THE IMPACT OF SUBSIDIES. Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) on reducing costs. Likewise, the adequacy of a given wage for a given family, with and without various subsidies, can be evaluated using the family's Standard as the benchmark.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the official poverty measure.

WHAT IT MEANS TO MAKE ENDS MEET IN NORTH CAROLINA

How much income families need to be economically self-sufficient depends both on family composition—the number of adults, the number of children, and the children's ages—and where they live. **Table 1** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Guilford County.

- A single adult needs to earn $9.89 per hour working full time to be able to meet his or her basic needs, which is over two and a half dollars more than the state minimum wage ($7.25 per hour).
- Adding a child nearly doubles this amount; one parent caring for one preschool-aged child needs to earn $18.60 per hour to be self-sufficient.
- Adding a second child further increases the wage: one parent with two children—a preschooler and school-age child—needs $24.44 per hour to meet the family's basic needs. This is the equivalent of nearly three and a half full-time minimum wage jobs in North Carolina.[5]
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child *each* need to earn a minimum of $13.82 per hour—close to double the minimum wage—working full time, to meet their family's basic needs.

TABLE 1. The Self-Sufficiency Standard for Select Family Types*
Guilford County, NC 2017

	1 ADULT	1 ADULT 1 PRESCHOOLER	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
MONTHLY COSTS				
Housing	$675	$786	$786	$786
Child Care	$0	$719	$1,335	$1,335
Food	$246	$373	$564	$774
Transportation	$227	$233	$233	$445
Health Care	$157	$434	$454	$510
Miscellaneous (clothing & household expenses)	$131	$255	$337	$385
Taxes	$303	$615	$857	$896
Earned Income Tax Credit (-)	$0	($5)	$0	$0
Child Care Tax Credit (-)	$0	($55)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)
SELF-SUFFICIENCY WAGE				
Hourly**	**$9.89**	**$18.60**	**$24.44**	$13.82 per adult
Monthly	$1,740	$3,273	$4,302	$4,865
Annual	$20,878	$39,277	$51,620	$58,383
Emergency Savings Fund	$35	$79	$134	$55

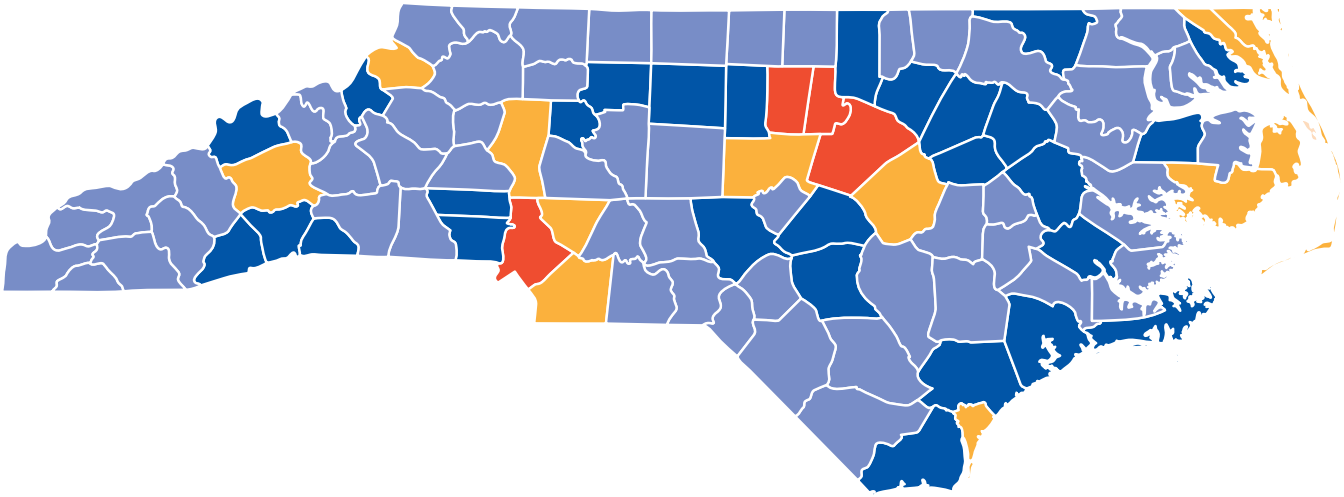
* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The "Taxes" row includes payroll, federal and state income taxes.
** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month). The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.
Note: Totals may not add exactly due to rounding.

THE AMOUNT OF MONEY FAMILIES NEED TO BE ECONOMICALLY SELF-SUFFICIENT VARIES DRASTICALLY DEPENDING ON FAMILY SIZE AND THE COUNTY OF RESIDENCE.

In addition to various family compositions, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure A** displays the geographic variation in the cost of meeting basic needs across North Carolina for families with one adult and one preschooler. The 2017 Self-Sufficiency Standard wage for a single adult with one preschooler ranges from $30,318 to $50,386 per year depending on the county, or 189% of the federal poverty guidelines to 315% of the federal poverty guidelines for a family of two.

- Roughly half of North Carolina counties require between $30,000 and $35,000 annually for a family with one adult and one preschooler, and are located primarily in rural areas throughout the state.
- The second lowest cost group requires between $35,000 and $40,000 annually for a family with one adult and one preschooler. This group includes counties around Asheville, Charlotte, Greenville, the Research Triangle, and some coastal counties
- The second highest cost group requires wages between $40,000 and $45,000 per year to meet basic needs and includes counties in the suburbs of Charlotte, near the Research Triangle, the coast, and Asheville.
- The most expensive counties require wages between $45,000 and $50,386 annually to meet basic needs and are the counties home to Charlotte and the Research Triangle—Durham, Mecklenburg, Orange, and Wake.

FIGURE A. Map of Counties by Level of Annual Self-Sufficiency Wage
One Adult and One Preschooler, NC 2017



$30,000 - $34,999				$35,000- $39,999		$40,000 - $44,999	
Richmond	$30,318	Greene	$32,238	Avery	$35,212	Iredell	$40,972
Burke	$30,318	Randolph	$32,336	Lincoln	$35,388	Watauga	$41,598
Rockingham	$30,464	Anson	$32,443	Gaston	$35,469	Currituck	$41,606
Alleghany	$30,506	Wayne	$32,609	Edgecombe	$35,473	Johnston	$42,045
Cleveland	$30,548	Graham	$32,637	Washington	$35,488	Chatham	$42,170
Alexander	$30,594	Hertford	$32,713	Wilson	$35,544	Buncombe	$42,964
Caldwell	$30,774	Chowan	$32,872	Northampton	$35,728	Cabarrus	$43,047
Rutherford	$30,816	Yadkin	$32,893	Nash	$35,731	New Hanover	$43,531
Ashe	$30,941	Pamlico	$33,013	Transylvania	$35,823	Camden	$43,571
Duplin	$31,117	Stanly	$33,225	Davie	$36,034	Hyde	$43,812
Yancey	$31,342	Caswell	$33,267	Harnett	$36,350	Dare	$44,458
Bertie	$31,360	Jackson	$33,355	Pasquotank	$36,668	Union	$44,476
Swain	$31,379	Beaufort	$33,380	Moore	$36,885	**$45,000+**	
Tyrrell	$31,417	Mitchell	$33,547	Madison	$37,197		
Lenoir	$31,588	Gates	$33,593	Franklin	$37,239	Mecklenburg	$46,684
Cherokee	$31,607	Surry	$33,622	Pender	$37,583	Durham	$47,679
Martin	$31,623	Hoke	$33,863	Forsyth	$37,832	Wake	$48,601
Scotland	$31,723	Jones	$33,880	Onslow	$38,150	Orange	$50,386
Warren	$31,819	Stokes	$33,897	Craven	$38,433		
Halifax	$31,833	Rowan	$33,901	Polk	$38,586		
McDowell	$31,883	Person	$33,924	Cumberland	$38,648		
Montgomery	$31,939	Catawba	$34,101	Carteret	$39,066		
Davidson	$31,999	Clay	$34,193	Granville	$39,093		
Sampson	$32,001	Macon	$34,470	Guilford	$39,277		
Robeson	$32,026	Lee	$34,669	Henderson	$39,439		
Columbus	$32,138	Perquimans	$34,722	Alamance	$39,616		
Bladen	$32,158	Wilkes	$34,857	Brunswick	$39,813		
Vance	$32,236	Haywood	$34,945	Pitt	$39,833		

HOW DO FAMILY BUDGETS CHANGE AS FAMILIES GROW?

As a family grows and changes composition, the amounts they spend on basic expenses (such as food and shelter) change, and new ones are added, most notably child care. **Figure B** demonstrates how these changes occur, as the family composition changes, for a family in Forsyth County. Each bar shows the percentage of the total budget needed for each expense and how they differ as the family changes composition.

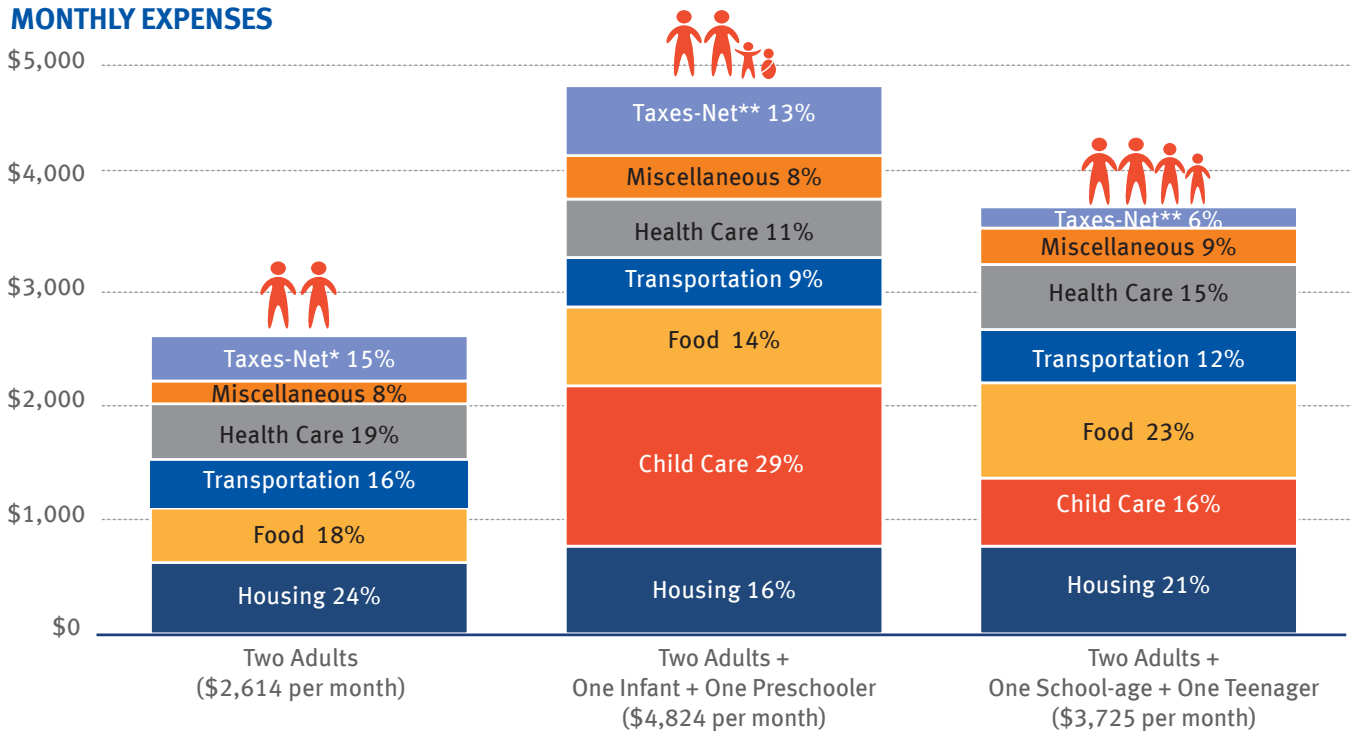
When there are just two adults, they need to earn a total of $2,614 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Forsyth County:

- Housing is about a quarter of the Self-Sufficiency Standard budget
- Food takes up about 18% of the budget
- Health care accounts for 19% of the total household budget,
- Transportation is 16% of the budget
- Taxes account for 15% of household expenses and there are no tax credits

When a family expands to include two young children (one infant and one preschooler), the total budget increases substantially to $4,823 per month. At the same time, with the addition of child care, the proportions spent on each basic need change:

- Child care alone accounts for over quarter of the family's budget; when one adds housing, together these two items account for 45% of expenses. This is quite common: across the country, it is typical for Self-Sufficiency Standard budgets for families with

FIGURE B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types*
Forsyth County, NC 2017



* While the column heights are different to represent the different totals, the percentages for each cost add to 100% for each column.
** The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 17% for two adults with one infant and one preschooler and 14% for two adults with one school-age child and one teenager. However, with tax credits included, as in the Standard, the amount owed in taxes is reduced.

two children (when at least one is under school-age) to have roughly half the budget going for housing and child care expenses alone.

- Food costs are 14% of total income. This is slightly higher than the national average expenditure on food of 13%, but it is much lower than the 33% assumed by the methodology of the official poverty measure.[6]
- Health care accounts for 11% of the family budget, including both the employees' share of the health care premium ($379 per month) and out-of-pocket costs ($136 per month).[7] If neither adult had employer sponsored health insurance, and they got a Silver health care plan through the federal health care marketplace, the premium amount would be about $375 per month after estimated tax credits plus an estimate of $132 for out-of-pocket costs.[8]
- Net taxes for the family now reflect a tax burden that is about 13%, due to the offsetting effects of tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although most credits are not received until the following year when taxes are filed. If it were assumed that tax credits are not received monthly, but instead annually in a lump sum, then the monthly tax burden would be 17% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to $3,724 per month and without the large amount for child care, the proportions for the other budget items all increase:

- The larger proportion of the budget for food, at 23%, is due in part to increased food costs for the teenager.
- Housing costs are now 21% of the family budget.
- Health care accounts for 15% of the family budget.
- Transportation is 12% of the total family budget.
- The decreased amount for child care for the school-age child accounts for just 16% of this basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- Net taxes have now decreased to 6% of the family's budget. If it were assumed, as noted above, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 14% of the total costs for two adults with one school-age child and one teenager.

ACROSS THE COUNTRY, IT IS TYPICAL FOR SELF-SUFFICIENCY STANDARD BUDGETS FOR FAMILIES WITH TWO CHILDREN (WHEN AT LEAST ONE IS UNDER SCHOOL-AGE) TO HAVE ROUGHLY HALF THE BUDGET GOING FOR HOUSING AND CHILD CARE EXPENSES ALONE.

HOW DOES THE REAL COST OF LIVING IN CHARLOTTE NORTH CAROLINA COMPARE TO OTHER U.S. CITIES?

The cost of living varies not only within North Carolina but across the United States as well. In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Charlotte is compared to the Standard for several other cities with similar populations to Charlotte (around 800,000): Atlanta, GA; Baltimore, MD; Columbus, OH; Denver, CO; Indianapolis, IN; Jacksonville, FL; Milwaukee, WI; Oklahoma City, OK; Portland, OR; San Francisco, CA; Seattle, WA; and Virginia Beach, VA.[9]

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from $19.77 per hour to $37.03.
- While less expensive than cities on the West coast, Charlotte is more expensive than all other Southern cities on this list except for Virginia Beach, VA. It is closest in cost to Denver, CO and Portland, OR.

CHARLOTTE IS MORE EXPENSIVE THAN ALL OTHER SOUTHERN CITIES ON THIS LIST EXCEPT FOR VIRGINIA BEACH, VA.

The differences in the Self-Sufficiency Standard wages reflect the variation in the costs of meeting basic needs in urban areas in the United States. Housing costs in particular vary considerably (e.g. in San Francisco, CA, a two-bedroom unit is $3,018 per month compared to $807 per month in Oklahoma City, OK, according to the 2017 Fair Market Rents).

If the parent in this comparison has just a minimum wage job, they will need to work 160 hours per week to meet the family's basic needs in Charlotte, or 4 full-time jobs.

FIGURE C. The Self-Sufficiency Wage for Charlotte Compared to Other U.S. Cities 2017*
One Adult, One Preschooler, and One School-age Child.

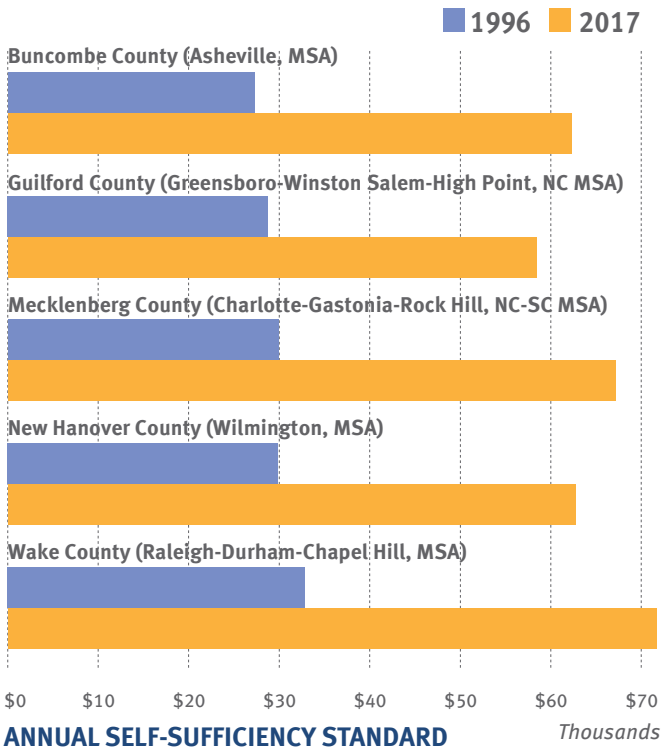
*Data for each city is the Self-Sufficiency Standard for the county in which the city is located. Wages for cities other than Charlotte are updated using the Consumer Price Index.
**Wage calculated assuming family uses public transportation.

HOW HAS THE COST OF LIVING CHANGED OVER TIME IN NORTH CAROLINA?

This is the second time the Self-Sufficiency Standard has been calculated for North Carolina. This section examines how the 2017 Self-Sufficiency Standard and cost components compare to the 1996 results. **Figure D** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—two adults, one preschooler, and one school-age child—in Buncombe County, Mecklenburg County, Guilford County, Wake County, and New Hanover County between 1996 and 2017. Note that in 1996 the Standard was calculated by metropolitan area.

Over the two decades, the Self-Sufficiency Standard for this four-person family has increased on average in these five North Carolina counties by 117%, or an annual average growth rate of 3.75% per year. However, there is considerable variation by county, ranging from 103% to 128%. Buncombe County's costs increased at the fastest rate: in 1996, a family with two adults, one preschooler, and one school-age child needed about $27,000 per year to meet their basic needs in the Asheville, MSA, but by 2017 that amount had increased 128% to about $62,000 in Buncombe County, increasing by about $1,600 each year in average.

FIGURE D. The Self-Sufficiency Standard Over Time
*NC: 1996-2017**
Two Adults, One Preschooler, One School-age Child



*In 1996, the North Carolina Self-Sufficiency Standard was calculated by metropolitan area, as opposed to by county. The metropolitan area used for comparison is indicated in parentheses.

The largest amount increase in the Standard since 1996 occurred in the increase between Wake County, where costs increased by nearly $39,000 when compared to the 1996 Raleigh-Durham-Chapel Hill, MSA results. The Self-Sufficiency Standard for a family with two adults, one preschooler, and one school-age child increased from about $33,000 in 1996 to about $72,000.

It is also important to note that despite the fact that this time period covers both the recession of the early 2000s and the Great Recession of 2007-2009, there is no significant slowing of cost increases. That is, despite the slow increases in wages, the cost of living has continued to rise in North Carolina.

Although the Standard increased to various degrees in different counties in North Carolina, this masks sizable variation in how much each cost increased. Using the same four-person family as above (two adults, one preschooler, and one school-age child), **Table 2** shows the actual cost and percentage of change for each basic need since 1996 in the Asheville, MSA compared to Buncombe County in 2017:

- Child care increased by 234%, rising more than any other basic need from $482 to $1,429 per month.
- Health care increased by 188%, from $188 to $542 per month.
- Transportation increased by 104%, from $212 to $432 per month.
- Housing increased by 88%, growing from $488 to $920 per month for a two-bedroom housing unit.
- Food increased by 54%, from $477 to $734 per month.

TABLE 2. Percent Change in the Self-Sufficiency Standard Over Time, 1996-2017
Buncombe County, NC:
Two Adults, One Preschooler, One School-age Child

COSTS	1996	2016	PERCENT CHANGE 1996 - 2016
Housing	$488	$920	88%
Child Care	$428	$1,429	234%
Food	$477	$734	54%
Transportation	$212	$432	104%
Health Care	$188	$542	188%
Miscellaneous	$175	$406	131%
Taxes	$450	$991	120%
Tax Credits*	($105)	($267)	153%
SELF-SUFFICIENCY WAGE			
Monthly	$2,274	$5,188	128%
Annual	$27,287	$62,254	
MEDIAN EARNINGS**			
Buncombe County	$20,508	$27,456	34%
Statewide	$21,512	$29,970	39%

* Total Tax Credits is the sum of the monthly EITC, CCTC, and CTC.
** U.S. Census Bureau, 2014 American Community Survey, "B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, North Carolina and Buncombe County," and Census 2000 Summary File 3, P085, "Median Earnings in 1999 (Dollars) by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months," http://factfinder2.census.gov (accessed August 1, 2016). Median earnings from 1999 and 2014 adjusted using the Employment Cost Index. U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and salaries for all civilian workers in all industries and occupations, Employment Cost Index Historical Listing--Volume II, March 2013, http://www.bls.gov/ncs/ect/sp/ecconst.pdf, and http://data.bls.gov/cgi-bin/srgate, Series CIS10200000000000I (accessed August 1, 2016).

COST OF LIVING INCREASES VERSUS EARNINGS INCREASES. While the Self-Sufficiency Standard for this four-person family in Buncombe County increased by 128% over the past 21 years, workers' median earnings increased by 34% (from $20,508 to $27,456) in Buncombe County over the same time period, a rate less than a quarter of the increase in costs. Statewide median earnings have increased at a similar rate (39%). Clearly, the fact that cost increases have far outstripped wage increases puts pressure on family budgets.

CHANGES IN LIVING COSTS WITH THE SELF-SUFFICIENCY STANDARD VERSUS THE CONSUMER PRICE INDEX

Nationally, the official measure of inflation is the U.S. Department of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for all goods and services. Since the Standard measures the costs of only basic needs, the question is how the increases in costs documented here compare to official inflation rates.

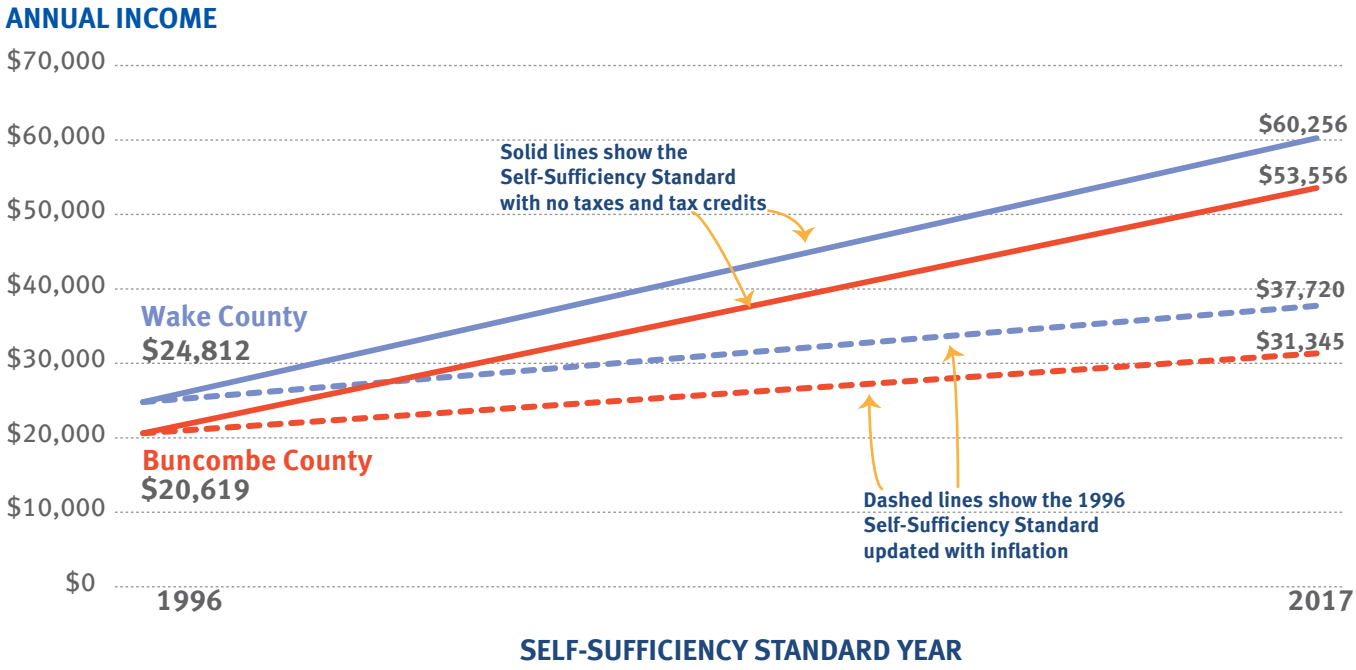
We examine this question in **Figure E** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 1996 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in **Figure E**. Using the same four-person family as above (two adults, one preschooler, and one school-age child), this comparison was done for Buncombe and Wake counties.

THE FACT THAT COST INCREASES HAVE FAR OUTSTRIPPED WAGE INCREASES PUTS PRESSURE ON FAMILY BUDGETS.

The South Region Consumer Price Index (CPI) increased 52% between 1996 and 2017. If the 1996 Self-Sufficiency Standard for the Asheville metropolitan area ($20,619 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2017 would be estimated to be $31,345 per year.[10] However, the actual 2017 Standard for Buncombe County (without taxes or tax credits) is considerably higher: $53,556 per year for this family type, a 160% increase over the last 21 years. Similarly, when the CPI inflation rate is applied to the 1996 Standard for Raleigh-Durham-Chapel Hill, MSA ($24,812 without taxes), the CPI adjusted estimate for 2017 would be $37,720. However, the actual 2017 Self-Sufficiency Standard amount for Wake County (without taxes or tax credits) is $60,256, 143% higher than in 1996.

In sum, **Figure E** demonstrates that the rate of inflation as measured by the CPI underestimates the rising costs of basic needs; instead of increasing 52%, costs rose by 160% in Buncombe County and 143% in Wake County. Indeed, using the CPI for this family type results in a 2017 cost estimate that is over $22,000 less than the actual costs in the 2017 Standard for Wake and Buncombe counties. That is, *estimating the increase in costs using the CPI drastically underestimates the real increases in the cost of basic needs faced by North Carolina families, leaving them thousands of dollars short.* This analysis also suggests that assuming that the CPI reflects the experience of households equally across the income spectrum hides the lived experience of those at the lower end. For lower income families, not only have wages stagnated, but basic costs are rising faster than for higher income families, aggravating the economic crunch that they are experiencing.

FIGURE E. CPI*-Measured Inflation Underestimates Real Cost of Living:
The Self-Sufficiency Standard Compared to the Consumer Price Index, 1996-2017
Buncombe and Wake Counties, NC: Two Adults, One Preschooler, One School-age Child
The cost of living at a basic needs level is rising faster that the official measure of inflation. If the 1996 Self-Sufficiency Standard for Wake County had only been updated for inflation, the cost of basic needs would be underestimated by over $22,000.



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "South Region All Items, 1982-84=100-CUURA101SAO," http://data.bls.gov/cgi-bin/surveymost?cu (accessed September 14, 2016).
** Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure.

HOW DOES THE SELF-SUFFICIENCY STANDARD COMPARE TO OTHER BENCHMARKS OF INCOME?

As a measure of income adequacy, how does the Standard compare to other commonly used measures? **Figure F** compares the Franklin County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child to the following income benchmarks for three-person families:

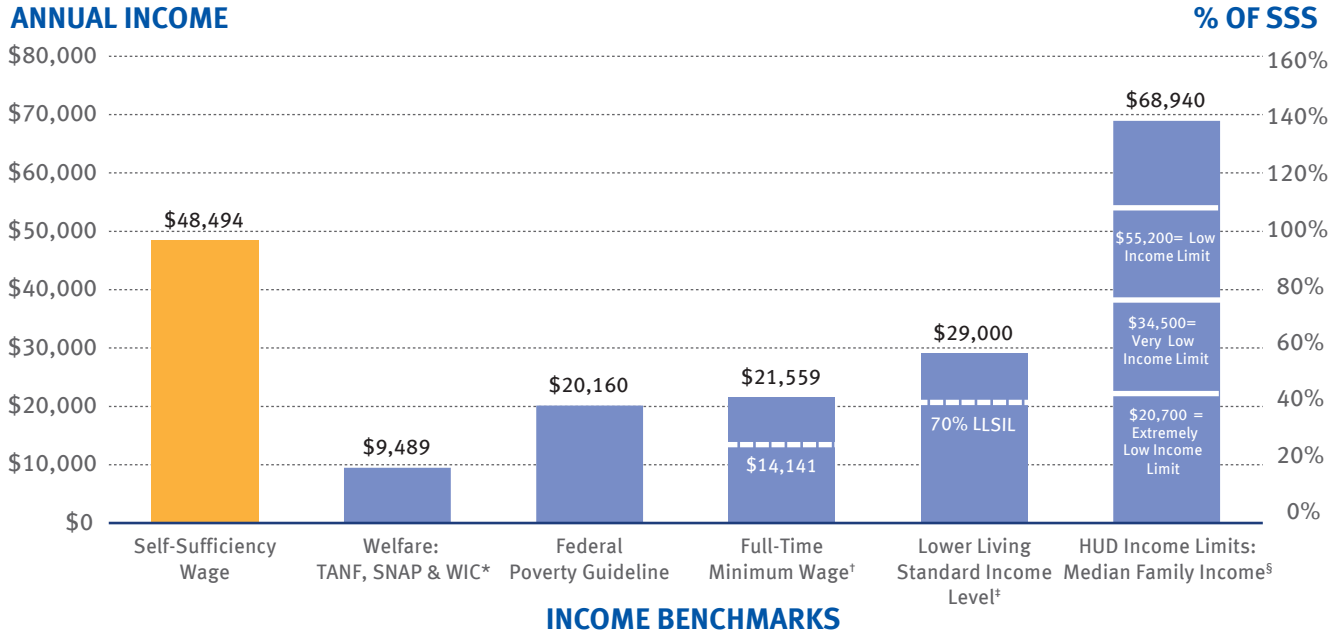
- A public assistance package of Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service's federal poverty guidelines (FPG)
- The North Carolina minimum wage of $7.25 per hour
- The U.S. Department of Labor's Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development's Median Family Income

As indicated in the first bar in **Figure F**, the Self-Sufficiency Wage for this family type in Franklin County is $48,505 per year.

TANF, SNAP AND WIC. The second bar on the left in **Figure F** calculates the cash value of a basic public assistance package, assuming no other income, and includes the cash value of TANF, SNAP, and WIC. This public assistance package totals $9,489 per year for three-person families in North Carolina, which is just 20% of the Self-Sufficiency Standard for this three-person family in Franklin County, and 47% of the FPG for a three-person family.

FEDERAL POVERTY GUIDELINE. A three-person family, regardless of composition or where they live, would be considered "poor" with an income of $20,160 annually or less, according to the 2016 federal poverty guidelines. The FPG for three-person families is just 42% of the Self-Sufficiency Standard for this Franklin County family.

FIGURE F. The Self-Sufficiency Standard Compared to Other Benchmarks
One Adult, One Preschooler, and One School-Age Child Franklin County, NC 2017



* For FY 2016, the maximum TANF benefit amount is $3,264 annually, the SNAP benefit amount is $5,711 annually, and the WIC benefit amount is $514 annually for a family of three in North Carolina.
†The 2017 North Carolina minimum wage is the same as the federal minimum wage of $7.25 per hour. This amounts to $15,312 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, $21,559 as shown. The dashed line shows the annual income received after accounting for taxes ($14,141) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.
‡ The U.S. Department of Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2015 adjusted metropolitan South region for a three-person family.
§ 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. The HUD median family income limits are for FY 2016.

THE FEDERAL POVERTY GUIDELINE FOR THREE-PERSON FAMILIES IS JUST 42% OF THE SELF-SUFFICIENCY STANDARD FOR A FAMILY OF THREE IN FRANKLIN COUNTY.

This comparison is for just one family type. In Franklin County, the FPG is 78% of the Self-Sufficiency Standard for a household with one adult and two teenagers and only 36% of the Standard for a household consisting of one adult with three infants (data not shown).

There is also considerable variation by place. **Table 3** compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across North Carolina, and finds that the Self-Sufficiency Standard for this family type ranges from 188% of the FPG in Caldwell County to 327% of the FPG in Orange County. For a two-adult family with a preschooler and school-age child (with a FPG of $24,250), also shown in **Table 3**, there is a similarly wide range, with the Standard varying from 186% of the FPG in Caldwell County to 304% of the FPG in Orange County.

MINIMUM WAGE. The North Carolina minimum wage is $7.25 per hour, which amounts to $15,312 per year working full time. Because this is earned income, payroll taxes (Social Security and Medicare) are subtracted and eligible tax credits (EITC and CTC) are added. Altogether a working parent with two children would have a net cash income of $21,559 per year. This net "take home" amount is more than the worker's earnings alone because the tax credits the family qualifies for are more than the taxes owed.

A full-time minimum wage job in North Carolina provides 44% of the amount needed to be self-sufficient for this family type in Franklin County. More realistically, if it is assumed that the worker pays taxes *monthly* through withholding, but receives tax credits *annually* (as is true of all workers), the take-home income would be $14,141 over the year, shown by the dashed line on the third bar. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 29% of the Self-Sufficiency Standard for this family type in Franklin County.

Put another way, including the value of tax credits, at the minimum wage the parent would need to work more than two full-time jobs to meet the cost of their basic needs. If tax credits are excluded from current income (as they are actually received the next year at tax filing), they would need to work more than *three* full-time jobs to meet the family's basic needs.

LOWER LIVING STANDARD INCOME LEVEL. The Workforce Innovation and Opportunity Act (WIOA) of 2014 requires the Department of Labor to publish the Lower Living Standard Income Level (LLSIL) annually. Under WIOA one of the criteria to be considered low income, is if a family's income does not exceed the higher of the poverty level or 70% of the LLSIL.[11] The LLSIL was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation. For a three-person family in the metropolitan South, of which Franklin County is a part, the LLSIL is $29,000 and 70% of the LLSIL is $20,300, which is only $140 above the federal poverty guideline for this family.[12]

MEDIAN FAMILY INCOME LIMITS. The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income to determine families' eligibility for housing assistance on the assumption that area median income is a rough measure of the local cost of living. The median is the midpoint and means that half of families in the area have income above this amount, and half below. The FY2016 HUD median income for a three-person family in Franklin County is $68,940 annually.[13] For a three-person family in Franklin County, HUD income limits define three levels:

- "Low income" families have incomes between 50% and 80% of area median income ($34,500 and $55,200)
- "Very low income" families have incomes between 30% of area median income and 50% of area median income ($20,700 and $34,500)
- "Extremely low income" families have incomes below 30% of area median income (less than $20,700)[14]

The Self-Sufficiency Standard of $48,505 for this family type in Franklin County is in the HUD "low income" range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Franklin County. (Note that with limited resources, most federal housing assistance goes to families with incomes that are considered "very low" or "extremely low.")

A more in-depth look at how the Standard compares to federal poverty measures see selfsufficiencystandard.org/measuring-poverty

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2017
Two Family Types, All North Carolina Counties

	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guideline	Minimum Wage	Area Median Family Income		Federal Poverty Guideline	Minimum Wage *per adult*	Area Median Family Income
COUNTY								
Alamance County	$50,554	251%	330%	106%	$57,308	236%	187%	108%
Alexander County	$40,608	201%	265%	86%	$48,768	201%	159%	93%
Alleghany County	$38,408	191%	251%	102%	$45,841	189%	150%	110%
Anson County	$43,498	216%	284%	119%	$49,939	206%	163%	123%
Ashe County	$40,183	199%	262%	92%	$48,389	199%	158%	100%
Avery County	$46,261	229%	302%	107%	$52,939	218%	173%	110%
Beaufort County	$44,950	223%	294%	98%	$51,896	214%	169%	102%
Bertie County	$40,819	202%	267%	108%	$48,837	201%	159%	117%
Bladen County	$43,576	216%	285%	109%	$50,508	208%	165%	114%
Brunswick County	$50,308	250%	329%	96%	$57,598	237%	188%	99%
Buncombe County	$55,800	277%	364%	107%	$62,254	256%	203%	108%
Burke County	$39,382	195%	257%	84%	$46,190	190%	151%	88%
Cabarrus County	$55,934	277%	365%	93%	$62,503	257%	204%	93%
Caldwell County	$37,979	188%	248%	81%	$45,216	186%	148%	87%
Camden County	$54,700	271%	357%	85%	$61,674	254%	201%	86%
Carteret County	$50,252	249%	328%	102%	$57,642	237%	188%	106%
Caswell County	$43,599	216%	285%	103%	$49,966	206%	163%	106%
Catawba County	$45,752	227%	299%	97%	$52,322	215%	171%	100%
Chatham County	$53,901	267%	352%	80%	$61,332	252%	200%	82%
Cherokee County	$41,389	205%	270%	104%	$49,340	203%	161%	111%
Chowan County	$43,370	215%	283%	108%	$50,168	206%	164%	112%
Clay County	$43,586	216%	285%	101%	$50,418	207%	165%	105%
Cleveland County	$41,577	206%	272%	92%	$48,868	201%	160%	98%
Columbus County	$43,887	218%	287%	104%	$50,364	207%	164%	107%
Craven County	$50,149	249%	328%	104%	$57,213	235%	187%	107%
Cumberland County	$50,051	248%	327%	107%	$56,980	234%	186%	109%
Currituck County	$52,582	261%	343%	83%	$59,834	246%	195%	85%
Dare County	$57,853	287%	378%	97%	$65,560	270%	214%	99%
Davidson County	$43,305	215%	283%	98%	$49,602	204%	162%	101%
Davie County	$47,083	234%	307%	89%	$53,867	222%	176%	92%
Duplin County	$43,103	214%	281%	111%	$49,834	205%	163%	116%
Durham County	$61,795	307%	404%	92%	$68,920	284%	225%	92%
Edgecombe County	$46,899	233%	306%	105%	$53,506	220%	175%	107%
Forsyth County	$50,131	249%	327%	95%	$56,749	234%	185%	97%

Definitions: The 2016 federal poverty guidelines for a family of three = $20,160 and for a family of four = $24,300. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of $7.25 per hour (assumes both adults work). Area median family income varies by county and is calculated based on HUD's FY2016 Low Income Limit (50% of median family income).

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2017
Two Family Types, All North Carolina Counties

	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guideline	Minimum Wage	Area Median Family Income		Federal Poverty Guideline	Minimum Wage *per adult*	Area Median Family Income
COUNTY								
Franklin County	$48,494	241%	317%	70%	$55,391	228%	181%	72%
Gaston County	$46,616	231%	304%	77%	$53,098	219%	173%	79%
Gates County	$45,361	225%	296%	92%	$52,283	215%	171%	95%
Graham County	$43,425	215%	284%	119%	$50,256	207%	164%	124%
Granville County	$49,644	246%	324%	98%	$56,392	232%	184%	100%
Greene County	$41,634	207%	272%	89%	$49,265	203%	161%	95%
Guilford County	$51,620	256%	337%	100%	$58,383	240%	191%	102%
Halifax County	$41,853	208%	273%	106%	$49,506	204%	162%	113%
Harnett County	$48,845	242%	319%	98%	$56,058	231%	183%	102%
Haywood County	$45,212	224%	295%	94%	$52,082	214%	170%	98%
Henderson County	$50,245	249%	328%	96%	$56,869	234%	186%	98%
Hertford County	$43,198	214%	282%	112%	$49,867	205%	163%	117%
Hoke County	$45,961	228%	300%	93%	$52,917	218%	173%	96%
Hyde County	$56,906	282%	372%	146%	$64,071	264%	209%	148%
Iredell County	$54,154	269%	354%	96%	$60,793	250%	199%	97%
Jackson County	$44,962	223%	294%	100%	$51,822	213%	169%	104%
Johnston County	$54,379	270%	355%	79%	$61,616	254%	201%	80%
Jones County	$44,561	221%	291%	98%	$51,501	212%	168%	102%
Lee County	$46,256	229%	302%	90%	$53,218	219%	174%	93%
Lenoir County	$40,847	203%	267%	98%	$48,514	200%	158%	104%
Lincoln County	$47,587	236%	311%	83%	$53,913	222%	176%	85%
McDowell County	$41,692	207%	272%	98%	$49,460	204%	162%	105%
Macon County	$44,886	223%	293%	107%	$51,773	213%	169%	111%
Madison County	$46,560	231%	304%	89%	$53,306	219%	174%	92%
Martin County	$41,372	205%	270%	100%	$49,263	203%	161%	108%
Mecklenburg County	$60,211	299%	393%	100%	$67,168	276%	219%	100%
Mitchell County	$44,020	218%	287%	103%	$50,557	208%	165%	106%
Montgomery County	$41,560	206%	271%	104%	$49,114	202%	160%	111%
Moore County	$49,043	243%	320%	90%	$56,098	231%	183%	93%
Nash County	$46,512	231%	304%	104%	$52,956	218%	173%	106%
New Hanover County	$55,642	276%	363%	95%	$62,685	258%	205%	96%
Northampton County	$48,526	241%	317%	141%	$55,449	228%	181%	145%
Onslow County	$49,155	244%	321%	107%	$56,197	231%	184%	110%

Definitions: The 2016 federal poverty guidelines for a family of three = $20,160 and for a family of four = $24,300. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of $7.25 per hour (assumes both adults work). Area median family income varies by county and is calculated based on HUD's FY2016 Low Income Limit (50% of median family income).

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2017
Two Family Types, All North Carolina Counties

	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guideline	Minimum Wage	Area Median Family Income		Federal Poverty Guideline	Minimum Wage *per adult*	Area Median Family Income
COUNTY								
Orange County	$65,931	327%	431%	98%	$73,876	304%	241%	99%
Pamlico County	$44,019	218%	287%	87%	$51,172	211%	167%	91%
Pasquotank County	$46,720	232%	305%	91%	$53,500	220%	175%	94%
Pender County	$49,952	248%	326%	101%	$57,314	236%	187%	104%
Perquimans County	$44,233	219%	289%	94%	$51,059	210%	167%	97%
Person County	$44,959	223%	294%	98%	$51,963	214%	170%	102%
Pitt County	$51,697	256%	338%	97%	$58,525	241%	191%	99%
Polk County	$48,961	243%	320%	98%	$55,887	230%	182%	101%
Randolph County	$43,648	217%	285%	85%	$50,146	206%	164%	88%
Richmond County	$38,017	189%	248%	102%	$45,112	186%	147%	109%
Robeson County	$43,676	217%	285%	125%	$50,055	206%	163%	129%
Rockingham County	$40,717	202%	266%	87%	$48,845	201%	159%	93%
Rowan County	$44,574	221%	291%	94%	$50,584	208%	165%	96%
Rutherford County	$40,382	200%	264%	113%	$47,045	194%	154%	119%
Sampson County	$43,641	216%	285%	108%	$50,182	207%	164%	112%
Scotland County	$43,020	213%	281%	129%	$49,745	205%	162%	134%
Stanly County	$44,930	223%	293%	89%	$51,207	211%	167%	91%
Stokes County	$45,395	225%	296%	86%	$52,323	215%	171%	89%
Surry County	$46,087	229%	301%	116%	$52,741	217%	172%	120%
Swain County	$40,882	203%	267%	86%	$48,928	201%	160%	92%
Transylvania County	$46,911	233%	306%	98%	$53,936	222%	176%	102%
Tyrrell County	$40,334	200%	263%	113%	$49,117	202%	160%	124%
Union County	$56,848	282%	371%	94%	$63,629	262%	208%	95%
Vance County	$43,585	216%	285%	113%	$50,189	207%	164%	117%
Wake County	$64,397	319%	421%	93%	$71,652	295%	234%	94%
Warren County	$41,002	203%	268%	99%	$49,049	202%	160%	107%
Washington County	$45,866	228%	300%	114%	$52,650	217%	172%	118%
Watauga County	$52,995	263%	346%	96%	$60,545	249%	198%	98%
Wayne County	$44,273	220%	289%	92%	$50,556	208%	165%	95%
Wilkes County	$47,179	234%	308%	141%	$53,954	222%	176%	145%
Wilson County	$46,082	229%	301%	106%	$52,633	217%	172%	109%
Yadkin County	$41,814	207%	273%	79%	$49,591	204%	162%	85%
Yancey County	$39,835	198%	260%	94%	$47,066	194%	154%	100%

Definitions: The 2016 federal poverty guidelines for a family of three = $20,160 and for a family of four = $24,300. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of $7.25 per hour (assumes both adults work). Area median family income varies by county and is calculated based on HUD's FY2016 Low Income Limit (50% of median family income).

PART 2 —
STRATEGIES TO CLOSE THE WAGE GAP

THE WAGE GAP: MOST COMMON OCCUPATIONS FALL SHORT OF THE SELF-SUFFICIENCY STANDARD

Given the cost of meeting basic needs in North Carolina, the next question is how families can secure the resources necessary to make ends meet. ***Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages.*** To answer this question, the median wages of the ten occupations with the highest number of employees in North Carolina are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Catawba County.[15]

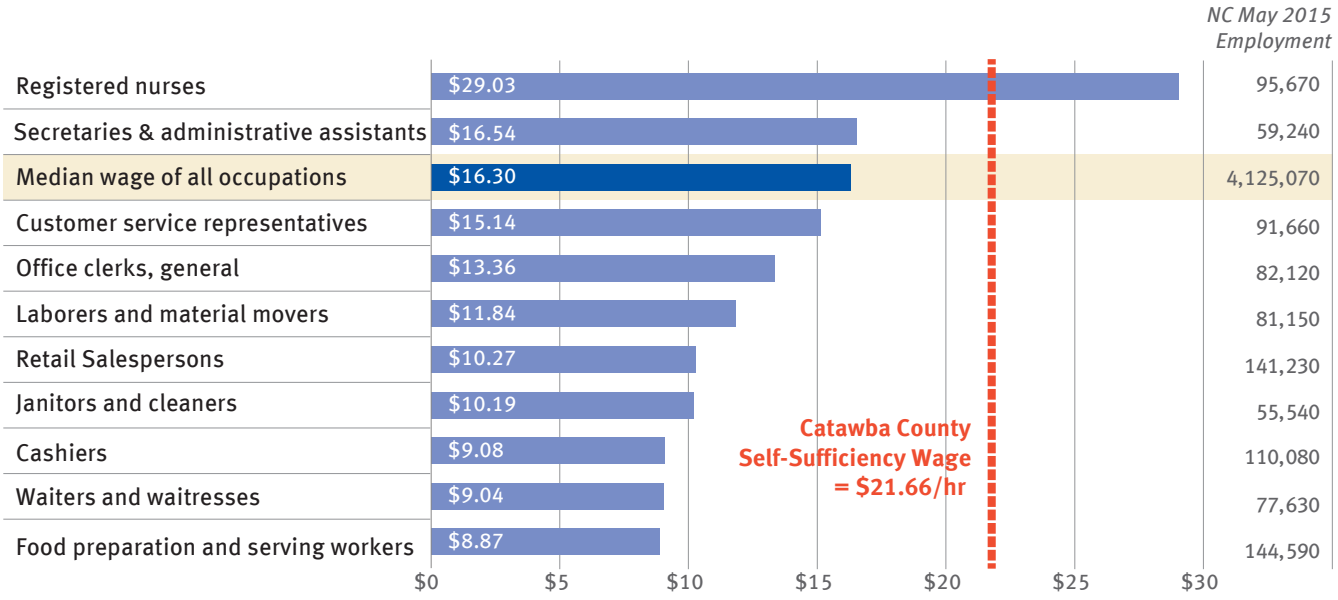
Definition note: A median wage is the middle point of wages. That is, half of workers in an occupation earn below this point and half earn more. Average wages are skewed by a small number of high earners so the median is a better measure of typical worker's experience.

There are over 4.1 million workers in North Carolina and nearly a quarter work in the ten most common occupations shown below in **Figure G.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Catawba County is $21.66 per hour. Catawba County is representative of the median Self-Sufficiency Wage across all North Carolina counties for this family type.

Only one of the state's ten most common occupations—registered nurses—have median wages that are above the Self-Sufficiency Standard for this family type in Catawba County. On the other hand, five of North Carolina's top ten occupations have median earnings that are less than half of the Standard for this family type in Catawba County: cashiers, food preparation workers, janitors, retail salespersons, and waitstaff.

THE MEDIAN WAGES FOR SIX OF THE TOP TEN OCCUPATIONS ARE SUCH THAT *TWO ADULTS* WORKING FULL TIME AT THIS WAGE WOULD STILL NOT BE ABLE TO EARN THE MINIMUM NEEDED TO SUPPORT A PRESCHOOLER AND A SCHOOL-AGE CHILD IN CATAWBA COUNTY

FIGURE G. North Carolina's Ten Most Common Occupations Compared to the Self-Sufficiency Standard
One Adult, One Preschooler, and One School-age Child: Catawba County, NC 2017



Source: U.S. Department of Labor, "May 2015 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, http://www.bls.gov/oes/data.htm (accessed August 17, 2016). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

TABLE 4. Ten Most Common Occupations by Metropolitan Area Compared to the Self-Sufficiency Standard
One Adult, One Preschooler, and One School-age Child: NC 2017

	Asheville metropolitan area		*Buncombe County* Percent of Self-Sufficiency Wage ($26.42 per hour)	Raleigh metropolitan area		*Wake County* Percent of Self-Sufficiency Wage ($30.05 per hour)
	Employees	Median Wage		Employees	Median Wage	
All Occupations	179,650	$15.11	57%	564,490	$17.89	59%
Cashiers	6,050	$9.37	35%	14,380	$9.12	30%
Customer service representatives	3,200	$12.48	47%	15,020	$14.17	46%
Food preparation and serving workers	6,510	$8.89	34%	18,750	$9.01	30%
General and operations managers	—	—	—	8,600	$58.11	191%
Laborers and material movers	3,360	$11.71	44%	8750	$12.14	40%
Nursing assistants	3,460	$11.61	44%	—	—	—
Office clerks, general	3,740	$13.34	50%	10,040	$13.94	46%
Registered nurses	5,810	$29.43	111%	9,300	$29.60	97%
Retail salespersons	7,130	$11.11	42%	21,000	$10.07	33%
Secretaries and assistants	—	—	—	9,150	$17.07	56%
Team assemblers	3,100	$14.51	55%	—	—	—
Waiters and waitresses	5,090	$9.13	35%	10,690	$9.06	29%

Source: U.S. Department of Labor, "May 2015 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, http://www.bls.gov/oes/data.htm (accessed August 17, 2016). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

The most common North Carolina occupation, food preparation and serving workers (including fast food), accounts for 3.5% of all North Carolina workers. With a median wage of $8.87 per hour (median annual earnings of $18,451), the most common occupation in North Carolina provides workers with earnings that are less than half of the Standard for this family type in Catawba County. The median wage of this occupation is less than the federal poverty guideline for a three-person family and below the income eligibility level for North Carolina's Food and Nutrition Services program (Food Stamps).

The median wages for six of the top ten occupations are such that *two adults* working full time at this wage would still not be able to earn the minimum needed to support a preschooler and a school-age child in Catawba County, as the Self-Sufficiency Standard this family requires *each* adult to earn at least $12.39 per hour(a total of $26,163 annually) working full time.

The median wages of the most common occupations in metropolitan areas also fall short of the Self-Sufficiency Wage as well. **Table 4** shows that only one occupation, registered nurses, in the Asheville metropolitan area has a median wage above the Self-Sufficiency Standard for one adult and one preschooler in Buncombe County. The median wage for all occupations in the Raleigh metropolitan area is $17.89 per hour and is higher than not only the state but national median wage. However, only one common occupations in the Raleigh metropolitan area (general and operations managers) have median wages above the Wake County Self-Sufficiency Standard for this family type.

These numbers reflect the shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovers the job gains are disproportionately in lower-wage occupations.

90% OF WORKERS IN THE TEN MOST COMMON OCCUPATIONS IN NORTH CAROLINA, MANY OF THEM IN FAST GROWING BUT LOW-WAGE SERVICE OCCUPATIONS, ARE IN OCCUPATIONS WITH MEDIAN WAGES INSUFFICIENT TO SUPPORT A FAMILY WITH YOUNG CHILDREN

THIS ANALYSIS OF THE WAGES OF NORTH CAROLINA'S COMMON OCCUPATIONS DEMONSTRATES THAT THE ECONOMIC INSECURITY FACED BY MANY OF NORTH CAROLINA'S WORKERS DOES NOT REFLECT A LACK OF WORK EFFORT, BUT SIMPLY THAT WAGES IN MOST COMMON OCCUPATIONS ARE TOO LOW TO MEET BASIC NEEDS.

At the same time the income gains have been to those at the very top, driving the increased income inequality that underlies North Carolina's high levels of socioeconomic inequality.[16] *Put another way, 90% of workers in the ten most common occupations in North Carolina, many of them in fast growing but low-wage service occupations, are in occupations with median wages insufficient to support a family with young children.*

This growing job gap has consequences in increased economic distress, as growing numbers of workers struggle to make ends meet at wages well below the minimum needed to meet their needs. At the same time, this analysis of the wages of North Carolina's common occupations demonstrates that the economic insecurity faced by many of North Carolina's workers does not reflect a lack of work effort, but simply that wages in most common occupations are too low to meet basic needs, a situation exacerbated by the unbalanced recovery from the Great Recession.

There are two basic approaches to closing the gap between low wages and what it really takes to make ends meet:

- reduce costs
- raise incomes

The next two sections will discuss each of these approaches.

- The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food and child care assistance.
- Strategies for the second approach, raising incomes, are often broader, such as increasing incomes through raising the minimum wage as well as increasing education levels, incumbent worker programs, and nontraditional job training.

Reducing costs and raising incomes are not necessarily mutually exclusive, but can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some parents may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level.

CLOSING THE WAGE GAP: REDUCE COSTS

As described above, given the current job situation, many families struggle to meet their families' basic needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages.

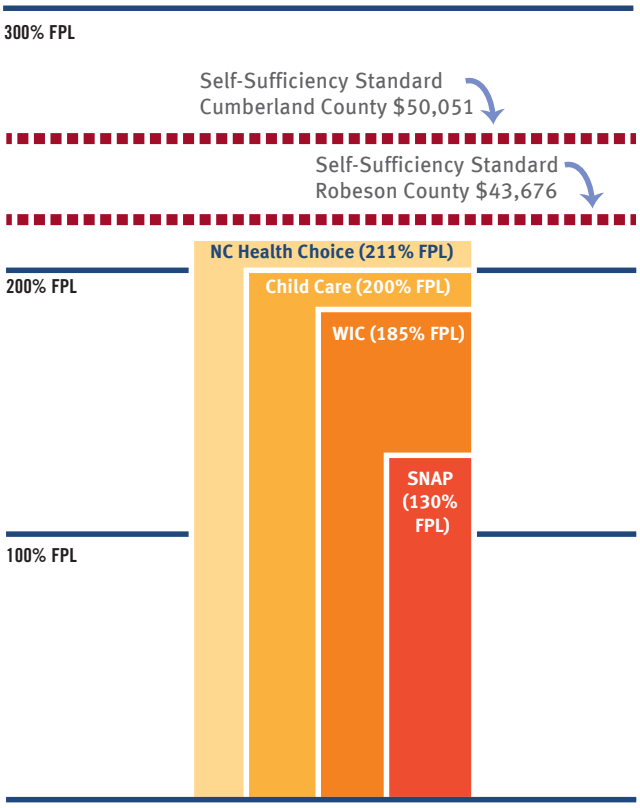
This section models how work supports can reduce a family's expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Work supports include programs such as:

- North Carolina's Child Care Subsidy Program
- Medicaid and North Carolina Health Choice
- Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program) and the Women, Infants, and Children (WIC) Program
- Section 8 vouchers and public housing

While not a work support per se, child support is also modeled as it assists families in meeting basic needs. **Table 5** provides a summary of the work supports, child support, and tax credits modeled in this section. **Figure H** shows the income eligibility levels for the work supports modeled in this section compared to the Self-Sufficiency Standard for the family type and counties modeled in this section–one adult, one preschooler, and one school-age child in Cumberland and Robeson counties.

FIGURE H. Eligibility Levels Compared to the North Carolina Self-Sufficiency Standard
One Adult, One Preschooler, and One School-Age Child: NC 2017



Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2016. The federal poverty guideline (FPG) for a family of three is $20,160 (annual income).

WORK SUPPORTS CAN HELP WORKING FAMILIES ACHIEVE ECONOMIC STABILITY, SO THAT THEY DO NOT NEED TO CHOOSE FROM AMONG THEIR BASIC NEEDS, SUCH AS SCRIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE OR NON-STIMULATING CHILD CARE ENVIRONMENTS.

TABLE 5. Summary of North Carolina's Work Supports, Child Support, and Tax Credits

PROGRAM	BENEFIT	INCOME ELIGIBILITY
WORK SUPPORTS		
CHILD CARE ASSISTANCE (North Carolina Child Care Financial Assistance Program)	Child care costs are reduced to a 10% copay.	Families with children ages 0-5 or special needs children are eligible with incomes up to 200% of the FPG, and families with children ages 6-12 are eligible up to 133% of the FPG.
HOUSING ASSISTANCE (Section 8 Housing Vouchers & Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are below 80% of area median income. However, due to limited funding most new program participants must have income below 30% of area median income (or below the FPG).
MEDICAID	Subsidized health insurance with copays.	Pregnant women whose household income does not exceed 196% FPG, adults with dependent children whose household income does not exceed 44% FPG.
CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) (North Carolina Health Choice)	Health care benefits for children ages 18 and under. Copayments apply based on income	Children in families with income less than 211% FPG may be eligible. Enrollment fees are required in families with income above 159% of FPG
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)	Maximum benefit for a family of three: $511 per month. Maximum benefit for a family of four: $649 per month.	Families must earn gross income less than 130% of the FPG to be eligible and must also meet net income (gross income minus allowable deductions) guidelines.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit is $43 per participant in North Carolina for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPG.
TAX CREDITS		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with: • 1 child = $3,373 per year • 2 children = $5,572 per year • 3+ children = $6,268 per year	Maximum eligibility for families with: • 1 child = $39,296 one parent, $44,836 married • 2 children = $44,648 one parent, $50,188 married • 3+ children = $47,955 one parent, $53,495 married
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	Non-refundable credit for child care costs with maximum of $3,000 for one child and up to $6,000 for two or more children.	No income limit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to $1,000 annual tax credit per child. Benefit is reduced by $50 for every $1,000 over income threshold.	Married filing jointly: up to $110,000. Head of Household: up to $75,000. Refundable portion limited to earnings over $3,000.
NORTH CAROLINA CHILD TAX CREDIT	The credit per child in the lower bracket is $125, for the higher bracket is $100.	Lower bracket: Single parents with income up to $32,000, couples filing jointly up to $40,000. Higher bracket: Single parents with income between $32,000-$80,000, couples with income between $40,000-$100,000.
OTHER		
CHILD SUPPORT	Average payment from non-custodial parents is $197 per month in North Carolina.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2016. The federal poverty guideline (FPG) for a family of three is $20,160 (annual income). See https://aspe.hhs.gov/poverty-guidelines.

HOW DO WORK SUPPORTS AND CHILD SUPPORT REDUCE COSTS?

Our starting point in **Table 6** is the Self-Sufficiency Standard, which is calculated without any assistance, public or private, and then we add work supports. Column #1 shows the Self-Sufficiency Standard costs for one adult, one preschooler, and one school-age child living in Robeson County, without any work supports or child support. Various combinations of child support work supports are shown in the subsequent columns. In columns #2-#6, the work supports and child support modeled are listed in the column headings and monthly costs reduced by these work supports are indicated with bold font and shading in the table.

NO WORK SUPPORTS (COLUMN #1). Note that in **Table 6** tax credits that are available as a refund on annual taxes are shown at the bottom of the table and not included in the wage calculation like in the Self-Sufficiency Standard. This family has monthly child care expenses of $1,095 and monthly housing costs of $642. Without any refundable tax credits or work (or other) supports to reduce costs, this Robeson County family needs $3,640 per month, or $20.68 per hour, to meet the cost of basic needs.

CHILD SUPPORT (COLUMN #2). Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in North Carolina is $197 per month (see column #2).[17] Adding child support reduces the wage needed by this parent to meet basic needs to $3,465 per month, or $19.69 per hour.

CHILD CARE (COLUMN #3). Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. In North Carolina, families must have incomes below 200% of the FPG to be eligible for child care assistance for children with special needs or ages 0-5, and below 133% of the FPG for children ages 6-12.[18] In column #3, child care assistance is modeled, but unfortunately if the family's income is high enough to meet the family's other basic needs, it is too high to qualify for any assistance.

CHILD CARE, FOOD, & MEDICAID (COLUMN #4). For adults transitioning from cash assistance to employment, the typical package of benefits includes child care assistance, food assistance, and Medicaid as modeled in column #4.

- **Child Care.** Child care assistance reduces the family's child care costs to a copayment of 10% of monthly earnings ($176 per month).
- **Food.** SNAP and WIC together reduce food costs from $481 to $218 per month.[19]
- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from $483 per month to zero in column #4.

Altogether, these three work supports reduce the wage required to meet basic needs to $1,757 per month, about half of the full Self-Sufficiency Standard. With the help of these crucial work supports, this Robeson County family making the transition from public assistance would be able to meet the family's basic needs at a starting wage of $9.98 per hour.

CHILD CARE, FOOD, & CHIP (COLUMN #5). After 12 months, the adult would no longer be eligible for transitional Medicaid. However, the children would continue to be eligible under North Carolina's CHIP program, North Carolina Health Choice, with family income up to 211% of the FPG. Column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while keeping the children covered under CHIP.

Assuming the adult obtains health insurance through their employer and pays the employee share of the premium, the health care costs for the family go up to $165 to cover the adult. The additional income needed to cover that expense makes the child care copayment increase, raising child care costs to $211. At this income level, their SNAP benefits decrease as well, pushing up the monthly food bill from $218 up to $325. The minimum monthly wage needed under these circumstances is $2,115 ($12.02 hourly).

CHILD CARE, FOOD, MEDICAID, & HOUSING (COLUMN #6). Housing assistance can have a substantial impact on helping families meet their basic needs. By reducing the cost of housing to 30% of income, through a housing choice voucher or other assistance, housing costs drop from $642 to $606 per month.[20] The addition of housing assistance reduces the income needed to meet basic needs, thereby making the family eligible for SNAP (food stamps) and WIC benefits and lowering food costs to $311 per month. With less income required to meet other needs, the family's childcare copayment drops again to $205.

With this full benefit package, a parent with one preschooler and one school-age child living in Robeson County can meet basic needs with an income of just

TABLE 6. Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage

One Adult, One Preschooler, and One School-Age Child: Robeson County, NC 2017

Each column demonstrates how specific work supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet all of a family's basic needs. Costs that have been reduced by these supports are indicated with bold font in the table.

	#1	#2	#3	#4	#5	#6
	No Work Supports	Child Support	[Child Care]	Child Support, Child Care, SNAP/ WIC* & Transitional Medicaid	Child Support, Child Care, SNAP/ WIC* & CHIP	Child Support, Housing, Child Care, SNAP/ WIC*, & CHIP
MONTHLY EXPENSES:						
Housing	$642	$642	$642	$642	$642	**$606**
Child Care	$1,095	$1,095	$1,095	**$176**	**$211**	**$205**
Food	$481	$481	$481	**$218**	**$325**	**$311**
Transportation	$244	$244	$244	$244	$244	$244
Health Care	$483	$483	$483	**$0**	**$165**	**$165**
Miscellaneous (clothing & household expenses)	$294	$294	$294	$294	$294	$294
Taxes	$621	$617	$621	$183	$266	$250
TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)	**$3,861**	**$3,857**	**$3,861**	**$1,757**	**$2,147**	**$2,075**
ADDITIONAL MONTHLY RESOURCES:						
Earned Income Tax Credit (-)	**	**	**	**	**	**
Child Care Tax Credit (-)	($100)	($105)	($100)	$0	($32)	($26)
Child Tax Credit (-)	($122)	($90)	($122)	$0	$0	$0
Child Support		($197)				
TOTAL ADDITIONAL MONTHLY RESOURCES	**($222)**	**($392)**	**($222)**	**$0**	**($32)**	**($26)**
SELF SUFFICIENCY WAGE: (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)						
Hourly	$20.68	$19.69	$20.68	$9.98	$12.02	$11.64
Monthly	$3,640	$3,465	$3,640	$1,757	$2,115	$2,049
Annual	$43,676	$41,578	$43,675	$21,085	$25,378	$24,592
ANNUAL REFUNDABLE TAX CREDITS:**						
Total Federal EITC	$280	$722	$280	$5,038	$4,134	$4,299
Total *Proposed* State EITC (15%)	$42	$108	$42	$756	$620	$645
Total Federal CTC	$541	$916	$541	$2,000	$2,000	$2,000

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in North Carolina. Assumes average monthly value of WIC benefit $47 (FY 2015). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

** The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as an annual tax credit. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is included as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only part of the monthly budget and does not appear in the bottom shaded rows of the table. In the Standard, state tax credits are calculated with state taxes in the 'taxes' row but is shown separately in the modeling table for illustration purposes.

$2,049 per month. ***Note however that very few families receive all of these benefits.*** Although analyzed in this section, this modeling should not imply that all households with inadequate income receive these work supports or child support. Unfortunately, these supports are not available or accessible to all who need them due to eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge or legal enforcement, or the perceived stigma of receiving assistance. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families move towards economic self-sufficiency.

REFUNDABLE TAX CREDITS. The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in the modeling table and figure, the refundable federal Earned Income Tax Credit (EITC) and the "additional" refundable portion of the Child Tax Credit (CTC) are shown as received annually. However, the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund. Therefore, it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling section.

The tax credits are calculated this way in the modeling table and figure in order to be as realistic as possible. Until 2010, a family could receive part of their EITC on a monthly basis (called Advance EITC), but many workers preferred to receive it annually as a lump sum. In fact, nearly all families received the EITC as a single payment the following year when they filed their tax returns.[21] Many families use the EITC as "forced savings" to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.[22] Therefore, in the modeling section, the total amounts of the refundable federal and state EITC the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full time, for the whole year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) taxes owed shown monthly, while the "additional" refundable portion of the CTC is shown as a lump sum received annually in the shaded rows at the bottom of the modeling table.

The amounts vary significantly, depending upon income. When costs are shown without work supports in column #1, the family's income is high enough that they qualify for about $850 in refundable tax credits. In column #6, in which the full work support package is modeled, the parent is eligible for over $7,000 in annual refundable tax credits.

HOW DO WORK SUPPORTS INCREASE WAGE ADEQUACY?

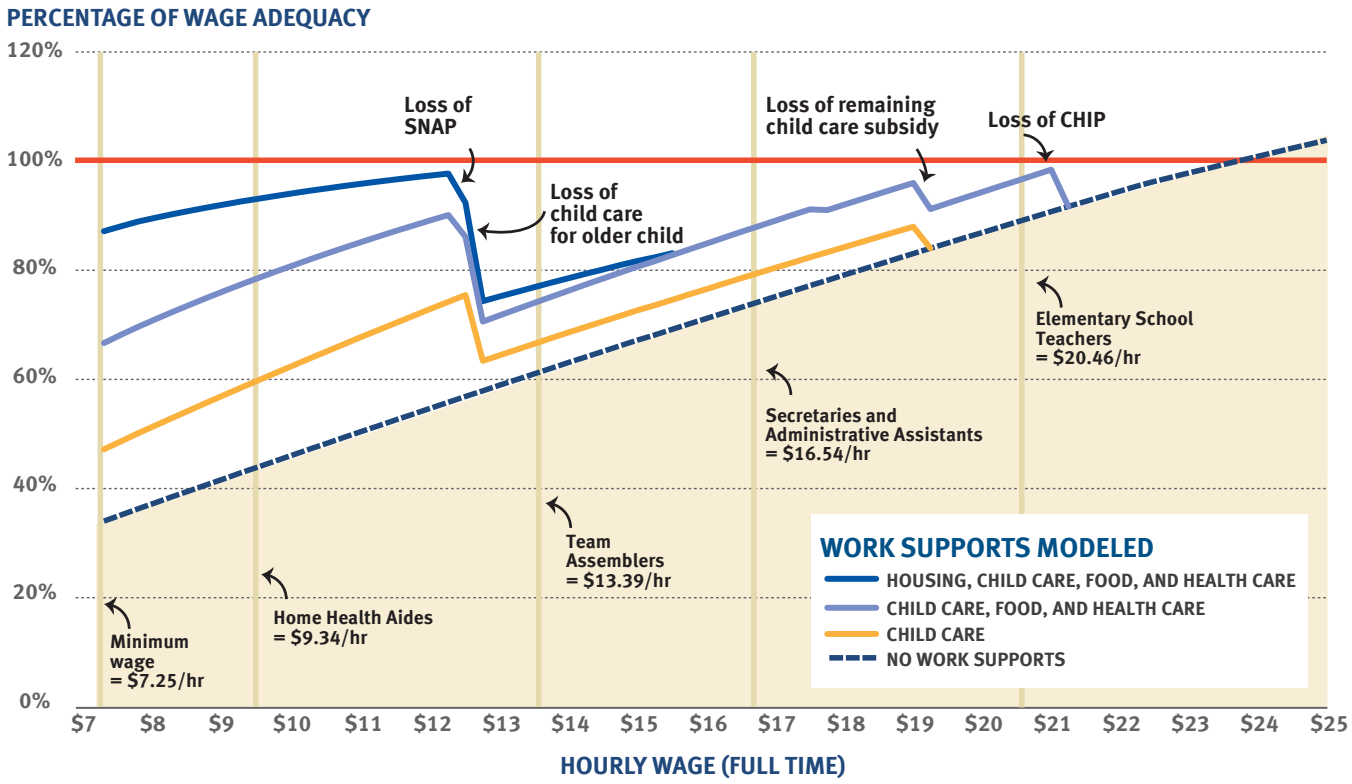
Table 6 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure I** starts with specific wages and asks: "How adequate are these wages in meeting a family's needs, with and without various combinations of work supports?"

Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family's basic needs; if it is below 100%, it is only adequate to cover that percentage of the family's basic needs. For example, if wage adequacy is at 60%, then the wage (along with any work supports) only covers 60% of the cost of meeting that family's basic needs.

Modeling the same family type as in **Table 6** (one parent with one preschooler and one school-age child) but in Cumberland County, **Figure I** shows the impact of work supports on wage adequacy as the parent's income

MANY FAMILIES USE THE EARNED INCOME TAX CREDIT AS "FORCED SAVINGS" TO PAY FOR LARGER ITEMS THAT ARE IMPORTANT FAMILY NEEDS, SUCH AS PAYING THE SECURITY DEPOSIT FOR HOUSING, BUYING A CAR, OR SETTLING DEBTS.

FIGURE I. Impact of Work Supports on Wage Adequacy
One Adult, One Preschooler, and One School-Age Child: Cumberland County, NC 2017



Source: U.S. Department of Labor, "May 2015 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, http://www.bls.gov/oes/data.htm (accessed August 17, 2016). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

increases, starting with the minimum wage. The dashed line provides the baseline, showing the adequacy of various wages without *any* work supports. Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. In addition to examining wage adequacy results at the minimum wage level, **Figure I** highlights the adequacy results at the median wage level of four common occupations.

Appendix C: Modeling the Impact of Work Supports on Wage Adequacy shows the impact of work supports on wage adequacy in a full table format, including detail of the impact on specific monthly expenses.

MINIMUM WAGE. With the North Carolina minimum wage of $7.25 per hour, a Cumberland County parent with two children working full time earns about a third (only 34%) of the income needed to meet the family's basic needs if they are not receiving any work supports (see the dashed line in **Figure I**).[23]

However, if the parent receives help from North Carolina's child care subsidy program (the first solid line from the bottom in **Figure I**), the monthly cost of child care decreases from $1,173 to $128, and wage adequacy increases to 48%—a substantial increase but still covering less than half of the full monthly expenses. If the family also receives assistance with food (SNAP and WIC) and health care, the cost of food decreases to $81 per month and the cost of health insurance to $165 per month. Combined, assistance with child care, food and health care increases wage adequacy to 68% (shown in the second solid line from the top in **Figure**

I). With the addition of housing assistance to the other work supports, housing costs are reduced to 30% of the family's income and wage adequacy reaches 89% (top solid line in **Figure I**).

HOME HEALTH AIDES. If this parent's wage was $9.34 per hour, which is the median hourly wage for home health aides, they would earn enough to cover 44% of their family's basic needs without any assistance. Receiving assistance with child care costs increases the wage adequacy to 60%. The further addition of food assistance and CHIP health coverage increases the wage adequacy to 79% and if they also receives housing assistance, wage adequacy reaches 95%.

TEAM ASSEMBLERS. If this parent's wage was $13.39 per hour, the median hourly wage of team assemblers, wage adequacy would be 61% without any assistance. With the addition of child care assistance, wage adequacy rises to 67%. The family is no longer eligible for SNAP but if the family receives WIC food assistance and CHIP health coverage for the children, wage adequacy increases to 74%. If the family also receives housing assistance to reduce housing costs, wage adequacy increases to 77%.

SECRETARIES AND ADMINISTRATIVE ASSISTANTS. The median wage of nursing assistants, $16.54 per hour, is such that this single parent would be able to meet 74% of the income needs of their family without any assistance. Receiving assistance with the preschooler's child care costs increases the wage adequacy to 79%. The further addition of food assistance (WIC) and CHIP health coverage increases the wage adequacy to 88%. At this income level, housing does not consume more than 30% of their income, so a housing voucher is not applied.

ELEMENTARY SCHOOL TEACHERS. At the median wage of elementary school teachers, which is $20.46 per hour, this single parent would be able to cover 89% of their family's basic needs without any work supports. Unfortunately at this income level, their income is above eligibility caps, so they receives no child care or food assistance, but their children are still eligible for coverage under CHIP, increasing their wage adequacy to 97%. At this income level, housing does not consume more than 30% of their income, so a housing voucher is not applied.

Note that at about $12.50 per hour, this family experiences a "cliff" effect. That is, when the worker's wage increases to just above this amount, the family is no longer eligible for SNAP and loses a large portion of the child care assistance (the household income exceeds the eligibility threshold for the school-age child), and this results in a substantial drop in the wage adequacy of around 20 percentage points. This is particularly noticeable in the case of team assemblers, who have a substantially lower wage adequacy rate than home health aides despite their higher wages due to a lack of eligibility for SNAP and child care assistance for both children.

CLOSING THE WAGE GAP: RAISE INCOMES

For families whose earnings are below 100% wage adequacy, work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance. Fully closing North Carolina's wage gap will require public policies that increase the skills of low-wage workers, recognize the importance of asset building, and make work pay to cover basic needs.

INCREASE SKILLS

POST-SECONDARY EDUCATION/TRAINING. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.[24] As shown in **Figure J,** the median earnings of male and female workers in North Carolina increase as education levels increase.[25] While increased education is important for both men and women, the gender wage gap at every level continues to present additional challenges for women workers. In North Carolina, women at each educational level earn about the same, sometimes a little more, sometimes a little less, than the average for men at the next lower level of education. For example, women with a bachelor's degree in North Carolina earn about what the average man does with just an associate's degree.

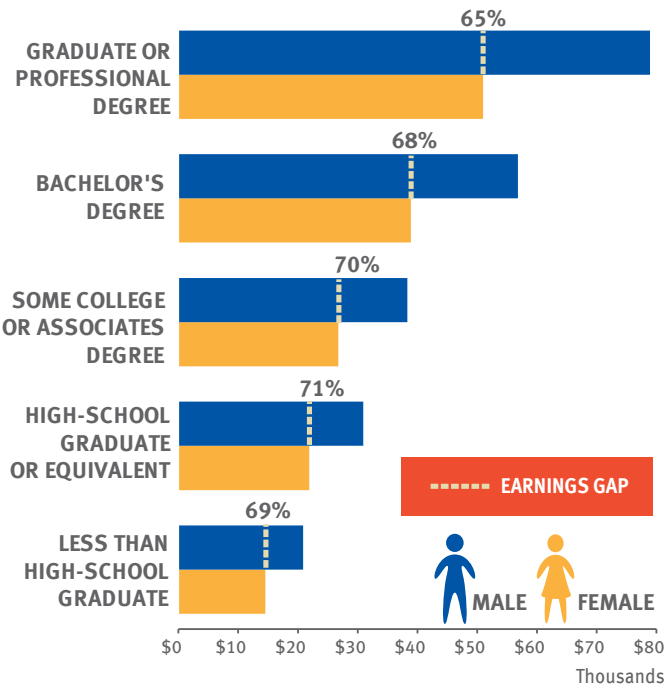
BASIC ADULT EDUCATION. For many workers with inadequate education, language difficulties, or insufficient job skills or experience, basic adult education programs are an essential first step. Particularly effective are high quality programs that teach basic skills and job skills together in a work-related context.

NONTRADITIONAL OCCUPATIONS. Many occupations that are "nontraditional" for women, such as in manufacturing, health care, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, increased demand for workers in the "green economy" is anticipated and investing in nontraditional training programs for women will broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.

INCUMBENT WORKER TRAINING. For low-wage workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving employees an opportunity to become self-sufficient. Retraining and training current employees is a "win-win" (for both employer and employee) strategy in many industries, particularly those which rely on skills and technology unique to a given company or industry subset.

TARGETED JOBS/SECTOR STRATEGIES. Aligning training and postsecondary education programs with the workforce needs of the local labor market increases the potential income of low-wage workers and helps communities strengthen their local economies by responding to businesses' specific labor needs. Targeting job training programs towards occupations with both high growth projections and self-sufficient wages is one way to respond to workforce needs.

FIGURE J. Impact of Education on Median Earnings by Gender, North Carolina 2016



Source: U.S. Census Bureau, American Factfinder, 2014 American Community Survey, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," Detailed Tables, http://factfinder.census.gov/ (accessed August 17, 2016). U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index," South Region All Items, 1982-1984=100-CUUR-0400SA0," http://data.bls.gov/ (accessed August 17, 2016).

COUNSELING AND COORDINATED TARGETED SERVICES. Helping low-wage workers balance work, family, and financial responsibilities requires provision of a wide range of services that meet specific clients' particular needs, including career counseling to find the occupations that best fit workers' skills and needs as well as linkage to income and in-kind work supports such as child care, food, transportation, and health care assistance. Online tools that help workers determine eligibility for work supports and subsidies, as well as determine available jobs and occupations paying self-sufficiency wages can enhance career counseling services.

INCREASE ASSETS

INDIVIDUAL DEVELOPMENT ACCOUNTS. A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings Funds (see "Beyond Self-Sufficiency" section of this report), Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity and managed by community-based organizations. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

SELF-EMPLOYMENT

Some individuals may choose to become entrepreneurs and start their own business as an alternative strategy to increased education and training, or to supplement other approaches. This is a viable opportunity for some, and small businesses help support and grow the economic base of local communities.[26] However, failure rates are extremely high, with half of businesses no longer in operation after five years.[27] Most businesses are launched via the owners' or relatives' personal financial resources, so low-income individuals may have difficulty accessing capital to start their business, particularly if they have poor credit.[28] Median income for individuals in North Carolina employed at their own incorporated firms was $42,052. For individuals employed at their own unincorporated firms, it was $21,347.[29]

RAISE WAGES

As demonstrated in this report, in many cases even two adults working full time must each earn well beyond a minimum wage to meet their family's basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.

MINIMUM WAGE. One method to increase salaries of low-wage workers is to increase and index the minimum wage, thus providing a floor under wages for all workers, and insuring that the minimum wage will continue to keep pace with inflation.

While the federal minimum wage has remained at $7.25 an hour since 2009, 29 states have passed higher minimum wages, with ten indexing them as well.[30] In 2017, Washington DC has the highest minimum wage at $11.50 per hour, followed by Massachusetts and Washinton State at $11 per hour.[31] Twenty-one states have enacted legislation that will lead to higher wages in the future.[32]

Local minimum wages are even higher, with New York City, NY, Seattle, WA, and San Francisco, CA, having adopted the highest to date. In 2018 the minimum wage will reach $15 per hour in New York City and San Francisco, and thereafter will be indexed. In Seattle the minimum wage will reach $15 per hour in 2018 for workers of large employers but not until 2021 for all workers, and will be indexed thereafter. The District of Columbia's minimum wage will reach $15 per hour in 2020.[33]

BENEFITS. An increasingly important source of resources for workers are employer-provided benefits, including health insurance, paid sick leave, paid holidays, and paid family leave.

PAY EQUITY AND ANTI-DISCRIMINATION LAWS. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupants.[34] Women and people of color may face artificial barriers to fair hiring, fair wages, and equal benefits and promotion opportunities—barriers not addressed by tax credits or training and education strategies. It is important to recognize that not all barriers to self-sufficiency lie in the individuals or families seeking self-sufficiency, but that some are gender- or race-based structural constraints and discrimination.

PART 3 —
BEYOND SELF-SUFFICIENCY

HOW IS THE STANDARD USED?

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to create and analyze policy, and to help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others are using the Standard. Below are some examples of ways that the Standard is being used.

POLICY ANALYSIS

The Self-Sufficiency Standard is used as a tool to analyze the impact of current and proposed policy changes. The Standard can be used to evaluate the impact of a variety of work supports (such as SNAP/Food Stamp Program or Medicaid) or policy options (such as changes in child care co-payments, tax reform, or tax credits) on family budgets.

- The Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility. In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its report *Housing Colorado: The Challenge for a Growing State*.
- In Pennsylvania, the Standard was used to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages. Additionally, analysis using the Standard showing the impact of increased child care co-payments on low-income working parents' budgets was instrumental in preventing the proposed increases.

COUNSELING TOOL

The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient. Counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Clients are empowered with information that allows them to develop and test out their own strategies for achieving self-sufficient incomes.

- In Washington State, the online Self-Sufficiency Calculator is used by workforce councils across the state as a counseling tool (www.thecalculator.org).
- Counselors in a variety of agencies such as homeless shelters, transitional housing, and substance abuse counseling centers, have used the Standard-based Snohomish Self-Sufficiency Matrix, or adaptations of this tool. It includes 25 dimensions that measure client progress from "striving/in crisis" to "thriving", and is available at www.snohomishcountywa.gov/DocumentCenter/View/7130.

EVALUATION TOOL

The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation proposals. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants and more efficient use of limited foundation and government funding.

- The United Way of the Bay Area and Y&H Soda Foundation are evaluating the success of their grantees by how effectively they are able to move families toward self-sufficiency, as defined by the Self-Sufficiency Standard. These foundations understand that to be effective, job training and direct service programs need to know the actual costs that clients are facing, information that is provided by the Standard.
- The San Diego Women's Foundation focused their 2013-2014 grant cycle on proposals that would help families move to self-sufficiency. They defined their target population as families with incomes higher than the Federal Poverty Level but lower than the Self-Sufficiency Standard for San Diego.

BENCHMARK FOR WAGE STANDARDS

The Self-Sufficiency Standard has been used as a guideline for wage setting. By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards. The Standard has been used in California, Connecticut, Hawaii, Illinois, New York, New Jersey, Nebraska, Oregon, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

- In New York City, the Real Living Wage NYC campaign has used the Standard for NYC to make a case for their target of a $20 per hour "living wage."

To download the full report and data for all 700+ family types visit www.selfsufficiencystandard.org/north-carolina

United Way
United Way of North Carolina

HOW IS THE STANDARD USED?

- The Standard was cited in research and testimony in the successful campaign to raise the minimum wage in Seattle to $15/hour (over several years, depending on establishment size), in support of the SeaTac (Washington) living wage ordinance (raising wages to $15/hour for covered employees), and in support of the 2016 initiative to raise the statewide Washington State minimum wage to $13.50/hour (by 2020, indexed thereafter).
- The Standard was used to design the unique Oregon statewide three-tiered minimum wage schedule, which raises the minimum wage (in steps, and then indexed) to three different levels, depending on the cost of living in the three areas in Oregon.

TARGETED ALLOCATION OF RESOURCES

The Self-Sufficiency Standard has been used to target job training resources on education/training that leads to self-sufficiency waged jobs. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through analysis it is possible to determine the jobs and sectors on which to target training and education resources, including training for occupations that are nontraditional for women and people of color.

- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals seeking education, training, or employment. Connecticut's Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony.
- In California's Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided $140,000 to the community college system to explore how to strengthen preparation for these jobs.

POVERTY AND ECONOMIC INEQUALITY RESEARCH

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

- Rise Together Bay Area and Insight Center for Community Economic Development's report *Promoting Family Economic Security in the San Francisco Bay Area* Region included the Standard as a key benchmark in its economic models.
- In several states, the Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Standard, as well as by characteristics such as race, ethnicity, gender, family type, education, occupation, and employment. These demographic reports have been published by the Center for Women's Welfare for eight states, and the most recent of these reports demonstrates the impact of the Great Recession as measured by the Standard.

COMMUNITY INDICATOR

Community indicators and scorecards help communities to examine the well-being of residents. The Self-Sufficiency Standard provides communities with an indicator of the cost of living at a basic needs level and, in some communities, we have measured how many households are living below the Standard. These are also excellent educational tools for the public and government officials.

- The Dave and Lucille Packard Foundation includes the Self-Sufficiency Standard in Kidsdata.org, a database tool providing access to information about the health and well-being of children across California.
- The increase or decrease in the number of families living below the Self-Sufficiency Standard is included as an indicator of economic well-being in the Erie Vital Signs Dashboard.

THE STANDARD IN PRACTICE

For more descriptions of the ways organizations apply the Self-Sufficiency Standard in their work and links to examples, please visit www.selfsufficiencystandard.org/standard-practice.

United Way
United Way of North Carolina

SAVING FOR EMERGENCIES

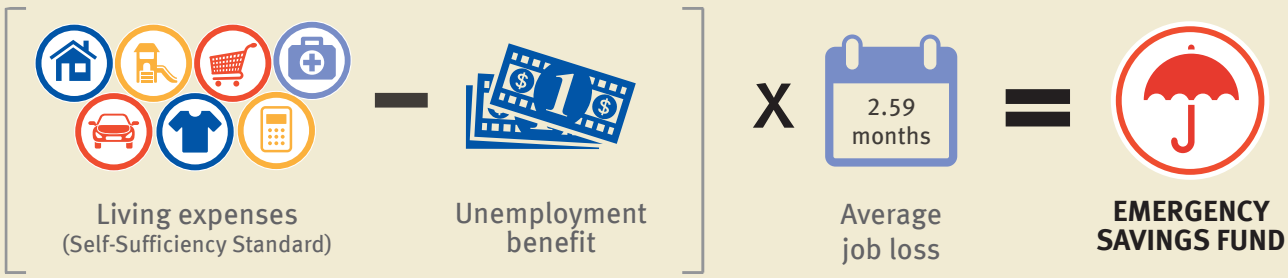
The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building Economic Security Pathway(s). This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across North Carolina and by family type. The previous sections of this report define the first of these, the cost of basic needs while the third element, asset-building, is discussed in the companion report, *On the Road to Economic Security: Exploring Economic Security Pathways for North Carolina*.

Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises, and are an essential element for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, that of job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance), for the length of time of the emergency. The estimates use the median amount of time out of work (about two and a half months in North Carolina), and the median tenure in current employment in North Carolina (five years). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 7** illustrates the emergency savings amounts for Burke and Wake counties for three different family types.

- A single adult needs to earn $1,509 per month working full time to be able to meet basic needs in Burke County. The single adult needs to earn an additional $29 per month to meet the emergency savings goal of having enough savings to meet basic living costs, allowing for the receipt of unemployment insurance, in the case of job loss. In Wake County a single adult needs to earn a minimum of $2,107 per month to be self-sufficient and earn an additional $40 per month to meet the emergency savings goal.
- One adult caring for a preschool-age child needs to earn $2,527 per month in Burke County or $4,050 per month in Wake County to be self-sufficient. Maintaining economic security for this family type requires earning an additional $70 per month in Burke County and an additional $112 per month in Wake County. In these counties, the overall emergency savings goal over four years is $4,182 in Burke County and $6,697 in Wake County.
- For families with two adults, a preschooler, and a school-age child, as it is assumed that only one adult is out of work at a given time, the emergency savings goal needs to cover only half of the family's total living expenses for two and a half months. Therefore, the monthly contribution to the savings account is less for the two-parent household with one preschooler and one school-age child than the one-adult household with one child. In Burke County this household needs an additional $51 per month in total earnings and in Wake County the adults need an additional $63 per month in earnings in order to save for a spell of unemployment. Because the Self-Sufficiency Wage is higher in Wake County, the unemployment benefit is larger than Burke County.

HOW IS THE EMERGENCY SAVINGS FUND CALCULATED?



Note that the Emergency Savings Fund assumes adults receive unemployment insurance if a job loss occurs. Without unemployment insurance, the adults would need to save over twice as much per month.

Once a family has secured income at the Self-Sufficiency Standard level and instituted their Emergency Savings Fund, the road to long-term economic security will be different for each.

- For some, this might be additional savings to meet immediate costs (such as a car breakdown) or paying off debts might be the most important goal.
- For others, investing in additional education or skill training to achieve higher wages and increased economic security, or saving for retirement may be the first priority.
- For still others, income beyond that needed for the essentials may be devoted to securing alternative housing, enabling the family to move, thus leaving an abusive partner or a problematic living situation.

The companion report, *On the Road to Economic Security,* considers three key pathways that adults can take to move closer to long-term economic security (1) postsecondary education, (2) improved housing and/or homeownership, and (3) savings for retirement. To download *On the Road to Economic Security,* visit www.self-sufficiencystandard.org/north-carolina.

TABLE 7. The Self-Sufficiency Standard and Emergency Savings for Select Family Types
Burke and Wake Counties, NC 2017

	BURKE COUNTY			WAKE COUNTY		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
MONTHLY EXPENSES						
Housing	$483	$642	$642	$886	$1,022	$1,022
Child Care	$0	$587	$1,095	$0	$954	$1,751
Food	$210	$319	$661	$263	$399	$828
Transportation	$237	$243	$465	$241	$247	$470
Health Care	$165	$463	$539	$153	$418	$494
Miscellaneous (clothing & household expenses)	$110	$225	$340	$154	$304	$456
Taxes & Tax Credits	$243	$125	$258	$409	$706	$949
SELF-SUFFICIENCY WAGE						
Monthly	$1,509	$2,527	$3,849	$2,107	$4,050	$5,971
EMERGENCY SAVINGS FUND						
Living expenses (2.59 months)*	$3,311	$6,274	$4,695	$4,437	$8,732	$6,562
Tax on additional earnings	$413	$1,188	$872	$675	$1,902	$1,066
Subtotal	$3,724	$7,462	$5,567	$5,111	$10,634	$7,628
Unemployment Insurance Benefit	-$1,959	-$3,280	-$2,498	-$2,735	-$3,938	-$3,875
Total Savings	$1,764	$4,182	$3,068	$2,376	$6,697	$3,753
Additional Monthly Earnings (Assumes interest accrued)	$29	$70	$51	$40	$112	$63

* Living expenses for two adults assumes half of overall living expenses, assuming only one adult will be unemployed at a time.

FOR ALL FAMILIES, HAVING SAVINGS TO MEET UNEXPECTED EMERGENCIES IS AN IMPORTANT STEP TOWARDS ECONOMIC SECURITY

CONCLUSION

While the unemployment rate in North Carolina has returned to levels prior to the Great Recession, long-term economic prosperity will require responsible action at the state and community level that puts all North Carolina families on the path to self-sufficiency. *The Self-Sufficiency Standard for North Carolina 2017* defines the income needed to realistically support a family without public or private assistance in North Carolina. For most workers, the Self-Sufficiency Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families' basic needs. A strong economy means good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

Although the Self-Sufficiency Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for North Carolina families. For workers with wages below the Self-Sufficiency Standard, public subsidies for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce. By utilizing the Self-Sufficiency Standard, North Carolina has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

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

FOR MORE INFORMATION ABOUT THE STANDARD

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

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at pearce@uw.edu or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264, or visit www.selfsufficiencystandard.org.

For more information on *The Self-Sufficiency Standard for North Carolina 2017*, this publication or the Standard wage tables for North Carolina counties, or to find out more about the programs at United Way of North Carolina, contact (803) 929-1000, or visit www.uwasc.org.

ENDNOTES

1. Jared Bernstein, Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries), (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).

2. There are two versions of the official poverty measure. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household, and by age for one- and two-adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the "federal poverty guidelines" or the "federal poverty level" (FPG/FPL). The FPG is calculated by the U.S. Department of Health and Human Services in late January and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPG only varies by family size, regardless of composition; the 2016 FPL for a family of three is $20,160. The Standard generally references the FPG in this report. For more information about the federal poverty measurements, see http://aspe.hhs.gov/poverty/

3. Carmen DeNavas-Walt, Bernadette Proctor, and Jessica C. Smith, "Income, Poverty, and Health Insurance Coverage in the U.S.: 2012," U.S. Census Bureau, Current Population Reports, Series P60-245, Washington, D.C. (U.S. Government Printing Office), http://www.census.gov/prod/2013pubs/p60-245.pdf (accessed June 24, 2014).

4. According to the U.S. Bureau of Labor Statistics, both parents were employed in 60% of two-parent families with children in 2014. Likewise, 69% of single mothers and 82% of single fathers were employed in 2014. Although about 75% of employed women with children under 18 years of age worked full time in 2014, working part time is clearly the desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Department of Labor, Bureau of Labor Statistics, "Employment Characteristics of Families in 2014," Economic News Releases, Employment and Unemployment, http://www.bls.gov/news.release/pdf/famee.pdf (accessed December 2, 2015).

5. North Carolina's minimum wage is $7.25 per hour. U.S. Department of Labor, Wage and Hour Division. "Minimum Wage Laws in the States - July 1, 2016" http://www.dol.gov/whd/ minwage/america.htm (accessed July 28, 2016).

6. In 2014 the average consumer expenditure on food was $6,759 per year or 12.6% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2014," http://www.bls.gov/news.release/cesan.nr0.htm (accessed December 1, 2015).

7. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey (MEPS), which is 23.5% of the premium for family coverage and 30.3% of the premium for individual coverage in North Carolina. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.3 and II.D.3: Percent of total premiums contributed by employees enrolled in single (family) coverage at private-sector establishments that offer health insurance by firm size and State: North Carolina 2014," Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2014&tableSeries=2&tableSubSeries=&searchText=&searchMethod=1&Action=Search (accessed April 19, 2016).

8. The second lowest cost Silver plan for a family with two adults (age 30) living in Forsyth County and earning $57,889 annually with one year old and 4 year old is $375 per month after estimated tax credits. U.S. Centers for Medicare & Medicaid Services, "2016 Health Insurance Plans and Prices" https://www.healthcare.gov/see-plans/ (accessed July 6, 2016).

9. The Self-Sufficiency Wage for each of these places has been updated to current dollars using the Consumer Price Index for the appropriate regions. U.S. Department of Labor, Bureau of Labor Statistics, "All Items, 1982-84=100 - CUURA101SA0," Consumer Price Index, http://data.bls.gov/cgi-bin/surveymost?cu (accessed July 7, 2016).

10. U.S. Department of Labor, Bureau of Labor Statistics, "South Region All Items, 1982-84=100 - CUURA101SA0," Consumer Price Index, http://data.bls.gov/cgi-bin/surveymost?cu (accessed July 7, 2016)

11. Workforce Innovation and Opportunity Act, HR 803, 113th Congress, 2nd Session, 2014, https://www.congress.gov/113/bills/hr803/BILLS-113hr803enr.pdf (accessed July 28, 2016).

12. Employment and Training Administration, Workforce Innovation and Opportunity Act (WIOA) 2014; Lower Living Standard Income Level (LLSIL), 81 Federal Register 16217 (July 28, 2016), pp 16217-16223, https://federalregister.gov/a/2016-06764 (accessed July 28, 2016).

13. U.S. Department of Housing and Urban Development, "FY 2016 Income Limits Summary, Franklin County," Data Sets, Income Limits, FY 2016 Income Limits Documentation System, https://www.huduser.gov/portal/datasets/il/il2016/2016summary.odn (accessed July 7, 2016).

14. Although these income limits are based on 80%, 50%, and 30% of the median income, the final income limit benchmarks are calculated after various adjustments are accounted for, such as high or low housing cost adjustments. Therefore the final income limits are not necessarily an exact percent of the original median income. Additionally, if 30% of median income is less than the Federal Poverty Guidelines, then the low income limit is set at the Federal Poverty Guidelines. Most housing assistance is limited to the "Very Low Income" category, and in some instances to the "Extremely Low Income" category. U.S. Department of Housing and Urban Development, "FY 2016 Income Limits Summary, Franklin County," Data Sets, Income Limits, FY 2016 Income Limits Documentation System, https://www.huduser.gov/portal/datasets/il/il2016/2016summary.odn (accessed July 7, 2016).

15. Median wages of North Carolina's top occupations come from the Bureau of Labor Statistics Occupational Employment Statistics survey and are updated for inflation using the Employment Cost Index. U.S. Department of Labor, Bureau of Labor Statistics, "May 2015 Occupational Employment and Wage Estimates: North Carolina," Occupational Employment Statistics, http://www.bls.gov/oes/data.htm (accessed June 3, 2016). U.S. Department of Labor, Bureau of Labor Statistics, "Wages and salaries for all civilian workers in all industries and occupations, Index," Employment Cost Index, http://data.bls.gov/cgi-bin/srgate (accessed October 7, 2016).

16. National Employment Law Project, "The Low-Wage Recovery: Industry Employment and Wages Four Years into the Recovery," Data Brief, April 2014, p. 1, http://www.nelp.org/page/-/Reports/Low-Wage-Recovery-Industry-Employment-Wages-2014-Report.pdf?nocdn=1 (accessed June 11, 2014).

17. U.S. Department of Health and Human Services, Administration for Children & Families, Office of Child Support Enforcement, "FY 2015 Annual statistical report to Congress," Tables 4, 14, 15 and 75, http://www.acf.hhs.gov/programs/css/resource/fy-2015-preliminary-report (accessed May 21, 2016). Data has been inflated using the Bureau of Labor Statistics Consumer Price Index. U.S. Department of Labor, Bureau of Labor Statistics, "South Region All Items, 1982-84=100 - CUURA101SA0," Consumer Price Index, http://data.bls.gov/cgi-bin/surveymost?cu (accessed May 21, 2016).

18. North Carolina Health and Human Services, Division of Child Development and Early Education, Parents, Financial Assistance, "Do I Qualify?," http://ncchildcare.nc.gov/parents/pr_sn2_diq.asp (accessed August 9, 2016).

19. U.S. Department of Agriculture, Food and Nutrition Service, Supplemental Nutrition Assistance Program, "Eligibility," http://www.fns.usda.gov/snap/applicant_recipients/eligibility.htm (accessed June 8, 2014). U.S. Department of Agriculture, Food and Nutrition Service, "WIC Income Eligibility Guidelines 2016-2017," http://www.fns.usda.gov/wic/wic-income-eligibility-guidelines (accessed July 13, 2016).

20. U.S. Department of Housing and Urban Development, "Housing Choice Vouchers Fact Sheet," Topic Areas, Housing Choice Voucher Program Section 8, http://portal.hud.gov/portal/page/portal/HUD/topics/housing_choice_voucher_program_section_8 (accessed June 10, 2014).

21. Some workers may have been unaware of the advance payment option, and others may have had employers who did not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Jennifer Romich and Thomas Weisner, "How Families View and Use the EITC: The Case for Lump-Sum Delivery," National Tax Journal, 53(4) (part 2) (2000): 1107-1134.

22. Ibid.

23. North Carolina's minimum wage is $7.25 per hour. U.S. Department of Labor, Wage and Hour Division. "Minimum Wage Laws in the States - July 1, 2016" http://www.dol.gov/whd/ minwage/america.htm (accessed July 28, 2016).

24. Harry Holzer & Robert Lerman, "America's Forgotten Middle Skill Jobs: Education and Training Requirements in the Next Decade and Beyond," The Workforce Alliance (2007), http://www.urban.org/UploadedPDF/411633_forgottenjobs.pdf (accessed April 22, 2009).

25. U.S. Census Bureau, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," 2014 American Community Survey 5-Year Estimates, Detailed Tables, http://factfinder.census.gov/ (accessed May 26, 2016).

26. Kahliah Laney, Jonathan Bowles, and Tom Hilliard. "Launching Low-Income Entrepreneurs." Center for an Urban Future, April 2013. https://nycfuture.org/research/publications/launching-low-income-entrepreneurs (accessed July 1, 2015).

27. U.S. Small Business Administration, Office of Advocacy, "Frequently Asked Questions." https://www.sba.gov/advocacy/frequently-asked-questions-about-small-business (accessed July 1, 2015).

28. U.S. Small Business Administration, Office of Advocacy, "Frequently Asked Questions about Small Business Finance." https://www.sba.gov/category/advocacy-navigation-structure/frequently-asked-questions-about-small-business-finance (accessed July 1, 2015).

29. U.S. Small Business Administration, Office of Advocacy, "Small Business Profile: North Carolina." https://www.sba.gov/sites/default/files/advocacy/NC.pdf (accessed July 1, 2016).

30. National Conference of State Legislatures, "State Minimum Wages: 2017 Minimum Wage by State," http://www.ncsl.org/research/labor-and-employment/state-minimum-wage-chart.aspx (accessed January 13, 2017).

31. Ibid.

32. Ibid.

33. Seattle's minimum wage will reach at least $15 for all workers by 2021 ($16.49 for those who reach $15 earlier), and in 2025 the minimum wage will be $18.13 across the board and will be indexed thereafter. City of Seattle, Office of the Mayor, "$15 Minimum Wage," http://murray.seattle.gov/minimumwage/#charts (accessed March 11, 2015). City and County of San Francisco, Office of Labor Standards Enforcement, "Minimum Wage Ordinance (MWO)," http://sfgsa.org/index.aspx?page=411 (accessed March 11, 2015).

34. For more information on pay equity see the National Committee on Pay Equity at http://www.pay-equity.org.

APPENDIX A — METHODOLOGY, ASSUMPTIONS, & SOURCES

METHODOLOGY AND DATA SOURCES FOR THE NORTH CAROLINA STANDARD

This appendix explains the methodology, assumptions, and sources used to calculate the Standard. We begin with a discussion of our general approach, followed by the specifics of how each cost is calculated, ending with a list of data sources. Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Self-Sufficiency Standard are:

- Collected or calculated using standardized or equivalent methodology nationwide
- Obtained from scholarly or credible sources such as the U.S. Census Bureau
- Updated regularly
- Geographically and age-specific, as appropriate

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

The Self-Sufficiency Standard assumes adult household members work full time and therefore includes all major costs associated with employment for every adult household member (i.e., taxes, transportation, and child care for families with young children). The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults plus the number *and* age of children in a family. The four ages of children in the Standard are: (1) infants—0 to 2 years old (meaning 0 through 35 months), (2) preschoolers—3 to 5 years old, (3) school-age children—6 to 12 years old, and (4) teenagers—13 to 18 years old.

The 2017 edition of the New Carolina Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.[1]

All adults in one- and two-adult households are working full time. For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.[2] The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs such as food, housing, health care, and miscellaneous).

The cost components of *The Self-Sufficiency Standard for North Carolina 2017* and the assumptions included in the calculations are described below.

HOUSING

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the 2017 North Carolina Self-Sufficiency Standard are calculated using the FY 2017 HUD Fair Market Rents.

The FMRs are based on data from the 1-year and 5-year American Community Survey, and are updated for inflation using the Consumer Price Index. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.[3] All of North Carolina's FMRs are set at the 40th percentile.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area. In North Carolina there are seven MSAs with more than one county sharing the same FMR: Asheville, NC HUD Metro FMR Area; the Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area; the Durham-Chapel Hill, NC HUD Metro FMR Area; the Greensboro-High Point, NC HUD Metro FMR Area; the Hickory-Lenoir-Morganton, NC MSA;, the Raleigh, NC MSA; and the Winston-Salem, NC HUD Metro FMR Area. Because HUD only calculates one set of FMRs for each of these metropolitan area, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, families with three or four children require three bedrooms, and families with five or six children require four bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

DATA SOURCES

Housing Cost. U.S. Department of Housing and Urban Development, "Schedule B: FY 2017 Fair Market Rents for Existing Housing," Data Sets, Fair Market Rents, http://www.huduser.org/portal/datasets/fmr.html (accessed August 25, 2016).

County-Level Housing Costs. U.S. Department of Housing and Urban Development, "FY2017 Small Area FMRs (Based on Final FY2017 Metropolitan FMRs)," Datasets, Fair Market Rents, http://www.huduser.org/portal/datasets/fmr.html (accessed August 25, 2016).

Population weights. U.S. Census Bureau, "2010 ZCTA to County Relationship File," Geography, Maps and Data, https://www.census.gov/geo/maps-data/data/zcta_rel_download.html (accessed March 17, 2016).

CHILD CARE

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.[4] The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. The Center for Urban Affairs and Community Services at North Carolina State University conducted a market rate survey in 2016 on behalf of North Carolina Department of Health and Human Service.

Infant and preschooler costs were calculated assuming full-time care and costs for school-age children were calculated using part-time rates. Costs were calculated based on a weighted average of family child care and center child care. Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the "private subsidy" of free or low-cost child care provided by relatives and others is not assumed.

For infants, family child care accounts for 43% of the care and center child care accounts for 57%. For preschoolers, family child care accounts for 26% of the care and center child care accounts for 74%. For school-age children, family child care accounts for 46% of the care and center child care accounts for 54%.[5]

DATA SOURCES

Child Care Rates. North Carolina State University, Center for Urban Affairs and Community Services, "North Carolina Child Care Market Rate Study 2015," http://ncchildcare.nc.gov/PDF_forms/market_rate_survey_report_2015.pdf (accessed June 20, 2016).

FOOD

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary diet.[6]

The Low-Cost Food Plan costs 25% more than the Thrifty Food Plan, and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.[7]

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. The North Carolina Standard for 2016 uses data for June 2015.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-adult household is assumed to include one adult male and one adult female. Additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.

Geographic differences in food costs within North Carolina are varied using *Map the Meal Gap* data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.[8] A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is applied to the Low-Cost Food Plan.

DATA SOURCES

Food Costs. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, "Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2016," http://www.cnpp.usda.gov/sites/default/files/CostofFoodJun2016.pdf (accessed May 29, 2016).

County Index. Craig Gunderson, Adam Dewey, Michael Kato, and & Elaine Waxman, Feeding America, "Map the Meal Gap 2016: Food Insecurity and Child Food Insecurity Estimates at the County Level," received from research@feedingamerica.org (May 2, 2016).

TRANSPORTATION

PUBLIC TRANSPORTATION. If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.[9] The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation. For North Carolina, the Standard uses the 2010-2014 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. In North Carolina, Orange County has a rate above 7%, but due to limited/nonexistent service on weekends, it would not be practical for all workers. Thus, no counties are assumed to use public transportation.

PRIVATE TRANSPORTATION. For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for "linking" trips to a day care site.

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2009 National Household Travel Survey (NHTS). The North Carolina statewide average round trip commute to work distance is 24.1 miles. In the Raleigh-Durham-Chapel Hill metro area, including Chatham, Durham, Franklin, Harnett, Johnston, Orange, Person, and Wake counties, the average trip is 28.22 miles. In the Greensboro-Winston-Salem-High Point metro area, including Alamance, Davidson, Davie, Forsyth, Guilford, Randolph, Rockingham, Stokes, Surry, and Yadkin counties, the average trip is 24.62 miles. In the Charlotte metro area, including Anson, Cabarrus, Cleveland, Gaston, Iredell, Lincoln, Mecklenburg, Rowan, Stanly, and Union counties, the average trip is 22.66 miles. In the Norfolk-Virginia Beach-Newport News metro area, which includes Currituck County, the average trip is 22.04 miles.

In North Carolina, the average expenditure for auto insurance was $81.61 per month in 2013 based on data from the National Association of Insurance Commissioners (NAIC). County variation in the cost of auto insurance for the 2017 North Carolina Standard is calculated using rates filed with the North Carolina Insurance Administration for the top market share companies. Market share information is obtained from the North Carolina Insurance Administration's "2015 Report on the Effect of Competitive Rating on the Insurance Markets of North Carolina." Rates filed with the North Carolina Insurance Administration for State Farm, GEICO, Erie Insurance Exchange, Allstate, and United Service Automobile Association for a family renting a home with two cars and two drivers and two children under 12 are used to calculate a county index. This index is used to vary the statewide premium from the National Association of Insurance Commissioners by county.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2014 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the U.S. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

DATA SOURCES

Public Transportation Use. U.S. Census Bureau, "Table B08101: Means of Transportation to Work," 2010-2014 American Community Survey 5-Year Estimates, Detailed Tables, http://www.factfinder.census.gov (accessed June 1, 2016).

Auto Insurance Premium. National Association of Insurance Commissioners, "Average Expenditures for Auto Insurance by State, 2004-2013," Insurance Information Institute, http://www.iii.org/fact-statistic/auto-insurance (accessed August 19, 2016).

Auto Insurance Market Share. North Carolina Department of Insurance, "North Carolina property and casualty - private passenger auto business (lines 19.1, 19.2 and 21.1)," http://ncdoi.com/FA/Documents/StatisticalData/2015/Volume%20I%20-%20Property%20and%20Casualty%20Business/2015_P4_Private%20passenger%20automobile.pdf (accessed August 9, 2016)

County index. North Carolina Rate Bureau, Circular Letters, Automobile Circulars, 2016, A-16-5, "Circular letter to all member companies Re: Revised Private Passenger Auto Territory Definitions," April 12, 2016, http://www.ncrb.org/Portals/0/ncrb/circular%20letters/automobile/2016/A-16-5%20Revised%20Private%20Passenger%20Auto%20Territory%20Definitions.pdf (accessed August 11, 2016). http://www.ncrb.org/ncrb/PersonalLines/RateFilings/tabid/96/Default.aspx North Carolina Rate Bureau, Circular Letters, Automobile Circulars, 2015, A-15-9, "Circular letter to all member companies Re: Revised Automobile and Motorcycle Insurance Rates - North Carolina," November 4, 2015, http://www.ncrb.org/Portals/0/ncrb/circular%20letters/automobile/2015/A-15-9%20Rev%20Auto%20and%20Motorcycle%20Ins%20Rates%20-%20NC.pdf (accessed August 12, 2016). United States Census Bureau, Geography, Maps & Data, Download 2010 ZIP Code Tabulation Area (ZCTA) Relationship Files, "2010 ZCTA to County Relationship File," http://www2.census.gov/geo/docs/maps-data/data/rel/zcta_county_rel_10.txt (accessed August 10, 2016).

Fixed Auto Costs. Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, "Other Vehicle Expenses," Consumer Expenditure Survey 2014, CE Databases, http://data.bls.gov/pdq/querytool.jsp?survey=cx (accessed August 8, 2016).

Inflation. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Price Index–All Urban Consumers, U.S. City Average," Consumer Price Index, CPI Databases, http://data.bls.gov/cgi-bin/surveymost?cu (accessed August 22, 2016).

Per-Mile Costs. American Automobile Association, "Your Driving Costs," Behind the Numbers 2015 Edition, AAA Association Communication, http://publicaffairsresources.aaa.biz/resources/yourdrivingcosts/index.html (accessed June 28, 2016).

HEALTH CARE

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In North Carolina, 74% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 64% have employer sponsored health insurance).[10] The full-time worker's employer pays an average of 77% of the insurance premium for the employee and 70% for the family in North Carolina. Nationally, the employer pays 79% of the insurance premium for the employee and 73% of the insurance premium for the family.[11]

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution at private-sector establishments. In North Carolina the average premium paid by the employee was $104 for a single adult and $374 for a family in 2014. The premium costs are adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In North Carolina, there are four rating areas based on county groupings.[12] To vary the state premium by the North Carolina rating areas, the Standard uses rates for the second lowest cost 'silver' plan (excluding HSAs) available through the state marketplace, North Carolina Health Connection. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. However, as a result of the Patient Protection and Affordable Care Act of 2010, large employers are required to provide health insurance or pay a fine. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace, or pay a fine.[13] Individuals who cannot afford health insurance may be eligible for a premium tax credit or lower copayments, deductibles, and out of pocket cost maximums.[14]

DATA SOURCES

Inflation. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Price Index – All Urban Consumers, U.S. City Average," Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), http://www.bls.gov/cpi/ (accessed August 22 2016).

Out-of-Pocket Costs. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Household Component Analytical Tool, "Total Amount Paid by Self/Family, all Types of Service, 2013," MEPSnetHC, http://www.meps.ahrq.gov/mepsweb/data_stats/MEPSnetHC.jsp (accessed August 23, 2016).

Premiums. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2014," Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp (accessed August 23, 2016).

County Index. Healthcare.gov, RESOURCES: For Researchers, 2015 plan data: Health plan data, download (ZIP file) "Individual Market Medical," https://data.healthcare.gov/download/s8rp-rr6e/application/zip (accessed July 29, 2016).

MISCELLANEOUS

This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.[15]

TAXES

Taxes calculated in the Standard include federal and state income tax, payroll taxes, and state and local sales tax where applicable. The first two adults in a family are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as additional (adult) tax exemptions.

Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first $10,000 to $15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types. Income tax calculations for the Standard include state and local income tax.

For tax year 2015, North Carolina's personal tax rate is a flat 5.75%, with standard deductions of $15,000 for a married couple, $7,500 for a single filer, and $12,000 for a single parent.

Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

North Carolina has a 4.75% statewide sales and use tax, and local sales taxes range from 2-2.75%, bringing cumulative sales tax rates between 6.75%-7.5%.

DATA SOURCES

Federal Income Tax. Internal Revenue Service, "1040 Instructions," http://www.irs.gov/pub/irs-pdf/i1040gi.pdf (accessed December 1, 2015). Internal Revenue Service, "Internal Revenue Service. Revenue Procedure 2014-61," http://www.irs.gov/pub/irs-drop/rp-14-61.pdf (accessed June 9, 2015). Kyle Pomerleau, "2016 Tax Brackets," Tax Foundation, http://taxfoundation.org/sites/taxfoundation.org/files/docs/TaxFoundation_FF486.pdf (accessed November 2, 2015).

State Income Tax. North Carolina Department of Revenue, "Individual Income Tax Information," http://www.dornc.com/taxes/individual/ (accessed June 20, 2016).

State Sales Tax. North Carolina Department of Revenue, "Sales and Use Tax Rates Effective April 1, 2015," http://dornc.com/taxes/sales/salesrates_4-15.html (accessed June 20, 2016).

TAX CREDITS

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

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

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2015, up to $3,000 in child care costs was deductible for one qualifying child and up to $6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2016, the CTC provided parents with a deduction of $1,000 for each child under 17 years old, or 15% of earned income over $3,000, whichever was less. For the Standard, the CTC is shown as received monthly. Additionally, North Carolina has a CTC of $125 per child for single parents earning less than $20,000 and married couples earning less than $40,000 per year, or $100 per child for single parents earning less than $50,000 and married couples earning less than $100,000 per year.

DATA SOURCES

Federal Child Care Tax Credit. Internal Revenue Service, "Publication 503. Child and Dependent Care Expenses," http://www.irs.gov/pub/irs-pdf/p503.pdf (accessed November 2, 2015).

Federal Child Tax Credit. Internal Revenue Service, "Publication 972. Child Tax Credit," http://www.irs.gov/pub/irs-pdf/p972.pdf (accessed November 2, 2015).

Federal Earned Income Tax Credit. Internal Revenue Service, "Publication 596. Earned Income Credit," http://www.irs.gov/pub/irs-pdf/p596.pdf (accessed June 8, 2014). Kyle Pomerleau, "2016 Tax Brackets," Tax Foundation, http://taxfoundation.org/sites/taxfoundation.org/files/docs/TaxFoundation_FF486.pdf (accessed November 2, 2015).

Federal Tax Credits (General). Internal Revenue Service, "1040 Instructions," http://www.irs.gov/pub/irs-pdf/i1040gi.pdf (accessed June 8, 2015).

North Carolina State Tax Credits. North Carolina Department of Revenue, "North Carolina Individual Income Tax Instructions for Forms D-400, D-400 Sch. S, D-400TC, and D-400 Sch. AM N.C.," http://www.dornc.com/downloads/D401.pdf (accessed June 20, 2016). North Carolina Department of Revenue, "D-400 Individual Income Tax Return 2015," http://www.dornc.com/downloads/fillin/D400_webfill.pdf/ (accessed June 20, 2016)

EMERGENCY SAVINGS FUND

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as retirement savings, education expenses, or emergencies. Of course, without question families need more resources if they are to maintain economic security and be able to weather any unexpected income loss. Therefore, the Self-Sufficiency Standard now includes the calculation of the most universal of economic security needs after basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies.

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family's basic living expenses over the job loss period. Since the median length of job tenure among North Carolina workers is five years, it is assumed that workers save for job loss over the course of five years.

To determine the amount of resources needed, this estimate uses the average period of unemployment and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family's Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.[16] The adult may not be commuting to work five days a week; however the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost

as when employed.[17] In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.[18]

DATA SOURCES

Job Tenure. U.S. Census Bureau, Current Population Survey, "North Carolina: Median years of tenure with current employer, all workers," http://dataferrett.census.gov/ (accessed June 21, 2016).

Unemployment Duration. U.S. Department of Labor, Employment and Training Administration, "Unemployment Insurance Data Summary," http://www.workforcesecurity.doleta.gov/unemploy/content/data.asp (accessed July 29, 2016).

Unemployment Insurance. North Carolina Department of Labor, Licensing, and Regulation. "Schedule of Unemployment Benefits," https://www.dllr.state.md.us/employment/uischben.pdf (accessed June 21, 2016).

Savings Rate. Federal Deposit Insurance Corporation. "Weekly National Rates," http://www.fdic.gov/regulations/resources/rates/previous.html (accessed April 22, 2016).

ENDNOTES FOR APPENDIX A

1. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups).

2. Diana Pearce and Rachel Cassidy, "Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California," Seattle: University of Washington (2003), http://www.insightcced.org/past-archives/publication-registration/registration-page-summary-of-hightlights-overlooked-undercounted-a-perspective-on-the-struggle-to-make-ends-meet-in-california/ (accessed July 28, 2016).

3. U.S. Housing and Urban Development, "Fair Market Rents for the Section 8 Housing Assistance Payments Program," Data Sets, Fair Market Rents: Overview (2007), http://www.huduser.org/portal/datasets/fmr/fmrover_071707R2.doc (accessed June 7, 2014).

4. U.S. Government Printing Office, "Section 9. Child Care," 108th Congress 2004 House Ways and Means Committee Green Book, http://www.gpo.gov/fdsys/pkg/GPO-CPRT-108WPRT108-6/pdf/GPO-CPRT-108WPRT108-6-2-9.pdf (accessed June 7, 2014).

5. U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 8. "Who's Minding the Kids? Child Care Arrangements: Spring 2011," http://www.census.gov/hhes/childcare/data/sipp/index.html (accessed August 25, 2015).

6. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, "Thrifty Food Plan, 2006," http://www.cnpp.usda.gov/sites/default/files/usda_food_plans_cost_of_food/TFP2006Report.pdf (accessed July 28, 2016).

7. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2014," Economic News Release, http://www.bls.gov/news.release/cesan.nr0.htm (accessed July 28, 2016).

8. Craig Gunderson, Emily Engelhard, Amy Satoh, and Elaine Waxman. "Map the Meal Gap: highlights of Findings for Overall and Child Food Insecurity," http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/2012/2012-mapthemealgap-exec-summary.pdf (accessed May 28, 2014), p. 8.

9. Chris Porter and Elizabeth Deakin, Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas (Berkeley: Institute of Urban and Regional Development, University of California, 1995).

10. The Henry J. Kaiser Foundation State Health Facts Online, "North Carolina: Employer-Sponsored Coverage Rates for the Nonelderly by Family Work Status (2014)," http://kff.org/other/state-indicator/rate-by-employment-status-2/?state=MD (accessed May 18, 2016).

11. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.3 and II.D.3: Percent of Total Premiums Contributed by Employees Enrolled in Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2014," Medical Expenditure Panel Survey-Insurance Component, http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2014&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search (accessed April 22, 2016).

12. Centers for Medicare & Medicaid Service, The Center for Consumer Information & Insurance Oversight, "North Carolina Geographic Rating Areas: Including State Specific Geographic Divisions," https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/md-gra.html (accessed July 28, 2016).

13. Office of the Legislative Counsel, 111th Congress 2nd Session, Compilation of Patient Protection and Affordable Care Act, "Requirement to Maintain Minimum Essential Coverage," Part 1 Individual Responsibility, Section 1501, p. 143, http://docs.house.gov/energycommerce/ppacacon.pdf (accessed August 31, 2010).

14. Center on Budget and Policy Priorities, Health Reform: Beyond the Basics, "Premium Tax Credits: Answers to Frequently Asked Questions," http://www.cbpp.org/sites/default/files/atoms/files/QA-on-Premium-Credits.pdf (accessed July 28, 2016).

15. Constance F. Citro and Robert T. Michael, eds., Measuring Poverty: A New Approach (Washington, DC: National Academy Press, 1995), http://www.census.gov/hhes/povmeas/methodology/nas/report.html (accessed June 7, 2014).

16. This amount excludes taxes and tax credits (which are in the Standard), as the family would be living on savings, on which taxes and tax credits have already been paid when earned, as described above.

17. Patient Protection and Affordable Care Act (ACA). Affordable Insurance Exchanges are required as of 2014, and health insurance tax credits are available to offset monthly premium costs for those enrolled in the Exchanges with income up to 400% FPL. Centers for Medicare & Medicaid Services, Fact Sheets, "Affordable Insurance Exchanges: Seamless Access to Affordable Coverage," http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-Sheets/2011-Fact-Sheets-Items/2011-08-125.html (accessed July 23, 2014).

18. Children can be enrolled in NC Health Choice for free if income is not more than 159% of the federal poverty level (FPL), and with graduated premiums up to 211% of the FPL. Premiums based on income apply. North Carolina Health and Human Services, Medical Assistance, "Health Choice Income and Resource Requirements." http://dma.ncdhhs.gov/medicaid/get-started/eligibility-for-medicaid-or-health-choice/health-choice-income-and-resources-requirements (accessed June 21, 2016).

APPENDIX B — THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN NORTH CAROLINA

This report plus an Excel file of the Self-Sufficiency Standard for over 700 family types in every county can be downloaded at www.selfsufficiencystandard.org/north-carolina

TABLE B1. The Self-Sufficiency Standard for Alamance County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$668	$838	$838	$838	$838	$1,143	$838	$838
Child Care	$0	$683	$1,405	$1,225	$543	$1,947	$1,405	$1,225
Food	$249	$377	$495	$570	$661	$671	$711	$782
Transportation	$225	$231	$231	$231	$231	$231	$440	$440
Health Care	$156	$432	$446	$452	$477	$466	$501	$507
Miscellaneous	$130	$256	$341	$332	$275	$446	$389	$379
Taxes	$299	$623	$873	$832	$524	$1,228	$913	$870
Earned Income Tax Credit (-)	$0	($0)	$0	$0	($129)	$0	$0	$0
Child Care Tax Credit (-)	$0	($55)	($100)	($100)	($115)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.81	$18.76	$24.79	$23.94	$17.82	$32.85	$14.01 per adult	$13.57 per adult
Monthly	$1,727	$3,301	$4,362	$4,213	$3,137	$5,782	$4,931	$4,776
Annual	$20,727	$39,616	$52,348	$50,554	$37,644	$69,388	$59,169	$57,308
Emergency Savings (Monthly Contribution)	$35	$79	$136	$130	$92	$231	$56	$55

TABLE B2. The Self-Sufficiency Standard for Alexander County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$533	$642	$642	$642	$642	$824	$642	$642
Child Care	$0	$500	$1,052	$953	$453	$1,504	$1,052	$953
Food	$245	$372	$488	$562	$651	$662	$701	$771
Transportation	$224	$230	$230	$230	$230	$230	$438	$438
Health Care	$161	$450	$464	$470	$495	$484	$519	$525
Miscellaneous	$116	$219	$288	$286	$247	$370	$335	$333
Taxes	$249	$407	$599	$595	$390	$896	$700	$699
Earned Income Tax Credit (-)	$0	($120)	($69)	($77)	($238)	$0	($25)	($32)
Child Care Tax Credit (-)	$0	($68)	($105)	($110)	($83)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.69	$14.49	$19.44	$19.23	$14.89	$26.25	$11.64 per adult	$11.55 per adult
Monthly	$1,529	$2,550	$3,422	$3,384	$2,620	$4,620	$4,096	$4,064
Annual	$18,351	$30,594	$41,065	$40,608	$31,445	$55,445	$49,157	$48,768
Emergency Savings (Monthly Contribution)	$30	$70	$101	$100	$86	$156	$50	$50

TABLE B3. The Self-Sufficiency Standard for Alleghany County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$512	$642	$642	$642	$642	$882	$642	$642
Child Care	$0	$480	$974	$860	$380	$1,354	$974	$860
Food	$244	$369	$485	$558	$647	$657	$696	$766
Transportation	$223	$229	$229	$229	$229	$229	$436	$436
Health Care	$167	$471	$485	$491	$516	$505	$540	$547
Miscellaneous	$115	$219	$281	$278	$241	$363	$329	$325
Taxes	$241	$404	$563	$540	$363	$857	$617	$595
Earned Income Tax Credit (-)	$0	($121)	($98)	($116)	($259)	$0	($66)	($83)
Child Care Tax Credit (-)	$0	($68)	($110)	($115)	($73)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.53	$14.44	$18.66	$18.19	$14.31	$25.55	$11.08 per adult	$10.85 per adult
Monthly	$1,502	$2,542	$3,284	$3,201	$2,519	$4,497	$3,902	$3,820
Annual	$18,019	$30,506	$39,410	$38,408	$30,232	$53,963	$46,818	$45,841
Emergency Savings (Monthly Contribution)	$29	$70	$97	$94	$85	$151	$51	$51

TABLE B4. The Self-Sufficiency Standard for Anson County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$556	$642	$642	$642	$642	$897	$642	$642
Child Care	$0	$579	$1,227	$1,049	$470	$1,697	$1,227	$1,049
Food	$227	$345	$452	$521	$604	$613	$650	$715
Transportation	$225	$231	$231	$231	$231	$231	$441	$441
Health Care	$168	$472	$486	$492	$517	$506	$541	$548
Miscellaneous	$118	$227	$304	$293	$246	$394	$350	$339
Taxes	$252	$452	$707	$690	$385	$1,001	$740	$706
Earned Income Tax Credit (-)	$0	($96)	$0	($26)	($241)	$0	$0	($12)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($81)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.78	$15.36	$21.49	$20.60	$14.80	$28.35	$12.29 per adult	$11.82 per adult
Monthly	$1,546	$2,704	$3,783	$3,625	$2,606	$4,990	$4,325	$4,162
Annual	$18,547	$32,443	$45,394	$43,498	$31,266	$59,881	$51,896	$49,939
Emergency Savings (Monthly Contribution)	$30	$70	$112	$105	$86	$172	$52	$51

TABLE B5. The Self-Sufficiency Standard for Ashe County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$483	$642	$642	$642	$642	$935	$642	$642
Child Care	$0	$502	$1,025	$926	$425	$1,449	$1,025	$926
Food	$241	$366	$480	$552	$640	$650	$689	$758
Transportation	$223	$230	$230	$230	$230	$230	$437	$437
Health Care	$167	$471	$485	$491	$516	$505	$540	$547
Miscellaneous	$111	$221	$286	$284	$245	$377	$333	$331
Taxes	$232	$414	$595	$585	$381	$924	$698	$697
Earned Income Tax Credit (-)	$0	($116)	($76)	($85)	($245)	$0	($32)	($39)
Child Care Tax Credit (-)	$0	($68)	($110)	($110)	($80)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.28	$14.65	$19.25	$19.03	$14.70	$26.82	$11.55 per adult	$11.46 per adult
Monthly	$1,458	$2,578	$3,388	$3,349	$2,587	$4,720	$4,066	$4,032
Annual	$17,494	$30,941	$40,658	$40,183	$31,049	$56,642	$48,789	$48,389
Emergency Savings (Monthly Contribution)	$29	$70	$100	$98	$86	$160	$50	$50

TABLE B6. The Self-Sufficiency Standard for Avery County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$560	$744	$744	$744	$744	$959	$744	$744
Child Care	$0	$569	$1,194	$1,062	$494	$1,688	$1,194	$1,062
Food	$245	$372	$488	$562	$651	$662	$701	$771
Transportation	$223	$230	$230	$230	$230	$230	$437	$437
Health Care	$166	$467	$481	$487	$512	$501	$536	$542
Miscellaneous	$119	$238	$314	$308	$263	$404	$361	$356
Taxes	$258	$517	$749	$728	$455	$1,041	$788	$765
Earned Income Tax Credit (-)	$0	($59)	$0	$0	($181)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($110)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.94	$16.67	$22.35	$21.90	$16.43	$29.18	$12.77 per adult	$12.53 per adult
Monthly	$1,573	$2,934	$3,933	$3,855	$2,891	$5,135	$4,495	$4,412
Annual	$18,871	$35,212	$47,199	$46,261	$34,692	$61,618	$53,943	$52,939
Emergency Savings (Monthly Contribution)	$30	$70	$118	$115	$89	$178	$53	$52

TABLE B7. The Self-Sufficiency Standard for Beaufort County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$531	$642	$642	$642	$642	$928	$642	$642
Child Care	$0	$573	$1,203	$1,063	$491	$1,694	$1,203	$1,063
Food	$254	$385	$505	$582	$674	$685	$726	$798
Transportation	$230	$237	$237	$237	$237	$237	$451	$451
Health Care	$167	$470	$484	$490	$515	$504	$540	$546
Miscellaneous	$118	$231	$307	$301	$256	$405	$356	$350
Taxes	$254	$474	$721	$698	$433	$1,046	$765	$740
Earned Income Tax Credit (-)	$0	($83)	$0	($1)	($205)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($99)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.83	$15.81	$21.77	$21.28	$15.78	$29.25	$12.55 per adult	$12.29 per adult
Monthly	$1,555	$2,782	$3,832	$3,746	$2,778	$5,149	$4,417	$4,325
Annual	$18,658	$33,380	$45,989	$44,950	$33,336	$61,783	$53,003	$51,896
Emergency Savings (Monthly Contribution)	$30	$70	$114	$110	$87	$179	$52	$52

TABLE B8. The Self-Sufficiency Standard for Bertie County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$556	$642	$642	$642	$642	$818	$642	$642
Child Care	$0	$527	$1,108	$967	$440	$1,548	$1,108	$967
Food	$234	$355	$466	$536	$622	$632	$669	$736
Transportation	$230	$236	$236	$236	$236	$236	$450	$450
Health Care	$166	$466	$480	$486	$511	$500	$535	$542
Miscellaneous	$119	$223	$293	$287	$245	$373	$341	$334
Taxes	$255	$423	$686	$598	$377	$904	$703	$696
Earned Income Tax Credit (-)	$0	($110)	($28)	($73)	($246)	$0	($9)	($31)
Child Care Tax Credit (-)	$0	($65)	($100)	($110)	($79)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.86	$14.85	$20.55	$19.33	$14.66	$26.49	$11.86 per adult	$11.56 per adult
Monthly	$1,559	$2,613	$3,617	$3,402	$2,581	$4,662	$4,174	$4,070
Annual	$18,714	$31,360	$43,403	$40,819	$30,968	$55,943	$50,084	$48,837
Emergency Savings (Monthly Contribution)	$30	$70	$104	$100	$86	$158	$51	$50

TABLE B9. The Self-Sufficiency Standard for Bladen County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$483	$642	$642	$642	$642	$806	$642	$642
Child Care	$0	$550	$1,156	$1,020	$470	$1,626	$1,156	$1,020
Food	$246	$373	$490	$564	$654	$664	$704	$774
Transportation	$236	$243	$243	$243	$243	$243	$463	$463
Health Care	$162	$451	$465	$472	$496	$486	$521	$527
Miscellaneous	$113	$226	$300	$294	$250	$382	$349	$343
Taxes	$235	$442	$694	$689	$400	$945	$731	$708
Earned Income Tax Credit (-)	$0	($99)	($8)	($25)	($227)	$0	$0	($2)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($88)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.38	$15.23	$21.11	$20.63	$15.19	$27.28	$12.21 per adult	$11.96 per adult
Monthly	$1,475	$2,680	$3,715	$3,631	$2,674	$4,802	$4,298	$4,209
Annual	$17,703	$32,158	$44,579	$43,576	$32,087	$57,620	$51,577	$50,508
Emergency Savings (Monthly Contribution)	$29	$70	$109	$105	$87	$164	$52	$51

TABLE B10. The Self-Sufficiency Standard for Brunswick County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$763	$832	$832	$832	$832	$1,037	$832	$832
Child Care	$0	$640	$1,270	$1,136	$496	$1,766	$1,270	$1,136
Food	$277	$420	$551	$635	$736	$747	$792	$871
Transportation	$229	$235	$235	$235	$235	$235	$448	$448
Health Care	$160	$443	$457	$464	$488	$478	$513	$519
Miscellaneous	$143	$257	$335	$330	$279	$426	$385	$381
Taxes	$358	$628	$844	$827	$551	$1,143	$898	$879
Earned Income Tax Credit (-)	$0	$0	$0	$0	($110)	$0	$0	$0
Child Care Tax Credit (-)	$0	($55)	($100)	($100)	($114)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$10.97	$18.85	$24.19	$23.82	$18.34	$31.15	$13.84 per adult	$13.64 per adult
Monthly	$1,930	$3,318	$4,258	$4,192	$3,227	$5,482	$4,872	$4,800
Annual	$23,158	$39,813	$51,094	$50,308	$38,723	$65,784	$58,459	$57,598
Emergency Savings (Monthly Contribution)	$37	$80	$132	$129	$95	$193	$55	$55

TABLE B11. The Self-Sufficiency Standard for Buncombe County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$736	$920	$920	$920	$920	$1,233	$920	$920
Child Care	$0	$770	$1,588	$1,429	$659	$2,247	$1,588	$1,429
Food	$233	$354	$464	$534	$620	$629	$667	$734
Transportation	$221	$227	$227	$227	$227	$227	$433	$433
Health Care	$166	$467	$481	$487	$512	$501	$536	$542
Miscellaneous	$136	$274	$368	$360	$294	$484	$414	$406
Taxes	$326	$704	$994	$959	$692	$1,401	$1,027	$991
Earned Income Tax Credit (-)	$0	$0	$0	$0	($25)	$0	$0	$0
Child Care Tax Credit (-)	$0	($53)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$10.33	$20.34	$27.13	$26.42	$20.63	$36.21	$15.11 per adult	$14.74 per adult
Monthly	$1,818	$3,580	$4,775	$4,650	$3,632	$6,373	$5,319	$5,188
Annual	$21,819	$42,964	$57,305	$55,800	$43,581	$76,472	$63,823	$62,254
Emergency Savings (Monthly Contribution)	$36	$91	$154	$149	$105	$269	$58	$57

TABLE B12. The Self-Sufficiency Standard for Burke County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$546	$656	$656	$656	$656	$841	$656	$656
Child Care	$0	$514	$1,131	$954	$440	$1,571	$1,131	$954
Food	$220	$333	$437	$503	$583	$592	$628	$691
Transportation	$224	$231	$231	$231	$231	$231	$439	$439
Health Care	$161	$450	$464	$470	$495	$484	$519	$525
Miscellaneous	$115	$218	$292	$281	$240	$372	$337	$327
Taxes	$243	$399	$684	$563	$358	$896	$698	$602
Earned Income Tax Credit (-)	$0	($124)	($33)	($99)	($263)	$0	($20)	($77)
Child Care Tax Credit (-)	$0	($68)	($100)	($110)	($71)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.58	$14.36	$20.42	$18.65	$14.21	$26.35	$11.71 per adult	$10.94 per adult
Monthly	$1,509	$2,527	$3,595	$3,282	$2,502	$4,637	$4,123	$3,849
Annual	$18,113	$30,318	$43,136	$39,382	$30,020	$55,644	$49,478	$46,190
Emergency Savings (Monthly Contribution)	$29	$70	$103	$96	$85	$157	$51	$51

TABLE B13. The Self-Sufficiency Standard for Cabarrus County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$753	$870	$870	$870	$870	$1,180	$870	$870
Child Care	$0	$807	$1,636	$1,466	$658	$2,294	$1,636	$1,466
Food	$240	$364	$478	$550	$638	$648	$687	$755
Transportation	$220	$227	$227	$227	$227	$227	$432	$432
Health Care	$168	$472	$486	$492	$517	$506	$541	$548
Miscellaneous	$138	$274	$370	$360	$291	$486	$417	$407
Taxes	$337	$707	$1,001	$963	$690	$1,414	$1,037	$997
Earned Income Tax Credit (-)	$0	$0	$0	$0	($34)	$0	$0	$0
Child Care Tax Credit (-)	$0	($50)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$10.55	$20.38	$27.27	$26.48	$20.39	$36.39	$15.21 per adult	$14.80 per adult
Monthly	$1,856	$3,587	$4,800	$4,661	$3,589	$6,405	$5,353	$5,209
Annual	$22,275	$43,047	$57,604	$55,934	$43,074	$76,856	$64,238	$62,503
Emergency Savings (Monthly Contribution)	$36	$92	$155	$149	$103	$271	$58	$58

TABLE B14. The Self-Sufficiency Standard for Caldwell County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$535	$645	$645	$645	$645	$826	$645	$645
Child Care	$0	$541	$1,131	$908	$367	$1,498	$1,131	$908
Food	$223	$338	$444	$511	$592	$602	$638	$701
Transportation	$224	$231	$231	$231	$231	$231	$439	$439
Health Care	$161	$450	$464	$470	$495	$484	$519	$525
Miscellaneous	$114	$220	$291	$276	$233	$364	$337	$322
Taxes	$240	$408	$683	$529	$327	$862	$698	$588
Earned Income Tax Credit (-)	$0	($118)	($34)	($123)	($290)	$0	($20)	($94)
Child Care Tax Credit (-)	$0	($68)	($100)	($115)	($58)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.51	$14.57	$20.38	$17.98	$13.49	$25.66	$11.71 per adult	$10.70 per adult
Monthly	$1,499	$2,564	$3,588	$3,165	$2,375	$4,517	$4,121	$3,768
Annual	$17,982	$30,774	$43,050	$37,979	$28,498	$54,203	$49,448	$45,216
Emergency Savings (Monthly Contribution)	$29	$70	$103	$93	$84	$152	$51	$51

TABLE B15. The Self-Sufficiency Standard for Camden County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$824	$1,013	$1,013	$1,013	$1,013	$1,330	$1,013	$1,013
Child Care	$0	$661	$1,371	$1,208	$547	$1,917	$1,371	$1,208
Food	$263	$398	$522	$601	$697	$708	$750	$825
Transportation	$224	$231	$231	$231	$231	$231	$439	$439
Health Care	$166	$466	$480	$486	$511	$500	$535	$542
Miscellaneous	$148	$277	$362	$354	$300	$469	$411	$403
Taxes	$380	$718	$964	$932	$699	$1,331	$1,010	$976
Earned Income Tax Credit (-)	$0	$0	$0	$0	($5)	$0	$0	$0
Child Care Tax Credit (-)	$0	($50)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$11.39	$20.63	$26.57	$25.90	$21.16	$34.86	$14.95 per adult	$14.60 per adult
Monthly	$2,004	$3,631	$4,676	$4,558	$3,725	$6,136	$5,263	$5,140
Annual	$24,049	$43,571	$56,110	$54,700	$44,699	$73,629	$63,155	$61,674
Emergency Savings (Monthly Contribution)	$38	$93	$150	$145	$109	$257	$58	$57

TABLE B16. The Self-Sufficiency Standard for Carteret County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$663	$819	$819	$819	$819	$1,110	$819	$819
Child Care	$0	$580	$1,255	$1,098	$518	$1,773	$1,255	$1,098
Food	$288	$437	$574	$660	$765	$778	$824	$906
Transportation	$224	$231	$231	$231	$231	$231	$439	$439
Health Care	$167	$470	$484	$490	$515	$504	$540	$546
Miscellaneous	$134	$254	$336	$330	$285	$440	$388	$381
Taxes	$321	$611	$852	$826	$593	$1,203	$909	$881
Earned Income Tax Credit (-)	$0	($7)	$0	$0	($80)	$0	$0	$0
Child Care Tax Credit (-)	$0	($55)	($100)	($100)	($110)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$10.21	$18.50	$24.34	$23.79	$19.14	$32.32	$13.94 per adult	$13.65 per adult
Monthly	$1,798	$3,256	$4,284	$4,188	$3,369	$5,689	$4,907	$4,803
Annual	$21,570	$39,066	$51,411	$50,252	$40,429	$68,267	$58,878	$57,642
Emergency Savings (Monthly Contribution)	$36	$78	$133	$129	$99	$211	$56	$55

TABLE B17. The Self-Sufficiency Standard for Caswell County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$522	$642	$642	$642	$642	$926	$642	$642
Child Care	$0	$655	$1,316	$1,104	$449	$1,766	$1,316	$1,104
Food	$221	$334	$439	$505	$585	$595	$630	$693
Transportation	$228	$234	$234	$234	$234	$234	$447	$447
Health Care	$158	$437	$451	$457	$482	$471	$506	$513
Miscellaneous	$113	$230	$308	$294	$239	$399	$354	$340
Taxes	$235	$470	$724	$688	$353	$1,018	$754	$703
Earned Income Tax Credit (-)	$0	($85)	$0	($25)	($267)	$0	$0	($11)
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($69)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.39	$15.75	$21.86	$20.64	$14.11	$28.75	$12.45 per adult	$11.83 per adult
Monthly	$1,476	$2,772	$3,848	$3,633	$2,483	$5,060	$4,384	$4,164
Annual	$17,715	$33,267	$46,178	$43,599	$29,794	$60,715	$52,604	$49,966
Emergency Savings (Monthly Contribution)	$29	$70	$114	$105	$85	$175	$52	$51

TABLE B18. The Self-Sufficiency Standard for Catawba County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$600	$722	$722	$722	$722	$926	$722	$722
Child Care	$0	$574	$1,216	$1,091	$517	$1,732	$1,216	$1,091
Food	$237	$359	$471	$542	$629	$639	$677	$744
Transportation	$224	$231	$231	$231	$231	$231	$439	$439
Health Care	$161	$450	$464	$470	$495	$484	$519	$525
Miscellaneous	$122	$234	$310	$306	$259	$401	$357	$352
Taxes	$269	$492	$737	$718	$447	$1,032	$773	$752
Earned Income Tax Credit (-)	$0	($73)	$0	$0	($193)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($104)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.17	$16.15	$22.07	$21.66	$16.11	$28.95	$12.60 per adult	$12.39 per adult
Monthly	$1,613	$2,842	$3,883	$3,813	$2,836	$5,095	$4,436	$4,360
Annual	$19,362	$34,101	$46,601	$45,752	$34,029	$61,144	$53,235	$52,322
Emergency Savings (Monthly Contribution)	$31	$70	$116	$113	$88	$177	$53	$52

TABLE B19. The Self-Sufficiency Standard for Chatham County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$773	$923	$923	$923	$923	$1,260	$923	$923
Child Care	$0	$678	$1,491	$1,243	$565	$2,056	$1,491	$1,243
Food	$278	$422	$553	$637	$738	$750	$794	$874
Transportation	$238	$245	$245	$245	$245	$245	$465	$465
Health Care	$156	$429	$443	$449	$474	$463	$498	$504
Miscellaneous	$144	$270	$365	$350	$294	$477	$417	$401
Taxes	$366	$685	$982	$913	$693	$1,371	$1,039	$969
Earned Income Tax Credit (-)	$0	$0	$0	$0	($23)	$0	$0	$0
Child Care Tax Credit (-)	$0	($53)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$11.11	$19.97	$26.90	$25.52	$20.69	$35.63	$15.23 per adult	$14.52 per adult
Monthly	$1,955	$3,514	$4,735	$4,492	$3,642	$6,271	$5,361	$5,111
Annual	$23,455	$42,170	$56,820	$53,901	$43,702	$75,246	$64,326	$61,332
Emergency Savings (Monthly Contribution)	$38	$89	$153	$142	$105	$264	$59	$57

TABLE B20. The Self-Sufficiency Standard for Cherokee County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$556	$642	$642	$642	$642	$929	$642	$642
Child Care	$0	$523	$1,110	$952	$429	$1,539	$1,110	$952
Food	$256	$388	$509	$585	$679	$690	$731	$804
Transportation	$221	$227	$227	$227	$227	$227	$433	$433
Health Care	$163	$456	$470	$476	$501	$490	$526	$532
Miscellaneous	$120	$224	$296	$288	$248	$388	$344	$336
Taxes	$259	$429	$690	$612	$390	$969	$694	$701
Earned Income Tax Credit (-)	$0	($107)	($20)	($64)	($236)	$0	($1)	($22)
Child Care Tax Credit (-)	$0	($65)	($100)	($105)	($84)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.95	$14.97	$20.78	$19.60	$14.95	$27.74	$11.96 per adult	$11.68 per adult
Monthly	$1,575	$2,634	$3,657	$3,449	$2,631	$4,882	$4,211	$4,112
Annual	$18,896	$31,607	$43,885	$41,389	$31,569	$58,584	$50,530	$49,340
Emergency Savings (Monthly Contribution)	$30	$70	$106	$101	$87	$167	$52	$50

TABLE B21. The Self-Sufficiency Standard for Chowan County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$568	$655	$655	$655	$655	$953	$655	$655
Child Care	$0	$558	$1,138	$990	$431	$1,569	$1,138	$990
Food	$245	$372	$488	$562	$651	$662	$701	$771
Transportation	$230	$236	$236	$236	$236	$236	$450	$450
Health Care	$166	$466	$480	$486	$511	$500	$535	$542
Miscellaneous	$121	$229	$300	$293	$249	$392	$348	$341
Taxes	$263	$461	$694	$688	$392	$988	$728	$706
Earned Income Tax Credit (-)	$0	($90)	($7)	($29)	($234)	$0	$0	($8)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($85)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.05	$15.56	$21.12	$20.54	$15.00	$28.13	$12.19 per adult	$11.88 per adult
Monthly	$1,593	$2,739	$3,717	$3,614	$2,640	$4,951	$4,289	$4,181
Annual	$19,119	$32,872	$44,606	$43,370	$31,684	$59,407	$51,470	$50,168
Emergency Savings (Monthly Contribution)	$31	$70	$109	$104	$87	$170	$52	$51

TABLE B22. The Self-Sufficiency Standard for Clay County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$609	$703	$703	$703	$703	$879	$703	$703
Child Care	$0	$563	$1,161	$944	$381	$1,541	$1,161	$944
Food	$257	$390	$512	$589	$683	$694	$736	$809
Transportation	$221	$227	$227	$227	$227	$227	$433	$433
Health Care	$163	$456	$470	$476	$501	$490	$526	$532
Miscellaneous	$125	$234	$307	$294	$250	$383	$356	$342
Taxes	$279	$493	$722	$690	$396	$950	$764	$708
Earned Income Tax Credit (-)	$0	($72)	$0	($25)	($230)	$0	$0	($3)
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($87)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.40	$16.19	$21.79	$20.64	$15.10	$27.36	$12.53 per adult	$11.94 per adult
Monthly	$1,654	$2,849	$3,836	$3,632	$2,657	$4,815	$4,411	$4,201
Annual	$19,853	$34,193	$46,027	$43,586	$31,888	$57,782	$52,928	$50,418
Emergency Savings (Monthly Contribution)	$34	$70	$114	$105	$87	$165	$52	$51

TABLE B23. The Self-Sufficiency Standard for Cleveland County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$553	$646	$646	$646	$646	$870	$646	$646
Child Care	$0	$545	$1,142	$1,055	$509	$1,651	$1,142	$1,055
Food	$218	$330	$434	$499	$579	$588	$623	$685
Transportation	$220	$227	$227	$227	$227	$227	$432	$432
Health Care	$160	$446	$460	$466	$491	$480	$515	$522
Miscellaneous	$115	$219	$291	$289	$245	$382	$336	$334
Taxes	$243	$404	$623	$615	$376	$939	$696	$696
Earned Income Tax Credit (-)	$0	($121)	($54)	($60)	($246)	$0	($25)	($30)
Child Care Tax Credit (-)	$0	($68)	($105)	($105)	($79)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.58	$14.46	$19.86	$19.69	$14.66	$27.20	$11.65 per adult	$11.57 per adult
Monthly	$1,510	$2,546	$3,496	$3,465	$2,581	$4,787	$4,099	$4,072
Annual	$18,115	$30,548	$41,948	$41,577	$30,972	$57,440	$49,189	$48,868
Emergency Savings (Monthly Contribution)	$29	$70	$103	$102	$86	$163	$50	$50

TABLE B24. The Self-Sufficiency Standard for Columbus County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$507	$642	$642	$642	$642	$833	$642	$642
Child Care	$0	$575	$1,147	$1,072	$496	$1,644	$1,147	$1,072
Food	$235	$356	$468	$538	$624	$634	$672	$739
Transportation	$236	$242	$242	$242	$242	$242	$462	$462
Health Care	$160	$443	$457	$464	$488	$478	$513	$519
Miscellaneous	$114	$226	$296	$296	$249	$383	$344	$343
Taxes	$238	$441	$689	$691	$395	$947	$690	$691
Earned Income Tax Credit (-)	$0	($100)	($20)	($20)	($231)	$0	($4)	($4)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($86)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.46	$15.22	$20.76	$20.78	$15.07	$27.33	$11.93 per adult	$11.92 per adult
Monthly	$1,489	$2,678	$3,654	$3,657	$2,653	$4,810	$4,199	$4,197
Annual	$17,873	$32,138	$43,843	$43,887	$31,831	$57,724	$50,388	$50,364
Emergency Savings (Monthly Contribution)	$29	$70	$106	$106	$87	$164	$51	$51

TABLE B25. The Self-Sufficiency Standard for Craven County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$623	$828	$828	$828	$828	$1,170	$828	$828
Child Care	$0	$579	$1,239	$1,132	$554	$1,793	$1,239	$1,132
Food	$267	$405	$531	$611	$708	$720	$763	$839
Transportation	$225	$232	$232	$232	$232	$232	$442	$442
Health Care	$167	$470	$484	$490	$515	$504	$540	$546
Miscellaneous	$128	$251	$331	$329	$284	$442	$381	$379
Taxes	$293	$595	$829	$823	$584	$1,212	$877	$869
Earned Income Tax Credit (-)	$0	($16)	$0	$0	($86)	$0	$0	$0
Child Care Tax Credit (-)	$0	($58)	($100)	($100)	($110)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.68	$18.20	$23.91	$23.74	$18.99	$32.51	$13.64 per adult	$13.54 per adult
Monthly	$1,704	$3,203	$4,208	$4,179	$3,342	$5,722	$4,802	$4,768
Annual	$20,443	$38,433	$50,493	$50,149	$40,106	$68,669	$57,628	$57,213
Emergency Savings (Monthly Contribution)	$34	$76	$130	$129	$98	$218	$55	$55

TABLE B26. The Self-Sufficiency Standard for Cumberland County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$679	$833	$833	$833	$833	$1,151	$833	$833
Child Care	$0	$614	$1,289	$1,173	$559	$1,849	$1,289	$1,173
Food	$241	$366	$480	$552	$640	$650	$689	$758
Transportation	$240	$246	$246	$246	$246	$246	$471	$471
Health Care	$165	$463	$477	$483	$508	$497	$532	$539
Miscellaneous	$133	$252	$333	$329	$279	$439	$381	$377
Taxes	$313	$601	$836	$821	$551	$1,203	$881	$865
Earned Income Tax Credit (-)	$0	($13)	$0	$0	($111)	$0	$0	$0
Child Care Tax Credit (-)	$0	($58)	($100)	($100)	($115)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$10.06	$18.30	$24.02	$23.70	$18.31	$32.30	$13.66 per adult	$13.49 per adult
Monthly	$1,770	$3,221	$4,227	$4,171	$3,223	$5,685	$4,810	$4,748
Annual	$21,244	$38,648	$50,725	$50,051	$38,677	$68,224	$57,720	$56,980
Emergency Savings (Monthly Contribution)	$35	$77	$131	$128	$95	$210	$55	$55

TABLE B27. The Self-Sufficiency Standard for Currituck County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$679	$833	$833	$833	$833	$1,151	$833	$833
Child Care	$0	$614	$1,289	$1,173	$559	$1,849	$1,289	$1,173
Food	$241	$366	$480	$552	$640	$650	$689	$758
Transportation	$240	$246	$246	$246	$246	$246	$471	$471
Health Care	$165	$463	$477	$483	$508	$497	$532	$539
Miscellaneous	$133	$252	$333	$329	$279	$439	$381	$377
Taxes	$313	$601	$836	$821	$551	$1,203	$881	$865
Earned Income Tax Credit (-)	$0	($13)	$0	$0	($111)	$0	$0	$0
Child Care Tax Credit (-)	$0	($58)	($100)	($100)	($115)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$10.06	$18.30	$24.02	$23.70	$18.31	$32.30	$13.66 per adult	$13.49 per adult
Monthly	$1,770	$3,221	$4,227	$4,171	$3,223	$5,685	$4,810	$4,748
Annual	$21,244	$38,648	$50,725	$50,051	$38,677	$68,224	$57,720	$56,980
Emergency Savings (Monthly Contribution)	$35	$77	$131	$128	$95	$210	$55	$55

TABLE B28. The Self-Sufficiency Standard for Dare County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$672	$893	$893	$893	$893	$1,292	$893	$893
Child Care	$0	$755	$1,525	$1,388	$633	$2,158	$1,525	$1,388
Food	$308	$467	$613	$705	$818	$831	$880	$968
Transportation	$224	$231	$231	$231	$231	$231	$439	$439
Health Care	$167	$470	$484	$490	$515	$504	$540	$546
Miscellaneous	$137	$282	$375	$371	$309	$502	$428	$423
Taxes	$334	$741	$1,024	$1,010	$738	$1,527	$1,089	$1,072
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	($50)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$10.47	$21.05	$27.71	$27.39	$21.98	$38.04	$15.70 per adult	$15.52 per adult
Monthly	$1,842	$3,705	$4,877	$4,821	$3,869	$6,694	$5,527	$5,463
Annual	$22,110	$44,458	$58,527	$57,853	$46,432	$80,334	$66,318	$65,560
Emergency Savings (Monthly Contribution)	$36	$97	$159	$156	$115	$283	$60	$59

TABLE B29. The Self-Sufficiency Standard for Davidson County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$550	$646	$646	$646	$646	$922	$646	$646
Child Care	$0	$589	$1,240	$1,071	$482	$1,722	$1,240	$1,071
Food	$221	$334	$439	$505	$585	$595	$630	$693
Transportation	$224	$231	$231	$231	$231	$231	$439	$439
Health Care	$162	$452	$466	$473	$497	$487	$522	$528
Miscellaneous	$116	$225	$302	$292	$244	$396	$348	$338
Taxes	$246	$439	$699	$688	$375	$1,006	$728	$703
Earned Income Tax Credit (-)	$0	($101)	$0	($30)	($249)	$0	$0	($17)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($77)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.63	$15.15	$21.35	$20.50	$14.58	$28.45	$12.18 per adult	$11.74 per adult
Monthly	$1,518	$2,667	$3,757	$3,609	$2,566	$5,007	$4,287	$4,134
Annual	$18,219	$31,999	$45,083	$43,305	$30,797	$60,085	$51,440	$49,602
Emergency Savings (Monthly Contribution)	$30	$70	$110	$104	$86	$173	$52	$51

TABLE B30. The Self-Sufficiency Standard for Davie County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$620	$762	$762	$762	$762	$1,050	$762	$762
Child Care	$0	$595	$1,232	$1,092	$498	$1,729	$1,232	$1,092
Food	$253	$384	$504	$580	$672	$683	$723	$796
Transportation	$222	$229	$229	$229	$229	$229	$436	$436
Health Care	$160	$445	$459	$466	$490	$480	$515	$521
Miscellaneous	$126	$242	$319	$313	$265	$417	$367	$361
Taxes	$281	$537	$772	$748	$462	$1,100	$813	$788
Earned Income Tax Credit (-)	$0	($48)	$0	$0	($174)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($114)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.45	$17.06	$22.78	$22.29	$16.61	$30.33	$13.01 per adult	$12.75 per adult
Monthly	$1,662	$3,003	$4,009	$3,924	$2,924	$5,337	$4,580	$4,489
Annual	$19,948	$36,034	$48,112	$47,083	$35,084	$64,049	$54,964	$53,867
Emergency Savings (Monthly Contribution)	$34	$71	$121	$118	$89	$187	$53	$53

TABLE B31. The Self-Sufficiency Standard for Duplin County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$534	$642	$642	$642	$642	$868	$642	$642
Child Care	$0	$529	$1,098	$1,022	$493	$1,590	$1,098	$1,022
Food	$239	$363	$476	$548	$635	$646	$684	$753
Transportation	$231	$237	$237	$237	$237	$237	$452	$452
Health Care	$160	$443	$457	$464	$488	$478	$513	$519
Miscellaneous	$116	$221	$291	$291	$250	$382	$339	$339
Taxes	$249	$418	$686	$688	$399	$946	$704	$706
Earned Income Tax Credit (-)	$0	($113)	($35)	($33)	($229)	$0	($14)	($13)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($87)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.69	$14.73	$20.37	$20.41	$15.12	$27.25	$11.79 per adult	$11.80 per adult
Monthly	$1,529	$2,593	$3,585	$3,592	$2,662	$4,797	$4,152	$4,153
Annual	$18,347	$31,117	$43,025	$43,103	$31,939	$57,560	$49,821	$49,834
Emergency Savings (Monthly Contribution)	$30	$70	$103	$103	$87	$164	$51	$51

TABLE B32. The Self-Sufficiency Standard for Durham County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$842	$982	$982	$982	$982	$1,337	$982	$982
Child Care	$0	$945	$1,974	$1,659	$714	$2,688	$1,974	$1,659
Food	$253	$384	$504	$580	$672	$683	$723	$796
Transportation	$242	$249	$249	$249	$249	$249	$473	$473
Health Care	$156	$429	$443	$449	$474	$463	$498	$504
Miscellaneous	$149	$299	$415	$392	$309	$542	$465	$441
Taxes	$389	$820	$1,208	$1,106	$740	$1,855	$1,258	$1,155
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	($50)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$11.54	$22.58	$31.30	$29.26	$22.00	$42.43	$17.35 per adult	$16.32 per adult
Monthly	$2,031	$3,973	$5,508	$5,150	$3,873	$7,467	$6,108	$5,743
Annual	$24,373	$47,679	$66,098	$61,795	$46,471	$89,603	$73,292	$68,920
Emergency Savings (Monthly Contribution)	$39	$108	$196	$170	$115	$315	$64	$61

TABLE B33. The Self-Sufficiency Standard for Edgecombe County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$551	$696	$696	$696	$696	$956	$696	$696
Child Care	$0	$624	$1,282	$1,151	$528	$1,809	$1,282	$1,151
Food	$232	$351	$461	$530	$615	$625	$662	$728
Transportation	$231	$237	$237	$237	$237	$237	$452	$452
Health Care	$171	$482	$496	$503	$528	$517	$552	$558
Miscellaneous	$118	$239	$317	$312	$260	$414	$364	$359
Taxes	$255	$525	$767	$745	$450	$1,091	$804	$780
Earned Income Tax Credit (-)	$0	($55)	$0	$0	($189)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($106)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.85	$16.80	$22.67	$22.21	$16.21	$30.11	$12.92 per adult	$12.67 per adult
Monthly	$1,558	$2,956	$3,991	$3,908	$2,852	$5,299	$4,546	$4,459
Annual	$18,696	$35,473	$47,889	$46,899	$34,228	$63,590	$54,558	$53,506
Emergency Savings (Monthly Contribution)	$30	$71	$120	$117	$88	$185	$53	$53

TABLE B34. The Self-Sufficiency Standard for Forsyth County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$623	$768	$768	$768	$768	$1,060	$768	$768
Child Care	$0	$678	$1,413	$1,275	$597	$2,010	$1,413	$1,275
Food	$243	$368	$483	$556	$645	$655	$694	$763
Transportation	$222	$229	$229	$229	$229	$229	$436	$436
Health Care	$160	$445	$459	$466	$490	$480	$515	$521
Miscellaneous	$125	$249	$335	$329	$273	$443	$383	$376
Taxes	$278	$580	$846	$821	$511	$1,217	$882	$856
Earned Income Tax Credit (-)	$0	($24)	$0	$0	($138)	$0	$0	$0
Child Care Tax Credit (-)	$0	($58)	($100)	($100)	($115)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.38	$17.91	$24.24	$23.74	$17.58	$32.63	$13.70 per adult	$13.43 per adult
Monthly	$1,651	$3,153	$4,267	$4,178	$3,094	$5,743	$4,824	$4,729
Annual	$19,817	$37,832	$51,201	$50,131	$37,124	$68,916	$57,884	$56,749
Emergency Savings (Monthly Contribution)	$34	$75	$132	$129	$91	$222	$55	$54

TABLE B35. The Self-Sufficiency Standard for Franklin County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$681	$786	$786	$786	$786	$1,022	$786	$786
Child Care	$0	$639	$1,310	$1,177	$538	$1,848	$1,310	$1,177
Food	$237	$359	$471	$542	$629	$639	$677	$744
Transportation	$245	$252	$252	$252	$252	$252	$479	$479
Health Care	$156	$428	$442	$449	$473	$463	$498	$504
Miscellaneous	$132	$246	$326	$321	$268	$422	$375	$369
Taxes	$308	$566	$804	$782	$476	$1,122	$847	$823
Earned Income Tax Credit (-)	$0	($32)	$0	$0	($164)	$0	$0	$0
Child Care Tax Credit (-)	$0	($58)	($100)	($100)	($120)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.99	$17.63	$23.43	$22.96	$16.88	$30.78	$13.36 per adult	$13.11 per adult
Monthly	$1,759	$3,103	$4,124	$4,041	$2,971	$5,417	$4,704	$4,616
Annual	$21,107	$37,239	$49,492	$48,494	$35,649	$65,008	$56,453	$55,391
Emergency Savings (Monthly Contribution)	$35	$73	$126	$123	$89	$190	$54	$54

TABLE B36. The Self-Sufficiency Standard for Gaston County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$640	$742	$742	$742	$742	$1,006	$742	$742
Child Care	$0	$624	$1,285	$1,139	$514	$1,799	$1,285	$1,139
Food	$230	$349	$457	$527	$610	$620	$657	$723
Transportation	$225	$232	$232	$232	$232	$232	$442	$442
Health Care	$160	$446	$460	$466	$491	$480	$515	$522
Miscellaneous	$126	$239	$318	$310	$259	$414	$364	$357
Taxes	$280	$523	$766	$736	$443	$1,084	$799	$768
Earned Income Tax Credit (-)	$0	($55)	$0	$0	($195)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($103)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.44	$16.79	$22.68	$22.07	$16.05	$30.02	$12.89 per adult	$12.57 per adult
Monthly	$1,661	$2,956	$3,992	$3,885	$2,826	$5,284	$4,538	$4,425
Annual	$19,937	$35,469	$47,910	$46,616	$33,908	$63,410	$54,454	$53,098
Emergency Savings (Monthly Contribution)	$34	$71	$121	$116	$88	$185	$53	$52

TABLE B37. The Self-Sufficiency Standard for Gates County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$533	$642	$642	$642	$642	$935	$642	$642
Child Care	$0	$587	$1,222	$1,092	$505	$1,726	$1,222	$1,092
Food	$253	$384	$504	$580	$672	$683	$723	$796
Transportation	$230	$236	$236	$236	$236	$236	$450	$450
Health Care	$166	$466	$480	$486	$511	$500	$535	$542
Miscellaneous	$118	$232	$308	$304	$257	$408	$357	$352
Taxes	$254	$479	$726	$707	$436	$1,060	$770	$750
Earned Income Tax Credit (-)	$0	($80)	$0	$0	($202)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.83	$15.91	$21.88	$21.48	$15.85	$29.54	$12.59 per adult	$12.38 per adult
Monthly	$1,554	$2,799	$3,851	$3,780	$2,790	$5,198	$4,433	$4,357
Annual	$18,648	$33,593	$46,210	$45,361	$33,479	$62,381	$53,200	$52,283
Emergency Savings (Monthly Contribution)	$30	$70	$114	$111	$88	$181	$53	$52

TABLE B38. The Self-Sufficiency Standard for Graham County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$483	$642	$642	$642	$642	$812	$642	$642
Child Care	$0	$561	$1,158	$996	$435	$1,592	$1,158	$996
Food	$257	$390	$512	$589	$683	$694	$736	$809
Transportation	$221	$227	$227	$227	$227	$227	$433	$433
Health Care	$163	$456	$470	$476	$501	$490	$526	$532
Miscellaneous	$112	$228	$301	$293	$249	$382	$349	$341
Taxes	$235	$456	$696	$689	$395	$943	$735	$707
Earned Income Tax Credit (-)	$0	($93)	($3)	($28)	($232)	$0	$0	($6)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($86)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.36	$15.45	$21.23	$20.56	$15.04	$27.22	$12.25 per adult	$11.90 per adult
Monthly	$1,472	$2,720	$3,737	$3,619	$2,648	$4,791	$4,312	$4,188
Annual	$17,660	$32,637	$44,840	$43,425	$31,772	$57,490	$51,741	$50,256
Emergency Savings (Monthly Contribution)	$29	$70	$110	$104	$87	$164	$52	$51

TABLE B39. The Self-Sufficiency Standard for Granville County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$591	$786	$786	$786	$786	$983	$786	$786
Child Care	$0	$694	$1,405	$1,216	$521	$1,926	$1,405	$1,216
Food	$241	$366	$480	$552	$640	$650	$689	$758
Transportation	$231	$237	$237	$237	$237	$237	$452	$452
Health Care	$163	$456	$470	$476	$501	$490	$526	$532
Miscellaneous	$123	$254	$338	$327	$269	$429	$386	$374
Taxes	$269	$610	$856	$809	$481	$1,151	$896	$848
Earned Income Tax Credit (-)	$0	($7)	$0	$0	($161)	$0	$0	$0
Child Care Tax Credit (-)	$0	($55)	($100)	($100)	($120)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.19	$18.51	$24.46	$23.51	$16.98	$31.35	$13.84 per adult	$13.35 per adult
Monthly	$1,618	$3,258	$4,305	$4,137	$2,988	$5,517	$4,873	$4,699
Annual	$19,413	$39,093	$51,661	$49,644	$35,859	$66,202	$58,474	$56,392
Emergency Savings (Monthly Contribution)	$31	$78	$134	$127	$89	$195	$55	$54

TABLE B40. The Self-Sufficiency Standard for Greene County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$483	$642	$642	$642	$642	$803	$642	$642
Child Care	$0	$562	$1,154	$996	$435	$1,589	$1,154	$996
Food	$229	$347	$456	$525	$608	$618	$655	$720
Transportation	$230	$237	$237	$237	$237	$237	$451	$451
Health Care	$168	$472	$487	$493	$518	$507	$542	$548
Miscellaneous	$111	$226	$297	$289	$244	$375	$344	$336
Taxes	$230	$447	$693	$619	$375	$916	$692	$702
Earned Income Tax Credit (-)	$0	($98)	($14)	($59)	($250)	$0	($1)	($23)
Child Care Tax Credit (-)	$0	($65)	($100)	($105)	($77)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.24	$15.26	$20.94	$19.71	$14.57	$26.67	$11.97 per adult	$11.66 per adult
Monthly	$1,451	$2,686	$3,685	$3,470	$2,564	$4,694	$4,213	$4,105
Annual	$17,411	$32,238	$44,216	$41,634	$30,768	$56,329	$50,553	$49,265
Emergency Savings (Monthly Contribution)	$28	$70	$107	$102	$86	$159	$52	$50

TABLE B41. The Self-Sufficiency Standard for Guilford County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$675	$786	$786	$786	$786	$1,056	$786	$786
Child Care	$0	$719	$1,474	$1,335	$616	$2,091	$1,474	$1,335
Food	$246	$373	$490	$564	$654	$664	$704	$774
Transportation	$227	$234	$234	$234	$234	$234	$445	$445
Health Care	$157	$434	$448	$454	$479	$468	$503	$510
Miscellaneous	$131	$255	$343	$337	$277	$451	$391	$385
Taxes	$303	$615	$881	$857	$537	$1,252	$921	$896
Earned Income Tax Credit (-)	$0	($5)	$0	$0	($120)	$0	$0	$0
Child Care Tax Credit (-)	$0	($55)	($100)	($100)	($115)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.89	$18.60	$24.94	$24.44	$18.08	$33.33	$14.09 per adult	$13.82 per adult
Monthly	$1,740	$3,273	$4,390	$4,302	$3,181	$5,867	$4,959	$4,865
Annual	$20,878	$39,277	$52,682	$51,620	$38,176	$70,403	$59,511	$58,383
Emergency Savings (Monthly Contribution)	$35	$79	$138	$134	$94	$244	$56	$55

TABLE B42. The Self-Sufficiency Standard for Halifax County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$568	$662	$662	$662	$662	$861	$662	$662
Child Care	$0	$524	$1,136	$978	$453	$1,589	$1,136	$978
Food	$235	$356	$468	$538	$624	$634	$672	$739
Transportation	$230	$236	$236	$236	$236	$236	$450	$450
Health Care	$166	$466	$480	$486	$511	$500	$535	$542
Miscellaneous	$120	$224	$298	$290	$249	$382	$346	$337
Taxes	$261	$435	$694	$624	$395	$947	$720	$704
Earned Income Tax Credit (-)	$0	($104)	($12)	($55)	($233)	$0	$0	($19)
Child Care Tax Credit (-)	$0	($65)	($100)	($105)	($85)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.97	$15.07	$21.00	$19.82	$15.03	$27.27	$12.09 per adult	$11.72 per adult
Monthly	$1,579	$2,653	$3,696	$3,488	$2,646	$4,799	$4,254	$4,126
Annual	$18,951	$31,833	$44,347	$41,853	$31,747	$57,591	$51,053	$49,506
Emergency Savings (Monthly Contribution)	$30	$70	$108	$102	$87	$164	$51	$51

TABLE B43. The Self-Sufficiency Standard for Harnett County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$527	$701	$701	$701	$701	$950	$701	$701
Child Care	$0	$624	$1,349	$1,201	$577	$1,926	$1,349	$1,201
Food	$256	$388	$509	$585	$679	$690	$731	$804
Transportation	$245	$252	$252	$252	$252	$252	$479	$479
Health Care	$165	$463	$477	$483	$508	$497	$532	$539
Miscellaneous	$119	$243	$329	$322	$272	$431	$379	$372
Taxes	$259	$546	$820	$793	$505	$1,168	$872	$843
Earned Income Tax Credit (-)	$0	($44)	$0	$0	($145)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($120)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.93	$17.21	$23.69	$23.13	$17.39	$31.61	$13.57 per adult	$13.27 per adult
Monthly	$1,571	$3,029	$4,169	$4,070	$3,060	$5,564	$4,776	$4,671
Annual	$18,857	$36,350	$50,030	$48,845	$36,722	$66,767	$57,312	$56,058
Emergency Savings (Monthly Contribution)	$30	$71	$128	$124	$90	$197	$55	$54

TABLE B44. The Self-Sufficiency Standard for Haywood County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$596	$746	$746	$746	$746	$937	$746	$746
Child Care	$0	$537	$1,160	$972	$435	$1,595	$1,160	$972
Food	$259	$393	$515	$593	$688	$699	$740	$815
Transportation	$221	$227	$227	$227	$227	$227	$433	$433
Health Care	$166	$467	$481	$487	$512	$501	$536	$542
Miscellaneous	$124	$237	$313	$303	$261	$396	$362	$351
Taxes	$276	$513	$750	$706	$449	$1,010	$794	$748
Earned Income Tax Credit (-)	$0	($62)	$0	$0	($188)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($106)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.34	$16.55	$22.31	$21.41	$16.23	$28.50	$12.80 per adult	$12.33 per adult
Monthly	$1,643	$2,912	$3,926	$3,768	$2,856	$5,015	$4,504	$4,340
Annual	$19,715	$34,945	$47,111	$45,212	$34,269	$60,184	$54,051	$52,082
Emergency Savings (Monthly Contribution)	$33	$71	$118	$111	$88	$173	$53	$52

TABLE B45. The Self-Sufficiency Standard for Henderson County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$676	$844	$844	$844	$844	$1,130	$844	$844
Child Care	$0	$645	$1,355	$1,182	$537	$1,892	$1,355	$1,182
Food	$245	$371	$486	$560	$649	$660	$699	$769
Transportation	$221	$227	$227	$227	$227	$227	$433	$433
Health Care	$166	$467	$481	$487	$512	$501	$536	$542
Miscellaneous	$131	$255	$339	$330	$277	$441	$387	$377
Taxes	$304	$618	$864	$824	$536	$1,206	$901	$859
Earned Income Tax Credit (-)	$0	($2)	$0	$0	($120)	$0	$0	$0
Child Care Tax Credit (-)	$0	($55)	($100)	($100)	($115)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.90	$18.67	$24.60	$23.79	$18.07	$32.43	$13.88 per adult	$13.46 per adult
Monthly	$1,742	$3,287	$4,330	$4,187	$3,181	$5,707	$4,887	$4,739
Annual	$20,904	$39,439	$51,958	$50,245	$38,166	$68,482	$58,648	$56,869
Emergency Savings (Monthly Contribution)	$35	$79	$135	$129	$94	$215	$55	$55

TABLE B46. The Self-Sufficiency Standard for Hertford County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$501	$666	$666	$666	$666	$875	$666	$666
Child Care	$0	$553	$1,143	$988	$435	$1,578	$1,143	$988
Food	$237	$359	$471	$542	$629	$639	$677	$744
Transportation	$230	$236	$236	$236	$236	$236	$450	$450
Health Care	$166	$466	$480	$486	$511	$500	$535	$542
Miscellaneous	$113	$228	$300	$292	$248	$383	$347	$339
Taxes	$238	$459	$696	$688	$391	$950	$728	$706
Earned Income Tax Credit (-)	$0	($92)	($7)	($32)	($236)	$0	$0	($13)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($84)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.44	$15.49	$21.13	$20.45	$14.94	$27.34	$12.16 per adult	$11.81 per adult
Monthly	$1,485	$2,726	$3,719	$3,600	$2,629	$4,811	$4,280	$4,156
Annual	$17,819	$32,713	$44,624	$43,198	$31,548	$57,737	$51,358	$49,867
Emergency Savings (Monthly Contribution)	$29	$70	$109	$104	$87	$164	$52	$51

TABLE B47. The Self-Sufficiency Standard for Hoke County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$512	$680	$680	$680	$680	$990	$680	$680
Child Care	$0	$580	$1,252	$1,114	$534	$1,786	$1,252	$1,114
Food	$243	$368	$483	$556	$645	$655	$694	$763
Transportation	$240	$247	$247	$247	$247	$247	$472	$472
Health Care	$162	$451	$465	$472	$496	$486	$521	$527
Miscellaneous	$116	$233	$313	$307	$260	$416	$362	$356
Taxes	$245	$485	$745	$721	$448	$1,096	$790	$764
Earned Income Tax Credit (-)	$0	($77)	$0	$0	($190)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($106)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.63	$16.03	$22.26	$21.76	$16.18	$30.26	$12.79 per adult	$12.53 per adult
Monthly	$1,518	$2,822	$3,918	$3,830	$2,847	$5,326	$4,504	$4,410
Annual	$18,220	$33,863	$47,021	$45,961	$34,164	$63,911	$54,043	$52,917
Emergency Savings (Monthly Contribution)	$30	$70	$117	$114	$88	$187	$53	$52

TABLE B48. The Self-Sufficiency Standard for Hyde County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$707	$869	$869	$869	$869	$1,087	$869	$869
Child Care	$0	$799	$1,642	$1,446	$647	$2,289	$1,642	$1,446
Food	$270	$409	$536	$617	$715	$727	$770	$847
Transportation	$229	$235	$235	$235	$235	$235	$448	$448
Health Care	$167	$470	$484	$490	$515	$504	$540	$546
Miscellaneous	$137	$278	$377	$366	$298	$484	$427	$416
Taxes	$333	$724	$1,031	$985	$697	$1,403	$1,082	$1,034
Earned Income Tax Credit (-)	$0	$0	$0	$0	($11)	$0	$0	$0
Child Care Tax Credit (-)	$0	($50)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$10.47	$20.74	$27.88	$26.94	$21.02	$36.24	$15.65 per adult	$15.17 per adult
Monthly	$1,842	$3,651	$4,907	$4,742	$3,700	$6,379	$5,510	$5,339
Annual	$22,110	$43,812	$58,880	$56,906	$44,394	$76,548	$66,118	$64,071
Emergency Savings (Monthly Contribution)	$36	$94	$160	$153	$108	$269	$59	$58

TABLE B49. The Self-Sufficiency Standard for Iredell County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$715	$825	$825	$825	$825	$1,055	$825	$825
Child Care	$0	$760	$1,562	$1,424	$665	$2,226	$1,562	$1,424
Food	$247	$375	$492	$566	$656	$666	$706	$777
Transportation	$219	$225	$225	$225	$225	$225	$429	$429
Health Care	$161	$450	$464	$470	$495	$484	$519	$525
Miscellaneous	$134	$263	$357	$351	$287	$466	$404	$398
Taxes	$319	$655	$941	$918	$600	$1,317	$978	$954
Earned Income Tax Credit (-)	$0	$0	$0	$0	($73)	$0	$0	$0
Child Care Tax Credit (-)	$0	($55)	($100)	($100)	($110)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$10.20	$19.40	$26.13	$25.64	$19.33	$34.60	$14.65 per adult	$14.39 per adult
Monthly	$1,796	$3,414	$4,598	$4,513	$3,403	$6,089	$5,157	$5,066
Annual	$21,548	$40,972	$55,178	$54,154	$40,830	$73,072	$61,883	$60,793
Emergency Savings (Monthly Contribution)	$36	$84	$147	$143	$100	$255	$57	$57

TABLE B50. The Self-Sufficiency Standard for Jackson County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$533	$642	$642	$642	$642	$803	$642	$642
Child Care	$0	$583	$1,201	$1,078	$496	$1,696	$1,201	$1,078
Food	$255	$386	$507	$584	$676	$687	$728	$801
Transportation	$221	$227	$227	$227	$227	$227	$433	$433
Health Care	$166	$467	$481	$487	$512	$501	$536	$542
Miscellaneous	$118	$231	$306	$302	$255	$392	$354	$350
Taxes	$252	$473	$715	$694	$431	$986	$756	$739
Earned Income Tax Credit (-)	$0	($83)	$0	($1)	($207)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($98)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.77	$15.79	$21.66	$21.29	$15.73	$28.08	$12.45 per adult	$12.27 per adult
Monthly	$1,544	$2,780	$3,811	$3,747	$2,769	$4,943	$4,383	$4,319
Annual	$18,532	$33,355	$45,737	$44,962	$33,224	$59,315	$52,596	$51,822
Emergency Savings (Monthly Contribution)	$30	$70	$113	$110	$87	$170	$52	$52

TABLE B51. The Self-Sufficiency Standard for Johnston County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$792	$915	$915	$915	$915	$1,194	$915	$915
Child Care	$0	$707	$1,529	$1,319	$612	$2,141	$1,529	$1,319
Food	$259	$393	$515	$593	$688	$699	$740	$815
Transportation	$244	$250	$250	$250	$250	$250	$476	$476
Health Care	$154	$424	$438	$445	$469	$459	$494	$500
Miscellaneous	$145	$269	$365	$352	$293	$474	$415	$402
Taxes	$367	$682	$978	$924	$691	$1,356	$1,030	$974
Earned Income Tax Credit (-)	$0	$0	$0	$0	($26)	$0	$0	$0
Child Care Tax Credit (-)	$0	($53)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$11.14	$19.91	$26.84	$25.75	$20.60	$35.36	$15.15 per adult	$14.59 per adult
Monthly	$1,961	$3,504	$4,725	$4,532	$3,626	$6,223	$5,334	$5,135
Annual	$23,534	$42,045	$56,696	$54,379	$43,517	$74,673	$64,003	$61,616
Emergency Savings (Monthly Contribution)	$38	$88	$152	$144	$105	$262	$58	$57

TABLE B52. The Self-Sufficiency Standard for Jones County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$503	$669	$669	$669	$669	$885	$669	$669
Child Care	$0	$566	$1,181	$1,014	$448	$1,629	$1,181	$1,014
Food	$255	$386	$507	$584	$676	$687	$728	$801
Transportation	$229	$236	$236	$236	$236	$236	$449	$449
Health Care	$167	$470	$484	$490	$515	$504	$540	$546
Miscellaneous	$115	$233	$308	$299	$254	$394	$357	$348
Taxes	$245	$486	$723	$696	$427	$998	$768	$731
Earned Income Tax Credit (-)	$0	($76)	$0	($8)	($210)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($96)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.60	$16.04	$21.82	$21.10	$15.64	$28.31	$12.57 per adult	$12.19 per adult
Monthly	$1,514	$2,823	$3,840	$3,713	$2,754	$4,983	$4,424	$4,292
Annual	$18,169	$33,880	$46,080	$44,561	$33,042	$59,799	$53,089	$51,501
Emergency Savings (Monthly Contribution)	$29	$70	$114	$109	$87	$172	$52	$52

TABLE B53. The Self-Sufficiency Standard for Lee County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$607	$710	$710	$710	$710	$898	$710	$710
Child Care	$0	$583	$1,242	$1,087	$504	$1,746	$1,242	$1,087
Food	$257	$390	$512	$589	$683	$694	$736	$809
Transportation	$227	$234	$234	$234	$234	$234	$446	$446
Health Care	$159	$441	$455	$462	$486	$476	$511	$517
Miscellaneous	$125	$236	$315	$308	$262	$405	$364	$357
Taxes	$280	$506	$760	$731	$457	$1,050	$806	$775
Earned Income Tax Credit (-)	$0	($66)	$0	$0	($184)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($109)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.41	$16.42	$22.51	$21.90	$16.35	$29.27	$12.92 per adult	$12.60 per adult
Monthly	$1,656	$2,889	$3,962	$3,855	$2,877	$5,152	$4,548	$4,435
Annual	$19,876	$34,669	$47,543	$46,256	$34,521	$61,821	$54,576	$53,218
Emergency Savings (Monthly Contribution)	$34	$70	$119	$115	$89	$179	$53	$53

TABLE B54. The Self-Sufficiency Standard for Lenoir County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$522	$673	$673	$673	$673	$878	$673	$673
Child Care	$0	$534	$1,148	$981	$447	$1,595	$1,148	$981
Food	$214	$324	$425	$489	$567	$576	$611	$672
Transportation	$229	$236	$236	$236	$236	$236	$449	$449
Health Care	$167	$470	$484	$490	$515	$504	$540	$546
Miscellaneous	$113	$224	$297	$287	$244	$379	$342	$332
Taxes	$236	$427	$689	$597	$370	$927	$704	$693
Earned Income Tax Credit (-)	$0	($107)	($18)	($73)	($251)	$0	($5)	($37)
Child Care Tax Credit (-)	$0	($65)	($100)	($110)	($77)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.41	$14.96	$20.84	$19.34	$14.53	$26.97	$11.92 per adult	$11.49 per adult
Monthly	$1,481	$2,632	$3,667	$3,404	$2,558	$4,746	$4,195	$4,043
Annual	$17,771	$31,588	$44,005	$40,847	$30,695	$56,952	$50,338	$48,514
Emergency Savings (Monthly Contribution)	$29	$70	$107	$100	$86	$162	$51	$50

TABLE B55. The Self-Sufficiency Standard for Lincoln County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$605	$698	$698	$698	$698	$942	$698	$698
Child Care	$0	$676	$1,391	$1,248	$573	$1,964	$1,391	$1,248
Food	$227	$343	$451	$519	$601	$611	$647	$712
Transportation	$220	$226	$226	$226	$226	$226	$431	$431
Health Care	$160	$446	$460	$466	$491	$480	$515	$522
Miscellaneous	$121	$239	$323	$316	$259	$422	$368	$361
Taxes	$264	$521	$788	$759	$442	$1,122	$817	$787
Earned Income Tax Credit (-)	$0	($56)	$0	$0	($195)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($103)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.07	$16.76	$23.13	$22.53	$16.05	$30.78	$13.08 per adult	$12.76 per adult
Monthly	$1,597	$2,949	$4,070	$3,966	$2,825	$5,417	$4,602	$4,493
Annual	$19,158	$35,388	$48,841	$47,587	$33,906	$65,010	$55,229	$53,913
Emergency Savings (Monthly Contribution)	$31	$71	$124	$119	$88	$191	$54	$53

TABLE B56. The Self-Sufficiency Standard for McDowell County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$553	$642	$642	$642	$642	$812	$642	$642
Child Care	$0	$534	$1,145	$970	$436	$1,580	$1,145	$970
Food	$248	$376	$493	$568	$658	$669	$709	$780
Transportation	$223	$229	$229	$229	$229	$229	$436	$436
Health Care	$166	$467	$481	$487	$512	$501	$536	$542
Miscellaneous	$119	$225	$299	$290	$248	$379	$347	$337
Taxes	$257	$436	$693	$619	$389	$931	$723	$701
Earned Income Tax Credit (-)	$0	($103)	($9)	($58)	($237)	$0	$0	($20)
Child Care Tax Credit (-)	$0	($65)	($100)	($105)	($83)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.89	$15.10	$21.06	$19.74	$14.92	$26.99	$12.13 per adult	$11.71 per adult
Monthly	$1,566	$2,657	$3,706	$3,474	$2,626	$4,751	$4,271	$4,122
Annual	$18,786	$31,883	$44,475	$41,692	$31,515	$57,012	$51,251	$49,460
Emergency Savings (Monthly Contribution)	$30	$70	$108	$102	$87	$162	$51	$51

TABLE B57. The Self-Sufficiency Standard for Macon County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$547	$727	$727	$727	$727	$971	$727	$727
Child Care	$0	$546	$1,139	$982	$436	$1,576	$1,139	$982
Food	$261	$396	$519	$597	$692	$703	$745	$820
Transportation	$221	$227	$227	$227	$227	$227	$433	$433
Health Care	$163	$456	$470	$476	$501	$490	$526	$532
Miscellaneous	$119	$235	$308	$301	$258	$397	$357	$349
Taxes	$258	$500	$726	$698	$438	$1,011	$770	$738
Earned Income Tax Credit (-)	$0	($69)	$0	($2)	($197)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($102)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.92	$16.32	$21.88	$21.25	$16.00	$28.55	$12.59 per adult	$12.26 per adult
Monthly	$1,569	$2,872	$3,851	$3,741	$2,815	$5,026	$4,431	$4,314
Annual	$18,830	$34,470	$46,209	$44,886	$33,782	$60,307	$53,167	$51,773
Emergency Savings (Monthly Contribution)	$30	$70	$114	$110	$88	$174	$53	$52

TABLE B58. The Self-Sufficiency Standard for Madison County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$644	$802	$802	$802	$802	$1,076	$802	$802
Child Care	$0	$583	$1,199	$1,007	$424	$1,623	$1,199	$1,007
Food	$251	$381	$500	$576	$667	$678	$718	$790
Transportation	$221	$227	$227	$227	$227	$227	$433	$433
Health Care	$166	$467	$481	$487	$512	$501	$536	$542
Miscellaneous	$128	$246	$321	$310	$263	$411	$369	$357
Taxes	$294	$567	$785	$738	$460	$1,075	$825	$777
Earned Income Tax Credit (-)	$0	($32)	$0	$0	($178)	$0	$0	$0
Child Care Tax Credit (-)	$0	($58)	($100)	($100)	($106)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.68	$17.61	$23.00	$22.05	$16.50	$29.78	$13.11 per adult	$12.62 per adult
Monthly	$1,704	$3,100	$4,048	$3,880	$2,904	$5,241	$4,616	$4,442
Annual	$20,454	$37,197	$48,580	$46,560	$34,853	$62,887	$55,393	$53,306
Emergency Savings (Monthly Contribution)	$34	$73	$123	$116	$89	$183	$54	$53

TABLE B59. The Self-Sufficiency Standard for Martin County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$522	$642	$642	$642	$642	$864	$642	$642
Child Care	$0	$527	$1,099	$967	$440	$1,538	$1,099	$967
Food	$241	$366	$480	$552	$640	$650	$689	$758
Transportation	$230	$237	$237	$237	$237	$237	$451	$451
Health Care	$166	$466	$480	$486	$511	$500	$535	$542
Miscellaneous	$116	$224	$294	$288	$247	$379	$342	$336
Taxes	$246	$429	$687	$611	$385	$930	$705	$700
Earned Income Tax Credit (-)	$0	($106)	($27)	($64)	($240)	$0	($5)	($23)
Child Care Tax Credit (-)	$0	($65)	($100)	($105)	($82)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.64	$14.97	$20.59	$19.59	$14.85	$26.98	$11.91 per adult	$11.66 per adult
Monthly	$1,521	$2,635	$3,624	$3,448	$2,613	$4,748	$4,191	$4,105
Annual	$18,255	$31,623	$43,492	$41,372	$31,360	$56,979	$50,296	$49,263
Emergency Savings (Monthly Contribution)	$30	$70	$105	$101	$86	$162	$51	$50

TABLE B60. The Self-Sufficiency Standard for Mecklenburg County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$825	$954	$954	$954	$954	$1,293	$954	$954
Child Care	$0	$885	$1,807	$1,563	$678	$2,485	$1,807	$1,563
Food	$259	$393	$515	$593	$688	$699	$740	$815
Transportation	$225	$232	$232	$232	$232	$232	$442	$442
Health Care	$168	$472	$486	$492	$517	$506	$541	$548
Miscellaneous	$148	$294	$399	$383	$307	$522	$449	$432
Taxes	$380	$794	$1,135	$1,066	$727	$1,707	$1,180	$1,110
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	($50)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$11.39	$22.10	$29.90	$28.51	$21.79	$40.30	$16.61 per adult	$15.90 per adult
Monthly	$2,004	$3,890	$5,262	$5,018	$3,836	$7,094	$5,847	$5,597
Annual	$24,054	$46,684	$63,142	$60,211	$46,028	$85,124	$70,169	$67,168
Emergency Savings (Monthly Contribution)	$38	$105	$175	$165	$114	$299	$62	$60

TABLE B61. The Self-Sufficiency Standard for Mitchell County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$522	$642	$642	$642	$642	$852	$642	$642
Child Care	$0	$590	$1,177	$1,024	$434	$1,611	$1,177	$1,024
Food	$254	$385	$505	$582	$674	$685	$726	$798
Transportation	$223	$230	$230	$230	$230	$230	$437	$437
Health Care	$166	$467	$481	$487	$512	$501	$536	$542
Miscellaneous	$117	$231	$303	$296	$249	$388	$352	$344
Taxes	$248	$478	$704	$692	$395	$970	$746	$692
Earned Income Tax Credit (-)	$0	($81)	$0	($17)	($231)	$0	$0	($1)
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($86)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.70	$15.88	$21.45	$20.84	$15.07	$27.76	$12.36 per adult	$11.97 per adult
Monthly	$1,530	$2,796	$3,776	$3,668	$2,652	$4,886	$4,349	$4,213
Annual	$18,364	$33,547	$45,307	$44,020	$31,821	$58,634	$52,192	$50,557
Emergency Savings (Monthly Contribution)	$30	$70	$111	$107	$87	$168	$52	$52

TABLE B62. The Self-Sufficiency Standard for Montgomery County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$527	$642	$642	$642	$642	$882	$642	$642
Child Care	$0	$548	$1,151	$988	$440	$1,591	$1,151	$988
Food	$232	$351	$461	$530	$615	$625	$662	$728
Transportation	$223	$229	$229	$229	$229	$229	$436	$436
Health Care	$170	$479	$494	$500	$525	$514	$549	$555
Miscellaneous	$115	$225	$298	$289	$245	$384	$344	$335
Taxes	$244	$438	$693	$617	$380	$955	$695	$701
Earned Income Tax Credit (-)	$0	($102)	($13)	($60)	($246)	$0	($1)	($26)
Child Care Tax Credit (-)	$0	($65)	($100)	($105)	($79)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.58	$15.12	$20.95	$19.68	$14.69	$27.45	$11.96 per adult	$11.63 per adult
Monthly	$1,510	$2,662	$3,687	$3,463	$2,585	$4,830	$4,212	$4,093
Annual	$18,123	$31,939	$44,245	$41,560	$31,018	$57,965	$50,538	$49,114
Emergency Savings (Monthly Contribution)	$29	$70	$107	$102	$86	$165	$52	$50

TABLE B63. The Self-Sufficiency Standard for Moore County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$584	$674	$674	$674	$674	$930	$674	$674
Child Care	$0	$659	$1,330	$1,214	$555	$1,885	$1,330	$1,214
Food	$270	$409	$536	$617	$715	$727	$770	$847
Transportation	$223	$229	$229	$229	$229	$229	$436	$436
Health Care	$170	$479	$494	$500	$525	$514	$549	$555
Miscellaneous	$125	$245	$326	$323	$270	$428	$376	$373
Taxes	$277	$558	$807	$796	$491	$1,152	$855	$842
Earned Income Tax Credit (-)	$0	($36)	$0	$0	($154)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($120)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.36	$17.46	$23.46	$23.22	$17.14	$31.33	$13.42 per adult	$13.28 per adult
Monthly	$1,647	$3,074	$4,129	$4,087	$3,017	$5,515	$4,723	$4,675
Annual	$19,767	$36,885	$49,545	$49,043	$36,205	$66,177	$56,673	$56,098
Emergency Savings (Monthly Contribution)	$34	$72	$126	$125	$90	$195	$54	$54

TABLE B64. The Self-Sufficiency Standard for Nash County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$611	$770	$770	$770	$770	$1,054	$770	$770
Child Care	$0	$586	$1,227	$1,090	$504	$1,731	$1,227	$1,090
Food	$222	$337	$442	$509	$590	$599	$635	$699
Transportation	$231	$237	$237	$237	$237	$237	$452	$452
Health Care	$168	$472	$487	$493	$518	$507	$542	$548
Miscellaneous	$123	$240	$316	$310	$262	$413	$363	$356
Taxes	$271	$529	$760	$733	$452	$1,079	$792	$764
Earned Income Tax Credit (-)	$0	($52)	$0	$0	($185)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($108)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.24	$16.92	$22.57	$22.02	$16.32	$29.95	$12.83 per adult	$12.54 per adult
Monthly	$1,626	$2,978	$3,973	$3,876	$2,873	$5,270	$4,515	$4,413
Annual	$19,511	$35,731	$47,671	$46,512	$34,475	$63,246	$54,175	$52,956
Emergency Savings (Monthly Contribution)	$32	$71	$120	$116	$88	$184	$53	$52

TABLE B65. The Self-Sufficiency Standard for New Hanover County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$711	$943	$943	$943	$943	$1,349	$943	$943
Child Care	$0	$746	$1,530	$1,344	$598	$2,128	$1,530	$1,344
Food	$264	$401	$526	$605	$702	$713	$755	$831
Transportation	$226	$232	$232	$232	$232	$232	$443	$443
Health Care	$160	$443	$457	$464	$488	$478	$513	$519
Miscellaneous	$136	$277	$369	$359	$296	$490	$418	$408
Taxes	$329	$719	$999	$957	$697	$1,447	$1,047	$1,003
Earned Income Tax Credit (-)	$0	$0	$0	$0	($16)	$0	$0	$0
Child Care Tax Credit (-)	$0	($50)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$10.38	$20.61	$27.21	$26.35	$20.87	$36.85	$15.29 per adult	$14.84 per adult
Monthly	$1,826	$3,628	$4,790	$4,637	$3,673	$6,486	$5,383	$5,224
Annual	$21,914	$43,531	$57,475	$55,642	$44,077	$77,831	$64,590	$62,685
Emergency Savings (Monthly Contribution)	$36	$93	$155	$148	$107	$274	$59	$58

TABLE B66. The Self-Sufficiency Standard for Northampton County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$483	$642	$642	$642	$642	$898	$642	$642
Child Care	$0	$675	$1,400	$1,263	$588	$1,988	$1,400	$1,263
Food	$253	$384	$504	$580	$672	$683	$723	$796
Transportation	$230	$236	$236	$236	$236	$236	$450	$450
Health Care	$166	$466	$480	$486	$511	$500	$535	$542
Miscellaneous	$113	$240	$326	$321	$265	$431	$375	$369
Taxes	$237	$530	$805	$783	$461	$1,160	$850	$826
Earned Income Tax Credit (-)	$0	($52)	$0	$0	($175)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($114)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.42	$16.92	$23.44	$22.98	$16.59	$31.51	$13.38 per adult	$13.13 per adult
Monthly	$1,482	$2,977	$4,126	$4,044	$2,920	$5,546	$4,709	$4,621
Annual	$17,781	$35,728	$49,515	$48,526	$35,045	$66,549	$56,506	$55,449
Emergency Savings (Monthly Contribution)	$29	$91	$126	$123	$120	$196	$54	$54

TABLE B67. The Self-Sufficiency Standard for Onslow County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$666	$812	$812	$812	$812	$1,182	$812	$812
Child Care	$0	$621	$1,307	$1,145	$524	$1,832	$1,307	$1,145
Food	$251	$380	$498	$574	$665	$676	$716	$788
Transportation	$238	$244	$244	$244	$244	$244	$466	$466
Health Care	$160	$443	$457	$464	$488	$478	$513	$519
Miscellaneous	$131	$250	$332	$324	$273	$441	$381	$373
Taxes	$308	$589	$834	$800	$519	$1,211	$882	$846
Earned Income Tax Credit (-)	$0	($20)	$0	$0	($135)	$0	$0	$0
Child Care Tax Credit (-)	$0	($58)	($100)	($100)	($115)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.96	$18.06	$23.97	$23.27	$17.66	$32.46	$13.67 per adult	$13.30 per adult
Monthly	$1,753	$3,179	$4,218	$4,096	$3,109	$5,714	$4,811	$4,683
Annual	$21,041	$38,150	$50,621	$49,155	$37,308	$68,563	$57,731	$56,197
Emergency Savings (Monthly Contribution)	$35	$76	$130	$125	$92	$216	$55	$54

TABLE B68. The Self-Sufficiency Standard for Orange County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$848	$996	$996	$996	$996	$1,355	$996	$996
Child Care	$0	$994	$2,085	$1,739	$746	$2,830	$2,085	$1,739
Food	$311	$471	$618	$711	$825	$838	$888	$976
Transportation	$236	$243	$243	$243	$243	$243	$461	$461
Health Care	$156	$429	$443	$449	$474	$463	$498	$504
Miscellaneous	$155	$313	$438	$414	$328	$573	$493	$468
Taxes	$416	$887	$1,316	$1,209	$830	$2,076	$1,387	$1,278
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	($50)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$12.06	$23.86	$33.36	$31.22	$23.72	$45.61	$18.58 per adult	$17.49 per adult
Monthly	$2,122	$4,199	$5,872	$5,494	$4,175	$8,028	$6,541	$6,156
Annual	$25,464	$50,386	$70,460	$65,931	$50,095	$96,339	$78,489	$73,876
Emergency Savings (Monthly Contribution)	$40	$118	$234	$193	$128	$339	$73	$65

TABLE B69. The Self-Sufficiency Standard for Pamlico County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$526	$642	$642	$642	$642	$935	$642	$642
Child Care	$0	$537	$1,162	$977	$440	$1,602	$1,162	$977
Food	$271	$411	$539	$621	$720	$731	$775	$852
Transportation	$226	$233	$233	$233	$233	$233	$444	$444
Health Care	$167	$470	$484	$490	$515	$504	$540	$546
Miscellaneous	$119	$229	$306	$296	$255	$401	$356	$346
Taxes	$258	$463	$717	$693	$428	$1,028	$767	$724
Earned Income Tax Credit (-)	$0	($88)	$0	($17)	($208)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($97)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.91	$15.63	$21.69	$20.84	$15.69	$28.89	$12.55 per adult	$12.11 per adult
Monthly	$1,567	$2,751	$3,817	$3,668	$2,761	$5,085	$4,419	$4,264
Annual	$18,809	$33,013	$45,800	$44,019	$33,137	$61,017	$53,026	$51,172
Emergency Savings (Monthly Contribution)	$30	$70	$113	$107	$87	$176	$52	$51

TABLE B70. The Self-Sufficiency Standard for Pasquotank County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$621	$826	$826	$826	$826	$1,153	$826	$826
Child Care	$0	$539	$1,136	$993	$454	$1,589	$1,136	$993
Food	$251	$380	$498	$574	$665	$676	$716	$788
Transportation	$224	$231	$231	$231	$231	$231	$439	$439
Health Care	$166	$466	$480	$486	$511	$500	$535	$542
Miscellaneous	$126	$244	$317	$311	$269	$415	$365	$359
Taxes	$283	$552	$765	$740	$488	$1,090	$806	$779
Earned Income Tax Credit (-)	$0	($39)	$0	$0	($155)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($109)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.50	$17.36	$22.65	$22.12	$17.12	$30.14	$12.95 per adult	$12.67 per adult
Monthly	$1,671	$3,056	$3,986	$3,893	$3,012	$5,304	$4,557	$4,458
Annual	$20,057	$36,668	$47,832	$46,720	$36,149	$63,650	$54,680	$53,500
Emergency Savings (Monthly Contribution)	$34	$72	$120	$116	$89	$186	$53	$53

TABLE B71. The Self-Sufficiency Standard for Pender County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$621	$717	$717	$717	$717	$948	$717	$717
Child Care	$0	$654	$1,388	$1,221	$567	$1,955	$1,388	$1,221
Food	$282	$428	$562	$646	$749	$761	$807	$887
Transportation	$228	$234	$234	$234	$234	$234	$447	$447
Health Care	$160	$443	$457	$464	$488	$478	$513	$519
Miscellaneous	$129	$248	$336	$328	$276	$438	$387	$379
Taxes	$297	$575	$850	$819	$531	$1,194	$906	$872
Earned Income Tax Credit (-)	$0	($27)	$0	$0	($125)	$0	$0	$0
Child Care Tax Credit (-)	$0	($58)	($100)	($100)	($115)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.76	$17.80	$24.30	$23.65	$17.93	$32.15	$13.91 per adult	$13.57 per adult
Monthly	$1,717	$3,132	$4,278	$4,163	$3,156	$5,658	$4,898	$4,776
Annual	$20,610	$37,583	$51,332	$49,952	$37,867	$67,892	$58,771	$57,314
Emergency Savings (Monthly Contribution)	$35	$74	$133	$128	$93	$204	$56	$55

TABLE B72. The Self-Sufficiency Standard for Perquimans County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$593	$788	$788	$788	$788	$1,052	$788	$788
Child Care	$0	$498	$1,048	$899	$401	$1,449	$1,048	$899
Food	$247	$375	$492	$566	$656	$666	$706	$777
Transportation	$230	$236	$236	$236	$236	$236	$450	$450
Health Care	$166	$466	$480	$486	$511	$500	$535	$542
Miscellaneous	$124	$236	$304	$298	$259	$390	$353	$346
Taxes	$273	$506	$708	$693	$440	$981	$750	$720
Earned Income Tax Credit (-)	$0	($65)	$0	($14)	($194)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.27	$16.44	$21.53	$20.94	$16.08	$27.99	$12.40 per adult	$12.09 per adult
Monthly	$1,632	$2,894	$3,789	$3,686	$2,831	$4,926	$4,364	$4,255
Annual	$19,583	$34,722	$45,471	$44,233	$33,967	$59,107	$52,363	$51,059
Emergency Savings (Monthly Contribution)	$33	$71	$112	$107	$88	$169	$52	$51

TABLE B73. The Self-Sufficiency Standard for Person County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$525	$676	$676	$676	$676	$882	$676	$676
Child Care	$0	$611	$1,303	$1,096	$484	$1,787	$1,303	$1,096
Food	$239	$362	$475	$546	$633	$643	$682	$750
Transportation	$246	$252	$252	$252	$252	$252	$480	$480
Health Care	$156	$429	$443	$449	$474	$463	$498	$504
Miscellaneous	$116	$233	$315	$302	$252	$403	$364	$351
Taxes	$248	$486	$754	$693	$413	$1,035	$798	$741
Earned Income Tax Credit (-)	$0	($76)	$0	($1)	($220)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($91)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.69	$16.06	$22.44	$21.29	$15.38	$29.07	$12.88 per adult	$12.30 per adult
Monthly	$1,529	$2,827	$3,950	$3,747	$2,706	$5,116	$4,533	$4,330
Annual	$18,350	$33,924	$47,402	$44,959	$32,473	$61,388	$54,401	$51,963
Emergency Savings (Monthly Contribution)	$30	$70	$119	$110	$87	$177	$53	$52

TABLE B74. The Self-Sufficiency Standard for Pitt County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$626	$790	$790	$790	$790	$1,115	$790	$790
Child Care	$0	$690	$1,444	$1,284	$595	$2,038	$1,444	$1,284
Food	$245	$372	$488	$562	$651	$662	$701	$771
Transportation	$231	$237	$237	$237	$237	$237	$452	$452
Health Care	$171	$482	$496	$503	$528	$517	$552	$558
Miscellaneous	$127	$257	$346	$338	$280	$457	$394	$386
Taxes	$289	$630	$894	$861	$563	$1,281	$937	$902
Earned Income Tax Credit (-)	$0	$0	$0	$0	($102)	$0	$0	$0
Child Care Tax Credit (-)	$0	($55)	($100)	($100)	($110)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.60	$18.86	$25.16	$24.48	$18.55	$33.85	$14.21 per adult	$13.86 per adult
Monthly	$1,689	$3,319	$4,429	$4,308	$3,265	$5,957	$5,003	$4,877
Annual	$20,273	$39,833	$53,143	$51,697	$39,176	$71,485	$60,038	$58,525
Emergency Savings (Monthly Contribution)	$34	$80	$139	$134	$96	$248	$56	$55

TABLE B75. The Self-Sufficiency Standard for Polk County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$581	$772	$772	$772	$772	$966	$772	$772
Child Care	$0	$656	$1,348	$1,144	$488	$1,836	$1,348	$1,144
Food	$261	$396	$519	$597	$692	$703	$745	$820
Transportation	$223	$230	$230	$230	$230	$230	$437	$437
Health Care	$166	$467	$481	$487	$512	$501	$536	$542
Miscellaneous	$123	$252	$335	$323	$269	$424	$384	$372
Taxes	$271	$599	$845	$794	$489	$1,130	$889	$837
Earned Income Tax Credit (-)	$0	($14)	$0	$0	($155)	$0	$0	$0
Child Care Tax Credit (-)	$0	($58)	($100)	($100)	($117)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.24	$18.27	$24.22	$23.18	$17.12	$30.91	$13.76 per adult	$13.23 per adult
Monthly	$1,626	$3,216	$4,262	$4,080	$3,014	$5,440	$4,845	$4,657
Annual	$19,508	$38,586	$51,146	$48,961	$36,162	$65,276	$58,143	$55,887
Emergency Savings (Monthly Contribution)	$32	$77	$132	$124	$89	$191	$55	$54

TABLE B76. The Self-Sufficiency Standard for Randolph County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$585	$682	$682	$682	$682	$917	$682	$682
Child Care	$0	$565	$1,169	$1,044	$479	$1,648	$1,169	$1,044
Food	$232	$351	$461	$530	$615	$625	$662	$728
Transportation	$225	$232	$232	$232	$232	$232	$441	$441
Health Care	$157	$434	$448	$454	$479	$468	$503	$510
Miscellaneous	$120	$226	$299	$294	$249	$389	$346	$341
Taxes	$260	$449	$695	$691	$395	$977	$720	$707
Earned Income Tax Credit (-)	$0	($97)	($9)	($24)	($233)	$0	$0	($8)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($85)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.97	$15.31	$21.08	$20.67	$15.03	$27.87	$12.09 per adult	$11.87 per adult
Monthly	$1,579	$2,695	$3,710	$3,637	$2,646	$4,905	$4,256	$4,179
Annual	$18,947	$32,336	$44,517	$43,648	$31,747	$58,861	$51,078	$50,146
Emergency Savings (Monthly Contribution)	$30	$70	$108	$105	$87	$168	$51	$51

TABLE B77. The Self-Sufficiency Standard for Richmond County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$526	$642	$642	$642	$642	$864	$642	$642
Child Care	$0	$536	$1,078	$935	$400	$1,478	$1,078	$935
Food	$210	$319	$418	$481	$558	$567	$601	$661
Transportation	$230	$236	$236	$236	$236	$236	$450	$450
Health Care	$162	$451	$465	$472	$496	$486	$521	$527
Miscellaneous	$113	$218	$284	$277	$233	$363	$329	$322
Taxes	$234	$399	$577	$530	$327	$856	$616	$585
Earned Income Tax Credit (-)	$0	($124)	($87)	($123)	($289)	$0	($66)	($96)
Child Care Tax Credit (-)	$0	($68)	($110)	($115)	($59)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.38	$14.36	$18.96	$18.00	$13.51	$25.57	$11.09 per adult	$10.68 per adult
Monthly	$1,475	$2,526	$3,336	$3,168	$2,378	$4,500	$3,904	$3,759
Annual	$17,700	$30,318	$40,038	$38,017	$28,539	$53,998	$46,853	$45,112
Emergency Savings (Monthly Contribution)	$29	$70	$98	$93	$84	$151	$51	$51

TABLE B78. The Self-Sufficiency Standard for Robeson County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$483	$642	$642	$642	$642	$812	$642	$642
Child Care	$0	$587	$1,250	$1,095	$509	$1,759	$1,250	$1,095
Food	$210	$319	$418	$481	$558	$567	$601	$661
Transportation	$237	$244	$244	$244	$244	$244	$465	$465
Health Care	$165	$463	$477	$483	$508	$497	$532	$539
Miscellaneous	$110	$225	$303	$295	$246	$388	$349	$340
Taxes	$224	$439	$703	$690	$382	$970	$733	$705
Earned Income Tax Credit (-)	$0	($101)	$0	($23)	($243)	$0	$0	($10)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($81)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.12	$15.16	$21.42	$20.68	$14.76	$27.76	$12.23 per adult	$11.85 per adult
Monthly	$1,429	$2,669	$3,770	$3,640	$2,598	$4,886	$4,306	$4,171
Annual	$17,152	$32,026	$45,235	$43,676	$31,179	$58,633	$51,672	$50,055
Emergency Savings (Monthly Contribution)	$28	$70	$111	$105	$86	$168	$52	$51

TABLE B79. The Self-Sufficiency Standard for Rockingham County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$483	$642	$642	$642	$642	$837	$642	$642
Child Care	$0	$509	$1,089	$973	$463	$1,552	$1,089	$973
Food	$245	$372	$488	$562	$651	$662	$701	$771
Transportation	$225	$231	$231	$231	$231	$231	$440	$440
Health Care	$157	$435	$449	$455	$480	$469	$505	$511
Miscellaneous	$111	$219	$290	$286	$247	$375	$338	$334
Taxes	$229	$403	$619	$596	$385	$913	$700	$697
Earned Income Tax Credit (-)	$0	($122)	($57)	($75)	($240)	$0	($18)	($31)
Child Care Tax Credit (-)	$0	($68)	($105)	($110)	($82)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.24	$14.42	$19.77	$19.28	$14.84	$26.64	$11.73 per adult	$11.56 per adult
Monthly	$1,451	$2,539	$3,479	$3,393	$2,612	$4,689	$4,130	$4,070
Annual	$17,411	$30,464	$41,746	$40,717	$31,339	$56,273	$49,554	$48,845
Emergency Savings (Monthly Contribution)	$28	$70	$102	$100	$86	$159	$51	$50

TABLE B80. The Self-Sufficiency Standard for Rowan County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$554	$699	$699	$699	$699	$913	$699	$699
Child Care	$0	$584	$1,216	$1,057	$473	$1,689	$1,216	$1,057
Food	$223	$338	$444	$511	$592	$602	$638	$701
Transportation	$220	$227	$227	$227	$227	$227	$432	$432
Health Care	$170	$480	$494	$500	$525	$514	$549	$555
Miscellaneous	$117	$233	$308	$299	$252	$394	$353	$344
Taxes	$249	$487	$725	$696	$413	$1,001	$754	$693
Earned Income Tax Credit (-)	$0	($76)	$0	($8)	($221)	$0	$0	($0)
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($91)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.71	$16.05	$21.85	$21.11	$15.35	$28.35	$12.43 per adult	$11.98 per adult
Monthly	$1,533	$2,825	$3,846	$3,715	$2,701	$4,989	$4,375	$4,215
Annual	$18,399	$33,901	$46,153	$44,574	$32,410	$59,871	$52,505	$50,584
Emergency Savings (Monthly Contribution)	$30	$70	$114	$109	$87	$172	$52	$52

TABLE B81. The Self-Sufficiency Standard for Rutherford County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$544	$642	$642	$642	$642	$853	$642	$642
Child Care	$0	$543	$1,111	$1,002	$459	$1,570	$1,111	$1,002
Food	$215	$325	$427	$491	$569	$579	$613	$674
Transportation	$223	$230	$230	$230	$230	$230	$437	$437
Health Care	$166	$467	$481	$487	$512	$501	$536	$542
Miscellaneous	$115	$221	$289	$285	$241	$373	$334	$330
Taxes	$241	$409	$611	$586	$361	$902	$694	$622
Earned Income Tax Credit (-)	$0	($117)	($62)	($81)	($260)	$0	($31)	($62)
Child Care Tax Credit (-)	$0	($68)	($105)	($110)	($72)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.55	$14.59	$19.64	$19.12	$14.29	$26.46	$11.56 per adult	$11.14 per adult
Monthly	$1,504	$2,568	$3,457	$3,365	$2,514	$4,658	$4,070	$3,920
Annual	$18,048	$30,816	$41,486	$40,382	$30,172	$55,892	$48,843	$47,045
Emergency Savings (Monthly Contribution)	$29	$70	$101	$99	$85	$158	$50	$51

TABLE B82. The Self-Sufficiency Standard for Sampson County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$527	$642	$642	$642	$642	$878	$642	$642
Child Care	$0	$576	$1,222	$1,070	$494	$1,716	$1,222	$1,070
Food	$228	$346	$454	$523	$606	$616	$652	$718
Transportation	$230	$237	$237	$237	$237	$237	$451	$451
Health Care	$162	$451	$465	$472	$496	$486	$521	$527
Miscellaneous	$115	$225	$302	$294	$247	$393	$349	$341
Taxes	$243	$439	$694	$691	$390	$995	$734	$707
Earned Income Tax Credit (-)	$0	($101)	($0)	($24)	($237)	$0	$0	($7)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($83)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.55	$15.15	$21.30	$20.66	$14.91	$28.24	$12.23 per adult	$11.88 per adult
Monthly	$1,505	$2,667	$3,749	$3,637	$2,624	$4,970	$4,305	$4,182
Annual	$18,058	$32,001	$44,989	$43,641	$31,494	$59,645	$51,661	$50,182
Emergency Savings (Monthly Contribution)	$29	$70	$110	$105	$86	$171	$52	$51

TABLE B83. The Self-Sufficiency Standard for Scotland County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$485	$644	$644	$644	$644	$830	$644	$644
Child Care	$0	$545	$1,154	$1,008	$463	$1,616	$1,154	$1,008
Food	$240	$364	$478	$550	$638	$648	$687	$755
Transportation	$230	$237	$237	$237	$237	$237	$451	$451
Health Care	$162	$451	$465	$472	$496	$486	$521	$527
Miscellaneous	$112	$224	$298	$291	$248	$382	$346	$339
Taxes	$232	$432	$692	$685	$389	$942	$717	$703
Earned Income Tax Credit (-)	$0	($105)	($13)	($35)	($237)	$0	$0	($15)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($84)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.30	$15.02	$20.95	$20.37	$14.93	$27.22	$12.08 per adult	$11.78 per adult
Monthly	$1,461	$2,644	$3,687	$3,585	$2,627	$4,790	$4,253	$4,145
Annual	$17,528	$31,723	$44,243	$43,020	$31,530	$57,481	$51,033	$49,745
Emergency Savings (Monthly Contribution)	$29	$70	$107	$103	$87	$163	$51	$51

TABLE B84. The Self-Sufficiency Standard for Stanly County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$496	$642	$642	$642	$642	$873	$642	$642
Child Care	$0	$620	$1,273	$1,138	$518	$1,791	$1,273	$1,138
Food	$227	$343	$451	$519	$601	$611	$647	$712
Transportation	$217	$223	$223	$223	$223	$223	$426	$426
Health Care	$168	$472	$486	$492	$517	$506	$541	$548
Miscellaneous	$111	$230	$308	$301	$250	$400	$353	$347
Taxes	$228	$469	$721	$697	$398	$1,024	$749	$722
Earned Income Tax Credit (-)	$0	($85)	$0	($1)	($228)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($88)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.21	$15.73	$21.80	$21.27	$15.15	$28.86	$12.40 per adult	$12.12 per adult
Monthly	$1,446	$2,769	$3,837	$3,744	$2,667	$5,080	$4,365	$4,267
Annual	$17,347	$33,225	$46,046	$44,930	$32,006	$60,956	$52,384	$51,207
Emergency Savings (Monthly Contribution)	$28	$70	$114	$110	$87	$176	$52	$51

TABLE B85. The Self-Sufficiency Standard for Stokes County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$555	$685	$685	$685	$685	$943	$685	$685
Child Care	$0	$572	$1,212	$1,060	$488	$1,700	$1,212	$1,060
Food	$261	$396	$519	$597	$692	$703	$745	$820
Transportation	$224	$230	$230	$230	$230	$230	$438	$438
Health Care	$160	$445	$459	$466	$490	$480	$515	$521
Miscellaneous	$120	$233	$311	$304	$259	$406	$359	$352
Taxes	$261	$486	$736	$708	$443	$1,050	$781	$751
Earned Income Tax Credit (-)	$0	($76)	$0	$0	($196)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($103)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.98	$16.05	$22.07	$21.49	$16.03	$29.33	$12.69 per adult	$12.39 per adult
Monthly	$1,580	$2,825	$3,885	$3,783	$2,821	$5,161	$4,468	$4,360
Annual	$18,965	$33,897	$46,620	$45,395	$33,853	$61,937	$53,618	$52,323
Emergency Savings (Monthly Contribution)	$30	$70	$116	$112	$88	$179	$53	$52

TABLE B86. The Self-Sufficiency Standard for Surry County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$527	$642	$642	$642	$642	$900	$642	$642
Child Care	$0	$630	$1,300	$1,181	$551	$1,851	$1,300	$1,181
Food	$242	$367	$481	$554	$642	$653	$691	$761
Transportation	$225	$231	$231	$231	$231	$231	$440	$440
Health Care	$160	$445	$459	$466	$490	$480	$515	$521
Miscellaneous	$115	$232	$311	$307	$256	$411	$359	$354
Taxes	$245	$481	$742	$726	$435	$1,078	$780	$763
Earned Income Tax Credit (-)	$0	($80)	$0	$0	($205)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($99)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.61	$15.92	$22.16	$21.82	$15.78	$29.85	$12.67 per adult	$12.49 per adult
Monthly	$1,515	$2,802	$3,901	$3,841	$2,777	$5,254	$4,461	$4,395
Annual	$18,176	$33,622	$46,807	$46,087	$33,323	$63,047	$53,526	$52,741
Emergency Savings (Monthly Contribution)	$29	$70	$117	$114	$87	$183	$53	$52

TABLE B87. The Self-Sufficiency Standard for Swain County, NC 2017

MONTHLY COSTS	MONTHLY COSTS	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$518	$642	$642	$642	$642	$803	$642	$642
Child Care	$0	$527	$1,087	$958	$431	$1,518	$1,087	$958
Food	$247	$375	$492	$566	$656	$666	$706	$777
Transportation	$221	$227	$227	$227	$227	$227	$433	$433
Health Care	$163	$456	$470	$476	$501	$490	$526	$532
Miscellaneous	$115	$223	$292	$287	$246	$371	$339	$334
Taxes	$243	$423	$685	$600	$381	$893	$703	$698
Earned Income Tax Credit (-)	$0	($110)	($33)	($72)	($244)	$0	($13)	($29)
Child Care Tax Credit (-)	$0	($65)	($100)	($110)	($80)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.56	$14.86	$20.43	$19.36	$14.74	$26.24	$11.81 per adult	$11.58 per adult
Monthly	$1,507	$2,615	$3,596	$3,407	$2,594	$4,619	$4,157	$4,077
Annual	$18,085	$31,379	$43,147	$40,882	$31,126	$55,423	$49,879	$48,928
Emergency Savings (Monthly Contribution)	$29	$70	$103	$100	$86	$156	$51	$50

TABLE B88. The Self-Sufficiency Standard for Transylvania County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$567	$654	$654	$654	$654	$894	$654	$654
Child Care	$0	$649	$1,357	$1,134	$484	$1,842	$1,357	$1,134
Food	$270	$409	$536	$617	$715	$727	$770	$847
Transportation	$221	$227	$227	$227	$227	$227	$433	$433
Health Care	$166	$467	$481	$487	$512	$501	$536	$542
Miscellaneous	$122	$241	$326	$312	$259	$419	$375	$361
Taxes	$269	$533	$804	$745	$445	$1,110	$851	$790
Earned Income Tax Credit (-)	$0	($51)	$0	$0	($193)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($104)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.18	$16.96	$23.40	$22.21	$16.10	$30.51	$13.38 per adult	$12.77 per adult
Monthly	$1,615	$2,985	$4,118	$3,909	$2,833	$5,370	$4,709	$4,495
Annual	$19,379	$35,823	$49,413	$46,911	$33,999	$64,442	$56,511	$53,936
Emergency Savings (Monthly Contribution)	$31	$71	$126	$117	$88	$188	$54	$53

TABLE B89. The Self-Sufficiency Standard for Tyrrell County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$522	$642	$642	$642	$642	$935	$642	$642
Child Care	$0	$466	$974	$854	$388	$1,362	$974	$854
Food	$273	$414	$543	$625	$724	$736	$780	$858
Transportation	$230	$236	$236	$236	$236	$236	$450	$450
Health Care	$167	$470	$484	$490	$515	$504	$540	$546
Miscellaneous	$119	$223	$288	$285	$251	$377	$339	$335
Taxes	$258	$425	$600	$588	$401	$925	$703	$701
Earned Income Tax Credit (-)	$0	($109)	($68)	($82)	($226)	$0	($15)	($26)
Child Care Tax Credit (-)	$0	($65)	($105)	($110)	($88)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.91	$14.88	$19.47	$19.10	$15.21	$26.85	$11.78 per adult	$11.63 per adult
Monthly	$1,569	$2,618	$3,426	$3,361	$2,676	$4,725	$4,145	$4,093
Annual	$18,826	$31,417	$41,115	$40,334	$32,114	$56,703	$49,742	$49,117
Emergency Savings (Monthly Contribution)	$30	$70	$101	$99	$87	$161	$51	$50

TABLE B90. The Self-Sufficiency Standard for Union County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$823	$953	$953	$953	$953	$1,294	$953	$953
Child Care	$0	$783	$1,628	$1,405	$622	$2,250	$1,628	$1,405
Food	$252	$382	$502	$578	$670	$680	$721	$793
Transportation	$222	$228	$228	$228	$228	$228	$436	$436
Health Care	$168	$472	$486	$492	$517	$506	$541	$548
Miscellaneous	$147	$282	$380	$366	$299	$496	$428	$413
Taxes	$374	$740	$1,044	$983	$697	$1,484	$1,085	$1,022
Earned Income Tax Credit (-)	$0	$0	$0	$0	($8)	$0	$0	$0
Child Care Tax Credit (-)	$0	($50)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$11.28	$21.06	$28.15	$26.92	$21.08	$37.44	$15.70 per adult	$15.06 per adult
Monthly	$1,986	$3,706	$4,954	$4,737	$3,710	$6,589	$5,525	$5,302
Annual	$23,828	$44,476	$59,453	$56,848	$44,524	$79,068	$66,303	$63,629
Emergency Savings (Monthly Contribution)	$38	$97	$162	$153	$108	$279	$60	$58

TABLE B91. The Self-Sufficiency Standard for Vance County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$514	$642	$642	$642	$642	$841	$642	$642
Child Care	$0	$573	$1,185	$1,052	$479	$1,664	$1,185	$1,052
Food	$233	$354	$464	$534	$620	$629	$667	$734
Transportation	$230	$236	$236	$236	$236	$236	$450	$450
Health Care	$163	$456	$470	$476	$501	$490	$526	$532
Miscellaneous	$114	$226	$300	$294	$248	$386	$347	$341
Taxes	$239	$446	$694	$688	$388	$961	$723	$705
Earned Income Tax Credit (-)	$0	($98)	($7)	($25)	($237)	$0	$0	($7)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($84)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.49	$15.26	$21.12	$20.64	$14.93	$27.60	$12.14 per adult	$11.88 per adult
Monthly	$1,494	$2,686	$3,717	$3,632	$2,627	$4,858	$4,273	$4,182
Annual	$17,923	$32,236	$44,607	$43,585	$31,527	$58,296	$51,274	$50,189
Emergency Savings (Monthly Contribution)	$29	$70	$109	$105	$87	$166	$51	$51

TABLE B92. The Self-Sufficiency Standard for Wake County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$886	$1,022	$1,022	$1,022	$1,022	$1,331	$1,022	$1,022
Child Care	$0	$954	$1,985	$1,751	$798	$2,782	$1,985	$1,751
Food	$263	$399	$524	$603	$699	$710	$753	$828
Transportation	$241	$248	$248	$248	$248	$248	$471	$471
Health Care	$153	$418	$432	$438	$463	$452	$487	$494
Miscellaneous	$154	$304	$421	$406	$323	$552	$472	$457
Taxes	$409	$839	$1,229	$1,165	$796	$1,918	$1,281	$1,216
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	($50)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$11.97	$23.01	$31.78	$30.49	$23.19	$43.43	$17.62 per adult	$16.96 per adult
Monthly	$2,107	$4,050	$5,593	$5,366	$4,082	$7,644	$6,204	$5,971
Annual	$25,287	$48,601	$67,118	$64,397	$48,978	$91,733	$74,445	$71,652
Emergency Savings (Monthly Contribution)	$40	$111	$214	$180	$124	$322	$66	$62

TABLE B93. The Self-Sufficiency Standard for Warren County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$483	$642	$642	$642	$642	$932	$642	$642
Child Care	$0	$540	$1,127	$963	$423	$1,550	$1,127	$963
Food	$239	$363	$476	$548	$635	$646	$684	$753
Transportation	$230	$236	$236	$236	$236	$236	$450	$450
Health Care	$166	$464	$479	$485	$510	$499	$534	$540
Miscellaneous	$112	$225	$296	$287	$245	$386	$344	$335
Taxes	$232	$434	$689	$597	$376	$962	$691	$698
Earned Income Tax Credit (-)	$0	($104)	($19)	($70)	($248)	$0	($3)	($27)
Child Care Tax Credit (-)	$0	($65)	($100)	($105)	($78)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.30	$15.07	$20.79	$19.41	$14.63	$27.62	$11.94 per adult	$11.61 per adult
Monthly	$1,461	$2,652	$3,660	$3,417	$2,574	$4,862	$4,203	$4,087
Annual	$17,532	$31,819	$43,917	$41,002	$30,890	$58,338	$50,433	$49,049
Emergency Savings (Monthly Contribution)	$29	$70	$106	$101	$86	$167	$51	$50

TABLE B94. The Self-Sufficiency Standard for Washington County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$586	$720	$720	$720	$720	$901	$720	$720
Child Care	$0	$596	$1,238	$1,057	$462	$1,699	$1,238	$1,057
Food	$245	$371	$486	$560	$649	$660	$699	$769
Transportation	$230	$236	$236	$236	$236	$236	$450	$450
Health Care	$167	$470	$484	$490	$515	$504	$540	$546
Miscellaneous	$123	$239	$316	$306	$258	$400	$365	$354
Taxes	$270	$524	$762	$719	$438	$1,024	$802	$758
Earned Income Tax Credit (-)	$0	($55)	$0	$0	($198)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($102)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.20	$16.80	$22.59	$21.72	$15.98	$28.83	$12.92 per adult	$12.46 per adult
Monthly	$1,620	$2,957	$3,976	$3,822	$2,812	$5,074	$4,547	$4,387
Annual	$19,436	$35,488	$47,711	$45,866	$33,747	$60,890	$54,561	$52,650
Emergency Savings (Monthly Contribution)	$31	$71	$120	$113	$88	$176	$53	$52

TABLE B95. The Self-Sufficiency Standard for Watauga County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$672	$887	$887	$887	$887	$1,228	$887	$887
Child Care	$0	$623	$1,282	$1,152	$530	$1,812	$1,282	$1,152
Food	$300	$454	$596	$686	$795	$808	$856	$941
Transportation	$223	$230	$230	$230	$230	$230	$437	$437
Health Care	$167	$471	$485	$491	$516	$505	$540	$547
Miscellaneous	$136	$266	$348	$345	$296	$458	$400	$396
Taxes	$329	$672	$905	$893	$696	$1,287	$965	$951
Earned Income Tax Credit (-)	$0	$0	$0	$0	($18)	$0	$0	$0
Child Care Tax Credit (-)	$0	($53)	($100)	($100)	($100)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$10.38	$19.70	$25.37	$25.09	$20.82	$33.97	$14.49 per adult	$14.33 per adult
Monthly	$1,828	$3,466	$4,466	$4,416	$3,664	$5,978	$5,102	$5,045
Annual	$21,931	$41,598	$53,589	$52,995	$43,969	$71,735	$61,220	$60,545
Emergency Savings (Monthly Contribution)	$36	$86	$141	$139	$106	$249	$57	$56

TABLE B96. The Self-Sufficiency Standard for Wayne County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$505	$671	$671	$671	$671	$900	$671	$671
Child Care	$0	$552	$1,164	$1,056	$504	$1,668	$1,164	$1,056
Food	$229	$347	$456	$525	$608	$618	$655	$720
Transportation	$228	$234	$234	$234	$234	$234	$447	$447
Health Care	$168	$472	$487	$493	$518	$507	$542	$548
Miscellaneous	$113	$228	$301	$298	$254	$393	$348	$344
Taxes	$236	$454	$695	$693	$419	$990	$726	$694
Earned Income Tax Credit (-)	$0	($93)	($2)	($13)	($215)	$0	$0	($1)
Child Care Tax Credit (-)	$0	($65)	($100)	($100)	($94)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.40	$15.44	$21.24	$20.96	$15.52	$28.18	$12.18 per adult	$11.97 per adult
Monthly	$1,479	$2,717	$3,739	$3,689	$2,732	$4,960	$4,286	$4,213
Annual	$17,742	$32,609	$44,866	$44,273	$32,784	$59,515	$51,433	$50,556
Emergency Savings (Monthly Contribution)	$29	$70	$110	$107	$87	$171	$52	$52

TABLE B97. The Self-Sufficiency Standard for Wilkes County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$549	$642	$642	$642	$642	$848	$642	$642
Child Care	$0	$644	$1,327	$1,194	$551	$1,878	$1,327	$1,194
Food	$251	$381	$500	$576	$667	$678	$718	$790
Transportation	$223	$229	$229	$229	$229	$229	$436	$436
Health Care	$167	$471	$485	$491	$516	$505	$540	$547
Miscellaneous	$119	$237	$318	$313	$260	$414	$366	$361
Taxes	$258	$511	$773	$753	$452	$1,089	$815	$792
Earned Income Tax Credit (-)	$0	($63)	$0	$0	($188)	$0	$0	$0
Child Care Tax Credit (-)	$0	($63)	($100)	($100)	($106)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.91	$16.50	$22.77	$22.34	$16.23	$30.06	$13.01 per adult	$12.77 per adult
Monthly	$1,568	$2,905	$4,008	$3,932	$2,856	$5,291	$4,579	$4,496
Annual	$18,811	$34,857	$48,099	$47,179	$34,271	$63,495	$54,942	$53,954
Emergency Savings (Monthly Contribution)	$30	$71	$121	$118	$88	$185	$53	$53

TABLE B98. The Self-Sufficiency Standard for Wilson County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$636	$770	$770	$770	$770	$1,058	$770	$770
Child Care	$0	$569	$1,172	$1,053	$484	$1,655	$1,172	$1,053
Food	$228	$346	$454	$523	$606	$616	$652	$718
Transportation	$231	$238	$238	$238	$238	$238	$454	$454
Health Care	$168	$472	$487	$493	$518	$507	$542	$548
Miscellaneous	$126	$240	$312	$308	$261	$407	$359	$354
Taxes	$283	$525	$741	$723	$450	$1,055	$776	$756
Earned Income Tax Credit (-)	$0	($54)	$0	$0	($186)	$0	$0	$0
Child Care Tax Credit (-)	$0	($60)	($100)	($100)	($107)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$9.51	$16.83	$22.19	$21.82	$16.28	$29.47	$12.66 per adult	$12.46 per adult
Monthly	$1,673	$2,962	$3,906	$3,840	$2,865	$5,186	$4,457	$4,386
Annual	$20,077	$35,544	$46,873	$46,082	$34,386	$62,231	$53,486	$52,633
Emergency Savings (Monthly Contribution)	$34	$71	$117	$114	$88	$181	$53	$52

TABLE B99. The Self-Sufficiency Standard for Yadkin County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$557	$686	$686	$686	$686	$944	$686	$686
Child Care	$0	$548	$1,112	$947	$399	$1,511	$1,112	$947
Food	$249	$377	$495	$570	$661	$671	$711	$782
Transportation	$225	$231	$231	$231	$231	$231	$440	$440
Health Care	$160	$445	$459	$466	$490	$480	$515	$521
Miscellaneous	$119	$229	$298	$290	$247	$384	$346	$338
Taxes	$257	$462	$693	$622	$385	$951	$722	$702
Earned Income Tax Credit (-)	$0	($90)	($11)	($56)	($240)	$0	$0	($18)
Child Care Tax Credit (-)	$0	($65)	($100)	($105)	($82)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.91	$15.57	$21.01	$19.80	$14.84	$27.40	$12.12 per adult	$11.74 per adult
Monthly	$1,567	$2,741	$3,697	$3,484	$2,611	$4,822	$4,266	$4,133
Annual	$18,807	$32,893	$44,367	$41,814	$31,332	$57,867	$51,189	$49,591
Emergency Savings (Monthly Contribution)	$30	$70	$108	$102	$86	$165	$51	$51

TABLE B100. Table 100. The Self-Sufficiency Standard for Yancey County, NC 2017

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	$508	$675	$675	$675	$675	$945	$675	$675
Child Care	$0	$491	$1,048	$890	$399	$1,447	$1,048	$890
Food	$239	$363	$476	$548	$635	$646	$684	$753
Transportation	$223	$230	$230	$230	$230	$230	$437	$437
Health Care	$166	$467	$481	$487	$512	$501	$536	$542
Miscellaneous	$114	$223	$291	$283	$245	$377	$338	$330
Taxes	$238	$422	$625	$574	$378	$920	$700	$624
Earned Income Tax Credit (-)	$0	($110)	($53)	($91)	($246)	$0	($17)	($62)
Child Care Tax Credit (-)	$0	($65)	($105)	($110)	($79)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly	$8.46	$14.84	$19.89	$18.86	$14.67	$26.79	$11.75 per adult	$11.14 per adult
Monthly	$1,489	$2,612	$3,501	$3,320	$2,581	$4,715	$4,135	$3,922
Annual	$17,864	$31,342	$42,012	$39,835	$30,976	$56,574	$49,622	$47,066
Emergency Savings (Monthly Contribution)	$29	$70	$103	$98	$86	$160	$51	$51

TABLE C1. Impact of Work Supports on Wage Adequacy Compared to Select Occupations
One Adult, One Preschooler, and One School-Age Child: Cumberland County, NC 2017

	#1	#2	#3	#4	#5
	NORTH CAROLINA MINIMUM WAGE	MEDIAN WAGE OF SELECT OCCUPATIONS			
		Home Health Aides	Team Assemblers	Secretaries and Administrative Assistants	Elementary School Teachers
HOURLY WAGE:	$7.25	$9.34	$13.39	$16.54	$20.46
TOTAL MONTHLY INCOME:	$1,276	$1,644	$2,357	$2,910	$3,600
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS					
Housing	$833	$833	$833	$833	$833
Child Care	$1,173	$1,173	$1,173	$1,173	$1,173
Food	$552	$552	$552	$552	$552
Transportation	$246	$246	$246	$246	$246
Health Care	$483	$483	$483	$483	$483
Miscellaneous	$294	$294	$294	$294	$294
Taxes	$131	$175	$327	$461	$657
Tax Credits (-) *	$0	$0	($57)	($112)	($216)
TOTAL MONTHLY EXPENSES	$3,713	$3,757	$3,852	$3,931	$4,023
SHORTFALL (-) or SURPLUS	($2,437)	($2,113)	($1,496)	($1,020)	($423)
WAGE ADEQUACY Total Income/Total Expenses	34%	44%	61%	74%	89%
PANEL B: CHILD CARE ASSISTANCE					
MONTHLY COSTS					
Housing	$833	$833	$833	$833	$833
Child Care	**$128**	**$164**	**$849**	**$905**	$1,173
Food	$552	$552	$552	$552	$552
Transportation	$246	$246	$246	$246	$246
Health Care	$483	$483	$483	$483	$483
Miscellaneous	$294	$294	$294	$294	$294
Taxes	$131	$175	$327	$461	$657
Tax Credits (-) *	$0	$0	($57)	($112)	($216)
TOTAL MONTHLY EXPENSES	$2,667	$2,748	$3,529	$3,663	$4,023
SHORTFALL (-) or SURPLUS	($1,391)	($1,104)	($1,172)	($752)	($423)
WAGE ADEQUACY Total Income/Total Expenses	48%	60%	67%	79%	89%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	$5,616	$5,323	$3,523	$2,124	$380
Annual *Proposed* State EITC *(10% of Federal)*	$842	$798	$528	$319	$57
Annual Federal CTC	$1,847	$2,000	$2,000	$2,000	$612

* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

TABLE C1 CONTINUED. Impact of Work Supports on Wage Adequacy Compared to Select Occupations
One Adult, One Preschooler, and One School-Age Child: Cumberland County, NC 2017

	#1	#2	#4	#3	#5
		Median Wage of Select Occupations			
	NORTH CAROLINA MINIMUM WAGE	Home Health Aides	Team Assemblers	Secretaries and Administrative Assistants	Elementary School Teachers
HOURLY WAGE:	$7.25	$9.34	$13.39	$16.54	$20.46
TOTAL MONTHLY INCOME:	$1,276	$1,644	$2,357	$2,910	$3,600
PANEL C: CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	$833	$833	$833	$833	$833
Child Care	**$128**	**$164**	**$849**	**$905**	$1,173
Food	**$81**	**$197**	**$509**	**$509**	$552
Transportation	$246	$246	$246	$246	$246
Health Care	**$165**	**$165**	**$165**	**$165**	**$165**
Miscellaneous	$294	$294	$294	$294	$294
Taxes	$131	$175	$327	$461	$657
Tax Credits (-) *	$0	$0	($57)	($112)	($216)
TOTAL MONTHLY EXPENSES	$1,878	$2,075	$3,168	$3,302	$3,705
SHORTFALL (-) or SURPLUS	($602)	($430)	($811)	($391)	($105)
WAGE ADEQUACY Total Income/Total Expenses	68%	79%	74%	88%	97%
PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	**$383**	**$493**	**$707**	$833	$833
Child Care	**$128**	**$164**	**$849**	**$905**	$1,173
Food	**$81**	**$197**	**$509**	**$509**	$552
Transportation	$246	$246	$246	$246	$246
Health Care	**$165**	**$165**	**$165**	**$165**	**$165**
Miscellaneous	$294	$294	$294	$294	$294
Taxes	$131	$175	$327	$461	$657
Tax Credits (-) *	$0	$0	($57)	($112)	($216)
TOTAL MONTHLY EXPENSES	$1,427	$1,735	$3,042	$3,302	$3,705
SHORTFALL (-) or SURPLUS	($151)	($91)	($685)	($391)	($105)
WAGE ADEQUACY Total Income/Total Expenses	89%	95%	77%	88%	97%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	$5,616	$5,323	$3,523	$2,124	$380
Annual *Proposed* State EITC (10% of Federal)	$842	$798	$528	$319	$57
Annual Federal CTC	$1,847	$2,000	$2,000	$2,000	$612

* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

ABOUT THE AUTHOR

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

Center for Women's Welfare

...advancing economic justice through research and the Self-Sufficiency Standard