
The Self-Sufficiency Standard for Oklahoma

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County***

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Preface

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Table of Contents

<i>Introduction.....</i>	<i>1</i>
<i>How the Self-Sufficiency Standard is Calculated</i>	<i>5</i>
<i>How Much is Enough in Oklahoma?</i>	<i>8</i>
<i>Comparing the Standard to Other Benchmarks of Income</i>	<i>15</i>
<i>Comparing the Standard for Oklahoma City to Other Major Cities.....</i>	<i>17</i>
<i>Closing the Gap Between Incomes and the Self-Sufficiency Standard</i>	<i>18</i>
<i>Modeling the Impact of Supports on Wages Required to Meet Basic Needs</i>	<i>21</i>
<i>How the Self-Sufficiency Standard Can be Used</i>	<i>25</i>
<i>Conclusion</i>	<i>28</i>
<i>Endnotes</i>	<i>29</i>
<i>Data Sources</i>	<i>31</i>
<i>About the Authors</i>	<i>33</i>
<i>List of Counties by Metropolitan Area and Non-Metropolitan Counties</i>	<i>35</i>
<i>Map of Oklahoma Counties</i>	<i>37</i>
<i>Appendix: Selected Family Types</i>	<i>39</i>

The Self-Sufficiency Standard for Oklahoma

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

Introduction

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

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

Measuring Income Adequacy: Problems with the Poverty Line

How much is enough for families to meet their needs on their own? Although we may have trouble coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one participant in a training program put it when asked to define her progress towards economic self-sufficiency:

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

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

income is below the appropriate threshold, and “not poor” if it is above that threshold. The poverty measure, however, has become increasingly problematic as a measure of income adequacy. Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than a complete description of what people and families need to live.”²

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

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

Medicaid is extended to families with incomes that are 133%, 150% or 185% of federal poverty thresholds.

Not only government, but the general public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty standard, depending upon the family’s composition and where the family lives.³

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

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

In addition, the implicit demographic model (the two-parent family with a stay-at-home wife) has also

changed significantly since the measure’s inception. Particularly for families in which all adults are working—of whom there are many more today than in the 1960s—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

The federal poverty measure is also the same whether one lives in Mississippi or Manhattan. That is, the poverty measure does not vary by geographic location. Although there was some geographic variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about five times as much as the same size units in the least expensive areas.⁴

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

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

For these and other reasons, many researchers and analysts have proposed revising the poverty standard. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.⁵ Others have gone further, creating new measures of income adequacy, such as “Basic Needs Budgets” or Living Wages.⁶

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

While drawing on the critiques and analysis of the poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As one observer put it: “Ask not where poverty ends, but where economic independence begins.”⁷ That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

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

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

customized to each family’s circumstances, i.e., taking account of where they live and how old their children are, the Self-Sufficiency Standard makes it possible to determine if families’ incomes are enough to meet their basic needs.

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time, or forty hours per week,⁸ and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by*

the age of children. While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.

- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing, although regional variation also occurs for child care, health care and transportation. Unlike some approaches suggested for a revised poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home destinations are often as high or higher than in a state’s urban areas. Availability of housing in rural and urban areas can also increase costs.
- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, and federal and state income taxes. Three federal credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.
- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined independently,* which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family’s budget, or constrain housing to 30%.

As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, not so low that it fails to adequately provide for a family. Rather, the Standard includes income sufficient to meet minimum nutrition standards, for example, and to obtain housing that would be neither substandard nor overcrowded.

The Standard does not, however, allow for longer-term needs, such as retirement, college tuition, purchase of major items such as a car, or emergency expenses (except possibly under the “miscellaneous” cost cat-

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

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

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

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

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

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$5.15 per hour, then the latter wage has a “wage adequacy” level of only 51.5%. At the same time, a penny above or below \$10.00 is not a meaningful distinction.

The use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, “Self-sufficiency is a road I’m on.”⁹

Central to these efforts are access to education and training, access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their

sole or an adjunct source of income. For many if not most, however, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve a Self-Sufficiency Wage in a single step, but require the needed assistance, guidance, transitional work supports and the time necessary to become self-sufficient.

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

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

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

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

How the Self-Sufficiency Standard is Calculated

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

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

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

For each county or sub-county area in Oklahoma, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Oklahoma in the Appendix to this report. (The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas are available from the Community Action Project of Tulsa County on their website at www.captc.org).

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

Housing: Oklahoma's Housing Finance Agency (OHFA) has set rent payment standards for housing in all 77 counties in Oklahoma. These calculations are based on the Fiscal Year 2002 Fair Market Rents, which are set annually by the U.S. Department of

Housing and Urban Development for every metropolitan housing market and non-metropolitan county in the U.S. Fair Market Rents (FMRs) are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.¹⁰ The FMRs (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. They reflect the cost of a given size unit at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR).

To reflect differences in housing costs within a housing market area, HUD rules permit local housing authorities to increase or decrease the FMRs. OHFA has determined that obtaining and affording adequate housing for low-income families, especially in rural areas, requires a slightly higher cost than that estimated by HUD and as a result they have set a payment standard of about 108% of the FMR for rents throughout most of Oklahoma. (Some local housing authorities in Oklahoma, usually in specific towns and cities, have set payment standards at 100% of the HUD FMR. For example, in Adair County, the Housing Authority in the City of Stilwell has rents set at 100% of the FMR. Outside the city limits, however, housing costs are set at a higher rate by OHFA. For the purposes of this report, the Payment Standard set by OHFA is assumed to be the cost of housing throughout the state).

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;¹¹ families with one or two children require two bedrooms, and families with three children, three bedrooms.

Child Care: The Standard uses the most accurate information available that is recent, geographically specific, and age- and setting- specific. Oklahoma's 2001 Child Care Market Rate Survey¹² divided the state

into two child care regions, “high population” areas (Oklahoma City and Tulsa), and “medium population areas” (all other areas in the state) and calculated costs for each. To more accurately account for possible geographical differences in the cost of child care, the Standard used cost averages provided by Oklahoma’s Child Care Resource and Referral offices. The rates given are calculated to the 75th percentile and specified by age and setting in nine service delivery regions in the state.

Because it is more common for very young children to be in child care homes rather than centers, the Standard generally assumes that children less than three years of age (infants and toddlers, called “infants”

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

here) receive full-time care in child care homes.¹³ Preschoolers (three through five years old) are assumed to go to day care centers full-time.¹⁴ Schoolage children (ages six to 12) are assumed to receive part-time care in before- and after-school programs.

Food: Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty thresholds and the Food Stamps allotments, the Standard uses the Low-Cost Food Plan for food costs.¹⁵ While both of these USDA diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. Although the Low-Cost Food Plan amounts are about 25% higher than the Thrifty Food Plan, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any takeout, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food eaten away from home. Again, the choice to use this food budget reflects what it costs to

adequately meet nutritional needs, not consumer behavior.

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

Transportation: If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate- income population.¹⁶ There are no areas in Oklahoma in which substantial numbers of workers use public transportation to get to and from work, therefore it is assumed that adults in Oklahoma require a car; if there are two adults in the family, we assume they need two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time).

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

To estimate fixed costs, except insurance, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20th and 40th percentile) of income, by region. For auto insurance, we use the average cost for Oklahoma from the survey conducted by the National Association of Insurance Commissioners. In addition, we used auto insurance premium costs from two major insurance companies, in six regions within Oklahoma, to calculate a ratio for regional variations in the cost of auto insurance. For variable costs, we used the AAA Your Driving Costs 2000 survey for per-mile costs. The Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one shopping and errands trip per week. (The commuting distance is computed using the statewide average from the National Personal Transportation Survey). In addition, one parent in each household with

young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

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

Although workers who do not have employer-provided health insurance often “do without,” families cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that the employer provides health insurance coverage, which is true for 83% of non-temporary workers.¹⁷ In Oklahoma, employees pay 12% of the premium for coverage for themselves only, or 26% of the premium for family coverage.¹⁸ For individuals, these are lower than the proportions for the national average share of premium costs (which are 18% of employee-only coverage) and slightly higher for families, (which are 24% nationally).¹⁹ The costs of health insurance are based on the average premiums paid by Oklahoma residents, according to the Medical Expenditure Panel Survey, and adjusted for inflation using the Medical Consumer Price Index (Medical CPI). To capture the geographical differentials, we varied the health insurance premiums by a ratio computed from available rates through an on-line insurance provider in the state of Oklahoma.

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

Miscellaneous: This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items, and telephone. It does not allow for recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.²⁰

Taxes: Taxes include state sales tax, federal and state income taxes, and payroll taxes. The retail sales tax varies from 6.25% to 9.0% in Oklahoma. Sales taxes are calculated only on “miscellaneous” and food items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes

paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the Commerce Clearinghouse State Tax Handbook as well as the tax forms and instructions from the Oklahoma State Tax Commission. The state income tax calculation includes state specific deductions, exemptions, and tax credits.

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

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

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

Child Care Tax Credit (CCTC): The CCTC is a federal tax credit that allows working parents to offset a percentage of their child care costs against their federal income tax liability. Like the EITC, the CCTC reduces the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a “refundable” tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC. Oklahoma’s Child Care Tax Credit amounts to 20% of the Federal Child Care Tax Credit and is incorporated in the calculation of state taxes.

Child Tax Credit (CTC): The CTC is a partially refundable federal tax credit that provides parents a deduction of up to \$600 (for children less than 17 years old). A family that earns more than \$10,000 in 2001 is able to receive a refund of 10% of their taxable earnings above \$10,000 up to the maximum CTC benefit (\$600 per child). This \$10,000 threshold will be adjusted annually with inflation.

How Much is Enough in Oklahoma?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living for six different places in Oklahoma: Oklahoma County, Tulsa County, Comanche County, Adair County, Payne County and Texas County. These counties

represent different areas and a range of population densities in the state of Oklahoma.

In Oklahoma County, a single person with no children needs to earn **\$7.52** per hour to be able to meet her/his basic needs, as can be seen in the first column of Table 1. An adult with a preschool age child (column two) needs a two bedroom housing unit and

Table 1
The Self-Sufficiency Standard for Selected Family Types
Oklahoma City, OK MSA, 2002
Oklahoma County
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$472	36	\$613	26	\$613	21	\$613	17
Child Care	\$0	0	\$442	19	\$762	26	\$762	22
Food	\$176	13	\$266	11	\$396	14	\$544	15
Transportation	\$211	16	\$217	9	\$217	7	\$415	12
Health Care	\$93	7	\$247	10	\$272	9	\$334	10
Miscellaneous	\$95	7	\$178	8	\$226	8	\$267	8
Taxes**	\$276	21	\$495	21	\$627	21	\$762	22
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	\$7.52	100	\$13.46	100	\$16.66	100	\$9.99 per adult	100
Monthly	\$1,323		\$2,368		\$2,931		\$3,517	
Annual	\$15,877		\$28,420		\$35,177		\$42,202	

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

** Taxes include federal and state income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

Table 2
The Self-Sufficiency Standard for Selected Family Types
Tulsa, OK MSA, 2002
Tulsa County
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$478	36	\$626	26	\$626	23	\$626	19
Child Care	\$0	0	\$445	19	\$655	24	\$655	19
Food	\$176	13	\$266	11	\$396	14	\$544	16
Transportation	\$218	16	\$223	9	\$223	8	\$428	13
Health Care	\$91	7	\$237	10	\$262	9	\$324	10
Miscellaneous	\$96	7	\$180	8	\$216	8	\$258	8
Taxes**	\$277	21	\$494	21	\$572	21	\$707	21
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-4	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$7.59		\$13.53		\$15.74		\$9.55 per adult	
Annual	\$1,336		\$2,381		\$2,769		\$3,362	
	\$16,034		\$28,576		\$33,234		\$40,343	

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

** Taxes include federal and state income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires an increase in wages of almost \$6.00 per hour, as compared to the single adult: she must earn **\$13.46** per hour.²¹ If she has two children, a preschooler and a schoolage child, she must earn over twice as much as the single person with no children, **\$16.66** per hour to meet her family's needs. Finally, if there are two adults supporting two children, a preschooler and a schoolage child, costs are increased slightly for additional food, health care, and miscellaneous costs, but the major costs of housing and child care stay the same. As a

result, the amount *each* adult would need to earn is over two dollars more per hour than what a single person would need to earn: **\$9.99** per hour.

In Tulsa County (see Table 2), costs are similar to those found in Oklahoma County. A single adult's Self-Sufficiency Wage is **\$7.59** per hour. A single parent with one preschooler must earn **\$13.53** per hour to be self-sufficient. These wages are slightly higher than in Oklahoma County. The single parent with two children in Tulsa County would need to earn **\$15.74** per hour to meet her family's needs and in the two-parent family,

Table 3
The Self-Sufficiency Standard for Selected Family Types
Lawton, OK MSA, 2002
Comanche County
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$418	34	\$531	29	\$531	24	\$531	18
Child Care	\$0	0	\$315	17	\$516	23	\$516	18
Food	\$176	14	\$266	14	\$396	18	\$544	19
Transportation	\$207	17	\$212	11	\$212	10	\$405	14
Health Care	\$88	7	\$222	12	\$246	11	\$309	11
Miscellaneous	\$89	7	\$155	8	\$190	9	\$231	8
Taxes**	\$242	20	\$340	18	\$412	19	\$580	20
Earned Income Tax Credit (-)	\$0	0	-\$83	-4	-\$101	-5	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$84	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$100	-5	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$6.93		\$10.57		\$12.60		\$8.34 per adult	
Annual	\$1,220		\$1,860		\$2,218		\$2,936	
	\$14,637		\$22,322		\$26,612		\$35,232	

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

** Taxes include federal and state income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

each adult would need to earn **\$9.55** per hour to be self-sufficient. Due to differences in the costs of child care and housing, these wages are slightly less than those for the same family types in Oklahoma County.

The cost of meeting one's basic needs for a single adult in Comanche County, in southwestern Oklahoma, is **\$6.93** per hour (see Table 3). A single parent with one preschooler needs to earn **\$10.57** per hour to meet the basic needs of her family. While these costs are high, if she has two children, one preschooler and one schoolage child, she would need **\$12.60** per hour to meet her family's needs, which is over five dollars per

hour more than the amount required of the single person with no children. In the two-parent family, each adult would need to earn **\$8.34** per hour in Comanche County to attain self-sufficiency. These costs are less than in Tulsa and Oklahoma Counties. In the state of Oklahoma, as for many U.S. states, the cost of living is highest in the largest urban areas.

In Adair County (see Table 4), located in the eastern portion of the state, costs are typical of many of the non-metro counties in Oklahoma, which are the lowest in the state. A single adult in Adair County must earn **\$6.05** per hour to be self-sufficient. A single

Table 4
The Self-Sufficiency Standard for Selected Family Types
Adair County, OK, 2002
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$322	30	\$403	26	\$403	22	\$403	15
Child Care	\$0	0	\$310	20	\$500	27	\$500	19
Food	\$176	17	\$266	17	\$396	21	\$544	20
Transportation	\$201	19	\$207	13	\$207	11	\$395	15
Health Care	\$88	8	\$222	14	\$246	13	\$309	11
Miscellaneous	\$79	7	\$141	9	\$175	9	\$215	8
Taxes**	\$198	19	\$255	16	\$309	17	\$516	19
Earned Income								
Tax Credit (-)	\$0	0	-\$132	-8	-\$178	-10	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$50	-3	-\$89	-5	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$100	-5	-\$100	-4
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$6.05		\$8.93		\$10.62		\$7.68 per adult	
Annual	\$1,064		\$1,571		\$1,869		\$2,702	
	\$12,770		\$18,857		\$22,432		\$32,425	

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

** Taxes include federal and state income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

parent with a preschooler must earn almost three dollars more per hour to meet costs, **\$8.93** per hour. An adult with a preschooler and schoolage child must earn **\$10.62** per hour to be self-sufficient—almost five dollars more than the single adult in Adair County. The two adults with a preschooler and schoolage child must each earn **\$7.68** per hour in Adair County to be self-sufficient.

In Payne County—located midway between Oklahoma City and Tulsa—a single adult must earn **\$7.11** per hour to be self-sufficient (see Table 5). A single parent with a preschooler must earn **\$11.92** per

hour in Payne County to be self-sufficient. An adult with two children, a preschooler and schoolage child, must earn **\$14.27** to meet costs—twice the amount of the single adult. In a two parent family with a preschooler and schoolage child, each adult must earn **\$8.90** per hour to be self-sufficient. These costs are slightly lower than in Tulsa and Oklahoma Counties, and slightly higher than in Adair and Comanche Counties.

Texas County (see Table 6) is located in Oklahoma's panhandle, in the extreme northwest of the state. In order to meet costs, a single adult in Texas County must earn **\$6.04** per hour to be self-sufficient.

Table 5
The Self-Sufficiency Standard for Selected Family Types
Payne County, OK, 2002
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$443	35	\$566	27	\$566	23	\$566	18
Child Care	\$0	0	\$398	19	\$616	25	\$616	20
Food	\$176	14	\$266	13	\$396	16	\$544	17
Transportation	\$201	16	\$207	10	\$207	8	\$395	13
Health Care	\$88	7	\$223	11	\$247	10	\$310	10
Miscellaneous	\$91	7	\$166	8	\$203	8	\$243	8
Taxes**	\$252	20	\$409	20	\$493	20	\$639	20
Earned Income Tax Credit (-)	\$0	0	-\$43	-2	-\$36	-1	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$44	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-4	-\$100	-3
<i>Total Percent Self-Sufficiency Wage - Hourly***</i>	—	100	—	100	—	100	—	100
Monthly	\$7.11		\$11.92		\$14.27		\$8.90 per adult	
Annual	\$1,251		\$2,098		\$2,512		\$3,134	
	\$15,016		\$25,179		\$30,145		\$37,603	

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

** Taxes include federal and state income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

Because of higher child care costs in this portion of the state, a single parent with one preschool child must earn **\$9.80** per hour to be self-sufficient—almost two-thirds more than the single adult. An adult with a preschooler and schoolage child to support must earn **\$11.92** per hour to meet costs. This wage is almost twice that of the single adult. Two parents with a preschooler and schoolage child must each earn **\$8.11** to be self-sufficient in Texas County.

Both child care and housing costs account for the majority of the budget for Oklahoma families with

children. The proportions spent on each cost do not vary greatly from place to place. Among families with one child, child care costs in Oklahoma average about 17% to 22% of the total budget, while housing costs average 23% to 29% of each family's budget.

For families with two children, however, child care costs exceed housing costs, with child care costing from 23% to 29% of the family budget for one adult families with two children and 18% to 22% of the family budget for two adult families. Depending on the location, housing costs are a smaller portion of the

Table 6
The Self-Sufficiency Standard for Selected Family Types
Texas County, OK, 2002
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$322	30	\$403	23	\$403	19	\$403	14
Child Care	\$0	0	\$381	22	\$600	29	\$600	21
Food	\$176	17	\$266	15	\$396	19	\$544	19
Transportation	\$201	19	\$207	12	\$207	10	\$395	14
Health Care	\$88	8	\$222	13	\$246	12	\$309	11
Miscellaneous	\$79	7	\$148	9	\$185	9	\$225	8
Taxes**	\$197	19	\$302	18	\$376	18	\$560	20
Earned Income Tax Credit (-)	\$0	0	-\$106	-6	-\$128	-6	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$48	-3	-\$88	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$100	-5	-\$100	-4
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$6.04		\$9.80		\$11.92		\$8.11 per adult	
Annual	\$1,063		\$1,724		\$2,097		\$2,856	
	\$12,759		\$20,691		\$25,167		\$34,275	

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

** Taxes include federal and state income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

budget than child care, accounting for 14% to 24% of the budget for families with two children. The one exception is Comanche County, where housing and child care costs are roughly equal for the two-child families—23% of the overall budget in one-adult households, and 18% of the budget in two-adult households.

While the rent for a two-bedroom housing unit varies from a low of **\$403** per month (Adair and Texas Counties) to a high of **\$626** per month (Tulsa County), the differential in child care costs is also large. For example, the cost of child care for two children, a

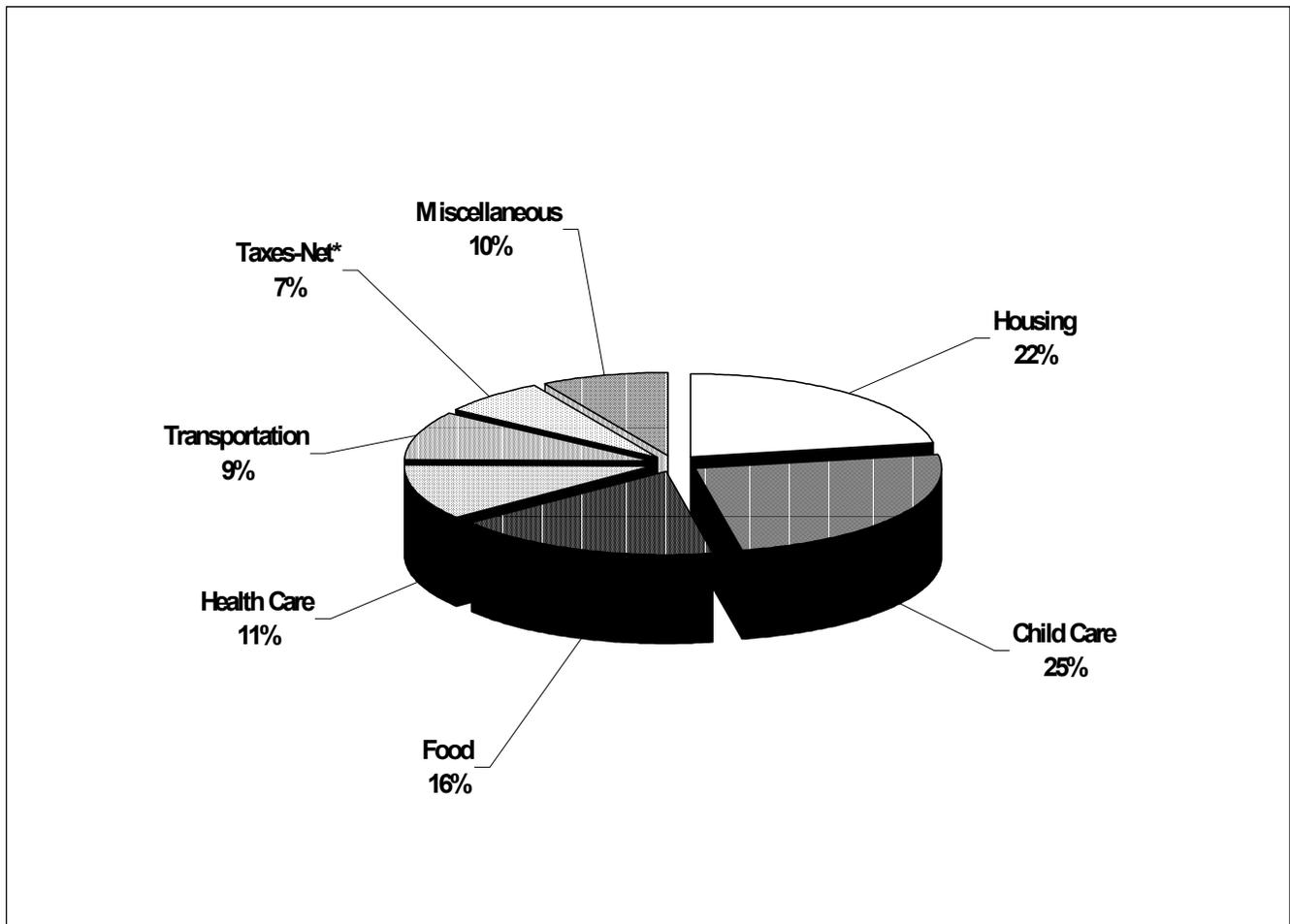
preschooler full-time and a schoolage child part-time, ranges from **\$500** in Adair County to **\$762** in Oklahoma County.

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

The next largest expenses for this Oklahoma family are health care (insurance premium and out-of-pocket expenses) and food, accounting for 11% and 16% of the total costs respectively. However, this calculation assumes a portion of the health care premium is paid by the adult's employer. It is possible that healthcare costs may account for even more of the family budget

in Oklahoma. Transportation accounts for almost one-tenth of the budget. This includes the cost of car maintenance, oil and gas, but does not assume there is a large car payment. Although taxes account ultimately for 7% of this family's budget, the tax burden month to month is actually 19%, refundable with tax credits at the end of the year.

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



*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 19%, but with tax credits, the amount owed in taxes is reduced to 7%.

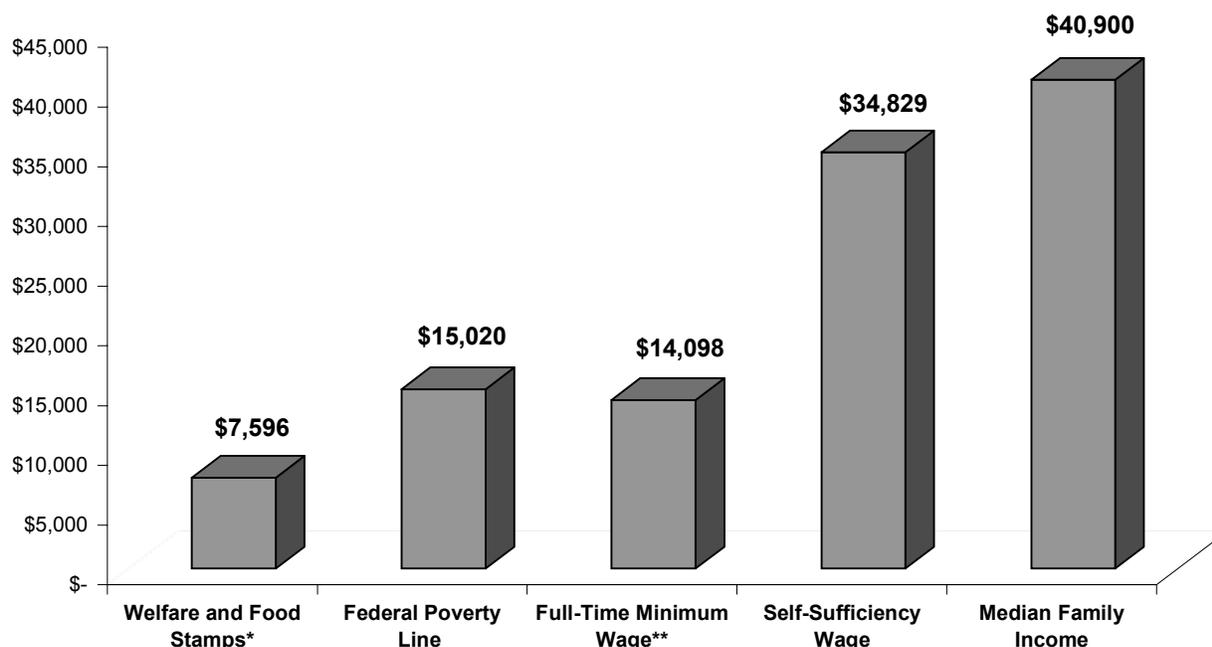
Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2 below, we have compared the Standard to four other benchmarks: the combined welfare cash assistance and food stamps benefit, the federal poverty measure, the federal minimum wage, and the median income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency, rather the concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see the next two sections for a more detailed discussion of how Oklahoma families can achieve Self-Sufficiency Wages).

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one schoolage child living in Cleveland County (an urban locale, used here as a representative sample). The Standard for this family type, in Cleveland County is **\$34,829**. (The other benchmarks presented are also for three-person families, where relevant; however none is as specific as the Standard in terms of age and number of children, and/or geographic location).

The Welfare (TANF) Grant and Food Stamps: Including the cash value of Food Stamps as well as the

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2002
 Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One Schoolage Child in Cleveland County, OK



* Welfare and Food Stamps includes the maximum grant for a 3 person family in Oklahoma. Cash assistance amounts to \$292 per month, Food Stamps \$341 per month.

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

TANF cash grant, the total assistance package is **\$633** per month in Cleveland County or **\$7,596** per year assuming no wage or other income. This amount is just under one-fourth (**22%**) of the Self-Sufficiency Standard for a three-person family in Cleveland County.

Federal Poverty Level: Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,252** (**\$15,020** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is under half (**43%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one schoolage child). Even in the least expensive jurisdictions in Oklahoma, such as Caddo County, the official poverty guideline is only about 59% of the amount needed to meet family needs according to the Standard.

Minimum Wage: A full-time worker at the federal minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting taxes—payroll (Social Security), and federal and state income taxes—and adding tax credits—and adding the Child and Earned Income Tax Credits—this worker would have a cash income of **\$1,175** per month, or **\$14,098** per year. This amount is more than her earnings alone because the federal EITC benefit for which she qualifies is the maximum and she also receives a small child tax credit. Together these are more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes—her income is below the threshold for paying federal and state income taxes. Nevertheless, because she does not pay federal income taxes, she is ineligible for the Child Care Tax Credit).

Even with the help of the federal EITC, however, a full-time job with the minimum wage provides well under one-half (**40%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC or the CTC payments on a monthly basis—as is true of most workers—she will only receive **\$9,893** during the year, which is less than one-third of the Self-Sufficiency Standard (**28%**). For all three of these benchmarks there is an unusually large gap (compared to other states) between each of them and the Self-Sufficiency Wage.

Median Family Income: Median family income is defined as the income level, adapted for family size, at which half of an area’s families have incomes above this amount and half have incomes below this amount. The median income for a three-person family in Cleveland County is **\$40,900**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **85%** of the median family income for Cleveland County.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes below 80% of the median are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance). The Self-Sufficiency Standard for a Cleveland County family falls just above 80% of area median income (85%). It is only slightly above the “Low Income” standard used by HUD, which suggests that the Standard is set at a minimally adequate level.

Comparing the Standard for Oklahoma City to Other Major Cities

The Self-Sufficiency Standard has now been completed for 20 states or cities. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type can be directly compared. However, since the Standard has been done in different years in the various places, some numbers have been updated to the year 2002. While over a long period of time costs are likely to increase at different rates, for our purposes here it is acceptable to use the overall Consumer Price Index (CPI) to update the Standards to make them comparable.

As can be seen in Table 7, we have chosen to compare the Standard for Oklahoma City to fifteen other American cities: Baltimore, Billings, Boston, Chicago, Denver, Houston, Los Angeles, Louisville, Milwaukee, New York City (Queens), Philadelphia, Salt Lake City, San Francisco, Seattle and Washington, DC. For a single adult, the costs in Oklahoma City require a Self-Sufficiency Wage of \$7.52 per hour, and are lower

than eleven of the cities listed and higher than the costs in Billings, Houston, Los Angeles and Seattle.

The Self-Sufficiency Wage for the one-child family in Oklahoma City shown in Table 7 is more than the wages for the same family type in Billings and Houston, but less than the cost of living in the remaining thirteen cities. For the single adult with two children, the Self-Sufficiency Wage in Oklahoma City is less than all the other cities except Billings, Chicago, and Houston. For Oklahoma's City's two-parent families with a preschooler and schoolage child, each adult must earn \$9.99 to be self-sufficient. These wages are higher than what is needed in Billings, Chicago, Seattle and Houston, but less than the eleven remaining cities.

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

Table 7
The Self-Sufficiency Standard for Oklahoma City, OK
Compared to Other Major Cities, 2002

City	Self-Sufficiency Standard Wage			
	Single Adult	Single Adult, Preschooler	Single Adult, Preschooler, Schoolage	Two Adults, Preschooler, Schoolage
Oklahoma City, OK	\$7.52	\$13.46	\$16.66	\$9.99*
Baltimore, MD	\$9.13	\$14.47	\$17.41	\$10.57*
Billings, MT	\$7.10	\$12.16	\$14.68	\$9.17*
Boston, MA	\$8.28	\$16.82	\$20.41	\$11.09*
Chicago, IL	\$8.06	\$13.74	\$16.32	\$9.28*
Denver, CO	\$7.99	\$14.76	\$18.90	\$10.72*
Houston, TX	\$6.16	\$10.56	\$14.86	\$8.51*
Los Angeles, CA	\$7.28	\$16.20	\$21.06	\$11.74*
Louisville, KY	\$8.04	\$14.21	\$17.18	\$10.23*
Milwaukee, WI	\$8.93	\$16.37	\$20.24	\$11.87*
New York City (Queens), NY	\$9.47	\$18.35	\$22.95	\$12.56*
Philadelphia, PA	\$8.32	\$15.13	\$17.93	\$10.13*
Salt Lake City, UT	\$8.33	\$14.63	\$17.76	\$10.58*
San Francisco, CA	\$11.33	\$21.84	\$25.89	\$13.66*
Seattle, WA	\$6.82	\$14.22	\$17.59	\$9.60*
Washington, DC	\$8.70	\$17.49	\$24.71	\$13.59*

*per adult

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

For cities with adequate public transportation, it is assumed families do not own a car

Closing the Gap Between Incomes and the Self-Sufficiency Standard

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

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

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

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

Raising Wages

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

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

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

Labor Market Reforms: As can be seen in Tables 1 through 3, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore

affects many workers' earnings. Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers. Another approach to raising wages of workers are the Living Wage laws that mandate city contractors and employers receiving public subsidies pay a "living wage." These policies would impact private sector workers' wages as well as public sector workers. Union representation of workers also leads to higher wages as well as better benefits, moving workers closer to the Self-Sufficiency Standard.

Removing Barriers to Employment: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. Pay equity laws would raise the wages of women and people of color who are subject to race and gender-based discrimination. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and

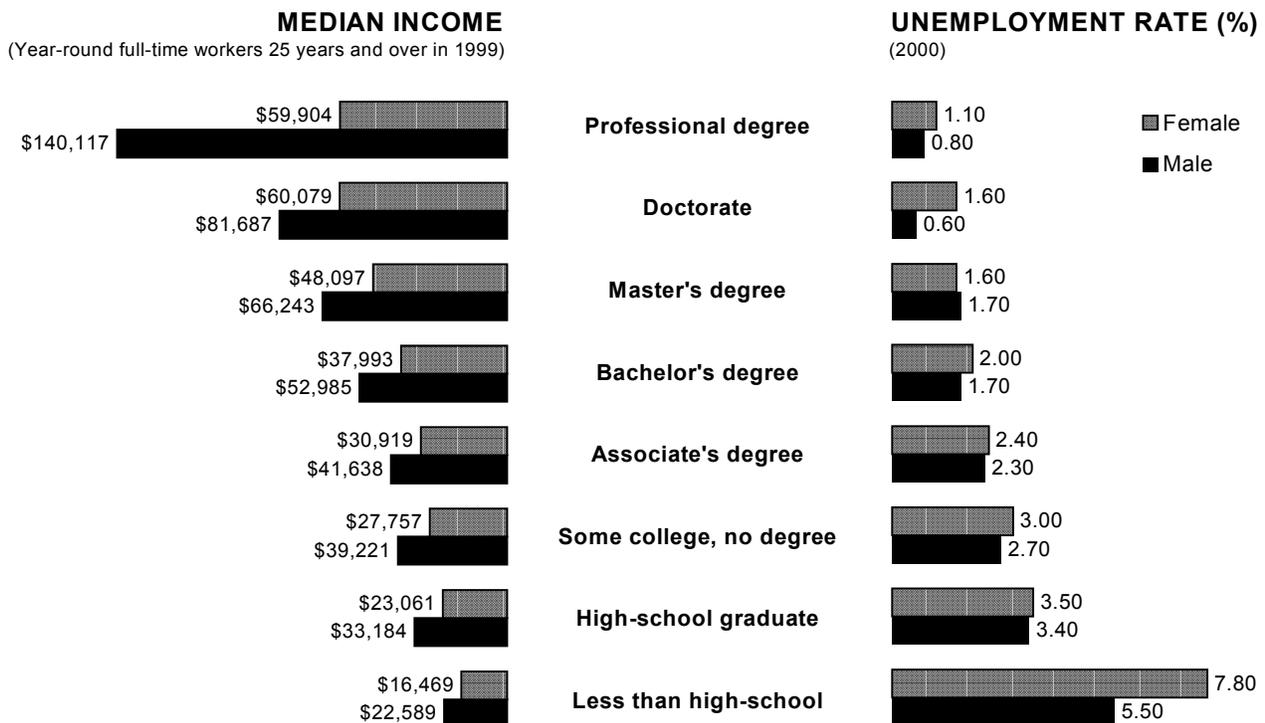
sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming.

Promoting Savings and Asset Development

For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, a median family with a household income between \$10,000 and \$25,000, had net financial assets of \$1,000, while a median family with a household income of less than \$10,000 had net financial assets of \$10.²² For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest prices just to make it to the next paycheck, often resulting in spiraling debt. Too often,

Figure 3

Impacts of Education on Unemployment and Earnings by Gender



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

public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Oklahoma, a parent with \$1,000 in countable assets is ineligible for TANF cash assistance.

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA). In this program, a public or private entity provides a matching contribution towards regular savings made by

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

a family. The match can be withdrawn if it is used for a specified objective, such as the down payment of a house, payment for higher education, or start-up costs for a small business. While less common than income supports, these “wealth supports” can be an important tool in helping families towards self-sufficiency.

Reducing Costs and Meeting Basic Needs Through Supports

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

- **Work Supports:** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without the assistance of temporary work supports, many families cannot achieve self-sufficiency immediately. Work supports or aid such as cash assistance (TANF), housing (including Section 8 vouchers and public housing),

child care, health care (Medicaid or other plan), and/or transportation subsidies all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such work supports can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.

- **Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. Nevertheless, whatever the amount, child support payments reduce the amount required for a family to meet its needs, while providing the support of both parents to meet children’s needs.
- **Health Care Coverage:** While health care expenses are a relatively small cost item in most of these family type budgets (about 10%), health care coverage is essential. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents have to make the difficult choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medicaid), and (2) employment without health care coverage for their families.

However, with the expansions in Medicaid and the state-supported Child Health Insurance Program—known as SoonerCare in Oklahoma—many families now have the option of covering their children’s health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to one full year. After that, and for those families not transitioning from welfare, children can be covered by SoonerCare up to 185% of poverty.²³

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

In Table 8, we examine the effect of adding work supports for a family consisting of a single parent and two children, an infant and a preschooler, living in Rogers County (near Tulsa). This table illustrates the impact of work supports in different combinations and under different cost of living conditions. The basis for these numbers can be found in the section entitled How the Standard is Calculated, starting on page 5.

Treatment of Tax Credits. Although we include the Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.²⁴

While this money is frequently used, according to research, to meet important family needs such as a security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.²⁵ Moreover, because of fluctuating hours and wages over the year, many workers find it difficult to gauge how much EITC they will be receiving when they file their taxes at the beginning of the next year.

We show the federal EITC, the refundable CTC and the Sales Tax Relief Credit as annual amounts, the amounts shown are the amounts for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the shaded lines, at the bottom of Table 8). Note that because these amounts are not received during the month or year shown here, they are not included in the calculation of the wages shown.

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

these costs (except tax credits where applicable). With child care expenses of \$680 per month and housing costs of \$626 per month, it is not surprising that for this single parent the Self-Sufficiency Wage is **\$15.71** per hour in Rogers County.

Private Support:

Child Support (Column #2): In the second column of Table 8, the private "subsidy" of child support is added. The amount of \$187 shown is the average child support payment per family per month (for families receiving support).²⁶ Unlike additional earned income, child support is not reduced by taxes, and therefore it has a stronger impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes and tax credits as well. Taxes decrease from \$572—when all income is earned (see Column 1)—to \$494—when some income is received as child support (see Column 2). Note that altogether, these changes reduce the amount this single parent must earn to meet her family's needs from \$15.71 to **\$14.20** per hour. Receipt of child support reduces the wage needed to meet living costs enough to qualify for an increased EITC.

Public Work Supports:

Child Care (Column #3): In the third column, we show the effect of a child care work support or subsidy available to low-income families (rates are variable in Oklahoma, depending on a family's income and the size of the family). This work support substantially reduces child care and other costs for this family, by almost \$700 per month.

This work support alone reduces the Self-Sufficiency wage by almost one-fourth in Rogers County, from \$15.71 to **\$11.98** per hour. As with other work supports to be considered below, this impact comes in two ways: the child care aid directly reduces the cost of child care, but it also—by lowering the amount of income that must be earned—reduces taxes and/or

Table 8
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Infant and One Preschooler
Rogers County, Oklahoma, 2002

	#1	WORK SUPPORTS				
	Self-Sufficiency Standard	#2 Child Support	#3 Child Care	#4 Child Care, Food Stamps, & Health Care [Family]	#5 Child Care, & Health Care [Children]*	#6 Child Care, Food Stamps, Health Care [Children], and Housing**
Monthly Costs:						
Housing	\$626	\$626	\$626	\$626	\$626	\$425
Child Care	\$680	\$680	\$152	\$98	\$130	\$87
Food	\$345	\$345	\$345	\$246	\$345	\$260
Transportation	\$223	\$223	\$223	\$223	\$223	\$223
Health Care	\$282	\$282	\$282	\$0	\$90	\$90
Miscellaneous	\$216	\$216	\$216	\$216	\$216	\$216
Taxes	\$572	\$494	\$389	\$236	\$319	\$204
Earned Income Tax Credit	\$0	***	***	***	***	***
Child Care Tax Credit (-)	-\$80	-\$80	-\$33	-\$25	-\$30	-\$23
Child Tax Credit (-)	-\$100	-\$100	-\$91	-\$23	-\$58	-\$7
Child Support	\$0	-\$187	\$0	\$0	\$0	\$0
Self-Sufficiency Wage-						
Hourly	\$15.71	\$14.20	\$11.98	\$9.08	\$10.58	\$8.39
Monthly	\$2,764	\$2,499	\$2,109	\$1,597	\$1,862	\$1,476
Annual	\$33,170	\$29,992	\$25,308	\$19,169	\$22,350	\$17,713
Total Federal EITC (annual)***		\$445	\$1,432	\$2,725	\$2,055	\$3,031
Child Tax Credit (annual refundable)***		\$0	\$108	\$638	\$509	\$688
Sales Tax Relief Credit	\$120	\$120	\$120	\$120	\$120	\$120

* Food Stamps is not shown because if the income is sufficient to meet the costs of unsubsidized needs, and the child care copayment, it is too high to qualify for Food Stamps.

**Housing support is modeled as typically received, reducing amount paid for housing to 30% of income (up to the Fair Market Rent).

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

increases tax credits such as the EITC. Thus the impact of each dollar in work supports is “multiplied” by its effect on taxes and tax credits.

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

of Table 8, we assume that this single parent is receiving a typical “package” of benefits available to those making the welfare-to-work transition. This package usually includes child care, Food Stamps, and Healthcare.

In Rogers County, the child care costs are heavily subsidized at this income level, reducing monthly child

care costs to \$98. Likewise, we assume that Medicaid reduces her health care costs to zero. She also receives a partial Food Stamps benefit. Altogether, by substantially lowering the income that must be earned to pay for her basic needs, these three work supports also decrease the taxes owed. Altogether, this lowers the wages required to meet basic needs to **\$9.08** per hour, which is a little over one-half of the full Self-Sufficiency Wage. The annual refundable tax credits to which she is entitled are substantial, her EITC totals \$2,725, her Child Tax Credit, \$638 and her Sales Tax Relief Credit, \$120.

It should be noted that we attempted to model work supports together with a partial TANF cash grant. However, we found that this family would lose any cash benefit before their income was enough to meet their needs *even with the help of work supports*. That is, under Oklahoma rules, a family qualifies for cash

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

assistance only if monthly income, minus income disregards (such as Food Stamps, education grants, etc.) is equal to a state mandated payment standard. *Even with the help of work supports (child care, Food Stamps and Healthcare)*, this parent's earnings, which is just enough to meet her family's needs, is more than the payment standard which would qualify her for cash assistance.

Child Care and Health Care [Children] (Column #5): After one year, the parent making the transition from welfare to work loses health coverage for her whole family, although her children remain eligible for SoonerCare-CHIP (if family income remains below 185% of poverty). In the fifth column of Table 8, we model this change by assuming that the children's health care costs (including both insurance and out-of-pocket costs) are covered by SoonerCare-CHIP. The parent's cost is not covered, however, so the parent must pay for her share of the health insurance premium that is

available through her employer, and out-of-pocket costs for herself. These costs total \$90 in Rogers County.

Although this amount is not large, the loss of Medicaid coverage for herself means that she must increase her earnings to pay for her health care costs, which in turn means that she loses eligibility for Food Stamps. The increased income needed to make up this loss also pushes her up to a higher bracket for her child care copayment, and altogether she must now earn **\$10.58** per hour in Rogers County (an increase of \$1.50 an hour), just to be able to meet her needs at the same level as when Medicaid covered all of her family's health care costs.

Housing, Child Care, Food Stamps and Health Care [Children] (Column #6): In the sixth column we have modeled the combination of child care, Food Stamps, health care [SoonerCare-CHIP] and housing assistance. Housing assistance typically reduces the cost of housing so that families pay only 30% of their income for housing and utilities. This aid reduces housing costs by almost \$200 in Rogers County. The combination of these work supports reduces the income needed to meet other needs, lowering the copayments as well. Altogether, these reduce the income needed to meet this family's needs to **\$8.39** per hour.

The figures in Table 8 provide examples for one family—a single parent with one infant and one preschooler, living in Rogers County. The impact of various work supports and taxes vary in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient and in assisting families who receive the supports for which they are eligible.

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

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

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.²⁷ In Oklahoma there were 15,525 people on the waiting list for public housing subsidies in October 2001.²⁸
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators, and the Urban Institute reported that about two-thirds of those who left the Food Stamps program as they left welfare remained eligible.²⁹
- Only 10% of about 15 million eligible children are receiving child care assistance nationwide;³⁰ in Oklahoma, nearly 46,000 children receive assistance.³¹ However, according to the US Census, 175,340 children in Oklahoma are living on or below the poverty level.³² Most of these children would presumably qualify for assistance.
- Families USA reports that in the 12 states with the largest numbers of uninsured children, Medicaid enrollment declined by nearly a million children. Some, but not all of that loss, was recouped with expanded CHIP (Child Health Insurance Program) enrollment.³³ In Oklahoma, the expansion of SoonerCare to include children up to 185% of poverty has led to increased coverage.
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed them, and less than 20% received the full amount owed. Not surprisingly, the national average monthly child support payment of \$312 represents just 17% of a single mother's, and 11% of a single father's income.³⁴

How the Self-Sufficiency Standard Can Be Used

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

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate

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

many different options. The discussion below should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

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

The Self-Sufficiency Standard has a number of uses in the development and evaluation of policy in different areas. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy analyzes the ability of various jobs, occupations, and sectors to provide self-sufficiency wages for workers. The Standard is used to determine local labor market

supply and demand (to determine jobs that have expanding but unfilled openings), makes an assessment of the available job training and education infrastructure, and makes an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to determine the jobs and sectors on which to target training and counseling resources. The Self-Sufficiency Standard has been used in this way in a number of places including California, Pennsylvania, and Washington, DC. In the District of Columbia, for example, the Self-Sufficiency Standard was used in formatting their FY 2000 Workforce Investment Act. This law requires that the workforce board not only look at “high growth” occupations to target job training dollars, but also at the quality of the jobs in terms of their ability to meet the wage and supportive service needs of job seekers.

The Standard can be used to *target education and job training investments*. Given the Self-Sufficiency Wages for most family types, the Standard can help demonstrate the pay-off for investing in various types of post-secondary education and training, including training for occupations that are nontraditional for women and people of color. Such training and education provide access to a wide range of jobs paying Self-Sufficiency Wages. In California’s Santa Clara County, for example, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources and wage rates. The analysis led to a curriculum and counselor training package that targets transportation jobs and \$140,000 to the community college system to explore how to strengthen preparation for transportation jobs. The Self-Sufficiency Standard was also used in Pennsylvania’s Delaware County to design and implement a sector employment intervention strategy that will identify, recruit, hire, train, retain and provide upward mobility to low-income residents.

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

The Standard has also been used to *evaluate economic development proposals*. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government subsidies are at or above self-sufficiency, it can be determined if these proposed enterprises will require states to supply additional supports to the low-wage workers (thus providing essentially a “double subsidy”). Such proposals can be evaluated as to their net positive or negative effect on the local economy as well as the well-being of the potential workers and their families. In Pennsylvania, the Standard was used to create a report, “The Road to Self-Sufficiency,” which explores the impact of public subsidies on full and part-time low-wage workers and assesses wage adequacy in Philadelphia.

The Standard has also been used to *evaluate the impact of proposed policy changes*. As shown in this report (see Table 8), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules, or implementing tax reforms. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of

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

taxes, tax credits, and, where applicable, work supports. For example, the Self-Sufficiency Standard was instrumental in helping persuade the Indiana Housing Finance Authority that increases in housing assistance subsidies would have a powerful impact on helping low-income families achieve self-sufficiency. As a result, IHFA dedicated an additional \$2.5 million for acquisition, rehabilitation, construction and operation of emergency, transitional and supportive housing.

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

The Standard can and has been used to determine where individuals are most in need of services, including

career counseling, job training and various support services. For example, the Connecticut Legislature enacted a state statute which identifies “the under employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Measure. The statute directs statewide workforce planning boards to recommend funding to assist such workers.

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

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers’ salaries. The Standard can and has been used in Illinois and Washington state to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.

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

The Standard can be used to evaluate outcomes for a wide range of programs that result in employment, from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating outcomes in terms of self-sufficiency, programs are using a measure of true effectiveness. That is, for each participant, the question asked is how close the wages achieved are to the family’s Self-Sufficiency Wage and thus how the program impacts on the ability of these adults to meet their families’ needs adequately. Such evaluations can help redirect resources to the types of approaches that result in improved outcomes for participants.

The first county in the country to adopt the Standard as its formal measure of self-sufficiency and benchmark for measuring success of welfare-to-work programs was Sonoma County, California. In Connecticut, the Self-Sufficiency Standard has been adopted at the state level. It is not only used as a performance measure for planning state-supported job training, placement and employment retention programs, but the law also requires that the Standard be distributed to all state agencies that counsel individuals who are seeking education, training or employment and that the Standard be used in initial

client assessment. Under its Workforce Investment Act, the Chicago Workforce Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. In addition, the Illinois Department of Human Services uses the Standard as a tool for setting goals in their local offices statewide. The California Department of Human Services uses the Standard as a benchmark on its state website. The Philadelphia Workforce Investment Board also adopted the Standard as its local benchmark for economic self-sufficiency as it relates to the City's workforce investment system. The Seattle Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency. In Massachusetts, the Standard was used to analyze the extent to which Massachusetts workforce development programs funded by the Department of Labor were enabling clients to move towards or maintain self-sufficiency.

The Self-Sufficiency Standard as a Counseling Tool

The Standard can and has been used as a counseling tool, to help participants in work and training programs make choices among various occupations and jobs. The Standard has also been used to develop the Self-Sufficiency Standard Budget Worksheet, which is a tool that counselors and clients can use to “test” the ability of various wages to meet a family's self-sufficiency needs. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants determine in what ways micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

The Standard has been used as a career counseling tool in Texas for low-income individuals enrolled in job training programs at Houston READ Commission, the Women's Center of Tarrant County and Project Quest in San Antonio. On-line Self-Sufficiency Budget Calculators, for use by counselors and clients, have been developed for Illinois, New York and Washington state. These computer-based tools, as well as paper-and-pencil Budget Worksheets developed in Pennsylvania, allow both counselors and clients to evaluate

possible wages and compare information on available programs and work supports to their own costs and needs. These tools integrate in one place a wide range of data not usually brought together—even though clients often must coordinate these various programs, supports, costs and wages in their own lives.

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. In 2001, the Self-Sufficiency Standard was presented in over three hundred workshops to the public nationwide. It is also being used in classrooms across the country. It helps the public at large understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. For providers, both public and private, such as child care providers, community organizations and education and training organizations, it demonstrates how the various components fit together, thus helping to facilitate the coordination of various services and supports.

The Self-Sufficiency Standard in Research

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically, and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of “poverty,” or income inadequacy, and how this differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various work supports, such as child support or child care assistance—given a family's income, place of residence, and composition. The Standard has been used in researching the impact of work supports on wage adequacy in Pennsylvania and Massachusetts, child care subsidies in California, and healthcare costs in Washington state. More detailed information about these various applications of the Standard and links to reports and calculators can be found at the website www.sixstrategies.org and/or by contacting the specific states' lead organization.

Conclusion

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

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

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

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

For further implications of the Self-Sufficiency Standard for Oklahoma, to order this publication or the Standard for a particular county, or to find out more about the Community Action Project of Tulsa County, Please contact David Blatt at (918) 382-3228, dblatt@captc.org or look at www.captc.org.

Endnotes

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

² U.S. Department of Commerce, Economics and Statistics Administration, U.S. Census Bureau. *Poverty in the United States: 2000*, Current Population Reports, issued September, 2001.

³ See for example, William O’Hare, Taynia Mann, Kathryn Porter and Robert Greenstein, *Real Life Poverty in America: Where the American Public Would Set the Poverty Line*, Center on Budget and Policy Priorities, July 1990.

⁴ Using the Fair Market Rents for two-bedroom units, which is the cost of housing including utilities at the 40th percentile (see below for further explanation) housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,747. This is almost five times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$359 per month.

⁵ One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles’ work and the analyses of many others are summarized in Constance Citro and Robert Michael, eds., *Measuring Poverty: A New Approach*, Washington, DC: National Academy Press, 1995.

⁶ The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Barbara Bergmann and Trudi Renwick, “A Budget-Based Definition of Poverty: With an Application to Single-Parent Families,” *The Journal of Human Resources*, Vol.28, No.1, p.1-24, Winter 1993. Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state.

⁷ *Boston Globe*, 9/25/98.

⁸ While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.

⁹ Quoted in Gowdy and Pearlmutter, *op.cit.*, p. 91.

¹⁰ These costs are based on a survey of units that have been on the market within the last two years, and exclude both new housing (two years old or less), and substandard and public housing.

¹¹ Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

¹² Under the 1988 Family Support Act (which was superceded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile, for the age of child, setting, and location. Most states conducted surveys of costs, or commissioned child care referral networks or researchers to do these studies.

¹³ Child care centers are more frequently used for older children (two to four years old) than for infants (J.R. Veum and P. M. Gleason. October, 1991. “Child Care Arrangements and Costs.” *Monthly Labor Review*. p. 10-17.) However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative’s home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care). See J. Capizzano, G. Adams, and F. Sonenstein. March 2000. *Child Care Arrangements for Children under Five: Variation across States*. Washington, DC: The Urban Institute. National Survey of America’s Families, Series B, No. b-7.

¹⁴ Free half day and full-day programs for four-year-olds are offered by Oklahoma school districts throughout the state. In 2000, 21,000 four-year-olds participated in these full or half-day programs. This represents approximately 46% of Oklahoma’s four-year-old population. In addition, many Oklahoma five-year-olds participate in free, half-day kindergarten programs.

¹⁵ Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamp program and uses the costs for June as an annual average.

¹⁶ See C. Porter and E. Deakin. December 1995. *Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley.

¹⁷ According to the Bureau of Labor Statistics, 83% of non-temporary workers have health insurance provided through their employer.

¹⁸ The Henry J. Kaiser Family Foundation, State Health Facts Online, *Oklahoma: Average Annual Total Employment-Based Premiums, 1998* <http://statehealthfacts.kff.org>

¹⁹ A. Foster Higgins & Co., Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1993-1996* (Princeton, NJ: A. Foster Higgins & Co., Inc., 1994-1997), and William M. Mercer, Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998*, (New York, NY: William M. Mercer, Inc., 1998 and 1999).

²⁰ See Citro and Michael, *op.cit.*

²¹ In the report, single parents are referred to as “she” because over 90% of single parents are women.

²² Catherine P. Montalto, *Wealth of American Households: Evidence From the Survey of Consumer Finances*, Report to the Consumer Federation of America. February, 2001.

²³ Under CHIP, health care coverage is provided for children in Oklahoma for families with net incomes (after certain deductions, such as for child care) that are less than 185% of poverty.

²⁴ Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section is “Monthly Operational Review of Earned Income Credit.”)

²⁵ Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC

as a “lump sum” is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See J. L. Romich and T. Weisner. October 1999. *How Families View and Use the EITC: The Case for Lump-sum Delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

²⁶ Lydia Scoon-Rogers, *Child Support for Custodial Mothers and Fathers: 1995*. U.S. Bureau of the Census, Current Population Reports (P60-196, March 1999).

²⁷ U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

²⁸ Personal Communication, October 2001, Oklahoma Housing Finance Agency.

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

³⁰ “According to new state-reported statistics for fiscal year 1999, 1.8 million children in low-income families are receiving federal child-care subsidies on an average monthly basis. This is a slight increase from the 1.5 million children served in 1998.”

³¹ Oklahoma State Department of Human Resources, Research Division and from a personal communication, Kathy Kalvin, OK Division of Child Care, June 2001.

³² 1990 US Census, available at www.census.gov.

³³ Families USA, *One Step Forward, One Step Back: Children’s Health Coverage after CHIP and Welfare Reform*. October 1999.

³⁴ Lydia Scoon-Rogers, *op. cit.*

Data Sources

Data Type	Source	Assumptions
Child Care	Oklahoma Child Care Resource and Referral Agencies. 2001 Oklahoma State Child Care Market Rate Survey.	Infant costs (which are the average of rates for ages 0-3) were calculated with the full time costs of care in a child care home. Preschool costs (averaged for 3,4 and 5 year-olds) were calculated with the full time costs of care in a child care center. Schoolage costs were calculated with the part-time costs of care in child care centers.
Food	USDA Low-Cost Food Plan, June 2001.	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	Medical Expenditure Panel Survey (http://www.meps.ahrpr.gov/MEPSNct/IC/MEPSnetIC.asp) <u>Out of Pocket Costs</u> : U.S. Department of Health and Human Services. 1987. <i>National Expenditure Survey. The Future of Children</i> . Winter 1992.	MEPS provides a statewide average for both single and family coverage in 1999. Updated with Medical Consumer Price Index. An on-line insurance agency was used to create a geographic ratio for health costs differentials throughout the state.
Housing	Oklahoma Housing Finance Agency Payment Standards Report # EMR026	Rents by county and/or MSA and PMSA. Payment standards provided by the Oklahoma Housing and Finance Agency (OHFA).
Taxes	Oklahoma Tax Commission www.oktax.state.ok.us	Sales taxes vary by county. Rates provided by the Oklahoma Tax Commission. State income tax forms provided by Oklahoma Tax Commission.
Transportation	Public: "Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census" (www.census.gov) or ftp.fischer.lib.virginia.edu/pub/ccdb.47948/tableD.html <i>State Averages Expenditures & Premiums for Personal Automobile Insurance in 1998</i> , April 1998. National Association of Insurance Commissioners (www.naic.org).	Premiums were provided for six regions in Oklahoma by two major insurance companies. This information was used to create a geographic ratio for the National Association of Insurance Commissioner's study.
Miscellaneous	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items and telephone service.

About the Authors

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

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

List of Oklahoma Metropolitan Areas and Non-Metropolitan Counties

Metropolitan Areas

Enid, OK MSA

Garfield County

Fort Smith, AR - OK MSA

Sequoyah County

Lawton, OK MSA

Comanche County

Oklahoma City, OK MSA

Canadian County

Cleveland County

Logan County

McClain County

Oklahoma County

Pottawatomie County

Tulsa, OK MSA

Creek County

Osage County

Rogers County

Tulsa County

Wagoner County

Non-Metropolitan Counties

Adair County

Alfalfa County

Atoka County

Beaver County

Beckham County

Blaine County

Bryan County

Caddo County

Carter County

Cherokee County

Choctaw County

Cimarron County

Coal County

Cotton County

Craig County

Custer County

Delaware County

Dewey County

Ellis County

Garvin County

Grady County

Grant County

Greer County

Harmon County

Harper County

Haskell County

Hughes County

Jackson County

Jefferson County

Johnston County

Kay County

Kingfisher County

Kiowa County

Latimer County

Le Flore County

Lincoln County

Love County

Major County

Marshall County

Mayes County

McCurtain County

McIntosh County

Murray County

Muskogee County

Noble County

Nowata County

Okfuskee County

Okmulgee County

Ottawa County

Pawnee County

Payne County

Pittsburg County

Pontotoc County

Pushmataha County

Roger Mills County

Seminole County

Stephens County

Texas County

Tillman County

Washington County

Washita County

Woods County

Woodward County

Map of Oklahoma Counties



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

Table 1
The Self-Sufficiency Standard for Enid, OK MSA, 2002
Garfield County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	preschooler	schoolage	schoolage	schoolage	preschooler
Housing	340	451	451	451	451	628	451	451
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	207	212	212	212	212	212	405	405
Health Care	89	249	225	249	279	297	336	312
Miscellaneous	81	157	153	191	162	261	247	231
Taxes	207	357	336	420	273	712	657	587
Earned Income								
Tax Credit (-)	0	-74	-87	-97	-214	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.25	\$10.90	\$10.46	\$12.72	\$9.71	\$19.03	\$9.08	\$8.38
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,100	\$1,918	\$1,841	\$2,238	\$1,709	\$3,349	\$3,198	\$2,951
-Annual	\$13,196	\$23,017	\$22,096	\$26,858	\$20,503	\$40,184	\$38,375	\$35,409

Table 2
The Self-Sufficiency Standard for Fort Smith, AR-OK MSA, 2002
Sequoyah County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	preschooler	schoolage	schoolage	schoolage	preschooler
Housing	382	502	502	502	502	672	502	502
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	207	212	212	212	212	212	405	405
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	85	160	156	191	165	258	247	232
Taxes	229	376	354	431	296	707	664	598
Earned Income								
Tax Credit (-)	0	-65	-78	-92	-199	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-94	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.63	\$11.21	\$10.77	\$12.85	\$10.08	\$18.85	\$9.11	\$8.43
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,167	\$1,973	\$1,895	\$2,262	\$1,774	\$3,318	\$3,205	\$2,968
-Annual	\$14,004	\$23,670	\$22,740	\$27,141	\$21,283	\$39,811	\$38,460	\$35,621

Table 3
The Self-Sufficiency Standard for Lawton, OK MSA, 2002
Comanche County

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	418	531	531	531	531	738	531	531
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	207	212	212	212	212	212	405	405
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	89	156	155	190	168	254	240	231
Taxes	242	348	340	412	304	678	617	580
Earned Income								
Tax Credit (-)	0	-78	-83	-101	-190	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-98	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.93	\$10.75	\$10.57	\$12.60	\$10.33	\$18.42	\$8.73 <i>per adult</i>	\$8.34 <i>per adult</i>
-Monthly	\$1,220	\$1,892	\$1,860	\$2,218	\$1,818	\$3,242	\$3,072	\$2,936
-Annual	\$14,637	\$22,703	\$22,322	\$26,612	\$21,813	\$38,905	\$36,859	\$35,232

Table 4
The Self-Sufficiency Standard for Oklahoma City, OK MSA, 2002
Canadian County

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	472	613	613	613	613	851	613	613
Child Care	0	431	442	762	320	1192	872	762
Food	176	257	266	396	461	464	496	544
Transportation	211	217	217	217	217	217	415	415
Health Care	91	262	237	262	292	310	349	324
Miscellaneous	95	178	177	225	190	303	275	266
Taxes	276	493	492	625	466	924	796	761
Earned Income								
Tax Credit (-)	0	0	0	0	-73	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.51	\$13.41	\$13.38	\$16.58	\$13.33	\$22.91	\$10.33 <i>per adult</i>	\$9.96 <i>per adult</i>
-Monthly	\$1,321	\$2,361	\$2,355	\$2,919	\$2,346	\$4,032	\$3,636	\$3,505
-Annual	\$15,858	\$28,328	\$28,257	\$35,025	\$28,151	\$48,386	\$43,628	\$42,061

Table 5
The Self-Sufficiency Standard for Oklahoma City, OK MSA, 2002
Cleveland County

Monthly Costs	Adult +							
	Adult	infant	preschooler	preschooler schoolage	schoolage teenager	preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage
Housing	472	613	613	613	613	851	613	613
Child Care	0	431	442	762	320	1192	872	762
Food	176	257	266	396	461	464	496	544
Transportation	211	217	217	217	217	217	415	415
Health Care	91	262	237	262	292	310	349	324
Miscellaneous	95	178	177	225	190	303	275	266
Taxes	269	481	480	609	458	904	776	740
Earned Income								
Tax Credit (-)	0	-2	-3	0	-76	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.47	\$13.33	\$13.29	\$16.49	\$13.26	\$22.80	\$10.27 per adult	\$9.90 per adult
-Monthly	\$1,314	\$2,347	\$2,339	\$2,902	\$2,333	\$4,012	\$3,616	\$3,484
-Annual	\$15,773	\$28,162	\$28,066	\$34,829	\$28,000	\$48,145	\$43,386	\$41,806

Table 6
The Self-Sufficiency Standard for Oklahoma City, OK MSA, 2002
Logan County

Monthly Costs	Adult +							
	Adult	infant	preschooler	preschooler schoolage	schoolage teenager	preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage
Housing	472	613	613	613	613	851	613	613
Child Care	0	431	442	762	320	1192	872	762
Food	176	257	266	396	461	464	496	544
Transportation	211	217	217	217	217	217	415	415
Health Care	91	262	237	262	292	310	349	324
Miscellaneous	95	178	177	225	190	303	275	266
Taxes	274	490	488	620	460	918	789	754
Earned Income								
Tax Credit (-)	0	0	-1	0	-75	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.50	\$13.39	\$13.35	\$16.55	\$13.28	\$22.87	\$10.31 per adult	\$9.94 per adult
-Monthly	\$1,319	\$2,357	\$2,349	\$2,913	\$2,338	\$4,026	\$3,629	\$3,498
-Annual	\$15,830	\$28,283	\$28,189	\$34,961	\$28,055	\$48,308	\$43,550	\$41,978

Table 7
The Self-Sufficiency Standard for Oklahoma City, OK MSA, 2002
McClain County

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	472	613	613	613	613	851	613	613
Child Care	0	431	442	762	320	1192	872	762
Food	176	257	266	396	461	464	496	544
Transportation	211	217	217	217	217	217	415	415
Health Care	91	262	237	262	292	310	349	324
Miscellaneous	95	178	177	225	190	303	275	266
Taxes	273	488	486	617	457	915	787	752
Earned Income								
Tax Credit (-)	0	0	-2	0	-75	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.49	\$13.38	\$13.34	\$16.54	\$13.27	\$22.86	\$10.30 <i>per adult</i>	\$9.93 <i>per adult</i>
-Monthly	\$1,318	\$2,355	\$2,347	\$2,911	\$2,335	\$4,023	\$3,626	\$3,495
-Annual	\$15,819	\$28,265	\$28,165	\$34,935	\$28,016	\$48,275	\$43,517	\$41,944

Table 8
The Self-Sufficiency Standard for Oklahoma City, OK MSA, 2002
Oklahoma County

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	472	613	613	613	613	851	613	613
Child Care	0	431	442	762	320	1192	872	762
Food	176	257	266	396	461	464	496	544
Transportation	211	217	217	217	217	217	415	415
Health Care	93	272	247	272	302	320	359	334
Miscellaneous	95	179	178	226	191	304	276	267
Taxes	276	496	495	627	469	925	797	762
Earned Income								
Tax Credit (-)	0	0	0	0	-69	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.52	\$13.49	\$13.46	\$16.66	\$13.43	\$22.98	\$10.36 <i>per adult</i>	\$9.99 <i>per adult</i>
-Monthly	\$1,323	\$2,374	\$2,368	\$2,931	\$2,364	\$4,044	\$3,648	\$3,517
-Annual	\$15,877	\$28,491	\$28,420	\$35,177	\$28,366	\$48,530	\$43,772	\$42,202

Table 9
The Self-Sufficiency Standard for Oklahoma City, OK MSA, 2002
Pottawatomie County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	471	613	613	613	613	851	613	613
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	211	217	217	217	217	217	415	415
Health Care	90	255	230	254	285	303	342	317
Miscellaneous	95	172	168	204	178	277	260	245
Taxes	272	451	426	502	375	793	720	653
Earned Income								
Tax Credit (-)	0	-21	-35	-31	-139	0	0	0
Child Care								
Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.47	\$12.68	\$12.21	\$14.39	\$11.63	\$20.53	\$9.67 per adult	\$8.99 per adult
-Monthly	\$1,315	\$2,232	\$2,149	\$2,533	\$2,047	\$3,614	\$3,403	\$3,166
-Annual	\$15,774	\$26,781	\$25,783	\$30,399	\$24,564	\$43,370	\$40,832	\$37,990

Table 10
The Self-Sufficiency Standard for Tulsa, OK MSA, 2002
Creek County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	478	626	626	626	626	872	626	626
Child Care	0	392	351	539	188	931	743	539
Food	176	257	266	396	461	464	496	544
Transportation	218	223	223	223	223	223	428	428
Health Care	90	258	233	257	288	306	345	320
Miscellaneous	96	176	170	204	179	280	264	246
Taxes	279	472	439	504	383	803	736	657
Earned Income								
Tax Credit (-)	0	-9	-28	-30	-133	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.60	\$13.08	\$12.44	\$14.43	\$11.77	\$20.73	\$9.82 per adult	\$9.03 per adult
-Monthly	\$1,337	\$2,302	\$2,189	\$2,540	\$2,072	\$3,649	\$3,458	\$3,180
-Annual	\$16,045	\$27,625	\$26,263	\$30,475	\$24,867	\$43,790	\$41,492	\$38,162

Table 11
The Self-Sufficiency Standard for Tulsa, OK MSA, 2002
Osage County

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	478	626	626	626	626	872	626	626
Child Care	0	346	398	616	218	962	744	616
Food	176	257	266	396	461	464	496	544
Transportation	218	223	223	223	223	223	428	428
Health Care	90	258	233	257	288	306	345	320
Miscellaneous	96	171	175	212	182	283	264	253
Taxes	281	447	471	561	405	823	742	699
Earned Income								
Tax Credit (-)	0	-24	-11	0	-118	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.61	\$12.57	\$13.01	\$15.41	\$12.16	\$21.04	\$9.84 <i>per adult</i>	\$9.39 <i>per adult</i>
-Monthly	\$1,339	\$2,212	\$2,289	\$2,711	\$2,140	\$3,703	\$3,465	\$3,307
-Annual	\$16,069	\$26,540	\$27,470	\$32,538	\$25,678	\$44,441	\$41,575	\$39,682

Table 12
The Self-Sufficiency Standard for Tulsa, OK MSA, 2002
Rogers County

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	478	626	626	626	626	872	626	626
Child Care	0	348	332	546	214	894	680	546
Food	176	257	266	396	461	464	496	544
Transportation	218	223	223	223	223	223	428	428
Health Care	90	258	233	257	288	306	345	320
Miscellaneous	96	171	168	205	181	276	257	246
Taxes	281	448	428	513	402	791	712	666
Earned Income								
Tax Credit (-)	0	-24	-35	-25	-120	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.61	\$12.59	\$12.20	\$14.55	\$12.11	\$20.43	\$9.56 <i>per adult</i>	\$9.08 <i>per adult</i>
-Monthly	\$1,339	\$2,216	\$2,148	\$2,561	\$2,131	\$3,596	\$3,364	\$3,196
-Annual	\$16,069	\$26,596	\$25,771	\$30,727	\$25,572	\$43,156	\$40,364	\$38,354

Table 13
The Self-Sufficiency Standard for Tulsa, OK MSA, 2002
Tulsa County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	478	626	626	626	626	872	626	626
Child Care	0	413	445	655	210	1067	857	655
Food	176	257	266	396	461	464	496	544
Transportation	218	223	223	223	223	223	428	428
Health Care	91	262	237	262	292	310	349	324
Miscellaneous	96	178	180	216	181	294	276	258
Taxes	277	485	494	572	392	863	786	707
Earned Income								
Tax Credit (-)	0	0	0	0	-123	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.59	\$13.38	\$13.53	\$15.74	\$12.03	\$21.96	\$10.33 <i>per adult</i>	\$9.55 <i>per adult</i>
-Monthly	\$1,336	\$2,355	\$2,381	\$2,769	\$2,118	\$3,864	\$3,637	\$3,362
-Annual	\$16,034	\$28,257	\$28,576	\$33,234	\$25,418	\$46,372	\$43,648	\$40,343

Table 14
The Self-Sufficiency Standard for Tulsa, OK MSA, 2002
Wagoner County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	478	626	626	626	626	872	626	626
Child Care	0	413	379	548	170	962	792	548
Food	176	257	266	396	461	464	496	544
Transportation	218	223	223	223	223	223	428	428
Health Care	90	255	230	254	285	303	342	317
Miscellaneous	96	177	172	205	177	282	268	246
Taxes	284	494	463	521	386	830	772	675
Earned Income								
Tax Credit (-)	0	0	-18	-23	-138	0	0	0
Child Care								
Tax Credit (-)	0	-40	-42	-80	-37	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.62	\$13.39	\$12.78	\$14.61	\$11.66	\$21.07	\$10.07 <i>per adult</i>	\$9.11 <i>per adult</i>
-Monthly	\$1,341	\$2,356	\$2,249	\$2,571	\$2,053	\$3,707	\$3,544	\$3,205
-Annual	\$16,098	\$28,275	\$26,994	\$30,847	\$24,634	\$44,490	\$42,531	\$38,465

Table 15
The Self-Sufficiency Standard for Adair County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	318	310	500	190	818	628	500
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	143	141	175	154	232	226	215
Taxes	198	267	255	309	233	588	559	516
Earned Income								
Tax Credit (-)	0	-124	-132	-178	-246	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-89	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-73	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.19	\$8.93	\$10.62	\$8.88	\$16.53	\$8.12 per adult	\$7.68 per adult
-Monthly	\$1,064	\$1,617	\$1,571	\$1,869	\$1,562	\$2,909	\$2,859	\$2,702
-Annual	\$12,770	\$19,407	\$18,857	\$22,432	\$18,747	\$34,913	\$34,311	\$32,425

Table 16
The Self-Sufficiency Standard for Alfalfa County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	248	223	247	278	296	335	310
Miscellaneous	79	152	148	185	157	251	241	225
Taxes	198	326	304	379	247	670	633	564
Earned Income								
Tax Credit (-)	0	-92	-105	-126	-236	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-49	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$10.26	\$9.82	\$11.95	\$9.14	\$18.17	\$8.83 per adult	\$8.13 per adult
-Monthly	\$1,065	\$1,806	\$1,729	\$2,104	\$1,608	\$3,198	\$3,108	\$2,861
-Annual	\$12,775	\$21,669	\$20,749	\$25,243	\$19,301	\$38,375	\$37,299	\$34,335

Table 17
The Self-Sufficiency Standard for Atoka County, OK, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	254	229	253	283	302	341	316
Miscellaneous	79	150	146	182	156	245	237	222
Taxes	196	311	289	353	233	634	606	539
Earned Income								
Tax Credit (-)	0	-100	-113	-145	-242	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$10.02	\$9.58	\$11.47	\$9.00	\$17.60	\$8.62 per adult	\$7.95 per adult
-Monthly	\$1,064	\$1,764	\$1,686	\$2,019	\$1,583	\$3,097	\$3,034	\$2,797
-Annual	\$12,763	\$21,162	\$20,232	\$24,229	\$18,998	\$37,164	\$36,409	\$33,565

Table 18
The Self-Sufficiency Standard for Beaver County, OK, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	327	403	403	403	403	536	403	403
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	152	148	185	157	251	241	225
Taxes	199	323	302	376	243	666	630	560
Earned Income								
Tax Credit (-)	0	-93	-106	-128	-237	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-49	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.09	\$10.23	\$9.80	\$11.92	\$9.11	\$18.14	\$8.82 per adult	\$8.11 per adult
-Monthly	\$1,071	\$1,801	\$1,724	\$2,097	\$1,603	\$3,193	\$3,103	\$2,856
-Annual	\$12,852	\$21,611	\$20,691	\$25,167	\$19,239	\$38,318	\$37,240	\$34,275

Table 19
The Self-Sufficiency Standard for Beckham County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	251	226	250	281	299	338	313
Miscellaneous	79	143	142	177	155	234	226	217
Taxes	197	267	258	323	236	593	559	523
Earned Income Tax Credit (-)	0	-124	-129	-169	-242	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-92	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.20	\$9.02	\$10.86	\$8.99	\$16.67	\$8.14 per adult	\$7.76 per adult
-Monthly	\$1,064	\$1,619	\$1,587	\$1,912	\$1,583	\$2,935	\$2,866	\$2,731
-Annual	\$12,774	\$19,431	\$19,043	\$22,942	\$18,991	\$35,217	\$34,396	\$32,772

Table 20
The Self-Sufficiency Standard for Blaine County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	249	225	249	279	297	336	312
Miscellaneous	79	152	148	185	157	251	241	225
Taxes	197	325	304	378	245	668	631	562
Earned Income Tax Credit (-)	0	-92	-105	-126	-236	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-49	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$10.27	\$9.83	\$11.95	\$9.14	\$18.17	\$8.83 per adult	\$8.13 per adult
-Monthly	\$1,064	\$1,807	\$1,730	\$2,104	\$1,609	\$3,198	\$3,108	\$2,861
-Annual	\$12,769	\$21,681	\$20,761	\$25,246	\$19,302	\$38,372	\$37,294	\$34,329

Table 21
The Self-Sufficiency Standard for Bryan County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	208	214	214	214	214	214	408	408
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	150	146	182	156	245	238	222
Taxes	196	307	285	348	229	629	603	536
Earned Income								
Tax Credit (-)	0	-100	-113	-147	-243	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.08	\$9.99	\$9.55	\$11.43	\$8.97	\$17.56	\$8.63 per adult	\$7.96 per adult
-Monthly	\$1,070	\$1,759	\$1,681	\$2,012	\$1,578	\$3,091	\$3,039	\$2,802
-Annual	\$12,841	\$21,107	\$20,176	\$24,145	\$18,942	\$37,096	\$36,466	\$33,618

Table 22
The Self-Sufficiency Standard for Caddo County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	249	225	249	279	297	336	312
Miscellaneous	79	143	142	177	155	234	226	217
Taxes	197	266	257	322	236	593	558	522
Earned Income								
Tax Credit (-)	0	-124	-130	-170	-242	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-92	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.18	\$9.00	\$10.84	\$8.98	\$16.66	\$8.14 per adult	\$7.75 per adult
-Monthly	\$1,064	\$1,616	\$1,584	\$1,909	\$1,581	\$2,932	\$2,864	\$2,729
-Annual	\$12,769	\$19,396	\$19,008	\$22,903	\$18,966	\$35,190	\$34,369	\$32,745

Table 23
The Self-Sufficiency Standard for Carter County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	325	406	406	406	406	565	406	406
Child Care	0	324	345	542	196	866	669	542
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	144	145	180	155	240	230	220
Taxes	195	266	270	330	226	611	567	523
Earned Income Tax Credit (-)	0	-122	-120	-159	-246	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-92	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-73	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.25	\$9.32	\$11.11	\$8.89	\$17.14	\$8.28 <i>per adult</i>	\$7.84 <i>per adult</i>
-Monthly	\$1,064	\$1,628	\$1,640	\$1,955	\$1,565	\$3,017	\$2,916	\$2,758
-Annual	\$12,772	\$19,531	\$19,683	\$23,459	\$18,783	\$36,208	\$34,994	\$33,096

Table 24
The Self-Sufficiency Standard for Cherokee County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	333	403	403	403	403	536	403	403
Child Care	0	332	345	561	215	893	678	561
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	80	145	144	181	156	239	230	221
Taxes	199	270	270	347	234	613	572	533
Earned Income Tax Credit (-)	0	-120	-121	-149	-240	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-88	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.12	\$9.32	\$9.30	\$11.39	\$9.03	\$17.14	\$8.31 <i>per adult</i>	\$7.91 <i>per adult</i>
-Monthly	\$1,078	\$1,640	\$1,636	\$2,004	\$1,590	\$3,017	\$2,927	\$2,786
-Annual	\$12,931	\$19,678	\$19,634	\$24,046	\$19,082	\$36,199	\$35,121	\$33,431

Table 25
The Self-Sufficiency Standard for Choctaw County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	254	229	253	283	302	341	316
Miscellaneous	79	150	146	182	156	245	237	222
Taxes	198	314	292	357	238	639	611	544
Earned Income								
Tax Credit (-)	0	-99	-112	-144	-241	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$10.04	\$9.60	\$11.51	\$9.02	\$17.63	\$8.63 <i>per adult</i>	\$7.96 <i>per adult</i>
-Monthly	\$1,065	\$1,767	\$1,690	\$2,025	\$1,587	\$3,102	\$3,039	\$2,802
-Annual	\$12,784	\$21,207	\$20,276	\$24,300	\$19,047	\$37,225	\$36,472	\$33,630

Table 26
The Self-Sufficiency Standard for Cimarron County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	152	148	185	157	251	241	225
Taxes	197	323	302	376	243	666	630	560
Earned Income								
Tax Credit (-)	0	-93	-106	-128	-237	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-49	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$10.23	\$9.80	\$11.92	\$9.11	\$18.14	\$8.82 <i>per adult</i>	\$8.11 <i>per adult</i>
-Monthly	\$1,063	\$1,801	\$1,724	\$2,097	\$1,603	\$3,193	\$3,103	\$2,856
-Annual	\$12,759	\$21,611	\$20,691	\$25,167	\$19,239	\$38,318	\$37,240	\$34,275

Table 27
The Self-Sufficiency Standard for Coal County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	281	319	515	196	796	600	515
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	139	142	177	154	230	223	217
Taxes	197	243	258	319	233	575	543	520
Earned Income Tax Credit (-)	0	-137	-129	-172	-245	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-92	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-74	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$8.74	\$9.01	\$10.79	\$8.91	\$16.32	\$7.99 per adult	\$7.73 per adult
-Monthly	\$1,063	\$1,539	\$1,587	\$1,899	\$1,569	\$2,872	\$2,812	\$2,722
-Annual	\$12,759	\$18,468	\$19,038	\$22,793	\$18,827	\$34,469	\$33,746	\$32,669

Table 28
The Self-Sufficiency Standard for Cotton County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	143	141	177	155	233	226	217
Taxes	198	266	257	323	237	594	560	523
Earned Income Tax Credit (-)	0	-125	-130	-170	-243	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-92	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.16	\$8.98	\$10.82	\$8.97	\$16.65	\$8.13 per adult	\$7.75 per adult
-Monthly	\$1,064	\$1,612	\$1,580	\$1,905	\$1,578	\$2,930	\$2,862	\$2,727
-Annual	\$12,770	\$19,347	\$18,961	\$22,860	\$18,940	\$35,165	\$34,346	\$32,723

Table 29
The Self-Sufficiency Standard for Craig County, OK, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	550	403	403
Child Care	0	277	260	455	195	732	537	455
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	139	136	171	154	225	216	211
Taxes	197	238	220	280	232	552	514	485
Earned Income								
Tax Credit (-)	0	-139	-150	-196	-245	0	0	-15
Child Care								
Tax Credit (-)	0	-50	-52	-77	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-96	-73	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$8.69	\$8.30	\$10.17	\$8.90	\$15.88	\$7.71 per adult	\$7.40 per adult
-Monthly	\$1,063	\$1,529	\$1,462	\$1,789	\$1,567	\$2,794	\$2,714	\$2,606
-Annual	\$12,759	\$18,345	\$17,538	\$21,473	\$18,801	\$33,531	\$32,572	\$31,272

Table 30
The Self-Sufficiency Standard for Custer County, OK, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	413	413	413	413	575	413	413
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	249	225	249	279	297	336	312
Miscellaneous	79	144	143	178	156	238	227	218
Taxes	196	269	260	324	236	606	558	521
Earned Income								
Tax Credit (-)	0	-121	-127	-166	-240	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-92	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$9.28	\$9.09	\$10.94	\$9.04	\$16.98	\$8.17 per adult	\$7.78 per adult
-Monthly	\$1,062	\$1,633	\$1,601	\$1,925	\$1,591	\$2,989	\$2,875	\$2,739
-Annual	\$12,750	\$19,599	\$19,208	\$23,106	\$19,093	\$35,864	\$34,496	\$32,869

Table 31
The Self-Sufficiency Standard for Delaware County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	308	306	513	207	821	614	513
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	142	140	176	155	232	224	216
Taxes	198	262	253	322	240	590	554	523
Earned Income Tax Credit (-)	0	-127	-133	-172	-241	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-92	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.09	\$8.88	\$10.79	\$9.02	\$16.57	\$8.06 <i>per adult</i>	\$7.74 <i>per adult</i>
-Monthly	\$1,065	\$1,599	\$1,563	\$1,899	\$1,588	\$2,916	\$2,839	\$2,723
-Annual	\$12,776	\$19,188	\$18,753	\$22,785	\$19,052	\$34,989	\$34,065	\$32,676

Table 32
The Self-Sufficiency Standard for Dewey County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	249	225	249	279	297	336	312
Miscellaneous	79	152	148	185	157	251	241	225
Taxes	196	322	300	373	240	663	626	556
Earned Income Tax Credit (-)	0	-93	-106	-128	-237	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-49	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$10.24	\$9.81	\$11.92	\$9.11	\$18.14	\$8.81 <i>per adult</i>	\$8.11 <i>per adult</i>
-Monthly	\$1,062	\$1,803	\$1,726	\$2,098	\$1,603	\$3,193	\$3,103	\$2,855
-Annual	\$12,750	\$21,636	\$20,716	\$25,174	\$19,241	\$38,311	\$37,232	\$34,264

Table 33
The Self-Sufficiency Standard for Ellis County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	248	223	247	278	296	335	310
Miscellaneous	79	152	148	185	157	251	241	225
Taxes	201	330	309	386	254	677	641	572
Earned Income								
Tax Credit (-)	0	-92	-104	-124	-234	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.06	\$10.29	\$9.86	\$12.00	\$9.18	\$18.21	\$8.85 <i>per adult</i>	\$8.15 <i>per adult</i>
-Monthly	\$1,067	\$1,811	\$1,735	\$2,113	\$1,616	\$3,206	\$3,116	\$2,869
-Annual	\$12,807	\$21,736	\$20,817	\$25,352	\$19,394	\$38,466	\$37,393	\$34,433

Table 34
The Self-Sufficiency Standard for Garvin County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	324	345	542	196	866	669	542
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	249	225	249	279	297	336	312
Miscellaneous	79	144	145	180	155	237	230	220
Taxes	196	269	273	335	230	604	572	529
Earned Income								
Tax Credit (-)	0	-122	-120	-158	-245	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-92	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-74	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$9.27	\$9.34	\$11.14	\$8.92	\$16.94	\$8.30 <i>per adult</i>	\$7.85 <i>per adult</i>
-Monthly	\$1,062	\$1,631	\$1,644	\$1,961	\$1,569	\$2,981	\$2,921	\$2,763
-Annual	\$12,750	\$19,573	\$19,725	\$23,527	\$18,829	\$35,776	\$35,053	\$33,159

Table 35
The Self-Sufficiency Standard for Grady County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	418	418	418	418	567	418	418
Child Care	0	431	442	762	320	1192	872	762
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	248	223	247	278	296	335	310
Miscellaneous	79	156	156	203	168	273	252	243
Taxes	197	351	345	496	313	770	679	644
Earned Income Tax Credit (-)	0	-78	-80	-36	-187	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$10.76	\$10.69	\$14.28	\$10.40	\$20.11	\$9.28 <i>per adult</i>	\$8.91 <i>per adult</i>
-Monthly	\$1,064	\$1,893	\$1,881	\$2,513	\$1,830	\$3,539	\$3,266	\$3,135
-Annual	\$12,764	\$22,716	\$22,570	\$30,151	\$21,965	\$42,471	\$39,196	\$37,623

Table 36
The Self-Sufficiency Standard for Grant County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	248	223	247	278	296	335	310
Miscellaneous	79	152	148	185	157	251	241	225
Taxes	201	330	309	386	254	677	641	572
Earned Income Tax Credit (-)	0	-92	-104	-124	-234	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.06	\$10.29	\$9.86	\$12.00	\$9.18	\$18.21	\$8.85 <i>per adult</i>	\$8.15 <i>per adult</i>
-Monthly	\$1,067	\$1,811	\$1,735	\$2,113	\$1,616	\$3,206	\$3,116	\$2,869
-Annual	\$12,807	\$21,736	\$20,817	\$25,352	\$19,394	\$38,466	\$37,393	\$34,433

Table 37
The Self-Sufficiency Standard for Greer County, OK, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	251	226	250	281	299	338	313
Miscellaneous	79	143	142	177	155	234	226	217
Taxes	197	267	258	323	236	593	559	523
Earned Income								
Tax Credit (-)	0	-124	-129	-169	-242	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-92	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.20	\$9.02	\$10.86	\$8.99	\$16.67	\$8.14 per adult	\$7.76 per adult
-Monthly	\$1,064	\$1,619	\$1,587	\$1,912	\$1,583	\$2,935	\$2,866	\$2,731
-Annual	\$12,774	\$19,431	\$19,043	\$22,942	\$18,991	\$35,217	\$34,396	\$32,772

Table 38
The Self-Sufficiency Standard for Harmon County, OK, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	251	226	250	281	299	338	313
Miscellaneous	79	143	142	177	155	234	226	217
Taxes	197	267	258	323	236	593	559	523
Earned Income								
Tax Credit (-)	0	-124	-129	-169	-242	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-92	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.20	\$9.02	\$10.86	\$8.99	\$16.67	\$8.14 per adult	\$7.76 per adult
-Monthly	\$1,064	\$1,619	\$1,587	\$1,912	\$1,583	\$2,935	\$2,866	\$2,731
-Annual	\$12,774	\$19,431	\$19,043	\$22,942	\$18,991	\$35,217	\$34,396	\$32,772

Table 39
The Self-Sufficiency Standard for Harper County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	248	223	247	278	296	335	310
Miscellaneous	79	152	148	185	157	251	241	225
Taxes	201	330	309	386	254	677	641	572
Earned Income Tax Credit (-)	0	-92	-104	-124	-234	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.06	\$10.29	\$9.86	\$12.00	\$9.18	\$18.21	\$8.85 <i>per adult</i>	\$8.15 <i>per adult</i>
-Monthly	\$1,067	\$1,811	\$1,735	\$2,113	\$1,616	\$3,206	\$3,116	\$2,869
-Annual	\$12,807	\$21,736	\$20,817	\$25,352	\$19,394	\$38,466	\$37,393	\$34,433

Table 40
The Self-Sufficiency Standard for Haskell County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	255	230	254	285	303	342	317
Miscellaneous	79	150	146	182	156	245	237	222
Taxes	198	314	293	358	238	640	612	545
Earned Income Tax Credit (-)	0	-98	-111	-143	-240	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.06	\$10.06	\$9.62	\$11.52	\$9.03	\$17.64	\$8.64 <i>per adult</i>	\$7.97 <i>per adult</i>
-Monthly	\$1,066	\$1,770	\$1,693	\$2,028	\$1,589	\$3,104	\$3,042	\$2,805
-Annual	\$12,789	\$21,242	\$20,311	\$24,339	\$19,072	\$37,252	\$36,499	\$33,657

Table 41
The Self-Sufficiency Standard for Hughes County, OK, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	281	319	497	179	778	600	497
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	251	226	250	281	299	338	313
Miscellaneous	79	140	142	175	153	228	223	215
Taxes	197	245	261	307	235	568	545	514
Earned Income								
Tax Credit (-)	0	-136	-128	-178	-247	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-88	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$8.79	\$9.06	\$10.62	\$8.84	\$16.20	\$8.01 <i>per adult</i>	\$7.67 <i>per adult</i>
-Monthly	\$1,064	\$1,548	\$1,595	\$1,869	\$1,557	\$2,851	\$2,819	\$2,701
-Annual	\$12,774	\$18,573	\$19,143	\$22,427	\$18,680	\$34,214	\$33,827	\$32,414

Table 42
The Self-Sufficiency Standard for Jackson County, OK, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	365	445	445	445	445	585	445	445
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	251	226	250	281	299	338	313
Miscellaneous	83	147	146	181	160	239	230	221
Taxes	213	292	284	346	249	606	569	532
Earned Income								
Tax Credit (-)	0	-109	-114	-148	-228	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-81	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.41	\$9.70	\$9.52	\$11.39	\$9.34	\$17.05	\$8.30 <i>per adult</i>	\$7.92 <i>per adult</i>
-Monthly	\$1,128	\$1,707	\$1,676	\$2,005	\$1,644	\$3,002	\$2,922	\$2,786
-Annual	\$13,535	\$20,489	\$20,109	\$24,061	\$19,734	\$36,019	\$35,064	\$33,433

Table 43
The Self-Sufficiency Standard for Jefferson County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	259	292	471	179	730	551	471
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	137	139	172	153	223	218	212
Taxes	201	235	247	298	242	554	530	508
Earned Income Tax Credit (-)	0	-144	-137	-188	-247	0	0	-4
Child Care Tax Credit (-)	0	-52	-50	-82	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-99	-73	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.06	\$8.52	\$8.74	\$10.36	\$8.86	\$15.79	\$7.80 <i>per adult</i>	\$7.55 <i>per adult</i>
-Monthly	\$1,067	\$1,499	\$1,539	\$1,824	\$1,559	\$2,779	\$2,747	\$2,658
-Annual	\$12,802	\$17,992	\$18,464	\$21,886	\$18,703	\$33,344	\$32,960	\$31,894

Table 44
The Self-Sufficiency Standard for Johnston County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	303	319	497	179	800	621	497
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	142	142	175	153	230	225	215
Taxes	197	256	258	304	233	577	553	512
Earned Income Tax Credit (-)	0	-130	-129	-180	-249	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-87	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$9.00	\$9.01	\$10.57	\$8.81	\$16.35	\$8.09 <i>per adult</i>	\$7.65 <i>per adult</i>
-Monthly	\$1,063	\$1,584	\$1,587	\$1,861	\$1,550	\$2,878	\$2,846	\$2,694
-Annual	\$12,759	\$19,010	\$19,038	\$22,329	\$18,600	\$34,540	\$34,153	\$32,333

Table 45
The Self-Sufficiency Standard for Kay County, OK, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	329	433	433	433	433	604	433	433
Child Care	0	346	398	616	218	962	744	616
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	248	223	247	278	296	335	310
Miscellaneous	79	149	153	190	160	253	240	230
Taxes	198	305	327	410	254	674	620	577
Earned Income								
Tax Credit (-)	0	-103	-90	-102	-226	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-82	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.09	\$9.90	\$10.34	\$12.58	\$9.39	\$18.36	\$8.76 <i>per adult</i>	\$8.31 <i>per adult</i>
-Monthly	\$1,073	\$1,743	\$1,819	\$2,213	\$1,652	\$3,231	\$3,083	\$2,925
-Annual	\$12,873	\$20,916	\$21,831	\$26,559	\$19,823	\$38,766	\$36,998	\$35,099

Table 46
The Self-Sufficiency Standard for Kingfisher County, OK, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	332	412	412	412	412	539	412	412
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	248	223	247	278	296	335	310
Miscellaneous	80	153	149	186	158	251	242	226
Taxes	200	326	305	378	245	663	630	560
Earned Income								
Tax Credit (-)	0	-90	-103	-124	-234	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.12	\$10.33	\$9.90	\$12.02	\$9.19	\$18.15	\$8.85 <i>per adult</i>	\$8.15 <i>per adult</i>
-Monthly	\$1,077	\$1,818	\$1,742	\$2,115	\$1,617	\$3,195	\$3,115	\$2,867
-Annual	\$12,928	\$21,821	\$20,900	\$25,383	\$19,408	\$38,341	\$37,374	\$34,406

Table 47
The Self-Sufficiency Standard for Kiowa County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	251	226	250	281	299	338	313
Miscellaneous	79	143	142	177	155	234	226	217
Taxes	199	270	261	328	240	598	564	528
Earned Income Tax Credit (-)	0	-123	-129	-168	-241	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-92	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.06	\$9.22	\$9.04	\$10.90	\$9.02	\$16.70	\$8.16 per adult	\$7.77 per adult
-Monthly	\$1,066	\$1,623	\$1,591	\$1,918	\$1,587	\$2,940	\$2,871	\$2,736
-Annual	\$12,795	\$19,476	\$19,088	\$23,013	\$19,040	\$35,276	\$34,458	\$32,837

Table 48
The Self-Sufficiency Standard for Latimer County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	254	229	253	283	302	341	316
Miscellaneous	79	150	146	182	156	245	237	222
Taxes	196	311	289	353	233	634	606	539
Earned Income Tax Credit (-)	0	-100	-113	-145	-242	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$10.02	\$9.58	\$11.47	\$9.00	\$17.60	\$8.62 per adult	\$7.95 per adult
-Monthly	\$1,064	\$1,764	\$1,686	\$2,019	\$1,583	\$3,097	\$3,034	\$2,797
-Annual	\$12,763	\$21,162	\$20,232	\$24,229	\$18,998	\$37,164	\$36,409	\$33,565

Table 49
The Self-Sufficiency Standard for Le Flore County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	254	229	253	283	302	341	316
Miscellaneous	79	150	146	182	156	245	237	222
Taxes	196	311	289	353	233	634	606	539
Earned Income								
Tax Credit (-)	0	-100	-113	-145	-242	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$10.02	\$9.58	\$11.47	\$9.00	\$17.60	\$8.62 <i>per adult</i>	\$7.95 <i>per adult</i>
-Monthly	\$1,064	\$1,764	\$1,686	\$2,019	\$1,583	\$3,097	\$3,034	\$2,797
-Annual	\$12,763	\$21,162	\$20,232	\$24,229	\$18,998	\$37,164	\$36,409	\$33,565

Table 50
The Self-Sufficiency Standard for Lincoln County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	149	145	181	155	244	236	221
Taxes	201	316	294	362	243	646	618	552
Earned Income								
Tax Credit (-)	0	-100	-113	-145	-241	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.06	\$10.00	\$9.56	\$11.48	\$9.01	\$17.62	\$8.63 <i>per adult</i>	\$7.96 <i>per adult</i>
-Monthly	\$1,067	\$1,760	\$1,683	\$2,021	\$1,585	\$3,101	\$3,038	\$2,802
-Annual	\$12,802	\$21,122	\$20,193	\$24,246	\$19,019	\$37,210	\$36,461	\$33,625

Table 51
The Self-Sufficiency Standard for Love County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	238	266	444	179	682	503	444
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	135	136	170	153	218	213	209
Taxes	197	215	224	276	233	521	496	478
Earned Income Tax Credit (-)	0	-153	-148	-199	-249	0	-5	-21
Child Care Tax Credit (-)	0	-52	-52	-74	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-94	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$8.22	\$8.37	\$10.08	\$8.81	\$15.30	\$7.54 per adult	\$7.33 per adult
-Monthly	\$1,063	\$1,447	\$1,473	\$1,774	\$1,550	\$2,693	\$2,654	\$2,582
-Annual	\$12,759	\$17,360	\$17,677	\$21,284	\$18,600	\$32,322	\$31,851	\$30,979

Table 52
The Self-Sufficiency Standard for Major County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	338	403	403	403	403	559	403	403
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	248	223	247	278	296	335	310
Miscellaneous	80	152	148	185	157	253	241	225
Taxes	201	318	296	372	234	668	620	550
Earned Income Tax Credit (-)	0	-94	-107	-129	-239	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.17	\$10.21	\$9.77	\$11.90	\$9.07	\$18.30	\$8.79 per adult	\$8.09 per adult
-Monthly	\$1,085	\$1,796	\$1,720	\$2,094	\$1,596	\$3,221	\$3,095	\$2,848
-Annual	\$13,021	\$21,556	\$20,635	\$25,133	\$19,150	\$38,656	\$37,142	\$34,172

Table 53
The Self-Sufficiency Standard for Marshall County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	303	319	515	196	818	621	515
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	142	142	177	154	232	225	217
Taxes	197	256	258	319	233	585	553	520
Earned Income								
Tax Credit (-)	0	-130	-129	-172	-245	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-92	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-74	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$9.00	\$9.01	\$10.79	\$8.91	\$16.51	\$8.09 per adult	\$7.73 per adult
-Monthly	\$1,063	\$1,584	\$1,587	\$1,899	\$1,569	\$2,906	\$2,846	\$2,722
-Annual	\$12,759	\$19,010	\$19,038	\$22,793	\$18,827	\$34,876	\$34,153	\$32,669

Table 54
The Self-Sufficiency Standard for Mayes County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	327	435	435	435	435	550	435	435
Child Care	0	310	330	496	166	806	640	496
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	146	146	178	155	232	230	218
Taxes	200	288	291	329	241	587	578	528
Earned Income								
Tax Credit (-)	0	-114	-113	-165	-242	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-92	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.09	\$9.52	\$9.58	\$10.97	\$8.99	\$16.54	\$8.31 per adult	\$7.80 per adult
-Monthly	\$1,071	\$1,676	\$1,686	\$1,931	\$1,583	\$2,911	\$2,927	\$2,744
-Annual	\$12,857	\$20,113	\$20,232	\$23,167	\$18,991	\$34,935	\$35,120	\$32,931

Table 55
The Self-Sufficiency Standard for McCurtain County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	254	229	253	283	302	341	316
Miscellaneous	79	150	146	182	156	245	237	222
Taxes	198	315	293	360	240	642	613	547
Earned Income Tax Credit (-)	0	-99	-112	-143	-240	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.06	\$10.05	\$9.61	\$11.52	\$9.03	\$17.64	\$8.64 <i>per adult</i>	\$7.97 <i>per adult</i>
-Monthly	\$1,066	\$1,769	\$1,692	\$2,028	\$1,589	\$3,105	\$3,042	\$2,805
-Annual	\$12,795	\$21,229	\$20,299	\$24,336	\$19,072	\$37,255	\$36,503	\$33,662

Table 56
The Self-Sufficiency Standard for McIntosh County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	255	230	254	285	303	342	317
Miscellaneous	79	150	146	182	156	245	237	222
Taxes	201	321	299	367	247	650	622	556
Earned Income Tax Credit (-)	0	-97	-110	-141	-238	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.08	\$10.10	\$9.66	\$11.59	\$9.08	\$17.70	\$8.67 <i>per adult</i>	\$8.00 <i>per adult</i>
-Monthly	\$1,069	\$1,778	\$1,700	\$2,040	\$1,598	\$3,114	\$3,052	\$2,816
-Annual	\$12,832	\$21,331	\$20,402	\$24,482	\$19,171	\$37,372	\$36,623	\$33,787

Table 57
The Self-Sufficiency Standard for Murray County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	303	345	560	214	862	648	560
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	142	144	181	156	236	227	221
Taxes	201	263	281	362	250	616	576	552
Earned Income								
Tax Credit (-)	0	-128	-119	-145	-237	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-88	-49	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.06	\$9.04	\$9.37	\$11.49	\$9.12	\$16.96	\$8.23 per adult	\$7.96 per adult
-Monthly	\$1,067	\$1,591	\$1,649	\$2,022	\$1,604	\$2,986	\$2,898	\$2,803
-Annual	\$12,802	\$19,098	\$19,792	\$24,263	\$19,253	\$35,830	\$34,777	\$33,636

Table 58
The Self-Sufficiency Standard for Muskogee County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	342	403	403	403	403	556	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	255	230	254	285	303	342	317
Miscellaneous	81	150	146	182	156	247	237	222
Taxes	203	308	286	349	230	639	601	534
Earned Income								
Tax Credit (-)	0	-100	-113	-146	-242	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.21	\$10.02	\$9.57	\$11.46	\$8.98	\$17.76	\$8.61 per adult	\$7.94 per adult
-Monthly	\$1,093	\$1,763	\$1,685	\$2,016	\$1,581	\$3,126	\$3,031	\$2,794
-Annual	\$13,120	\$21,152	\$20,222	\$24,196	\$18,975	\$37,507	\$36,374	\$33,527

Table 59
The Self-Sufficiency Standard for Noble County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	346	398	616	218	962	744	616
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	248	223	247	278	296	335	310
Miscellaneous	79	146	150	187	157	247	237	227
Taxes	195	287	310	383	238	642	606	563
Earned Income Tax Credit (-)	0	-113	-100	-120	-238	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.03	\$9.56	\$9.99	\$12.11	\$9.08	\$17.75	\$8.63 <i>per adult</i>	\$8.18 <i>per adult</i>
-Monthly	\$1,062	\$1,682	\$1,758	\$2,131	\$1,598	\$3,124	\$3,036	\$2,878
-Annual	\$12,745	\$20,186	\$21,100	\$25,569	\$19,177	\$37,486	\$36,433	\$34,534

Table 60
The Self-Sufficiency Standard for Nowata County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	346	398	616	218	962	744	616
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	146	150	187	156	246	237	227
Taxes	197	289	312	387	242	647	611	568
Earned Income Tax Credit (-)	0	-113	-100	-120	-238	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$9.56	\$10.00	\$12.12	\$9.09	\$17.76	\$8.63 <i>per adult</i>	\$8.18 <i>per adult</i>
-Monthly	\$1,063	\$1,683	\$1,759	\$2,134	\$1,601	\$3,127	\$3,039	\$2,881
-Annual	\$12,759	\$20,196	\$21,110	\$25,602	\$19,207	\$37,519	\$36,469	\$34,572

Table 61
The Self-Sufficiency Standard for Okfusgee County, OK, 2002

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +		
						infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	255	230	254	285	303	342	317
Miscellaneous	79	150	146	182	156	245	237	222
Taxes	199	316	294	361	240	642	614	547
Earned Income								
Tax Credit (-)	0	-98	-111	-142	-240	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.06	\$10.07	\$9.63	\$11.54	\$9.04	\$17.65	\$8.65 per adult	\$7.98 per adult
-Monthly	\$1,067	\$1,772	\$1,694	\$2,031	\$1,591	\$3,107	\$3,044	\$2,807
-Annual	\$12,800	\$21,264	\$20,334	\$24,375	\$19,097	\$37,282	\$36,530	\$33,689

Table 62
The Self-Sufficiency Standard for Okmulgee County, OK, 2002

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +		
						infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	255	230	254	285	303	342	317
Miscellaneous	79	150	146	182	156	245	237	222
Taxes	199	318	296	363	242	645	617	550
Earned Income								
Tax Credit (-)	0	-98	-111	-142	-239	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.07	\$10.08	\$9.64	\$11.56	\$9.05	\$17.67	\$8.66 per adult	\$7.98 per adult
-Monthly	\$1,068	\$1,774	\$1,696	\$2,034	\$1,593	\$3,109	\$3,047	\$2,810
-Annual	\$12,810	\$21,287	\$20,356	\$24,411	\$19,121	\$37,312	\$36,561	\$33,722

Table 63
The Self-Sufficiency Standard for Ottawa County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	306	305	536	231	842	610	536
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	142	140	179	158	234	224	219
Taxes	197	258	250	334	251	596	548	530
Earned Income Tax Credit (-)	0	-129	-134	-161	-232	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-79	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$9.04	\$8.85	\$11.06	\$9.24	\$16.73	\$8.04 <i>per adult</i>	\$7.83 <i>per adult</i>
-Monthly	\$1,063	\$1,590	\$1,558	\$1,947	\$1,626	\$2,944	\$2,829	\$2,755
-Annual	\$12,759	\$19,086	\$18,693	\$23,365	\$19,509	\$35,327	\$33,946	\$33,063

Table 64
The Self-Sufficiency Standard for Pawnee County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	418	418	418	418	537	418	418
Child Care	0	346	398	616	218	962	744	616
Food	176	257	266	396	461	464	496	544
Transportation	205	210	210	210	210	210	401	401
Health Care	88	248	223	247	278	296	335	310
Miscellaneous	79	148	152	189	158	247	239	229
Taxes	200	304	327	411	257	654	627	584
Earned Income Tax Credit (-)	0	-106	-93	-106	-229	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-81	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.08	\$9.81	\$10.24	\$12.49	\$9.32	\$17.84	\$8.75 <i>per adult</i>	\$8.30 <i>per adult</i>
-Monthly	\$1,070	\$1,726	\$1,803	\$2,198	\$1,640	\$3,140	\$3,080	\$2,922
-Annual	\$12,843	\$20,715	\$21,633	\$26,374	\$19,683	\$37,684	\$36,958	\$35,065

Table 65
The Self-Sufficiency Standard for Payne County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	443	566	566	566	566	783	566	566
Child Care	0	346	398	616	218	962	744	616
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	248	223	247	278	296	335	310
Miscellaneous	91	162	166	203	173	271	254	243
Taxes	252	383	409	493	337	758	683	639
Earned Income								
Tax Credit (-)	0	-57	-43	-36	-165	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.11	\$11.46	\$11.92	\$14.27	\$10.96	\$19.95	\$9.35 per adult	\$8.90 per adult
-Monthly	\$1,251	\$2,017	\$2,098	\$2,512	\$1,928	\$3,511	\$3,292	\$3,134
-Annual	\$15,016	\$24,209	\$25,179	\$30,145	\$23,137	\$42,137	\$39,503	\$37,603

Table 66
The Self-Sufficiency Standard for Pittsburg County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	255	230	254	285	303	342	317
Miscellaneous	79	150	146	182	156	245	237	222
Taxes	195	310	288	351	232	632	604	537
Earned Income								
Tax Credit (-)	0	-99	-112	-145	-242	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$10.03	\$9.59	\$11.47	\$9.00	\$17.60	\$8.62 per adult	\$7.94 per adult
-Monthly	\$1,063	\$1,765	\$1,687	\$2,019	\$1,583	\$3,097	\$3,034	\$2,797
-Annual	\$12,757	\$21,175	\$20,245	\$24,232	\$18,999	\$37,161	\$36,405	\$33,559

Table 67
The Self-Sufficiency Standard for Pontotoc County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	324	345	542	196	866	669	542
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	144	144	179	154	237	230	219
Taxes	197	270	275	337	233	607	576	533
Earned Income Tax Credit (-)	0	-122	-120	-158	-245	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-92	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-74	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$9.26	\$9.33	\$11.14	\$8.91	\$16.94	\$8.30 per adult	\$7.85 per adult
-Monthly	\$1,063	\$1,629	\$1,642	\$1,960	\$1,569	\$2,982	\$2,922	\$2,764
-Annual	\$12,759	\$19,547	\$19,700	\$23,519	\$18,827	\$35,782	\$35,061	\$33,169

Table 68
The Self-Sufficiency Standard for Pushmataha County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	380	357	559	202	939	737	559
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	254	229	253	283	302	341	316
Miscellaneous	79	150	146	182	156	245	237	222
Taxes	198	314	292	357	238	639	611	544
Earned Income Tax Credit (-)	0	-99	-112	-144	-241	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$10.04	\$9.60	\$11.51	\$9.02	\$17.63	\$8.63 per adult	\$7.96 per adult
-Monthly	\$1,065	\$1,767	\$1,690	\$2,025	\$1,587	\$3,102	\$3,039	\$2,802
-Annual	\$12,784	\$21,207	\$20,276	\$24,300	\$19,047	\$37,225	\$36,472	\$33,630

Table 69
The Self-Sufficiency Standard for Roger Mills County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	249	225	249	279	297	336	312
Miscellaneous	79	143	142	177	155	234	226	217
Taxes	197	266	258	323	236	593	559	523
Earned Income								
Tax Credit (-)	0	-124	-130	-169	-242	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-92	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.19	\$9.00	\$10.85	\$8.98	\$16.66	\$8.14 per adult	\$7.75 per adult
-Monthly	\$1,064	\$1,617	\$1,584	\$1,909	\$1,581	\$2,933	\$2,865	\$2,729
-Annual	\$12,771	\$19,400	\$19,013	\$22,910	\$18,971	\$35,196	\$34,375	\$32,751

Table 70
The Self-Sufficiency Standard for Seminole County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	303	319	497	179	800	621	497
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	90	255	230	254	285	303	342	317
Miscellaneous	79	142	142	176	153	231	226	216
Taxes	199	265	266	317	234	586	562	521
Earned Income								
Tax Credit (-)	0	-126	-126	-175	-247	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-91	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-73	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.07	\$9.12	\$9.14	\$10.71	\$8.87	\$16.46	\$8.14 per adult	\$7.71 per adult
-Monthly	\$1,068	\$1,606	\$1,608	\$1,884	\$1,561	\$2,897	\$2,865	\$2,713
-Annual	\$12,810	\$19,268	\$19,298	\$22,610	\$18,728	\$34,761	\$34,377	\$32,559

Table 71
The Self-Sufficiency Standard for Stephens County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	143	141	177	155	233	226	217
Taxes	198	266	257	323	237	594	560	523
Earned Income Tax Credit (-)	0	-125	-130	-170	-243	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-92	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.16	\$8.98	\$10.82	\$8.97	\$16.65	\$8.13 per adult	\$7.75 per adult
-Monthly	\$1,064	\$1,612	\$1,580	\$1,905	\$1,578	\$2,930	\$2,862	\$2,727
-Annual	\$12,770	\$19,347	\$18,961	\$22,860	\$18,940	\$35,165	\$34,346	\$32,723

Table 72
The Self-Sufficiency Standard for Texas County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	246	222	246	276	295	333	309
Miscellaneous	79	152	148	185	157	251	241	225
Taxes	197	323	302	376	243	666	630	560
Earned Income Tax Credit (-)	0	-93	-106	-128	-237	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-49	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$10.23	\$9.80	\$11.92	\$9.11	\$18.14	\$8.82 per adult	\$8.11 per adult
-Monthly	\$1,063	\$1,801	\$1,724	\$2,097	\$1,603	\$3,193	\$3,103	\$2,856
-Annual	\$12,759	\$21,611	\$20,691	\$25,167	\$19,239	\$38,318	\$37,240	\$34,275

Table 73
The Self-Sufficiency Standard for Tillman County, OK, 2002

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	251	226	250	281	299	338	313
Miscellaneous	79	143	142	177	155	234	226	217
Taxes	197	267	258	323	236	593	559	523
Earned Income								
Tax Credit (-)	0	-124	-129	-169	-242	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-92	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.20	\$9.02	\$10.86	\$8.99	\$16.67	\$8.14 per adult	\$7.76 per adult
-Monthly	\$1,064	\$1,619	\$1,587	\$1,912	\$1,583	\$2,935	\$2,866	\$2,731
-Annual	\$12,774	\$19,431	\$19,043	\$22,942	\$18,991	\$35,217	\$34,396	\$32,772

Table 74
The Self-Sufficiency Standard for Washington County, OK, 2002

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	386	470	470	470	470	624	470	470
Child Care	0	346	398	616	218	962	744	616
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	249	225	249	279	297	336	312
Miscellaneous	85	153	157	194	163	255	244	234
Taxes	225	327	352	445	277	684	638	595
Earned Income								
Tax Credit (-)	0	-90	-76	-80	-210	0	0	0
Child Care								
Tax Credit (-)	0	-48	-46	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-89	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.60	\$10.35	\$10.80	\$13.13	\$9.82	\$18.55	\$8.93 per adult	\$8.48 per adult
-Monthly	\$1,162	\$1,821	\$1,902	\$2,312	\$1,728	\$3,264	\$3,144	\$2,985
-Annual	\$13,947	\$21,852	\$22,820	\$27,741	\$20,738	\$39,170	\$37,722	\$35,822

Table 75
The Self-Sufficiency Standard for Washita County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	315	315	516	202	831	630	516
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	89	251	226	250	281	299	338	313
Miscellaneous	79	143	142	177	155	234	226	217
Taxes	196	265	256	320	233	590	555	519
Earned Income Tax Credit (-)	0	-124	-130	-170	-242	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-92	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$9.18	\$9.00	\$10.84	\$8.98	\$16.65	\$8.13 per adult	\$7.75 per adult
-Monthly	\$1,063	\$1,617	\$1,584	\$1,907	\$1,580	\$2,931	\$2,863	\$2,727
-Annual	\$12,758	\$19,398	\$19,010	\$22,890	\$18,955	\$35,173	\$34,351	\$32,724

Table 76
The Self-Sufficiency Standard for Woods County, OK, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler schoolage	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	403	403	403	403	536	403	403
Child Care	0	404	381	600	219	1004	785	600
Food	176	257	266	396	461	464	496	544
Transportation	201	207	207	207	207	207	395	395
Health Care	88	248	223	247	278	296	335	310
Miscellaneous	79	152	148	185	157	251	241	225
Taxes	195	321	300	372	239	662	626	555
Earned Income Tax Credit (-)	0	-93	-106	-128	-238	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.03	\$10.23	\$9.79	\$11.90	\$9.10	\$18.13	\$8.81 per adult	\$8.11 per adult
-Monthly	\$1,062	\$1,800	\$1,723	\$2,095	\$1,601	\$3,190	\$3,100	\$2,853
-Annual	\$12,745	\$21,601	\$20,681	\$25,134	\$19,209	\$38,284	\$37,205	\$34,237

Table 77
The Self-Sufficiency Standard for Woodward County, OK, 2002

Monthly Costs	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
	Adult	infant	preschooler	preschooler	schoolage	schoolage	preschooler	preschooler
<i>Housing</i>	322	403	403	403	403	536	403	403
<i>Child Care</i>	0	404	381	600	219	1004	785	600
<i>Food</i>	176	257	266	396	461	464	496	544
<i>Transportation</i>	201	207	207	207	207	207	395	395
<i>Health Care</i>	88	248	223	247	278	296	335	310
<i>Miscellaneous</i>	79	152	148	185	157	251	241	225
<i>Taxes</i>	196	322	301	374	241	664	628	558
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-93	-106	-128	-237	0	0	0
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-48	-48	-88	-49	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-100	-77	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$6.04	\$10.24	\$9.80	\$11.91	\$9.11	\$18.14	\$8.81 <i>per adult</i>	\$8.11 <i>per adult</i>
<i>-Monthly</i>	\$1,063	\$1,802	\$1,725	\$2,097	\$1,603	\$3,192	\$3,102	\$2,855
<i>-Annual</i>	\$12,751	\$21,619	\$20,699	\$25,163	\$19,234	\$38,308	\$37,230	\$34,263