THE SELF-SUFFICIENCY STANDARD FOR OREGON 2008

Prepared for WorkSystems, Inc., Portland, Oregon

WORKSOURCE OREGON

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CENTER FOR WOMEN'S WELFARE

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

1) research and evaluate public policy related to income adequacy;

2) create tools to assess and establish income adequacy; and

3) develop programs and policies that strengthen public investment in low-income women, children, and families.

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. Full copies of this report can be viewed at http://www.wowonline.org/ourprograms/fess/.

Center for Women's Welfare
University of Washington, School of Social Work

THE SELF-SUFFICIENCY STANDARD FOR OREGON 2008

By Diana M. Pearce, Ph.D. • July 2008

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

PREPARED FOR
WORKSYSTEMS, INC.

The Self-Sufficiency Standard for Oregon 2008

Preface

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

The 2008 Oregon Self-Sufficiency Standard report has been prepared through the cooperative efforts of Liesl Eckert, Sarah Fickeisen, Karen Granberg, Catherine Hirst, Lisa Manzer, Kate Morgan, Maureen Newby, and Agnes Oswaha at the University of Washington, Center for Women's Welfare; Janice Frater of Worksystems, Inc.; and Seanna Ruvkun at the Workforce Development Council of Seattle-King County. The Worksystems, Inc. Board of Directors and its System Alignment subcommittee chaired by City of Portland Commissioner Sam Adams, provided the leadership to bring the study to Oregon.

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

The 2008 Oregon Self-Sufficiency Standard is the first edition. This report, including county specific information for more than 70 family types, is available online at http://www.worksystems.org. Hardcopies of this report may be ordered by calling Worksystems, Inc. at (503) 478-7300.

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

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Introduction

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

*The Self-Sufficiency Standard measures how much income a family of a certain composition in a given place needs to adequately meet their basic needs—**without public or private assistance**.*

This report explains how the Standard differs from the official Federal Poverty Level; how it is calculated; what an adequate income is for Oregon families; and how various public work supports, public policies, child support, and other resources help families move toward self-sufficiency. This report concludes with a discussion of the varied ways the Self-Sufficiency Standard can be used as a tool for education and training, policy analysis, counseling, performance evaluation, and research.

MEASURING INCOME ADEQUACY: PROBLEMS WITH THE FEDERAL POVERTY LEVEL

How much income is enough for families to meet their needs without public subsidies? Although determining an exact dollar figure may be difficult, most people are aware whether or not their income is adequate. One participant in a training program defined economic self-sufficiency as:

> Being able to take care of yourself and your family, you can pay the rent, you have a car for transportation, you have a job and you can pay your bills. You don't need to depend on anyone for anything; you are off all assistance programs. You can pay for daycare for your children, you can buy groceries and you can pay for life necessities.[1]

The Federal Poverty Level (FPL), or federal poverty measure, is the official measurement used by the federal government to determine income adequacy.[2] Families are characterized as "poor" if their income is below the Federal Poverty Level and "not poor" if it is above the FPL. The 2008 FPL for a single adult is $10,400 annually. For each additional family member the FPL increases by $3,600 ($14,000 for a two-person family, $17,600 for a three-person family, $21,200 for a four-person family, and so on). The federal poverty measure, however, has become increasingly problematic and outdated as a measure of income adequacy. Indeed, the Census Bureau itself states, "the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live."[3] Despite the known problems in the federal poverty measure, it is still used to calculate eligibility for a number of poverty and work support programs.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. Because families can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, Oregon's Children's Health Insurance Program is available for families with incomes at or below 185% of the FPL.[4]

Not only does the government consider the poverty line to be low, but the general public does as well. More than three out of five Americans rated the threshold of being poor as higher than the Federal Poverty Level. Two out of five Americans say a family of four is poor with earnings of nearly 150% of the FPL.[5]

However, simply raising the poverty level, or using a multiple of the FPL, cannot solve the structural problems inherent in the official poverty measure.

In addition to the fundamental problem of being too low, there are four basic methodological problems with the federal poverty measure.

- *First, the measure is based on the cost of a single item—food—rather than a "market basket" of basic needs.* Over four decades ago, when the Federal Poverty Level was first developed by Molly Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. The Department of Agriculture had determined household food budgets based on nutritional standards. Because families spent about one-third of their income on food on average, this food budget was multiplied by three to determine the poverty level.[6] Since then, the poverty level has only been updated annually using the Consumer Price Index (CPI). As a result the percentage of the household budget devoted to food has remained frozen at one-third in the FPL even though the percentage of household budgets spent on food has fallen steadily, with American families now spending on average only about one-tenth of their income on food.[7] At the same time, other costs have risen much faster—such as health care and housing—and new costs have arisen, such as child care and taxes. None of these changes are, or can be, reflected in the federal poverty measure.

THE MOST SIGNIFICANT SHORTCOMING OF THE FEDERAL POVERTY MEASURE IS THAT FOR MOST FAMILIES, IN MOST PLACES, THE POVERTY LEVEL IS SIMPLY NOT HIGH ENOUGH.

- *Second, the federal poverty measure implicitly uses the demographic model of a two-parent family with a "stay-at-home" wife.* This family demographic no longer reflects the reality or diversity of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 62% of two-parent families with children in 2006. Likewise, over 70% of the adults in single adult families with children were employed in 2006.[8]

- *Third, the poverty measure does not distinguish between costs for families in which the adults are employed and those in which the adults are not employed.* When the poverty measure was first developed, employment-related costs were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. However, today these expenses are substantial, and thus the difference in costs between families with and without working parents is considerable and variable.

- *Finally, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay area of California (with Alaska and Hawaii being the only exceptions to the rule). However, housing in the most expensive areas of the U.S. costs nearly four times as much as in the least expensive areas.[9] Even within states, costs vary considerably. For example, in Oregon, housing costs in Yamhill County are about 50% higher than in Baker County. The cost of child care varies even more by locality: child care costs in Washington County are up to 68% higher than the costs of child care in Baker County.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically based difference in costs, and respond to changes over time.[10] In addition to the Self-Sufficiency Standard, examples of proposals for alternative measures of income adequacy include "living wages", the Basic Needs Budget, and the National Academy of Science's proposed alternatives.[11]

HOW THE STANDARD DIFFERS FROM THE FEDERAL POVERTY MEASURE

In order to provide a realistic measurement of the income necessary for a given family to meet their needs without public or private assistance, the Self-Sufficiency Standard addresses each of the methodological problems with the federal poverty measure cited above.

A Market Basket Approach: *The Standard is based on the individual cost of each basic need, which allows each cost to increase at its own rate.* Thus, the Standard does not assume that food is always one-third of a family's budget, as the federal poverty measure does, nor does

ORGANIZATION OF THE REPORT

This report includes several distinct sections that address different aspects of the Standard in Oregon and its uses. The introduction of the report explains the origin of the Standard, how it differs from the Federal Poverty Level (FPL), and how it is calculated. The body of the report explores what an adequate income is for Oregon families and how this compares to other income benchmarks. The report also examines the impact of public work supports on family self-sufficiency incomes, and explores options for closing the gap between wages and self-sufficiency. The report concludes with a discussion of the various ways the Self-Sufficiency Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

Counties Highlighted: While the Self-Sufficiency Standard for all 36 counties in the state are reviewed in Appendix B of this report, a number of counties are highlighted in the body of the report. In an effort to analyze the diversity of the state, this report looks in detail at Deschutes, Lane, Marion, Multnomah, and Washington counties. These counties represent various geographic locations in Oregon and include urban, suburban, and rural areas. Multnomah and Washington counties, in the urban core of the state, represent higher income areas with median household incomes of $67,500. Deschutes, Lane, and Marion counties have median incomes between $55,500 and $58,200, which are close to the statewide median income of $58,700. The selection of these example counties provides the opportunity to illuminate diverse factors of the Standard in Oregon.

Appendix Tables: Appendix A describes, in detail, the methodology for calculating the Standard, the assumptions behind these calculations, and lists the sources for all data points. Appendix B lists the cost of each basic need and annual income for eight selected family types for all Oregon counties. Appendix C provides the Self-Sufficiency Standard as a percent of the FPL for three different family types across all counties in the state.

it constrain any other cost to a fixed percentage of the budget.

A Standard for Working Families: *The Standard assumes all adults, regardless of household composition, work full-time,*[12] *and therefore includes all major costs associated with employment* (i.e., taxes, transportation, and child care for families with young children).

Geographic Variation in Costs: *The Standard incorporates geographical variations in costs*. Thus, in Washington County the Self-Sufficiency Standard for a family with one adult, one preschooler, and one schoolage child is almost 300% of the FPL while the Standard is 150% of the FPL for the same family type in Sherman County. While this is particularly important for housing, there is also substantial geographic variation in child care, as well as some variation in health care, food, and transportation. Unlike some proposed revisions to the poverty measure the Standard uses actual costs and does not assume fixed relationships geographically between urban and rural costs. Although rural areas generally have lower costs than metropolitan areas, some rural areas (such as those that are desirable tourist or second-home locations) have costs as high as or higher than costs in a state's urban areas.

Accounting for Family Composition: *The Standard accounts for cost variation by family size and composition (as does the FPL), but also by the ages of children.* While food and health care costs are slightly lower for younger children, child care costs can be much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure, even implicitly.

Inclusion of Taxes and Tax Credits: *The Standard includes the net effect of taxes and tax credits.* All taxes, including state sales tax, payroll (Social Security and Medicare) tax, and federal, state, and city income taxes are calculated into the Standard. Additionally, the federal Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC), the Earned Income Tax Credit (EITC), and the Child Tax Credit (CTC) are "credited" against the income required to meet basic needs.

HOW THE STANDARD IS CALCULATED

Several different criteria are required to make the Standard as consistent and accurate as possible, yet varied by geography and family composition. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology nationwide;
- obtained from scholarly or credible sources such as the U.S. Census Bureau;
- updated annually; and
- geographically- and/or age-specific, as appropriate.

The Self-Sufficiency Standard is calculated for 70 different family types for all counties within a state. Family types range from one 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. While these families represent the majority of households, the Standard can also be calculated for larger and multi-generational families.

The Self-Sufficiency Standard assumes adult household members work full-time *and therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and child care for families with young children). The data components of the Standard and the assumptions included in the calculations are described below (more detailed information is included in Appendix A: Methodology, Assumptions, and Sources).

Housing: For housing costs, the Standard uses the most recent Fair Market Rents (FMRs), which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state's metropolitan and non-metropolitan areas. FMRs include utilities (except telephone and cable) and reflect the cost of housing that meets basic standards of decency. In most cases, FMRs are set at the 40th percentile, meaning that 40% of the housing in a given area is less expensive than the FMR.

Since HUD calculates only one set of FMRs for an entire metropolitan area, in multiple county metropolitan areas the Standard uses the National Low Income Housing Coalition (NLIHC) median gross rents to calculate the housing costs of the individual counties.

Child Care: To calculate the cost of child care, the Standard assumes market-rate costs (defined as the 75th percentile) by setting, age, and geographical location. Most states, including Oregon, conduct or commission market-rate surveys biannually for setting child care assistance reimbursement rates.

The Standard assumes infants (children 0 to 2 years old) receive child care in *family* day care. Preschoolers (children 3 to 5 years old) are assumed to be in *center* care. Costs for schoolage children (6 to 12 years old) assume they receive care before and after school (part-time).

Food: The Self-Sufficiency Standard uses the U.S. Department of Agriculture (USDA) Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals.

To vary costs within states, geographic differences in food costs are calculated using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research.

HOW THE STANDARD IS CALCULATED

Transportation: If there is an "adequate" public transportation system in a given area, the Standard assumes workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by 7% or more of the working population in a given county. The cost of public transportation is calculated based on the price of a monthly adult pass. In Oregon, public transportation is used in Multnomah County, where over 7% of workers use public transportation to commute to work.

Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult, and two cars are assumed for households with two adults. Costs are calculated assuming that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one adult 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. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the National Household Travel Survey.

The auto insurance premium is the average premium cost for a given state, calculated by the National Association of Insurance Commissioners. To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums for the automobile insurance companies with the largest market shares in the state.

To estimate the fixed costs of car ownership, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. The fixed costs include expenses such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not.

Health Care: The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. The average health care premiums paid by workers are from the national Medical Panel Survey (MEPS) and vary for single adults and for a family. To vary premium costs by county or regions within each state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Miscellaneous: Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

Taxes: Taxes include federal and state income tax, payroll taxes, and state and municipal sales tax where applicable. Additionally, the Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, the Child Tax Credit) and applicable state tax credits.

For more detailed information on the methodology of the Standard, assumptions included in the calculations, and for Oregon specific data sources, please see Appendix A: Methodology, Assumptions, and Sources.

The Self-Sufficiency Standard establishes a family-sustaining wage specific to most families throughout the U.S. by making real-world assumptions, varying data regionally and by family type, and including the net effect of taxes and tax credits. A Self-Sufficiency Wage means the family or individual is on the road to economic independence and is not forced to choose between basic necessities (such as child care versus nutritious food or adequate housing versus health care). However, it is important to note that the Standard is a *conservative measure* that does not include long-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator) or emergency expenses.

THE SELF-SUFFICIENCY STANDARD: MORE THAN WAGES ALONE

Using the Self-Sufficiency Standard, a given family's income is deemed inadequate if it falls below the appropriate threshold based on their family type and location. However, users of the Standard are urged to think in terms of "wage adequacy." That is, they should ask: How close is a given wage to the Standard? For example, if the Standard for a certain family type is $20 per hour, but the adult supporting the family only earns $10 per hour, then the latter wage has a "wage adequacy" level of only 50%.

Despite the Standard's use of income thresholds, economic self-sufficiency cannot always be achieved with wages alone, or even with wages and benefits together. Self-sufficiency is more than a job with a certain wage and benefits at one point in time. True self-sufficiency is long-term economic security, making it a larger goal toward which to strive as well as a process in which to engage. As one person put it, "Self-sufficiency is a road I'm on."[13]

Central to attaining self-sufficiency are access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. Most individuals moving from welfare to work cannot achieve self-sufficiency through stopgap measures or in a single step, but require assistance, guidance, and/or transitional work supports to become self-sufficient over time. While meeting basic needs may be more urgent than access to education and training, true long-term self-sufficiency increasingly requires human capital investments that enhance skills as well as improve access to jobs with career potential. Self-sufficiency is not likely to be sustainable without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers.

A SELF-SUFFICIENCY WAGE MEANS THE FAMILY OR INDIVIDUAL IS ON THE ROAD TO ECONOMIC INDEPENDENCE AND IS NOT FORCED TO CHOOSE BETWEEN BASIC NECESSITIES (CHILD CARE VERSUS NUTRITIONAL FOOD, OR ADEQUATE HOUSING VERSUS HEALTH CARE).

Although the Self-Sufficiency Standard determines a wage that is adequate without public benefits, this does not imply that public work supports are inappropriate or unnecessary for Oregon families. For families who have not yet achieved "wage adequacy," public subsidies for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs. Indeed, many families in Oregon rely on public work supports to fill the gap between wages and basic needs. Furthermore, the Self-Sufficiency Standard does not imply that families at any income should be completely self-reliant and independent of one another or the community at large. It is through interdependence with community institutions and informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.

How Much is Enough in Oregon?

The Self-Sufficiency Standard varies by both family type and by geographic location because the amount of money families need to be economically self-sufficient depends on family size, composition, and children's ages, and on the state and county of residence. This section of the report uses examples from Multnomah, Washington, and Deschutes counties to present an overview of how much is enough to be economically self-sufficient in Oregon.

The Standard for Select Family Types: To illustrate how a Self-Sufficiency Standard is calculated, **Table 2** shows the monthly expenses and the Self-Sufficiency Wages in Multnomah County for four family types: one adult; one adult with one preschooler; one adult with one preschooler and one schoolage child; and two adults with one preschooler and one schoolage child.

In Multnomah County, a single adult needs to earn $8.28 per hour to be able to meet his/her basic needs. With the addition of a preschooler child, families with one adult need to earn $13.38 per hour, about $5 more per hour than single adults require to be self-sufficient. The additional earnings finance the additional costs of a two-bedroom housing unit (instead of one-bedroom) plus full-time child care, as well as increases in other expenses. When a schoolage child is added to families with one adult and one preschooler, the Self-Sufficiency Wage increases to $15.32 per hour to cover increased child care, food, and healthcare costs (housing costs do not increase because the Standard assumes that up to two children or two adults share a bedroom). Altogether, this family type in Multnomah county needs to earn wages

Table 2. **The Self-Sufficiency Standard for Select Family Types***
Monthly Expenses and Shares of Total Budgets
Multnomah County, OR 2008

	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
MONTHLY COSTS	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	$642	44	$742	32	$742	28	$742	23
Child Care	$0	0	$618	26	$990	37	$990	31
Food	$260	18	$393	17	$589	22	$810	25
Transportation	$76	5	$76	3	$76	3	$152	5
Health Care	$107	7	$344	15	$362	13	$420	13
Miscellaneous	$108	7	$217	9	$276	10	$311	10
Taxes	$265	18	$198	8	$70	3	$136	4
Earned Income Tax Credit (-)	$0	0	-$80	-3	-$116	-4	-$54	-2
Child Care Tax Credit (-)	$0	0	($70)	-3	($126)	-5	($115)	-4
Child Tax Credit (-)	$0	0	($83)	-4	($167)	-6	($167)	-5
TOTAL PERCENT		100		100		100		100
SELF-SUFFICIENCY WAGE								
HOURLY**	**$8.28**		**$13.38**		**$15.32**		**$9.17**	per adult***
MONTHLY	$1,458		$2,354		$2,697		$3,226	combined***
ANNUAL	$17,491		$28,254		$32,360		$38,714	combined***

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

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

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

Note: Totals may not add exactly due to rounding.

that are nearly twice the amount of Oregon's 2008 hourly minimum wage of $7.95.[14]

When a second adult is added to the household, creating a family type of two adults and two children—a preschooler and a schoolage child—the costs for basic needs such as food, transportation, and health care increase somewhat. However, because the Standard assumes both adults work full-time, each adult must earn $9.17 per hour to meet the family's needs.

In addition to the basic expenses such as housing and child care, the Standard includes taxes and tax credits in the calculation of the Self-Sufficiency Wage. For example, Table 2 shows that families with one adult and one preschooler qualify for an Earned Income Tax Credit of $80 per month, a Child Care Tax Credit of $70 per month, and a Child Tax Credit of $83 per month. The federal tax credits are subtracted from the other expenses and taxes to calculate the Self-Sufficiency Wage.

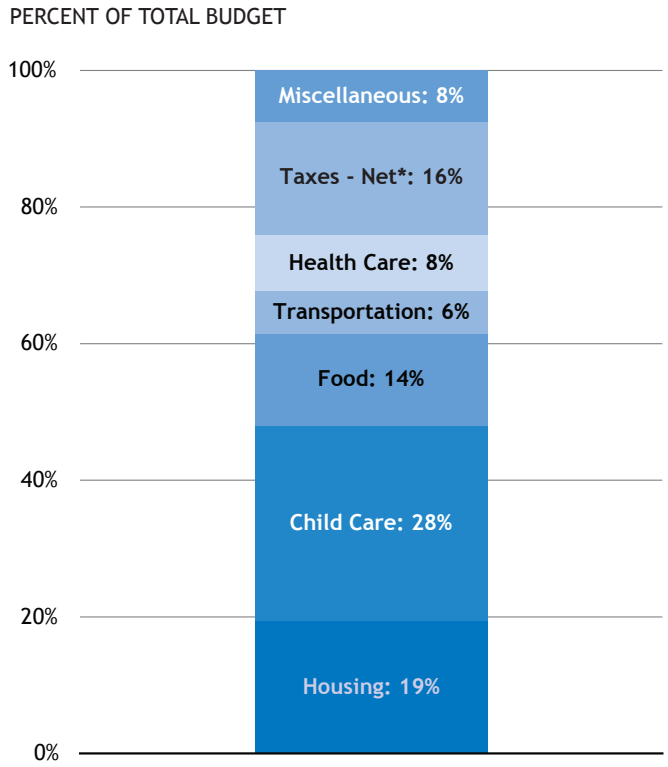
Appendix B of this report shows the monthly expenses, taxes, tax credits, and Self-Sufficiency Wages for eight different family types for each county in Oregon.

Percentage of the Standard Required to Meet Basic Needs: **Figure 1** shows the proportion of income spent on each basic need for families with one adult, one preschooler, and one schoolage child in Washington County. Each monthly expense is shown as a percentage of the total income necessary for this family type to be self-sufficient. Families with two children (when one is under schoolage) generally spend about half their income on housing and child care expenses alone. For this family type in Washington County, child care accounts for 28% and housing accounts for 19% of the family's monthly costs. Nearly half (47%) of this family type's income is spent on child care and housing alone. The cost of food for this family is 14% of total income. This is far lower than the 33% assumed by the methodology of the Federal Poverty Level.

Other expenses account for smaller shares of the Standard:

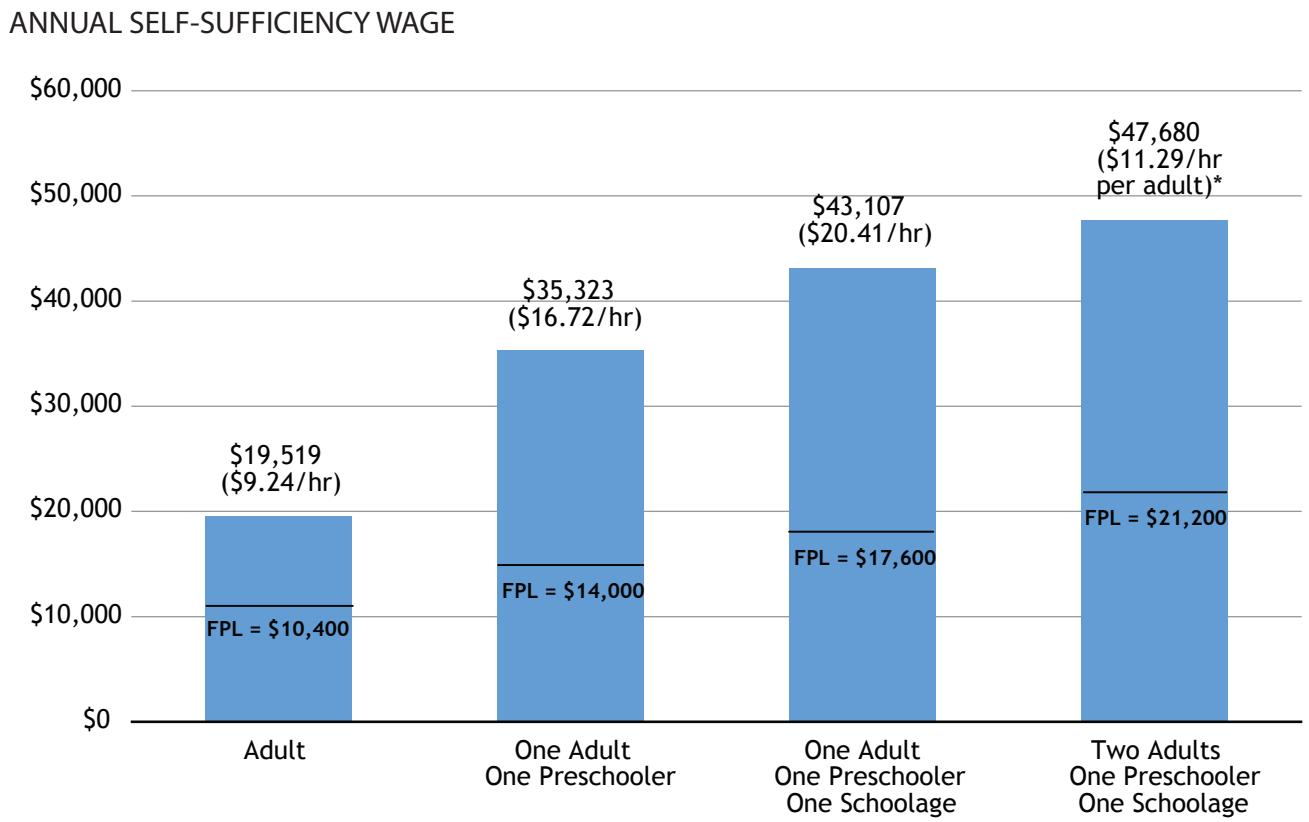
- **Health Care:** Health care makes up a relatively small share at 8%. However, the calculation for health care assumes employers both provide health insurance for families and pay 74% of the premium (the average proportion paid by Oregon employers for family coverage).[15] For Oregon families who do not have employer-sponsored health insurance, it is likely that health care costs would account for a greater proportion of the family budget than shown in Figure 1.
- **Transportation:** Transportation costs account for 6% of total monthly costs. The Standard for Washington County has been calculated assuming workers use private transportation to get to and from work.
- **Miscellaneous:** Miscellaneous items (such as clothing and household items) make up 8% of household costs.
- **Taxes and Tax Credits:** Net taxes and tax credits account for 16% of the total monthly costs. Note that this tax percentage includes all tax credits as if they were received monthly, although credits are generally

Figure 1. **Percent of the Self-Sufficiency Standard Needed to Meet Basic Needs**
One Adult, One Preschooler, and One Schoolage Child
Washington County, OR, 2008



*Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 21%, but with tax credits, the amount owed in taxes is reduced to 16%. Please see the text for an explanation of the treatment of tax credits in modeling.
Note: The annual Self-Sufficiency Wage for One Adult, One Preschooler and One Schoolage Child in Washington County, OR is $51,937.

Figure 2. **The Self-Sufficiency Standard for Select Family Types**
Deschutes County, OR, 2008



not received until the following year when taxes are filed. If it were assumed, as is generally the case, that tax credits are received annually in a lump sum, then the *monthly* tax burden for this family in Washington County would be 21% of total costs.

The Self-Sufficiency Standard for Select Family Types Compared to the Federal Poverty Level:

Figure 2 uses Deschutes County to provide another illustration of how the Self-Sufficiency Wage varies by family type as well as how the Standard compares to the Federal Poverty Level. The bar chart shows that single adults in Deschutes County need a yearly income of $19,519 to be self-sufficient, while single adults with one preschooler child must earn nearly twice as much, or $35,323 per year. Families with one adult and two children—one preschooler and one schoolage child—must earn $43,107 per year to meet their basic needs. With the addition of a second adult—for a family type of two adults, one preschooler, and one schoolage child—the total income necessary to meet basic needs is $47,680 in Deschutes County.

The Federal Poverty Level is considerably lower than the Self-Sufficiency Wage for each of these family types. The 2008 FPL starts at $10,400 for one adult, $9,000 less than the Self-Sufficiency Wage for one adult in Deschutes County. With the addition of each family member the FPL increases by $3,600 while the Standard varies by *family composition* and therefore does not increase by a constant factor with the addition of each family member. For instance, the addition of a preschooler child to the single adult increases the Self-Sufficiency Wage by over $15,000 per year, over four times the FPL increase of $3,600 for each additional family member. The much larger increase in the Self-Sufficiency Standard reflects the substantial costs of adding a young child to a household, including child care, housing, and health care. The addition of a schoolage child to this family type adds an additional $8,000 annually to the Self-Sufficiency Wage; though less than the additional income needed for a younger child, it is still more than twice the additional income allotted by the FPL for an additional family member. Adding a second adult to the family type of

one adult with one preschooler and one schoolage child increases the Self-Sufficiency Wage by about $4,000, considerably less than the additional income needed for an additional preschooler or schoolage child, but still more than the increase in the FPL.

While the Self-Sufficiency Standard for a single adult in Deschutes County is 188% of the FPL, the substantial costs associated with children, especially young children, raises the Self-Sufficiency Standard for one adult families with children in Deschutes County to nearly 250% of the FPL. Although adding a second adult to a family with children does not increase costs substantially, the resulting Self-Sufficiency Standard is still 225% of the FPL. Appendix C shows the Self-Sufficiency Standard as a percentage of the Federal Poverty Level for all counties in Oregon for three family types.

Geographic Variation in the Self-Sufficiency Standard: In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map below (**Figure 3**), visually displays the geographical variation in the cost of meeting basic needs across Oregon's counties for families with one adult and one preschooler. Figure 3 groups counties by percentile into five wage ranges.

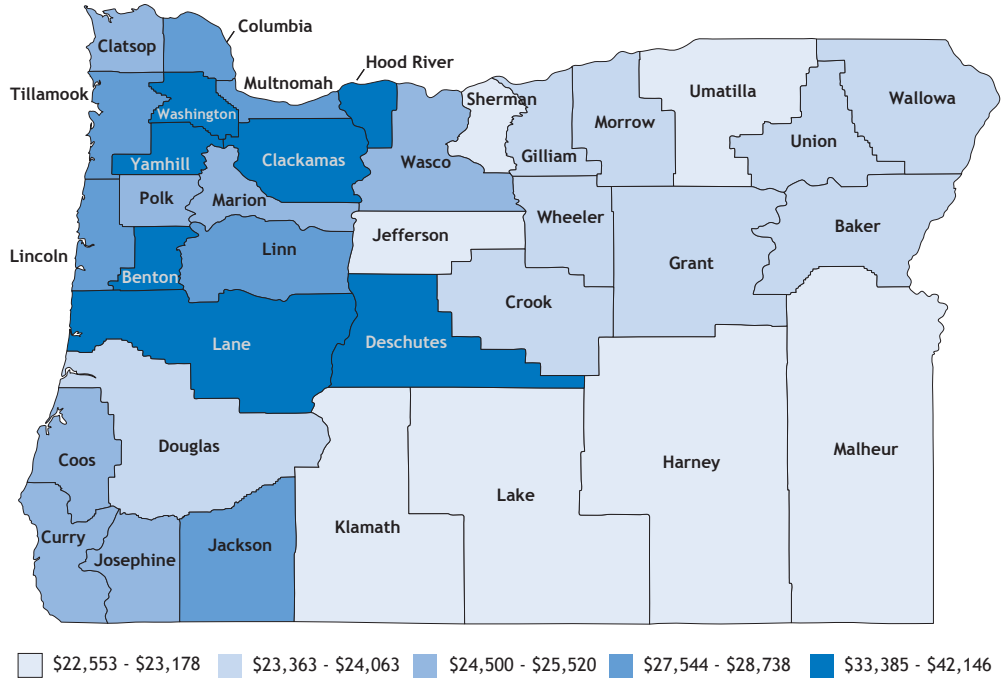
In Oregon, high cost counties are primarily located west of the Cascades while lower cost counties are concentrated in eastern Oregon, particularly in the southeast corner of the state.

Figure 3 reveals that the Portland metropolitan area, including Multnomah county and the counties surrounding it are among the highest cost areas in the state. In Multnomah County, the Self-Sufficiency Wage is $28,254 annually for families with one adult and one preschooler. The cost of living in the suburban counties surrounding Portland—Clackamas, Washington, and Yamhill— are about one-third higher. This is due in part to higher transportation costs because Multnomah County is calculated assuming public transportation while the surrounding counties are calculated assuming private transportation. However, housing and child care costs are also slightly higher in Clackamas and Washington counties than in Multnomah County.

A few counties outside of the Portland metropolitan area are also among the highest cost areas in Oregon. Deschutes and Hood River Counties, popular tourist and outdoor recreation destinations, are among the highest cost areas in Oregon with Standards reaching over $35,000 for families with one adult and one preschooler. Lane County, where Eugene and the University of Oregon are located, has a Standard Wage of $34,780 for families with one adult and one preschooler.

In contrast, costs are lower in sparsely populated Eastern Oregon. The Self-Sufficiency Wage is lowest in Southeastern Oregon, where the counties of Klamath, Lake, Harney, and Malheur are all in the lowest cost group with the Standard varying from $22, 553 to just over $23,000 for this family type.

Figure 3. **Map of Counties by Level of Annual Self-Sufficiency Wage** *One Adult and One Preschooler,* Oregon, 2008



Comparing the Standard to Other Benchmarks of Income

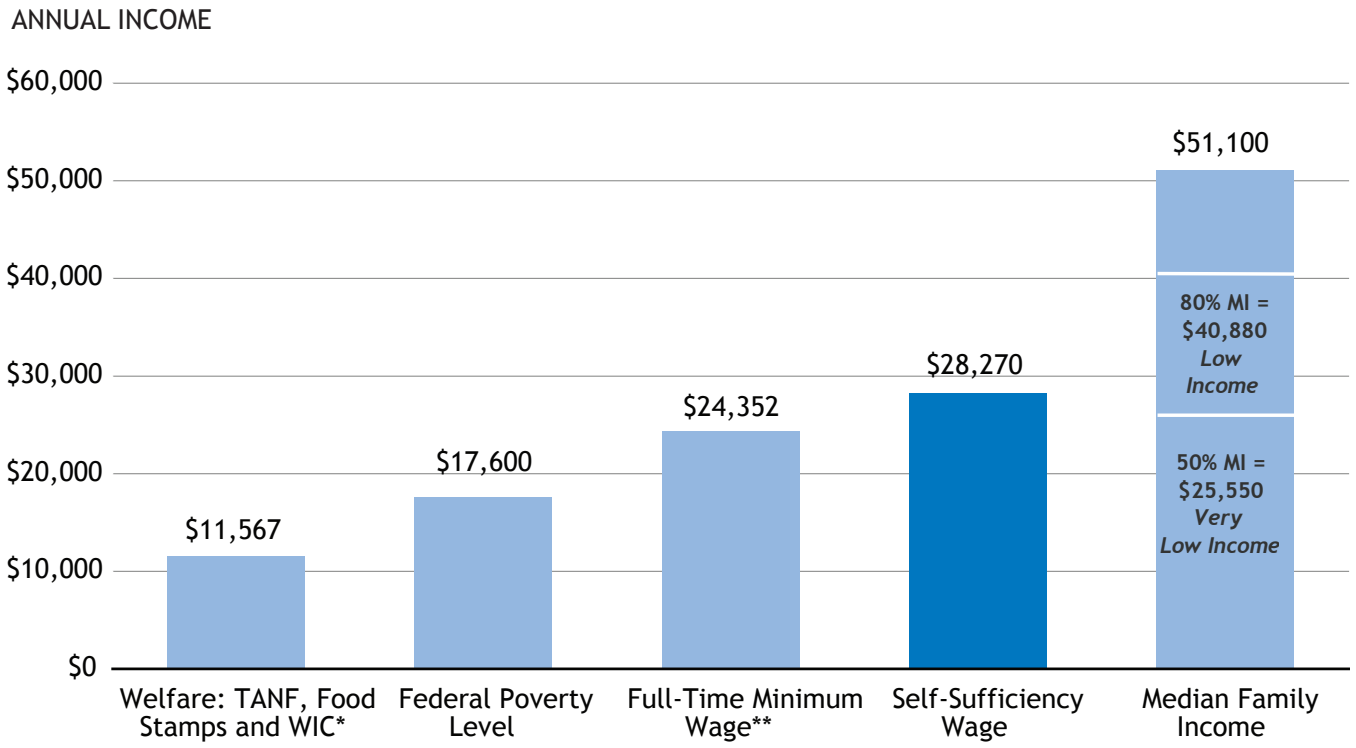
To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In **Figure 4**, a comparison is made between the Self-Sufficiency Standard and four other benchmarks of income:

- public assistance: Temporary Assistance for Needy Families (TANF), Food Stamps Program, and WIC (Women, Infants and Children);
- the Oregon State minimum wage;
- the Federal Poverty Level (FPL) for a family of three; and
- the median family income for a family of three in Marion County.

For this comparison, income benchmarks are shown for three-person families—one adult, one preschooler, and one schoolage child—in Marion County. (Note that this set of benchmarks is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression that takes place over time.) Where relevant, the comparison benchmarks are also for three-person families. However, none are as specific as the Standard in terms of age and number of children and/or geographic location. As indicated in the fourth bar from the left in Figure 4, the Self-Sufficiency Wage for this family type in Marion County is **$28,270** per year.

TANF, Food Stamps and WIC: The first bar on the left in Figure 4 demonstrates the income of the basic public assistance package, including the cash value of food stamps, WIC, and the TANF cash grant, and assuming no wage or other income. The total public assistance package

Figure 4. **The Self-Sufficiency Compared to other Benchmarks, 2008**
One Adult, One Preschooler, and One Schoolage Child
Marion County, OR, 2008



* The TANF benefit is $6,036 annually ($503 per month), Food Stamps benefit is $5,112 annually ($426 per month), and the WIC benefit is $419 annually ($35.94 per month) for a family of three in Oregon.
**The Oregon minimum wage is $7.95 per hour for 2008. Calculated before taxes and tax credits this amounts to $16,790 per year. The third bar includes the net effect of the addition of tax credits (EITC, CTC, CCTC, and the OR Working Families Child Care Tax Credit) and the subtraction of federal, state, and city taxes.

amounts to **$11,567** per year for three-person families in Oregon. This amount is only **41%** of the Self-Sufficiency Standard for a three-person family in Marion County and is **66%** of the Federal Poverty Level (FPL).

Federal Poverty Level: According to the 2008 federal poverty guidelines, a family consisting of one adult and two children would be considered "poor" with an income of **$17,600** annually or less—regardless of where they live, or the age of their children. The Self-Sufficiency Wage for families with one adult, one preschooler, and one schoolage child in Marion County is 161% of the Federal Poverty Level for three-person families. Even in Klamath County, the least expensive county in Oregon for this family type, the Self-Sufficiency Wage is still nearly one and a half times the official poverty line. Because 100% of the FPL is too low compared to real needs, many policy makers have turned to using 200% of the FPL as a better measure of poverty. Although 200% of the FPL is an improvement, the measure still does not reflect substantial variations in costs faced by families of different compositions or living in different places. Appendix C demonstrates that the percent of the Federal Poverty Level needed to meet basic needs varies greatly across counties and family types, ranging from 148% of the FPL for this three person family type in Klamath County to nearly 300% of the FPL for the same family type in Washington County.

Minimum Wage: The Oregon 2008 minimum wage is **$7.95** per hour, one of the highest minimum wages in the country. A full-time worker at $7.95 per hour earns $16,790 per year. After subtracting payroll taxes (Social Security and Medicare) and adding tax credits when eligible (the Earned Income Tax Credit, Child Tax Credit, Child Care Tax Credit, and Working Family Child Care Credit), this worker would have a net cash income of **$24,352** per year. This amount is more than the worker's earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

With the combination of a high minimum wage and federal and state tax credits, a full-time job at the minimum wage provides 86% of the amount needed to be self-sufficient for this family type in Marion County. However, if it is assumed that the worker pays taxes monthly through withholding, but does not receive tax credits on a monthly basis (as is true of most workers), she will only receive $19,519 during the year. This amounts to just 69% of the Self-Sufficiency Standard.

Median Family Income: Median family income (half of an area's families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The 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 between 50% and 80% of the median area income are considered "Low Income" while those with incomes below 50% of the median income are considered "Very Low Income."[16] The median income for a three-person family in Marion County is **$51,100** annually. Therefore, a family of three living in Marion County with an income between **$25,550** and **$40,880**—between 50% and 80% of the median income—is considered "Low Income". The Self-Sufficiency Standard of **$28,270** for this family type is **55%** of the median family income for Marion County, which falls within HUD's definition of "Low Income."[17] This suggests that a substantial portion of Oregon families lack adequate income to meet their needs, and that the Standard is set at a level that is neither too high nor too low.

Comparison of Portland, Oregon to Other U.S. Cities

The Standard has been completed for 36 states, plus the Washington, D.C. Metro Area and New York City. Because the Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared.

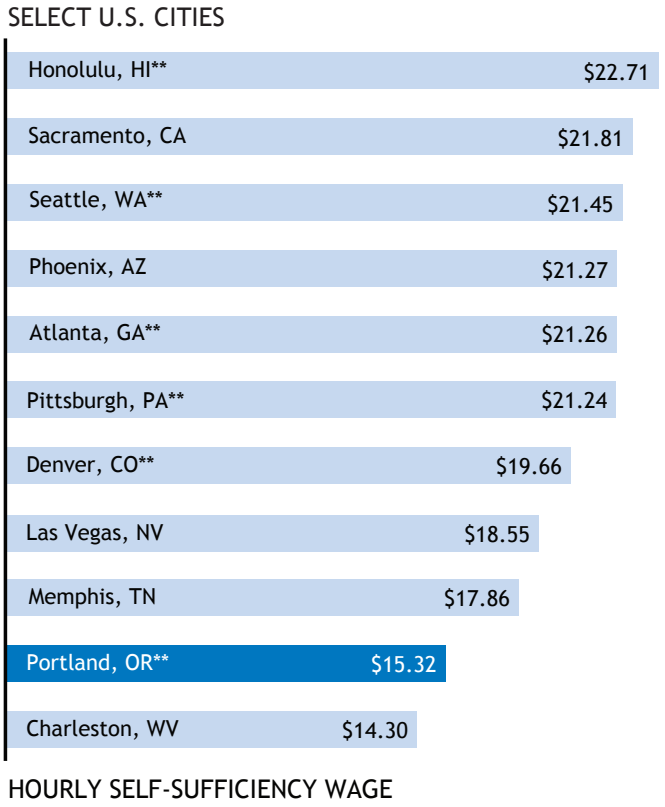
In **Figure 5**, the Self-Sufficiency Standard for Portland (Multnomah County) is compared to the Standard for counties that include the following cities: Atlanta, GA; Charleston, WV; Denver, CO; Honolulu, HI; Las Vegas, NV; Memphis, TN; Phoenix, AZ; Pittsburgh, PA; Sacramento, CA; and Seattle, WA.

Since the Standards for these places were completed in different years, all numbers have been updated to 2008 dollars for the purpose of this analysis. While costs are likely to increase at varying rates in different places, for the sake of consistency the U.S. Bureau of Labor Statistics' Consumer Price Index (CPI) is used to estimate inflation when updating other Standards for this analysis.

The wages shown in Figure 5 are Self-Sufficiency Wages for families with one adult, one preschooler, and one schoolage child. In Portland, the adult must earn a wage of **$15.32** per hour to be self-sufficient, making Portland the second most affordable city in this comparison. The least expensive city in this comparison is Charleston, West Virginia, with a Self-Sufficiency Wage that is $1.02 less per hour than in Portland. The most expensive city shown in Figure 5 is Honolulu, with a Self-Sufficiency Wage of $22.71 per hour for this family type.

Although Portland's Self-Sufficiency Wage is relatively low compared to the other cities in this comparison, it is important to note that this wage includes the benefits of Oregon's Working Family Child Care Credit (WFC). The WFC is available to Oregon families with children, in which the adults are working and paying for child care. The Standard calculates all taxes and tax credits monthly, however in reality most families receive tax credits annually in a lump sum instead of as a monthly credit. If the WFC is assumed to be refunded annually, instead of included in the monthly and hourly calculation of the Standard, then this family type in Portland would need to earn $19.79 per hour to cover their basic needs. In this case, the cost to meet basic needs in Portland is slightly more than the Self-Sufficiency Wage in Denver.

Figure 5. **The Self-Sufficiency Wage for Portland, OR Compared to Other U.S. Cities, 2008***
One Adult with One Preschooler and One Schoolage Child



*Wages are updated to February 2008 using the Consumer Price Index.
**Wage calculated assuming family uses public transportation.

The Self-Sufficiency Wages for Portland as well as Atlanta, Denver, Honolulu, and Seattle are calculated assuming families use public transportation. Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where public transportation costs are assumed, the Self-Sufficiency Wage reflects lower transportation expenses. Residents of these cities who do not use public transit may find their cost of living is higher than that reflected in the Standard.

While Portland is less expensive than most of the places in this comparison, families with one adult, one preschooler, and one schoolage child still require an hourly wage that is nearly double Oregon's 2008 minimum wage of $7.95 per hour to meet their basic needs.

Modeling the Impact of Work Supports

While the Self-Sufficiency Standard provides the amount of income that meets a family's basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. "Work supports" can help working families achieve stability without needing to choose between basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or non-stimulating environments. Work supports include programs such as:

- child care assistance;
- health care (Medicaid or Oregon's Children's Health Insurance Program);
- housing assistance (including Section 8 vouchers and public housing);
- Temporary Assistance for Needy Families (TANF) cash assistance;
- the Food Stamp Program; and
- Women, Infants and Children (WIC) programs.

Work supports can also offer stability to help a family retain employment, a necessary condition for improving wages.

Below is a brief discussion of each work support modeled in Tables 3 and 4. Child support, although not a work support per se, can assist a family in meeting basic needs and so is also modeled. In addition, an explanation of how and why the taxes and tax credits are treated differently in the modeling tables than in the Self-Sufficiency Standard is provided.

Child Support: Child support payments from absent, non-custodial parents can be a valuable addition to some family budgets, even in cases where the non-custodial parent's income is relatively low. When both parents provide support to meet their children's needs, whatever the amount, children are likely to benefit.

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

WORK SUPPORTS...CAN HELP A WORKING FAMILY ACHIEVE STABILITY WITHOUT SCRIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE AND/OR NON-STIMULATING ENVIRONMENTS.

Health Care: While health care expenses are a relatively small cost item in the Standard (about 10%), health care coverage is essential. As previously discussed, the Standard assumes that a Self-Sufficiency Wage includes employer-sponsored health insurance for workers and their families, with the cost partially financed by the employer. Without health benefits, most people would find it difficult, and often prohibitively expensive, to meet their families' health care needs. Without health care coverage, an illness or injury in a family can become a very serious financial crisis.

However, with the expansions of the federal and state-supported Children's Health Insurance Program (SCHIP), known in Oregon as Oregon's Children's Health Insurance Program, many working families now have the option of covering their children's health care needs when their employer does not offer family coverage and the family does not qualify for Medicaid. Families that enter the workforce from TANF may be eligible for continued coverage by Medicaid for themselves and their children for up to 12 months through the Transitional Medicaid program.[18] After that time, and for those families not transitioning off TANF, children can be covered by Oregon's Children's Health Insurance Program as long as family income is at or below 185% of the FPL.[19]

Food Stamps and Women, Infants and Children (WIC) Programs: Most households with a gross monthly income of 130% or less of the Federal Poverty Level (FPL) are eligible for the federal Food Stamp Program. This

program, administered by individual states, provides crucial support to needy households. Additionally, Oregon's WIC program helps pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five if their income falls at or below 185% of the FPL.[20] For those who qualify, the work support tables include food stamps and WIC benefits in the calculation of food costs.

Housing: As with the child care subsidy, housing assistance is a major support for families, as housing is usually the largest expense or the second largest expense when child care costs are high. Housing assistance typically reduces housing costs to 30% of the household's income. Families with incomes below 80% of HUD's area median family income are considered low income and are therefore eligible for federal housing assistance. However, housing subsidies are limited due to funding availability and most new program participants must be families with extremely low income (defined by HUD as income below 30% of area median income).

Tax Credits: Tax credits can also provide needed income for families. The Standard shows tax credits as if they are received *monthly*. However, for the work supports modeled in Table 3 (Columns 2–7), the refundable federal and state EITC, the "additional" refundable portion of the Child Tax Credit (CTC), and the Oregon Working Family Child Care Credit (WFC) are shown as received *annually*. The Child Care Tax Credit, which is not refundable, is only shown as a monthly credit against federal taxes, if any, in both the Self-Sufficiency Standard and in the modeling columns of the table.

The tax credits are shown annually in Table 3 in order to be as realistic as possible. Although by law a family can receive part of their EITC on a monthly basis (called Advance EITC), many workers prefer to receive it annually as a lump sum. In fact, nearly all families receive the federal and state EITC in a single payment the following year when they file their tax returns.[21] Many families prefer to use the EITC as "forced savings" to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.[22] Therefore, in Columns 2-7 of Table 3, the total amount of the refundable EITC the family would receive annually (when they file their taxes) is shown in the first two shaded lines at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full-time, for the year. For the same reasons as above, the Oregon Working Family Credit which is shown as received monthly in the Self-Sufficiency Standard, is also shown as an annual sum in Columns 2-7 of Table 3.

Like the EITC and the WFC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) federal taxes owed shown monthly, while the "additional" refundable portion of the CTC is shown as a lump sum received annually in the third shaded line of Table 3. Note that one cannot legally receive the "additional" refundable portion of the Child Tax Credit on a monthly basis.

TABLE 3 – MODELING THE IMPACT OF WORK SUPPORTS AND CHILD SUPPORT IN LANE COUNTY

In **Table 3**, the impact of adding work supports and child support is modeled for families with one adult, one preschooler, and one schoolage child living in Lane County. Costs that have been reduced by these supports are indicated with bold font in the table.

The Self-Sufficiency Standard (Column 1): The first column of Table 3 shows the Self-Sufficiency Standard without any work (or other) supports to reduce costs (except tax credits where applicable) for families with one adult, one preschooler, and one schoolage child living in Lane County. This family type has monthly child care expenses of $982 and monthly housing costs of $760; therefore, the adult in this family must earn a Self-Sufficiency Wage of $2,704 per month, or $15.36 per hour working full-time.

No Work Supports (Column 2): The second column of Table 3 shows the Self-Sufficiency Standard without any work (or other) supports to reduce costs and also excludes tax credits from the calculation of monthly costs. Tax credits are instead shown as received annually, as is common, and are not included in the Self-Sufficiency

Table 3.
Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage
One Adult with One Preschooler and One Schoolage Child
Lane County, OR 2008

	#1	#2	CHILD SUPPORT AND WORK SUPPORTS				
			#3	#4	#5	#6	#7
MONTHLY COSTS:	SELF-SUFFICIENCY STANDARD	NO WORK SUPPORTS	Child Support	Child Care and Child Support	Child Care, [Food Stamps]/ WIC* & Medicaid	Child Care, [Food Stamps]/ WIC & CHIP	Housing, Child Care, [Food Stamps]/ WIC & CHIP
Housing	$760	$760	$760	$760	$760	$760	**$675**
Child Care	$982	$982	$982	**$430**	**$308**	**$376**	**$323**
Food	$428	$428	$428	$428	**$393**	**$393**	**$393**
Transportation	$229	$229	$229	$229	$229	$229	$229
Health Care	$362	$362	$362	$362	**$0**	**$107**	**$107**
Miscellaneous	$276	$276	$276	$276	$276	$276	$276
Taxes	$75	$732	$644	$431	$332	$393	$343
Earned Income Tax Credit	-$114	**	**	**	**	**	**
Child Care Tax Credit (-)	-$127	-$105	-$115	-$107	-$69	-$90	-$73
Child Tax Credit (-)	-$167	-$144	-$92	$0	$0	$0	$0
Child Support			**-$234**	**-$234**			
SELF-SUFFICIENCY WAGE:							
HOURLY	**$15.36**	**$20.00**	**$18.41**	**$14.63**	**$12.66**	**$13.88**	**$12.91**
MONTHLY	$2,704	$3,520	$3,240	$2,574	$2,229	$2,443	$2,272
ANNUAL	$32,445	$42,237	$38,884	$30,892	$26,743	$29,314	$27,267
Total Federal EITC (annual refundable)		**$0**	**$0**	**$1,633**	**$2,507**	**$1,965**	**$2,397**
Total State EITC (annual refundable)		**$0**	**$0**	**$82**	**$125**	**$98**	**$120**
Total Federal CTC (annual refundable)		**$272**	**$895**	**$2,000**	**$2,000**	**$2,000**	**$2,000**
Oregon Working Families Child Care Credit (annual refundable)		**$943**	**$2,829**	**$2,064**	**$1,478**	**$1,805**	**$1,550**

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Oregon. The average monthly value of WIC benefit is $34.94 (FY2007).

** See the tax credits discussion at the beginning of this section titled "Modeling the Impact of Work Supports".

Note: Work supports in brackets [ ] indicate that we attempted to model this work support; however, if the income was high enough to meet the family's needs, it was too high to qualify for the work support.

Wage (see the discussion above regarding tax credits). The Self-Sufficiency Standard for this family type in Lane County without work supports or tax credits is $3,520 per month, or $20.00 per hour, nearly $5.00 more per hour than the Self-Sufficiency Standard with tax credits included in monthly costs.

Child Support (Column 3): In Column 3, child support is added to the "no work supports" column. The child support payment of **$234** per month is the average amount received by families participating in the Child Support Enforcement Program in Oregon.[23] Unlike additional earned income, child support is not taxable, and can reduce the amount families need to earn both directly and indirectly through reduced taxes, thus having a strong impact on helping families meet their needs. Overall, with child support the wage needed to meet basic needs is reduced to $3,240 per month ($18.41 per hour).

Child Care and Child Support (Column 4): In Column 4, the first work support—child care—is added, along with child support. Oregon's child care assistance program provides child care assistance for families

with incomes at or below 185% of the FPL.[24] Since child care is $982 per month for this family type, receiving this support reduces child care costs substantially to a co-payment of $430 per month. The addition of child care assistance reduces the wage this family type in Lane County must earn from $3,240 to $2,574 per month (from $18.41 to $14.63 per hour).

Child Care, Food Stamps, WIC, and Medicaid (Column 5): For adults moving from welfare to work, child care, food stamps, WIC, and Medicaid comprise the typical "package" of benefits. In Column 5, it is assumed that Medicaid will cover all of the family's health care expenses, reducing health care costs from $362 per month to zero. This family type's income is too high to qualify for food stamps, however the family is eligible for WIC benefits, reducing food costs from $428 to $393 per month. The reduced health care and food costs decrease the wage needed to meet basic needs, therefore lowering the child care co-payment from $430 in Column 4 to $308 in Column 5. Altogether, child care assistance, WIC, and Medicaid lower the wage required to meet basic needs to just $2,229 per month ($12.66 per hour), one-third less than the wage required without work supports.

Child Care, Food Stamps, WIC, and Oregon's Children's Health Insurance Program (Column 6): After one year, families making the transition from welfare to work lose Medicaid coverage for the entire family. However, children are eligible for Oregon's Children's Health Insurance Program if the family's income is at or below 185% of the FPL. Under these circumstances, the adult in this family type would pay only for the cost of her own health care, which is her share of the health insurance premium available through her employer and her out-of-pocket costs. Column 6 shows the same work support package as Column 5, except that Oregon's Children's Health Insurance Program, which covers only the children, has been substituted for Medicaid for the whole family. As a result, the cost of health care increases to $107 per month to cover the adult's costs. The higher wage this family needs in order to cover the adult's health care increases the child care co-payment from $308 to $376 per month. The family still qualifies for WIC, keeping their food costs at $393 per month. The family goes from needing to earn $2,229 per month ($12.66 per hour) in Column 5 to needing to earn $2,443 per month ($13.88 per hour) to meet the family's basic needs in Column 6.

Housing, Child Care, Food Stamps, WIC, and Oregon's Children's Health Insurance Program (Column 7): In the final column, housing assistance is added to the work support package modeled in Column 6. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from $760 to $675 per month. The cost of health care remains $107 per month and food costs remain $393 per month. However, the decrease in the cost of housing lowers the total income needed, therefore reducing the child care co-payment to $323 per month. Overall, with this benefit package, this single parent with one preschooler and one schoolage child needs to earn just $2,272 per month ($12.91 per hour) to meet her family's basic needs. Note that even with all work supports modeled, this wage is still nearly five dollars more than the 2008 Oregon minimum wage of $7.95 per hour. Additionally, at this wage level, this family type in Lane County is eligible for $6,000 in annual refundable tax credits if the adult worked at this wage throughout the year.

TABLE 4 - MODELING THE IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN LANE COUNTY

While Table 3 shows how child support and work supports *reduce* the wage needed, **Table 4** starts with various wages and asks "How adequate are these wages in meeting a family's needs, with and without various combinations of work supports?" In Table 4, and throughout the Self-Sufficiency Standard, "wage adequacy" is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. *If wage adequacy is at or above 100%, the wage is enough or more than enough to meet 100% or more of the family's basic needs.*

To model wage adequacy, Table 4 uses Lane County and the same family type (one adult with one preschooler and

one schoolage child) as Table 3. Costs that are reduced by work supports in Table 4 are shown in bold. As in Table 3, it is assumed that the "refundable" federal EITC, the WFC, and the "additional" refundable portion of the CTC are received annually. Therefore, these credits are not shown in Table 4 as available to reduce costs monthly, but again the annual credits are shown in shaded rows at the bottom of each panel.

In each Panel of Table 4, Column 1 models the Oregon minimum wage of $7.95 per hour in 2008. Columns 2 and 3 model 100% and 200% of the 2008 Federal Poverty Level for a three-person family. Columns 4 and 5 model 50% and 80% of the Median Family Income for a three-person family in Lane County.[25]

In Table 4, **Panel A** provides a "baseline", that is the adequacy of wages at five wage levels when there are no "work supports" (wages only). Using the same five wage levels, **Panel B** models the impact of child care alone on wage adequacy; **Panel C** models child care, food stamps/WIC, and Oregon's Children's Health Insurance Program; and **Panel D** adds a housing subsidy to the supports modeled in Panel C.

Panel A—No Work Supports (Wages Only): In Panel A, the family does not receive work supports. In Column 1, the adult earning the minimum wage of **$7.95** per hour for a total monthly income of $1,399, excluding tax credits, experiences an income shortfall of $1,744 and has a wage adequacy of just **45%**. In other words, working full-time at the Oregon minimum wage, without any other support or resources, provides less than half of the income needed to meet the needs of a family with one adult, one preschooler, and one schoolage child in Lane County. In the second column of Panel A, the wage at the Federal Poverty Level for a family of three increases the adult's wage to $8.33 per hour, resulting in a wage adequacy of **47%**. Column 3 shows the adult's wage at 200% of the FPL, $16.67 per hour, at which the family's wage adequacy is **86%**. Columns 4 and 5 show percentages of the median family income for a three person family in Lane County. In column 4, at 50% of the median income, the adult earns $11.84 per hour and has a wage adequacy of **64%**. The last column demonstrates the adult's wage at 80% of the median family income, $18.92 per hour, and increases wage adequacy to **95%**.

Panel B—Child Care: When the family receives child care assistance, it reduces their expenses and raises wage adequacy, as shown in Panel B. At $7.95 per hour, child care assistance alone decreases the monthly cost of child care from $982 to just **$92**, increasing wage adequacy from 45% with no work supports to **62%** with child care assistance. With the addition of child care assistance, the wage adequacy at 100% of the FPL increases from 47% to **64%**. However, at 200% of the FPL the adult's wage is too high to qualify for child care assistance and the wage adequacy remains at 86%. At 50% median income the addition of child care assistance increases wage adequacy to **82%**. At 80% median income the family again no longer qualifies for child care assistance and wage adequacy remains at 95%.

Panel C—Child Care, Food Stamps, WIC, and Oregon's Children's Health Insurance Program: Receiving help with health care and food costs further increases wage adequacy. At wages below 185% of the FPL the cost of children's health care is covered by Oregon's Children's Health Insurance Program, reducing health care costs from $362 to **$107** per month. At minimum wage and 100% of the FPL the family is eligible for both food stamps and WIC, reducing food costs to **$141** and **$157** per month respectively. At 50% median income the family is no longer eligible for food stamps, but is eligible for WIC, reducing food costs to **$393** per month. At the minimum wage of $7.95 per hour, the additions of food stamps, WIC, and Oregon's Children's Health Insurance Program to child care assistance increases wage adequacy to **82%**. At 100% FPL and 50% median income, wage adequacy increases to **84%** and **92%** respectively. At both 200% FPL and 80% of median income the family does not qualify for any of these work supports and their wage adequacy remains the same.

Panel D—Housing, Child Care, Food Stamps, WIC, and Oregon's Children's Health Insurance Program: With the addition of housing assistance, housing costs are reduced from $760 to between **$420** and **$625** for each wage level excluding 100% of the FPL and 80% median income, at which wage levels the family is ineligible for housing assistance. The full package of work supports modeled in Panel D— housing assistance, child care assistance, food stamps, WIC, and Oregon's

Table 4
Impact of Work Supports on Wage Adequacy
One Adult with One Preschooler and One Schoolage Child
Lane County, OR, 2008

	#1	#2	#3	#4	#5
	Oregon Minimum Wage	100% of the Federal Poverty Level	200% of the Federal Poverty Level	50% Median Family Income*	80% Median Family Income*
HOURLY WAGE:	$7.95	$8.33	$16.67	$11.84	$18.92
TOTAL MONTHLY INCOME:	$1,399	$1,467	$2,933	$2,083	$3,329
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS:					
Housing	$760	$760	$760	$760	$760
Child Care	$982	$982	$982	$982	$982
Food	$428	$428	$428	$428	$428
Transportation	$229	$229	$229	$229	$229
Health Care	$362	$362	$362	$362	$362
Miscellaneous	$276	$276	$276	$276	$276
Taxes	$107	$115	$546	$288	$671
Earned Income Tax Credit (-)	**	**	**	**	**
Child Care Tax Credit (-)	$0	$0	($120)	($54)	($110)
Child Tax Credit (-)	$0	$0	($41)	$0	($110)
TOTAL MONTHLY EXPENSES	$3,144	$3,152	$3,421	$3,270	$3,487
SHORTFALL (-) OR SURPLUS	**($1,744)**	**($1,685)**	**($488)**	**($1,187)**	**($158)**
WAGE ADEQUACY Total Income/Total Expenses	**45%**	**47%**	**86%**	**64%**	**95%**
PANEL B: CHILD CARE					
MONTHLY COSTS:					
Housing	$760	$760	$760	$760	$760
Child Care	**$92**	**$110**	$982	**$260**	$982
Food	$428	$428	$428	$428	$428
Transportation	$229	$229	$229	$229	$229
Health Care	$362	$362	$362	$362	$362
Miscellaneous	$276	$276	$276	$276	$276
Taxes	$107	$115	$546	$288	$671
Earned Income Tax Credit (-)	**	**	**	**	**
Child Care Tax Credit (-)	$0	$0	($120)	($54)	($110)
Child Tax Credit (-)	$0	$0	($41)	$0	($110)
TOTAL MONTHLY EXPENSES	$2,253	$2,280	$3,421	$2,548	$3,487
SHORTFALL (-) OR SURPLUS	**($854)**	**($814)**	**($488)**	**($464)**	**($158)**
WAGE ADEQUACY Total Income/Total Expenses	**62%**	**64%**	**86%**	**82%**	**95%**
Total Federal EITC (annual refundable)**	$4,603	$4,432	$726	$2,874	$0
Total State EITC (annual refundable)**	$230	$222	$36	$144	$0
Total Federal CTC (annual refundable)**	$711	$833	$1,508	$1,943	$675
Total Oregon Working Families Child Care Tax Credit**	$439	$530	$4,243	$1,246	$1,886

*Section 8 Income Limits and Median Family Incomes for Eugene-Springfield, OR MSA 2008. Retrieved from http://www.huduser.org/Datasets/IL/IL08/or_fy2008.pdf
** EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

Table 4 (Continued)
Impact of Work Supports on Wage Adequacy
One Adult with One Preschooler and One Schoolage Child
Lane County, OR, 2008

	#1	#2	#3	#4	#5
	Oregon Minimum Wage	100% of the Federal Poverty Level	200% of the Federal Poverty Level	50% Median Family Income*	80% Median Family Income*
HOURLY WAGE:	$7.95	$8.33	$16.67	$11.84	$18.92
TOTAL MONTHLY INCOME:	$1,399	$1,467	$2,933	$2,083	$3,329
PANEL C: CHILD CARE, FOOD STAMPS/WIC, SCHIP					
MONTHLY COSTS:					
Housing	$760	$760	$760	$760	$760
Child Care	**$92**	**$110**	$982	**$260**	$982
Food	**$141**	**$157**	$428	**$393**	$428
Transportation	$229	$229	$229	$229	$229
Health Care	**$107**	**$107**	$362	**$107**	$362
Miscellaneous	$276	$276	$276	$276	$276
Taxes	$107	$115	$546	$288	$671
Earned Income Tax Credit (-)	**	**	**	**	**
Child Care Tax Credit (-)	$0	$0	($120)	($54)	($110)
Child Tax Credit (-)	$0	$0	($41)	$0	($110)
TOTAL MONTHLY EXPENSES	$1,711	$1,754	$3,421	$2,258	$3,487
SHORTFALL (-) OR SURPLUS	**($312)**	**($288)**	**($488)**	**($174)**	**($158)**
WAGE ADEQUACY Total Income/Total Expenses	**82%**	**84%**	**86%**	**92%**	**95%**
PANEL D: HOUSING, CHILD CARE, FOOD STAMPS/WIC, SCHIP					
MONTHLY COSTS:					
Housing	**$420**	**$440**	$760	**$625**	$760
Child Care	**$92**	**$110**	$982	**$260**	$982
Food	**$141**	**$157**	$428	**$393**	$428
Transportation	$229	$229	$229	$229	$229
Health Care	**$107**	**$107**	$362	**$107**	$362
Miscellaneous	$276	$276	$276	$276	$276
Taxes	$107	$115	$546	$288	$671
Earned Income Tax Credit (-)	**	**	**	**	**
Child Care Tax Credit (-)	$0	$0	($120)	($54)	($110)
Child Tax Credit (-)	$0	$0	($41)	$0	($110)
TOTAL MONTHLY EXPENSES	$1,371	$1,434	$3,421	$2,123	$3,487
SHORTFALL (-) OR SURPLUS	**$28**	**$32**	**($488)**	**($39)**	**($158)**
WAGE ADEQUACY Total Income/Total Expenses	**102%**	**102%**	**86%**	**98%**	**95%**
Total Federal EITC (annual refundable)**	$4,603	$4,432	$726	$2,874	$0
Total State EITC (annual refundable)**	$230	$222	$36	$144	$0
Total Federal CTC (annual refundable)**	$711	$833	$1,508	$1,943	$675
Total Oregon Working Families Child Care Tax Credit**	$439	$530	$4,243	$1,246	$1,886

*Section 8 Income Limits and Median Family Incomes for Eugene-Springfield, OR MSA 2008. Retrieved from http://www.huduser.org/Datasets/IL/IL08/or_fy2008.pdf
** EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

Children's Health Insurance Program—increases wage adequacy to over **100%** for the columns modeling the minimum wage and 100% of the FPL. At these lower wages, the family is eligible for all of the work supports modeled in Panel D. As the wage levels increase, the family becomes ineligible for the work supports modeled. At both 200% of the FPL and 80% median income, the family's wage is too high to qualify for any of the work supports modeled, yet their income is not quite high enough to meet all their basic needs, leaving an income shortfall of nearly $500 per month at 200% of the FPL.

IMPORTANCE AND AVAILABILITY OF WORK SUPPORTS

When assisted temporarily with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their basic needs as they enter or re-enter the workforce. Thus, work support programs and tax policies can play a critical role in helping families move towards economic self-sufficiency. Unfortunately, the various work supports modeled here are not available to all who need them.

Housing: Nationally, nearly two million families received federally assisted housing vouchers in 2007.[26] However, according to the Center on Budget and Policy Priorities (CBPP), 15 million low-income families have unaffordable housing costs (exceeding 30% of their income) while an additional nine million households have severe housing cost burdens (exceeding 50% of their income).[27] Of those receiving federal housing assistance, 59% are families with children.[28] In Oregon, about 29,000 families received federally assisted housing in 2005. However, the CBPP estimates that during the same year there were nearly 228,000 low-income families in Oregon with unaffordable housing-cost burdens. Therefore only about one in eight eligible families received assistance.[29]

Food: Nationally, enrollment in the Food Stamp Program has increased steadily since 2002, reaching 26.5 million people or 11.8 million households in 2007.[30] In Oregon, participation in the Food Stamp Program has increased by 10% since 2003, reaching 438,498 participants or 226,435 households in fiscal year 2007.[31] However, it is likely that many families who leave TANF cash assistance programs to begin employment remain eligible for food stamps that they do not receive. The Center on Budget and Policy Priorities states that "research by both the Department of Health and Human Services and the Urban Institute has shown that fewer than half of the individuals who leave TANF cash assistance continue to participate in the Food Stamp Program despite earning low wages and (in most cases) remaining eligible for food stamp benefits."[32] According to the Urban Institute nearly 30% of children under age six were children of immigrants in 2002.[33] Documented immigrants are excluded from federal benefits for five years after entry into the U.S., and undocumented immigrants are always ineligible for food stamps. Although citizen children of non-citizen parents are eligible for benefits, it is likely that few non-citizen parents apply for federal benefits, either due to perceived risk or lack of knowledge. [34] Thus, a large number of low-income children may not receive food benefits because of their parent's citizenship status.

Child Care: According to calculations done by the National Women's Law Center, the FY 2007 Federal Child Care and Development Block Grant (CCDBG) was nearly $500 million less than the grant for FY 2002, when adjusted for inflation.[35] Although some states made progress in improving child care assistance policies in 2006-2007, 17 states continue to have waiting lists or have frozen new intakes for families seeking child care assistance in 2007. Oregon, however, did not have a waiting list as of 2007.[36] Additionally, in over 25 states co-payments made up a greater percentage of parents' income in 2007 than in 2001. For families in Oregon with incomes at 150% of the FPL and with one or more children in care, child care co-payments made up 27% of families' incomes in 2007 an increase from 17% of the families' incomes in 2001.[37] Low-wage working parents continue to face barriers to accessing quality child care. In Oregon, there were about 132,000 children under age six (and about 346,000 children under age 19) in families with incomes below 200% of the FPL in 2006. [38] However, only about 21,300 children (in 11,700 families) in Oregon received Child Care and Development Fund (CCDF) subsidies in fiscal year 2005.[39] This amounts to just 16% of Oregon's eligible children under age six (or 6% of Oregon's eligible children under age 19) receiving child care subsidies in 2006.

Health Insurance: According to the Center on Budget and Policy Priorities, nearly 16% of Americans lacked health insurance in 2006, compared to 14% in 2001; meanwhile, the percentage of uninsured children nationwide has remained relatively steady between 2001 and 2006.[40] However, Families USA reports "since 2001, low-income children's access to health insurance coverage has been negatively affected by state budget cuts" resulting from the fiscal pressures of the 2001 economic recession.[41] Although SCHIP has expanded since 2001, the number of uninsured children has continued to increase at an even faster pace. According to the CBPP, "the main reason that both children and adults have been losing ground in health insurance coverage is the erosion of employer-sponsored insurance."[42] Oregon's Children's Health Insurance Program served 59,039 children and teens under 19 years of age in Fiscal Year 2006.[43] According to U.S. Census health insurance data (2006), 7.6% of Oregon's children in families at or below 200% of the Federal Poverty Level do not have health insurance.[44]

Child Support: Despite the fact that 60% of all custodial parents in the United States have child support awards, less than half of those awarded child support actually receive the full amount owed to them, while one-quarter of those awarded child support receive no payment at all.[45] When families receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is $235 per family, and in Oregon the state average is $234 per family.[46]

Closing the Gap Between Wages and the Standard

Many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce or live in high cost or low-wage areas. Such families cannot afford their housing *and* food *and* child care, much less other expenses, and are forced to choose between basic needs. This section provides strategies to close the gap between wages earned and the cost of meeting all basic needs for working families.

Table 5 below shows average wages for Oregon's top ten occupations (by number of employees). The data was collected by the Bureau of Labor Statistics (BLS) from the 2006 National Survey of Employers and updated using the Consumer Price Index to 2008. Families with one adult, one preschooler, and one schoolage child in Deschutes County require **$43,107** per year or $20.41 per hour (without work supports) to be self-sufficient. Five of the top ten occupational categories in Oregon provide average wages above the Self-Sufficiency Standard for this family type (education, training, and library occupations; construction and extraction occupations; management occupations; health care practitioners and technical occupations; and business and financial operations occupations). The most common Oregon occupational category—office and administrative support occupations— has an average wage of $31,884, which is more than $10,000 less than the Self-Sufficiency Wage for this family type in Deschutes County. The third most common Oregon occupational category—food preparation and serving—has an average wage of $21,205, less than half of the Self-Sufficiency Wage for this family type in Deschutes County.

Table 5
Wages of Oregon's Ten Largest Occupations: 2008

OCCUPATION TITLE	NUMBER OF EMPLOYEES	AVERAGE WAGE*	
		Hourly	Annual**
Office and administrative support occupations	277,520	$15.33	$31,884
Sales and related occupations	176,950	$17.67	$36,756
Food preparation and serving related occupations	144,300	$10.19	$21,205
Production occupations	135,470	$15.74	$32,732
Transportation and material moving occupations	134,370	$14.62	$30,405
Education, training, and library occupations	103,910	$21.18	$44,063
Construction and extraction occupations	79,640	$20.93	$43,541
Management occupations	73,510	$42.12	$87,605
Healthcare practitioners and technical occupations	72,260	$34.71	$72,206
Business and financial operations occupations	69,450	$26.87	$55,895
Self-Sufficiency Wage for one adult with a preschooler and a schoolage child in Deschutes County is $43,107 per year			

*Wages adjusted for inflation using February 2008 Consumer Price Index from the Bureau of Labor Statistics.

**Annual wages are calculated by multiplying the hourly wage by the "year-round, full-time" hours figure of 2,080 hours. The wages listed here are the median wages for that occupation.

Source: US Department of Labor. May 2006 *State Occupational and Wage Estimates*. Retrieved from http://www.bls.gov/oes/current/oes_or.htm#b41-0000b

Thus, Oregon's most common occupations have wages that are on average substantially below the minimum level of self-sufficiency. The gap between wages and expenses presents a challenge for state and local agencies to seek strategies that will aid families striving to reach self-sufficiency.

STRATEGIES TO CLOSE THE GAP

There are two basic approaches for individuals to close the income gap: *reduce costs* or *raise incomes*. The first approach, modeled and discussed in the previous section, reduces costs through subsidies and supports, such as child support, food stamps, and child care assistance. Strategies for the second approach, raising incomes, are detailed below. Note, however, that reducing costs and raising incomes are not mutually exclusive, but can and should be used sequentially or in tandem. Some parents may, for instance, receive education and training leading to new jobs, yet continue to have their incomes supplemented by work supports until their wages reach the self-sufficiency level. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their families' well-being and allows them to balance work, education, and family responsibilities.

Access to Higher Education: Education is often the key to entering occupations and workplaces that

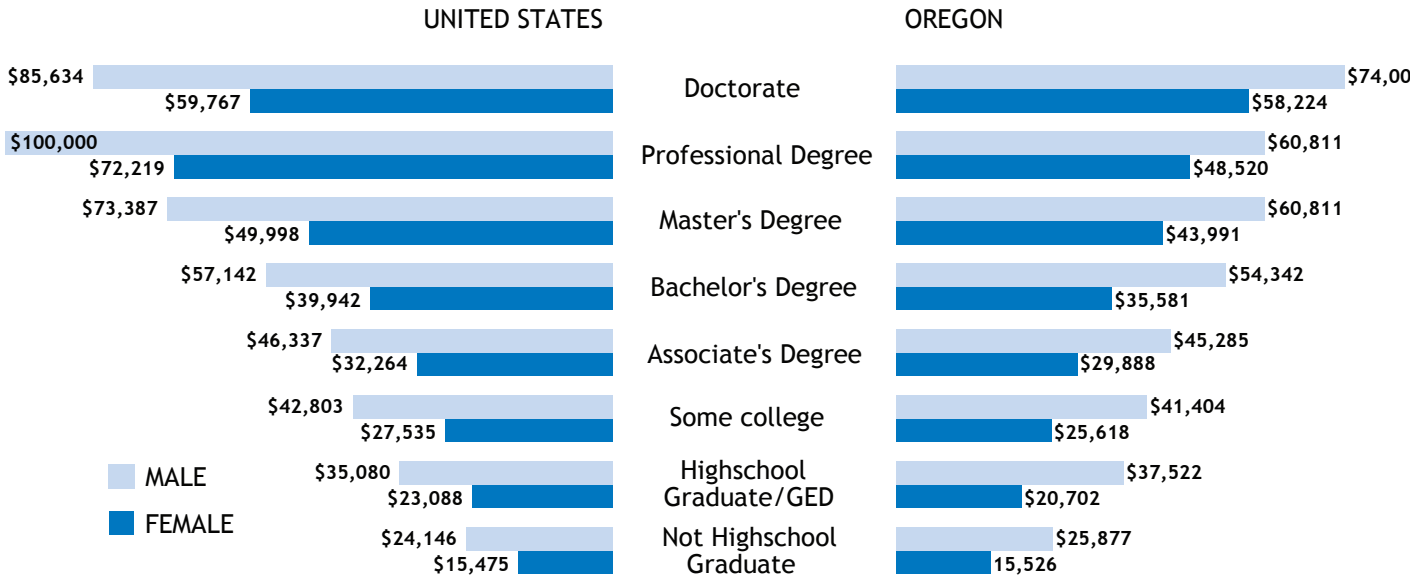
eventually, if not immediately, pay Self-Sufficiency Wages. Figure 6 clearly depicts the increases in annual income as education levels increase for U.S. and Oregon workers.[47] Also notable is the considerably lower average incomes for women at each educational level, as compared to men, even while incomes rise as education levels increase for both men and women.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or "work first," the federal Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 substantially restricted welfare recipients' access to higher education. Because of federal and state rules, fewer recipients are now enrolled in post-secondary education programs or long-term training.[48] In particular, new rules under the Deficit Reduction Act, both via the provisions themselves and via the regulations issued by the Department of Health and Human Services implementing the provisions, have increased the proportion of welfare program participants who must be working, while also narrowing the definition of acceptable work activities. The result is a further restriction of access to education and skill training.

Effectively coupling work and access to occupational skills training or higher education requires balancing work requirements and access to training, as well as providing income supports for low-income parents in college or training. The development of an educated workforce is necessary for employers to remain competitive. Indeed, businesses must invest in education and training for their skilled workers in order to take advantage of new technology. Opportunities for low-income workers to obtain more education are therefore vital.

Targeted Training for Higher-Wage Jobs and Sectoral Employment Intervention: As discussed earlier in this section, five of the ten largest occupations in Oregon have average wages below the Self-Sufficiency Wage for families with one adult, one preschooler and one schoolage child. That leaves five of the largest occupations in Oregon as potential sectors that pay wages high enough to meet basic needs. By identifying sectors that require less post-secondary education but pay higher wages targeted training increases access to these positions, helping low-wage workers move into careers with Self-Sufficiency Wages. Targeting training towards higher-wage jobs helps communities strengthen their

Figure 6. **Impacts of Education on Earnings by Gender in the United States and Oregon**



Source: US Census Bureau, Current Population Survey, Annual Social and Economic Supplement, 2006; Oregon Decennial Census 2000.
Note: Males with professional degrees are top-coded as $100,000 and over in the Current Population Survey data.

local economies by responding to businesses' specific labor needs and improving a region's ability to attract and keep industries.

Sectoral Employment Intervention is one strategy for targeting training towards higher-wage jobs. This approach to job training determines the wage needed by a worker to sustain her or his family using the Self-Sufficiency Standard, identifies well-paying jobs in sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components to Sectoral Employment Intervention include engaging industry representatives and workforce development boards, analyzing regional labor markets, targeting training for specific jobs, and developing realistic outcome standards.[49]

Expanded and Enhanced Adult Basic Education and Functional Context Education: Adults with language difficulties, inadequate education, or insufficient job skills and experience usually cannot achieve Self-Sufficiency Wages without access to training and education. For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and /or ESL (English as a Second Language) programs. Expansion and improvement of training programs aimed at these necessary work skills could assist adults struggling to enter the workforce.

One component of an enhanced adult education program would involve Functional Context Education (FCE). FCE is an instructional strategy that teaches literacy and job skills within the context of the learners educational and employment goals.[50] Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills separately, because this innovative approach teaches literacy and basic skills in the context in which the learner will use them.

Due to the welfare time limits and restrictions on education and training discussed above, it is now more important than ever for individuals to master basic and job-specific skills as quickly and efficiently as possible. Short-term, high quality adult education training can assist in accomplishing this goal. Expanded and enhanced adult education programs not only benefit workers but they also benefit employers. Expanding incumbent worker trainings can result in increased productivity and increased efficiency benefiting the employer as well as the employee.

Nontraditional Employment for Women: Entering "nontraditional" occupations (NTOs)—jobs often thought of as "men's jobs"—is an under-utilized but effective strategy by which women can access higher-wage jobs. According to the U.S. Department of Labor, NTOs include any occupation in which less than 25% of the workforce is female. Many nontraditional jobs such as construction worker, banking officer, computer repairer, police officer, or truck driver, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels.

Increasing women's access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. In addition to the higher wages, NTOs frequently have greater career and training opportunities, which can lead to greater job satisfaction and result in longer-term employment. Moreover, hiring women in nontraditional jobs is good for business because it opens up a new pool of skilled workers to employers and creates a more diverse workforce that is reflective of the community.

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many community-based women's organizations began offering nontraditional training 25 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. Since fiscal year 1994, the U.S. Department of Labor Women's Bureau and the Bureau of Apprenticeship and Training (WANTO) have awarded grants to 26 community-based, union, and employer organizations. These grants fund efforts to develop and implement technical assistance programs so employers and unions may recruit, train, and retain women in nontraditional occupations and apprenticeships and prevent sexual harassment in the workplace. WANTO funding continues on an annual appropriation basis.[51]

While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in the nontraditional jobs were institutionalized into mainstream job training and vocational education systems. For NTOs to become a successful strategy for moving families out of poverty, it is critical to address the range of economic, political, and social barriers that prevent workforce development and welfare systems from institutionalizing nontraditional employment for women.

Microenterprise Training and Development: Microenterprise development is an income-generating strategy that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than $25,000. Microenterprise is an attractive option for low-income individuals who may have skills in a particular craft or service.

Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) can help women "learn to earn" from each other, build self-esteem, and organize around policy advocacy. Linkages between other micro entrepreneurs and established women business owners can provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

Microenterprise is also a local economic development strategy, since micro businesses have the potential to grow into small businesses that respond to local demand, create jobs, and add to the local tax base.[52]

Individual Development Accounts or Family Savings Accounts: For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, the average family with a household income between $10,000 and $25,000 had net financial assets of $1,000, while the average family with a household income of less than $10,000 had net financial assets of $10.[53] For these families with no savings, the slightest setback—a car in need of repair, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates (e.g., "payday loans") just to make it to the next paycheck, often resulting in spiraling debt.

In addition, public policies often work against the promotion of savings by actively penalizing families that manage to put some money aside. In most states, the TANF asset limit is $2,000 per family, meaning that families who have saved more than $2,000 but still do not have enough to make ends meet must spend their savings before they qualify for assistance. In Oregon however, the TANF asset limit is set at $10,000 per family, allowing families to keep some savings and assets while qualifying for TANF.[54]

Other recent policy changes have also begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA) or Family Savings Account (FSA) program. IDAs or FSAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The savings can be withdrawn if it is used for a specified objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

The American Dream Demonstration (ADD), a 14-site IDA (or FSA) program, has proven that low-income families, with proper incentives and support, can and do save for longer-term goals. In ADD, average monthly net deposits per participant were $19.07, with the average participant saving 50% of the monthly savings target and making deposits in six of 12 months. Participants accumulated an average of $700 per year including matches. Importantly, deposits increased as the monthly target increased, indicating that low-income families' saving behavior, like that of wealthier individuals, is influenced by the incentives they receive.[55] While less common than income supports, these "wealth supports" can be an important tool in helping families move towards self-sufficiency.

Direct Assistance to the Working Poor through Tax Reform: Work is central to a families' ability to get ahead but, as this report illustrates, it is not always enough. For workers with incomes below the Self-Sufficiency Standard, public policy can help by "making work pay". Specifically, tax credits could be expanded so that they are provided to all working families below the Self-Sufficiency Standard. The Earned Income Tax Credit (EITC), the Child Care Tax Credit (CCTC), and the Child Tax Credit all benefit working families with low wages, but two of these credits offer reduced benefits to many families well below the Standard. As incomes increase, these benefits decrease, well before families reach the Self-Sufficiency Standard. For example, families with two children with incomes at $35,000 receive an EITC equal to just 4% of their income. Likewise, the CCTC begins decreasing at $15,000, and caps expenses that could be deducted at $250 per month for one child and $500 for two children, well below child care costs anywhere in Oregon.

Oregon's Working Family Child Care Credit serves as an example of policy that helps to "make work pay" by providing assistance to working families whose children are in child care in Oregon.

Labor Market Reforms: As demonstrated in this report, 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. As of January 2008, thirty two states and the District of Columbia have a minimum wage that is above the federal minimum wage. In all, over 65% of U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage, the highest being Washington State at $8.07 per hour, followed by California and Massachusetts at $8.00 per hour in 2008.[56] Oregon also has one of the highest minimum wages in the country at $7.95 per hour in 2008.

Higher wages can have a positive impact on both workers and their employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.

Living Wage laws (see Endnote 9) are another approach to raising wages of workers. These laws mandate that public employees as well as contractors and employers receiving public subsidies pay a "living wage," thus impacting private sector as well as public sector wages. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages[57] as well as better benefits,[58] moving workers closer to the Self-Sufficiency Standard.

Gender- and Race-Based Wage Reform: 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 people of color all too often face artificial barriers to employment—barriers not addressed by tax credits or training and education strategies. 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 requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials, and program participants—to address the various difficulties, myths, and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicities of the job's occupants. These laws raise the wages of women and people of color who are subject to race and gender-based discrimination.[59] Broader and more consistent enforcement of anti-discrimination laws are important to reducing gender and race/ethnic based wage disparities.

How the Self-Sufficiency Standard Has Been Used

The Self-Sufficiency Standard provides a tool and means to evaluate policy and program options at the state and local level. For instance, the Standard has been used to help design effective strategies for low-wage workers and welfare recipients choosing the best route out of poverty for themselves and their families; dislocated workers who are seeking new employment opportunities and careers; organizations weighing investment in various education and training opportunities; and state-level policymakers making critical policy choices on workforce development, TANF implementation, tax policy, work supports, child care co-payments, and education and training programs.

The discussion below illustrates ways the Standard has been used, followed by a bulleted list of specific examples of such uses. This should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

THE SELF-SUFFICIENCY STANDARD AS A TOOL TO EVALUATE POLICY

The Standard can be used to evaluate the impact of current and proposed policy changes. For instance, the Standard can be used to evaluate the impact of a variety of work supports (food stamps, Medicaid) or policy options (child care co-payments, tax reform or tax credits) on family income.

- When the Oklahoma Department of Human Services proposed large increases in the child care co-payments, the Oklahoma Community Action Project of Tulsa County (CAP) incorporated analysis based on the Standard in the report *Increased Child Care Co-Payments Threaten Access to Care for Low Income Families*, resulting in a rescinding of the proposed increases.
- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility (see http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf). In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see http://www.dola.state.co.us/Doh/Documents/HousingColo02.pdf).
- In December 2005, the Human Services Coalition of Dade County in Florida issued a policy brief titled *Nonprofits, Government, and The New War on Poverty: Beating the Odds in a Global Economy*, which used the Standard to examine Florida's human services sector from an economic and community perspective (see http://www.hscdade.org/).
- In Pennsylvania, many groups, including PathWays PA, have used the Standard to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages.

THE SELF-SUFFICIENCY STANDARD AS A TOOL TO EVALUATE ECONOMIC DEVELOPMENT

The Standard can be used to evaluate economic development proposals. For instance, the Standard can help determine if new businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay wages that are at or above self-sufficiency levels. If proposed wages are below the Self-Sufficiency Standard and the employees will need work supports to be able to meet their basic needs, the new business is essentially seeking a "double subsidy." In this way, economic development proposals can be evaluated for their net positive or negative effect on the local economy, as well as on the well-being of the potential workers and their families.

- Colorado's Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Their sustainability plan would seek vendors who pay "livable wages" to their employees.
- In Nebraska, the Nebraska Appleseed Center has developed a set of job quality standards that corporations should follow prior to receiving public funds (see http://www.neappleseed.org/).
- The Delaware Economic Development Office applies the Delaware Self-Sufficiency Standard to strategic

fund grant applications in order to focus its resources on quality employment growth (see http://www.state.de.us/dedo/information/databook/financing.shtml).

THE SELF-SUFFICIENCY STANDARD AS A TOOL TO TARGET JOB TRAINING

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of job training policy. For example, using a "targeted jobs strategy," the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Then the local labor market supply and demand is evaluated and the available job training and education infrastructure is assessed. Following this evaluation, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with family sustaining wages. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

- The District of Columbia used the Self-Sufficiency Standard in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in "high growth" occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers (see http://www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp).

THE SELF-SUFFICIENCY STANDARD AS A TOOL TO TARGET EDUCATION RESOURCES

Given the Self-Sufficiency Wages for most family types, the Standard can also help demonstrate the "pay off" for investing in various education resources such as post-secondary education and training, including training for occupations that are nontraditional for women and people of color.

- In California's Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided $140,000 to the community college system to explore how to strengthen preparation for these jobs (see http://www.nedlc.org).
- The Missouri Women's Council of the Department of Economic Development used the Standard to begin a program to promote nontraditional career development among low-income women. The program encourages women and girls to explore different, nontraditional career options that will pay a self-sufficiency wage (see http://www.womenscouncil.org/about_WC.htm).
- In North Carolina, the Wilford County working group for the NC State project developed a *Targeting Higher-Wage Jobs Resource Guide* for social services caseworkers. The project presented legislative testimony and made presentations at conferences and trainings (see http://www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC).
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals who are seeking education, training, or employment (see http://www.ct.gov).
- In New York, the Standard has been used in modeling services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address changing family dynamics. The Standard has also been used in New York for job readiness planning for women seeking skilled employment.
- In Delaware, the Standard was used to train people from the developmental disability community on how to retain their benefits when returning to the workforce.

THE SELF-SUFFICIENCY STANDARD AS A BENCHMARK FOR EVALUATION AND PROGRAM IMPROVEMENT

The Standard can be used to evaluate a wide range of employment programs, 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. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In 1999, Sonoma County, California was the first county in the country to adopt the Standard as its formal measure of self-sufficiency and benchmark for measuring success of welfare to work programs (see http://www.dss.cahwnet.gov/cdssweb/CountyPlan_291.htm).
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark (see http://www.ccwib.org).
- The Seattle-King County Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online calculator, the Council is able to demonstrate the impact of its education and training programs on self-sufficiency (see http://www.seakingwdc.org/).
- The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and training services (see http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf).

THE SELF-SUFFICIENCY STANDARD AS A GUIDELINE FOR DETERMINING ELIGIBILITY AND NEED FOR SERVICES

The Standard can and has been used to determine which individuals are eligible and most in need of support or training services.

- The Connecticut Legislature enacted a state statute that identified "the under-employed worker" as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers (see http://www.larcc.org/documents/mapping_change_2002.pdf).
- Voices for Virginia's Children successfully advocated for the state's TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines in their recommendations to the state (see http://www.vakids.org/FES/TANF.pdf).
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada's 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads (see http://www.hr.state.nv.us/directors/grantsmanage.htm).

THE SELF-SUFFICIENCY STANDARD AS A COUNSELING TOOL

The Standard can be used as a counseling tool to help participants in work and training programs make informed choices among various occupations and jobs.

- In Pennsylvania, PathWays PA offers an Online Training and Benefits Eligibility Tool, which counselors and clients can use to "test" the ability of various wages to meet a family's self-sufficiency needs as well as what training programs they might be eligible for at their current wage. This tool also links to Pennsylvania's COMPASS system, allowing clients to apply for benefits immediately or for counselors to do so on a client's behalf. The Pennsylvania Online Training and Benefits Tool can be found at www.pathwayspa.org.
- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them towards economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic "cliff effect" built in to many work support programs.
- The Snohomish Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a

self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g. employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of "in crisis" to "thriving". The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix please visit: http://www.worksourceonline.com/js/documents/Instructions.pdf

- The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise allows participants to estimate the costs of basic needs and compare them to actual costs (see http://www.vakids.org/Publications/budget_worksheet_exercise.htm).
- Women Work! (National Network for Women's Employment) used the Standard as a career-counseling tool in South Dakota (see http://www.womenwork.org).
- The Houston READ Commission, the Women's Center of Tarrant County, and Project Quest in San Antonio in Texas, all used the Standard with low-income individuals enrolled in job training programs (see http://www.houread.org, http://www.womenscenter.info, and http://www.questsa.com/).
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see http://www.sixstrategies.org).
- In New York the Women's Center for Education and Career advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility.

THE SELF-SUFFICIENCY STANDARD AND ONLINE CALCULATORS

Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Illinois, New York, Pennsylvania, Washington State, the San Francisco Bay Area in California, and Washington, DC. These computer-based tools allow users to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. These tools integrate a wide variety of data not usually brought together and allow clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- The Pennsylvania Online Training and Benefits Tool can be found at www.pathwayspa.org.
- The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at: http://www.Coloradoselfsufficiencystandardcalculator.org/.
- The Chicago, Illinois Mayor's Office of Workforce Development hosts the Illinois Self-Sufficiency Calculator at http://www.cityofchicago.org/WorkforceDevelopment/selfsuff.html.
- The Self-Sufficiency Calculator for the City of New York can be accessed at http://www.wceca.org/index.html calculator.
- In Washington State a statewide Self-Sufficiency Calculator can be viewed at http://www.thecalculator.org.
- In Oregon, Worksystems, Inc. worked with the Workforce Development Council of Seattle-King County to develop a calculator for Oregon—the *Prosperity Planner*—based on the Washington State model. The Oregon calculator was launched at the beginning of July 2008 and is being used as a counseling tool by Worksystems, Inc. The Oregon calculator can be viewed at www.prosperityplanner.org.
- The Bay Area Self-Sufficiency Calculator in California can be found at http://www.insightcced.org/index.php/insight-communities/cfess/calculator.
- The Washington, DC Metro Area Self-Sufficiency Calculator can be found at http://www.dcmassc.org/

THE SELF-SUFFICIENCY STANDARD AS A PUBLIC EDUCATION TOOL

Each year, the Self-Sufficiency Standard is presented in hundreds of workshops and classrooms across the country. As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency; shows employers the

importance of providing benefits, especially health care, which help families meet their needs; and demonstrates to service providers, both public and private, how the various components fit together, helping to facilitate the coordination of a range of services and supports.

- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts (see http://www.weiu.org/pdf_files/MassFESSCurriculum.pdf).
- In an initiative started at the University of Washington School of Social Work, policymakers participate in the "Walk-A-Mile" program, where they "walk" in the shoes of welfare recipients by living on a food stamp budget for one month.
- The Wisconsin Women's Network distributed the Wisconsin Standard to its many and varied women's coalition members, many of whom continue to find a use for the Standard in their advocacy work (see http://www.wiwomensnetwork.org/).
- Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for the Children's Health Insurance Program (see http://www.utahchildren.org/).

THE SELF-SUFFICIENCY STANDARD AS A GUIDELINE FOR WAGE-SETTING AND LIVING WAGE CAMPAIGNS

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

- Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see http://www.ncsl.org/programs/employ/livingwage2005.htm).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see http://www.ccw.org/data.html).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified pay increase (see http://www.acy.org/).
- In California, the National Economic Development and Law Center (NEDLC) used the Self-Sufficiency Standard in an analysis of University of California service workers' wages, titled *High Ideals, Low Pay*. The Self-Sufficiency Standard was used to assess the degree to which University of California service workers' wages are sufficient to provide the basic needs for employees and their families. NEDLC recommended the University of California consider using the Self-Sufficiency Standard to determine and adopt living wage policies (see http://nedlc.org).
- The Self-Sufficiency Standard was an integral tool for increasing Hawaii's minimum wage to $6.75 on January 1, 2006 and $7.25 on January 1, 2007.
- Georgetown University students ended a 9-day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia

in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to $13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.

- Vanderbilt University in Tennessee currently uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff (see http://www.vanderbilt.edu/students4livingwage/info.php).

THE SELF-SUFFICIENCY STANDARD IN RESEARCH

Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research. The Standard provides a means of estimating how poverty differs from place to place and among different family types. 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.

- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*, a recent policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level. The organization also uses the Standard as a measure against which to base tax credits, healthcare reform, and other needs.
- The Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and *The Health Economic Sufficiency Standard for Massachusetts* uses the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see http://www.ofm.wa.gov/accesshealth/research/33affordability.pdf and http://www.weiu.org/HESS/HESS_11-11.pdf).
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). Findings from these studies can be found in the following reports: for California, *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California* (see http://www.nedlc.org); for Washington State, *Overlooked and Undercounted: Wages, Work and Poverty in Washington State*; for Colorado, *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*; for Connecticut, *Overlooked and Undercounted: Where Connecticut Stands*; and a forthcoming report for New Jersey, *Not Enough to Live: Characteristics of Households Beneath the Real Cost of Living*.
- The Women's Union has released a report titled *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self-Sufficiency in Massachusetts*. The findings of the report indicate that the majority of job vacancies in key nontraditional sectors, which will lead to economic self-sufficiency, do not require a four-year degree or Bachelor's degree (see http://www.liveworkthrive.org/).

Conclusion

The challenge facing Oregon is to determine how to make it possible for low-income households to become economically self-sufficient. The rising costs of housing, child care and health care, the lack of education and skills, welfare time limits, and restrictions on training and education all add to the problems faced by many parents seeking self-sufficiency. In addition, there are thousands of families in Oregon who have never been on TANF, and are trapped in low-wage jobs and struggling to make ends meet.

The Self-Sufficiency Standard documents the income required for families to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official Federal Poverty Level are nevertheless far below what is needed to meet their families' basic needs.

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

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

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

For more information on The Self-Sufficiency Standard for Oregon, to order this publication or the Standard wage tables for any of Oregon's counties, or to find out more about the programs at Worksystems, Inc., call (503) 478-7300 or visit http://www.worksystems.org.

Endnotes

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special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Bureau of Labor Statistics. (2007, May). *Employment Characteristics of Families in 2006*. Retrieved January 21, 2008, from http://www.bls.gov/news.release/pdf/famee.pdf

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[14] In 2008, Oregon's minimum wage is $7.95 per hour. Retrieved March 18, 2008, from http://www.dol.gov/esa/minwage/america.htm

[15] The Henry J. Kaiser Foundation State Health Facts Online. Health cost and budgets. *Oregon: Average Family Premium per Enrolled Employee For Employer-Based Health Insurance, 2005*. Retrieved January 16, 2008, from http://www.statehealthfacts.org/profileind.jsp?rgn=39&cat=5&ind=271

[16] Families with incomes between 30% and 50% of the median area income (or between $15,330 and $25,550 for a family of three in Marion County) are considered "Very Low Income". Those with incomes below 30% of the median area income (or below $15,330 for a family of three in Marion County) are considered "Extremely Low Income". Most housing assistance is limited to the "Very Low Income" category, and in some instances to the "Extremely Low Income" category. U.S. Housing and Urban Development. *Transmittal of FY 2007 Income Limits for the Public Housing and Section 8 Programs*. Retrieved October 1, 2007, from http://www.huduser.org/datasets/il/il07/Medians2007.pdf. *FY 2008 Median Family Income for Oregon counties* retrieved on March 28, 2008, from http://www.huduser.org/Datasets/IL/IL08/or_fy2008.pdf

[17] HUD calculates the median family income using Core-Based Statistical Areas; their methodology yields a slightly different number from the Census median family income calculations. For HUD's methodology see http://www.huduser.org/datasets/il/il08/Medians_2008.pdf

[18] Oregon Health Plan Policy and Research. *Transitional Medicaid Assistance: Health coverage for families leaving or diverted from Welfare*. Retrieved May 12, 2008, from http://egov.oregon.gov/OHPPR/RSCH/docs/HRSAB.TransMed.BP.pdf

[19] Oregon Department of Human Services. Oregon Health Plan. *Oregon's Children's Health Insurance Program*. Oregon's Children's Health Insurance Program has an income eligibility limit of 185% of the Federal Poverty Level and does not have monthly co-payments or premiums. Retrieved March 17, 2008, from http://www.oregon.gov/DHS/healthplan/index.shtml

[20] U.S. Department of Agriculture. Food and Nutrition Services. WIC Program. *WIC Income Eligibility Guidelines 2007-2008*. Retrieved March 17, 2008, from http://www.fns.usda.gov/wic/howtoapply/incomeguidelines07-08.htm

[21] Some workers may be unaware of the advanced payment option, and others may have employers who do not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Romich, J. L. & Weisner, T. (2000). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference.

[22] Of federal returns filed in 2001, only 137,685 taxpayers reported having received advanced EITC payments out of more than 16 million families with children receiving the EITC. Numbers cited by John Wancheck of the Center on Budget and Policy Priorities, based on data reported in the IRS Income Tax Section, Monthly Operational Review of Earned Income Credit.

[23] U.S. Department of Health and Human Services. Administration for Children & Families. Office of Child Support Enforcement. *2004 Annual Statistical Report*. (Tables 4, 10, 11 and 52). Retrieved November 8, 2007, from http://www.acf.hhs.gov/programs/cse/pubs/2007/reports/annual_report/#40). Data has been inflated using the Bureau of Labor Statistics for the Northeast Region CPI for February 2008.

[24] Oregon Department of Human Services. DHS Child Care Subsidy Program. Employment Related Day Care. Maximum eligibility is 185% of the FPL, and co-payments are adjusted based on income and family size. *DHS Employment Related Day Care Co-pay Estimation Table (October, 2007)*. Retrieved

March 24, 2008, from Peggy Cain, Oregon Department of Human Services.

[25] HUD. (2008). *Income Limits*. Retrieved April 24, 2008, from http://www.huduser.org/datasets/il/il2008/2008summary.odn?INPUTNAME=METRO21660M21660*4103999999%2BLane+County&selection_type=county&stname=Oregon&statefp=41&year=2008

[26] 1.95 million households received federal housing vouchers in 2007. Center on Budget and Policy Priorities. *Introduction to the housing voucher program*. Revised July 6, 2007. Retrieved December 20, 2007, from http://www.centeronbudget.org/5-15-03hous.pdf

[27] These figures are based on a Center on Budget and Policy Priorities analysis of data from the 2000 and 2005 American Community Surveys (the most recent Census data available). Rice, D. and Sard, B. (2007, June 1). *Congress should increase HUD's budget to prevent families from losing assistance and address growing need*. Center on Budget and Policy Priorities. Retrieved December 20, 2007, from http://www.cbpp.org/5-29-07hous.htm

[28] Center on Budget and Policy Priorities. (2007, July 6). *Introduction to the housing voucher program*. Retrieved December 20, 2007, from http://www.centeronbudget.org/5-15-03hous.pdf

[29] Rice, D. and Sard, B. (2007). *The effects of the federal budget squeeze on low-income housing assistance*. Center for Budget and Policy Priorities. Retrieved on October 26, 2007, from http://www.centeronbudget.org/2-1-07hous.pdf

[30] U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Food Stamp Program*. (Data as of February 27, 2008). Retrieved March 7, 2008, from http://www.fns.usda.gov/pd/34fsmonthly.htm

[31] Note that this increase does not control for population change in Oregon, or any USDA methodological changes. U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Food Stamp Program: Average monthly participation (Persons)*. (Data as of March 26, 2008). Retrieved April 24, 2008, from http://www.fns.usda.gov/pd/15fsfypart.htm and *Food Stamp Program: Average Monthly Participation (Households)*. (Data as of March 26, 2008). Retrieved April 24, 2008, from http://www.fns.usda.gov/pd/16fsfyhh.htm

[32] Center on Budget and Policy Priorities. (2003, November 10). *Transitional Food Stamps: Background and Implementation Issue*. Retrieved October 10, 2005, from http://www.cbpp.org/11-10-03fa.htm

[33] Capps R., Fix M., Ost J., Reardon-Anderson J., and Passel J. (2005). *Immigrant families and workers: The health and well-being of young children and immigrants*. Facts and Perspectives Brief Number 5. Urban Institute Immigration Studies Program. Retrieved July 2007, from http://www.urban.org/UploadedPDF/311182_immigrant_families_5.pdf

[34] Capps et al. state that, "many eligible citizen children with noncitizen parents do not participate in these programs because the parents are unaware that their children are eligible. They may also be afraid of receiving benefits because of the consequences for retaining legal status or becoming a citizen." Capps et al. (2005). *Immigrant Families and Workers: The Health and Well-Being of Young Children and Immigrants*. Facts and Perspectives Brief Number 5. Urban Institute Immigration Studies Program. Retrieved July 2007, from http://www.urban.org/UploadedPDF/311182_immigrant_families_5.pdf

[35] The FY 2007 funding for CCDBG was $4.979 billion. When adjusted for inflation, the funding level for FY 2002 was $5.530 billion. Schulman, K. and Blank, H. (2007). *State child care assistance policies 2007: Some steps forward, more progress needed*. National Women's Law Center. Issue Brief. Retrieved on December 18, 2007, from http://www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport07Web.pdf

[36] States made limited improvements in child care assistance policies between February 2006 and February 2007, such as slight decreases to number of families on waiting lists; however, states have not been able to recover from declining federal funding and gaps remain in policies such as eligibility limits, copayments, and reimbursement rates. Schulman, K. and Blank, H. (2007). *State child care assistance policies 2007: Some steps forward, more progress needed*. National Women's Law Center. Issue Brief. Retrieved on April 24, 2008, from http://www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport07Web.pdf

[37] Ibid.

[38] National Center for Children in Poverty. *Oregon: Demographics of Young, Low-income Children*. Retrieved on

March 18, 2008, from http://www.nccp.org/profiles/index_OR.html and National Center for Children in Poverty. *Oregon: Demographics of Low-income Children*. Retrieved on March 18, 2008, from http://www.nccp.org/profiles/OR_profile_6.html

[39] U.S. Department of Health and Human Services. Administration for Children and Families. Retrieved March 25, 2008, from http://www.acf.hhs.gov/programs/ccb/data/ccdf_data/06acf800_preliminary/2006_preliminary.pdf

[40] Center on Budget and Policy Priorities (2007). *More Americans, including more children, now lack health insurance*. Retrieved on September 4, 2007, from http://www.cbpp.org/8-28-07health.htm

[41] Families USA. (2004, September) *Health care: Are you better off today than you were four years ago?* Retrieved September 14, 2005, from http://www.familiesusa.org/site/docserver/Are_you_better_off_final.pdf

[42] The number of uninsured children has increased from 7.72 million in 2004 to 8.6 million in 2006. The percentage of people with employer-sponsored health insurance coverage has decreased from 63.2% in 2001 to 59.7% in 2006. Center on Budget and Policy Priorities (2007) *More Americans, including more children, now lack health insurance*. Retrieved on September 4, 2007, from http://www.cbpp.org/8-28-07health.htm

[43] Centers for Medicare and Medicaid Services. *FY 2006 Number of children ever enrolled year-SCHIP by program type*. Retrieved February 15, 2008, from http://www.cms.hhs.gov/NationalSCHIPPolicy/downloads/FY2006StateTotalTable.pdf

[44] U.S. Census Bureau. *Number and percent of children under 19 at or below 200% of poverty by health insurance coverage and state: 2006*. Retrieved April 24, 2008, from http://www.census.gov/hhes/www/hlthins/liuc06.html

[45] Grall, T. (2006). *Custodial mothers and fathers and their child support: 2003*. (U.S. Census Bureau, Current Population Reports, Series P60-230). Washington, DC: U.S. Government Printing Office. Retrieved December 19, 2007, from http://www.census.gov/prod/2006pubs/p60-230.pdf

[46] This amount is the average of those who participate in child support enforcement. Note that the average child support figure excludes families on assistance, as any child support collected on their behalf goes directly to the state. Also note that because the monthly child support average excludes those currently receiving TANF, it disproportionately represents those who have received cash assistance. The child support figures in this report were originally compiled in 2004, and have been inflated to the Western Region February 2008 CPI to more accurately reflect trends for the last calendar year. U.S. Department of Health and Human Services. Administration for Children and Families. Office of Child Support Enforcement. (FY 2004). *Annual statistical report*. (Tables 4, 10, 11, and 52). Retrieved November 8, 2007, from http://www.acf.hhs.gov/programs/cse/pubs/2007/reports/annual_report/#40). Updated for February 2008 CPI.

[47] United States data obtained from the U.S. Census Bureau. *Educational attainment in the United States: 2004*. Table 9 in Current Population Report, P20-550. Retrieved June 16, 2005, from http://www.census.gov/population/www/socdemo/education/cps2004.html. Oregon data obtained from the U.S. Census Bureau. *2000 Public Use Microdata Sample (PUMS)*. Retrieved March 28, 2008, from http://julius.csscr.washington.edu/

[48] Center for Women Policy Studies. (2002). *From Poverty to Self-Sufficiency: The Role of Postsecondary Education in Welfare Reform*. Retrieved February 28, 2006, from http://www.centerwomenpolicy.org/pdfs/POV1.pdf

[49] For more information on Sector Training see http://www.insightcced.org/ and http://www.sixstrategies.org/sixstrategies/targetingsect.cfm

[50] Many uses of the Self-Sufficiency Standard can be found on the website for Six Strategies for Family Economic Self-Sufficiency, A Project of Wider Opportunities for Women. More information about Functional Context Education can be found at http://www.sixstrategies.org/sixstrategies/functional.cfm

[51] For more information about NTOs see Workplace Solutions. *Women in Nontraditional Occupations and Apprenticeships*. Available at http://www.workplacesolutions.org/about/grantees.cfm

[52] For more information about microenterprise training and development see http://www.womensinitiative.org

[53] Montalto, C. P. (2002, May). *Wealth of American households: Evidence from the survey of consumer finances*. Report to the

Consumer Federation of America. Retrieved February 9, 2005, from http://www.consumerfed.org/pdfs/cfa5_wealth_poor_final_report.pdf

[54] National Center for Children in Poverty. *Oregon: Temporary Assistance for Needy Families (TANF) Cash Assistance*. Retrieved March 17, 2008, from http://www.nccp.org/profiles/OR_profile_36.html

[55] For more information about Individual Development Accounts see http://gwbweb.wustl.edu/csd/asset/idas.htm

[56] Those states are Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Hawaii, Illinois, Iowa, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, Vermont, Washington, West Virginia, and Wisconsin. U.S. Department of Labor. Employment Standards Administration. Wage and Hour Division. Retrieved March 7, 2008, from http://www.dol.gov/esa/minwage/america.htm

[57] In 2006, union workers averaged $23.33 per hour, compared to $18.53 for nonunion workers. U.S. Department of Labor, Bureau of Labor Statistics. (2007, June). *National compensation survey: Occupational wages in the United States*. (Summary 07-03). Retrieved January 22, 2008, from http://www.bls.gov/ncs/ocs/sp/ncbl0910.pdf

[58] In 2007, a union employee's average share of employer-sponsored health insurance was 8% of the medical care premium for single coverage and 12% for family coverage, compared with a nonunion employee's average share of 20% and 32% for single and family premiums, respectively. U.S. Department of Labor, Bureau of Labor Statistics. (2007, August). *National compensation survey: Employee benefits in private industry in the United States*. March 2007. (Summary 07-05). Retrieved January 22, 2008, from http://www.bls.gov/ncs/ebs/sp/ebsm0006.pdf

[59] State Action.Org. State Issues. (n.d.) Equal Pay. Retrieved October 12, 2005, from http://www.stateaction.org/issues/issue.cfm?issue=EqualPay.xml. Also, see National Committee on Pay Equity at http://www.pay-equity.org/

Appendix A: Methodology, Assumptions and Sources

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

- collected or calculated using standardized or equivalent methodology nationwide;
- obtained from scholarly or credible sources such as the U.S. Census Bureau;
- updated annually; and
- geographically- and/or age-specific, as appropriate.

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

The Self-Sufficiency Standard is calculated for 70 different family types for 36 counties in Oregon. The 70 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. These 70 family types represent the majority of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Oregon are included in Appendix B.

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

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

Housing: For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state's metropolitan and non-metropolitan areas. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 1, 2007, HUD published final FMRs for fiscal year 2008.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into "Metropolitan Divisions" (i.e. HMFAs). These designations were new to 2005, a "rebenchmarking" year, in which FMRs were calculated, based on 2000 Census data for the first time. This process (and a revised definition of an MSA) caused over 300 counties nationwide to be removed from or added to metro areas, or moved to another metro area.

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have

rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.[a]

For Oregon, housing is calculated using the FY 2008 HUD Fair Market Rents. All of Oregon's FMRs are set at the 40th percentile.

Two of the metropolitan areas in Oregon consist of more than one county: Salem (Marion and Polk Counties) and Portland-Vancouver-Beaverton (Clackamas, Columbia, Multnomah, Washington, and Yamhill Counties). Since HUD calculates only one set of FMRs for an entire metropolitan area, the Standard used the National Low Income Housing Coalition (NLIHC) median gross rents for each of the seven counties included in these two metropolitan areas to obtain the individual county housing costs. The Standard's housing costs for the remaining 29 counties in Oregon are calculated using HUD FMRs without adjustments.

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

Child Care: The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.[b] Many states, including Oregon, have continued to conduct or commission the surveys as well as reimburse child care at or close to this level. Data for Oregon is from the most recent child care market rate survey, released in 2006, and conducted by the Oregon State University Family Policy Program, Oregon Child Care Research Partnership for the Oregon Department of Human Services.

Care by family relatives accounts for the largest proportion of care for children less than three years of age (30% compared to 15% in family day care and 18% in child care centers). However, since one of the basic assumptions of the Standard is that it provides the costs of meeting needs without public or private subsidies, the "private subsidy" of free or low cost child care provided by relatives and others is not assumed.

Thus the question becomes, which *paid* setting is most used for infants (defined as children under three), family day care or center care? Some proportion of relative care is paid care, with estimates ranging from one-fourth to more than half. In addition, a substantial proportion of relative caregivers also provide care for non-relative children. As a result, relative care, when paid for, closely resembles the family day care home setting.

When even a minimal proportion of relative care is added to the paid family day care setting amount (e.g., it is assumed that just 20% of relative care is paid), then this combined grouping (family day care homes plus paid relative care) becomes the most common paid day care setting for infants. That is, 15% of children in family day care plus (at least) 6% who are in relative care (20% of the 30%) totals 21%, and thus is more than the 18% of infants who are in paid care in day care centers.

For children three and four years old, however, clearly the most common child care arrangement is the child care center, accounting for 42% of the care (compared to 12% in family child care and 23% in relative care).[c]

For the Oregon 2008 Standard, infant rates (normally defined by the Standard as 0 up to 3 years of age) were calculated using the cost of certified *family* care rates for both infants and toddlers (defined as birth to 12 months for infants and 12 to 24 months for toddlers by the Oregon Department of Human Services). Oregon's

licensed *center* care rates were used to calculate child care costs for preschoolers (normally defined as 3 to 5 years of age by the Standard and as 2 ½ months to five years of age by the Oregon Department of Human Services). Costs for schoolage children (defined as 6 to 12 years by the Standard and as five years of age and over by the Oregon Department of Human Services) were calculated using part-time licensed *center* care rates.[d]

Food: Although the Food Stamps Program uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, the Food Stamps Program (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.[e]

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

The USDA Low-Cost Food Plan varies by month and does not give an annual average food cost, so the Standard follows the Food Stamps Program protocol of using June as the average month.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female.

Within-state geographic differences in food costs were varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. Overall, across Oregon, food costs range from 10% lower to 24% higher than the national average. ACCRA's average cost of groceries for the first through the third quarter of 2007 was averaged and applied to their respective counties. Note that although the ACCRA Cost of Living Index is generally intended for upper-middle income families, the ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socio-economic status.

Transportation: If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population. According to one study, if about 7% of the total public uses public transportation that "translates" to approximately 30% of the low- and moderate-income population.[g] The Standard assumes private transportation (a car) where public transportation use is less than 7%. In Multnomah County public transportation use is 11.1%.[h] Thus in Multnomah County the Standard calculates public transportation costs. The cost of public transportation for Multnomah County assumes that travel is within county and is equal to the cost of an adult monthly all-zone pass from Tri-Met for one adult.

For the rest of Oregon's counties the Standard assumes that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for "linking" trips to a day care site. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the most recent national data available, the National Household Travel Survey 2001.

The auto insurance premium is the average premium cost for a given state from a survey conducted by the National Association of Insurance Commissioners (NAIC). To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from up to five automobile insurance companies with the largest market shares in the state. For Oregon, ratios were created using quotes for the top three

carriers from the Oregon Insurance Division, Premium Comparison Survey, *Auto Insurance 2006*.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are included. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not. To estimate private transportation fixed costs, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile living in the Census West region of the U.S.

Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

Health Care: The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. Nationally, the employer pays 83% of the insurance premium for the employee and 75% of the insurance premium for the family. In Oregon, the full-time worker's employer pays an average of 88% of the insurance premium for the employee and 74% for the family.[i]

Health care premiums are obtained from The Henry J. Kaiser Foundation State Health Facts Online, Employment-Based Health Premium for a single adult and for a family. The Kaiser Foundation bases the cost of health insurance premiums on the average premium paid by a state's residents, according to the national Medical Expenditure Panel Survey (MEPS). Thus, a specific health insurance plan (e.g. $500 deductible, with dental coverage and vision coverage) is not assumed but the cost is based on actual employee contributions to their employer-sponsored health insurance. These costs are then adjusted for inflation using the Medical Care Services Consumer Price Index. To vary premium costs by county or regions within the state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. For Oregon, health insurance ratios were created for the four largest market share companies with sample premiums quoted through First Choice Health Insurance, Inc. *Health Insurance Plans: Oregon Health Insurance Choices*.

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

Note that although the Standard assumes employer-sponsored health coverage, many workers do not have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In Oregon, between 2000 and 2004, the worker's share of health care premiums increased 32% while the average worker's earnings increased by 11%.[j] Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis.

Miscellaneous: This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15%.[k]

Taxes: Taxes include federal and state income tax, payroll taxes, and state and municipal sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are

substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first $10,000 to $15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types.

Oregon state income taxes are calculated using the tax forms and instructions from the Oregon Department of Revenue. The statutory state income tax rate is 5% to 9% of Oregon taxable income. The state income tax calculations include state specific deductions and exemptions.

Oregon does not have a state sales tax. Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Additionally, taxes on gasoline and automobiles are included as a cost of owning and running a car.

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

In addition to the federal EITC, Oregon has a state EITC that is 5% of the federal EITC claimed.

The Child Care Tax Credit (CCTC), also known as the Child and Dependant Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2006, up to $3,000 in child care costs was deductible for one qualifying child and up to $6,000 for two or more qualifying children.

In addition to the federal CCTC, Oregon has a state CCTC that is between 4% and 30% of the federal CCTC claimed.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2006, the CTC provided parents with a deduction of $1,000 for each child under 17 years old, or 15% of earned income over $11,300, whichever was less. For the Standard, the CTC is shown as received monthly.

Oregon does not have a state CTC.

The Working Family Child Care Credit (WFC) is a refundable Oregon state tax credit available to working families with children in child care with at least $7,550 of earned income from Oregon sources, and $2,950 or less of investment income (such as interest, dividends, and capital gains). To qualify, families must meet adjusted gross income limits that are based on household size.

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Appendix B:
The Self-Sufficiency Standard for Select Family Types in Oregon

Table 1
The Self-Sufficiency Standard for Baker County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	450	594	594	594	594	864	594	594
Child Care	0	456	996	818	362	1359	996	818
Food	229	347	452	520	601	610	650	714
Transportation	212	219	219	219	219	219	418	418
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	100	196	262	251	216	343	307	297
Taxes	229	129	-12	44	157	941	95	155
Earned Income Tax Credit (-)	0	-142	-173	-188	-255	0	-76	-90
Child Care Tax Credit (-)	0	-74	-90	-83	-52	-100	-105	-99
Child Tax Credit (-)	0	-83	-167	-167	-159	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$7.54	$11.28	$13.85	$13.47	$11.73	$24.77	$8.89 per adult	$8.70 per adult
MONTHLY	$1,327	$1,985	$2,438	$2,371	$2,065	$4,359	$3,128	$3,061
ANNUAL	$15,927	$23,824	$29,255	$28,451	$24,782	$52,311	$37,530	$36,736

Table 2
The Self-Sufficiency Standard for Benton County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	601	749	749	749	749	1088	749	749
Child Care	0	697	1524	1116	419	1944	1524	1116
Food	229	347	452	520	601	610	650	714
Transportation	238	245	245	245	245	245	470	470
Health Care	103	326	339	345	366	357	397	403
Miscellaneous	117	236	331	297	238	424	379	345
Taxes	307	655	990	830	224	1371	1063	902
Earned Income Tax Credit (-)	0	0	0	0	-174	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$9.07	$17.70	$24.79	$21.78	$13.83	$32.32	$14.11 per adult	$12.59 per adult
MONTHLY	$1,596	$3,114	$4,363	$3,834	$2,434	$5,688	$4,966	$4,433
ANNUAL	$19,151	$37,373	$52,351	$46,009	$29,205	$68,259	$59,597	$53,194

Table 3
The Self-Sufficiency Standard for Clackamas County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	712	823	823	823	823	1198	823	823
Child Care	0	673	1472	1078	405	1877	1472	1078
Food	260	393	512	589	681	691	737	810
Transportation	261	267	267	267	267	267	515	515
Health Care	103	326	339	345	366	357	397	403
Miscellaneous	134	248	341	310	254	439	394	363
Taxes	385	713	1041	890	384	1475	1138	985
Earned Income Tax Credit (-)	0	0	0	0	-76	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	**$10.54**	**$18.78**	**$25.73**	**$22.93**	**$16.33**	**$33.83**	**$14.80 per adult**	**$13.38 per adult**
MONTHLY	$1,855	$3,305	$4,529	$4,035	$2,875	$5,954	$5,208	$4,709
ANNUAL	$22,259	$39,663	$54,343	$48,421	$34,499	$71,446	$62,502	$56,510

Table 4
The Self-Sufficiency Standard for Clatsop County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	544	672	672	672	672	972	672	672
Child Care	0	460	929	756	296	1225	929	756
Food	229	347	452	520	601	610	650	714
Transportation	218	225	225	225	225	225	431	431
Health Care	103	326	339	345	366	357	397	403
Miscellaneous	110	203	262	252	216	339	308	298
Taxes	270	169	21	80	187	779	151	194
Earned Income Tax Credit (-)	0	-118	-165	-178	-249	0	-60	-78
Child Care Tax Credit (-)	0	-73	-93	-87	-55	-100	-112	-104
Child Tax Credit (-)	0	-83	-167	-167	-164	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	**$8.38**	**$12.08**	**$14.06**	**$13.73**	**$11.90**	**$23.62**	**$9.08 per adult**	**$8.86 per adult**
MONTHLY	$1,475	$2,127	$2,474	$2,417	$2,095	$4,157	$3,198	$3,118
ANNUAL	$17,696	$25,520	$29,687	$28,999	$25,141	$49,881	$38,372	$37,418

Table 5
The Self-Sufficiency Standard for Columbia County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	589	681	681	681	681	991	681	681
Child Care	0	485	980	798	313	1293	980	798
Food	260	393	512	589	681	691	737	810
Transportation	224	231	231	231	231	231	442	442
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	118	213	276	266	229	358	325	315
Taxes	311	248	76	120	228	1017	343	326
Earned Income Tax Credit (-)	0	-79	-114	-130	-202	0	0	0
Child Care Tax Credit (-)	0	-70	-127	-116	-70	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$9.14	$13.43	$15.37	$14.96	$13.11	$26.17	$10.38 per adult	$10.00 per adult
MONTHLY	$1,609	$2,363	$2,704	$2,633	$2,308	$4,606	$3,655	$3,520
ANNUAL	$19,303	$28,354	$32,453	$31,600	$27,696	$55,273	$43,866	$42,241

Table 6
The Self-Sufficiency Standard for Coos County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	512	649	649	649	649	861	649	649
Child Care	0	437	884	719	282	1166	884	719
Food	229	347	452	520	601	610	650	714
Transportation	218	225	225	225	225	225	431	431
Health Care	103	326	339	345	366	357	397	403
Miscellaneous	106	198	255	246	212	322	301	292
Taxes	255	150	23	71	188	145	147	191
Earned Income Tax Credit (-)	0	-133	-183	-197	-258	0	-80	-95
Child Care Tax Credit (-)	0	-75	-85	-79	-51	-110	-103	-97
Child Tax Credit (-)	0	-83	-167	-167	-158	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$8.09	$11.60	$13.59	$13.25	$11.68	$18.90	$8.83 per adult	$8.64 per adult
MONTHLY	$1,424	$2,042	$2,392	$2,331	$2,056	$3,326	$3,108	$3,040
ANNUAL	$17,090	$24,500	$28,699	$27,975	$24,671	$39,908	$37,295	$36,484

Table 7
The Self-Sufficiency Standard for Crook County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	535	640	640	640	640	866	640	640
Child Care	0	422	921	757	335	1256	921	757
Food	229	347	452	520	601	610	650	714
Transportation	218	225	225	225	225	225	431	431
Health Care	103	326	339	345	366	357	397	403
Miscellaneous	109	196	258	249	217	331	304	294
Taxes	266	147	15	65	170	218	123	181
Earned Income Tax Credit (-)	0	-139	-178	-190	-251	0	-78	-90
Child Care Tax Credit (-)	0	-75	-88	-82	-54	-105	-104	-99
Child Tax Credit (-)	0	-83	-167	-167	-162	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$8.30	$11.39	$13.73	$13.41	$11.85	$19.94	$8.86 per adult	$8.71 per adult
MONTHLY	$1,460	$2,005	$2,417	$2,360	$2,086	$3,509	$3,117	$3,065
ANNUAL	$17,525	$24,063	$29,006	$28,325	$25,033	$42,106	$37,404	$36,777

Table 8
The Self-Sufficiency Standard for Curry County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	548	647	647	647	647	945	647	647
Child Care	0	458	926	754	296	1222	926	754
Food	229	347	452	520	601	610	650	714
Transportation	218	225	225	225	225	225	431	431
Health Care	103	326	339	345	366	357	397	403
Miscellaneous	110	200	259	249	213	336	305	295
Taxes	272	147	17	68	183	621	125	184
Earned Income Tax Credit (-)	0	-129	-174	-188	-256	0	-74	-88
Child Care Tax Credit (-)	0	-75	-89	-83	-52	-100	-106	-100
Child Tax Credit (-)	0	-83	-167	-167	-159	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$8.41	$11.72	$13.83	$13.46	$11.73	$22.53	$8.90 per adult	$8.73 per adult
MONTHLY	$1,481	$2,063	$2,434	$2,369	$2,064	$3,964	$3,134	$3,073
ANNUAL	$17,772	$24,755	$29,210	$28,428	$24,767	$47,574	$37,607	$36,880

Table 9
The Self-Sufficiency Standard for Deschutes County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	614	732	732	732	732	1067	732	732
Child Care	0	588	1286	942	354	1640	1286	942
Food	256	387	504	579	670	680	725	796
Transportation	218	225	225	225	225	225	431	431
Health Care	103	326	339	345	366	357	397	403
Miscellaneous	119	226	309	282	235	397	357	330
Taxes	316	604	883	755	244	1204	958	606
Earned Income Tax Credit (-)	0	0	0	0	-180	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$9.24	$16.72	$22.78	$20.41	$13.69	$29.66	$13.12 per adult	$11.29 per adult
MONTHLY	$1,627	$2,944	$4,010	$3,592	$2,409	$5,219	$4,618	$3,973
ANNUAL	$19,519	$35,323	$48,120	$43,107	$28,903	$62,633	$55,420	$47,680

Table 10
The Self-Sufficiency Standard for Douglas County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	491	634	634	634	634	860	634	634
Child Care	0	417	911	748	331	1242	911	748
Food	229	347	452	520	601	610	650	714
Transportation	222	229	229	229	229	229	438	438
Health Care	103	326	339	345	366	357	397	403
Miscellaneous	105	195	256	248	216	330	303	294
Taxes	248	148	15	62	171	217	126	183
Earned Income Tax Credit (-)	0	-140	-181	-194	-252	0	-80	-91
Child Care Tax Credit (-)	0	-75	-86	-80	-54	-105	-103	-98
Child Tax Credit (-)	0	-83	-167	-167	-161	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$7.94	$11.35	$13.65	$13.32	$11.82	$19.83	$8.83 per adult	$8.69 per adult
MONTHLY	$1,398	$1,997	$2,402	$2,344	$2,081	$3,490	$3,109	$3,059
ANNUAL	$16,779	$23,968	$28,828	$28,129	$24,968	$41,881	$37,313	$36,708

Table 11
The Self-Sufficiency Standard for Gilliam County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	524	633	633	633	633	858	633	633
Child Care	0	396	866	711	315	1181	866	711
Food	229	347	452	520	601	610	650	714
Transportation	212	219	219	219	219	219	418	418
Health Care	103	326	339	345	366	357	397	403
Miscellaneous	107	192	251	243	213	322	296	288
Taxes	258	143	17	71	174	139	128	184
Earned Income Tax Credit (-)	0	-147	-196	-205	-258	0	-98	-107
Child Care Tax Credit (-)	0	-71	-79	-75	-51	-110	-95	-91
Child Tax Credit (-)	0	-83	-167	-167	-158	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	**$8.14**	**$11.11**	**$13.26**	**$13.03**	**$11.67**	**$18.90**	**$8.61 per adult**	**$8.49 per adult**
MONTHLY	$1,433	$1,955	$2,334	$2,294	$2,054	$3,326	$3,029	$2,987
ANNUAL	$17,201	$23,461	$28,006	$27,523	$24,654	$39,916	$36,351	$35,846

Table 12
The Self-Sufficiency Standard for Grant County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	524	633	633	633	633	858	633	633
Child Care	0	401	877	721	319	1196	877	721
Food	229	347	452	520	601	610	650	714
Transportation	212	219	219	219	219	219	418	418
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	107	194	254	245	216	326	299	291
Taxes	259	152	23	68	176	147	133	197
Earned Income Tax Credit (-)	0	-141	-187	-198	-252	0	-88	-96
Child Care Tax Credit (-)	0	-74	-83	-78	-54	-110	-100	-96
Child Tax Credit (-)	0	-83	-167	-167	-161	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	**$8.17**	**$11.32**	**$13.50**	**$13.21**	**$11.81**	**$19.15**	**$8.72 per adult**	**$8.62 per adult**
MONTHLY	$1,438	$1,992	$2,376	$2,325	$2,079	$3,370	$3,071	$3,036
ANNUAL	$17,260	$23,905	$28,517	$27,896	$24,949	$40,441	$36,851	$36,428

Table 13
The Self-Sufficiency Standard for Harney County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	466	586	586	586	586	810	586	586
Child Care	0	396	865	711	315	1180	865	711
Food	229	347	452	520	601	610	650	714
Transportation	212	219	219	219	219	219	418	418
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	101	189	248	240	210	319	293	285
Taxes	236	131	-1	59	149	124	117	158
Earned Income Tax Credit (-)	0	-155	-209	-216	-270	0	-109	-122
Child Care Tax Credit (-)	0	-66	-73	-70	-46	-110	-90	-84
Child Tax Credit (-)	0	-83	-167	-167	-149	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$7.68	$10.84	$12.93	$12.74	$11.35	$18.61	$8.46 per adult	$8.29 per adult
MONTHLY	$1,351	$1,907	$2,275	$2,243	$1,998	$3,276	$2,979	$2,920
ANNUAL	$16,211	$22,887	$27,301	$26,916	$23,977	$39,310	$35,742	$35,037

Table 14
The Self-Sufficiency Standard for Hood River County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	556	692	692	692	692	985	692	692
Child Care	0	684	1497	1096	412	1908	1497	1096
Food	229	347	452	520	601	610	650	714
Transportation	218	225	225	225	225	225	431	431
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	111	229	322	289	231	410	368	335
Taxes	277	620	948	792	182	1268	1012	724
Earned Income Tax Credit (-)	0	0	0	0	-208	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$8.51	$17.03	$24.01	$21.07	$12.97	$30.86	$13.63 per adult	$11.78 per adult
MONTHLY	$1,498	$2,997	$4,225	$3,708	$2,282	$5,431	$4,798	$4,146
ANNUAL	$17,982	$35,968	$50,703	$44,502	$27,383	$65,175	$57,572	$49,748

Table 15
The Self-Sufficiency Standard for Jackson County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	581	730	730	730	730	1062	730	730
Child Care	0	466	943	767	301	1244	943	767
Food	229	347	452	520	601	610	650	714
Transportation	222	228	228	228	228	228	437	437
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	114	212	271	261	224	352	317	307
Taxes	291	248	78	108	210	988	262	245
Earned Income Tax Credit (-)	0	-83	-127	-146	-221	0	0	-36
Child Care Tax Credit (-)	0	-70	-118	-105	-68	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	**$8.77**	**$13.29**	**$15.04**	**$14.53**	**$12.63**	**$25.61**	**$9.89 per adult**	**$9.40 per adult**
MONTHLY	$1,543	$2,339	$2,647	$2,558	$2,222	$4,508	$3,483	$3,308
ANNUAL	$18,520	$28,065	$31,761	$30,696	$26,665	$54,092	$41,795	$39,701

Table 16
The Self-Sufficiency Standard for Jefferson County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	530	600	600	600	600	872	600	600
Child Care	0	381	833	684	303	1136	833	684
Food	229	347	452	520	601	610	650	714
Transportation	218	225	225	225	225	225	431	431
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	108	190	247	239	211	322	293	285
Taxes	265	141	11	70	175	162	132	173
Earned Income Tax Credit (-)	0	-152	-209	-215	-263	0	-107	-118
Child Care Tax Credit (-)	0	-67	-73	-71	-49	-110	-91	-86
Child Tax Credit (-)	0	-83	-167	-167	-154	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	**$8.28**	**$10.93**	**$12.92**	**$12.77**	**$11.55**	**$18.98**	**$8.49 per adult**	**$8.34 per adult**
MONTHLY	$1,457	$1,924	$2,274	$2,247	$2,032	$3,341	$2,988	$2,936
ANNUAL	$17,489	$23,094	$27,294	$26,965	$24,390	$40,088	$35,861	$35,237

Table 17
The Self-Sufficiency Standard for Josephine County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	552	667	667	667	667	948	667	667
Child Care	0	423	925	760	336	1261	925	760
Food	229	347	452	520	601	610	650	714
Transportation	218	225	225	225	225	225	431	431
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	111	201	262	253	221	342	309	299
Taxes	275	178	26	85	177	937	160	203
Earned Income Tax Credit (-)	0	-122	-162	-172	-238	0	-56	-71
Child Care Tax Credit (-)	0	-73	-95	-90	-60	-100	-114	-107
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	**$8.48**	**$11.97**	**$14.15**	**$13.88**	**$12.19**	**$24.70**	**$9.14 per adult**	**$8.94 per adult**
MONTHLY	$1,492	$2,106	$2,490	$2,442	$2,146	$4,347	$3,219	$3,149
ANNUAL	$17,907	$25,275	$29,879	$29,305	$25,754	$52,169	$38,627	$37,783

Table 18
The Self-Sufficiency Standard for Klamath County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	467	595	595	595	595	832	595	595
Child Care	0	390	853	701	310	1164	853	701
Food	213	322	420	483	558	566	604	664
Transportation	222	228	228	228	228	228	437	437
Health Care	105	336	349	354	376	367	407	412
Miscellaneous	101	187	244	236	207	316	290	281
Taxes	233	127	-9	39	157	113	99	146
Earned Income Tax Credit (-)	0	-160	-220	-231	-277	0	-124	-136
Child Care Tax Credit (-)	0	-63	-68	-63	-43	-115	-84	-78
Child Tax Credit (-)	0	-83	-167	-167	-144	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	**$7.62**	**$10.68**	**$12.64**	**$12.36**	**$11.17**	**$18.30**	**$8.27 per adult**	**$8.11 per adult**
MONTHLY	$1,340	$1,879	$2,225	$2,175	$1,967	$3,221	$2,911	$2,855
ANNUAL	$16,084	$22,553	$26,694	$26,101	$23,601	$38,648	$34,932	$34,265

Table 19
The Self-Sufficiency Standard for Lake County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	466	586	586	586	586	810	586	586
Child Care	0	402	877	721	319	1197	877	721
Food	229	347	452	520	601	610	650	714
Transportation	222	228	228	228	228	228	437	437
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	102	191	250	242	212	322	297	288
Taxes	239	134	7	61	169	128	122	179
Earned Income Tax Credit (-)	0	-152	-201	-210	-263	0	-99	-109
Child Care Tax Credit (-)	0	-68	-77	-73	-49	-110	-95	-90
Child Tax Credit (-)	0	-83	-167	-167	-154	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$7.76	$10.96	$13.14	$12.89	$11.55	$18.80	$8.59 per adult	$8.46 per adult
MONTHLY	$1,365	$1,929	$2,312	$2,269	$2,032	$3,309	$3,024	$2,980
ANNUAL	$16,381	$23,142	$27,748	$27,234	$24,390	$39,705	$36,287	$35,756

Table 20
The Self-Sufficiency Standard for Lane County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	600	760	760	760	760	1063	760	760
Child Care	0	613	1341	982	369	1710	1341	982
Food	189	286	372	428	495	502	535	588
Transportation	222	229	229	229	229	229	438	438
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	112	223	306	276	224	388	349	319
Taxes	281	590	870	75	169	1161	919	249
Earned Income Tax Credit (-)	0	0	0	-114	-233	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-127	-62	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$8.58	$16.47	$22.54	$15.36	$12.31	$28.85	$12.76 per adult	$9.90 per adult
MONTHLY	$1,510	$2,898	$3,968	$2,704	$2,166	$5,078	$4,491	$3,485
ANNUAL	$18,122	$34,780	$47,612	$32,445	$25,989	$60,935	$53,892	$41,821

Table 21
The Self-Sufficiency Standard for Lincoln County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	567	723	723	723	723	1002	723	723
Child Care	0	494	999	813	319	1318	999	813
Food	229	347	452	520	601	610	650	714
Transportation	218	225	225	225	225	225	431	431
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	112	213	276	264	225	353	322	310
Taxes	283	276	63	96	203	993	262	229
Earned Income Tax Credit (-)	0	-73	-118	-140	-220	0	0	-30
Child Care Tax Credit (-)	0	-70	-124	-109	-68	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$8.61	$13.61	$15.26	$14.70	$12.64	$25.71	$10.03 per adult	$9.47 per adult
MONTHLY	$1,516	$2,395	$2,685	$2,587	$2,224	$4,525	$3,529	$3,334
ANNUAL	$18,191	$28,738	$32,220	$31,043	$26,687	$54,298	$42,348	$40,005

Table 22
The Self-Sufficiency Standard for Linn County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	576	718	718	718	718	990	718	718
Child Care	0	461	933	759	298	1231	933	759
Food	229	347	452	520	601	610	650	714
Transportation	238	245	245	245	245	245	470	470
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	115	211	270	260	224	345	319	308
Taxes	296	251	81	111	212	953	273	257
Earned Income Tax Credit (-)	0	-82	-128	-147	-220	0	0	-28
Child Care Tax Credit (-)	0	-70	-118	-105	-68	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$8.87	$13.30	$15.02	$14.53	$12.65	$24.99	$9.96 per adult	$9.50 per adult
MONTHLY	$1,561	$2,341	$2,644	$2,557	$2,226	$4,398	$3,506	$3,342
ANNUAL	$18,737	$28,094	$31,722	$30,686	$26,716	$52,773	$42,071	$40,108

Table 23
The Self-Sufficiency Standard for Malheur County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	484	589	589	589	589	852	589	589
Child Care	0	377	825	678	300	1125	825	678
Food	229	347	452	520	601	610	650	714
Transportation	212	219	219	219	219	219	418	418
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	103	188	244	237	209	318	290	282
Taxes	242	135	5	55	163	149	115	163
Earned Income Tax Credit (-)	0	-158	-218	-226	-270	0	-120	-129
Child Care Tax Credit (-)	0	-64	-69	-66	-46	-110	-85	-81
Child Tax Credit (-)	0	-83	-167	-167	-149	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	**$7.83**	**$10.76**	**$12.70**	**$12.50**	**$11.36**	**$18.68**	**$8.32 per adult**	**$8.20 per adult**
MONTHLY	$1,378	$1,893	$2,235	$2,200	$2,000	$3,287	$2,930	$2,888
ANNUAL	$16,531	$22,720	$26,825	$26,403	$23,994	$39,447	$35,158	$34,658

Table 24
The Self-Sufficiency Standard for Marion County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	532	636	636	636	636	925	636	636
Child Care	0	427	864	703	276	1140	864	703
Food	229	347	452	520	601	610	650	714
Transportation	238	245	245	245	245	245	470	470
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	111	200	255	247	214	329	303	294
Taxes	275	163	36	83	193	269	154	211
Earned Income Tax Credit (-)	0	-127	-179	-191	-252	0	-72	-82
Child Care Tax Credit (-)	0	-75	-87	-81	-54	-105	-107	-102
Child Tax Credit (-)	0	-83	-167	-167	-162	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	**$8.48**	**$11.80**	**$13.70**	**$13.39**	**$11.82**	**$20.10**	**$8.94 per adult**	**$8.80 per adult**
MONTHLY	$1,492	$2,077	$2,412	$2,356	$2,081	$3,537	$3,147	$3,098
ANNUAL	$17,902	$24,918	$28,941	$28,270	$24,971	$42,445	$37,759	$37,179

Table 25
The Self-Sufficiency Standard for Morrow County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	524	633	633	633	633	858	633	633
Child Care	0	389	849	698	309	1158	849	698
Food	229	347	452	520	601	610	650	714
Transportation	212	219	219	219	219	219	418	418
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	107	193	251	243	215	322	297	288
Taxes	259	155	26	80	179	150	138	193
Earned Income Tax Credit (-)	0	-143	-193	-202	-254	0	-95	-103
Child Care Tax Credit (-)	0	-73	-80	-77	-53	-110	-97	-93
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$8.17	$11.25	$13.33	$13.12	$11.77	$18.93	$8.64 per adult	$8.53 per adult
MONTHLY	$1,438	$1,979	$2,346	$2,309	$2,071	$3,331	$3,041	$3,003
ANNUAL	$17,260	$23,753	$28,149	$27,707	$24,855	$39,976	$36,496	$36,031

Table 26
The Self-Sufficiency Standard for Multnomah County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	642	742	742	742	742	1080	742	742
Child Care	0	618	1353	990	372	1725	1353	990
Food	260	393	512	589	681	691	737	810
Transportation	76	76	76	76	76	76	152	152
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	108	217	304	276	225	395	340	311
Taxes	265	198	861	70	175	1194	875	136
Earned Income Tax Credit (-)	0	-80	0	-116	-226	0	0	-54
Child Care Tax Credit (-)	0	-70	-100	-126	-65	-100	-100	-115
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$8.28	$13.38	$22.37	$15.32	$12.48	$29.46	$12.35 per adult	$9.17 per adult
MONTHLY	$1,458	$2,354	$3,937	$2,697	$2,196	$5,185	$4,346	$3,226
ANNUAL	$17,491	$28,254	$47,244	$32,360	$26,355	$62,219	$52,153	$38,714

Table 27
The Self-Sufficiency Standard for Polk County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	524	626	626	626	626	910	626	626
Child Care	0	462	933	759	298	1231	933	759
Food	229	347	452	520	601	610	650	714
Transportation	238	245	245	245	245	245	470	470
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	110	202	261	251	215	337	309	299
Taxes	271	164	21	76	185	624	160	203
Earned Income Tax Credit (-)	0	-121	-166	-180	-251	0	-54	-72
Child Care Tax Credit (-)	0	-73	-93	-86	-54	-100	-115	-107
Child Tax Credit (-)	0	-83	-167	-167	-162	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	**$8.40**	**$12.00**	**$14.03**	**$13.67**	**$11.85**	**$22.62**	**$9.17 per adult**	**$8.94 per adult**
MONTHLY	$1,479	$2,113	$2,469	$2,406	$2,086	$3,981	$3,228	$3,147
ANNUAL	$17,744	$25,354	$29,630	$28,870	$25,030	$47,778	$38,734	$37,765

Table 28
The Self-Sufficiency Standard for Sherman County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	524	633	633	633	633	858	633	633
Child Care	0	333	727	598	265	992	727	598
Food	229	347	452	520	601	610	650	714
Transportation	218	225	225	225	225	225	431	431
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	108	188	239	234	211	306	286	280
Taxes	262	162	53	86	193	156	151	198
Earned Income Tax Credit (-)	0	-152	-219	-226	-260	-18	-122	-127
Child Care Tax Credit (-)	0	-68	-69	-66	-50	-115	-84	-82
Child Tax Credit (-)	0	-83	-167	-167	-156	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	**$8.23**	**$10.96**	**$12.68**	**$12.49**	**$11.61**	**$17.83**	**$8.29 per adult**	**$8.23 per adult**
MONTHLY	$1,448	$1,928	$2,231	$2,199	$2,044	$3,139	$2,920	$2,897
ANNUAL	$17,376	$23,138	$26,777	$26,385	$24,530	$37,663	$35,034	$34,769

Table 29
The Self-Sufficiency Standard for Tillamook County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	550	707	707	707	707	988	707	707
Child Care	0	476	962	783	307	1268	962	783
Food	229	347	452	520	601	610	650	714
Transportation	218	225	225	225	225	225	431	431
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	110	210	270	260	222	347	316	305
Taxes	275	231	63	118	198	961	245	227
Earned Income Tax Credit (-)	0	-90	-132	-147	-229	0	-5	-45
Child Care Tax Credit (-)	0	-70	-114	-104	-64	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$8.46	$13.04	$14.89	$14.52	$12.40	$25.13	$9.80 per adult	$9.28 per adult
MONTHLY	$1,489	$2,295	$2,622	$2,556	$2,183	$4,423	$3,448	$3,265
ANNUAL	$17,869	$27,544	$31,458	$30,667	$26,194	$53,081	$41,377	$39,184

Table 30
The Self-Sufficiency Standard for Umatilla County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	475	607	607	607	607	852	607	607
Child Care	0	399	871	716	317	1188	871	716
Food	229	347	452	520	601	610	650	714
Transportation	212	219	219	219	219	219	418	418
Health Care	105	336	349	354	376	367	407	412
Miscellaneous	102	191	250	242	212	324	295	287
Taxes	238	136	9	63	171	141	121	163
Earned Income Tax Credit (-)	0	-151	-201	-210	-262	0	-102	-115
Child Care Tax Credit (-)	0	-68	-77	-73	-49	-110	-93	-87
Child Tax Credit (-)	0	-83	-167	-167	-155	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$7.74	$10.97	$13.13	$12.90	$11.57	$18.97	$8.54 per adult	$8.38 per adult
MONTHLY	$1,362	$1,931	$2,312	$2,270	$2,036	$3,340	$3,007	$2,949
ANNUAL	$16,347	$23,178	$27,741	$27,241	$24,428	$40,075	$36,088	$35,385

Table 31
The Self-Sufficiency Standard for Union County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	462	610	610	610	610	890	610	610
Child Care	0	413	903	741	328	1231	903	741
Food	229	347	452	520	601	610	650	714
Transportation	212	219	219	219	219	219	418	418
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	101	193	254	245	214	332	300	290
Taxes	234	142	10	56	169	311	120	185
Earned Income Tax Credit (-)	0	-145	-189	-202	-257	0	-91	-100
Child Care Tax Credit (-)	0	-72	-82	-77	-52	-100	-98	-94
Child Tax Credit (-)	0	-83	-167	-167	-158	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$7.64	$11.18	$13.44	$13.11	$11.69	$20.55	$8.69 per adult	$8.58 per adult
MONTHLY	$1,345	$1,968	$2,365	$2,308	$2,058	$3,618	$3,059	$3,019
ANNUAL	$16,140	$23,612	$28,378	$27,692	$24,698	$43,412	$36,706	$36,230

Table 32
The Self-Sufficiency Standard for Wallowa County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	459	605	605	605	605	866	605	605
Child Care	0	405	884	726	322	1206	884	726
Food	229	347	452	520	601	610	650	714
Transportation	212	219	219	219	219	219	418	418
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	101	192	252	243	213	327	297	288
Taxes	233	138	10	64	171	150	121	178
Earned Income Tax Credit (-)	0	-149	-196	-205	-260	0	-97	-107
Child Care Tax Credit (-)	0	-70	-79	-75	-51	-110	-96	-91
Child Tax Credit (-)	0	-83	-167	-167	-156	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$7.62	$11.06	$13.27	$13.02	$11.63	$19.28	$8.61 per adult	$8.48 per adult
MONTHLY	$1,341	$1,947	$2,336	$2,292	$2,047	$3,393	$3,031	$2,986
ANNUAL	$16,087	$23,363	$28,033	$27,507	$24,563	$40,713	$36,372	$35,828

Table 33
The Self-Sufficiency Standard for Wasco County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	516	643	643	643	643	914	643	643
Child Care	0	465	939	764	300	1239	939	764
Food	229	347	452	520	601	610	650	714
Transportation	218	225	225	225	225	225	431	431
Health Care	107	344	356	362	384	375	415	420
Miscellaneous	107	202	261	251	215	336	308	297
Taxes	258	162	19	74	184	618	143	188
Earned Income Tax Credit (-)	0	-121	-166	-180	-251	0	-63	-80
Child Care Tax Credit (-)	0	-73	-93	-86	-54	-100	-111	-103
Child Tax Credit (-)	0	-83	-167	-167	-162	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$8.16	$11.99	$14.04	$13.67	$11.84	$22.54	$9.05 per adult	$8.83 per adult
MONTHLY	$1,435	$2,111	$2,470	$2,406	$2,084	$3,966	$3,187	$3,107
ANNUAL	$17,224	$25,327	$29,644	$28,871	$25,004	$47,598	$38,241	$37,289

Table 34
The Self-Sufficiency Standard for Washington County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	730	844	844	844	844	1228	844	844
Child Care	0	768	1680	1230	462	2142	1680	1230
Food	260	393	512	589	681	691	737	810
Transportation	261	267	267	267	267	267	515	515
Health Care	106	339	351	357	378	369	409	415
Miscellaneous	136	261	365	329	263	470	418	381
Taxes	395	776	1156	979	515	1695	1253	1076
Earned Income Tax Credit (-)	0	0	0	0	-10	0	0	0
Child Care Tax Credit (-)	0	-53	-100	-100	-58	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$10.72	$19.96	$27.90	$24.59	$18.05	$37.01	$15.88 per adult	$14.21 per adult
MONTHLY	$1,887	$3,512	$4,910	$4,328	$3,177	$6,513	$5,589	$5,004
ANNUAL	$22,646	$42,146	$58,915	$51,937	$38,127	$78,161	$67,074	$60,044

Table 35
The Self-Sufficiency Standard for Wheeler County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	524	633	633	633	633	858	633	633
Child Care	0	400	874	718	318	1192	874	718
Food	229	347	452	520	601	610	650	714
Transportation	212	219	219	219	219	219	418	418
Health Care	105	336	349	354	376	367	407	412
Miscellaneous	107	193	253	244	215	325	298	290
Taxes	258	150	20	65	175	143	131	196
Earned Income Tax Credit (-)	0	-143	-190	-202	-255	0	-92	-99
Child Care Tax Credit (-)	0	-73	-82	-77	-53	-110	-98	-95
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$8.16	$11.24	$13.41	$13.11	$11.75	$19.05	$8.68 per adult	$8.58 per adult
MONTHLY	$1,436	$1,979	$2,360	$2,308	$2,069	$3,353	$3,054	$3,021
ANNUAL	$17,234	$23,742	$28,315	$27,697	$24,824	$40,239	$36,652	$36,252

Table 36
The Self-Sufficiency Standard for Yamhill County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	632	730	730	730	730	1063	730	730
Child Care	0	489	989	805	316	1304	989	805
Food	260	393	512	589	681	691	737	810
Transportation	244	251	251	251	251	251	482	482
Health Care	106	339	351	357	378	369	409	415
Miscellaneous	124	220	283	273	236	368	335	324
Taxes	340	515	760	181	273	1066	733	513
Earned Income Tax Credit (-)	0	-9	0	-93	-168	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-125	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	$9.69	$15.81	$20.51	$15.91	$13.99	$27.05	$11.78 per adult	$10.83 per adult
MONTHLY	$1,706	$2,782	$3,609	$2,800	$2,462	$4,762	$4,147	$3,811
ANNUAL	$20,468	$33,385	$43,313	$33,602	$29,548	$57,139	$49,765	$45,730

Appendix C.

The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2008

Three Family Types, All Oregon Counties

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Baker County	$23,963	171%	$28,451	162%	$36,736	173%
Benton County	$30,724	219%	$46,009	261%	$53,194	251%
Clackamas County	$35,924	257%	$48,421	275%	$56,510	267%
Clatsop County	$24,506	175%	$28,999	165%	$37,418	177%
Columbia County	$27,036	193%	$31,600	180%	$42,241	199%
Coos County	$23,773	170%	$27,975	159%	$36,484	172%
Crook County	$24,333	174%	$28,325	161%	$36,777	173%
Curry County	$23,943	171%	$28,428	162%	$36,880	174%
Deschutes County	$28,871	206%	$43,107	245%	$47,680	225%
Douglas County	$24,230	173%	$28,129	160%	$36,708	173%
Gilliam County	$23,797	170%	$27,523	156%	$35,846	169%
Grant County	$24,199	173%	$27,896	158%	$36,428	172%
Harney County	$23,178	166%	$26,916	153%	$35,037	165%
Hood River County	$27,768	198%	$44,502	253%	$49,748	235%
Jackson County	$26,582	190%	$30,696	174%	$39,701	187%
Jefferson County	$23,423	167%	$26,965	153%	$35,237	166%
Josephine County	$25,546	182%	$29,305	167%	$37,783	178%
Klamath County	$22,776	163%	$26,101	148%	$34,265	162%
Lake County	$23,418	167%	$27,234	155%	$35,756	169%
Lane County	$26,686	191%	$32,445	184%	$41,821	197%
Lincoln County	$26,609	190%	$31,043	176%	$40,005	189%
Linn County	$26,645	190%	$30,686	174%	$40,108	189%
Malheur County	$23,058	165%	$26,403	150%	$34,658	163%
Marion County	$24,225	173%	$28,270	161%	$37,179	175%
Morrow County	$24,057	172%	$27,707	157%	$36,031	170%
Multnomah County	$25,617	183%	$32,360	184%	$38,714	183%
Polk County	$24,328	174%	$28,870	164%	$37,765	178%
Sherman County	$23,589	168%	$26,385	150%	$34,769	164%
Tillamook County	$26,040	186%	$30,667	174%	$39,184	185%
Umatilla County	$23,461	168%	$27,241	155%	$35,385	167%
Union County	$23,855	170%	$27,692	157%	$36,230	171%
Wallowa County	$23,633	169%	$27,507	156%	$35,828	169%
Wasco County	$24,286	173%	$28,871	164%	$37,289	176%
Washington County	$37,681	269%	$51,937	295%	$60,044	283%
Wheeler County	$24,018	172%	$27,697	157%	$36,252	171%
Yamhill County	$29,358	210%	$33,602	191%	$45,730	216%

About the Author

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

THE FAMILY ECONOMIC SELF-SUFFICIENCY PROJECT (FESS)

The Self-Sufficiency Standard was developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). WOW established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the FESS Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency. Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 36 states, New York City and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. In twelve years, the FESS Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information about the FESS Project, visit the website:
http://www.wowonline.org/ourprograms/fess/