



# THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE 2009

Prepared for the Workforce Development Council of Seattle-King County



## WORKFORCE DEVELOPMENT COUNCIL OF SEATTLE-KING COUNTY

The Workforce Development Council of Seattle-King County (WDC) is a private 501(c) (3) nonprofit organization dedicated to supporting individual economic self-sufficiency for low-income residents in King County. Founded in 2000, the WDC provides funding and support to community-based organizations working with disadvantaged youth and adults in need of educational and vocational training as well as job placement, retention, and wage progression. The WDC is led by a highly committed and volunteer board of directors representing private sector business, community-based organizations, organized labor, and governmental organizations. The WDC believes that jobs are a key to family self-sufficiency. The WDC supports job training services to adults, dislocated workers, and youth and is a local leader in advocacy and policy regarding workforce system needs and improvements. The WDC's mission is "to champion a workforce and learning system that allows our region to be a world leader in producing a vibrant economy, and lifelong employment and training opportunities for every resident."

The WDC of Seattle-King County administers Workforce Investment Act (WIA) funds, and per the Act, adopted the Self-Sufficiency Standard for Washington State as its local criteria for economic self-sufficiency in 2001. The WDC has been a partner and leader in the development of a Standard for Washington State in 2000, and subsequent updates in 2006 and 2009. In partnership with peer workforce boards across the state, the WDC developed a statewide online Self Sufficiency Calculator ([www.thecalculator.org](http://www.thecalculator.org)) to integrate the Standard with other data and resources that support self-sufficiency planning with workforce customers (see Appendix B of this report). The Calculator was awarded the 2009 Innovation Award by the Seattle Chapter of NPower.

For further information on the Workforce Development Council of Seattle-King County, go to [www.seakingwdc.org](http://www.seakingwdc.org) or contact:

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## CENTER FOR WOMEN'S WELFARE

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

- 1) research and evaluate public policy related to income adequacy
- 2) create tools to assess and establish income adequacy
- 3) develop programs and policies that strengthen public investment in low-income women, children, and families

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

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By **Diana M. Pearce, PhD** • June 2009

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

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PREPARED FOR THE WORKFORCE DEVELOPMENT COUNCIL OF SEATTLE-KING COUNTY



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of Seattle-King County*

*The Self-Sufficiency Standard for Washington 2009*

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# Preface

The Self-Sufficiency Standard was originally developed by Dr. Diana Pearce, while serving as Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development. Development and subsequent updates of the Self-Sufficiency Standard for Washington State have been funded by the Workforce Development Council of Seattle-King County and its partners.

The 2009 Washington State Self-Sufficiency Standard report has been prepared through the cooperative efforts of Michelle Desmond, Liesl Eckert, Karen Granberg, Sarah Lowry, Lisa Manzer, and Agnes Oswaha at the University of Washington, Center for Women's Welfare and Min Song and Seanna Ruvkun of the Workforce Development Council of Seattle-King County. Guidance and support was also provided by staff from the Benton-Franklin Workforce Development Council, the Olympic Workforce Development Council, the Southwest Washington Workforce Development Council, the Pacific Mountain Workforce Consortium, the South Central Workforce Council, the Tacoma-Pierce Workforce Development Council, the Workforce Development Council of Snohomish County, and the Spokane Area Workforce Development Council.

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

The 2009 Washington State Self-Sufficiency Standard is the third edition. The first version was published in 2001 and the second in 2006. This report, including county specific information for more than 70 family types, is available online at [www.seekingwdc.org/](http://www.seekingwdc.org/). Hardcopies of this report may be ordered by calling Workforce Development Council of Seattle-King County at (206) 448-0474.

Washington State is one of 37 states and the District of Columbia with a Self-Sufficiency Standard. At the national level, work on the incorporation of the Self-Sufficiency Standard and the concept of self-sufficiency in federal law and policy, such as in workforce training and "green jobs" programs, is led by Wider Opportunities for Women (WOW). Information on these activities can be found at [www.wowonline.org](http://www.wowonline.org) or by contacting the Family Economic Self-Sufficiency Project Director Donna Addkison at (202) 464-1596.

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



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# Introduction

Even before the current economic crisis, the first decade of the twenty-first century has seen wages stagnate and income inequality increase in the United States to ever higher levels. As a result, more and more families are finding they are unable to stretch their wages to meet the costs of basic necessities. Many of these families are not deemed “poor” by the official federal poverty measure, yet they lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials. A more accurate measure of income adequacy is the Self-Sufficiency Standard. The Standard tracks and measures the true cost of living facing American families, illuminating the economic “squeeze” experienced by so many today.

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

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

## MEASURING INCOME ADEQUACY: PROBLEMS WITH THE FEDERAL POVERTY LEVEL

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

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

The Federal Poverty Level (FPL), or federal poverty measure, is the official measurement used by the federal government to determine poverty status.<sup>2</sup> Families are characterized as “poor” if their income is below the Federal Poverty Level and “not poor” if it is above the FPL. The federal poverty measure, however, has become increasingly problematic and outdated as a measure of income adequacy. Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description

of what people and families need to live.”<sup>3</sup> Despite the known problems in the federal poverty measure, it is still used to calculate eligibility for a number of poverty and work support programs.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, the poverty level is simply too low. Because families can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, Washington Apple Health for Kids (Washington State’s combined Children’s Health Insurance and Children’s Medicaid Program) is available for families with incomes at or below 300% of the FPL.<sup>4</sup> Likewise, the Washington State Basic Food Program (Washington’s Supplemental Nutrition Assistance Program, formerly Food Stamps) uses a gross income limit of 200% of the FPL.

Not only does the government consider the poverty line to be inadequate, but the general public does as well. Many U.S. residents believe that the minimum amount a family of four needs to “get along” is around \$45,000 (about 60% of the median income or around 200% of the Federal Poverty Level).<sup>5</sup>

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

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

- *First, the measure is based on the cost of a single item—food—rather than a “market basket” of all basic needs.* Over four decades ago, when the Federal Poverty Level was first developed by Molly Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. (The Department of Agriculture had determined household food budgets based on nutritional standards.) Having only the information on what portion of income families spent on food (about one-third), the food budget was multiplied by three to estimate the amount needed to meet other basic needs, and this became the FPL.<sup>6</sup>

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

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- *Second, the measure’s methodology is “frozen,” not allowing for changes in the relative cost of food or non-food items, nor the addition of new necessary costs.* Since it was developed, the poverty level has only been updated annually using the Consumer Price Index (CPI). As a result, the percentage of the household budget devoted to food has remained at one-third of the FPL even though American families now spend on average about 12% of their income on food.<sup>7</sup> At the same time, other costs have risen much faster and unevenly—such as health care, housing, and more recently food and energy—and new costs have arisen, such as child care and taxes. None of these changes are, or can be, reflected in the federal poverty measure based on a “frozen” methodology.

- *Third, the federal poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife, or if a single parent, implicitly assumes she is not employed.* This family demographic no longer reflects the reality of the majority of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 62% of two-parent families with children in 2007. Likewise, over 76% of the adults in single-adult families with children were employed in 2007.<sup>8</sup> Thus, working and its associated costs such as child care, transportation, and taxes is the norm for the majority of families rather than the exception. Moreover, when the poverty measure was first developed, these employment-related items were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. However, today these expenses are substantial, and thus these costs should be included.

- *Fourth, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay area of California (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the U.S. costs over three times as much as in the least expensive areas.<sup>9</sup> Even within states, costs vary considerably. In Washington, housing costs in King County (East) (\$1,978 for a three-bedroom unit including utilities) are two and a half times the cost of housing in Franklin County (\$784 for the same size unit).

- *Finally, the federal poverty measure provides no information or means to track how specific costs change, nor the impact of changes in work supports (subsidies), taxes, and tax credits that reduce those costs.* The federal poverty measure does not allow for determining how specific costs rise or fall over time. Likewise, when assessing the impact of subsidies, taxes, and tax credits, poverty measures cannot trace the impact they have on reducing costs unless they are explicitly included in the measure itself.

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

## HOW THE STANDARD MEASURES INCOME ADEQUACY

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

- **A Market Basket Approach:** *The Standard is based on the individual cost of each basic need, which allows each cost to increase at its own rate, and for the proportions of the budget for each cost to vary over time, place, and by family type.* Thus, the Standard does not assume that food is always one-third of a family’s budget, as the federal poverty measure does, nor does it constrain any cost to a fixed percentage of the budget. For some families, child care is their largest expense, and in some places and times housing may be the largest.
- **A Standard for Working Families:** *The Standard assumes all adults, regardless of household composition, work full-time, and therefore includes all major costs associated with employment (i.e., taxes, transportation, and child care for families with young children).*<sup>12</sup>
- **Geographic Variation in Costs:** *The Standard incorporates geographical variations in costs.* While this is particularly important for housing, there is also substantial geographic variation in child care, as well as some variation in health care, food, and transportation. Unlike some proposed revisions to the poverty measure, the Standard uses actual costs and does not assume fixed relationships geographically between urban and rural costs or by metropolitan area’s size or region. Although rural areas generally have lower costs than metropolitan areas, some rural areas (such as those that are desirable tourist or second-home

locations) have costs as high as or higher than costs in a state’s urban areas.

- **Accounting for Family Composition:** *The Standard accounts for cost variation by the number of adults and children, but also by the ages of children.* While food and health care costs are slightly lower for younger children, child care costs can be much higher—particularly for children not yet in school—and therefore are a substantial budget item for families with young children.
- **Inclusion of Taxes and Tax Credits:** *The Standard includes the net effect of taxes and tax credits.* All taxes, including state and local sales tax, payroll (Social Security and Medicare) tax, and federal and state income taxes are included in the Standard (property taxes are assumed to be included in the cost of housing). Additionally, the federal Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC), the Earned Income Tax Credit (EITC), the Child Tax Credit (CTC), and the Making Work Pay Tax Credit (MWPTC) are also included in the calculation of the Standard. Note that Washington State does not have a state income tax.

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

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- **Permits Modeling of the Impact of Subsidies, Taxes, and Tax Credits:** *Because the Standard specifies the cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program—formerly the Food Stamps Program, child care assistance, Medicaid or CHIP, or housing vouchers) as well as the overall impact of taxes and tax credits (transfers) on income when evaluating the adequacy of a given wage for a given family.*

## HOW THE SELF-SUFFICIENCY STANDARD IS CALCULATED

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

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- calculated to be enough to meet the given need at a minimally adequate level, usually by or for a government aid agency
- updated annually
- geographically- and/or age-specific, as appropriate

The Self-Sufficiency Standard is calculated for 70 different family types for all counties within a state. Family types range from one adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. While these families represent the majority of households, the Standard can also be calculated for larger and multi-generational families.

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

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

Since HUD calculates only one set of FMRs for an entire metropolitan area, in multiple county metropolitan areas the Standard uses median gross rent ratios calculated from the U.S. Census Bureau's 2007 American Community Survey (ACS) or 2000 Census (depending on the availability of county-level data) to vary the housing costs of the individual counties.

There can also be significant housing cost variations between different areas within a county. Therefore, to calculate within-county housing cost variations the Standard uses median gross rent ratios by 'place' (city) from the U.S. Census Bureau's 2005-2007 ACS 3-Year Estimates.

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

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

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

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

## HOW THE SELF-SUFFICIENCY STANDARD IS CALCULATED

**Transportation:** If there is an “adequate” public transportation system in a given area, the Standard assumes workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by 7% or more of the working population in a given county. The cost of public transportation is calculated based on the price of a monthly adult pass. Public transportation is assumed in King County.

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

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

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

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

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

**Taxes:** Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable. Additionally, the Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, the Child Tax Credit, and the Making Work Pay Tax Credit) and applicable state tax credits. The 2009 Washington Self-Sufficiency Standard reflects the impact of tax changes legislated in the American Recovery and Reinvestment Act of 2009. Note that property taxes are assumed to be included in the cost of housing.

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

The Self-Sufficiency Standard establishes family-sustaining wages by making real-world assumptions, varying data geographically and by family type, and including the net effect of taxes and tax credits. A Self-Sufficiency Wage means the family or individual is on the road to economic independence and is not forced to choose between basic necessities (such as child care versus nutritious food, or adequate housing versus health care). However, it is important to note that the Standard is a conservative measure that does not include long-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator), or emergency expenses. It is a “bare bones” budget that provides the minimum, not the average, to meet each basic need. For example, the food budget has no take-out or restaurant food, not even a pizza or a cup of coffee. Costs are set at the level considered minimally adequate for those receiving assistance, such as using Fair Market Rents from the housing assistance program for housing costs.

**THE SELF-SUFFICIENCY STANDARD: MORE THAN WAGES ALONE**

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

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

Central to attaining self-sufficiency are access to education, training, and jobs that provide real potential

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

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**CENTRAL TO ATTAINING SELF-SUFFICIENCY ARE ACCESS TO EDUCATION, TRAINING, AND JOBS THAT PROVIDE REAL POTENTIAL FOR SKILL DEVELOPMENT AND CAREER ADVANCEMENT OVER THE LONG-TERM.**  
 .....

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

# How Much is Enough in Washington?

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

**The Standard for Select Family Types:** To illustrate how a Self-Sufficiency Standard is calculated, **Table 1** shows the monthly expenses and the Self-Sufficiency Wages in King County (South) for four family types: one adult; one adult with one preschooler; one adult with one preschooler and one schoolage child; and two adults with one preschooler and one schoolage child. (Note that

King County (South) includes cities like Auburn, Burien, Federal Way, Kent, and Renton. For further explanation of within-county regions see page 58 in Appendix C.)

In King County (South), a single adult needs to earn \$8.91 per hour to be able to meet her basic needs. With the addition of a preschooler child, families with one adult need to earn \$19.12 per hour, over \$10 more per hour than single adults require to be self-sufficient. The additional earnings cover the cost of a larger housing unit (two bedrooms) plus the cost of full-time child care, as well as increases in other expenses. When a schoolage child is added to families with one adult and one preschooler, the Self-Sufficiency Wage increases to \$23.76 per hour to cover increased child care, food, and health care costs (housing costs do not increase because

**Table 1. The Self-Sufficiency Standard for Select Family Types\***  
*Monthly Expenses and Shares of Total Budgets*  
King County (South), WA 2009

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$796	51	\$958	28	\$958	23	\$958	21
Child Care	\$0	0	\$940	28	\$1,438	34	\$1,438	32
Food	\$277	18	\$419	12	\$626	15	\$860	19
Transportation	\$72	5	\$72	2	\$72	2	\$144	3
Health Care	\$116	7	\$335	10	\$355	8	\$414	9
Miscellaneous	\$126	8	\$272	8	\$345	8	\$381	8
Taxes	\$215	14	\$541	16	\$687	16	\$665	15
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$55)	-2	(\$100)	-2	(\$100)	-2
Child Tax Credit (-)	\$0	0	(\$83)	-2	(\$167)	-4	(\$167)	-4
Making Work Pay Tax Credit (-)	(\$33)	-2	(\$33)	-1	(\$33)	-1	(\$67)	-1
<b>TOTAL PERCENT</b>		<b>100</b>		<b>100</b>		<b>100</b>		<b>100</b>
<b>SELF-SUFFICIENCY WAGE</b>								
<b>HOURLY**</b>	<b>\$8.91</b>		<b>\$19.12</b>		<b>\$23.76</b>		<b>\$12.86</b>	per adult***
<b>MONTHLY</b>	\$1,568		\$3,366		\$4,181		\$4,527	combined***
<b>ANNUAL</b>	\$18,817		\$40,388		\$50,172		\$54,328	combined***

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

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

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

Note: Totals may not add exactly due to rounding.

the Standard assumes that up to two children or two adults share a bedroom). Altogether, this family type in King County (South) needs to earn wages that are nearly three times the Washington minimum wage of \$8.55 per hour.<sup>14</sup>

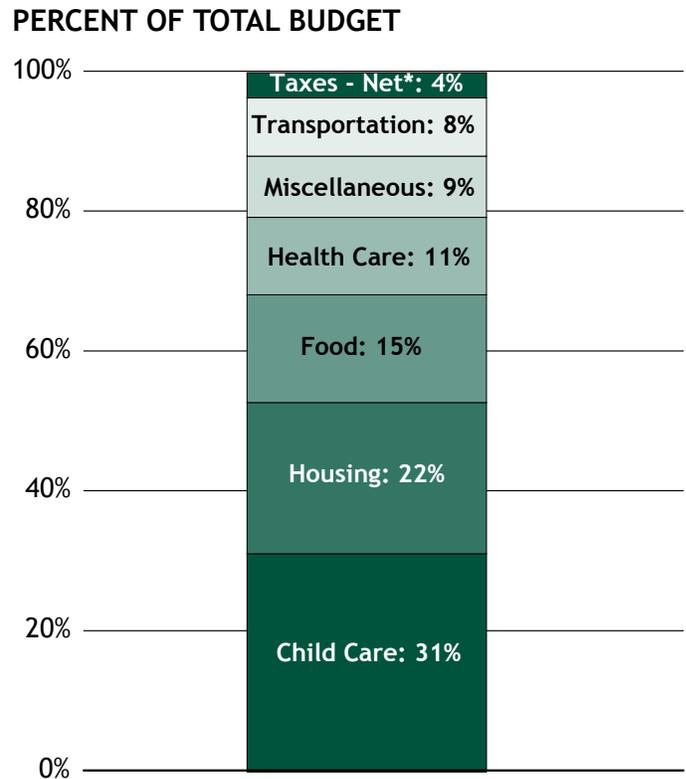
When a second adult is added to the household, creating a family type of two adults and two children—a preschooler and a schoolage child—the costs for basic needs such as food, transportation, and health care increase the total amount needed per month. However, because the Standard assumes both adults work, each adult must earn \$12.86 per hour (working full-time) to meet their family’s needs.

In addition to the basic expenses such as housing and child care, the Self-Sufficiency Standard includes taxes and tax credits in the calculation of the Self-Sufficiency Wage. For example, in Table 1 families with one adult and one preschooler in King County (South) qualify for a Child Care Tax Credit of \$55 per month, a Child Tax Credit of \$83 per month, and a Making Work Pay Tax Credit of \$33 per month. These federal tax credits are subtracted from the other expenses and taxes to calculate the Self-Sufficiency Wage.

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

**Percentage of the Standard Required to Meet Basic Needs:** Figure 1 shows the proportion of income spent on each basic need for families with one adult, one preschooler, and one schoolage child in Spokane County. Each monthly expense is shown as a percentage of the total income necessary for this family type to be self-sufficient. Families with two children (when one is under schoolage) generally spend about half their income on housing and child care expenses alone. For this family type in Spokane County housing accounts for 22% and child care accounts for 31% of the family’s monthly costs. The cost of food for this family is also a substantial portion of their income. At 15% of total income, the share of income spent on food is lower than the 33% assumed by the methodology of the Federal Poverty Level, yet still

**Figure 1. Percent of the Self-Sufficiency Standard Needed to Meet Basic Needs**  
*One Adult, One Preschooler, and One Schoolage Child*  
 Spokane County, WA 2009



Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 13%, but with tax credits the amount owed in taxes is reduced to 4%. Please see the text for an explanation of the treatment of tax credits in *Modeling the Impact of Work Supports* section.

**Note:** The annual Self-Sufficiency Wage for One Adult, One Preschooler and One Schoolage Child in Spokane County, WA is \$38,562.

higher than national average expenditure on food, which was 12% in 2007.<sup>15</sup>

Other expenses account for smaller shares of the Standard:

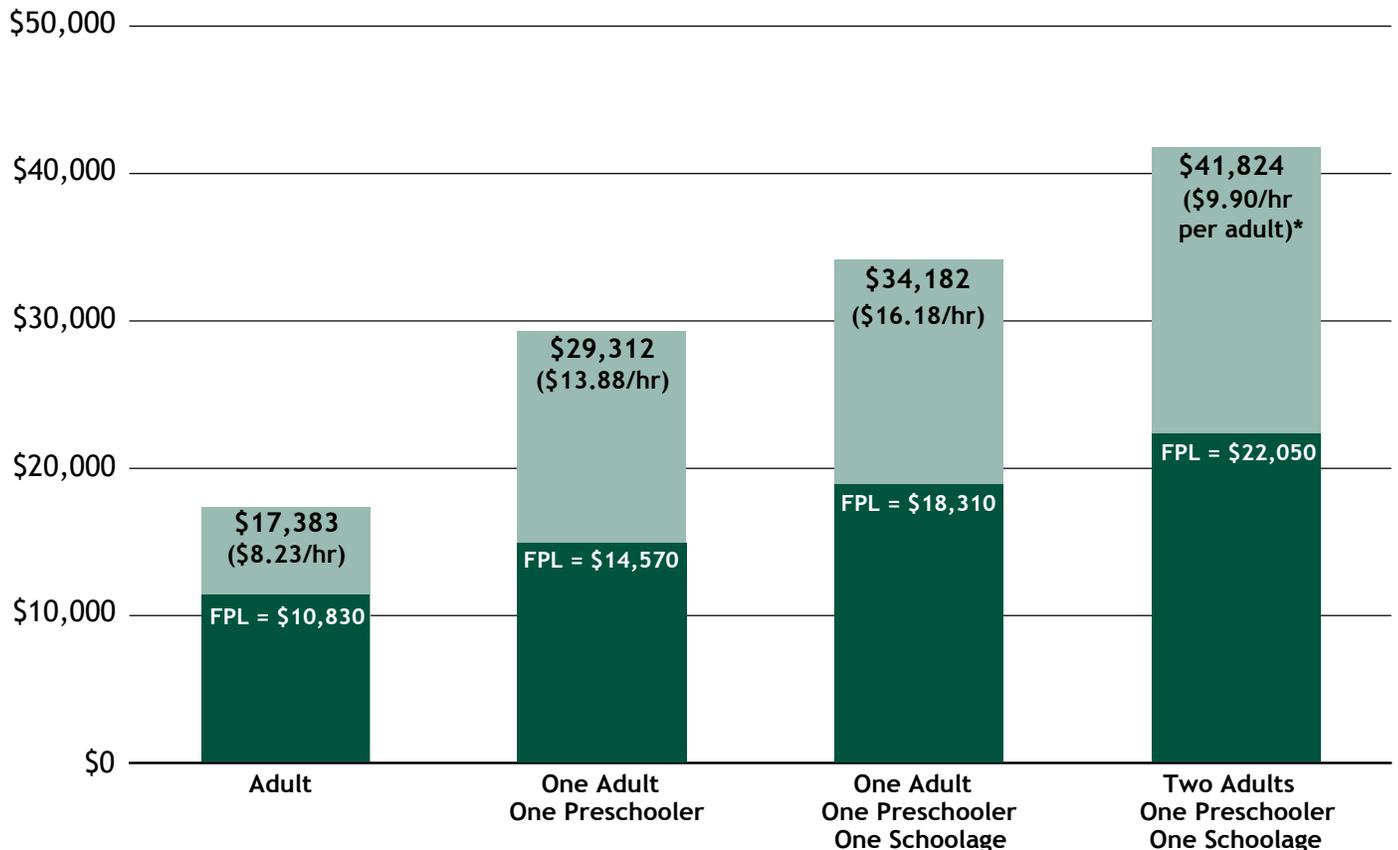
- Health Care:** Health care makes up 11% of this family type’s expenses. The calculation for health care assumes employers both provide health insurance for families and pay 75% of the premium (the average proportion paid by Washington employers for family coverage).<sup>16</sup> For Washington families who do not have employer-sponsored health insurance, the total income needed to be self-sufficient would increase and health care costs would likely account for a greater proportion of the family budget than shown in Figure 1.

- **Transportation:** Transportation costs account for eight percent of total monthly costs. The Standard for Spokane County has been calculated assuming workers use private transportation to get to and from work.
- **Miscellaneous:** Miscellaneous items (such as clothing and household items) make up 9% of household costs.
- **Taxes and Tax Credits:** Net taxes and tax credits account for 4% of the total monthly costs. Note that this tax percentage includes all tax credits as if they were received monthly, although credits are generally not received until the following year when taxes are filed. If it were assumed, as is generally the case for most families, that most tax credits are received annually in a lump sum, then the *monthly* tax burden for this family in Spokane County would be 13% of total costs.

**The Self-Sufficiency Standard for Select Family Types Compared to the Federal Poverty Level:** Figure 2 uses Yakima County to provide another illustration of how the Self-Sufficiency Wage varies by family type as well as how the Standard compares to the Federal Poverty Level. The bar chart shows that single adults in Yakima County need a yearly income of \$17,383 to be self-sufficient, while single adults with one preschooler child must earn \$29,312 per year. The amount needed to be self-sufficient increases by more than \$10,000 per year for a family with one adult and one preschooler child. Families with one adult and two children—one preschooler and one schoolage child—must earn \$34,182 per year to meet their basic needs. With the addition of a second adult—for a family type of two adults, one preschooler, and one schoolage

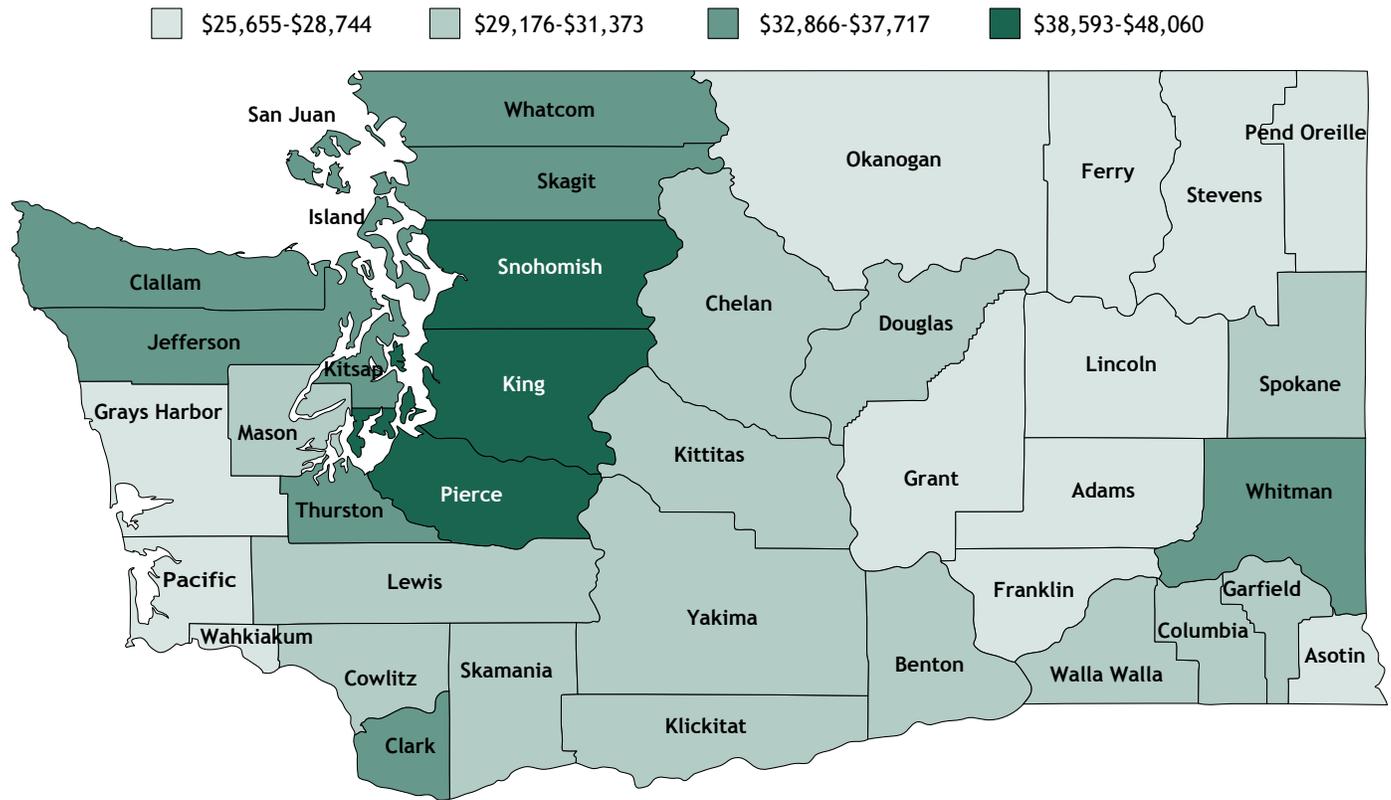
**Figure 2. The Self-Sufficiency Standard for Select Family Types Compared to the Federal Poverty Level**  
Yakima County, WA 2009

**ANNUAL SELF-SUFFICIENCY WAGE**



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

**Figure 3. Map of Counties by Level of Annual Self-Sufficiency Wage One Adult and One Preschooler, WA 2009**



child—the total income necessary to meet basic needs is \$41,824 per year in Yakima County.

The Federal Poverty Level is considerably lower than the Self-Sufficiency Wage for each of these family types. The 2009 FPL starts at \$10,830 for one adult, which is about \$7,000 less than the Self-Sufficiency Wage for one adult in Yakima County. With the addition of each family member the FPL increases by \$3,740 per year; the Standard however varies by *family composition* and therefore does not increase by a constant number for each additional family member. For instance, the Self-Sufficiency Standard for a single adult with a preschooler child is about \$12,000 more per year than the Standard for a single adult. This increase is more than three times the FPL increase of \$3,740 for an additional family member. The much larger increase in the Self-Sufficiency Standard reflects the substantial cost of adding a young child to a household: including child care, housing, health care, and an increase in taxes paid as a result of the increased Self-Sufficiency Wage required to cover higher monthly costs. The addition of a schoolage child

to this family type adds nearly \$5,000 annually to the Self-Sufficiency Wage. With the second child this family type in Yakima County is eligible for more tax credits, which partially offset the increase in costs for child care, health care, and food. Adding a second adult to the family type of one adult with one preschooler and one schoolage child increases the Self-Sufficiency Wage by nearly \$7,000, almost double the increase accounted for in the FPL; again the FPL for a four-person family is a little more than half the Self-Sufficiency Standard for this family type.

**Geographic Variation in the Self-Sufficiency Standard:** In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map above (**Figure 3**) visually displays the geographic variation in the cost of meeting basic needs across Washington’s counties for families with one adult and one preschooler.

In Washington, the Self-Sufficiency Standard for this family type ranges from \$25,655 to \$48,060 annually

depending on the county. Figure 3 groups counties into four Self-Sufficiency Wage ranges.

The counties in the group with the highest Self-Sufficiency Standards are concentrated in Western Washington along Puget Sound. King, Snohomish, and Pierce Counties and Bainbridge Island (part of Kitsap County) have the highest Self-Sufficiency Standards in the state, ranging from \$38,593 to \$48,060. In Washington State, King County (East)—including Bellevue, Issaquah, Kirkland, Mercer Island, and Redmond—has the highest Self-Sufficiency Wage required to meet basic needs.

Counties with annual Self-Sufficiency Standards between \$32,866 and \$37,717 are in the second most expensive group in this comparison. This group includes counties located in Northwest Washington and on the Olympic peninsula. Clark County, which is in the Portland Metropolitan Area and Whitman County, where Washington State University is located are also part of this group.

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**THE COUNTIES IN THE GROUP WITH THE HIGHEST SELF-SUFFICIENCY STANDARDS ARE CONCENTRATED IN WESTERN WASHINGTON ALONG PUGET SOUND.**

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The third group has Self-Sufficiency annual wages that range from \$29,176-\$31,373. This group is heavily concentrated in central Washington and also includes several counties in the southwestern and southeastern parts of the state. This group also includes Spokane County in the east and Mason County on the Olympic peninsula.

Most of the counties in the group with the lowest Self-Sufficiency Standards are rural and located in eastern Washington, with the exceptions of Grays Harbor, Pacific, and Wahkiakum Counties located on the Pacific Coast. These counties have Self-Sufficiency Standards that range from \$25,655 to \$28,744 annually

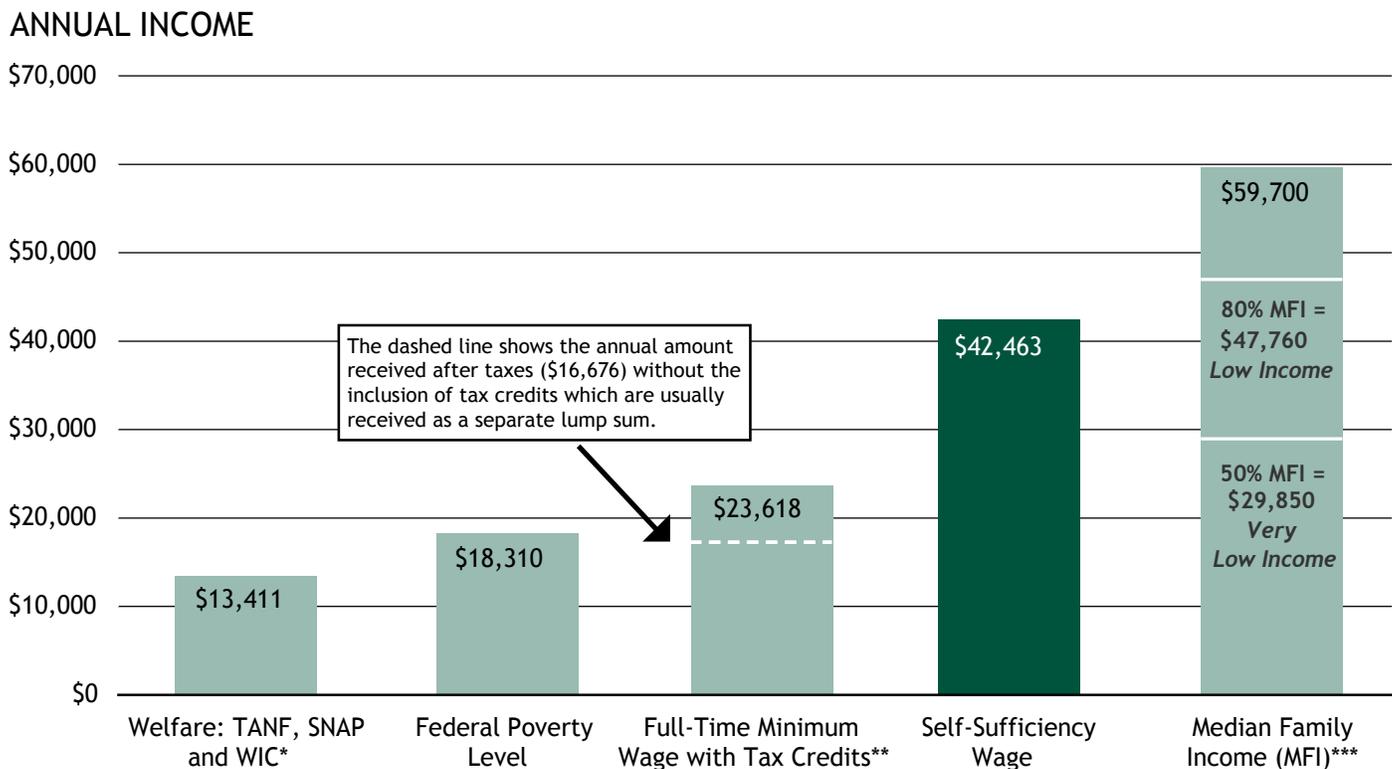
## Comparing the Standard to Other Benchmarks of Income

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

- public assistance: Temporary Assistance for Needy Families (TANF), Washington Basic Food (Washington State SNAP, formerly the Food Stamp Program), and WIC (Women, Infants and Children)
- the 2009 Federal Poverty Level for a family of three
- the Washington minimum wage
- the median family income for a family of three in Thurston County

For this comparison, income benchmarks are shown for three-person families—one adult, one preschooler, and one schoolage child—in Thurston County. (Note that this set of benchmarks is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a progression that takes place over time.) Where relevant, the comparison benchmarks are also for three-person families. However, none are as specific as the Standard in terms of age and number of children and/or geographic location. As indicated in the fourth bar from the left in Figure 4, the Self-Sufficiency Wage for this family type in Thurston County is \$42,463 per year.

**Figure 4. The Self-Sufficiency Standard Compared to Other Benchmarks, 2009**  
*One Adult, One Preschooler, and One Schoolage Child*  
 Thurston County, WA 2009



\* The TANF benefit is \$6,552 annually (\$546 per month), SNAP benefit is \$6,312 annually (\$526 per month), and the WIC benefit is \$547 annually (\$45.59 per month) for a family of three in Washington.

\*\*The Washington State minimum wage is \$8.55 per hour as of January 1, 2009. Calculated before taxes and tax credits this amounts to \$18,058 per year, but with the addition of tax credits (EITC, CTC, CCTC, and MWPTC) and the subtraction of federal, state, and city taxes, the net total is a larger amount, \$23,618, as shown. The dashed line shows the annual amount received after taxes (\$16,676) without the inclusion of tax credits, which are often received as a yearly lump sum.

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

**TANF, Washington Basic Food and WIC:** The first bar on the left in Figure 4 demonstrates the income of the basic public assistance package, including the cash value of Basic Food, WIC, and the TANF cash grant, and assuming no wage or other income. The total public assistance package amounts to the equivalent of \$13,411 per year for three-person families in Washington. This amount is less than one-third of the Self-Sufficiency Standard for a three-person family in Thurston County and is about \$5,000 less than the Federal Poverty Level (FPL).

**Federal Poverty Level:** According to the 2009 federal poverty guidelines, a family consisting of one adult and two children would be considered “poor” with an income of \$18,310 annually or less—regardless of where they live or the age of their children. The Federal Poverty Level for three-person families is 43% of the Self-Sufficiency Standard for families with one adult, one preschooler, and one schoolage child living in Thurston County.

Because 100% of the FPL is too low compared to real needs, many policy makers have turned to using 200% of the FPL as a better measure of poverty. Although 200% of the FPL is an improvement, the measure still does not reflect substantial variations in costs faced by families of different compositions or living in different places. The Self-Sufficiency Standard for one adult, one preschooler, and one schoolage child in Thurston County is 232% of the Federal Poverty Level for three-person families. Even in the least expensive county in Washington for this family type, Wahkiakum County, the Self-Sufficiency Wage is 160% of the FPL.

**Appendix D** demonstrates that the percent of the Federal Poverty Level needed to meet basic needs varies greatly across counties and family types, ranging from 160% of the FPL in Wahkiakum County for families with one adult, one preschooler, and one schoolage child to 330% of the FPL for families with one adult and one preschooler in King County (East).

**Minimum Wage:** A full-time worker at \$8.55 per hour earns \$18,058 per year. After subtracting payroll taxes

(Social Security and Medicare) and adding tax credits when eligible (the Earned Income Tax Credit, Child Tax Credit, Child Care Tax Credit, and Making Work Pay Tax Credit), a parent with one preschooler and one schoolage child working full-time at the minimum wage would have a net cash income of \$23,618 per year. This amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

A full-time job at the minimum wage provides 56% of the amount needed to be self-sufficient for this family type in Thurston County when tax credits are included. However, if it is assumed that the worker pays taxes monthly through withholding, but does not receive tax credits on a monthly basis (as is true of most workers), she will only receive \$16,676 during the year, shown by the dashed line on the third bar. This amounts to just 39% of the Self-Sufficiency Standard.

**Median Family Income:** Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes between 50% and 80% of the median area income are considered “Low Income” while those with incomes below 50% of the median income are considered “Very Low Income.”<sup>17</sup> The median income for a three-person family in Thurston County is \$59,700 annually.<sup>18</sup> Therefore, a family of three living in Thurston County with an income between \$29,850 and \$47,760—between 50% and 80% of the median income—is considered “Low Income.” The Self-Sufficiency Standard of \$42,463 for this family type in Thurston County is 71% of the median family income. This suggests that a substantial portion of Washington families lack adequate income to meet their needs, and that the Standard is set at a level that is neither too high nor too low.

## Comparison of Seattle and Spokane to Other U.S. Cities

The Self-Sufficiency Standard has been completed for 37 states, the Washington, D.C. Metro Area, and New York City. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared.

In **Figure 5**, the Self-Sufficiency Standard for Seattle (King County (City of Seattle)) and Spokane (Spokane County) is compared to the Standard for counties that include the following cities: Atlanta, GA; Boston, MA; Cleveland, OH; Denver, CO; Portland, OR; Philadelphia, PA; Sacramento, CA; and San Francisco, CA.

Since the Self-Sufficiency Standards for these places were completed in different years, all numbers have been updated to current dollars for the purpose of this analysis. While costs are likely to increase at varying rates in different places, for consistency the U.S. Bureau of Labor Statistics’ January 2009 Consumer Price Index (CPI) is used to estimate inflation when updating other Standards for this analysis.

The wages shown in Figure 5 are Self-Sufficiency Wages for families with one adult, one preschooler, and one schoolage child. In Seattle, the adult must earn a wage of **\$23.80** per hour to be self-sufficient, making Seattle the third most expensive among this group of cities. In Spokane, the adult must earn **\$18.26** per hour to be self-sufficient, making Spokane the ninth most expensive city in Figure 5. In this comparison, only Boston and San Francisco require higher Self-Sufficiency Wages than Seattle. The most expensive city shown in Figure 5 is Boston with a Self-Sufficiency Wage of \$28.83 per hour, followed by San Francisco with a Self-Sufficiency

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**WHILE SEATTLE IS LESS EXPENSIVE THAN SOME OF THE PLACES WITH WHICH IT HAS BEEN COMPARED, FAMILIES...STILL REQUIRE HOURLY WAGES THAT ARE NEARLY THREE TIMES...THE WASHINGTON MINIMUM WAGE OF \$8.55 PER HOUR TO MEET THEIR BASIC NEEDS.**  
 .....

**Figure 5. The Self-Sufficiency Wage for Seattle and Spokane, WA Compared to Other U.S. Cities, 2009\***  
*One Adult with One Preschooler and One Schoolage Child*

### SELECT U.S. CITIES



### HOURLY SELF-SUFFICIENCY WAGE

\*Wages are updated to 2009 using the Consumer Price Index.  
 \*\*Wage calculated assuming family uses public transportation.

Wage of \$26.97 per hour for a family with one adult, one preschooler, and one schoolage child. In Boston this family type requires a wage that is \$5.03 more per hour than in Seattle to meet basic needs. The cost of meeting basic needs in Seattle is most comparable to Philadelphia, where the Self-Sufficiency Wage for this family type is around \$1.54 less per hour (\$22.26 per hour).

In contrast, Philadelphia, Sacramento, Cleveland, Denver, and Atlanta—as well as Boston and San Francisco—have higher Self-Sufficiency Wages than Spokane; only Portland has a lower Self-Sufficiency Wage than Spokane. Portland’s Self-Sufficiency Wage is relatively low in this comparison because it includes the benefits of Oregon’s Working Family Child Care Credit (WFC). The WFC is an annually refundable tax credit available to Oregon

families with children, in which the adults are working and paying for child care. The income necessary to be self-sufficient in Spokane is most comparable to Atlanta, where the Self-Sufficiency Wage is \$18.37 per hour.

The Self-Sufficiency Standard for Seattle is calculated assuming families use public transportation. Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Wage reflects higher transportation expenses. Residents

of those cities who use private transit in place of public transportation may find their cost of living is higher than that reflected in the Standard.

While Seattle and especially Spokane are less expensive than some of the places with which they have been compared, families with one adult, one preschooler, and one schoolage child in Seattle require hourly wages that are nearly three times (and in Spokane two times) the Washington minimum wage of \$8.55 per hour to meet their basic needs.

## The Self-Sufficiency Wage Over Time

How have costs increased overtime in Washington? In this section the 2001 and 2006 Washington Self-Sufficiency Wages for specific family types in four counties are compared to the current 2009 Self-Sufficiency Wage to illustrate changes in the cost of living over time in those areas. **Figure 6** compares the Self-Sufficiency Wages in 2001, 2006, and 2009 for four counties: King (City of Seattle), Pierce (West County Cities), Benton (Kennewick/Richland) and Clark; and for one adult, one preschooler, and one schoolage child. Costs in Washington have risen since 2001 in all of the counties shown and for each family type. (Note that Pierce (West County Cities) includes the cities of Lakewood, Puyallup, Tacoma, and University Place.)

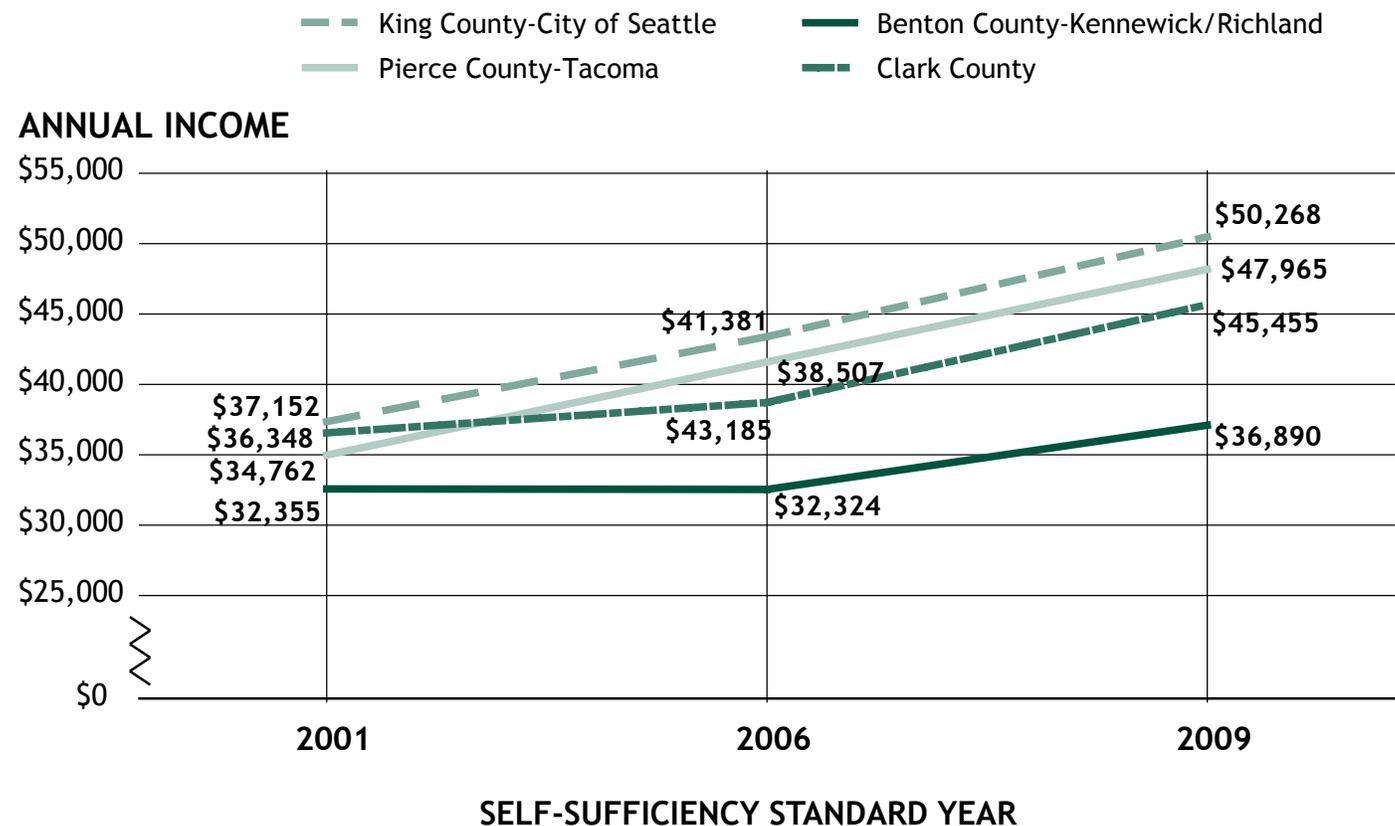
**Table 2** demonstrates that Pierce County (West County Cities) had the highest increase overall in the Self-Sufficiency Standard for the counties shown, where the Standard increased by 38% between 2001 and

**Table 2. Self-Sufficiency Standard for Washington, Percent Change from 2001-2009**  
*One Adult, One Preschooler, and One Schoolage*

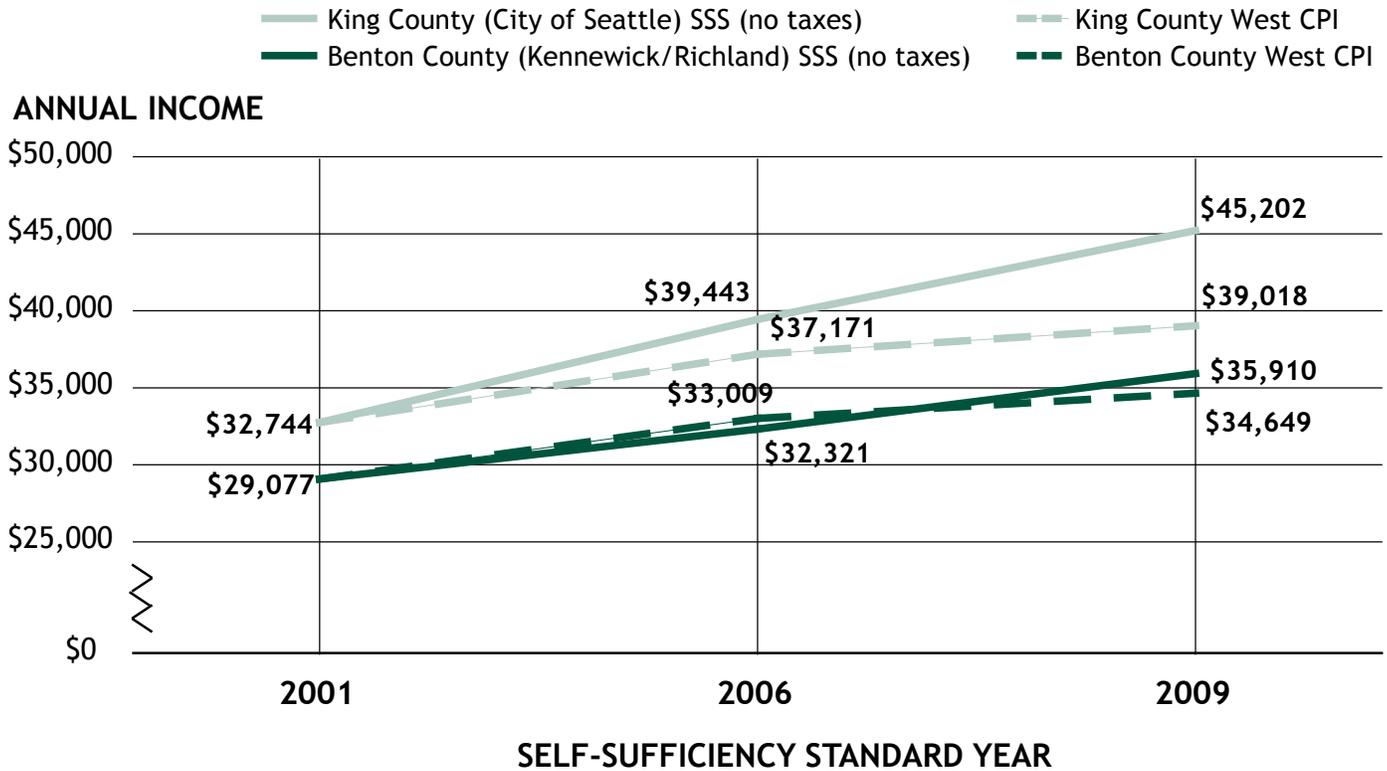
COSTS	KING COUNTY (SEATTLE)	PIERCE COUNTY (TACOMA)	BENTON COUNTY (KENNEWICK/RICHLAND)	CLARK COUNTY
Housing	19%	40%	10%	30%
Child Care	40%	45%	30%	30%
Food	65%	50%	28%	34%
Transportation	60%	10%	15%	7%
Health Care	60%	60%	60%	50%
Miscellaneous	39%	42%	25%	30%
Taxes	30%	33%	-2%	15%
Tax Credits	84%	84%	132%	84%
Self-Sufficiency Wage	35%	38%	14%	25%

2009. The cost to meet basic needs increased by 35% in King County (Seattle), 25% in Clark County, and 14% in Benton County (Kennewick/Richland) between

**Figure 6. The Washington Self-Sufficiency Standard by County and Year:**  
*One Adult, One Preschooler and One Schoolage Child in 2001, 2006, and 2009*



**Figure 7. CPI-Measured Inflation Underestimates Real Cost of Living Increases:  
A Comparison of the Self-Sufficiency Standard and the Consumer Price Index (CPI), 2001-2009  
One Adult, One Preschooler and One Schoolage Child**



\*Source: United States Department of Labor, Bureau of Labor Statistics. *Consumer Price Index: West Region All Items, 1982-1984=100* - MUUR0100SA0 and CUURO-100SA0, CUUSO100SA0. Retrieved from <http://www.bls.gov/cpi/home.htm>

2001 and 2009. Thus, as is true in many states with the Standard, costs are rising for all or almost all places, but are increasing at a greater rate in higher-cost places. Therefore, the gap between the cost of basic needs in higher and lower-cost places within states is increasing as well.

The growth of the Self-Sufficiency Wage from 2001 to 2009 for each of these family types and counties is due to an increase in the cost of all basic needs. However, some costs grew at higher rates than others.

- From 2001 to 2009 the cost of health care had the highest overall growth rates, with an average increase of 57% across Washington’s counties. For example, in Benton County (Kennewick/Richland) the cost of health care for this family type rose from \$222 per month in 2001 to \$355 per month in 2009.
- The cost of housing rose by between 10% and 40% depending on the county since 2001, with the greatest increase of 40% occurring in Pierce County (West County Cities).
- Child care costs increased by between 30% and 45% between 2001 and 2009 depending on the county. The cost of child care for one preschooler and one schoolage child in Pierce County (West County Cities) increased from \$777 per month to \$1,124 per month.
- The cost of food grew by 65% in King County, 50% in Pierce, 28% in Benton, and 34% in Clark County. Between 2001 and 2009 the cost of food increased from \$379 to \$508 per month in Clark County. Although the cost of food has risen overall, the changes in the cost of food also reflect the incorporation of ACCRA data into the calculation of food costs, making estimates of food

costs more accurate and geographically specific than was possible for earlier reports.

- Transportation costs also have risen since 2001, with the largest increase of 60% occurring in King County, and the smallest increase of seven percent occurring in Clark County. Note that the cost of transportation in King County is for public transportation while the transportation costs for the rest of the counties in this comparison are for private transportation. Although transportation costs have risen more percentage-wise in Seattle, in general public transportation in Washington State is a little less than one-third of the cost of private transportation.
- Taxes increased in three of the four counties with the largest increases occurring in King and Pierce Counties (30% and 33%).

## COMPARING THE STANDARD WITH THE CONSUMER PRICE INDEX

Basic costs for families earning self-sufficient wages have clearly increased in Washington over the last nine years. However, how does this compare with official inflation rates? We examine this question in **Figure 7** by comparing the Self-Sufficiency Standard in King (City of Seattle) and Benton (Kennewick/Richland) counties for one adult, one preschooler, and one schoolage child to the rate of inflation as measured by the U.S. Department

of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for a representative basket of goods and services. Since the CPI does not incorporate taxes or tax credits as with the Standard, these items have been removed from the Self-Sufficiency Standard in Figure 7 for comparison purposes.

When King County's 2001 Self-Sufficiency Standard of \$32,744 per year without taxes/tax credits is inflated using the January 2009 CPI for the West Region, the amount estimated to meet basic needs is \$39,018 per year. This is about \$6,000 less than the actual income of \$45,202 needed to be self-sufficient in King County (City of Seattle) according to the 2009 Standard (calculated without taxes/tax credits). Likewise, when Benton County's 2001 Self-Sufficiency Standard of \$29,077 without taxes/tax credits is inflated using the CPI, the resulting estimate of \$34,649 is about \$1,200 less than is actually required to meet the basic costs of living in 2009, which according to the Standard is \$35,910 (without taxes/tax credits). It appears that the rate of inflation as measured by the CPI underestimates the rising cost of basic needs for families with incomes at Self-Sufficiency Standard levels. Note again that the disparity between the increase in the CPI and the Standard over this time period is greatest for the higher-cost urban area.

## Modeling the Impact of Work Supports

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

- child care assistance (Working Connections Child Care)
- health care (Medicaid and Apple Health for Kids— Washington’s combined Children’s Health Insurance Program and Children’s Medicaid Program)
- food assistance (the Basic Food Program and the Women, Infants and Children (WIC) Program)
- housing assistance (including Section 8 vouchers and public housing)

This section models the impact that work supports can have on family income and expenses. Work supports can be a valuable addition to some family budgets, substantially reducing expenses for some basic needs and therefore freeing income for families to use on other needs. Child support, although not a work support, can assist a family in meeting basic needs and so is also modeled. **Table 3** provides a summary of the work supports, child support, and tax credits modeled in this section.

**Treatment of Tax Credits in the Modeling Table and Figure:** Before turning to the modeling analysis, it should be noted that the treatment of taxes and tax credits differs in this section from the way they are presented in the Standard itself. The Standard shows all tax credits, both refundable and nonrefundable, as if they are received monthly. However, for the work supports modeled in Table 4 (columns 2–6), the refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) and Making Work Pay Tax Credit (MWPTC) are shown as received annually. However, the Child Care Tax Credit

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

(CCTC) is nonrefundable, meaning it can only be used to reduce federal taxes and does not contribute to a tax refund. Therefore it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling columns of the table.

The tax credits are calculated this way in Table 4 in order to be as realistic as possible. Although by law a family can receive part of their EITC on a monthly basis (called Advance EITC), many workers prefer to receive it annually as a lump sum. In fact, nearly all families receive the federal EITC as a single payment the following year when they file their tax returns.<sup>19</sup> Many families prefer to use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.<sup>20</sup> Therefore, in columns 2-6 of Table 4, the total amount of the refundable federal EITC the family would receive annually (when they file their taxes) is shown in the first shaded line at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full-time, for the year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) federal taxes owed shown monthly, while the “additional” refundable portion of the CTC is shown as a lump sum received annually in the second shaded line of Table 5. Likewise, the MWPTC is also separated into a monthly amount used to offset remaining federal taxes (after the CCTC

and CTC) and the additional refundable amount shown annually. Note that unlike the EITC one cannot legally receive the “additional” refundable portion of the Child Tax Credit on a monthly basis.

### TABLE 4 - MODELING THE IMPACT OF WORK SUPPORTS AND CHILD SUPPORT ON MONTHLY COSTS

In **Table 4**, the impact of adding work supports and child support is modeled for families with one adult, one preschooler, and one schoolage child living in Kitsap County (Excluding Bainbridge Island). Costs that have

been reduced by these supports are indicated with bold font in the table.

**The Self-Sufficiency Standard (Column 1):** The first column of Table 4 shows the Self-Sufficiency Standard without any work (or other) supports to reduce costs (except tax credits where applicable) for families with one adult, one preschooler, and one schoolage child living in Kitsap County (Excluding Bainbridge Island). This family type has monthly child care expenses of \$1,006 and monthly housing costs of \$694. The adult in this family must earn a Self-Sufficiency Wage of \$3,334 per month or \$18.94 per hour working full-time.

Table 3. Summary of Washington Work Supports, Child Support, and Tax Credits

WORK SUPPORT PROGRAM	BENEFIT	INCOME ELIGIBILITY
WORKING CONNECTIONS CHILD CARE (CHILD CARE ASSISTANCE)	Child care costs reduced to a monthly co-payment of \$15 if income is below 82% of FPL; or a payment of \$50 if between 82%-137% of the FPL; or a payment based on a formula for families with income between 137%-200% of the Federal Poverty Level.	Up to 200% FPL
HOUSING ASSISTANCE (SECTION 8 HOUSING VOUCHERS AND PUBLIC HOUSING)	Housing costs set at 30% of monthly adjusted gross income	50% of area median income. (Due to limited funding most new program participants must have income below 30% of area median income)
MEDICAID	Fully subsidized health care benefits	Adults receiving General Assistance, Families receiving TANF benefits and up to 12 months after transitioning from TANF to earned income, Children with income up to 200% FPL, Pregnant women with income up to 185% of FPL
APPLE HEALTH FOR KIDS (CHIP)	Subsidized health care benefits for children under the age of 19 with a monthly premium of either \$20 or \$30 per child depending on income level. Maximum premiums of either \$40 or \$60.	Uninsured children with income up to 300% of FPL
BASIC FOOD PROGRAM (WASHINGTON'S SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM FORMERLY FOOD STAMPS PROGRAM)	Maximum benefit for a family of 3 is \$526 per month	Eligibility up to 200% FPL  In order to qualify, household deductions must bring net income to 100% of FPL
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$45.59 (Washington average) to purchase supplemental nutritious foods; breastfeeding education and support; and nutrition and health education.	Pregnant and postpartum women or parenting adults with children up to age 5 who are at or below 185% of FPL
CHILD SUPPORT	Average payment of \$216 per month (Washington average) from non-custodial parent	No income limit
TAX CREDITS	BENEFIT	INCOME ELIGIBILITY
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with 1 child: \$2,917 per year Maximum benefit for families with 2 or more children: \$4,824 per year	1 parent family with one child up to \$33,995  1 parent family with two or more children up to \$38,646
STATE EITC	No state EITC in Washington	
FEDERAL CHILD TAX CREDIT (CTC)	up to \$1,000 annual tax credit per child	Married Filing Jointly: up to \$110,000 Married Filing Separately: up to \$55,000 All others: up to \$75,000
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	\$3,000-\$6,000 annual tax deduction	No income limit
MAKING WORK PAY TAX CREDIT	Maximum Benefit of \$400 per year for single adults and \$800 per year for married couples.	Single Adult: \$75,000 per year Married Couple: \$150,000 per year

\*The 2009 Federal Poverty Level (FPL) for a family of three is \$18,310 (annual income)

**Table 4. Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage**  
*One Adult, One Preschooler and One Schoolage Child: Kitsap County (Excluding Bainbridge Island), WA 2009*

MONTHLY COSTS:	#1	CHILD SUPPORT AND WORK SUPPORTS				
	SELF-SUFFICIENCY STANDARD	#2	#3	#4	#5	#6
		Child Support	Working Connections Child Care (WCCC)	WCCC, Basic Food/ WIC* & Medicaid	WCCC, [Basic Food]/ WIC* & Apple Health for Kids	Housing, WCCC, Basic Food/ WIC* & Apple Health for Kids
Housing	\$694	\$694	\$694	\$694	\$694	\$525
Child Care	\$1,006	\$1,006	\$320	\$50	\$50	\$50
Food	\$539	\$539	\$539	\$314	\$386	\$327
Transportation	\$279	\$279	\$279	\$279	\$279	\$279
Health Care	\$355	\$355	\$355	\$0	\$116	\$116
Miscellaneous	\$287	\$287	\$287	\$287	\$287	\$287
Taxes	\$489	\$463	\$353	\$179	\$215	\$171
Earned Income Tax Credit**	(5)	**	**	**	**	**
Child Care Tax Credit (-)	(110)	(115)	(83)	(16)	(15)	(13)
Child Tax Credit (-)	(167)	(76)	(33)	(2)	(23)	0
Making Work Pay Tax Credit (-)	(33)	0	0	0	0	0
Child Support		(\$217)				
<b>SELF-SUFFICIENCY WAGE:</b>						
HOURLY	\$18.94	\$18.27	\$15.41	\$10.15	\$11.30	\$9.90
MONTHLY	\$3,334	\$3,215	\$2,712	\$1,786	\$1,990	\$1,742
ANNUAL	\$40,011	\$38,586	\$32,540	\$21,428	\$23,876	\$20,908
Total Federal EITC (annual refundable)		\$360	\$1,633	\$3,973	\$3,458	\$4,083
Total Federal CTC (annual refundable)**		\$1,085	\$1,610	\$1,973	\$1,722	\$2,000
Total Making Work Pay TC (annual refundable)**		\$400	\$400	\$400	\$400	\$400

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Washington. Assumes average monthly value of WIC benefit \$45.59 (FY 2008). Basic Food is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

\*\* See discussion at the beginning of this section titled “Treatment of Tax Credits in the Modeling Tables”.

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

**Child Support (Column 2):** In Column 2, child support is modeled. The child support payment of \$217 per month is the average amount received by families participating in the Child Support Enforcement Program in Washington.<sup>21</sup> Child support payments from absent, non-custodial parents can be a valuable addition to some family budgets, even in cases where the non-custodial parent’s income is relatively low. Unlike additional earned income, child support is not taxable, and can reduce the amount families need to earn both directly and indirectly through reduced taxes, thus having a strong impact on helping families meet their needs. Overall, with child

support the wage needed to meet basic needs is reduced to \$3,215 per month (\$18.27 per hour).

**Working Connections Child Care (Column 3):** In Column 3, the first work support—child care—is modeled. Since child care is one of the major expenses for families with children, the addition of a child care subsidy generally provides the greatest financial relief of any one work support. For this reason, child care assistance is modeled separately as well as in combination with other work supports. Families with incomes at or below 200% of the Federal Poverty Level are eligible for

Washington's Working Connections Child Care (WCCC) assistance program.<sup>22</sup> Child care assistance reduces child care costs substantially from \$1,006 to a co-payment of \$320 per month. The addition of child care assistance reduces the Self-Sufficiency Wage for this family type in Kitsap County to \$2,712 per month (\$15.41 per hour).

**Working Connections Child Care, Basic Food, WIC, and Medicaid (Column 4):** For adults moving from welfare to work, child care, Basic Food, WIC, and Medicaid comprise the typical "package" of benefits. Column 4 adds Medicaid, Basic Food, and WIC to the child care assistance modeled in Column 3. Families that enter the workforce from TANF are usually eligible for continued coverage by Medicaid for themselves and their children for up to 12 months through the Transitional Medicaid program.<sup>23</sup> In Column 4, it is assumed that Medicaid will cover all of the family's health care expenses, reducing health care costs from \$355 per month to zero.

The Basic Food Program and Women, Infants and Children (WIC) Program, administered by individual states provides crucial support to low-income households. Basic Food is available for families with incomes up to 200% of the FPL, and Washington's WIC program helps pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five if their income falls at or below 185% of the FPL.<sup>24</sup> In Column 4, the family qualifies for both Basic Food and WIC benefits, reducing food costs from \$539 to \$314 per month. The reduced health care and food costs greatly decrease the wage needed to meet basic needs, further reducing the child care assistance co-payment to \$50 per month in Column 4. Together, child care assistance, Basic Food, WIC, and Medicaid lower the wage required to meet basic needs to just \$1,786 per month (\$10.15 per hour).

**Working Connections Child Care, Basic Food, WIC, and Apple Health for Kids (Column 5):** After one year, families making the transition from welfare to work lose Medicaid coverage for the entire family. However, many working families have the option of covering their children's health care needs through Washington Apple Health for Kids (Washington State's CHIP and Children's

Medicaid Program), when their employer does not offer family coverage and the family does not qualify for Medicaid. In Washington, children are eligible for Apple Health for Kids as long as family income is at or below 300% of the FPL.<sup>25</sup> Apple Health for Kids has no monthly premiums for families with income below 200% of the FPL while families with income between 200%-300% of the FPL have a monthly premium that is between \$20-\$30 per child.<sup>26</sup> Under these circumstances, the adult in this family type would pay only for the cost of her own health care, which is her share of the health insurance premium available through her employer and her out-of-pocket costs, plus the monthly premium for Apple Health for Kids. Column 5 shows the same work support package as Column 4, except that instead of Medicaid for the whole family, Apple Health for Kids has been substituted for the children and coverage for the adult has been added. As a result, the cost of health care increases to \$116 per month to cover the adult's costs, with no premium for Apple Health at this income level. The family still qualifies for WIC and a smaller Basic Food grant, so the cost of food increases to \$386 per month. While WIC payments are the same at all income levels, the Basic Food Program payments are based on household income. The family now needs to earn \$1,990 per month (\$11.30 per hour) to meet their basic needs.

**Housing, Working Connections Child Care, Basic Food, WIC, and Apple Health for Kids (Column 6):** In the final column, housing assistance is added to the work support package modeled in Column 5. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$694 to \$525 per month. The cost of health care remains \$116 per month. With reduced housing costs, the family qualifies for WIC and a larger Basic Food benefit, reducing food costs to \$327 per month. The child care assistance co-payment remains at \$50 per month. With the full benefit package, the single parent with one preschooler and one schoolage child in Kitsap County needs to earn \$1,742 per month (\$9.90 per hour) to meet her family's basic needs. Additionally, at this wage level, this family type in Kitsap County is eligible for more than \$6,000 in annual refundable tax credits

(EITC, CCTC, CTC, and the MWPTC) if the adult worked at this wage throughout the year.

### FIGURE 8 - MODELING THE IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY

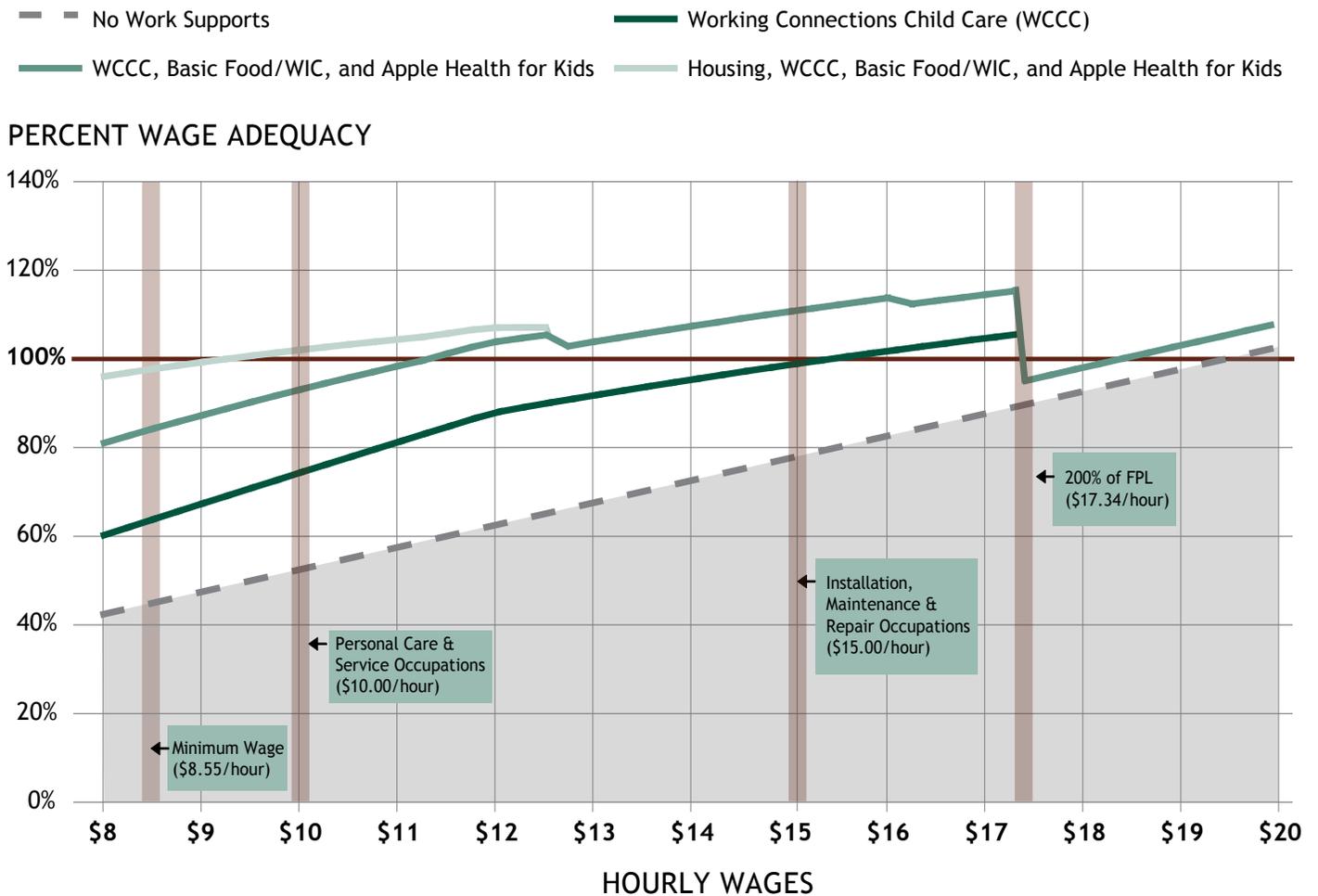
While Table 4 shows how child support and work supports reduce the wage needed, **Figure 8** starts with various wages and asks “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?” In Figure 8, and throughout the Self-Sufficiency Standard, “wage adequacy” is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. If wage adequacy

is at or above 100%, the wage is enough or more than enough to meet 100% of the family’s basic needs.

To model wage adequacy, Figure 8 uses Kitsap County (Excluding Bainbridge Island) and the same family type (one adult with one preschooler and one schoolage child) as Table 4. As in Table 4, it is assumed that the refundable federal EITC and the additional refundable portion of the CTC and MWPTC are received annually. Therefore, these credits are not included in Figure 8 as available to increase wage adequacy.

Figure 8 models wage adequacy as hourly wages increase, with each line representing a different work support package. The 100% wage adequacy benchmark is the Self-Sufficiency Standard for one adult, one preschooler, and

**Figure 8. Impact of Work Supports on Wage Adequacy**  
*One Adult, One Preschooler, and One Schoolage Child: Kitsap County (Excluding Bainbridge Island), WA 2008*



\*Median wage source: Washington State Employment Security Department, Washington State Fall 2008 Job Vacancy Survey Report, Appendix 2. Retrieved on February 25, 2009 from <http://www.workforceexplorer.com>

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**THE FULL PACKAGE OF WORK SUPPORTS  
MODELED...INCREASES WAGE ADEQUACY CLOSE  
TO OR OVER 90% FOR ALL THE WAGE LEVELS.**

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one schoolage child in Kitsap County. The first line (the lowest dotted line on the graph) provides a “baseline,” and demonstrates the adequacy of wage levels when there are no “work supports” (wages only). The second line models the impact of child care assistance alone on wage adequacy. The third line models the impact of child care, the Basic Food Program (SNAP/food stamps), WIC, and Apple Health for Kids (Washington CHIP and Children’s Medicaid). In the fourth line housing assistance is added to the supports modeled in the third line and models the wage adequacy of the full work support package. In addition to Figure 8, see Appendix E for the detailed table: Modeling the Impact of Work Supports on Wage Adequacy.

In addition, four different wages are highlighted with vertical shaded bars on the figure. The first is the Washington State minimum wage of \$8.55 per hour. The following two wages are median hourly wages of select occupation groups in Washington: personal care and service workers (\$10 per hour) and installation, maintenance, and repair workers (\$15 per hour).<sup>27</sup> The final wage is the hourly wage equivalent of 200% of the Federal Poverty Level (\$17.34 per hour).

**No Work Supports (Wages Only):** The first line of Figure 8 models the wage adequacy of different wages when the family does not receive work supports. The adult earning the current Washington State minimum wage of \$8.55 per hour has a wage adequacy of just 46% without any work supports. In other words, working full-time at the Washington State minimum wage, without any other support or resources, provides only about 46% of the income needed to meet the basic needs of a family with one adult, one preschooler, and one schoolage child in Kitsap County. The adult earning \$10 per hour, the

median wage for personal care and service workers, has a higher wage adequacy of 53% with no work supports. For adults earning the median wage for installation, maintenance, and repair workers, \$15 per hour, wage adequacy reaches 78%. At \$17.34 per hour with no work supports, wage adequacy reaches 89%. Without work supports, including no tax credits, the adult must earn over \$19 per hour to reach 100% wage adequacy.

**Working Connections Child Care:** When the family receives child care assistance, it reduces their expenses and raises wage adequacy as shown in the second line of Figure 8. At \$8.55 per hour, Working Connections Child Care (WCCC) assistance decreases the monthly cost of child care from \$1,006 to just \$50, increasing wage adequacy from 46% with no work supports to 64%; the amount needed to meet basic needs at the minimum wage even with child care assistance still leaves an \$800 shortfall. At \$10 per hour, child care assistance increases wage adequacy from 53% to 74%. At \$15 per hour, (WCCC) assistance improves the wage adequacy of this family type to 99%. However at \$17.34 per hour, the family is no longer eligible for child care assistance because their income is over 200% of the FPL, and their wage adequacy remains at 89%. Although at 200% of the FPL the adult’s wage increased by more than \$2 per hour, the adult can no longer fully meet her basic needs as she has lost eligibility for child care assistance.

**Working Connections Child Care, Basic Food, WIC, and Apple Health for Kids:** Receiving help with health care and food costs further increases wage adequacy for this family type in Kitsap County. As all of these wages are below Apple Health for Kids eligibility limit of 300% of the FPL, the cost of children’s health care is covered by Apple Health, reducing this family’s health care costs to \$116 per month, the cost to cover the adult. At \$17.34 per hour, health care costs increase to \$156 per month, the cost to cover the adult and to pay the Apple Health for Kids premium of \$40 per month. At each of the lower three wage levels the family is eligible for both Basic Food and WIC benefits, decreasing the cost of food from \$539 per month to between \$213 and \$493 per month as the wages increase. At \$8.55 and \$10 per hour, the additions of Basic Food, WIC, and Apple Health to child care assistance increases wage adequacy to 85% and

Appendix E shows the Impact of Work Supports on Wage Adequacy in a full table format, including detail of the impact on specific monthly expenses.

93% respectively; this family type is now able to cover more than three quarters of their basic needs. At \$15 and \$17.34 per hour wage adequacy increases to 111% and 95% respectively. Wage adequacy at \$17.34 per hour is less adequate than \$15 per hour because at this income level the family is ineligible for child care assistance.

**Housing, Working Connections Child Care, Basic Food, WIC, and Apple Health for Kids:** With the addition of housing assistance, housing costs are reduced to 30% of the family’s income. This family type in Kitsap County is eligible for housing assistance at \$8.55 per hour and \$10 per hour, reducing the cost of housing from \$694 to \$451 and \$528 per month. The full package of work supports modeled—housing assistance, Working Connections Child Care, Basic Food, WIC, and Apple Health for Kids—increases wage adequacy to nearly or over 100% for these two wage levels. At \$8.55 per hour, the full package of work supports brings wage adequacy up to 98 percent. The same package of work supports brings the hourly wages of \$10 to 102% wage adequacy. At \$15 and \$17.34 per hour, these families’ housing costs are already below 30% of their total monthly expenses so we do not model housing assistance. Therefore, wage adequacy remains at 111% and 95% respectively.

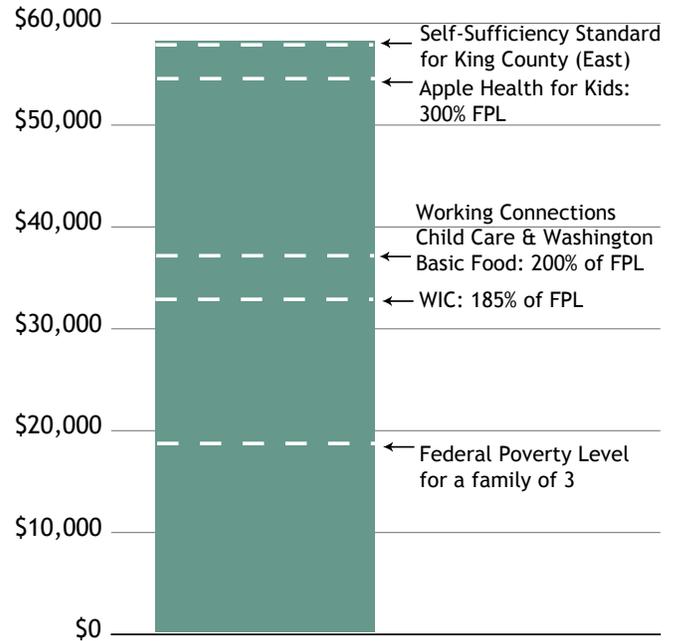
**AVAILABILITY AND ACCESSIBILITY OF WORK SUPPORTS**

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

**Child Support:** Despite the fact that 57% of all custodial parents in the United States have child support awards, less than half of those awarded child support actually receive the full amount owed to them, while one-quarter of custodial parents awarded child support receive no payment at all.<sup>28</sup> When families receive payments with the assistance of state department of child support enforcement agencies, the national average amount

**Figure 9. Comparison of Washington Work Support Income Eligibility Levels**

The bar below represents the 2009 Self-Sufficiency Standard for one adult, one preschooler and one schoolage child in King County (East), WA compared to the income eligibility levels of four work support programs and the Federal Poverty Level (FPL) for a family of three.



received is \$255 per family, and in Washington the state average is \$217 per family.<sup>29</sup>

**Child Care Assistance:** Although some states made progress in improving child care assistance policies in 2007-2008, reductions in federal funding have led to 17 states developing wait lists or freezing new intakes for families seeking child care assistance.<sup>30</sup> In Washington, only about 53,200 children (in 32,700 families) received Child Care and Development Fund (CCDF) subsidies in fiscal year 2006.<sup>31</sup> This amounts to approximately 16% of Washington’s potentially eligible children receiving child care subsidies in 2006.<sup>32</sup> However, for the most recent year for which data is available (early 2008) Washington did not have a wait list for its child care subsidy program.<sup>33</sup>

**Basic Food (Washington’s SNAP) and Women, Infants, and Children Program (WIC):** Nationally, enrollment in SNAP has increased by 19% since 2004, reaching 28.4 million participants in 2008.<sup>34</sup> Likewise, enrollment in WIC has increased by 10% since 2004, reaching 8.7 million participants in 2008.<sup>35</sup> In Washington, participation in Basic Food (SNAP,

formerly Food Stamp Program) has increased by 28% and participation in WIC has increase by 11% since 2004.<sup>36</sup> Despite increasing enrollment in SNAP the USDA reports that only 67% of eligible individuals participated in the food stamp program in 2006.<sup>37</sup>

Bureaucratic barriers, drug felony histories, and immigration status amongst other issues can limit access to food benefits. For example, a large number of low-income children may not receive food benefits because of their parent's citizenship status. According to the Urban Institute, nearly 30% of children under age six were children of immigrants in 2002.<sup>38</sup> Documented immigrants (except refugees) are excluded from federal benefits for five years after entry into the U.S., and undocumented immigrants are always ineligible for SNAP. Although citizen children of non-citizen parents are eligible for benefits, it is likely that few non-citizen parents apply for federal benefits, either due to perceived risk or lack of knowledge.<sup>39</sup> In Washington State, documented immigrants who do not qualify for food benefits under federal restrictions, may qualify for state-funded benefits through the Basic Food program.<sup>40</sup>

**Medicaid and CHIP:** According to the US Census Bureau, 15.3% of Americans lacked health insurance in 2007 compared to 13.7% in 2000; meanwhile, the percentage of uninsured children nationwide has remained relatively steady between 2000 and 2007, even with the expansion of CHIP.<sup>41</sup> According to the Center on Budget and Policy Priorities, “The main reason that both children and adults have been losing ground in health insurance coverage is the erosion of employer-sponsored insurance.”<sup>42</sup> Washington State has worked hard to address this issue and recently increased eligibility levels for CHIP to 300% of the Federal Poverty Level. Apple Health for Kids (Washington's CHIP program), served 16,831 children and teens under 19 years of age in FY 2008.<sup>43</sup> According to U.S. Census Health Insurance Data (2008), four percent of Washington's children in families with incomes at or below 200% of the Federal Poverty Level do not have health insurance.<sup>44</sup> Working adults who do not have employer-sponsored health insurance have

few health care resources available to them. Medicaid covers only adults with extremely low incomes, generally individuals who are receiving other assistance such as TANF. In Washington State uninsured individuals (adults and children not otherwise covered) with income at or below 200% of the FPL may be eligible for low-cost health insurance through the Basic Health Program.<sup>45</sup>

**Housing Assistance:** Housing assistance is a major support for families, typically reducing housing costs to 30% of the household's income. Families with incomes below 80% of HUD's area median family income are considered low income and are eligible for federal housing assistance. However, housing subsidies are limited due to funding availability and most new program participants must be families with extremely low incomes (defined by HUD as income below 30% of area median income).<sup>46</sup> Nationally, there are 15 million low-income families with unaffordable housing costs (exceeding 30% of their income), and nearly nine million of these households have severe housing cost burdens (exceeding 50% of their income).<sup>47</sup> However, less than two million families received federally assisted housing vouchers in 2007.<sup>48</sup> Of those receiving federal housing assistance, 59% are families with children.<sup>49</sup> In Washington, only about one out of every four eligible families received assistance.<sup>50</sup> Even with this unmet need, housing assistance programs face declining funds. The housing choice voucher program (Section 8) has lost 150,000 housing vouchers since 2004.<sup>51</sup>

**Earned Income Tax Credit:** According to the Internal Revenue Service (IRS), approximately one in four eligible taxpayers do not claim the Earned Income Tax Credit. The IRS states that this is due to “complex eligibility requirements.” The IRS has found that language barriers, homelessness, and living in a rural area are some of the barriers that contribute to lower participation rates. Recognizing the importance of increasing awareness of eligibility, the Department of the Treasury, the IRS, and community partners across the U.S. are working to provide more outreach and information to eligible individuals through EITC awareness days.<sup>52</sup>

# Closing the Gap Between Wages and the Standard

Many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce or live in high cost or low-wage areas. Such families cannot afford their housing and food and child care, much less other expenses, and are forced to choose between basic needs.

One possible issue may be wage levels in the most common occupations. **Table 5** below compares median wages for Washington’s top ten occupations (by number of employees) to the Self-Sufficiency Standard for families with one adult, one preschooler, and one schoolage child in King County (City of Seattle). The median wage data comes from the Bureau of Labor Statistics May 2007 Occupational Employment Statistics (OES) survey and is updated using the Consumer Price Index to 2009. This family type in King County (City of Seattle) requires \$50,268 per year, or \$23.80 per hour (without work

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**WASHINGTON’S MOST COMMON OCCUPATIONS  
 HAVE WAGES THAT ARE ON AVERAGE BELOW  
 THE MINIMUM LEVEL OF SELF-SUFFICIENCY.**  
 .....

supports) to be self-sufficient. The top five most common occupations represent 12% of Washington workers (retail salespersons, cashiers, combined food preparation and serving, office clerks general, and registered nurses). Except for registered nurses, the median annual wages for the top five occupation groups are below the Self-Sufficiency Standard for this family type in King County (City of Seattle). The remaining top ten occupations represent an additional eight percent of Washington workers, and median hourly wages for these occupations range from \$11.63 to \$16.85 per hour.

**Table 5. Wages of Washington’s Ten Largest Occupations: 2009**

OCCUPATION TITLE	NUMBER OF EMPLOYEES	Annual Median Income*	Percent of Standard**
Retail Salespersons	83,820	\$24,018	48%
Cashiers	73,880	\$20,613	41%
Combined Food Preparation and Serving Workers	67,710	\$18,931	38%
Office Clerks, General	62,850	\$28,082	56%
Registered Nurses	49,910	\$67,524	134%
Waiters and Waitresses	47,450	\$28,082	56%
Laborers and Freight, Stock, and Material Movers	46,240	\$24,231	48%
Bookkeeping, Accounting, and Auditing Clerks	45,810	\$35,064	70%
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	39,900	\$24,940	50%
Stock Clerks and Order Fillers	39,700	\$24,190	48%
<b>**SELF-SUFFICIENCY STANDARD FOR ONE ADULT, ONE PRESCHOOLER AND ONE SCHOOLAGE CHILD IN KING COUNTY (CITY OF SEATTLE)</b>			<b>\$50,268</b>

\*Wages adjusted for inflation using January 2009 Consumer Price Index from the Bureau of Labor Statistics.

Source: US Department of Labor. May 2007 State Occupational Employment and Wage. Retrieved from [http://www.bls.gov/oes/oes\\_dl.htm](http://www.bls.gov/oes/oes_dl.htm)

The median wage of the most common Washington occupation—retail salespersons—accounts for three percent of Washington workers and leaves an annual income shortfall of more than \$26,000 for families with one adult, one preschooler and one schoolage child in King County (City of Seattle). The second most common wage—cashiers—yields earnings of \$20,613 a year, less than half of the minimum required to be self-sufficient. The third and fourth most common Washington occupations—food preparation and serving and office clerks—have median annual wages that are 38% and 56% of the Standard for this family type in King County. The fifth most common wage—registered nurses—yields earnings that are 34% above the minimum required. Registered nurse is the only occupation among the top ten that provides self-sufficient wages.

Thus, Washington’s most common occupations have wages that are on average below the minimum level of self-sufficiency for this family type. The gap between wages and expenses presents a challenge for state and local agencies to aid families striving to reach self-sufficiency. The following section discusses strategies to close the gap between wages earned and the cost of meeting all basic needs for working families.

## STRATEGIES TO CLOSE THE GAP

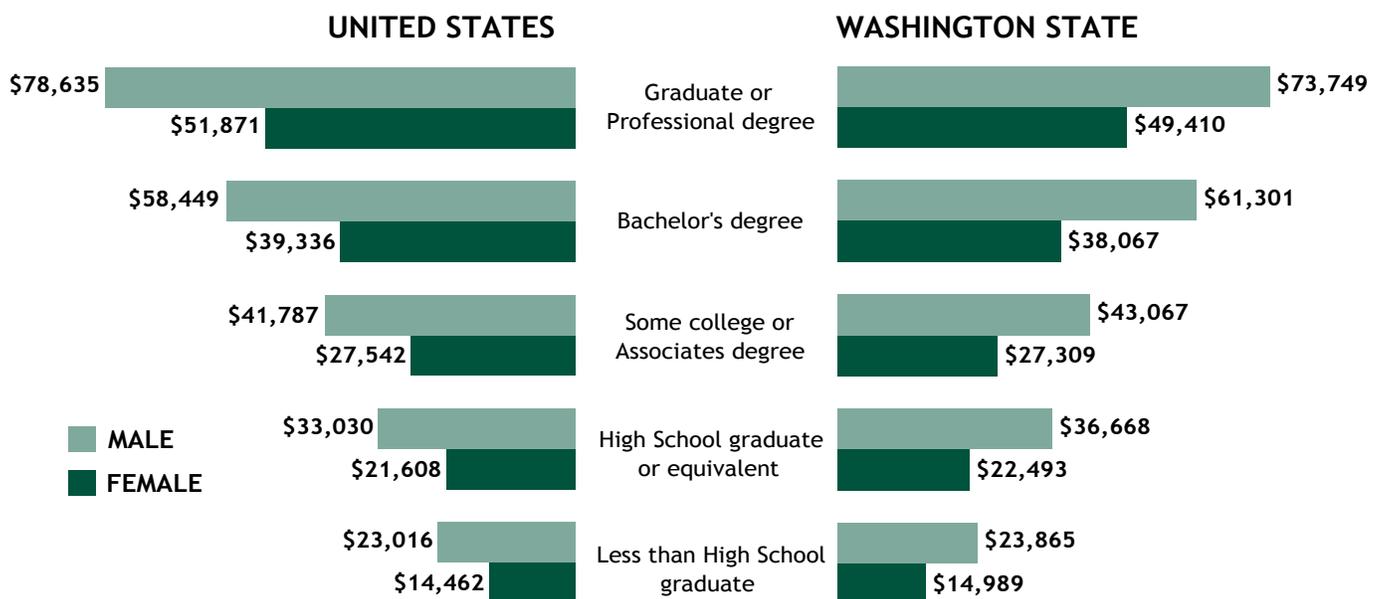
There are two basic approaches for individuals to close the income gap: reduce costs or raise incomes. The first approach, modeled and discussed in the previous section, reduces costs through subsidies and supports, such as child support, Basic Food, and child care assistance. Strategies for the second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

**Access to Higher Education:** Education is often the key to entering occupations and workplaces that eventually, if not immediately, pay Self-Sufficiency Wages. **Figure 10** clearly depicts the increases in annual income as education levels increase for U.S. and Washington

workers.<sup>53</sup> It should be noted that while average incomes increase as education level increases for both women and men, at every educational level in Washington and the U.S., women's average wages are considerably lower than those of men. Indeed, at each education level, women's wages are on average 61% to 67% of men's wages in both Washington State and in the U.S.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or "work first," the federal Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 substantially restricted welfare recipients' access to higher education. Because of federal and state rules, fewer recipients are now enrolled in post-secondary education programs or long-term training.<sup>54</sup> In particular, new rules under the Deficit Reduction Act, both via the provisions themselves and via the regulations issued by the Department of Health and Human Services implementing the provisions, have increased the proportion of welfare program participants who must be working, while also narrowing the definition of acceptable work activities. The result is a further restriction of access to education and skill training.

**Figure 10. Impacts of Education on Earnings by Gender in the United States and Washington, 2009\***



Source: U.S. Census Bureau. American Factfinder. 2007 American Community Survey. Detailed Tables. B20004. Median earnings by sex by educational attainment for the population 25 years and over. Retrieved from <http://factfinder.census.gov/>  
 \*National and Washington State earnings data are updated to January 2009 with the Consumer Price Index.

Effectively coupling work and access to occupational skills training or higher education requires balancing work requirements and access to training, as well as providing income supports for low-income employed parents in college or training. At the same time, businesses realize the necessity of investing in education and training for their workers in order to take advantage of new technology and remain competitive in a global marketplace. Opportunities for low-income workers to obtain more education are therefore vital.

In Washington State, the Basic Food Education and Training Program (BFET) provides resources that link Basic Food recipients to education and training. BFET provides funding for support services and tuition costs for education and training. This program helps individuals gain skills to access jobs that pay higher wages. BFET is administered by DSHS and participants receive services through community colleges. As of October 2008, Washington has 10 participating community colleges in King, Snohomish, Skagit, and Whatcom Counties.<sup>55</sup>

**Targeted Training for Higher-Wage Jobs and Sectoral Employment Intervention:** As discussed earlier in this section, nine of the ten most common occupations in Washington have average wages below the Self-Sufficiency Wage for families with one adult, one preschooler and one schoolage child in King County (City of Seattle). That leaves just one of the most common occupations in Washington as a potential sector that pays wages high enough to meet basic needs—registered nurses. Targeted training at those sectors that require less post-secondary education but pay higher wages can increase access to these positions and help low-wage workers move into careers with Self-Sufficiency Wages. Targeting training towards higher-wage jobs helps communities strengthen their local economies by responding to businesses’ specific labor needs and improving a region’s ability to attract and keep industries.

Sectoral Employment Intervention is one strategy for targeting training towards higher-wage jobs. This approach to job training determines the wage needed by a worker to sustain her or his family using the Self-Sufficiency Standard, identifies well-paying jobs in

sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components to Sectoral Employment Intervention include engaging industry representatives and workforce development boards, analyzing regional labor markets, targeting training for specific jobs, and developing realistic outcome standards.<sup>56</sup>

The Washington State Workforce Board funds industry skill panels across the state. Industry skill panels are partnerships of business, labor, and education who work together to improve the skills of workers in vital Washington industries. Panels examine the workforce needs of industries, recommend new training programs, and press for modernized training for the industry’s current workforce. These public/private partnerships have led to community colleges providing more flexible and higher quality training and to the expansion of course options including weekend and evening classes and distance learning opportunities.<sup>57</sup> Many local areas have convened health care skill panels to address workforce needs within this high-demand sector, including Benton, Franklin, King, Pierce, Snohomish, and Spokane Counties, as well as the Olympic, Pacific Mountain, South Central, and Southwest workforce development areas:

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

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

approach teaches literacy and basic skills in the context in which the learner will use them.

Community and technical colleges in Washington State have developed the Integrated Basic Education and Skills Training program (I-BEST) in order to support a commitment to “create opportunities for Washington’s future.” The I-BEST program combines Adult Basic Education (ABE) and English as a Second Language (ESL) training with workforce training, and students learn literacy and workplace skills at the same time. There are 128 I-BEST programs at 32 community and technical colleges in Washington State.<sup>58</sup>

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### INCREASING WOMEN’S ACCESS TO NONTRADITIONAL JOBS IS A COMPELLING STRATEGY FOR FAMILY ECONOMIC SELF- SUFFICIENCY

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

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

Increasing women’s access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. In addition to the higher wages,

NTOs frequently have greater career and training opportunities, which can lead to greater job satisfaction and result in longer-term employment. Moreover, hiring women in nontraditional jobs is good for business because it opens up a new pool of skilled workers to employers and creates a more diverse workforce that is reflective of the community.

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many community-based women’s organizations began offering nontraditional training 25 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. The 1992 Women in Apprenticeship and Nontraditional Occupations (WANTO) Act provided funds through the U.S. Department of Labor Women’s Bureau and the Bureau of Apprenticeship and Training for such programs, providing grants for recruitment, training and retention of women in nontraditional occupations, as well as preventing sexual harassment in the workplace.

Several non-traditional employment programs are available in Washington State. Apprenticeship and Nontraditional Employment for Women (ANEW) in partnership with South Seattle Community College provides outreach to low-income women and minorities who may not otherwise know of the opportunities available in skilled trades apprenticeships. Established in 1980, ANEW is the longest continually operating pre-apprenticeship training program in the United States and has successfully trained over 2,500 people in the past 26 years. The Institute for Extended Learning at the Community Colleges of Spokane offers a Women in Non-Traditional Settings course. This course introduces women to the trades and technology fields and also provides training in basic math, English, and computer skills. The course is a pathway to vocational and technical programs at the community college or apprenticeship programs in the trades.<sup>59</sup>

While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in the nontraditional jobs have been institutionalized into mainstream job training and vocational education

systems. For NTOs to become a successful strategy for moving families out of poverty, it is critical to address the range of economic, political, and social barriers that prevent workforce development and welfare systems from institutionalizing nontraditional employment for women.

### **Microenterprise Training and Development:**

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

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

Microenterprise is also a local economic development strategy, since micro businesses have the potential to grow into small businesses that respond to local demand, create jobs, and add to the local tax base.<sup>60</sup>

### **Individual Development Accounts or Family**

**Savings Accounts:** For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to a report of Wealth-Poor Households in the U.S., the average family with a household income between \$10,000 and \$25,000 had net financial assets of \$1,000, while the average family with a household income of less than \$10,000 had net financial assets of \$10.<sup>61</sup> For these families with no savings, the slightest setback—a car in need of repair, an unexpected hospital bill, or a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates (e.g.,

“payday loans”) just to make it to the next paycheck, often resulting in spiraling debt.

In addition, public policies often work against the promotion of savings by actively penalizing families that manage to put some money aside. In most states, the TANF asset limit is \$2,000 per family, meaning that families who have saved more than \$2,000 but still do not have enough to make ends meet must spend their savings before they qualify for assistance. In Washington State the TANF asset limit is set at \$1,000 per family.<sup>62</sup>

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

Research from the American Dream Demonstration (ADD), a 14-site IDA (or FSA) program, indicates strong saving habits among low-income families supported through IDA programs. Financial literacy support and incentives of matched savings have led participants to save 50% of monthly savings targets, on average. While less common than income supports, these “wealth supports” can be an important tool in helping families move towards self-sufficiency. The Washington State Department of Community, Trade, and Economic Development (CTED) administers the IDA program through contracts with local service providers. In 2008, CTED’s Asset Building Program awarded 13 grants totaling \$624,000 which leveraged \$2 million local dollars dedicated to asset building for low-income families across Washington State.<sup>63</sup>

### **Direct Assistance to the Working Poor through**

**Tax Reform:** Work is central to a family’s ability to get ahead but, as this report illustrates, it is not always enough. For workers with incomes below the Self-Sufficiency Standard, public policy can help by “making

work pay.” Specifically, tax credits could be expanded so that they are provided to all working families below the Self-Sufficiency Standard. For example, the Standard includes the impact of the recently implemented Making Work Pay Tax Credit, which results in a \$33 per month tax credit for single adults and a \$67 per month tax credit for married couples at every Self-Sufficiency Standard level in Washington State. The Earned Income Tax Credit (EITC), the Child and Dependant Care Tax Credit (CCTC), and the Child Tax Credit all benefit working families with low wages. However, even with recent changes passed in the 2009 American Recovery and Reinvestment Act, two of these credits offer reduced benefits to many families well below the Standard. As incomes increase, these benefits decrease, well before families reach the Self-Sufficiency Standard. For example, families with two children with incomes at \$35,000 receive an EITC equal to just 4% of their income. Likewise, the CCTC begins decreasing at \$15,000, and caps expenses that could be deducted at \$250 per month for one child and \$500 for two children, which is less than the child care costs in most Washington counties. Many states have state EITC, CCTC, and CTC in addition to federal tax credits. Washington does not have a state income tax and does not have a state EITC, CCTC, or CTC

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

As demonstrated in this report, even two parents working full-time must earn well above the current federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, raises the “floor” for wages, and therefore affects many workers’ earnings. As of January 2009, twenty-six states and the District of Columbia have a minimum wage that is above the 2008-2009 federal minimum wage of \$6.55 per hour, the highest being Washington State at \$8.55 per hour, followed by Oregon at \$8.40 per hour.<sup>64</sup>

Localized Living Wage laws (see Endnote 11) are another approach to raising wages of workers. These laws

mandate that public employees as well as contractors and employers receiving public subsidies pay a “living wage,” thus impacting private sector as well as public sector wages. Living wage ordinances set wages above federal or state minimum wages reflecting the local labor market, and are sometimes determined using the Federal Poverty Level for a family of four or 130% of the FPL. Many living wage ordinances include provisions regarding benefits, such as health insurance coverage.<sup>65</sup> The Self-Sufficiency Standard has also been used in several states to set Living Wage levels.

According to the Bureau of Labor Statistics and the U.S. Department of Labor union representation of workers also leads to higher wages<sup>66</sup> as well as better benefits<sup>67</sup>, moving workers closer to the Self-Sufficiency Standard.

**Gender- and Race-Based Wage Reform:** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and people of color all too often face artificial barriers to employment—barriers not addressed by tax credits or training and education strategies. Discrimination on the basis of gender and/or race is a key issue. See Figure 10 for evidence of this in the discussion of education and earnings by gender.

At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials, and program participants—to address the various difficulties, myths, and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicities of the job’s occupants. These laws raise the wages of women and people of color who are subject to race and gender-based discrimination.<sup>68</sup>

## How the Self-Sufficiency Standard Has Been Used

While the Self-Sufficiency Standard is an alternative measure of income adequacy that is more accurate, up-to-date, and geographically specific, it is more than an improved measure. The Standard is also a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we briefly describe some of these uses, and in Appendix B, we provide more detail—with references and weblinks—so that you can explore these uses as well as contact programs and persons who have actually applied the Self-Sufficiency Standard in their work.

For more examples of how the Self-Sufficiency Standard has been used please see **Appendix B** of this publication.

### ASSESSMENT OF PUBLIC POLICY OPTIONS

*The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes.* As in the modeling tables above, the Standard can be used to evaluate the impact of a variety of work supports (the Food Stamp Program/SNAP, Medicaid) or policy options (child care co-payments, tax reform or tax credits) on family budgets. It can also be used to model changes in these programs.

- In Maryland, Advocates for Children and Youth use the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010. During the 2007 special session of the Maryland General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland's 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families.

### EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

*The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals.* Using the Standard can help determine if businesses

seeking tax breaks or other government subsidies will, or will not, create jobs that pay adequate wages. If the new jobs created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” In this way, economic development proposals can be evaluated for their net positive or negative effect on the local economy, as well as on the well-being of the potential workers and their families.

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

### TARGETING OF JOB TRAINING RESOURCES

*The Self-Sufficiency Standard has been used to target job training resources.* Using a “targeted jobs strategy,” the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through an evaluation of the local labor market and available job training and education infrastructure, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with family-sustaining wages. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers.

### EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

*The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs,* from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such

## The Washington State Self-Sufficiency Calculator: Local Leadership in Applying the Standard

In October 2007, the Workforce Development Council of Seattle-King County formed and led a partnership of workforce development councils statewide to launch the Washington State Self-Sufficiency Calculator. The Calculator ([www.thecalculator.org](http://www.thecalculator.org)) was based on a previous regional calculator in King County and developed with support from the State Board of Community and Technical Colleges and a generous grant from the Paul G. Allen Family Foundation.

The Calculator operationalizes the Self-Sufficiency Standard and allows workforce case managers and customers to integrate this cost of living information with other resources to support career and self-sufficiency planning. The Calculator also includes a database that allows case managers with logon rights to save customer income and expense information at program enrollment and exit to measure progress toward economic self-sufficiency over the time they receive workforce development services.

The Self-Sufficiency Calculator database provides us with a vehicle for understanding where our customers are (relative to the Self-Sufficiency Standard) when they enroll in our programs, and the progress they make between enrollment and program exit. In King County, we have been saving data on customers enrolled in our Workforce Investment Act (WIA) funded programs since late 2004, and the new statewide Calculator has greatly enhanced our ability to extract and analyze the data.

### The Self-Sufficiency Calculator is an online tool designed to support:

- basic budgeting
- identification of resources (including work supports) that can reduce expenses, and
- exploration of different strategies to achieve financial, education, and career goals.

### TO DATE WE CAN SEE THAT :

- About one-half of customers who start out below the Self-Sufficiency Standard threshold have no earned income at all when they enroll.
- Approximately two-thirds of customers who start out below the Self-Sufficiency Standard threshold exit with earned income that put them at or above 100% of the threshold.

**We are also able to look at how well total household income (earned or unearned) covers expenses when customers come to our programs, and how/if that improves between enrollment and program exit:**

- About two-thirds of customers have total household income that is insufficient to cover expenses when they enroll.
- At exit, nearly 90% of customers have total household income that meets or exceeds expenses.

As the volume increases, we can also begin to break out data to look at how outcomes compare across specific demographic segments of our customer base—e.g., by age, gender, race, family composition, etc.

evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and training services

## TARGETING EDUCATION RESOURCES

*The Self-Sufficiency Standard helps demonstrate the “pay off” for investing in various education resources* such as post-secondary education and training, including training for occupations that are nontraditional for women and people of color.

- The Missouri Women’s Council of the Department of Economic Development used the Self-Sufficiency Standard to begin a program to promote nontraditional career development among low-income women. The program encourages women and girls to explore different, nontraditional career options that will pay Self-Sufficiency Wages.

## DETERMINATION OF NEED FOR SERVICES

*The Self-Sufficiency Standard has been used to determine which individuals are eligible and/or most in need of specific support or training services.*

- In Virginia, Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines.

## COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

*The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient.* Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Illinois, New York, Oregon, Pennsylvania, Washington State, the San

Francisco Bay Area in California, and Washington, DC. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at [www.thecalculator.org](http://www.thecalculator.org) (see page 34 for more information).

## PUBLIC EDUCATION

*The Self-Sufficiency Standard has been used as a public education tool.* As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency; shows employers the importance of providing benefits, especially health care, which help families meet their needs; demonstrates to service providers, how the various components fit together, helping to facilitate the coordination of a range of services and supports; for policy makers and legislators, shows both the need for and impact of work support programs on low-wage workers’ family budgets.

- Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah’s Children’s Health Insurance Program.

## CREATE GUIDELINES FOR WAGE-SETTING

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

- Vanderbilt University in Tennessee uses the Self-Sufficiency Standard to educate employees and administrators about the need to increase the take-home pay of service staff .

## SUPPORT RESEARCH

***Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research.*** The Standard provides a means of estimating how poverty differs from place to place and among different family types. The Standard also provides a means to measure the adequacy of various work supports, such as child support or child care assistance, given a family's income, place of residence, and composition.

- In several states, including Washington State, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard,

as well as their characteristics (e.g., race, ethnicity, family type, education, employment). Findings from these studies can be found in the following reports:

- *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California*
- *Overlooked and Undercounted: Wages, Work and Poverty in Washington State*
- *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*
- *Overlooked and Undercounted: Where Connecticut Stands*
- *Not Enough to Live on: Characteristics of Households Beneath the Real Cost of Living*

## Conclusion

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

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

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

In addition to Washington, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York City, New York State, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Wyoming, and the Washington, D.C. metropolitan area. For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or (206) 616-2850 or visit <http://www.selfsufficiencystandard.org>.

For more information on *The Self-Sufficiency Standard for Washington*, to order this publication or the Self-Sufficiency Standard tables for any of Washington's counties, or to find out more about the programs at Workforce Development Council of Seattle-King County, contact (206) 448-0474 or visit <http://www.seakingwdc.org>.

## Endnotes

<sup>1</sup> Women’s Foundation of Genesee Valley. (2004). *Improving economic self-sufficiency: Current status, future goals, and intervention strategies project*. Retrieved May 23, 2005, from [http://www.womensfoundation.org/pdfs/Womens\\_Foundation\\_Research.pdf](http://www.womensfoundation.org/pdfs/Womens_Foundation_Research.pdf)

<sup>2</sup> There are two federal measurements of poverty. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “Federal Poverty Level” (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly food stamps). The FPL only varies by family size, regardless of composition; the 2008 FPL for a family of three is \$17,600. The Standard uses the FPL in its calculations. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.shtml#thrifty> and <http://aspe.hhs.gov/poverty/08poverty.shtml>

<sup>3</sup> DeNavas-Walt, C., Proctor, B. & Hill-Lee, C. (2004). U.S. Census Bureau, Current Population Reports, Series P60-229. *Income, poverty, and health insurance coverage in the United States: 2004*. Washington, DC: U.S. Government Printing Office. Retrieved September 14, 2005, from <http://www.census.gov/prod/2005pubs/p60-229.pdf>

<sup>4</sup> Washington Apple Health for Kids (2009). *Am I eligible?* Retrieved February 19, 2009, from [http://fortress.wa.gov/dshs/maa/applehealth/am\\_i\\_eligible.shtml](http://fortress.wa.gov/dshs/maa/applehealth/am_i_eligible.shtml)

<sup>5</sup> Fremstad, S. (2008). *Measuring poverty and economic inclusion: The current poverty measure, the NAS alternative, and the case for a truly new approach*. Retrieved March 24, 2009, from <http://www.cepr.net/documents/publications/2008-12-Measuring-Poverty-and-Economic-Inclusion.pdf>

<sup>6</sup> U.S. Department of Health and Human Services (2008). *Frequently asked questions related to the poverty guidelines and poverty*. Retrieved March 25, 2008, from <http://aspe.hhs.gov/poverty/faq.shtml>

<sup>7</sup> In 2005, 2006, and 2007 consumer expenditure on food varied from 12.7% to 12.3 percent. U.S. Bureau of Labor Statistics. (2008,

November). *Consumer expenditures in 2007*. Retrieved January 27, 2009, from <http://www.bls.gov/news.release/cesan.nr0.htm>

<sup>8</sup> U.S. Bureau of Labor Statistics. (2008). *Employment characteristics of families in 2007*. Retrieved January 23, 2009, from <http://www.bls.gov/news.release/pdf/famee.pdf>

<sup>9</sup> Using the 2009 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive place—Fairfield County, Connecticut, is \$1,703. This is nearly three and a half times as much as the least expensive housing, found in several counties in New Mexico, where two-bedroom units cost \$502 per month. U.S. Housing and Urban Development Department (2009). *Fair market rents*. Retrieved October 29, 2008, from <http://www.huduser.org/datasets/fmr.html>

<sup>10</sup> One of the first persons to advocate implementing changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the line*. Ruggles’ work and the analyses of many others are summarized in Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press. Retrieved October 17, 2008, from <http://www.census.gov/hhes/poverty/povmeas/toc.html>

<sup>11</sup> A living wage is usually the wage a full time worker would need to earn to support a family above the FPL without depending upon government assistance. Economic Policy Institute (2006). Retrieved February 22, 2006, from [http://www.epi.org/content.cfm/issueguides\\_livingwage\\_livingwagefaq](http://www.epi.org/content.cfm/issueguides_livingwage_livingwagefaq). A Basic Needs Budget encompasses families’ differing needs for child care, transportation, food, health care, regional differences in housing costs, taxes and non-cash benefits from government and private sources, and other miscellaneous items such as clothing and personal care products. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28 (1), 1-24.

<sup>12</sup> Although about 70% of employed women with children under 18 years of age worked full-time in 2006, working part-time is clearly the desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many

low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Bureau of Labor Statistics. (2007, May). *Employment characteristics of families* in 2006. Retrieved January 21, 2008, from <http://www.bls.gov/news.release/pdf/famee.pdf>

<sup>13</sup> Gowdy, E.A. & Pearlmutter, S.R. (1994). Economic self-sufficiency is a road I'm on: The results of focus group research with low-income women. In L.V. Davis (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (p. 91). New York: The Haworth Press.

<sup>14</sup> Washington State Department of Labor and Industries. (2008). *Washington's minimum wage to increase to \$8.55 Jan. 1*. L&I News. Retrieved on December 12, 2008, from <http://www.lni.wa.gov/news/2008/pr080930a.asp>

<sup>15</sup> In 2005, 2006, and 2007 consumer expenditure on food varied from 12.7% to 12.3 percent. U.S. Bureau of Labor Statistics. (2008, November). *Consumer expenditures in 2007*. Retrieved January 27, 2009, from <http://www.bls.gov/news.release/cesan.nr0.htm>

<sup>16</sup>The Henry J. Kaiser Foundation State Health Facts Online. Health cost and budgets. *Washington: Average family premium per enrolled employee for employer-based health insurance, 2007*. Retrieved February 19, 2009, from <http://www.statehealthfacts.org/profileind.jsp?ind=150&cat=3&rgn=49>

<sup>17</sup> Families with incomes between 30% and 50% of the median area income (or between \$17,910 and \$29,850 for a family of three in Thurston County) are considered "Very Low Income." Those with incomes below 30% of the median area income (or below \$17,910 for a family of three in Thurston County) are considered "Extremely Low Income." Most housing assistance is limited to the "Very Low Income" category, and in some instances to the "Extremely Low Income" category. *FY 2008 median family income for Washington counties*. Retrieved February 17, 2009, from <http://www.huduser.org/datasets/>

<sup>18</sup> The median income for a three-person family in Thurston County is \$59,700 annually. FY 2008 Income Limits Documentation System. *FY 2008 income limits summary, Thurston County, Washington*. Retrieved February 3, 2009 from <http://www.huduser.org/datasets/>

<sup>19</sup> Some workers may be unaware of the advance payment option, and others may have employers who do not participate. Also,

research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Romich, J. L. & Weisner, T. (2000). How families view and use the EITC: The case for lump-sum delivery. *National Tax Journal*, 53 (4 part 2), 1245-1265.

<sup>20</sup> Ibid.

<sup>21</sup> U.S. Department of Health and Human Services. Administration for Children & Families. Office of Child Support Enforcement. *2005 annual statistical report*. (Tables 4, 14, 15 and 61). Retrieved October 20, 2008 from [http://www.acf.hhs.gov/programs/cse/pubs/2008/annual\\_report](http://www.acf.hhs.gov/programs/cse/pubs/2008/annual_report). Data has been inflated using the Bureau of Labor Statistics Southern Region Consumer Price Index for September 2008.

<sup>22</sup> Washington Department of Social and Health Services. (2009). Working Connections Child Care Manual. *Calculating the Copayment*. Retrieved on December 17, 2008 from <http://www1.dshs.wa.gov/esa/wccc/Sections/copay.htm#Calculating%20th>

<sup>23</sup> Broadus, M., Blaney, S., Dude, A., Guyer, J., Ku, L., and Peterson, J. (February 13, 2002). *Expanding family coverage: States' Medicaid eligibility policies for working families in the year 2000* (Table 4). Washington, D.C. Retrieved December 24, 2008, from <http://www.cbpp.org/1-2-02health.htm>

<sup>24</sup> USDA Food and Nutrition Services. WIC income eligibility guidelines 2008-2009. Retrieved May 19, 2008, from <http://www.fns.usda.gov/wic/howtoapply/incomguidelines08-09.htm>. Supplemental Nutrition Assistance Program. *Fact sheet on resources, income, and benefits*. Retrieved October 9, 2008, from [http://www.fns.usda.gov/FSP/applicant\\_recipients/fs\\_Res\\_Ben\\_Elig.htm](http://www.fns.usda.gov/FSP/applicant_recipients/fs_Res_Ben_Elig.htm)

<sup>25</sup> Washington Apple Health for Kids (2009). *Am I eligible?* Retrieved February 19, 2009, from [http://fortress.wa.gov/dshs/maa/applehealth/am\\_i\\_eligible.shtml](http://fortress.wa.gov/dshs/maa/applehealth/am_i_eligible.shtml)

<sup>26</sup> Washington Apple Health for Kids. *Frequently asked questions*. Retrieved February 19, 2009 from [http://fortress.wa.gov/dshs/maa/applehealth/more\\_information.shtml](http://fortress.wa.gov/dshs/maa/applehealth/more_information.shtml)

<sup>27</sup> Washington State Employment Security Department. (2009). *Washington state fall 2008 job vacancy survey report*. Retrieved February 2, 2009 from <http://www.workforcexplorer.com>

<sup>28</sup> Grall, T. (2007). *Custodial mothers and fathers and their child support: 2005*. (U.S. Census Bureau, Current Population Reports,

Series P60-234). Washington, DC: U.S. Government Printing Office. Retrieved August 14, 2008, from <http://www.census.gov/prod/2007pubs/p60-234.pdf>

<sup>29</sup> This amount is the average of those who participate in child support enforcement. Note that the average child support figure excludes families on assistance, as any child support collected on their behalf goes directly to the state. Also note that because the monthly child support average excludes those currently receiving TANF, it disproportionately represents those who have received cash assistance. The child support figures in this report were originally compiled in 2004, and have been inflated to the West Region September 2008 CPI to more accurately reflect trends for the last calendar year. U.S. Department of Health and Human Services. Administration for Children and Families. Office of Child Support Enforcement. (FY 2004). *Annual statistical report*. (Tables 4, 10, 11, and 52). Retrieved November 8, 2007, from [http://www.acf.hhs.gov/programs/cse/pubs/2007/reports/annual\\_report/#40](http://www.acf.hhs.gov/programs/cse/pubs/2007/reports/annual_report/#40).

<sup>30</sup> The FY 2008 funding for the Child Care and Development Block Grant was \$4.979 billion. When adjusted for inflation, the funding level for FY 2002 was \$5.530 billion. Schulman, K. and Blank, H. (2008). *State child care assistance policies 2008: Too little progress for children and families*. National Women's Law Center. Issue Brief. Retrieved March 26, 2009, from <http://www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport08.pdf>

<sup>31</sup> U.S. Department of Health and Human Services. Administration for Children and Families. Table 1: *Child care and development fund average monthly adjusted number of family and children served* (FFY 2006). Retrieved June 30, 2008, from [http://www.acf.hhs.gov/programs/ccb/data/ccdf\\_data/06acf800/table1.htm](http://www.acf.hhs.gov/programs/ccb/data/ccdf_data/06acf800/table1.htm)

<sup>32</sup> National Center for Children in Poverty. *Washington: Demographics of young, low-income children*. Retrieved on December 12, 2008, from [http://www.nccp.org/profiles/state\\_profile.php?state=WA&id=8](http://www.nccp.org/profiles/state_profile.php?state=WA&id=8) and National Center for Children in Poverty. *Washington: Demographics of low-income children*. Retrieved December 12, 2008, from [http://www.nccp.org/profiles/state\\_profile.php?state=WA&id=6](http://www.nccp.org/profiles/state_profile.php?state=WA&id=6)

<sup>33</sup> Schulman, K. and Blank, H. (2008). *State child care assistance policies 2008: Too little progress for children and families*. National Women's Law Center. Issue Brief. Retrieved March 26, 2009, from <http://www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport08.pdf>

<sup>34</sup> U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Supplemental nutrition assistance program*. (Data as of November 28, 2008). Retrieved December 18, 2008, from <http://www.fns.usda.gov/pd/34SNAPmonthly.htm>

<sup>35</sup> U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *WIC program total participation*. (Data as of November 28, 2008). Retrieved December 18, 2008, from <http://www.fns.usda.gov/pd/26wifypart.htm>

<sup>36</sup> Note that this increase does not control for population change in Washington, or any USDA methodological changes. U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Supplemental nutrition assistance program: Average monthly participation*. (Data as of November 28, 2008). Retrieved December 12, 2008, from <http://www.fns.usda.gov/pd/15SNAPpartPP.htm>; and U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *WIC program: Total participation*. (Data as of November 28, 2008). Retrieved December 12, 2008, from <http://www.fns.usda.gov/pd/26wifypart.htm>

<sup>37</sup> Wolkwitz, K. (2008). United States Department of Agriculture, Food and Nutrition Service. Research. Recent Releases. (2008, June). *Trends in food stamp program participation rates: 2000-2006*. Retrieved December 18, 2008, from <http://www.fns.usda.gov/oane/menu/Published/recentreleases.htm>

<sup>38</sup> Capps, R., Fix, M., Ost, J., Reardon-Anderson, J., and Passel, J. (2005). Immigrant families and workers: The health and well-being of young children and immigrants. *Facts and Perspectives Brief Number 5*. Urban Institute Immigration Studies Program. Retrieved July 2007, from [http://www.urban.org/UploadedPDF/311182\\_immigrant\\_families\\_5.pdf](http://www.urban.org/UploadedPDF/311182_immigrant_families_5.pdf)

<sup>39</sup> Capps et al. state that, "many eligible citizen children with noncitizen parents do not participate in these programs because the parents are unaware that their children are eligible. They may also be afraid of receiving benefits because of the consequences for retaining legal status or becoming a citizen." Capps et al. (2005). Immigrant Families and Workers: The Health and Well-Being of Young Children and Immigrants. *Facts and Perspectives Brief Number 5*. Urban Institute Immigration Studies Program. Retrieved July 2007, from [http://www.urban.org/UploadedPDF/311182\\_immigrant\\_families\\_5.pdf](http://www.urban.org/UploadedPDF/311182_immigrant_families_5.pdf)

<sup>40</sup> Washington State Department of Social and Health Services. (2009). EAZ Manual. *Citizenship and alien status-immigrant*

eligibility restrictions for state funded benefits through the Washington Basic Food program. Retrieved on March 2, 2009, from <http://www.dshs.wa.gov/manuals/eaz/sections/CitizenshipImmEligResStFundWaBasicFood.shtml>

<sup>41</sup> DeNavas-Walt, C., Proctor, B., and Smith, J. (2008) *Income, Poverty, and Health Insurance Coverage in the United States: 2007*. Retrieved October 30, 2008, from <http://www.census.gov/prod/2008pubs/p60-235.pdf>

<sup>42</sup> Center on Budget and Policy Priorities (2007). *More Americans, including more children, now lack health insurance*. Retrieved September 4, 2007, from <http://www.cbpp.org/8-28-07health.htm>

<sup>43</sup> Centers for Medicare and Medicaid Services. *FY 2008 number of children ever enrolled by program type*. Retrieved March 2, 2009, from <http://www.cms.hhs.gov/NationalSCHIPPolicy/downloads/FY2008StateTotalTable012309FINAL.pdf>

<sup>44</sup> U.S. Census Bureau. *Number and percent of children under 19 at or below 200% of poverty by health insurance coverage and state: 2006*. Retrieved October 15, 2008, from <http://www.census.gov/hhes/www/hlthins/liuc06.html>

<sup>45</sup> Washington Basic Health. (2009) *Income table*. Retrieved February 19, 2009, from [http://www.basichealth.hca.wa.gov/income\\_table.html](http://www.basichealth.hca.wa.gov/income_table.html)

<sup>46</sup> According to the Center for Budget and Policy Priorities, “housing agencies are required to ensure that 75% of households newly admitted to the voucher program each have incomes at or below 30% of the area median.” Center on Budget and Policy Priorities. (2007). *Introduction to the housing voucher program*. Retrieved October 28, 2007, from <http://www.centeronbudget.org/5-15-03hou.pdf>

<sup>47</sup> These figures are based on a Center on Budget and Policy Priorities analysis of data from the 2000 and 2005 American Community Surveys (the most recent Census data available). Rice, D. and Sard, B. (2007, June 1). *Congress should increase HUD’s budget to prevent families from losing assistance and address growing need*. Center on Budget and Policy Priorities. Retrieved December 20, 2007, from <http://www.cbpp.org/5-29-07hou.htm>

<sup>48</sup> 1.95 million households received federal housing vouchers in 2007. Center on Budget and Policy Priorities. (2007, July 6). *Introduction to the housing voucher program*. Retrieved December 20, 2007, from <http://www.centeronbudget.org/5-15-03hou.pdf>

<sup>49</sup> Center on Budget and Policy Priorities. (2007, July 6). *Introduction to the housing voucher program*. Retrieved December 20, 2007, from <http://www.centeronbudget.org/5-15-03hou.pdf>

<sup>50</sup> In 2005 there were 370,783 low-income families with unaffordable housing cost burdens and only 83,796 families assisted by Housing Choice Vouchers in Washington. Rice, D. and Sard, B. (2007). The effects of the federal budget squeeze on low-income housing assistance, (Appendix A, Table 1). Center for Budget and Policy Priorities. Retrieved December 12, 2008, from <http://www.cbpp.org/2-1-07hou2.pdf>

<sup>51</sup> Rice, D. and Sard, B. (2007, February 1). *Cuts in federal housing assistance are undermining community plans to end homelessness*. Center for Budget and Policy Priorities. Retrieved on October 26, 2007, from <http://www.centeronbudget.org/2-1-07hou.pdf>

<sup>52</sup> Internal Revenue Service. (2008). *EITC awareness kicks off today; free tax help available*. Retrieved September 4, 2008, from <http://www.irs.gov/newsroom/article/0,,id=178071,00.html>

<sup>53</sup> Data obtained from the U.S. Census Bureau, 2007 American Community Survey. Detailed Tables. B20004. *Median earnings by sex by educational attainment for the population 25 years and over*. Retrieved October 30, 2008 from <http://factfinder.census.gov/>

<sup>54</sup> Center for Women Policy Studies. (2002). *From poverty to self-sufficiency: The role of postsecondary education in welfare reform*. Retrieved February 28, 2006, from <http://www.centerwomenpolicy.org/pdfs/POV1.pdf>

<sup>55</sup> Washington State Board for Community and Technical Colleges. (2009). *Basic food, employment and training*. Retrieved on May 4, 2009 from [http://www.sbctc.ctc.edu/college/\\_e-wkforcebasicfoodemploytrng.aspx](http://www.sbctc.ctc.edu/college/_e-wkforcebasicfoodemploytrng.aspx)

<sup>56</sup> For more information on Sector Training see <http://www.insightcced.org> and <http://www.sixstrategies.org/sixstrategies/targetingsect.cfm>

<sup>57</sup> For more information on industry skill panels see <http://www.wtb.wa.gov/IndustrySkillPanel.asp>

<sup>58</sup> More information about Functional Context Education can be found at <http://www.sixstrategies.org/sixstrategies/functional.cfm>. For more information about Washington’s I-BEST programs see [http://www.sbctc.ctc.edu/college/e\\_studentsuccess.aspx](http://www.sbctc.ctc.edu/college/e_studentsuccess.aspx)

<sup>59</sup> For more information about nontraditional occupations (NTOs) see Workplace Solutions. *Women in Nontraditional Occupations*

and Apprenticeships. Available at <http://www.workplacesolutions.org/about/grantees.cfm>. For more information on Washington State's Nontraditional and Apprenticeship programs see <http://www.lni.wa.gov/tradeslicensing/apprenticeship/about/introprog/>

<sup>60</sup> For more information about microenterprise training and development see <http://www.womensinitiative.org>

<sup>61</sup> Montalto, C. P. (2002, May). *Wealth of American households: Evidence from the survey of consumer finances*. Report to the Consumer Federation of America. Retrieved February 9, 2005, from [http://www.consumerfed.org/pdfs/cfa5\\_wealth\\_poor\\_final\\_report.pdf](http://www.consumerfed.org/pdfs/cfa5_wealth_poor_final_report.pdf)

<sup>62</sup> National Center for Children in Poverty. State Profiles. Washington. *Temporary assistance for needy families (TANF) cash assistance*. Retrieved December 11, 2008, from [http://www.nccp.org/profiles/state\\_profile.php?state=WA&id=36](http://www.nccp.org/profiles/state_profile.php?state=WA&id=36)

<sup>63</sup> For more information about Individual Development Accounts see <http://gwbweb.wustl.edu/csd/asset/idas.htm> For information about IDA programs in Washington State, see the Washington State Department of Community, Trade, and Economic Development website: <http://www.cted.wa.gov/site/932/default.aspx>

<sup>64</sup> As of July 24, 2008 those states are Alaska, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, Indiana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania,

Rhode Island, South Dakota, Texas, Utah, Vermont, Virginia, Washington, and West Virginia. U.S. Department of Labor. Employment Standards Administration. Wage and Hour Division. Retrieved July 21, 2008, from <http://www.dol.gov/esa/minwage/america.htm>

<sup>65</sup> Economic Policy Institute. *Living wage: Frequently asked questions*. Retrieved July 16, 2008, from [http://www.epi.org/content.cfm/issueguides\\_livingwage\\_livingwagefaq](http://www.epi.org/content.cfm/issueguides_livingwage_livingwagefaq)

<sup>66</sup> In 2006, union workers averaged \$23.33 per hour, compared to \$18.53 for nonunion workers. U.S. Department of Labor. Bureau of Labor Statistics. (2007, June). *National compensation survey: Occupational wages in the United States*. (Summary 07-03). Retrieved January 22, 2008, from <http://www.bls.gov/ncs/ocs/sp/nobl0910.pdf>

<sup>67</sup> In 2007, a union employee's average share of employer-sponsored health insurance was 8% of the medical care premium for single coverage and 12% for family coverage, compared with a nonunion employee's average share of 20% and 32% for single and family premiums, respectively. U.S. Department of Labor, Bureau of Labor Statistics. (2007, August). *National compensation survey: Employee benefits in private industry in the United States, March 2007*. (Summary 07-05). Retrieved January 22, 2008, from <http://www.bls.gov/ncs/ebs/sp/ebsm0006.pdf>

<sup>67</sup> StateAction.Org. State Issues. (n.d.) Equal pay. Retrieved October 12, 2005, from <http://www.stateaction.org/issues/issue.cfm?issue=EqualPay.xml>. Also, see National Committee on Pay Equity at <http://www.pay-equity.org>

## Appendix A: Methodology, Assumptions and Sources

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

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

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

The Self-Sufficiency Standard is typically calculated for 70 different family types. The 70 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. These 70 family types represent the majority of households. In Washington State, the Self-Sufficiency Standard has been calculated for 152 family types that represent a wider range of family types, including larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Washington are included in Appendix C.

The Self-Sufficiency Standard assumes adult household members work full-time *and therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and

child care for families with young children). The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

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

**Housing:** For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. Section 8(c) (1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 1, 2008, HUD published final FMRs for fiscal year 2009.

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

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and

public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.<sup>a</sup>

For Washington, housing is calculated using the FY 2009 HUD Fair Market Rents. All but one of Washington's FMRs are set at the 40th percentile. Tacoma HMFA (Pierce County) is set at the 50th percentile.

There are four metropolitan areas in Washington that consist of more than one county, which are: Kennewick-Pasco-Richland, Portland-Vancouver-Beaverton, Seattle-Bellevue, and Wenatchee.

Since HUD calculates only one set of FMRs for an entire metropolitan area, the Standard used median gross rent ratios calculated from the U.S. Census Bureau's 2005-2007 American Community Survey (ACS) 3-Year Estimates or the 2000 Census for each of the counties included in the metropolitan areas listed above to obtain the individual county housing costs. For four counties—King, Pierce, Kitsap, and Snohomish—housing costs are further adjusted for within-county variation using 2005-2007 ACS median gross rent ratios for “places” within the counties. The Standard's housing costs for the remaining counties in Washington are calculated using HUD FMRs without adjustments.

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

**Child Care:** The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and

training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.<sup>b</sup> Many states, including Washington, have continued to conduct or commission the surveys as well as reimburse child care at or close to this level. Data for Washington is from the most recent child care market rate survey for 2008. Child care rates were collected by the Washington Child Care Referral and Resource Network.<sup>c</sup>

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

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

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

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

For the Washington 2009 Standard, infant rates (normally defined by the Standard as 0 up to 3 years of age) were calculated using the cost of full-time care at in-home providers for infants and toddlers. Washington's

full-time center care rates were used to calculate child care costs for preschoolers (defined as 3 to 5 years of age by the Standard). Costs for schoolage children (defined as 6 to 12 years by the Standard) were calculated using part-time licensed center care rates.

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

The Low-Cost Food Plan, although 25% higher than the Thrifty Food Plan, is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 44% of their food budget on food prepared away from home.<sup>f</sup>

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

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

Within-state geographic differences in food costs were varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. Overall, across Washington food costs range from 6% lower to 22% higher than the national average. ACCRA's 2007 annual average cost of groceries index was applied to eight geographic areas in Washington: Bellingham, Kennewick-Richland-Pasco, Olympia, Portland-Vancouver-Beaverton, Seattle-Bellevue-Everett, Spokane, Tacoma and Yakima. A statewide average ratio

was applied to the counties in Washington not included in those eight areas. Note that although the ACCRA Cost of Living Index is generally intended for upper-middle income families, the ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socio-economic status.

**Transportation:** If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population. According to a study done by the Institute of Urban and Regional Development, University of California, if about seven percent of the total public uses public transportation that "translates" to approximately 30% of the low- and moderate-income population.<sup>g</sup> The Standard assumes private transportation (a car) where public transportation use is less than seven percent. King, Kitsap, and Whitman Counties have more than seven percent public transportation use to commute to work.<sup>h</sup> However, public transportation is only assumed for King County for this report. Work-flow data and public transportation use data from ACS indicate that the individuals using public transportation to commute to work in Kitsap County represent a small percent of people who travel via ferry to work in another metropolitan area rather than the 80% of individuals who work within Kitsap County.<sup>i</sup> In Whitman County public transportation is only available in Pullman and is a transit system developed around Washington State University. Because public transportation in Whitman County is limited to only a certain portion of the population living in the county, public transportation is not assumed.<sup>j</sup>

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

weekday trip to allow for “linking” trips to a day care site. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the most recent national data available, the National Household Travel Survey 2001.

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) *2005-2006 State Averages Expenditures and Premiums for Personal Automobile Insurance*. To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from Allstate Insurance Company (which has the fourth highest market share) for each county in Washington.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are included. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not. To estimate private transportation fixed costs, the Standard uses Consumer Expenditure Survey 2006 data for families with incomes between the 20th and 40th percentile living in the Census West region of the U.S.

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

**Health Care:** The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families.

Nationally, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. In Washington, 73% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage.<sup>k</sup> Nationally, the employer pays 81% of the insurance premium for the employee and 75% of the insurance premium for the family. In Washington, the full-time worker’s employer pays an average of 85% of the insurance premium for the employee and 75% for the family.<sup>l</sup>

Health care premiums are obtained from the 2006 Medical Expenditure Panel Survey (MEPS), Insurance

Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state’s residents for a single adult and for a family.<sup>m</sup> These costs are then adjusted for inflation using the Medical Care Services Consumer Price Index. Health care premium costs are not varied across Washington State.<sup>n</sup>

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

Note that although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In Washington, between 2000 and 2004, the worker’s share of health care premiums increased 20% while the average worker’s earnings increased by 11%.<sup>o</sup> Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis. Likewise, a serious health condition can make it extremely expensive to purchase individual coverage.

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

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly calculate miscellaneous costs at 15% of other costs.<sup>p</sup>

**Taxes:** Taxes include federal and state income tax, payroll taxes, and state and local sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about seven percent for some family types.

Washington does not have any state or county income taxes.

Washington has a 6.5% state sales and use tax. Local sales tax varies between from 1.0 to 2.5%. Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Additionally, taxes on gasoline and automobiles are included as a cost of owning and running a car.

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

Washington does not have a state EITC.

**The Child Care Tax Credit (CCTC)**, also known as the Child and Dependant Care Tax Credit, is a federal tax

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

Washington does not have a state child and dependent care tax credit.

**The Child Tax Credit (CTC)** is like the EITC in that it is a refundable federal tax credit. In 2008, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$12,050, whichever was less. For the Standard, the CTC is shown as received monthly.

Washington does not have a state CTC.

**The Making Work Pay Tax Credit**, recently passed in the 2009 American Recovery and Reinvestment Act, is a refundable federal tax credit up to \$400 per year for single adults and \$800 per year for married couples. The credit is available to working adults with incomes up to \$75,000 per year for single adults and \$150,000 per year for married couples. For the Standard, the Making Work Pay Tax Credit is shown monthly.

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## Appendix B: Examples of How the Standard Has Been Used

The Standard is a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we provide specific examples of some of these uses—with references and web-links—so that you can explore these uses as well as contact programs and persons who have applied the Self-Sufficiency Standard in their work.

### ASSESSMENT OF PUBLIC POLICY OPTIONS

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

- The Self-Sufficiency Standard for Massachusetts was used in the Crittenton Women’s Union 2007 report, *Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Poor Families* to advocate for tuition-free community college education and other ways to address financial barriers to education in Massachusetts, citing the need for post-secondary education and training in order to acquire Self-Sufficiency Wage jobs (see [http://liveworkthrive.org/admin/Editor/assets/WPFR\\_Report\\_031108.pdf](http://liveworkthrive.org/admin/Editor/assets/WPFR_Report_031108.pdf)).
- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>). In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://www.dola.state.co.us/Doh/Documents/HousingColo02.pdf>).
- In Maryland, Advocates for Children and Youth use the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010. During the 2007 special session of the

Maryland General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland’s 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families (see <http://www.acy.org>).

- In December 2005, the Human Services Coalition of Dade County in Florida issued a policy brief titled *Nonprofits, Government, and The New War on Poverty: Beating the Odds in a Global Economy*, which used the Standard to examine Florida’s human services sector from an economic and community perspective. For more information on the Human Services Coalition of Dade County, see <http://www.hscdade.org>
- In Pennsylvania, many groups, including PathWays PA, have used the Standard to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages.
- When the Oklahoma Department of Human Services proposed large increases in child care co-payments, the Oklahoma Community Action Project (CAP) of Tulsa County used analysis based on the Self-Sufficiency Standard in their report, *Increased Child Care Co-Payments Threaten Access to Care for Low Income Families*, resulting in the Department rescinding the proposed increases. For more information about the work of the Community Action Project of Tulsa County go to <http://www.captc.org>

### EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

***The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals.***

Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay “living wages.” If the jobs to be created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” Economic development proposals can be evaluated for their net positive or

negative effect on the local economy, as well as on the well-being of the potential workers and their families.

- Colorado’s Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Their sustainability plan would seek vendors who pay “livable wages” to their employees, as defined by the Standard.
- In Nebraska, the Nebraska Appleseed Center has developed a set of job quality standards that corporations should follow prior to receiving public funds (see <http://www.neappleseed.org>).
- The Delaware Economic Development Office has used the Delaware Self-Sufficiency Standard to evaluate strategic fund grant applications in order to focus its resources on quality employment growth.

## TARGETING OF JOB TRAINING RESOURCES

*The Self-Sufficiency Standard has been used to target job training resources.* Using a “targeted jobs strategy,” the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through an evaluation of the local labor market and available job training and education infrastructure, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with family-sustaining wages. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers. To see a more detailed description of the District of Columbia’s Workforce Investment Act go to <http://www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp>

## EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

*The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs,* from short-term job search and placement programs, to

programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online Self-Sufficiency Calculator, the Council demonstrates the impact of its education and training programs on the achievement of economic self-sufficiency by its participants. For more information on the Workforce Development Council of Seattle-King County go to <http://www.seakingwdc.org>
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. For more information on Chicago’s Workforce Investment Act, go to <http://www.cityofchicago.org>
- The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and training services (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>).

## TARGETING EDUCATION RESOURCES

*The Self-Sufficiency Standard helps demonstrate the “pay off” for investing in education and training,* such as post-secondary education and training, including training for occupations that are nontraditional for women and people of color.

- For example, the Missouri Women’s Council of the Department of Economic Development used the Standard to begin a program for low-income women that promotes nontraditional career development, leading to jobs paying Self-Sufficiency Wages. For more information on the Missouri Women’s Council go to [http://www.womenscouncil.org/about\\_WC.htm](http://www.womenscouncil.org/about_WC.htm)

- In California’s Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs (see <http://www.insightcced.org>).
- Following the release of the Crittenton Women’s Union (CWU) 2005 report *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self-Sufficiency*, CWU has established an online Hot Jobs for Women guide. Using the Self-Sufficiency Standard for Massachusetts, the online guide assists women in identifying jobs in high demand that pay Self-Sufficiency Wages, yet require two years or less in full-time education or training (see <http://www.liveworkthrive.org/hotjobs.php>).
- In North Carolina, the Wilford County working group for the NC State project developed a *Targeting Higher-Wage Jobs Resource Guide* for social services caseworkers. The project presented legislative testimony and made presentations at conferences and trainings (see <http://www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC>).
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals seeking education, training, or employment. Connecticut’s Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony (see <http://www.cga.ct.gov/PCSW>).
- In New York, the Standard has been used in modeling services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address changing family dynamics. The Standard has also been used in New

York for job readiness planning for women seeking skilled employment.

- In Delaware, the Standard was used to train people from the developmental disability community on how to retain their benefits when returning to the workforce.

## DETERMINATION OF NEED FOR SERVICES

*The Self-Sufficiency Standard has been used to determine which individuals are eligible and/or most in need of specific support or training services.*

- For example, in Virginia, Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines. For more information on the programs of Voices for Virginia’s Children go to <http://www.vakids.org/work/fes.htm>
- The Connecticut Legislature enacted a state statute that identified “the under-employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers (see [http://www.larcc.org/documents/mapping\\_change\\_2002.pdf](http://www.larcc.org/documents/mapping_change_2002.pdf)).
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada’s 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads.

## COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

*The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient.* Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Illinois, New

York, Oregon, Pennsylvania, Washington State, the Bay Area in California, Colorado and Washington, DC. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- For example, in Pennsylvania, PathWays PA offers *The Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2008 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to “test” the ability of various wages to meet a family’s self-sufficiency needs, as well as what training programs they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client’s behalf. *The Pennsylvania Online Training and Benefits Eligibility Tool* can be found at [www.pathwayspa.org](http://www.pathwayspa.org)
- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them towards economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs. The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at: <http://www.Coloradoselfsufficiencystandardcalculator.org>
- In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at <http://www.thecalculator.org>. Additionally, the Snohomish Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g., employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving.” The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix, please visit <http://www.worksourceonline.com/js/documents/Instructions.pdf>.
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise* as a counseling tool (see [http://www.vakids.org/Publications/budget\\_exercise.htm](http://www.vakids.org/Publications/budget_exercise.htm)).
- Women Work! (National Network for Women’s Employment) used the Standard as a career-counseling tool in South Dakota. For more information on Women Work!, see <http://www.womenwork.org>
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see <http://www.sixstrategies.org>). Additionally, the Washington, DC Metro Area Self-Sufficiency Calculator can be found at <http://www.dcmassc.org>
- In New York the Women’s Center for Education and Career advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women’s Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Calculator for the City of New York can be accessed at <http://www.wceca.org/index.html>
- The *Oregon Prosperity Planner*, a new online calculator based on the 2008 Oregon Self-Sufficiency Standard can be found at <http://www.prosperityplanner.org>
- The Chicago, Illinois Mayor’s Office of Workforce Development hosts the Illinois Self-Sufficiency Calculator at [www.ides.state.il.us/calculator/default.asp](http://www.ides.state.il.us/calculator/default.asp)
- The Bay Area Self-Sufficiency Calculator in California can be found at <http://www.insightccd.org/index.php/insight-communities/cfess/calculator>

## PUBLIC EDUCATION

*The Self-Sufficiency Standard has been used as a public education tool.* As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency; shows employers the importance of providing benefits, especially health care, which help families meet their needs; demonstrates to service providers, how the various components fit together, helping to facilitate the coordination of a range of services and supports; for policy makers and legislators, shows both the need for and impact of work support programs on low-wage workers' family budgets.

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

## CREATE GUIDELINES FOR WAGE-SETTING

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

- For example, Vanderbilt University in Tennessee uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff. For more information go to <http://studentorgs.vanderbilt.edu/students4livingwage/info.php>
- Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see <http://www.ncsl.org/programs/employ/livingwage2005.htm>).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see <http://www.ccw.org/data.html>).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified

pay increase. For more information on Advocates for Children and Youth, see <http://www.acy.org>

- In California, the National Economic Development and Law Center (now the Insight Center for Community Economic Development, or Insight CCED) used the Self-Sufficiency Standard in a wage analysis of University of California service workers, entitled *High Ideals, Low Pay*. The Standard was used to assess the degree to which University of California service workers' wages are sufficient to provide the basic needs for employees and their families. Insight CCED recommends the University of California consider using the Standard to determine and adopt living wage policies (see <http://www.insightcced.org>).
- The Self-Sufficiency Standard was an integral tool for increasing Hawaii's minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a 9-day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.

## SUPPORT RESEARCH

***Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research.*** The Standard provides a means of estimating how poverty differs from place to place and among different family types. The Standard also provides a means to measure the adequacy of various work supports, such as child support or child care assistance, given a family's income, place of residence, and composition.

- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* use the Standard to examine the cost of

health insurance for different family types, with varying health statuses and health care coverage, in different locations (see <http://www.ofm.wa.gov/healthcare/spg/affordability/default.asp> and <http://www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf>).

- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*, a recent policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level. PathWays PA also uses the Standard as a measure against which to base tax credits, healthcare reform, and other needs.
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). Findings from these studies can be found in the following reports:

- *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California* (see <http://www.nedlc.org>)

- *Overlooked and Undercounted: Wages, Work and Poverty in Washington State* (see [http://depts.washington.edu/pcls/documents/wa-state-research/Overlooked\\_and\\_Undercounted.pdf](http://depts.washington.edu/pcls/documents/wa-state-research/Overlooked_and_Undercounted.pdf))

- *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado* (see [http://www.cclponline.org/ccs/documents/CCLPBooklet\\_FINAL.pdf](http://www.cclponline.org/ccs/documents/CCLPBooklet_FINAL.pdf))

- *Overlooked and Undercounted: Where Connecticut Stands* (see <http://www.cga.ct.gov/PCSW/Publication%20PDFs/2007/WCS%20Full%20Report.pdf>)

- *Not Enough to Live on: Characteristics of Households Beneath the Real Cost of Living* (see <http://www.lsnj.org/PDFs/PovertyResearchInstitute/NotEnoughToLiveOn2008.pdf>).

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## Appendix C: The Self-Sufficiency Standard for Select Family Types in Washington

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## County Data Table Index

### Ordered Alphabetically by County

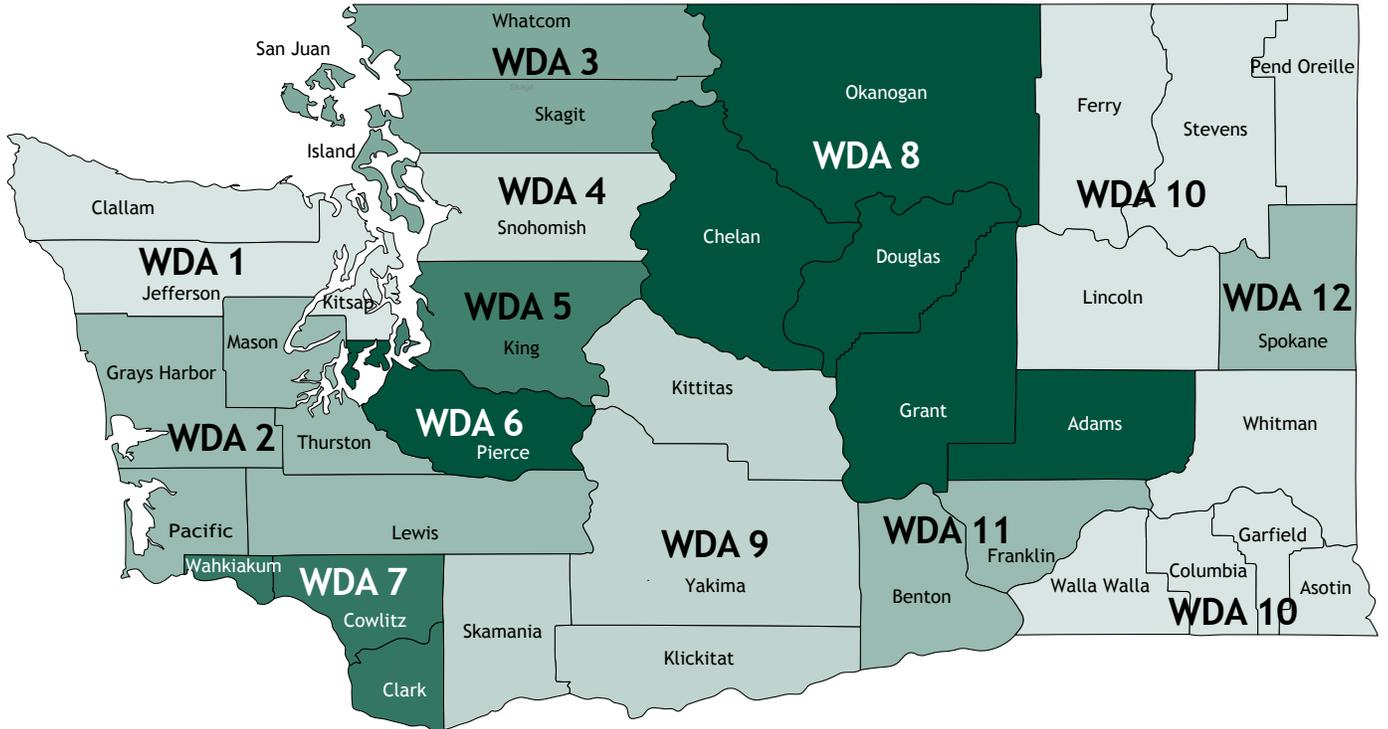
TABLE	COUNTY
25	Adams County
34	Asotin County
43	Benton County (Kennewick/Richland)
44	Benton County (Excluding Kennewick/Richland)
26	Chelan County
1	Clallam County
22	Clark County
35	Columbia County
23	Cowlitz County
27	Douglas County
36	Ferry County
45	Franklin County
37	Garfield County
28	Grant County
5	Grays Harbor County
10	Island County
2	Jefferson County
16	King County (City of Seattle)
17	King County (East)
18	King County (North)
19	King County (South)
3	Kitsap County (Bainbridge Island)
4	Kitsap County (Excluding Bainbridge Island)

TABLE	COUNTY
30	Kittitas County
31	Klickitat County
6	Lewis County
38	Lincoln County
7	Mason County
29	Okanogan County
8	Pacific County
39	Pend Oreille County
20	Pierce County (West County Cities)
21	Pierce County (Excluding West County Cities)
11	San Juan County
12	Skagit County
32	Skamania County
14	Snohomish County (West County Cities)
15	Snohomish County (Excluding West County Cities)
46	Spokane County
40	Stevens County
9	Thurston County
24	Wahkaikum County
41	Walla Walla County
13	Whatcom County
42	Whitman County
33	Yakima County

## Explanation of Within-County Regions

WITHIN-COUNTY REGION	AREA COVERED
BENTON COUNTY (KENNEWICK/RICHLAND)	Cities of Kennewick and Richland
BENTON COUNTY (EXCLUDING KENNEWICK/RICHLAND)	All other areas in Benton County
KING COUNTY (CITY OF SEATTLE)	City of Seattle
KING COUNTY (EAST)	Cities of Bellevue, Issaquah, Kirkland, Mercer Island, Redmond, Sammamish, also including nearby unincorporated areas and smaller cities/towns east of Lake Washington and North of Interstate 90
KING COUNTY (NORTH)	Cities of Bothell, Kenmore, and Shoreline, also including nearby unincorporated areas and smaller cities/towns north of Lake Washington
KING COUNTY (SOUTH)	Cities of Auburn, Burien, Des Moines, Federal Way, Kent, SeaTac, and Renton, also including nearby unincorporated areas and smaller cities/towns south of Interstate 90
KITSAP COUNTY (BAINBRIDGE ISLAND)	Bainbridge Island
KITSAP COUNTY (EXCLUDING BAINBRIDGE ISLAND)	All other areas of Kitsap County
PIERCE COUNTY (WEST COUNTY CITIES)	Cities of Lakewood, Puyallup, Tacoma, and University Place, also including nearby smaller West County cities/towns
PIERCE COUNTY (EXCLUDING WEST COUNTY CITIES)	All other areas in Pierce County
SNOHOMISH COUNTY (WEST COUNTY CITIES)	Cities of Edmonds, Everett, Lynnwood, Mountlake Terrace, Marysville, and Mukilteo, also including nearby smaller West County cities/towns
SNOHOMISH COUNTY (EXCLUDING WEST COUNTY CITIES)	All other areas of Snohomish County

Map of Washington Workforce Development Areas



WDA	AREA NAME	COUNTIES
WDA 1	Olympic Consortium	Clallam, Jefferson, Kitsap
WDA 2	Pacific Mountain	Grays Harbor, Lewis, Mason, Pacific, Thurston
WDA 3	Northwest	Island, Skagit, San Juan, Whatcom
WDA 4	Snohomish	Snohomish County
WDA 5	Seattle-King	King County
WDA 6	Pierce	Pierce County
WDA 7	Southwest	Clark, Cowlitz, Wahkiakum
WDA 8	North Central	Adams, Chelan, Douglas, Grant, Okanogan
WDA 9	South Central	Kittitas, Klickitat, Yakima, Skamania
WDA 10	Eastern	Asotin, Columbia, Ferry, Garfield, Lincoln, Pend Oreille, Stevens, Walla Walla, Whitman
WDA 11	Benton-Franklin	Benton, Franklin
WDA 12	Spokane	Spokane County

## Workforce Development Area 1: Olympic

Table 1  
The Self-Sufficiency Standard for Clallam County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	565	735	735	735	735	735	735	1074
Child Care	0	666	1408	972	306	742	972	1714
Food	238	360	473	539	623	575	740	819
Transportation	253	260	260	260	260	496	496	496
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	117	236	322	286	231	294	336	453
Taxes	186	407	609	483	267	469	510	817
Earned Income Tax Credit (-)	0	-26	0	-10	-220	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-110	-70	-53	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.19	\$15.88	\$21.90	\$18.81	\$13.16	\$9.95 per adult	\$11.00 per adult	\$15.29 per adult
MONTHLY	\$1,442	\$2,795	\$3,854	\$3,310	\$2,315	\$3,504	\$3,870	\$5,384
ANNUAL	\$17,308	\$33,538	\$46,250	\$39,719	\$27,785	\$42,049	\$46,444	\$64,604

Table 2  
The Self-Sufficiency Standard for Jefferson County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	641	784	784	784	784	784	784	1140
Child Care	0	628	1255	931	303	627	931	1558
Food	238	360	473	539	623	575	740	819
Transportation	253	260	260	260	260	496	496	496
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	125	237	312	287	235	288	337	444
Taxes	210	412	574	486	282	447	513	787
Earned Income Tax Credit (-)	0	-22	0	-7	-202	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-110	-70	-55	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.80	\$15.99	\$21.05	\$18.90	\$13.63	\$9.68 per adult	\$11.03 per adult	\$14.93 per adult
MONTHLY	\$1,549	\$2,815	\$3,705	\$3,326	\$2,399	\$3,406	\$3,882	\$5,255
ANNUAL	\$18,589	\$33,777	\$44,462	\$39,908	\$28,783	\$40,875	\$46,582	\$63,056

**Table 3**  
**The Self-Sufficiency Standard for Kitsap County (Bainbridge Island), WA 2009**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	808	995	995	995	995	995	995	1425
Child Care	0	659	1309	1006	347	650	1006	1656
Food	238	360	473	539	623	575	740	819
Transportation	272	279	279	279	279	534	534	534
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	143	263	340	317	263	315	369	486
Taxes	272	508	670	594	397	540	622	929
Earned Income Tax Credit (-)	0	0	0	0	-88	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-60	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.32	\$18.33	\$23.38	\$21.51	\$16.70	\$10.81 per adult	\$12.35 per adult	\$16.65 per adult
MONTHLY	\$1,816	\$3,225	\$4,114	\$3,786	\$2,939	\$3,804	\$4,347	\$5,860
ANNUAL	\$21,788	\$38,703	\$49,368	\$45,427	\$35,268	\$45,650	\$52,166	\$70,315

**Table 4**  
**The Self-Sufficiency Standard for Kitsap County (Excluding Bainbridge Island), WA 2009**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	563	694	694	694	694	694	694	994
Child Care	0	659	1309	1006	347	650	1006	1656
Food	238	360	473	539	623	575	740	819
Transportation	272	279	279	279	279	534	534	534
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	119	233	310	287	233	285	339	443
Taxes	191	395	570	489	274	438	521	785
Earned Income Tax Credit (-)	0	-35	0	-5	-212	-1	0	0
Child Care Tax Credit (-)	0	-65	-100	-110	-70	-55	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.33	\$15.56	\$20.92	\$18.94	\$13.35	\$9.56 per adult	\$11.12 per adult	\$14.89 per adult
MONTHLY	\$1,466	\$2,739	\$3,682	\$3,334	\$2,350	\$3,364	\$3,915	\$5,241
ANNUAL	\$17,588	\$32,866	\$44,184	\$40,011	\$28,202	\$40,370	\$46,983	\$62,894

## Workforce Development Area 2: Pacific Mountain

Table 5  
The Self-Sufficiency Standard for Grays Harbor County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	492	646	646	646	646	646	646	910
Child Care	0	505	1089	765	260	584	765	1349
Food	238	360	473	539	623	575	740	819
Transportation	272	280	280	280	280	535	535	535
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	112	213	283	258	219	274	310	404
Taxes	173	308	468	349	235	395	409	654
Earned Income Tax Credit (-)	0	-94	-23	-130	-257	-33	-80	0
Child Care Tax Credit (-)	0	-70	-115	-120	-53	-58	-110	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.79	\$13.44	\$18.46	\$15.58	\$12.14	\$8.99 per adult	\$9.65 per adult	\$13.30 per adult
MONTHLY	\$1,370	\$2,366	\$3,249	\$2,742	\$2,136	\$3,163	\$3,396	\$4,682
ANNUAL	\$16,443	\$28,393	\$38,986	\$32,909	\$25,632	\$37,954	\$40,758	\$56,183

Table 6  
The Self-Sufficiency Standard for Lewis County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	577	694	694	694	694	694	694	927
Child Care	0	542	1097	903	361	555	903	1458
Food	238	360	473	539	623	575	740	819
Transportation	275	283	283	283	283	541	541	541
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	121	221	289	277	234	276	329	417
Taxes	195	345	495	439	278	401	460	696
Earned Income Tax Credit (-)	0	-68	0	-49	-206	-27	-7	0
Child Care Tax Credit (-)	0	-68	-110	-115	-70	-58	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.46	\$14.36	\$19.14	\$17.76	\$13.52	\$9.10 per adult	\$10.63 per adult	\$13.83 per adult
MONTHLY	\$1,489	\$2,528	\$3,368	\$3,126	\$2,380	\$3,203	\$3,742	\$4,869
ANNUAL	\$17,868	\$30,332	\$40,417	\$37,518	\$28,556	\$38,436	\$44,899	\$58,427

**Table 7**  
The Self-Sufficiency Standard for Mason County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	598	717	717	717	717	717	717	979
Child Care	0	550	1124	894	344	574	894	1468
Food	238	360	473	539	623	575	740	819
Transportation	268	275	275	275	275	526	526	526
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	122	224	294	278	234	279	329	422
Taxes	200	356	512	444	279	411	462	714
Earned Income Tax Credit (-)	0	-61	0	-46	-206	-19	-7	0
Child Care Tax Credit (-)	0	-68	-105	-115	-70	-55	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.57	\$14.61	\$19.53	\$17.85	\$13.52	\$9.24 per adult	\$10.63 per adult	\$14.03 per adult
MONTHLY	\$1,509	\$2,572	\$3,437	\$3,142	\$2,379	\$3,254	\$3,742	\$4,939
ANNUAL	\$18,109	\$30,863	\$41,247	\$37,700	\$28,545	\$39,046	\$44,908	\$59,267

**Table 8**  
The Self-Sufficiency Standard for Pacific County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	478	627	627	627	627	627	627	889
Child Care	0	515	1064	767	252	549	767	1316
Food	238	360	473	539	623	575	740	819
Transportation	272	280	280	280	280	535	535	535
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	110	212	279	257	216	268	308	399
Taxes	169	303	446	341	226	376	401	633
Earned Income Tax Credit (-)	0	-97	-42	-136	-267	-49	-87	0
Child Care Tax Credit (-)	0	-70	-115	-116	-48	-60	-110	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.67	\$13.34	\$17.95	\$15.42	\$11.89	\$8.71 per adult	\$9.55 per adult	\$13.07 per adult
MONTHLY	\$1,351	\$2,348	\$3,159	\$2,714	\$2,092	\$3,066	\$3,363	\$4,601
ANNUAL	\$16,209	\$28,178	\$37,905	\$32,571	\$25,106	\$36,793	\$40,359	\$55,215

Table 9  
The Self-Sufficiency Standard for Thurston County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	654	835	835	835	835	835	835	1212
Child Care	0	641	1274	992	351	633	992	1625
Food	239	363	476	542	627	579	745	824
Transportation	275	283	283	283	283	541	541	541
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	129	246	321	301	248	298	353	463
Taxes	222	449	606	536	327	483	567	850
Earned Income Tax Credit (-)	0	0	0	0	-152	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-65	-53	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.10	\$16.90	\$21.83	\$20.11	\$14.98	\$10.12 per adult	\$11.69 per adult	\$15.70 per adult
MONTHLY	\$1,602	\$2,974	\$3,843	\$3,539	\$2,636	\$3,562	\$4,114	\$5,527
ANNUAL	\$19,227	\$35,691	\$46,113	\$42,463	\$31,635	\$42,741	\$49,363	\$66,319

## Workforce Development Area 3: Northwest

Table 10  
The Self-Sufficiency Standard for Island County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	749	904	904	904	904	904	904	1315
Child Care	0	607	1344	893	286	737	893	1630
Food	238	360	473	539	623	575	740	819
Transportation	254	262	262	262	262	499	499	499
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	136	247	333	295	246	311	345	469
Taxes	246	453	644	518	318	526	541	871
Earned Income Tax Credit (-)	0	0	0	0	-161	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-65	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.69	\$16.99	\$22.77	\$19.66	\$14.75	\$10.64 per adult	\$11.37 per adult	\$15.95 per adult
MONTHLY	\$1,706	\$2,991	\$4,007	\$3,461	\$2,596	\$3,747	\$4,004	\$5,613
ANNUAL	\$20,472	\$35,892	\$48,081	\$41,527	\$31,149	\$44,960	\$48,043	\$67,356

Table 11  
The Self-Sufficiency Standard for San Juan County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	688	850	850	850	850	850	850	1221
Child Care	0	762	1544	1182	420	782	1182	1964
Food	238	360	473	539	623	575	740	819
Transportation	259	266	266	266	266	508	508	508
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	130	257	348	319	254	311	369	494
Taxes	226	486	691	596	354	523	619	949
Earned Income Tax Credit (-)	0	0	0	0	-125	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-63	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.23	\$17.86	\$23.97	\$21.63	\$15.70	\$10.64 per adult	\$12.36 per adult	\$16.95 per adult
MONTHLY	\$1,624	\$3,143	\$4,219	\$3,807	\$2,763	\$3,744	\$4,350	\$5,965
ANNUAL	\$19,487	\$37,717	\$50,632	\$45,689	\$33,152	\$44,926	\$52,200	\$71,584

Table 12  
The Self-Sufficiency Standard for Skagit County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	708	879	879	879	879	879	879	1202
Child Care	0	618	1301	982	364	683	982	1665
Food	238	360	473	539	623	575	740	819
Transportation	259	266	266	266	266	508	508	508
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	132	246	327	302	252	304	352	462
Taxes	233	448	622	539	342	501	564	845
Earned Income Tax Credit (-)	0	0	0	0	-137	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-65	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.39	\$16.91	\$22.24	\$20.21	\$15.38	\$10.35 per adult	\$11.67 per adult	\$15.66 per adult
MONTHLY	\$1,653	\$2,976	\$3,914	\$3,557	\$2,706	\$3,645	\$4,106	\$5,512
ANNUAL	\$19,837	\$35,714	\$46,969	\$42,687	\$32,477	\$43,738	\$49,277	\$66,141

Table 13  
The Self-Sufficiency Standard for Whatcom County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	630	790	790	790	790	790	790	1153
Child Care	0	676	1434	1032	356	758	1032	1790
Food	251	380	498	567	657	606	779	863
Transportation	254	262	262	262	262	499	499	499
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	125	244	333	301	245	305	351	473
Taxes	211	444	645	536	314	506	563	885
Earned Income Tax Credit (-)	0	0	0	0	-165	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-68	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.83	\$16.78	\$22.78	\$20.10	\$14.62	\$10.39 per adult	\$11.64 per adult	\$16.12 per adult
MONTHLY	\$1,554	\$2,954	\$4,010	\$3,538	\$2,572	\$3,658	\$4,096	\$5,674
ANNUAL	\$18,646	\$35,449	\$48,114	\$42,454	\$30,869	\$43,899	\$49,155	\$68,086

# Workforce Development Area 4: Snohomish

**Table 14**  
The Self-Sufficiency Standard for Snohomish County (West County Cities), WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	904	1088	1088	1088	1088	1088	1088	1538
Child Care	0	775	1599	1245	470	824	1245	2069
Food	277	419	549	626	724	668	860	952
Transportation	255	262	262	262	262	501	501	501
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	155	288	385	358	293	348	411	549
Taxes	311	593	817	728	525	648	761	1137
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-53	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$11.28	\$20.42	\$26.97	\$24.78	\$19.84	\$12.13 per adult	\$14.05 per adult	\$19.19 per adult
MONTHLY	\$1,985	\$3,594	\$4,747	\$4,362	\$3,493	\$4,271	\$4,947	\$6,755
ANNUAL	\$23,815	\$43,123	\$56,969	\$52,344	\$41,910	\$51,257	\$59,359	\$81,058

**Table 15**  
The Self-Sufficiency Standard for Snohomish County (Excluding West County Cities), WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	833	1003	1003	1003	1003	1003	1003	1417
Child Care	0	775	1599	1245	470	824	1245	2069
Food	277	419	549	626	724	668	860	952
Transportation	255	262	262	262	262	501	501	501
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	148	279	376	349	284	339	402	537
Taxes	288	564	789	699	496	620	733	1097
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-53	-100	-100	-55	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.70	\$19.71	\$26.28	\$24.09	\$19.13	\$11.79 per adult	\$13.71 per adult	\$18.70 per adult
MONTHLY	\$1,883	\$3,468	\$4,625	\$4,240	\$3,367	\$4,149	\$4,824	\$6,582
ANNUAL	\$22,597	\$41,619	\$55,503	\$50,878	\$40,405	\$49,791	\$57,893	\$78,986

## Workforce Development Area 5: Seattle-King

Table 16  
The Self-Sufficiency Standard for King County (City of Seattle), WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	800	963	963	963	963	963	963	1362
Child Care	0	940	1824	1438	498	884	1438	2322
Food	277	419	549	626	724	668	860	952
Transportation	72	72	72	72	72	144	144	144
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	127	273	376	345	264	305	382	521
Taxes	216	543	789	689	405	510	667	1047
Earned Income Tax Credit (-)	0	0	0	0	-82	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-60	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.95	\$19.17	\$26.26	\$23.80	\$16.85	\$10.43 per adult	\$12.88 per adult	\$18.06 per adult
MONTHLY	\$1,575	\$3,374	\$4,621	\$4,189	\$2,966	\$3,670	\$4,535	\$6,357
ANNUAL	\$18,897	\$40,485	\$55,455	\$50,268	\$35,596	\$44,039	\$54,425	\$76,288

Table 17  
The Self-Sufficiency Standard for King County (East), WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	1163	1399	1399	1399	1399	1399	1399	1978
Child Care	0	940	1824	1438	498	884	1438	2322
Food	277	419	549	626	724	668	860	952
Transportation	72	72	72	72	72	144	144	144
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	163	316	419	389	308	349	426	582
Taxes	337	690	935	834	577	655	813	1252
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-50	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.90	\$22.76	\$29.81	\$27.35	\$21.08	\$12.20 per adult	\$14.66 per adult	\$20.57 per adult
MONTHLY	\$2,094	\$4,005	\$5,246	\$4,814	\$3,711	\$4,295	\$5,160	\$7,240
ANNUAL	\$25,126	\$48,060	\$62,953	\$57,766	\$44,529	\$51,537	\$61,923	\$86,886

**Table 18**  
**The Self-Sufficiency Standard for King County (North), WA 2009**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	986	1186	1186	1186	1186	1186	1186	1677
Child Care	0	940	1824	1438	498	884	1438	2322
Food	277	419	549	626	724	668	860	952
Transportation	72	72	72	72	72	144	144	144
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	145	295	398	368	286	328	404	552
Taxes	278	619	864	763	505	584	741	1152
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-55	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.46	\$21.02	\$28.07	\$25.62	\$19.31	\$11.33 per adult	\$13.79 per adult	\$19.34 per adult
MONTHLY	\$1,840	\$3,700	\$4,941	\$4,509	\$3,399	\$3,990	\$4,855	\$6,809
ANNUAL	\$22,084	\$44,398	\$59,290	\$54,104	\$40,789	\$47,875	\$58,260	\$81,710

**Table 19**  
**The Self-Sufficiency Standard for King County (South), WA 2009**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	796	958	958	958	958	958	958	1354
Child Care	0	940	1824	1438	498	884	1438	2322
Food	277	419	549	626	724	668	860	952
Transportation	72	72	72	72	72	144	144	144
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	126	272	375	345	263	305	381	520
Taxes	215	541	788	687	402	508	665	1044
Earned Income Tax Credit (-)	0	0	0	0	-85	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-60	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.91	\$19.12	\$26.21	\$23.76	\$16.79	\$10.40 per adult	\$12.86 per adult	\$18.03 per adult
MONTHLY	\$1,568	\$3,366	\$4,613	\$4,181	\$2,955	\$3,662	\$4,527	\$6,346
ANNUAL	\$18,817	\$40,388	\$55,358	\$50,172	\$35,464	\$43,943	\$54,328	\$76,152

## Workforce Development Area 6: Tacoma-Pierce

Table 20  
The Self-Sufficiency Standard for Pierce County (West County Cities), WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	795	991	991	991	991	991	991	1443
Child Care	0	698	1403	1124	426	705	1124	1829
Food	252	381	500	570	659	608	782	866
Transportation	275	282	282	282	282	540	540	540
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	144	269	352	332	274	324	385	511
Taxes	273	528	711	644	450	570	677	1011
Earned Income Tax Credit (-)	0	0	0	0	-40	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-58	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.35	\$18.82	\$24.35	\$22.71	\$17.99	\$11.17 per adult	\$13.01 per adult	\$17.64 per adult
MONTHLY	\$1,821	\$3,312	\$4,286	\$3,997	\$3,167	\$3,933	\$4,580	\$6,210
ANNUAL	\$21,852	\$39,743	\$51,429	\$47,965	\$37,998	\$47,192	\$54,955	\$74,525

Table 21  
The Self-Sufficiency Standard for Pierce County (Excluding West County Cities), WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	743	926	926	926	926	926	926	1349
Child Care	0	698	1403	1124	426	705	1124	1829
Food	252	381	500	570	659	608	782	866
Transportation	275	282	282	282	282	540	540	540
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	139	262	346	326	268	317	379	501
Taxes	256	506	689	622	420	549	655	980
Earned Income Tax Credit (-)	0	0	0	0	-68	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-60	-50	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.92	\$18.27	\$23.82	\$22.18	\$17.24	\$10.91 per adult	\$12.75 per adult	\$17.26 per adult
MONTHLY	\$1,747	\$3,216	\$4,193	\$3,904	\$3,035	\$3,840	\$4,487	\$6,076
ANNUAL	\$20,960	\$38,593	\$50,317	\$46,853	\$36,418	\$46,080	\$53,844	\$72,906

## Workforce Development Area 7: Southwest

Table 22  
The Self-Sufficiency Standard for Clark County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	741	857	857	857	857	857	857	1247
Child Care	0	763	1413	1196	433	650	1196	1846
Food	224	340	446	508	588	542	698	773
Transportation	254	261	261	261	261	499	499	499
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	134	256	332	318	252	294	366	479
Taxes	239	482	642	593	346	469	611	903
Earned Income Tax Credit (-)	0	0	0	0	-134	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-65	-53	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.51	\$17.72	\$22.72	\$21.52	\$15.45	\$9.95 per adult	\$12.24 per adult	\$16.36 per adult
MONTHLY	\$1,674	\$3,119	\$3,998	\$3,788	\$2,719	\$3,504	\$4,309	\$5,758
ANNUAL	\$20,092	\$37,429	\$47,980	\$45,455	\$32,633	\$42,048	\$51,705	\$69,100

Table 23  
The Self-Sufficiency Standard for Cowlitz County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	561	652	652	652	652	652	652	950
Child Care	0	534	1184	880	346	650	880	1530
Food	238	360	473	539	623	575	740	819
Transportation	272	280	280	280	280	535	535	535
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	119	216	294	271	228	281	322	426
Taxes	189	322	509	405	259	417	484	724
Earned Income Tax Credit (-)	0	-84	0	-79	-228	-14	-21	0
Child Care Tax Credit (-)	0	-68	-105	-120	-67	-55	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.31	\$13.81	\$19.51	\$16.95	\$12.94	\$9.34 per adult	\$10.43 per adult	\$14.19 per adult
MONTHLY	\$1,462	\$2,431	\$3,434	\$2,983	\$2,277	\$3,287	\$3,673	\$4,995
ANNUAL	\$17,547	\$29,176	\$41,207	\$35,793	\$27,319	\$39,441	\$44,073	\$59,943

Table 24  
The Self-Sufficiency Standard for Wahkiakum County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	559	653	653	653	653	653	653	951
Child Care	0	368	823	563	195	455	563	1018
Food	238	360	473	539	623	575	740	819
Transportation	272	280	280	280	280	535	535	535
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	119	200	258	239	213	261	291	375
Taxes	189	262	343	291	216	354	350	553
Earned Income Tax Credit (-)	0	-131	-133	-193	-277	-67	-147	0
Child Care Tax Credit (-)	0	-73	-118	-84	-43	-60	-91	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.29	\$12.15	\$15.49	\$13.88	\$11.61	\$8.39 per adult	\$8.74 per adult	\$12.11 per adult
MONTHLY	\$1,459	\$2,138	\$2,726	\$2,444	\$2,043	\$2,952	\$3,075	\$4,263
ANNUAL	\$17,512	\$25,655	\$32,708	\$29,324	\$24,513	\$35,427	\$36,900	\$51,150

# Workforce Development Area 8: North Central

Table 25  
The Self-Sufficiency Standard for Adams County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	483	619	619	619	619	619	619	831
Child Care	0	498	1018	753	255	520	753	1273
Food	238	360	473	539	623	575	740	819
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	110	208	273	254	215	263	304	387
Taxes	168	289	415	333	221	359	387	593
Earned Income Tax Credit (-)	0	-107	-70	-145	-271	-64	-102	0
Child Care Tax Credit (-)	0	-70	-120	-109	-46	-60	-110	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.64	\$12.99	\$17.19	\$15.16	\$11.76	\$8.45 per adult	\$9.35 per adult	\$12.59 per adult
MONTHLY	\$1,345	\$2,287	\$3,026	\$2,669	\$2,070	\$2,974	\$3,290	\$4,430
ANNUAL	\$16,141	\$27,445	\$36,310	\$32,025	\$24,836	\$35,690	\$39,478	\$53,165

Table 26  
The Self-Sufficiency Standard for Chelan County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	546	689	689	689	689	689	689	930
Child Care	0	566	1086	864	298	520	864	1384
Food	238	360	473	539	623	575	740	819
Transportation	269	277	277	277	277	529	529	529
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	117	223	287	272	227	271	324	409
Taxes	185	350	486	415	257	386	485	668
Earned Income Tax Credit (-)	0	-64	-6	-71	-232	-41	-17	0
Child Care Tax Credit (-)	0	-68	-110	-120	-65	-58	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.17	\$14.50	\$18.92	\$17.16	\$12.82	\$8.85 per adult	\$10.50 per adult	\$13.49 per adult
MONTHLY	\$1,438	\$2,552	\$3,329	\$3,020	\$2,256	\$3,117	\$3,696	\$4,750
ANNUAL	\$17,254	\$30,620	\$39,950	\$36,238	\$27,078	\$37,400	\$44,347	\$57,001

Table 27  
The Self-Sufficiency Standard for Douglas County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	565	713	713	713	713	713	713	962
Child Care	0	540	1060	851	311	520	851	1371
Food	238	360	473	539	623	575	740	819
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	118	222	286	273	230	272	324	410
Taxes	188	347	482	417	264	389	485	671
Earned Income Tax Credit (-)	0	-67	-9	-69	-222	-38	-17	0
Child Care Tax Credit (-)	0	-68	-110	-120	-70	-58	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.27	\$14.42	\$18.83	\$17.22	\$13.09	\$8.91 per adult	\$10.50 per adult	\$13.53 per adult
MONTHLY	\$1,456	\$2,538	\$3,314	\$3,030	\$2,304	\$3,137	\$3,694	\$4,761
ANNUAL	\$17,466	\$30,450	\$39,765	\$36,360	\$27,644	\$37,643	\$44,332	\$57,131

Table 28  
The Self-Sufficiency Standard for Grant County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	491	635	635	635	635	635	635	858
Child Care	0	542	1073	883	341	531	883	1414
Food	238	360	473	539	623	575	740	819
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	111	214	280	268	225	265	319	404
Taxes	170	314	450	396	252	368	483	650
Earned Income Tax Credit (-)	0	-89	-38	-88	-237	-56	-31	0
Child Care Tax Credit (-)	0	-70	-115	-120	-62	-60	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.71	\$13.61	\$18.04	\$16.70	\$12.67	\$8.58 per adult	\$10.31 per adult	\$13.27 per adult
MONTHLY	\$1,356	\$2,395	\$3,176	\$2,938	\$2,230	\$3,020	\$3,628	\$4,673
ANNUAL	\$16,275	\$28,744	\$38,111	\$35,261	\$26,762	\$36,245	\$43,532	\$56,071

Table 29  
The Self-Sufficiency Standard for Okanogan County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	545	641	641	641	641	641	641	877
Child Care	0	491	975	718	227	484	718	1202
Food	238	360	473	539	623	575	740	819
Transportation	268	275	275	275	275	526	526	526
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	117	210	271	253	215	262	304	385
Taxes	184	297	408	330	221	357	386	588
Earned Income Tax Credit (-)	0	-101	-77	-148	-272	-65	-103	0
Child Care Tax Credit (-)	0	-70	-120	-107	-46	-60	-110	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.15	\$13.19	\$17.01	\$15.09	\$11.75	\$8.43 per adult	\$9.33 per adult	\$12.52 per adult
MONTHLY	\$1,435	\$2,322	\$2,994	\$2,656	\$2,068	\$2,966	\$3,283	\$4,408
ANNUAL	\$17,216	\$27,859	\$35,926	\$31,872	\$24,811	\$35,595	\$39,398	\$52,897

## Workforce Development Area 9: South Central

Table 30  
The Self-Sufficiency Standard for Kittitas County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	546	719	719	719	719	719	719	963
Child Care	0	568	1164	882	314	596	882	1478
Food	238	360	473	539	623	575	740	819
Transportation	269	277	277	277	277	529	529	529
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	117	226	298	277	232	281	328	422
Taxes	185	365	525	438	269	421	486	711
Earned Income Tax Credit (-)	0	-55	0	-49	-217	-11	-2	0
Child Care Tax Credit (-)	0	-65	-105	-115	-70	-55	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.17	\$14.85	\$19.88	\$17.74	\$13.23	\$9.38 per adult	\$10.69 per adult	\$14.01 per adult
MONTHLY	\$1,438	\$2,613	\$3,498	\$3,123	\$2,329	\$3,301	\$3,764	\$4,932
ANNUAL	\$17,262	\$31,360	\$41,976	\$37,476	\$27,952	\$39,609	\$45,171	\$59,189

Table 31  
The Self-Sufficiency Standard for Klickitat County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	549	652	652	652	652	652	652	915
Child Care	0	605	1190	1038	433	585	1038	1623
Food	238	360	473	539	623	575	740	819
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	117	222	293	285	236	272	336	430
Taxes	184	347	508	476	282	389	508	736
Earned Income Tax Credit (-)	0	-66	0	-14	-200	-37	0	0
Child Care Tax Credit (-)	0	-68	-105	-110	-70	-58	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.15	\$14.45	\$19.48	\$18.71	\$13.70	\$8.92 per adult	\$11.00 per adult	\$14.35 per adult
MONTHLY	\$1,434	\$2,542	\$3,429	\$3,293	\$2,411	\$3,141	\$3,872	\$5,051
ANNUAL	\$17,204	\$30,509	\$41,145	\$39,512	\$28,927	\$37,693	\$46,467	\$60,616

Table 32  
The Self-Sufficiency Standard for Skamania County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	627	725	725	725	725	725	725	1056
Child Care	0	498	1064	736	238	566	736	1302
Food	224	340	446	508	588	542	698	773
Transportation	269	276	276	276	276	529	529	529
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	124	217	286	260	221	276	310	409
Taxes	204	325	476	352	237	397	404	662
Earned Income Tax Credit (-)	0	-80	-13	-125	-252	-28	-80	0
Child Care Tax Credit (-)	0	-68	-110	-124	-55	-58	-110	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.70	\$13.93	\$18.73	\$15.70	\$12.27	\$9.07 per adult	\$9.64 per adult	\$13.47 per adult
MONTHLY	\$1,531	\$2,452	\$3,297	\$2,764	\$2,160	\$3,194	\$3,394	\$4,741
ANNUAL	\$18,372	\$29,429	\$39,562	\$33,168	\$25,924	\$38,329	\$40,724	\$56,888

Table 33  
The Self-Sufficiency Standard for Yakima County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	563	728	728	728	728	728	728	959
Child Care	0	481	990	764	283	509	764	1273
Food	228	346	453	517	598	552	710	786
Transportation	269	277	277	277	277	529	529	529
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	118	217	280	264	227	271	315	397
Taxes	187	326	450	376	257	387	424	631
Earned Income Tax Credit (-)	0	-82	-40	-107	-232	-40	-61	0
Child Care Tax Credit (-)	0	-68	-115	-125	-65	-58	-105	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.23	\$13.88	\$18.01	\$16.18	\$12.81	\$8.88 per adult	\$9.90 per adult	\$13.03 per adult
MONTHLY	\$1,449	\$2,443	\$3,170	\$2,849	\$2,255	\$3,124	\$3,485	\$4,586
ANNUAL	\$17,383	\$29,312	\$38,042	\$34,182	\$27,059	\$37,491	\$41,824	\$55,028

## Workforce Development Area 10: Eastern

Table 34  
The Self-Sufficiency Standard for Asotin County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	495	620	620	620	620	620	620	880
Child Care	0	546	979	909	363	433	909	1342
Food	238	360	473	539	623	575	740	819
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	111	213	269	269	226	254	320	399
Taxes	171	308	397	399	253	332	482	631
Earned Income Tax Credit (-)	0	-93	-86	-84	-236	-87	-28	0
Child Care Tax Credit (-)	0	-70	-120	-120	-63	-63	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.73	\$13.49	\$16.76	\$16.81	\$12.73	\$8.03 per adult	\$10.35 per adult	\$13.07 per adult
MONTHLY	\$1,361	\$2,374	\$2,951	\$2,958	\$2,240	\$2,827	\$3,642	\$4,599
ANNUAL	\$16,333	\$28,489	\$35,407	\$35,498	\$26,876	\$33,918	\$43,701	\$55,187

Table 35  
The Self-Sufficiency Standard for Columbia County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	487	643	643	643	643	643	643	869
Child Care	0	585	1170	878	293	585	878	1463
Food	238	360	473	539	623	575	740	819
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	110	219	290	269	221	272	319	410
Taxes	169	336	498	397	240	387	483	670
Earned Income Tax Credit (-)	0	-74	0	-87	-251	-39	-30	0
Child Care Tax Credit (-)	0	-68	-110	-120	-56	-58	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.68	\$14.16	\$19.22	\$16.73	\$12.32	\$8.89 per adult	\$10.32 per adult	\$13.52 per adult
MONTHLY	\$1,351	\$2,492	\$3,382	\$2,944	\$2,168	\$3,128	\$3,632	\$4,759
ANNUAL	\$16,210	\$29,898	\$40,588	\$35,332	\$26,011	\$37,532	\$43,583	\$57,102

Table 36  
The Self-Sufficiency Standard for Ferry County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	479	619	619	619	619	619	619	831
Child Care	0	531	1073	883	352	542	883	1425
Food	238	360	473	539	623	575	740	819
Transportation	268	275	275	275	275	526	526	526
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	110	212	279	267	225	266	318	403
Taxes	168	304	444	387	251	368	482	646
Earned Income Tax Credit (-)	0	-96	-43	-95	-238	-55	-33	0
Child Care Tax Credit (-)	0	-70	-115	-125	-62	-60	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.65	\$13.37	\$17.91	\$16.51	\$12.66	\$8.60 per adult	\$10.27 per adult	\$13.24 per adult
MONTHLY	\$1,346	\$2,354	\$3,152	\$2,905	\$2,228	\$3,026	\$3,616	\$4,661
ANNUAL	\$16,149	\$28,245	\$37,822	\$34,866	\$26,742	\$36,312	\$43,397	\$55,932

Table 37  
The Self-Sufficiency Standard for Garfield County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	487	643	643	643	643	643	643	869
Child Care	0	566	1075	894	328	509	894	1403
Food	238	360	473	539	623	575	740	819
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	110	217	281	270	225	264	321	404
Taxes	169	327	453	403	249	362	482	648
Earned Income Tax Credit (-)	0	-80	-35	-81	-239	-60	-26	0
Child Care Tax Credit (-)	0	-68	-115	-120	-61	-60	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.67	\$13.95	\$18.14	\$16.89	\$12.62	\$8.51 per adult	\$10.38 per adult	\$13.27 per adult
MONTHLY	\$1,350	\$2,455	\$3,193	\$2,973	\$2,221	\$2,995	\$3,652	\$4,670
ANNUAL	\$16,204	\$29,459	\$38,311	\$35,675	\$26,653	\$35,946	\$43,830	\$56,037

Table 38  
The Self-Sufficiency Standard for Lincoln County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	479	619	619	619	619	619	619	831
Child Care	0	520	1051	899	379	531	899	1430
Food	238	360	473	539	623	575	740	819
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	110	211	276	268	227	264	319	402
Taxes	167	298	432	395	257	362	483	645
Earned Income Tax Credit (-)	0	-101	-54	-89	-231	-61	-31	0
Child Care Tax Credit (-)	0	-70	-115	-120	-65	-60	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.61	\$13.22	\$17.61	\$16.69	\$12.86	\$8.50 per adult	\$10.30 per adult	\$13.23 per adult
MONTHLY	\$1,340	\$2,326	\$3,100	\$2,937	\$2,263	\$2,993	\$3,627	\$4,656
ANNUAL	\$16,078	\$27,913	\$37,201	\$35,249	\$27,155	\$35,915	\$43,522	\$55,869

Table 39  
The Self-Sufficiency Standard for Pend Oreille County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	479	619	619	619	619	619	619	831
Child Care	0	436	915	765	329	479	765	1244
Food	238	360	473	539	623	575	740	819
Transportation	268	275	275	275	275	526	526	526
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	110	203	263	255	223	259	306	385
Taxes	168	271	368	339	244	349	394	586
Earned Income Tax Credit (-)	0	-123	-113	-140	-245	-72	-94	0
Child Care Tax Credit (-)	0	-73	-125	-113	-58	-60	-110	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.65	\$12.43	\$16.04	\$15.31	\$12.46	\$8.30 per adult	\$9.45 per adult	\$12.51 per adult
MONTHLY	\$1,346	\$2,187	\$2,823	\$2,694	\$2,192	\$2,921	\$3,328	\$4,402
ANNUAL	\$16,149	\$26,249	\$33,878	\$32,332	\$26,310	\$35,050	\$39,934	\$52,822

Table 40  
The Self-Sufficiency Standard for Stevens County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	485	619	619	619	619	619	619	848
Child Care	0	542	1125	867	325	583	867	1450
Food	238	360	473	539	623	575	740	819
Transportation	268	275	275	275	275	526	526	526
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	111	213	284	266	223	270	317	407
Taxes	169	308	469	380	243	381	429	660
Earned Income Tax Credit (-)	0	-93	-20	-102	-247	-44	-54	0
Child Care Tax Credit (-)	0	-70	-110	-125	-58	-58	-105	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.69	\$13.49	\$18.53	\$16.33	\$12.42	\$8.80 per adult	\$10.00 per adult	\$13.41 per adult
MONTHLY	\$1,354	\$2,374	\$3,262	\$2,874	\$2,186	\$3,097	\$3,520	\$4,720
ANNUAL	\$16,246	\$28,483	\$39,144	\$34,488	\$26,235	\$37,168	\$42,244	\$56,646

Table 41  
The Self-Sufficiency Standard for Walla Walla County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	487	643	643	643	643	643	643	925
Child Care	0	650	1219	820	170	569	820	1389
Food	238	360	473	539	623	575	740	819
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	110	226	295	263	209	270	313	408
Taxes	170	365	517	370	208	384	421	666
Earned Income Tax Credit (-)	0	-54	0	-113	-290	-43	-65	0
Child Care Tax Credit (-)	0	-65	-105	-125	-37	-58	-105	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.68	\$14.85	\$19.66	\$16.04	\$11.25	\$8.81 per adult	\$9.85 per adult	\$13.45 per adult
MONTHLY	\$1,351	\$2,614	\$3,460	\$2,823	\$1,979	\$3,103	\$3,466	\$4,735
ANNUAL	\$16,217	\$31,373	\$41,526	\$33,878	\$23,752	\$37,231	\$41,592	\$56,818

Table 42  
The Self-Sufficiency Standard for Whitman County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	498	646	646	646	646	646	646	912
Child Care	0	721	1445	1102	381	724	1102	1826
Food	238	360	473	539	623	575	740	819
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	112	233	318	291	230	286	342	450
Taxes	172	396	593	501	264	438	528	804
Earned Income Tax Credit (-)	0	-33	0	0	-221	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-110	-70	-55	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.76	\$15.63	\$21.55	\$19.29	\$13.11	\$9.59 per adult	\$11.24 per adult	\$15.17 per adult
MONTHLY	\$1,366	\$2,750	\$3,793	\$3,395	\$2,307	\$3,376	\$3,957	\$5,339
ANNUAL	\$16,386	\$33,003	\$45,516	\$40,735	\$27,685	\$40,515	\$47,480	\$64,073

# Workforce Development Area 11: Benton-Franklin

**Table 43**  
The Self-Sufficiency Standard for Benton County (Kennewick/Richland), WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	568	714	714	714	714	714	714	965
Child Care	0	601	1251	926	325	650	926	1576
Food	214	325	426	485	561	518	666	738
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	116	224	301	275	225	279	324	422
Taxes	184	360	536	428	253	414	486	714
Earned Income Tax Credit (-)	0	-59	0	-60	-237	-17	-16	0
Child Care Tax Credit (-)	0	-65	-105	-120	-62	-55	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.12	\$14.71	\$20.11	\$17.47	\$12.68	\$9.27 per adult	\$10.51 per adult	\$14.04 per adult
MONTHLY	\$1,429	\$2,589	\$3,540	\$3,074	\$2,232	\$3,265	\$3,698	\$4,943
ANNUAL	\$17,149	\$31,065	\$42,481	\$36,890	\$26,788	\$39,177	\$44,376	\$59,312

**Table 44**  
The Self-Sufficiency Standard for Benton County (Excluding Kennewick/Richland), WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	462	580	580	580	580	580	580	784
Child Care	0	601	1251	926	325	650	926	1576
Food	214	325	426	485	561	518	666	738
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	106	211	287	262	212	266	310	404
Taxes	158	302	488	365	217	371	410	654
Earned Income Tax Credit (-)	0	-98	-5	-117	-280	-54	-78	0
Child Care Tax Credit (-)	0	-70	-110	-125	-42	-60	-110	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.31	\$13.29	\$18.96	\$15.92	\$11.51	\$8.62 per adult	\$9.67 per adult	\$13.31 per adult
MONTHLY	\$1,286	\$2,339	\$3,336	\$2,802	\$2,026	\$3,033	\$3,402	\$4,684
ANNUAL	\$15,430	\$28,070	\$40,035	\$33,625	\$24,314	\$36,399	\$40,827	\$56,206

Table 45  
The Self-Sufficiency Standard for Franklin County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	462	580	580	580	580	580	580	784
Child Care	0	558	1197	840	282	639	840	1479
Food	214	325	426	485	561	518	666	738
Transportation	263	271	271	271	271	517	517	517
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	106	207	282	253	208	265	302	395
Taxes	158	286	462	333	205	368	382	622
Earned Income Tax Credit (-)	0	-110	-29	-146	-295	-57	-110	0
Child Care Tax Credit (-)	0	-70	-115	-108	-35	-60	-108	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.31	\$12.87	\$18.30	\$15.13	\$11.13	\$8.57 per adult	\$9.23 per adult	\$12.91 per adult
MONTHLY	\$1,286	\$2,264	\$3,221	\$2,662	\$1,959	\$3,015	\$3,250	\$4,545
ANNUAL	\$15,430	\$27,173	\$38,652	\$31,950	\$23,512	\$36,179	\$39,000	\$54,538

## Workforce Development Area 12: Spokane

Table 46  
The Self-Sufficiency Standard for Spokane County, WA 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	2 Adults + Infant	2 Adults+ Preschooler Schoolage	2 Adults + Infant Preschooler Schoolage
Housing	528	695	695	695	695	695	695	954
Child Care	0	615	1250	1003	388	635	1003	1638
Food	219	331	434	495	573	528	680	753
Transportation	260	268	268	268	268	511	511	511
Health Care	116	335	347	355	382	395	414	427
Miscellaneous	112	224	299	282	231	276	330	428
Taxes	175	360	532	461	268	405	467	736
Earned Income Tax Credit (-)	0	-59	0	-30	-220	-25	-2	0
Child Care Tax Credit (-)	0	-65	-105	-115	-70	-58	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-83	-167	-250
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.82	\$14.71	\$20.01	\$18.26	\$13.15	\$9.13 per adult	\$10.70 per adult	\$14.29 per adult
MONTHLY	\$1,377	\$2,588	\$3,521	\$3,213	\$2,314	\$3,212	\$3,765	\$5,031
ANNUAL	\$16,524	\$31,059	\$42,251	\$38,562	\$27,774	\$38,549	\$45,184	\$60,368

Appendix D. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2009  
 Three Family Types, All Washington Counties

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Adams County	\$27,445	188%	\$32,025	175%	\$39,478	179%
Asotin County	\$28,489	196%	\$35,498	194%	\$43,701	198%
Benton County (Kennewick/Richland)	\$31,065	213%	\$36,890	201%	\$44,376	201%
Benton County (Excluding Kennewick/Richland)	\$28,070	193%	\$33,625	184%	\$40,827	185%
Chelan County	\$30,620	210%	\$36,238	198%	\$44,347	201%
Clallam County	\$33,538	230%	\$39,719	217%	\$46,444	211%
Clark County	\$37,429	257%	\$45,455	248%	\$51,705	234%
Columbia County	\$29,898	205%	\$35,332	193%	\$43,583	198%
Cowlitz County	\$29,176	200%	\$35,793	195%	\$44,073	200%
Douglas County	\$30,450	209%	\$36,360	199%	\$44,332	201%
Ferry County	\$28,245	194%	\$34,866	190%	\$43,397	197%
Franklin County	\$27,173	186%	\$31,950	174%	\$39,000	177%
Garfield County	\$29,459	202%	\$35,675	195%	\$43,830	199%
Grant County	\$28,744	197%	\$35,261	193%	\$43,532	197%
Grays Harbor County	\$28,393	195%	\$32,909	180%	\$40,758	185%
Island County	\$35,892	246%	\$41,527	227%	\$48,043	218%
Jefferson County	\$33,777	232%	\$39,908	218%	\$46,582	211%
King County (City of Seattle)	\$40,485	278%	\$50,268	275%	\$54,425	247%
King County (East)	\$48,060	330%	\$57,766	315%	\$61,923	281%
King County (North)	\$44,398	305%	\$54,104	295%	\$58,260	264%
King County (South)	\$40,388	277%	\$50,172	274%	\$54,328	246%
Kitsap County (Bainbridge Island)	\$38,703	266%	\$45,427	248%	\$52,166	237%
Kitsap County (Excluding Bainbridge Island)	\$32,866	226%	\$40,011	219%	\$46,983	213%

The 2009 FPL for a family of two is \$14,570 annually, for a family of three is \$18,310, and for a family of four is \$22,050.

Appendix D, Continued. **The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2009**  
*Three Family Types, All Washington Counties*

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Kittitas County	\$31,360	215%	\$37,476	205%	\$45,171	205%
Klickitat County	\$30,509	209%	\$39,512	216%	\$46,467	211%
Lewis County	\$30,332	208%	\$37,518	205%	\$44,899	204%
Lincoln County	\$27,913	192%	\$35,249	193%	\$43,522	197%
Mason County	\$30,863	212%	\$37,700	206%	\$44,908	204%
Okanogan County	\$27,859	191%	\$31,872	174%	\$39,398	179%
Pacific County	\$28,178	193%	\$32,571	178%	\$40,359	183%
Pend Oreille County	\$26,249	180%	\$32,332	177%	\$39,934	181%
Pierce County (West County Cities)	\$39,743	273%	\$47,965	262%	\$54,955	249%
Pierce County (Excluding West County Cities)	\$38,593	265%	\$46,853	256%	\$53,844	244%
San Juan County	\$37,717	259%	\$45,689	250%	\$52,200	237%
Skagit County	\$35,714	245%	\$42,687	233%	\$49,277	223%
Skamania County	\$29,429	202%	\$33,168	181%	\$40,724	185%
Snohomish County (West County Cities)	\$43,123	296%	\$52,344	286%	\$59,359	269%
Snohomish County (Excluding West County Cities)	\$41,619	286%	\$50,878	278%	\$57,893	263%
Spokane County	\$31,059	213%	\$38,562	211%	\$45,184	205%
Stevens County	\$28,483	195%	\$34,488	188%	\$42,244	192%
Thurston County	\$35,691	245%	\$42,463	232%	\$49,363	224%
Wahkiakum County	\$25,655	176%	\$29,324	160%	\$36,900	167%
Walla Walla County	\$31,373	215%	\$33,878	185%	\$41,592	189%
Whatcom County	\$35,449	243%	\$42,454	232%	\$49,155	223%
Whitman County	\$33,003	227%	\$40,735	222%	\$47,480	215%
Yakima County	\$29,312	201%	\$34,182	187%	\$41,824	190%

The 2009 FPL for a family of two is \$14,570 annually, a family of three is \$18,310, and a family of four is \$22,050.

## Appendix E. Impact of Work Supports on Wage Adequacy

One Adult with One Preschooler and One Schoolage Child, Kitsap County (Excluding Bainbridge Island), WA 2009

	#1	#2	#3	#4
	Washington Minimum Wage (2009)	MEDIAN HOURLY WAGE OF SELECT WASHINGTON STATE OCCUPATIONS*		200% of Federal Poverty Level
		Personal Care and Service Occupations	Installation, Maintenance, and Repair Occupations	
HOURLY WAGE:	\$8.55	\$10.00	\$15.00	\$17.34
TOTAL MONTHLY INCOME:	\$1,505	\$1,760	\$2,640	\$3,052
<b>PANEL A: NO WORK SUPPORTS</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$694	\$694	\$694	\$694
Child Care	\$1,006	\$1,006	\$1,006	\$1,006
Food	\$539	\$539	\$539	\$539
Transportation	\$279	\$279	\$279	\$279
Health Care	\$355	\$355	\$355	\$355
Miscellaneous	\$287	\$287	\$287	\$287
Taxes	\$140	\$175	\$332	\$425
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$15)	(\$105)	(\$120)
Child Tax Credit (-)	\$0	\$0	\$0	(\$47)
Making Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$3,300	\$3,320	\$3,387	\$3,419
SHORTFALL (-) OR SURPLUS	(\$1,795)	(\$1,560)	(\$747)	(\$367)
WAGE ADEQUACY Total Income/Total Expenses	46%	53%	78%	89%
<b>PANEL B: WORKING CONNECTIONS CHILD CARE</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$694	\$694	\$694	\$694
Child Care	\$50	\$50	\$288	\$1,006
Food	\$539	\$539	\$539	\$539
Transportation	\$279	\$279	\$279	\$279
Health Care	\$355	\$355	\$355	\$355
Miscellaneous	\$287	\$287	\$287	\$287
Taxes	\$140	\$175	\$332	\$425
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$15)	(\$105)	(\$120)
Child Tax Credit (-)	\$0	\$0	\$0	(\$47)
Making Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,344	\$2,364	\$2,669	\$3,419
SHORTFALL (-) OR SURPLUS	(\$839)	(\$604)	(\$29)	(\$367)
WAGE ADEQUACY Total Income/Total Expenses	64%	74%	99%	89%
Total Federal EITC (annual refundable)**	\$4,683	\$4,038	\$1,814	\$773
Total Federal CTC (annual refundable)**	\$2,000	\$2,000	\$2,000	\$1,439
Total Making Work Pay Tax Credit (-) (annual refundable)**	\$400	\$400	\$400	\$400

\*Washington State Employment Security Department, Washington State Fall 2008 Job Vacancy Survey Report, Appendix 2. Retrieved on February 25, 2009 from <http://www.workforceexplorer.com>

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

Appendix E. (Continued). Impact of Work Supports on Wage Adequacy

One Adult with One Preschooler and One Schoolage Child, Kitsap County (Excluding Bainbridge Island), WA 2009

	#1	#2	#3	#4
	Washington Minimum Wage (2009)	MEDIAN HOURLY WAGE OF SELECT WASHINGTON STATE OCCUPATIONS*		200% of Federal Poverty Level
		Personal Care and Service Occupations	Installation, Maintenance, and Repair Occupations	
HOURLY WAGE:	\$8.55	\$10.00	\$15.00	\$17.34
TOTAL MONTHLY INCOME:	\$1,505	\$1,760	\$2,640	\$3,052
<b>PANEL C: WORKING CONNECTIONS CHILD CARE, BASIC FOOD/WIC, APPLE HEALTH FOR KIDS</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$694	\$694	\$694	\$694
Child Care	\$50	\$50	\$288	\$1,006
Food	\$213	\$305	\$493	\$539
Transportation	\$279	\$279	\$279	\$279
Health Care	\$116	\$116	\$116	\$156
Miscellaneous	\$287	\$287	\$287	\$287
Taxes	\$140	\$175	\$332	\$425
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$15)	(\$105)	(\$120)
Child Tax Credit (-)	\$0	\$0	\$0	(\$47)
Making Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,780	\$1,891	\$2,385	\$3,219
SHORTFALL (-) OR SURPLUS	(\$275)	(\$131)	\$255	(\$168)
WAGE ADEQUACY Total Income/Total Expenses	85%	93%	111%	95%
<b>PANEL D: HOUSING, WORKING CONNECTIONS CHILD CARE, BASIC FOOD/WIC, APPLE HEALTH FOR KIDS</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$451	\$528	\$694	\$694
Child Care	\$50	\$50	\$288	\$1,006
Food	\$213	\$305	\$493	\$539
Transportation	\$279	\$279	\$279	\$279
Health Care	\$116	\$116	\$116	\$156
Miscellaneous	\$287	\$287	\$287	\$287
Taxes	\$140	\$175	\$332	\$425
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$15)	(\$105)	(\$120)
Child Tax Credit (-)	\$0	\$0	\$0	(\$47)
Making Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,537	\$1,725	\$2,385	\$3,219
SHORTFALL (-) OR SURPLUS	(\$32)	\$35	\$255	(\$168)
WAGE ADEQUACY Total Income/Total Expenses	98%	102%	111%	95%
Total Federal EITC (annual refundable)**	\$4,683	\$4,038	\$1,814	\$773
Total Federal CTC (annual refundable)**	\$2,000	\$2,000	\$2,000	\$1,439
Total Making Work Pay Tax Credit (-) (annual refundable)**	\$400	\$400	\$400	\$400

\*Washington State Employment Security Department, Washington State Fall 2008 Job Vacancy Survey Report, Appendix 2. Retrieved on February 25, 2009 from <http://www.workforceexplorer.com>

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



## About the Author

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

### **THE FAMILY ECONOMIC SELF-SUFFICIENCY PROJECT (FESS)**

The Self-Sufficiency Standard was developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). WOW established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the FESS Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency. Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 37 states, New York City and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. In twelve years, the FESS Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information about the FESS Project, visit the website: <http://www.wowonline.org/ourprograms/fess>.



**Center for Women's Welfare**



*...advancing economic justice through research  
and the Self-Sufficiency Standard*



*Workforce Development Council  
of Seattle-King County*