
***The Self-Sufficiency Standard
for the Washington, D.C.
Metropolitan Area 2005***

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*Prepared for
Wider Opportunities for Women*

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Preface

The Self-Sufficiency Standard was originally developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency (FESS) by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for its original development.

A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports. Jennifer Brooks and Maureen Golga, former Directors of Self-Sufficiency Programs and Policies at WOW, played significant roles in developing the original Self-Sufficiency Standard report, were instrumental in facilitating and nurturing FESS state coalitions, and have been key to the development of federal welfare and workforce legislative initiatives that promote the concept of self-sufficiency and the use of the Standard to benchmark progress towards true economic independence. In addition, the Standard would not be what it is without the contributions of Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Lisa Manzer, Nina Dunning, and Seook Jeong.

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

The Self-Sufficiency Standard for the Washington, D.C. Metropolitan Area 2005 is the second edition of this summary report. A report for the Washington D.C. Metro Area is also available for the year 1999.

Executive Summary

In the Washington, D.C. Metropolitan Area a growing number of working parents are finding that they are struggling to stretch their wages to meet the rising costs of basic necessities for their families. At the same time, federal, and state resources are dwindling, thereby limiting necessary assistance. Altogether, these trends give new urgency to the question of economic self-sufficiency for the Washington, D.C. Metropolitan Area's working families. Although many of these families are not poor according to the official poverty measure, their incomes are inadequate to meet their basic needs. But what is adequate income? How does this amount vary among different family types and different places? What impact do work supports, such as Medicaid, Food Stamps, and child care assistance, have on the wages families need to earn? To answer these questions, we have a measure of income adequacy for working families, the Self-Sufficiency Standard.

The Self-Sufficiency Standard provides a measure that is customized to each family's circumstances, making it possible to determine if their incomes are adequate to meet their basic needs. *The Self-Sufficiency Standard for Washington, D.C. Metropolitan Area* calculates the bare-minimum costs for housing, child care, food, transportation, health care, miscellaneous (clothing, shoes, household items, telephone, etc.), and federal, state, and local taxes that working families in D.C. Metro Area face. The Child Care Tax Credit, Child Tax Credit, and Earned Income Tax Credit are also included in the calculations of the Standard. The result is a measure set at a level that is not luxurious—or even comfortable—yet not so low that a family is unable to meet its day-to-day needs. This market-basket approach to document the cost of living for families takes into account family size, ages of children, geography, and the number of breadwinners, and thus more accurately reflects what it costs to support families in today's environment. 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.

With the release of this report, *The Self-Sufficiency Standard for Washington, D.C. Metropolitan Area*, we have jurisdiction-specific data (the actual costs of meeting a family's basic needs without public or private assistance). According to the federal poverty measure, a family of three in Washington, D.C. earning above \$16,090 is deemed to be “not poor”. By contrast, *The Self-Sufficiency Standard for Washington, D.C. Metropolitan Area* reveals that a single-parent family with one preschooler and one schoolage child, living in the most expensive jurisdiction, Fairfax County, VA requires \$61,586 to meet their basic needs. This figure is almost four times as much as the federal poverty measure. In the two least expensive areas for all family types, Prince George's County and the District of Columbia, the income needs of a one-parent family with one preschooler and one schoolage child are \$46,526 and \$47,213, respectively—still nearly 300% above the poverty line. Table A on the next page provides the Self-Sufficiency Wages for select family types, showing how they vary throughout the

D.C. Metro Area. *The Self-Sufficiency Standard for Washington, D.C. Metropolitan Area* also provides vital information about the way work supports lower costs so that families can make ends meet in the short-term while they gain skills and experience to advance to better-paying jobs.

Among the key findings of *The Self-Sufficiency Standard for Washington, D.C. Metropolitan Area* report are the following:

- Between 1999 and 2005, the overall costs for the Washington, D.C. Metro Area have risen between 21% to 68%, dependant on the jurisdiction and family type. In the District of Columbia, housing costs have primarily driven this increase, increasing 21% for single adults and 18% for selected family types. Child care costs have increased between 20% and 38% in the District of Columbia, whereas health care costs rose 70% for the family of a single parent with one preschooler. Depending upon family type, taxes have risen from 12% to 34%. Tax credits also increased, particularly the child tax credit, but not enough to offset the increased costs in the District.
- For most Washington, D.C. Metro Area families, the income required for self-sufficiency greatly exceeds other common benchmarks of “adequate” income. A single parent with one preschooler and one schoolage child working full-time at the minimum wage in Washington, D.C. would earn \$19,322 (after deducting taxes and adding tax credits) covering only 41% of their basic needs. Her income would have to be almost two and one-half times that amount to achieve the Self-Sufficiency Wage of \$22.35 per hour, or \$47,213 a year, to cover all her family’s costs (without subsidies or supports).
- The Report spotlights the vital role that public and private supports play in narrowing the gap between actual income and self-sufficiency. Public supports such as child care assistance, Food Stamps, Section 8 rental assistance, and/or public health insurance allow many families to satisfy basic needs on limited incomes while on the path to economic self-sufficiency. The combination of child care assistance, Food Stamps, WIC (Women, Infants and Children), Medicaid or CHIP (DC Healthy Families), and a minimum wage job allows a single parent with one infant and one preschooler to meet 71% of her basic costs. Rather than having to earn, \$25.39 per hour, this parent can make ends meet with a combination of work supports and wages at \$9.90 an hour. With costs like child and health care in place, this parent can continue to work and pursue the training necessary to successfully compete for high wage jobs in the D.C. Metro Area.
- For families with children, housing and child care costs account for the largest percentage of budget costs for Washington, D.C. Metro Area families, often more than half of all costs. For some families with two or more children, and/or very young children, child care costs often exceed the cost of housing.
- The gap between incomes and living costs is particularly striking in Washington D.C. Metro Area. In fact, only two of the ten largest occupations in Washington, D.C. provide wages sufficient to meet the needs of a family with one infant. This accentuates the lack of opportunities to secure a livable wage in the labor market. When faced with the stark reality of what Washington, D.C. Metro Area workers must earn to achieve family economic self-sufficiency compared to the actual wages available, we are made aware of the significant contribution to our economy made by D.C. Metro Area’s workers while struggling with the quality of life of their families. For greatest growth occupations in the D.C. Metro Area between 2000 and 2010, six of the largest growth occupations (generally in the service sector and retail trade) are projected to earn incomes below self-sufficiency for the single parent with an infant. However, another six of the largest growth occupations, which are projected to be in the information technology field, will provide self-sufficient wages. These figures emphasize the importance of providing education and training to those who hold low-wage jobs.
- This Report does not address the issue of how single and two-parent households try to meet their basic needs—whether through the help of extended family members, working multiple jobs, or doubling up in housing—but shows what it really takes to be self-sufficient. The expectation is that the data provided through this Report will inform the development of strategies that address systemically the kinds of public policies and service delivery systems that provide support to Washington, D.C. Metro Area families struggling with low-wage jobs.

Table A

Annual Self-Sufficiency Wages for Select Family Types*

	Adult	Adult + Infant	Adult + Infant + Preschooler	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler
District of Columbia	\$21,224	\$38,151	\$53,634	\$69,435	\$60,339
Montgomery County, MD	\$29,378	\$50,055	\$65,137	\$87,365	\$69,636
Prince George's County, MD	\$24,806	\$40,610	\$50,554	\$67,151	\$56,463
Alexandria city, VA	\$27,086	\$45,149	\$61,246	\$81,082	\$66,153
Arlington County, VA	\$27,988	\$47,597	\$64,090	\$84,895	\$68,600
Fairfax County, VA	\$30,517	\$50,744	\$67,849	\$88,991	\$71,833

* See Appendix for details

The Self-Sufficiency Standard for the Washington, D.C. Metropolitan Area is a tool that can be used by policymakers, business leaders, service providers, educators, and the non-profit sector to better inform the way they work with and serve low-income families in the Washington, D.C. Metro Area. Reaching economic self-sufficiency is a community-based problem, and the burden of having families make ends meet does not rest on the shoulders of any one group.

- Businesses must pay fair and decent wages to employees and provide crucial work supports, such as health care, to their employees.
- Government should provide access to education and training opportunities for low-wage workers and TANF recipients entering the workforce so that they can improve their skills and move up the economic ladder.
- When necessary, public assistance, such as Medicaid, Food Stamps, and child care subsidies, should be available to enable families to stay healthy and to be productive participants in the Washington D.C. Metro Area workforce.
- Individuals have a responsibility to work hard and to take hold of the opportunities that are available to them that will move them along the path to economic self-sufficiency.

The Self-Sufficiency Standard for the Washington, D.C. Metropolitan Area was written by Diana Pearce and produced by a partnership of the Center for Women's Welfare at the University of Washington and Wider Opportunities for Women (WOW). This work is part of the national Family Economic Self-Sufficiency Project, convened by WOW nationally, and as a local project in the Washington, D.C. Metro Area by WOW beginning in 1998. To find out more about Wider Opportunities for Women, call (202) 464-1596 or go to <http://www.wowonline.org>.

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The Real Cost of Living: The Self-Sufficiency Standard for D.C. Metropolitan Area

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

Introduction

Policymakers and the public at large are increasingly asking why so many American families come up short as they struggle to make ends meet. A growing number of families find themselves unable to stretch their wages to meet the ever rising costs of basic necessities, yet programs and resources once available to struggling families are increasingly absent or otherwise inaccessible. Even though many of these families are not poor according to the official poverty measure, their incomes are inadequate. But what is an adequate income—and how does this amount vary among different family types and different places? Used as a measure of income adequacy, the Self-Sufficiency Standard answers that question.

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs—without public or private assistance. This report will explain: the origin of the Standard; how it differs from the official federal poverty level; how it is calculated; what it looks like for D.C. Metro Area families; and how various public work supports, public policies, child support, and other available resources can help families move toward self-sufficiency. For this study, the D.C. Metro Area is defined as the District of Columbia, Montgomery and Prince George’s counties in Maryland, Arlington and Fairfax counties in Virginia, and Alexandria city, Virginia. The report concludes with a discussion of the varied ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

Measuring Income Adequacy: Problems with the Federal Poverty Measure

How much is enough for families to meet their needs on their own? Although coming up with an exact dollar figure may be difficult, most people know what adequacy looks like when they see it. One participant in a training program defined economic self-sufficiency as:

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

Obviously, it is not possible to interview *every* person for his or her own assessment of income or wage adequacy, as quoted above. Thus, there is a need for a standard that uses consistent assumptions and is as objective as possible. Many turn to the federal poverty measure to determine that a family is “poor” if their income is below the appropriate threshold and “not poor” if it is above that threshold. The federal poverty measure, however, has become increasingly problematic as a measure of income adequacy. Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live”.²

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the federal poverty measure who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the federal poverty measure (usually referred to for programmatic purposes as the Federal Poverty Level, or FPL)³ to

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

measure need. For instance, DC Healthy Families, the District of Columbia's health care program for children, pregnant women, and low-income working families, is available premium-free for families earning up to 200% of FPL.⁴

Not only the government, but also the general public considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 17% to 47% above the federal poverty level, depending upon the family's composition and where the family lives.⁵ However, simply raising the poverty level, or using a multiple of the threshold, cannot solve the structural problems inherent in the official poverty measure.

There are three basic methodological problems with the federal poverty measure. *First, the measure is based on the cost of a single item—food—not on a market basket of basic needs.* At the time that it was developed, over four decades ago, families spent about one-third of their income on food. The food budget was then multiplied by three to determine poverty thresholds. Since the federal poverty measure was first developed and implemented in the early 1960s, it has only been updated to reflect inflation. Also, it has not taken into account the fact that non-food costs, such as housing and health care, have risen much faster than food costs.

Second, the federal poverty measure uses the implicit demographic model of the two-parent family with a stay-at-home wife. However, in 2003, both parents were employed in 61% of two-parent families with children.⁶ In these families, there are

many new costs associated with employment including taxes, transportation, and, most significantly, child care for those families with young children. Additionally, not only do a majority of two-parent families have two wage earners, but many single parents are wage earners. Thus, assuming unpaid child care is not available, for both one- and two-parent families, child care costs are often a necessary expense.

Third, the poverty measure does not distinguish between those families in which the adults are employed and those in which the adults are not employed. For instance, when the poverty measure was first developed, taxes were very low and transportation was inexpensive, therefore the relative difference between families with a low earned income and families with no income was not as great as it is today.

Finally, the federal poverty measure is the same whether one lives in Mississippi or Manhattan. *That is, the poverty measure does not vary by geographic location.* Although some geographical variation in costs was accounted for three decades ago, differences in the cost of living between areas have increased substantially over time, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs nearly five times as much as the same size units in the least expensive areas.⁷

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically-based differences in costs, and build in more responsiveness to changes over time.⁸ Others have gone further, creating new measures of income adequacy, such as the Living Wage or Basic Needs Budgets.⁹

Public programs have also recognized the failure of the "one-size-fits-all" poverty measure to capture differences in need and have made adjustments accordingly. For instance, 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. Likewise, the Food Stamp Program takes into account housing and child care costs, and their variations between different localities when calculating benefits.

How The Self-Sufficiency Standard Differs From the Federal Poverty Measure

The Self-Sufficiency Standard is a measurement of income adequacy that addresses the critiques and analyses of the federal poverty measure cited above. As one observer put it: “Ask not where poverty ends, but where economic independence begins.”¹⁰ 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?

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

- *The Standard is based on the cost 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, as the federal poverty measure does.
- *The Self-Sufficiency Standard assumes that all adults, whether married or single, work full-time,¹¹ and therefore, includes all major costs associated with employment (i.e., taxes, transportation, and, for families with young children, child care).*
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing, although regional variation can also occur for child care, health care, and transportation. Unlike some approaches suggested for a revised poverty measure, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home locations are often as high as or higher than in a state’s urban areas. Availability of housing in rural and urban areas can also affect costs.
- *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 ages of children.* While food and health care costs are slightly lower for younger children, child care costs can be much higher—particularly

for children not yet in school—and are a substantial budget item not included in the official poverty measure.

- *The Standard includes the net effect of taxes and tax credits.* It provides for: state sales and use taxes; payroll taxes (Social Security and Medicare); and federal, state, and city income taxes. Additionally, three federal and state credits available to workers and their families are “credited” against the income required to meet basic needs: the Child Care Tax Credit (CCTC); the Earned Income Tax Credit (EITC); and the Child Tax Credit (CTC).

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 for housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

While the Standard does not allow for longer-term needs (such as retirement savings or college tuition), purchases of major items (such as a car), emergency expenses, or even items such as school supplies or birthday gifts, the Standard’s income adequacy is set at a level that would allow a family to meet minimum needs (e.g., proper nutrition, or housing that is not substandard or overcrowded). Self-sufficiency means maintaining a standard of living that does not require choosing between basic necessities such as whether to meet one’s need for child care but not for nutrition, or for 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 based on their family type and location. The Self-Sufficiency Wage is not an absolute measure, but a relative measure of “wage adequacy”. Therefore, 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 being, or not being, adequate income.

Users of the Standard are urged to think in relative terms of “wage adequacy”. That is, one should ask how close a given wage is to the Standard. For example, if the Standard for a certain family type is \$10.00 per hour, but the adult supporting the family only earns \$5.15 per hour, then the latter wage has a “wage adequacy” level of only 51.5%. At the same time, a penny above or below \$10.00 is not a meaningful distinction.

Also, the Standard’s use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with wages alone, or even wages combined with benefits. True self-sufficiency involves more than a job with a certain wage and

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

benefits at one point in time. It is a larger goal toward which one is striving and a process that one is engaged in. As one person put it, “Self-sufficiency is a road I’m on.”¹²

Central to these efforts is access to education, training, and 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 a small business as their sole or adjunct source of income. Most individuals moving from welfare to work cannot achieve self-sufficiency through stopgap measures or in a single step, but require assistance, guidance, and transitional work supports to become self-sufficient over time.

Finally, the Self-Sufficiency Standard does not imply that public work supports are inappropriate for D.C. Metro Area families. Indeed, given the large number of families who have not yet achieved “wage adequacy”, assistance in meeting the costs of such high-price necessities as child care, health care, and housing is frequently the only viable means for these families to attain resources that meet their basic needs.

Likewise, it is important to recognize that self-sufficiency does not imply that *any* family at *any* income should be completely self-reliant and independent of one another, or the community at large. The Standard is not endorsing an ideal of self-dependence in complete isolation. Community, societal, and governmental response to families struggling to achieve family sustaining wages should be encouraged in supporting the goal of self-sufficiency. Indeed, it is through interdependence among families and community institutions (such as schools or religious institutions), as well as informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.

How the Self-Sufficiency Standard is Calculated

The goal of making the Standard as consistent and accurate as possible, yet varied by geography and age, requires meeting several different criteria. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology nationwide;
- obtained from scholarly or credible sources such as the U.S. Census Bureau;
- updated annually (or as soon as updates are available); and
- geographically- and/or age-specific (where appropriate).

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

The Self-Sufficiency Standard is calculated for 70 different family types in each of six D.C. Metro Area jurisdictions: District of Columbia; Montgomery and Prince George's counties in Maryland; Arlington and Fairfax counties in Virginia; and Alexandria city, Virginia. The costs of each basic need and Self-Sufficiency Wages for 70 family types (which range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers)¹³ are included in the Appendix of this report.

The components of the Self-Sufficiency Standard for the D.C. Metro Area and the assumptions included in the calculations are described below.

Housing: The Standard uses the most recent Fiscal Year Fair Market Rents (FMRs),¹⁴ which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for 354 metropolitan areas and 2,350 nonmetropolitan county areas.¹⁵ Annual FMRs are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys.¹⁶

FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. In most cases, including all the D.C. Metro Area jurisdictions, FMRs are set at the 40th percentile (meaning 40% of the housing in a given area is less expensive than the FMR). Note, however, that HUD calculates only one set of FMRs for each metropolitan area. The Washington D.C. PMSA covers a larger area (24 counties in 3 states and the District of Columbia) than is included in this study. Therefore, to vary housing costs for the D.C. Metro Area, a ratio was created from National Low Income Housing Coalition county-specific median gross rent for each of the six D.C. jurisdictions and applied to the HUD D.C. Metro MSA/PMSA Fair Market Rent.¹⁷

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, families with one or two children require two bedrooms, and families with three children have three bedrooms.¹⁸

Child Care: The Standard uses the most accurate information available that is recent and specific to geography, age, and setting. The Family Support Act (in effect from 1988 until welfare reform in 1996) required states to provide child care assistance at "market rate" for low-income families needing it for employment and/or education and training. States were also required to conduct cost surveys to determine

the “market rate” (defined as the 75th percentile) by setting, age, and geographical location (or use a statewide rate). Many states, including Maryland, and Virginia, and the District of Columbia, have continued to conduct (or commission) the surveys and to reimburse child care at this level. For the D.C. Metro Area Standard, child care market rate surveys, calculated by facility type and regions (and adjusted for inflation as needed) were obtained for Washington D.C., Maryland, and Virginia.¹⁹

The Standard defines “infants” as children under three years old, “preschoolers” as children three to five years old, “schoolage” children as six to twelve years old, and “teenagers” as thirteen years old and older. Because it is more common for very young children to be in family day care homes rather than

The Self-Sufficiency Standard is calculated using standardized or equivalent methodology and data gathered from scholarly or credible sources that is updated annually (or as soon as updates are available), and is geographically- and/or age-specific (where appropriate).

centers,²⁰ the Standard assumes that infants receive full-time care in day care homes. Preschoolers, in contrast, are assumed to go to day care centers full-time. Schoolage children are assumed to receive part-time care in before- and after-school programs. Teenagers are not assumed to require child care; therefore there are no child care costs.

Food: Although the U.S. Department of Agriculture (USDA) Thrifty Food Plan and its successor have been used as the basis of both the poverty threshold and the Food Stamp Program, the Standard uses the next higher USDA food budget, the Low-Cost Food Plan for food costs.²¹ While both of these USDA diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only. Because it is based on more realistic assumptions about food preparation time and consumption patterns, the Low-Cost Food Plan is 25% higher than the Thrifty Food Plan. Nevertheless, it is a very conservative estimate of food costs, as it does not allow for any take-out, fast-food, or restaurant meals, even though according to the

Consumer Expenditure Survey, the average American family spends about 42% of their food budget on food prepared away from home.²²

The Standard varies food costs by the number and ages of children and the number and gender of adults. Both the Low-Cost Food Plan and the Standard’s budget calculations assume a single-*person* household is one adult male, while the single-*parent* household is one adult female.²³ A two-parent household is assumed to include one adult male and one adult female. Geographic differences in grocery costs are varied by using ACCRA’s Cost of Living Index, calculated to be 18% higher in all jurisdictions in the D.C. Metro Area than the national average.²⁴

Transportation: If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population. According to one study, if about 7% of the total public uses public transportation that “translates” to about 30% of the low- and moderate-income population.²⁵ The Standard assumes private transportation (a car) where public transportation use is less than 7%. Because public transportation use in the D.C. Metro Area ranges from 8% to 37%, the Standard assumes public transportation for the entire area.²⁶ Public transportation costs are based on the use of Washington Metropolitan Area Transit Authority metrobus and metrorail fairs. Each trip consists of travel on metrobus with a transfer to metrorail and the associated return trip on metrorail with a discounted metrobus fare.²⁷

Health Care: Since families cannot be truly self-sufficient without health insurance, employer-sponsored health insurance coverage is assumed as the norm for full-time workers. Nationally, in 2003, 71% of nonelderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. In the District of Columbia, 74% of individuals in households with a full-time worker have employer-sponsored coverage. Twelve percent of individuals in households with at least one full-time worker do not have health insurance.²⁸

In the District of Columbia, the full-time worker’s employer pays 83% of the insurance premium for the employee only and 77% for a family.²⁹ Thus, health care costs include the employee’s share of insurance premiums, plus additional out-of-pocket expenses, such

as the co-payment, uncovered expenses (e.g., dental care and prescriptions), and the insurance deductible.

The cost of the health insurance premium is based on the average premium paid by District of Columbia residents, according to the national Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Care Services Consumer Price Index. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

To create regional difference in health insurance premium costs in Maryland, regional premiums were obtained from the Maryland Insurance Commission. County-level ratios for Maryland were then calculated, and the ratios for Montgomery County and Prince George's County applied to the MEPS statewide health insurance premium for the Maryland. To create regional differences in health insurance premium costs in Virginia, regional premiums were obtained from Anthem Blue Cross Blue Shield of Virginia. County-level ratios for Virginia were calculated, and the ratios for Alexandria city, Arlington County, and Fairfax County applied to the MEPS statewide health insurance premium for the Virginia.³⁰

Note that although the Standard assumes employer-sponsored health coverage, many workers do not have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles/co-payments, and more limited coverage. Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis.

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

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates

in other basic needs budgets, which commonly use 15%.³¹

Taxes: Taxes include state sales tax, federal and state income taxes, and payroll taxes where applicable. The District of Columbia has a sales tax of 5.75% and Maryland and Virginia have a statewide sales tax of 5%. For the Self-Sufficiency Standard, sales taxes are calculated only on "miscellaneous" items, as one does not ordinarily pay tax on rent, child care, and so forth. In addition, two counties (Montgomery and Prince George's) in Maryland have a 3.2% county sales tax and Virginia has a 3% sales tax on food and beverages. 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.

D.C. Metro Area state income taxes are calculated using the tax forms and instructions from the District of Columbia Office of Tax and Revenue, Virginia Department of Taxation, and the Comptroller of Maryland. The state income tax calculation includes state specific deductions, exemptions, and tax credits.³²

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

Earned Income Tax Credit (EITC): The EITC, 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 low-income working 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. In addition to the federal EITC, the Maryland and the District of Columbia have Earned Income Tax Credits that are 20% and 25% of the federal EITC, respectively.³³ Virginia does not have a state EITC.

Child Care Tax Credit (CCTC): The federal CCTC is a tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the

CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a “refundable” 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): Like the EITC, the CTC is a “refundable” federal tax credit. The CTC provides parents a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$10,750, whichever is less.

How Much is Enough in the D.C. Metro 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. This section of the report presents the cost of living in the six different jurisdictions in the D.C. Metro Area.

Table 1 shows that the costs for families with children in the District of Columbia are the second lowest (for the four family types compared) among the six jurisdictions compared here. A single adult with no children needs to earn **\$10.05** per hour to be able to meet her/his basic needs. However, an adult with a preschooler needs a two-bedroom housing unit and

Table 1
The Self-Sufficiency Standard for Selected Family Types
District of Columbia, 2005
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$836	47	\$949	28	\$949	24	\$949	21
Child Care	\$0	0	\$880	26	\$1,211	31	\$1,211	27
Food	\$225	13	\$342	10	\$487	12	\$737	16
Transportation	\$114	6	\$114	3	\$114	3	\$229	5
Health Care	\$97	5	\$248	7	\$267	7	\$315	7
Miscellaneous	\$127	7	\$253	7	\$303	8	\$344	8
Taxes	\$370	21	\$770	23	\$871	22	\$959	21
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$53	-2	-\$100	-3	-\$100	-2
Child Tax Credit (-)	\$0	0	-\$83	-2	-\$167	-4	-\$167	-4
Total Percent Self-Sufficiency Wage - Hourly**	—	100	—	100	—	100	—	100
Monthly	\$10.05		\$19.44		\$22.35		\$12.72	per adult***
Annual	\$1,769		\$3,422		\$3,934		\$4,477	combined***
Annual	\$21,224		\$41,063		\$47,213		\$53,727	combined***

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

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

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

Note: Totals may not add exactly due to rounding.

child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires a wage of **\$19.44**, over \$9.00 per hour more than the single adult requires. If she has two children—a preschooler and a schoolage child—she must earn over twice as much as a single person with no children, or **\$22.35** per hour, to meet her family's needs. In the two-adult family with two children, expenses such as food, transportation, health care, and miscellaneous costs increase, requiring *each* adult to earn **\$12.72** per hour for this family to be self-sufficient.

Table 2 shows that the costs in Montgomery County, Maryland are higher than the costs in the District of Columbia. A single adult's average Self-Sufficiency Wage is **\$13.91** per hour, while the adult with one preschooler must earn nearly \$10.00 more per hour than the adult with no children, or **\$23.40** per hour, to be self-sufficient. The single parent with two children in Montgomery County must earn **\$28.06** per hour to meet her family's needs. In the two-parent family with two children, each adult would need to earn a Self-Sufficiency Wage of **\$15.31** per hour.

Table 2
The Self-Sufficiency Standard for Selected Family Types
Montgomery County, MD, 2005
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$1,236	53	\$1,404	34	\$1,404	28	\$1,404	26
Child Care	\$0	0	\$802	19	\$1,309	26	\$1,309	24
Food	\$225	10	\$342	8	\$487	10	\$737	14
Transportation	\$114	5	\$114	3	\$114	2	\$229	4
Health Care	\$117	5	\$320	8	\$339	7	\$387	7
Miscellaneous	\$169	7	\$298	7	\$365	7	\$407	8
Taxes	\$587	25	\$972	24	\$1,188	24	\$1,183	22
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$50	-1	-\$100	-2	-\$100	-2
Child Tax Credit (-)	\$0	0	-\$83	-2	-\$167	-3	-\$167	-3
Total Percent Self-Sufficiency Wage - Hourly**	—	100	—	100	—	100	—	100
Monthly	\$13.91		\$23.40		\$28.06		\$15.31	<i>per adult***</i>
Annual	\$2,332		\$4,119		\$4,938		\$5,389	<i>combined***</i>
	\$27,988		\$49,424		\$59,261		\$64,666	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

Table 3
The Self-Sufficiency Standard for Selected Family Types
Prince George's County, MD, 2005
*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 Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$996	48	\$1,132	34	\$1,132	29	\$1,132	26
Child Care	\$0	0	\$587	18	\$957	25	\$957	22
Food	\$225	11	\$342	10	\$487	13	\$737	17
Transportation	\$114	6	\$114	3	\$114	3	\$229	5
Health Care	\$117	6	\$320	10	\$339	9	\$387	9
Miscellaneous	\$145	7	\$250	8	\$303	8	\$344	8
Taxes	\$469	23	\$712	21	\$812	21	\$876	20
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$55	-2	-\$100	-3	-\$100	-2
Child Tax Credit (-)	\$0	0	-\$83	-3	-\$167	-4	-\$167	-4
<i>Total Percent</i>	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly**	\$11.75		\$18.86		\$22.03		\$12.49	<i>per adult***</i>
Monthly	\$2,067		\$3,319		\$3,877		\$4,396	<i>combined***</i>
Annual	\$24,806		\$39,823		\$46,526		\$52,754	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

Table 3 shows that the costs in Prince George's County, Maryland for the three family types shown are less than in Montgomery County, and slightly less than the District of Columbia. In Prince George's County, a single adult's Self-Sufficiency Wage is **\$11.75** per hour. A single parent with one preschooler needs to earn over \$7.00 more per hour, or **\$18.86** per hour, to meet the basic needs of her family. If she has two children (one preschooler and one schoolage child) she must earn **\$22.03** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a

Self-Sufficiency Wage of **\$12.49** per hour in Prince George's County.

Table 4 shows that costs in Alexandria city, Virginia are about in the "middle" for the D.C. Metro Area. A single adult needs to earn **\$12.82** per hour to be able to meet her/his basic needs, while the single parent with one preschooler must earn over \$10.00 per hour more, or **\$22.90** per hour, than the single adult alone. If she has two children—a preschooler and a schoolage child—she must earn **\$26.92** per hour to

Table 4
The Self-Sufficiency Standard for Selected Family Types
Alexandria city, VA, 2005
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$1,164	52	\$1,322	33	\$1,322	28	\$1,322	25
Child Care	\$0	0	\$876	22	\$1,312	28	\$1,312	25
Food	\$225	10	\$342	8	\$487	10	\$737	14
Transportation	\$114	5	\$114	3	\$114	2	\$229	4
Health Care	\$102	5	\$290	7	\$309	7	\$357	7
Miscellaneous	\$161	7	\$295	7	\$354	7	\$396	8
Taxes	\$491	22	\$924	23	\$1,106	23	\$1,117	21
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$50	-1	-\$100	-2	-\$100	-2
Child Tax Credit (-)	\$0	0	-\$83	-2	-\$167	-4	-\$167	-3
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly**	\$12.82		\$22.90		\$26.92		\$14.78	<i>per adult***</i>
Monthly	\$2,257		\$4,031		\$4,738		\$5,203	<i>combined***</i>
Annual	\$27,086		\$48,368		\$56,854		\$62,433	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

meet her family's needs. In the two-adult family with two children, *each* adult needs to earn **\$14.78** per hour for this family to be self-sufficient.

Table 5 shows that the costs in Arlington County, Virginia are also about in the "middle" for the D.C. Metro Area. A single adult needs to earn **\$13.25** per hour to be able to meet her/his basic needs, while the single parent with one preschooler must earn over \$10.00 per hour more, or **\$23.39** per hour, than the single adult alone. If she has a preschooler and a schoolage child, she must earn **\$27.78** per hour to

meet her family's needs. *Each* adult in a family with two adults and two children must earn **\$15.15** per hour for the family to be self-sufficient.

Table 6 shows that the costs in Fairfax County, Virginia are the highest of the six jurisdictions compared here. In Fairfax County, a single adult with no children needs to earn **\$14.45** per hour to be able to meet her/his basic needs. However, an adult with a preschooler needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore,

Table 5
The Self-Sufficiency Standard for Selected Family Types
Arlington County, VA, 2005
*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 Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$1,213	52	\$1,378	33	\$1,378	28	\$1,378	26
Child Care	\$0	0	\$876	21	\$1,340	27	\$1,340	25
Food	\$225	10	\$342	8	\$487	10	\$737	14
Transportation	\$114	5	\$114	3	\$114	2	\$229	4
Health Care	\$102	4	\$290	7	\$309	6	\$357	7
Miscellaneous	\$165	7	\$300	7	\$363	7	\$404	8
Taxes	\$512	22	\$949	23	\$1,165	24	\$1,154	22
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$50	-1	-\$100	-2	-\$100	-2
Child Tax Credit (-)	\$0	0	-\$83	-2	-\$167	-3	-\$167	-3
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly**	\$13.25		\$23.39		\$27.78		\$15.15	<i>per adult***</i>
Monthly	\$2,332		\$4,116		\$4,889		\$5,332	<i>combined***</i>
Annual	\$27,988		\$49,392		\$58,663		\$63,989	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

meeting all of her family's basic needs requires a wage of **\$24.79**, over \$10.00 per hour more than the single adult requires. If she has two children—a preschooler and a schoolage child—she must earn over twice as much as a single person with no children, or **\$29.16** per hour, to meet her family's needs. In the two-adult family with two children, expenses such as food, transportation, health care, and miscellaneous costs increase, requiring *each* adult to earn **\$15.74** per hour for this family to be self-sufficient.

Among these six jurisdictions in the Washington D.C. Metro Area, living in Fairfax County, Virginia requires the highest Self-Sufficiency Wage for the four family types compared here, while living in Prince George's County requires the lowest wages for each family type except the single adult. All six jurisdictions, however, require that each single adult make at least \$4.00 *more* per hour than the current federal minimum wage of \$5.15.³⁴ Even in the District of Columbia, where the minimum wage is \$6.60 per hour, the Self-

Table 6
The Self-Sufficiency Standard for Selected Family Types
Fairfax County, VA, 2005
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$1,349	53	\$1,533	35	\$1,533	30	\$1,533	28
Child Care	\$0	0	\$881	20	\$1,321	26	\$1,321	24
Food	\$225	9	\$342	8	\$487	9	\$737	13
Transportation	\$114	4	\$114	3	\$114	2	\$229	4
Health Care	\$102	4	\$290	7	\$309	6	\$357	6
Miscellaneous	\$179	7	\$316	7	\$376	7	\$418	8
Taxes	\$573	23	\$1,021	23	\$1,259	25	\$1,214	22
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$50	-1	-\$100	-2	-\$100	-2
Child Tax Credit (-)	\$0	0	-\$83	-2	-\$167	-3	-\$167	-3
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly**	\$14.45		\$24.79		\$29.16		\$15.74	<i>per adult***</i>
Monthly	\$2,543		\$4,364		\$5,132		\$5,542	<i>combined***</i>
Annual	\$30,517		\$52,366		\$61,586		\$66,504	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

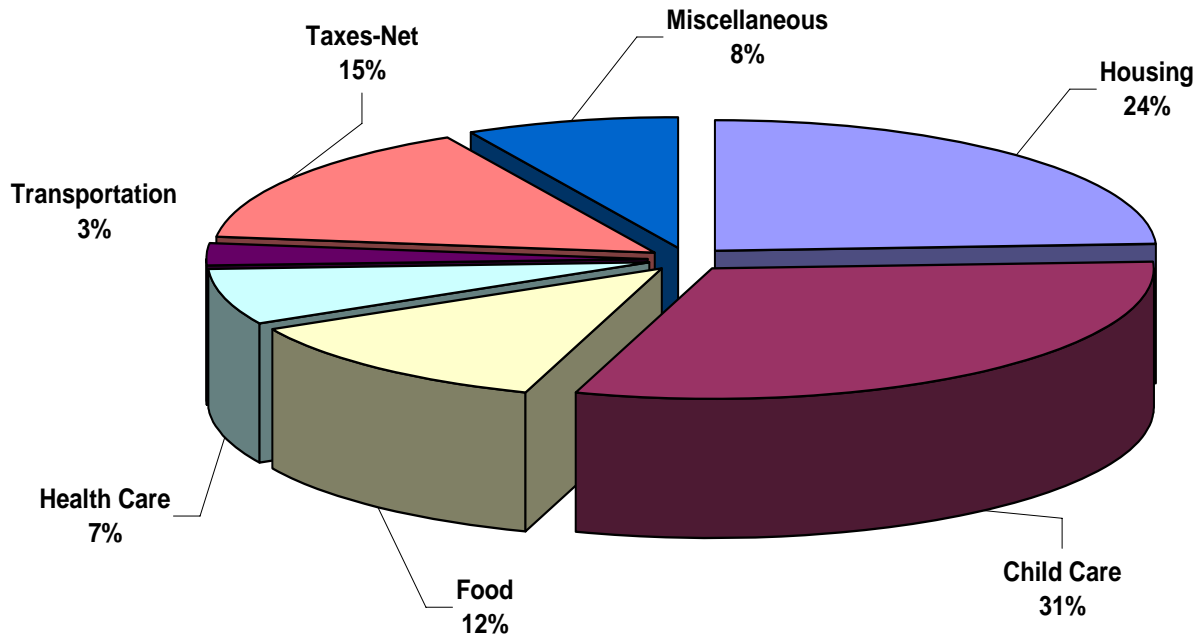
Sufficiency Wage shows that the single adult also must earn almost \$3.50 more per hour than the D.C. minimum wage to meet his/her minimum needs at a basic level.

Child care and housing costs account for the largest percentage of budget costs for D.C. Metro Area families with children. The proportions spent on housing for the single adult ranges from 47% in the District of Columbia to 53% in Fairfax and

Montgomery County, Virginia. For single-parent families with one child, across the D.C. Metro Area, child care costs range from 18% to 26% of basic needs family budgets, while housing costs range from 28% to 35% of basic needs budgets.

For families with two children, child care costs typically make up the single largest part of a basic needs family budget. Depending on the location, child care costs range from 25% (Prince George's County,

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2005
*Based on the Self-Sufficiency Standard for a Family with
 One Adult, One Preschooler and One Schoolage Child
 in the District of Columbia*



* Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 22%, but with tax credits, the amount owed in taxes is reduced to 15%. Please see page 23 for an explanation of the treatment of tax credits in modeling.

Maryland) to 31% (District of Columbia) of the family budget for one-adult families with two children, and 22% to 27% of the family budget for two-adult families with two children.

Figure 1 shows the proportion of income spent on each basic need for a single parent with one preschooler and one schoolage child in the District of Columbia. Generally, families with two children (when one is a preschooler or younger) spend almost half their incomes on these housing and child care alone. For this family in the District of Columbia, housing and child care together comprise 55% of the total budget.

The next largest expense for this District of Columbia family is net taxes, accounting for 15% of the total costs. This percentage includes all tax credits, which offset some of the taxes; however, these are generally not received until the following year after taxes are filed. The actual monthly tax burden, without the tax credits, amounts to 22% of total costs.

Other costs are smaller percentages of the total budget. Food costs account for 12% of the total costs for this family. The cost of health care is a relatively small share at 7%, but this calculation assumes that the employer both provides health insurance for the family and pays 77% percent of the premium (see page 6). For families in the District of Columbia who do not have employer-sponsored health insurance, it is likely that health care costs account for an even greater percent of the family budget.

The cost of transportation is 3% of this family's budget because the Standard for the District of Columbia has been calculated assuming that workers use public transportation to get to and from work, due to the high proportion of the populace using or having access to public transportation, an assumption applied to all five jurisdictions as well as the District of Columbia.

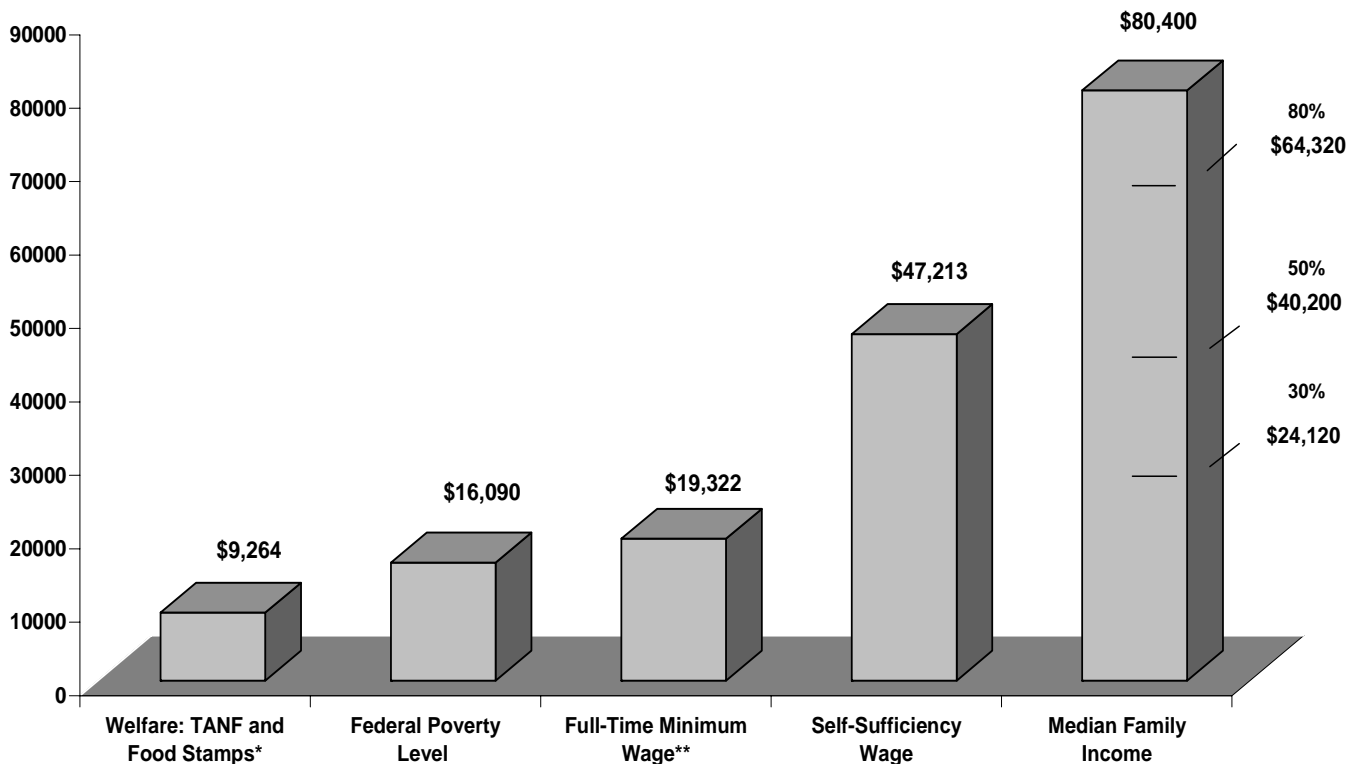
Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2, we have compared the Self-Sufficiency Standard for a family of three living in the District of Columbia to four other benchmarks: the welfare grant level of Temporary Assistance for Needy Families (TANF) and the cash value equivalent of Food Stamps; the net minimum wage in the District of Columbia; the federal poverty level for a family of three; and the

median family income for a family of three in the District of Columbia.

Where relevant, the comparison benchmarks are for three-person families. However, none is as specific as the Standard in terms of age and number of children and/or geographic location. As indicated in the fourth bar (from the left) in Figure 2 below, the

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2005
Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in the District of Columbia



* The TANF benefit is \$4,548 annually (\$379 per month) and the Food Stamps benefit is \$4,716 annually (\$393 per month for a family of three in the District of Columbia).

** The District of Columbia's full-time minimum wage is \$6.60 per hour. Calculated before taxes and tax credits this amount to \$13,728 per year. The second bar in Figure 2 includes the net effect of the addition of the EITC and the subtraction of federal, state, and city taxes.

Self-Sufficiency Standard for this District of Columbia family is **\$47,213** per year.

Note that this set of benchmarks is not meant to show *how* a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression that takes place over time.

Welfare—Temporary Assistance for Needy Families (TANF) and Food Stamps: Including the cash value of Food Stamps as well as the TANF cash grant (assuming no wage or other income), the total basic “cash” assistance package is **\$772** per month in the District of Columbia or **\$9,264** per year. This amount is only **20%** of the Self-Sufficiency Standard for a three-person family in the District of Columbia and **58%** of the FPL.

Federal Poverty Level: Not surprisingly, the Standard wage is quite a bit higher than the official poverty level for a family of three. According to the federal poverty guidelines, a family of three would be considered “poor” with a monthly income of **\$1,341** (**\$16,090** annually) or less—regardless of where they live, or the age of their children thus the federal poverty level for a three-person family in the District of Columbia is **34%** of the Self-Sufficiency Wage. Even in Prince George’s County, the least expensive jurisdiction in the D.C. Metro Area for a family with one adult, one preschooler and one schoolage child, the official poverty line is only 35% of the minimum amount necessary to meet family needs according to the Standard.

Full-Time Minimum Wage: The District of Columbia’s minimum wage is **\$6.60** per hour, \$1.45 greater than the federal minimum wage of \$5.15 per hour. A full-time worker at **\$6.60** per hour earns about **\$1,144** per month or **\$13,728** per year. Subtracting payroll taxes (Social Security and Medicare) and adding the Earned Income Tax Credit, this worker would have a net cash income of **\$1,610** per month, or **\$19,322** per year. This amount is more than her earnings alone because the federal and D.C. EITC benefit for which she qualifies is near the maximum and more than the taxes she owes. Note

that at this income level, the parent receives a Child Tax Credit (because her earnings are greater than the minimum threshold of \$10,750), but she does not receive the federal, nonrefundable Child Care Tax Credit (because she does not pay federal income tax).

Even with the help of the federal EITC, a full-time job at the minimum wage provides only **41%** of the amount needed to be self-sufficient. If we assume that she pays taxes monthly through withholding but does not receive the EITC payments on a monthly basis (as is true of most workers), she will only receive **\$13,947** during the year, which is just **30%** of the Self-Sufficiency Standard and only **87%** of the FPL.

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 District of Columbia is **\$80,400**. The Self-Sufficiency Standard for a single-parent family with one infant and one schoolage child is **59%** of the median family income for the District of Columbia.³⁵

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income”, while those with incomes between 50% and 80% of the median area income are considered “Low Income”. Almost all assistance is limited to the “Very Low Income” category, and in some instances to the “Extremely Low Income” category—defined as less than 30% of area median income.³⁶ Even then, only about one-fourth of those eligible families receive housing assistance.

Thus, Figure 2 shows that the Self-Sufficiency Standard for a District of Columbia family falls within HUD’s definition of “Low Income”, suggesting that a substantial portion of D.C. Metro Area families lack adequate income to meet their needs. At the same time, it suggests that the Standard is set at a level that is neither too high, nor too low.

Comparison of the District of Columbia to Other U.S. Places

The Self-Sufficiency Standard has been completed for 35 states, plus New York City and the Washington D.C. Metropolitan Area. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared. However, since Standards have been completed in different years, all numbers have been updated to 2005 dollars for the purpose of this analysis. While costs are likely to increase at varying rates in different places, the U.S. Bureau of Labor Statistics' Consumer Price Index (CPI) is used to uniformly account for inflation when Standards are updated.

In Table 7, the Standard for the District of Columbia, is compared to 11 other cities across the U.S. based on comparable population and demographics: Atlanta, GA; Baltimore, MD; Boston, MA; Chicago, IL; Memphis, TN; Milwaukee, WI; Oakland, CA; Philadelphia, PA; Richmond, VA; St. Louis City, MO; and Queens, NY.

In the District of Columbia, a single adult requires a Self-Sufficiency Wage of **\$10.05**, which is approximately in the middle of this distribution. However, the Self-Sufficiency Wages required for the other family types living in the District of Columbia in this comparison are on the high end of the distribution range, with only three places (Queens, Oakland, and Boston) requiring a higher Self-Sufficiency Wage. The single parent in the District of Columbia with a preschooler requires a Self-Sufficiency Wage of **\$19.44**, the single parent with a preschooler and a schoolage child requires a Self-Sufficiency Wage of **\$22.35**, and each adult in the two-adult family with a preschooler and a schoolage child needs a Self-Sufficiency Wage of **\$12.72**.

Thus, a family in the District of Columbia with one adult, one preschooler, and one schoolage child—requiring \$22.35 per hour—will need over three times the D.C. minimum wage of \$6.60 per hour to meet basic family needs at a self-sufficient level.

Table 7
The Self-Sufficiency Standard for the District of Columbia Compared to Other U.S. Places, 2005*

Single Adult		Single Adult, Preschooler		Single Adult, Preschooler, Schoolage		Two Adults, Preschooler, Schoolage**	
St. Louis City, MO***	\$6.10	St. Louis City, MO***	\$11.75	St. Louis City, MO***	\$15.24	St. Louis City, MO***	\$8.47
Milwaukee, WI	\$7.37	Memphis, TN	\$13.01	Memphis, TN	\$16.40	Richmond, VA	\$9.82
Memphis, TN	\$8.32	Richmond, VA	\$13.47	Richmond, VA	\$16.41	Memphis, TN	\$9.89
Philadelphia, PA***	\$8.42	Philadelphia, PA***	\$14.93	Philadelphia, PA***	\$18.98	Atlanta, GA***	\$10.39
Richmond, VA	\$9.27	Baltimore City, MD	\$16.13	Atlanta, GA***	\$19.03	Philadelphia, PA***	\$10.58
Atlanta, GA***	\$9.65	Atlanta, GA***	\$16.26	Baltimore City, MD	\$19.41	Chicago, IL***	\$11.47
District of Columbia***	\$10.05	Milwaukee, WI	\$16.27	Milwaukee, WI	\$20.63	Milwaukee, WI	\$11.68
Chicago, IL***	\$10.09	Chicago, IL***	\$17.20	Chicago, IL***	\$20.75	Baltimore City, MD	\$11.78
Baltimore City, MD	\$10.18	District of Columbia***	\$19.44	District of Columbia***	\$22.35	District of Columbia***	\$12.72
Boston, MA***	\$10.70	Queens, NY***	\$20.29	Oakland, CA***	\$25.35	Oakland, CA***	\$13.39
Oakland, CA***	\$11.57	Oakland, CA***	\$22.03	Boston, MA***	\$25.69	Boston, MA***	\$13.71
Queens, NY***	\$11.84	Boston, MA***	\$22.06	Queens, NY***	\$26.46	Queens, NY***	\$14.45

* All wages are updated to June 2005 using the Consumer Price Index.

** Per adult.

***Wages calculated assuming family uses public transportation.

The Self-Sufficiency Wage Over Time

How has the Self-Sufficiency Standard changed in the last few years in the D.C. Metro Area? Because this is the second Self-Sufficiency Standard completed for the Washington, D.C. Metro Area, we can begin to address that question. The first Washington, D.C. Metropolitan Area report was completed in 1999 (using data current through 1998) and the second in 2005, thus there is a difference of six years between the first and most recent report. Furthermore, reports for the states of Maryland (2001) and Virginia (2002) were completed during the interim period and also include suburban counties in the D.C. Metro Area.

Table 8 shows a comparison of four family types in each of the six Washington, D.C. metro jurisdictions. It is apparent from Table 8 that the Self-Sufficiency Standard for all Washington, D.C. Metro Area jurisdictions increased between 1999 and 2005. Between 1999 and 2005, overall costs have increased between 21% and 27% for these four family types in the District of Columbia, from 32% to 51% in Montgomery County, Prince George's County, Arlington County, and Alexandria city, and from 43% to 68% for these family types in Fairfax County. In all but one county, the greatest increase was for the single adult.

Table 8
The District of Columbia Self-Sufficiency Standard for Four Family Types
by County and by Year: 1999 and 2005

	One Adult	One Adult, One Preschooler	One Adult, One Infant, One Preschooler	Two Adults, One Infant, One Preschooler
District of Columbia				
-1999	\$16,867	\$33,919	\$42,588	\$47,448
-2005	\$21,224	\$41,063	\$53,634	\$60,339
<i>Change: 1999-2005</i>	+26%	+21%	+26%	+27%
Montgomery County, MD				
-1999	\$19,424	\$33,230	\$45,768	\$50,928
-2005	\$29,378	\$49,424	\$65,137	\$69,636
<i>Change: 1999-2005</i>	+51%	+49%	+42%	+37%
Prince George's County, MD				
-1999	\$16,774	\$27,361	\$37,632	\$42,792
-2005	\$24,806	\$39,823	\$50,554	\$56,463
<i>Change: 1999-2005</i>	+48%	+46%	+34%	+32%
Alexandria city, VA				
-1999	\$18,284	\$32,025	\$42,624	\$47,904
-2005	\$27,086	\$48,368	\$61,246	\$66,153
<i>Change, 1998-2005</i>	+48%	+51%	+44%	+38%
Arlington County, VA				
-1999	\$19,400	\$34,885	\$46,380	\$51,660
-2005	\$27,988	\$49,392	\$64,090	\$68,600
<i>Change: 1999-2005</i>	+44%	+42%	+38%	+33%
Fairfax County, VA				
-1999	\$18,156	\$33,017	\$45,120	\$50,400
-2005	\$30,517	\$52,366	\$67,849	\$71,833
<i>Change: 1999-2005</i>	+68%	+59%	+50%	+43%

The substantial increase in the Standard in all parts of the D.C. Metro Area have been primarily driven by rising housing costs, and somewhat less by child care. Housing costs have risen the least in the District of Columbia—21% for single adults and 18% for the other three family types. However, housing for families has increased 53% in Arlington County, 59% in Prince George’s County and Alexandria city, 61% in Montgomery County, and 86% in Fairfax County.

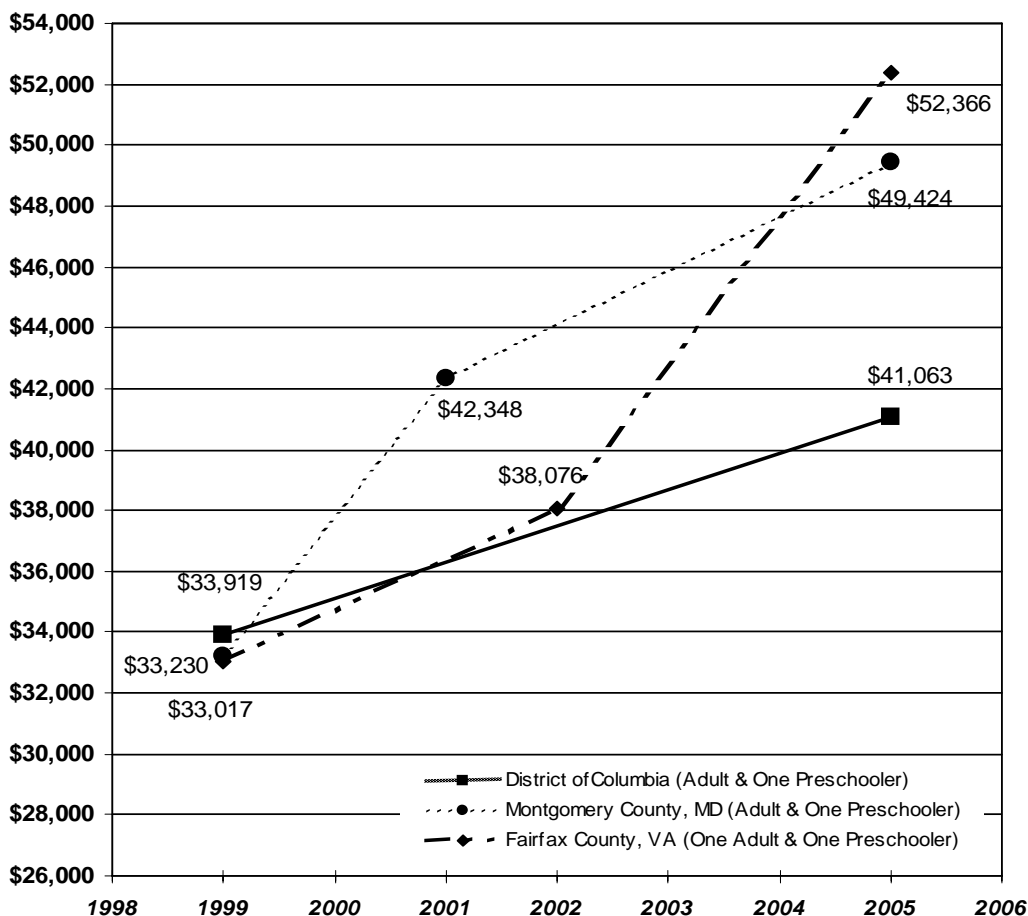
Child care costs have increased between 20% and 38% (depending upon family type) in the District of Columbia. Child care costs have increased approximately 30% in the other D.C. Metro Area jurisdictions (except for Alexandria city, which has had even higher increases).

Health care costs, which were 5% to 7% of total costs in all jurisdictions in 1999, have more than doubled in each area (except the District of Columbia) for the single parent with one preschooler, and now

comprise 7% to 10% of total costs for all family types. In the District of Columbia, health care costs rose 70% between 1999 and 2005 for the single parent with one preschooler.

Taxes have also increased significantly for each area. Since taxes increase proportionally with income, those with higher incomes pay a higher *percentage* (as well as a higher amount) of income to taxes (with the exception of payroll/social security taxes). Subsequently, as more income is required to meet increased costs, taxes increase too. This is particularly evident in the highest cost places, with the highest increases in costs. Thus in the District of Columbia, depending upon family type, taxes have risen from 12% to 34%, but in Montgomery County, Prince George’s County, Alexandria city, and Arlington County, taxes have increased between 27% and 58%. Not surprisingly, Fairfax County saw the greatest tax increases—from 82% for the single adult to 47% for

Figure 3
The Washington, D.C. Metro Area Self-Sufficiency Standard by Jurisdiction by Year: 1999, 2001 (MD), 2002 (VA), and 2005



the two-adult family. In all instances, the tax burden for the two-adult family rose less than taxes for a single adult or a single-parent family (reflecting the federal tax changes to counteract the “marriage penalty”). Tax credits also increased, particularly the child tax credit, which rose from \$500 to \$1,000 over this time period, but not enough to offset the increased cost/increased income-driven increases in taxes in the D.C. Metro Area. For this reason, the increase in taxes also contributes to the greater wage required to achieve Self-Sufficiency in each jurisdiction.

Because a Maryland Self-Sufficiency Standard was created in 2001 and a Virginia Standard created in 2002, we can show three points in time for the Maryland and Virginia counties that are also part of the D.C. Metro Area. The cost increases summarized in Table 8 are indicated in Figure 3 (on the previous page) for the District of Columbia, Montgomery County, Maryland, and Fairfax County, Virginia for a single

parent with one preschooler. Overall costs for D.C. have risen 21% for this family type between 1999 and 2005. Overall costs for Prince George’s County increased 28% between 1999 and 2001 and 14% between 2001 and 2005. The required Self-Sufficiency Wage in Fairfax County increased 15% from 1999 to 2002 and rose by 38% between 2002 and 2005.

Thus, in 2005, the single parent with one preschooler needs an annual wage of \$52,366 to be self-sufficient in Fairfax County. It should be noted that the increase in the Self-Sufficiency Standard for D.C. Metro Area families is substantial, and higher than in most other states and cities, particularly in the suburban jurisdictions. For example, from 1999 to 2005 New Jersey costs increased from about 15% to 45% across several counties, while in the D.C. Metro Area, the increases for the suburban jurisdictions range from 42% to 59% for the single parent with one preschooler.

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

While the Self-Sufficiency Standard provides the amount of income that meets a family's basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. At the crucial point in their lives of entering employment, "work supports" can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or unstimulating child care environments. This stability also can help a family retain employment, which is a necessary condition for improving wages. When available, work supports—such as Temporary Assistance for Needy Families (TANF) cash assistance; Food Stamps; Women, Infants and Children (WIC) programs; housing assistance (including Section 8 vouchers and public housing); child care assistance; health care, and/or tax relief—help families as they struggle to become economically self-sufficient.

The Self-Sufficiency Standard: In the first column of the modeling table, the Self-Sufficiency Standard is shown, as the "benchmark", or starting point for Table 9. While the Standard shows all *monthly* costs, including taxes and tax credits, the rest of the columns in the modeling table shows EITC *annually* because almost no one receives the EITC on a monthly basis. Although by law a family can receive part of the federal EITC to which they are entitled on a monthly basis (advanced EITC), many workers prefer to receive it annually, as it is difficult to gauge how much the EITC will be due to fluctuating hours and wages, and sometimes job and/or wage changes throughout the year. Thus, approximately 99% of families receive the federal EITC as a lump sum payment the following year when they file their tax returns,³⁷ and frequently use these funds to meet important family needs, such as paying the security deposit for housing, buying a car, settling debts, paying tuition, or starting a savings account.³⁸

Thus except for the first column, all columns of the modeling table show the total amount of the tax credits the family would receive annually when they file their taxes at the bottom of the table (assuming the adult

works at this same wage, full-time, for the year). The federal EITC is shown in the first shaded line at the bottom of the modeling table. The Washington D.C. EITC, which is 25% of the federal EITC, is shown on the second shaded line in Table 9.

The third shaded line in Table 9 is the total refundable D.C. Property Tax Credit. Because the Property Tax Credit is only available to individuals and families with income under \$20,000, only with the final package of subsidies is this District of Columbia family potentially eligible for the Property Tax Credit. (However, since they are receiving a housing subsidy, they cannot receive the property tax credit unless it would exceed the housing subsidy, which it does not in this instance, and so the refundable D.C. Property Tax Credit is zero.)

As with the EITC, the federal Child Tax Credit (CTC) is a refundable tax credit and is shown as received *monthly* in the Self-Sufficiency Standard. However, in the subsequent modeling columns, the CTC is split into two amounts, with only the portion that can be used to offset any remaining federal taxes owed shown *monthly*. Because legally one cannot receive any remaining or "refundable" portion of the CTC monthly, the "refundable" portion of the CTC is shown as a lump sum received *annually* in the fourth shaded line of Table 9. Finally, note that the Child Care Tax Credit, which is not refundable at all, is only shown as a *monthly* credit against federal taxes, if any, in both the Self-Sufficiency Standard and in the modeling columns of Table 9.

Child Support: Child support payments from absent, non-custodial parents can be a valuable addition to some family budgets. Even in cases where the non-custodial parent's income is relatively low, child support payments may benefit children by easing the custodial parent's financial burden. By providing the support of both parents to meet children's needs, whatever the amount, children are likely to benefit. Note, however, that seeking child support may not be

an option for all families, especially those for whom there is a history or risk of domestic violence.

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

Health Care: While health care expenses are a relatively small cost item in the budgets for most family types (less than 10%), health care coverage is essential. As stated on page 6, the Standard assumes that, along with adequate income, a self-sufficiency wage level includes employer-sponsored health insurance for workers and their families, with the cost partially financed by the employer. Without health benefits, most people would find it difficult, and sometimes quite costly, to meet their families' health care needs. Without health care coverage, an illness or injury in a family can become a very serious financial crisis. For example, families may need to risk eviction by using income budgeted for housing to pay for needed health care.

However, with the expansions of the federal and state-supported Children's Health Insurance Program—known in Washington, D.C. as DC Healthy Families, in Virginia as FAMIS (Family Access to Medical Insurance Security Plan), and in Maryland as MCHP (Maryland Children's Health Program)—many low income families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to 12 months. After that, and for those families who never received welfare, and depending upon family income and household size, children and their parents in the District of Columbia can be covered by DC Healthy Families. In Virginia and Maryland, after one year transitioning off welfare, or for families who have never been on welfare, and again contingent upon family income and size, children can be covered under FAMIS and MCHP, respectively.

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

Food Stamp Program. This program, administered by the individual states, provides crucial support to needy households and to those making the transition from welfare to work.

The Washington, D.C., Virginia, and Maryland, WIC programs help pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five if their income falls at or below 185% of the FPL.³⁹ For the Self-Sufficiency Standard, WIC is included in food costs because it is a monthly food benefit in addition to the Food Stamp Program for those who qualify.

Housing: Like child care assistance, housing assistance is a major support for families, since housing costs are difficult for families to reduce without assistance. However, despite their importance, housing subsidies are extremely limited due to funding and availability.

Table 9 - Modeling the Impact of Work Supports in the District of Columbia

In Table 9 on the following page, the impact of adding work supports for a family consisting of a single parent with one infant and one preschooler living in the District of Columbia is modeled. Costs that have been reduced by receiving child support and/or work supports are indicated with bolded font in the table.

The Self-Sufficiency Standard (Column 1): The first column of Table 9 shows the Self-Sufficiency Standard, which provides this family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In the District of Columbia, a single parent with one infant and one preschooler has monthly child care expenses of \$1,624 and housing costs of \$949 per month, and therefore must earn a Self-Sufficiency Wage of **\$25.39** per hour.

Child Support (Column 2): In Column 2, child support is added. The child support payment of **\$193** per month is the average amount received by families who participate in the Child Support Enforcement Program in the District of Columbia.⁴⁰ Unlike additional earned income, child support is not taxable, and so reduces the amount families need to earn both directly and through reduced taxes, which has a strong impact on helping families meet their needs. Overall, with child support (and without monthly EITC or the refundable portion of the CTC), the wage needed to meet basic needs is reduced to **\$23.47** per hour.

Table 9
**Modeling the Impact of the Addition of Child Support and Work Supports
on Monthly Costs and Self-Sufficiency Wage
Single Parent with One Infant and One Preschooler**

Washington D.C. Metro Area
District of Columbia, 2005

	#1	#2	WORK SUPPORTS		
			#3	#4	#5
	Self-Sufficiency Standard	Child Support	Child Care	Child Care, Food Stamps, WIC* & Medicaid/CHIP (DC Healthy Families)	Housing, Child Care, Food Stamps, WIC, & CHIP (DC Healthy Families)
Monthly Costs:					
Housing	\$949	\$949	\$949	\$949	\$315
Child Care	\$1,624	\$1,624	\$263	\$110	\$38
Food	\$425	\$425	\$425	\$205	\$187
Transportation	\$114	\$114	\$114	\$114	\$114
Health Care	\$258	\$258	\$258	\$0	\$0
Miscellaneous	\$337	\$288	\$288	\$288	\$288
Taxes	\$1,029	\$932	\$314	\$113	\$95
Earned Income Tax Credit	\$0	**	**	**	**
Child Care Tax Credit (-)	-\$100	-\$100	-\$71	-\$35	\$0
Child Tax Credit (-)	-\$167	-\$167	-\$54	-\$2	\$0
Child Support		-\$193			
Self-Sufficiency Wage:					
Hourly	\$25.39	\$23.47	\$14.13	\$9.90	\$5.90
Monthly	\$4,470	\$4,131	\$2,486	\$1,742	\$1,038
Annual	\$53,634	\$49,569	\$29,834	\$20,910	\$12,454
Total Federal EITC (refundable, received annually)**		\$0	\$974	\$2,853	\$4,300
Total D.C. EITC (refundable, received annually)**		\$0	\$243	\$713	\$1,075
Total D.C. Refundable Property Tax Credit (annual)		\$0	\$0	\$0	\$0
Total Federal CTC (refundable portion, received annually)**		\$1,500	\$1,722	\$256	\$55

* WIC is the Supplemental Nutrition Program for Women, Infants and Children (WIC) in the District of Columbia. Assumes average monthly value of WIC benefit \$42.69 (FY 2004).

** See discussion in text for Table 9.

Child Care (Column 3): In Column 3, child care assistance is added. In the District of Columbia, this child care subsidy is available to eligible families for a sliding scale fee. The child care assistance work support for this family decreases child care costs by 84% from \$1,624 to **\$263** per month. The addition of the child care assistance work support also decreases the amount of taxes paid by this family annually. With child care assistance, the wage needed to meet basic needs is reduced to **\$14.13** per hour.

Child Care, Food Stamps, WIC, and Medicaid/CHIP (DC Healthy Families) (Column 4): In Column 4, Food Stamps, WIC, and Medicaid/CHIP (DC Healthy Families) are added to child care assistance to comprise the typical “package” of benefits available to those making the transition from welfare to work. In Column 4, it is assumed that Medicaid/CHIP (DC Healthy Families) will cover all of the family’s health care expenses, reducing health care costs from \$258 per month to zero. At this income level, Food Stamps and WIC together decreases this family’s food expenses from \$425 to \$205 per month. With the addition of a reduction from \$1,624 to \$110 for child care, this District of Columbia family can now meet their basic needs with a wage of **\$9.90** per hour, which is less than half of the Self-Sufficiency Wage of \$25.39 per hour. After one year of transitioning from welfare to work, both parents and children will be covered by CHIP (DC Healthy Families). She will not have a premium if her family income remains below 200% of the FPL, so her health care costs remain zero.

Housing, Child Care, Food Stamps, WIC, and CHIP (DC Healthy Families) (Column 5): In the fifth column, housing assistance is added to the forms of assistance previously modeled. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$949 to \$315 per month. The reduction in housing costs decreases the wage needed to meet basic needs, thereby once again making them eligible for child care assistance, Food Stamps, and WIC. Overall, with housing, child care assistance, Food Stamps, WIC, and health care assistance for the family, this parent needs to earn only **\$5.90** per hour to meet her family’s basic needs, which is less than one-third of the Self-Sufficiency Wage.

Table 10 - Modeling the Impact of Work Supports on Wage Adequacy in the District of Columbia

Table 9 begins with a Self-Sufficiency Wage and models how child support, and various work supports (alone and in combination), could lower the wage needed for families to meet their basic needs. Table 10 starts with wages, and shows how adequately a given wage meets expenses, as calculated for the Self-Sufficiency Wage, with and without work supports. The same family type, a single parent with one infant and one preschooler, in the District of Columbia, is modeled in Table 10.

The term “Wage Adequacy” refers to the degree to which a given wage is adequate to meet basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is adequate, or more than adequate, to meet the family’s needs. Costs in Table 10 that are reduced by work supports are noted in bold. As in Table 9, we assume that the “refundable” tax credits, EITC and the refundable portion of the CTC, are received annually, and thus are not shown in this table as available to reduce monthly costs.

Panel A shows how adequately \$6.60 per hour—the minimum wage in the District of Columbia—meets this family’s needs, with and without work supports. Panel B shows Wage Adequacy for the same family in the District of Columbia at \$7.00, the minimum wage for D.C., effective on January 1, 2006. Panels C and D show Wage Adequacy at \$9.25, the Washington, D.C. City Council “Way to Work” Living Wage Proposal, and at \$11.75, the Washington, D.C. Living Wage Coalition Proposal.

No Work Supports (Wages Only) (Column 1): Panel A, Column 1, shows the monthly income at \$6.60 per hour and expenses, without receiving any work supports or refundable tax credits monthly. In this scenario, the family’s monthly expenses total \$3,790, while the parent’s wages total just \$1,162. Thus, there is a shortfall of \$2,629 without work supports or tax credits and Wage Adequacy is just **31%**. In other words, these wages only provide 31% of the income needed to meet this family’s needs. The first column in Panels B, C, and D shows the effect of increasing the parent’s wages to \$7.00, \$9.25, and \$11.75 per hour, but still without any work supports or tax credits received

Table 10
Impact of Work Supports on Wage Adequacy
Single Parent with One Infant and One Preschooler
Washington D.C. Metro Area
District of Columbia

PANEL A: Wage Adequacy at \$6.60 per hour/full-time (D.C. Minimum Wage)				
	<i>Wages Only</i>	<i>Work Supports</i>		
	#1	#2	#3	#4
	No Work Supports	Child Care	Child Care, Food Stamps, WIC & Medicaid or CHIP (DC Healthy Families)	Housing, Child Care, Food Stamps, WIC, & CHIP (DC Healthy Families)
TOTAL MONTHLY INCOME:	\$1,162	\$1,162	\$1,162	\$1,162
Monthly Costs:				
Housing	\$949	\$949	\$949	\$348
Child Care	\$1,624	\$48	\$48	\$48
Food	\$425	\$425	\$97	\$213
Transportation	\$114	\$114	\$114	\$114
Health Care	\$258	\$258	\$0	\$0
Miscellaneous	\$288	\$288	\$288	\$288
Taxes	\$132	\$132	\$132	\$132
Earned Income Tax Credit (-)	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$3,790	\$2,214	\$1,629	\$1,144
SHORTFALL (-) or SURPLUS	(\$2,629)	(\$1,052)	(\$467)	\$17
WAGE ADEQUACY (Total Income/Total Expenses)	31%	52%	71%	102%

PANEL B: Wage Adequacy at \$7.00 (D.C. Minimum Wage effective 1/1/06)				
	<i>Wages Only</i>	<i>Work Supports</i>		
	#1	#2	#3	#4
	No Work Supports	Child Care	Child Care, Food Stamps, WIC & Medicaid or CHIP (DC Healthy Families)	Housing, Child Care, Food Stamps, WIC, & CHIP (DC Healthy Families)
TOTAL MONTHLY INCOME:	\$1,232	\$1,232	\$1,232	\$1,232
Monthly Costs:				
Housing	\$949	\$949	\$949	\$370
Child Care	\$1,624	\$61	\$61	\$61
Food	\$425	\$425	\$110	\$226
Transportation	\$114	\$114	\$114	\$114
Health Care	\$258	\$258	\$0	\$0
Miscellaneous	\$288	\$288	\$288	\$288
Taxes	\$141	\$141	\$141	\$141
Earned Income Tax Credit (-)	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$3,799	\$2,236	\$1,664	\$1,201
SHORTFALL (-) or SURPLUS	(\$2,567)	(\$1,004)	(\$432)	\$31
WAGE ADEQUACY (Total Income/Total Expenses)	32%	55%	74%	103%

*EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

Table 10 (continued)
Impact of Work Supports on Wage Adequacy
Single Parent with One Infant and One Preschooler
Washington D.C. Metro Area
District of Columbia

PANEL C: Wage Adequacy at \$9.25 (Washington D.C. City Council "Way to Work" Living Wage Proposal)				
	<i>Wages Only</i>	<i>Work Supports</i>		
	#1	#2	#3	#4
	No Work Supports	Child Care	Child Care, Food Stamps, WIC & Medicaid or CHIP (DC Healthy Families)	Housing, Child Care, Food Stamps, WIC, & CHIP (DC Healthy Families)
TOTAL MONTHLY INCOME:	\$1,628	\$1,628	\$1,628	\$1,628
Monthly Costs:				
Housing	\$949	\$949	\$949	\$488
Child Care	\$1,624	\$110	\$110	\$110
Food	\$425	\$425	\$190	\$307
Transportation	\$114	\$114	\$114	\$114
Health Care	\$258	\$258	\$0	\$0
Miscellaneous	\$288	\$288	\$288	\$288
Taxes	\$213	\$213	\$213	\$213
Earned Income Tax Credit (-)	*	*	*	*
Child Care Tax Credit (-)	(\$26)	(\$26)	(\$26)	(\$26)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$3,845	\$2,332	\$1,839	\$1,495
SHORTFALL (-) or SURPLUS	(\$2,217)	(\$704)	(\$211)	\$133
WAGE ADEQUACY (Total Income/Total Expenses)	42%	70%	89%	109%

PANEL D: Wage Adequacy at \$11.75 (Washington D.C. Living Wage Coalition Proposal)				
	<i>Wages Only</i>	<i>Work Supports</i>		
	#1	#2	#3	#4
	No Work Supports	Child Care	Child Care, [Food Stamps], WIC & Medicaid or CHIP (DC Healthy Families)	Housing, Child Care, [Food Stamps], WIC, & CHIP (DC Healthy Families)
TOTAL MONTHLY INCOME:	\$2,068	\$2,068	\$2,068	\$2,068
Monthly Costs:				
Housing	\$949	\$949	\$949	\$620
Child Care	\$1,624	\$178	\$178	\$178
Food	\$425	\$425	\$382	\$382
Transportation	\$114	\$114	\$114	\$114
Health Care	\$258	\$258	\$0	\$0
Miscellaneous	\$288	\$288	\$288	\$288
Taxes	\$310	\$310	\$310	\$310
Earned Income Tax Credit (-)	*	*	*	*
Child Care Tax Credit (-)	(\$70)	(\$70)	(\$70)	(\$70)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$3,898	\$2,452	\$2,152	\$1,823
SHORTFALL (-) or SURPLUS	(\$1,830)	(\$384)	(\$84)	\$245
WAGE ADEQUACY (Total Income/Total Expenses)	53%	84%	96%	113%

*EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

monthly. This increases Wage Adequacy to **32%**, **42%**, and **53%**, respectively, still far below what is needed. Indeed, even at the highest wage illustrated (\$11.75 per hour), when the family's monthly income is \$2,068, it is still \$1,830 *less* than what is needed to be self-sufficient.

Child Care (Column 2): When the family receives child care assistance, it reduces their expenses, raising Wage Adequacy, as shown in Column 2 of Panels A, B, and C. At \$6.60 per hour, child care costs are decreased to \$48, increasing Wage Adequacy from 31% to **52%**. At \$7.00 per hour, child care costs are decreased to \$61 increasing Wage Adequacy from 32% to **55%**. At \$9.25 per hour, child care costs are decreased to \$110 increasing Wage Adequacy from 42% to **70%**, and at \$11.75 per hour, child care costs are decreased to \$178, increasing Wage Adequacy from 53% to **84%**.

Child Care, [Food Stamps], WIC, and Medicaid/CHIP (DC Healthy Families) (Column 3):

Earnings of \$6.60 per hour, the addition of Food Stamps, WIC, and Medicaid/CHIP (DC Healthy Families) to the child care assistance increases Wage Adequacy from 52% to **71%**. At \$7.00 per hour, the Wage Adequacy rises from 55% with child care assistance alone to **74%** with the work support package modeled. At \$9.25 per hour, Wage Adequacy rises from 70% to **89%**. With wages of \$11.75 per hour, Wage Adequacy is increased from 84% to **96%** with this work support package, however this family is no longer eligible for Food Stamps.

Housing, Child Care, [Food Stamps], WIC & CHIP (DC Healthy Families) (Column 4): With the addition of housing assistance, at wages of \$6.60, \$7.00, and \$9.25 per hour, Wage Adequacy increases from the levels shown without housing assistance to **102%**, **103%**, and **109%**, respectively. At \$11.75 per hour, the addition of a housing subsidy increases Wage Adequacy from 96% to **113%** (although again this family is no longer eligible for Food Stamps).

Importance and Availability of the Work Supports Modeled in Table 9 and Table 10

Assisting families temporarily with work supports until they are able to earn Self-Sufficiency Wages, enables them to meet their needs as they enter or re-enter the workforce. Meeting basic needs means that they are more likely to achieve stability in housing, child care, diet, and health care, which in turn helps support the ability to achieve stable employment. Thus,

carefully targeted programs and tax policies can play an important role in helping families become self-sufficient. Unfortunately, the various work supports modeled here are not available to all who need them.

- **Housing:** Nationwide, only about 12% of eligible families receive housing aid or live in public housing.⁴¹ The stock of federally assisted units falls far short of the number of eligible households. In all, 290,000 Washington, D.C. Metropolitan Area renters have incomes below \$35,000, making them eligible for federal housing assistance. Moreover, 184,000 of these eligible households are currently paying more than 30% of their income for rent.⁴² Under the proposed 2005 budget cuts for the Department of Housing and Urban Development (HUD), 9,350 vouchers would be authorized for the District of Columbia, 42,317 vouchers would be authorized for Maryland, and 42,399 vouchers would be authorized for Virginia. These figures would decrease the number of eligible households assisted by Section 8 vouchers by an estimated 1,133 in the District of Columbia, 5,129 in Maryland, and 5,139 in Virginia. About 60% of U.S. households receiving Section 8 housing vouchers include children.⁴³
- **Food:** Since 2000, enrollment in the Food Stamp Program has increased, reaching 24.4 million people in July 2004.⁴⁴ In the District of Columbia, the number of individuals receiving Food Stamps has increased since 2004 by over 6.5% to 88,719 participants in March 2005. In Maryland, this number increased by 4.9%, to 284,512 participants, and in Virginia, the number rose to 486,971, an increase of 7.1% from the previous year.⁴⁵ The Urban Institute has reported that about two-thirds of those who leave the Food Stamp Program when they find work, still remain eligible for Food Stamps.⁴⁶
- **Child Care:** Only 12% of about 15 million eligible children are receiving child care assistance nationwide.⁴⁷ In the District of Columbia, around 8,500 children, or 6,200 families, received Child Care and Development Fund Subsidies (CCDF) in the fiscal year 2003. In Maryland, 30,000 children, or 18,200 families received assistance the same year. In Virginia, 25,800 children, or 15,500 families received CCDF assistance in 2003. However, those enrolled in the D.C. Metro Area represent only about 53% of families eligible in the

District of Columbia (the number of families estimated to earn less than 62% of the state median income), 10% of families eligible in Maryland, and 7% of families eligible in Virginia.⁴⁸ Note that the enrollment numbers for the District of Columbia are higher because, as in most large cities, there are fewer barriers to accessing child care assistance programs, making it is easier for eligible children to participate.

- **Health Insurance:** According to the National Center for Health Statistics, the rate of uninsured children nationwide has steadily fallen from 13.9% in 1997 to 9.4% in June 2003.⁴⁹ Moreover, Families USA reported that state CHIP enrollment is estimated to drop by an additional 900,000 between fiscal years 2003 and 2006.⁵⁰ As of December 2003, 3,720 children were enrolled in DC Healthy Families (which offers coverage to families earning 200% or less of the FPL), and 89,574 children were enrolled in the Maryland Children's Health Program (which offers varying degrees of coverage to families earning between 200% to 350% of the FPL). In Virginia, 40,129 children were enrolled in FAMIS (which provides coverage to families earning 200% of the FPL or less) as of March 2005.⁵¹ The Census Bureau estimates that there are still 7,000 eligible, uninsured children in the District of Columbia, 60,000 eligible, uninsured children in Maryland, and 104,000 eligible, uninsured children in Virginia.⁵²
- **Child Support:** Although 59% of custodial parents in the United States have child support awards, only 45% receive the full amount owed to them. Of the remaining 55%, only 29% receive a portion of the child support payment awarded, leaving 26% with no support at all.⁵³ Of families who receive payments with the assistance of the state's department of child support enforcement agencies, the national average amount of support received is \$206. The average amount of child support received in the District of Columbia is \$193, \$223 in Maryland, and \$181 in Virginia.⁵⁴

For those who are not U.S. citizens, there are even more barriers to receiving the assistance needed to become self-sufficient. The D.C. Metro Area's foreign-born population increased 70% during the 1990s. One in six residents in the region are immigrants, compared to one in 22 three decades ago.⁵⁵ Nationwide, in 2001, one-quarter of all low-income working families were immigrant families and these families are less likely than native-born families to receive public benefits in four major areas: tax credits, income assistance, food assistance, and housing subsidies.⁵⁶

With welfare reform, and subsequent court and statute changes, many immigrants who have come to the United States after December 1997 find they are ineligible for assistance, except for emergency Medicaid. However, certain categories of refugees or asylees (those who have sought asylum) are eligible for Refugee Cash Assistance and Refugee Medical Assistance. Children of immigrants who are born in the United States are U.S. citizens, and are therefore eligible for assistance. However, this can result in a family with members with different statuses and eligibilities, further complicating access to benefits. Finally, language, cultural, and transportation barriers increase the difficulties immigrant families encounter as they seek the assistance needed to become self-sufficient.

When a family's income is not adequate to meet their basic needs, parents must make difficult choices to try to address their most urgent needs. In other words, parents must "juggle" demands on their income to get by. For example, parents may need to: alternate paying bills every other month, risking bad credit, utility cutoffs or eviction; forgo needed health care; move to overcrowded living conditions; compromise on the quality of child care; or skip meals so that their children will have adequate food. Having to make these choices is extremely stressful, and prevents a family's access to resources needed when unexpected crises arise.

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 or low wage areas. Such families cannot afford their housing *and* food *and* child care, much less their other basic needs, and are forced to choose between basic needs and adequate housing, food, or child care.

This wage disparity presents states and localities with the challenge of how to aid families who are striving for self-sufficiency. This is especially true for families whose incomes may be above the “poverty level” and/or assistance eligibility levels, yet not be sufficient to meet all their basic needs.

Table 11
Wages of Top Fifteen D.C. Metro Area* Growth Occupations by Projected Increase in Number of Jobs: 2000 - 2010

Occupation Title**	Projected Growth by Number of jobs from 2000 to 2010	Annual Projected Percent Growth Rate from 2000 to 2010***	Median Wage	
			Hourly	Annual****
Computer Software Engineers, Systems Software	16,210	5.96%	\$41.89	\$88,472
Computer Systems Analysts	16,070	3.35%	\$36.29	\$76,644
Combined Food Preparation and Serving Workers, Including Fast Food	13,922	3.10%	\$7.42	\$15,671
Computer Software Engineers, Applications	12,798	5.76%	\$37.81	\$79,855
Computer Support Specialists	12,247	6.06%	\$21.90	\$46,253
Management Analysts	12,196	1.89%	\$36.20	\$76,454
Cashiers	11,140	1.73%	\$8.38	\$17,699
Retail Salespersons	10,883	1.31%	\$9.36	\$19,768
Lawyers	10,731	2.27%	\$55.35	\$116,899
Customer Service Representatives	10,664	2.54%	\$13.87	\$29,293
Computer specialists (all other)	9,089	4.33%	\$30.37	\$64,141
General and Operations Managers	8,562	1.27%	\$44.92	\$94,871
Network and Computer Systems Administrators	8,552	5.91%	\$32.80	\$69,274
Teacher Assistants	8,467	3.10%	\$11.00	\$23,232
Office Clerks, General	7,548	1.50%	\$12.93	\$27,308

* Data is for May 2004 Metropolitan Area Occupational Employment and Wage Estimates Washington, DC-MD-VA-WV PMSA. The U.S. Department of Labor, Bureau of Labor Statistics defines the D.C. Metro Area as an area encompassing 24 counties, cities and the District of Columbia (including Alexandria city - VA, Arlington County - VA, Berkeley County - WV, Calvert County - MD, Charles County - MD, Clarke County - VA, Culpeper County-VA, Fairfax County -VA, Fairfax city - VA, Falls Church city - VA, Fauquier County - VA, Frederick County - MD, Fredericksburg city - VA, Jefferson County - WV, King George County - VA, Loudoun County - VA, Manassas Park city - VA, Manassas city - VA, Montgomery County - MD, Prince George's County - MD, Prince William County -VA, Spotsylvania County - VA, Stafford County - VA, Warren County - VA). The Self-Sufficiency Wage defines the D.C. Metro Area as an area encompassing six areas including the District of Columbia, Alexandria city - VA, Arlington County - VA, Fairfax - VA, Montgomery County - MD, and Prince George's County - MD.

** The top 15 occupations (based on number of employees) are subcategories of major occupational categories. For instance, retail salespersons and cashiers are both classified as "sales and related occupations".

*** Jobs for Network Systems and Data Communication Analysts are projected to increase by 5.07% per year (or 3,539 new employees by 2010), Database Administrators by 4.94% (4,714 new employees), Preschool Teachers by 3.38% (2,975 new employees), and Child Care Workers by 3.23% (3,384 new employees).

**** Annual wages have been calculated by multiplying the hourly mean wage by a "year-round, full-time" hours figure of 2,112 hours; for those occupations where there is not an hourly mean wage published, the annual wage has been directly calculated from the reported survey data.

Source: United States Department of Labor Bureau of Labor Statistics.

While many families benefited from opportunities created by an expanding economy during the late 1990s, these families remain vulnerable to economic downturns, and wage disparity remains a challenge even during periods of economic growth. For many families, parents who are working at one of the ten largest occupations in the D.C. Metro Area will not be earning self-sufficient wages. For example, a single parent with an infant in the District of Columbia would require \$38,151 per year to be self-sufficient. Only two of the ten most common occupations—registered nurses and information and record clerks—pay wages above self-sufficiency, while most of the remaining top ten D.C. Metro Area occupations pay well below what is needed for a family with one young child.

Projections for the future suggest a mixed bag of trends. Table 11, on the previous page, shows the wages of the 15 occupations expected to experience the greatest growth in the first decade of the twenty-first century in the D.C. Metro Area.⁵⁷ The service sector has the biggest projected share of growth in the Washington D.C. Metro Area between 2000 and 2010. For the PMSA more than 58% of jobs are forecast in the service sector, which include janitors, maids, cleaners, police, and security guards. Six of the occupations listed in Table 11 (shaded) are such service sector jobs, and yield earnings that average far below the needs of a single parent with an infant in D.C. (annual income of \$38,151). Retail trade employment is second in expected job growth in the metropolitan area. Nearly half of these jobs are forecast for eating and drinking places. The majority of the jobs in both the retail trade and service sectors are typically lower wage, well below self-sufficiency for most family types in the Washington D.C. Metro Area, as can be seen in Table 11.

However, note that six of the higher paying occupations are in “information technology” and pay wages above the Self-Sufficiency Standard for this sample family. Strategies that increase access to these higher wage jobs will enable more families to achieve economic self-sufficiency.

The two basic approaches for individuals to close income gaps are to *reduce costs* (through public or private, in cash or “in kind” supports) or *raise incomes*. The first approach, reducing costs through various subsidies and supports, such as child support, Food Stamps, and child care assistance was modeled and discussed in the previous section. The second approach, raising incomes, can be implemented at

either the “micro”, or individual level, or at the “macro”, or systemic level.

Micro strategies to raise individual incomes can include increasing access to higher education, functional context education, nontraditional employment for women, microenterprise training and development, and individual development accounts. Macro strategies address the labor market structure, for example, labor market reforms, reducing gender- and race-based wage disparities, and sectoral employment initiatives.

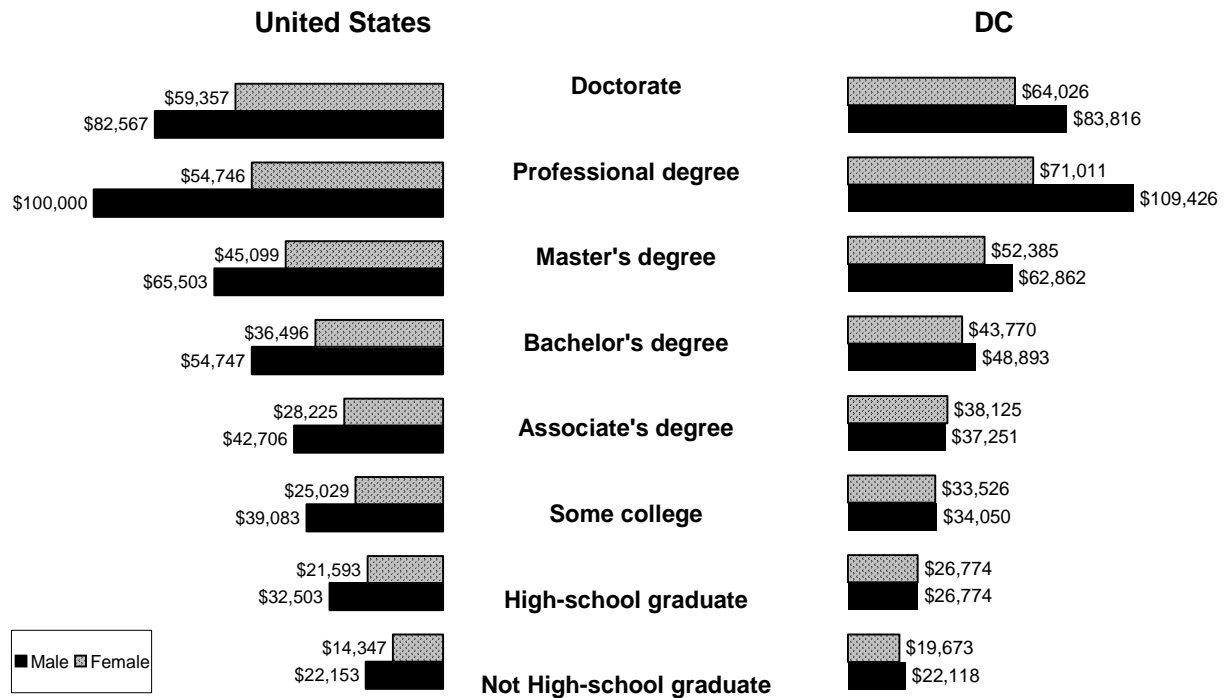
Both micro and macro approaches to income-raising are discussed in detail below. Note, however, that reducing costs (as previously discussed) and raising incomes (either at the micro or macro level) are not mutually exclusive, but can and should be used sequentially or in tandem, as appropriate. Some parents may, for instance, receive education and training leading to new jobs, yet continue to be supplemented by supports until their wages reach the self-sufficiency level. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education, and family responsibilities.

Raising Incomes: Micro Approaches

Increasing Access to Higher Education: Adults with language difficulties, inadequate education, or insufficient job skills or experience usually cannot achieve Self-Sufficiency Wages without access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages. For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and/or ESL (English as a Second Language) programs. For others, this may mean two- or four-year college degrees. Figure 4, on the following page, clearly depicts the benefits of access to higher education for U.S. and the District of Columbia workers.⁵⁸ Note the considerably lower income for women, as compared to men, at the various educational levels.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “work first,” the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 restricted low-income women’s access to higher education. Thus, few welfare recipients are able to enroll in college programs or long-term training. Effectively increasing access to higher education

Figure 4
Impacts of Education on Earnings by Gender in the United States and the District of Columbia



Sources: United States - Bureau of Labor Statistics, Current Population Survey 2003; District of Columbia - Decennial Census 2000

requires a relaxing of such restrictions, as well as providing income supports for low-income parents in college or training.

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 and increased efficiency benefiting the employer as well as the employee.

Functional Context Education: Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills in sequence because this innovative approach teaches literacy and basic skills in the context in which the learner will use them. Clients see clearly the role literacy skills play in moving them toward their goals.

For adults who have already experienced school failure, enrolling in programs that use traditional approaches to teaching often reproduce that failure.

By using content related to an individual's own goals and experience, FCE promotes better retention, encourages lifelong learning, and supports the intergenerational transfer of knowledge. Furthermore, most adults do not have time to spend years in basic education programs learning skills that may seem, at best, distantly related to their economic goals. Given welfare time limits and restrictions on education and training, it is more important than ever that individuals master basic and job-specific skills as quickly and efficiently as possible.

Nontraditional Employment for Women: Nontraditional occupations (NTOs) are jobs that are often thought of as "men's jobs". According to the U.S. Department of Labor, NTOs include any occupation in which less than 25% of the workforce is female. For many women, nontraditional jobs (e.g., copy machine repair, construction, or computer-aided

drafting) require relatively little post-secondary training, yet can provide wages at self-sufficiency levels.

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

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many community-based women's organizations began to offer nontraditional training 20 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women.

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

Microenterprise Training and Development: Microenterprise development is an income-generating strategy that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income women who may have skills in a particular craft or service. The lack of quality employment options, especially for low-income, low-skilled women, makes microenterprise development a critical strategy for moving families out of poverty.

Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae

groups) can help women "learn to earn" from each other, build self-esteem, and organize around policy advocacy. Linkages between microentrepreneurs and more established women business owners provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks. Microenterprise is also a local economic development strategy, since microbusinesses have the potential to grow into small businesses that respond to local demand, create jobs, and add to the local tax base.

Individual Development Accounts: For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, the average family with a household income between \$10,000 and \$25,000 had net financial assets of \$1,000, while the average family with a household income of less than \$10,000 had net financial assets of \$10.⁵⁹ For these families with no savings, the slightest setback such as a car needing repairs, can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates, like payday loans, just to make it to the next paycheck, often resulting in spiraling debt.

In addition, too often, public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in the District of Columbia and Maryland, families with assets valued more than \$2,000 are ineligible for the TANF.⁶⁰

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA). IDAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The match can be withdrawn if it is used for a specified objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business. While less common than income supports, these "wealth supports" can be an important tool in helping families move towards self-sufficiency.

Raising Incomes: Macro Approaches

Labor Market Reforms: As demonstrated in the previous section, even two parents working full-time must earn well above the federal minimum wage to meet their family's basic needs. Raising the minimum

wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore affects many workers’ earnings. Fourteen states and the District of Columbia have a minimum wage that is above the federal minimum wage, with the highest being Washington State at \$7.35 per hour, then Oregon at \$7.25 per hour.⁶¹ In all, over 30% of U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage. Higher wages can also have a positive impact on both workers and their employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.

Another approach to raising wages of workers is through use of Living Wage laws that mandate that city contractors and employers receiving public subsidies pay a “living wage”. These policies would affect private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages⁶² as well as better benefits,⁶³ moving workers closer to the Self-Sufficiency Standard.

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

barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials, and program participants—to partner in order to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws raise the wages of women and people of color who are subject to race- and gender-based discrimination.⁶⁴

Sectoral Employment Intervention: A strategy that targets high-wage jobs, Sectoral Employment Intervention, determines the wage needed by a worker to sustain her/his family (using the Self-Sufficiency Standard), identifies well-paying jobs in growth sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components include engaging industry representatives and workforce development boards, establishing occupational information systems based on local and regional labor-market-specific data, targeting training for specific jobs, and developing sensible outcome standards.

Because this approach looks at labor market issues from both supply and demand perspectives, it helps communities strengthen their local economies while reinvesting in families and neighborhoods. Targeted training is necessary to help low-income clients’ access high-demand, high-wage jobs. By responding to business’ specific labor needs, a high-wage job targeting strategy improves a region’s ability to attract and keep industries and to support a healthier business climate.

How the Self-Sufficiency Standard Can Be Used

At a time when many policy and program decisions are being made at the state and local levels, the Self-Sufficiency Standard provides an effective and valuable tool. To select a few examples, the Self-Sufficiency Standard can be used by: low-income workers and their families choosing the best route on their pathway to economic independence; organizations weighing investment in various education and training opportunities; and state-level policymakers making critical policy choices on taxes, work supports, child care co-payments, and education and training programs.

Below is a partial list of how the Standard can be used, followed by specific illustrations of such uses. As the Standard is updated for many states, and created for new ones, new uses of and applications for it will continue to emerge.

The Self-Sufficiency Standard as a Tool to Evaluate Policy

The Standard serves well as a tool to evaluate the impact of current and/or proposed policy changes. As shown in this report (see Tables 9 and 10), the Standard can be used to evaluate the impact of various work support programs, as well as model the effects of other policy options such as changes in child care co-payment schedules or tax reforms.

- PathWaysPA of Pennsylvania commissioned the Center for Women’s Welfare to analyze a proposal to raise child care co-payments and its impact on low-income working parents, using the Standard. The resulting report, *When Wages Aren’t Enough*, was instrumental in preventing the proposed increase. The report is available at <http://www.womensassoc.org/programs/whenwages.pdf>.
- The Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility. The Colorado Division of Housing draws on the Self-Sufficiency Standard in its statewide report, *Housing Colorado: The Challenge for a Growing State*.

- The Oklahoma Community Action Project of Tulsa County (CAP) incorporated analysis done by the Center for Women’s Welfare that used the Standard to demonstrate why free health coverage is vital for low-income families, which contributed to the withdrawal of a proposal to restrict Oklahoma Medicaid eligibility. The report, *Cost-Sharing in Medicaid: Fostering Responsibility or Hindering Access* is available at <http://www.captc.org>.

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

The Standard can be used to evaluate an economic development proposal. For instance, the Standard can determine if the wages paid by a new business seeking tax breaks and/or other government subsidies are at or above Self-Sufficiency Wages, and whether or not the proposed enterprise will require that workers rely on public supports. A proposed economic development project can be evaluated for potential “double subsidies” and thereby accurately assess the development’s net effect on the local economy as well as on the well-being of the potential workers and their families. Conversely, the Standard can be used to ensure that an economic development proposal has a positive impact on the local economy by creating family-sustaining wages. Nebraska, South Dakota, and West Virginia have all used the Standard to evaluate economic development proposals.

- The Nebraska Appleseed Center has developed a set of job quality standards that corporations should follow prior to receiving public funds.
- The Enterprise Corporation of the Delta in Mississippi uses the Self-Sufficiency Standard in their own progress reports on the development of new businesses. They benchmark their start-up ventures against the Mississippi Self-Sufficiency Standard and have noticed that the average hourly wages are at or above the Self-Sufficiency Standard.

- The Delaware Economic Development Office applies the Delaware Self-Sufficiency Standard to strategic fund grant applications in order to focus on quality employment growth.

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

The Self-Sufficiency Standard can be used to develop and evaluate job training and education policy. For example, “Targeted Jobs Strategy” uses the Standard to help match job seekers with employment that pays Self-Sufficiency Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Then the local labor market supply and demand is evaluated and the available job training and education infrastructure is assessed. Following this evaluation, the skills and geographic location of current/potential workers are evaluated and job seekers are matched to employment with family sustaining wages. The Standard can also be used to target education and job training investments.

As education and training dollars are focused on career pathways with Self-Sufficiency Wages, the Standard can help demonstrate the “pay off” for investing in various types of post-secondary education and training. Such training and education provides access to a wide range of jobs paying Self-Sufficiency Wages and the Standard can help make the case for investments.

- In California’s Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability, geographical spread, and wages of nontraditional jobs, as well as the availability of training resources for such employment. The analysis led to the development of a curriculum and counselor training package that targets transportation jobs and provides funds to the community college system to explore how to strengthen preparation for transportation jobs.
- In Texas, the Standard was successfully used to demonstrate to the State legislature the importance of establishing a Self-Sufficiency Fund. The fund provides resources for employers and employment trainers to provide job training, education, and supportive services for TANF recipients making the transition to work.
- The Missouri Women’s Council of the Department of Economic Development began a program to

promote nontraditional career development among low-income women. The program encourages women and girls to explore different, nontraditional career options that will pay a self-sufficiency wage.

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

The Standard can be effectively used to identify individuals in greatest need of career counseling, job training, and other support services.

- The Connecticut Legislature enacted a state statute that identified “the under-employed worker” as an individual without the skills necessary to earn a wage equal to the Connecticut Self-Sufficiency Standard, and directed statewide workforce planning boards to recommend funding to assist such workers.
- Voices for Virginia’s Children was successful in advocating to the state’s TANF Reauthorization Committee to include the use of the Virginia Standard as a tool for setting eligibility guidelines in their recommendations to the state.
- The Director of Human Resources & Welfare for Nevada incorporated the Nevada Self-Sufficiency Standard into its needs projections. Additionally, the Director of Welfare indicated the Standard in his recommendations around caseloads.

The Self-Sufficiency Standard as a Counseling Tool for Work and Training Programs

The Standard can be used as a counseling tool to help work and training program participants make informed choices regarding occupations and jobs. For example, the Standard has been used to develop the Self-Sufficiency Standard Budget Worksheet, a tool that counselors and clients can use to “test” the ability of various wages to meet a family’s self-sufficiency needs and determine the type of training and employment that will most likely lead a worker to self-sufficiency. Additionally, the Standard can help participants determine how microenterprises or Individual Development Accounts may, along with paid employment, provide a path to self-sufficiency.

- South Dakota’s Women Work! has used the South Dakota Standard as a career counseling tool for their clientele.

- In the D.C. Metropolitan Area, Wider Opportunities for Women has developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency.
- Seattle-King County of Washington State implemented a curriculum to train caseworkers in the workforce system how to conduct financial planning, career counseling, and goal-setting in a self-sufficiency context with their clients. This curriculum can be adapted and used by caseworkers in various public and private agencies in the country.
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals who are seeking education, training, or employment.

The Self-Sufficiency Standard and Online Calculators

The Standard can be used to develop web-based self-sufficiency budget calculators. These computer-based tools allow a variety of users (counselors as well as clients) to evaluate possible wages and compare information on available programs and work supports to individualized costs and needs. Calculators integrate a wide range of data not usually brought together, even though clients often must coordinate these various programs, supports, costs, and wages in their own lives. Calculators have been developed for Pennsylvania, New York City, Illinois, King County (the Seattle metropolitan area), Snohomish, Yakima, Klickitat, and Kittitas counties in Washington State, and the Bay Area of California.

- The Pennsylvania Self-Sufficiency On-Line Budget Worksheet can be found at: <http://www.pathwayspa.org>.
- The Self-Sufficiency Calculator for the City of New York can be found at: <http://www.wceca.org/>.
- The Illinois Department of Employment Security hosts the Illinois Self-Sufficiency Calculator at: <http://www.ides.state.il.us/calculator>.
- The Workforce Development Council of Seattle King County Self-Sufficiency Calculator also includes an evaluation tool for tracking progress of

clients and permitting data analysis for systemic program improvement. The King County calculator can be found at: <http://www.seekingwdc.org>.

- The Bay Area Self-Sufficiency Calculator in California can be found at: <http://www.nedlc.org/calcba.htm>.

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

The Standard can be used to evaluate outcomes for employment programs, from short-term job search and placement programs to those providing extensive education or job training. Measuring the true effectiveness of an employment program (i.e., yielding a Self-Sufficiency Wage) can help redirect resources to approaches that result in the best possible outcomes for participants.

- Sonoma County, California was the first county in the country to adopt the Standard as its formal measure of self-sufficiency and benchmark for measuring success of welfare to work programs.
- The Chicago Workforce Investment Board (under the Workforce Investment Act) adopted the Illinois Self-Sufficiency Standard as its self-sufficiency benchmark. In addition, the Illinois Department of Human Services uses the Standard as a tool for setting goals in their local offices statewide.
- The Colorado Center on Law and Policy successfully advocated that the Self-Sufficiency Standard be officially adopted by the Eastern Region Workforce Board in Fort Morgan, Colorado. The Eastern Region Workforce Board, which serves a 10 county region, will use the Self-Sufficiency Standard to determine eligibility for intensive and training services.
- The Self-Sufficiency Standard for Washington State has been incorporated into the performance benchmarks that Seattle-King County Workforce Board utilizes to determine contracts for vendors that are creating high-wage jobs.
- The San Francisco Workforce Investment Board uses the Self-Sufficiency Standard as eligibility criteria for job training thereby allowing low-wage workers to access training that can help them move up the wage scale.

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. Each year, the Self-Sufficiency Standard is presented in hundreds of workshops across the country. It is also being used in secondary education classrooms throughout the U.S. The Standard helps the general public understand what is involved in making the transition to self-sufficiency, while showing employers the importance of providing benefits, especially health care, that help families meet their needs. For both public and private service providers (e.g., child care providers, community organizations, education and training organizations), the Standard demonstrates how the various components fit together, thus helping to facilitate the coordination of various services and supports. Additionally, national, state, and local media coverage of the Self-Sufficiency Standard has contributed to and changed the public debate on family economic security.

- In Seattle, self-sufficiency information was distributed during the run of a play based on Barbara Ehrenreich's book about the struggles of American's low-wage workers, *Nickel and Dimed: On (Not) Getting By in America*. Additionally, a computer with a mock website allowed participants to enter their income and compare it to the Standard.
- MassFESS developed an Economic Self-Sufficiency Standard Curriculum in a "train-the-trainer" format that can be used by organizations for their work in career development, economic literacy, living wage campaigns, and other types of community organizing, policymaking, education and training, and advocacy efforts. The curriculum can be viewed at http://www.weiu.org/pdf_files/MassFESSCurriculum.pdf.
- The Wisconsin Women's Network has distributed the Wisconsin Self-Sufficiency Standard to its many and varied women's coalition members, many of whom have found a use for the Standard in their advocacy work to improve women's ability to be self-sufficient in Wisconsin.
- Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding to the Children's Health Insurance Program.
- In an initiative started at the University of Washington's School of Social Work, policymakers participated in the "Walk-A-Mile" in the shoes of welfare recipients by living on a Food Stamp budget for one month. The Standard was then used to further educate on all the implications of a minimal budget.

The Self-Sufficiency Standard as a Guideline for Wage-Setting and Living Wage Campaigns

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

- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard to develop specific salary guidelines by county.
- California, Hawaii, Illinois, New York, Nebraska, Pennsylvania, South Dakota, Tennessee, Virginia, and Washington State have all used the Standard to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.
- Maryland organizations including the Center for Poverty Solutions and Advocates for Children and Youth, proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified self-sufficiency standard when setting or amending a pay rate and require that a State employee whose pay rate is less than the self-sufficiency standard receive a specified pay increase.
- Vanderbilt University in Tennessee used the Standard to educate employees and administrators about the need to increase the take-home pay of service staff.

The Self-Sufficiency Standard in Research

Since the Self-Sufficiency Standard provides an accurate and geographically- and age-specific measure of income adequacy, it is being increasingly used in additional research and analysis. The Standard allows researchers to estimate how poverty differs from place to place and among different family types. In addition, it provides a means to measure the adequacy of various work supports, such as child care assistance, given a family's income, place of residence, and composition.

- Also in Pennsylvania, PathWaysPA teamed with the University of Washington to demonstrate how work supports impact family budgets as wages increase, resulting in the report, *Making Wages Work: The Impact of Work Supports on Wage Adequacy for Pennsylvania Families*.
- Washington State and Massachusetts used the Self-Sufficiency Standard to examine the cost of health insurance. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* examine the cost of health insurance for different family types, with varying health statuses and health care coverage. The Washington State report can be viewed at: <http://www.ofm.wa.gov/accesshealth/research/33affordability.pdf> and the Massachusetts report can be viewed at: http://www.weiu.org/Advocacy/HESS_11-11.pdf.
- California, Illinois and Massachusetts have produced demographic studies at the state, region, and community level. These studies use data from the U.S. Census Bureau to measure the numbers of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race/ethnicity, family type, education, employment). For access to the California reports, please visit: <http://www.nedlc.org/publications.htm>. For the Massachusetts reports, please visit: <http://www.thewomensunion.org>.

Conclusion

As states continue to struggle with budget deficits, decreasing federally funded work supports and diminishing employer-sponsored benefits, communities continue to struggle with how to move low-income households forward on a path to economic security. The lack of available jobs paying self-sufficient wages and restrictions on work supports compound the problems faced by many parents seeking self-sufficiency.

The Self-Sufficiency Standard strives to inform this debate by documenting the cost of living that families must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official poverty level are nevertheless far below what is needed to meet their families' basic needs.

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

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

For further information about the Standard, how it is calculated, or the findings reported here, contact Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or Center for Women's Welfare staff at (206) 685-5264. To learn about how to have the Standard developed for your community or state, contact Kate Farrar at Wider Opportunities for Women at (202) 464-1596.

For further information the Self-Sufficiency Standard for the Washington D.C. Metro Area, and related projects, or to order this publication, contact Joan Kuriansky at Wider Opportunities for Women at jkuriansky@wowonline.org or (202) 464-1596.

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⁵¹ Virginia FAMIS: <http://www.famis.org/English/EligibilityInfo.htm>. DC Healthy Families: http://www.dchealth.dc.gov/services/healthy_families/eligibility.shtm. Maryland Children's Health Plan (MCHIP): <http://www.dhmd.state.md.us/mma/mchp/pdf/MCHIPIncome7404.pdf>. Retrieved March 9, 2005. Also see American Academy of Pediatrics, "Summary of Title XXI Programs in States". Retrieved March 9, 2005, from <http://www.aap.org/advocacy/XXISummary04.pdf>

⁵² U.S. Census Bureau. *Low Income Uninsured Children by State: 2001, 2002, and 2003*. In the District of Columbia; 7,000 children under age 19 equal 6.1% of D.C.'s children. In

Virginia; 93,000 children under age 19 equal 5.0% of Virginia's children. In Maryland; 60,000 children under age 19 equal 4.1% of Maryland's children who are uninsured and at or below 200% of the FPL. Retrieved March 9, 2005, from <http://www.census.gov/hhes/hlthins/liuc03.html>

⁵³ Grall, T. (2003). *Custodial mothers and fathers and their child support: 2001* (U.S. Census Bureau, Current Population Reports, Series P60-225). Washington, DC: U.S. Government Printing Office. Retrieved April 26, 2005, from <http://www.census.gov/prod/2003pubs/p60-225.pdf>

⁵⁴ This amount is the average of those who participate in child support enforcement. Note that the average child support figure excludes families on assistance, as any child support collected on their behalf goes directly to the state. Also note that because the monthly child support average excludes those currently receiving TANF, it disproportionately represents those who have received cash assistance. The child support figures in this report were originally compiled in 2003, and have been inflated to more accurately reflect trends for the last calendar year. U. S. Department of Health and Human Services, Administration for Children and Families, Office of Child Support Enforcement. (2003). *Annual Statistical Report*. (Tables 4, 10, 11, and 52). Retrieved March 10, 2005, from http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/annual_statistical_report/tables.html

⁵⁵ The Brookings Institute. (2003, June). *At Home in the Nation's Capital: Immigrant Trends in Metropolitan Washington*. Retrieved August 30, 2005, from <http://www.brookings.edu/es/urban/gwrp/publinks/2003/immigration.pdf>

⁵⁶ Urban Institute, "A Profile of Low-Income Working Immigrant Families", by Randolph Capps, Michael E. Fix, Everett Henderson, Jane Reardon-Anderson, June 30, 2005. Retrieved June 29, 2005 from <http://urban.org/url.cfm?ID=9349>

⁵⁷ All data pertaining to occupations, including Table 11, are from the U.S. Department of Labor Bureau of Labor Statistics. Data are for May 2004 Metropolitan Area Occupational Employment and Wage Estimates Washington, DC-MD-VA-WV PMSA. These estimates are calculated with data collected from employers in all industry sectors in the Washington, DC-MD-VA-WV PMSA, a primary metropolitan statistical area that includes the District of Columbia, and parts of Maryland, Virginia, and West Virginia. Retrieved August 15, 2005, from http://www.bls.gov/oes/current/oes_8840.htm#b00-0000, <http://www.does.dc.gov/does>, and http://does.dc.gov/does/lib/does/info/industry_Occupation.pdf

⁵⁸ U.S. Census Bureau. *Educational Attainment in the United States: 2003*. Table 9 in Current Population Report, P20-550. Retrieved April 4, 2005, from

<http://www.census.gov/population/www/socdemo/education/cps2003.html>. District of Columbia data compiled from the Decennial Census 2000.

⁵⁹ Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*. Report to the Consumer Federation of America. Retrieved February 9, 2005, from <http://www.consumerfed.org/backpage/savings.cfm>

⁶⁰ U.S. Department of Health and Human Services, Office of Family Assistance. Temporary Assistance for Needy Families (TANF): Sixth Annual Report to Congress. Specific Provisions of State Programs. Retrieved April 27, 2005, from <http://www.acf.hhs.gov/programs/ofa/annualreport6/chapter12/chap12.pdf>

⁶¹ Those states are Alaska, California, Connecticut, Delaware, Hawaii, Illinois, Florida, Maine, Massachusetts, New York, Oregon, Rhode Island, Vermont, and Washington. In addition, the District of Columbia has a minimum wage higher than the federal minimum. U.S. Department of Labor. Employment Standards Administration, Wage and Hour Division. Retrieved January 26, 2005, from <http://www.dol.gov/esa/minwage/america.htm>

⁶² In 2003, union workers averaged \$21.45 per hour, compared to \$16.96 for nonunion workers. U.S. Department of Labor, Bureau of Labor Statistics (2004, August). *National compensation survey: Occupational wages in the United States, July 2003*. (Summary 04-03). Retrieved September 29, 2004, from <http://www.bls.gov/ncs/ocs/sp/ncbl0635.pdf>

⁶³ On average, in 2003, a union employees' share of employer-sponsored health insurance was 12% of the medical care premium for single coverage and 19% for family coverage, compared with a nonunion employee share of 19% and 31% for single and family premiums, respectively. U.S. Department of Labor, Bureau of Labor Statistics. (2004, April). *National compensation survey: Employee benefits in private industry in the United States, March 2003*. (Summary 04-02). Retrieved September 29, 2004, from <http://www.bls.gov/ncs/ebs/sp/ebsm0001.pdf>

⁶⁴ State Action.Org. State Issues. (n.d.) *Equal Pay*. Retrieved November 17, 2004, from <http://www.stateaction.org/issues/issue.cfm?issue=EqualPay.xml>

Data Sources

Data Type	Source	Assumptions
Child Care	District of Columbia: Center for Applied Research and Urban Policy (University of the District of Columbia). 2004 Market Rate Survey. Received May 9, 2005. Maryland: Maryland Committee for Children Cost of Care Report. Statewide Cost of Care Report by Jurisdiction. 2005. Received May 9, 2005. Virginia: Virginia Child Care and Development Fund Plan for FFY 2004-2005. Maximum Reimbursable Rates (based on a 2002 Market Rate Study). Retrieved May 9, 2005, from http://www.dss.virginia.gov/files/division/cc/ccdf/plan.pdf	Infant: Under 3 years old. Family Care. Preschool: 3 - 5 years old. Center Care. Schoolage: 6 -12 years old. Center Care. Part time. (Note in Virginia schoolage child care rates are effective when the child is 5 years old as of September 30th.)
Food	U.S. Department of Agriculture, Low-Cost Food Plan, June 2004. Retrieved from http://www.usda.gov/cnpp/FoodPlans/Updates/foodjun04.pdf ACCRA. Cost of Living Index. (2004 average of four quarters). Available at http://www.accra.org/	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	Premiums: Kaiser Family Foundation. Average Annual Costs of Employment-Based Health Insurance--Single & Family Coverage, 2002. Retrieved from http://www.statehealthfacts.kff.org/ Out-of-Pocket Costs: Agency for Healthcare Research and Quality. <i>Household Component Analytical Tool (MEPSnet/HC)</i> . August 2003. Rockville, MD. Retrieved from http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp	In addition to health insurance premiums, health costs include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers. All data is updated with the Medical CPI.
Housing	Department of Housing and Urban Development. Fair Market Rents - Fiscal Year 2005. Retrieved from http://www.huduser.org National Low Income Housing Coalition (NLIHC), Median Gross Rent by County, 2000. Retrieved from http://www.nlihc.org/research/lalihd/renterreport.pdf	Fair Market Rents by county. Ratios for the six D.C. Metro Area jurisdictions within the Washington, D.C. Metropolitan Statistical Area DC-MD-VA FMR were created using the National Low Income Housing Coalition median gross rent for each county/independent city within the DC-MD-VA MSA.
Taxes	Federal Income Tax: U.S. Department of Treasury - IRS 1040 Instructions. Retrieved from http://www.irs.gov/individuals/index.html State Income Tax: Washington, D.C., Office of Tax and Revenue, Virginia Department of Taxation, Comptroller of Maryland. Retrieved from http://cfo.dc.gov/cfo/cwp/view,a,1324,q,590950.asp , http://www.tax.virginia.gov , http://individuals.marylandtaxes.com/incometax/default.asp Sales and Use Tax: Washington, D.C., Office of Tax and Revenue, Virginia Department of Taxation, Comptroller of Maryland. Retrieved from http://cfo.dc.gov/cfo/cwp/view,a,1324,q,612629.asp , http://www.tax.virginia.gov/web_PDFs/taxfactsSalesUseTaxes.pdf , http://individuals.marylandtaxes.com/usetax/default.asp	District of Columbia: 5.75% sales tax for most tangible personal property and selected services. Virginia: 5% sales tax (4% state and 1% local) for most items. Maryland: 5% sales. Food is taxed at 3% in Virginia. It is exempt in Maryland and the District of Columbia. District of Columbia: EITC is 25% of Federal EITC. Maryland: EITC is 20% of Federal EITC. Virginia has no EITC.
Transportation	Public Transportation Costs: Washington Metropolitan Transit Authority. Retrieved from http://www.wmata.com/	Public transportation figures used in all jurisdictions.
Miscellaneous	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone.

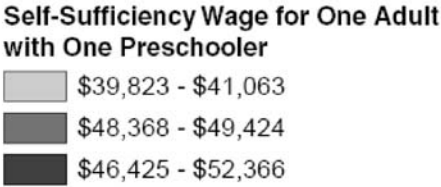
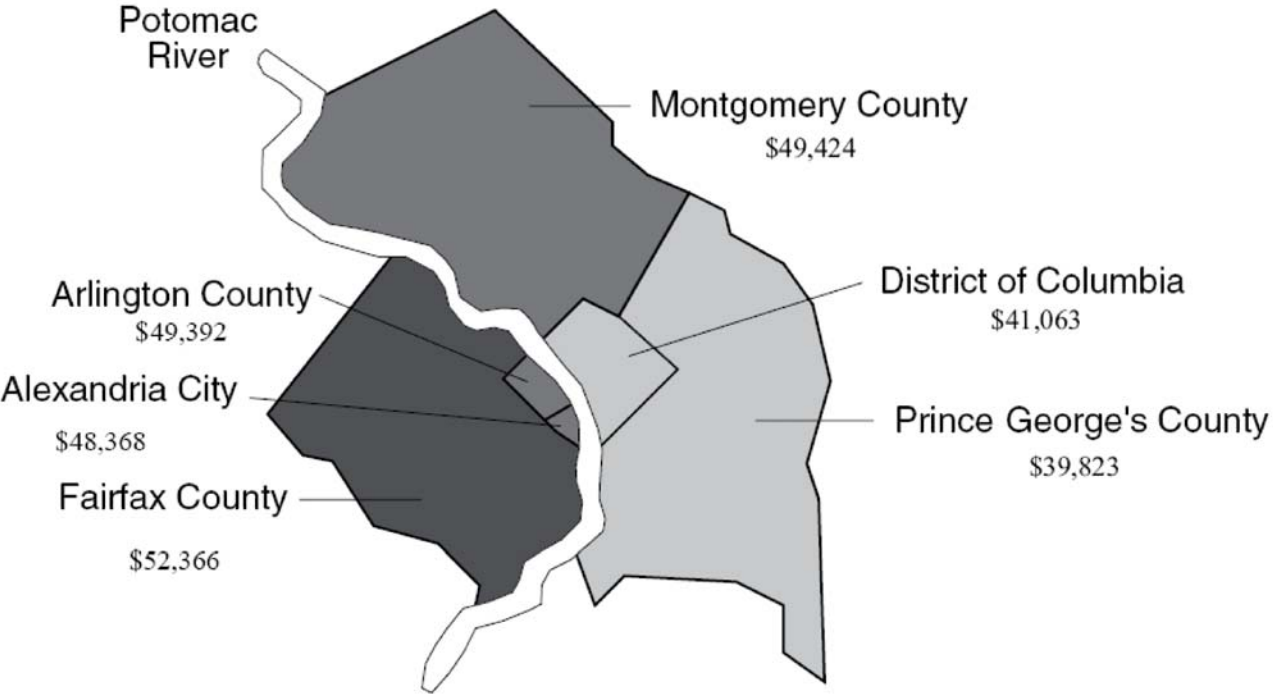
About the Author

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

About the Project

Wider Opportunities for Women (WOW) established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency. The calculation of a Self-Sufficiency Standard for 35 states and the District of Columbia has been a key to the success of the Project's state partners and the over 2,500 community- and state-based organizations and agencies that are connected through the FESS Project network. In nine years, the Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information about the Project, visit the website: <http://www.sixstrategies.org>.

Map of the Washington, D. C. Metropolitan Area by Annual Self-Sufficiency Wage



Appendix:
The Self-Sufficiency Standard for
Seventy Family Types in the
Washington, D.C. Metropolitan Area

Table 1
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
District Of Columbia

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	836	949	949	949	949	949	949
Child Care	0	744	880	330	0	1,487	1,624
Food	225	331	342	400	424	415	425
Transportation	114	114	114	114	114	114	114
Health Care	97	249	248	258	279	259	258
Miscellaneous	127	239	253	205	177	322	337
Taxes	370	694	770	513	446	974	1,029
Earned Income							
Tax Credit (-)	0	0	0	0	-56	0	0
Child Care							
Tax Credit (-)	0	-58	-53	-65	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
-Hourly	10.05	18.06	19.44	14.90	12.78	24.17	25.39
-Monthly	1,768.67	3,179.26	3,421.94	2,621.61	2,249.21	4,254.30	4,469.51
-Annual	21,224.02	38,151.12	41,063.31	31,459.30	26,990.52	51,051.61	53,634.08

Table 1 - continued
The Self-Sufficiency Standard for Washington, D. C. Metro Area, 2005
District Of Columbia

1 Adult, 2 Children, continued

Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	949	949	949	949	949	949	949
Child Care	1,074	744	1,761	1,211	880	661	330
Food	477	499	435	487	509	539	561
Transportation	114	114	114	114	114	114	114
Health Care	268	288	256	267	287	277	297
Miscellaneous	288	259	352	303	274	254	225
Taxes	794	693	1,146	871	768	596	540
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	-30
Child Care							
Tax Credit (-)	-100	-55	-100	-100	-53	-115	-63
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
-Hourly	21.01	18.89	26.97	22.35	20.24	17.66	15.67
-Monthly	3,698.21	3,325.02	4,746.42	3,934.43	3,562.41	3,108.33	2,758.43
-Annual	44,378.56	39,900.18	56,957.01	47,213.19	42,748.91	37,299.93	33,101.14

Table 1 - continued
The Self-Sufficiency Standard for Washington, D. C. Metro Area, 2005
District Of Columbia

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	949	1,229	1,229	1,229	1,229	1,229	1,229
Child Care	0	2,231	2,368	1,818	1,487	2,504	1,954
Food	583	555	565	620	643	576	631
Transportation	114	114	114	114	114	114	114
Health Care	318	269	267	278	298	266	276
Miscellaneous	196	440	454	406	377	469	420
Taxes	348	1,667	1,784	1,394	1,163	1,901	1,511
Earned Income Tax Credit (-)	-189	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage -Hourly	12.23	34.97	36.55	31.30	28.19	38.13	32.88
-Monthly	2,153.19	6,154.39	6,432.25	5,508.41	4,962.08	6,710.10	5,786.27
-Annual	25,838.30	73,852.67	77,186.96	66,100.98	59,545.00	80,521.25	69,435.27

Table 1 - continued
The Self-Sufficiency Standard for Washington, D. C. Metro Area, 2005
District Of Columbia

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,229	1,229	1,229	1,229	1,229	1,229	1,229
Child Care	1,624	1,404	1,074	744	2,641	2,091	1,761
Food	654	685	708	731	586	641	664
Transportation	114	114	114	114	114	114	114
Health Care	297	287	307	328	265	275	295
Miscellaneous	392	372	343	315	484	435	406
Taxes	1,280	1,121	971	868	2,019	1,629	1,398
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage -Hourly	29.77	27.63	24.99	22.89	39.70	34.46	31.35
-Monthly	5,239.94	4,862.44	4,397.63	4,028.57	6,987.96	6,064.13	5,517.80
-Annual	62,879.29	58,349.29	52,771.52	48,342.79	83,855.54	72,769.56	66,213.58

Table 1 - continued
The Self-Sufficiency Standard for Washington, D. C. Metro Area, 2005
District Of Columbia

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	1,229	1,229	1,229	1,229	1,229	1,229	1,229
Child Care	1,541	1,211	880	991	661	330	0
Food	696	719	742	750	773	797	820
Transportation	114	114	114	114	114	114	114
Health Care	285	306	326	296	316	337	357
Miscellaneous	387	358	329	338	309	281	252
Taxes	1,238	1,007	944	944	793	692	590
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-53	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	29.21	26.10	24.24	24.50	21.86	19.76	17.68
-Monthly	5,140.30	4,593.97	4,265.59	4,312.63	3,846.58	3,477.52	3,111.78
-Annual	61,683.58	55,127.60	51,187.11	51,751.52	46,158.95	41,730.22	37,341.40

Table 1 - continued
The Self-Sufficiency Standard for Washington, D. C. Metro Area, 2005
District Of Columbia

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	836	949	949	949	949	949	949
Child Care	0	744	880	330	0	1,487	1,624
Food	443	517	526	579	601	662	672
Transportation	229	229	229	229	229	229	229
Health Care	288	298	296	307	327	308	306
Miscellaneous	180	274	288	239	211	363	378
Taxes	433	747	823	562	471	1,060	1,137
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-60	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
-Hourly	6.84	10.29	10.96	8.67	7.68	13.61	14.28
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	2,408.28	3,623.26	3,859.48	3,051.45	2,704.39	4,791.25	5,028.28
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	28,899.33	43,479.11	46,313.73	36,617.37	32,452.63	57,494.99	60,339.30
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 1 - continued
The Self-Sufficiency Standard for Washington, D. C. Metro Area, 2005
District Of Columbia

2 Adults, 2 Children, continued							
Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<i>Housing</i>	949	949	949	949	949	949	949
<i>Child Care</i>	1,074	744	1,761	1,211	880	661	330
<i>Food</i>	727	750	683	737	760	792	815
<i>Transportation</i>	229	229	229	229	229	229	229
<i>Health Care</i>	317	337	305	315	336	326	346
<i>Miscellaneous</i>	330	301	393	344	315	296	267
<i>Taxes</i>	882	778	1,213	959	855	702	602
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	-100	-50	-100	-100	-50	-100	-55
<i>Child Tax Credit (-)</i>	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
<i>-Hourly</i>	12.05	11.00	14.96	12.72	11.67	10.47	9.42
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	4,240.20	3,871.14	5,265.30	4,477.23	4,108.17	3,686.80	3,316.57
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
<i>-Annual</i>	50,882.42	46,453.70	63,183.62	53,726.73	49,298.01	44,241.63	39,798.80
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 1 - continued
The Self-Sufficiency Standard for Washington, D. C. Metro Area, 2005
District Of Columbia

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
<i>Housing</i>	949	1,229	1,229	1,229	1,229	1,229	1,229
<i>Child Care</i>	0	2,231	2,368	1,818	1,487	2,504	1,954
<i>Food</i>	838	707	716	766	787	726	775
<i>Transportation</i>	229	229	229	229	229	229	229
<i>Health Care</i>	366	317	316	326	347	315	325
<i>Miscellaneous</i>	238	471	486	437	408	500	451
<i>Taxes</i>	507	1,514	1,590	1,333	1,181	1,645	1,409
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	0	-100	-100	-100	-100	-100	-100
<i>Child Tax Credit (-)</i>	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
<i>-Hourly</i>	8.41	18.03	18.70	16.44	15.11	19.31	17.11
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	2,960.67	6,348.14	6,583.55	5,787.01	5,317.39	6,797.82	6,022.42
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
<i>-Annual</i>	35,528.09	76,177.63	79,002.57	69,444.10	63,808.65	81,573.85	72,269.04
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 1 - continued
The Self-Sufficiency Standard for Washington, D. C. Metro Area, 2005
District Of Columbia

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,229	1,229	1,229	1,229	1,229	1,229	1,229
Child Care	1,624	1,404	1,074	744	2,641	2,091	1,761
Food	796	825	845	866	735	784	805
Transportation	229	229	229	229	229	229	229
Health Care	345	335	356	376	313	323	344
Miscellaneous	422	402	373	344	515	466	437
Taxes	1,257	1,152	1,000	895	1,762	1,485	1,333
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	15.77	14.85	13.51	12.45	20.10	17.78	16.44
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	5,552.80	5,225.88	4,756.26	4,383.63	7,073.79	6,257.83	5,788.21
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	66,633.58	62,710.57	57,075.12	52,603.51	84,885.42	75,093.98	69,458.52
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 1 - continued
The Self-Sufficiency Standard for Washington, D. C. Metro Area, 2005
District Of Columbia

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	1,229	1,229	1,229	1,229	1,229	1,229	1,229
Child Care	1,541	1,211	880	991	661	330	0
Food	834	855	876	883	904	925	946
Transportation	229	229	229	229	229	229	229
Health Care	334	354	375	344	365	385	406
Miscellaneous	417	388	359	368	339	310	281
Taxes	1,228	1,076	971	971	819	714	609
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	15.52	14.18	13.12	13.25	11.92	10.86	9.80
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	5,461.29	4,991.67	4,619.04	4,664.75	4,195.13	3,822.50	3,449.86
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	65,535.51	59,900.05	55,428.45	55,977.04	50,341.59	45,869.98	41,398.38
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 2
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Montgomery County, MD

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1,236	1,404	1,404	1,404	1,404	1,404	1,404
Child Care	0	841	802	507	0	1,682	1,643
Food	225	331	342	400	424	415	425
Transportation	114	114	114	114	114	114	114
Health Care	117	321	320	330	351	331	330
Miscellaneous	169	301	298	275	229	395	392
Taxes	587	992	972	852	688	1,411	1,388
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
-Hourly	13.91	23.70	23.40	21.30	17.77	31.16	30.84
-Monthly	2,448.20	4,171.22	4,118.69	3,749.40	3,126.91	5,484.96	5,428.05
-Annual	29,378.35	50,054.69	49,424.31	44,992.77	37,522.91	65,819.57	65,136.63

Table 2 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Montgomery County, MD

1 Adult, 2 Children, continued

Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	1,404	1,404	1,404	1,404	1,404	1,404	1,404
Child Care	1,348	841	1,604	1,309	802	1,014	507
Food	477	499	435	487	509	539	561
Transportation	114	114	114	114	114	114	114
Health Care	340	361	328	339	359	349	370
Miscellaneous	368	322	388	365	319	342	296
Taxes	1,211	978	1,364	1,188	963	1,026	837
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
-Hourly	28.38	24.44	30.52	28.06	24.16	25.69	22.00
-Monthly	4,995.31	4,301.55	5,371.14	4,938.40	4,252.84	4,521.06	3,871.65
-Annual	59,943.75	51,618.65	64,453.70	59,260.81	51,034.12	54,252.67	46,459.81

Table 2 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Montgomery County, MD

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	1,404	1,818	1,818	1,818	1,818	1,818	1,818
Child Care	0	2,523	2,484	2,189	1,682	2,445	2,150
Food	583	555	565	620	643	576	631
Transportation	114	114	114	114	114	114	114
Health Care	390	341	339	350	370	338	348
Miscellaneous	249	535	532	509	463	529	506
Taxes	670	2,286	2,264	2,089	1,737	2,241	2,066
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	18.43	44.24	43.94	41.66	36.80	43.65	41.37
-Monthly	3,243.86	7,786.83	7,734.31	7,332.95	6,476.74	7,681.80	7,280.43
-Annual	38,926.32	93,441.96	92,811.77	87,995.39	77,720.85	92,181.58	87,365.20

Table 2 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Montgomery County, MD

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,818	1,818	1,818	1,818	1,818	1,818	1,818
Child Care	1,643	1,855	1,348	841	2,406	2,110	1,604
Food	654	685	708	731	586	641	664
Transportation	114	114	114	114	114	114	114
Health Care	369	359	379	400	337	347	367
Miscellaneous	460	483	437	390	526	503	457
Taxes	1,714	1,891	1,539	1,254	2,218	2,043	1,691
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	36.48	38.95	34.05	29.82	43.35	41.06	36.16
-Monthly	6,420.75	6,854.55	5,992.86	5,248.80	7,629.28	7,226.46	6,364.76
-Annual	77,049.00	82,254.61	71,914.27	62,985.54	91,551.39	86,717.50	76,377.16

Table 2 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Montgomery County, MD

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	1,818	1,818	1,818	1,818	1,818	1,818	1,818
Child Care	1,815	1,309	802	1,520	1,014	507	0
Food	696	719	742	750	773	797	820
Transportation	114	114	114	114	114	114	114
Health Care	357	378	398	368	388	409	429
Miscellaneous	480	434	387	457	411	364	318
Taxes	1,868	1,516	1,231	1,693	1,341	1,072	894
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	38.63	33.73	29.50	36.20	31.30	27.16	23.54
-Monthly	6,798.56	5,936.87	5,192.81	6,370.67	5,508.97	4,780.18	4,143.33
-Annual	81,582.76	71,242.42	62,313.70	76,448.03	66,107.69	57,362.11	49,719.94

Table 2 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Montgomery County, MD

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	1,236	1,404	1,404	1,404	1,404	1,404	1,404
Child Care	0	841	802	507	0	1,682	1,643
Food	443	517	526	579	601	662	672
Transportation	229	229	229	229	229	229	229
Health Care	360	370	369	379	399	380	378
Miscellaneous	227	336	333	310	263	436	433
Taxes	631	1,002	987	873	695	1,326	1,311
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
-Hourly	8.88	12.97	12.83	11.78	9.96	16.62	16.49
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	3,125.57	4,564.78	4,516.07	4,145.69	3,507.09	5,850.94	5,803.02
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	37,506.83	54,777.41	54,192.88	49,748.25	42,085.07	70,211.32	69,636.28
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 2 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Montgomery County, MD

2 Adults, 2 Children, continued							
Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	1,404	1,404	1,404	1,404	1,404	1,404	1,404
Child Care	1,348	841	1,604	1,309	802	1,014	507
Food	727	750	683	737	760	792	815
Transportation	229	229	229	229	229	229	229
Health Care	389	409	377	387	408	398	418
Miscellaneous	410	363	430	407	360	384	337
Taxes	1,198	1,021	1,297	1,183	1,006	1,070	893
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
-Hourly	15.45 <i>per adult</i>	13.64 <i>per adult</i>	16.35 <i>per adult</i>	15.31 <i>per adult</i>	13.50 <i>per adult</i>	14.27 <i>per adult</i>	12.46 <i>per adult</i>
-Monthly	5,436.79 <i>combined</i>	4,799.94 <i>combined</i>	5,755.10 <i>combined</i>	5,388.87 <i>combined</i>	4,752.02 <i>combined</i>	5,022.63 <i>combined</i>	4,385.78 <i>combined</i>
-Annual	65,241.42 <i>combined</i>	57,599.26 <i>combined</i>	69,061.24 <i>combined</i>	64,666.39 <i>combined</i>	57,024.22 <i>combined</i>	60,271.53 <i>combined</i>	52,629.36 <i>combined</i>

Table 2 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Montgomery County, MD

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
Housing	1,404	1,818	1,818	1,818	1,818	1,818	1,818
Child Care	0	2,523	2,484	2,189	1,682	2,445	2,150
Food	838	707	716	766	787	726	775
Transportation	229	229	229	229	229	229	229
Health Care	439	389	388	398	419	387	397
Miscellaneous	291	567	563	540	493	560	537
Taxes	715	1,989	1,966	1,787	1,495	1,942	1,763
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	10.65 <i>per adult</i>	22.36 <i>per adult</i>	22.20 <i>per adult</i>	20.95 <i>per adult</i>	18.67 <i>per adult</i>	22.03 <i>per adult</i>	20.79 <i>per adult</i>
-Monthly	3,748.93 <i>combined</i>	7,871.19 <i>combined</i>	7,813.35 <i>combined</i>	7,375.77 <i>combined</i>	6,572.18 <i>combined</i>	7,755.52 <i>combined</i>	7,317.93 <i>combined</i>
-Annual	44,987.20 <i>combined</i>	94,454.25 <i>combined</i>	93,760.23 <i>combined</i>	88,509.20 <i>combined</i>	78,866.19 <i>combined</i>	93,066.20 <i>combined</i>	87,815.17 <i>combined</i>

Table 2 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Montgomery County, MD

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,818	1,818	1,818	1,818	1,818	1,818	1,818
Child Care	1,643	1,855	1,348	841	2,406	2,110	1,604
Food	796	825	845	866	735	784	805
Transportation	229	229	229	229	229	229	229
Health Care	417	407	428	448	385	396	416
Miscellaneous	490	513	467	420	557	534	487
Taxes	1,480	1,593	1,364	1,186	1,918	1,739	1,464
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	18.53	19.57	17.47	15.65	21.87	20.63	18.39
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	6,522.68	6,889.18	6,148.15	5,507.80	7,697.68	7,260.10	6,473.18
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	78,272.17	82,670.17	73,777.77	66,093.59	92,372.17	87,121.14	77,678.15
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 2 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Montgomery County, MD

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	1,818	1,818	1,818	1,818	1,818	1,818	1,818
Child Care	1,815	1,309	802	1,520	1,014	507	0
Food	834	855	876	883	904	925	946
Transportation	229	229	229	229	229	229	229
Health Care	406	426	447	416	437	457	478
Miscellaneous	510	464	417	487	440	394	347
Taxes	1,578	1,349	1,170	1,462	1,233	1,055	876
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	19.43	17.33	15.51	18.37	16.26	14.44	12.62
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	6,839.68	6,098.65	5,458.30	6,465.15	5,724.11	5,083.76	4,443.42
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	82,076.15	73,183.75	65,499.57	77,581.75	68,689.35	61,005.17	53,320.98
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 3
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Prince George's County, MD

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant infant	Adult + infant preschooler
Housing	996	1,132	1,132	1,132	1,132	1,132	1,132
Child Care	0	638	587	370	0	1,276	1,225
Food	225	331	342	400	424	415	425
Transportation	114	114	114	114	114	114	114
Health Care	117	321	320	330	351	331	330
Miscellaneous	145	254	250	235	202	327	323
Taxes	469	732	712	635	554	952	931
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-55	-55	-60	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
-Hourly	11.75	19.23	18.86	17.46	15.31	24.32	23.94
-Monthly	2,067.15	3,384.20	3,318.60	3,072.10	2,694.08	4,279.98	4,212.80
-Annual	24,805.77	40,610.36	39,823.18	36,865.19	32,328.98	51,359.76	50,553.60

Table 3 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Prince George's County, MD

1 Adult, 2 Children, continued

Monthly Costs	Adult + infant schoolage	Adult + infant teenager	Adult + preschooler preschooler	Adult + preschooler schoolage	Adult + preschooler teenager	Adult + schoolage schoolage	Adult + schoolage teenager
Housing	1,132	1,132	1,132	1,132	1,132	1,132	1,132
Child Care	1,008	638	1,175	957	587	740	370
Food	477	499	435	487	509	539	561
Transportation	114	114	114	114	114	114	114
Health Care	340	361	328	339	359	349	370
Miscellaneous	307	274	318	303	270	287	255
Taxes	836	724	899	812	701	725	617
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-53	-100	-100	-53	-100	-58
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
-Hourly	22.43	20.02	23.49	22.03	19.62	20.57	18.15
-Monthly	3,947.92	3,522.99	4,134.81	3,877.14	3,453.92	3,619.46	3,193.72
-Annual	47,375.03	42,275.90	49,617.75	46,525.63	41,447.04	43,433.52	38,324.67

Table 3 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Prince George's County, MD

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	1,132	1,466	1,466	1,466	1,466	1,466	1,466
Child Care	0	1,914	1,863	1,646	1,276	1,813	1,595
Food	583	555	565	620	643	576	631
Transportation	114	114	114	114	114	114	114
Health Care	390	341	339	350	370	338	348
Miscellaneous	222	439	435	420	387	431	415
Taxes	504	1,556	1,524	1,408	1,160	1,492	1,377
Earned Income Tax Credit (-)	-25	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage -Hourly	15.65	34.29	33.85	32.24	28.79	33.41	31.79
-Monthly	2,753.69	6,034.61	5,957.04	5,673.46	5,066.66	5,879.47	5,595.89
-Annual	33,044.25	72,415.28	71,484.48	68,081.47	60,799.97	70,553.69	67,150.68

Table 3 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Prince George's County, MD

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,466	1,466	1,466	1,466	1,466	1,466	1,466
Child Care	1,225	1,378	1,008	638	1,762	1,544	1,175
Food	654	685	708	731	586	641	664
Transportation	114	114	114	114	114	114	114
Health Care	369	359	379	400	337	347	367
Miscellaneous	383	400	368	335	426	411	379
Taxes	1,129	1,261	1,036	927	1,461	1,345	1,097
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage -Hourly	28.35	30.18	26.87	24.49	32.97	31.35	27.91
-Monthly	4,989.10	5,312.31	4,729.34	4,310.66	5,801.91	5,518.32	4,911.53
-Annual	59,869.18	63,747.67	56,752.02	51,727.94	69,622.90	66,219.89	58,938.39

Table 3 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Prince George's County, MD

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	1,466	1,466	1,466	1,466	1,466	1,466	1,466
Child Care	1,327	957	587	1,109	740	370	0
Food	696	719	742	750	773	797	820
Transportation	114	114	114	114	114	114	114
Health Care	357	378	398	368	388	409	429
Miscellaneous	396	363	331	381	348	316	283
Taxes	1,229	1,016	906	1,113	941	824	721
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	29.74	26.49	24.12	28.13	25.11	22.70	20.36
-Monthly	5,234.74	4,662.95	4,244.27	4,951.16	4,420.22	3,994.35	3,582.88
-Annual	62,816.88	55,955.35	50,931.27	59,413.87	53,042.69	47,932.15	42,994.53

Table 3 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Prince George's County, MD

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	996	1,132	1,132	1,132	1,132	1,132	1,132
Child Care	0	638	587	370	0	1,276	1,225
Food	443	517	526	579	601	662	672
Transportation	229	229	229	229	229	229	229
Health Care	360	370	369	379	399	380	378
Miscellaneous	203	289	284	269	236	368	364
Taxes	513	756	735	649	561	993	972
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-50	-50	-53	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
-Hourly	7.80	10.78	10.59	9.86	8.73	13.56	13.37
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	2,744.52	3,796.13	3,728.95	3,470.28	3,074.26	4,771.67	4,705.29
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	32,934.25	45,553.54	44,747.37	41,643.37	36,891.15	57,260.10	56,463.42
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 3 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Prince George's County, MD

2 Adults, 2 Children, continued							
Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	1,132	1,132	1,132	1,132	1,132	1,132	1,132
Child Care	1,008	638	1,175	957	587	740	370
Food	727	750	683	737	760	792	815
Transportation	229	229	229	229	229	229	229
Health Care	389	409	377	387	408	398	418
Miscellaneous	348	316	359	344	312	329	296
Taxes	897	780	951	876	758	801	677
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage -Hourly	12.68	11.47	13.18	12.49	11.27	11.80	10.57
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	4,462.56	4,036.69	4,638.90	4,396.17	3,968.50	4,153.45	3,720.37
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	53,550.76	48,440.23	55,666.75	52,754.09	47,621.94	49,841.43	44,644.44
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 3 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Prince George's County, MD

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
Housing	1,132	1,466	1,466	1,466	1,466	1,466	1,466
Child Care	0	1,914	1,863	1,646	1,276	1,813	1,595
Food	838	707	716	766	787	726	775
Transportation	229	229	229	229	229	229	229
Health Care	439	389	388	398	419	387	397
Miscellaneous	264	470	466	450	418	462	446
Taxes	582	1,382	1,361	1,284	1,122	1,340	1,263
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage -Hourly	9.42	17.63	17.44	16.73	15.24	17.25	16.53
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	3,316.11	6,207.14	6,139.17	5,888.15	5,365.29	6,071.20	5,820.18
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	39,793.27	74,485.66	73,670.00	70,657.80	64,383.49	72,854.34	69,842.14
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 3 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Prince George's County, MD

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,466	1,466	1,466	1,466	1,466	1,466	1,466
Child Care	1,225	1,378	1,008	638	1,762	1,544	1,175
Food	796	825	845	866	735	784	805
Transportation	229	229	229	229	229	229	229
Health Care	417	407	428	448	385	396	416
Miscellaneous	413	430	398	365	458	442	409
Taxes	1,101	1,185	1,023	912	1,319	1,242	1,080
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	15.05 <i>per adult</i>	15.82 <i>per adult</i>	14.34 <i>per adult</i>	13.14 <i>per adult</i>	17.05 <i>per adult</i>	16.34 <i>per adult</i>	14.86 <i>per adult</i>
-Monthly	5,297.32 <i>combined</i>	5,569.16 <i>combined</i>	5,046.30 <i>combined</i>	4,624.13 <i>combined</i>	6,003.22 <i>combined</i>	5,752.21 <i>combined</i>	5,229.35 <i>combined</i>
-Annual	63,567.83 <i>combined</i>	66,829.94 <i>combined</i>	60,555.63 <i>combined</i>	55,489.53 <i>combined</i>	72,038.68 <i>combined</i>	69,026.48 <i>combined</i>	62,752.17 <i>combined</i>

Table 3 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Prince George's County, MD

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager	2 Adults + schoolage + teenager	2 Adults + teenager + teenager
Housing	1,466	1,466	1,466	1,466	1,466	1,466	1,466
Child Care	1,327	957	587	1,109	740	370	0
Food	834	855	876	883	904	925	946
Transportation	229	229	229	229	229	229	229
Health Care	406	426	447	416	437	457	478
Miscellaneous	426	393	360	410	378	345	312
Taxes	1,164	1,002	891	1,086	925	814	703
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	15.63 <i>per adult</i>	14.14 <i>per adult</i>	12.94 <i>per adult</i>	14.92 <i>per adult</i>	13.43 <i>per adult</i>	12.23 <i>per adult</i>	11.03 <i>per adult</i>
-Monthly	5,501.19 <i>combined</i>	4,978.33 <i>combined</i>	4,556.16 <i>combined</i>	5,250.17 <i>combined</i>	4,727.31 <i>combined</i>	4,305.14 <i>combined</i>	3,882.96 <i>combined</i>
-Annual	66,014.28 <i>combined</i>	59,739.97 <i>combined</i>	54,673.87 <i>combined</i>	63,002.08 <i>combined</i>	56,727.76 <i>combined</i>	51,661.67 <i>combined</i>	46,595.57 <i>combined</i>

Table 4
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Alexandria city, VA

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1,164	1,322	1,322	1,322	1,322	1,322	1,322
Child Care	0	712	876	435	0	1,424	1,588
Food	225	331	342	400	424	415	425
Transportation	114	114	114	114	114	114	114
Health Care	102	291	290	300	321	301	300
Miscellaneous	161	277	295	257	218	358	375
Taxes	491	847	924	761	609	1,126	1,246
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-53	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
-Hourly	12.82	21.38	22.90	19.62	16.62	27.24	29.00
-Monthly	2,257.18	3,762.45	4,030.67	3,453.94	2,925.20	4,793.91	5,103.84
-Annual	27,086.12	45,149.43	48,368.02	41,447.28	35,102.44	57,526.94	61,246.05

Table 4 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Alexandria city, VA

1 Adult, 2 Children, continued

Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	1,322	1,322	1,322	1,322	1,322	1,322	1,322
Child Care	1,148	712	1,752	1,312	876	871	435
Food	477	499	435	487	509	539	561
Transportation	114	114	114	114	114	114	114
Health Care	310	330	298	309	329	319	339
Miscellaneous	337	298	392	354	315	317	277
Taxes	1,012	859	1,366	1,106	936	923	770
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
-Hourly	25.31	22.26	30.76	26.92	23.78	23.52	20.47
-Monthly	4,453.72	3,918.01	5,413.76	4,737.87	4,184.65	4,138.86	3,603.15
-Annual	53,444.64	47,016.07	64,965.17	56,854.44	50,215.75	49,666.38	43,237.81

Table 4 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Alexandria city, VA

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	1,322	1,712	1,712	1,712	1,712	1,712	1,712
Child Care	0	2,136	2,300	1,860	1,424	2,464	2,024
Food	583	555	565	620	643	576	631
Transportation	114	114	114	114	114	114	114
Health Care	360	311	309	320	340	308	318
Miscellaneous	238	483	500	463	423	517	480
Taxes	617	1,845	1,965	1,707	1,436	2,086	1,828
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	17.43	38.67	40.44	36.62	32.64	42.14	38.39
-Monthly	3,067.44	6,806.22	7,117.06	6,445.96	5,744.14	7,416.87	6,756.81
-Annual	36,809.23	81,674.61	85,404.71	77,351.58	68,929.69	89,002.45	81,081.68

Table 4 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Alexandria city, VA

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,712	1,712	1,712	1,712	1,712	1,712	1,712
Child Care	1,588	1,583	1,148	712	2,628	2,188	1,752
Food	654	685	708	731	586	641	664
Transportation	114	114	114	114	114	114	114
Health Care	339	329	349	370	307	317	337
Miscellaneous	441	442	403	364	535	497	458
Taxes	1,557	1,570	1,299	1,074	2,206	1,948	1,678
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	34.40	34.58	30.59	27.15	43.80	40.16	36.17
-Monthly	6,054.98	6,085.71	5,383.89	4,778.26	7,708.44	7,067.65	6,365.82
-Annual	72,659.79	73,028.55	64,606.66	57,339.14	92,501.29	84,811.78	76,389.90

Table 4 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Alexandria city, VA

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	1,712	1,712	1,712	1,712	1,712	1,712	1,712
Child Care	1,747	1,312	876	1,306	871	435	0
Food	696	719	742	750	773	797	820
Transportation	114	114	114	114	114	114	114
Health Care	327	348	368	338	358	379	399
Miscellaneous	460	420	381	422	383	344	305
Taxes	1,690	1,420	1,180	1,432	1,162	987	834
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	36.34	32.36	28.83	32.53	28.54	25.39	22.35
-Monthly	6,396.55	5,694.73	5,074.08	5,725.46	5,023.64	4,468.32	3,934.35
-Annual	76,758.65	68,336.76	60,888.90	68,705.51	60,283.63	53,619.88	47,212.22

Table 4 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Alexandria city, VA

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	1,164	1,322	1,322	1,322	1,322	1,322	1,322
Child Care	0	712	876	435	0	1,424	1,588
Food	443	517	526	579	601	662	672
Transportation	229	229	229	229	229	229	229
Health Care	330	340	338	349	369	350	348
Miscellaneous	217	312	329	291	252	399	416
Taxes	569	843	920	755	601	1,127	1,204
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
-Hourly	8.39	11.77	12.52	10.87	9.35	14.90	15.66
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	2,952.07	4,141.46	4,408.10	3,826.61	3,290.89	5,245.28	5,512.71
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	35,424.89	49,697.53	52,897.21	45,919.27	39,490.70	62,943.42	66,152.55
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 4 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Alexandria city, VA

2 Adults, 2 Children, continued							
Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	1,322	1,322	1,322	1,322	1,322	1,322	1,322
Child Care	1,148	712	1,752	1,312	876	871	435
Food	727	750	683	737	760	792	815
Transportation	229	229	229	229	229	229	229
Health Care	359	379	347	357	378	368	388
Miscellaneous	378	339	433	396	357	358	319
Taxes	1,040	887	1,281	1,117	964	952	800
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
-Hourly	14.02 <i>per adult</i>	12.50 <i>per adult</i>	16.42 <i>per adult</i>	14.78 <i>per adult</i>	13.26 <i>per adult</i>	13.14 <i>per adult</i>	11.62 <i>per adult</i>
-Monthly	4,935.35 <i>combined</i>	4,401.38 <i>combined</i>	5,780.14 <i>combined</i>	5,202.77 <i>combined</i>	4,668.80 <i>combined</i>	4,625.41 <i>combined</i>	4,091.44 <i>combined</i>
-Annual	59,224.16 <i>combined</i>	52,816.50 <i>combined</i>	69,361.69 <i>combined</i>	62,433.30 <i>combined</i>	56,025.64 <i>combined</i>	55,504.90 <i>combined</i>	49,097.25 <i>combined</i>

Table 4 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Alexandria city, VA

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
Housing	1,322	1,712	1,712	1,712	1,712	1,712	1,712
Child Care	0	2,136	2,300	1,860	1,424	2,464	2,024
Food	838	707	716	766	787	726	775
Transportation	229	229	229	229	229	229	229
Health Care	408	359	358	368	389	357	367
Miscellaneous	280	514	532	493	454	549	511
Taxes	647	1,554	1,661	1,464	1,290	1,781	1,541
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	10.11 <i>per adult</i>	19.49 <i>per adult</i>	20.33 <i>per adult</i>	18.59 <i>per adult</i>	16.86 <i>per adult</i>	21.21 <i>per adult</i>	19.34 <i>per adult</i>
-Monthly	3,557.47 <i>combined</i>	6,861.82 <i>combined</i>	7,157.87 <i>combined</i>	6,542.05 <i>combined</i>	5,934.76 <i>combined</i>	7,466.88 <i>combined</i>	6,807.90 <i>combined</i>
-Annual	42,689.59 <i>combined</i>	82,341.83 <i>combined</i>	85,894.41 <i>combined</i>	78,504.57 <i>combined</i>	71,217.09 <i>combined</i>	89,602.54 <i>combined</i>	81,694.80 <i>combined</i>

Table 4 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Alexandria city, VA

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,712	1,712	1,712	1,712	1,712	1,712	1,712
Child Care	1,588	1,583	1,148	712	2,628	2,188	1,752
Food	796	825	845	866	735	784	805
Transportation	229	229	229	229	229	229	229
Health Care	387	377	398	418	355	365	386
Miscellaneous	471	473	433	394	566	528	488
Taxes	1,367	1,374	1,200	1,046	1,901	1,639	1,443
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	17.62	17.68	15.95	14.42	22.09	20.16	18.37
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	6,200.61	6,222.28	5,614.99	5,077.53	7,775.89	7,095.20	6,466.46
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	74,407.32	74,667.31	67,379.83	60,930.34	93,310.67	85,142.35	77,597.56
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 4 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Alexandria city, VA

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	1,712	1,712	1,712	1,712	1,712	1,712	1,712
Child Care	1,747	1,312	876	1,306	871	435	0
Food	834	855	876	883	904	925	946
Transportation	229	229	229	229	229	229	229
Health Care	376	396	417	386	407	427	448
Miscellaneous	490	450	411	452	412	373	333
Taxes	1,451	1,277	1,123	1,284	1,110	956	802
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	18.43	16.71	15.18	16.77	15.04	13.52	11.99
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	6,488.13	5,880.84	5,343.38	5,902.50	5,295.21	4,757.76	4,220.30
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	77,857.54	70,570.06	64,120.58	70,830.05	63,542.57	57,093.08	50,643.59
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 5
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Arlington County, VA

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1,213	1,378	1,378	1,378	1,378	1,378	1,378
Child Care	0	789	876	464	0	1,578	1,665
Food	225	331	342	400	424	415	425
Transportation	114	114	114	114	114	114	114
Health Care	102	291	290	300	321	301	300
Miscellaneous	165	290	300	266	224	379	388
Taxes	512	906	949	799	634	1,271	1,338
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
-Hourly	13.25	22.54	23.39	20.38	17.11	29.37	30.35
-Monthly	2,332.30	3,966.38	4,116.00	3,587.07	3,010.53	5,168.80	5,340.87
-Annual	27,987.56	47,596.59	49,391.96	43,044.81	36,126.37	62,025.64	64,090.48

Table 5 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Arlington County, VA

1 Adult, 2 Children, continued

Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	1,378	1,378	1,378	1,378	1,378	1,378	1,378
Child Care	1,253	789	1,752	1,340	876	928	464
Food	477	499	435	487	509	539	561
Transportation	114	114	114	114	114	114	114
Health Care	310	330	298	309	329	319	339
Miscellaneous	353	311	398	363	321	328	286
Taxes	1,098	917	1,405	1,165	960	973	807
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
-Hourly	26.80	23.42	31.32	27.78	24.26	24.50	21.21
-Monthly	4,716.48	4,121.94	5,512.94	4,888.55	4,269.97	4,312.81	3,732.79
-Annual	56,597.76	49,463.23	66,155.33	58,662.61	51,239.68	51,753.71	44,793.44

Table 5 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Arlington County, VA

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	1,378	1,784	1,784	1,784	1,784	1,784	1,784
Child Care	0	2,367	2,454	2,042	1,578	2,541	2,129
Food	583	555	565	620	643	576	631
Transportation	114	114	114	114	114	114	114
Health Care	360	311	309	320	340	308	318
Miscellaneous	243	513	523	488	446	532	498
Taxes	641	2,054	2,121	1,883	1,593	2,189	1,951
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage -Hourly	17.91	41.72	42.64	39.21	34.93	43.56	40.20
-Monthly	3,152.76	7,342.12	7,504.38	6,901.60	6,148.28	7,666.64	7,074.59
-Annual	37,833.17	88,105.44	90,052.57	82,819.22	73,779.32	91,999.70	84,895.05

Table 5 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Arlington County, VA

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,784	1,784	1,784	1,784	1,784	1,784	1,784
Child Care	1,665	1,717	1,253	789	2,628	2,216	1,752
Food	654	685	708	731	586	641	664
Transportation	114	114	114	114	114	114	114
Health Care	339	329	349	370	307	317	337
Miscellaneous	456	463	421	379	542	507	465
Taxes	1,660	1,713	1,422	1,162	2,256	2,018	1,727
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage -Hourly	35.92	36.68	32.40	28.58	44.48	41.18	36.90
-Monthly	6,321.26	6,454.99	5,701.67	5,029.51	7,828.90	7,247.57	6,494.25
-Annual	75,855.15	77,459.93	68,420.03	60,354.16	93,946.83	86,970.88	77,930.98

Table 5 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Arlington County, VA

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	1,784	1,784	1,784	1,784	1,784	1,784	1,784
Child Care	1,804	1,340	876	1,392	928	464	0
Food	696	719	742	750	773	797	820
Transportation	114	114	114	114	114	114	114
Health Care	327	348	368	338	358	379	399
Miscellaneous	473	430	388	438	396	354	312
Taxes	1,780	1,489	1,230	1,542	1,251	1,032	866
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	37.66	33.38	29.56	34.14	29.86	26.27	22.98
-Monthly	6,627.98	5,874.65	5,202.50	6,008.39	5,255.06	4,623.12	4,044.84
-Annual	79,535.76	70,495.86	62,429.99	72,100.63	63,060.74	55,477.43	48,538.07

Table 5 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Arlington County, VA

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	1,213	1,378	1,378	1,378	1,378	1,378	1,378
Child Care	0	789	876	464	0	1,578	1,665
Food	443	517	526	579	601	662	672
Transportation	229	229	229	229	229	229	229
Health Care	330	340	338	349	369	350	348
Miscellaneous	221	325	335	300	258	420	429
Taxes	590	902	945	792	626	1,219	1,262
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
-Hourly	8.60	12.34	12.77	11.24	9.59	15.82	16.24
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	3,026.86	4,345.39	4,493.43	3,956.24	3,376.22	5,567.82	5,716.64
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	36,322.27	52,144.69	53,921.15	47,474.90	40,514.63	66,813.80	68,599.71
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 5 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Arlington County, VA

2 Adults, 2 Children, continued							
Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	1,378	1,378	1,378	1,378	1,378	1,378	1,378
Child Care	1,253	789	1,752	1,340	876	928	464
Food	727	750	683	737	760	792	815
Transportation	229	229	229	229	229	229	229
Health Care	359	379	347	357	378	368	388
Miscellaneous	394	352	439	404	362	369	327
Taxes	1,111	945	1,305	1,154	988	1,002	837
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage -Hourly	14.73	13.08	16.66	15.15	13.51	13.63	11.99
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	5,183.58	4,605.31	5,865.47	5,332.41	4,754.13	4,799.35	4,221.07
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	62,203.02	55,263.66	70,385.62	63,988.93	57,049.57	57,592.23	50,652.88
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 5 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Arlington County, VA

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
Housing	1,378	1,784	1,784	1,784	1,784	1,784	1,784
Child Care	0	2,367	2,454	2,042	1,578	2,541	2,129
Food	838	707	716	766	787	726	775
Transportation	229	229	229	229	229	229	229
Health Care	408	359	358	368	389	357	367
Miscellaneous	285	545	554	519	477	564	528
Taxes	671	1,751	1,817	1,577	1,390	1,884	1,642
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage -Hourly	10.35	21.00	21.48	19.70	17.85	21.97	20.18
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	3,642.79	7,390.85	7,562.00	6,934.05	6,282.45	7,733.16	7,103.97
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	43,713.52	88,690.18	90,744.04	83,208.57	75,389.40	92,797.90	85,247.59
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 5 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Arlington County, VA

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,784	1,784	1,784	1,784	1,784	1,784	1,784
Child Care	1,665	1,717	1,253	789	2,628	2,216	1,752
Food	796	825	845	866	735	784	805
Transportation	229	229	229	229	229	229	229
Health Care	387	377	398	418	355	365	386
Miscellaneous	486	493	451	409	573	538	496
Taxes	1,433	1,465	1,279	1,112	1,950	1,708	1,475
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	18.27 <i>per adult</i>	18.58 <i>per adult</i>	16.73 <i>per adult</i>	15.08 <i>per adult</i>	22.46 <i>per adult</i>	20.67 <i>per adult</i>	18.68 <i>per adult</i>
-Monthly	6,429.70 <i>combined</i>	6,539.98 <i>combined</i>	5,888.38 <i>combined</i>	5,306.62 <i>combined</i>	7,904.31 <i>combined</i>	7,275.12 <i>combined</i>	6,576.95 <i>combined</i>
-Annual	77,156.40 <i>combined</i>	78,479.78 <i>combined</i>	70,660.60 <i>combined</i>	63,679.42 <i>combined</i>	94,851.76 <i>combined</i>	87,301.44 <i>combined</i>	78,923.41 <i>combined</i>

Table 5 - continued
The Self-Sufficiency Standard for Washington, D.C. Metro Area, 2005
Arlington County, VA

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager	2 Adults + schoolage + teenager	2 Adults + teenager + teenager
Housing	1,784	1,784	1,784	1,784	1,784	1,784	1,784
Child Care	1,804	1,340	876	1,392	928	464	0
Food	834	855	876	883	904	925	946
Transportation	229	229	229	229	229	229	229
Health Care	376	396	417	386	407	427	448
Miscellaneous	503	460	418	467	425	383	341
Taxes	1,508	1,321	1,154	1,354	1,167	1,000	834
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	19.00 <i>per adult</i>	17.15 <i>per adult</i>	15.49 <i>per adult</i>	17.46 <i>per adult</i>	15.61 <i>per adult</i>	13.96 <i>per adult</i>	12.30 <i>per adult</i>
-Monthly	6,687.23 <i>combined</i>	6,035.63 <i>combined</i>	5,453.87 <i>combined</i>	6,145.92 <i>combined</i>	5,494.32 <i>combined</i>	4,912.55 <i>combined</i>	4,330.79 <i>combined</i>
-Annual	80,246.79 <i>combined</i>	72,427.61 <i>combined</i>	65,446.43 <i>combined</i>	73,750.99 <i>combined</i>	65,931.81 <i>combined</i>	58,950.63 <i>combined</i>	51,969.44 <i>combined</i>

Table 6
The Self-Sufficiency Standard for Washington D.C. Metro Area, 2005
Fairfax County, VA

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1,349	1,533	1,533	1,533	1,533	1,533	1,533
Child Care	0	804	881	440	0	1,608	1,685
Food	225	331	342	400	424	415	425
Transportation	114	114	114	114	114	114	114
Health Care	102	291	290	300	321	301	300
Miscellaneous	179	307	316	279	239	397	406
Taxes	573	981	1,021	857	702	1,399	1,459
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
-Hourly	14.45	24.03	24.79	21.53	18.47	31.25	32.13
-Monthly	2,543.05	4,228.70	4,363.86	3,789.54	3,249.92	5,500.36	5,654.05
-Annual	30,516.60	50,744.45	52,366.29	45,474.43	38,999.07	66,004.34	67,848.61

Table 6 - continued
The Self-Sufficiency Standard for Washington D.C. Metro Area, 2005
Fairfax County, VA

1 Adult, 2 Children, continued

Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	1,533	1,533	1,533	1,533	1,533	1,533	1,533
Child Care	1,244	804	1,761	1,321	881	880	440
Food	477	499	435	487	509	539	561
Transportation	114	114	114	114	114	114	114
Health Care	310	330	298	309	329	319	339
Miscellaneous	368	328	414	376	337	339	299
Taxes	1,199	993	1,519	1,259	1,031	1,021	865
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
-Hourly	28.29	24.91	33.00	29.16	25.66	25.45	22.36
-Monthly	4,978.47	4,384.26	5,807.74	5,132.16	4,516.48	4,478.35	3,935.25
-Annual	59,741.63	52,611.09	69,692.89	61,585.90	54,197.78	53,740.25	47,223.06

Table 6 - continued
The Self-Sufficiency Standard for Washington D.C. Metro Area, 2005
Fairfax County, VA

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	1,533	1,985	1,985	1,985	1,985	1,985	1,985
Child Care	0	2,412	2,488	2,048	1,608	2,565	2,125
Food	583	555	565	620	643	576	631
Transportation	114	114	114	114	114	114	114
Health Care	360	311	309	320	340	308	318
Miscellaneous	259	538	546	509	469	555	517
Taxes	710	2,225	2,285	2,027	1,753	2,345	2,087
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	19.27	44.06	44.89	41.31	37.28	45.71	42.14
-Monthly	3,392.16	7,755.08	7,900.10	7,270.91	6,561.88	8,045.12	7,415.93
-Annual	40,705.87	93,060.97	94,801.21	87,250.88	78,742.58	96,541.44	88,991.12

Table 6 - continued
The Self-Sufficiency Standard for Washington D.C. Metro Area, 2005
Fairfax County, VA

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,985	1,985	1,985	1,985	1,985	1,985	1,985
Child Care	1,685	1,684	1,244	804	2,642	2,202	1,761
Food	654	685	708	731	586	641	664
Transportation	114	114	114	114	114	114	114
Health Care	339	329	349	370	307	317	337
Miscellaneous	478	480	440	400	563	526	486
Taxes	1,813	1,829	1,555	1,312	2,405	2,147	1,873
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	38.16	38.39	34.35	30.78	46.53	42.96	39.04
-Monthly	6,716.49	6,756.11	6,045.70	5,416.47	8,190.14	7,560.95	6,871.09
-Annual	80,597.84	81,073.34	72,548.45	64,997.59	98,281.68	90,731.35	82,453.10

Table 6 - continued
The Self-Sufficiency Standard for Washington D.C. Metro Area, 2005
Fairfax County, VA

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	1,985	1,985	1,985	1,985	1,985	1,985	1,985
Child Care	1,761	1,321	881	1,321	880	440	0
Food	696	719	742	750	773	797	820
Transportation	114	114	114	114	114	114	114
Health Care	327	348	368	338	358	379	399
Miscellaneous	488	449	409	451	411	371	332
Taxes	1,889	1,615	1,372	1,631	1,357	1,114	955
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	39.27	35.23	31.65	35.45	31.42	27.84	24.74
-Monthly	6,910.72	6,200.31	5,571.07	6,239.93	5,529.53	4,900.29	4,354.82
-Annual	82,928.60	74,403.71	66,852.85	74,879.21	66,354.32	58,803.46	52,257.82

Table 6 - continued
The Self-Sufficiency Standard for Washington D.C. Metro Area, 2005
Fairfax County, VA

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	1,349	1,533	1,533	1,533	1,533	1,533	1,533
Child Care	0	804	881	440	0	1,608	1,685
Food	443	517	526	579	601	662	672
Transportation	229	229	229	229	229	229	229
Health Care	330	340	338	349	369	350	348
Miscellaneous	235	342	351	313	273	438	447
Taxes	607	977	1,015	850	694	1,301	1,340
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
-Hourly	9.07	13.09	13.47	11.81	10.27	16.63	17.01
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	3,193.19	4,607.71	4,739.94	4,158.71	3,615.61	5,853.07	5,986.08
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	38,318.33	55,292.55	56,879.24	49,904.52	43,387.33	70,236.82	71,832.97
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 6 - continued
The Self-Sufficiency Standard for Washington D.C. Metro Area, 2005
Fairfax County, VA

2 Adults, 2 Children, continued							
Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	1,533	1,533	1,533	1,533	1,533	1,533	1,533
Child Care	1,244	804	1,761	1,321	881	880	440
Food	727	750	683	737	760	792	815
Transportation	229	229	229	229	229	229	229
Health Care	359	379	347	357	378	368	388
Miscellaneous	409	369	455	418	378	380	340
Taxes	1,176	1,021	1,378	1,214	1,059	1,050	895
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
-Hourly	15.37 <i>per adult</i>	13.83 <i>per adult</i>	17.38 <i>per adult</i>	15.74 <i>per adult</i>	14.21 <i>per adult</i>	14.10 <i>per adult</i>	12.57 <i>per adult</i>
-Monthly	5,408.98 <i>combined</i>	4,867.63 <i>combined</i>	6,119.09 <i>combined</i>	5,542.00 <i>combined</i>	5,000.64 <i>combined</i>	4,964.90 <i>combined</i>	4,423.54 <i>combined</i>
-Annual	64,907.80 <i>combined</i>	58,411.52 <i>combined</i>	73,429.11 <i>combined</i>	66,503.94 <i>combined</i>	60,007.67 <i>combined</i>	59,578.77 <i>combined</i>	53,082.50 <i>combined</i>

Table 6 - continued
The Self-Sufficiency Standard for Washington D.C. Metro Area, 2005
Fairfax County, VA

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
Housing	1,533	1,985	1,985	1,985	1,985	1,985	1,985
Child Care	0	2,412	2,488	2,048	1,608	2,565	2,125
Food	838	707	716	766	787	726	775
Transportation	229	229	229	229	229	229	229
Health Care	408	359	358	368	389	357	367
Miscellaneous	301	569	578	540	500	586	548
Taxes	740	1,921	1,980	1,719	1,492	2,040	1,778
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	11.03 <i>per adult</i>	22.25 <i>per adult</i>	22.68 <i>per adult</i>	20.75 <i>per adult</i>	18.86 <i>per adult</i>	23.12 <i>per adult</i>	21.18 <i>per adult</i>
-Monthly	3,882.19 <i>combined</i>	7,831.11 <i>combined</i>	7,983.88 <i>combined</i>	7,303.50 <i>combined</i>	6,638.29 <i>combined</i>	8,136.65 <i>combined</i>	7,456.27 <i>combined</i>
-Annual	46,586.23 <i>combined</i>	93,973.26 <i>combined</i>	95,806.55 <i>combined</i>	87,641.97 <i>combined</i>	79,659.46 <i>combined</i>	97,639.84 <i>combined</i>	89,475.26 <i>combined</i>

Table 6 - continued
The Self-Sufficiency Standard for Washington D.C. Metro Area, 2005
Fairfax County, VA

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager
Housing	1,985	1,985	1,985	1,985	1,985	1,985	1,985
Child Care	1,685	1,684	1,244	804	2,642	2,202	1,761
Food	796	825	845	866	735	784	805
Transportation	229	229	229	229	229	229	229
Health Care	387	377	398	418	355	365	386
Miscellaneous	508	510	470	430	595	557	517
Taxes	1,530	1,540	1,364	1,208	2,099	1,837	1,568
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	19.23	19.32	17.57	16.02	23.55	21.62	19.61
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	6,769.73	6,799.04	6,184.37	5,639.53	8,289.43	7,609.05	6,901.16
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	81,236.70	81,588.52	74,212.43	67,674.33	99,473.13	91,308.55	82,813.95
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

Table 6 - continued
The Self-Sufficiency Standard for Washington D.C. Metro Area, 2005
Fairfax County, VA

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager	2 Adults + schoolage + teenager	2 Adults + teenager + teenager
Housing	1,985	1,985	1,985	1,985	1,985	1,985	1,985
Child Care	1,761	1,321	881	1,321	880	440	0
Food	834	855	876	883	904	925	946
Transportation	229	229	229	229	229	229	229
Health Care	376	396	417	386	407	427	448
Miscellaneous	518	479	439	480	440	401	361
Taxes	1,578	1,402	1,246	1,411	1,235	1,079	923
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
-Hourly	19.69	17.94	16.39	18.03	16.28	14.73	13.18
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	6,930.48	6,315.81	5,770.96	6,345.12	5,730.45	5,185.61	4,640.77
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
-Annual	83,165.77	75,789.67	69,251.57	76,141.50	68,765.40	62,227.30	55,689.19
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>