

# THE SELF-SUFFICIENCY STANDARD FOR OREGON 2021

Prepared for Worksystems



## Worksystems

---

Worksystems is a nonprofit agency that accelerates economic growth in the City of Portland and Multnomah and Washington counties by pursuing and investing resources to improve the quality of the workforce. The mission of Worksystems is to build a comprehensive workforce development system that supports individual prosperity and business competitiveness. We design and coordinate workforce development programs and services delivered through a network of local partners to help people get the skills, training and education they need to go to work or to advance in their careers. Our partners include employers, labor groups, government, community colleges, high schools, community-based and economic development organizations.

To learn more about Worksystems, visit [www.worksystems.org](http://www.worksystems.org) or call (503) 478-7300. Worksystems is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. To place a free relay call in Oregon dial 711. These programs funded in whole or in part through the U.S. Department of Labor.



## The Oregon Workforce Talent and Development Board (WTDB)

---

The Oregon Workforce Talent and Development Board (WTDB) is the overall advisory board to the Governor and Legislature on workforce and talent development. The WTDB is responsible for developing the strategic plan for Oregon's Workforce Development System. Appointed by the Governor under the Workforce Innovation and Opportunity Act, WTDB members are leaders representing business, labor, local workforce development boards, community-based organizations, the Oregon legislature, local government, and state agencies. Per federal law, the majority of the board represents business.

The WTDB's vision is equitable prosperity for all Oregonians, and its mission is to advance Oregon through meaningful work, training, and education by empowering people and employers. The WTDB leads and communicates a long-term vision for Oregon that anticipates and acts on future workforce needs; advises the Governor and the legislature on workforce policy and plans; aligns public workforce policy, resources, and services with employers, education, training and economic development; identifies barriers, provides solutions, and avoids duplication of services; promotes accountability among public workforce partners; and shares best practices and innovative solutions that are scalable statewide and across multiple regions.

Evolving out work done in the WTDB True Wage Task Force and in partnership with WorkSystems, the WTDB funded and strongly supports this expanded and more comprehensive Self-Sufficiency Report. To learn more about the WTDB, please visit the [Workforce and Talent Development Board website](#).



## Workforce and Talent Development Board (WTDB)

---

# **The Self-Sufficiency Standard for Oregon 2021**

Annie Kucklick & Lisa Manzer • September 2021

CENTER FOR WOMEN'S WELFARE

UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK

---

Prepared for Worksystems

## Preface

---

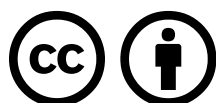
Worksystems is publishing *The Self-Sufficiency Standard for Oregon 2021* in an effort to ensure that the best data and analyses are available to enable Oregon's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. The Self-Sufficiency Standard is a measure that calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live.

The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers evaluating program effectiveness, and by policymakers seeking to ensure that basic needs are affordable for Oregon families. Over the past 24 years the Standard has been calculated for 41 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one's basic needs in the United States.

The Self-Sufficiency Standard was originally developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women. Recognized for coining the phrase “the feminization of poverty,” 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. The Ford Foundation provided funding for the Standard's original development.

*The Self-Sufficiency Standard for Oregon 2021* was produced by the Center for Women's Welfare at the University of Washington with the cooperation of staff at Worksystems. This report, plus tables providing county-specific information for over 700 family types, is available at <http://selfsufficiencystandard.org/Oregon>.

For further information about the Self-Sufficiency Standard project, including the latest reports, data, and related publications, please visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org) or contact Self-Sufficiency Standard lead researcher and author, Annie Kucklick, at (206) 685-5264 or [akuckl@uw.edu](mailto:akuckl@uw.edu).



2021 Center for Women's Welfare and Worksystems

*The Self-Sufficiency Standard for Oregon 2021* (<https://www.selfsufficiencystandard.org/Oregon>) is licensed under Creative Commons Attribution 4.0 International License (<https://creativecommons.org/licenses/by/4.0>).

## Key Findings

---

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

The official poverty measure, developed half a century ago, is now methodologically out of date and no longer accurately measures the ability to provide for oneself and one's family. At best it measures "deprivation." Throughout Oregon, the Self-Sufficiency Standard shows that incomes well above the official federal poverty thresholds are nevertheless far below what is necessary to meet families' basic needs. Note that the Standard is "bare bones," with just enough allotted to meet basic needs, but no extras. For example, the food budget is only for groceries. It does not allow for any takeout or restaurant food, not even a pizza or an ice cream.

### Selected Findings from The Self-Sufficiency Standard for Oregon 2021

---

- **The Standard varies by family type; that is, by how many adults and children are in a family and the age of each child.** One adult living in Multnomah County needs an hourly wage of \$14.92 (\$31,521 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the single adult has a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to \$36.42 per hour (\$76,912 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. See [Table 1 on page 7](#).
- **In Oregon, the amount needed to be economically self-sufficient varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$19.02 per hour in Lake County to \$29.35 per hour in Clackamas County, or from 231% of the federal poverty guidelines to 356% of the federal poverty guidelines for a family of two. See [Figure A on page 6](#).

.....

**The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits.**

.....

- **For families with young children, the cost of housing and child care combined typically make up the most substantial portion of the family’s budget.** For example, for a family with two adults, one infant, and one preschooler in Clackamas County, child care is 31% of the family’s budget while housing is 20%. See *Figure B on page 9*.
- **The 2021 Self-Sufficiency Standard for Portland is more expensive than many similar sized cities.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Multnomah County (Portland) (\$36.42 per hour) is most comparable to Sacramento, CA. See *Figure C on page 11*.
- **The amount needed to meet the costs of basic needs increased between 2008 and 2021 in all Oregon counties.** For a family with two adults, one preschooler, and one school-age child, the Standard increased on average by 71%, across the state. See *Figure E on page 13 and Table 2 on page 15*.
- **The federal poverty guidelines for three-person families (\$21,960 annually) is set at a level well below what is minimally needed to meet a family’s basic needs.** For example, the federal poverty guideline is just 29% of the Standard for one adult, one preschooler, and one school-age child in Multnomah County (\$76,912 annually). See *Figure H on page 17*.

#### The Self-Sufficiency Standard for Select Oregon Counties and Family Types, 2021

COUNTY	ONE ADULT	ONE ADULT ONE PRESCHOOLER	ONE ADULT ONE PRESCHOOLER ONE SCHOOL-AGE	TWO ADULTS ONE PRESCHOOLER ONE SCHOOL-AGE
<b>Baker County</b>	\$22,273	\$42,012	\$51,520	\$60,191
<b>Clackamas County</b>	\$35,908	\$61,984	\$76,577	\$85,586
<b>Deschutes County</b>	\$29,983	\$57,314	\$71,547	\$80,723
<b>Jackson County</b>	\$25,149	\$48,052	\$58,245	\$67,086
<b>Klamath County</b>	\$22,662	\$42,332	\$52,383	\$61,361
<b>Lane County</b>	\$27,229	\$54,806	\$68,291	\$77,140
<b>Marion County</b>	\$25,382	\$47,043	\$56,995	\$65,875
<b>Multnomah County</b>	\$31,521	\$60,846	\$76,912	\$82,447
<b>Umatilla County</b>	\$22,968	\$42,411	\$51,967	\$60,664
<b>Washington County</b>	\$35,775	\$61,826	\$76,278	\$85,173
<b>Yamhill County</b>	\$32,957	\$53,314	\$63,604	\$72,791
<b>Multnomah County</b>	\$31,521	\$60,846	\$76,912	\$82,447

An Excel file of all 700+ family types for each county can be downloaded at: [www.selfsufficiencystandard.org/Oregon](http://www.selfsufficiencystandard.org/Oregon)

- **Even working full time, a parent earning the 2021 Portland Urban metro minimum wage of \$14.00 per hour will fall short of meeting the Standard for a family with children.** If they have one preschooler and one school-age child and live in Multnomah County, the parent would be able to cover only 47% of the family’s basic needs (with their take-home pay after accounting for taxes). See [Figure H on page 17](#).
- **Only three of the top ten most common occupations in the Portland-Vancouver-Hillsboro have median wages above the Standard for a three-person family in Multnomah County.** Only registered nurses, operations managers, and project management specialists have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Multnomah County, which is \$36.42 per hour, while the median wages for the other seven most common occupations are below this family type’s Standard. See [Figure I on page 23](#).
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschooler living in Marion County needs \$3,920 per month to be self-sufficient and an additional \$78 per month to save for emergencies. See [Table 6 on page 42](#).

## Getting to Self-Sufficiency in Oregon

---

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

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

- **Work supports are crucial for helping families meet their basic needs.** A single parent in Multnomah County with one preschooler and one school-age child transitioning from welfare to work with the help of child care assistance, food assistance (SNAP/WIC), Medicaid, and housing assistance would be able to meet the family’s needs on earnings of \$1,197 per month. This is significantly less than the full wage needed of \$6,409 per month without work supports. See [Table 5 on page 29](#).
- **Even at the minimum wage, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one infant and one preschooler living in Multnomah County and working as a stocker and order filer with an hourly median wage of \$16.94, earns only 55% of the income needed to meet the family’s basic needs if they are not receiving any work supports. However, with the help of aid for housing, child care, food, and health care, this parent could meet all of the family’s basic needs. See [Figure J on page 31](#).

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

## Using the Self-Sufficiency Standard

---

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

- Evaluate proposed policy changes
- Assist grant-makers with needs analyses of their communities to assess the impacts of their grants
- Target resources toward job training for fields that pay self-sufficiency wages
- Serve as a counseling tool in work training programs
- Evaluate outcomes for clients in employment programs

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

## The 2021 Report in Brief

---

The 2021 report begins by putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, and comparing and contrasting it with official poverty measures. The report then describes what a self-sufficient wage is for Oregon families and how it differs depending on family type and geographic area. The report compares Oregon to other places in the United States, examines how costs have increased over time, and contrasts the Oregon Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency and a sampling of the various ways the Standard is used.

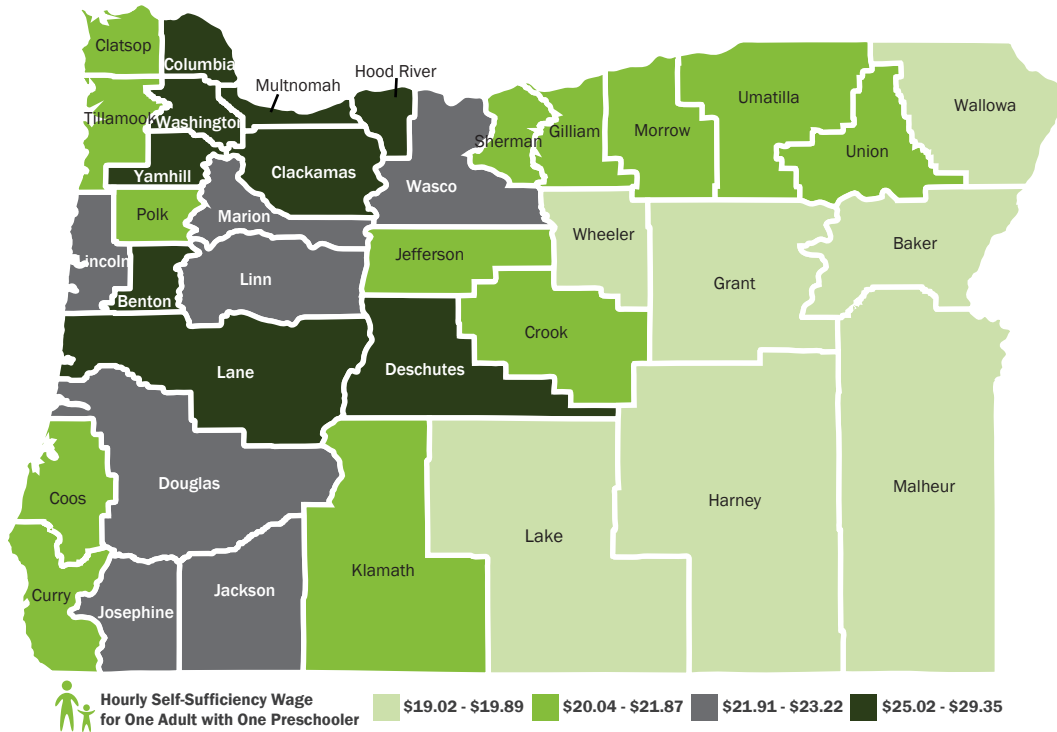
The appendices provide a more detailed explanation of the methodology and data sources used to calculate the Oregon; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. This report represents costs, policies, and eligibility limits in effect at one point in time, that of the Fall of 2021. Eligibility levels and benefits for work supports and tax policies, which also change periodically, are those currently in effect at the time of writing.

Note that the Standard is calculated for over 700 family types in Oregon. The family types cover all one, two, and three adult families with up to six children, plus weighted averages of costs for families with seven to ten children. To download an Excel file with Self-Sufficiency Standard data for all family types in every Oregon county, visit [www.selfsufficiencystandard.org/Oregon](http://www.selfsufficiencystandard.org/Oregon). New for 2022 is the inclusion of temporary tax credits changes included in the American Rescue Plan Act of 2021. For Self-Sufficiency Standard data without the inclusion of the American Rescue Plan Act of 2021, contact us at [cwwsss@uw.edu](mailto:cwwsss@uw.edu).

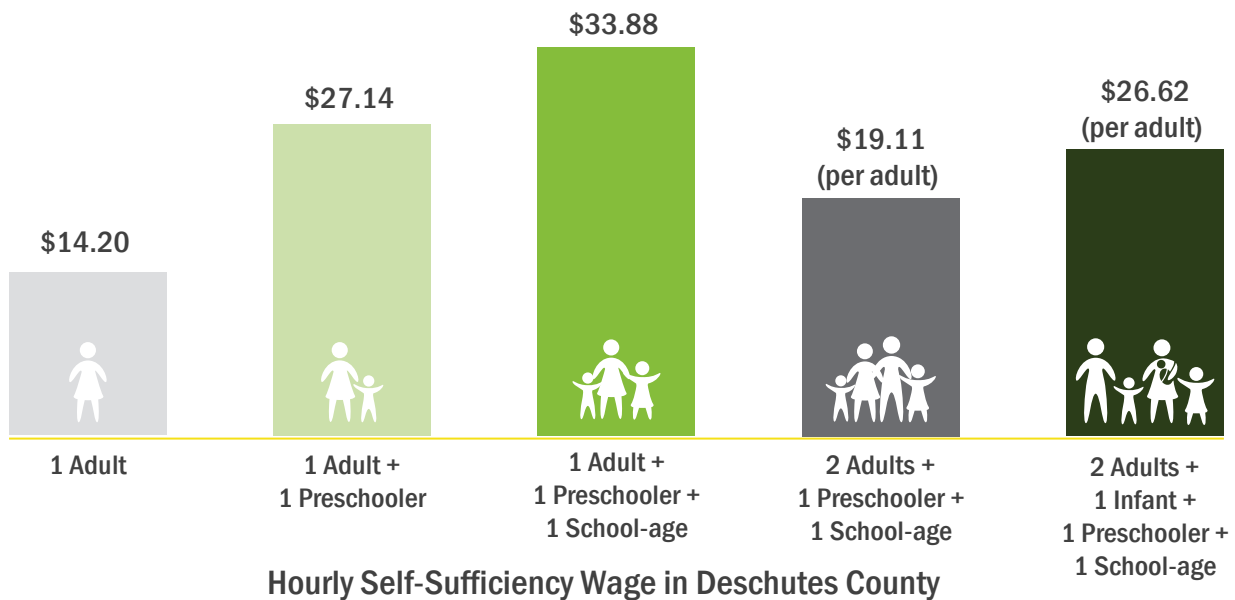
# How Much is Enough in Oregon?

The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without public or private assistance, varied by county.

## The Self-Sufficiency Standard Varies By County



## The Self-Sufficiency Standard Varies By Family Type



To download the full report and data for all 700+ family types visit [www.selfsufficiencystandard.org/Oregon](http://www.selfsufficiencystandard.org/Oregon)

# How Does the Standard Compare?

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

## The Standard Calculates the Real Costs of Meeting Each of the Major Budget Items

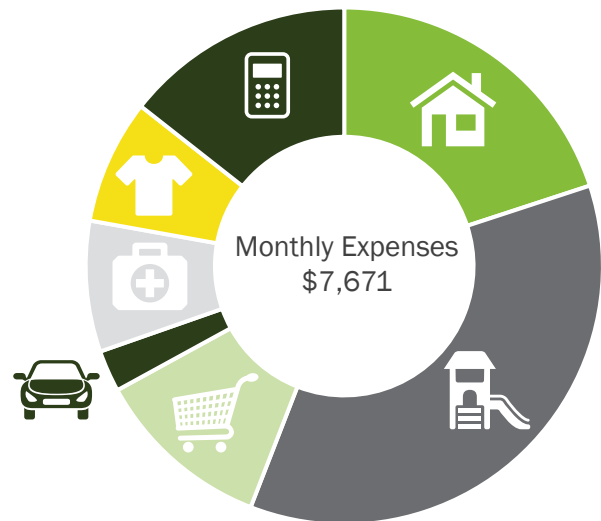
### OFFICIAL POVERTY MEASURE

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



### SELF-SUFFICIENCY STANDARD

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



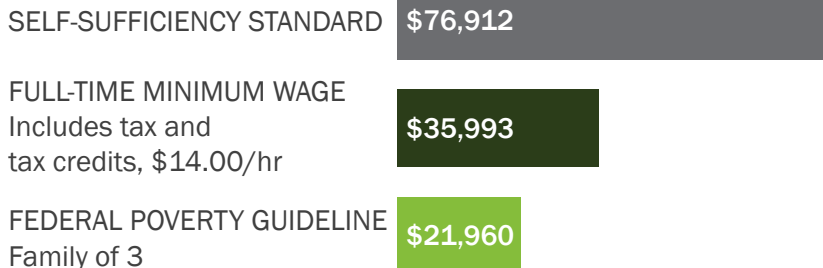
**29%**

The official poverty measure only covers 29% of the cost of all basic needs as defined by the Self-Sufficiency Standard



Multnomah County  
2 adults + 1 infant + 1 preschooler

## A Minimum Wage Job Does Not Cover the Cost of Basic Needs in Oregon



Number of hours a minimum wage worker must work per week to meet her family's basic needs

88



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

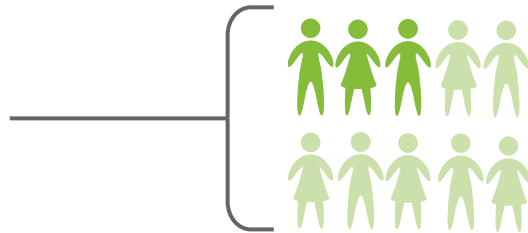
# Getting to Self-Sufficiency

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

## How Do Oregon's Jobs Stack Up?



The ten most common occupations cover one fifth of the Portland-Vancouver-Hillsboro MSA workforce



Only THREE of the top ten occupations in the Portland-Vancouver-Hillsboro MSA have median wages above the Standard for this family in Multnomah County



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

## How Do Work Supports Help Families Meet Basic Needs?



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

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

- Taxes (net of tax credits) decrease from \$924 to (\$457) per month.
- CHIP reduces health care costs from \$574 to \$168 per month.
- Food assistance reduces groceries from \$701 to \$264 per month.
- Child care assistance reduces child care costs from \$2,081 to just a \$269 copay per month.
- A housing voucher reduces costs from \$1,531 to \$355 per month.

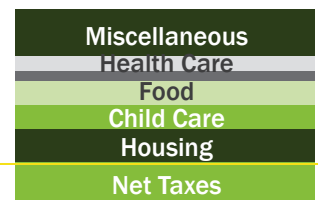
Monthly Expenses = \$6,409  
Wage needed = \$36.42 per hour



WITH NO WORK SUPPORTS

← Transportation

Monthly Expenses = \$1,197  
Wage needed = \$6.80 per hour



WITH WORK SUPPORTS

← Transportation



# Table of Contents

---

<b>PART 1 ABOUT THE SELF-SUFFICIENCY STANDARD</b> .....	<b>1</b>
Introduction .....	2
<b>PART 2 SELF-SUFFICIENCY STANDARD RESULTS FOR OREGON</b> .....	<b>5</b>
What it Takes to Make Ends Meet in Oregon.....	6
How do Family Budgets Change as Families Grow?.....	9
How Does the Standard for Cities in Oregon Compare to Other Cities in the United States? .....	11
How has the Cost of Living Changed Over Time in Oregon? .....	13
How Does the Self-Sufficiency Standard Compare to Other Benchmarks of Income? .....	17
<b>PART 3 STRATEGIES TO MEET THE STANDARD</b> .....	<b>22</b>
How do Multnomah County’s Most Common Occupations Compare to the Self-Sufficiency Standard? .....	23
Meeting the Standard: Reducing Costs .....	26
Meeting the Standard: Raising Incomes .....	35
How is the Self-Sufficiency Standard Used? .....	38
<b>PART 4 BEYOND SELF-SUFFICIENCY</b> .....	<b>40</b>
Saving for Emergencies.....	41
Conclusion .....	44
Endnotes .....	45
<b>APPENDIX A METHODOLOGY, ASSUMPTIONS, &amp; SOURCES</b> .....	<b>48</b>
Methodology and Data Sources for the Self-Sufficiency Standard.....	49
<b>APPENDIX B THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN OREGON</b> .....	<b>58</b>
<b>APPENDIX C IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY</b> .....	<b>95</b>

# Tables and Figures

---

<b>Figure A.</b> Map of Counties by Level of Hourly Self-Sufficiency.....	6
<b>Table 1.</b> The Self-Sufficiency Standard for Select Family Types.....	7
<b>Figure B.</b> Percentage of Standard Needed to Meet Basic Needs for Three Family Types.....	9
<b>Figure C.</b> The Self-Sufficiency Wage Portland, OR Compared to Other U.S. Cities, 2021.....	11
<b>Figure D.</b> The Self-Sufficiency Wage Medford, OR Compared to Other U.S. Cities, 2021.....	12
<b>Figure E.</b> Percentage Change in the Self-Sufficiency Standard for Oregon: 2008–2021.....	13
<b>Figure F.</b> The Self-Sufficiency Standard for Oregon by Year for Select Counties .....	14
<b>Table 2.</b> Percent Change in the Self-Sufficiency Standard Over Time, 2008–2021.....	15
<b>Figure G.</b> CPI Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2008–2021.....	16
<b>Figure H.</b> The Self-Sufficiency Standard Compared to Other Benchmarks.....	17
<b>Table 3.</b> The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2021 .....	20
<b>Figure I.</b> Hourly Wages of Portland-Vancouver-Hillsboro, OR-WA MSA’s Ten Largest Occupations Compared to the Self-Sufficiency Standard .....	23
<b>Table 4.</b> Summary of Oregon’s Work Supports, Child Support, and Tax Credits.....	27
<b>Table 5.</b> Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage .....	29
<b>Figure J.</b> Impact of Wage Adequacy on Work Supports.....	31
<b>Figure K.</b> Impact of ARPA Tax Credit Changes on Family Budgets.....	33
<b>Figure L.</b> Impact of Education on Median Earnings by Race and Ethnicity, OR 2021.....	35
<b>Figure M.</b> Impact of Education on Median Earnings by Gender, OR 2021 .....	36
<b>Table 6.</b> The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types .....	42

---

## **PART 1**

# **About the Self-Sufficiency Standard**

---

# Introduction

---

For some time struggling families will be continuing to cope with the significant economic effects of the COVID-19 pandemic. Through the pandemic millions of workers found themselves unemployed or underemployed, with health risks and income losses threatening them and their families. The pandemic underscored how many American families were at the margin and already stretching income to cover basic necessities while costs continued to grow faster than wages. Though often not deemed “poor” by the official poverty measure, these families lack enough income to meet the rising costs of essentials such as food, housing, transportation, and health care. The Self-Sufficiency Standard meets the need for a measure of income adequacy that more accurately tracks and measures the true cost of living that families face today.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and basic, costly expenses. Households with inadequate incomes are part of the mainstream workforce, yet despite working long hours, they are not recognized as having inadequate income by the federal poverty level, making them ineligible for work supports that are integral to offsetting the growing costs of basic needs.<sup>1</sup> Moreover, the availability of Self-Sufficiency Standard data, going back two decades and across 41 states, enables comparisons of geographic differences as well as documentation of historical trends, including the long term trend of increasing economic inequality. During the Great Recession, in state after state, we noted that the cost of basic needs as measured in the Standard remained the same or even increased, while families experienced plummeting or lost incomes. We expect (and are starting to see) similar trends. Despite lost wages, rent must be paid, food bought, and child care arranged.

As the Federal government takes steps to mitigate families’ financial burden through increased, refundable tax credits, and adults begin to return to work, *The Self-Sufficiency Standard for Oregon 2021* defines the amount of income necessary to meet the basic needs of Oregon families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from

public subsidies such as Medicaid or from private assistance such as informal babysitting by a neighbor.

This report presents the Standard and what it means for Oregon families. Below is a summary of the sections included in this report:

- **Part 1** introduces the Self-Sufficiency Standard, explaining its unique features and how it is calculated.
- **Part 2** presents the details of the Standard for Oregon: how much a self-sufficient income is for Oregon families, how the Standard varies by family type and county, how the Oregon Standard compares to other places across the United States, how it has changed overtime, and how the Standard compares to other income benchmarks.
- **Part 3** discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.
- **Part 4** provides examples of how the Standard is used and discusses what it takes to move toward long-term economic security once the resources to meet basic needs have been secured.

This report also has several appendices:

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

## A Real-World Approach to Measuring Need

---

The official poverty measure (OPM) was developed nearly six decades ago and today has become increasingly problematic and outdated as a measure

# How is the Self-Sufficiency Standard Calculated?

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



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



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



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



**TRANSPORTATION.** Public transportation is assumed if 7% or more of workers in a county use public transportation to get to and from work. Private transportation costs assume the expense of owning and operating a car. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners indexed by county using premiums from top market share automobile insurance companies. Fixed costs of car ownership are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. Travel is limited to commuting to work and daycare plus one shopping trip per week.



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



**MISCELLANEOUS.** Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.



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



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

of income adequacy.<sup>2</sup> 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.”<sup>3</sup> Despite the many limitations of the OPM, it still defines the federal poverty guidelines, which are used to set the eligibility guidelines for numerous poverty and work support programs, as well as the federal poverty thresholds used to estimate the number of Americans in poverty.

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

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

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

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

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

**VARIATION BY FAMILY COMPOSITION.** Because the costs of some basic needs vary substantially by the age of children, the Standard varies by both the number and

age of children. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

**INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST.**

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

**TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET ITEMS.**

Instead of calculating needs “pretax,” taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, plus applicable state and federal tax credits.

**PERMITS MODELING OF THE IMPACT OF SUBSIDIES.**

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

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

## Other Approaches to Poverty Measurement

For a more in-depth look at how the Standard compares to the official poverty measure (OPM or FPG) and the Supplemental Poverty Measure (SPM) please visit [www.selfsufficiencystandard.org/measuring-poverty](http://www.selfsufficiencystandard.org/measuring-poverty)

---

## **PART 2**

# **Self-Sufficiency Standard Results For Oregon**

---

# What it Takes to Make Ends Meet in Oregon

How much income families need to be economically self-sufficient depends both on family composition—the number of adults, the number of children, and the children’s ages—and where they live.

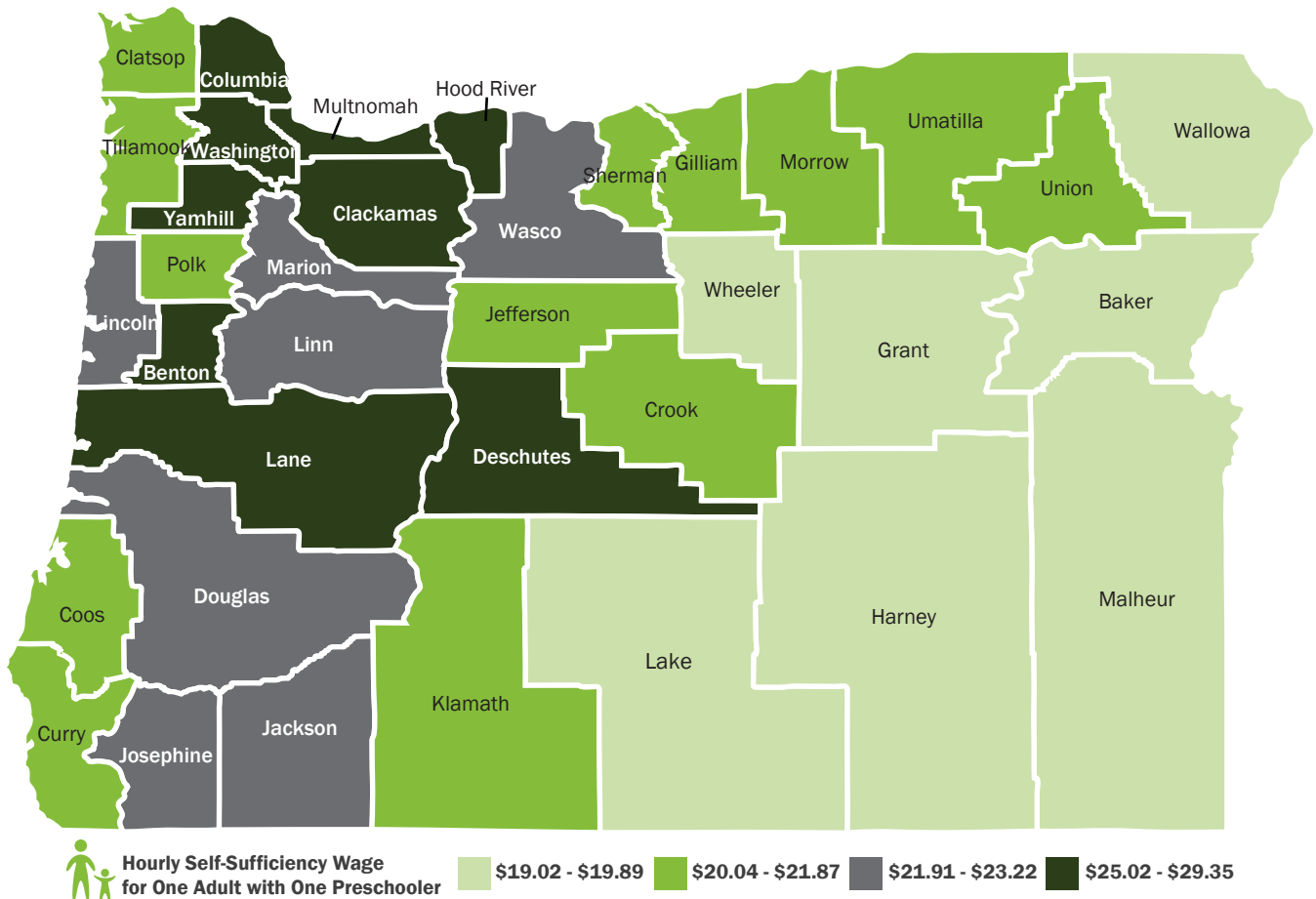
The map in **Figure A** displays the geographic variation in the cost of meeting basic needs across Oregon for families with one adult and one preschooler. The 2021 Self-Sufficiency Standard for a single adult with one preschooler ranges from \$19.02 to \$29.35 per hour, depending on the county, or 231% of the federal poverty guidelines to 356% of the federal poverty guidelines for a family of two.

- The most affordable counties in Oregon are located in the rural areas east of the Cascade Range. These

counties require between \$19.02 and \$19.89 per hour at a full-time, year-round job for a family with one adult and one preschooler.

- The second-lowest cost group requires between \$20.04 and \$21.87 per hour for a family with one adult and one preschooler. This group is dispersed throughout the state. Polk and Crook counties, at an hourly wage of \$21.87 and \$21.91, respectively, represent the median Self-Sufficiency wages for this family type in Oregon.
- The second-highest cost group requires wages between \$21.91 and \$23.22 per hour, working full time, to meet basic needs. This group includes most Southwest Oregon counties, plus Crook, Lincoln, Linn, Marion, and Wasco.

**FIGURE A.** Map of Counties by Level of Hourly Self-Sufficiency One Adult and One Preschooler, OR 2021



- The most expensive counties in the state are those included in the Portland, Eugene, and Bend Metro areas. They also include higher-cost, tourist destination areas such as Hood River and Yamhill counties. These counties require hourly wages between \$25.02 and \$29.35 for this single parent to make ends meet.

In addition to varying by geographic location, the Self-Sufficiency Standard also varies by family composition. **Table 1** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Multnomah County.

**TABLE 1. The Self-Sufficiency Standard for Select Family Types\***  
Multnomah County, OR 2021

	1 ADULT	1 ADULT 1 PRESCHOOLER	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
<b>MONTHLY COSTS</b>				
Housing	\$1,327	\$1,531	\$1,531	\$1,531
Child Care	\$0	\$1,258	\$2,081	\$2,081
Food	\$306	\$463	\$701	\$942
Transportation	\$100	\$100	\$100	\$200
Health Care Net	\$168	\$536	\$574	\$647
Premium	\$95	\$444	\$444	\$444
Out-of-Pocket	\$73	\$92	\$130	\$203
Miscellaneous	\$190	\$389	\$499	\$540
<b>Taxes (Net)</b>	<b>\$535</b>	<b>\$793</b>	<b>\$924</b>	<b>\$930</b>
Federal Income Taxes	\$173	\$397	\$590	\$540
Payroll Taxes	\$204	\$393	\$497	\$532
State Income Taxes	\$159	\$304	\$387	\$407
Federal Child Tax Credit (-)	\$0	(\$300)	(\$550)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>				
Hourly**	<b>\$14.92</b>	<b>\$28.81</b>	<b>\$36.42</b>	<b>\$19.52 (per adult)</b>
Monthly	\$2,627	\$5,070	\$6,409	\$6,871
Annual	\$31,521	\$60,846	\$76,912	\$82,447
Emergency Savings Fund	\$33	\$119	\$265	\$65
<b>TOTAL RESOURCES (YEARLY)</b>				
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$8,000
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$0	\$0	\$0
<b>Net Resources</b>	<b>\$31,521</b>	<b>\$64,846</b>	<b>\$84,912</b>	<b>\$90,447</b>

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

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

A single adult needs to earn \$14.92 per hour working full time to be able to meet his or her basic needs. This necessary wage is almost a dollar per hour more than the Portland Metro area minimum wage rate (\$14.00 per hour in 2021).

- Adding a child nearly doubles this requirement: one parent caring for one preschool-aged child needs to earn \$28.81 per hour to be self-sufficient.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$36.42 per hour to meet their family’s basic needs. This is the equivalent of more than two and a half full-time minimum wage jobs in the Portland Metro area.<sup>5</sup>

When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child each need to earn a minimum of \$19.52 per hour, which is over five dollars higher than the local minimum wage, to meet their family’s basic needs.

## AMERICAN RESCUE PLAN ACT OF 2021

Working parents in Oregon are struggling as the disparity between rising costs and stagnating wages mounts. The 2020-2021 pandemic related economic downturn has exacerbated economic inequality, putting increased pressure on family budgets. In response, the federal government enacted the American Rescue Plan Act (ARPA) in 2021. ARPA significantly increases tax credits for families, especially families with young children. Because the Self-Sufficiency Standard includes tax credits in the calculation of basic needs, ARPA changes the way the Self-Sufficiency Standard is calculated. The Standard output now has an annual net resources line which includes the updated ARPA tax credits. However, it should be noted that unless they are made permanent, the tax credit changes are only effective for 2021. Additionally, as ARPA made the Child Tax Credit fully refundable and available on a monthly basis starting in July 2021, the monthly payment is now available to offset monthly expenses. Other tax credits, including the Earned Income Tax Credit (EITC), Federal Child and Dependent Care Tax Credit (CDCTC), and the Oregon Working Family Household and Dependent Care Credit (WFHDC) are included annually as a part of a family’s total yearly resources.

Below is a summary of the temporary federal tax credit changes for 2021:

- **Earned Income Tax Credit (EITC).** ARPA expands the eligibility and credit amount for childless adults. For most counties in Oregon, the Self-Sufficiency Standard wage needed to make ends meet is above the EITC income threshold for a single adult.
- **Federal Child and Dependent Care Tax Credit (CDCTC).** The CDCTC increases, from a maximum non-refundable benefit of \$1,050 for one child or \$2,100 for two or more children to a maximum refundable benefit of \$4,000 for one child or \$8,000 for two or more children.
- **Federal Child Tax Credit (CTC).** The CTC increases from \$2,000 per child under 17 (with up to \$1,400 refundable) to \$3,600 per child under six years and \$3,000 per child six years and older (100% refundable).

# How do Family Budgets Change as Families Grow?

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

When there are just two adults, they need to earn a total of \$4,232 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Clackamas County:

- Housing is 32% of the Self-Sufficiency Standard budget.

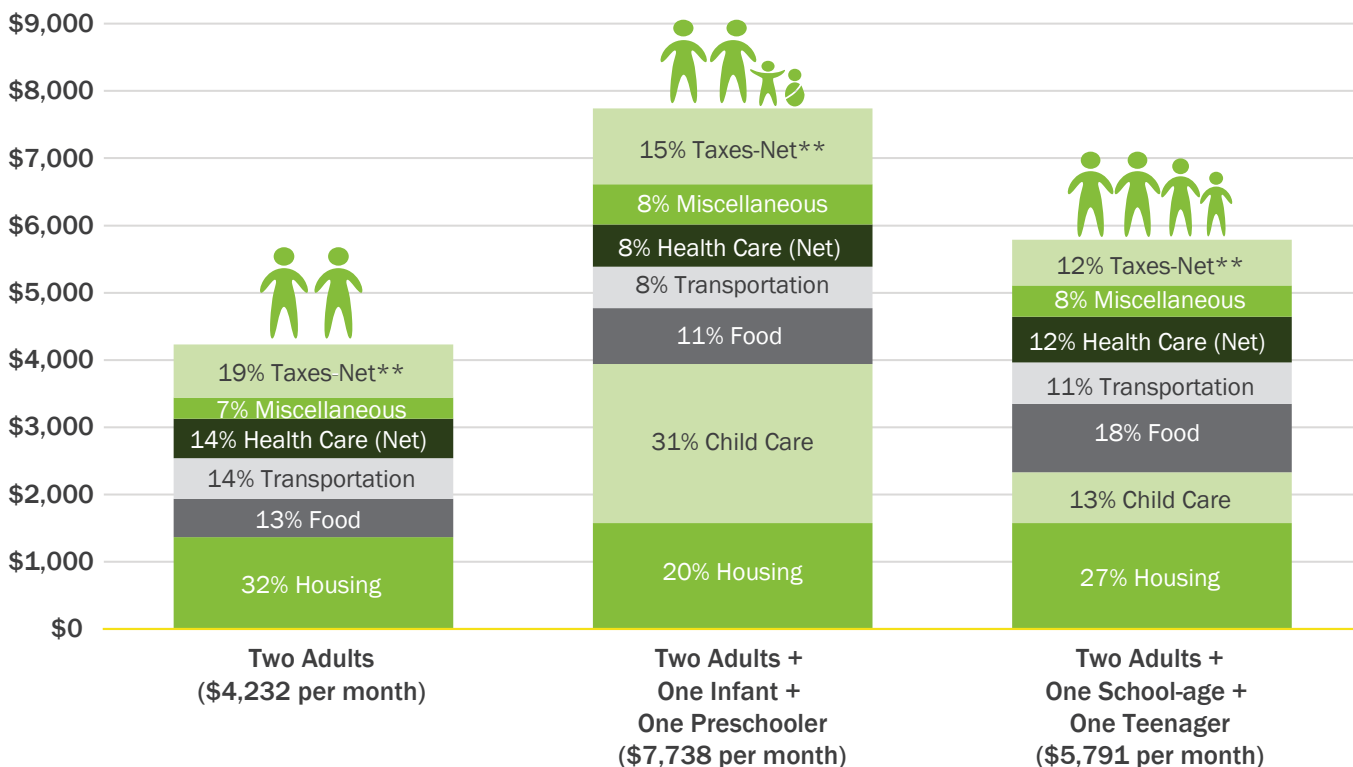
- Food takes up 13% of the budget.
- Transportation is 14% of the budget.
- Health care accounts for 14% of the total household budget.
- Taxes account for 19% of household expenses and there are no tax credits.

When a family expands to include two young children (one infant and one preschooler), the total budget increases to \$7,738 per month. At the same time, with the addition of child care, the proportions spent on each basic need change:

- Child care alone accounts for almost a third of the family's budget. When one adds housing, these two items account for 51% of expenses. This is quite common: across the country, it is typical for

**FIGURE B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types\***  
Clackamas County, OR 2021

## Monthly Expenses



\* While the column heights are different to represent the different totals, the percentages for each cost add to 100% for each column.

\*\* The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 21% for two adults with one infant and one preschooler and 19% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

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

- Food costs are 11% of total income. This is slightly lower than the national average expenditure on food of 14%, and much lower than the 33% assumed by the methodology of the federal official poverty measure.<sup>6</sup>
- Health care accounts for 8% of the family budget, including both the employees' share of the health care premium (\$444 per month) and out-of-pocket costs (\$183 per month).<sup>7</sup> If neither adult had employer sponsored health insurance, and they purchased a Silver health care plan through the Oregon health care marketplace, the premium amount would be about \$757 per month after the premium tax credit.<sup>8</sup>
- Net taxes for the family now reflect a tax burden that is about 15%, due to the offsetting effects of the federal child tax credit which as of July 2021 will be received monthly. Due to the ARPA tax credit changes, this family would be eligible to receive \$8,000 for their annual Federal Child and Dependent Care Tax Credit (CDCTC). With the yearly expenses required to meet the basic needs of this family in Clackamas County, they are not eligible for the Oregon Working Family Household Dependent Care Credit (WFHDC).

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to \$5,791 per month and without the large amount for child care, the proportions for the other budget items all increase.

- Housing costs are now 27% of the family budget.
- The decreased amount for child care for the school-age child accounts for just 13% of the basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- The larger proportion of the budget for food at 18% is due in part to increased food costs for the teenager.
- Transportation is 11% of the total family budget.
- Health care accounts for 12% of the family budget.
- Net taxes have become 12% of the family's budget. The family is still eligible for the monthly Child Tax Credit (\$500 instead of \$600 when the children were younger). Annually, the CDCTC decreases to \$4,000, but given the decreased child care costs, the family is also now eligible for the Oregon WFHDC, bringing the yearly tax credit resources to \$4,361.

.....

**Across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going towards housing and child care expenses alone.**

.....

# How Does the Standard for Cities in Oregon Compare to Other Cities in the United States?

The cost of living varies not only within Oregon, but across the United States as well.

**PORTLAND.** In Figure C, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Portland, OR is compared to the Standard for the same family type in thirteen other U.S. cities: Baltimore City, MD; Columbus, OH; Chicago, IL; Denver, CO; Indianapolis, IN; Phoenix, AZ; Pittsburgh, PA; Raleigh, NC; Sacramento, CA; Salt Lake City, UT; San Diego, CA; San Jose, CA; and Seattle, WA.<sup>9</sup>

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$26.46 (Salt Lake City, UT) to a high of \$66.04 per hour (San Jose, CA), or \$55,888 to \$139,470 annually.

- Portland, at \$36.42 per hour, is most comparable to Sacramento, CA. It is significantly less expensive than San Jose, CA which requires over \$66 per hour for this family type. However, Portland is more expensive than most similar size cities in this comparison.

While all the budget items in the Standard vary geographically, housing and child care costs in particular vary considerably. For example, a two-bedroom rental costs \$3,051 per month in San Jose, CA compared to \$1,531 per month in Portland. The cost of child care also varies dramatically by place, for example, child care costs \$2,081, for this family in Portland, compared to \$1,093 in Salt Lake City, UT.

**FIGURE C.** The Self-Sufficiency Wage Portland, OR Compared to Other U.S. Cities, 2021\*  
One Adult, One Preschooler, and One School-age Child



\*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages are updated from release month using the Consumer Price Index.

\*\* Wage calculated assuming family uses public transportation.

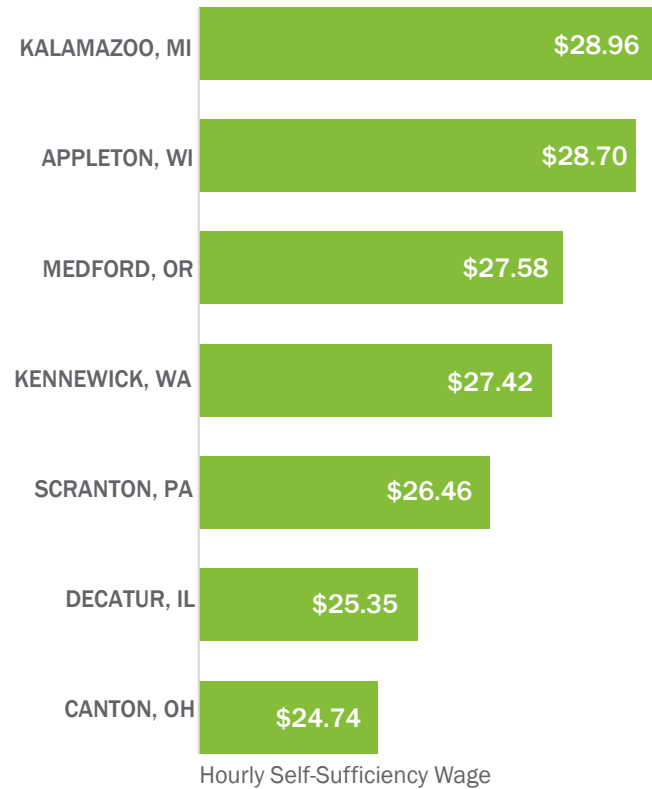
**MEDFORD.** Figure D compares Medford to other small cities through the country: Appleton, WI; Decatur, IL; Canton, OH; Kalamazoo, MI; Kennewick, WA; and Scranton, PA. The population of these cities are around 80,000 which is a little more than a tenth of the population of Portland.

In Medford, a parent with one preschooler and one school-age child requires a wage of \$27.58 per hour to meet the families' basic needs.

- The hourly Self-Sufficiency wage for these mid-sized cities ranges from a low of \$24.74 in Canton, OH to a high of \$28.96 in Kalamazoo, MI.
- Portland and Medford are both relatively costly places to live compared to many other similar sized cities, the Self-Sufficiency Wage for Medford is in the top three most expensive places to live in this comparison.

A parent of one preschooler and one school-age child in Medford needs to work more than two minimum wage jobs at \$12.00 per hour in order to meet the needs of this family. If this family can access the Federal Child Dependent Care Tax Credit and the Oregon Working Families Household Dependent Care Credit, their annual resources increase by \$8,850.

**FIGURE D.** The Self-Sufficiency Wage Medford, OR Compared to Other U.S. Cities, 2021\*  
*One Adult, One Preschooler, and One School-age Child*



\*The Self-Sufficiency Standard for each city represents the county in which the city is located.

# How has the Cost of Living Changed Over Time in Oregon?

This is the sixth time the Self-Sufficiency Standard has been calculated for the state of Oregon. This section examines how the 2021 Self-Sufficiency Standard and cost components compare to the results in 2008, 2011, 2014, 2017, and 2020.

The map in **Figure E** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—two adults, one preschooler, and one school-age child—by county. The map highlights the overall change in the Standard since the first calculation in 2008 to 2021.

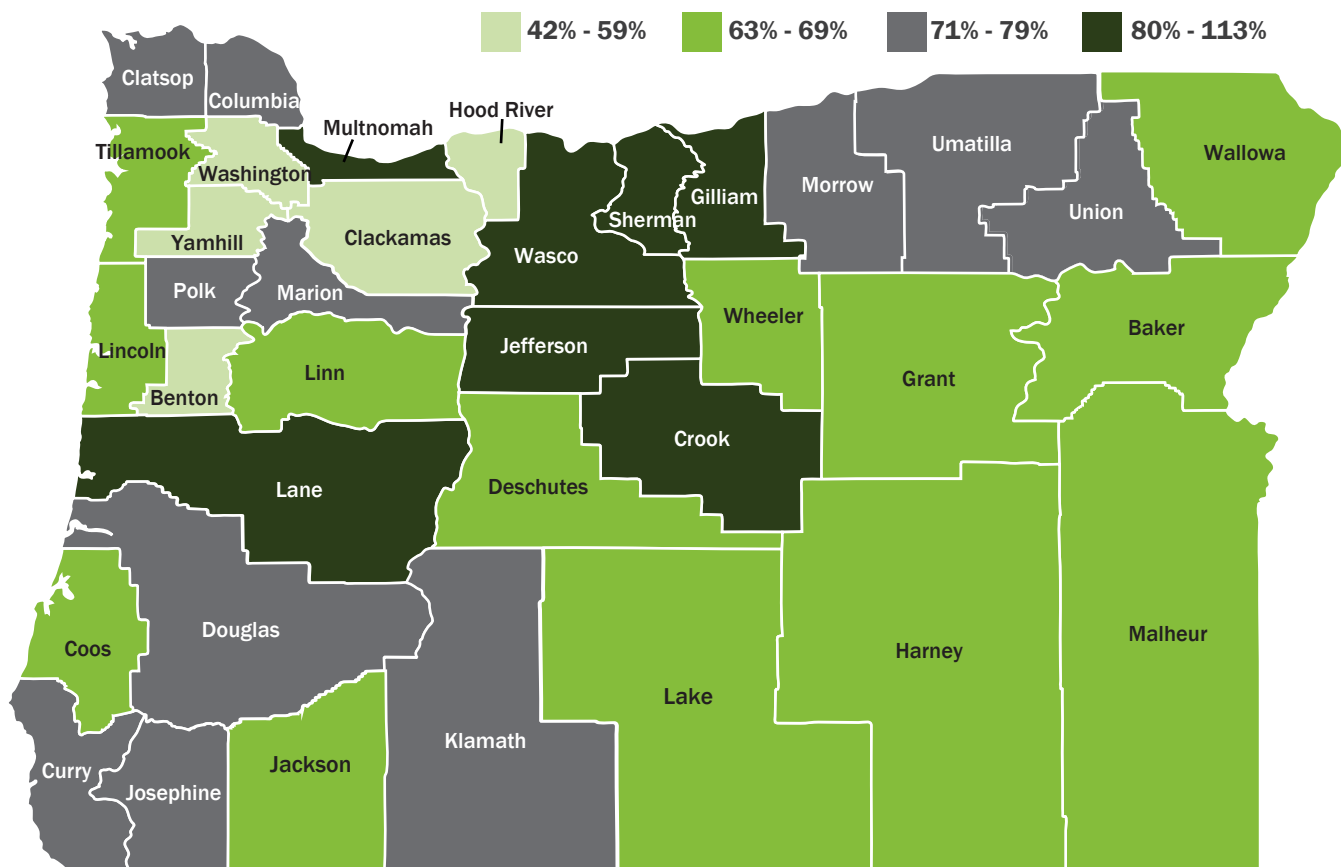
Over the last thirteen years, the Self-Sufficiency Standard for this four-person family has increased on average across all Oregon counties by 71%, or an annual average of 5.4% per year. However, there is considerable variation by county, ranging from 42% to 113%.

- The largest percentage increase in the Standard since 2008 occurred in Multnomah County. Multnomah County experienced a 113% increase in the cost of living. The Self-Sufficiency Standard for a two-adult family with one preschooler and one school-age child in Multnomah County increased from \$38,714 to \$82,447. Above average child care and housing costs, rising an average of 110% and 106% respectively over the last thirteen years, drove this increase in Multnomah County.
- In contrast, Washington County costs at a basic needs level increased at the lowest rate of 42% over the last thirteen years.

Tracing the changes in the Standard for this four-person family in five select counties, **Figure F** shows that the Standard for all counties increased over the last thirteen years, the variation in rates of change increased the difference (or spread) between higher cost and lower cost counties in 2017, but returned to

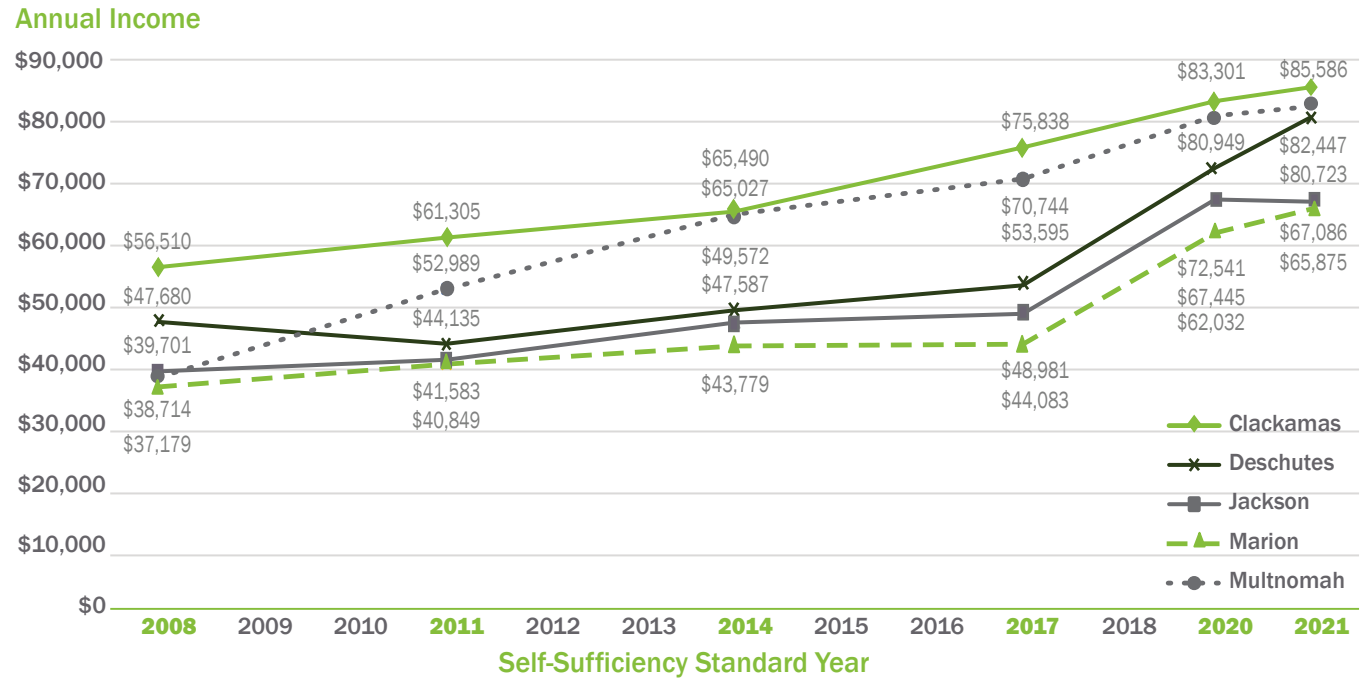
**FIGURE E.** Percentage Change in the Self-Sufficiency Standard for Oregon: 2008–2021

*Two Adults, One Preschooler, and One School-Age Child: OR 2021*



**FIGURE F. The Self-Sufficiency Standard for Oregon by Year for Select Counties**

Two Adults, One Preschooler, and One School-age Child: 2008, 2011, 2014, 2017, 2020, and 2021



a similar difference in 2021. For these five counties, the difference between the highest cost (Clackamas County) and lowest cost (Marion County) increased from about \$19,331 in 2008 to over \$31,000 in 2017 and now back to \$19,711 in 2021. Marion County experienced above average child care cost increases over the last thirteen years, narrowing the difference between the higher cost Clackamas County.

Although overall the Standard increased somewhat steadily throughout Oregon over this time period, how much each cost increased varies significantly between counties. Using the same four-person family as above (two adults, one preschooler, and one school-age child), Table 2 shows the actual cost and percentage of change for each basic need since 2008 in Washington County, as well as statewide. This analysis indicates that health care and housing costs are rising the fastest in Washington County:

- Housing was the budget item with the largest percentage increase in Washington County, rising by 87%, which is significantly more than the statewide average of 56%. In dollar terms, the monthly cost of housing increased by \$737 per month in Washington County since 2008.

- While less in percentage terms, health care costs also increased at a high rate of 56% or \$232 per month for this family type in Washington County. While this increase is significant throughout Washington County, on average, statewide, the cost of health care increased by a higher rate of 75% since 2008.
- Child care costs increased by 48%, lower than the statewide average of 67%, while food costs increased by 10% in Washington County, also lower than the statewide average of 23%.
- Transportation costs in Washington County increased by 18% compared to the statewide average of 32%.

**COST OF LIVING INCREASES VERSUS EARNINGS**

**INCREASES.** While the Self-Sufficiency Standard for this four-person family in Washington County increased by 42% over the past twenty-one years, workers’ median earnings increased by just 28% (from \$34,729 to \$44,322) in Washington County and 34% statewide (from \$27,389 to \$36,796) over the same period. Clearly, the fact that cost increases have far outstripped wage increases puts increasing pressure on family budgets.

**TABLE 2. Percent Change in the Self-Sufficiency Standard Over Time, 2008–2021**

Washington County, OR: Two Adults, One Preschooler, and One School-Age Child

COSTS	2008	2021	PERCENT CHANGE 2008–2021	
			WA. COUNTY	STATE-WIDE
Housing	\$844	\$1,581	87%	56%
Child Care	\$1,230	\$1,821	48%	67%
Food	\$810	\$895	10%	23%
Transportation	\$515	\$607	18%	32%
Health Care	\$415	\$647	56%	75%
Miscellaneous	\$381	\$555	46%	50%
Taxes	\$1,076	\$992	-8%	147%
Tax Credits*	\$(267)	(\$550)	106%	332%
<b>SELF-SUFFICIENCY WAGE</b>				
Monthly	\$5,004	\$7,098	42%	71%
Annual	\$60,044	\$85,173		
<b>MEDIAN EARNINGS**</b>				
Washington County	\$34,729	\$44,322	28%	
Statewide	\$27,389	\$36,796		34%

\*For 2008, Tax Credits is the sum of the monthly EITC, CDCTC, and CTC. In 2021, total Tax Credits includes only the CTC which is now paid out monthly. The EITC and CDCTC is included in annual resources but are not included in this table.

\*\*U.S. Census Bureau, 2019 American Community Survey, “B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, Washington County” data.census.gov (accessed June 5, 2021). Median earnings from 2008 and 2019 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, Employment Cost Index Historical Listing – Volume II, March 2013, <http://www.bls.gov/ncs/ect/sp/econst.pdf>, and <http://data.bls.gov/cgi-bin/srgate>, Series CIS10200000000001 (accessed June 8, 2021).

**DOCUMENTING CHANGES IN LIVING COSTS WITH THE STANDARD VERSUS THE CONSUMER PRICE INDEX.**

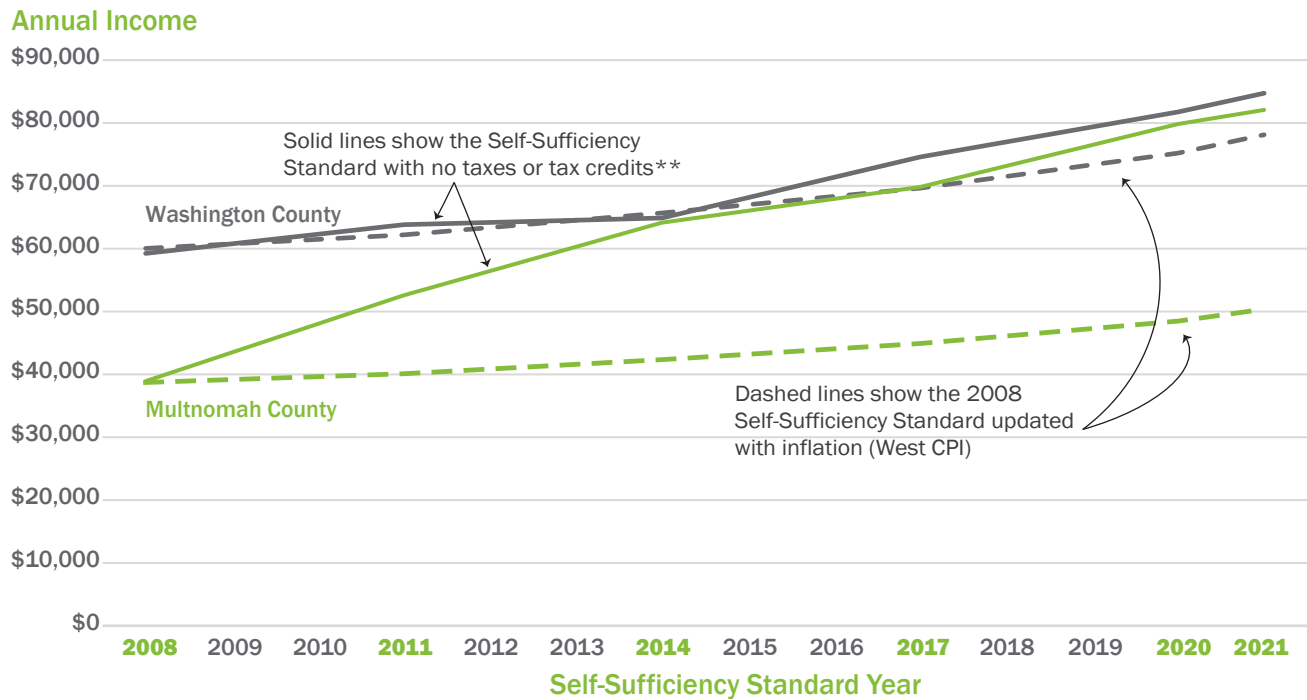
Nationally, the official measure of inflation is the U.S. Department of Labor’s Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for all goods and services. Since the Standard measures the costs of only basic needs, the question is how the increases in costs documented here compare to official inflation rates for all goods and services. We examine this question in **Figure G** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2008 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in **Figure G**. Using the same four-person family as above (two adults, one preschooler, and one school-age child), this comparison was done for two places in Oregon: Washington and Multnomah counties.

The West Region Consumer Price Index (CPI) increased 30% between 2008 and 2021.

- If the 2008 Self-Sufficiency Standard for Washington County (\$59,235 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2021 would be estimated to be \$77,074 per year.<sup>10</sup> However, the *actual* 2021 Standard (without taxes or tax credits) for Washington County, is higher: \$84,731 per year for this family type, a 43% increase over the last thirteen years.
- When the CPI inflation rate is applied to the 2008 Standard for Multnomah County (\$38,913 without taxes in 2008), the CPI adjusted estimate for 2021 would be \$50,632. However, the actual 2021 Self-Sufficiency Standard amount for this family type in Multnomah County (without taxes or tax credits) is \$82,067, 111% higher than in 2008.

Over the last thirteen years, the Self-Sufficiency Standard for this four person family has increased on average across all Oregon Counties by 71%.

**FIGURE G. CPI\* Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2008–2021**  
 Washington and Multnomah counties, OR: Two Adults, One Preschooler, and One School-Age Child



\* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, “West Region All Items, 1982-84=100-CUURA101SAO,” <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed June 8, 2021).  
 \*\* Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure.

In sum, **Figure G** demonstrates that the rate of inflation as measured by the CPI underestimates the rising costs of basic needs; instead of increasing 30% in Washington and Multnomah counties, costs rose by 43% and 111% respectively. Indeed, using the CPI for this family type in Multnomah County results in a 2021 estimate of costs that is over \$31,000 less than the actual costs in the 2021 Standard. That is, estimating the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by Oregon families, leaving them thousands of dollars short.

This analysis also suggests that assuming that the CPI reflects the experience of households equally across the income spectrum conceals the lived experience of those at the lower end. For lower-income families, not only have wages stagnated, but the cost of basic needs are rising faster than overall inflation measures indicate, aggravating the real but hidden economic crunch that they are experiencing.

**Estimating the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by Oregon families, leaving them thousands of dollars short.**

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

As a measure of income adequacy, how does the Standard compare to other commonly used measures?

Figure H compares the Multnomah County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child to the following income benchmarks for three-person families:

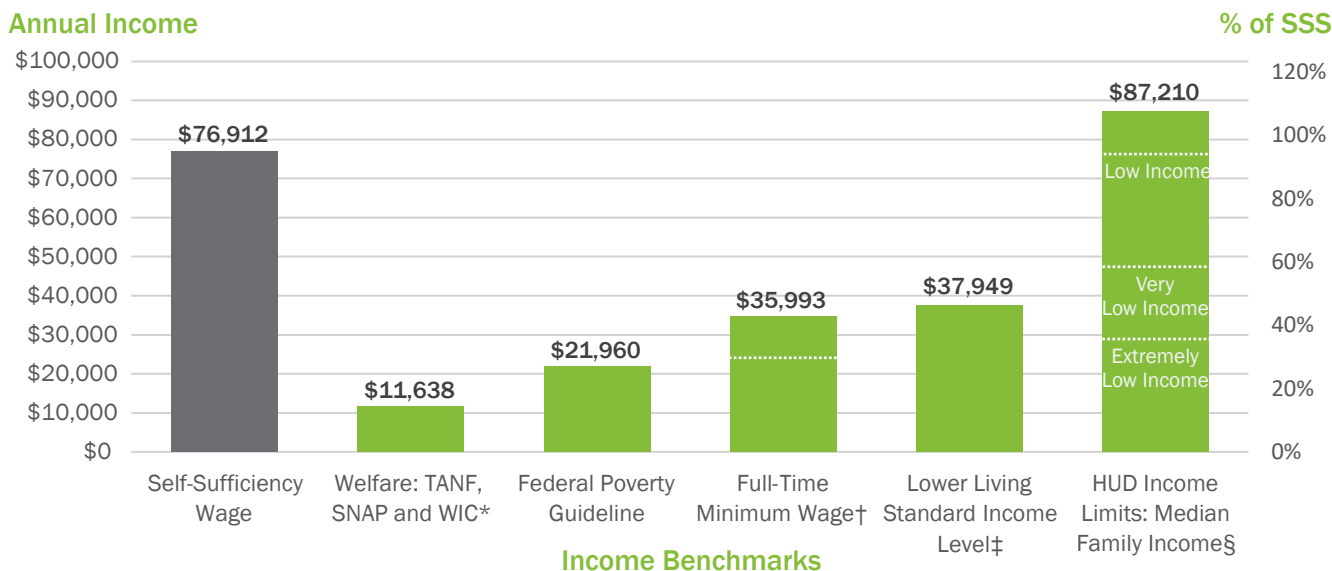
- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service’s federal poverty guidelines (FPG). The FPG are a simplified version of the official poverty measure used for setting income eligibility limits for a variety of benefit programs such as TANF, SNAP, and WIC (see page 45 for more information on the difference between the federal poverty measures)

- The minimum wage in the Portland Metro area is \$14.00 per hour.
- The U.S. Department of Labor’s Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development’s Median Family Income

As indicated in the first bar in Figure H, the Self-Sufficiency Wage for this family type in Multnomah County is \$76,912 per year.

**TANF, SNAP AND WIC.** The second bar on the left in Figure H calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$11,638 per year for three-person

**FIGURE H. The Self-Sufficiency Standard Compared to Other Benchmarks**  
*Multnomah County, OR 2021: One Adult, One Preschooler, and One School-Age Child*



\* The maximum TANF benefit amount is \$6,072 annually, the SNAP benefit amount is \$5,200 annually, and the WIC benefit amount is \$366 annually for a family of three in Oregon.

†The 2021 minimum wage for Multnomah County is \$14.00 per hour. This amounts to \$29,568 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$35,993 as shown. The dashed line shows the annual income received after accounting for taxes (\$25,181) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

‡ The U.S. Department of Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2021 adjusted metropolitan West region for a three-person family.

§ The U.S. Department of Housing and Urban Development (HUD) uses median family income as a standard to assess families’ needs for housing assistance. The HUD median family income limits are for FY 2021.

families in Oregon, which is only 15% of the Standard for this three-person family in Multnomah County.

**FEDERAL POVERTY GUIDELINES.** According to the 2021 federal poverty guidelines, a three-person family, regardless of composition or where they live, would be considered “poor” with an income of \$21,960 annually or less. The FPG for three-person families is only 29% of the Self-Sufficiency Standard for this Multnomah County family.

This comparison is for just one family type. For other family types in Multnomah County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG is 51% of the Self-Sufficiency Standard, but for a household with a higher budget, such as a household consisting of one adult with two infants the FPG is only 24% of the Self-Sufficiency Standard.

There is also considerable variation by place. **Table 3** compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across Oregon, and finds that the Self-Sufficiency Standard for this family type ranges from 224% of the FPG in Malheur County to 350% of the FPG in Clackamas County.

**MINIMUM WAGE.** Oregon’s minimum wage varies by region. As of July 1, 2021, the minimum wage is \$14.00 per hour within the urban growth boundary of the Portland Metro area. Benton, Clatsop, Columbia, Deschutes, Hood River, Jackson, Josephine, Lane, Lincoln, Linn, Marion, Polk, Tillamook, Wasco, Yamhill, and parts of Clackamas, Multnomah, and Washington outside the urban growth boundary counties’ minimum wage is \$12.75 per hour. Baker, Coos, Crook, Curry, Douglas, Gilliam, Grant, Harney, Jefferson, Klamath, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, and Wheeler counties minimum wage is \$12.00 per hour. Someone working full time at \$14.00 per hour in Multnomah County earns \$29,568 annually. Because this is earned income, taxes are subtracted and eligible tax credits are added. Because of the tax credits the family qualifies for, including the federal and state earned income tax credit and child tax credit, are more than the taxes owed, the net total income of \$35,993 is more than the worker’s earnings alone.

A full-time minimum wage job in Multnomah County provides 47% of the amount needed to be self-sufficient for this family type. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receives tax credits annually (as is true of all workers), their take-home income would be \$25,181 over the year, shown by the dashed line on the fourth bar in **Figure H**. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 33% of the Self-Sufficiency Standard for this family type in Multnomah County.

Put another way, including the value of tax credits, at the minimum wage this parent would need to work 85 hours per week to meet the family’s basic costs of living. If tax credits are excluded from current income (as they are received the next year at tax filing), this parent would need to work 122 hours per week at the minimum wage to meet the family’s basic costs.

**LOWER LIVING STANDARD INCOME LEVEL.** The LLSIL was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since then. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus has first priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.<sup>11</sup> For 2021 the LLSIL for a three-person family in the metropolitan West is \$37,949 and 70% of the LLSIL is \$26,564, which is about \$4,600 more than the FPG for this family size.<sup>12</sup>

**AREA MEDIAN FAMILY INCOME LIMITS.** The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (by family size) to determine families’ eligibility for housing assistance on the assumption that area median income is a rough measure of the local cost of living. The median is the midpoint, which means that half of families in the area have incomes above this amount, and half below. HUD defines three levels of need: (1) “Low Income,” which is between 50% and 80% of median income; (2) “Very Low Income,” which

is between 30% and 50% of median income, and (3) “Extremely Low Income”, which is income less than 30% of median income.

The HUD median income for a three-person family in Multnomah County is \$87,210 annually.<sup>13</sup> For a three-person family in Multnomah County, HUD income limits are as follows:

- **Low Income.** Income between \$43,550 and \$69,650.
- **Very Low Income.** Income between \$26,100 and \$43,550.
- **Extremely Low Income.** Income less than \$26,100.<sup>14</sup>

The Self-Sufficiency Standard of \$76,912 for this family type in Multnomah County is just above the HUD “Low Income” range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Multnomah County. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered “Very Low Income” or “Extremely Low Income.”)

.....  
**Put another way, including the value of tax credits, at the minimum wage this parent would need to work 85 hours per week to meet the family’s basic costs of living.**  
.....

**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2021**  
Two Family Types, All Oregon Counties

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	ANNUAL SELF-SUFFICIENCY STANDARD	AS PERCENTAGE OF:			ANNUAL SELF-SUFFICIENCY STANDARD	AS PERCENTAGE OF:		
		FEDERAL POVERTY GUIDELINES	MINIMUM WAGE	MEDIAN FAMILY INCOME		FEDERAL POVERTY GUIDELINES	MINIMUM WAGE	MEDIAN FAMILY INCOME
Baker*	\$51,520	235%	203%	99%	\$60,191	227%	224%	104%
Benton	\$69,737	318%	259%	83%	\$78,673	297%	292%	85%
Clackamas**	\$76,577	349%	259%	88%	\$85,586	323%	289%	88%
Clatsop	\$55,237	252%	205%	84%	\$64,192	242%	238%	88%
Columbia	\$63,391	289%	235%	73%	\$72,848	275%	271%	75%
Coos*	\$52,924	241%	209%	103%	\$61,797	233%	229%	108%
Crook*	\$57,247	261%	226%	104%	\$67,371	254%	250%	111%
Curry*	\$56,683	258%	224%	103%	\$65,907	249%	245%	107%
Deschutes	\$71,547	326%	266%	96%	\$80,723	305%	300%	97%
Douglas*	\$57,150	260%	225%	109%	\$65,832	248%	244%	113%
Gilliam*	\$55,550	253%	219%	112%	\$64,732	244%	240%	117%
Grant*	\$50,802	231%	200%	93%	\$59,497	225%	221%	98%
Harney*	\$50,273	229%	198%	104%	\$59,103	223%	219%	110%
Hood River	\$66,264	302%	246%	96%	\$75,906	286%	282%	99%
Jackson	\$58,245	265%	216%	89%	\$67,086	253%	249%	92%
Jefferson*	\$54,152	247%	214%	93%	\$63,473	240%	236%	98%
Josephine	\$57,324	261%	213%	108%	\$66,108	249%	245%	112%
Klamath*	\$52,383	239%	207%	96%	\$61,361	232%	228%	101%
Lake*	\$49,842	227%	197%	109%	\$58,700	222%	218%	115%
Lane	\$68,291	311%	231%	107%	\$77,140	291%	261%	108%
Lincoln	\$58,276	265%	216%	113%	\$67,687	255%	251%	118%
Linn	\$58,080	264%	216%	96%	\$66,739	252%	248%	99%

Definitions: The federal poverty guidelines for family of three = \$21,960 and for a family of four = \$26,500.

Area median family income varies by and calculated from HUD's FY2021 Income Limits.

Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$12.75 per hour for the Standard.

\* Indicates that this wage utilizes the \$12.00 per hour for nonurban areas.

\*\* Indicates that this wage utilizes the \$14.00 per hour in the Portland Metro region.

**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2021**  
Two Family Types, All Oregon Counties

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	ANNUAL SELF-SUFFICIENCY STANDARD	AS PERCENTAGE OF:			ANNUAL SELF-SUFFICIENCY STANDARD	AS PERCENTAGE OF:		
		FEDERAL POVERTY GUIDELINES	MINIMUM WAGE	MEDIAN FAMILY INCOME		FEDERAL POVERTY GUIDELINES	MINIMUM WAGE	MEDIAN FAMILY INCOME
Malheur*	\$49,181	224%	194%	101%	\$57,221	216%	212%	106%
Marion	\$56,995	260%	193%	73%	\$65,875	249%	223%	93%
Morrow*	\$52,874	241%	209%	75%	\$61,483	232%	208%	87%
Multnomah**	\$76,912	350%	260%	88%	\$82,447	311%	306%	85%
Polk	\$56,164	256%	209%	88%	\$65,238	246%	242%	92%
Sherman*	\$54,612	249%	215%	90%	\$64,104	242%	238%	96%
Tillamook	\$54,710	249%	203%	99%	\$64,144	242%	238%	104%
Umatilla*	\$51,967	237%	205%	84%	\$60,664	229%	225%	88%
Union*	\$53,171	242%	210%	93%	\$61,976	234%	245%	98%
Wallowa*	\$51,510	235%	203%	90%	\$60,247	227%	204%	95%
Wasco	\$59,388	270%	201%	104%	\$68,687	259%	232%	108%
Washington**	\$76,278	347%	258%	87%	\$85,173	321%	316%	88%
Wheeler*	\$51,465	234%	203%	111%	\$60,415	228%	224%	117%
Yamhill	\$63,604	290%	236%	73%	\$72,791	275%	270%	75%
<b>MINIMUM (Malheur)</b>	\$49,181	224%	174%	73%	\$57,221	216%	204%	75%
<b>MAXIMUM (Clackamas)</b>	\$76,912	350%	1259%	113%	\$85,586	323%	1467%	118%

Definitions: The federal poverty guidelines for family of three = \$21,960 and for a family of four = \$26,500.

Area median family income varies by and calculated from HUD's FY2021 Income Limits.

Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$12.75 per hour for the Standard.

\* Indicates that this wage utilizes the \$12.00 per hour for nonurban areas.

\*\* Indicates that this wage utilizes the \$14.00 per hour in the Portland Metro region.

---

## **PART 3**

# **Strategies to Meet the Standard**

---

# How do Multnomah County’s Most Common Occupations Compare to the Self-Sufficiency Standard?

Having detailed the cost of meeting basic needs in Oregon, the next question is how families can secure the resources necessary to meet their needs.

*Since almost all working-age families receive their income from employment, a crucial question is whether the jobs available provide sufficient wages.*

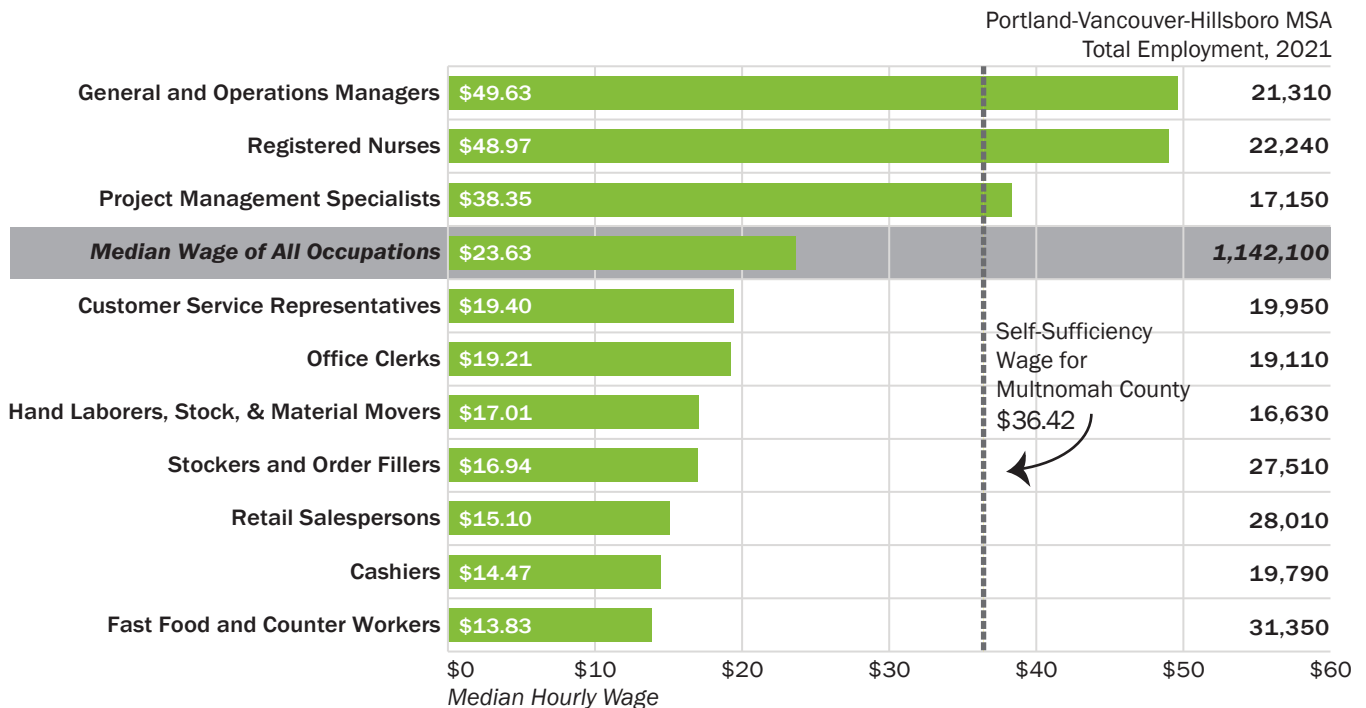
To answer this question, the median wages of the ten occupations with the highest number of employees in the Portland-Vancouver-Hillsboro MSA are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Multnomah County. With the highest cost of living in the state, the Multnomah County Self-Sufficiency Standard of \$36.42 per hour is the highest hourly wage for this family type across all Oregon counties.<sup>15</sup>

One-fifth of the Portland-Vancouver-Hillsboro MSA’s workers are employed in the ten most common occupations, shown below in **Figure I**.

Only three of the ten most common occupations in the Portland-Vancouver-Hillsboro MSA—general and operations managers, registered nurses and project

**Definition note:** A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn less than the median wage and half earn more. Because average wages are skewed by a small number of high earners, the median is a **more realistic measure** of a typical worker’s earnings, and so it is used here.

**FIGURE I.** Hourly Wages of Portland-Vancouver-Hillsboro, OR-WA MSA’s Ten Largest Occupations Compared to the Self-Sufficiency Standard  
*One Adult, One Preschooler, & One School-age Child: Multnomah County, OR 2021*



Source: U.S. Department of Labor, “May 2020 State Occupational Employment and Wage Estimates,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed July 6, 2021). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

management specialists—have a median wage that is above the Self-Sufficiency Standard for this family type in Multnomah County. On the other hand, five of this region's top ten occupations have median earnings that are less than half of the Standard for this family type in Multnomah County: fast food and counter workers, retail salespersons, stockers and order fillers, cashiers, and hand laborers, and stock and material movers.

The most common occupation in the Portland-Vancouver-Hillsboro MSA is fast food and counter work, which accounts for 2.7% of all Portland-Vancouver-Hillsboro MSA workers. With median hourly earnings of \$13.83 per hour, the most common occupation category provides workers with earnings that are only 38% of the Standard for this family type in Multnomah County. This single parent would have to work more than two full-time jobs to yield enough income to meet the family's basic needs, yet low-wage jobs frequently lack full-time hours and benefits such as health insurance. The median wage of this occupation is above the Oregon state minimum wage (but below the new Portland Metro minimum wage of \$14 per hour), yet it is not enough for even a single adult to support themselves regardless of if they have any children, at any age, in Multnomah County.

The median wages for seven of the top ten occupations are such that two adults working full time at these wages would still not be able to earn the minimum needed to support a preschooler and a school-age child in Multnomah County. This is because the Self-Sufficiency Standard for two adults with one preschooler and one school-age child requires each adult to earn at least \$19.52 per hour working full time just to meet the basic needs of the family.

*Seven of the top ten occupations do not have wages sufficient to support a single adult caring for one preschooler and one school-age child in Multnomah County.*

## COVID-19

The economic challenges of the many workers who are already struggling to make ends meet at wages well below the minimum required to meet their needs will likely be compounded by the COVID-19 pandemic-related recession. Self-Sufficiency Standard research on the impact of the Great Recession on income inadequacy found that workers in low-wage occupations, as well as people of color and single mother households, were hit the hardest, with more of their households experiencing income inadequacy than before the recession, even when other indicators (such as the unemployment rate) had returned to pre-recession levels. This suggests that the COVID-19 pandemic related economic shutdown and associated economic downturn, are likely having a disproportionate impact on people of color and other marginalized populations. These populations will be especially vulnerable on several fronts:

- First, as seen in the jobs analysis above, many are in positions, such as food service, that have experienced high levels of job loss, and with states opening up, slower recovery of jobs in these sectors.
- Second, many working in gig-economy jobs are self-employed or in family businesses, with little or no access to unemployment benefits or continued paychecks (such as the Paycheck Protection Act).
- Third, many are essential workers (such as grocery store workers or health workers) who cannot work remotely, and thus experience threats to their health (or that of their family members) through increased risk of exposure to the novel coronavirus.

Because the 2020 top occupations data comes from a panel survey, the 2020 occupations data does not fully reflect the impact of COVID-19 yet. However, one marked difference from 2019 is the large decrease in amount of servers, in fact in 2019, the serving occupation was in the top ten occupations in the Portland-Vancouver-Hillsboro MSA with over 19,400 employees, in 2020 the serving occupation lost over 6,400 employees.

That being said, these numbers reflect a shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovered the job gains have been disproportionately in lower-wage occupations. At the same time income gains have been made by those at the very top, driving the increased income inequality that underlies the high levels of socioeconomic inequality across the country, including Oregon.<sup>16</sup>

This analysis of the wages of the state’s most common occupations demonstrates that the economic insecurity faced by so many Oregon workers does not reflect a lack of work effort or lack of skills. Rather, it is simply that current wages are too low in many common Oregon occupations to support a family at minimally adequate levels, even sometimes with two workers, a

situation exacerbated by the unbalanced recovery from the Great Recession and now by the lingering economic impact of the pandemic.

Given this state of affairs, there are two basic approaches to closing the income gap: *reduce costs or raise incomes*. The next two sections will discuss each of these approaches.

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

Reducing costs and raising incomes can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some adults may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level.

Furthermore, as the analysis above has shown, the costs of basic needs tend to rise faster than wages, providing a challenge to all stakeholders to address the problem of wage inadequacy to meet basic needs.

.....

**Seven of the top ten occupations do not have wages sufficient to support a single adult caring for one preschooler and one school-age child in Multnomah County.**

.....

# Meeting the Standard: Reducing Costs

---

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

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

Oregon work supports include programs such as:

- Child Care Subsidy Program
- Medicaid, The Oregon Health Plan, and Child Health Plus (CHIP)
- Food Benefits [Supplemental Nutrition Assistance Program (SNAP)] and the Women, Infants, and Children (WIC) Program
- Section 8 vouchers and public housing

While not a work support per se, child support is also modeled as it assists families in meeting basic needs.

Table 4 provides a summary of the work supports, child support, and tax credits modeled in this section.

## How do Work Supports and Child Supports Reduce Costs?

---

In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work supports, one by one (see Table 5). The family type used to model work supports is a Multnomah County family with one adult, one preschooler, and one school-age child. Column #1 of Table 5 shows the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support to reduce these costs. Subsequent columns (#2-#6) of Table 5 model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

**NO WORK SUPPORTS (COLUMN #1).** Note that because the Child Tax Credit (CTC) is now being distributed to families monthly, Table 5 includes the CTC in the monthly budget. However, tax credits that are available as a refund when annual taxes are filed in the next year, are shown at the bottom of the table. The Total Annual Resources row includes all budget items needed and tax credits for the year. This family has monthly child care expenses of \$2,081 and monthly housing costs of \$1,531. With only the monthly \$550 distribution of the CTC, but no child support or work supports to reduce costs, this Multnomah County family needs \$6,409 per month, or \$36.42 per hour, to meet the cost of basic needs.

.....

**Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments.**

.....

**TABLE 4. Summary of Oregon’s Work Supports, Child Support, and Tax Credits**

PROGRAM	BENEFIT	INCOME ELIGIBILITY
<b>WORK SUPPORTS</b>		
<b>CHILD CARE ASSISTANCE: Employment Related Day Care (ERDC)</b>	Child care copayments are calculated on a sliding scale based on income.	To receive benefits, family income must be below 185% of the Federal Poverty Level and both parents must be working in a two-parent family.
<b>HOUSING ASSISTANCE (Section 8 Housing Vouchers &amp; Public Housing)</b>	Housing costs are typically set at 30% of adjusted gross income.	In general, households may be eligible with incomes that are below 50% of area median income. Due to limited funding, most new program participants must have income below 30% of area median income. It is estimated that less than one in four eligible households receives federal housing assistance.
<b>MEDICAID (Essential Plan)</b>	Subsidized health insurance with copays.	Individuals with incomes under 133% are eligible for a quality health plan with no monthly premium.
<b>CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) (Child Health Plus)</b>	Health care benefits for uninsured children ages 18 and under with copays.	Children in families with income below 300% of the FPG can access free insurance with no copays.
<b>SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)</b>	The average monthly SNAP benefit for a household in Oregon is \$133. The maximum SNAP benefit for a family of three in Oregon is \$535.	Families must earn a gross income less than 185% of the FPG to be eligible and must meet net income (gross income minus allowable deductions) limit of 100% of the FPG.
<b>SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)</b>	Oregon’s average monthly benefit is \$29.86 for purchasing supplemental nutritious foods. This also includes breastfeeding support and nutrition education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPG.
<b>TAX CREDITS</b>		
<b>FEDERAL EARNED INCOME TAX CREDIT (EITC)</b>	Maximum benefit for families with: <ul style="list-style-type: none"> <li>• 1 child = \$3,618 per year</li> <li>• 2 children = \$5,980 per year</li> <li>• 3+ children = \$6,728 per year.</li> </ul>	Maximum eligibility for families with: <ul style="list-style-type: none"> <li>• 1 child = \$42,158 one parent, \$48,108 married</li> <li>• 2 children = \$47,915 one parent, \$53,865 married</li> <li>• 3+ children = \$51,464 one parent, \$57,414 married.</li> </ul>
<b>OREGON EARNED INCOME CREDIT</b>	The 2020 credit amount is 9% of the federal EITC. Families in Oregon with infants can claim 12% of the federal EITC.	Same rules as federal EITC.
<b>FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CTC)</b>	Newly refundable credit (under the American Families Plan) for child care costs with maximum of \$8,000 for one child and up to \$16,000 for two or more children.	For taxpayers with adjusted gross income in excess of \$400,000, the 20% maximum credit amount is further reduced for every \$2,000 of adjusted gross income in excess of \$400,000 until the credit is fully phased out.
<b>OREGON WORKING FAMILY HOUSEHOLD AND DEPENDENT CARE TAX CREDIT (WFHDC)</b>	Families can claim up to \$12,000 for one qualifying dependent or up to \$24,000 for two or more qualifying dependents, depending on the family’s proximity to the Federal Poverty Level.	Federal adjusted gross income must be less than 300% of the FPL to qualify for the state credit.
<b>FEDERAL CHILD TAX CREDIT (CTC)</b>	Up to \$3,000 annual tax credit per child (\$3,600 in the case of a qualifying child who has not attained the age of 6).	Married filing jointly: up to \$150,000. Single Parent: up to \$112,500.
<b>OTHER</b>		
<b>CHILD SUPPORT</b>	Average payment from non-custodial parents is \$285 per month in Oregon.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2021. The 2021 federal poverty guidelines (FPG) for a family of three is \$21,960 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

**CHILD SUPPORT (COLUMN #2).** Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Oregon is \$285 per month (see column #2).<sup>17</sup> Adding child support reduces the wage required by this parent to meet basic needs to \$5,975 per month, or \$33.95 per hour.

**UNIVERSAL PRE-K (COLUMN #3).** Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. In November 2020, Multnomah County passed a measure to enact free, universal preschool for all three- and four-year-old children.<sup>18</sup> The Preschool for All program will provide six hours of tuition-free preschool for all families in Multnomah County and for families who need full day care, before and after school care will be free for families with incomes under the Self-Sufficiency Standard. As of July 2021, this program is still being implemented, so this modeling provides an example of the impact of free, year round, full-time care on families' ability to make ends meet.

Adding free child care assistance for the preschooler decreases child care costs significantly to \$826 (after school and summer care for the school-age child) from \$2,081 and lowers the wage needed to \$4,637 per month.

**UNIVERSAL PRE-K & CHIP (COLUMN #4).** A family with a preschooler attending a Universal Pre-K program is also eligible for free health care coverage under Child Health Plus (CHIP) with family income up to 300% of the federal poverty guidelines. Column #4 highlights that if the children's health care costs are covered by CHIP while the parent has employer-sponsored insurance for themselves, the cost of health care decreases from \$574 to \$168 per month. If the preschooler was also enrolled in the tuition-free Preschool for All program, the income needed to meet basic needs decreases to \$4,077 per month.

### **CHILD CARE, FOOD, & MEDICAID (COLUMN #5).**

For adults transitioning from cash assistance to employment, the typical package of benefits includes health care, child care assistance, and food assistance.

- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$574 per month to zero in column #5.
- **Food.** WIC and SNAP food assistance reduces food costs from \$701 to \$491 per month.<sup>20</sup> The family receives \$179 in SNAP benefits.
- **Child Care.** During the pandemic, families' copayments through the Employment Related Day Care (ERDC) were reduced to \$0 per month through the end of June 2021. This large savings further reduces the family's child care costs from \$2,081 to the copayment of \$0 per month.

Altogether, these three work supports reduce the wage required to meet basic needs to \$2,427 per month, around \$4,000 less than the full Self-Sufficiency Standard. With the help of these crucial work supports, this Multnomah County family making the transition from public assistance or non-employment would be able to meet the family's basic needs at a wage of \$13.79 per hour.

### **HOUSING, CHILD CARE, FOOD, & MEDICAID (COLUMN #6).**

Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. However, it is rarely accessible for families. In this situation, we assume that a parent is working only part-time in order to access education or a training program. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$1,531 to \$355 per month.<sup>21</sup> The addition of housing assistance reduces the income needed to meet other basic needs, thereby changing the income eligibility of this family for child care assistance through Oregon's ERDC (with co-payments returning to typical pre-pandemic costs and the assumption being this parent cannot yet access Universal Pre-K). Child care

**TABLE 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage***One Adult, One Preschooler, and One School-Age Child: Multnomah County, OR 2021*

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

	#1	#2	#3	#4	#5	#6
	NO WORK SUPPORTS	CHILD SUPPORT	UNIVERSAL PRE-K	U-PREK & CHIP	CC, SNAP, WIC*, TRANSITIONAL MEDICAID	HOUSING, CHILD CARE, SNAP, WIC*, & MEDICAID
<b>MONTHLY EXPENSES</b>						
Housing	\$1,531	\$1,531	\$1,531	\$1,531	\$1,531	<b>\$355</b>
Child Care	\$2,081	\$2,081	<b>\$826</b>	<b>\$826</b>	<b>\$0</b>	<b>\$269</b>
Food	\$701	\$701	\$701	\$701	<b>\$491</b>	<b>\$264</b>
Transportation	\$100	\$100	\$100	\$100	\$100	\$100
Health Care	\$574	\$574	\$574	<b>\$168</b>	<b>\$0</b>	<b>\$168</b>
Miscellaneous	\$499	\$499	\$499	\$499	\$499	\$499
Taxes	\$1,474	\$1,324	\$957	\$803	\$356	\$93
<b>TOTAL EXPENSES</b>	<b>\$6,959</b>	<b>\$6,809</b>	<b>\$5,184</b>	<b>\$2,977</b>	<b>\$4,624</b>	<b>\$1,747</b>
<b>MONTHLY RESOURCES</b>						
Federal Child Tax Credit (-)	(\$550)	(\$550)	(\$550)	(\$550)	(\$550)	(\$550)
Child Support (-)	--	<b>(\$285)</b>	--	--	--	--
<b>SELF-SUFFICIENCY WAGE (INCLUDES MONTHLY RESOURCES)</b>						
Hourly	\$36.42	\$33.95	\$26.35	\$23.17	\$13.79	\$6.80
Monthly	\$6,409	\$5,975	\$4,637	\$4,077	\$2,427	\$1,197
Annual	\$76,912	\$71,695	\$55,650	\$48,928	\$29,124	\$14,370
<b>ANNUAL REFUNDABLE TAX CREDITS**</b>						
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$4,314	\$6,265
Federal Child and Dependent Care Tax Credit (CDCTC)	\$8,000	\$8,000	\$4,956	\$4,956	\$0	\$1,614
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$0	\$793	\$3,271	\$0	\$1,872
<b>TOTAL ANNUAL RESOURCES**</b>	<b>\$84,912</b>	<b>\$79,695</b>	<b>\$61,398</b>	<b>\$57,154</b>	<b>\$33,438</b>	<b>\$24,121</b>

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$30 (FY 2020) in Oregon. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

\*\* The Standard shows the Child Tax Credit received monthly. However, in order to be as realistic as possible, tax credits that are available only as a refund on annual taxes are shown at the bottom of this table. EITC, the CDCTC and WFHDC are refundable, and shown only as an annual tax credit.

expenses decrease from \$826 for care of the school-age child to \$269 per month for both children. With this full benefit package, a parent with one preschooler and one school-age child living in Multnomah County, going to school part-time can meet basic needs with an income of just \$1,197 per month.

*Note, however that very few families receive **all** of these benefits.* Although analyzed in this section, this modeling should not imply that all households with inadequate income receive these work supports or child support. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families meet their basic needs when their income does not allow them to be self-sufficient.

Unfortunately, these supports are not available or accessible to all who need them. The reasons are many, and include eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge of available benefits, lack of legal enforcement of rights, and the perceived stigma of receiving assistance.<sup>22</sup>

**REFUNDABLE TAX CREDITS.** The Oregon 2021 Standard shows only the Child Tax Credit as being received monthly. However, due to the tax credit changes in the American Rescue Plan Act (ARPA), families are also eligible for significant resources in their yearly tax return. The refundable federal and state Earned Income Tax Credit (EITC), the Federal Child and Dependent Care Tax Credit (CDCTC), and the Oregon Working Family Household and Dependent Care Credit (WFHDC) are shown as received annually. Prior to

ARPA, the Federal Child and Dependent Care Tax Credit (CDCTC) was nonrefundable and shown as a monthly credit against federal taxes. The now refundable CDCTC adds \$8,000 per year for this family with no work supports.

The tax credits are calculated this way in the modeling table and figure in order to be as realistic as possible. Families receive the annual refundable tax credits (other than the CTC) as a single payment the following year when they file their tax returns.<sup>23</sup> As such, many families use this refund as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.<sup>24</sup> Therefore, the total amounts of the refundable credits the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column.

.....

**These supports are not available or accessible to all who need them...Yet, when families do receive them, work supports, tax credits, and/or child support play a critical role in helping families move towards economic self-sufficiency.**

.....

## The Importance of Work Supports

Work supports help lower families’ monthly budgets and improve their quality of life. However, families that do not have access to work supports are forced to choose between basic needs and as a result face both near and long-term consequences. For example, children in families without access to reliable child care often have lower levels of academic achievement than children with access to subsidized and reliable care.<sup>25</sup> Insufficient nutrition can also negatively impact children’s academic achievement and health levels, highlighting the importance of access to SNAP and other forms of food assistance.<sup>26</sup> Also, access to subsidized health insurance allows families to seek the care they need instead of delaying necessary medical care, resulting in more severe health and financial impacts in the future.<sup>27</sup> Housing subsidies also play an important role in improving children’s health and employment outcomes for adults.<sup>28</sup> Lastly, if workers do not have access to public transportation, they face higher instances of absenteeism and lower job retention rates, which could further increase their financial inadequacy.<sup>29</sup>

The amount of the credit is based on the assumption that the adult works at this same wage, for the whole year.

The amounts of tax credits vary significantly, depending upon income. When costs are reduced by child support in column #2, they qualify for \$8,000 in refundable tax credits. In column #6, however, where the full work support package is modeled, the parent is eligible for over \$9,700 in annual refundable tax credits.

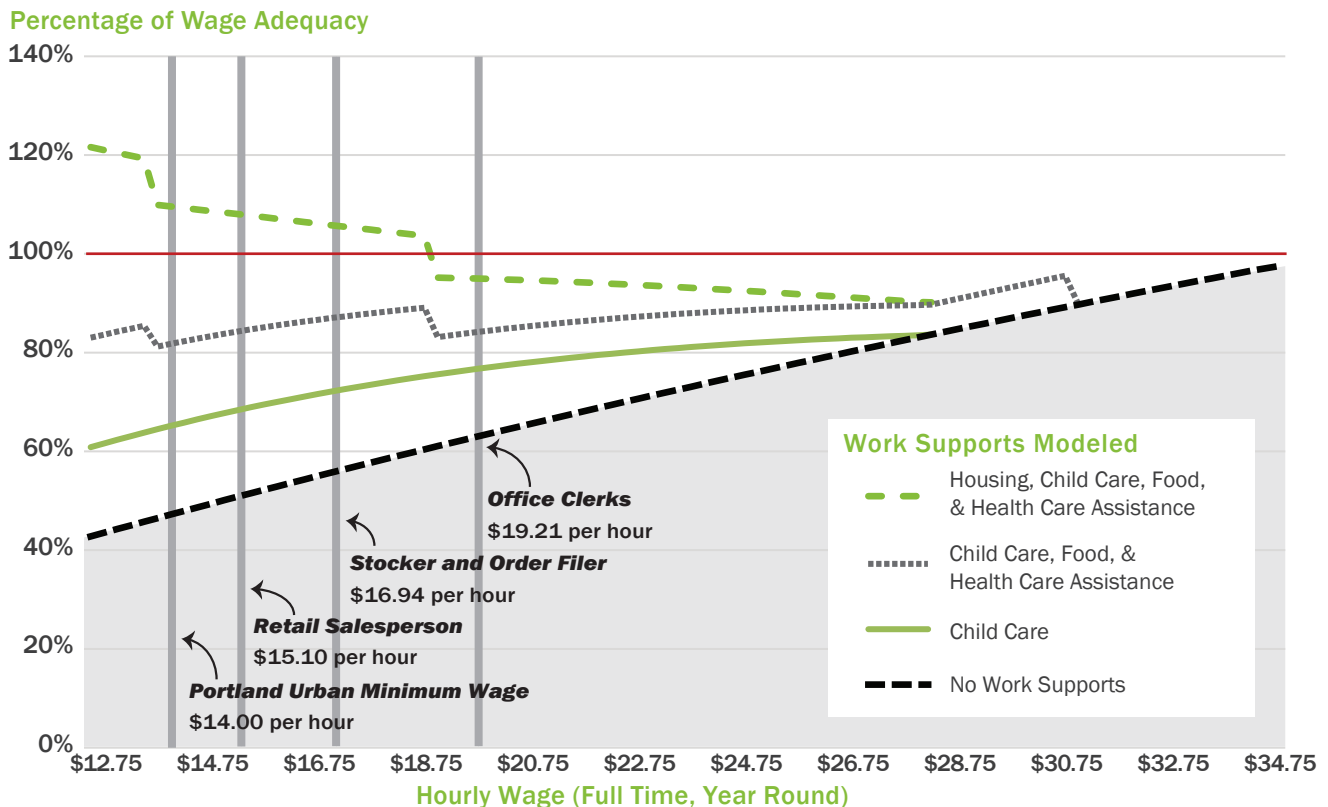
## How Do Work Supports Increase Wage Adequacy?

Table 5 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, Figure J starts with specific wages and asks: “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?”

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

Modeling the same family as before with one parent, one preschooler and one school-age child residing in Multnomah County, Figure J shows the impact of work supports on wage adequacy as the parent’s earnings increase, starting with the Oregon state minimum wage, \$12.75. The black dashed line provides the baseline, showing the adequacy of various wages without any work supports. Each other line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work

**FIGURE J. Impact of Wage Adequacy on Work Supports**  
*One Adult, One Preschooler, & One School-age Child: Multnomah County, OR 2021*



supports. **Figure J** also demonstrates wage adequacy for the median hourly wages of the Portland Urban minimum wage of \$14.00 per hour and three top occupations in Multnomah County: retail salespersons, stockers, and office clerks.

**PORTLAND URBAN MINIMUM WAGE.** **Figure J** has a horizontal axis that displays hourly income increasing from the Oregon statewide minimum wage of \$12.75, growing to \$34.75 per hour. This parent with two children would achieve full wage adequacy at \$36.42 with no work supports. If the parent earns the Portland Urban hourly minimum wage of \$14.00, the family would only be meeting 46% of their basic needs (see the black dashed line in **Figure J**).<sup>30</sup>

If the parent is able to enroll their children in the ERDC Oregon child care assistance program (visualized with the solid green line in **Figure J**), their wage adequacy increases to 64% since their cost of child care decreases from \$2,081 to a monthly copayment of \$601. With child care and the addition of CHIP (free health care for the children) and food assistance (SNAP and WIC), the cost of food and health care decrease to \$320 and \$168 per month respectively and their wage adequacy increases to 81%—still not enough to meet the family’s basic needs. While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income, and together with the other work supports, would enable the parent to meet all of the family’s basic needs (top dashed green line in **Figure J**).

**RETAIL SALESPERSON.** If this parent’s wage is the median hourly wage for retail salespersons in Multnomah County, which is \$15.10, the parent would earn enough to cover just half of the family’s basic needs without any assistance. Receiving assistance with child care through the ERDC, wage adequacy increases slightly to 67%. The further addition of CHIP

and food assistance increases the family’s wage adequacy to 84%, still not enough assistance to allow them to meet all of their basic needs. Again, only the addition of housing to the rest of the work support package gives this family the ability to make ends meet at a minimal level.

**STOCKERS AND ORDER FILERS.** Over the last year, Multnomah County has seen an increase in the total number of stocker and order filers. However, the median hourly wage for this occupation, \$16.94, only provides 55% of what this family needs in order to get by. Receiving assistance with child care from ERDC increases wage adequacy to 71%. Adding food (SNAP and WIC) and health care assistance, the family can meet 87% of their needs, and finally if they are able to access housing assistance in addition to the other work supports, the family can meet all of their needs.

**OFFICE CLERKS.** The final top occupation analyzed in this section, office clerks, earns a median hourly wage of \$19.21. Despite being more than \$5.00 more per hour than the Portland minimum wage of \$14.00, this family, similar to the previous wages included, cannot meet all of their basic needs unless they are able to access the full package of work supports. In fact, unless the family is able to earn the Self-Sufficiency hourly wage of \$36.42, the family can only meet their

**Appendix C: Modeling the Impact of Work Supports on Wage Adequacy** provides a detailed table of the exact amounts of each work support modeled.

.....

**If this Multnomah County parent, working as an office clerk, receives an hourly wage increase of just one dollar, she will lose access to food assistance and will no longer be able to meet 100% of the family’s basic needs.**

.....

needs with housing, health care, child care, and food assistance. And, if this parent receives an hourly wage increase of just one dollar, she will lose access to food assistance and will no longer be able to meet 100% of the family’s basic needs.

## How have the ARPA Tax Credit Changes Impacted Family Budgets?

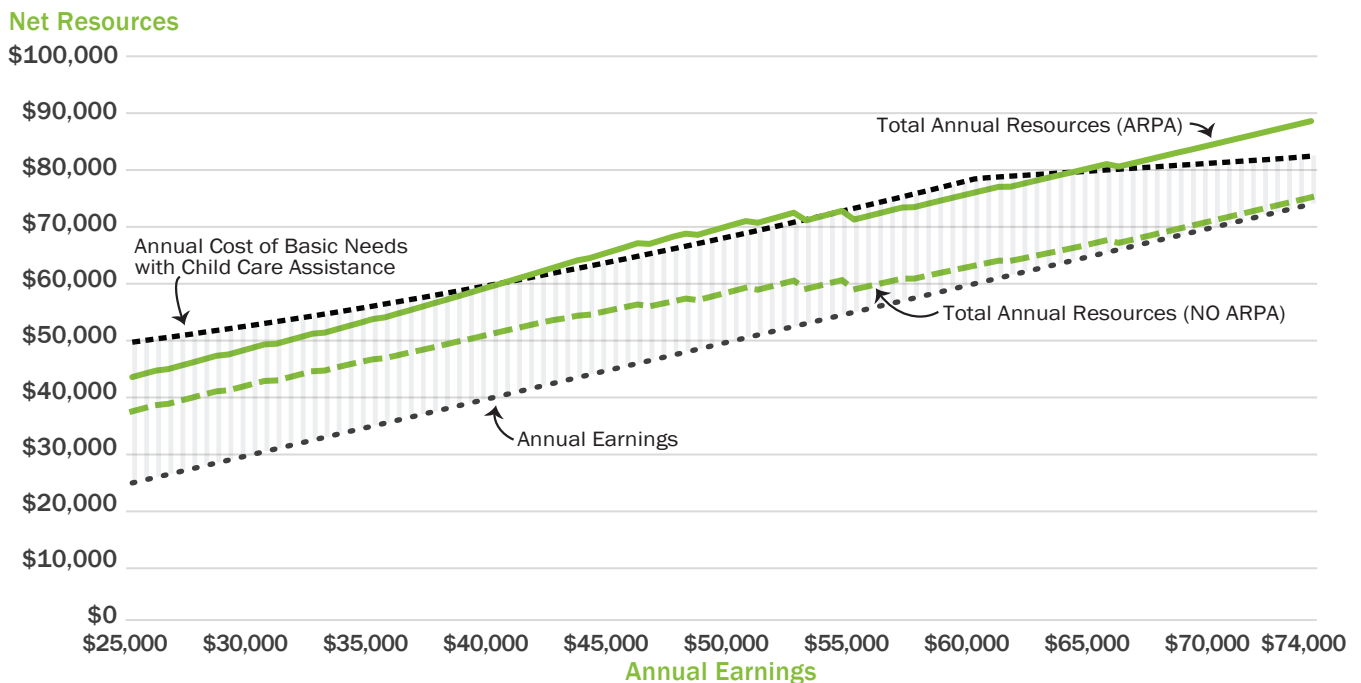
In response to the detrimental economic consequences of the COVID-19 pandemic, the Federal government enacted the American Rescue Plan Act (ARPA) on February 11, 2021. ARPA increases the amount families, particularly families with young children, can receive by expanding and making fully refundable the Federal Child and Dependent Care Tax Credit (CDCTC) and the Federal Child Tax Credit (CTC). For additional information on how these tax credits have changed after the enactment of ARPA, see the description on page 8.

The Standard typically includes tax credits in the calculation of hourly, monthly, and yearly budgets; however, these changes have shifted the way tax

credits are reflected in the 2021 Oregon Self-Sufficiency Standard. Differing from previous years, only the refundable CTC is shown as being received monthly, as it is the only credit being delivered to families on a monthly basis. The EITC and CDCTC, along with the Oregon Working Families Household and Dependent Care Credit (WFHDC), are now shown as annual resources obtained once a year, and therefore not included in the calculation of what a family needs in order to get by at a minimal level on a monthly basis.

In order to illustrate how these tax credit adjustments impact a family’s total yearly resources, **Figure K** displays three financial scenarios modeling a family living in Multnomah County with a preschooler and school-age child. The horizontal axis represents yearly earnings while the vertical axis represents total net resources. While the CTC is now paid on a monthly basis, it should be noted that the EITC, CDCTC, and the WFHDC are paid to families once per year in the form of a tax refund. If the families do not file taxes or do not report child care costs, they are ineligible for these added yearly resources.

**FIGURE K. Impact of American Rescue Plan Act Tax Credit Changes on Family Budgets**  
*One Adult, One Preschooler, & One School-age Child: Multnomah County, OR 2021*



Note: The annual cost of basic needs with child care assistance includes all expenses and taxes, but no tax credits for this family type. The total annual resources before ARPA line includes earnings, taxes, and the total annual CTC, CDCTC, WFHDC, and EITC prior to the increased refund. The total annual resources after ARPA, includes earnings, taxes and all tax credits after the implementation of ARPA.

**ANNUAL COST OF BASIC NEEDS WITH CHILD CARE ASSISTANCE.** The top dashed black line shows what a family of one adult, one preschooler, and one school-age child needs in order to get by at a minimal level. This family is eligible to continue subsidized child care through the ERDC at earnings up to 85% of State Median Income or an annual income of \$63,636. As the parent’s earnings along the horizontal axis increase (the bottom dotted line), their child care copayment also increases, and the dashed line becomes slightly sloped. This line visualizes the sum of the family’s basic expenses and taxes without tax credits. As an example, with yearly earnings of \$45,000, the parent still only earns 70% of what they need to cover basic expenses, even with subsidized child care costs. In other words, this family still faces almost \$19,000 in unmet basic need expenses per year.

**TOTAL ANNUAL RESOURCES WITHOUT ARPA.** Tax credits can have an impactful effect on family wage adequacy. Even prior to the ARPA tax credit changes, tax credits increase a family’s yearly resources to help cover basic needs. The green dashed line visualizes the yearly resources this family receives based on their yearly earnings before ARPA was enacted. For example, for the parent who earns \$45,000 a year, the family was eligible for \$10,468 in yearly tax credits. Despite the added resources, the family still cannot meet all basic needs, and they still face a yearly deficit of \$8,503.

**TOTAL ANNUAL RESOURCES WITH ARPA.** The green line in **Figure K** represents total resources and earnings for this family in Multnomah County after the passage of ARPA and the additional amount of refundable tax credits. With the increased tax refund of \$20,807, the family who earned \$45,000 now has \$65,807 in total yearly resources, allowing them to cover all of their basic needs. In fact, as displayed in **Figure K**, the annual resources slightly exceed annual expenses starting with annual earnings of \$40,000. However, because the EITC, CDCTC, and WFHDC are only accessed once per year at the end of an earnings period, this family will still struggle to make ends meet on a monthly basis.

In sum, the tax credit changes as passed in ARPA make a difference for families struggling to make ends meet on a yearly basis. This change, due to its status as a temporary emergency response to dire COVID-19 economic conditions, will only last until the end of 2021. Therefore, it’s impact will be short-felt unless permanently implemented. Additionally, getting tax credits in the hands of families on a monthly basis, like the Child Tax Credit, can help mitigate some of the immediate bills like rent and child care that cannot wait for a yearly refund.

.....

**Getting tax credits in the hands of families on a monthly basis, like the Child Tax Credit, can help mitigate some of the immediate bills like rent and child care that cannot wait for a yearly refund.**

.....

# Meeting the Standard: Raising Incomes

For families whose earnings are below 100% wage adequacy, work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance. Ensuring self-sufficiency for all people in Oregon will require public policies that increase the skills of low-wage workers, recognize the importance of asset building, acknowledge and take action against systemic racism, and ensure work pays enough to cover basic needs.

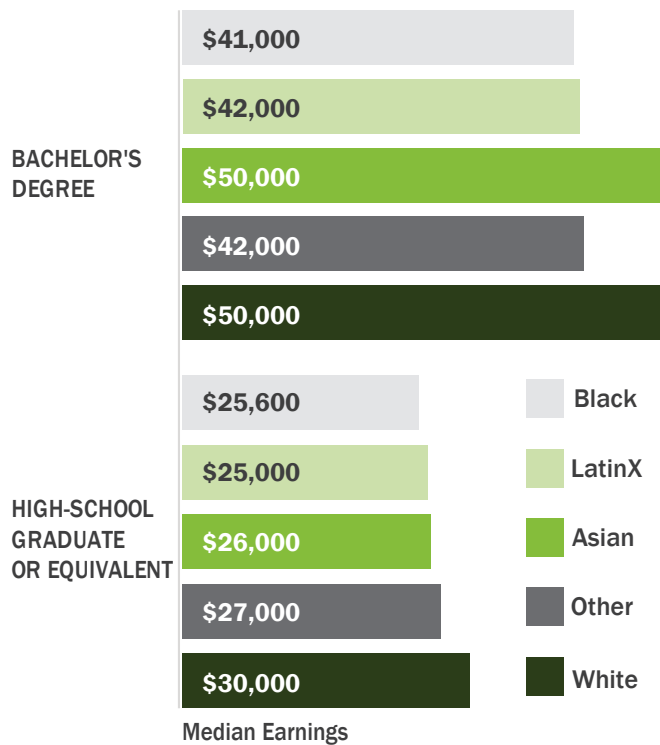
Structural racism and oppression cause increased barriers for people of color seeking self-sufficiency, such as unjust hiring practices, unequal wages, unfair benefits, and lack of promotion opportunity. Examining the drivers of these wage gaps will result in more Oregon householders able to meet their basic needs. For example, men and white people are more likely to be promoted, hold positions of leadership, and be offered higher salaries than people of color and women. Solving the gender and racial wage gaps will require solutions that decrease gender and racial bias in the workplace, such as restructuring salary negotiations and creating a pipeline of opportunity for people of color and women to take on leadership roles.

## Increase Skills

**POST-SECONDARY EDUCATION/TRAINING.** Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.<sup>31</sup> Creating more opportunities for people to achieve higher levels of education or attain apprenticeships will increase their earning potentials and put more people on the path towards self-sufficiency.

While increased education on all levels is associated with increased self-sufficiency in general, the returns on education are less for women and people of color. For example, in Oregon, people of color who have attained a high school diploma (or the equivalent) have median earnings over \$4,000, on average, less than

**FIGURE L.** Impact of Education on Median Earnings by Race and Ethnicity, OR 2021



Note: Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this brief are non-Hispanic/Latinx. Note that Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin. Source: U.S. Census Bureau, 2019 American Community Survey, 5-Year Public Use Microdata Sample, (accessed July 8, 2021).

White people with the same level of education (See Figure L). The gap widens for Oregon residents who have a bachelor's degree, with White adults making median earnings of over \$6,000 more, on average, than people of color with the same educational attainment.

This disparity also occurs for women in Oregon. Women at each educational level earn about the same, sometimes less, than the median for men at the next lower level of education (see Figure M on page 36). The median earnings for women with a bachelor's degree in Oregon are \$354 less than the median earnings for men with just some college or an associate degree, whereas, men with a bachelor's degree have median earnings higher than women with a graduate degree.

**BASIC ADULT EDUCATION.** For many workers with inadequate education, Limited English Proficiency, or insufficient job skills or experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high quality programs that teach basic skills and job skills together in a work-related context are important.

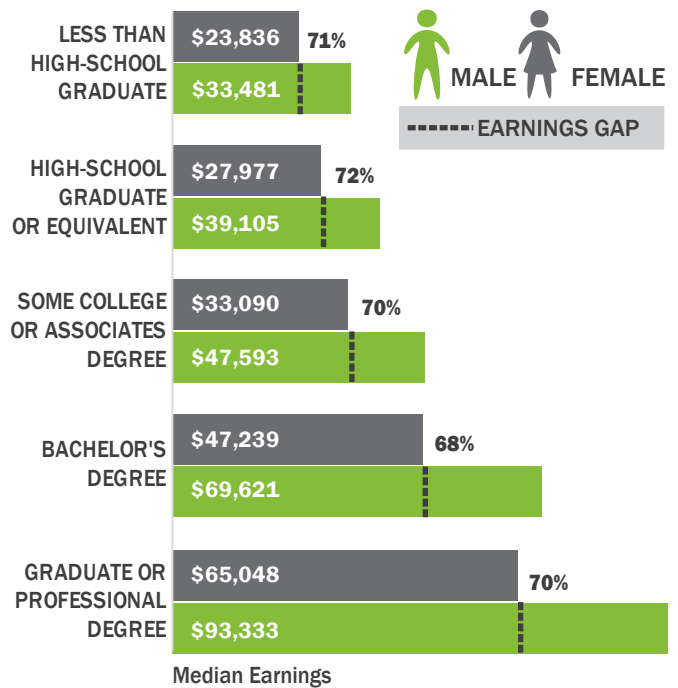
**INCUMBENT WORKER TRAINING.** For low-wage workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving employees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

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

**COUNSELING AND COORDINATED TARGETED SERVICES.** Helping low-wage workers balance work, family, and financial responsibilities requires provision of a wide range of services that meet specific subsets of clients’ particular needs, including career counseling to find the occupations that best fit workers’ skills and needs, as well as linkage to income and in-kind work supports such as child care, food, transportation, housing, and health care assistance.

**NONTRADITIONAL OCCUPATIONS (NTOS).** Eliminating gender bias in the work place will also contribute to increasing the number of women entering nontraditional occupations. Many occupations that are “nontraditional” for women, such as in manufacturing, science, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. Likewise, for both women and people of color, demand for workers in

**FIGURE M. Impact of Education on Median Earnings by Gender, OR 2021**



Source: U.S. Census Bureau, American Factfinder, 2019 American Community Survey, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” Detailed Tables, data.census.gov (accessed July 12, 2021). U.S. Department of Labor, Bureau of Labor Statistics, “Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index,” <http://data.bls.gov/cgi-bin/srgate>, Series CIS10200000000001 (accessed July 12, 2021).

the “green economy” is growing.<sup>32</sup> Investing in NTO training programs and addressing barriers of access (including issues such as gender and race harassment, location/transportation issues, pre-training education requirements, and so forth) are essential. Opening up NTOs to a wider range of workers will both broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.<sup>33</sup>

## Increase Assets

**INDIVIDUAL DEVELOPMENT ACCOUNTS.** A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings Fund, Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers.

Managed by community-based organizations, IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

**UNIVERSAL CHILDREN'S SAVINGS ACCOUNTS.** Universal children's savings accounts are evidence-based mechanisms that expand financial and educational opportunities through a prorated investment, based on family income, at birth. These investments give children the ability to financially prepare for college or home-ownership, depending on the type of savings. Research suggests that this savings mechanism could also dramatically reduce the wealth gap between young White and Black adults.<sup>34</sup>

## Increase Wages

---

As demonstrated in this report, in many cases even two adults working full-time must each earn well beyond the minimum wage to meet their family's basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.<sup>35</sup>

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

While the federal minimum wage has remained at \$7.25 an hour since 2009, 30 states plus Washington D.C. have passed higher minimum wages, with 18 indexing them as well.<sup>36</sup> In 2021, Washington D.C. has the highest minimum wage at \$15.20 per hour, followed by California at \$14.00 per hour (for employers with 26 employees or more).<sup>37</sup>

Local minimum wages are even higher, as nearly 50 city or counties having adopted higher minimum wages. In 2021, Emeryville, CA has adopted the highest to date at \$17.13 per hour.<sup>38</sup> Oregon has a three-tiered minimum wage scale, including the Portland Metro area at \$14.00 per hour, the Standard minimum wage at \$12.75 per hour, and the Non-urban region at \$12.00 per hour. Oregon's hourly minimum wage increases every year on July 1st.<sup>39</sup> Note that some states have adopted "pre-emption" laws that limit local jurisdictions' ability to enact minimum wage or benefit laws (such as paid sick leave) that are higher than the statewide rates.<sup>40</sup>

**UNIONIZATION.** According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.<sup>41</sup> This union "premium," controlling for other factors is worth about 11% in increased wages. Black and Latinx union workers receive a larger union "premium" with Black workers receiving 14% more than their nonunionized peers and Latinx workers receiving 20% more than their nonunionized peers.<sup>42</sup> However, the percentage of workers represented nationally by unions over the past half century has decreased, so that currently only about 6% of private sector and 34% of public sector workers are union members.<sup>43</sup>

**PAY EQUITY AND ANTI-DISCRIMINATION LAWS.** Pay equity laws require employers to assess and compensate employees based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupant.<sup>44</sup> While passing these laws is obviously essential, enforcement that takes into account the changing nature of workplaces and employer-employee relationships is a challenge that needs to be addressed, such as differential pay in the "gig" economy.

**BENEFITS.** Workplace policies such as paid sick days and paid family leave along with employer-sponsored health insurance and retirement, are key resources that support the stability and long-term health of workers.

# How is the Self-Sufficiency Standard Used?

---

The Self-Sufficiency Standard is used to better understand issues of income adequacy, create and analyze policy, and help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, workforce development agencies, and state and local officials, among others are using the Standard. Below are some examples of ways that the Standard is being used. For more descriptions of the ways organizations apply the Self-Sufficiency Standard, please visit: [www.selfsufficiencystandard.org/standard-practice](http://www.selfsufficiencystandard.org/standard-practice).

## Policy Analysis

---

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

- The City of Portland's Bureau of Planning and Sustainability has integrated the Self-Sufficiency Standard into their core strategic metrics and Comprehensive Plan.
- Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility.
- In Pennsylvania, the Standard was used to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages.

## Counseling Tool

---

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

that allows them to develop and test out their own strategies for achieving self-sufficient incomes.

- In Oregon, the [Prosperity Planner](#), a Self-Sufficiency Standard online counseling tool is used by WorkSource Center staff to determine training scholarship awards and support service needs of job seekers. It is also used as a financial counseling tool for job seekers.
- In Washington State, the online Self-Sufficiency [Calculator](#) is used by workforce councils across the state as a counseling tool to help clients determine their income needs, choose education/training programs and access benefits.

## Evaluation Tool

---

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

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

## Benchmark for Wage-Setting

---

The Self-Sufficiency Standard is used as a guideline for wage setting. By determining the wages necessary to meet basic needs, the Standard provides information

for setting wage standards. The Standard has been used in California, Colorado, Connecticut, Hawaii, Illinois, New York, New Jersey, Nebraska, Oregon, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

- The Standard was used to design the unique Oregon statewide three-tiered minimum wage schedule, which raises the minimum wage (in steps, and then indexed) to three different levels, reflecting differentials in the cost of living as measured by the Standard in three regions of Oregon.
- In California, the American Federation of State, County, and Municipal Employees won a [higher wage floor](#) in contract negotiations after the Insight Center for Community Economic Development used the Standard to assess the degree to which University of California service workers' wages were below the Self-Sufficiency Standard.

## Targeted Allocation of Resources

---

The Self-Sufficiency Standard is used by foundations for targeting grant investments that will increase economic security. Additionally, states use the Standard to target job training resources and demonstrate the payoff for investing in education and training. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages.

- In California's Santa Clara County, the Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs.
- The City of Tucson's Resiliency Fund used the Self-Sufficiency Standard for Pima County as the income eligibility threshold for grants to households who had not received any state or federal COVID-19 relief money.

## Support Research

---

The Self-Sufficiency Standard is used in research as a definition of adequate income and for measuring the affordability of different costs such as housing and health care. The Standard 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.

- The Standard has been used along with data from the U.S. Census Bureau to estimate the number of families above and below the Standard, as well as by characteristics such as race, ethnicity, gender, family type, education, occupation, and employment. Reports are available on the Standard's website, [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org) entitled 'Overlooked and Undercounted.'
- The [Connecticut Healthcare Affordability Index](#) uses the Self-Sufficiency Standard to measure the impact of healthcare costs on a household's ability to afford all basic needs.

## Community Indicator

---

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

- Metro, the regional government in Portland, is utilizing the Standard in the development of their Economic Value Atlas (EVA). The EVA serves as an analytical tool to better align policy and public investment to support growing businesses while also creating access to self-sufficient wage jobs.
- [Kidsdata.org](http://Kidsdata.org) is a program of Population Reference Bureau that provides access to information about the health and well-being of children across California, including tracking family economic wellbeing using the Self-Sufficiency Standard.
- Rise Together Bay Area released a dashboard of data tables from their Promoting Family Economic Security Report to track progress on their coalition's goals.

---

## **PART 4**

# **Beyond Self-Sufficiency**

---

## Saving for Emergencies

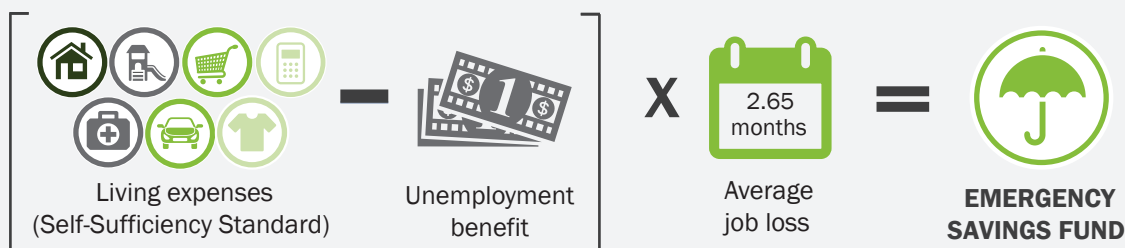
The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building Economic Security Pathway(s). This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across Oregon and by family type.

Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises and are essential for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, that of job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance), for the length of time of the emergency. The estimates use the median amount of time out of work (3.06 months in Oregon), and the median tenure in current employment (four years in Oregon). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 6** illustrates the emergency savings amounts for Washington and Marion counties for three different family types.

- In Washington County a single adult needs to earn a minimum of \$2,981 per month working full time to be able to meet basic needs. To be prepared for the loss of a job, the single adult needs to earn an additional \$36 per month to meet the emergency savings goal of having enough savings to meet basic living costs over the average unemployment period, allowing for the receipt of unemployment insurance. A single adult in Marion County needs to earn \$2,115 per month to be self-sufficient and therefore needs to earn an additional \$30 per month to meet the emergency savings goal.
- One adult caring for a preschool-age child needs to earn \$5,152 per month in Washington County or \$3,920 per month in Marion County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$124 per month in Washington County and an additional \$78 per month in Marion County. In these counties, the overall emergency savings goal over four years is \$5,953 in Washington County and \$3,743 in Marion County.
- For families with two adults, a preschooler, and a school-age child, it is assumed that only one adult is out of work at a given time, so the emergency savings goal needs to cover only half of the family's total living expenses for over three months. Therefore, the monthly contribution to the savings account is less for the two-parent household with one preschooler and one school-age child than the one-adult household with one child. In Washington

### How is the Emergency Savings Fund Calculated?



**TABLE 6.** The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types  
Washington and Marion Counties, OR 2021

	WASHINGTON COUNTY			MARION COUNTY		
	1 ADULT	1 ADULT 1 PRESCHOOLER	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE	1 ADULT	1 ADULT 1 PRESCHOOLER	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
<b>MONTHLY EXPENSES</b>						
Housing	\$1,369	\$1,581	\$1,581	\$822	\$1,087	\$1,087
Child Care	\$0	\$1,070	\$1,821	\$0	\$771	\$1,317
Food	\$291	\$440	\$895	\$266	\$402	\$818
Transportation	\$307	\$315	\$607	\$303	\$311	\$599
Health Care (Net)	\$168	\$536	\$647	\$172	\$557	\$668
Premium	\$95	\$444	\$444	\$100	\$466	\$466
Out of Pocket	\$73	\$92	\$203	\$73	\$92	\$203
Miscellaneous	\$214	\$394	\$555	\$156	\$313	\$449
Taxes (Net)	\$633	\$816	\$992	\$395	\$478	\$550
Federal Income Taxes	\$216	\$407	\$568	\$112	\$259	\$375
Payroll Taxes	\$231	\$399	\$550	\$164	\$304	\$425
State Income Taxes	\$186	\$310	\$424	\$119	\$215	\$300
Federal Child Tax Credit (-)	\$0	(\$300.00)	(\$550.00)	\$0	(\$300)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>						
Monthly	\$2,981	\$5,152	\$7,098	\$2,115	\$3,920	\$5,490
<b>EMERGENCY SAVINGS FUND</b>						
Living expenses (3.06 months)*	\$7,187	\$13,269	\$9,342	\$5,264	\$10,535	\$7,557
Tax on additional earnings	\$480	\$1,635	\$902	\$396	\$1,028	\$788
Subtotal	\$7,667	\$14,904	\$10,244	\$5,660	\$11,562	\$8,345
Unemployment Insurance Benefit	(\$5,946)	(\$8,948)	(\$7,078)	\$(4,219)	\$(7,819)	\$(5,474)
Total Savings	\$1,721	\$5,956	\$3,166	\$1,441	\$3,743	\$2,870
Additional Monthly Earnings (Assumes interest accrued)	<b>\$36</b>	<b>\$124</b>	<b>\$66 (per adult)</b>	<b>\$30</b>	<b>\$78</b>	<b>\$60</b>

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

County this household needs an additional \$66 per month in total earnings and in Marion County the adults need an additional \$60 per month in earnings in order to save for an average spell of unemployment of one of them.

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

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

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

.....

**For all families, having savings to meet unexpected emergencies is an important step towards economic security.**

.....

## Conclusion

---

Oregon, along with the rest of the country, is experiencing rapid and substantial economic changes as the threat of COVID-19 persists. While the unemployment rate in Oregon is approaching levels similar to those prior to the Great Recession, the ratio of costs to wages have not. In fact, many Oregon families struggle with costs that are rising faster than wages, year in and year out, with the gap steadily increasing.

Self-Sufficiency Standard research on the Great Recession suggests that families with high rates of income inadequacy and wage insecurity going into an economic downturn will be more acutely impacted by the COVID-19 pandemic-related economic shutdown and high levels of job loss. Moreover, single mothers, women, and people of color are disproportionately over-represented in groups that earn inadequate wages. When jobs are lost, people are forced to make difficult decisions, making people with low-incomes more vulnerable to the pandemic.

What the Self-Sufficiency Standard tells us is how much it takes for people to meet their basic needs “normally,” pre-pandemic, and thus acts as a baseline against which to measure the impact of the economic disruption and the effectiveness of mitigating policies and benefits. Although no one knows how long or hard this impact will

be, this report highlights how difficult it is for far too many families in Oregon to meet their basic needs, even before this crisis, without resorting to private strategies (such as doubling up) or public work supports (such as child care assistance). The pandemic-related economic shutdown exposed what the Self-Sufficiency Standard documents, which is that many of the jobs in Oregon’s economy leave too many families on the economic margins, a paycheck away from being unable to meet their basic needs, or worse.

*The Self-Sufficiency Standard for Oregon 2021* defines the income needed to realistically support a family without public or private assistance in Oregon. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families’ basic needs. Although the Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for Oregon families. For workers with wages below the Standard, work supports for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce. By utilizing the Self-Sufficiency Standard, Oregon has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

### For More Information About the Standard

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

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Annie Kucklick at [akuckl@uw.edu](mailto:akuckl@uw.edu) or visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

For more information on *The Self-Sufficiency Standard for Oregon 2021*, this publication, the Standard wage tables for Oregon, or to find out more about WorkSystems, visit [www.worksystems.org](http://www.worksystems.org).

# Endnotes

---

1. Jared Bernstein, *Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries)* (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).
2. There are two versions of the official poverty measure. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household and by age for one- and two-adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “federal poverty level” (FPG/FPL). The FPG is calculated by the U.S. Department of Health and Human Services in late January and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPG only varies by family size, regardless of composition; the 2021 FPG for a family of three is \$21,960. As with the thresholds, the FPG/FPL does not vary geographically, except that the latter has a higher set of numbers for Hawaii and Alaska respectively. The Standard generally references the FPG in this report. For more information about the federal poverty measurements, see <https://aspe.hhs.gov/poverty-guidelines>.
3. Carmen DeNavas-Walt, Bernadette Proctor, and Jessica C. Smith, “Income, Poverty, and Health Insurance Coverage in the U.S.: 2012,” U.S. Census Bureau, Current Population Reports, Series P60-245, Washington, D.C. (U.S. Government Printing Office) <https://www.census.gov/prod/2013pubs/p60-245.pdf> (accessed June 24, 2014).
4. According to the U.S. Bureau of Labor Statistics, both parents were employed in 60% of two-parent families with children in 2020. Likewise, 71% of single mothers and 80% of single fathers were employed in 2020. Although about 71% of employed women with children under 18 years of age worked full time in 2020, working part time is clearly the desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Department of Labor, Bureau of Labor Statistics, “Employment Characteristics of Families - 2020,” Archived Economic News Releases, April 21, 2021, <https://www.bls.gov/news.release/famee.htm> (accessed July 12, 2021).
5. Oregon’s minimum wage depends on work location. Effective July 1, 2021, the minimum wage is \$12.00 per hour in non-urban areas, \$12.75 per hour in standard counties, and \$14.00 per hour in the Portland metro area. Oregon’s hourly minimum wage increases every year on July 1st. “Oregon Minimum Wage”, Oregon Bureau of Labor and Industry, <https://www.oregon.gov/boli/workers/pages/minimum-wage.aspx>. (accessed June 28, 2021).
6. In 2019, the average consumer expenditure on food was \$8,169 per year or 14.0% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, Economic News Release, “Consumer Expenditures in 2019,” <https://www.bls.gov/news.release/cesan.nr0.htm> (accessed September 28, 2020).
7. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey (MEPS), which is 27.8% of the premium for family coverage and 17.4% of the premium for individual coverage in Oregon. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.3 and II.D.3: Percent of total premiums contributed by employees enrolled in single (family) coverage at private-sector establishments that offer health insurance by firm size and State: Oregon,” Medical Expenditure Panel Survey-Insurance Component, [https://meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2019&tableSeries=2&tableSubSeries=&searchText=&searchMethod=1&Action=Search](https://meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2019&tableSeries=2&tableSubSeries=&searchText=&searchMethod=1&Action=Search) (accessed July 12, 2021).
8. The second-lowest cost Silver plan for a family with a couple and two dependents living in Clackamas County is \$1,124 per month. OR State of Health, Individuals & Families, “2021 Health Insurance Window Shopping,” <https://or.checkbookhealth.org/hie/or/2021/> (accessed June 28, 2021).
9. If the Self-Sufficiency Wage is not up to date for each of these places, it has been updated to current dollars using the Consumer Price Index for the appropriate regions. U.S. Department of Labor, Bureau of Labor Statistics, “All Items, 1982-84=100 - CUURA101SA0,” Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed July 10, 2021).
10. U.S. Department of Labor, Bureau of Labor Statistics, “West Region All Items, 1982-84=100 - CUURA101SA0,” Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed June 18, 2021).
11. U.S. Congress, House. Workforce Innovation and Opportunity Act, HR 803, 113th Congress, 2nd Session. Introduced in House 2014. <https://www.congress.gov/113/bills/hr803/BILLS-113hr803enr.pdf> (accessed July 28, 2016).
12. U.S. Department of Labor, Employee and Training Administration, Federal Register Notices: Workforce Innovation and Opportunity Act (WIOA) 2020 Lower Living Standard Income Level (LLSIL), <https://www.dol.gov/agencies/eta/llsil> (accessed June 19, 2021).
13. U.S. Department of Housing and Urban Development, 2021 Data for Section 8 Income Limits. [https://www.huduser.gov/portal/datasets/il.html#2021\\_data](https://www.huduser.gov/portal/datasets/il.html#2021_data) (accessed June 20, 2021).

14. Although these income limits are based on 80%, 50%, and 30% of the median income, the final income limit benchmarks are calculated after various adjustments are accounted for, such as high or low housing cost adjustments. Therefore, the final income limits are not necessarily an exact percent of the original median income. Additionally, if 30% of median income is less than the federal poverty guidelines, then the low income limit is set at the federal poverty guidelines. Most housing assistance is limited to the “Very Low Income” category and in some instances to the “Extremely Low Income” category. U.S. Department of Housing and Urban Development, FY 2021 State 30%, 50% and 80% Income Limits, [https://www.huduser.gov/portal/datasets/il.html#2021\\_data](https://www.huduser.gov/portal/datasets/il.html#2021_data) (accessed April 20, 2021).
15. Median wages of Oregon’s top occupations come from the Bureau of Labor Statistics Occupational Employment Statistics survey and are updated for inflation using the Employment Cost Index. U.S. Department of Labor, Bureau of Labor Statistics, May 2020 Occupational Employment and Wage Estimates, [https://www.bls.gov/oes/current/oes\\_or.htm](https://www.bls.gov/oes/current/oes_or.htm) (accessed June 20, 2021). U.S. Department of Labor, Bureau of Labor Statistics, Civilian Workers wages and salaries, allworkers, C1S1020000000000I, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed June 05, 2021).
16. National Employment Law Project, *The Low-Wage Recovery: Industry Employment and Wages Four Years into the Recovery*, New York: National Employment Law Project, 2014, p. 1 <https://www.nelp.org/wp-content/uploads/2015/03/Low-Wage-Recovery-Industry-Employment-Wages-2014-Report.pdf> (accessed June 11, 2014).
17. U.S. Department of Health and Human Services, Administration for Children & Families, Office of Child Support Enforcement, FY 2016 Annual statistical report to Congress, Table S-4, [https://www.acf.hhs.gov/sites/default/files/programs/css/fy\\_2016\\_annual\\_report.pdf](https://www.acf.hhs.gov/sites/default/files/programs/css/fy_2016_annual_report.pdf) (accessed June 19, 2018). Data has been inflated using the Bureau of Labor Statistics Consumer Price Index. U.S. Department of Labor, Bureau of Labor Statistics, “Northeast Region All Items, 1982-84=100 - CUURA101SA0,” Consumer Price Index, <https://data.bls.gov/cgi-bin/surveymost?cu> (accessed June 10, 2019).
18. “Preschool for All,” Multnomah County Department of County Human Services, <https://multco-web7-psh-files-usw2.s3-us-west-2.amazonaws.com/s3fs-public/PFA%20One-Page%20Overview.pdf> (July 5, 2021).
19. Long Nguyen, David Drew, Mark Graham, Amit Joshi, Chuan-Guo Guo, Wenjie Ma; et. al, “Risk of COVID-19 among front-line health-care workers and the general community: a prospective cohort study,” *The Lancet: Public Health*, Vol. 5, Issue 9, E475-E483, September 1, 2020. (accessed August 11, 2020).
20. U.S. Department of Agriculture, Food and Nutrition Service, Supplemental Nutrition Assistance Program, “SNAP Eligibility,” <https://www.fns.usda.gov/snap/recipient/eligibility> (accessed June 8, 2021). U.S. Department of Agriculture, Food and Nutrition Service, “Special Supplemental Nutrition Program for Women, Infants, and Children (WIC): 2020/2021 Income Eligibility Guidelines,” [https://fns-prod.azureedge.net/sites/default/files/resource-files/WPM-2020-4-WIC\\_IEG\\_2020-2021-Memo\\_corrected\\_508.pdf#page=3](https://fns-prod.azureedge.net/sites/default/files/resource-files/WPM-2020-4-WIC_IEG_2020-2021-Memo_corrected_508.pdf#page=3) (accessed March 7, 2021).
21. U.S. Department of Housing and Urban Development, “Housing Choice Vouchers Fact Sheet,” Topic Areas, Housing Choice Voucher Program Section 8, [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/about/fact\\_sheet](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/about/fact_sheet) (accessed July 16, 2019).
22. Wu, Chi-Fang and Eamon, Mary Keegan. “Need for and Barriers to Accessing Public Benefits Among Low-Income Families With Children.” *Children and Youth Services Review*, Iss. 32 (2010): 233-241, (accessed March 10, 2016).
23. All families will receive the EITC, CDCTC as a lump sum when taxes are filed. Research has shown that families make financial decisions based on receipt of the tax credits (together with tax refunds) when they file their taxes early in the following year. Romich, Jennifer and Weisner, Thomas. “How Families View and Use the EITC: The Case for Lump-Sum Delivery,” *National Tax Journal*, 53(4) (part 2) (2000): 1107-1134.
24. Ibid.
25. Della Jenkins, “How Does Access to Childcare Affect High School Completion in Philadelphia’s Multiple Pathways to Graduation Programs? Public Citizens for Children and Youth”, 2014. Rachel M. Shattuck, “Is Subsidized Childcare Associated with Lower Risk of Grade Retention for Low-Income Children? Evidence from Child Care and Development Fund Administrative Records Linked to the American Community Survey.” Washington D.C.: U.S. Census Bureau Center for Administrative Records Research and Applications, 2017. Burchinal, M. R., Roberts, J. E., Riggins, R., Zeisel, S. A., Neebe, E., & Bryant, D. “Relating Quality of Center-Based Child Care to Early Cognitive and Language Development Longitudinally”. *Child Development*, 71(2) (2000): 339-357, doi: 10.1111/1467-8624.00149. NICHD Early Child Care Research Network. “Child-Care Effect Sizes for the NICHA Study of Early Child Care and Youth Development.” *American Psychologist*, (2006): 99-116, doi: 10.1037/0003-066X.61.2.99.
26. John T. Cook, Deborah A. Frank, Suzette M. Levenson, Nicole B. Neault, Tim C. Heeren, Maurine M. Black, Carol Berkowitz, Patrick H. Casey, Alan F. Meyers, Diana B. Cutts, Mariana Chilton, Child Food Insecurity Increases Risks Posed by Household Food Insecurity to Young Children’s Health, *The Journal of Nutrition*, Volume 136, Issue 4, April 2006, Pages 1073-1076, <https://doi.org/10.1093/jn/136.4.1073>
27. Randall R. Bovbjerg and Jack Hadley, “Health Policy Briefs: Why Health Insurance is Important.” (2007): The Urban Institute. <https://www.urban.org/sites/default/files/publication/46826/411569-Why-Health-Insurance-Is-Important.PDF>
28. Alan Meyers, Diana Cutts, Deborah Frank; et al, “Subsidized Housing and Children’s Nutritional Status: Data

- From a Multisite Surveillance Study.” *Arch Pediatr Adolesc Med.* 2005; 159(6):551–556. doi:10.1001/archpedi.159.6.551
29. Daniel Johnson, Marco Ercolani, and Peter Mackie, “Econometric analysis of the link between public transport accessibility and employment.” (2017). *Transport Policy*, vol. 60, pp. 1-9. <https://doi.org/10.1016/j.tranpol.2017.08.00> Holzer, H., M. Stoll and Douglas Wissoker. “Job Performance and Retention among Welfare Recipients.” *Social Service Review* 78 (2004): 343 - 369.
30. Oregon’s statewide minimum wage in 2021 is \$12.75 per hour, in the Portland Metro region, the minimum wage is \$14.00 and in non-urban areas, the minimum wage is \$12.00 per hour. These wages are updated yearly on July 1st. “Oregon Minimum Wage”, Oregon Bureau of Labor and Industry, <https://www.oregon.gov/boli/workers/pages/minimum-wage.aspx>. (accessed June 28, 2021).
31. Michael Greenstone and Adam Looney, “The Problem with Men: A Look at Long-term Employment Trends,” Brookings, December 3rd, 2010, <https://www.brookings.edu/blog/jobs/2010/12/03/the-problem-with-men-a-look-at-long-term-employment-trends/> (accessed September 5, 2017).
32. The U.S. Department of Labor, Women’s Bureau. *Why Green Is Your Color: A Woman’s Guide to a Sustainable Career.* Washington, D.C.: 2012. [https://digitalcommons.ilr.cornell.edu/key\\_workplace/1585/](https://digitalcommons.ilr.cornell.edu/key_workplace/1585/) (accessed July 16, 2019).
33. The U.S. Department of Labor FY 2010 budget included \$500 million (appropriated through the American Recovery and Reinvestment Act) for competitive grants to train workers for green jobs and \$50 million for green jobs employment and training initiatives. U.S. Department of Labor, “Secretary Hilda L. Solis Unveils U.S. Department of Labor’s Budget for Fiscal Year 2010”, News Release, May 7th 2019, <https://www.dol.gov/newsroom/releases/oasam/oasam20090507> (accessed July 16, 2019).
34. Naomi Zewde, (2018), “Universal Baby Bonds Reduce Racial Wealth Inequality, Improve Net Asset Position of Young Adults.” Paper presented at Association for Public Policy and Management, Marriott Wardman Park, Washington D.C., Nov. 9th 2018. <https://appam.confex.com/appam/2018/webprogram/Paper28112.html> (accessed October 2, 2020).
35. Holly Sklar, Laryssa Mykyta, and Susan Wefald, “Chapter 4: Good Wages are Good Business.” *Raise the Floor: Wages and Policies That Work for All of Us*, (New York, NY: Ms. Foundation for Women, 2001).
36. U.S. Department of Labor, Wage and Hour Division, “Consolidated State Minimum Wage Update Table (Effective Date: 09/01/2020),” <https://www.dol.gov/agencies/whd/mw-consolidated> (accessed September 28, 2020).
37. Ibid.
38. City and County of San Francisco, Office of Labor Standards Enforcement. “Historical Wage Rates and Definition of Government Supported Employee- (Effective Date: July 1, 2020)”. <https://sfgov.org/olse/historical-wage-rates-definition-government-supported-employee> “Minimum Wage.” City of Seattle, Office of Labor Standards (Effective Date: January 1, 2021) <https://www.seattle.gov/laborstandards/ordinances/minimum-wage> (Accessed September 28, 2020). “State Minimum Wage Rates”, Labor Law Center. <https://www.laborlawcenter.com/state-minimum-wage-rates/> (accessed July 16, 2021).
39. Oregon’s statewide minimum wage in 2021 is \$12.75 per hour, in the Portland Metro region, the minimum wage is \$14.00 and in non-urban areas, the minimum wage is \$12.00 per hour. These wages are updated yearly on July 1st. “Oregon Minimum Wage”, Oregon Bureau of Labor and Industry, <https://www.oregon.gov/boli/workers/pages/minimum-wage.aspx>. (accessed June 28, 2021).
40. Marni von Wilpert, “City Governments Are Raising Standards for Working People -- and State Legislators Are Lowering Them Back Down,” Economic Policy Institute, August 26, 2017. <https://www.epi.org/publication/city-governments-are-raising-standards-for-working-people-and-state-legislators-are-lowering-them-back-down/> (accessed September 28, 2020).
41. David Madland and Alex Rowell, “Unions Help the Middle Class, No Matter the Measure” Center for American Progress Action Fund, 2016. <https://cdn.americanprogress.org/wp-content/uploads/2016/06/08122007/BenefitsOfUnions-brief.pdf>. (accessed September 28, 2020).
42. Celine McNicholas, Lynn Rhinehart, Margaret Poydock, Heidi Shierholz, and Daniel Perez. “Why unions are good for workers—especially in a crisis like COVID-19,” Economic Policy Institute. August 25, 2020. <https://www.epi.org/publication/why-unions-are-good-for-workers-especially-in-a-crisis-like-covid-19-12-policies-that-would-boost-worker-rights-safety-and-wages/> (accessed September 28, 2020).
43. U.S. Bureau of Labor Statistics. “Union Members Summary,” Economic Press Release. January 22, 2020. <https://www.bls.gov/news.release/union2.nr0.htm> (accessed September 28, 2020).
44. For more information on pay equity see the National Committee on Pay Equity at <http://www.pay-equity.org>.

---

## **APPENDIX A**

# **Methodology, Assumptions, & Sources**

---

# Methodology and Data Sources for the Self-Sufficiency Standard

---

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

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

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

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

The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated

as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

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

The 2021 edition of the Oregon Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.<sup>1</sup>

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

The cost components of *The Self-Sufficiency Standard for Oregon 2021* and the assumptions included in the calculations are described below.

## Housing

---

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the Oregon Self-Sufficiency Standard are calculated using the FY 2021 HUD Fair Market Rents.

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

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area. In Oregon there are two MSAs with more than one county sharing the same FMR: Portland-Vancouver-Hillsboro, OR-WA MSA (Clackamas, Columbia, Multnomah, Washington, & Yamhill Counties), and Salem MSA (Marion & Polk Counties). Because HUD only calculates one set of FMRs for each of these metropolitan area, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the

Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, families with three or four children require three bedrooms, and families with five or six children require four bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

### DATA SOURCES

**HOUSING COSTS.** U.S. Department of Housing and Urban Development, "County Level Data", Dataset, Fair Market Rents, 2021 Data, <http://www.huduser.org/portal/datasets/fmr.html> (accessed August 25, 2020).

**COUNTY-LEVEL HOUSING COSTS.** U.S. Department of Housing and Urban Development, "Small Area FMRs", Dataset, Fair Market Rents, 2021 Data, <http://www.huduser.org/portal/datasets/fmr.html> (accessed August 25, 2020).

**POPULATION WEIGHTS.** U.S. Census Bureau, "2010 ZCTA to County Relationship File," Geography, Maps and Data, <https://www.census.gov/geographies/reference-files/time-series/geo/relationship-files.html> (accessed February 3, 2020).

**WITHIN COUNTY HOUSING INDEX.** U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates, "B25064: Median Gross Rent (Dollars)", <https://data.census.gov/> (accessed August 17, 2020).

## Child Care

---

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.<sup>4</sup> The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey

every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the Oregon Standard have been calculated using 75th percentile data from the Oregon Department of Human Services and Oregon Early Learning Division Child Care Market Rate Survey.

Rates are updated for inflation from the data collection period using the Consumer Price Index. The Oregon child care costs are updated for inflation from December 2020.

Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. Costs were calculated based on a weighted average of family child care and center child care: 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74% respectively, for preschoolers, and 46% and 54% for school-age children.<sup>5</sup>

Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the “private subsidy” of free or low-cost child care provided by older children, relatives, and others is not assumed.

## DATA SOURCES

**CHILD CARE RATES.** Megan Pratt, Laurie Houston, Michaella Sektnan, “2020 Oregon Child Care Market Price Study,” Oregon Department of Human Services and Oregon Early Learning Division, <https://www.oregon.gov/dhs/ASSISTANCE/CHILD-CARE/Documents/CCMR%202020%20Report.pdf> (accessed June 15, 2021).

**INFLATION.** U.S. Department of Labor, Bureau of Labor Statistics, “Child care and nursery school in U.S. city average, all urban consumers, not seasonally adjusted,” CUUR0000SEEB03, <https://data.bls.gov/cgi-bin/srgate> (accessed June 15, 2021).

## Food

---

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

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

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

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

Geographic differences in food costs within Oregon are varied using *Map the Meal Gap* data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled,

in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.<sup>8</sup>

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is applied to the Low-Cost Food Plan.

## DATA SOURCES

**FOOD COSTS.** U.S. Department of Agriculture, Center for nutrition Policy and Promotion, “Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2020,” <https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2020.pdf> (accessed August 12, 2020).

**COUNTY INDEX.** C.A. Dewey, M. Kato, A. Crumbaugh & M. Strayer. Map the Meal Gap 2020: A report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2018. Feeding America, 2020, received from research@feedingamerica.org (September 4, 2020).

## Transportation

**PUBLIC TRANSPORTATION.** If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.<sup>9</sup> The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

For Oregon, the Standard uses the 2014-2019 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. In Multnomah

County, more than 7% of the working population over the age of 16 use public transportation according to the American Community Survey.<sup>10</sup> The cost of public transportation is obtained from the TriMet and is calculated using the cost of a 30-day unlimited ride adult pass.

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

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2017 National Household Travel Survey (NHTS). The Oregon statewide average round trip commute to work distance is 20 miles.

In Oregon, the average expenditure for auto insurance was \$83 per month in 2018 based on data from the National Association of Insurance Commissioners (NAIC). Regional variation in the cost of auto insurance for the Oregon Standard is calculated using rates gleaned from data collected for each county from insurance companies with the top four shares of the market.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2019 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

## DATA SOURCES

**PUBLIC TRANSPORTATION USE.** U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2015- 2019 American Community Survey 5-year estimates, Detailed Tables, <http://www.data.census.gov> (accessed June 15, 2021).

**AUTO INSURANCE PREMIUM.** National Association of Insurance Commissioners, “Average Expenditures for Auto insurance by State, 2014-2019,” insurance Information Institute, <http://www.iii.org/fact-statistic/auto-insurance> (accessed September 22, 2020).

**FIXED AUTO COSTS.** Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle expenses,” Consumer expenditure Survey 2019, CE Databases, <https://www.bls.gov/cex/> (accessed September 22, 2020).

**INFLATION.** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index–All Urban Consumers, U.S. City Average,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed September 22, 2020).

**PER-MILE COSTS.** American Automobile Association, “Your Driving Costs: How Much are you Really Paying to Drive?” 2020 edition, AAA Association Communication, <https://www.aaa.com/AAA/common/AAR/files/AAA-Your-Driving-Costs.pdf> (accessed May 19, 2021).

**COUNTY INDEX.** Personal Communication, Nicole Beck, [TheZebra.com](http://TheZebra.com), April 10, 2021.

## Health Care

---

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In Oregon, 69% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (which is slightly higher than the national average of 67%).<sup>11</sup> The full-time worker’s employer pays an average of 83% of the insurance premium for the employee and 72% for the family

in Oregon. Nationally, the employer pays 78% of the insurance premium for the employee and 72% of the insurance premium for the family.<sup>12</sup>

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution paid by a state’s residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In Oregon, there are seven rating areas based on county groupings.<sup>13</sup> To vary the state premium by the Oregon rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace. Medicaid programs in Oregon, such as Children’s Health Insurance Program (CHIP), have no cost sharing requirements.

## DATA SOURCES

**PREMIUMS.** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.2 and II.D.2: Average Total Employee Contribution

(in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2019,” Medical Expenditure Panel Survey-Insurance Component, [http://meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables.jsp](http://meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp) (accessed July 10, 2021).

**OUT-OF-POCKET COSTS.** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Household Component Analytical Tool, “Total Amount Paid by Self/Family, all Types of Service, 2015” MePSnethC, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/MePSnethC.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/MePSnethC.jsp) (accessed July 10, 2021).

**INFLATION.** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. City Average,” Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed July 10, 2021).

**COUNTY INDEX.** OR State of Health, Individuals & Families, “2021 Health Insurance Window Shopping,” <https://or.checkbookhealth.org/hie/or/2021/> (accessed June 28, 2021). Centers for Medicare & Medicaid Services, “Oregon Geographic Rating Areas: Including State Specific Geographic Divisions,” <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/or-gra> (accessed July 5, 2021)

## Miscellaneous

---

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

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.<sup>14</sup>

## Federal Taxes

---

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

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

The Standard includes federal tax credits (the Earned Income Tax Credit (EITC), the Child and Dependent Care Tax Credit (CDCTC), and the Child Tax Credit(CTC)) and applicable state tax credits. In order to be as realistic as possible, the Child Tax Credit, which is now being distributed monthly, is shown as being received monthly. The EITC and CDCTC are shown as received in one payment at the end of the year.

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

The Child and Dependent Care Tax Credit (CDCTC), is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. After the implementation of the American Rescue Plan Act for 2021, this credit is refundable. Like the EITC, the CDCTC is displayed as an annual resource that increases a family’s ability to make ends meet. The CDCTC increases, from a maximum non-refundable benefit of \$1,050 for one child or \$2,100 for two or more children to a maximum refundable benefit of \$4,000 for one child or \$8,000 for two or more children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2021, the CTC increases from \$2,000 per child under 17 (with up

to \$1,400 refundable) to \$3,600 per child under six years and \$3,000 per child six years and older (100% refundable). Like the CDCTC, the increased credit will end in 2022 if not made permanent.

## DATA SOURCES

**FEDERAL TAX UPDATES (2021).** 2021 Tax Updates: Internal Revenue Service, Revenue Procedure 2020-45, <https://www.irs.gov/pub/irs-drop/rp-20-45.pdf> (accessed November 23, 2020).

**FEDERAL INCOME TAX.** Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed November 6, 2020).

**FEDERAL TAX CREDIT UPDATES (2021).** Internal Revenue Service, Revenue Procedure 2021-43, <https://www.irs.gov/pub/irs-drop/rp-21-23.pdf> (accessed April 26, 2021). American Rescue Plan Act, Bill 1319, <https://www.congress.gov/bill/117th-congress/house-bill/1319/text> (accessed April 26, 2021).

**FEDERAL CHILD TAX CREDIT.** ARPA 2021: IRS Publication 972: Child Tax Credit and Credit for Other Dependents. <http://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed April 26, 2021)

**FEDERAL EARNED INCOME TAX CREDIT.** Internal Revenue Service, “Publication 596: Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed November 6, 2020).

**FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT.** IRS Publication 2441: Child and Dependent Care Expenses, <https://www.irs.gov/pub/irs-pdf/f2441.pdf> (accessed November 6, 2020).

## State Taxes

---

State taxes calculated in the Standard include income tax, payroll taxes, and state and local sales tax where applicable.

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter’s credits and other tax credits that would be applicable to the population as a whole are included as well.

## DATA SOURCES

**STATE INCOME TAX.** Oregon Department of Revenue, “Individual Income Tax Guide,” [https://www.oregon.gov/dor/forms/FormsPubs/publication-or-17\\_101-431\\_2020.pdf](https://www.oregon.gov/dor/forms/FormsPubs/publication-or-17_101-431_2020.pdf) (accessed April 15, 2021).

**OREGON WORKING FAMILY HOUSEHOLD AND DEPENDENT CARE CREDIT.** Oregon Department of Revenue, “Working Family Household and Dependent Care (WFHDC) Tables,” [https://www.oregon.gov/DOR/forms/FormsPubs/publication-or-wfhdc-tb\\_101-458\\_2019.pdf](https://www.oregon.gov/DOR/forms/FormsPubs/publication-or-wfhdc-tb_101-458_2019.pdf) (accessed April 15, 2021).

## Emergency Savings Fund

---

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

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

To determine the amount of resources needed, this estimate uses the average period of unemployment and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family’s Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional

earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.<sup>15</sup> The adult may not be commuting to work five days a week; however, the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.<sup>16</sup> In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.<sup>17</sup>

## DATA SOURCES

**JOB TENURE.** U.S. Census Bureau, Current Population Survey, "Oregon: Median years of tenure with current employer, all workers" <https://data.census.gov/cedsci/> (accessed April 26, 2021).

**UNEMPLOYMENT DURATION.** U.S. Department of Labor, Employment and Training Administration, "Unemployment Insurance Data Summary," <http://www.workforcsecurity.doleta.gov/unemploy/content/data.asp> (accessed March 26, 2021).

**UNEMPLOYMENT INSURANCE.** State of Oregon Employment Department, "Frequently Asked Questions." <https://unemployment.oregon.gov/frequently-asked-questions> (accessed January 26, 2021).

**SAVINGS RATE.** Federal Deposit Insurance Corporation. "Weekly National Rates," <http://www.fdic.gov/regulations/resources/rates/previous.html> (accessed April 19, 2018).

## ENDNOTES FOR APPENDIX A

---

1. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups).
2. Diana Pearce and Rachel Cassidy, "Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California," Seattle: University of Washington (2003), <http://www.insightcced.org/past-archives/publication-registration/registration-page-summary-of-highlights-overlooked-undercounted-a-perspective-on-the-struggle-to-make-ends-meet-in-california/> (accessed July 28, 2016).
3. U.S. Housing and Urban Development, "Fair Market Rents for the Section 8 Housing Assistance Payments Program," Data Sets, Fair Market Rents: Overview (2007), [http://www.huduser.org/portal/datasets/fmr/fmrover\\_071707R2.doc](http://www.huduser.org/portal/datasets/fmr/fmrover_071707R2.doc) (accessed June 7, 2014).
4. U.S. Government Printing Office, "Section 9. Child Care," 108th Congress 2004 House Ways and Means Committee Green Book, <http://www.gpo.gov/fdsys/pkg/GPO-CPRT-108WPRT108-6/pdf/GPO-CPRT-108WPRT108-6-2-9.pdf> (accessed June 7, 2014).
5. U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 8. "Who's Minding the Kids? Child Care Arrangements: Spring 2011," <https://www>.

census.gov/prod/2013pubs/p70-135.pdf (accessed July 19, 2019).

6. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Thrifty Food Plan, 2006,” [http://www.cnpp.usda.gov/sites/default/files/usda\\_food\\_plans\\_cost\\_of\\_food/TFP2006Report.pdf](http://www.cnpp.usda.gov/sites/default/files/usda_food_plans_cost_of_food/TFP2006Report.pdf) (accessed July 28, 2016).

7. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2017,” Economic News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed April 25, 2019).

8. Feeding America. “Map the Meal Gap 2020: A Report on County and Congressional District Food Insecurity and County Food Costs in the United States in 2018” <https://www.feedingamerica.org/sites/default/files/2020-06/Map%20the%20Meal%20Gap%202020%20Combined%20Modules.pdf> (accessed September 19, 2020).

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

10. U.S. Census Bureau (2019), American Community Survey, 2014-2019 5-Year Estimates, “B08301. Means of transportation to work -universe: workers 16 years and over,” [www.data.census.gov](http://www.data.census.gov) (accessed May 23, 2021).

11. The Henry J. Kaiser Foundation State Health Facts Online, “Oregon: Employer-Sponsored Coverage Rates for the Nonelderly by Family Work Status (2019),” <https://www.kff.org/private-insurance/state-indicator/nonelderly-employer-coverage-rate-by-employment-status> (accessed July 13, 2021).

12. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.3 and II.D.3: Percent of Total Premiums Contributed by Employees Enrolled in Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2019,” Medical Expenditure Panel Survey-Insurance Component,

[https://meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=-1&tableSeries=2&searchText=&SearchMethod=1&Action=Search](https://meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=-1&tableSeries=2&searchText=&SearchMethod=1&Action=Search) (accessed July 13, 2021).

13. Centers for Medicare & Medicaid Services, “Oregon Geographic Rating Areas: Including State Specific Geographic Divisions,” <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/ny-gra> (accessed July 13, 2021).

14. Constance F. Citro and Robert T. Michael, eds., *Measuring Poverty: A New Approach* (Washington, DC: National Academy Press, 1995), <https://doi.org/10.17226/4759>.

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

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

17. Centers for Medicare & Medicaid Services, “State Medicaid and CHIP Income Eligibility Standards,” <https://www.medicare.gov/medicaid/program-information/medicaid-and-chip-eligibility-levels/index.html> (accessed June 25, 2021).

---

## Appendix B

# The Self-Sufficiency Standard for Select Family Types in Oregon

---

This report and an Excel file of all 700+ family types can be downloaded at [www.selfsufficiencystandard.org/Oregon](http://www.selfsufficiencystandard.org/Oregon)

The 2021 Self-Sufficiency Standard reflects the temporary tax changes enacted through the American Rescue Plan Act of 2021. Due to the expansion of refundable tax credits, tax credits not available on a monthly basis are shown separately. Self-Sufficiency Standard data for 2021 without the inclusion of the American Rescue Plan Act are also available by contacting us at [cwss@uw.edu](mailto:cwss@uw.edu).

**TABLE 1. The Self-Sufficiency Standard for Baker County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$637	\$811	\$811	\$811	\$811	\$811	\$811	\$811
Child Care	\$0	\$664	\$1,450	\$1,183	\$519	\$786	\$1,450	\$1,183
Food	\$269	\$408	\$535	\$616	\$715	\$636	\$752	\$829
Transportation	\$289	\$297	\$297	\$297	\$297	\$571	\$571	\$571
Health Care (Net)	\$197	\$674	\$692	\$712	\$748	\$746	\$765	\$784
Premium	\$124	\$582	\$582	\$582	\$582	\$582	\$582	\$582
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$139	\$285	\$379	\$362	\$309	\$355	\$435	\$418
Taxes (Net)	\$324	\$362	\$313	\$312	\$161	\$528	\$423	\$420
Federal Income Taxes	\$81	\$208	\$326	\$304	\$216	\$248	\$341	\$318
Payroll Taxes	\$144	\$271	\$347	\$333	\$276	\$344	\$404	\$389
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$99	\$183	\$240	\$226	\$170	\$237	\$279	\$264
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$10.55	\$19.89	\$25.44	\$24.39	\$20.23	\$12.60	\$14.79	\$14.25
Monthly	\$1,856	\$3,501	\$4,478	\$4,293	\$3,560	\$4,433	\$5,207	\$5,016
Annual	\$22,273	\$42,012	\$53,738	\$51,520	\$42,717	\$53,201	\$62,479	\$60,191
Emergency Savings Fund (Monthly)	\$28	\$75	\$109	\$104	\$95	\$45	\$61	\$58
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$26	\$0	\$0	\$1,193	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$3,983	\$8,000	\$7,096	\$3,113	\$4,000	\$8,000	\$7,096
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$1,434	\$3,481	\$3,974	\$2,615	\$1,887	\$5,221	\$4,684
<b>Total Annual Resources</b>	<b>\$22,273</b>	<b>\$47,455</b>	<b>\$65,218</b>	<b>\$62,590</b>	<b>\$49,639</b>	<b>\$59,089</b>	<b>\$75,700</b>	<b>\$71,971</b>

**TABLE 2. The Self-Sufficiency Standard for Benton County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$1,031	\$1,217	\$1,217	\$1,217	\$1,217	\$1,217	\$1,217	\$1,217
Child Care	\$0	\$1,070	\$2,365	\$1,821	\$751	\$1,296	\$2,365	\$1,821
Food	\$292	\$442	\$581	\$669	\$776	\$691	\$816	\$900
Transportation	\$286	\$294	\$294	\$294	\$294	\$563	\$563	\$563
Health Care (Net)	\$177	\$581	\$600	\$619	\$655	\$654	\$673	\$692
Premium	\$105	\$489	\$489	\$489	\$489	\$489	\$489	\$489
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$179	\$360	\$506	\$462	\$369	\$442	\$563	\$519
Taxes (Net)	\$488	\$675	\$891	\$729	\$412	\$890	\$958	\$843
Federal Income Taxes	\$152	\$345	\$600	\$486	\$325	\$406	\$575	\$503
Federal and Local Payroll Taxes	\$190	\$360	\$500	\$450	\$347	\$446	\$555	\$508
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$145	\$270	\$391	\$343	\$240	\$338	\$429	\$383
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$13.93	\$26.36	\$36.67	\$33.02	\$25.43	\$16.34	\$20.33	\$18.63
Monthly	\$2,452	\$4,639	\$6,454	\$5,811	\$4,475	\$5,752	\$7,156	\$6,556
Annual	\$29,430	\$55,673	\$77,452	\$69,737	\$53,700	\$69,029	\$85,875	\$78,673
Emergency Savings Fund (Monthly)	\$32	\$91	\$273	\$223	\$101	\$49	\$68	\$64
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$8,000	\$4,000	\$4,000	\$8,000	\$8,000
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$0	\$0	\$0	\$1,352	\$0	\$0	\$874
<b>Total Annual Resources</b>	<b>\$29,430</b>	<b>\$59,673</b>	<b>\$85,452</b>	<b>\$77,737</b>	<b>\$59,053</b>	<b>\$73,029</b>	<b>\$93,875</b>	<b>\$87,547</b>

**TABLE 3. The Self-Sufficiency Standard for Clackamas County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$1,366	\$1,576	\$1,576	\$1,576	\$1,576	\$1,576	\$1,576	\$1,576
Child Care	\$0	\$1,070	\$2,365	\$1,821	\$751	\$1,296	\$2,365	\$1,821
Food	\$298	\$450	\$592	\$681	\$790	\$703	\$831	\$916
Transportation	\$311	\$319	\$319	\$319	\$319	\$614	\$614	\$614
Health Care (Net)	\$168	\$536	\$555	\$574	\$610	\$609	\$628	\$647
Premium	\$95	\$444	\$444	\$444	\$444	\$444	\$444	\$444
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$214	\$395	\$541	\$497	\$405	\$480	\$601	\$557
Taxes (Net)	\$636	\$819	\$1,132	\$913	\$559	\$1,047	\$1,123	\$1,001
Federal Income Taxes	\$217	\$408	\$737	\$584	\$390	\$475	\$644	\$572
Federal and Local Payroll Taxes	\$232	\$400	\$549	\$495	\$388	\$490	\$600	\$553
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$187	\$311	\$446	\$385	\$281	\$382	\$479	\$427
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$17.00	\$29.35	\$40.22	\$36.26	\$28.47	\$17.96	\$21.98	\$20.26
Monthly	\$2,992	\$5,165	\$7,079	\$6,381	\$5,010	\$6,323	\$7,738	\$7,132
Annual	\$35,908	\$61,984	\$84,950	\$76,577	\$60,118	\$75,876	\$92,856	\$85,586
Emergency Savings Fund (Monthly)	\$36	\$125	\$313	\$263	\$134	\$51	\$70	\$66
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$8,000	\$4,000	\$4,000	\$8,000	\$8,000
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$0	\$0	\$0	\$361	\$0	\$0	\$0
<b>Total Annual Resources</b>	<b>\$35,908</b>	<b>\$65,984</b>	<b>\$92,950</b>	<b>\$84,577</b>	<b>\$64,479</b>	<b>\$79,876</b>	<b>\$100,856</b>	<b>\$93,586</b>

**TABLE 4. The Self-Sufficiency Standard for Clatsop County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$842	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$278	\$420	\$552	\$636	\$738	\$656	\$776	\$855
Transportation	\$298	\$306	\$306	\$306	\$306	\$588	\$588	\$588
Health Care (Net)	\$182	\$605	\$624	\$643	\$679	\$677	\$696	\$716
Premium	\$110	\$513	\$513	\$513	\$513	\$513	\$513	\$513
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$160	\$303	\$400	\$382	\$329	\$377	\$458	\$440
Taxes (Net)	\$410	\$438	\$403	\$397	\$243	\$618	\$519	\$512
Federal Income Taxes	\$118	\$241	\$365	\$341	\$251	\$287	\$383	\$358
Federal and Local Payroll Taxes	\$168	\$293	\$372	\$357	\$299	\$369	\$431	\$415
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$124	\$204	\$266	\$250	\$193	\$262	\$306	\$290
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$12.33	\$21.45	\$27.30	\$26.15	\$21.92	\$13.53	\$15.79	\$15.20
Monthly	\$2,171	\$3,775	\$4,804	\$4,603	\$3,859	\$4,762	\$5,557	\$5,349
Annual	\$26,047	\$45,295	\$57,653	\$55,237	\$46,302	\$57,148	\$66,681	\$64,192
Emergency Savings Fund (Monthly)	\$30	\$77	\$130	\$112	\$97	\$46	\$62	\$59
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$370	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$485	\$1,074	\$1,162	\$2,252	\$588	\$1,790	\$2,614
<b>Total Annual Resources</b>	<b>\$26,047</b>	<b>\$49,780</b>	<b>\$66,726</b>	<b>\$63,660</b>	<b>\$52,141</b>	<b>\$61,736</b>	<b>\$76,470</b>	<b>\$74,068</b>

**TABLE 5. The Self-Sufficiency Standard for Columbia County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$1,165	\$1,345	\$1,345	\$1,345	\$1,345	\$1,345	\$1,345	\$1,345
Child Care	\$0	\$771	\$1,710	\$1,317	\$546	\$939	\$1,710	\$1,317
Food	\$308	\$466	\$612	\$704	\$817	\$727	\$859	\$947
Transportation	\$302	\$310	\$310	\$310	\$310	\$596	\$596	\$596
Health Care (Net)	\$172	\$557	\$576	\$595	\$631	\$630	\$649	\$668
Premium	\$100	\$466	\$466	\$466	\$466	\$466	\$466	\$466
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$195	\$345	\$455	\$427	\$365	\$424	\$516	\$487
Taxes (Net)	\$555	\$610	\$632	\$584	\$394	\$814	\$760	\$710
Federal Income Taxes	\$182	\$317	\$465	\$422	\$317	\$373	\$488	\$444
Federal and Local Payroll Taxes	\$209	\$341	\$437	\$409	\$342	\$424	\$499	\$470
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$164	\$252	\$330	\$302	\$235	\$317	\$373	\$345
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$15.32	\$25.02	\$32.05	\$30.01	\$25.04	\$15.55	\$18.28	\$17.25
Monthly	\$2,697	\$4,404	\$5,640	\$5,283	\$4,408	\$5,474	\$6,435	\$6,071
Annual	\$32,361	\$52,848	\$67,685	\$63,391	\$52,894	\$65,692	\$77,222	\$72,848
Emergency Savings Fund (Monthly)	\$34	\$81	\$216	\$178	\$100	\$48	\$66	\$62
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,902	\$3,275	\$4,000	\$8,000	\$7,902
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$0	\$0	\$632	\$983	\$451	\$821	\$948
<b>Total Annual Resources</b>	<b>\$32,361</b>	<b>\$56,848</b>	<b>\$75,685</b>	<b>\$71,925</b>	<b>\$57,152</b>	<b>\$70,143</b>	<b>\$86,043</b>	<b>\$81,698</b>

**TABLE 6. The Self-Sufficiency Standard for Coos County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$730	\$899	\$899	\$899	\$899	\$899	\$899	\$899
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$282	\$427	\$561	\$646	\$749	\$666	\$788	\$868
Transportation	\$290	\$298	\$298	\$298	\$298	\$573	\$573	\$573
Health Care (Net)	\$182	\$605	\$624	\$643	\$679	\$677	\$696	\$716
Premium	\$110	\$513	\$513	\$513	\$513	\$513	\$513	\$513
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$148	\$290	\$387	\$370	\$316	\$363	\$445	\$427
Taxes (Net)	\$362	\$383	\$349	\$345	\$191	\$562	\$464	\$457
Federal Income Taxes	\$97	\$218	\$342	\$318	\$229	\$263	\$358	\$334
Federal and Local Payroll Taxes	\$155	\$277	\$357	\$342	\$284	\$353	\$415	\$399
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$110	\$189	\$251	\$235	\$178	\$246	\$290	\$274
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$11.34	\$20.32	\$26.19	\$25.06	\$20.84	\$12.95	\$15.21	\$14.63
Monthly	\$1,995	\$3,577	\$4,610	\$4,410	\$3,668	\$4,558	\$5,355	\$5,150
Annual	\$23,943	\$42,922	\$55,316	\$52,924	\$44,018	\$54,697	\$64,263	\$61,797
Emergency Savings Fund (Monthly)	\$29	\$76	\$117	\$105	\$95	\$45	\$61	\$59
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$895	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$1,456	\$1,790	\$2,614	\$2,573	\$1,961	\$3,579	\$4,067
<b>Total Annual Resources</b>	<b>\$23,943</b>	<b>\$48,378</b>	<b>\$65,106</b>	<b>\$62,800</b>	<b>\$50,702</b>	<b>\$60,658</b>	<b>\$75,842</b>	<b>\$73,126</b>

**TABLE 7. The Self-Sufficiency Standard for Crook County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$716	\$943	\$943	\$943	\$943	\$943	\$943	\$943
Child Care	\$0	\$664	\$1,450	\$1,183	\$519	\$786	\$1,450	\$1,183
Food	\$373	\$564	\$741	\$853	\$990	\$880	\$1,041	\$1,147
Transportation	\$287	\$295	\$295	\$295	\$295	\$567	\$567	\$567
Health Care (Net)	\$186	\$621	\$640	\$659	\$695	\$694	\$713	\$732
Premium	\$113	\$530	\$530	\$530	\$530	\$530	\$530	\$530
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$156	\$309	\$407	\$393	\$344	\$387	\$471	\$457
Taxes (Net)	\$394	\$460	\$431	\$443	\$308	\$662	\$575	\$585
Federal Income Taxes	\$111	\$251	\$377	\$361	\$280	\$306	\$407	\$390
Federal and Local Payroll Taxes	\$164	\$299	\$380	\$370	\$317	\$381	\$446	\$435
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$119	\$210	\$274	\$263	\$211	\$274	\$321	\$310
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$12.00	\$21.91	\$27.89	\$27.11	\$23.26	\$13.98	\$16.36	\$15.95
Monthly	\$2,113	\$3,857	\$4,908	\$4,771	\$4,095	\$4,920	\$5,760	\$5,614
Annual	\$25,352	\$46,280	\$58,900	\$57,247	\$49,134	\$59,034	\$69,120	\$67,371
Emergency Savings Fund (Monthly)	\$30	\$77	\$136	\$123	\$98	\$46	\$63	\$60
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$3,983	\$8,000	\$7,096	\$3,113	\$4,000	\$8,000	\$7,096
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$478	\$1,044	\$852	\$1,868	\$566	\$1,044	\$1,135
<b>Total Annual Resources</b>	<b>\$25,352</b>	<b>\$50,741</b>	<b>\$67,944</b>	<b>\$65,195</b>	<b>\$54,115</b>	<b>\$63,600</b>	<b>\$78,164</b>	<b>\$75,603</b>

**TABLE 8. The Self-Sufficiency Standard for Curry County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$854	\$1,053	\$1,053	\$1,053	\$1,053	\$1,053	\$1,053	\$1,053
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$304	\$461	\$605	\$697	\$808	\$719	\$850	\$937
Transportation	\$292	\$300	\$300	\$300	\$300	\$576	\$576	\$576
Health Care (Net)	\$182	\$605	\$624	\$643	\$679	\$677	\$696	\$716
Premium	\$110	\$513	\$513	\$513	\$513	\$513	\$513	\$513
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$163	\$309	\$407	\$390	\$338	\$384	\$467	\$449
Taxes (Net)	\$424	\$462	\$433	\$431	\$280	\$650	\$555	\$551
Federal Income Taxes	\$124	\$252	\$378	\$355	\$268	\$301	\$398	\$375
Federal and Local Payroll Taxes	\$172	\$299	\$381	\$366	\$310	\$378	\$441	\$426
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$127	\$211	\$274	\$259	\$203	\$271	\$316	\$301
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$12.61	\$21.95	\$27.91	\$26.84	\$22.69	\$13.85	\$16.16	\$15.60
Monthly	\$2,220	\$3,864	\$4,913	\$4,724	\$3,994	\$4,876	\$5,688	\$5,492
Annual	\$26,635	\$46,367	\$58,954	\$56,683	\$47,925	\$58,517	\$68,257	\$65,907
Emergency Savings Fund (Monthly)	\$31	\$78	\$137	\$120	\$97	\$46	\$63	\$60
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$485	\$1,074	\$1,162	\$2,252	\$588	\$1,790	\$2,614
<b>Total Annual Resources</b>	<b>\$26,635</b>	<b>\$50,852</b>	<b>\$68,028</b>	<b>\$65,106</b>	<b>\$53,393</b>	<b>\$63,105</b>	<b>\$78,047</b>	<b>\$75,783</b>

**TABLE 9. The Self-Sufficiency Standard for Deschutes County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$1,042	\$1,268	\$1,268	\$1,268	\$1,268	\$1,268	\$1,268	\$1,268
Child Care	\$0	\$1,070	\$2,365	\$1,821	\$751	\$1,296	\$2,365	\$1,821
Food	\$304	\$461	\$605	\$697	\$808	\$719	\$850	\$937
Transportation	\$289	\$297	\$297	\$297	\$297	\$571	\$571	\$571
Health Care (Net)	\$181	\$599	\$617	\$637	\$673	\$671	\$690	\$709
Premium	\$108	\$507	\$507	\$507	\$507	\$507	\$507	\$507
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$182	\$369	\$515	\$472	\$380	\$452	\$574	\$531
Taxes (Net)	\$500	\$713	\$957	\$771	\$456	\$933	\$1,005	\$890
Federal Income Taxes	\$158	\$361	\$638	\$504	\$344	\$425	\$595	\$523
Federal and Local Payroll Taxes	\$194	\$370	\$514	\$462	\$359	\$458	\$568	\$521
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$149	\$281	\$406	\$355	\$252	\$350	\$443	\$396
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$14.20	\$27.14	\$37.65	\$33.88	\$26.32	\$16.79	\$20.81	\$19.11
Monthly	\$2,499	\$4,776	\$6,626	\$5,962	\$4,633	\$5,910	\$7,324	\$6,727
Annual	\$29,983	\$57,314	\$79,511	\$71,547	\$55,591	\$70,923	\$87,885	\$80,723
Emergency Savings Fund (Monthly)	\$32	\$100	\$284	\$235	\$110	\$49	\$69	\$65
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$8,000	\$4,000	\$4,000	\$8,000	\$8,000
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$0	\$0	\$0	\$451	\$0	\$0	\$0
<b>Total Annual Resources</b>	<b>\$29,983</b>	<b>\$61,314</b>	<b>\$87,511</b>	<b>\$79,547</b>	<b>\$60,041</b>	<b>\$74,923</b>	<b>\$95,885</b>	<b>\$88,723</b>

**TABLE 10. The Self-Sufficiency Standard for Douglas County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$836	\$1,102	\$1,102	\$1,102	\$1,102	\$1,102	\$1,102	\$1,102
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$270	\$409	\$537	\$618	\$717	\$638	\$754	\$832
Transportation	\$289	\$297	\$297	\$297	\$297	\$571	\$571	\$571
Health Care (Net)	\$195	\$663	\$681	\$701	\$737	\$735	\$754	\$773
Premium	\$122	\$571	\$571	\$571	\$571	\$571	\$571	\$571
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$159	\$314	\$411	\$393	\$339	\$386	\$467	\$449
Taxes (Net)	\$406	\$484	\$447	\$441	\$286	\$658	\$557	\$550
Federal Income Taxes	\$117	\$262	\$384	\$360	\$270	\$305	\$399	\$374
Federal and Local Payroll Taxes	\$167	\$306	\$385	\$369	\$311	\$380	\$441	\$425
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$122	\$217	\$278	\$262	\$205	\$273	\$316	\$300
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$12.24	\$22.40	\$28.22	\$27.06	\$22.81	\$13.94	\$16.18	\$15.59
Monthly	\$2,155	\$3,943	\$4,967	\$4,762	\$4,014	\$4,907	\$5,697	\$5,486
Annual	\$25,859	\$47,316	\$59,608	\$57,150	\$48,164	\$58,887	\$68,360	\$65,832
Emergency Savings Fund (Monthly)	\$30	\$78	\$140	\$123	\$98	\$46	\$63	\$60
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$485	\$1,074	\$871	\$2,252	\$588	\$1,790	\$2,614
Total Annual Resources	\$25,859	\$51,802	\$68,681	\$65,283	\$53,632	\$63,476	\$78,150	\$75,708

**TABLE 11. The Self-Sufficiency Standard for Gilliam County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$751	\$974	\$974	\$974	\$974	\$974	\$974	\$974
Child Care	\$0	\$664	\$1,450	\$1,183	\$519	\$786	\$1,450	\$1,183
Food	\$301	\$455	\$598	\$689	\$799	\$711	\$840	\$926
Transportation	\$292	\$300	\$300	\$300	\$300	\$577	\$577	\$577
Health Care (Net)	\$193	\$657	\$675	\$695	\$731	\$729	\$748	\$767
Premium	\$121	\$565	\$565	\$565	\$565	\$565	\$565	\$565
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$154	\$305	\$400	\$384	\$332	\$378	\$459	\$443
Taxes (Net)	\$384	\$444	\$401	\$405	\$258	\$623	\$523	\$524
Federal Income Taxes	\$107	\$244	\$364	\$344	\$258	\$289	\$384	\$363
Federal and Local Payroll Taxes	\$161	\$294	\$372	\$359	\$303	\$370	\$432	\$418
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$116	\$206	\$265	\$252	\$197	\$263	\$307	\$293
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$11.79	\$21.59	\$27.27	\$26.30	\$22.23	\$13.57	\$15.83	\$15.32
Monthly	\$2,076	\$3,800	\$4,800	\$4,629	\$3,913	\$4,778	\$5,571	\$5,394
Annual	\$24,908	\$45,596	\$57,595	\$55,550	\$46,959	\$57,331	\$66,856	\$64,732
Emergency Savings Fund (Monthly)	\$30	\$77	\$129	\$114	\$97	\$46	\$62	\$59
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$220	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$3,983	\$8,000	\$7,096	\$3,113	\$4,000	\$8,000	\$7,096
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$478	\$1,044	\$1,135	\$2,179	\$566	\$1,740	\$2,555
<b>Total Annual Resources</b>	<b>\$24,908</b>	<b>\$50,057</b>	<b>\$66,639</b>	<b>\$63,782</b>	<b>\$52,470</b>	<b>\$61,897</b>	<b>\$76,596</b>	<b>\$74,383</b>

**TABLE 12. The Self-Sufficiency Standard for Grant County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$626	\$786	\$786	\$786	\$786	\$786	\$786	\$786
Child Care	\$0	\$664	\$1,450	\$1,183	\$519	\$786	\$1,450	\$1,183
Food	\$270	\$409	\$537	\$618	\$717	\$638	\$754	\$832
Transportation	\$290	\$298	\$298	\$298	\$298	\$572	\$572	\$572
Health Care (Net)	\$193	\$657	\$675	\$695	\$731	\$729	\$748	\$767
Premium	\$121	\$565	\$565	\$565	\$565	\$565	\$565	\$565
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$138	\$281	\$375	\$358	\$305	\$351	\$431	\$414
Taxes (Net)	\$319	\$346	\$297	\$296	\$145	\$512	\$407	\$405
Federal Income Taxes	\$79	\$201	\$318	\$296	\$208	\$241	\$334	\$311
Federal and Local Payroll Taxes	\$142	\$267	\$342	\$328	\$271	\$339	\$399	\$384
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$98	\$178	\$236	\$222	\$165	\$232	\$274	\$260
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$10.44	\$19.55	\$25.10	\$24.05	\$19.89	\$12.43	\$14.63	\$14.09
Monthly	\$1,837	\$3,440	\$4,418	\$4,234	\$3,500	\$4,375	\$5,148	\$4,958
Annual	\$22,039	\$41,282	\$53,015	\$50,802	\$42,005	\$52,496	\$61,780	\$59,497
Emergency Savings Fund (Monthly)	\$28	\$75	\$109	\$103	\$94	\$44	\$61	\$58
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$153	\$0	\$0	\$1,357	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$3,983	\$8,000	\$7,096	\$3,113	\$4,000	\$8,000	\$7,096
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$2,231	\$3,481	\$3,974	\$2,615	\$2,831	\$5,221	\$4,684
<b>Total Annual Resources</b>	<b>\$22,039</b>	<b>\$47,649</b>	<b>\$64,496</b>	<b>\$61,873</b>	<b>\$49,090</b>	<b>\$59,327</b>	<b>\$75,001</b>	<b>\$71,276</b>

**TABLE 13. The Self-Sufficiency Standard for Harney County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$578	\$734	\$734	\$734	\$734	\$734	\$734	\$734
Child Care	\$0	\$664	\$1,450	\$1,183	\$519	\$786	\$1,450	\$1,183
Food	\$280	\$424	\$558	\$642	\$745	\$662	\$783	\$863
Transportation	\$289	\$297	\$297	\$297	\$297	\$571	\$571	\$571
Health Care (Net)	\$193	\$657	\$675	\$695	\$731	\$729	\$748	\$767
Premium	\$121	\$565	\$565	\$565	\$565	\$565	\$565	\$565
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$134	\$278	\$371	\$355	\$303	\$348	\$429	\$412
Taxes (Net)	\$305	\$330	\$283	\$284	\$134	\$500	\$397	\$396
Federal Income Taxes	\$73	\$194	\$313	\$291	\$204	\$236	\$329	\$307
Federal and Local Payroll Taxes	\$138	\$262	\$339	\$325	\$268	\$336	\$396	\$382
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$93	\$174	\$232	\$218	\$162	\$229	\$271	\$257
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$10.11	\$19.23	\$24.82	\$23.80	\$19.67	\$12.30	\$14.52	\$13.99
Monthly	\$1,780	\$3,384	\$4,369	\$4,189	\$3,462	\$4,331	\$5,111	\$4,925
Annual	\$21,359	\$40,608	\$52,430	\$50,273	\$41,544	\$51,969	\$61,333	\$59,103
Emergency Savings Fund (Monthly)	\$27	\$74	\$109	\$103	\$94	\$44	\$61	\$58
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$824	\$270	\$0	\$0	\$1,462	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$3,983	\$8,000	\$7,096	\$3,113	\$4,000	\$8,000	\$7,096
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$2,231	\$5,221	\$4,684	\$2,615	\$2,831	\$5,221	\$4,684
<b>Total Annual Resources</b>	<b>\$22,183</b>	<b>\$47,092</b>	<b>\$65,650</b>	<b>\$62,052</b>	<b>\$48,735</b>	<b>\$58,800</b>	<b>\$74,554</b>	<b>\$70,883</b>

**TABLE 14. The Self-Sufficiency Standard for Hood River County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$916	\$1,207	\$1,207	\$1,207	\$1,207	\$1,207	\$1,207	\$1,207
Child Care	\$0	\$940	\$1,971	\$1,501	\$561	\$1,031	\$1,971	\$1,501
Food	\$331	\$501	\$658	\$757	\$878	\$782	\$924	\$1,018
Transportation	\$294	\$302	\$302	\$302	\$302	\$580	\$580	\$580
Health Care (Net)	\$186	\$624	\$643	\$662	\$698	\$696	\$715	\$735
Premium	\$114	\$532	\$532	\$532	\$532	\$532	\$532	\$532
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$173	\$357	\$478	\$443	\$365	\$430	\$540	\$504
Taxes (Net)	\$463	\$662	\$727	\$650	\$393	\$838	\$859	\$780
Federal Income Taxes	\$141	\$340	\$507	\$451	\$317	\$384	\$531	\$475
Federal and Local Payroll Taxes	\$183	\$356	\$464	\$428	\$341	\$431	\$527	\$490
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$138	\$267	\$357	\$321	\$235	\$324	\$401	\$365
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$13.43	\$26.10	\$34.01	\$31.37	\$25.02	\$15.81	\$19.31	\$17.97
Monthly	\$2,363	\$4,594	\$5,986	\$5,522	\$4,403	\$5,564	\$6,796	\$6,325
Annual	\$28,357	\$55,124	\$71,829	\$66,264	\$52,840	\$66,767	\$81,557	\$75,906
Emergency Savings Fund (Monthly)	\$32	\$88	\$242	\$202	\$100	\$48	\$67	\$63
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$8,000	\$3,365	\$4,000	\$8,000	\$8,000
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$0	\$0	\$0	\$1,009	\$0	\$0	\$721
<b>Total Annual Resources</b>	<b>\$28,357</b>	<b>\$59,124</b>	<b>\$79,829</b>	<b>\$74,264</b>	<b>\$57,215</b>	<b>\$70,767</b>	<b>\$89,557</b>	<b>\$84,626</b>

**TABLE 15. The Self-Sufficiency Standard for Jackson County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$788	\$1,039	\$1,039	\$1,039	\$1,039	\$1,039	\$1,039	\$1,039
Child Care	\$0	\$771	\$1,710	\$1,317	\$546	\$939	\$1,710	\$1,317
Food	\$283	\$428	\$563	\$648	\$751	\$668	\$790	\$871
Transportation	\$288	\$296	\$296	\$296	\$296	\$568	\$568	\$568
Health Care (Net)	\$192	\$651	\$670	\$689	\$725	\$724	\$743	\$762
Premium	\$120	\$559	\$559	\$559	\$559	\$559	\$559	\$559
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$155	\$319	\$428	\$399	\$336	\$394	\$485	\$456
Taxes (Net)	\$390	\$501	\$518	\$466	\$272	\$689	\$631	\$578
Federal Income Taxes	\$109	\$269	\$415	\$371	\$264	\$318	\$432	\$387
Federal and Local Payroll Taxes	\$162	\$310	\$405	\$376	\$307	\$389	\$462	\$433
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$118	\$221	\$298	\$269	\$201	\$282	\$337	\$308
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$11.91	\$22.75	\$29.68	\$27.58	\$22.53	\$14.26	\$16.95	\$15.88
Monthly	\$2,096	\$4,004	\$5,223	\$4,854	\$3,965	\$5,021	\$5,966	\$5,590
Annual	\$25,149	\$48,052	\$62,675	\$58,245	\$47,582	\$60,253	\$71,589	\$67,086
Emergency Savings Fund (Monthly)	\$30	\$78	\$179	\$128	\$97	\$46	\$63	\$60
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$76	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,902	\$3,275	\$4,000	\$8,000	\$7,902
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$555	\$821	\$948	\$2,293	\$676	\$1,231	\$1,264
<b>Total Annual Resources</b>	<b>\$25,149</b>	<b>\$52,607</b>	<b>\$71,496</b>	<b>\$67,095</b>	<b>\$53,227</b>	<b>\$64,929</b>	<b>\$80,821</b>	<b>\$76,252</b>

**TABLE 16. The Self-Sufficiency Standard for Jefferson County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$775	\$883	\$883	\$883	\$883	\$883	\$883	\$883
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$310	\$470	\$617	\$710	\$824	\$733	\$866	\$955
Transportation	\$293	\$301	\$301	\$301	\$301	\$577	\$577	\$577
Health Care (Net)	\$186	\$621	\$640	\$659	\$695	\$694	\$713	\$732
Premium	\$113	\$530	\$530	\$530	\$530	\$530	\$530	\$530
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$156	\$295	\$393	\$376	\$324	\$370	\$453	\$436
Taxes (Net)	\$395	\$402	\$374	\$373	\$223	\$592	\$499	\$496
Federal Income Taxes	\$112	\$226	\$352	\$330	\$243	\$276	\$374	\$351
Federal and Local Payroll Taxes	\$164	\$283	\$364	\$350	\$293	\$362	\$425	\$410
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$119	\$194	\$257	\$243	\$187	\$255	\$300	\$285
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$12.02	\$20.72	\$26.70	\$25.64	\$21.51	\$13.26	\$15.58	\$15.03
Monthly	\$2,115	\$3,646	\$4,699	\$4,513	\$3,786	\$4,667	\$5,483	\$5,289
Annual	\$25,382	\$43,751	\$56,390	\$54,152	\$45,434	\$56,005	\$65,792	\$63,473
Emergency Savings Fund (Monthly)	\$30	\$76	\$123	\$107	\$96	\$45	\$62	\$59
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$569	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$647	\$1,790	\$2,614	\$2,573	\$980	\$3,579	\$4,067
<b>Total Annual Resources</b>	<b>\$25,382</b>	<b>\$48,399</b>	<b>\$66,180</b>	<b>\$64,028</b>	<b>\$51,793</b>	<b>\$60,985</b>	<b>\$77,371</b>	<b>\$74,801</b>

**TABLE 17. The Self-Sufficiency Standard for Josephine County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$839	\$1,106	\$1,106	\$1,106	\$1,106	\$1,106	\$1,106	\$1,106
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$278	\$420	\$552	\$636	\$738	\$656	\$776	\$855
Transportation	\$289	\$297	\$297	\$297	\$297	\$569	\$569	\$569
Health Care (Net)	\$192	\$651	\$670	\$689	\$725	\$724	\$743	\$762
Premium	\$120	\$559	\$559	\$559	\$559	\$559	\$559	\$559
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$160	\$315	\$412	\$394	\$340	\$387	\$469	\$450
Taxes (Net)	\$409	\$485	\$451	\$445	\$291	\$662	\$563	\$556
Federal Income Taxes	\$118	\$262	\$386	\$362	\$272	\$306	\$402	\$377
Federal and Local Payroll Taxes	\$168	\$306	\$386	\$370	\$313	\$381	\$443	\$427
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$123	\$217	\$279	\$263	\$206	\$274	\$318	\$302
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$12.31	\$22.43	\$28.29	\$27.14	\$22.91	\$13.98	\$16.24	\$15.65
Monthly	\$2,167	\$3,949	\$4,978	\$4,777	\$4,033	\$4,922	\$5,716	\$5,509
Annual	\$26,000	\$47,383	\$59,741	\$57,324	\$48,390	\$59,063	\$68,596	\$66,108
Emergency Savings Fund (Monthly)	\$30	\$78	\$141	\$124	\$98	\$46	\$63	\$60
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$485	\$1,074	\$871	\$1,930	\$588	\$1,790	\$2,614
Total Annual Resources	\$26,000	\$51,868	\$68,814	\$65,458	\$53,537	\$63,651	\$78,386	\$75,984

**TABLE 18. The Self-Sufficiency Standard for Klamath County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$653	\$858	\$858	\$858	\$858	\$858	\$858	\$858
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$286	\$432	\$568	\$654	\$758	\$674	\$797	\$879
Transportation	\$293	\$301	\$301	\$301	\$301	\$579	\$579	\$579
Health Care (Net)	\$183	\$605	\$624	\$643	\$679	\$678	\$697	\$716
Premium	\$110	\$514	\$514	\$514	\$514	\$514	\$514	\$514
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$141	\$287	\$384	\$367	\$313	\$361	\$442	\$424
Taxes (Net)	\$333	\$370	\$337	\$332	\$179	\$551	\$453	\$447
Federal Income Taxes	\$85	\$212	\$336	\$312	\$223	\$258	\$354	\$329
Federal and Local Payroll Taxes	\$146	\$273	\$354	\$338	\$281	\$350	\$412	\$396
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$102	\$185	\$247	\$232	\$175	\$243	\$287	\$271
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$10.73	\$20.04	\$25.93	\$24.80	\$20.60	\$12.84	\$15.11	\$14.53
Monthly	\$1,888	\$3,528	\$4,563	\$4,365	\$3,625	\$4,518	\$5,317	\$5,113
Annual	\$22,662	\$42,332	\$54,757	\$52,383	\$43,500	\$54,216	\$63,809	\$61,361
Emergency Savings Fund (Monthly)	\$29	\$75	\$114	\$104	\$95	\$45	\$61	\$59
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$1,013	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$1,456	\$3,579	\$4,067	\$2,702	\$1,961	\$3,579	\$4,067
<b>Total Annual Resources</b>	<b>\$22,662</b>	<b>\$47,789</b>	<b>\$66,336</b>	<b>\$63,711</b>	<b>\$50,432</b>	<b>\$60,177</b>	<b>\$75,388</b>	<b>\$72,689</b>

**TABLE 19. The Self-Sufficiency Standard for Lake County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$666	\$759	\$759	\$759	\$759	\$759	\$759	\$759
Child Care	\$0	\$664	\$1,450	\$1,183	\$519	\$786	\$1,450	\$1,183
Food	\$281	\$426	\$559	\$644	\$747	\$664	\$785	\$866
Transportation	\$290	\$298	\$298	\$298	\$298	\$572	\$572	\$572
Health Care (Net)	\$183	\$605	\$624	\$643	\$679	\$678	\$697	\$716
Premium	\$110	\$514	\$514	\$514	\$514	\$514	\$514	\$514
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$142	\$275	\$369	\$353	\$300	\$346	\$426	\$410
Taxes (Net)	\$335	\$320	\$273	\$274	\$125	\$490	\$387	\$386
Federal Income Taxes	\$86	\$190	\$308	\$287	\$200	\$231	\$325	\$303
Federal and Local Payroll Taxes	\$147	\$259	\$336	\$322	\$266	\$333	\$393	\$379
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$102	\$171	\$229	\$215	\$159	\$226	\$269	\$254
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$10.78	\$19.02	\$24.62	\$23.60	\$19.47	\$12.21	\$14.42	\$13.90
Monthly	\$1,897	\$3,347	\$4,333	\$4,154	\$3,427	\$4,296	\$5,077	\$4,892
Annual	\$22,761	\$40,166	\$51,995	\$49,842	\$41,120	\$51,554	\$60,925	\$58,700
Emergency Savings Fund (Monthly)	\$29	\$74	\$108	\$103	\$94	\$44	\$61	\$58
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$347	\$0	\$0	\$1,560	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$3,983	\$8,000	\$7,096	\$3,113	\$4,000	\$8,000	\$7,096
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$2,231	\$5,221	\$4,684	\$2,615	\$2,831	\$6,091	\$4,684
<b>Total Annual Resources</b>	<b>\$22,761</b>	<b>\$46,727</b>	<b>\$65,216</b>	<b>\$61,622</b>	<b>\$48,408</b>	<b>\$58,385</b>	<b>\$75,016</b>	<b>\$70,480</b>

**TABLE 20. The Self-Sufficiency Standard for Lane County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$917	\$1,201	\$1,201	\$1,201	\$1,201	\$1,201	\$1,201	\$1,201
Child Care	\$0	\$1,050	\$2,305	\$1,778	\$728	\$1,254	\$2,305	\$1,778
Food	\$282	\$427	\$561	\$646	\$749	\$666	\$788	\$868
Transportation	\$289	\$297	\$297	\$297	\$297	\$570	\$570	\$570
Health Care (Net)	\$177	\$581	\$600	\$619	\$655	\$654	\$673	\$692
Premium	\$105	\$489	\$489	\$489	\$489	\$489	\$489	\$489
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$167	\$356	\$496	\$454	\$363	\$435	\$554	\$511
Taxes (Net)	\$437	\$655	\$829	\$696	\$386	\$859	\$917	\$808
Federal Income Taxes	\$130	\$336	\$564	\$471	\$314	\$392	\$557	\$487
Federal and Local Payroll Taxes	\$176	\$354	\$487	\$441	\$339	\$437	\$543	\$498
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$131	\$265	\$378	\$334	\$233	\$329	\$417	\$373
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$12.89	\$25.95	\$35.73	\$32.33	\$24.88	\$16.02	\$19.90	\$18.26
Monthly	\$2,269	\$4,567	\$6,289	\$5,691	\$4,378	\$5,639	\$7,006	\$6,428
Annual	\$27,229	\$54,806	\$75,463	\$68,291	\$52,540	\$67,664	\$84,076	\$77,140
Emergency Savings Fund (Monthly)	\$31	\$87	\$263	\$214	\$100	\$48	\$68	\$64
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$8,000	\$4,000	\$4,000	\$8,000	\$8,000
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$0	\$0	\$0	\$2,183	\$0	\$0	\$853
<b>Total Annual Resources</b>	<b>\$27,229</b>	<b>\$58,806</b>	<b>\$83,463</b>	<b>\$76,291</b>	<b>\$58,723</b>	<b>\$71,664</b>	<b>\$92,076</b>	<b>\$85,994</b>

**TABLE 21. The Self-Sufficiency Standard for Lincoln County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$835	\$1,040	\$1,040	\$1,040	\$1,040	\$1,040	\$1,040	\$1,040
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$313	\$473	\$622	\$716	\$831	\$739	\$874	\$963
Transportation	\$295	\$303	\$303	\$303	\$303	\$583	\$583	\$583
Health Care (Net)	\$199	\$682	\$701	\$720	\$756	\$755	\$774	\$793
Premium	\$126	\$591	\$591	\$591	\$591	\$591	\$591	\$591
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$164	\$317	\$416	\$399	\$347	\$393	\$476	\$459
Taxes (Net)	\$428	\$496	\$468	\$467	\$318	\$688	\$595	\$592
Federal Income Taxes	\$126	\$267	\$393	\$371	\$284	\$318	\$416	\$393
Federal and Local Payroll Taxes	\$173	\$309	\$391	\$376	\$320	\$389	\$452	\$437
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$128	\$220	\$284	\$270	\$214	\$281	\$327	\$312
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$12.69	\$22.65	\$28.65	\$27.59	\$23.47	\$14.25	\$16.57	\$16.02
Monthly	\$2,234	\$3,987	\$5,042	\$4,856	\$4,131	\$5,015	\$5,833	\$5,641
Annual	\$26,811	\$47,839	\$60,500	\$58,276	\$49,575	\$60,186	\$69,993	\$67,687
Emergency Savings Fund (Monthly)	\$31	\$78	\$145	\$129	\$98	\$46	\$63	\$60
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$485	\$1,074	\$871	\$1,930	\$588	\$1,074	\$1,162
<b>Total Annual Resources</b>	<b>\$26,811</b>	<b>\$52,325</b>	<b>\$69,574</b>	<b>\$66,409</b>	<b>\$54,722</b>	<b>\$64,774</b>	<b>\$79,066</b>	<b>\$76,110</b>

**TABLE 22. The Self-Sufficiency Standard for Linn County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$860	\$1,133	\$1,133	\$1,133	\$1,133	\$1,133	\$1,133	\$1,133
Child Care	\$0	\$771	\$1,710	\$1,317	\$546	\$939	\$1,710	\$1,317
Food	\$268	\$405	\$532	\$612	\$710	\$632	\$747	\$824
Transportation	\$290	\$298	\$298	\$298	\$298	\$572	\$572	\$572
Health Care (Net)	\$177	\$581	\$600	\$619	\$655	\$654	\$673	\$692
Premium	\$105	\$489	\$489	\$489	\$489	\$489	\$489	\$489
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$159	\$319	\$427	\$398	\$334	\$393	\$483	\$454
Taxes (Net)	\$408	\$502	\$516	\$463	\$266	\$686	\$625	\$570
Federal Income Taxes	\$117	\$269	\$414	\$369	\$261	\$317	\$429	\$383
Federal and Local Payroll Taxes	\$168	\$311	\$404	\$375	\$306	\$388	\$461	\$431
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$123	\$222	\$297	\$268	\$199	\$281	\$335	\$306
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$12.28	\$22.78	\$29.64	\$27.50	\$22.40	\$14.23	\$16.89	\$15.80
Monthly	\$2,162	\$4,009	\$5,216	\$4,840	\$3,943	\$5,009	\$5,944	\$5,562
Annual	\$25,946	\$48,104	\$62,594	\$58,080	\$47,315	\$60,106	\$71,322	\$66,739
Emergency Savings Fund (Monthly)	\$30	\$78	\$178	\$128	\$97	\$46	\$63	\$60
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$138	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,902	\$3,275	\$4,000	\$8,000	\$7,902
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$555	\$821	\$948	\$2,293	\$676	\$1,231	\$1,264
<b>Total Annual Resources</b>	<b>\$25,946</b>	<b>\$52,659</b>	<b>\$71,415</b>	<b>\$66,930</b>	<b>\$53,021</b>	<b>\$64,783</b>	<b>\$80,553</b>	<b>\$75,905</b>

**TABLE 23. The Self-Sufficiency Standard for Malheur County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$605	\$797	\$797	\$797	\$797	\$797	\$797	\$797
Child Care	\$0	\$664	\$1,450	\$1,183	\$519	\$786	\$1,450	\$1,183
Food	\$227	\$344	\$452	\$520	\$604	\$537	\$635	\$700
Transportation	\$288	\$296	\$296	\$296	\$296	\$567	\$567	\$567
Health Care (Net)	\$193	\$657	\$675	\$695	\$731	\$729	\$748	\$767
Premium	\$121	\$565	\$565	\$565	\$565	\$565	\$565	\$565
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$131	\$276	\$367	\$349	\$295	\$342	\$420	\$401
Taxes (Net)	\$294	\$323	\$265	\$259	\$101	\$473	\$360	\$353
Federal Income Taxes	\$69	\$191	\$305	\$280	\$189	\$224	\$313	\$288
Federal and Local Payroll Taxes	\$135	\$260	\$333	\$318	\$259	\$328	\$386	\$370
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$90	\$171	\$227	\$211	\$153	\$221	\$261	\$245
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$9.88	\$19.06	\$24.45	\$23.29	\$18.99	\$12.02	\$14.14	\$13.55
Monthly	\$1,739	\$3,355	\$4,302	\$4,098	\$3,342	\$4,231	\$4,977	\$4,768
Annual	\$20,867	\$40,265	\$51,628	\$49,181	\$40,100	\$50,777	\$59,727	\$57,221
Emergency Savings Fund (Monthly)	\$27	\$74	\$108	\$103	\$93	\$44	\$60	\$57
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$865	\$330	\$0	\$0	\$1,794	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$3,983	\$8,000	\$7,096	\$3,113	\$4,000	\$8,000	\$7,096
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$2,231	\$5,221	\$4,684	\$2,615	\$2,831	\$6,091	\$5,393
<b>Total Annual Resources</b>	<b>\$21,733</b>	<b>\$46,809</b>	<b>\$64,849</b>	<b>\$60,961</b>	<b>\$47,622</b>	<b>\$57,607</b>	<b>\$73,818</b>	<b>\$69,710</b>

**TABLE 24. The Self-Sufficiency Standard for Marion County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$822	\$1,087	\$1,087	\$1,087	\$1,087	\$1,087	\$1,087	\$1,087
Child Care	\$0	\$771	\$1,710	\$1,317	\$546	\$939	\$1,710	\$1,317
Food	\$266	\$402	\$529	\$609	\$706	\$628	\$742	\$818
Transportation	\$303	\$311	\$311	\$311	\$311	\$599	\$599	\$599
Health Care (Net)	\$172	\$557	\$576	\$595	\$631	\$630	\$649	\$668
Premium	\$100	\$466	\$466	\$466	\$466	\$466	\$466	\$466
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$156	\$313	\$421	\$392	\$328	\$388	\$479	\$449
Taxes (Net)	\$395	\$478	\$491	\$438	\$241	\$667	\$606	\$550
Federal Income Taxes	\$112	\$259	\$404	\$358	\$251	\$308	\$421	\$375
Federal and Local Payroll Taxes	\$164	\$304	\$397	\$368	\$298	\$383	\$455	\$425
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$119	\$215	\$290	\$261	\$192	\$276	\$330	\$300
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$12.02	\$22.27	\$29.13	\$26.99	\$21.88	\$14.03	\$16.68	\$15.60
Monthly	\$2,115	\$3,920	\$5,126	\$4,750	\$3,851	\$4,939	\$5,872	\$5,490
Annual	\$25,382	\$47,043	\$61,518	\$56,995	\$46,218	\$59,265	\$70,467	\$65,875
Emergency Savings Fund (Monthly)	\$30	\$78	\$164	\$122	\$97	\$46	\$63	\$60
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$390	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,902	\$3,275	\$4,000	\$8,000	\$7,902
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$555	\$821	\$1,264	\$2,293	\$676	\$1,231	\$2,845
<b>Total Annual Resources</b>	<b>\$25,382</b>	<b>\$51,598</b>	<b>\$70,339</b>	<b>\$66,161</b>	<b>\$52,176</b>	<b>\$63,941</b>	<b>\$79,699</b>	<b>\$76,622</b>

**TABLE 25. The Self-Sufficiency Standard for Morrow County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$691	\$911	\$911	\$911	\$911	\$911	\$911	\$911
Child Care	\$0	\$664	\$1,450	\$1,183	\$519	\$786	\$1,450	\$1,183
Food	\$266	\$402	\$529	\$609	\$706	\$628	\$742	\$818
Transportation	\$288	\$296	\$296	\$296	\$296	\$569	\$569	\$569
Health Care (Net)	\$193	\$657	\$675	\$695	\$731	\$729	\$748	\$767
Premium	\$121	\$565	\$565	\$565	\$565	\$565	\$565	\$565
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$144	\$293	\$386	\$369	\$316	\$362	\$442	\$425
Taxes (Net)	\$343	\$395	\$345	\$343	\$192	\$559	\$453	\$450
Federal Income Taxes	\$89	\$222	\$339	\$317	\$229	\$261	\$354	\$331
Federal and Local Payroll Taxes	\$149	\$280	\$356	\$341	\$284	\$352	\$412	\$397
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$105	\$192	\$249	\$235	\$178	\$245	\$287	\$272
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$10.94	\$20.56	\$26.09	\$25.04	\$20.86	\$12.91	\$15.10	\$14.56
Monthly	\$1,926	\$3,618	\$4,593	\$4,406	\$3,671	\$4,545	\$5,316	\$5,124
Annual	\$23,108	\$43,415	\$55,111	\$52,874	\$44,049	\$54,538	\$63,789	\$61,483
Emergency Savings Fund (Monthly)	\$29	\$76	\$116	\$105	\$95	\$45	\$61	\$59
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$887	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$3,983	\$8,000	\$7,096	\$3,113	\$4,000	\$8,000	\$7,096
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$1,434	\$1,740	\$2,555	\$2,490	\$1,887	\$3,481	\$3,974
<b>Total Annual Resources</b>	<b>\$23,108</b>	<b>\$48,832</b>	<b>\$64,851</b>	<b>\$62,525</b>	<b>\$50,540</b>	<b>\$60,425</b>	<b>\$75,269</b>	<b>\$72,553</b>

**TABLE 26. The Self-Sufficiency Standard for Multnomah County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$1,327	\$1,531	\$1,531	\$1,531	\$1,531	\$1,531	\$1,531	\$1,531
Child Care	\$0	\$1,258	\$2,757	\$2,081	\$823	\$1,499	\$2,757	\$2,081
Food	\$306	\$463	\$609	\$701	\$813	\$723	\$854	\$942
Transportation	\$100	\$100	\$100	\$100	\$100	\$200	\$200	\$200
Health Care (Net)	\$168	\$536	\$555	\$574	\$610	\$609	\$628	\$647
Premium	\$95	\$444	\$444	\$444	\$444	\$444	\$444	\$444
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$190	\$389	\$555	\$499	\$388	\$456	\$597	\$540
Taxes (Net)	\$535	\$793	\$1,232	\$924	\$489	\$949	\$1,104	\$930
Federal Income Taxes	\$173	\$397	\$794	\$590	\$359	\$432	\$636	\$540
Federal and Local Payroll Taxes	\$204	\$393	\$569	\$497	\$368	\$462	\$595	\$532
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$159	\$304	\$469	\$387	\$262	\$355	\$473	\$407
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$14.92	\$28.81	\$41.69	\$36.42	\$27.01	\$16.95	\$21.79	\$19.52
Monthly	\$2,627	\$5,070	\$7,338	\$6,409	\$4,753	\$5,967	\$7,671	\$6,871
Annual	\$31,521	\$60,846	\$88,057	\$76,912	\$57,040	\$71,602	\$92,057	\$82,447
Emergency Savings Fund (Monthly)	\$33	\$119	\$329	\$265	\$118	\$50	\$70	\$65
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$8,000	\$4,000	\$4,000	\$8,000	\$8,000
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$0	\$0	\$0	\$494	\$0	\$0	\$0
<b>Total Annual Resources</b>	<b>\$31,521</b>	<b>\$64,846</b>	<b>\$96,057</b>	<b>\$84,912</b>	<b>\$61,533</b>	<b>\$75,602</b>	<b>\$100,057</b>	<b>\$90,447</b>

**TABLE 27. The Self-Sufficiency Standard for Polk County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$893	\$1,116	\$1,116	\$1,116	\$1,116	\$1,116	\$1,116	\$1,116
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$280	\$424	\$558	\$642	\$745	\$662	\$783	\$863
Transportation	\$303	\$311	\$311	\$311	\$311	\$597	\$597	\$597
Health Care (Net)	\$172	\$557	\$576	\$595	\$631	\$630	\$649	\$668
Premium	\$100	\$466	\$466	\$466	\$466	\$466	\$466	\$466
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$165	\$308	\$405	\$387	\$334	\$382	\$464	\$446
Taxes (Net)	\$430	\$458	\$424	\$419	\$265	\$642	\$543	\$536
Federal Income Taxes	\$127	\$250	\$374	\$350	\$261	\$297	\$393	\$368
Federal and Local Payroll Taxes	\$174	\$298	\$378	\$363	\$305	\$376	\$437	\$421
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$129	\$209	\$271	\$256	\$199	\$268	\$312	\$296
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$12.75	\$21.87	\$27.73	\$26.59	\$22.37	\$13.77	\$16.03	\$15.44
Monthly	\$2,243	\$3,849	\$4,881	\$4,680	\$3,937	\$4,847	\$5,643	\$5,436
Annual	\$26,918	\$46,186	\$58,566	\$56,164	\$47,247	\$58,160	\$67,713	\$65,238
Emergency Savings Fund (Monthly)	\$31	\$77	\$135	\$117	\$97	\$46	\$62	\$60
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$153	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$485	\$1,074	\$1,162	\$2,252	\$588	\$1,790	\$2,614
<b>Total Annual Resources</b>	<b>\$26,918</b>	<b>\$50,671</b>	<b>\$67,640</b>	<b>\$64,588</b>	<b>\$52,868</b>	<b>\$62,748</b>	<b>\$77,502</b>	<b>\$75,114</b>

**TABLE 28. The Self-Sufficiency Standard for Sherman County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$643	\$847	\$847	\$847	\$847	\$847	\$847	\$847
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$322	\$486	\$639	\$736	\$853	\$759	\$897	\$989
Transportation	\$293	\$301	\$301	\$301	\$301	\$579	\$579	\$579
Health Care (Net)	\$193	\$657	\$675	\$695	\$731	\$729	\$748	\$767
Premium	\$121	\$565	\$565	\$565	\$565	\$565	\$565	\$565
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$145	\$297	\$395	\$379	\$327	\$373	\$456	\$439
Taxes (Net)	\$348	\$409	\$383	\$383	\$235	\$603	\$512	\$510
Federal Income Taxes	\$91	\$229	\$356	\$334	\$248	\$281	\$379	\$357
Federal and Local Payroll Taxes	\$151	\$285	\$367	\$353	\$297	\$365	\$429	\$414
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$106	\$196	\$260	\$246	\$191	\$258	\$304	\$289
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$11.05	\$20.86	\$26.89	\$25.86	\$21.77	\$13.37	\$15.71	\$15.18
Monthly	\$1,944	\$3,671	\$4,732	\$4,551	\$3,831	\$4,708	\$5,530	\$5,342
Annual	\$23,332	\$44,055	\$56,790	\$54,612	\$45,968	\$56,492	\$66,366	\$64,104
Emergency Savings Fund (Monthly)	\$29	\$76	\$125	\$109	\$96	\$45	\$62	\$59
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$447	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$647	\$1,790	\$2,614	\$2,573	\$980	\$1,790	\$2,614
<b>Total Annual Resources</b>	<b>\$23,332</b>	<b>\$48,702</b>	<b>\$66,579</b>	<b>\$64,488</b>	<b>\$52,205</b>	<b>\$61,472</b>	<b>\$76,155</b>	<b>\$73,980</b>

**TABLE 29. The Self-Sufficiency Standard for Tillamook County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$708	\$933	\$933	\$933	\$933	\$933	\$933	\$933
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$304	\$461	\$605	\$697	\$808	\$719	\$850	\$937
Transportation	\$303	\$311	\$311	\$311	\$311	\$599	\$599	\$599
Health Care (Net)	\$182	\$605	\$624	\$643	\$679	\$677	\$696	\$716
Premium	\$110	\$513	\$513	\$513	\$513	\$513	\$513	\$513
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$150	\$298	\$396	\$379	\$327	\$375	\$457	\$439
Taxes (Net)	\$368	\$417	\$387	\$385	\$235	\$609	\$515	\$511
Federal Income Taxes	\$100	\$232	\$358	\$335	\$248	\$283	\$381	\$357
Federal and Local Payroll Taxes	\$156	\$287	\$368	\$353	\$297	\$367	\$429	\$414
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$112	\$198	\$261	\$247	\$190	\$259	\$304	\$289
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$11.45	\$21.02	\$26.98	\$25.90	\$21.76	\$13.44	\$15.74	\$15.19
Monthly	\$2,016	\$3,699	\$4,748	\$4,559	\$3,829	\$4,730	\$5,541	\$5,345
Annual	\$24,189	\$44,394	\$56,981	\$54,710	\$45,952	\$56,754	\$66,494	\$64,144
Emergency Savings Fund (Monthly)	\$29	\$76	\$126	\$110	\$96	\$46	\$62	\$59
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$451	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$647	\$1,790	\$2,614	\$2,573	\$980	\$1,790	\$2,614
<b>Total Annual Resources</b>	<b>\$24,189</b>	<b>\$49,041</b>	<b>\$66,770</b>	<b>\$64,586</b>	<b>\$52,192</b>	<b>\$61,734</b>	<b>\$76,284</b>	<b>\$74,020</b>

**TABLE 30. The Self-Sufficiency Standard for Umatilla County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$677	\$846	\$846	\$846	\$846	\$846	\$846	\$846
Child Care	\$0	\$664	\$1,450	\$1,183	\$519	\$786	\$1,450	\$1,183
Food	\$273	\$413	\$542	\$624	\$724	\$644	\$761	\$839
Transportation	\$288	\$296	\$296	\$296	\$296	\$568	\$568	\$568
Health Care (Net)	\$193	\$657	\$675	\$695	\$731	\$729	\$748	\$767
Premium	\$121	\$565	\$565	\$565	\$565	\$565	\$565	\$565
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$143	\$288	\$381	\$364	\$312	\$357	\$437	\$420
Taxes (Net)	\$340	\$372	\$323	\$323	\$172	\$538	\$433	\$431
Federal Income Taxes	\$88	\$212	\$330	\$308	\$220	\$252	\$345	\$322
Federal and Local Payroll Taxes	\$148	\$274	\$350	\$336	\$279	\$346	\$406	\$392
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$104	\$185	\$243	\$229	\$173	\$239	\$282	\$267
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$10.88	\$20.08	\$25.65	\$24.61	\$20.45	\$12.70	\$14.90	\$14.36
Monthly	\$1,914	\$3,534	\$4,514	\$4,331	\$3,599	\$4,469	\$5,245	\$5,055
Annual	\$22,968	\$42,411	\$54,166	\$51,967	\$43,187	\$53,630	\$62,934	\$60,664
Emergency Savings Fund (Monthly)	\$29	\$75	\$111	\$104	\$95	\$45	\$61	\$58
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$1,085	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$3,983	\$8,000	\$7,096	\$3,113	\$4,000	\$8,000	\$7,096
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$1,434	\$3,481	\$3,974	\$2,615	\$1,887	\$5,221	\$4,684
<b>Total Annual Resources</b>	<b>\$22,968</b>	<b>\$47,828</b>	<b>\$65,647</b>	<b>\$63,037</b>	<b>\$50,001</b>	<b>\$59,517</b>	<b>\$76,155</b>	<b>\$72,444</b>

**TABLE 31. The Self-Sufficiency Standard for Union County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$680	\$896	\$896	\$896	\$896	\$896	\$896	\$896
Child Care	\$0	\$664	\$1,450	\$1,183	\$519	\$786	\$1,450	\$1,183
Food	\$280	\$423	\$556	\$640	\$742	\$660	\$780	\$860
Transportation	\$288	\$296	\$296	\$296	\$296	\$569	\$569	\$569
Health Care (Net)	\$193	\$657	\$675	\$695	\$731	\$729	\$748	\$767
Premium	\$121	\$565	\$565	\$565	\$565	\$565	\$565	\$565
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$144	\$294	\$387	\$371	\$318	\$364	\$444	\$428
Taxes (Net)	\$344	\$397	\$350	\$350	\$200	\$566	\$462	\$461
Federal Income Taxes	\$89	\$224	\$342	\$320	\$233	\$264	\$358	\$336
Federal and Local Payroll Taxes	\$150	\$281	\$357	\$343	\$287	\$354	\$415	\$400
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$105	\$192	\$251	\$237	\$181	\$247	\$290	\$275
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$10.96	\$20.61	\$26.20	\$25.18	\$21.04	\$12.99	\$15.20	\$14.67
Monthly	\$1,930	\$3,627	\$4,611	\$4,431	\$3,703	\$4,571	\$5,351	\$5,165
Annual	\$23,157	\$43,519	\$55,333	\$53,171	\$44,437	\$54,853	\$64,211	\$61,976
Emergency Savings Fund (Monthly)	\$29	\$76	\$117	\$105	\$96	\$45	\$61	\$59
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$798	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$3,983	\$8,000	\$7,096	\$3,113	\$4,000	\$8,000	\$7,096
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$1,434	\$1,740	\$2,555	\$2,490	\$1,887	\$3,481	\$3,974
<b>Total Annual Resources</b>	<b>\$23,157</b>	<b>\$48,936</b>	<b>\$65,073</b>	<b>\$62,822</b>	<b>\$50,839</b>	<b>\$60,740</b>	<b>\$75,691</b>	<b>\$73,047</b>

**TABLE 32. The Self-Sufficiency Standard for Wallowa County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$665	\$820	\$820	\$820	\$820	\$820	\$820	\$820
Child Care	\$0	\$664	\$1,450	\$1,183	\$519	\$786	\$1,450	\$1,183
Food	\$272	\$411	\$541	\$622	\$722	\$642	\$759	\$837
Transportation	\$291	\$299	\$299	\$299	\$299	\$574	\$574	\$574
Health Care (Net)	\$193	\$657	\$675	\$695	\$731	\$729	\$748	\$767
Premium	\$121	\$565	\$565	\$565	\$565	\$565	\$565	\$565
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$142	\$285	\$379	\$362	\$309	\$355	\$435	\$418
Taxes (Net)	\$336	\$361	\$313	\$312	\$161	\$529	\$424	\$422
Federal Income Taxes	\$86	\$208	\$325	\$303	\$216	\$248	\$341	\$318
Federal and Local Payroll Taxes	\$147	\$271	\$347	\$333	\$276	\$344	\$404	\$389
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$103	\$182	\$240	\$226	\$170	\$237	\$279	\$264
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$10.79	\$19.87	\$25.43	\$24.39	\$20.23	\$12.60	\$14.80	\$14.26
Monthly	\$1,899	\$3,497	\$4,476	\$4,293	\$3,560	\$4,435	\$5,210	\$5,021
Annual	\$22,786	\$41,966	\$53,714	\$51,510	\$42,725	\$53,224	\$62,522	\$60,247
Emergency Savings Fund (Monthly)	\$29	\$75	\$109	\$104	\$95	\$45	\$61	\$58
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$34	\$0	\$0	\$1,191	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$3,983	\$8,000	\$7,096	\$3,113	\$4,000	\$8,000	\$7,096
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$1,434	\$3,481	\$3,974	\$2,615	\$1,887	\$5,221	\$4,684
<b>Total Annual Resources</b>	<b>\$22,786</b>	<b>\$47,417</b>	<b>\$65,195</b>	<b>\$62,580</b>	<b>\$49,644</b>	<b>\$59,111</b>	<b>\$75,743</b>	<b>\$72,027</b>

**TABLE 33. The Self-Sufficiency Standard for Wasco County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$892	\$1,176	\$1,176	\$1,176	\$1,176	\$1,176	\$1,176	\$1,176
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$306	\$463	\$609	\$701	\$813	\$723	\$854	\$942
Transportation	\$295	\$303	\$303	\$303	\$303	\$582	\$582	\$582
Health Care (Net)	\$186	\$624	\$643	\$662	\$698	\$696	\$715	\$735
Premium	\$114	\$532	\$532	\$532	\$532	\$532	\$532	\$532
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$168	\$324	\$422	\$405	\$353	\$399	\$482	\$464
Taxes (Net)	\$443	\$523	\$494	\$492	\$342	\$713	\$618	\$615
Federal Income Taxes	\$133	\$279	\$405	\$382	\$295	\$329	\$426	\$403
Federal and Local Payroll Taxes	\$177	\$317	\$398	\$384	\$327	\$396	\$459	\$444
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$133	\$228	\$291	\$277	\$221	\$288	\$334	\$319
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$13.01	\$23.22	\$29.19	\$28.12	\$23.98	\$14.51	\$16.82	\$16.26
Monthly	\$2,290	\$4,087	\$5,137	\$4,949	\$4,220	\$5,106	\$5,919	\$5,724
Annual	\$27,482	\$49,048	\$61,650	\$59,388	\$50,642	\$61,275	\$71,029	\$68,687
Emergency Savings Fund (Monthly)	\$31	\$79	\$166	\$134	\$99	\$47	\$63	\$60
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$324	\$716	\$871	\$1,608	\$588	\$1,074	\$1,162
<b>Total Annual Resources</b>	<b>\$27,482</b>	<b>\$53,371</b>	<b>\$70,366</b>	<b>\$67,521</b>	<b>\$55,466</b>	<b>\$65,863</b>	<b>\$80,102</b>	<b>\$77,111</b>

**TABLE 34. The Self-Sufficiency Standard for Washington County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$1,369	\$1,581	\$1,581	\$1,581	\$1,581	\$1,581	\$1,581	\$1,581
Child Care	\$0	\$1,070	\$2,365	\$1,821	\$751	\$1,296	\$2,365	\$1,821
Food	\$291	\$440	\$578	\$665	\$772	\$687	\$811	\$895
Transportation	\$307	\$315	\$315	\$315	\$315	\$607	\$607	\$607
Health Care (Net)	\$168	\$536	\$555	\$574	\$610	\$609	\$628	\$647
Premium	\$95	\$444	\$444	\$444	\$444	\$444	\$444	\$444
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$214	\$394	\$539	\$496	\$403	\$478	\$599	\$555
Taxes (Net)	\$633	\$816	\$1,124	\$904	\$552	\$1,039	\$1,114	\$992
Federal Income Taxes	\$216	\$407	\$733	\$578	\$387	\$471	\$641	\$568
Federal and Local Payroll Taxes	\$231	\$399	\$547	\$493	\$386	\$488	\$597	\$550
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$186	\$310	\$444	\$383	\$279	\$380	\$477	\$424
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$16.94	\$29.27	\$40.10	\$36.12	\$28.32	\$17.89	\$21.89	\$20.16
Monthly	\$2,981	\$5,152	\$7,058	\$6,356	\$4,985	\$6,296	\$7,706	\$7,098
Annual	\$35,775	\$61,826	\$84,694	\$76,278	\$59,818	\$75,552	\$92,473	\$85,173
Emergency Savings Fund (Monthly)	\$36	\$124	\$312	\$262	\$132	\$51	\$70	\$66
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$8,000	\$4,000	\$4,000	\$8,000	\$8,000
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$0	\$0	\$0	\$361	\$0	\$0	\$0
<b>Total Annual Resources</b>	<b>\$35,775</b>	<b>\$65,826</b>	<b>\$92,694</b>	<b>\$84,278</b>	<b>\$64,179</b>	<b>\$79,552</b>	<b>\$100,473</b>	<b>\$93,173</b>

**TABLE 35. The Self-Sufficiency Standard for Wheeler County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$585	\$759	\$759	\$759	\$759	\$759	\$759	\$759
Child Care	\$0	\$674	\$1,491	\$1,210	\$536	\$817	\$1,491	\$1,210
Food	\$285	\$431	\$566	\$652	\$756	\$672	\$795	\$876
Transportation	\$292	\$300	\$300	\$300	\$300	\$577	\$577	\$577
Health Care (Net)	\$193	\$657	\$675	\$695	\$731	\$729	\$748	\$767
Premium	\$121	\$565	\$565	\$565	\$565	\$565	\$565	\$565
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$136	\$282	\$379	\$362	\$308	\$355	\$437	\$419
Taxes (Net)	\$310	\$349	\$316	\$311	\$158	\$530	\$432	\$426
Federal Income Taxes	\$76	\$203	\$327	\$303	\$214	\$249	\$345	\$320
Federal and Local Payroll Taxes	\$140	\$268	\$348	\$332	\$275	\$344	\$406	\$390
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$95	\$179	\$241	\$226	\$169	\$237	\$281	\$265
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$10.23	\$19.62	\$25.49	\$24.37	\$20.16	\$12.61	\$14.88	\$14.30
Monthly	\$1,801	\$3,452	\$4,487	\$4,289	\$3,548	\$4,440	\$5,239	\$5,035
Annual	\$21,615	\$41,427	\$53,844	\$51,465	\$42,577	\$53,282	\$62,868	\$60,415
Emergency Savings Fund (Monthly)	\$27	\$75	\$109	\$104	\$95	\$45	\$61	\$58
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$128	\$0	\$0	\$1,225	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,262	\$3,216	\$4,000	\$8,000	\$7,262
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$2,265	\$3,579	\$4,067	\$2,702	\$1,961	\$5,369	\$4,793
<b>Total Annual Resources</b>	<b>\$21,615</b>	<b>\$47,820</b>	<b>\$65,423</b>	<b>\$62,794</b>	<b>\$49,721</b>	<b>\$59,243</b>	<b>\$76,237</b>	<b>\$72,470</b>

**TABLE 36. The Self-Sufficiency Standard for Yamhill County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$1,218	\$1,406	\$1,406	\$1,406	\$1,406	\$1,406	\$1,406	\$1,406
Child Care	\$0	\$771	\$1,710	\$1,317	\$546	\$939	\$1,710	\$1,317
Food	\$290	\$439	\$576	\$663	\$769	\$685	\$809	\$892
Transportation	\$301	\$309	\$309	\$309	\$309	\$595	\$595	\$595
Health Care (Net)	\$171	\$550	\$568	\$588	\$624	\$622	\$641	\$660
Premium	\$98	\$458	\$458	\$458	\$458	\$458	\$458	\$458
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$198	\$347	\$457	\$428	\$365	\$425	\$516	\$487
Taxes (Net)	\$568	\$621	\$639	\$589	\$396	\$818	\$761	\$709
Federal Income Taxes	\$187	\$321	\$468	\$424	\$318	\$375	\$488	\$444
Federal and Local Payroll Taxes	\$213	\$344	\$439	\$411	\$342	\$425	\$499	\$470
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$168	\$255	\$332	\$304	\$236	\$318	\$374	\$345
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$15.60	\$25.24	\$32.20	\$30.12	\$25.09	\$15.59	\$18.29	\$17.23
Monthly	\$2,746	\$4,443	\$5,666	\$5,300	\$4,416	\$5,489	\$6,438	\$6,066
Annual	\$32,957	\$53,314	\$67,996	\$63,604	\$52,987	\$65,869	\$77,259	\$72,791
Emergency Savings Fund (Monthly)	\$34	\$81	\$218	\$179	\$100	\$48	\$66	\$62
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$7,902	\$3,275	\$4,000	\$8,000	\$7,902
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$0	\$0	\$632	\$983	\$451	\$821	\$948
<b>Total Annual Resources</b>	<b>\$32,957</b>	<b>\$57,314</b>	<b>\$75,996</b>	<b>\$72,138</b>	<b>\$57,245</b>	<b>\$70,320</b>	<b>\$86,079</b>	<b>\$81,641</b>

**APPENDIX TABLE C** Impact of Work Supports on Wage Adequacy Compared to Federal Poverty Levels  
*One Adult, One Infant, and One Preschooler: Multnomah County, OR 2021*

	#1 MULTNOMAH COUNTY MINIMUM WAGE	#2 RETAIL SALESPERSON	#3 STOCKERS AND ORDER FILERS	#4 OFFICE CLERKS
HOURLY WAGE:	\$14.00	\$15.10	\$16.94	\$19.21
TOTAL MONTHLY INCOME:	\$2,464	\$2,658	\$2,981	\$3,381
<b>PANEL A: NO WORK SUPPORTS</b>				
MONTHLY COSTS				
Housing	\$1,531	\$1,531	\$1,531	\$1,531
Child Care	\$2,081	\$2,081	\$2,081	\$2,081
Food	\$701	\$701	\$701	\$701
Transportation	\$100	\$100	\$100	\$100
Health Care	\$574	\$574	\$574	\$574
Miscellaneous	\$499	\$499	\$499	\$499
Taxes (including \$550 Child Tax Credit)	(\$184)	(\$135)	(\$48)	\$62
<b>TOTAL MONTHLY EXPENSES</b>	<b>\$5,301</b>	<b>\$5,350</b>	<b>\$5,438</b>	<b>\$5,547</b>
<b>SHORTFALL (-) or SURPLUS</b>	<b>(\$2,837)</b>	<b>(\$2,693)</b>	<b>(\$2,456)</b>	<b>(\$2,166)</b>
<b>WAGE ADEQUACY</b>	<b>46%</b>	<b>50%</b>	<b>55%</b>	<b>61%</b>
<b>Total Income/Total Expenses</b>				
<b>PANEL B: CHILD CARE ASSISTANCE</b>				
MONTHLY COSTS				
Housing	\$1,531	\$1,531	\$1,531	\$1,531
Child Care	<b>\$601</b>	<b>\$675</b>	<b>\$814</b>	<b>\$1,009</b>
Food	\$701	\$701	\$701	\$701
Transportation	\$100	\$100	\$100	\$100
Health Care	\$574	\$574	\$574	\$574
Miscellaneous	\$499	\$499	\$499	\$499
Taxes (including \$550 Child Tax Credit)	(\$184)	(\$135)	(\$48)	\$62
<b>TOTAL MONTHLY EXPENSES</b>	<b>\$3,821</b>	<b>\$3,945</b>	<b>\$4,171</b>	<b>\$4,476</b>
<b>SHORTFALL (-) or SURPLUS</b>	<b>(\$1,356)</b>	<b>(\$1,287)</b>	<b>(\$1,189)</b>	<b>(\$1,094)</b>
<b>WAGE ADEQUACY</b>	<b>64%</b>	<b>67%</b>	<b>71%</b>	<b>76%</b>
<b>Total Income/Total Expenses</b>				
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>				
Federal & Oregon Earned Income Tax Credit (EITC)	\$4,212	\$3,678	\$2,786	\$1,686
Federal Child and Dependent Care Tax Credit (CDCTC)	\$8,000	\$8,000	\$8,000	\$8,000
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$14,160	\$12,720	\$10,800	\$10,800

\*The Standard shows the Child Tax Credit received monthly. However, in order to be as realistic as possible, tax credits that are available only as a refund on annual taxes are shown at the bottom of this table. EITC, the CDCTC and WFHDC are refundable, and shown only as an annual tax credit.

**APPENDIX TABLE C (CONT.)** Impact of Work Supports on Wage Adequacy Compared to Federal Poverty Levels  
*One Adult, One Infant, and One Preschooler: Multnomah County, OR 2021*

	#1 MULTNOMAH COUNTY MINIMUM WAGE	#2 RETAIL SALESPERSON	#3 STOCKERS AND ORDER FILERS	#4 OFFICE CLERKS
<b>HOURLY WAGE:</b>	\$14.00	\$15.10	\$16.94	\$19.21
<b>TOTAL MONTHLY INCOME:</b>	\$2,464	\$2,658	\$2,981	\$3,381
<b>PANEL C: CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>				
<b>MONTHLY COSTS</b>				
Housing	\$1,531	\$1,531	\$1,531	\$1,531
Child Care	<b>\$601</b>	<b>\$675</b>	<b>\$814</b>	<b>\$1,009</b>
Food	<b>\$320</b>	<b>\$344</b>	<b>\$380</b>	<b>\$418</b>
Transportation	\$100	\$100	\$100	\$100
Health Care	<b>\$168</b>	<b>\$168</b>	<b>\$168</b>	<b>\$168</b>
Miscellaneous	\$499	\$499	\$499	\$499
Taxes (including \$550 Child Tax Credit)	\$314	\$417	\$529	\$647
<b>TOTAL MONTHLY EXPENSES</b>	\$3,034	\$3,182	\$3,444	\$3,786
<b>SHORTFALL (-) or SURPLUS</b>	(\$570)	(\$525)	(\$463)	(\$406)
<b>WAGE ADEQUACY</b>	81%	84%	87%	89%
<b>Total Income/Total Expenses</b>				
<b>PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>				
<b>MONTHLY COSTS</b>				
Housing	<b>\$739</b>	<b>\$797</b>	<b>\$894</b>	<b>\$1,014</b>
Child Care	<b>\$601</b>	<b>\$675</b>	<b>\$814</b>	<b>\$1,009</b>
Food	<b>\$320</b>	<b>\$344</b>	<b>\$380</b>	<b>\$418</b>
Transportation	\$100	\$100	\$100	\$100
Health Care	<b>\$168</b>	<b>\$168</b>	<b>\$168</b>	<b>\$168</b>
Miscellaneous	\$499	\$499	\$499	\$499
Taxes (including \$550 Child Tax Credit)	(\$184)	(\$135)	(\$48)	\$62
<b>TOTAL MONTHLY EXPENSES</b>	\$2,242	\$2,448	\$2,807	\$3,269
<b>SHORTFALL (-) or SURPLUS</b>	\$221	\$209	\$173	\$111
<b>WAGE ADEQUACY</b>	110%	109%	106%	103%
<b>Total Income/Total Expenses</b>				
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>				
Federal & Oregon Earned Income Tax Credit (EITC)	\$4,212	\$3,678	\$2,786	\$1,686
Federal Child and Dependent Care Tax Credit (CDCTC)	\$8,000	\$8,000	\$8,000	\$8,000
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$14,160	\$12,720	\$10,800	\$10,800

\*The Standard shows the Child Tax Credit received monthly. However, in order to be as realistic as possible, tax credits that are available only as a refund on annual taxes are shown at the bottom of this table. EITC, the CDCTC and WFHDC are refundable, and shown only as an annual tax credit.

## The Center for Women's Welfare

---

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

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

Learn more about the Center and the Self-Sufficiency Standard research project at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

## Acknowledgements

---

We appreciate the contributions of the following Center for Women's Welfare staff for their work on the Self-Sufficiency Standard:

**Author**

Lisa Manzer, MPA

**Author**

Annie Kucklick, MSW

**Founder Emerita**

Dr. Diana Pearce, PhD

**Contributors**

Joana Dizon, Li Tan, Devon Bushnell

Over the past two decades, numerous people have also contributed to the development of the Standard and the writing of state reports. Jennifer Brooks, Maureen Golga, and Kate Farrar, formerly with Wider Opportunities for Women, were key to the early development of initiatives promoting self-sufficiency and nurturing state coalitions. Additional past contributors have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.



**CENTER FOR WOMEN'S WELFARE**

---

UNIVERSITY *of* WASHINGTON

School of Social Work