



# OVERLOOKED AND UNDERCOUNTED WAGES, WORK, AND POVERTY IN WASHINGTON STATE





## Center for Women's Welfare

The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center research questions involving poverty measures, public policy and programs that address income adequacy. The Center partners with a range of non-profit, women's, children's, and community-based groups to evaluate public policy, to devise tools for analyzing wage adequacy and to help create programs to strengthen public investment in low-income women, children, and families. For more information contact:



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**By Diana M. Pearce, Ph.D. • September 2007**

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## Preface

The Self-Sufficiency Standard used in this report was developed by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for its original development.

This report has been prepared with the essential help of the staff at the Center for Women's Welfare at the University of Washington, particularly Bu Huang (statistical analysis), Maureen Newby (analysis and writing), as well as Liesl Eckert, Victoria England, Julia Robinson, and Deborah Warren.

Finally, we would like to acknowledge the contribution to the development of the first "Overlooked and Undercounted" report of Rachel Cassidy, demographer, as well as the editorial contributions of Maureen Golga and Aimee Durfee.

The conclusion and opinions contained within this report do not necessarily reflect the opinions of those listed above nor the Harry Bridges Center for Labor Studies. Nonetheless, any mistakes are the author's responsibility.



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# Introduction

In the most striking socio-economic trend of the past quarter century—termed “economic inequality” by economists—the rich became richer, the poor became poorer, and the middle class became smaller. With living costs rising faster than incomes, more and more families are facing economic hardships as they struggle to cover basic needs such as food, shelter, health care and child care. Even as an increasing number of families’ budgets are stretched to the breaking point, the federal government officially designated that the proportion of “poor” has fallen to only about 12 percent of U.S. families in 2006.<sup>1</sup> Yet because many federal and state “safety net” programs provide assistance only to those with incomes below the official Federal Poverty Level (FPL), as this report will show, ***a large and diverse group of families who are experiencing economic distress are being routinely overlooked and undercounted.***

This report reveals the “overlooked and undercounted” of Washington State, describing the extent and nature of the hidden hardships all too many Washingtonians are facing. Central to this analysis is the Self-Sufficiency Standard—a realistic and highly specific measure of income adequacy developed as an alternative to the federal poverty measure. Household incomes are compared to the Self-Sufficiency Standard (as well as the FPL) across a wide range of household characteristics (e.g., geographic location, race and ethnicity, employment patterns, gender, and occupation) using Census 2000 data. What emerges is a detailed profile of Washingtonians who lack enough to meet their basic needs. The report ends with findings and conclusions that can inform and guide the development of new economic and workforce policies that enable Washington’s overlooked and undercounted to attain economic self-sufficiency.

## I. The Self-Sufficiency Standard

Though innovative for its time, many researchers and policy analysts have concluded that the official poverty measure, developed over four decades ago by Mollie Orshansky, is not only methodologically out of date, but also no longer an accurate measure of poverty. Beginning with studies such as Ruggles’ *Drawing the Line* (1990), and Bergmann and Renwick’s *Basic Needs Budget* (1993), many have critiqued the Federal Poverty Level and/or offered alternatives. These discussions culminated in the early 1990s with Congress mandating a comprehensive study by the National Academy of Sciences, which brought together hundreds of scientists, commissioned studies and papers, and compiled a set of recommendations. These studies and suggestions were summarized in the 1995 book, *Measuring Poverty: A New Approach*. Despite substantial consensus on a wide range of methodological issues and the need for changes and new measures, no changes have been made in the FPL in the decade since the report’s release. Even the Census Bureau now characterizes the federal poverty measure as a “statistical yardstick

rather than a complete description of what people and families need to live.”<sup>2</sup>

In light of these critiques, the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.<sup>3</sup> While designed to address the major shortcomings of the FPL the Self-Sufficiency Standard also reflects the realities faced by today’s working parents, such as child care and taxes, which are not addressed in the original poverty measure. Moreover, the Standard takes advantage of the greater accessibility, timeliness, and accuracy of current data and software (as compared to that available four decades ago).

The major differences between the Self-Sufficiency Standard and the FPL include:

- **The Standard is based on all major budget items faced by working adults: housing, child care, food, health care, transportation and taxes.** In contrast, the FPL is based on only one item—a 1960s food budget. Additionally, while the FPL is

updated for inflation there is no adjustment made for the fact that food, as a proportion of the household budget, has decreased substantially over the years. This keeps the FPL artificially low. In contrast, the Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.

- **The Standard reflects the changes in workforce participation by assuming that all adults work to support their families, and thus includes work-related expenses**, such as transportation, taxes, and child care (when there are young children), for each family. The FPL is based implicitly on a demographic model of a two-parent family with a stay-at-home wife.
- **The Standard varies geographically and is calculated on a region-specific basis**, while the FPL is calculated the same regardless where one lives in the continental United States
- **The Standard varies costs by the age of children**. This factor is particularly important for child care costs, but also for food and health care costs, which vary by age. While the FPL takes into account the number of adults and children, there is no variation in cost based on the age of children.
- **The Standard includes the net effect of taxes and tax credits**, which not only provides a more accurate measurement of income adequacy, but also illuminates where tax policies may be effective.

The resulting Self-Sufficiency Standards<sup>4</sup> are no-frills budgets that allow just enough for families to meet their basic needs at a minimally adequate level. For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of over 40 percent of their food budget on take-out and restaurant food.<sup>5</sup> The Standard also does not allow for retirement savings, education expenses, credit card debt or emergencies. In short, these are “bare-bones, no frills” budgets.

The median incomes<sup>6</sup> and the 2006 Self-Sufficiency Standards for eight different family types for 11 selected Washington State counties are shown in

Table 1. As the data show, costs vary widely, depending on both family composition and location. *Adding a single infant to the costs for an adult nearly doubles the Standard in most Washington places.* Individual costs increase with the addition of an older child, but much less so than with younger children (compare the adult with an infant and preschooler in the fifth column with the family with a schoolage child and a teenager in the sixth column). On the other hand, adding a second adult to the family type does not increase costs significantly. At the same time, the costs for the same family composition in different geographic regions of the state vary widely, with the East King County communities of Bellevue, Kirkland, and Redmond costing 35 percent or more than counties such as Ferry, Yakima and Walla Walla.

Even though the Standards are basic budgets, the

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### ADDING A SINGLE INFANT TO THE COSTS FOR AN ADULT NEARLY DOUBLES THE STANDARD IN MOST WASHINGTON PLACES.

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Federal Poverty Level for each family size (shown in the last row of Table 1) are dramatically lower than the Standards for all family types in all Washington regions, including the less expensive areas. With the added variation by family type and place in the Standards, when compared to the poverty level, the Standards vary from 146 percent of the poverty level (a single adult in Grays Harbor) to 381 percent of the poverty level (an adult with an infant, preschooler and schoolage child in East King County). In contrast, the median income (which averages income for all household types and sizes in a county) is higher than the Standards for most family types and although those areas with the higher median incomes also generally have higher Standards, there are exceptions. For example, Kitsap County generally has lower costs among the counties shown here according to the Standard, similar to more rural counties such as Ferry, but its median income is closer to the middle among this group of places. In

Table 1  
Self-Sufficiency Wages for Selected Washington Counties  
and Federal Poverty Level, 2006

	Median Household Income <sup>1</sup>	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>SELF-SUFFICIENCY WAGES BY COUNTY</b>									
King (Bellevue, Kirkland, Redmond)	74,300	21,749	39,816	40,256	53,167	36,616	69,807	59,848	54,899
Snohomish	74,300	19,662	35,370	35,173	46,339	31,671	59,772	53,196	49,020
King (Seattle)	74,300	17,014	34,616	35,094	48,083	29,571	63,287	51,462	46,513
Clark	52,076	18,338	31,145	32,053	41,507	27,375	54,621	47,937	45,048
Pierce (Tacoma)	50,096	19,359	34,522	34,346	44,602	32,350	58,740	51,424	48,225
Kitsap	50,866	13,807	25,094	25,611	34,958	22,195	47,181	37,952	34,318
Spokane	39,464	15,356	27,280	28,305	37,440	24,134	47,603	44,028	40,843
Grays Harbor	36,573	14,352	24,897	24,263	32,393	21,679	42,526	39,731	35,586
Ferry	32,002	14,108	24,656	24,383	33,223	20,784	41,868	40,225	35,259
Yakima	37,143	15,991	26,101	26,275	33,292	23,921	42,786	40,831	38,172
Walla Walla	39,310	14,240	25,316	25,541	34,488	21,312	44,050	41,217	36,329
<b>FEDERAL POVERTY LEVEL</b>									
		9,800	13,200	13,200	16,600	16,600	16,600	20,000	20,000

<sup>1</sup>Median Household Income obtained from Housing and Urban Development Area Median Incomes for Fiscal Year 2006.

Note: All values expressed in U.S. dollars.

Source: "The Self-Sufficiency Standard for Washington State" by Diana Pearce, Ph.D. with Jennifer Brooks.

the Seattle metro area, the city of Seattle has a high median income, but somewhat lower Standards because it is assumed that workers can commute via less expensive public transportation

## A. SAMPLE AND METHODOLOGY

The data used in this study are from the 2000 Census. We use the 5 percent Public Use Microdata Area (PUMA) sample for Washington, drawn from the "long form" filled out by a subsample of the population. This data set allows for analysis of a wide range of variables including race/ethnicity, education, and income.

The sample unit is the household, including non-relatives (such as unmarried partners, foster children, boarders) and their income. In Washington State, about 89 percent of households are "family" households, i.e., all household members are related by birth, marriage or adoption. For this reason, we will use the term family and household interchangeably.

Regardless of household composition, the "best case" scenario is assumed, one in which all members of the household share income and expenses.

The Self-Sufficiency Standard assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care). Therefore, to be consistent, the population sample in this report excludes those household members not expected to work. That is, those who report having a disability that prevents them from working and/or are elderly are excluded (as is their income) when determining household size, household composition, and total income. For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; neither is her income (e.g., from social security benefits) counted as part of household income. Households that consist of only elderly and/or disabled adults are excluded altogether. Homeless individuals and families, as well as those who live in

shelters or institutions, are also not included, as these groups are not included in the Census 2000 PUMA dataset.

To determine each family's level of income adequacy, Self-Sufficiency Standards have been created to cover all possible household combinations (for a total of 152 family types) for each county or sub-county area in Washington State. To determine whether a household's income is above or below the Standard (the self-sufficiency income), the household's income is

compared to the Self-Sufficiency Standard for a given family composition and geographic location. Household income is also compared to the appropriate family size Federal Poverty Level in order to calculate whether households are above or below the FPL. (See Appendix A: Methodology and Assumptions for more information.)

In order to contrast the picture of income inadequacy—or poverty—that emerges when the Standard is used versus when the FPL is used, data for both of these measures is presented in this report.

## II. Findings

Thus, the tables in this report divide Washington State households into three groups based on their household income:

- 1) Those households whose incomes are *below* both the FPL and the Standard (because the FPL is so low, families below the FPL are always below the Standard);
- 2) Those households whose incomes are *above* the FPL, but below the Standard; and
- 3) Those households whose incomes are *above* the Standard (which is always also above the FPL).

For convenience, the total number of families below the Standard is highlighted in each table in the second to the last column. Note that the terms “below the Standard,” “lacking sufficient (or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs” are used interchangeably to refer to households whose incomes are too low to meet their basic needs as measured by the Self-Sufficiency Standard.

Data tables are provided in both the text and in the Appendix. Generally, the tables in the text provide only the total population in a given subgroup and the percent of the population who fall into each of the groups described above. The corresponding Appendix tables (which are numbered in parallel) provide the raw numbers for each group as well as percents and more detail.

### A. THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY

Using the FPL, about 8 percent of Washington State households are designated officially as poor (below

the FPL as well as below the Standard). Using the Self-Sufficiency Standard, nearly 21 percent or over one in five households lack sufficient income to meet their basic costs in Washington State (total below the Standard) (see Table 2).

Given that the Self-Sufficiency Standard varies by actual cost of living, one might expect that “poverty,” as measured by the Standard, would be much higher in the more expensive urban areas where income must be significantly higher to meet basic needs at the same level of adequacy. (see Table 1) However, analysis of the distribution of income across Washington State shows that there is more poverty in rural areas than urban or suburban areas.

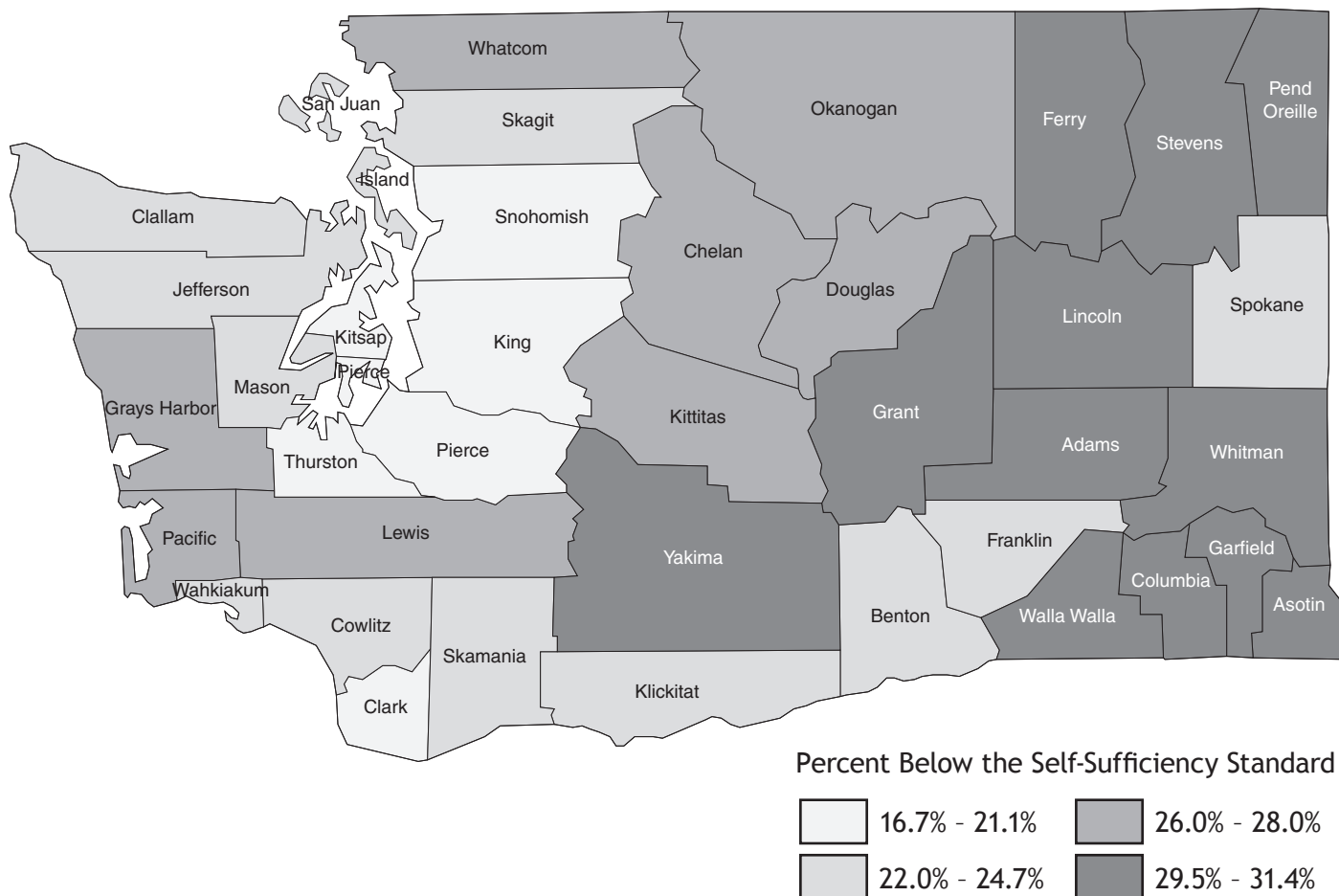
Using the Census definition of “metropolitan area”, about one in five households living in metropolitan counties have incomes below the Standard (20 percent), but more than one in four households living in non-metropolitan counties lack sufficient income (27 percent). Excluding the smaller metropolitan counties (Yakima, Whatcom and Spokane), the contrast is even greater, with the proportion below the Standard in metropolitan areas dropping to an average of 19 percent. Not only is the proportion of households below the Standard generally higher in rural areas, but there is also a striking difference in the geographical distribution of income inadequacy. Indeed, among most counties in Washington east of the Cascade Mountains, at least 28 percent of the households have incomes below the Standard. This is true for all but Spokane, Benton, Franklin and Klickitat counties, although the percentages of families with inadequate incomes in each of these

Figure 1

1 out of 5 households in Washington are below the Self-Sufficiency Standard



**Figure 2**  
**Percent Below the Self-Sufficiency Standard: Washington 2000**



counties are still above the statewide average of 21 percent (see Table 2).

In contrast, the county with the lowest percentage of households below the Standard is King County (17 percent), followed by Snohomish (18 percent) and Kitsap counties (19 percent). It should be noted that even though the proportion of families below the Standard are lower than the statewide average in these Western Washington urban counties, these three Western Washington counties account for almost two out of five of the state's households with inadequate incomes because of their larger populations.

## B. RACE/ETHNICITY AND CITIZENSHIP

Similar to other research, this study finds that the burden of poverty falls disproportionately on people of color in Washington State. (Rank and Hirschl, 2001; Case, et al, 2004 ) For this study, Washington families are divided into six mutually exclusive race/ethnic groups: White, (Caucasian, non-Latino), Asian and Pacific Islander (non-Latino), Latino, Black (African American) (non-Latino), Native American (including Alaskan Native, non-Latino), and Other (non-Latino).<sup>7</sup> Note that for this analysis, Hispanics/Latinos are grouped into one category, regardless of race (Hispanics may be of any race), while all other

Table 2  
The Self-Sufficiency Standard and Federal Poverty Level by  
County Households: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW THE SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100%	8.3%	12.4%	20.7%	79.3%
<b>WASHINGTON COUNTIES</b>						
Adams	3,803	0.2%	13.7%	15.9%	29.5%	70.5%
Asotin	5,141	0.3%	17.3%	14.1%	31.4%	68.6%
Benton	35,771	2.2%	8.9%	14.5%	23.4%	76.6%
Chelan	16,607	1.0%	14.6%	13.4%	28.0%	72.0%
Clallam	16,151	1.0%	12.0%	12.0%	24.0%	76.0%
Clark	93,777	5.8%	6.7%	13.4%	20.1%	79.9%
Columbia	1,017	0.1%	17.3%	14.1%	31.4%	68.6%
Cowlitz	24,175	1.5%	11.0%	11.1%	22.0%	78.0%
Douglas	8,128	0.5%	14.6%	13.4%	28.0%	72.0%
Ferry	1,681	0.1%	13.7%	15.9%	29.5%	70.5%
Franklin	12,390	0.8%	8.9%	14.5%	23.4%	76.6%
Garfield	600	0.0%	17.3%	14.1%	31.4%	68.6%
Grant	17,292	1.1%	13.7%	15.9%	29.5%	70.5%
Grays Harbor	16,088	1.0%	12.9%	13.3%	26.2%	73.8%
Island	18,501	1.1%	9.0%	13.9%	22.9%	77.1%
Jefferson	6,496	0.4%	12.0%	12.0%	24.0%	76.0%
King	531,551	32.7%	6.1%	10.6%	16.7%	83.3%
Kitsap	64,182	3.9%	7.2%	11.4%	18.6%	81.4%
Kittitas	8,317	0.5%	14.6%	13.4%	28.0%	72.0%
Klickitat	4,984	0.3%	11.0%	11.1%	22.0%	78.0%
Lewis	16,425	1.0%	12.9%	13.3%	26.2%	73.8%
Lincoln	2,358	0.1%	13.7%	15.9%	29.5%	70.5%
Mason	12,367	0.8%	12.0%	12.0%	24.0%	76.0%
Okanogan	9,863	0.6%	14.6%	13.4%	28.0%	72.0%
Pacific	5,024	0.3%	12.9%	13.3%	26.2%	73.8%
Pend Oreille	2,716	0.2%	13.7%	15.9%	29.5%	70.5%
Pierce	185,975	11.4%	8.6%	12.5%	21.1%	78.9%
San Juan	3,640	0.2%	9.0%	13.9%	22.9%	77.1%
Skagit	26,625	1.6%	9.0%	13.9%	22.9%	77.1%
Skamania	2,568	0.2%	11.0%	11.1%	22.0%	78.0%
Snohomish	167,610	10.3%	4.8%	13.1%	17.9%	82.1%
Spokane	113,672	7.0%	10.5%	14.1%	24.7%	75.3%
Stevens	9,275	0.6%	13.7%	15.9%	29.5%	70.5%
Thurston	59,226	3.6%	8.2%	12.2%	20.4%	79.6%
Wahkiakum	995	0.1%	11.0%	11.1%	22.0%	78.0%
Walla Walla	13,804	0.8%	17.3%	14.1%	31.4%	68.6%
Whatcom	47,782	2.9%	11.0%	15.1%	26.0%	74.0%
Whitman	10,192	0.6%	17.3%	14.1%	31.4%	68.6%
Yakima	48,594	3.0%	16.7%	13.6%	30.3%	69.7%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 2a  
 The Self-Sufficiency Standard by  
 Latino Origin of Householder and County: Washington 2000

	PERCENT OF HOUSEHOLDS WHO ARE LATINO	PERCENT OF HOUSEHOLDS BELOW THE STANDARD WHO ARE LATINO
<b>TOTAL HOUSEHOLDS:</b>	5.2%	11.5%
<b>WASHINGTON COUNTIES</b>		
Adams	14.1%	26.1%
Asotin	6.2%	10.2%
Benton	14.7%	34.9%
Chelan	10.3%	21.9%
Clallam	3.1%	6.2%
Clark	3.7%	8.0%
Columbia	6.2%	10.2%
Cowlitz	3.8%	8.8%
Douglas	10.3%	21.9%
Ferry	14.1%	26.1%
Franklin	14.7%	34.9%
Garfield	6.2%	10.2%
Grant	14.1%	26.1%
Grays Harbor	2.8%	5.4%
Island	6.0%	14.7%
Jefferson	3.1%	6.2%
King	4.0%	8.8%
Kitsap	3.3%	5.6%
Kittitas	10.3%	21.9%
Klickitat	3.8%	8.8%
Lewis	2.8%	5.4%
Lincoln	14.1%	26.1%
Mason	3.1%	6.2%
Okanogan	10.3%	21.9%
Pacific	2.8%	5.4%
Pend Oreille	14.1%	26.1%
Pierce	4.0%	8.0%
San Juan	6.0%	14.7%
Skagit	6.0%	14.7%
Skamania	3.8%	8.8%
Snohomish	3.4%	5.7%
Spokane	1.9%	3.1%
Stevens	14.1%	26.1%
Thurston	3.8%	6.0%
Wahkiakum	3.8%	8.8%
Walla Walla	6.2%	10.2%
Whatcom	3.9%	7.1%
Whitman	6.2%	10.2%
Yakima	27.1%	52.4%

Source: U.S. Census Bureau, 5% Census Data, 2000.

categories are non-Hispanic, e.g., non-Hispanic whites, non-Hispanic blacks, etc.

White households are least likely to experience inadequate income with just over one in six White households having incomes below the Standard, as

**SIMILAR TO OTHER RESEARCH, THIS STUDY FINDS THAT THE BURDEN OF POVERTY FALLS DISPROPORTIONATELY ON PEOPLE OF COLOR IN WASHINGTON STATE.**

seen in Table 3. Latinos have the highest percentage of households with insufficient income, with almost half of Latino households experiencing income inadequacy (46 percent). One-third of both Native American and African American households have incomes below the Standard (each with 35 percent). Among Asian/Pacific Islanders, more than one in four households (28 percent) experience income inadequacy.

Although Latino households constitute only about 5 percent of all households in Washington State, Latinos account for 11.5 percent of all households with incomes below the Standard due to this demographic

group’s high rate of income inadequacy. Moreover, although Latinos are generally more urbanized than other racial/ethnic groups nationally, in Washington State Latino households are a much higher proportion (ranging from 10-14 percent) of the population in the more rural counties east of the Cascades than in more urban Western Washington (where the Latino proportions average about 2-6 percent). This suggests that the disproportionate concentration of poverty in rural areas described above may reflect the geographical distribution of Latino households, rather than a more general rural/urban differential.

To examine this possibility, the proportion of the population that is Latino and the proportion of households below the Standard in a given county who are Latino are compared by county (see Table 2a). Given that almost half of Washington’s Latino households have inadequate incomes it is not a surprise that as the proportion of Latino households increases, the proportion below the Standard who are Latino also increases. In the six counties located in the northeast quadrant of the state (Adams, Ferry, Grant, Lincoln, Pend Oreille and Stevens) where 14 percent of the population is Latino—almost triple the statewide average of 5 percent—more than one-fourth of the households below the Standard are

Table 3  
The Self-Sufficiency Standard, and Federal Poverty Level by Race of Householder by Household Income: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW THE SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	8.3%	12.4%	20.7%	79.3%
<b>RACE/ETHNICITY</b>						
White	1,350,056	83.1%	6.8%	10.8%	17.6%	82.4%
Asian/Pacific Islander	91,901	5.7%	12.7%	15.0%	27.8%	72.2%
Latino <sup>1</sup>	84,493	5.2%	19.6%	26.3%	45.9%	54.1%
Black	55,993	3.4%	14.9%	19.9%	34.8%	65.2%
Native American	34,187	2.1%	16.7%	18.7%	35.4%	64.6%

<sup>1</sup> Latinos may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Note: The Race/Ethnicity category of "Other" is calculated but not shown separately in this table as the category is too small to be statistically stable.

Latino. In the two counties, Benton and Franklin, in south central Washington that are 15 percent Latino, one-third of households with inadequate incomes are Latino. In Yakima, which is 27 percent Latino, over half of households without adequate income are Latino

However, when we compare the proportion of Latinos with the proportion of households below the Standard across the whole state, we find that there is not a strong relationship. For example, of the twelve counties with over 30 percent of households with incomes below the Standard, five have Latino proportions that range from 2 to 6 percent. Thus we must conclude that the higher rates of income insufficiency found in rural, Eastern Washington are only in part accounted for by the higher rates of poverty among Latino households in those areas. With such a wide variation in the proportion of Latino among the rural counties with larger percentages below the Standard, the story of rural income inadequacy is clearly more complex than a story of ethnicity alone.

Table 4 illustrates that higher rates of income adequacy rates are also linked to foreign birth and citizenship status, particularly for Latinos. For all households in Washington State, the odds of having inadequate income are significantly higher if the householder is foreign-born (36 percent versus 19 percent), and even higher if this person is not a citizen (45 percent). However, these proportions mask quite different experiences for those who are Latino versus all other racial/ethnic groups. For non-Latinos, there is almost no difference between being a native born citizen versus a naturalized citizen in terms of the proportion of those with incomes below the Standard (19 percent compared to 21 percent). There is a substantial increase for non-Latinos who are not citizens (36 percent). However, for Latinos, birth and citizenship status greatly affect the chances of having inadequate income. Native born Latinos' odds of having inadequate income are significantly less than those who are naturalized citizens (33 percent compared to 48 percent), and much less than non-citizen Latinos, almost two-thirds of whom have inadequate incomes (64 percent).

Table 4  
The Self-Sufficiency Standard and Federal Poverty Level by  
Citizenship Status by Hispanic Origin of Householder and Household Income: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW THE SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	8.3%	12.4%	20.7%	79.3%
<b>CITIZENSHIP STATUS</b>						
<b>NATIVE</b>	1,456,317	89.6%	7.4%	11.5%	19.0%	81.0%
Hispanic or Latino <sup>1</sup>	41,972	2.6%	13.0%	19.8%	32.8%	67.2%
Not Hispanic or Latino	1,414,345	87.0%	7.2%	11.3%	18.5%	81.5%
<b>FOREIGN BORN</b>	169,042	10.4%	16.2%	19.5%	35.7%	64.3%
Naturalized citizen	79,456	4.9%	9.2%	16.4%	25.6%	74.4%
Hispanic or Latino	13,462	0.8%	17.8%	30.1%	47.9%	52.1%
Not Hispanic or Latino	65,994	4.1%	7.4%	13.6%	21.0%	79.0%
Not a citizen	89,586	5.5%	22.5%	22.3%	44.8%	55.2%
Hispanic or Latino	29,059	1.8%	30.0%	34.0%	64.0%	36.0%
Not Hispanic or Latino	60,527	3.7%	18.9%	16.6%	35.5%	64.5%

<sup>1</sup>Latinos/Hispanics may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 5  
The Self-Sufficiency Standard and Federal Poverty Level by  
Household Type and Gender of Householder: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW THE SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	8.3%	12.4%	20.7%	79.3%
<b>SEX OF HOUSEHOLDER</b>						
Male	1,127,751	69.4%	5.7%	10.9%	16.6%	83.4%
Female	497,608	30.6%	14.3%	15.8%	30.1%	69.9%
<b>HOUSEHOLD TYPE</b>						
<b>NONFAMILY<sup>1</sup> HOUSEHOLD</b>	489,735	30.1%	10.9%	9.6%	20.5%	79.5%
Male householder	270,745	16.7%	10.0%	8.5%	18.5%	81.5%
Female householder	218,990	13.5%	12.1%	10.8%	22.9%	77.1%
<b>ALL FAMILY HOUSEHOLDS<sup>2</sup></b>	1,135,624	69.9%	7.2%	13.6%	20.8%	79.2%
Married couple	896,140	55.1%	4.3%	11.0%	15.3%	84.7%
Male householder <sup>3</sup> , no spouse present	69,757	4.3%	10.0%	20.1%	30.1%	69.9%
Female householder, no spouse present	169,727	10.4%	21.5%	24.5%	46.1%	53.9%
<b>FAMILY HOUSEHOLDS WITH CHILDREN</b>	693,360	42.7%	9.5%	19.4%	28.9%	71.1%
Married couple	509,814	31.4%	5.3%	16.7%	22.0%	78.0%
Male householder, no spouse present	49,033	3.0%	11.0%	24.5%	35.5%	64.5%
Female householder, no spouse present	134,513	8.3%	25.1%	27.8%	52.8%	47.2%

<sup>1</sup> A nonfamily household is a person maintaining a household while living alone or with nonrelatives only.

<sup>2</sup> A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

<sup>3</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000.

## C. GENDER AND FAMILY COMPOSITION

There is a substantial difference in the rate at which households maintained by women alone experience income inadequacy when compared to households maintained by men. Women-maintained households experience income inadequacy rates almost double that experienced by households maintained by male householders (30 percent versus 17 percent). This may be explained by gender alone, but other factors related to family composition and marital status could also be contributing to higher income inadequacy among females. That is, women-maintained families may be more likely to have children, or be

headed by a single parent, both characteristics associated with lower income in general, so that it may not be gender alone that results in higher rates of income inadequacy for women-maintained families.

This section explores these alternative explanations by examining: 1) the impact of children on income inadequacy through a comparison of married-couple households and women-maintained households with and without children; and 2) the impact of marital status versus gender on income inadequacy.

First, to determine if there is a gender effect that is separate from family status and marital status,

a comparison is made between male and female non-family households (which by definition do not include children). Since non-family households are usually one-person households, this comparison shows a nearly “pure” effect of the householder’s gender on income adequacy. Table 5 shows that in non-family households there is much less difference in income inadequacy by gender—23 percent for female householders versus 18 percent for male householders—than the difference by gender of

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**WOMEN-MAINTAINED HOUSEHOLDS EXPERIENCE INCOME INADEQUACY RATES ALMOST DOUBLE THAT EXPERIENCED BY HOUSEHOLDS MAINTAINED BY MALE HOUSEHOLDERS.**

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the householder for all households. In other words, men and women living alone (and in a few cases, with non-relatives) have similar rates of inadequate income.

If gender alone does not account for the much higher rates of income inadequacy among households maintained by women alone, then perhaps it is the presence of children. When men and women head family households—that is, households of two or more persons related by birth, marriage or adoption—significant differences appear by gender. Among family households, those maintained by women alone experience a greatly increased risk of income inadequacy: 46 percent of female-maintained households lack adequate income versus 15 percent of married couple households.

Nevertheless, this comparison could be misleading since many married couple households lack children (43 percent) while almost all of the female householder family households have children (79 percent). Looking at only those family households with children (as opposed to all family households, both with and without children) reveals that the contrast holds: about 22 percent of married couples with children experience inadequate income, but more than 53 percent of households maintained by women alone with children lack adequate income (see Table 5).

Thus the presence of children increases the incidence of income insufficiency for both types of households, maintaining the considerably higher rate of disadvantage experienced by women-maintained family households. (It should be noted that most families, regardless of type, in Washington State have only one or two children, so that this impact is from the presence of any children, and is not driven by large-size households)<sup>8</sup>

Moreover, Table 5 shows that among the three types of family households with children, married-couple households with children have the lowest rate of income inadequacy at 22 percent. Single fathers have a somewhat higher rate, with about one in three lacking adequate income (35 percent). However, more than half of single mothers raising children alone lack adequate income (53 percent). Therefore, although the presence of children increases the risk of inadequate income for all household types, the data suggest that the effect of single parenting on the rate of inadequate income is substantially greater for single mothers than single fathers; that is, gender and single parenting, combined together, are associated with some of the highest rates of income inadequacy

The above should not suggest that having dependent children and their associated costs does not impact a family’s cost burdens and chances of lacking adequate income, for it does for all families. This is particularly true for families with very young children. As Table 6 shows, the proportion of households with inadequate income is twice as high for those with young children (one or more child less than six years), compared to those with only schoolage children (40 percent compared to 20 percent). This is due in part to the fact the Self-Sufficiency Standard includes the cost of child care (although it should be noted that the child care costs are only calculated at a minimal level; that is, at the level at which the state provides child care for low-income families receiving child care subsidies). As seen in Table 1, Self-Sufficiency Wages increase significantly with the number of children less than six years of age in a family because child care typically accounts for approximately 20 percent to 30 percent of all household costs

Table 6  
The Self-Sufficiency Standard and Federal Poverty Level by  
Number of Children in Household and Age of Youngest Child by Income: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW THE SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	8.3%	12.4%	20.7%	79.3%
<b>NUMBER OF CHILDREN IN HOUSEHOLD</b>						
0	923,462	56.8%	7.4%	7.1%	14.5%	85.5%
1 or more	701,897	43.2%	9.5%	19.4%	28.9%	71.1%
1	284,681	17.5%	7.5%	14.9%	22.4%	77.6%
2	272,321	16.8%	8.5%	17.3%	25.8%	74.2%
3	101,426	6.2%	12.3%	28.7%	41.0%	59.0%
4 or more	43,469	2.7%	23.2%	39.4%	62.6%	37.4%
<b>AGE OF YOUNGEST CHILD</b>						
Less than 6 yrs	315,652	19.4%	12.4%	27.9%	40.3%	59.7%
6 to 17 yrs	386,245	23.8%	7.2%	12.4%	19.5%	80.5%

Source: U.S. Census Bureau, 5% Census Data, 2000.

in such households. That is, families with children under the age of six years require higher Self-Sufficiency Wages to cover the cost of full-time child care for children not yet in school. The high incidence of inadequate income among families with young children suggests that many of these families lack enough income to pay for their necessities, including adequate child care for their young children.

#### D. FAMILY COMPOSITION, AND RACE/ETHNICITY

As the previous section shows, the combination of gender, children, and solo parenting combine to result in high rates of income inadequacy. At the same time, rates of income adequacy vary considerably by race and ethnicity. This section explores the ways in which gender, family composition, and race/ethnicity interact together to impact income inadequacy rates.

Because only about 10 percent of Washington households are headed by males with no spouse present, this analysis of family composition by race/ethnicity combines male householders with married couples.

Thus for this analysis, households are grouped together as follows:

- 1) Households with children: married couples and male householders with no spouse present;
- 2) Households with children: female householder, no spouse present;
- 3) Households without children: married couples and male householders with no spouse present; and
- 4) Households without children: female householder, no spouse present.

When these two factors—family composition and race/ethnicity—are combined, there is even a greater disparity between groups in rates of income adequacy. That is, within racial groups, family composition differences remain (with single mother households having the highest rates of income inadequacy), and at the same time, among households of the same composition, racial/ethnic differences remain (with Latinos having generally the highest rates of income inadequacy). The patterns of income inadequacy by race/ethnicity within each of these

four household composition types, is outlined below and shown in Table 7 and Figure 3.

- Regardless of household type or the number of children, White families consistently have the lowest proportion of incomes below the Standard. Latino families consistently have the highest proportion of income below the Standard, with the other race/ethnic groups falling in between.
- Among family types without children, the proportion of married-couple/male-maintained households with incomes below the Standard ranges from 10 percent (White) to 21 percent (Black and Latino), significantly lower than female-headed households which range from 21 percent (White) to 31 percent (Latina) and 70 percent (Native American).
- In contrast, the overall rates of income inadequacy for households with children are noticeably higher, regardless of race/ethnicity, and with more difference by race/ethnic group. Thus, among

married couples and male householder families with children, 19 percent of White, 33 percent of Black, 30 percent of Asian/Pacific Islander families, 56 percent of Hispanic/Latino, and 34 percent of Native American families have income below the Standard.

- Among women-maintained families with children, the proportion lacking adequate income is consistently even higher but shows a similar pattern by race/ethnicity, ranging from 47 percent for White, 64 percent for Black, 57 percent for Asian/Pacific Islanders, to 71 percent for Hispanic/Latino and 70 percent for Native American families. For women-maintained households alone, the differences in income inadequacy by race/ethnicity are magnified, even more so if they have children.
- These numbers are affected by different family composition distributions by race/ethnicity. While only 41 percent of White households have children in them, almost two-thirds of Latino households, and about half of the other race/ethnic groups'

Figure 3

Households Below the Self-Sufficiency Standard by Household Type and Race: Washington 2000

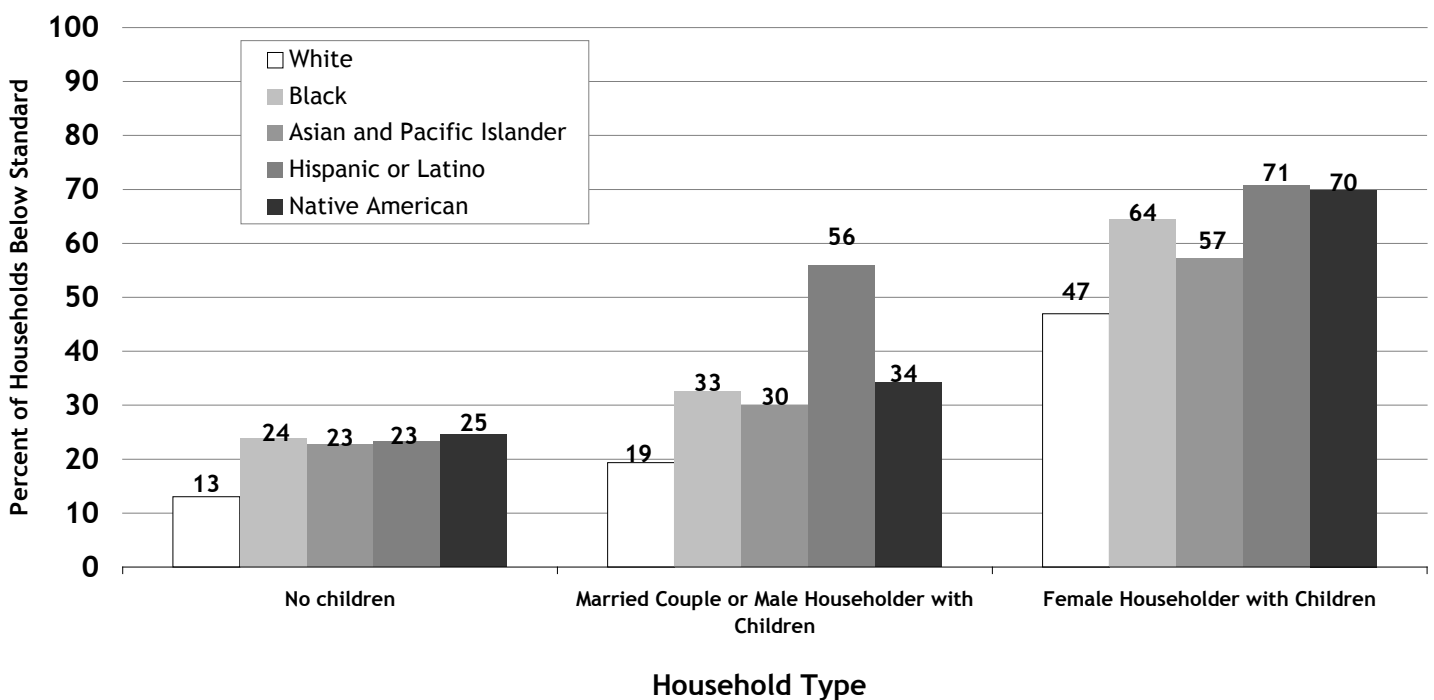


Table 7  
The Self-Sufficiency Standard and Federal Poverty Level by  
Household Type by Race<sup>1</sup>: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW THE SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	8.3%	12.4%	20.7%	79.3%
<b>HOUSEHOLD TYPE BY RACE</b>						
<b>HOUSEHOLDS WITHOUT CHILDREN</b>	923,462	56.8%	7.4%	7.1%	14.5%	85.5%
<b>Married couple or male householder,<sup>2</sup> no spouse present</b>	675,949	41.6%	6.0%	5.6%	11.6%	88.4%
White	583,818	35.9%	5.3%	5.0%	10.3%	89.7%
Black	18,096	1.1%	10.7%	10.4%	21.1%	78.9%
Asian/Pacific Islander	35,398	2.2%	11.2%	7.7%	18.9%	81.1%
Hispanic or Latino <sup>3</sup>	22,830	1.4%	8.4%	12.3%	20.7%	79.3%
Native American	11,944	0.7%	11.3%	9.3%	20.6%	79.4%
<b>Female householder, no spouse present</b>	247,513	15.2%	11.3%	10.9%	22.2%	77.8%
White	210,386	12.9%	10.3%	10.4%	20.6%	79.4%
Black	9,723	0.6%	15.0%	13.7%	28.7%	71.3%
Asian/Pacific Islander	13,897	0.9%	21.2%	11.2%	32.4%	67.6%
Hispanic or Latino	7,798	0.5%	15.9%	15.1%	31.1%	68.9%
Native American	5,641	0.3%	39.1%	30.8%	69.9%	30.1%
<b>HOUSEHOLDS WITH CHILDREN</b>	701,897	43.2%	9.5%	19.4%	28.9%	71.1%
<b>Married couple or male householder, no spouse present</b>	571,424	35.2%	6.2%	17.4%	23.6%	76.4%
White	459,545	28.3%	4.3%	15.1%	19.4%	80.6%
Black	16,581	1.0%	7.9%	24.6%	32.5%	67.5%
Asian/Pacific Islander	36,773	2.3%	9.3%	20.6%	29.9%	70.1%
Hispanic or Latino	43,438	2.7%	20.5%	35.4%	55.9%	44.1%
Native American	11,943	0.7%	11.9%	22.3%	34.1%	65.9%
<b>Female householder, no spouse present</b>	130,473	8.0%	24.2%	27.8%	52.0%	48.0%
White	96,307	5.9%	20.4%	26.5%	47.0%	53.0%
Black	11,593	0.7%	31.5%	32.9%	64.4%	35.6%
Asian/Pacific Islander	5,833	0.4%	23.5%	33.6%	57.2%	42.8%
Hispanic or Latino	10,427	0.6%	43.3%	27.5%	70.8%	29.2%
Native American	5,641	0.3%	39.1%	30.8%	69.9%	30.1%

<sup>1</sup>The 5% Census Data sample is not large enough to produce reliable estimates for American Indians and Alaska Natives, therefore data is not shown separately. The Race/Ethnicity category of "Other" is calculated but not shown separately as the category is too small to be statistically stable.

<sup>2</sup>The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

<sup>3</sup>Hispanics/Latinos may be of any race. All other races are non-Hispanic or non-Latino.

Source: U.S. Census Bureau, 5% Census Data, 2000.

households have children. At the same time, among households with children the proportion maintained by single mothers varies considerably by race: only about one in six among whites, and one in five among Hispanics, are maintained by a single mother. In contrast, one-third of Native American and 40 percent of African American households are maintained by women alone in Washington.

Thus, even though households with children, as well as those maintained by women alone, tend to have higher proportions of income inadequacy (compared to households without children and/or households maintained by married couples/male householder alone), the differences by race/ethnicity are substantial as well. Indeed, childless Latino married couple/single male-householder families have a higher proportion of income inadequacy (21 percent) than White married-couple/male-householder families with children (19 percent). Additionally, single-mother households as a whole (all race/ethnic groups together) have a proportion of income inadequacy over five times that of White married-couple/male-householder families without children (52 percent versus 10 percent).

## E. DEPTH OF POVERTY OR INCOME INADEQUACY

The data reported here not only indicate which family types and which race/ethnic groups have higher or lower proportions below the Standard, but they also reveal the relative depth of poverty, particularly within single-female and minority households. As previously indicated, 21 percent of Washington households statewide are below the Standard, with 12 percent above the FPL but below the Standard, and 8 percent below the FPL. However, a closer look at these two groupings shows wide variation by household type and race/ethnicity.

Of those with incomes below the Self-Sufficiency Standard, about 40 percent are also below the Federal Poverty Level. About 60 percent of households are above the FPL, but below the Standard. However, Table 7 shows that among married-couple and male-householder families with children, depending

on the race/ethnic group, only about 20 percent to 30 percent of those below the Standard are also below the FPL (except for Latinos and Native Americans, of which about 37 percent and 35 percent, respectively, are below the poverty level).

In contrast, among families maintained by women alone with children, not only are the proportions below the Standard much higher, but a greater percent of this group are very poor. That is, they have incomes below the Federal Poverty Level as well. (See column 3 in Table 7, “Below Standard and Below Poverty”) Depending on the race/ethnic group, among women-maintained households with children, approximately 40 percent to 50 percent of

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**HOUSEHOLDS HEADED BY WOMEN—  
PARTICULARLY WOMEN OF COLOR—HAVE  
A GREATER CHANCE OF HAVING NOT ONLY  
INSUFFICIENT INCOME, BUT OF ALSO HAVING  
AN INCOME BELOW THE FEDERAL POVERTY  
LEVEL.**

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those below the Standard are also below the poverty level. This holds true across all race/ethnicities except for Latino and Native American families: 61 percent of households headed by Latinas alone who are below the Standard are also below the poverty level and 55 percent of Native American single mothers with incomes below the Standard are also below the FPL. *Thus, households headed by women—particularly women of color—have a greater chance of having not only insufficient income, but of also having an income below the Federal Poverty Level.*

## F. EDUCATION

Not surprisingly, householders with less education are much more likely to have insufficient income (Rank and Hirschl, 2001). Thus almost half of those with less than a high school education (49 percent) have incomes below the Standard, compared to about one-fourth of those with a high school degree or its

Table 8  
The Self-Sufficiency Standard and Federal Poverty Level by  
Educational Attainment of Householder<sup>1</sup> by Gender and Race: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW THE SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	Percent of Total
			Percent of Total	Percent of Total	Percent of Total	
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	8.3%	2.1%	20.7%	79.3%
<b>EDUCATIONAL ATTAINMENT</b>						
<b>LESS THAN HIGH SCHOOL</b>	139,782	8.6%	23.7%	24.8%	48.5%	51.5%
Male	96,588	5.9%	16.8%	24.1%	40.9%	59.1%
White	57,355	3.5%	12.5%	18.7%	31.2%	68.8%
Non-White	39,233	2.4%	23.0%	32.0%	55.0%	45.0%
Female	43,194	2.7%	39.2%	26.4%	65.7%	34.3%
White	25,237	1.6%	34.7%	25.1%	59.8%	40.2%
Non-White	17,957	1.1%	45.6%	28.3%	73.9%	26.1%
<b>HIGH SCHOOL DIPLOMA</b>	344,366	21.2%	10.4%	16.6%	27.0%	73.0%
Male	246,435	15.2%	6.8%	14.4%	21.3%	78.7%
White	211,172	13.0%	6.0%	12.9%	18.9%	81.1%
Non-White	35,263	2.2%	11.9%	23.5%	35.4%	64.6%
Female	97,931	6.0%	19.4%	22.0%	41.4%	58.6%
White	78,213	4.8%	17.0%	21.1%	38.1%	61.9%
Non-White	19,718	1.2%	29.2%	25.6%	54.8%	45.2%
<b>SOME COLLEGE OR ASSOCIATE'S DEGREE</b>	603,863	37.2%	7.9%	12.6%	20.5%	79.5%
Male	406,660	25.0%	5.1%	10.5%	15.7%	84.3%
White	348,920	21.5%	4.4%	9.6%	14.0%	86.0%
Non-White	57,740	3.6%	9.4%	16.4%	25.8%	74.2%
Female	197,203	12.1%	13.5%	17.0%	30.5%	69.5%
White	163,854	10.1%	12.5%	15.8%	28.3%	71.7%
Non-White	33,349	2.1%	18.6%	22.8%	41.4%	58.6%
<b>BACHELOR'S DEGREE OR HIGHER</b>	537,348	33.1%	3.5%	6.1%	9.6%	90.4%
Male	378,068	23.3%	2.7%	5.5%	8.2%	91.8%
White	327,775	20.2%	2.3%	5.0%	7.3%	100.0%
Non-White	50,293	3.1%	5.4%	9.1%	14.5%	85.5%
Female	159,280	9.8%	5.3%	7.6%	12.9%	87.1%
White	137,530	8.5%	4.7%	6.9%	11.5%	88.5%
Non-White	21,750	1.3%	9.4%	12.0%	21.4%	78.6%

<sup>1</sup>The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000.

equivalent (27 percent), one-fifth of those with some college (21 percent), and less than one in ten (10 percent) of those with a college degree or more (see Table 8).

Although increased education reduces income inadequacy for all race and gender groups, three findings stand out. First, as education levels increase, income inadequacy rates decrease more dramatically for women than for men, especially women of color (see Table 8 and Figure 4). Thus the returns for increased education are greatest for women of color; in fact, income inadequacy falls from 74 percent for those without a high school degree to 21 percent for those with a Bachelor's Degree or higher. Males have lower rates of income inadequacy to begin with, averaging 41 percent for those lacking a high school education, and experience less of a decline with increased education (see Table 8 and Figure 4).

Second, as educational levels increase, the differences in income inadequacy rates between men and women decrease. Table 8 and Figure 4 show that White women lacking a high school degree are almost twice as likely to have income levels below the Standard as White men at this educational level—60 percent compared to 31 percent—a difference of 29 percentage points. This gap decreases so that the difference in income inadequacy between White women who hold a Bachelor's degree or higher compared to White men is only five percent, (12 percent compared to 7 percent). The gender gap also shrinks between men and women of color as education increases, although not as dramatically, from 19 to 7 percent. Thus increased education not only lowers income inadequacy substantially, it also appears to reduce gender-based disparities for White women.

Third, the disadvantages experienced by women and people of color are such that these groups need more education to achieve the same level of economic self-sufficiency as White males. For instance, among White males with a high school diploma, 21 percent are below the Standard, while 19 percent of women of color with a Bachelor's degree or higher are below the Standard.

It should be noted that in Washington, the distribution of educational attainment is very similar among men and women, especially at the lower end. That is, about 9 percent of both men and women in Washington have less than a high school degree, and about one-fifth of both men and women have a high school degree, with slightly more men having a high school degree (about 2 percent). Slightly more women than men have some post-secondary education, but not a college degree, and slightly more men than women have a college degree or more. In short, the differences in income adequacy by educational attainment, gender, and race reflect the lower returns to education for women and people of color, not lesser educational attainment.

## G. EMPLOYMENT AND WORK PATTERNS

In addition to the factors explored above—including family composition, single parent status, and race/ethnicity—the gender differences in rates of income adequacy may be related to differences in

**Figure 4.**  
Households Below the Self-Sufficiency Standard, by Education, Race/Ethnicity, and Gender: Washington 2000

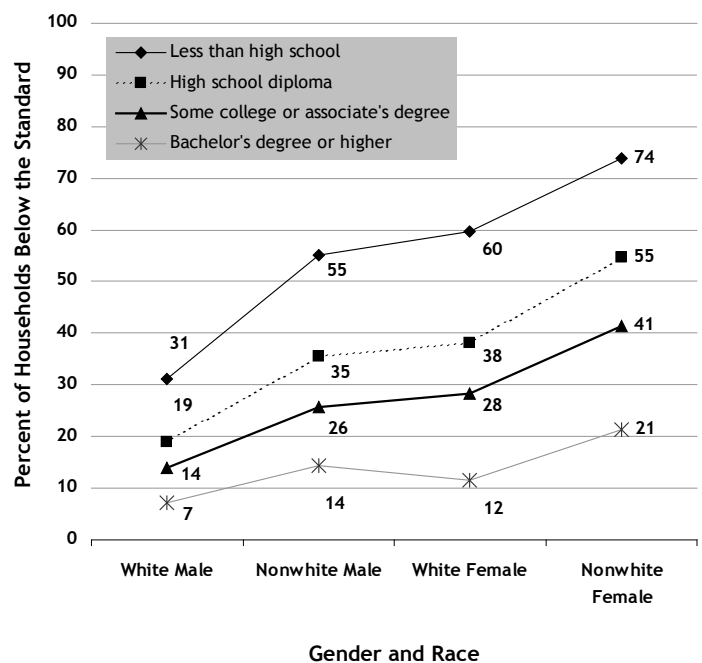


Table 9  
The Self-Sufficiency Standard and Federal Poverty Level by  
Number of Working Adults in Household: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW THE SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	201,059	12.4%	20.7%	79.3%
<b>NUMBER OF WORKING ADULTS IN HOUSEHOLD</b>						
0	87,974	5.4%	11,482	13.1%	68.0%	32.0%
1	667,754	41.1%	106,517	16.0%	26.1%	73.9%
2 or more	869,631	53.5%	83,060	9.6%	11.8%	88.2%
<b>MARITAL STATUS OF HOUSEHOLDER BY NUMBER OF WORKING ADULTS, IN HOUSEHOLDS WITH CHILDREN</b>						
<b>TOTAL HOUSEHOLDS WITH CHILDREN</b>	701,897	43.2%	135,909	19.4%	28.9%	71.1%
Married	517,744	31.9%	87,105	16.8%	22.5%	77.5%
No working adults	7,859	0.5%	756	9.6%	85.5%	14.5%
1 working adult	136,944	8.4%	37,778	27.6%	38.6%	61.4%
2 or more working adults	372,941	22.9%	48,571	13.0%	15.3%	84.7%
Not Married	184,153	11.3%	48,804	26.5%	46.8%	53.2%
No working adults	14,309	0.9%	1,346	9.4%	91.5%	8.5%
1 working adult	106,493	6.6%	32,150	30.2%	50.9%	49.1%
2 or more working adults	63,351	3.9%	15,308	24.2%	29.7%	70.3%

Source: U.S. Census Bureau, 5% Census Data, 2000.

employment patterns and earnings by gender. In other words, higher rates of income inadequacy among women-maintained households, especially single-mother households, may be related to less work hours and/or lower wage rates. (Snyder et al., 2006; Brown, 2004). The employment section below will explore the role of labor force factors by looking at: 1) The number of workers in women-maintained households, 2) Work patterns, and (3) Occupations.

**Number of Workers.** While married couples (and to a lesser extent, male householders alone) are less likely to have inadequate income, it may be the number of workers rather than the number of adults in a household that determines economic status. As Table 9 indicates, there is a strong association between the number of workers and the likelihood of an inadequate income. Two-thirds of the households with no workers (that is, households in which no one has been employed in the past year) lack adequate incomes. On the other hand, only about one in four

families with one worker and one in eight families with two or more workers have incomes that fall below the Standard (see Table 9).

In fact, the number of workers has a larger impact on income sufficiency than marital status, a finding that is especially true for families with children. As the bottom section of Table 9 shows, among households with children:

- if there are no workers, the rate of income insufficiency is 86 percent for married families and 92 percent for not-married families;
- if there is one worker, the percent below the Standard is 39 percent (married) compared to 51 percent (not married); and
- if there are two or more workers, the percent with an inadequate income is 15 percent (married) compared to 30 percent (not married).

Table 10  
The Self-Sufficiency Standard and Federal Poverty Level by  
Work Status of Adults: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW THE SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	8.3%	12.4%	20.7%	79.3%
<b>WORK STATUS OF HOUSEHOLDER</b>						
Full-time, year-round	1,018,042	62.6%	1.4%	8.8%	10.2%	89.8%
Part-time and/or part-year	469,643	28.9%	13.9%	19.2%	33.1%	66.9%
Nonworker	137,674	8.5%	40.5%	15.8%	56.3%	43.7%
<b>WORK STATUS OF ADULTS</b>						
<b>ONE ADULT IN HOUSEHOLD</b>	515,923	31.7%	16.0%	13.3%	29.3%	70.7%
Work full-time, year-round	286,360	17.6%	2.0%	9.1%	11.1%	88.9%
Work part-time and/or part-year	167,149	10.3%	23.6%	20.7%	44.4%	55.6%
Nonworker	62,414	3.8%	59.8%	12.6%	72.4%	27.6%
<b>TWO OR MORE ADULTS IN HOUSEHOLD</b>	1,109,436	68.3%	4.8%	11.9%	16.7%	83.3%
All adults work	812,514	50.0%	2.0%	9.0%	11.1%	88.9%
All workers full-time, year-round	275,982	17.0%	0.2%	2.7%	2.9%	97.1%
Some workers part-time and/or part-year	397,852	24.5%	0.8%	8.7%	9.5%	90.5%
All workers part-time and/or part-year	138,680	8.5%	9.1%	22.5%	31.7%	68.3%
Some adults work	271,252	16.7%	9.3%	20.4%	29.8%	70.2%
All workers full-time, year-round	158,075	9.7%	4.1%	19.8%	23.9%	76.1%
Some workers part-time and/or part-year	30,808	1.9%	1.9%	14.6%	16.5%	83.5%
All workers part-time and/or part-year	82,369	5.1%	22.2%	23.8%	46.0%	54.0%
No adults work	25,670	1.6%	43.3%	14.1%	57.4%	42.6%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Thus if there are no workers, there is little difference if a householder is married or not. However, when there is just one worker, the proportion with income below the Standard drops substantially, by 47 percent for married households and by 41 percent for not-married households. The additional decrease in the proportion with an inadequate income when there are two or more workers in the household is 24 percent (married) and 21 percent (not married). Therefore, adding workers substantially improves income adequacy for both married and not-married households. While married-couple households have lower rates of income inadequacy, the difference by marital status when the number of workers is held constant (11 percent for households with one worker and 15 percent for households with two or more

workers) is not as large as the difference by number of workers.

Note, however, that only 5 percent of (non-elderly, non-disabled) households in Washington State have no workers in them at all. Most important, even among families with inadequate incomes, 82 percent have at least one worker. Thus, the causes of income inadequacy are not primarily lack of work, but instead must be found in employment patterns and occupations. Put another way, the mantra of welfare reform, “work first”, no longer is the answer: work is not by itself the solution, but it is in fact the characteristics of work that are a major barrier to achieving income adequacy for most households in Washing-

ton State (Cauthen and Lu, 2003; for Washington information, see Case et al, 2004).

**Employment Patterns.** Not surprisingly, employment patterns or full-time versus part-time work, and year-round versus part-year or seasonal work, impacts income adequacy. If the householder works full-time year-round, the likelihood of having inadequate income is relatively low—only about one in ten households (10 percent) with a full-time year-round working householder have insufficient income (see Table 10). When the householder’s employment is less than full-time throughout the year, income inadequacy increases to 33 percent.

While there is a strong relationship between the householders work hours and income inadequacy, this impact varies across family types. Table 10 shows

that less than full-time/year-round work results in economic hardship across family types. This hardship is much more pronounced among households and families with children, especially those maintained by single mothers. That is, when the only worker is part-time and/or part-year;

- among households without children, 34 percent of households lack sufficient income;
- among married-couple/male-householder households with children, 58 percent lack adequate income;
- Among single mother households 74 percent of households lack adequate income.

Thus, while variations in work schedules, most notably having only one part-time and/or part-year

Table 11  
The Self-Sufficiency Standard and Federal Poverty Level by Household Type by Work Status of Adults, Marital Status of Householder, Number of Working Adults,; Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW THE SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	8.3%	12.4%	20.7%	79.3%
<b>HOUSEHOLD TYPE BY WORK STATUS OF ADULTS</b>						
<b>HOUSEHOLDS WITHOUT CHILDREN</b>	923,462	56.8%	7.4%	7.1%	14.5%	85.5%
Two or more workers	433,339	26.7%	1.7%	4.4%	6.2%	93.8%
One worker full-time, year-round	270,893	16.7%	1.4%	4.3%	5.7%	94.3%
One worker part-time and/or part-year	153,424	9.4%	17.4%	16.2%	33.6%	66.4%
No working adults	65,806	4.0%	46.5%	14.3%	60.8%	39.2%
<b>HOUSEHOLDS WITH CHILDREN</b>	701,897	43.2%	9.5%	19.4%	28.9%	71.1%
Married couple or male householder	571,424	35.2%	6.2%	17.4%	23.6%	76.4%
Two or more workers	399,686	24.6%	2.5%	13.7%	16.1%	83.9%
One worker full-time, year-round	117,807	7.2%	4.8%	26.1%	30.9%	69.1%
One worker part-time and/or part-year	44,239	2.7%	28.0%	29.9%	57.9%	42.1%
No working adults	9,692	0.6%	75.1%	11.0%	86.1%	13.9%
Female householder, no spouse present	130,473	8.0%	24.2%	27.8%	52.0%	48.0%
Two or more workers	36,606	2.3%	5.9%	25.4%	31.2%	68.8%
One worker full-time, year-round	42,764	2.6%	6.3%	32.4%	38.6%	61.4%
One worker part-time and/or part-year	38,627	2.4%	42.3%	31.2%	73.5%	26.5%
No working adults	12,476	0.8%	83.7%	8.3%	91.9%	8.1%

Source: U.S. Census Bureau, 5% Census Data, 2000.

worker, increases economic hardship among all family types with children, the impact for single mothers (74 percent below the Standard) is considerably greater.

While having only one worker may lead to higher levels of income inadequacy, this does not depict the entire picture. As Table 10 shows, among one-adult households, if the one adult works full-time year-round, only about one in nine of these families will lack sufficient income. However, if the one adult works only part-time and/or part-year, the proportion rises to 44 percent. Thus obtaining full-time year-round employment is crucial to the economic well-being of single adult households (most of whom are headed by women, mostly single mothers).

A very different picture is apparent for two-adult families.<sup>9</sup> In these households, it is not the work schedule that drives income insufficiency as much as it is the number of adults who work. When all adults work, regardless of schedule, only one in nine of these households will lack sufficient income; that is, some can work part-time and/or part-year, as long as all (usually both, as most households with two or more adults have just two adults) are working. However, if there are no full-time year-round workers, the proportion of households with income below the Standard almost triples to 32 percent. Which suggests that one full-time worker is an important bulwark against inadequate income.

In sum, having stable year round full-time work is key to income adequacy for single adult households, while two adult households have more flexibility in terms of various work schedules, as long as both (or all, when there are more than two adults) have some employment (see Table 10).

The impact the number of workers, combined with employment patterns, has on income adequacy is most evident in families with children. Nearly three-fourths (70 percent) of married-couple/male-maintained households with children have two or more workers, keeping the proportion of insufficient income for these households at a low 24 percent overall (Table 11). But when there is just one worker

in the married-couple/male-headed household with children, even if he/she works full-time year-round, the proportion with insufficient income increases to 31 percent, and if that one worker is part-time and/or part-year, 58 percent of these married couple families have inadequate income.

By contrast, only 28 percent of single-mother households have two or more workers, contributing to the much higher overall inadequacy rate (52 percent) of these households. When there is only one adult working in the single-mother family, even when she is working full-time year-round, 39 percent lack sufficient income. If she is the sole worker, and working less than full-time year-round, almost three-fourths of such households lack adequate income. It should be noted that these rates are much higher than the “single adult” household employment patterns discussed above, suggesting that when the single adult is both female and a mother, there are both additional costs (e.g., child care) and additional disadvantages (e.g., gender discrimination) among this subset of single adult households that contribute to much higher rates of income inadequacy.

Several conclusions can be drawn from this analysis of number of workers and employment patterns:

- 1) The householder’s marital status (married compared to not married) or the household family type (married couple compared to women-maintained) is less important than number of workers and/or full-time year-round status in determining income inadequacy rates.
- 2) The presence of a full-time year-round worker seems to mute the strong gender/household type differences observed above. Among households with children and one worker working full-time year-round, there is not much difference in the proportion below the Standard by family between married couples and male headed households (31 percent), compared to single mother households (39 percent).
- 3) The strong overall differences in income inadequacy rates between married couple/male-householder households and women-maintained households are due to the greater number of workers

per household in the former group, and the greater proportion working full-time year-round, as well as the higher proportion of households with children in the latter group.

Thus income adequacy can be reduced either by: 1) having one adult who works full-time/year-round; and/or 2) having two or more adults, with all of them working regardless of work schedules. This is true regardless of marital status, and is especially critical in families with children. These findings suggest different strategies for single-adult families with children (usually single mothers) and two-adult households with children. For example, because stable full-time/year-round work is key to securing income adequacy for single mothers, single mothers must secure stable employment, in addition to adequate wages. On the other hand, because two-adult households with children have more flexibility in terms of work schedules, as long as both/all have some employment, emphasis on having all adults working at least part-time or part-year is more likely to secure adequate income.

**Occupations.** One’s occupation is a major determinant of earnings. The shift from manufacturing to service sector occupations has replaced many higher-paying jobs with lower-paying jobs, many of them being either part-time or seasonal, or both. In addition, gender and/or racial/ethnic occupational segregation may help explain low earnings, even with full-time year-round work, that lead to income inadequacy. (Lichtenwaller, 2005) The impact of occupations on income inadequacy will be explored in this section.

Table 12a compares the “top ten” occupations<sup>10</sup>(in terms of number of workers) held by all householders with the “top ten” occupations held by Washington householders with family incomes below the Standard. This comparison reveals a surprising pattern. Of the top ten occupations held by all householders, seven are also found among the top ten occupations of householders with inadequate incomes. There are three occupations held by householders with below Standard incomes that are not among the top ten for all householders—food industry workers, housekeeping/janitor, and service workers—each of which is generally a low-wage job. In contrast, the

Table 12a  
Top Ten Householders Occupations:<sup>1</sup>Washington 2000

ALL HOUSEHOLDS				HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
Total		100%		Total		100%	
1	Managers	11.4%	11.4%	1	Office Administration	11.5%	11.5%
2	Office Administration	10.6%	22.0%	2	Sales & Cashier	9.7%	21.3%
3	Sales & Cashier	9.9%	31.9%	3	Operating Machine	7.3%	28.6%
4	Operating Machine	7.1%	39.0%	4	Moving	6.8%	35.4%
5	Construction	6.8%	45.8%	5	Food industry	6.7%	42.1%
6	Moving	6.5%	52.3%	6	Construction	6.1%	48.2%
7	Maintenance / Repair	5.2%	57.5%	7	Housekeeping / Janitor	5.5%	53.6%
8	Financial Specialists	4.3%	61.8%	8	Managers	5.0%	58.6%
9	Teacher	4.0%	65.9%	9	Gaming, Personal Care & Service Workers	4.0%	62.6%
10	Medical	3.7%	69.6%	10	Maintenance / Repair	4.0%	66.6%

<sup>1</sup>The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 12b  
 Top Ten Occupations of Householders Below the Self-Sufficiency Standard by  
 Gender: Washington 2000

MALE HOUSEHOLDERS			FEMALE HOUSEHOLDERS				
Rank	Occupation	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total			Total		149,670	100%	
1	Construction	10.6%	1	Office Administration	27,761	18.5%	18.5%
2	Moving	20.8%	2	Sales & Cashier	17,165	11.5%	30.0%
3	Operating Machine	30.5%	3	Food Industry	13,648	9.1%	39.1%
4	Sales & Cashier	38.9%	4	Gaming, Personal Care & Service Workers	11,179	7.5%	46.6%
5	Maintenance / Repair	45.7%	5	Medical Assistants	7,578	5.1%	51.7%
6	Managers	51.9%	6	Teachers	7,372	4.9%	56.6%
7	Housekeeping / Janitor	58.0%	7	Housekeeping / Janitor	6,970	4.7%	61.3%
8	Office Administration	63.9%	8	Operating Machine	6,476	4.3%	65.6%
9	Food Industry	68.6%	9	Managers	5,184	3.5%	69.0%
10	Farming / Fishing	73.2%	10	Moving	3,971	2.7%	71.7%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 12c  
 Top Ten Occupations of Householders Below the Self-Sufficiency Standard by  
 Race/Ethnicity: Washington 2000

WHITE HOUSEHOLDERS				LATINO HOUSEHOLDERS			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
Total		100.0%		Total		100.0%	
1	Office Administration	11.9%	11.9%	1	Farming / Fishing	19.2%	19.2%
2	Sales & Cashier	10.7%	22.6%	2	Operating Machine	10.9%	30.1%
3	Construction	6.9%	29.5%	3	Moving	9.0%	39.2%
4	Operating Machine	6.5%	35.9%	4	Housekeeping / janitor	9.0%	48.1%
5	Moving	6.5%	42.5%	5	Food Industry	7.8%	56.0%
6	Food Industry	6.3%	48.9%	6	Office Administration	6.5%	62.5%
7	Managers	5.6%	54.4%	7	Construction	6.5%	68.9%
8	Housekeeping / Janitor	4.7%	59.1%	8	Sales & Cashier	5.1%	74.0%
9	Maintenance / Repair	4.6%	63.6%	9	Managers	3.5%	77.6%
10	Gaming, Personal Care & Service Workers	4.2%	67.8%	10	Maintenance / Repair	3.1%	80.7%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 12c (continued)  
 Top Ten Occupations of Householders Below the Self-Sufficiency Standard by  
 Race/Ethnicity: Washington 2000

BLACK HOUSEHOLDERS				ASIAN / PACIFIC ISLANDER HOUSEHOLDERS			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
Total		100.0%		Total		100.0%	
1	Office Administration	20.3%	20.3%	1	Operating Machine	10.6%	10.6%
2	Moving	8.6%	28.9%	2	Sales & Cashier	10.4%	21.0%
3	Housekeeping / Janitor	7.5%	36.4%	3	Office Administration	10.2%	31.2%
4	Sales & Cashier	6.9%	43.3%	4	Food Industry	8.9%	40.1%
5	Food Industry	6.0%	49.3%	5	Managers	5.0%	45.1%
6	Operating Machine	5.4%	54.7%	6	Moving	4.9%	49.9%
7	Medical Assistants	5.3%	60.0%	7	Housekeeping / Janitor	4.5%	54.4%
8	Gaming, Personal Care & Service Workers	4.9%	64.9%	8	Gaming, Personal Care & Service Workers	4.5%	58.9%
9	Teacher	3.6%	68.5%	9	Teacher	3.7%	62.5%
10	Medical	3.0%	71.4%	10	Math / Computer	3.0%	65.6%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 12c (continued)  
 Top Ten Occupations of Householders Below the Self-Sufficiency Standard by  
 Race/Ethnicity: Washington 2000

NATIVE AMERICAN HOUSEHOLDERS			
Rank	Occupation	Percent	Cumulative Percent
Total		100.0%	
1	Office Administration	11.1%	11.1%
2	Sales & Cashier	8.9%	19.9%
3	Moving	7.4%	27.3%
4	Housekeeping / Janitor	7.1%	34.4%
5	Food Industry	6.4%	40.8%
6	Operating Machine	6.0%	46.8%
7	Construction	5.7%	52.5%
8	Gaming, Personal Care & Service Workers	5.3%	57.8%
9	Teachers	4.8%	62.7%
10	Farming / Fishing	4.1%	66.8%

Source: U.S. Census Bureau, 5% Census Data, 2000.

three occupations that appear among the top ten for all householders, but not for those with inadequate incomes, such as financial specialists or medical workers, are generally higher-wage jobs. Most of the occupations appear in both columns which means that income inadequacy is not due to occupational segregation of some workers, but rather that those with adequate incomes and those lacking adequate incomes are in the same fields, but hold jobs that pay different wage rates, and/or have different work schedules (e.g., part-time versus full-time), different settings, firm sizes, etc.<sup>11</sup>

Since, as this report has shown, there are strong differences by gender and race/ethnicity in rates of income adequacy, it might be expected that occupational segregation by gender and race/ethnicity would explain a portion of within-occupation differences in income adequacy (Amott and Matthaei, 1991).

There is much more overlap than difference in occupational distribution by gender and race/ethnicity. As seen in Table 12b, seven of the ten top occupations for male householders with income below the Standard are among the top ten for women householders with inadequate income. There is even greater overlap by race/ethnicity: every one of the top ten occupations of White householders with incomes below the Standard is shared with at least seven of the top ten occupations among each of the other race/ethnic groups. Overall, of the top ten occupations held by all householders, eight of these are among the top ten for male householders, six are among the top ten for female householders, seven are among the top ten for White and Latino householders, respectively, and six are among the top ten for Black, Asian American, and Native American householders, respectively (see Tables 12b and 12c).

This overlap in occupations between the overall population, and those with the lowest incomes is remarkable because it means that householders with inadequate wages are not in an occupational “ghetto”, as was true, for example, of black women workers in the mid 20th century when race and gender discrimination often confined them to a few jobs in the

low-wage job sector, such as housekeeping (Amott and Matthaei, 1991). Rather, the majority of the top jobs (measured by number of people in that job) among those with inadequate income are shared by women and men, and across races and ethnicities—with most of these occupations shared as well with the top occupations held by those with incomes

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**DATA SUGGESTS THAT ADDRESSING INCOME ADEQUACY THROUGH EMPLOYMENT WOULD REQUIRE A FOCUS ON WAGE RATES RATHER THAN HOURS OR OCCUPATIONS.**

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above the Standard. Thus, a focus on radically changing occupations would not necessarily improve income inadequacy, with a few exceptions (e.g., farm workers). Rather, since most of the common occupations are shared by those above and below the Standard, the explanation is more subtle: either the occupations within these broad categories held by these two groups are quite different in terms of their wages, and/or the jobs are the same but the work patterns differ (part time versus full-time, seasonal versus year-round), resulting in less work hours and therefore reduced wages.

**Wage Rates Versus Hours.** While it is true that having full-time and year-round work is an important protection against income inadequacy, this does not explain all of the differences. Householders with incomes above the Standard have earnings that are almost three times those of householders below the Standard, resulting in an average earnings gap of approximately \$25,000 per year between householders above and below the Standard. Is this due to greater hours or higher wages among those householders above the Standard compared to those below the Standard? On the one hand, among employed householders, those with incomes above the Standard work only work about 36 percent more hours per year than those with incomes below the Standard—2,120 hours versus 1,562 hours per year.

On the other hand, in contrast, the median hourly wage of working householders above the Standard is \$18.00 per hour, more than double that of householders below the Standard at \$8.17 per hour. If householders with incomes below the Standard increased their work hours to the level of those with incomes above the Standard, but kept the same wage rate, the additional earnings would close 23 percent of the pay gap. However, working the same number of hours as currently, but earning the same wage as those above the Standard would close 77 percent of the pay gap. Clearly, given the work effort level of householders below the Standard, wage rates are a key issue, rather than hours worked, in achieving higher incomes. Put another way, householders below the Standard could only increase their income modestly by working more hours, as they are already working substantially, and many are already working full-time. Thus, data suggests that addressing income adequacy through employment would require a focus on wage rates rather than hours or occupations.

It was noted above that households maintained by women are nearly twice as likely to have income below the Standard as households maintained by men (30 percent versus 17 percent). One factor that may contribute to the wage differences described above is that women's wage rates are simply less than that of men's, throughout the economy, aside from the other factors discussed above. However, in Washington State the average hourly wage for women householders below the Standard (\$7.45) is 83 percent of the average wage for men below the Standard (\$8.97); women householders above the Standard earn 78 percent of the average male householder above the Standard, not a substantial difference. However, a larger proportion of householders below the Standard (42 percent) are women alone compared to 27 percent of employed householders above the Standard. Thus the somewhat lower wage of women householders below the Standard and somewhat higher proportion of householders who are women in this group, contributes only modestly to explaining the lower income of these households.

Given the higher proportions of people of color among households with inadequate income, the difference in wages and proportions between those above and below the Standard by race may also be expected to contribute to the differences in income. However, among households with incomes below the Standard, the average wage of employed householders of color is 99 percent of the wage of White householders. (As with women, however, the racial wage gap widens for employed householders above the Standard, to 88 percent). In addition, the proportions of households in each group are not as different as with gender—29 percent of employed householders below the Standard, compared to 14 percent of those above the Standard, are people of color. Thus wages for householders of color below the Standard, being virtually the same as for white householders below the Standard, do not contribute to the above versus below earnings gap. However, the higher proportion of people of color below the Standard may do so through other factors, such as hours, etc. In the end, however, it must be concluded that it is not race per se, but the lower wages that remain the primary factor in the substantial gap in earnings between those above and below the Standard.

With households below and above the Standard working the same occupations, and almost as many work hours, this data suggests that addressing income adequacy through employment solutions would have a greater impact if it were focused on wage rates rather than hours or even specific occupations. Put another way, there is almost no occupational shift at the broad categorical level examined here that would gain significantly higher wages, while increasing hours to match that of above-the-Standard householders would only make a small dent in the earnings gap between those above and below the Standard.

In short, for many householders with inadequate income, the problem is neither that they are working in the wrong occupations, nor that they are working too few hours, but rather that their wage rates are too low in their current jobs.

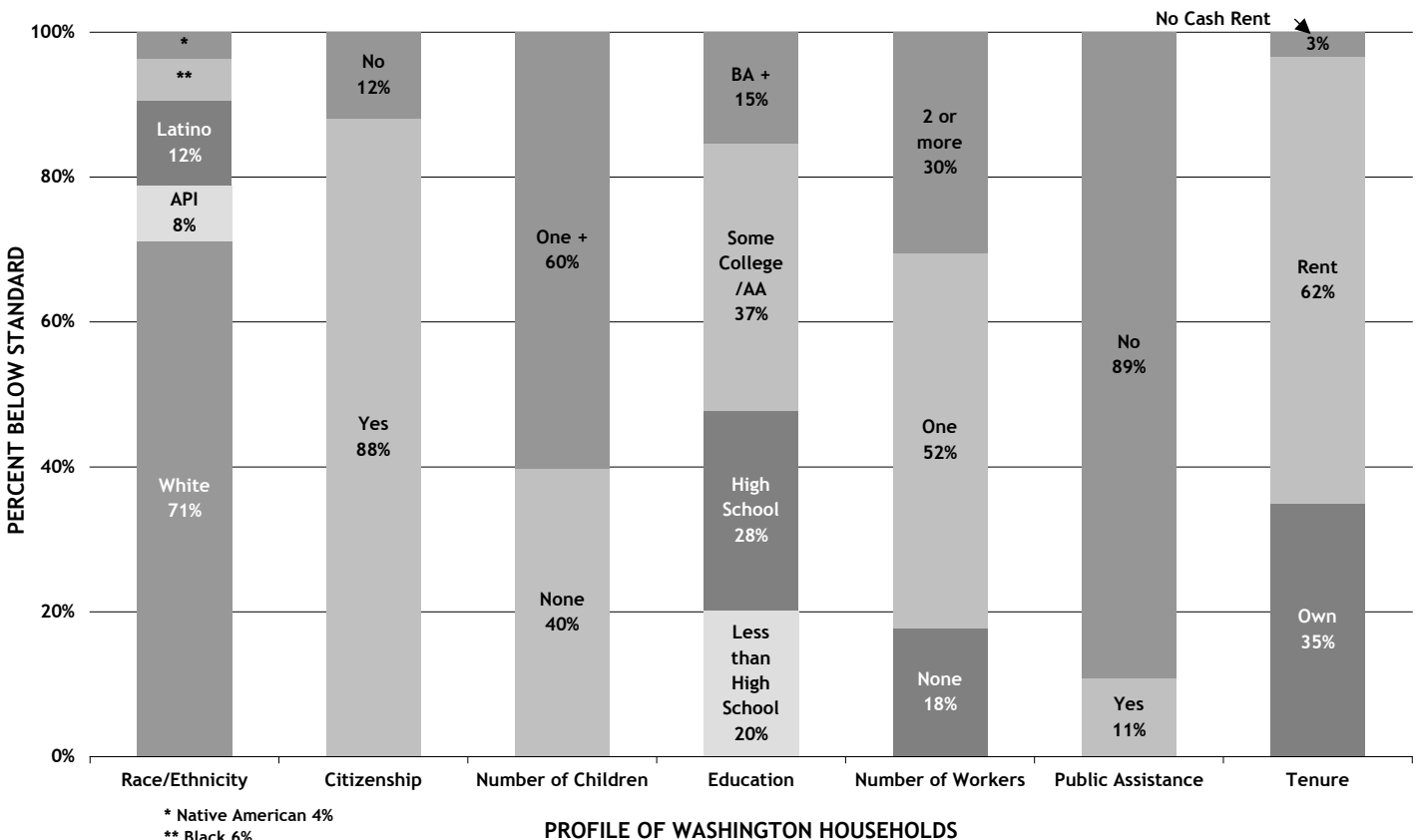
### III. A Profile of Families with Inadequate Income

The odds of experiencing inadequate income are clearly concentrated among certain families by geographic location, gender, race/ethnicity, education, and wage. Nevertheless, overall, families with inadequate incomes in Washington State are remarkably diverse:

- Although Latinos generally have the highest rates of income inadequacy, seven out of ten households in Washington with inadequate income are White, while about 12 percent are Latino, 8 percent are Asian/Pacific Islanders, 6 percent are African American, and 4 percent are Native American.
- Eight out of nine households below the Self-Sufficiency Standard are headed by U.S. citizens.
- Three out of five or 60 percent of households below the Standard have children, with about 63 percent of these with one or more children under the age of six

- Married-couples head 43 percent of households with inadequate income, and one out of 13 of all Washington households is headed by a never-married mother with children
- Among householders in families with inadequate income, only one in five has less than a high school degree, and about 28 percent have a high school degree. The remaining householders lacking adequate income have some college or more.
- Five out of six households with inadequate income have at least one worker, and in almost half of these, the worker is working full-time and year-round.
- Only one in nine households with inadequate income receives public cash assistance.
- About one in three households with inadequate income own their own homes, while almost all of the rest are renters.

Figure 5. Profile of Families with Inadequate Income: Washington 2000



## IV. Conclusions and Implications of the Findings

The Self-Sufficiency Standard provides a very different analysis of poverty and income inadequacy than the official Federal Poverty Level. Many different insights and conclusions can be drawn from this data; four of the major findings are discussed below.

**FINDING #1: With one-fifth of Washington households lacking adequate income, the problem is clearly not one explained by individual characteristics, but rather one that reflects the structure of the economy, in which economic opportunity is not universally or equally available to all.**

The data show that there is more than one in five households in Washington that experience inadequate income. Moreover, while lack of adequate income is found disproportionately among some groups, such as people of color, families maintained by women alone, and families with young children, income inadequacy is experienced throughout Washington State, and among all types of households. Indeed, the most common household lacking sufficient income to meet their needs is White, headed by a married couple with children, and has at least one, high schooled educated worker.

The breadth and diversity of this problem suggests that income inadequacy is a broad-based, structural problem, rather than one confined to a few distinct individuals, or overly concentrated in groups defined by certain, even stereotypical, characteristics. If those who lack adequate income look a lot like everyone else, this suggests looking for solutions at the societal or structural level, rather than trying to change individuals. For example, this data shows that most people below the Standard, as with most people above the Standard, are already working, and working quite a bit. Those lacking sufficient income are not substantially different in their characteristics or behavior from those with sufficient income, except that their incomes are substantially lower.

**FINDING #2: Moving people into any type of employment will not automatically eliminate income inadequacy because it is not the lack of work that drives poverty, but rather the nature of the jobs and economic opportunity in the economy for those who are working.**

These findings indicate how quickly and completely the nature of the problem of “poverty” has changed over the last ten years, or at least, how it must be recognized as having changed. A decade ago, in the years leading up to welfare reform, there was a narrow focus on moving those receiving welfare into the paid workforce, on the assumption that such a strategy would go a long way to solving the problem of poverty. The analysis in this report, however, suggests that employment, as it is now structured, is as much part of the problem as it is the solution. Indeed, if every household now lacking a worker were to suddenly acquire one, that would only begin to address income inadequacy for less than one out of five households since four out of five households already have workers. Moreover, almost all of those workers are not in the “wrong” occupations, and a substantial number are already working full-time year-round.

**FINDING #3: The majority of families with inadequate incomes have adults who are working, many full-time, yet are living in a “policy gap”. That is, while they lack a sufficient income to meet their needs at a minimally adequate level, they earn too much to qualify for most programs, and therefore receive little or no help meeting their basic needs.**

A majority of households (60 percent) with incomes below the Standard have incomes above the FPL. Most of these households are in a “policy gap”, with incomes too high (above the FPL) to qualify for most public assistance programs, but too low to adequately meet their basic needs. As a result, many

householders are unable to earn enough to meet the rising costs of living basics, so they struggle to make ends meet without the aid of “safety net” programs. Whether at the individual level (such as Food Stamps), or at the community level (such as Community Development Block Grants), many such programs are pegged to the Federal Poverty Level, a multiple of the Federal Poverty Level, or other equivalent measures. It is not surprising that only one in nine households with incomes below the Standard (and over half of these households are below the FPL as well) receive public assistance.

**FINDING #4: Unlike the Federal Poverty Level, the Self-Sufficiency Standard’s detailed budget breakdown points to the areas where families most need help, in particular child care and housing costs**

Fourth, the methodology used to construct the Standard helps point policy makers to the areas where families need the most help. Unlike the Federal Poverty Level, which is based only on a food budget (multiplied by three), the Self-Sufficiency Standard is based on the costs of all major family budget items. The Self-Sufficiency Standard indicates that housing and child care are two of the largest budget items and are therefore, often the primary sources of economic stress faced by families with inadequate incomes.

The frugal nature of the Self-Sufficiency budgets are such that one may assume the great majority of households who lack sufficient income, but receive no public aid, are: 1) resorting to private subsidy strategies (such as, doubling up to reduce housing costs or using informal/inexpensive child care); 2) fortunate enough to find alternative solutions (e.g.,

unusually inexpensive housing); or 3) simply doing without. The Standard suggests that people make the most serious compromises to make ends meet particularly with the “big ticket” items. That is, families who get no public or private aid will be unable to afford adequate child care or will use credit cards to avoid utility cutoffs or pay for food in order to have rent money. Increasing levels of consumer debt and bankruptcy may be one outcome of this widening gap between wages and the costs of basic needs such as food, shelter, child care, and health care.

Finally, it should be noted that these conclusions do not necessarily mean that nothing can be done to solve income inadequacy. By and large, households with inadequate income are part of the mainstream workforce. They are not locked out of self-sufficiency by geographic isolation, lack of education, or lack of work experience or participation in employment. At the same time, a broad-based policy effort is required to secure adequate wages, benefits, and public supports (such as child care) to both decrease costs and increase income for a large portion of Washington’s families.

This report is meant to provide a contribution to the first critical step towards establishing economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy. The challenge Washington State faces is how to make it possible for all households in the state to earn enough money and receive enough supports to meet their basic needs.

For further information about the Standard, how it is calculated or used, or the findings reported here, contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or (206) 616-2850, or the Center for Women’s Welfare staff at (206) 685-5264.

## Endnotes

<sup>1</sup> U.S. Census Bureau (August 2007) Table 3. People and Families in Poverty by Selected Characteristics: 2005 and 2006. Income, Poverty, and Health Insurance Coverage in the United States: 2006. Retrieved 9-4-07 from <http://www.census.gov/prod/2007pubs/p60-233.pdf>.

<sup>2</sup> Dalaker, Poverty in the United States: 2000 (U.S. Census Bureau, Current Population Reports, Series P60-214), U.S. Government Printing Office (Washington, D.C., 2001).

<sup>3</sup> The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative “performance standard” in the workforce development system, then called the JTPA (Job Training Partnership Act) Program, to measure more accurately and specifically what it would take to meet the JTPA goal of “self-sufficiency” for each individual participant. It also benefited from other attempts at creating alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and others as well, such as Trudi Renwick. See Trudi Renwick and Barbara Bergmann, “A Budget-based Definition of Poverty: With an Application to Single-parent Families,” *The Journal of Human Resources*, 28(1), p. 1-24 (1993). For a more detailed discussion of the background and methodology of the Self-Sufficiency Standard, see a state report, available at <http://www.sixstrategies.org>

<sup>4</sup> To-date Self-Sufficiency Standards have been created for 35 states, plus Washington D.C and New York City.

<sup>5</sup> U.S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey (2000 Table 4: Size of consumer unit: Average annual expenditures and characteristics). Available from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>

<sup>6</sup> The median income is the point where half the households are above and half the households are below the Standard

<sup>7</sup> In the Census questionnaires, individuals were asked whether or not they identified as Latino and then asked to identify their race/races (they could indicate more than one race). Those who indicated they were Latino (either alone or in addition to other race categories) were coded as Hispanic/Latino, regardless of race (Latinos may be of any race). Those non-Latino individuals who identified as Black (alone or in addition to other race categories) were coded as Black. Non-Latino, non-Black individuals who identified as Asian or Hawaii/Pacific Islanders (alone or in addition to other race categories) were coded as API (Asian/Pacific Islander). Those non-Latino, non-Black and non-API individuals who identified as “Other” (either alone or in addition to other race categories) were coded as “Other”. All other non-Latino, non-Black, non-API and non-“Other” individuals were coded as White. Tables were created with the mutually exclusive categories, then were again run for everyone indicating more than one racial category. The results were virtually identical, so only the mutually exclusive race/ethnic categories are reported here.

<sup>8</sup> Although the proportion of households with inadequate income rises substantially for larger numbers of children (41% for those with three children, and 63% for those with four or more children), less than 9% of all Washington households have three or more children. See Table 6.

<sup>9</sup> All households with two or more adults together have been grouped together because there are relatively few households with three or more adults.

<sup>10</sup> Note that occupations are different from industries; thus the manufacturing industry (or sector) includes many occupations, from machinist to manager.

<sup>11</sup> Income inadequacy may also be related to the skill level associated with specific occupations within these broader occupational categories; these characteristics, however, are not available for analysis in Census data analyzed here

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## Appendix A: Methodology and Assumptions

### DATA

This study uses data from the 2000 Census, specifically the 5 percent sample of people and housing units. These are grouped into geographic units known as PUMAs, or Public Use Microsample Areas; Super PUMAs contain a minimum population of 400,000 and each PUMA contains a minimum population threshold of 100,000. Geographic equivalency files that show the relationship between the PUMA and standard Census 2000 geographic concepts (e.g., counties, etc.) were used to code the individual records with the appropriate Standards (Reference: <http://www.census.gov/Press-Release/www/2003/PUMS5.html>)

The sample unit for this study is the household, including non-relatives (such as unmarried partners, foster children, boarders) and their income. Individuals were therefore grouped into households. In Washington, about 70% of households of two or more persons are “family” households, i.e., all household members are related by birth, marriage, or adoption. For this reason, we use the term family and household interchangeably. Regardless of household composition, it is assumed that all members of the household share income and expenses.

The 2001 Washington Self-Sufficiency Standard (SSS) was used for comparison purposes as it is the closest available year to that of the Census data. The 2001 Self-Sufficiency Standard numbers were deflated to 2000 levels using a deflation factor calculated from the Bureau of Labor Statistics consumer price index (CPI) for All Urban Consumer Items, June 1999 (the closest date to the Census reference date for income) and September 2001 (the date of the Self-Sufficiency Standard release). The appropriate regional CPI (West) for Washington State was obtained and the June 1999 CPI (168.3) was divided by the September 2001 CPI (182.5) for a deflation factor of .922. (Reference: <http://www.bls.gov/cpi/>)

The Census data is broken down by PUMAs and the SSS is broken down by counties and sub-regions relative to Housing and Urban Development (HUD) Metropolitan Statistical Areas (MSAs). The county/

sub-area specific SSS could not be applied directly to 8 of the 46 Washington PUMAs because there are multiple counties in each of those PUMAs. As a result, for those PUMAs consisting of multiple counties, each county was weighted by population and a weighted average of the SSS for those counties was calculated to determine the SSS specific to that PUMA. The unweighted SSS was applied to those PUMAs consisting of only one county or sub-county area.

Since the SSS assumes that adult household members work, the population sample in this report includes only those households in which there is at least one adult aged 18-65 who is not disabled. Although the sample includes households that have both disabled and/or elderly members and non-disabled/non-elderly adults, this report excludes disabled/elderly adults and their income when determining household composition and household income. We also do not include group quarters in our analysis. Based on the characteristics described here, there are 1,625,359 total (non-disabled, non-elderly) households included in this demographic study of Washington State.

The Self-Sufficiency Standard for Washington State had previously been calculated for 70 different family types in each county, including combinations of up to two adults and three children. To account for additional family types in the 5% PUMA US Census sample (3 or more adults and/or 4 or more children), we calculated an additional 82 family types for a total of 152 for each area. We developed new Standards for each of these “large households,” but made some assumptions to limit the number of necessary calculations.

### ASSUMPTIONS FOR THE EXPANDED FAMILY TYPES

**Two and Three or More Adult Families:** In order to remain consistent with the Standard’s methodology, we assume that all adults in one- and two-adult households are working. In Washington, 78% of households with one or more adults have all adults working, 17% have at least one but not all adults working, and 5% contain no working adults.

Working adults are those who are employed at work or employed but absent from work during the week preceding the survey, as well as people in the Armed Forces. Non-working adults include those who are unemployed and looking for work and those who are not in the labor force because they are retired, in school, or for some other reason.) Therefore, work-related costs (transportation, taxes, and child care) are included for these adults in the household's Standard.

Other assumptions include:

- 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. The main effect of this assumption is that costs for these adults do not include transportation.
- As in the original Standard calculations, it is assumed that adults and children do not share the same bedroom and that there are no more than two children per bedroom. When there are three or more adults in a household, it is assumed that there are no more than two adults per bedroom.
- Food costs for additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.
- The additional adults are treated as adults for tax exemptions and credits, but the first two adults are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family).
- For the additional children in the two- and three-adult families, the added costs of food, health care, and child care are based on the ages of the "extra" children and added to the total expenses of the household (before taxes and tax credits are calculated).

***Self-Sufficiency Standard:*** The total income of each person in the household (excluding seniors and disabled adults' income) was summed to determine the household's total income. Income includes money received during the preceding year (1999) by non-disabled/non-elderly adult household members (or children) from wages; net income from farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds; dividends, income from estates or trusts, and net rental income; veterans' payments or unemployment and workmen's compensations; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income. We assume that all income in a household is equally available to pay all expenses. A ratio of each household's total income to the applicable Standard was calculated to determine the level of income adequacy.

The study also calculated a ratio of each household's total income to the appropriate 2000 poverty threshold published by the U.S. Census Bureau. Although these thresholds are based on family size and number of related children, we use household size and the number of all children in the household to determine the appropriate poverty threshold for each household. Households whose total income falls below their threshold are considered "below poverty".

## Appendix B: Data Tables

Table A-1  
Self-Sufficiency Wages for Selected Washington Counties  
and Federal Poverty Level, 2006

	Median Household Income <sup>1</sup>	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>SELF-SUFFICIENCY WAGES BY COUNTY</b>									
King (Bellevue, Kirkland, Redmond)	74,300	21,749	39,816	40,256	53,167	36,616	69,807	59,848	54,899
Snohomish	74,300	19,662	35,370	35,173	46,339	31,671	59,772	53,196	49,020
King (Seattle)	74,300	17,014	34,616	35,094	48,083	29,571	63,287	51,462	46,513
Clark	52,076	18,338	31,145	32,053	41,507	27,375	54,621	47,937	45,048
Pierce (Tacoma)	50,096	19,359	34,522	34,346	44,602	32,350	58,740	51,424	48,225
Kitsap	50,866	13,807	25,094	25,611	34,958	22,195	47,181	37,952	34,318
Spokane	39,464	15,356	27,280	28,305	37,440	24,134	47,603	44,028	40,843
Grays Harbor	36,573	14,352	24,897	24,263	32,393	21,679	42,526	39,731	35,586
Ferry	32,002	14,108	24,656	24,383	33,223	20,784	41,868	40,225	35,259
Yakima	37,143	15,991	26,101	26,275	33,292	23,921	42,786	40,831	38,172
Walla Walla	39,310	14,240	25,316	25,541	34,488	21,312	44,050	41,217	36,329
<b>FEDERAL POVERTY LEVEL</b>									
		9,800	13,200	13,200	16,600	16,600	16,600	20,000	20,000

<sup>1</sup>Median Household Income obtained from Housing and Urban Development Area Median Incomes for Fiscal Year 2006.

Note: All values expressed in U.S. dollars.

Source: "The Self-Sufficiency Standard for Washington State" by Diana Pearce, Ph.D. with Jennifer Brooks.

Table A-2  
The Self-Sufficiency Standard and Federal Poverty Level by  
County Households: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100%	135,418	8.3%	201,059	12.4%	336,477	20.7%	1,288,882	79.3%
<b>WASHINGTON COUNTIES</b>										
Adams	3,803	0.2%	519	13.7%	605	15.9%	1,124	29.5%	2,679	70.5%
Asotin	5,141	0.3%	891	17.3%	723	14.1%	1,614	31.4%	3,527	68.6%
Benton	35,771	2.2%	3,168	8.9%	5,187	14.5%	8,354	23.4%	27,417	76.6%
Chelan	16,607	1.0%	2,423	14.6%	2,221	13.4%	4,644	28.0%	11,962	72.0%
Clallam	16,151	1.0%	1,933	12.0%	1,941	12.0%	3,874	24.0%	12,277	76.0%
Clark	93,777	5.8%	6,271	6.7%	12,534	13.4%	18,805	20.1%	74,972	79.9%
Columbia	1,017	0.1%	176	17.3%	143	14.1%	319	31.4%	697	68.6%
Cowlitz	24,175	1.5%	2,648	11.0%	2,672	11.1%	5,320	22.0%	18,855	78.0%
Douglas	8,128	0.5%	1,186	14.6%	1,087	13.4%	2,273	28.0%	5,855	72.0%
Ferry	1,681	0.1%	229	13.7%	267	15.9%	497	29.5%	1,184	70.5%
Franklin	12,390	0.8%	1,097	8.9%	1,796	14.5%	2,894	23.4%	9,496	76.6%
Garfield	600	0.0%	104	17.3%	84	14.1%	188	31.4%	411	68.6%
Grant	17,292	1.1%	2,361	13.7%	2,749	15.9%	5,110	29.5%	12,182	70.5%
Grays Harbor	16,088	1.0%	2,078	12.9%	2,137	13.3%	4,214	26.2%	11,874	73.8%
Island	18,501	1.1%	1,673	9.0%	2,567	13.9%	4,240	22.9%	14,261	77.1%
Jefferson	6,496	0.4%	778	12.0%	781	12.0%	1,558	24.0%	4,938	76.0%
King	531,551	32.7%	32,331	6.1%	56,377	10.6%	88,708	16.7%	442,843	83.3%
Kitsap	64,182	3.9%	4,636	7.2%	7,327	11.4%	11,963	18.6%	52,219	81.4%
Kittitas	8,317	0.5%	1,214	14.6%	1,112	13.4%	2,326	28.0%	5,991	72.0%
Klickitat	4,984	0.3%	546	11.0%	551	11.1%	1,097	22.0%	3,887	78.0%
Lewis	16,425	1.0%	2,121	12.9%	2,181	13.3%	4,303	26.2%	12,122	73.8%
Lincoln	2,358	0.1%	322	13.7%	375	15.9%	697	29.5%	1,661	70.5%
Mason	12,367	0.8%	1,480	12.0%	1,486	12.0%	2,966	24.0%	9,400	76.0%
Okanogan	9,863	0.6%	1,439	14.6%	1,319	13.4%	2,758	28.0%	7,104	72.0%
Pacific	5,024	0.3%	649	12.9%	667	13.3%	1,316	26.2%	3,708	73.8%
Pend Oreille	2,716	0.2%	371	13.7%	432	15.9%	803	29.5%	1,913	70.5%
Pierce	185,975	11.4%	15,947	8.6%	23,311	12.5%	39,258	21.1%	146,717	78.9%
San Juan	3,640	0.2%	329	9.0%	505	13.9%	834	22.9%	2,805	77.1%
Skagit	26,625	1.6%	2,408	9.0%	3,694	13.9%	6,102	22.9%	20,523	77.1%
Skamania	2,568	0.2%	281	11.0%	284	11.1%	565	22.0%	2,003	78.0%
Snohomish	167,610	10.3%	8,076	4.8%	21,874	13.1%	29,950	17.9%	137,660	82.1%
Spokane	113,672	7.0%	11,985	10.5%	16,073	14.1%	28,058	24.7%	85,614	75.3%
Stevens	9,275	0.6%	1,266	13.7%	1,475	15.9%	2,741	29.5%	6,534	70.5%
Thurston	59,226	3.6%	4,882	8.2%	7,214	12.2%	12,096	20.4%	47,130	79.6%
Wahkiakum	995	0.1%	109	11.0%	110	11.1%	219	22.0%	776	78.0%
Walla Walla	13,804	0.8%	2,393	17.3%	1,942	14.1%	4,335	31.4%	9,469	68.6%
Whatcom	47,782	2.9%	5,238	11.0%	7,194	15.1%	12,432	26.0%	35,350	74.0%
Whitman	10,192	0.6%	1,767	17.3%	1,434	14.1%	3,200	31.4%	6,991	68.6%
Yakima	48,594	3.0%	8,093	16.7%	6,629	13.6%	14,722	30.3%	33,872	69.7%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-2a  
The Self-Sufficiency Standard by  
Latino Origin of Householder and County: Washington 2000

	TOTAL HOUSEHOLDS	PERCENT OF HOUSEHOLDS WHO ARE LATINO	TOTAL NUMBER OF HOUSEHOLDS BELOW THE STANDARD	PERCENT OF HOUSEHOLDS BELOW THE STANDARD WHO ARE LATINO
<b>TOTAL HOUSEHOLDS:</b>	1,625,359	5.2%	336,477	11.5%
<b>WASHINGTON COUNTIES</b>				
Adams	3,803	14.1%	1,124	26.1%
Asotin	5,141	6.2%	1,614	10.2%
Benton	35,771	14.7%	8,354	34.9%
Chelan	16,607	10.3%	4,644	21.9%
Clallam	16,151	3.1%	3,874	6.2%
Clark	93,777	3.7%	18,805	8.0%
Columbia	1,017	6.2%	319	10.2%
Cowlitz	24,175	3.8%	5,320	8.8%
Douglas	8,128	10.3%	2,273	21.9%
Ferry	1,681	14.1%	497	26.1%
Franklin	12,390	14.7%	2,894	34.9%
Garfield	600	6.2%	188	10.2%
Grant	17,292	14.1%	5,110	26.1%
Grays Harbor	16,088	2.8%	4,214	5.4%
Island	18,501	6.0%	4,240	14.7%
Jefferson	6,496	3.1%	1,558	6.2%
King	531,551	4.0%	88,708	8.8%
Kitsap	64,182	3.3%	11,963	5.6%
Kittitas	8,317	10.3%	2,326	21.9%
Klickitat	4,984	3.8%	1,097	8.8%
Lewis	16,425	2.8%	4,303	5.4%
Lincoln	2,358	14.1%	697	26.1%
Mason	12,367	3.1%	2,966	6.2%
Okanogan	9,863	10.3%	2,758	21.9%
Pacific	5,024	2.8%	1,316	5.4%
Pend Oreille	2,716	14.1%	803	26.1%
Pierce	185,975	4.0%	39,258	8.0%
San Juan	3,640	6.0%	834	14.7%
Skagit	26,625	6.0%	6,102	14.7%
Skamania	2,568	3.8%	565	8.8%
Snohomish	167,610	3.4%	29,950	5.7%
Spokane	113,672	1.9%	28,058	3.1%
Stevens	9,275	14.1%	2,741	26.1%
Thurston	59,226	3.8%	12,096	6.0%
Wahkiakum	995	3.8%	219	8.8%
Walla Walla	13,804	6.2%	4,335	10.2%
Whatcom	47,782	3.9%	12,432	7.1%
Whitman	10,192	6.2%	3,200	10.2%
Yakima	48,594	27.1%	14,722	52.4%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-3  
The Self-Sufficiency Standard, and Federal Poverty Level by  
Race of Householder by Household Income: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	135,418	8.3%	201,059	12.4%	336,477	20.7%	1,288,882	79.3%
<b>RACE/ETHNICITY</b>										
White	1,350,056	83.1%	91,816	6.8%	145,849	10.8%	237,665	17.6%	1,112,391	82.4%
Asian/Pacific Islander	91,901	5.7%	11,687	12.7%	13,823	15.0%	25,510	27.8%	66,391	72.2%
Latino <sup>1</sup>	84,493	5.2%	16,581	19.6%	22,226	26.3%	38,807	45.9%	45,686	54.1%
Black	55,993	3.4%	8,354	14.9%	11,127	19.9%	19,481	34.8%	36,512	65.2%
Native American	34,187	2.1%	5,708	16.7%	6,402	18.7%	12,110	35.4%	22,077	64.6%

<sup>1</sup>Latinos may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Note: The Race/Ethnicity category of "Other" is calculated but not shown separately in this table as the category is too small to be statistically stable.

Table A-4  
The Self-Sufficiency Standard and Federal Poverty Level by  
Citizenship Status by Hispanic Origin of Householder and Household Income: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	135,418	8.3%	201,059	12.4%	336,477	20.7%	1,288,882	79.3%
<b>CITIZENSHIP STATUS</b>										
<b>NATIVE</b>	1,456,317	89.6%	107,979	7.4%	168,073	11.5%	276,052	19.0%	1,180,265	81.0%
Hispanic or Latino <sup>1</sup>	41,972	2.6%	5,460	13.0%	8,297	19.8%	13,757	32.8%	28,215	67.2%
Not Hispanic or Latino	1,414,345	87.0%	102,519	7.2%	159,776	11.3%	262,295	18.5%	1,152,050	81.5%
<b>FOREIGN BORN</b>	169,042	10.4%	27,439	16.2%	32,986	19.5%	60,425	35.7%	108,617	64.3%
Naturalized citizen	79,456	4.9%	7,285	9.2%	13,042	16.4%	20,327	25.6%	59,129	74.4%
Hispanic or Latino	13,462	0.8%	2,393	17.8%	4,053	30.1%	6,446	47.9%	7,016	52.1%
Not Hispanic or Latino	65,994	4.1%	4,892	7.4%	8,989	13.6%	13,881	21.0%	52,113	79.0%
Not a citizen	89,586	5.5%	20,154	22.5%	19,944	22.3%	40,098	44.8%	49,488	55.2%
Hispanic or Latino	29,059	1.8%	8,728	30.0%	9,876	34.0%	18,604	64.0%	10,455	36.0%
Not Hispanic or Latino	60,527	3.7%	11,426	18.9%	10,068	16.6%	21,494	35.5%	39,033	64.5%

<sup>1</sup>Latinos/Hispanics may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-5  
The Self-Sufficiency Standard and Federal Poverty Level by  
Household Type and Sex of Householder: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	135,418	8.3%	201,059	12.4%	336,477	20.7%	1,288,882	79.3%
<b>SEX OF HOUSEHOLDER</b>										
Male	1,127,751	69.4%	64,288	5.7%	122,519	10.9%	186,807	16.6%	940,944	83.4%
Female	497,608	30.6%	71,130	14.3%	78,540	15.8%	149,670	30.1%	347,938	69.9%
<b>HOUSEHOLD TYPE</b>										
<b>NONFAMILY<sup>1</sup> HOUSEHOLD</b>	489,735	30.1%	53,498	10.9%	46,821	9.6%	100,319	20.5%	389,416	79.5%
Male householder	270,745	16.7%	27,019	10.0%	23,067	8.5%	50,086	18.5%	220,659	81.5%
Female householder	218,990	13.5%	26,479	12.1%	23,754	10.8%	50,233	22.9%	168,757	77.1%
<b>ALL FAMILY HOUSEHOLDS<sup>2</sup></b>	1,135,624	69.9%	81,920	7.2%	154,238	13.6%	236,158	20.8%	899,466	79.2%
Married couple	896,140	55.1%	38,366	4.3%	98,549	11.0%	136,915	15.3%	759,225	84.7%
Male householder <sup>3</sup> , no spouse present	69,757	4.3%	7,006	10.0%	14,025	20.1%	21,031	30.1%	48,726	69.9%
Female householder <sup>3</sup> , no spouse present	169,727	10.4%	36,548	21.5%	41,664	24.5%	78,212	46.1%	91,515	53.9%
<b>FAMILY HOUSEHOLDS WITH CHILDREN</b>	693,360	42.7%	66,121	9.5%	134,391	19.4%	200,512	28.9%	492,848	71.1%
Married couple	509,814	31.4%	27,024	5.3%	85,001	16.7%	112,025	22.0%	397,789	78.0%
Male householder, no spouse present	49,033	3.0%	5,390	11.0%	12,016	24.5%	17,406	35.5%	31,627	64.5%
Female householder, no spouse present	134,513	8.3%	33,707	25.1%	37,374	27.8%	71,081	52.8%	63,432	47.2%

<sup>1</sup> A nonfamily household is a person maintaining a household while living alone or with nonrelatives only.

<sup>2</sup> A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

<sup>3</sup>The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-6  
 The Self-Sufficiency Standard and Federal Poverty Level by  
 Number of Children in Household and Age of Youngest Child by Income: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	135,418	8.3%	201,059	12.4%	336,477	20.7%	1,288,882	79.3%
<b>NUMBER OF CHILDREN IN HOUSEHOLD</b>										
0	923,462	56.8%	68,603	7.4%	65,150	7.1%	133,753	14.5%	789,709	85.5%
1 or more	701,897	43.2%	66,815	9.5%	135,909	19.4%	202,724	28.9%	499,173	71.1%
1	284,681	17.5%	21,221	7.5%	42,458	14.9%	63,679	22.4%	221,002	77.6%
2	272,321	16.8%	23,048	8.5%	47,230	17.3%	70,278	25.8%	202,043	74.2%
3	101,426	6.2%	12,468	12.3%	29,073	28.7%	41,541	41.0%	59,885	59.0%
4 or more	43,469	2.7%	10,078	23.2%	17,148	39.4%	27,226	62.6%	16,243	37.4%
<b>AGE OF YOUNGEST CHILD</b>										
Less than 6 yrs	315,652	19.4%	39,107	12.4%	88,192	27.9%	127,299	40.3%	188,353	59.7%
6 to 17 yrs	386,245	23.8%	27,708	7.2%	47,717	12.4%	75,425	19.5%	310,820	80.5%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-7  
The Self-Sufficiency Standard and Federal Poverty Level by  
Household Type by Race<sup>1</sup>: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	135,418	8.3%	201,059	12.4%	336,477	20.7%	1,288,882	79.3%
<b>HOUSEHOLD TYPE BY RACE</b>										
<b>HOUSEHOLDS WITHOUT CHILDREN</b>	923,462	56.8%	68,603	7.4%	65,150	7.1%	133,753	14.5%	789,709	85.5%
<b>Married couple or male householder,<sup>2</sup> no spouse present</b>	675,949	41.6%	40,556	6.0%	38,153	5.6%	78,709	11.6%	597,240	88.4%
White	583,818	35.9%	30,750	5.3%	29,284	5.0%	60,034	10.3%	523,784	89.7%
Black	18,096	1.1%	1,941	10.7%	1,886	10.4%	3,827	21.1%	14,269	78.9%
Asian/Pacific Islander	35,398	2.2%	3,960	11.2%	2,717	7.7%	6,677	18.9%	28,721	81.1%
Hispanic or Latino <sup>3</sup>	22,830	1.4%	1,917	8.4%	2,809	12.3%	4,726	20.7%	18,104	79.3%
Native American	11,944	0.7%	1,348	11.3%	1,109	9.3%	2,457	20.6%	9,487	79.4%
<b>Female householder, no spouse present</b>	247,513	15.2%	28,047	11.3%	26,997	10.9%	55,044	22.2%	192,469	77.8%
White	210,386	12.9%	21,592	10.3%	21,849	10.4%	43,441	20.6%	166,945	79.4%
Black	9,723	0.6%	1,456	15.0%	1,336	13.7%	2,792	28.7%	6,931	71.3%
Asian/Pacific Islander	13,897	0.9%	2,951	21.2%	1,553	11.2%	4,504	32.4%	9,393	67.6%
Hispanic or Latino	7,798	0.5%	1,242	15.9%	1,181	15.1%	2,423	31.1%	5,375	68.9%
Native American	5,641	0.3%	2,204	39.1%	1,738	30.8%	3,942	69.9%	1,699	30.1%
<b>HOUSEHOLDS WITH CHILDREN</b>	701,897	43.2%	66,815	9.5%	135,909	19.4%	202,724	28.9%	499,173	71.1%
<b>Married couple or male householder, no spouse present</b>	571,424	35.2%	35,201	6.2%	99,686	17.4%	134,887	23.6%	436,537	76.4%
White	459,545	28.3%	19,780	4.3%	69,174	15.1%	88,954	19.4%	370,591	80.6%
Black	16,581	1.0%	1,304	7.9%	4,087	24.6%	5,391	32.5%	11,190	67.5%
Asian/Pacific Islander	36,773	2.3%	3,404	9.3%	7,591	20.6%	10,995	29.9%	25,778	70.1%
Hispanic or Latino	43,438	2.7%	8,906	20.5%	15,372	35.4%	24,278	55.9%	19,160	44.1%
Native American	11,943	0.7%	1,417	11.9%	2,661	22.3%	4,078	34.1%	7,865	65.9%
<b>Female householder, no spouse present</b>	130,473	8.0%	31,614	24.2%	36,223	27.8%	67,837	52.0%	62,636	48.0%
White	96,307	5.9%	19,694	20.4%	25,542	26.5%	45,236	47.0%	51,071	53.0%
Black	11,593	0.7%	3,653	31.5%	3,818	32.9%	7,471	64.4%	4,122	35.6%
Asian/Pacific Islander	5,833	0.4%	1,372	23.5%	1,962	33.6%	3,334	57.2%	2,499	42.8%
Hispanic or Latino	10,427	0.6%	4,516	43.3%	2,864	27.5%	7,380	70.8%	3,047	29.2%
Native American	5,641	0.3%	2,204	39.1%	1,738	30.8%	3,942	69.9%	1,699	30.1%

<sup>1</sup>The 5% Census Data sample is not large enough to produce reliable estimates for American Indians and Alaska Natives, therefore data is not shown separately. The Race/Ethnicity category of "Other" is calculated but not shown separately as the category is too small to be statistically stable.

<sup>2</sup>The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

<sup>3</sup>Hispanics/Latinos may be of any race. All other races are non-Hispanic or non-Latino.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-8  
The Self-Sufficiency Standard and Federal Poverty Level by  
Educational Attainment of Householder<sup>1</sup> by Sex and Race: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	135,418	8.3%	201,059	2.1%	336,477	20.7%	1,288,882	79.3%
<b>EDUCATIONAL ATTAINMENT</b>										
<b>LESS THAN HIGH SCHOOL</b>	139,782	8.6%	33,165	23.7%	34,697	24.8%	67,862	48.5%	71,920	51.5%
Male	96,588	5.9%	16,216	16.8%	23,287	24.1%	39,503	40.9%	57,085	59.1%
White	57,355	3.5%	7,189	12.5%	10,722	18.7%	17,911	31.2%	39,444	68.8%
Non-White	39,233	2.4%	9,027	23.0%	12,565	32.0%	21,592	55.0%	17,641	45.0%
Female	43,194	2.7%	16,949	39.2%	11,410	26.4%	28,359	65.7%	14,835	34.3%
White	25,237	1.6%	8,753	34.7%	6,337	25.1%	15,090	59.8%	10,147	40.2%
Non-White	17,957	1.1%	8,196	45.6%	5,073	28.3%	13,269	73.9%	4,688	26.1%
<b>HIGH SCHOOL DIPLOMA</b>	344,366	21.2%	35,813	10.4%	57,133	16.6%	92,946	27.0%	251,420	73.0%
Male	246,435	15.2%	16,785	6.8%	35,600	14.4%	52,385	21.3%	194,050	78.7%
White	211,172	13.0%	12,585	6.0%	27,310	12.9%	39,895	18.9%	171,277	81.1%
Non-White	35,263	2.2%	4,200	11.9%	8,290	23.5%	12,490	35.4%	22,773	64.6%
Female	97,931	6.0%	19,028	19.4%	21,533	22.0%	40,561	41.4%	57,370	58.6%
White	78,213	4.8%	13,268	17.0%	16,494	21.1%	29,762	38.1%	48,451	61.9%
Non-White	19,718	1.2%	5,760	29.2%	5,039	25.6%	10,799	54.8%	8,919	45.2%
<b>SOME COLLEGE OR ASSOCIATE'S DEGREE</b>	603,863	37.2%	47,627	7.9%	76,352	12.6%	123,979	20.5%	479,884	79.5%
Male	406,660	25.0%	20,929	5.1%	42,831	10.5%	63,760	15.7%	342,900	84.3%
White	348,920	21.5%	15,492	4.4%	33,362	9.6%	48,854	14.0%	300,066	86.0%
Non-White	57,740	3.6%	5,437	9.4%	9,469	16.4%	14,906	25.8%	42,834	74.2%
Female	197,203	12.1%	26,698	13.5%	33,521	17.0%	60,219	30.5%	136,984	69.5%
White	163,854	10.1%	20,488	12.5%	25,924	15.8%	46,412	28.3%	117,442	71.7%
Non-White	33,349	2.1%	6,210	18.6%	7,597	22.8%	13,807	41.4%	19,542	58.6%
<b>BACHELOR'S DEGREE OR HIGHER</b>	537,348	33.1%	18,813	3.5%	32,877	6.1%	51,690	9.6%	485,658	90.4%
Male	378,068	23.3%	10,358	2.7%	20,801	5.5%	31,159	8.2%	346,909	91.8%
White	327,775	20.2%	7,630	2.3%	16,243	5.0%	23,873	7.3%	303,902	100.0%
Non-White	50,293	3.1%	2,728	5.4%	4,558	9.1%	7,286	14.5%	43,007	85.5%
Female	159,280	9.8%	8,455	5.3%	12,076	7.6%	20,531	12.9%	138,749	87.1%
White	137,530	8.5%	6,411	4.7%	9,457	6.9%	15,868	11.5%	121,662	88.5%
Non-White	21,750	1.3%	2,044	9.4%	2,619	12.0%	4,663	21.4%	17,087	78.6%

<sup>1</sup>The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-9  
The Self-Sufficiency Standard and Federal Poverty Level by  
Number of Working Adults in Household: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	135,418	8.3%	201,059	12.4%	336,477	20.7%	1,288,882	79.3%
<b>NUMBER OF WORKING ADULTS IN HOUSEHOLD</b>										
0	87,974	5.4%	48,344	55.0%	11,482	13.1%	59,826	68.0%	28,148	32.0%
1	667,754	41.1%	67,511	10.1%	106,517	16.0%	174,028	26.1%	493,726	73.9%
2 or more	869,631	53.5%	19,563	2.2%	83,060	9.6%	102,623	11.8%	767,008	88.2%
<b>MARITAL STATUS OF HOUSEHOLDER BY NUMBER OF WORKING ADULTS, IN HOUSEHOLDS WITH CHILDREN</b>										
<b>TOTAL HOUSEHOLDS WITH CHILDREN</b>	701,897	43.2%	66,815	9.5%	135,909	19.4%	202,724	28.9%	499,173	71.1%
Married	517,744	31.9%	29,484	5.7%	87,105	16.8%	116,589	22.5%	401,155	77.5%
No working adults	7,859	0.5%	5,967	75.9%	756	9.6%	6,723	85.5%	1,136	14.5%
1 working adult	136,944	8.4%	15,036	11.0%	37,778	27.6%	52,814	38.6%	84,130	61.4%
2 or more working adults	372,941	22.9%	8,481	2.3%	48,571	13.0%	57,052	15.3%	315,889	84.7%
Not Married	184,153	11.3%	37,331	20.3%	48,804	26.5%	86,135	46.8%	98,018	53.2%
No working adults	14,309	0.9%	11,749	82.1%	1,346	9.4%	13,095	91.5%	1,214	8.5%
1 working adult	106,493	6.6%	22,051	20.7%	32,150	30.2%	54,201	50.9%	52,292	49.1%
2 or more working adults	63,351	3.9%	3,531	5.6%	15,308	24.2%	18,839	29.7%	44,512	70.3%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-10  
The Self-Sufficiency Standard and Federal Poverty Level by  
Work Status of Adults: Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	135,418	8.3%	201,059	12.4%	336,477	20.7%	1,288,882	79.3%
<b>WORK STATUS OF HOUSEHOLDER</b>										
Full-time, year-round	1,018,042	62.6%	14,369	1.4%	89,148	8.8%	103,517	10.2%	914,525	89.8%
Part-time and/or part-year	469,643	28.9%	65,302	13.9%	90,193	19.2%	155,495	33.1%	314,148	66.9%
Nonworker	137,674	8.5%	55,747	40.5%	21,718	15.8%	77,465	56.3%	60,209	43.7%
<b>WORK STATUS OF ADULTS</b>										
<b>ONE ADULT IN HOUSEHOLD</b>	515,923	31.7%	82,457	16.0%	68,673	13.3%	151,130	29.3%	364,793	70.7%
Work full-time, year-round	286,360	17.6%	5,650	2.0%	26,177	9.1%	31,827	11.1%	254,533	88.9%
Work part-time and/or part-year	167,149	10.3%	39,500	23.6%	34,640	20.7%	74,140	44.4%	93,009	55.6%
Nonworker	62,414	3.8%	37,307	59.8%	7,856	12.6%	45,163	72.4%	17,251	27.6%
<b>TWO OR MORE ADULTS IN HOUSEHOLD</b>	1,109,436	68.3%	52,961	4.8%	132,386	11.9%	185,347	16.7%	924,089	83.3%
All adults work	812,514	50.0%	16,500	2.0%	73,414	9.0%	89,914	11.1%	722,600	88.9%
All workers full-time, year-round	275,982	17.0%	651	0.2%	7,391	2.7%	8,042	2.9%	267,940	97.1%
Some workers part-time and/or part-year	397,852	24.5%	3,198	0.8%	34,762	8.7%	37,960	9.5%	359,892	90.5%
All workers part-time and/or part-year	138,680	8.5%	12,651	9.1%	31,261	22.5%	43,912	31.7%	94,768	68.3%
Some adults work	271,252	16.7%	25,352	9.3%	55,346	20.4%	80,698	29.8%	190,554	70.2%
All workers full-time, year-round	158,075	9.7%	6,467	4.1%	31,234	19.8%	37,701	23.9%	120,374	76.1%
Some workers part-time and/or part-year	30,808	1.9%	600	1.9%	4,487	14.6%	5,087	16.5%	25,721	83.5%
All workers part-time and/or part-year	82,369	5.1%	18,285	22.2%	19,625	23.8%	37,910	46.0%	44,459	54.0%
No adults work	25,670	1.6%	11,109	43.3%	3,626	14.1%	14,735	57.4%	10,935	42.6%

Table A-11  
 The Self-Sufficiency Standard and Federal Poverty Level by  
 Household Type by Work Status of Adults, Marital Status of Householder, Number of Working Adults,  
 Washington 2000

	TOTAL	PERCENT OF HOUSEHOLDS	Below Self-Sufficiency Standard						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
<b>TOTAL HOUSEHOLDS</b>	1,625,359	100.0%	135,418	8.3%	201,059	12.4%	336,477	20.7%	1,288,882	79.3%
<b>HOUSEHOLD TYPE BY WORK STATUS OF ADULTS</b>										
<b>HOUSEHOLDS WITHOUT CHILDREN</b>	923,462	56.8%	68,603	7.4%	65,150	7.1%	133,753	14.5%	789,709	85.5%
Two or more workers	433,339	26.7%	7,551	1.7%	19,181	4.4%	26,732	6.2%	406,607	93.8%
One worker full-time, year-round	270,893	16.7%	3,746	1.4%	11,713	4.3%	15,459	5.7%	255,434	94.3%
One worker part-time and/or part-year	153,424	9.4%	26,678	17.4%	24,876	16.2%	51,554	33.6%	101,870	66.4%
No working adults	65,806	4.0%	30,628	46.5%	9,380	14.3%	40,008	60.8%	25,798	39.2%
<b>HOUSEHOLDS WITH CHILDREN</b>	701,897	43.2%	66,815	9.5%	135,909	19.4%	202,724	28.9%	499,173	71.1%
<b>Married couple or male householder</b>	571,424	35.2%	35,201	6.2%	99,686	17.4%	134,887	23.6%	436,537	76.4%
Two or more workers	399,686	24.6%	9,863	2.5%	54,592	13.7%	64,455	16.1%	335,231	83.9%
One worker full-time, year-round	117,807	7.2%	5,670	4.8%	30,782	26.1%	36,452	30.9%	81,355	69.1%
One worker part-time and/or part-year	44,239	2.7%	12,389	28.0%	13,242	29.9%	25,631	57.9%	18,608	42.1%
No working adults	9,692	0.6%	7,279	75.1%	1,070	11.0%	8,349	86.1%	1,343	13.9%
<b>Female householder, no spouse present</b>	130,473	8.0%	31,614	24.2%	36,223	27.8%	67,837	52.0%	62,636	48.0%
Two or more workers	36,606	2.3%	2,149	5.9%	9,287	25.4%	11,436	31.2%	25,170	68.8%
One worker full-time, year-round	42,764	2.6%	2,680	6.3%	13,842	32.4%	16,522	38.6%	26,242	61.4%
One worker part-time and/or part-year	38,627	2.4%	16,348	42.3%	12,062	31.2%	28,410	73.5%	10,217	26.5%
No working adults	12,476	0.8%	10,437	83.7%	1,032	8.3%	11,469	91.9%	1,007	8.1%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-12a  
Top Ten Householders Occupations:<sup>1</sup> Washington 2000

ALL HOUSEHOLDS					HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total			100%		Total		336,477	100%	
1	Managers	184,916	11.4%	11.4%	1	Office Administration	38,841	11.5%	11.5%
2	Office Administration	172,994	10.6%	22.0%	2	Sales & Cashier	32,760	9.7%	21.3%
3	Sales & Cashier	160,932	9.9%	31.9%	3	Operating Machine	24,620	7.3%	28.6%
4	Operating Machine	114,968	7.1%	39.0%	4	Moving	23,000	6.8%	35.4%
5	Construction	110,802	6.8%	45.8%	5	Food industry	22,405	6.7%	42.1%
6	Moving	105,295	6.5%	52.3%	6	Construction	20,454	6.1%	48.2%
7	Maintenance / Repair	84,787	5.2%	57.5%	7	Housekeeping / Janitor	18,396	5.5%	53.6%
8	Financial Specialists	69,938	4.3%	61.8%	8	Managers	16,702	5.0%	58.6%
9	Teacher	65,738	4.0%	65.9%	9	Gaming, Personal Care & Service Workers	13,491	4.0%	62.6%
10	Medical	60,450	3.7%	69.6%	10	Maintenance / Repair	13,410	4.0%	66.6%

<sup>1</sup>The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-12b  
Top Ten Occupations of Householders Below the Self-Sufficiency Standard, by Gender: Washington 2000

MALE HOUSEHOLDERS					FEMALE HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		186,807	100%		Total		149,670	100%	
1	Construction	19,894	10.6%	10.6%	1	Office Administration	27,761	18.5%	18.5%
2	Moving	19,029	10.2%	20.8%	2	Sales & Cashier	17,165	11.5%	30.0%
3	Operating Machine	18,144	9.7%	30.5%	3	Food Industry	13,648	9.1%	39.1%
4	Sales & Cashier	15,595	8.3%	38.9%	4	Gaming, Personal Care & Service Workers	11,179	7.5%	46.6%
5	Maintenance / Repair	12,747	6.8%	45.7%	5	Medical Assistants	7,578	5.1%	51.7%
6	Managers	11,518	6.2%	51.9%	6	Teachers	7,372	4.9%	56.6%
7	Housekeeping / Janitor	11,426	6.1%	58.0%	7	Housekeeping / Janitor	6,970	4.7%	61.3%
8	Office Administration	11,080	5.9%	63.9%	8	Operating Machine	6,476	4.3%	65.6%
9	Food Industry	8,757	4.7%	68.6%	9	Managers	5,184	3.5%	69.0%
10	Farming / Fishing	8,496	4.5%	73.2%	10	Moving	3,971	2.7%	71.7%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-12c  
 Top Ten Occupations of Householders Below the Self-Sufficiency Standard, by  
 Race/Ethnicity: Washington 2000

WHITE HOUSEHOLDERS					LATINO HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		237,665	100.0%		Total		38,807	100.0%	
1	Office administration	28,225	11.9%	11.9%	1	Farming / fishing	7,447	19.2%	19.2%
2	Sales & cashier	25,438	10.7%	22.6%	2	Operating machine	4,245	10.9%	30.1%
3	Construction	16,346	6.9%	29.5%	3	Moving	3,506	9.0%	39.2%
4	Operating machine	15,519	6.5%	35.9%	4	Housekeeping / janitor	3,481	9.0%	48.1%
5	Moving	15,400	6.5%	42.5%	5	Food industry	3,044	7.8%	56.0%
6	Food industry	15,035	6.3%	48.9%	6	Office administration	2,524	6.5%	62.5%
7	Managers	13,227	5.6%	54.4%	7	Construction	2,508	6.5%	68.9%
8	Housekeeping / janitor	11,229	4.7%	59.1%	8	Sales & cashier	1,968	5.1%	74.0%
9	Maintenance / repair	10,849	4.6%	63.6%	9	Managers	1,375	3.5%	77.6%
10	Gaming, personal care & service workers	9,930	4.2%	67.8%	10	Maintenance / repair	1,213	3.1%	80.7%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-12c (continued)  
 Top Ten Occupations of Householders Below the Self-Sufficiency Standard, by  
 Race/Ethnicity: Washington 2000

BLACK HOUSEHOLDERS					ASIAN / PACIFIC ISLANDER HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		19,481	100.0%		Total		25,510	100.0%	
1	Office Administration	3,946	20.3%	20.3%	1	Operating Machine	2,697	10.6%	10.6%
2	Moving	1,684	8.6%	28.9%	2	Sales & Cashier	2,663	10.4%	21.0%
3	Housekeeping / Janitor	1,464	7.5%	36.4%	3	Office Administration	2,590	10.2%	31.2%
4	Sales & Cashier	1,350	6.9%	43.3%	4	Food Industry	2,281	8.9%	40.1%
5	Food Industry	1,161	6.0%	49.3%	5	Managers	1,266	5.0%	45.1%
6	Operating Machine	1,052	5.4%	54.7%	6	Moving	1,245	4.9%	49.9%
7	Medical Assistants	1,027	5.3%	60.0%	7	Housekeeping / Janitor	1,138	4.5%	54.4%
8	Gaming, Personal Care & Service Workers	960	4.9%	64.9%	8	Gaming, Personal Care & Service Workers	1,136	4.5%	58.9%
9	Teacher	700	3.6%	68.5%	9	Teacher	940	3.7%	62.5%
10	Medical	575	3.0%	71.4%	10	Math / Computer	773	3.0%	65.6%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-12c (continued)  
 Top Ten Occupations of Householders Below the Self-Sufficiency Standard by  
 Race/Ethnicity: Washington 2000

NATIVE AMERICAN HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent
Total		12,110	100.0%	
1	Office Administration	1,339	11.1%	11.1%
2	Sales & Cashier	1,076	8.9%	19.9%
3	Moving	896	7.4%	27.3%
4	Housekeeping / Janitor	859	7.1%	34.4%
5	Food Industry	774	6.4%	40.8%
6	Operating Machine	726	6.0%	46.8%
7	Construction	693	5.7%	52.5%
8	Gaming, Personal Care & Service Workers	641	5.3%	57.8%
9	Teachers	587	4.8%	62.7%
10	Farming / Fishing	501	4.1%	66.8%

Source: U.S. Census Bureau, 5% Census Data, 2000.



