The Self-Sufficiency Standard for the Washington, DC Metropolitan Area

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Preface

The Self-Sufficiency Standard was developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency by Dr. Diana Pearce, who was at that time Director of The Women and Poverty Project at Wider Opportunities for Women. Funding for its original development was provided by the Ford Foundation. A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports. The Standard would not be what is without the contributions of Jennifer Brooks, Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Melanie Lavelle, and Seook Jeong. Nonetheless, any mistakes are the authors' responsibility.

Table of Contents

The Self-Sufficiency Standard for the Washington, DC Metropolitan Area

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

Introduction

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

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

Measuring Income Adequacy: Problems with the Poverty Line

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

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

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

The most significant shortcoming of the federal poverty measure is that it is plainly too low: for most families, in most places, it is simply not enough. That is, there are many families with incomes above the federal poverty line who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty standard to measure need: for example, Medicaid is extended to families with incomes that are 150%, 185%, or 200% of the official poverty thresholds.

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

True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security over time.

However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty line, or using a multiple of the threshold cannot solve these problems. Since the official poverty measure was first developed and implemented in the early 1960s, it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

This inability to account for new or different needs results from two methodological problems. The first is that the federal poverty measure is based on the cost of a single item, food. The second is that it assumes a fixed ratio between food and all other needs (housing, clothing, etc). This fixed ratio does not allow for some costs to rise faster than food, nor does it allow for the addition of new needs (such as child care). In fact, there is not even a way to increase the amount allotted for food to take into account new nutritional standards.

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

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

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

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

For these and other reasons, many researchers and analysts have proposed revising the poverty standard. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.[3] Others have gone further, creating new measures of income adequacy, such as "Basic Needs Budgets" or Living Wages.[4]

The Concept of the Self-Sufficiency Standard–And How It Differs from the Federal Poverty Measure

While drawing on the critiques and analysis of the poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As the editors of the Boston Globe put it: "Ask not where poverty ends, but where economic independence begins."[5] That is, at what point does a family have sufficient income and

resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required to meet basic needs (including paying taxes) in the regular "marketplace" without public or private/ informal subsidies. The Standard, therefore, determines the level of income necessary for a given family—whether working now or making the transition to work—to be independent of welfare and/or other public or private subsidies. By providing a measure that is customized to each family's circumstances, i.e., taking account of where they live, and how old their children are, the Self-Sufficiency Standard makes it possible to determine if a family's income is enough for them to meet their basic needs.

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,*[6] *and therefore, includes costs associated with employment*, specifically, transportation, taxes, and for families with young children, child care.
- *The Standard takes into account that many costs differ not only by family size and composition* (as does the official poverty measure), *but also by the age of children.* While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing although regional variation also occurs for child care, health care and transportation, although to a lesser extent than for housing. Unlike some approaches suggested for a revised poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although, in general, rural areas and small towns have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home destinations are often as high, or higher, than in a state's urban areas.
- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, and federal and state income taxes. Three credits available to workers and their families are "credited" against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.
- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and non-food, *the Standard is based on the costs of each basic need, determined independently,* which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family's budget, or constrain housing to 30%.

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

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

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

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

that is, one should ask how adequate is a given wage? How close is it to the Standard?

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

Second, the use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, for many, the Self-Sufficiency Wage represents a larger goal toward which they are striving, and is a process that they are engaged in, not a one-time achievement. As one person put it, "Self-sufficiency is a road I'm on."[7]

Central to these efforts are access to education and training, access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their sole or an adjunct source of income. For many, if not most, however, self-sufficiency is not achieved through stopgap measures or short-term solutions. Individuals moving from welfare to work cannot achieve a Self-Sufficiency Wage in a single step, but require strategies that create ladders out of poverty by providing the needed assistance, guidance, and the time necessary for families to become self-sufficient.

Although training and education do not have the same urgency as do basic needs such as food and shelter, true long-term self-sufficiency increasingly necessitates investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is in danger of being at best a fleeting accomplishment.

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

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

How the Self-Sufficiency Standard is Calculated

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

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

Thus, costs that have little or no regional variation (such as food) are usually standardized, while costs

such as housing and child care, which vary substantially, are calculated at the most geographically specific level available.

In each jurisdiction in the Washington, DC metro area, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas are found in the Appendix to this report.

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

Housing: The Standard uses the 1998 Fair Market Rents for housing costs, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county (totalling over 400 housing market areas). Fair market rents are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.[8] The Fair Market Rents (which include utilities except telephone service) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. They reflect the cost of a given size unit at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the Fair Market Rent, while 60% would cost more than the Fair Market Rent.)

Although the U.S. Department of Housing and Urban Development provides a single fair market rent (for each size unit) for all housing in the Washington, DC area, the cost of housing in fact varies substantially within this area. Therefore, we used data from the 1998 telephone survey (conducted by Macro International for the Metropolitan Washington Council of Governments) to develop rent differentials for each jurisdiction within the metropolitan area, using the Fair Market rents as the base.

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;[9] families with one or two children require two bedrooms, and families with three children, three bedrooms.

Child Care: We use the most accurate information available that is recent, geographically-specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75th percentile, by age of child and setting (family day care home, day care center, etc.).[10] Like many other states, Maryland, the District of Columbia, and Virginia have all continued to conduct this survey. The Standard uses these surveys as the source of child care cost data for the Washington area.

Because it is more common for very young children to be in day care homes rather than centers, the Standard assumes that children less than three years of age (infants and toddlers, called "infants" here) receive full-time care in day care homes. Preschoolers (three to five years old), in contrast, are assumed to go to day care centers full-time. However, in areas such as rural counties that have few or no day care centers, it is assumed that preschool children also receive care in family day care homes. School-age children (ages six to 12) are assumed to receive part-time care in before- and after-school programs.

Food: While the Thrifty Food Plan of the U.S. Department of Agriculture (USDA) is used as the basis of the federal poverty measure and to determine Food Stamp benefits, the Standard uses the USDA Low-Cost Food Plan, which costs about 25% more, on the average, than the Thrifty Food Plan. While both diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns.

The Standard uses the Low-Cost Food Plan for June 1998 to calculate food costs. (Because the USDA does not produce annual averages for food costs, we follow the Food Stamp Program and use the estimates for June as an annual average.) The food costs in the Standard are varied according to the number and age of children and the number and gender of adults. Since there is little regional variation in the cost of food overall, the Standard uses the national average.

Although the Low-Cost Food Plan amounts are higher than the amounts used to calculate the official

poverty thresholds, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 39% of their food budget on food eaten away from home. Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

Transportation: Families living in cities with an adequate public transportation system—i.e., a city with a rail as well as a bus system that is used by a substantial percentage of the population to get to work—are assumed to use public transportation to get to work. In the Washington, DC area, nearly half of all commuting trips originating in the District are by public transportation, but only 2% of those within the suburbs use public transportation. Therefore, we assume only workers living within the District of Columbia use public transportation. For those living in the suburban areas of both Maryland and Virginia, it is assumed that adults require a car to get to and from work; if there are two adults in the family, we assume two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work, at exactly the same times.)

Private transportation costs are based on the costs of owning and operating an eight-year-old car (or cars, if there are two adults). The costs include the fixed costs of owning a car (e.g., fire and theft insurance, property damage and liability, license, registration and taxes, finance charges)[11] as well as monthly variable costs (e.g., gas, oil, tires, and maintenance). For variable costs, the Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week per family for shopping for food and other 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 the day care center or home.

Transportation costs are adjusted for regional differences. Data for private transportation costs are obtained from the American Automobile Manufactures Association and the Consumer Expenditure Survey. Data for public transportation costs are based on the average cost of a commute using both a bus and the Metro (subway) each way.

Health Care: The Self-Sufficiency Standard assumes that the employer provides health insurance coverage.[12] Health care costs in the Standard include both the employee's share of insurance premiums plus additional out-of-pocket expenses, such as co-payments, uncovered expenses (e.g., dental care and prescriptions), and insurance deductibles. The Standard assumes that employees will pay one-third of the cost of the health insurance premium (which is the average proportion nationally.)

Although workers who do not have employer-provided health insurance often "do without," families cannot be truly self-sufficient without health insurance. Data for health costs were obtained from the National Medical Expenditure Survey and the Families USA report, *Skyrocketing Health Inflation: 1980–1993–2000.*

Miscellaneous: This expense category includes items such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items, and telephone. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.[13]

Taxes: Taxes include state sales tax, federal and state income taxes, and payroll taxes. In 1998, the retail sales tax was 5.75% in the District, 5% in Maryland, and 3.5% in Virginia. Sales taxes are calculated only on "miscellaneous" items—as one does not ordinarily pay tax on rent, child care, and so forth—except in Virginia, where grocery food is also taxed. (As is the case in many states, none of these jurisdictions taxes services.) Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State taxes are calculated using the 1998 Commerce Clearinghouse State Tax Handbook as well as the tax form and other information from each Department of Revenue. For the District of Columbia, the income tax calculation takes into account the property, low-income, and child and dependent care tax credits, as well as the personal exemptions and standard deduction. In Maryland, besides the usual personal exemptions and filing status deductions, the calculation of taxes subtracts child and dependent care expenses from income and also has a two-income deduction for married couples. Maryland also has a state EITC and state and local poverty level credit (where applicable), although these

are only credits against taxes owed—not refundable. In addition, there is a small refundable state EITC (10% of the federal EITC), which Montgomery County has recently decided to double (so that eligible workers would receive another 10% of the federal EITC from the County as well as the state). In Virginia, the calulation of taxes takes into account the standard deduction for the filing status, personal exemptions, and where applicable, child and dependent care expenses.

The federal income tax is calculated using the federal tax forms and assuming the standard deduction (for the family type) and exemptions.

Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate—15% of income for families in this range—federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first $10,000 to $12,000 or more, thus lowering the effective tax rate to 7% to 10% for most taxpayers.

Earned Income Tax Credit (EITC): The EITC, or as it is sometimes called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by working-poor and near-poor families. The EITC is a "refundable" tax credit; that is, working adults may receive the tax credit whether or not they owe any federal taxes. Because it adds to income, the EITC sometimes makes it possible for even modest earnings to be enough for a family to be self-sufficient.

Child Care Tax Credit (CCTC): The CCTC is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the CCTC is not a "refundable" tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC.

Child Tax Credit (CTC): The CTC is a federal tax credit that allows parents to deduct up to $400 per child (for children less than 17 years old) from the federal income taxes they owe. If a family has one or two children, it is calculated like the CCTC, as a credit against federal taxes owed. If the family does not owe federal taxes, or has already taken the CCTC and there is no remaining liability (that is, no federal tax is owed after the CCTC is taken), then the family may not take the CTC.

However, if there are three or more children, then the CTC becomes refundable (as with the EITC). In this case, the family may receive the credit (up to $400 per child), even if they do not owe any federal taxes. However, the amount of CTC they receive is limited to the amount their payroll tax exceeds the EITC that they have or will receive.

In effect, given the high costs of child care, most families with young children who are paying market rate child care offset most or all of the federal tax they owe with their child care tax credit. However, those with older children, or three or more children and higher incomes, are more likely to receive the Child Tax Credit.

How Much Money Is Enough in the Washington, DC Metropolitan Area?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live.

Thus, in the District of Columbia, a single person with no children needs to earn just **$7.99** per hour (**$1,406** per month) to be able to meet her/his basic needs (See Table 1). In contrast, a single parent with one preschooler needs to earn more than twice as

Table 1

The Self-Sufficiency Standard for Selected Family Types in Washington, DC, 1998*

Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults One Preschooler, One Schoolage	
Monthly Expenses:	**Costs**	**% of total**	**Costs**	**% of total**	**Costs**	**% of total**	**Costs**	**% of total**
Housing	$688	49	$807	29	$807	20	$807	18
Child Care	NA	NA	$733	26	$1,426	36	$1,426	32
Food	$162	12	$245	9	$365	9	$501	11
Transportation	$94	7	$94	3	$94	2	$189	4
Health Care	$83	6	$146	5	$167	4	$223	5
Miscellaneous	$103	7	$203	7	$286	7	$315	7
Taxes	$275	20	$685	24	$1,020	26	$1,106	25
Earned Income Tax Credit (-)	$0	0	$0	0	$0	0	$0	0
Child Care Tax Credit (-)	$0	0	-$53	-2	-$106	-3	-$106	-2
Child Tax Credit (-)	$0	0	-$33	-1	-$67	-2	-$67	-2
Self-Sufficiency Wage— Monthly	**$1,406**	100	**$2,827**	100	**$3,993**	100	**$4,394**	100
Hourly**	**$7.99**		**$16.06**		**$22.69**		**$12.48 per adult**	

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

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

Note: Totals may not add exactly due to rounding.

much at **$16.06** per hour (**$2,827** per month) to meet the basic needs of her family. If she has two children, one preschooler and one schoolage child, she would need almost three times as much, **$22.69** per hour (**$3,993** per month) to meet her family's needs (see Table 1).

In Montgomery County, Maryland, the cost of living for a single adult is somewhat more than in a District; however, for families with children, the costs are slightly less. Though housing costs are higher in Washington's suburbs, child care costs are lower (see Table 2).

In Prince George's County, Maryland, the cost of living for a single adult is almost the same as in the District, but costs for families with children are significantly less than in the District. This means that families with children living in Prince George's County, Maryland can earn as much as $5.55 per hour less than in

Table 2

The Self-Sufficiency Standard for Selected Family Types in Montgomery County, MD, 1998*

Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults One Preschooler, One Schoolage	
Monthly Expenses:	**Costs**	**% of total**	**Costs**	**% of total**	**Costs**	**% of total**	**Costs**	**% of total**
Housing	$744	46	$873	32	$873	24	$873	21
Child Care	NA	NA	$603	22	$1,175	32	$1,175	28
Food	$162	10	$245	9	$365	10	$501	12
Transportation	$134	8	$134	5	$134	4	$264	6
Health Care	$85	5	$149	5	$171	5	$229	6
Miscellaneous	$112	7	$200	7	$272	7	$304	7
Taxes	$381	24	$639	23	$870	23	$940	23
Earned Income Tax Credit (-)	$0	0	-$0	0	$0	0	$0	0
Child Care Tax Credit (-)	$0	0	-$40	-1	-$80	-2	-$80	-2
Child Tax Credit (-)	$0	0	-$33	-1	-$67	-2	-$67	-2
Self-Sufficiency Wage— Monthly	**$1,619**	100	**$2,769**	100	**$3,713**	100	**$4,139**	100
Hourly**	**$9.20**		**$15.73**		**$21.10**		**$11.76 per adult**	

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

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

Note: Totals may not add exactly due to rounding.

the District in order to meet their basic needs: for example, a single parent with one preschooler needs to earn **$12.96** per hour in Prince George's County to meet her family's needs, compared to **$16.06** in the District and **$15.73** in Montgomery County Maryland (see Tables 1, 2, and 3).

In all three of the Virginia jurisdictions in this report, the cost of meeting one's basic needs for a single adult is slightly more than in the District, ranging from **$8.60** to **$9.19** per hour. As with suburban Maryland, the costs for families with children in suburban Virginia are slightly lower than in the District—except in Arlington County, which is slightly higher than the District for all family types (see Tables 4, 5, and 6).

In the Washington, DC metropolitan area, the cost of living is highest in Arlington County, because the

Table 3

The Self-Sufficiency Standard for Selected Family Types in Prince George's County, MD, 1998*

Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults One Preschooler, One Schoolage	
Monthly Expenses:	**Costs**	**% of total**	**Costs**	**% of total**	**Costs**	**% of total**	**Costs**	**% of total**
Housing	$605	43	$710	31	$710	24	$710	21
Child Care	NA	NA	$460	20	$900	30	$900	26
Food	$162	12	$245	11	$365	12	$501	15
Transportation	$134	10	$134	6	$134	4	$264	8
Health Care	$85	6	$149	7	$171	6	$229	7
Miscellaneous	$99	7	$170	7	$228	8	$260	8
Taxes	$313	22	$488	21	$656	22	$726	21
Earned Income Tax Credit (-)	$0	0	$0	0	$0	0	$0	0
Child Care Tax Credit (-)	$0	0	-$42	-2	-$80	-3	-$80	-2
Child Tax Credit (-)	$0	0	-$33	-1	-$67	-2	-$67	-2
Self-Sufficiency Wage— Monthly	**$1,398**	100	**$2,280**	100	**$3,017**	100	**$3,443**	100
Hourly**	**$7.94**		**$12.96**		**$17.14**		**$9.78 per adult**	

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

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

Note: Totals may not add exactly due to rounding.

child care costs there are almost as high as those in the District, and in addition, Arlington County's housing costs are the highest in the metropolitan area.

For families with just one infant or preschool-age child, housing costs in the Washington DC metropolitan area average just under a third of costs—about 29 to 32%, while child care is somewhat lower—20 to 26%. For families with two children below school-age, however, child care costs dwarf housing costs, with child care costing from 30 to 36% or more of the family budget, more than the 20 to 24% that goes to housing costs, depending upon the jurisdiction. (See Tables 1 through 6 and Figure 1 on page 14.)

Although housing costs are lower in the District than in the suburbs (except for Prince George's County), child care is higher in the District than any other jurisdiction—although Arlington County is nearly as expensive.

Table 4

The Self-Sufficiency Standard for Selected Family Types in The City of Alexandria, VA, 1998*

Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults One Preschooler, One Schoolage	
Monthly Expenses:	**Costs**	**% of total**	**Costs**	**% of total**	**Costs**	**% of total**	**Costs**	**% of total**
Housing	$709	47	$832	31	$832	23	$832	21
Child Care	NA	NA	$607	23	$1,179	33	$1,179	29
Food	$162	11	$245	9	$365	10	$501	12
Transportation	$145	10	$145	5	$145	4	$287	7
Health Care	$81	5	$143	5	$163	5	$216	5
Miscellaneous	$110	7	$197	7	$268	7	$302	7
Taxes	$317	21	$586	22	$821	22	$893	22
Earned Income Tax Credit (-)	$0	0	$0	0	$0	0	$0	0
Child Care Tax Credit (-)	$0	0	-$53	-2	-$106	-3	-$106	-3
Child Tax Credit (-)	$0	0	-$33	-1	-$67	-2	-$67	-2
Self-Sufficiency Wage— Monthly	**$1,524**	100	**$2,669**	100	**$3,601**	100	**$4,038**	100
Hourly**	**$8.66**		**$15.16**		**$20.46**		**$11.47 per adult**	

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

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

Note: Totals may not add exactly due to rounding.

Unlike in other areas or states, the cost of housing varies between jurisdictions much less than the cost of child care. While the rent for a two-bedroom housing unit varies from a low of $710 (Prince George's County) to a high of $903 (Arlington County) per month, the differential in child care costs is much greater. For example, the cost of child care for two children, a preschooler full-time and a schoolage child part-time, ranges from $900 in Prince George's County to $1,426 in the District of Columbia (see Tables 1 through 6).

Housing and child care are by far the greatest expenses for working families with children. Single parent families with two children, one of whom is under school-age, generally spend more than half their

Table 5

The Self-Sufficiency Standard for Selected Family Types in Arlington County, VA, 1998*

Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults One Preschooler, One Schoolage	
Monthly Expenses:	**Costs**	**% of total**	**Costs**	**% of total**	**Costs**	**% of total**	**Costs**	**% of total**
Housing	$770	48	$903	31	$903	22	$903	20
Child Care	NA	NA	$691	24	$1,382	34	$1,382	31
Food	$162	10	$245	8	$365	9	$501	11
Transportation	$145	9	$145	5	$145	4	$287	6
Health Care	$81	5	$143	5	$163	4	$216	5
Miscellaneous	$116	7	$213	7	$296	7	$329	7
Taxes	$343	21	$641	22	$916	22	$988	22
Earned Income Tax Credit (-)	$0	0	$0	0	$0	0	$0	0
Child Care Tax Credit (-)	$0	0	-$40	-1	-$80	-2	-$80	-2
Child Tax Credit (-)	$0	0	-$33	-1	-$67	-2	-$67	-2
Self-Sufficiency Wage— Monthly	**$1,617**	100	**$2,907**	100	**$4,023**	100	**$4,459**	100
Hourly**	**$9.19**		**$16.52**		**$22.68**		**$12.67 per adult**	

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

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

Note: Totals may not add exactly due to rounding.

incomes on these two expenses alone (see Figure 1 on page 14). With two parents, these two expenses also account for nearly half the expenses.

The next largest expense for a District of Columbia family is taxes; even though taxes are reduced by tax credits, they still account for more than one-fifth of expenses. Health care is relatively a small share, but this assumes that the employer both provides health insurance as well as pays a portion of the premium.

Table 6

The Self-Sufficiency Standard for Selected Family Types in Fairfax County, VA, 1998*

Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults One Preschooler, One Schoolage	
Monthly Expenses:	**Costs**	**% of total**	**Costs**	**% of total**	**Costs**	**% of total**	**Costs**	**% of total**
Housing	$702	46	$824	30	$824	22	$824	20
Child Care	NA	NA	$669	24	$1,289	34	$1,289	31
Food	$162	11	$245	9	$365	10	$501	12
Transportation	$145	10	$145	5	$145	4	$287	7
Health Care	$81	5	$143	5	$163	4	$216	5
Miscellaneous	$109	7	$203	7	$279	7	$312	7
Taxes	$314	20	$596	21	$840	22	$912	21
Earned Income Tax Credit (-)	$0	0	$0	0	$0	0	$0	0
Child Care Tax Credit (-)	$0	0	-$40	-1	-$80	-2	-$80	-2
Child Tax Credit (-)	$0	0	-$33	-1	-$67	-2	-$67	-2
Self-Sufficiency Wage— Monthly	**$1,513**	100	**$2,751**	100	**$3,759**	100	**$4,195**	100
Hourly**	**$8.60**		**$15.63**		**$21.36**		**$11.92 peradult**	

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

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

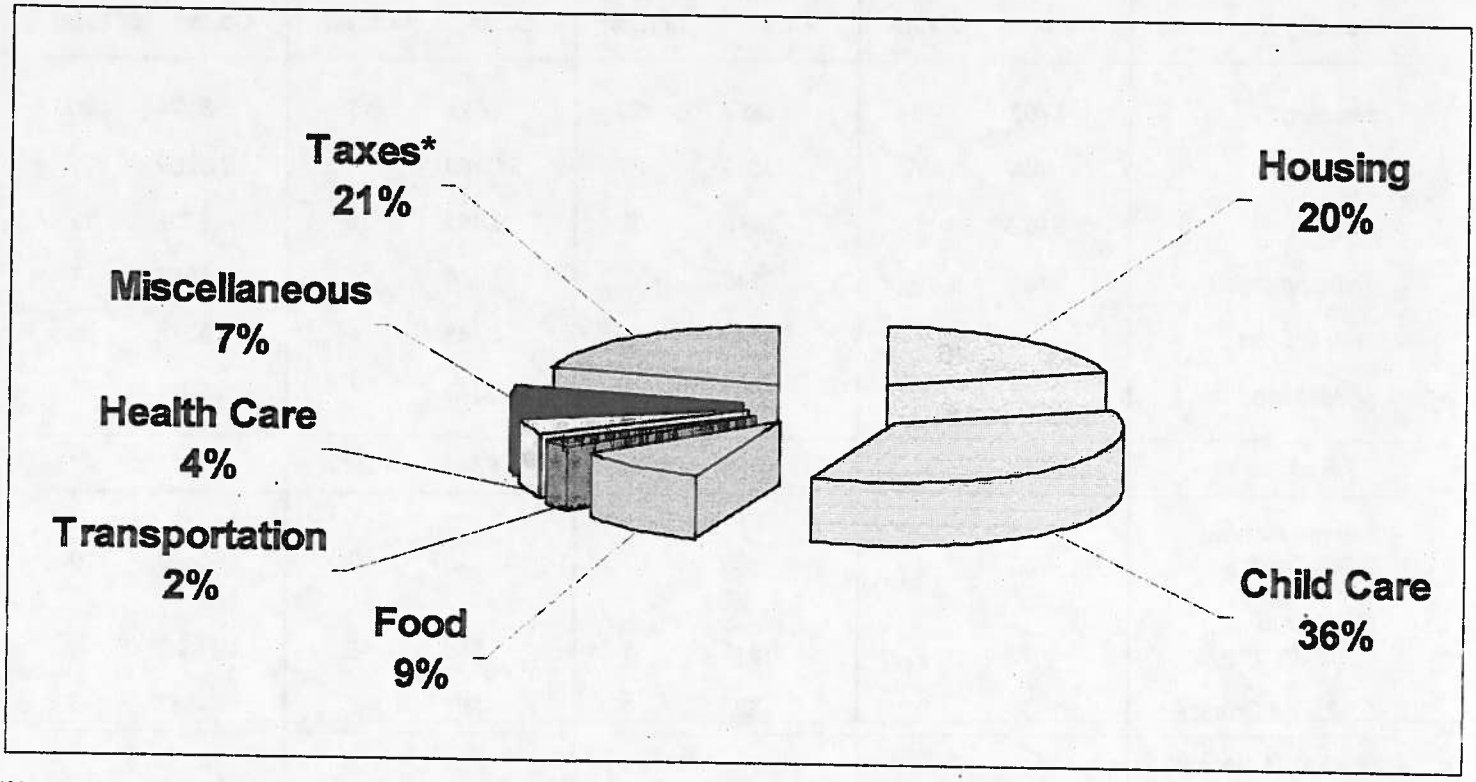
Note: Totals may not add exactly due to rounding.

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

Figure 1

Percentage of Income Needed to Meet Basic Needs, 1998

Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschool-age Child and One School-Age Child in Washington, DC



*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 26%, but with tax credits, the amount owed in taxes is reduced to 21%.

Totals do not add exactly to 100% due to rounding.

Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2 on the following page, we have compared the Standard to four other benchmarks: the federal poverty measure, the welfare grant package, the minimum wage, and median income.

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one school-age child which is cost-wise in the "middle" in Washington, DC. (The other benchmarks presented are also for three-person families, where relevant, although none is as specific as the Standard in terms of age and number of children, and/or geographic location.) The Standard for this family type, in Washington, DC, is **$47,916**.

Federal Poverty Line: Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered "poor," according to federal thresholds, if this family had a monthly income of **$1,094** (**$13,133** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is just over one quarter **(27%)** of the amount actually needed for a three-person family (with one adult, one preschooler and one school-age child) to be self-sufficient in Washington, DC. Even in the least expensive jurisdiction in the metro area, Prince George's County, the official poverty threshold is only about 36% of the amount needed to meet family needs according to the Standard.

The Welfare (TANF) Grant and Food Stamps: Including the cash value of Food Stamps as well as the cash TANF grant, the total welfare grant package is **$872** per month in Washington, DC, or **$10,464** per year. This amount is just over one-fifth **(22%)** of the Self-Sufficiency Standard for a three-person family in Washington, DC. Maryland's maximum TANF grant is slightly higher and Virginia's is slightly lower, so that the ratio is approximately the same in each jurisdiction.

Minimum Wage: A full-time worker at the federal minimum wage of $5.15 per hour earns about $892 per month (assuming 40 hours per week and 4.33 weeks per month), or $10,703 per year. In Washington, DC, however, the minimum wage is $6.15 per hour, so that the gross income would be $12,782. Subtracting taxes—payroll (Social Security), and federal and state income taxes)—and adding tax credits—the child care, child, and federal and state Earned Income Tax Credits—this worker would have a cash income of **$1,287** per month, or **$15,448** per year. This is more than her earnings alone because the federal EITC benefit for which she qualifies ($3,642) is nearly the maximum, and is more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes—her income is below the threshold for paying federal income taxes. Nevertheless, because she does not pay federal income taxes, she does not receive either the Child Care Tax Credit or the Child Tax Credit.)

Even with the help of the federal EITC, however, a full-time job with minimum wage provides less than one third **(32%)** of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC payments on a monthly basis—as is true of most workers—she will only receive **$11,804**, which is only one-fourth of the Self-Sufficiency Standard **(25%)**.

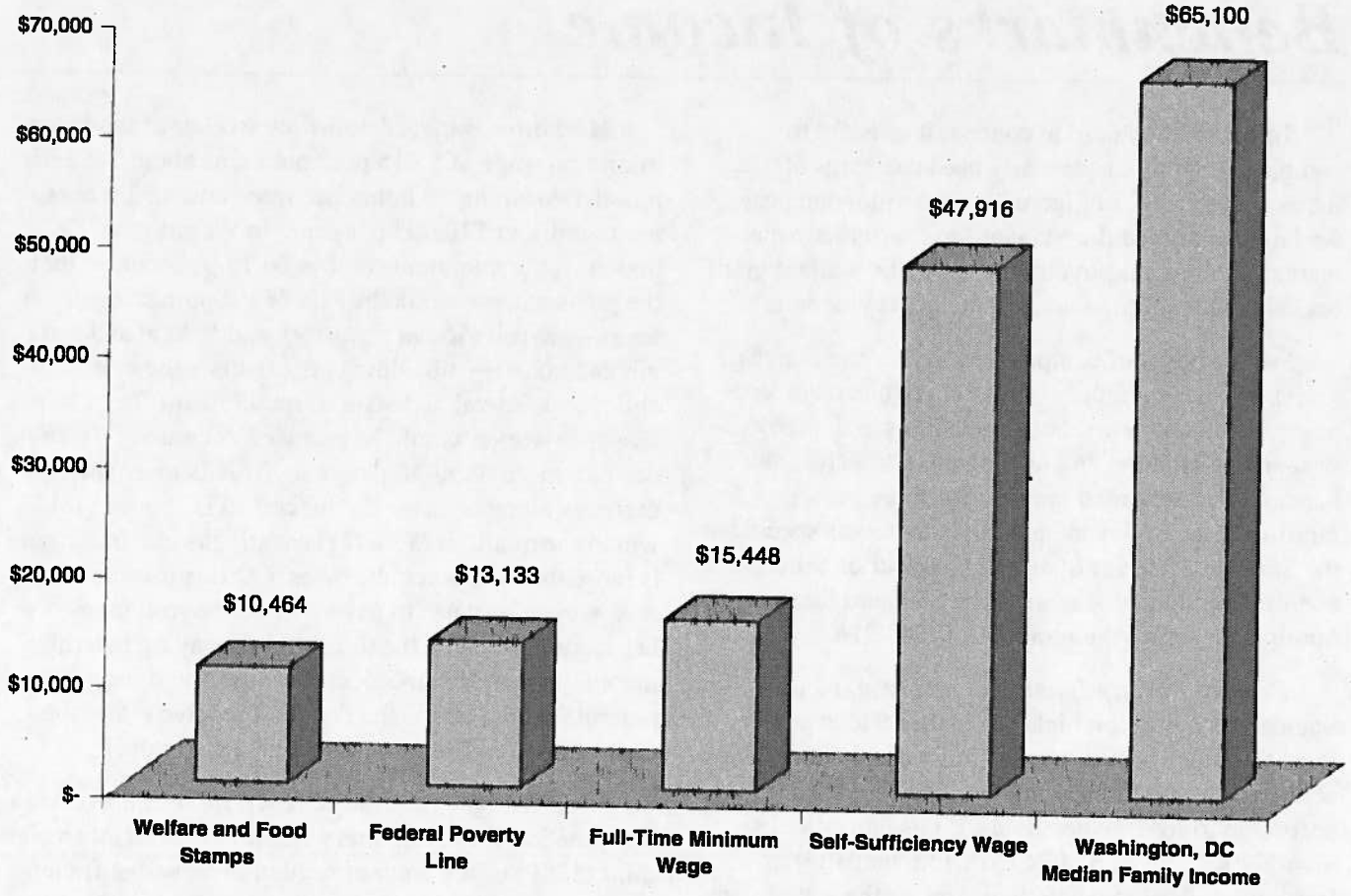
Median Family Income: Median family income (half of an area's families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in the entire Washington, DC metropolitan area is **$65,100**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one school-age child is thus **74%** of the median family income for Washington, DC.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing

Figure 2

The Self-Sufficiency Standard Compared to Other Benchmarks, 1998

Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One School-Age Child in Washington, DC, 1998



Note: Full-time minimum wage includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes. Also, note that the minimum wage for the District of Columbia is $6.15 per hour, $1.00 more per hour than the federal minimum wage.

assistance. Those with incomes below 50% of the median area income are considered "Very Low Income," while those with incomes below 80% of the median are considered "Low Income." (Almost all assistance is limited to the "Very Low Income" category, and even then, only about one-fourth of eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for this Washington family falls within the HUD definition of "Low Income," but is above the HUD designation of "Very Low Income."

Closing the Gap Between Incomes and the Self-Sufficiency Standard

Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce, or live in high-cost areas. They, therefore, cannot afford their housing *and* food *and* child care—much less their other basic needs—forcing them to choose between needs, or to accept substandard or inadequate child care, insufficient food, or substandard housing. This wage gap presents states with a challenge of how to aid families who are striving for self-sufficiency, families whose wages are above the "poverty" level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency.

The two basic strategies to close this gap in income are to (1) **raise wages** and/or (2) **reduce costs through supports**—public and/or private, in cash or in kind. On the one hand, there are a number of strategies that may be employed to raise the wages earned by an individual. On the other hand, families may be provided with other resources, in cash or in kind, in the form of subsidies or other supports, that help fill the gap between their earnings and their families' needs. These two approaches are not mutually exclusive, but in fact can, and should, be used as appropriate, in tandem or sequentially. Thus, families may receive some education and training, followed by supports in initially low-wage jobs until wages reach self-sufficiency level. Alternatively, individual parents may combine work and study towards the goal of achieving the education/training necessary to earn a Self-Sufficiency Wage.

Raising Wages

Training and Education: Adults who have language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without first addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages. For increasing numbers, this may mean two-year college degrees, as proposed by President Clinton, or four-year degrees.

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

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

Labor Market Reforms: As can be seen in Tables 1 through 6, 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 impacts many workers' earnings. Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing experience, and saving on training and recruitment costs for both workers and employers.

Removing Barriers to Employment: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. For some, discrimination on the basis of gender and/or race is the key issue. At the same time, this does not mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all

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

Reducing Costs and Meeting Basic Needs Through Supports

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

- ***Child Support:*** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. Nevertheless, whatever the amount, child support payments reduce the amount required for a family to meet its needs, while providing the support of both parents to meet children's needs.

- ***Health Care Coverage:*** While health care expenses are a relatively small cost item in most of these family type budgets (less than 10%), health care coverage is essential. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents have to make the unattractive choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medicaid), and (2) employment without health care coverage for their families.

However, with the Children's Health Insurance Program (CHIP), many families now have the option of covering their children's health care needs when their employer does not offer family coverage. Alternatively, parents who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children, although this is limited for parents to just one year in Maryland and Virginia; after that, the children only are covered through CHIP up to 185% of poverty in Virginia, and up to 200% of poverty in Maryland. In the District of Columbia, both parents and children are covered indefinitely by CHIP (DC Healthy Families), as long as family income remains below 200% of poverty. It should be noted, however, that families with incomes in the 185-200% of poverty range who live in the Washington metropolitan area—depending upon the age and number of children—are likely to be at only about 50% of their Self-Sufficiency Wage. (See discussion above comparing the Standard to benchmarks of income.)

- ***Public Subsidies:*** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without the assistance of temporary subsidies, many families cannot achieve self-sufficiency immediately. Subsidies or vouchers such as housing (including Section 8, vouchers, and public housing), child care, health care (Medicaid or other plan), and/or transportation (tokens or employer subsidies such as Metrochek) all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such subsidies can help a family achieve stability, without scrimping on nutrition, or living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.

Subsidies or supports such as these greatly reduce the amount of wages needed to adequately meet a family's basic needs. For example, a single parent with two children would need about $807 per month for housing in Washington, DC. However, if that parent received a housing subsidy equal to one-half of their housing costs, their housing costs would be reduced to $404 per month, which would in turn, reduce the total amount of income needed to meet expenses.

There are a number of ways to address the gap between wages and family needs, thus helping low-income families achieve self-sufficiency–including child support, health care coverage, and various public subsidies.

Subsidies not only reduce the amount of income required to meet the basic need that has been subsidized, but also have the indirect effect of decreasing the amount of taxes that would be owed. Subsidies may also increase the Earned Income Tax Credit, the Child Care Tax Credit, and/or the Child Tax Credit.

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

In the next three tables, we show a number of the options discussed above for each jurisdiction. In each case, they have been modeled for a family consisting of a single parent with an infant and a preschooler.

The Impact of Subsidies in Washington, DC

In Table 7, we examine the effect of adding subsidies and supports for a DC family. As a reference point, we begin with the Self-Sufficiency Standard for this type family. As can be seen in the first column of Table 7, the Standard provides the full amount of each of the parent's expenses, including taxes, without any subsidies or supports to reduce these costs (except tax credits where applicable). With child care expenses of $1,178 per month and housing costs of $807 per month, it is not surprising that the Self-Sufficiency hourly wage is **$20.16**.

Child Support: In the second column, the private "subsidy" of child support is added. Adding child support reduces by $250 per month the amount that must be earned by this single parent to meet expenses. The amount of $250 per month was used because it is approximately the average amount of child support paid by absent parents nationally (per family, not per child). Because this income is not subject to taxes, it has a stronger impact on the family's income. It reduces the required Self-Sufficiency Wage by more than two dollars, to **$18.07** per hour. It does so by lowering the income that must be earned directly, and also has an indirect effect of somewhat lowering the taxes that must be paid on earned income.

Transportation: In the third column, we have shown the effect of an employer-provided transportation benefit called Metrochek. Under this program, participating employers provide up to $65 per month for those using public transportation to get to and from work. For those receiving the maximum benefit, this reduces the cost of transportation from $94 to $29, or about 50 cents per hour. With the transportation subsidy, the Self-Sufficiency wage is reduced from $20.16 to **$19.62** per hour (compare the first and third columns in Table 7).

Tax Relief: In the fourth column, we model "tax relief." By increasing the DC standard deduction to $6,000, and doubling the DC child and family type deductions, we raise exemptions and deductions to roughly the level of those in the federal income tax system. In addition, to help families with very young children, the DC child care tax credit has been raised in this model from 32% of the federal tax credit to 50% of the federal tax credit. This reduces taxes by about $160 per month, and with the interactive effects, the income needed to meet all needs is decreased by about $175 per month. This reduces the Self-Sufficiency Wage by about $1.00 per hour, from $20.16 to **$19.19**. (While this modeling of "tax relief" has focused on state taxes, it should be noted that most of the taxes owed by families, particularly at low income levels, are federal payroll taxes. In general, a parent with two children does not owe *any* federal taxes until her income reaches $14,350, and her District of Columbia taxes are only $37 per year at that income level, but her payroll taxes are $1,098.)

Next we turn to the effects of public subsidies. Although we have included the Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, we do not show it together with subsidies because relatively few families receive the credit on a monthly basis. (Not all who qualify receive the EITC, but of those who do, the great majority receive it as a lump sum payment the following year when they file their tax returns. Frequently it is then used to settle debts, for a deposit of first and last months' rent for housing, or as forced savings. Also, by law, workers may only receive a partial payment of the EITC on a monthly basis, which is roughly one-third of the maximum for two-child families.)

Welfare-to-Work Transition Package: For adults who are moving from welfare to work, there is usually available a set of supports and subsidies to help with that transition, with child care subsidies, Food Stamps, and Medicaid being primary among these.

Table 7

Impact of Subsidies on the Self-Sufficiency Wage

Single Parent with One Infant and One Preschool-Age Child, District of Columbia, 1998

	#1	#2	#3	#4	#5	#6
Monthly Costs	***Self-Sufficiency Standard***	***Child Support***	***Transportation***	***Tax Relief***	***Child Care, Medicaid & Food Stamps***	***Child Care, Medicaid, Food Stamps & Transportation***
Housing	*$807*	*$807*	*$807*	*$807*	*$807*	*$807*
Child Care	*$1,178*	*$1,178*	*$1,178*	*$1,178*	***$62***	***$39***
Food	*$318*	*$318*	*$318*	*$318*	***$109***	***$77***
Transportation	*$94*	*$94*	***$29***	*$94*	*$94*	***$29***
Health Care	*$189*	*$189*	*$189*	*$189*	***$0***	***$0***
Miscellaneous	*$259*	*$259*	*$259*	*$259*	*$259*	*$259*
Taxes	*$876*	*$757*	*$845*	***$718***	*$113*	*$77*
Earned Income Tax Credit (-)	*$0*	*$0*	*$0*	*$0*	*$0*	*$0*
Child Care Tax Credit (-)	*-$106*	*-$106*	*-$106*	*-$120*	*-$21*	*-$14*
Child Tax Credit (-)	*-$67*	*-$67*	*-$67*	*-$67*	*-$20*	*-$4*
Child Support	*$0*	***-$250***	*$0*	*$0*	*$0*	*$0*
Self-Sufficiency Wage—						
Monthly	***$3,549***	***$3,180***	***$3,452***	***$3,377***	***$1,403***	***$1,269***
Hourly*	***$20.16***	***$18.07***	***$19.62***	***$19.19***	***$7.97***	***$7.21***

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

Note: Totals may not add exactly due to rounding.

In the fifth column of Table 7, we assume that this single parent is receiving a typical package of benefits available to those making the welfare-to-work transition. This package includes child care, Food Stamps, and Medicaid.

These supports greatly reduce her costs for these three basic needs. The child care costs are almost fully subsidized at this income level, reducing her monthly costs from $1,178 to $62 (her monthly co-payment). Medicaid reduces her health care costs to zero, while her partial Food Stamps benefit reduces her food costs by about two-thirds. Although this family receives less from both the Child Care Tax Credit and the Child Tax Credit, by substantially lowering the income that must be earned to pay for child care, food, and health care, these subsidies decrease the taxes owed by more than the credits lost. Altogether, this lowers the wages required to meet basic needs to **$7.97** per hour, only about 40% of the full Self-Sufficiency Wage. (It should be noted that the EITC to which she is entitled is substantial at this level, and if all of it were received on a monthly basis, this would further lower the required wage by almost two dollars an hour.)

Table 8

Impact of Subsidies on the Self-Sufficiency Wage

Single Parent with One Infant and One Preschool-Age Child, Prince George's County, MD, 1998

	#1	#2	#3	#4	#5	#6	#7
Monthly Costs	***Self-Sufficiency Standard***	***Child Support***	***Transportation***	***Tax Relief***	***Child Care, Medicaid & Food Stamps****	***Child Care, Medicaid, Food Stamps* & Transportation***	***Child Care & Food Stamps****
Housing	*$710*	*$710*	*$710*	*$710*	*$710*	*$710*	*$710*
Child Care	*$999*	*$999*	*$999*	*$999*	***$347***	***$261***	***$220***
Food	*$318*	*$318*	*$318*	*$318*	*$318*	***$134***	*$318*
Transportation	*$134*	*$134*	***$0***	*$134*	*$134*	***$0***	*$134*
Health Care	*$194*	*$194*	*$194*	*$194*	***$0***	***$0***	***$85***
Miscellaneous	*$235*	*$234*	*$235*	*$235*	*$235*	*$235*	*$235*
Taxes	*$693*	*$693*	*$634*	***$631***	*$267*	*$164*	*$257*
Earned Income Tax Credit (-)	*$0*	*$0*	*$0*	*$0*	*$0*	*$0*	*$0*
Child Care Tax Credit (-)	*-$80*	*-$80*	*-$80*	*-$80*	*-$80*	*-$40*	*-$51*
Child Tax Credit (-)	*-$67*	*-$67*	*-$67*	*-$67*	*-$27*	*$0*	*-$50*
Child Support	*$0*	***-$250***	*$0*	*$0*	*$0*	*$0*	*$0*
Self-Sufficiency Wage—							
Monthly	***$3,136***	***$2,886***	***$2,944***	***$3,074***	***$1,904***	***$1,464***	***$1,860***
Hourly*	***$17.82***	***$16.40***	***$16.73***	***$17.47***	***$10.82***	***$8.32***	***$10.57***

**If family qualifies.*
***The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).*
Note: Totals may not add exactly due to rounding.

Welfare-to-Work Transition Package plus Transportation: In the sixth column, we have added the transportation subsidy to the welfare transition package, thus partnering the public subsidies and employer provided supports. By reducing her transportation costs by $65 a month (as described above), this also lowers the income she must earn, which, in turn, qualifies her for increased subsidies of child care and increased Food Stamps benefit. Again, taxes are reduced more than the loss in tax credits. Altogether, the transportation subsidy reduces what she must earn by $134 per month, reducing the Self-Sufficiency Wage to just **$7.21** per hour.

The Impact of Subsidies in Maryland

As with the District of Columbia, we begin with the Self-Sufficiency Standard in column #1 of Table 8 as a benchmark. Note that for the same type of single-parent family (one adult, with one preschooler and one infant), the cost of living in Prince George's County in Maryland is significantly lower than in the District, resulting in a Self-Sufficiency Wage of **$17.82** per hour. This reflects lower costs for both housing and child care in this area.

Child Support: In the second column we show the effect of child support, and it again reduces the

wage required to be self-sufficient by almost $1.50 to **$16.40** per hour.

Transportation: In the third column, we once again introduce a transportation subsidy. In the case of Maryland, that could be in the form of public transportation (via a pass or tokens), or it could be the provision of cars, vans, or other modes of transport. We assume that whatever the form, it would reduce transportation costs to zero, reducing the necessary wage by about $1.00 per hour to **$16.73** per hour.

Tax Relief: In the fourth column, we have modeled tax relief. As with the District, we have raised the standard deduction from $4,000 to $6,000, and doubled the personal exemptions (both state and local), which brings the state and local taxes much more in line with federal taxes. Although this reduces state taxes by about $50 per month, it has only a modest impact on reducing the required wage, reducing it to **$17.47** per hour, because state taxes were already lower for families at this income level, compared to the District of Columbia.

Welfare-to-Work Transition Package: In the fifth column, we have modeled the typical welfare transition package—Food Stamps, Medicaid, and child care subsidies—for this single parent family in Maryland. We chose Prince George's County because the housing and other costs are so high in Montgomery County that if a parent with two small children earns enough to meet these costs, her income is too high to qualify for child care subsidies (which are not available to families of three with full-time wages at about $11.00 per hour or higher). Even in Prince George's County, with slightly lower costs but still a very high co-payment, she must pay $347 per month for child care. If she earns enough to pay for housing and child care, as well as her other expenses, then her income is too high to qualify for Food Stamps, so she does not get this subsidy. Nevertheless, even without the help of Food Stamps, her Self-Sufficiency Wage is reduced to **$10.82** per hour.

Welfare-to-Work Transition Package plus Transportation: In the next column, the sixth column, we have added a transportation subsidy to the childcare subsidy, Medicaid, and Food Stamps. We assume that the transportation subsidy reduces transportation costs to zero. With that help, the income she must earn drops, which, in turn, drops her required child care co-payment, and that in turn drops her income down enough to qualify for a partial Food Stamps benefit. All of these together, by lowering the income she must earn, also decrease the net taxes she must pay. Altogether, with the addition of the transportation subsidy, this reduces the wages she must earn by $440 per month, from $10.82 to **$8.32** per hour, which is less than half the full Self-Sufficiency Wage.

Child Care and Food Stamps: In Maryland, one year after leaving TANF, the mother loses Medicaid coverage, although her children will continue to be covered if family income remains at or below 200% of poverty. Thus, her health care costs increase from zero to $85 per month (the cost of a health insurance premium for one person, plus her out of pocket costs). Without the Medicaid subsidy, that pushes the income she must earn to well over $11.00 an hour, at which point she would not be eligible to receive either child care subsidies or Food Stamps. In Maryland, however, if she were able to have a lower co-payment, such as that required of those who live in Region V (which is the less expensive/rural Eastern Shore region of Maryland), she would be able to qualify for child care subsidies, although her income would still be too high for Food Stamps. With the help of partial coverage of her health care costs through CHIP as well, her Self-Sufficiency Wage would be reduced to **$10.57** per hour.

The Impact of Subsidies in Virginia

As with the District of Columbia and Maryland, we begin with the Self-Sufficiency Standard in column #1 of Table 9 as a benchmark. Note that for the same type of single-parent family (one adult, with one preschooler and one infant), but one that is living in Fairfax County, Virginia, the Self-Sufficiency Wage is higher than either the District or Prince George's County, Maryland at **$21.37** per hour.

Child Support: In the second column of Table 9, we show the effect of child support, and it again reduces the wage required to be self-sufficient by almost $1.50 to **$19.95** per hour.

Transportation: In the third column, as in Maryland, we assume a transportation subsidy that reduces transportation costs to zero. (This subsidy could be public transportation, via passes or tokens, or provision of private transportation in the form of cars, vans, or other modes of transport.) Whatever the form, it reduces the necessary wage by about $1.00, to **$20.21** per hour.

Tax Relief: In the fourth column of Table 9, we have modeled "tax relief" by doubling the standard deduction for single parents, and tripling the personal

Table 9

Impact of Subsidies on the Self-Sufficiency Wage

Single Parent with One Infant and One Preschool-Age Child

Fairfax County, VA, 1998

	#1	#2	#3	#4	#5	#6	#7
Monthly Costs	***Self-Sufficiency Standard***	***Child Support***	***Transportation***	***Tax Relief***	***Child Care, Medicaid & Food Stamps****	***Child Care, Medicaid, Food Stamps* & Transportation***	***Child Care & Food Stamps****
Housing	*$824*	*$824*	*$824*	*$824*	*$824*	*$824*	*$824*
Child Care	*$1,318*	*$1,318*	*$1,318*	*$1,318*	***$198***	***$103***	***$236***
Food	*$318*	*$318*	*$318*	*$318*	*$318*	*$318*	*$318*
Transportation	*$145*	*$145*	***$0***	*$145*	*$145*	***$0***	*$145*
Health Care	*$184*	*$184*	*$184*	*$184*	***$0***	***$0***	***$85***
Miscellaneous	*$279*	*$279*	*$279*	*$279*	*$279*	*$279*	*$279*
Taxes	*$839*	*$839*	*$782*	***$776***	*$339*	*$269*	*$385*
Earned Income Tax Credit (-)	*$0*	*$0*	*$0*	*$0*	*$0*	*$0*	*$0*
Child Care Tax Credit (-)	*-$80*	*-$80*	*-$80*	*-$80*	*-$46*	*-$25*	*-$52*
Child Tax Credit (-)	*-$67*	*-$67*	*-$67*	*-$67*	*-$67*	*-$53*	*-$67*
Child Support	*$0*	***-$250***	*$0*	*$0*	*$0*	*$0*	*$0*
Self-Sufficiency Wage—							
Monthly	***$3,760***	***$3,510***	***$3,558***	***$3,697***	***$1,991***	***$1,713***	***$2,156***
Hourly*	***$21.37***	***$19.95***	***$20.21***	***$21.01***	***$11.31***	***$9.74***	***$12.25***

**If the family qualifies.*

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

Note: Totals may not add exactly due to rounding.

exemptions, so that taxable income (after exemptions and deductions) is close to that of federal taxes. Although these changes reduce state taxes by about $50 per month, they have only a modest impact on reducing the required wage, as state taxes were already lower for families at this income level, compared to the District of Columbia, and most taxes are payroll. The resulting Self-Sufficiency Wage is **$21.01** per hour.

Welfare-to-Work Transition Package: In the fifth column, we have modeled the typical welfare transition package—Food Stamps, Medicaid, and child care subsidies—for this single parent family in Virginia. We chose Fairfax County because the housing and other costs are so high in Alexandria that if a parent with two small children earns enough to meet these costs, her income is too high to qualify for *any* child care subsidies (which are not available to families of three with full-time wages at about $12.00 per hour or higher). Similarly, in Arlington, the co-payment schedule is so high that with that area's high housing costs, earning enough to meet both expenses puts most families above eligibility for the subsidy. Even in

Fairfax County, with slightly lower costs but still a very high co-payment, she must pay $198 per month for child care. If she earns enough to pay for housing and child care, as well as her other expenses, then her income is too high to qualify for Food Stamps, so she does not get this subsidy. Nevertheless, even without the help of Food Stamps, her Self-Sufficiency Wage is reduced to **$11.31** per hour.

Welfare-to-Work Transition Package plus Transportation: In column #6 of Table 9, we have added a transportation subsidy to the welfare transition package. With that help, the income she must earn drops, which in turn drops her required child care co-payment by almost $100 (although it is not enough to qualify for even a partial Food Stamps benefit). Altogether, the addition of the transportation subsidy to the welfare package reduces the wages she must earn by about an additional $275 per month, from $11.29 to **$9.74** per hour, which is less than half the full Self-Sufficiency Wage.

Child Care and Food Stamps: In the last column (#7) of Table 9, we model the impact of losing Medicaid. In Virginia as in Maryland, one year after leaving TANF, the mother loses Medicaid coverage, although her children will continue to be covered if family income remains at or below 185% of poverty. Thus, her health care costs increase from zero to $85 per month (the cost of a health insurance premium for one person, plus her out of pocket costs). Without the full Medicaid subsidy, that pushes the income she must earn to over $12.00 an hour, raising her required child care co-payment to $236 per month. Although her income would still be too high for Food Stamps, with the help of child care subsidies and partial coverage of her health care costs through CHIP, her Self-Sufficiency Wage would be reduced to **$12.25** per hour.

The figures in Tables 7, 8, and 9 provide examples for one family type in three jurisdictions, that of a single parent with one infant and one preschool-age child, living in the Washington, DC metropolitan area—the District, Prince George's County in Maryland, and Fairfax County in Virginia. The impact of various subsidies and taxes would vary in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient. By temporarily aiding families with subsidies until they are able to earn self-sufficiency-level wages, families with entry-level wages are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they can achieve stability in their housing, child care, diet, and health care, which in turn helps support their achieving a steady position in the labor force. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

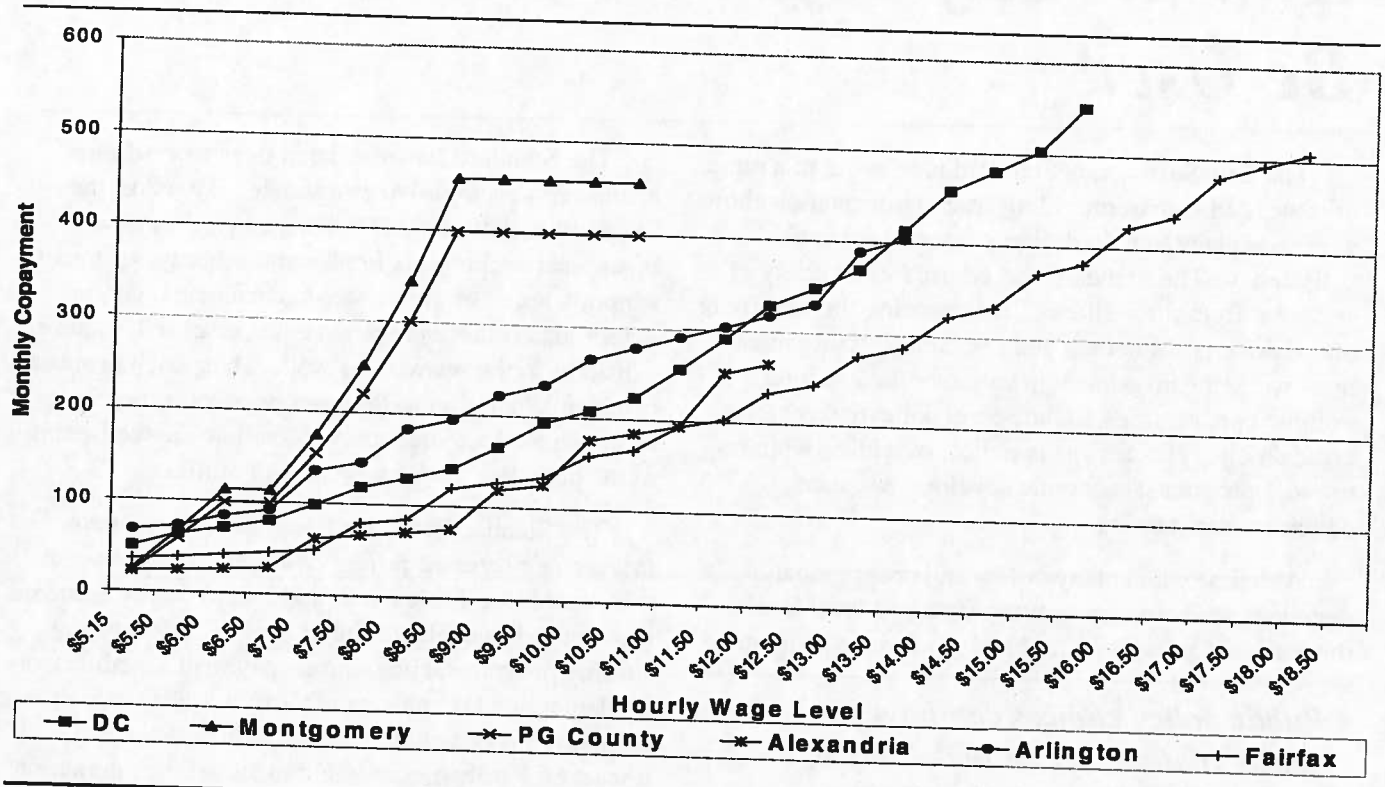
It is also evident from these examples that the high child care co-payments in the suburban jurisdictions preclude many low-income families from obtaining subsidized child care. For families living in the high cost suburban Maryland communities of Montgomery and Prince George's County, as well as Alexandria and Arlington County in Virginia, the very high co-payments prevent these families from utilizing these subsidies or receiving others. In short, if a family has enough money for housing in these jurisdictions, they are likely to have too much money to qualify for Food Stamps or child care subsidies. These policy decisions force families with wages that fall between the minimum wage ($5.15 in MD and VA) and self-sufficiency (from $17 to $21 per hour for a family with two young children) to choose *between* adequate housing, adequate nutrition, or adequate child care—all three are not possible because at these income levels, in these high-cost areas, families cannot afford all of them because they have too little income, yet also they do not receive help from subsidies because they have too much income to qualify.

Finally, when the child care co-payment schedules are compared across the various jurisdictions in the Washington, DC metropolitan area, it is apparent that there are considerable inequities, as can be seen in Figure 3 on page 25. Thus, for example, a mother with two children who works full-time at $8.00 per hour is required to pay just $70 per month towards her child care in Alexandria, and $84 in Fairfax County (both in Virginia), but $300 in Prince George's County and $344 in Montgomery County, both in Maryland. Clearly, there is no particular rationale for these discrepancies, nor do they parallel cost differences in other areas, such as housing; rather, they reflect local and state differences in policies. Ironically, the only apparent pattern is that the jurisdictions with the highest costs in other areas, particularly housing, also require parents to pay the most towards child care.

It should also be noted that parents are no longer eligible for child care subsidies at all when their wages

Figure 3

Child Care Co-payments, by Wage Level, for Washington, DC Metro Area Jurisdictions, 1999



reach about $11.00 per hour in Maryland, and $12.00 per hour in Alexandria. Thus, when parents' wages go up, these families go over a financial "cliff," as their child care costs move from the cost of the co-payment to the full cost. The effect of this "cliff" means that a wage raise of less than 50 cents per hour may result in an increase of as much as $1,000 in expenses.

How the Self-Sufficiency Standard Can Be Used

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

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

Public policy choices can have a substantial impact on the ability of families to become self-sufficient—aiding them with temporary supports until they are able to earn wages sufficient to meet their basic needs.

The Self-Sufficiency Standard as a Policy Tool

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

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

The Standard has also been used to ***evaluate impact of proposed policy changes.*** As shown in this report (see Tables 7, 8, and 9 above), the Standard can be used to evaluate the impact of restructuring subsidy programs, changing co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible to not only show the direct impact on family incomes, but to model the interaction effects of taxes, tax credits, and, where applicable, subsidies. It can similarly be used to look at the impact of changing program rules–such as requiring parents to enter employment when their youngest child reaches the age of three months instead of the current twelve months–on both individual families and state budgets.

The Standard can be used to ***target education and job training investments***. Given the Self-Sufficiency Wages for most family types, the Standard can help make the case for investing in various types of post-secondary education. Education and training beyond high school provides access to a wide range of jobs paying Self-Sufficiency Wages, and the broad range of skills that enable workers to move into jobs created by rapidly developing new technologies.

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

By determining the wages needed to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers'

salaries. It has also been used by private agencies, such as Community Action Agencies, to evaluate the adequacy of their own salary schedules.

The Self-Sufficiency Standard as a Benchmark for Evaluation

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

The Self-Sufficiency Standard as a Counseling Tool

The Standard can be used as a counseling tool, to help participants in work and training programs make choices among various occupations and jobs. The Standard has also been used to develop the Self-Sufficiency Standard Worksheet (available for the Washington DC area in late Fall 1999), which is a tool that counselors and clients can use to "test" the ability of various wages to meet a family's self-sufficiency needs. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants determine in what ways micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

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

The Self-Sufficiency Standard as an Education Tool

The Standard is an important public education tool. It helps not only counselors, but the public at large, understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. By demonstrating how the various components, and each basic need, fit together, it helps in the understanding of how each is necessary. Thus, it helps facilitate the coordination of various providers of services and supports, both public and private, such as Food Stamps, child care providers, and education and training organizations.

The Self-Sufficiency Standard as a Needs Analysis Tool

The Standard provides for families of all different types and compositions a detailed, yet standardized, analysis of what their cost of living is, and what it costs for working parents to meet, at a minimally adequate level, their basic needs for food, shelter, health care, and so forth. As such, it is being used in two court cases in order to document the minimum amount families need to meet their needs, and their ability to pay (or not pay) additional amounts for non-essentials. The Standard thus provides a specific benchmark that demonstrates the problematic nature of requiring additional payments (in one case, for housing refinancing, and the other, for loan repayments) on the ability of the family to meet their basic needs—without sacrificing nutrition, living in substandard or overcrowded housing, or using inadequate child care.

The Self-Sufficiency Standard in Research

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically, and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of "poverty," or income inadequacy, and how this differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various supports and subsidies, such as child support or child care subsidies—given a family's income, place of residence, and composition. As a modeling tool, it can be used to research the impact of various subsidies, tax credits, and/or child support—and their interactions—on families at various wage levels of earners, with different compositions, and with varied costs of living.

Conclusion

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

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

The Standard has been calculated for a number of other states, including California, Illinois, Indiana, Iowa, Massachusetts, North Carolina, Pennsylvania, and Texas. It is anticipated that reports will be completed within the next few months for New York City, New York State, Florida, New Jersey, and Connecticut. For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Wider Opportunities for Women at (202) 638-3143, or Dr. Diana Pearce at (206) 616-2850. For further information on the findings and implications of the Self-Sufficiency Standard for the Washington, DC metropolitan area, contact Jennifer Brooks at Wider Opportunities for Women at the above phone number or jbrooks@wowonline.org.

Endnotes

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

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

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

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

[5] *Boston Globe*, 9/25/98.

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

[7] Quoted in Gowdy and Pearlmutter, *op.cit.*, p. 91.

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

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

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

[11] The costs do not, however, include the initial cost of purchasing a car.

[12] According to the Bureau of Labor Statistics, 83% of non-temporary workers have health insurance, the majority of which is employer-provided.

[13] See Citro and Michael, *op.cit.*

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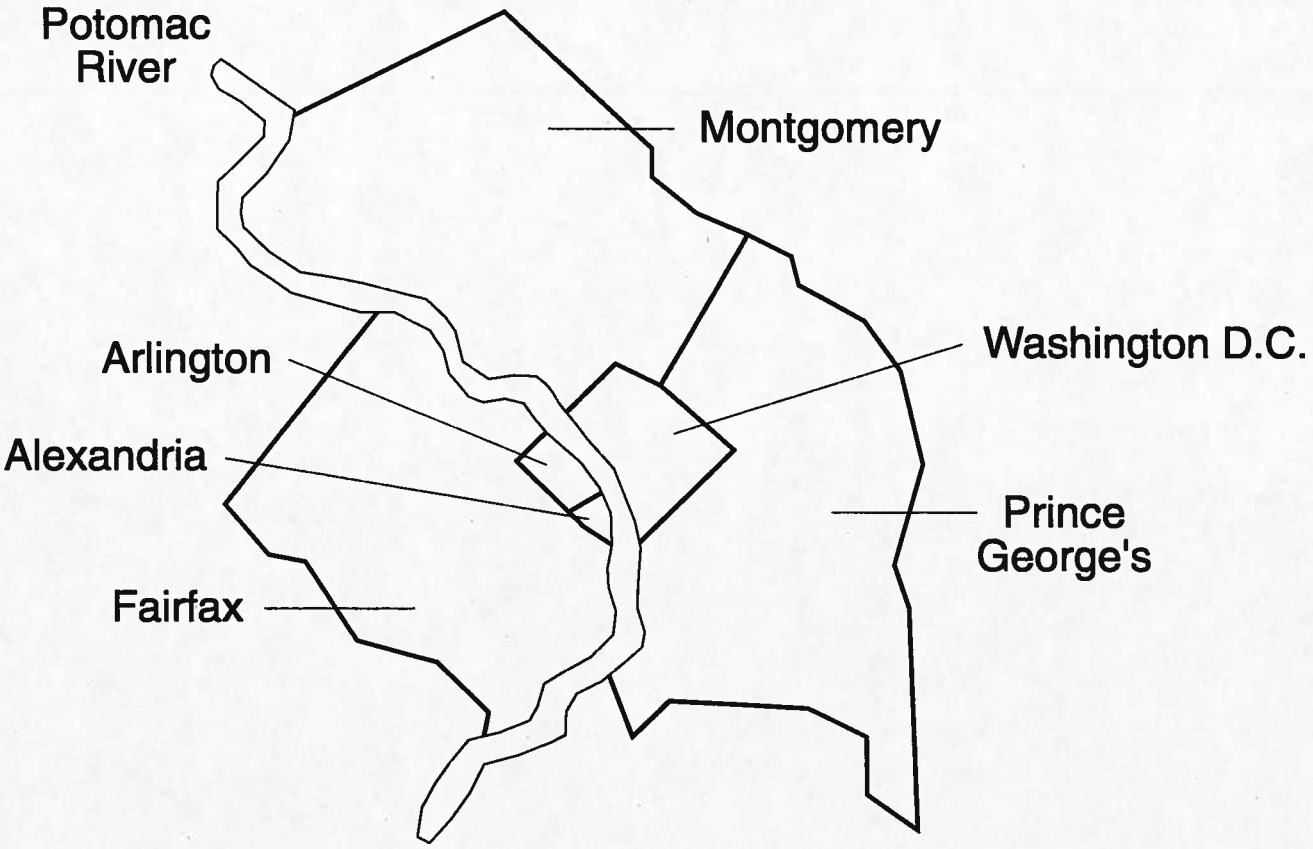
Diana M. Pearce, Ph.D. teaches at the School of Social Work, University of Washington in Seattle, Washington. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women. She has written and spoken widely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

Jennifer Brooks is the Director of Research for Wider Opportunities for Women. Ms. Brooks has worked on the Self-Sufficiency Standards for the Washington Metropolitan Area, Texas, North Carolina, Massachusetts, Illinois, and Pennsylvania. Through her work on WOW's State Organizing Project for Family Economic Self-Sufficiency, Ms. Brooks is researching avenues for policy advocacy at the state and local levels to improve welfare recipients' chances of achieving economic independence. Ms. Brooks received a Master's Degree in Public Policy with a Concentration in Women's Studies from The George Washington University.

Map of Washington, DC Metropolitan Area



Appendix: The Self-Sufficiency Standard for All Family Types, the Washington, DC, Metropolitan Area

Washington, DC Metropolitan Area

District of Columbia

Table 1
The Self-Sufficiency Standard for the Washington, DC Metro Area, 1998—District of Columbia

	One Adult	One Adult, One Child				One Adult, Two Children	
Monthly Costs	Adult	Adult + Infant	Adult + Preschooler	Adult + School-age	Adult + Teenager	Adult + Infant Infant	Adult + Infant Preschooler
Housing	$688	$807	$807	$807	$807	$807	$807
Child Care	$0	$445	$733	$693	$0	$890	$1,178
Food	$162	$237	$245	$286	$303	$310	$318
Transportation	$94	$94	$94	$94	$94	$94	$94
Health Care	$83	$168	$146	$146	$173	$211	$189
Miscellaneous	$103	$175	$203	$203	$138	$231	$259
Taxes	$275	$539	$685	$685	$402	$730	$876
Earned Income Tax Credit (-)	$0	$0	$0	$0	-$61	$0	$0
Child Care Tax Credit (-)	$0	-$53	-$53	-$53	$0	-$106	-$106
Child Tax Credit (-)	$0	-$33	-$33	-$33	-$33	-$67	-$67
Monthly Self-Sufficiency Wage	$1,406	$2,379	$2,827	$2,827	$1,822	$3,102	$3,549
Hourly Self-Sufficiency Wage	$7.99	$13.52	$16.06	$16.06	$10.35	$17.63	$20.16

Table 1 - continued
District of Columbia

	One Adult, Two Children continued						
Monthly Costs	Adult + Infant School-age	Adult + Infant Teenager	Adult + Preschooler Preschooler	Adult + Preschooler School-age	Adult + Preschooler Teenager	Adult + School-age School-age	Adult + School-age Teenager
Housing	$807	$807	$807	$807	$807	$807	$807
Child Care	$1,138	$445	$1,466	$1,426	$733	$1,386	$693
Food	$357	$373	$326	$365	$382	$404	$420
Transportation	$94	$94	$94	$94	$94	$94	$94
Health Care	$189	$216	$167	$167	$194	$167	$194
Miscellaneous	$259	$194	$286	$286	$221	$286	$221
Taxes	$875	$556	$1,021	$1,020	$701	$1,019	$700
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$53	-$106	-$106	-$53	-$106	-$53
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	$3,546	$2,566	$3,996	$3,993	$3,013	$3,991	$3,010
Hourly Self-Sufficiency Wage	$20.15	$14.58	$22.70	$22.69	$17.12	$22.67	$17.10

Table 1 - continued
District of Columbia

Monthly Costs	One Adult, Two Children continued	One Adult, Three Children					
	Adult + Teenager Teenager	Adult + Infant Infant Infant	Adult + Infant Infant Preschooler	Adult + Infant Infant School-age	Adult + Infant Infant Teenager	Adult + Infant Preschooler Preschooler	Adult + Infant Preschooler School-age
Housing	$807	$1,099	$1,099	$1,099	$1,099	$1,099	$1,099
Child Care	$0	$1,336	$1,623	$1,583	$890	$1,911	$1,871
Food	$437	$375	$383	$420	$436	$391	$428
Transportation	$94	$94	$94	$94	$94	$94	$94
Health Care	$221	$254	$232	$232	$259	$210	$210
Miscellaneous	$156	$316	$343	$343	$278	$371	$370
Taxes	$324	$1,097	$1,242	$1,240	$896	$1,387	$1,385
Earned Income Tax Credit (-)	-$143	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$106	-$106	-$106	-$106	-$106	-$106
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$1,830	$4,365	$4,812	$4,806	$3,747	$5,258	$5,252
Hourly Self-Sufficiency Wage	$10.40	$24.80	$27.34	$27.31	$21.29	$29.87	$29.84

Table 1 - continued
District of Columbia

Monthly Costs	One Adult, Three Children continued						
	Adult + Infant Preschooler Teenager	Adult + Infant School-age School-age	Adult + Infant School-age Teenager	Adult + Infant Teenager Teenager	Adult + Preschooler Preschooler Preschooler	Adult + Preschooler Preschooler School-age	Adult + Preschooler Preschooler Teenager
Housing	$1,099	$1,099	$1,099	$1,099	$1,099	$1,099	$1,099
Child Care	$1,178	$1,831	$1,138	$445	$2,199	$2,159	$1,466
Food	$444	$465	$480	$496	$399	$436	$451
Transportation	$94	$94	$94	$94	$94	$94	$94
Health Care	$237	$210	$237	$264	$189	$189	$215
Miscellaneous	$305	$370	$305	$240	$398	$398	$333
Taxes	$1,041	$1,383	$1,039	$720	$1,532	$1,530	$1,186
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$106	-$106	-$53	-$106	-$106	-$106
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$4,193	$5,247	$4,187	$3,206	$5,704	$5,698	$4,639
Hourly Self-Sufficiency Wage	$23.82	$29.81	$23.79	$18.21	$32.41	$32.38	$26.36

Table 1 - continued
District of Columbia

	One Adult, Three Children continued						
Monthly Costs	*Adult + Preschooler School-age School-age*	*Adult + Preschooler School-age Teenager*	*Adult + Preschooler Teenager Teenager*	*Adult + School-age School-age School-age*	*Adult + School-age School-age Teenager*	*Adult + School-age Teenager Teenager*	*Adult + Teenager Teenager Teenager*
Housing	$1,099	$1,099	$1,099	$1,099	$1,099	$1,099	$1,099
Child Care	$2,119	$1,426	$733	$2,078	$1,386	$693	$0
Food	$472	$488	$504	$509	$525	$541	$557
Transportation	$94	$94	$94	$94	$94	$94	$94
Health Care	$189	$215	$242	$189	$215	$242	$269
Miscellaneous	$397	$332	$267	$397	$332	$267	$202
Taxes	$1,528	$1,184	$865	$1,526	$1,182	$863	$543
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$106	-$53	-$106	-$106	-$53	$0
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$5,693**	**$4,633**	**$3,652**	**$5,687**	**$4,628**	**$3,646**	**$2,665**
Hourly Self-Sufficiency Wage	**$32.35**	**$26.33**	**$20.75**	**$32.31**	**$26.30**	**$20.72**	**$15.14**

Table 1 - continued
District of Columbia

	2 Adults	*Two Adults, One Child*				*Two Adults, Two Children*	
Monthly Costs	*2 Adults*	*2 Adults + Infant*	*2 Adults + Preschooler*	*2 Adults + School-age*	*2 Adults + Teenager*	*2 Adults + Infant Infant*	*2 Adults + Infant Preschooler*
Housing	$688	$807	$807	$807	$807	$807	$807
Child Care	$0	$445	$733	$693	$0	$890	$1,178
Food	$317	$387	$395	$434	$451	$449	$457
Transportation	$189	$189	$189	$189	$189	$189	$189
Health Care	$180	$223	$201	$201	$228	$266	$245
Miscellaneous	$137	$205	$233	$232	$167	$260	$288
Taxes	$385	$633	$778	$778	$459	$818	$963
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$53	-$53	-$53	$0	-$106	-$106
Child Tax Credit (-)	$0	-$33	-$33	-$33	-$33	-$67	-$67
Monthly Self-Sufficiency Wage	**$1,897**	**$2,804**	**$3,251**	**$3,248**	**$2,268**	**$3,508**	**$3,954**
Hourly Self-Sufficiency Wage	**$5.39** per adult	**$7.97** per adult	**$9.23** per adult	**$9.23** per adult	**$6.44** per adult	**$9.96** per adult	**$11.23** per adult

Table 1 - continued
District of Columbia

	Two Adults, Two Children continued						
Monthly Costs	*2 Adults + Infant School-age*	*2 Adults + Infant Teenager*	*2 Adults + Preschooler Preschooler*	*2 Adults + Preschooler School-age*	*2 Adults + Preschooler Teenager*	*2 Adults + School-age School-age*	*2 Adults + School-age Teenager*
Housing	$807	$807	$807	$807	$807	$807	$807
Child Care	$1,138	$445	$1,466	$1,426	$733	$1,386	$693
Food	$494	$509	$465	$501	$517	$538	$554
Transportation	$189	$189	$189	$189	$189	$189	$189
Health Care	$245	$271	$223	$223	$250	$223	$250
Miscellaneous	$287	$222	$315	$315	$250	$314	$249
Taxes	$961	$642	$1,108	$1,106	$787	$1,104	$785
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$53	-$106	-$106	-$53	-$106	-$53
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	**$3,948**	**$2,967**	**$4,400**	**$4,394**	**$3,413**	**$4,389**	**$3,407**
Hourly Self-Sufficiency Wage	**$11.22** per adult	**$8.43** per adult	**$12.50** per adult	**$12.48** per adult	**$9.70** per adult	**$12.47** per adult	**$9.68** per adult

Table 1 - continued
District of Columbia

	Two Adults, Two Children continued	*Two Adults, Three Children*					
Monthly Costs	*2 Adults + Teenager Teenager*	*2 Adults Infant Infant Infant*	*2 Adults + Infant Infant Preschooler*	*2 Adults + Infant Infant School-age*	*2 Adults + Infant Infant Teenager*	*2 Adults + Infant Preschooler Preschooler*	*2 Adults + Infant Preschooler School-ager*
Housing	$807	$1,099	$1,099	$1,099	$1,099	$1,099	$1,099
Child Care	$0	$1,336	$1,623	$1,583	$890	$1,911	$1,871
Food	$570	$503	$510	$545	$560	$518	$553
Transportation	$189	$189	$189	$189	$189	$189	$189
Health Care	$277	$309	$288	$288	$315	$266	$266
Miscellaneous	$184	$344	$371	$370	$305	$398	$398
Taxes	$454	$1,178	$1,323	$1,320	$976	$1,468	$1,465
Earned Income Tax Credit (-)	-$25	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$106	-$106	-$106	-$106	-$106	-$106
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$2,389**	**$4,752**	**$5,197**	**$5,189**	**$4,128**	**$5,643**	**$5,634**
Hourly Self-Sufficiency Wage	**$6.79** per adult	**$13.50** per adult	**$14.77** per adult	**$14.74** per adult	**$11.73** per adult	**$16.03** per adult	**$16.01** per adult

Table 1 - continued
District of Columbia

	Two Adults, Three Children continued						
Monthly Costs	*2 Adults + Infant Preschooler Teenager*	*2 Adults + Infant School-age School-age*	*2 Adults + Infant School-age Teenager*	*2 Adults + Infant Teenager Teenager*	*2 Adults + Preschooler Preschooler Preschooler*	*2 Adults + Preschooler Preschooler School-age*	*2 Adults + Preschooler Preschooler Teenager*
Housing	$1,099	$1,099	$1,099	$1,099	$1,099	$1,099	$1,099
Child Care	$1,178	$1,831	$1,138	$445	$2,199	$2,159	$1,466
Food	$568	$587	$602	$618	$525	$560	$575
Transportation	$189	$189	$189	$189	$189	$189	$189
Health Care	$293	$266	$293	$320	$244	$244	$271
Miscellaneous	$333	$397	$332	$267	$426	$425	$360
Taxes	$1,120	$1,462	$1,118	$798	$1,613	$1,610	$1,265
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$106	-$106	-$53	-$106	-$106	-$106
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$4,574**	**$5,626**	**$4,565**	**$3,582**	**$6,089**	**$6,080**	**$5,019**
Hourly Self-Sufficiency Wage	**$12.99** per adult	**$15.98** per adult	**$12.97** per adult	**$10.18** per adult	**$17.30** per adult	**$17.27** per adult	**$14.26** per adult

Table 1 - continued
District of Columbia

	Two Adults, Three Children continued						
Monthly Costs	*2 Adults + Preschooler School-age School-age*	*2 Adults + Preschooler School-age Teenager*	*2 Adults + Preschooler Teenager Teenager*	*2 Adults + School-age School-age School-age*	*2 Adults + School-age School-age Teenager*	*2 Adults + School-age Teenager Teenager*	*2 Adults + Teenager Teenager Teenager*
Housing	$1,099	$1,099	$1,099	$1,099	$1,099	$1,099	$1,099
Child Care	$2,119	$1,426	$733	$2,078	$1,386	$693	$0
Food	$595	$610	$625	$630	$645	$660	$675
Transportation	$189	$189	$189	$189	$189	$189	$189
Health Care	$244	$271	$298	$244	$271	$298	$325
Miscellaneous	$425	$359	$294	$424	$359	$294	$229
Taxes	$1,607	$1,262	$943	$1,604	$1,260	$940	$620
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$106	-$53	-$106	-$106	-$53	$0
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$6,071**	**$5,011**	**$4,028**	**$6,063**	**$5,002**	**$4,019**	**$3,037**
Hourly Self-Sufficiency Wage	**$17.25** per adult	**$14.24** per adult	**$11.44** per adult	**$17.22** per adult	**$14.21** per adult	**$11.42** per adult	**$8.63** per adult

Washington, DC Metropolitan Area

Montgomery County, MD

Table 2
The Self-Sufficiency Standard for the Washington, DC Metro Area, 1998—Montgomery County, MD

	One Adult	One Adult, One Child				One Adult, Two Children	
Monthly Costs	Adult	Adult + Infant	Adult + Preschooler	Adult + School-age	Adult + Teenager	Adult + Infant Infant	Adult + Infant Preschooler
Housing	$744	$873	$873	$873	$873	$873	$873
Child Care	$0	$660	$603	$572	$0	$1,320	$1,263
Food	$162	$237	$245	$286	$303	$310	$318
Transportation	$134	$134	$134	$134	$134	$134	$134
Health Care	$85	$172	$149	$149	$177	$217	$194
Miscellaneous	$112	$207	$200	$201	$149	$285	$278
Taxes	$381	$673	$639	$643	$206	$936	$901
Earned Income Tax Credit (-)	$0	$0	$0	$0	-$76	$0	$0
Child Care Tax Credit (-)	$0	-$40	-$40	-$40	$0	-$80	-$80
Child Tax Credit (-)	$0	-$33	-$33	-$33	-$33	-$67	-$67
Monthly Self-Sufficiency Wage	$1,619	$2,883	$2,769	$2,785	$1,732	$3,928	$3,814
Hourly Self-Sufficiency Wage	$9.20	$16.38	$15.73	$15.82	$9.84	$22.32	$21.67

Table 2 - continued
Montgomery County, MD

	One Adult, Two Children continued						
Monthly Costs	Adult + Infant School-age	Adult + Infant Teenager	Adult + Preschooler Preschooler	Adult + Preschooler School-age	Adult + Preschooler Teenager	Adult + School-age School-age	Adult + School-age Teenager
Housing	$873	$873	$873	$873	$873	$873	$873
Child Care	$1,232	$660	$1,206	$1,175	$603	$1,144	$572
Food	$357	$373	$326	$365	$382	$404	$420
Transportation	$134	$134	$134	$134	$134	$134	$134
Health Care	$194	$222	$171	$171	$199	$171	$199
Miscellaneous	$279	$226	$271	$272	$219	$273	$220
Taxes	$905	$687	$866	$870	$652	$874	$656
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$40	-$80	-$80	-$40	-$80	-$40
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	$3,827	$3,069	$3,700	$3,713	$2,955	$3,725	$2,967
Hourly Self-Sufficiency Wage	$21.74	$17.44	$21.02	$21.10	$16.79	$21.17	$16.86

Table 2 - continued
Montgomery County, MD

Monthly Costs	One Adult, Two Children continued	One Adult, Three Children					
	Adult + Teenager Teenager	Adult + Infant Infant Infant	Adult + Infant Infant Preschooler	Adult + Infant Infant School-age	Adult + Infant Infant Teenager	Adult + Infant Preschooler Preschooler	Adult + Infant Preschooler School-age
Housing	$873	$1,189	$1,189	$1,189	$1,189	$1,189	$1,189
Child Care	$0	$1,980	$1,923	$1,892	$1,320	$1,866	$1,835
Food	$437	$375	$383	$420	$436	$391	$428
Transportation	$134	$134	$134	$134	$134	$134	$134
Health Care	$227	$262	$239	$239	$267	$216	$216
Miscellaneous	$167	$394	$387	$387	$335	$380	$380
Taxes	$273	$1,390	$1,355	$1,358	$1,099	$1,319	$1,322
Earned Income Tax Credit (-)	-$123	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$80	-$80	-$80	-$80	-$80	-$80
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$1,921	$5,544	$5,429	$5,438	$4,599	$5,314	$5,324
Hourly Self-Sufficiency Wage	$10.91	$31.50	$30.85	$30.90	$26.13	$30.19	$30.25

Table 2 - continued
Montgomery County, MD

Monthly Costs	One Adult, Three Children continued						
	Adult + Infant Preschooler Teenager	Adult + Infant School-age School-age	Adult + Infant School-age Teenager	Adult + Infant Teenager Teenager	Adult + Preschooler Preschooler Preschooler	Adult + Preschooler Preschooler Preschooler School-age	Adult + Preschooler Preschooler Preschooler Teenager
Housing	$1,189	$1,189	$1,189	$1,189	$1,189	$1,189	$1,189
Child Care	$1,263	$1,804	$1,232	$660	$1,808	$1,778	$1,206
Food	$444	$465	$480	$496	$399	$436	$451
Transportation	$134	$134	$134	$134	$134	$134	$134
Health Care	$244	$216	$244	$272	$193	$193	$221
Miscellaneous	$327	$381	$328	$275	$372	$373	$320
Taxes	$1,064	$1,325	$1,067	$849	$1,284	$1,287	$1,029
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$80	-$40	-$80	-$80	-$80
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$4,485	$5,333	$4,494	$3,735	$5,200	$5,209	$4,370
Hourly Self-Sufficiency Wage	$25.48	$30.30	$25.54	$21.22	$29.54	$29.60	$24.83

Table 2 - continued
Montgomery County, MD

	One Adult, Three Children continued						
Monthly Costs	*Adult + Preschooler School-age School-age*	*Adult + Preschooler School-age Teenager*	*Adult + Preschooler Teenager Teenager*	*Adult + School-age School-age School-age*	*Adult + School-age School-age Teenager*	*Adult + School-age Teenager Teenager*	*Adult + Teenager Teenager Teenager*
Housing	$1,189	$1,189	$1,189	$1,189	$1,189	$1,189	$1,189
Child Care	$1,747	$1,175	$603	$1,716	$1,144	$572	$0
Food	$472	$488	$504	$509	$525	$541	$557
Transportation	$134	$134	$134	$134	$134	$134	$134
Health Care	$193	$221	$250	$193	$221	$250	$278
Miscellaneous	$374	$321	$268	$374	$321	$269	$216
Taxes	$1,290	$1,032	$814	$1,293	$1,035	$817	$598
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$40	-$80	-$80	-$40	$0
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$5,219**	**$4,380**	**$3,621**	**$5,228**	**$4,389**	**$3,630**	**$2,871**
Hourly Self-Sufficiency Wage	**$29.65**	**$24.88**	**$20.57**	**$29.71**	**$24.94**	**$20.63**	**$16.31**

Table 2 - continued
Montgomery County, MD

	2 Adults	*Two Adults, One Child*				*Two Adults, Two Children*	
Monthly Costs	*2 Adults*	*2 Adults + Infant*	*2 Adults + Preschooler*	*2 Adults + School-age*	*2 Adults + Teenager*	*2 Adults + Infant Infant*	*2 Adults + Infant Preschooler*
Housing	$744	$873	$873	$873	$873	$873	$873
Child Care	$0	$660	$603	$572	$0	$1,320	$1,263
Food	$317	$387	$395	$434	$451	$449	$457
Transportation	$264	$264	$264	$264	$264	$264	$264
Health Care	$185	$230	$207	$207	$235	$275	$252
Miscellaneous	$151	$241	$234	$235	$182	$318	$311
Taxes	$431	$750	$715	$719	$501	$1,007	$972
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$40	-$40	-$40	$0	-$80	-$80
Child Tax Credit (-)	$0	-$33	-$33	-$33	-$33	-$67	-$67
Monthly Self-Sufficiency Wage	**$2,092**	**$3,332**	**$3,218**	**$3,230**	**$2,472**	**$4,359**	**$4,244**
Hourly Self-Sufficiency Wage	**$5.94** per adult	**$9.46** per adult	**$9.14** per adult	**$9.18** per adult	**$7.02** per adult	**$12.38** per adult	**$12.06** per adult

Table 2 - continued
Montgomery County, MD

	Two Adults, Two Children continued						
Monthly Costs	*2 Adults + Infant School-age*	*2 Adults + Infant Teenager*	*2 Adults + Preschooler Preschooler*	*2 Adults + Preschooler School-age*	*2 Adults + Preschooler Teenager*	*2 Adults + School-age School-age*	*2 Adults + School-age Teenager*
Housing	$873	$873	$873	$873	$873	$873	$873
Child Care	$1,232	$660	$1,206	$1,175	$603	$1,144	$572
Food	$494	$509	$465	$501	$517	$538	$554
Transportation	$264	$264	$264	$264	$264	$264	$264
Health Care	$252	$280	$229	$229	$257	$229	$257
Miscellaneous	$311	$259	$304	$304	$251	$305	$252
Taxes	$975	$757	$937	$940	$721	$943	$724
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$40	-$80	-$80	-$40	-$80	-$40
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	**$4,254**	**$3,495**	**$4,130**	**$4,139**	**$3,380**	**$4,149**	**$3,390**
Hourly Self-Sufficiency Wage	**$12.08** per adult	**$9.93** per adult	**$11.73** per adult	**$11.76** per adult	**$9.60** per adult	**$11.79** per adult	**$9.63** per adult

Table 2 - continued
Montgomery County, MD

	Two Adults, Two Children continued	*Two Adults, Three Children*					
Monthly Costs	*2 Adults + Teenager Teenager*	*2 Adults Infant Infant Infant*	*2 Adults + Infant Infant Preschooler*	*2 Adults + Infant Infant School-age*	*2 Adults + Infant Infant Teenager*	*2 Adults + Infant Preschooler Preschooler*	*2 Adults + Infant Preschooler School-ager*
Housing	$873	$1,189	$1,189	$1,189	$1,189	$1,189	$1,189
Child Care	$0	$1,980	$1,923	$1,892	$1,320	$1,866	$1,835
Food	$570	$503	$510	$545	$560	$518	$553
Transportation	$264	$264	$264	$264	$264	$264	$264
Health Care	$285	$319	$297	$297	$325	$274	$274
Miscellaneous	$199	$425	$418	$419	$366	$411	$411
Taxes	$506	$1,455	$1,420	$1,422	$1,163	$1,384	$1,386
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$80	-$80	-$80	-$80	-$80	-$80
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$2,631**	**$5,955**	**$5,840**	**$5,847**	**$5,007**	**$5,725**	**$5,732**
Hourly Self-Sufficiency Wage	**$7.47** per adult	**$16.92** per adult	**$16.59** per adult	**$16.61** per adult	**$14.22** per adult	**$16.26** per adult	**$16.28** per adult

Table 2 - continued
Montgomery County, MD

	Two Adults, Three Children continued						
Monthly Costs	*2 Adults + Infant Preschooler Teenager*	*2 Adults + Infant School-age School-age*	*2 Adults + Infant School-age Teenager*	*2 Adults + Infant Teenager Teenager*	*2 Adults + Preschooler Preschooler Preschooler*	*2 Adults + Preschooler Preschooler School-age*	*2 Adults + Preschooler Preschooler Teenager*
Housing	$1,189	$1,189	$1,189	$1,189	$1,189	$1,189	$1,189
Child Care	$1,263	$1,804	$1,232	$660	$1,808	$1,778	$1,206
Food	$568	$587	$602	$618	$525	$560	$575
Transportation	$264	$264	$264	$264	$264	$264	$264
Health Care	$302	$274	$302	$330	$251	$251	$279
Miscellaneous	$359	$412	$359	$306	$404	$404	$351
Taxes	$1,128	$1,388	$1,130	$911	$1,349	$1,351	$1,092
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$80	-$40	-$80	-$80	-$80
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$4,891**	**$5,738**	**$4,898**	**$4,138**	**$5,610**	**$5,616**	**$4,776**
Hourly Self-Sufficiency Wage	**$13.90** per adult	**$16.30** per adult	**$13.91** per adult	**$11.75** per adult	**$15.94** per adult	**$15.96** per adult	**$13.57** per adult

Table 2 - continued
Montgomery County, MD

	Two Adults, Three Children continued						
Monthly Costs	*2 Adults + Preschooler School-age School-age*	*2 Adults + Preschooler School-age Teenager*	*2 Adults + Preschooler Teenager Teenager*	*2 Adults + School-age School-age School-age*	*2 Adults + School-age School-age Teenager*	*2 Adults + School-age Teenager Teenager*	*2 Adults + Teenager Teenager Teenager*
Housing	$1,189	$1,189	$1,189	$1,189	$1,189	$1,189	$1,189
Child Care	$1,747	$1,175	$603	$1,716	$1,144	$572	$0
Food	$595	$610	$625	$630	$645	$660	$675
Transportation	$264	$264	$264	$264	$264	$264	$264
Health Care	$251	$279	$307	$251	$279	$307	$336
Miscellaneous	$405	$352	$299	$405	$352	$299	$246
Taxes	$1,353	$1,094	$876	$1,355	$1,096	$878	$659
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$40	-$80	-$80	-$40	$0
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$5,623**	**$4,783**	**$4,022**	**$5,630**	**$4,789**	**$4,029**	**$3,269**
Hourly Self-Sufficiency Wage	**$15.97** per adult	**$13.59** per adult	**$11.43** per adult	**$15.99** per adult	**$13.61** per adult	**$11.45** per adult	**$9.29** per adult

Washington, DC Metropolitan Area

Prince George's County, MD

Table 3
The Self-Sufficiency Standard for the Washington, DC Metro Area, 1998—Prince George's County, MD

	One Adult	One Adult, One Child				One Adult, Two Children	
Monthly Costs	Adult	Adult + Infant	Adult + Preschooler	Adult + School-age	Adult + Teenager	Adult + Infant Infant	Adult + Infant Preschooler
Housing	$605	$710	$710	$710	$710	$710	$710
Child Care	$0	$539	$460	$440	$0	$1,078	$999
Food	$162	$237	$245	$286	$303	$310	$318
Transportation	$134	$134	$134	$134	$134	$134	$134
Health Care	$85	$172	$149	$149	$177	$217	$194
Miscellaneous	$99	$179	$170	$172	$132	$245	$235
Taxes	$313	$535	$488	$498	$385	$738	$693
Earned Income Tax Credit (-)	$0	$0	$0	$0	-$76	$0	$0
Child Care Tax Credit (-)	$0	-$40	-$42	-$42	$0	-$80	-$80
Child Tax Credit (-)	$0	-$33	-$33	-$33	-$33	-$67	-$67
Monthly Self-Sufficiency Wage	$1,398	$2,431	$2,280	$2,313	$1,732	$3,285	$3,136
Hourly Self-Sufficiency Wage	$7.94	$13.81	$12.96	$13.14	$9.84	$18.66	$17.82

Table 3 - continued
Prince George's County, MD

	One Adult, Two Children continued						
Monthly Costs	Adult + Infant School-age	Adult + Infant Teenager	Adult + Preschooler Preschooler	Adult + Preschooler School-age	Adult + Preschooler Teenager	Adult + School-age School-age	Adult + School-age Teenager
Housing	$710	$710	$710	$710	$710	$710	$710
Child Care	$979	$539	$920	$900	$460	$880	$440
Food	$357	$373	$326	$365	$382	$404	$420
Transportation	$134	$134	$134	$134	$134	$134	$134
Health Care	$194	$222	$171	$171	$199	$171	$199
Miscellaneous	$237	$198	$226	$228	$188	$230	$190
Taxes	$702	$549	$647	$656	$495	$665	$511
Earned Income Tax Credit (-)	$0	$0	$0	$0	-$12	$0	-$3
Child Care Tax Credit (-)	-$80	-$40	-$80	-$80	-$40	-$80	-$40
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	$3,166	$2,618	$2,987	$3,017	$2,449	$3,047	$2,495
Hourly Self-Sufficiency Wage	$17.99	$14.87	$16.97	$17.14	$13.92	$17.31	$14.18

Table 3 - continued
Prince George's County, MD

Monthly Costs	One Adult, Two Children continued	One Adult, Three Children					
	Adult + Teenager Teenager	Adult + Infant Infant Infant	Adult + Infant Infant Preschooler	Adult + Infant Infant School-age	Adult + Infant Infant Teenager	Adult + Infant Preschooler Preschooler	Adult + Infant Preschooler School-age
Housing	$710	$966	$966	$966	$966	$966	$966
Child Care	$0	$1,617	$1,538	$1,518	$1,078	$1,459	$1,439
Food	$437	$375	$383	$420	$436	$391	$428
Transportation	$134	$134	$134	$134	$134	$134	$134
Health Care	$227	$262	$239	$239	$267	$216	$216
Miscellaneous	$151	$335	$326	$328	$288	$317	$318
Taxes	$159	$1,103	$1,057	$1,066	$872	$1,011	$1,020
Earned Income Tax Credit (-)	-$199	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$80	-$80	-$80	-$80	-$80	-$80
Child Tax Credit (-)	-$55	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$1,564	$4,612	$4,463	$4,490	$3,861	$4,313	$4,340
Hourly Self-Sufficiency Wage	$8.88	$26.21	$25.36	$25.51	$21.94	$24.51	$24.66

Table 3 - continued
Prince George's County, MD

Monthly Costs	One Adult, Three Children continued						
	Adult + Infant Preschooler Teenager	Adult + Infant School-age School-age	Adult + Infant School-age Teenager	Adult + Infant Teenager Teenager	Adult + Preschooler Preschooler Preschooler	Adult + Preschooler Preschooler School-age	Adult + Preschooler Preschooler Teenager
Housing	$966	$966	$966	$966	$966	$966	$966
Child Care	$999	$1,419	$979	$539	$1,379	$1,360	$920
Food	$444	$465	$480	$496	$399	$436	$451
Transportation	$134	$134	$134	$134	$134	$134	$134
Health Care	$244	$216	$244	$272	$193	$193	$221
Miscellaneous	$279	$320	$280	$241	$307	$309	$269
Taxes	$826	$1,028	$834	$681	$965	$974	$780
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$80	-$40	-$80	-$80	-$80
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$3,711	$4,367	$3,738	$3,189	$4,164	$4,191	$3,561
Hourly Self-Sufficiency Wage	$21.09	$24.81	$21.24	$18.12	$23.66	$23.81	$20.24

Table 3 - continued
Prince George's County, MD

	One Adult, Three Children continued						
Monthly Costs	*Adult + Preschooler School-age School-age*	*Adult + Preschooler School-age Teenager*	*Adult + Preschooler Teenager Teenager*	*Adult + School-age School-age School-age*	*Adult + School-age School-age Teenager*	*Adult + School-age Teenager Teenager*	*Adult + Teenager Teenager Teenager*
Housing	$966	$966	$966	$966	$966	$966	$966
Child Care	$1,340	$900	$460	$1,320	$880	$440	$0
Food	$472	$488	$504	$509	$525	$541	$557
Transportation	$134	$134	$134	$134	$134	$134	$134
Health Care	$193	$221	$250	$193	$221	$250	$278
Miscellaneous	$311	$271	$231	$312	$273	$233	$193
Taxes	$982	$788	$635	$990	$797	$643	$489
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$40	-$80	-$80	-$40	$0
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$4,218**	**$3,588**	**$3,039**	**$4,245**	**$3,616**	**$3,066**	**$2,517**
Hourly Self-Sufficiency Wage	**$23.96**	**$20.39**	**$17.27**	**$24.12**	**$20.54**	**$17.42**	**$14.30**

Table 3 - continued
Prince George's County, MD

	2 Adults	*Two Adults, One Child*				*Two Adults, Two Children*	
Monthly Costs	*2 Adults*	*2 Adults + Infant*	*2 Adults + Preschooler*	*2 Adults + School-age*	*2 Adults + Teenager*	*2 Adults + Infant Infant*	*2 Adults + Infant Preschooler*
Housing	$605	$710	$710	$710	$710	$710	$710
Child Care	$0	$539	$460	$440	$0	$1,078	$999
Food	$317	$387	$395	$434	$451	$449	$457
Transportation	$264	$264	$264	$264	$264	$264	$264
Health Care	$185	$230	$207	$207	$235	$275	$252
Miscellaneous	$137	$213	$204	$205	$166	$278	$268
Taxes	$367	$611	$565	$575	$423	$809	$763
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$40	-$40	-$40	$0	-$80	-$80
Child Tax Credit (-)	$0	-$33	-$33	-$33	-$33	-$67	-$67
Monthly Self-Sufficiency Wage	**$1,875**	**$2,880**	**$2,731**	**$2,761**	**$2,215**	**$3,715**	**$3,566**
Hourly Self-Sufficiency Wage	**$5.33** per adult	**$8.18** per adult	**$7.76** per adult	**$7.84** per adult	**$6.29** per adult	**$10.56** per adult	**$10.13** per adult

Table 3 - continued
Prince George's County, MD

	Two Adults, Two Children continued						
Monthly Costs	*2 Adults + Infant School-age*	*2 Adults + Infant Teenager*	*2 Adults + Preschooler Preschooler*	*2 Adults + Preschooler School-age*	*2 Adults + Preschooler Teenager*	*2 Adults + School-age School-age*	*2 Adults + School-age Teenager*
Housing	$710	$710	$710	$710	$710	$710	$710
Child Care	$979	$539	$920	$900	$460	$880	$440
Food	$494	$509	$465	$501	$517	$538	$554
Transportation	$264	$264	$264	$264	$264	$264	$264
Health Care	$252	$280	$229	$229	$257	$229	$257
Miscellaneous	$270	$230	$259	$260	$221	$262	$222
Taxes	$772	$618	$717	$726	$572	$734	$580
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$40	-$80	-$80	-$40	-$80	-$40
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	**$3,593**	**$3,043**	**$3,416**	**$3,443**	**$2,894**	**$3,470**	**$2,921**
Hourly Self-Sufficiency Wage	**$10.21** per adult	**$8.65** per adult	**$9.71** per adult	**$9.78** per adult	**$8.22** per adult	**$9.86** per adult	**$8.30** per adult

Table 3 - continued
Prince George's County, MD

	Two Adults, Two Children continued	*Two Adults, Three Children*					
Monthly Costs	*2 Adults + Teenager Teenager*	*2 Adults Infant Infant Infant*	*2 Adults + Infant Infant Preschooler*	*2 Adults + Infant Infant School-age*	*2 Adults + Infant Infant Teenager*	*2 Adults + Infant Preschooler Preschooler*	*2 Adults + Infant Preschooler School-ager*
Housing	$710	$966	$966	$966	$966	$966	$966
Child Care	$0	$1,617	$1,538	$1,518	$1,078	$1,459	$1,439
Food	$570	$503	$510	$545	$560	$518	$553
Transportation	$264	$264	$264	$264	$264	$264	$264
Health Care	$285	$319	$297	$297	$325	$274	$274
Miscellaneous	$183	$367	$357	$359	$319	$348	$350
Taxes	$333	$1,169	$1,122	$1,130	$936	$1,076	$1,084
Earned Income Tax Credit (-)	-$61	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$80	-$80	-$80	-$80	-$80	-$80
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$2,217**	**$5,024**	**$4,874**	**$4,898**	**$4,268**	**$4,724**	**$4,748**
Hourly Self-Sufficiency Wage	**$6.30** per adult	**$14.27** per adult	**$13.85** per adult	**$13.92** per adult	**$12.12** per adult	**$13.42** per adult	**$13.49** per adult

Table 3 - continued
Prince George's County, MD

	Two Adults, Three Children continued						
Monthly Costs	*2 Adults + Infant Preschooler Teenager*	*2 Adults + Infant School-age School-age*	*2 Adults + Infant School-age Teenager*	*2 Adults + Infant Teenager Teenager*	*2 Adults + Preschooler Preschooler Preschooler*	*2 Adults + Preschooler Preschooler School-age*	*2 Adults + Preschooler Preschooler Teenager*
Housing	$966	$966	$966	$966	$966	$966	$966
Child Care	$999	$1,419	$979	$539	$1,379	$1,360	$920
Food	$568	$587	$602	$618	$525	$560	$575
Transportation	$264	$264	$264	$264	$264	$264	$264
Health Care	$302	$274	$302	$330	$251	$251	$279
Miscellaneous	$310	$351	$311	$272	$339	$340	$300
Taxes	$890	$1,091	$897	$743	$1,030	$1,037	$843
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$80	-$40	-$80	-$80	-$80
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$4,118**	**$4,772**	**$4,142**	**$3,591**	**$4,574**	**$4,598**	**$3,967**
Hourly Self-Sufficiency Wage	**$11.70** per adult	**$13.56** per adult	**$11.77** per adult	**$10.20** per adult	**$12.99** per adult	**$13.06** per adult	**$11.27** per adult

Table 3 - continued
Prince George's County, MD

	Two Adults, Three Children continued						
Monthly Costs	*2 Adults + Preschooler School-age School-age*	*2 Adults + Preschooler School-age Teenager*	*2 Adults + Preschooler Teenager Teenager*	*2 Adults + School-age School-age School-age*	*2 Adults + School-age School-age Teenager*	*2 Adults + School-age Teenager Teenager*	*2 Adults + Teenager Teenager Teenager*
Housing	$966	$966	$966	$966	$966	$966	$966
Child Care	$1,340	$900	$460	$1,320	$880	$440	$0
Food	$595	$610	$625	$630	$645	$660	$675
Transportation	$264	$264	$264	$264	$264	$264	$264
Health Care	$251	$279	$307	$251	$279	$307	$336
Miscellaneous	$342	$302	$262	$343	$303	$264	$224
Taxes	$1,045	$851	$697	$1,052	$858	$704	$550
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$40	-$80	-$80	-$40	$0
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$4,622**	**$3,991**	**$3,441**	**$4,646**	**$4,016**	**$3,465**	**$2,914**
Hourly Self-Sufficiency Wage	**$13.13** per adult	**$11.34** per adult	**$9.78** per adult	**$13.20** per adult	**$11.41** per adult	**$9.84** per adult	**$8.28** per adult

Washington, DC Metropolitan Area

City of Alexandria, VA

Table 4
The Self-Sufficiency Standard for the Washington, DC Metro Area, 1998—City of Alexandria, VA

	One Adult	One Adult, One Child				One Adult, Two Children	
Monthly Costs	Adult	Adult + Infant	Adult + Preschooler	Adult + School-age	Adult + Teenager	Adult + Infant Infant	Adult + Infant Preschooler
Housing	$709	$832	$832	$832	$832	$832	$832
Child Care	$0	$568	$607	$572	$0	$1,135	$1,175
Food	$162	$237	$245	$286	$303	$310	$318
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$81	$164	$143	$143	$168	$205	$184
Miscellaneous	$110	$194	$197	$198	$145	$263	$265
Taxes	$317	$573	$586	$590	$283	$793	$805
Earned Income Tax Credit (-)	$0	$0	$0	$0	-$69	$0	$0
Child Care Tax Credit (-)	$0	-$53	-$53	-$53	$0	-$106	-$106
Child Tax Credit (-)	$0	-$33	-$33	-$33	-$33	-$67	-$67
Monthly Self-Sufficiency Wage	$1,524	$2,626	$2,669	$2,679	$1,774	$3,510	$3,552
Hourly Self-Sufficiency Wage	$8.66	$14.92	$15.16	$15.22	$10.08	$19.95	$20.18

Table 4 - continued
City of Alexandria, VA

	One Adult, Two Children continued						
Monthly Costs	Adult + Infant School-age	Adult + Infant Teenager	Adult + Preschooler Preschooler	Adult + Preschooler School-age	Adult + Preschooler Teenager	Adult + School-age School-age	Adult + School-age Teenager
Housing	$832	$832	$832	$832	$832	$832	$832
Child Care	$1,140	$568	$1,214	$1,179	$607	$1,144	$572
Food	$357	$373	$326	$365	$382	$404	$420
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$184	$210	$163	$163	$189	$163	$189
Miscellaneous	$266	$213	$268	$268	$215	$269	$216
Taxes	$809	$595	$817	$821	$607	$824	$611
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$53	-$106	-$106	-$53	-$106	-$53
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	$3,559	$2,816	$3,594	$3,601	$2,858	$3,609	$2,865
Hourly Self-Sufficiency Wage	$20.22	$16.00	$20.42	$20.46	$16.24	$20.50	$16.28

Table 4 - continued
City of Alexandria, VA

Monthly Costs	One Adult, Two Children continued	One Adult, Three Children					
	Adult + Teenager Teenager	Adult + Infant Infant Infant	Adult + Infant Infant Preschooler	Adult + Infant Infant School-age	Adult + Infant Infant Teenager	Adult + Infant Preschooler Preschooler	Adult + Infant Preschooler School-age
Housing	$832	$1,133	$1,133	$1,133	$1,133	$1,133	$1,133
Child Care	$0	$1,703	$1,742	$1,707	$1,135	$1,782	$1,747
Food	$437	$375	$383	$420	$436	$391	$428
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$215	$246	$225	$225	$251	$204	$204
Miscellaneous	$163	$360	$363	$363	$310	$366	$366
Taxes	$351	$1,161	$1,173	$1,175	$942	$1,185	$1,187
Earned Income Tax Credit (-)	-$115	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$106	-$106	-$106	-$106	-$106	-$106
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$1,961	$4,918	$4,959	$4,963	$4,146	$5,000	$5,004
Hourly Self-Sufficiency Wage	$11.14	$27.94	$28.18	$28.20	$23.56	$28.41	$28.43

Table 4 - continued
City of Alexandria, VA

Monthly Costs	One Adult, Three Children continued						
	Adult + Infant Preschooler Teenager	Adult + Infant School-age School-age	Adult + Infant School-age Teenager	Adult + Infant Teenager Teenager	Adult + Preschooler Preschooler Preschooler	Adult + Preschooler Preschooler School-age	Adult + Preschooler Preschooler Teenager
Housing	$1,133	$1,133	$1,133	$1,133	$1,133	$1,133	$1,133
Child Care	$1,175	$1,712	$1,140	$568	$1,822	$1,786	$1,214
Food	$444	$465	$480	$496	$399	$436	$451
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$230	$204	$230	$256	$183	$183	$209
Miscellaneous	$313	$366	$313	$260	$368	$368	$315
Taxes	$954	$1,190	$957	$742	$1,197	$1,199	$966
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$106	-$106	-$53	-$106	-$106	-$106
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$4,188	$5,009	$4,192	$3,447	$5,041	$5,046	$4,229
Hourly Self-Sufficiency Wage	$23.79	$28.46	$23.82	$19.59	$28.64	$28.67	$24.03

Table 4 - continued
City of Alexandria, VA

	One Adult, Three Children continued						
Monthly Costs	*Adult + Preschooler School-age School-age*	*Adult + Preschooler School-age Teenager*	*Adult + Preschooler Teenager Teenager*	*Adult + School-age School-age School-age*	*Adult + School-age School-age Teenager*	*Adult + School-age Teenager Teenager*	*Adult + Teenager Teenager Teenager*
Housing	$1,133	$1,133	$1,133	$1,133	$1,133	$1,133	$1,133
Child Care	$1,751	$1,179	$607	$1,716	$1,144	$572	$0
Food	$472	$488	$504	$509	$525	$541	$557
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$183	$209	$235	$183	$209	$235	$261
Miscellaneous	$369	$315	$262	$369	$316	$263	$210
Taxes	$1,202	$969	$755	$1,204	$971	$757	$543
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$106	-$53	-$106	-$106	-$53	$0
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$5,050**	**$4,233**	**$3,489**	**$5,054**	**$4,238**	**$3,493**	**$2,748**
Hourly Self-Sufficiency Wage	**$28.69**	**$24.05**	**$19.82**	**$28.72**	**$24.08**	**$19.85**	**$15.61**

Table 4 - continued
City of Alexandria, VA

	2 Adults	*Two Adults, One Child*				*Two Adults, Two Children*	
Monthly Costs	*2 Adults*	*2 Adults + Infant*	*2 Adults + Preschooler*	*2 Adults + School-age*	*2 Adults + Teenager*	*2 Adults + Infant Infant*	*2 Adults + Infant Preschooler*
Housing	$709	$832	$832	$832	$832	$832	$832
Child Care	$0	$568	$607	$572	$0	$1,135	$1,175
Food	$317	$387	$395	$434	$451	$449	$457
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$175	$217	$196	$196	$222	$258	$237
Miscellaneous	$149	$229	$232	$232	$179	$296	$299
Taxes	$380	$652	$664	$668	$454	$866	$878
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$53	-$53	-$53	$0	-$106	-$106
Child Tax Credit (-)	$0	-$33	-$33	-$33	-$33	-$67	-$67
Monthly Self-Sufficiency Wage	**$2,017**	**$3,085**	**$3,127**	**$3,134**	**$2,391**	**$3,951**	**$3,992**
Hourly Self-Sufficiency Wage	**$5.73** per adult	**$8.76** per adult	**$8.88** per adult	**$8.90** per adult	**$6.79** per adult	**$11.22** per adult	**$11.34** per adult

Table 4 - continued
City of Alexandria, VA

	Two Adults, Two Children continued						
Monthly Costs	*2 Adults + Infant School-age*	*2 Adults + Infant Teenager*	*2 Adults + Preschooler Preschooler*	*2 Adults + Preschooler School-age*	*2 Adults + Preschooler Teenager*	*2 Adults + School-age School-age*	*2 Adults + School-age Teenager*
Housing	$832	$832	$832	$832	$832	$832	$832
Child Care	$1,140	$568	$1,214	$1,179	$607	$1,144	$572
Food	$494	$509	$465	$501	$517	$538	$554
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$237	$263	$216	$216	$242	$216	$242
Miscellaneous	$299	$246	$301	$302	$249	$302	$249
Taxes	$881	$667	$890	$893	$679	$895	$681
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$53	-$106	-$106	-$53	-$106	-$53
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	**$3,996**	**$3,252**	**$4,033**	**$4,038**	**$3,293**	**$4,042**	**$3,297**
Hourly Self-Sufficiency Wage	**$11.35** per adult	**$9.24** per adult	**$11.46** per adult	**$11.47** per adult	**$9.35** per adult	**$11.48** per adult	**$9.37** per adult

Table 4 - continued
City of Alexandria, VA

	Two Adults, Two Children continued	*Two Adults, Three Children*					
Monthly Costs	*2 Adults + Teenager Teenager*	*2 Adults Infant Infant Infant*	*2 Adults + Infant Infant Preschooler*	*2 Adults + Infant Infant School-age*	*2 Adults + Infant Infant Teenager*	*2 Adults + Infant Preschooler Preschooler*	*2 Adults + Infant Preschooler School-ager*
Housing	$832	$1,133	$1,133	$1,133	$1,133	$1,133	$1,133
Child Care	$0	$1,703	$1,742	$1,707	$1,135	$1,782	$1,747
Food	$570	$503	$510	$545	$560	$518	$553
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$268	$299	$278	$278	$304	$257	$257
Miscellaneous	$196	$392	$395	$395	$342	$398	$398
Taxes	$467	$1,228	$1,240	$1,242	$1,008	$1,252	$1,254
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$106	-$106	-$106	-$106	-$106	-$106
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$2,552**	**$5,339**	**$5,380**	**$5,381**	**$4,563**	**$5,421**	**$5,422**
Hourly Self-Sufficiency Wage	**$7.25** per adult	**$15.17** per adult	**$15.28** per adult	**$15.29** per adult	**$12.96** per adult	**$15.40** per adult	**$15.40** per adult

Table 4 - continued
City of Alexandria, VA

	Two Adults, Three Children continued						
Monthly Costs	*2 Adults + Infant Preschooler Teenager*	*2 Adults + Infant School-age School-age*	*2 Adults + Infant School-age Teenager*	*2 Adults + Infant Teenager Teenager*	*2 Adults + Preschooler Preschooler Preschooler*	*2 Adults + Preschooler Preschooler School-age*	*2 Adults + Preschooler Preschooler Teenager*
Housing	$1,133	$1,133	$1,133	$1,133	$1,133	$1,133	$1,133
Child Care	$1,175	$1,712	$1,140	$568	$1,822	$1,786	$1,214
Food	$568	$587	$602	$618	$525	$560	$575
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$283	$257	$283	$309	$236	$236	$262
Miscellaneous	$345	$398	$344	$291	$400	$400	$347
Taxes	$1,020	$1,255	$1,022	$807	$1,264	$1,266	$1,032
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$106	-$106	-$53	-$106	-$106	-$106
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$4,604**	**$5,423**	**$4,605**	**$3,859**	**$5,461**	**$5,463**	**$4,645**
Hourly Self-Sufficiency Wage	**$13.08** per adult	**$15.41** per adult	**$13.08** per adult	**$10.96** per adult	**$15.52** per adult	**$15.52** per adult	**$13.20** per adult

Table 4 - continued
City of Alexandria, VA

	Two Adults, Three Children continued						
Monthly Costs	*2 Adults + Preschooler School-age School-age*	*2 Adults + Preschooler School-age Teenager*	*2 Adults + Preschooler Teenager Teenager*	*2 Adults + School-age School-age School-age*	*2 Adults + School-age School-age Teenager*	*2 Adults + School-age Teenager Teenager*	*2 Adults + Teenager Teenager Teenager*
Housing	$1,133	$1,133	$1,133	$1,133	$1,133	$1,133	$1,133
Child Care	$1,751	$1,179	$607	$1,716	$1,144	$572	$0
Food	$595	$610	$625	$630	$645	$660	$675
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$236	$262	$288	$236	$262	$288	$314
Miscellaneous	$400	$347	$294	$400	$347	$294	$241
Taxes	$1,267	$1,034	$819	$1,269	$1,035	$821	$606
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$106	-$53	-$106	-$106	-$53	$0
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$5,464**	**$4,646**	**$3,900**	**$5,465**	**$4,647**	**$3,901**	**$3,155**
Hourly Self-Sufficiency Wage	**$15.52** per adult	**$13.20** per adult	**$11.08** per adult	**$15.53** per adult	**$13.20** per adult	**$11.08** per adult	**$8.96** per adult

Washington, DC Metropolitan Area

Arlington County, VA

Table 5
The Self-Sufficiency Standard for the Washington, DC Metro Area, 1998—Arlington County, VA

	One Adult	One Adult, One Child				One Adult, Two Children	
Monthly Costs	Adult	Adult + Infant	Adult + Preschooler	Adult + School-age	Adult + Teenager	Adult + Infant Infant	Adult + Infant Preschooler
Housing	$770	$903	$903	$903	$903	$903	$903
Child Care	$0	$616	$691	$691	$0	$1,232	$1,307
Food	$162	$237	$245	$286	$303	$310	$318
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$81	$164	$143	$143	$168	$205	$184
Miscellaneous	$116	$206	$213	$217	$152	$279	$286
Taxes	$343	$613	$641	$661	$204	$841	$869
Earned Income Tax Credit (-)	$0	$0	$0	$0	-$69	$0	$0
Child Care Tax Credit (-)	$0	-$40	-$40	-$40	$0	-$80	-$80
Child Tax Credit (-)	$0	-$33	-$33	-$33	-$33	-$67	-$67
Monthly Self-Sufficiency Wage	$1,617	$2,810	$2,907	$2,971	$1,774	$3,769	$3,865
Hourly Self-Sufficiency Wage	$9.19	$15.97	$16.52	$16.88	$10.08	$21.41	$21.96

Table 5 - continued
Arlington County, VA

	One Adult, Two Children continued						
Monthly Costs	Adult + Infant School-age	Adult + Infant Teenager	Adult + Preschooler Preschooler	Adult + Preschooler School-age	Adult + Preschooler Teenager	Adult + School-age School-age	Adult + School-age Teenager
Housing	$903	$903	$903	$903	$903	$903	$903
Child Care	$1,307	$616	$1,382	$1,382	$691	$1,382	$691
Food	$357	$373	$326	$365	$382	$404	$420
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$184	$210	$163	$163	$189	$163	$189
Miscellaneous	$290	$225	$292	$296	$231	$300	$235
Taxes	$888	$635	$897	$916	$663	$935	$681
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$40	-$80	-$80	-$40	-$80	-$40
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	$3,927	$3,000	$3,961	$4,023	$3,096	$4,084	$3,158
Hourly Self-Sufficiency Wage	$22.31	$17.05	$22.51	$22.86	$17.59	$23.21	$17.94

Table 6 - continued
Fairfax County, VA

Monthly Costs	One Adult, Two Children continued	One Adult, Three Children					
	Adult + Teenager Teenager	Adult + Infant Infant Infant	Adult + Infant Infant Preschooler	Adult + Infant Infant School-age	Adult + Infant Infant Teenager	Adult + Infant Preschooler Preschooler	Adult + Infant Preschooler School-age
Housing	$824	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122
Child Care	$0	$1,947	$1,967	$1,918	$1,298	$1,987	$1,938
Food	$437	$375	$383	$420	$436	$391	$428
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$215	$246	$225	$225	$251	$204	$204
Miscellaneous	$162	$384	$384	$383	$325	$385	$384
Taxes	$346	$1,238	$1,241	$1,238	$983	$1,245	$1,241
Earned Income Tax Credit (-)	-$119	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$80	-$80	-$80	-$80	-$80	-$80
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$1,943	$5,277	$5,288	$5,272	$4,380	$5,299	$5,282
Hourly Self-Sufficiency Wage	$11.04	$29.98	$30.04	$29.95	$24.89	$30.11	$30.01

Table 6 - continued
Fairfax County, VA

Monthly Costs	One Adult, Three Children continued						
	Adult + Infant Preschooler Teenager	Adult + Infant School-age School-age	Adult + Infant School-age Teenager	Adult + Infant Teenager Teenager	Adult + Preschooler Preschooler Preschooler	Adult + Preschooler Preschooler School-age	Adult + Preschooler Preschooler Teenager
Housing	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122
Child Care	$1,318	$1,890	$1,269	$649	$2,006	$1,958	$1,338
Food	$444	$465	$480	$496	$399	$436	$451
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$230	$204	$230	$256	$183	$183	$209
Miscellaneous	$326	$383	$325	$267	$386	$384	$327
Taxes	$987	$1,238	$983	$761	$1,248	$1,245	$990
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$80	-$40	-$80	-$80	-$80
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$4,391	$5,266	$4,375	$3,556	$5,309	$5,293	$4,402
Hourly Self-Sufficiency Wage	$24.95	$29.92	$24.86	$20.20	$30.17	$30.08	$25.01

Table 5 - continued
Arlington County, VA

Monthly Costs	One Adult, Two Children continued	One Adult, Three Children					
	Adult + Teenager Teenager	Adult + Infant Infant Infant	Adult + Infant Infant Preschooler	Adult + Infant Infant School-age	Adult + Infant Infant Teenager	Adult + Infant Preschooler Preschooler	Adult + Infant Preschooler School-age
Housing	$903	$1,230	$1,230	$1,230	$1,230	$1,230	$1,230
Child Care	$0	$1,848	$1,923	$1,923	$1,232	$1,998	$1,998
Food	$437	$375	$383	$420	$436	$391	$428
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$215	$246	$225	$225	$251	$204	$204
Miscellaneous	$170	$384	$391	$394	$329	$397	$400
Taxes	$395	$1,242	$1,270	$1,288	$1,002	$1,297	$1,315
Earned Income Tax Credit (-)	-$82	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$80	-$80	-$80	-$80	-$80	-$80
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$2,116	$5,291	$5,386	$5,445	$4,445	$5,482	$5,540
Hourly Self-Sufficiency Wage	$12.02	$30.06	$30.60	$30.94	$25.26	$31.15	$31.48

Table 5 - continued
Arlington County, VA

Monthly Costs	One Adult, Three Children continued						
	Adult + Infant Preschooler Teenager	Adult + Infant School-age School-age	Adult + Infant School-age Teenager	Adult + Infant Teenager Teenager	Adult + Preschooler Preschooler Preschooler	Adult + Preschooler Preschooler School-age	Adult + Preschooler Preschooler Teenager
Housing	$1,230	$1,230	$1,230	$1,230	$1,230	$1,230	$1,230
Child Care	$1,307	$1,998	$1,307	$616	$2,072	$2,072	$1,382
Food	$444	$465	$480	$496	$399	$436	$451
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$230	$204	$230	$256	$183	$183	$209
Miscellaneous	$336	$404	$339	$274	$403	$407	$342
Taxes	$1,030	$1,333	$1,048	$794	$1,325	$1,343	$1,057
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$80	-$40	-$80	-$80	-$80
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$4,541	$5,599	$4,599	$3,671	$5,578	$5,636	$4,636
Hourly Self-Sufficiency Wage	$25.80	$31.81	$26.13	$20.86	$31.69	$32.02	$26.34

Table 6 - continued
Fairfax County, VA

	Two Adults, Two Children continued						
Monthly Costs	*2 Adults + Infant School-age*	*2 Adults + Infant Teenager*	*2 Adults + Preschooler Preschooler*	*2 Adults + Preschooler School-age*	*2 Adults + Preschooler Teenager*	*2 Adults + School-age School-age*	*2 Adults + School-age Teenager*
Housing	$824	$824	$824	$824	$824	$824	$824
Child Care	$1,269	$649	$1,338	$1,289	$669	$1,241	$620
Food	$494	$509	$465	$501	$517	$538	$554
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$237	$263	$216	$216	$242	$216	$242
Miscellaneous	$311	$253	$313	$312	$254	$311	$253
Taxes	$909	$686	$916	$912	$690	$909	$686
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$40	-$80	-$80	-$40	-$80	-$40
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	**$4,184**	**$3,365**	**$4,211**	**$4,195**	**$3,375**	**$4,179**	**$3,359**
Hourly Self-Sufficiency Wage	**$11.89** per adult	**$9.56** per adult	**$11.96** per adult	**$11.92** per adult	**$9.59** per adult	**$11.87** per adult	**$9.54** per adult

Table 6 - continued
Fairfax County, VA

	Two Adults, Two Children continued	*Two Adults, Three Children*					
Monthly Costs	*2 Adults + Teenager Teenager*	*2 Adults Infant Infant Infant*	*2 Adults + Infant Infant Preschooler*	*2 Adults + Infant Infant School-age*	*2 Adults + Infant Infant Teenager*	*2 Adults + Infant Preschooler Preschooler*	*2 Adults + Infant Preschooler School-ager*
Housing	$824	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122
Child Care	$0	$1,947	$1,967	$1,918	$1,298	$1,987	$1,938
Food	$570	$503	$510	$545	$560	$518	$553
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$268	$299	$278	$278	$304	$257	$257
Miscellaneous	$195	$416	$416	$415	$357	$417	$416
Taxes	$464	$1,306	$1,309	$1,304	$1,049	$1,312	$1,308
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$80	-$80	-$80	-$80	-$80	-$80
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$2,540**	**$5,699**	**$5,709**	**$5,690**	**$4,797**	**$5,719**	**$5,700**
Hourly Self-Sufficiency Wage	**$7.22** per adult	**$16.19** per adult	**$16.22** per adult	**$16.16** per adult	**$13.63** per adult	**$16.25** per adult	**$16.19** per adult

Table 5 - continued
Arlington County, VA

	One Adult, Three Children continued						
Monthly Costs	*Adult + Preschooler School-age School-age*	*Adult + Preschooler School-age Teenager*	*Adult + Preschooler Teenager Teenager*	*Adult + School-age School-age School-age*	*Adult + School-age School-age Teenager*	*Adult + School-age Teenager Teenager*	*Adult + Teenager Teenager Teenager*
Housing	$1,230	$1,230	$1,230	$1,230	$1,230	$1,230	$1,230
Child Care	$2,072	$1,382	$691	$2,072	$1,382	$691	$0
Food	$472	$488	$504	$509	$525	$541	$557
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$183	$209	$235	$183	$209	$235	$261
Miscellaneous	$410	$345	$280	$414	$349	$284	$219
Taxes	$1,361	$1,075	$821	$1,379	$1,093	$839	$586
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$40	-$80	-$80	-$40	$0
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$5,695**	**$4,695**	**$3,767**	**$5,753**	**$4,753**	**$3,825**	**$2,898**
Hourly Self-Sufficiency Wage	**$32.36**	**$26.67**	**$21.40**	**$32.69**	**$27.01**	**$21.74**	**$16.46**

Table 5 - continued
Arlington County, VA

	2 Adults	*Two Adults, One Child*				*Two Adults, Two Children*	
Monthly Costs	*2 Adults*	*2 Adults + Infant*	*2 Adults + Preschooler*	*2 Adults + School-age*	*2 Adults + Teenager*	*2 Adults + Infant Infant*	*2 Adults + Infant Preschooler*
Housing	$770	$903	$903	$903	$903	$903	$903
Child Care	$0	$616	$691	$691	$0	$1,232	$1,307
Food	$317	$387	$395	$434	$451	$449	$457
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$175	$217	$196	$196	$222	$258	$237
Miscellaneous	$155	$241	$247	$251	$186	$313	$319
Taxes	$407	$692	$720	$739	$485	$915	$942
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$40	-$40	-$40	$0	-$80	-$80
Child Tax Credit (-)	$0	-$33	-$33	-$33	-$33	-$67	-$67
Monthly Self-Sufficiency Wage	**$2,111**	**$3,269**	**$3,365**	**$3,427**	**$2,500**	**$4,209**	**$4,305**
Hourly Self-Sufficiency Wage	**$6.00** per adult	**$9.29** per adult	**$9.56** per adult	**$9.74** per adult	**$7.10** per adult	**$11.96** per adult	**$12.23** per adult

Table 5 - continued
Arlington County, VA

	Two Adults, Two Children continued						
Monthly Costs	*2 Adults + Infant School-age*	*2 Adults + Infant Teenager*	*2 Adults + Preschooler Preschooler*	*2 Adults + Preschooler School-age*	*2 Adults + Preschooler Teenager*	*2 Adults + School-age School-age*	*2 Adults + School-age Teenager*
Housing	$903	$903	$903	$903	$903	$903	$903
Child Care	$1,307	$616	$1,382	$1,382	$691	$1,382	$691
Food	$494	$509	$465	$501	$517	$538	$554
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$237	$263	$216	$216	$242	$216	$242
Miscellaneous	$323	$258	$325	$329	$264	$333	$268
Taxes	$960	$707	$970	$988	$734	$1,006	$752
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$40	-$80	-$80	-$40	-$80	-$40
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	**$4,363**	**$3,436**	**$4,400**	**$4,459**	**$3,531**	**$4,517**	**$3,590**
Hourly Self-Sufficiency Wage	**$12.40** per adult	**$9.76** per adult	**$12.50** per adult	**$12.67** per adult	**$10.03** per adult	**$12.83** per adult	**$10.20** per adult

Table 5 - continued
Arlington County, VA

	Two Adults, Two Children continued	*Two Adults, Three Children*					
Monthly Costs	*2 Adults + Teenager Teenager*	*2 Adults Infant Infant Infant*	*2 Adults + Infant Infant Preschooler*	*2 Adults + Infant Infant School-age*	*2 Adults + Infant Infant Teenager*	*2 Adults + Infant Preschooler Preschooler*	*2 Adults + Infant Preschooler School-ager*
Housing	$903	$1,230	$1,230	$1,230	$1,230	$1,230	$1,230
Child Care	$0	$1,848	$1,923	$1,923	$1,232	$1,998	$1,998
Food	$570	$503	$510	$545	$560	$518	$553
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$268	$299	$278	$278	$304	$257	$257
Miscellaneous	$203	$417	$423	$426	$361	$429	$432
Taxes	$498	$1,309	$1,337	$1,354	$1,068	$1,364	$1,381
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$80	-$80	-$80	-$80	-$80	-$80
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$2,662**	**$5,713**	**$5,808**	**$5,863**	**$4,862**	**$5,903**	**$5,958**
Hourly Self-Sufficiency Wage	**$7.56** per adult	**$16.23** per adult	**$16.50** per adult	**$16.66** per adult	**$13.81** per adult	**$16.77** per adult	**$16.93** per adult

Table 5 - continued
Arlington County, VA

	Two Adults, Three Children continued						
Monthly Costs	*2 Adults + Infant Preschooler Teenager*	*2 Adults + Infant School-age School-age*	*2 Adults + Infant School-age Teenager*	*2 Adults + Infant Teenager Teenager*	*2 Adults + Preschooler Preschooler Preschooler*	*2 Adults + Preschooler Preschooler School-age*	*2 Adults + Preschooler Preschooler Teenager*
Housing	$1,230	$1,230	$1,230	$1,230	$1,230	$1,230	$1,230
Child Care	$1,307	$1,998	$1,307	$616	$2,072	$2,072	$1,382
Food	$568	$587	$602	$618	$525	$560	$575
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$283	$257	$283	$309	$236	$236	$262
Miscellaneous	$367	$436	$371	$306	$435	$439	$374
Taxes	$1,095	$1,399	$1,113	$858	$1,392	$1,409	$1,123
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$80	-$40	-$80	-$80	-$80
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$4,957**	**$6,014**	**$5,013**	**$4,084**	**$5,997**	**$6,053**	**$5,052**
Hourly Self-Sufficiency Wage	**$14.08** per adult	**$17.08** per adult	**$14.24** per adult	**$11.60** per adult	**$17.04** per adult	**$17.20** per adult	**$14.35** per adult

Table 5 - continued
Arlington County, VA

	Two Adults, Three Children continued						
Monthly Costs	*2 Adults + Preschooler School-age School-age*	*2 Adults + Preschooler School-age Teenager*	*2 Adults + Preschooler Teenager Teenager*	*2 Adults + School-age School-age School-age*	*2 Adults + School-age School-age Teenager*	*2 Adults + School-age Teenager Teenager*	*2 Adults + Teenager Teenager Teenager*
Housing	$1,230	$1,230	$1,230	$1,230	$1,230	$1,230	$1,230
Child Care	$2,072	$1,382	$691	$2,072	$1,382	$691	$0
Food	$595	$610	$625	$630	$645	$660	$675
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$236	$262	$288	$236	$262	$288	$314
Miscellaneous	$442	$377	$312	$446	$381	$316	$251
Taxes	$1,426	$1,140	$886	$1,443	$1,157	$903	$649
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$40	-$80	-$80	-$40	$0
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$6,109**	**$5,108**	**$4,178**	**$6,164**	**$5,163**	**$4,234**	**$3,305**
Hourly Self-Sufficiency Wage	**$17.35** per adult	**$14.51** per adult	**$11.87** per adult	**$17.51** per adult	**$14.67** per adult	**$12.03** per adult	**$9.39** per adult

Washington, DC Metropolitan Area

Fairfax County, VA

Table 6
The Self-Sufficiency Standard for the Washington, DC Metro Area, 1998— Fairfax County, VA

	One Adult	One Adult, One Child				One Adult, Two Children	
Monthly Costs	Adult	Adult + Infant	Adult + Preschooler	Adult + School-age	Adult + Teenager	Adult + Infant Infant	Adult + Infant Preschooler
Housing	$702	$824	$824	$824	$824	$824	$824
Child Care	$0	$649	$669	$620	$0	$1,298	$1,318
Food	$162	$237	$245	$286	$303	$310	$318
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$81	$164	$143	$143	$168	$205	$184
Miscellaneous	$109	$202	$203	$202	$144	$278	$279
Taxes	$314	$593	$596	$595	$291	$836	$839
Earned Income Tax Credit (-)	$0	$0	$0	$0	-$69	$0	$0
Child Care Tax Credit (-)	$0	-$40	-$40	-$40	$0	-$80	-$80
Child Tax Credit (-)	$0	-$33	-$33	-$33	-$33	-$67	-$67
Monthly Self-Sufficiency Wage	$1,513	$2,739	$2,751	$2,741	$1,774	$3,749	$3,760
Hourly Self-Sufficiency Wage	$8.60	$15.56	$15.63	$15.57	$10.08	$21.30	$21.37

Table 6 - continued
Fairfax County, VA

	One Adult, Two Children continued						
Monthly Costs	Adult + Infant School-age	Adult + Infant Teenager	Adult + Preschooler Preschooler	Adult + Preschooler School-age	Adult + Preschooler Teenager	Adult + School-age School-age	Adult + School-age Teenager
Housing	$824	$824	$824	$824	$824	$824	$824
Child Care	$1,269	$649	$1,338	$1,289	$669	$1,241	$620
Food	$357	$373	$326	$365	$382	$404	$420
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$184	$210	$163	$163	$189	$163	$189
Miscellaneous	$278	$220	$280	$279	$221	$278	$220
Taxes	$837	$614	$843	$840	$618	$838	$616
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$40	-$80	-$80	-$40	-$80	-$40
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	$3,747	$2,929	$3,772	$3,759	$2,940	$3,745	$2,927
Hourly Self-Sufficiency Wage	$21.29	$16.64	$21.43	$21.36	$16.71	$21.28	$16.63

Table 6 - continued
Fairfax County, VA

Monthly Costs	One Adult, Two Children continued	One Adult, Three Children					
	Adult + Teenager Teenager	Adult + Infant Infant Infant	Adult + Infant Infant Preschooler	Adult + Infant Infant School-age	Adult + Infant Infant Teenager	Adult + Infant Preschooler Preschooler	Adult + Infant Preschooler School-age
Housing	$824	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122
Child Care	$0	$1,947	$1,967	$1,918	$1,298	$1,987	$1,938
Food	$437	$375	$383	$420	$436	$391	$428
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$215	$246	$225	$225	$251	$204	$204
Miscellaneous	$162	$384	$384	$383	$325	$385	$384
Taxes	$346	$1,238	$1,241	$1,238	$983	$1,245	$1,241
Earned Income Tax Credit (-)	-$119	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$80	-$80	-$80	-$80	-$80	-$80
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$1,943	$5,277	$5,288	$5,272	$4,380	$5,299	$5,282
Hourly Self-Sufficiency Wage	$11.04	$29.98	$30.04	$29.95	$24.89	$30.11	$30.01

Table 6 - continued
Fairfax County, VA

Monthly Costs	One Adult, Three Children continued						
	Adult + Infant Preschooler Teenager	Adult + Infant School-age School-age	Adult + Infant School-age Teenager	Adult + Infant Teenager Teenager	Adult + Preschooler Preschooler Preschooler	Adult + Preschooler Preschooler School-age	Adult + Preschooler Preschooler Teenager
Housing	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122
Child Care	$1,318	$1,890	$1,269	$649	$2,006	$1,958	$1,338
Food	$444	$465	$480	$496	$399	$436	$451
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$230	$204	$230	$256	$183	$183	$209
Miscellaneous	$326	$383	$325	$267	$386	$384	$327
Taxes	$987	$1,238	$983	$761	$1,248	$1,245	$990
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$80	-$40	-$80	-$80	-$80
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$4,391	$5,266	$4,375	$3,556	$5,309	$5,293	$4,402
Hourly Self-Sufficiency Wage	$24.95	$29.92	$24.86	$20.20	$30.17	$30.08	$25.01

Table 6 - continued
Fairfax County, VA

	One Adult, Three Children continued						
Monthly Costs	*Adult + Preschooler School-age School-age*	*Adult + Preschooler School-age Teenager*	*Adult + Preschooler Teenager Teenager*	*Adult + School-age School-age School-age*	*Adult + School-age School-age Teenager*	*Adult + School-age Teenager Teenager*	*Adult + Teenager Teenager Teenager*
Housing	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122
Child Care	$1,910	$1,289	$669	$1,861	$1,241	$620	$0
Food	$472	$488	$504	$509	$525	$541	$557
Transportation	$145	$145	$145	$145	$145	$145	$145
Health Care	$183	$209	$235	$183	$209	$235	$261
Miscellaneous	$383	$325	$267	$382	$324	$266	$208
Taxes	$1,241	$987	$764	$1,238	$983	$761	$538
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$40	-$80	-$80	-$40	$0
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$5,277**	**$4,386**	**$3,567**	**$5,261**	**$4,370**	**$3,550**	**$2,731**
Hourly Self-Sufficiency Wage	**$29.98**	**$24.92**	**$20.26**	**$29.89**	**$24.83**	**$20.17**	**$15.52**

Table 6 - continued
Fairfax County, VA

	2 Adults	*Two Adults, One Child*				*Two Adults, Two Children*	
Monthly Costs	*2 Adults*	*2 Adults + Infant*	*2 Adults + Preschooler*	*2 Adults + School-age*	*2 Adults + Teenager*	*2 Adults + Infant Infant*	*2 Adults + Infant Preschooler*
Housing	$702	$824	$824	$824	$824	$824	$824
Child Care	$0	$649	$669	$620	$0	$1,298	$1,318
Food	$317	$387	$395	$434	$451	$449	$457
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$175	$217	$196	$196	$222	$258	$237
Miscellaneous	$148	$236	$237	$236	$178	$312	$312
Taxes	$377	$672	$675	$673	$451	$909	$912
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$40	-$40	-$40	$0	-$80	-$80
Child Tax Credit (-)	$0	-$33	-$33	-$33	-$33	-$67	-$67
Monthly Self-Sufficiency Wage	**$2,007**	**$3,198**	**$3,210**	**$3,197**	**$2,378**	**$4,189**	**$4,200**
Hourly Self-Sufficiency Wage	**$5.70** per adult	**$9.09** per adult	**$9.12** per adult	**$9.08** per adult	**$6.76** per adult	**$11.90** per adult	**$11.93** per adult

Table 6 - continued
Fairfax County, VA

	Two Adults, Two Children continued						
Monthly Costs	*2 Adults + Infant School-age*	*2 Adults + Infant Teenager*	*2 Adults + Preschooler Preschooler*	*2 Adults + Preschooler School-age*	*2 Adults + Preschooler Teenager*	*2 Adults + School-age School-age*	*2 Adults + School-age Teenager*
Housing	$824	$824	$824	$824	$824	$824	$824
Child Care	$1,269	$649	$1,338	$1,289	$669	$1,241	$620
Food	$494	$509	$465	$501	$517	$538	$554
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$237	$263	$216	$216	$242	$216	$242
Miscellaneous	$311	$253	$313	$312	$254	$311	$253
Taxes	$909	$686	$916	$912	$690	$909	$686
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$40	-$80	-$80	-$40	-$80	-$40
Child Tax Credit (-)	-$67	-$67	-$67	-$67	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	**$4,184**	**$3,365**	**$4,211**	**$4,195**	**$3,375**	**$4,179**	**$3,359**
Hourly Self-Sufficiency Wage	**$11.89** per adult	**$9.56** per adult	**$11.96** per adult	**$11.92** per adult	**$9.59** per adult	**$11.87** per adult	**$9.54** per adult

Table 6 - continued
Fairfax County, VA

	Two Adults, Two Children continued	*Two Adults, Three Children*					
Monthly Costs	*2 Adults + Teenager Teenager*	*2 Adults Infant Infant Infant*	*2 Adults + Infant Infant Preschooler*	*2 Adults + Infant Infant School-age*	*2 Adults + Infant Infant Teenager*	*2 Adults + Infant Preschooler Preschooler*	*2 Adults + Infant Preschooler School-ager*
Housing	$824	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122
Child Care	$0	$1,947	$1,967	$1,918	$1,298	$1,987	$1,938
Food	$570	$503	$510	$545	$560	$518	$553
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$268	$299	$278	$278	$304	$257	$257
Miscellaneous	$195	$416	$416	$415	$357	$417	$416
Taxes	$464	$1,306	$1,309	$1,304	$1,049	$1,312	$1,308
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$80	-$80	-$80	-$80	-$80	-$80
Child Tax Credit (-)	-$67	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$2,540**	**$5,699**	**$5,709**	**$5,690**	**$4,797**	**$5,719**	**$5,700**
Hourly Self-Sufficiency Wage	**$7.22** per adult	**$16.19** per adult	**$16.22** per adult	**$16.16** per adult	**$13.63** per adult	**$16.25** per adult	**$16.19** per adult

Table 6 - continued
Fairfax County, VA

	Two Adults, Three Children continued						
Monthly Costs	*2 Adults + Infant Preschooler Teenager*	*2 Adults + Infant School-age School-age*	*2 Adults + Infant School-age Teenager*	*2 Adults + Infant Teenager Teenager*	*2 Adults + Preschooler Preschooler Preschooler*	*2 Adults + Preschooler Preschooler School-age*	*2 Adults + Preschooler Preschooler Teenager*
Housing	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122
Child Care	$1,318	$1,890	$1,269	$649	$2,006	$1,958	$1,338
Food	$568	$587	$602	$618	$525	$560	$575
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$283	$257	$283	$309	$236	$236	$262
Miscellaneous	$358	$414	$356	$298	$418	$416	$358
Taxes	$1,053	$1,303	$1,048	$825	$1,315	$1,311	$1,056
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$80	-$40	-$80	-$80	-$80
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$4,808**	**$5,681**	**$4,789**	**$3,968**	**$5,729**	**$5,710**	**$4,818**
Hourly Self-Sufficiency Wage	**$13.66** per adult	**$16.14** per adult	**$13.60** per adult	**$11.27** per adult	**$16.28** per adult	**$16.22** per adult	**$13.69** per adult

Table 6 - continued
Fairfax County, VA

	Two Adults, Three Children continued						
Monthly Costs	*2 Adults + Preschooler School-age School-age*	*2 Adults + Preschooler School-age Teenager*	*2 Adults + Preschooler Teenager Teenager*	*2 Adults + School-age School-age School-age*	*2 Adults + School-age School-age Teenager*	*2 Adults + School-age Teenager Teenager*	*2 Adults + Teenager Teenager Teenager*
Housing	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122	$1,122
Child Care	$1,910	$1,289	$669	$1,861	$1,241	$620	$0
Food	$595	$610	$625	$630	$645	$660	$675
Transportation	$287	$287	$287	$287	$287	$287	$287
Health Care	$236	$262	$288	$236	$262	$288	$314
Miscellaneous	$415	$357	$299	$414	$356	$298	$240
Taxes	$1,307	$1,052	$829	$1,302	$1,047	$824	$601
Earned Income Tax Credit (-)	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit (-)	-$80	-$80	-$40	-$80	-$80	-$40	$0
Child Tax Credit (-)	-$100	-$100	-$100	-$100	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	**$5,691**	**$4,799**	**$3,978**	**$5,672**	**$4,780**	**$3,959**	**$3,138**
Hourly Self-Sufficiency Wage	**$16.17** per adult	**$13.63** per adult	**$11.30** per adult	**$16.11** per adult	**$13.58** per adult	**$11.25** per adult	**$8.92** per adult