

THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE 2020

Prepared for
Workforce Development Council of Seattle-King County



WORKFORCE DEVELOPMENT COUNCIL OF SEATTLE-KING COUNTY

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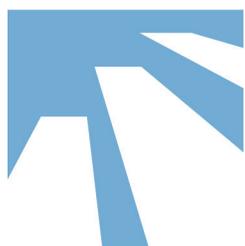
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WORKFORCE
DEVELOPMENT COUNCIL
OF SEATTLE – KING COUNTY

The Self-Sufficiency Standard for Washington State 2020

By Diana M. Pearce, PhD • AUGUST 2020

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PREPARED FOR

The Workforce Development Council of Seattle-King County

Acknowledgments

The Self-Sufficiency Standard for Washington State 2020 has been prepared through the cooperative efforts of Annie Kucklick, Lisa Manzer, and Aleksandra Umanskaya at the University of Washington, Center for Women's Welfare, and staff of the Workforce Development Council of Seattle-King County.

A number of other people have also contributed to the development of the Standard, its calculation, and the writing of state reports over the past 23 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at Wider Opportunities for Women, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing 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 conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.

Preface

The Workforce Development Council of Seattle-King County is publishing *The Self-Sufficiency Standard for Washington State 2020* in an effort to ensure that the best data and analyses are available to enable Washington's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. This report presents and analyzes *The Self-Sufficiency Standard for Washington State 2020*. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live in Washington State. The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers evaluating program effectiveness, and by policymakers and legislators seeking to ensure that basic needs are affordable for Washington State families.

As with all Self-Sufficiency Standard reports, *The Self-Sufficiency Standard for Washington State 2020* was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, plus tables providing county-specific information for over 700 family types, is available at <http://selfsufficiencystandard.org/Washington>. Or, download the report at www.seakingwdc.org/worksource-resources and look up the Standard at www.thecalculator.org/.

Dr. Diana Pearce developed the Self-Sufficiency Standard while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development.

Over the past 23 years the Standard has been calculated for 41 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one's basic needs in the United States.

For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please see www.selfsufficiencystandard.org.

For further information, contact Annie Kucklick with the Center at (206) 685-5264/ akuckl@uw.edu, or the report author and Center Director, Dr. Diana Pearce, at (206) 616-2850/ pearce@uw.edu.

Key Findings

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

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

.....

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

.....

Selected Findings from the Self-Sufficiency Standard for Washington State 2020

- **The amount needed to meet the costs of basic needs increased faster than median earnings between 2001 and 2020 in all Washington State counties.** For a family with two adults, one preschooler, and one school-age child, the Standard increased on average by 72%, across the state. This contrasts with the median wage, which only increased 60% over this period. See Figure E on page 12 and *Table 2 on page 14*.
- **The Standard varies by family type; that is, by how many adults and children are in a family and the age of each child.** One adult living in Snohomish County (West) needs an hourly wage of \$17.42 (\$36,791 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the single adult has a preschooler and a school-age child, the amount

necessary to be economically secure doubles, increasing to \$35.32 per hour (\$74,590 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. See *Table 1 on page 6*.

- In Washington State, the amount needed to be economically self-sufficient also varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$16.12 per hour in Lincoln County to \$37.59 per hour in King County (East), or from 197% of the federal poverty guidelines to 460% of the federal poverty guidelines for a family of two. See *Figure A on page 7*.
- For families with young children, the cost of housing and child care combined typically make up nearly half of the family’s budget.** For example, for a family with two adults, one infant, and one preschooler in Yakima County, child care is 32% of the family’s budget while housing is 19%. See *Figure B on page 8*.
- The 2020 Self-Sufficiency Standard for King County (City of Seattle) is higher than many comparable cities around the country.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in King County (City of Seattle) (\$38.85 per hour) is most comparable to Portland, OR, but more than Chicago, IL, Phoenix, AZ, and Denver, CO. See *Figure C on page 10*.
- The federal poverty guidelines for three-person families (\$21,720 annually) is set at a level well below what is minimally needed to meet a family’s basic needs.** For example, the federal poverty guideline is just 33% of the Standard for one adult and two infants in Thurston County (\$30.84 per hour and \$65,141 annually). See *Figure J on page 18*.

The Self-Sufficiency Standard for Select Washington State Places and Family Types, 2020

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Benton County (Kennewick-Richland)	\$24,329	\$46,006	\$54,373	\$62,044
Clark County	\$30,757	\$55,285	\$64,600	\$72,706
Grays Harbor County	\$20,721	\$42,376	\$51,171	\$59,240
Island County	\$24,973	\$50,830	\$61,448	\$69,762
King County (City of Seattle)	\$36,065	\$69,215	\$82,045	\$86,193
King County (East)	\$43,774	\$79,386	\$92,661	\$95,488
King County (South)	\$32,506	\$64,925	\$77,145	\$81,902
Kitsap County (South)	\$25,356	\$48,498	\$57,662	\$65,709
Lewis County	\$21,495	\$43,763	\$52,342	\$60,224
Pend Oreille County	\$19,754	\$36,400	\$45,949	\$53,779
Pierce County (West County Cities)	\$26,610	\$50,480	\$59,612	\$67,909
Skagit County	\$25,186	\$51,102	\$61,243	\$69,138
Snohomish County (West)	\$36,791	\$64,053	\$74,590	\$82,658
Spokane County	\$20,768	\$41,923	\$50,549	\$58,360
Thurston County	\$25,466	\$47,669	\$56,279	\$64,277
Whatcom County	\$24,517	\$50,727	\$60,985	\$68,941
Yakima County	\$21,896	\$41,123	\$49,040	\$56,765

This report, plus tables providing county-specific information for over 700 family types, is available at <http://selfsufficiencystandard.org/Washington>.

- **Even working full time, a parent earning the 2020 Washington State minimum wage (\$13.50 per hour) will fall short of meeting the Standard for a family with two children.** A parent with a preschooler and a school-age child living in Thurston County and working full time at minimum wage, would only be able to cover 49% of the family’s basic needs with their take-home pay (after accounting for taxes). See *Figure J on page 18*.
- **In Kennewick-Richland only two of the top ten most common occupations (measured by the number of workers), have median wages above the Standard for a three-person family in Benton County (Kennewick-Richland) .** Only registered nurses have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Benton County (Kennewick-Richland), which is \$25.74 per hour, while the median wages for the other nine most common occupations are below this family type’s Standard in Kennewick-Richland. See *Figure L on page 24*.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschooler living in King County (City of Seattle) needs \$6,616 per month to be self-sufficient and an additional \$280 per month to save for emergencies. See *Table 6 on page 44*.

Getting to Self-Sufficiency in Washington State

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

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

- **Work supports are crucial for helping families meet their basic needs.** A single parent in Spokane County with one preschooler and one school-age child transitioning from public subsidies to work with the help of child care assistance, food assistance (SNAP/WIC), Medicaid, and housing assistance would be able to meet the family’s needs on earnings of \$2,222 per month. This is significantly less than the full wage needed of \$4,362 per month without work supports. See *Table 5 on page 31*.
- **Even at the minimum wage, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one preschooler and one school-age child living in Kitsap County (North) and working a full-time minimum wage job, which is currently \$13.50 in most of Washington State, earns only 47% of the income needed to meet the family’s basic needs if they are not receiving any work supports. However, with the help of aid for housing, child care, food, and health care, this parent could meet all of the family’s basic needs. See *Figure O on page 33*.

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

Using the Self-Sufficiency Standard

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

- Evaluate proposed policy changes that affect the costs of basic needs, including health care, housing and other essentials
- Target resources toward job training for fields that pay self-sufficient wages
- Counsel and evaluate outcomes for clients in work training programs
- Assist grant-makers with needs analyses of their communities to assess the impacts of their grants.

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

The 2020 Report in Brief

The 2020 report begins by putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, and comparing and contrasting it with official poverty measures. The report then describes what a self-sufficient wage is for Washington families and how it differs depending on family type and geographic area. The report compares Washington to other places in the United States, examines how costs have increased over time, and contrasts the Washington Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency and a sampling of the various ways the Standard is used.

The appendices provide a more detailed explanation of the methodology and data sources used to calculate the Washington State Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. This report represents costs, policies, and eligibility limits in effect at one point in time, that of summer of 2020. Eligibility levels and benefits for work supports and tax policies change periodically.

Note that the Standard is calculated for over 700 family types in Washington State. The family types cover all one, two, and three adult families with up to six children plus weighted averages of costs for families with seven to ten children. Download an Excel file with Self-Sufficiency Standard data for all family types in every Washington State county at www.selfsufficiencystandard.org/Washington.

How Much is Enough in Washington?

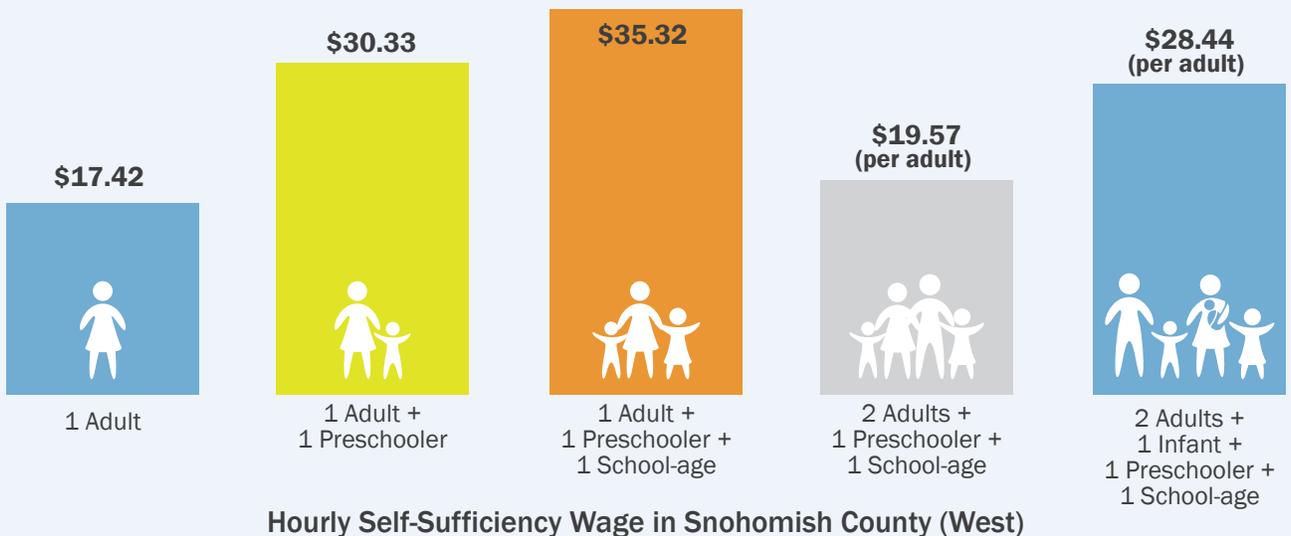
The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without *public or private assistance*, varied by county.

The Self-Sufficiency Standard Varies By County

Self-Sufficiency Standard (Hourly)



The Self-Sufficiency Standard Varies By Family Type



Hourly Self-Sufficiency Wage in Snohomish County (West)

To download the full report and data for all 700+ family types visit www.selfsufficiencystandard.org/washington

How Does the Standard Compare?

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

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

OFFICIAL POVERTY MEASURE

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



SELF-SUFFICIENCY STANDARD

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



42% The amount of basic needs covered by the Official Poverty Measure.



Yakima County
2 adults + 1 infant + 1 preschooler

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

SELF-SUFFICIENCY STANDARD

\$56,279

FULL-TIME MINIMUM WAGE

Includes tax and tax credits, \$13.50/hr

\$35,182

FEDERAL POVERTY GUIDELINE

Family of 3

\$21,720

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

79



Thurston County

1 adult + 1 preschooler + 1 school-age

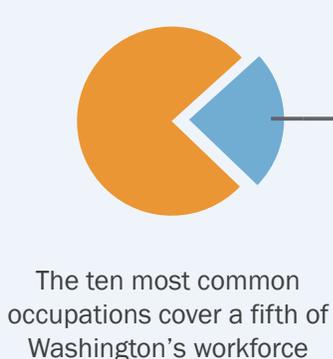
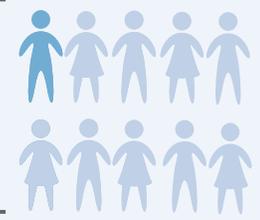
Getting to Self-Sufficiency

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

How do Washington State's Jobs Stack Up?



Benton County
(Kennewick-Richland)
1 adult +
1 preschooler

Only **ONE** of the top ten occupations in Kennewick-Richland MSA has median wages above the Standard for this family in Benton County (Kennewick-Richland)

How do Work Supports Help Families Meet Basic Needs?

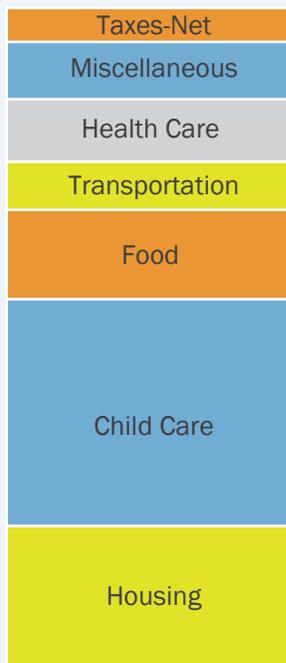


Spokane County
1 adult + 1 preschooler + 1 school-age

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

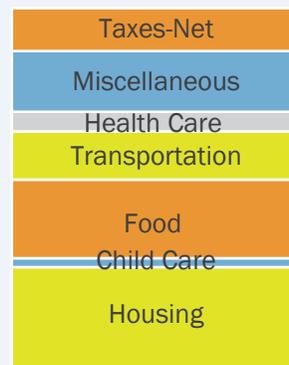
- Apple Health (Medicaid) reduces health care costs from \$387 to \$133 per month.
- Food assistance reduces groceries from \$570 to \$493 per month.
- Child care voucher reduces child care costs from \$1,448 to just a \$65 copay per month.
- A housing voucher reduces costs from \$910 to \$656 per month.
- Taxes (net of tax credits) decrease from \$218 to \$155 per month.

Monthly Expenses = \$4,212
Wage needed = \$23.93 per hour



WITH NO WORK SUPPORTS

Monthly Expenses = \$1,633
Wage needed = \$9.28 per hour



WITH WORK SUPPORTS

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PART 1

About the Self-Sufficiency Standard

Introduction

Across America today, many families are struggling to stretch their wages to meet the costs of basic necessities. Though often not deemed “poor” by the official poverty measure, these families lack enough income to meet the rising costs of essentials such as food, housing, transportation, and health care. The Self-Sufficiency Standard meets the need for a measure of income adequacy that more accurately tracks and measures the true cost of living.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and ever-increasing expenses, clearly illuminating the economic “crunch” experienced by so many families today.¹ The availability of Self-Sufficiency Standard data, going back over two decades and across 41 states, enables comparisons of geographic regions as well as documentation of historical trends.

Moreover, in addition to these long-term trends of increasing inequality, as this report is being written, these struggling families are now coping with the significant economic effects of the COVID-19 shutdown. Millions of workers find themselves unemployed or underemployed, with health risks threatening them and their families. This report provides a baseline against which to assess the impact of the pandemic on the population when the economy and society begins to recover. During the Great Recession, in state after state, we noted that the cost of basic needs as measured in the Standard remained the same or even increased, while families experienced plummeting or lost incomes. We expect (and are starting to see) similar trends. Despite lost wages, rent must be paid, food bought, and child care arranged.

The Self-Sufficiency Standard for Washington 2020 defines the amount of income necessary to meet the basic needs of Washington families, differentiated by family type and location. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from *public* subsidies (e.g., public housing, Medicaid, or child care assistance) or *private/informal* assistance (e.g.,

unpaid babysitting by a relative or friend, food from food banks, or shared housing).

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

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

This report also has several appendices:

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

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.

A Real-World Approach to Measuring Need

The official poverty measure was developed over five decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.² Indeed, the Census Bureau 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.”³ Despite the many limitations of the official poverty measure, it still is used to set the eligibility guidelines for numerous poverty and work support programs, as well as the federal poverty thresholds used to estimate the number of Americans in poverty.

The most significant shortcoming of the official poverty measure is that for most families, in most places, the threshold is simply too low. In addition, the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age. In contrast, the official poverty guidelines increase by a constant amount for each additional family member and therefore do not adequately account for the real variation by children’s age in the costs of meeting basic needs.

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

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

A FOCUS ON MODERN FAMILIES WITH WORKING ADULTS.

Because paid employment is the norm for supporting families today in the United States,⁴ the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care (when needed), taxes, and transportation.

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

VARIATION BY FAMILY COMPOSITION. Because the costs of some basic needs vary substantially by the age of children, the Standard varies by both the number and age of children. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST.

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

TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET ITEMS.

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

PERMITS MODELING OF THE IMPACT OF SUBSIDIES.

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

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

For a more in-depth look at how the Standard compares to the official poverty measure and the Supplemental Poverty Measure, please visit www.selfsufficiencystandard.org/measuring-poverty

How is the Self-Sufficiency Standard Calculated?

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



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



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



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



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



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



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



TAXES AND TAX CREDITS. Taxes include federal income tax, payroll taxes, and state and local sales taxes where applicable. State tax credits are included when applicable, as well as the federal Earned Income Tax Credit (EITC), federal Child and Dependent Care Tax Credit (CCTC), and the federal Child Tax Credit (CTC).



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

PART 2

Self-Sufficiency Standard Results For Washington State

What it Takes to Make Ends Meet in Washington

How much income families need to be economically self-sufficient depends both on family composition—the number of adults, the number of children, and the children’s ages—and where they live. **Table 1** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Snohomish County (West).

- A single adult needs to earn \$17.42 per hour working full time to be able to meet his or her basic needs, which is \$3.92 per hour more than the Washington minimum wage rate (\$13.50 per hour in 2020).
- Adding a child nearly doubles this requirement; one parent caring for one preschool-aged child needs to earn \$30.33 per hour to be self-sufficient.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$35.32 per hour to meet their family’s basic needs. This is the equivalent of more than two and a half full-time minimum wage jobs in Washington.⁵
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child *each* need to earn a minimum of \$19.57 per hour, nearly 50% more than the minimum wage, to meet their family’s basic needs.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure A** displays the geographic

**TABLE 1. The Self-Sufficiency Standard for Select Family Types*
Snohomish County (West), WA 2020**

	1 ADULT	1 ADULT 1 PRESCHOOLER	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
MONTHLY COSTS				
Housing	\$1,622	\$1,956	\$1,956	\$1,956
Child Care	\$0	\$1,158	\$1,744	\$1,744
Food	\$271	\$412	\$621	\$835
Transportation	\$315	\$323	\$323	\$621
Health Care	\$139	\$402	\$421	\$478
Miscellaneous	\$235	\$425	\$507	\$563
Taxes	\$484	\$878	\$1,077	\$1,124
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE				
Hourly**	\$17.42	\$30.33	\$35.32	\$19.57 <i>per adult</i>
Monthly	\$3,066	\$5,338	\$6,216	\$6,888
Annual	\$36,791	\$64,053	\$74,590	\$82,658
Emergency Savings Fund	\$118	\$225	\$315	\$154

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes payroll and sales taxes plus federal income taxes.
 ** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month). The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents’ wages combined.
 Note: Totals may not add exactly due to rounding.

How do Family Budgets Change as Families Grow?

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

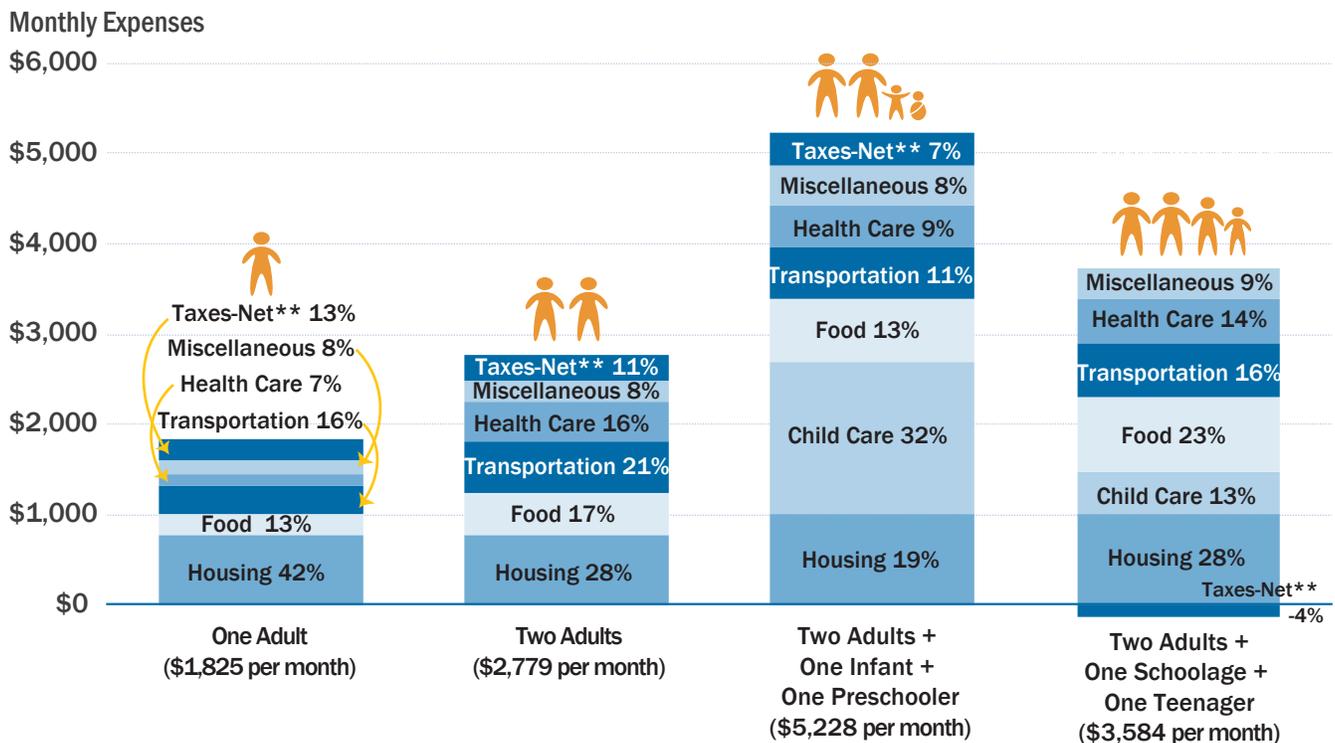
When there is just one adult, the adult needs to earn a total of \$1,825 per month to make ends meet, plus a small monthly amount of savings for emergencies.

When there are two adults, total costs increase to \$2,779 per month. For families with two adults and no children in Yakima County:

- Housing is 28% of the Self-Sufficiency Standard budget.
- Food takes up 17% of the budget.
- Transportation is 21% of the budget.
- Health care accounts for 16% of the total household budget.
- Taxes account for 11% of household expenses and there are no tax credits.

When a family expands to include two young children (one infant and one preschooler), the total budget nearly doubles to \$5,228 per month. At the same time, with the addition of child care, the proportions spent on each basic need change:

FIGURE B. Percentage of Standard Needed to Meet Basic Needs for Four Family Types*
Yakima County, WA 2020



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

** The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 13% for two adults with one infant and one preschooler and 11% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

- Child care alone accounts for a third of the family’s budget; when one adds housing, together these two items account for 51% of expenses. This is quite common. Across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going for housing and child care expenses alone.
- Food costs are 13% of total income. This is the same as the national average expenditure on food of 13%, and much lower than the 33% assumed by the methodology of the federal official poverty measure.⁶
- Health care accounts for 9% of the family budget, including both the employees’ share of the health care premium (\$322 per month) and out-of-pocket costs (\$133 per month).⁷ If neither adult had employer sponsored health insurance, and they got a Silver health care plan through the Washington health care marketplace, the premium amount would be about \$418 per month after estimated tax credits.⁸
- Net taxes for the family now reflect a tax burden that is about 7% due to the offsetting effects of tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although most credits are not received until the following year when taxes are filed. If it were assumed that tax credits are not received monthly, but instead annually in a lump sum, then the monthly tax burden would be 15% of total expenses for this family.

The fourth bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to \$3,584 per month and without the large amount for child care, the proportions for the other budget items all increase.

- Housing costs are now 28% of the family budget.
- The decreased amount for child care for the school-age child accounts for just 13% of the basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- The larger proportion of the budget for food, at 23%, is due in part to increased food costs for the teenager.
- Transportation is 16% of the total family budget.
- Health care accounts for 14% of the family budget.
- Net taxes have become -4% of the family’s budget. If it were assumed, as noted above, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 12% of the total costs for two adults with one school-age child and one teenager.

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

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How Does the Standard for Seattle Compare to Other U.S. Cities?

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

In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Seattle is compared to the Standard for the same family type in thirteen other major U.S. cities: King County (Seattle) was compared to: Atlanta, GA; Baltimore, MD; Charlotte, NC; Chicago, IL (North Side); Columbus, OH; Denver, CO; Phoenix, AZ; Milwaukee, WI; New York City (Northwest Brooklyn); Philadelphia, PA; Portland, OR; San Francisco, CA; and San Jose, CA.⁹

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$26.41 (Atlanta, GA) to a high of \$64.66 per hour (San Francisco, CA).
- Seattle requires a Self-Sufficiency wage of \$38.85 per hour for this family type and is most comparable in cost to Portland, OR.

- Seattle is less expensive than San Francisco, CA and San Jose, CA, which top the list with both at over \$55 per hour. However, it is more expensive than most similar or even larger-sized cities on the list, such as Chicago and Phoenix. While all the budget items in the Standard vary geographically, housing and child care costs in particular vary considerably. For example, a two-bedroom rental costs over \$2,100 per month in Seattle, WA compared to just over \$1,220 per month in Atlanta, GA or \$1,490 in Portland, OR. Additionally, 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 Standard wage reflects higher transportation expenses.

FIGURE C. The Self-Sufficiency Wage for Seattle, WA Compared to Other U.S. Cities, 2020*
One Adult, One Preschooler, and One School-age Child



*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages for cities calculated prior to 2020 are updated from release month using the Consumer Price Index.

** Wage calculated assuming family uses public transportation.

Overall, if the parent in this comparison has a minimum wage job with a large employer who provides medical benefits, they will need to work over two minimum wage jobs at \$16.39 per hour, to meet the families' basic needs in Seattle.

SPOKANE. Figure D compares Washington's second largest city, Spokane to other midsize cities throughout the country: Eugene, OR; Grand Rapids, MI; Madison, WI; Norfolk, VA; Rochester, NY; San Bernardino, CA; and Scottsdale, AZ. The population of these cities is around 200,000 which is similar to Spokane, and a little more than a fourth of the population of Seattle.

In Spokane, a parent with one preschooler and one school-age child requires a wage of \$23.93 per hour to meet the families' basic needs.

- Spokane represents the lowest Self-Sufficiency wage required for these eight cities. The highest wage required for this family type is \$34.32 in Madison, WI.
- The Self-Sufficiency wage for Spokane is most comparable in cost to Norfolk, VA. Housing, transportation, and food costs are very similar between the two cities. However, while child care is less expensive in Norfolk, VA, health care and taxes are lower in Spokane.

A Spokane parent with two young children needs to work nearly two minimum wage jobs at \$13.50 per hour to meet his/her family's basic needs.

FIGURE D. The Self-Sufficiency Wage for Spokane, WA Compared to Other U.S. Cities, 2020*
One Adult, One Preschooler, and One School-age



*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages other than Spokane are updated using the Consumer Price Index.

How has the Cost of Living Changed Over Time in Washington State?

This is the seventh time the Self-Sufficiency Standard has been calculated for the state of Washington. This section examines how the 2020 Self-Sufficiency Standard and cost components compare to the results in 2001, 2006, 2009, 2011, 2014, and 2017.

The map in **Figure E** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—two adults, one preschooler, and one school-age child—by county. This map highlights the overall change in the Standard between 2001 and 2020.

Over the last 19 years, the Self-Sufficiency Standard for this four-person family increased on average across Washington State by 72%, or an annual average of 3.8% per year. However, there is considerable variation by county, ranging from 49% to 112%.

- The largest percentage increase in the Standard since 2001 occurred in Seattle (King County) where the cost of living increased 112%. The Self-Sufficiency Standard for a two-adult family with one preschooler and one school-age child increased from \$40,569 in 2001 to \$86,193 in 2020, increasing by approximately \$2,400 per year. Above average housing costs, rising an average of 164% over the last 19 years, drove this increase in Seattle. Other counties above the statewide average, such as Walla Walla, Snohomish, Skamania, and East Pierce Counties also experienced considerable housing cost increases.
- In contrast, counties in the central-eastern portion of the state experienced lower rates of cost growth. In Benton County (excluding the cities of Kennewick and Richland), costs at a basic needs level increased at the lowest rate of 49%, or about 3% per year.

FIGURE E. Percentage Change in the Self-Sufficiency Standard for Washington State Two Adults, One Preschooler, and One School-age Child: 2001-2020

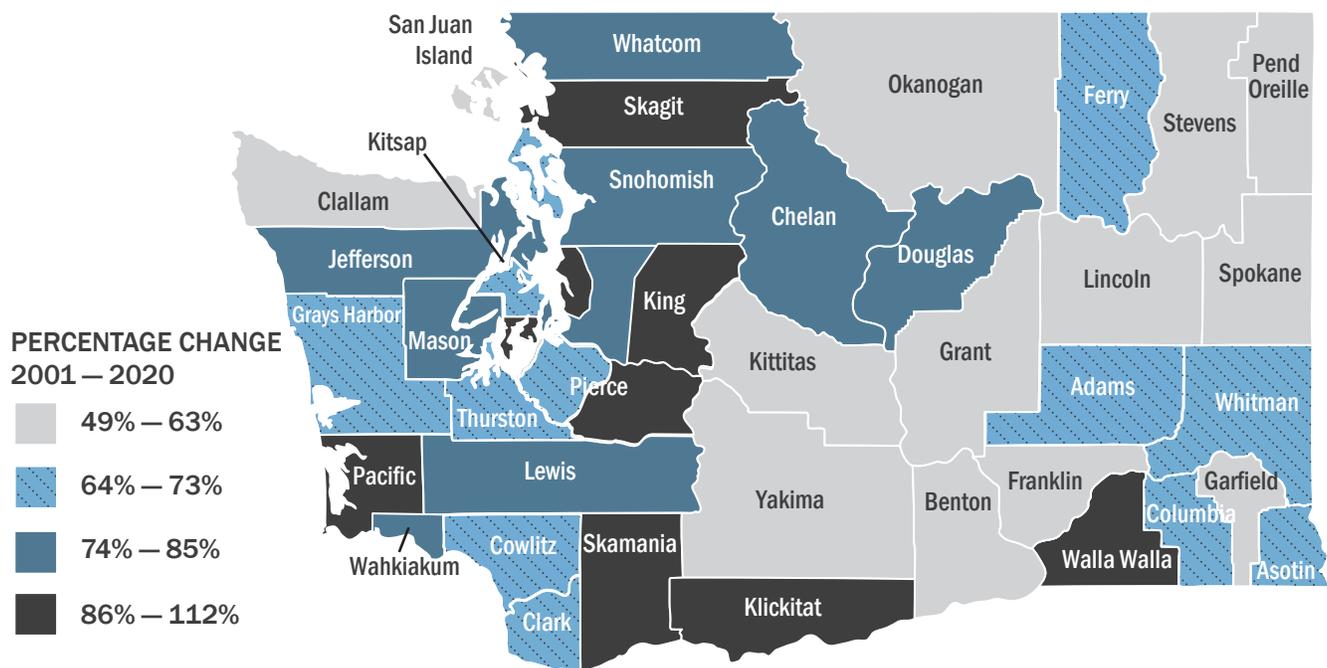
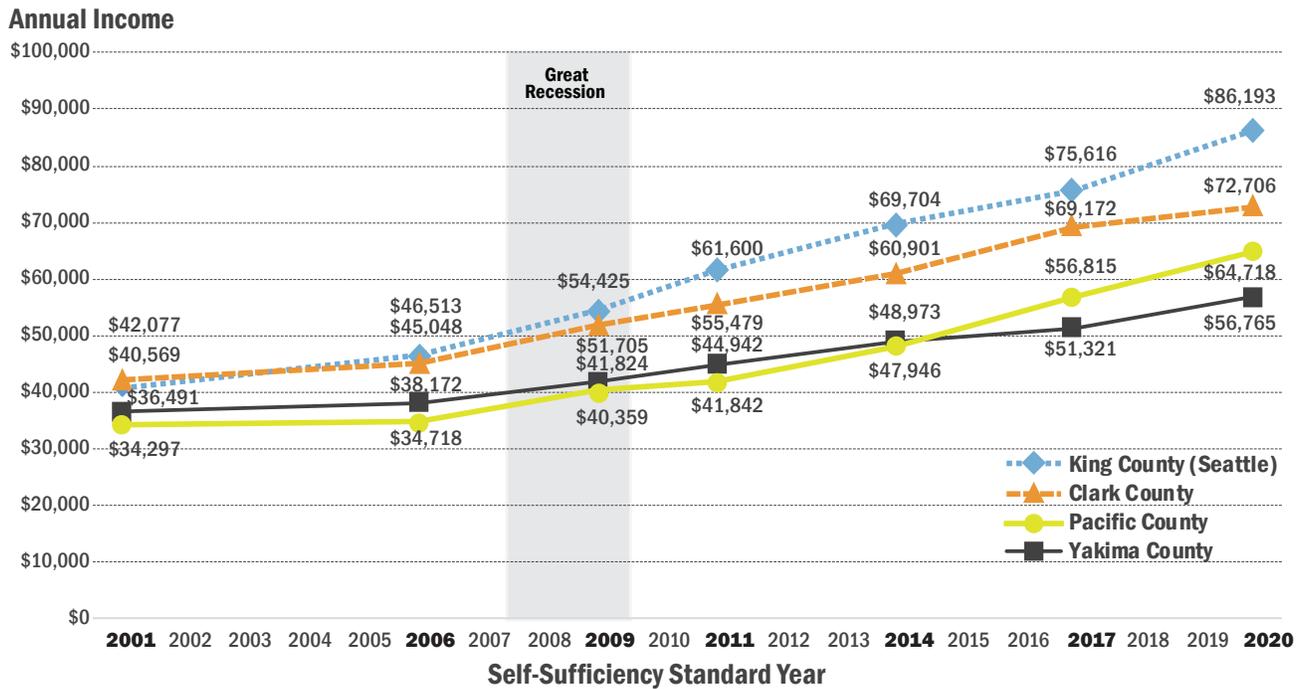


FIGURE F. The Self-Sufficiency Standard for Washington State by Year for Select Counties
Two Adults, One Preschooler, and One School-age Child: 2001, 2006, 2009, 2011, 2014, 2017, and 2020



Tracing the changes in the Standard for this four-person family in four select counties illustrates a few trends as shown in **Figure F**.

- First, while the Standard for all counties increased over the 19 years, the variation in rates of change increased the difference (or spread) between the highest cost and lowest cost counties in 2020. While the Standard for this four-person family in King County (Seattle) was 15% more than the Pacific County Standard in 2001, by 2020, it was 25% more in King County (Seattle) than in Pacific County.
- Second, costs continued to increase right through the Great Recession (shown by the vertical band in **Figure F**) as well as since then. That is, despite the slowdown in the economy, when many people experienced job loss, decreased hours, and stagnant wages, the cost of living continued to rise in Washington State across most counties.

Although overall the Standard increased somewhat steadily throughout Washington State over this time period, how much each cost increased varied quite a bit between counties. Using the same four-person family as above (two adults, one preschooler, and one school-age child), **Table 2** shows the actual cost and percentage of change for each basic need since 2001 in Clark County, as well as statewide. This analysis shows that health care and child care are the costs rising the fastest.

- Housing was the budget item with the largest increase in Clark County, rising by 123%, which is more than the statewide average of 91%. In dollar terms, the monthly cost of housing has increased by \$811 in Clark County since 2001.
- Other than the miscellaneous category by a small margin, both child care and health care were the next-largest percentage increase. The cost of child care increased from \$918 to \$1,638 per month in

Over the last 19 years, the Self-Sufficiency Standard for this four-person family has increased on average across all Washington counties by 72%.

TABLE 2. Percent Change in the Self-Sufficiency Standard Over Time, 2001–2020
Two Adults, One Preschooler, and One School-Age Child: Clark County and Statewide

COSTS	2001	2020	PERCENT CHANGE 2001-2020	
			Clark County	Statewide
Housing	\$657	\$1,468	123%	91%
Child Care	\$918	\$1,638	78%	110%
Food	\$521	\$794	52%	60%
Transportation	\$425	\$613	44%	34%
Health Care	\$291	\$520	78%	70%
Miscellaneous	\$281	\$503	79%	78%
Taxes	\$576	\$956	66%	67%
Tax Credits*	(\$163)	(\$433)	165%	165%
SELF-SUFFICIENCY WAGE				
Monthly	\$3,506	\$6,059	73%	72%
Annual	\$42,077	\$72,706		
MEDIAN EARNINGS**				
Clark County	\$27,119	\$41,896	54%	
Statewide	\$26,038	\$41,623		60%

* Total Tax Credits is the sum of the monthly tax credits available to the individual, including: EITC, CCTC, and CTC.

** Clark County and Washington State statewide Median Earnings: U.S. Census Bureau, 2018 and 1999, American Community Survey, B20002, "Median Earnings in the Past 12 Months By Sex For The Population 16 Years and Over With Earnings In the Past 12 Months," <http://factfinder.census.gov> (accessed April 1, 2020). Data updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics. Employment Cost Index. "Wages and salaries for All Civilian workers in All industries and occupations," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed March 29, 2020). Note that median earnings do not reflect the Washington State minimum wage increase effective January 1, 2020.

Clark County or \$720 more per month, which is a 78% change since 2001 and is actually significantly less than the statewide average increase of 110% over this time period.

- Health care costs also increased by 78% or by \$228 per month for this family type.
- Transportation costs increased 44% for this family type in Clark County since 2001, higher than the statewide average of 34%. In Clark County, monthly transportation costs increased \$188 for this family type since 2001.
- Food costs increased by 52% in Clark County, below the statewide average of 60%.

COST OF LIVING INCREASES VERSUS INCREASES IN WAGES.

While the Self-Sufficiency Standard for this four-person family in Clark County increased by 73% over the past 19 years, workers' median earnings increased by just 54% (from \$27,119 to \$41,896) in Clark County over the same period. Statewide costs have increased by 72% on average, while median earnings have increased by just 60% since 2001. While the statewide minimum wage increase shows a positive impact on median wage earnings, the fact that cost increases still outstrip wage increases puts mounting pressure on family budgets.

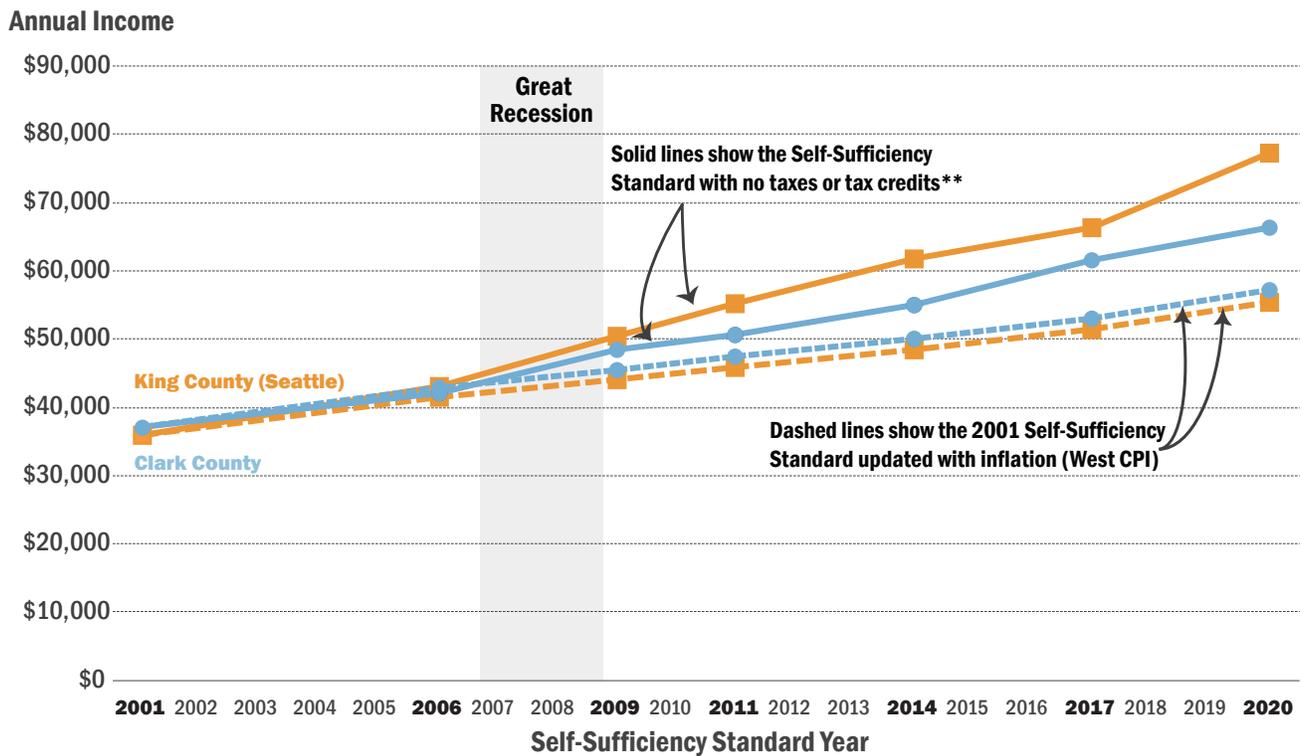
Documenting Changes in Living Costs with the Standard Versus the Consumer Price Index

Nationally, the official measure of inflation is the U.S. Department of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for all goods and services. Since the Standard measures the costs of only basic needs, the question is how the increases in costs documented here compare to official inflation rates for all goods and services. We examine this question in **Figure G** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2001 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in **Figure G**. Using the same four-person family as above (two adults, one preschooler, and one school-age child), this comparison was done for two places in Washington: King County (Seattle) and Clark County.

The West Region Consumer Price Index (CPI) increased 54% between 2001 and 2020.

- If the 2001 Self-Sufficiency Standard for King County (Seattle) (\$35,939 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2020 would be estimated to be \$55,312 per year.¹⁰ However, the *actual* 2020 Standard (without taxes or tax credits) for King County (Seattle) is considerably higher: \$77,183 per year for this family type, a 115% increase over the last 19 years.

FIGURE G. CPI*-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2001–2020 King County (Seattle) and Clark County, WA: Two Adults, One Preschooler, and One School-Age Child



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "Northeast Region All Items, 1982-84=100-CUURA101SA0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed May 8, 2019).
 ** Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure.

- Similarly, when the CPI inflation rate of 54% is applied to the 2001 Standard for Clark County (\$37,120 without taxes in 2001), the CPI adjusted estimate for 2020 would be \$57,129. However, the actual 2020 Self-Sufficiency Standard amount for Clark County (without taxes or tax credits) is \$66,436, 79% higher than in 2001.

In sum, **Figure G** demonstrates that the rate of inflation as measured by the CPI substantially underestimates the rising costs of basic needs; instead of increasing 54%, costs rose by 115% in King County (Seattle) and 79% in Clark County. Indeed, using the CPI for this family type in King County (Seattle) results in a 2020 estimate of costs that is \$21,871 less than the actual costs in the 2020 Standard. That is, estimating the increase in costs using the CPI drastically

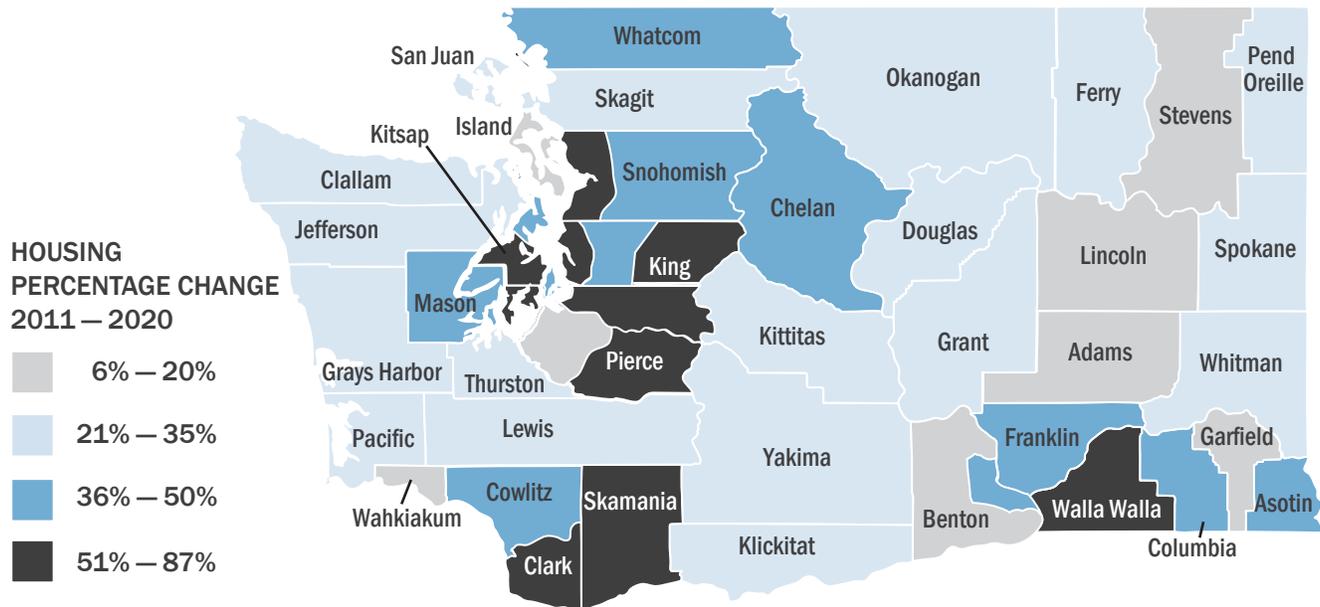
underestimates the real increases in the cost of basic needs faced by Washington State families, leaving them thousands of dollars short.

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

Along with child care costs, housing costs are often the leading expense for families in Washington State. The map in **Figure H** depicts the changes in the cost

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

FIGURE H. Percentage Change in Self-Sufficiency Standard Housing Costs Across Washington State: Two-Bedroom Unit, 2011 - 2020.



of housing for a two-bedroom in the Self-Sufficiency Standard housing unit—by county. This map highlights the overall percentage change in housing costs between 2011 and 2020.

Over the last nine years, the cost of renting a two-bedroom unit increased on average across Washington State by 37%, or an annual average of 4.1% per year. However, like overall costs of living, there is considerable variation by county, ranging from 6% to 87%.

- The largest percentage increase in housing costs since 2011 occurred in Skamania County where the cost of a two bedroom unit increased 87%. A two-adult family with one preschooler and one school-age child paid \$705 in 2011 and now pays \$1,315 for the same unit, nine years later according to the Standard. Other counties including Walla Walla, King, Kitsap, Clark, and East Pierce also experienced considerable housing cost increases.
- In contrast, counties in eastern Washington experienced lower rates of housing cost increases. In Garfield County housing costs for a two bedroom unit increased at the lowest rate of 6%. Lincoln, Stevens, Wahkiakum, Adams, Benton (excluding Kennewick and Richland), and Island counties also experienced lower rates of housing cost increases.

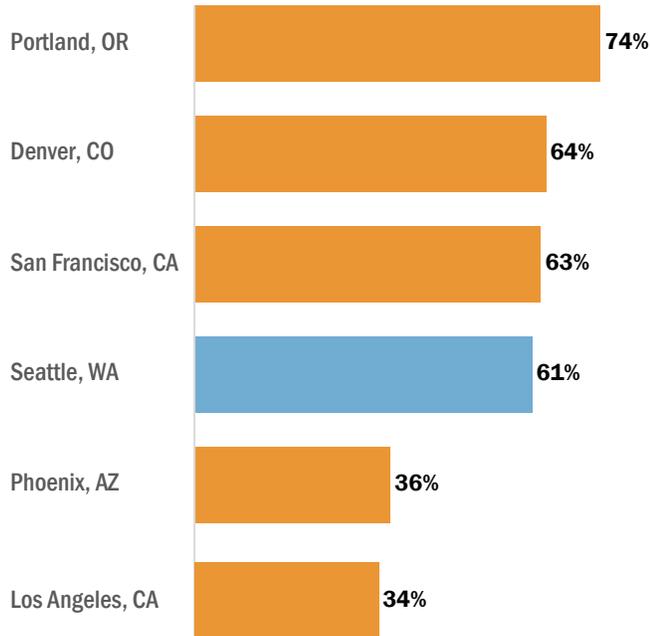
While the cost of housing, according to the Standard, increased at a varying rate across Washington State, **Figure I** compares the Self-Sufficiency Standard cost of a two-bedroom unit in Seattle, WA with five other cities in the Western region. This analysis explores the same time period: 2011 to 2020.

Seattle has the fourth highest rate of growth compared to the other five cities, experiencing slightly lower rates of growth than San Francisco, Denver, and Portland. The Self-Sufficiency Standard housing costs for a two-bedroom unit increased by 61% over the last nine years.

A family in Seattle, requiring two bedrooms, went from paying \$1,671 in 2011 to paying \$2,698 for the same two-bedroom unit in 2020; an increase of \$1,026 over the last nine years. In terms of dollar increase, Seattle is only second behind San Francisco which experienced an increase of \$1,263 since 2011.

Housing costs are often the largest expense for families struggling to make ends meet. As noted in the earlier analysis on page 14, earnings are not keeping pace with increasing costs. With higher rates of growth than other cities with similar populations, families with low-incomes living in the Seattle region

**FIGURE I. Percentage Change in Self-Sufficiency Standard Housing Costs Across Cities in the Western Region*:
Two-Bedroom Unit, 2011 - 2020.**



*The Self-Sufficiency Standard for each city represents the county in which the city is located. Housing costs are based on 2011 and 2020 Standard data, with the exception of Pheonix, AZ which was based on 2012 data.

have to navigate the increased pressure of rapidly growing housing costs. Families seeking housing assistance from Section 8 Housing Vouchers or Public Housing face cumbersome application processes and lengthy waitlists. Further, it is estimated that less than one in four eligible households receive federal housing assistance.¹¹

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In terms of dollar increase over the last nine years, Seattle is only second behind San Francisco.

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

As a measure of income adequacy, how does the Standard compare to other commonly used measures? **Figure J** compares the Thurston County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child to the following income benchmarks for three-person families:

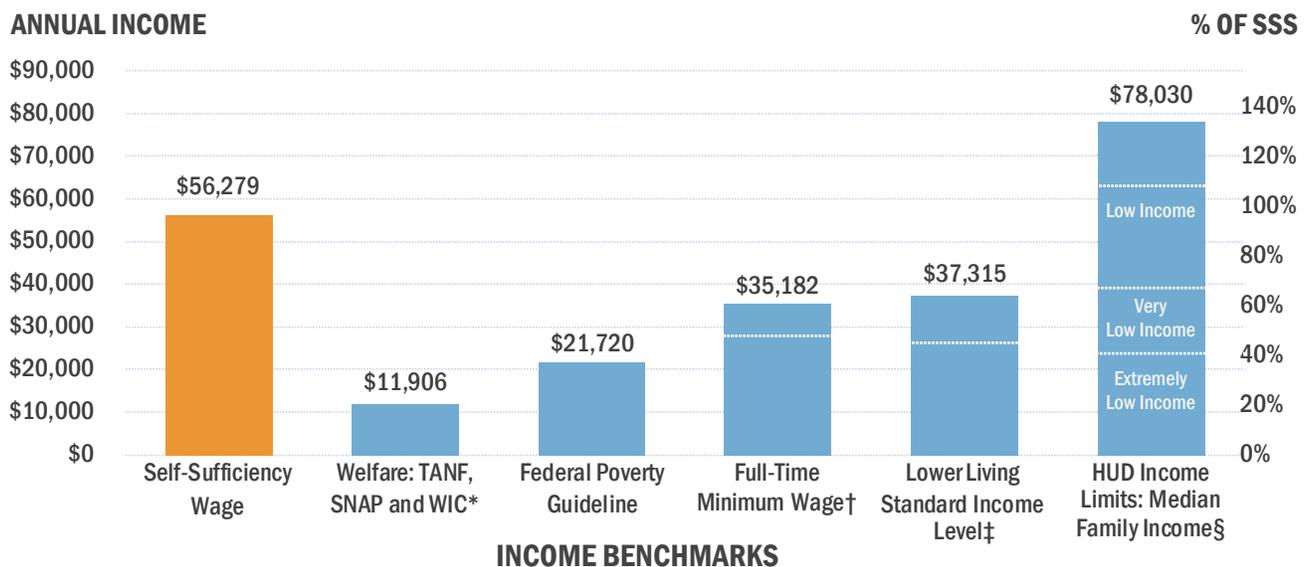
- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service's federal poverty guidelines (FPG, also called federal poverty level or FPL)
- The Washington State and Thurston County 2020 minimum wage of \$13.50 per hour
- The U.S. Department of Labor's Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development's Median Family Income

As indicated in the first bar in **Figure J**, the Self-Sufficiency wage for this family type in Thurston County is \$56,279 per year.

TANF, SNAP AND WIC. The second bar from the left calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP, WIC, and TANF. This public assistance package totals \$11,906 per year for three-person families in Washington, which is approximately one-fifth of the Standard for this three-person family in Thurston County.

FEDERAL POVERTY GUIDELINES. According to the 2020 federal poverty guidelines, a three-person family, regardless of composition or where they live, would be considered "poor" with an income of \$21,720 annually or less. The FPG for three-person families is just over a third of the Self-Sufficiency Standard for this Thurston County family.

FIGURE J. The Self-Sufficiency Standard Compared to Other Benchmarks
One Adult, One Preschooler, and One School-Age Child: Thurston County, WA 2020



** The maximum TANF benefit amount is \$6,828 annually, the SNAP benefit amount is \$4,661 annually, and the WIC benefit amount is \$417 annually for a family of three in Washington.

†The 2020 Washington minimum wage is \$13.50 per hour. This amounts to \$28,512 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$35,182 as shown. The dashed line shows the annual income received after accounting for taxes (\$27,341) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

‡ The U.S. Department of Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2020 adjusted metropolitan West region for a three-person family.

§ The U.S. Department of Housing and Urban Development (HUD) uses median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for FY2020.

This comparison is for just one family type. For other family types in Thurston County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG is 68% of the Self-Sufficiency Standard, but for a household with a higher budget, such as a household consisting of one adult with two infants the FPG is only 33% of the Self-Sufficiency Standard.

There is also considerable variation by place. **Table 3** compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across Washington State, and finds that the Self-Sufficiency Standard for this family type ranges from 197% of the FPG in Lincoln County to 427% of the FPG in King County (East).

MINIMUM WAGE. As of January 2020, Washington State's minimum wage increased to \$13.50 per hour. Starting in September 2020, Washington State Department of Labor and Industries will make a cost-of-living adjustment to the minimum wage which will be implemented on January 1st, 2021. The local jurisdictions of Seattle and SeaTac have higher minimum wage rates. SeaTac's minimum wage is \$16.34 per hour, while Seattle's wage rate depends on the size of the business: businesses with 501 or more employees must pay \$16.39 per hour, while smaller employers with under 500 employees must pay \$15.75 per hour or \$13.50 per hour if the employee earns tips or receives medical benefits.

The 2020 Washington State minimum wage is equivalent to \$28,512 per year working full time. Because this is earned income, taxes are subtracted and eligible tax credits are added. Because the tax credits the family qualifies for are more than the taxes owed, the net total income of \$35,182 is more than the worker's earnings alone.

A full-time minimum wage job, using Washington State's 2020 minimum wage, provides 63% of the amount needed to be self-sufficient for this family type in Thurston County. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receives tax credits annually (as is true of all workers), take-home pay would be \$27,341 over the year, shown by the dashed line on the fourth bar in **Figure J**. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a

minimum wage job amounts to just 49% of the Self-Sufficiency Standard for this family type in Thurston County.

Put another way, this parent would need to work 82 hours per week at the 2020 minimum wage to meet the family's basic costs. If we included the value of tax credits (even though they are not received concurrently), working at the minimum wage this parent would need to work 64 hours per week to meet the family's basic costs of living.

LOWER LIVING STANDARD INCOME LEVEL (LLSIL). The LLSIL was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since then. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus has first priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.¹² For 2020, the LLSIL for a three-person family in the metropolitan West is \$37,315 and 70% of the LLSIL is \$26,121, which is only about \$4,400 above the FPG for this family size.¹³ The full LLSIL is 66% of the Standard, and the 70% eligibility level is 46% of the Standard.

MEDIAN FAMILY INCOME. The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (by family size) to determine families' eligibility for housing assistance on the assumption that area median income is a rough measure of the local cost of living. The median is the midpoint, which means that half of families in the area have incomes above this amount, and half below. In Washington State, HUD median family income for this family type is greater than the Standard in all counties except for Klickitat, Lewis, and Pacific counties. HUD defines three levels of need: (1) "Low income," which is between 50% and 80% of median income; (2) "Very Low Income," which is between 30% and 50% of median income, and (3) Extremely Low Income, which is income less than 30% of median income.

The HUD median family income for a three-person family in Thurston County is \$78,030 annually.¹⁴ For a three-person family in Thurston County, HUD income limits are as follows:

Measuring Poverty

Simply raising the poverty level, or using a multiple of the FPG, cannot solve the structural problems inherent in the official 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 five decades ago, when the FPG was first developed by Mollie Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. Knowing that the average American family spent a third of their budget on food, Orshansky reasoned that multiplying the food budget by three would yield an estimate of the amount needed to meet other basic needs, and thus this became the basis of the FPG.

Second, the poverty 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.

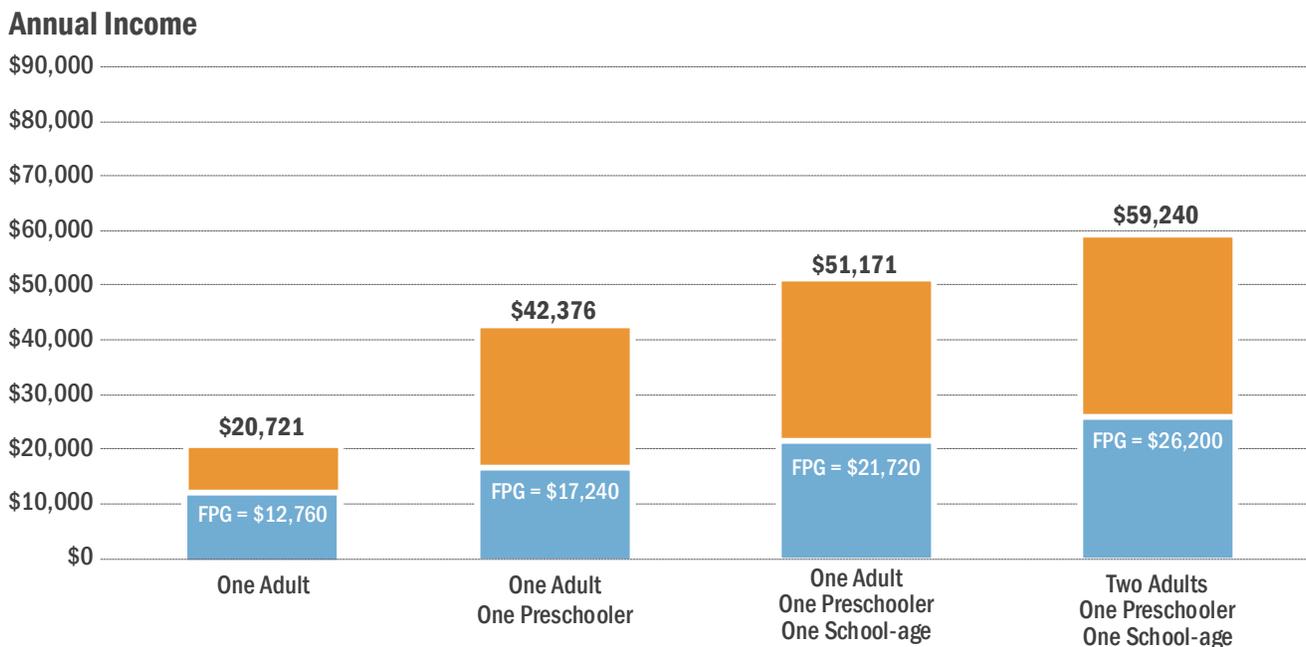
Since it was developed, the poverty level has only been updated annually using the Consumer Price Index. As a result, the percentage of the household budget devoted to food has remained at one-third of the FPG even though American families now spend an average of only 13% of their income on food. At the same time, other costs have risen much faster and new costs have arisen, such as child care and taxes.

Third, the poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife, or implicitly assumes she is not employed. This family demographic no longer reflects the reality of the majority of American families today. Thus paid employment with its associated costs such as child care, transportation, and taxes is the norm for the majority of families today rather than the exception.

Fourth, the poverty measure does not vary by geographic location. That is, the FPG is the same whether one lives in Louisiana or in Seattle, Washington (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the United States costs nearly four times as much as in the least expensive areas.

Finally, the poverty measure provides no information or means to track changes in specific costs, nor the impact of subsidies, taxes, and tax credits that reduce (or increase) these costs. The FPG 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 net costs unless they are explicitly included in the measure itself.

FIGURE K.The Self-Sufficiency Standard and Federal Poverty Guideline for Select Families
Grays Harbor, WA 2020



- **Low income.** Income between \$39,015 and \$64,665
- **Very low income.** Income between \$24,255 and \$39,015.
- **Extremely Low Income.** Income less than \$24,255.¹⁵

The Self-Sufficiency Standard of \$56,279 for this family type in Thurston County is in the HUD “Low Income” range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Thurston County. (Due to limited resources, most federal housing assistance goes to families with incomes that are even lower, in the “Very Low Income” or “Extremely Low Income” income ranges.)

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2020
Two Family Types, All Washington State Counties

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income
Adams	\$45,887	211%	161%	88%	\$53,613	205%	188%	92%
Asotin	\$47,913	221%	168%	72%	\$55,542	212%	195%	75%
Benton (Excluding Kennewick-Richland)	\$50,129	231%	176%	72%	\$57,800	221%	203%	75%
Benton (Kennewick-Richland)	\$54,373	250%	191%	78%	\$62,044	237%	218%	80%
Chelan	\$51,642	238%	181%	83%	\$59,785	228%	210%	86%
Clallam	\$53,589	247%	188%	90%	\$61,365	234%	215%	93%
Clark	\$64,600	297%	227%	78%	\$72,706	278%	255%	79%
Columbia	\$49,247	227%	173%	83%	\$56,972	217%	200%	86%
Cowlitz	\$52,246	241%	183%	84%	\$59,970	229%	210%	87%
Douglas	\$50,004	230%	175%	80%	\$57,726	220%	202%	83%
Ferry	\$45,843	211%	161%	92%	\$53,682	205%	188%	97%
Franklin	\$49,328	227%	173%	71%	\$57,004	218%	200%	74%
Garfield	\$43,763	201%	153%	75%	\$52,451	200%	184%	81%
Grant	\$46,650	215%	164%	69%	\$54,298	207%	190%	73%
Grays Harbor	\$51,171	236%	179%	87%	\$59,240	226%	208%	91%
Island	\$61,448	283%	216%	90%	\$69,762	266%	245%	92%
Jefferson	\$56,134	258%	197%	91%	\$64,904	248%	228%	95%
King (East)	\$92,661	427%	325%	91%	\$95,488	364%	335%	84%
King (North)	\$82,453	380%	289%	81%	\$86,550	330%	304%	76%
King (Seattle)*	\$82,045	378%	237%	80%	\$86,193	329%	249%	76%
King (South)	\$77,145	355%	271%	76%	\$81,902	313%	287%	72%

Definitions: The federal poverty guidelines for family of three = \$21,720 and for a family of four = \$26,200. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$13.50 per hour, the 2020 WA minimum wage. Median family income varies by county and calculated from HUD’s FY2020 Income Limits.

*As King County (Seattle) has a different minimum wage than the state minimum wage, these data utilize the wage benchmark of \$16.39. This is the wage earned by employees in a 500 employee and above company.

**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2020
Two Family Types, All Washington State Counties**

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income
Kitsap (North)	\$62,171	286%	218%	75%	\$70,217	268%	246%	77%
Kitsap (South)	\$57,662	265%	202%	70%	\$65,709	251%	230%	72%
Kittitas	\$50,654	233%	178%	75%	\$58,907	225%	207%	79%
Klickitat	\$57,920	267%	203%	98%	\$67,566	258%	237%	103%
Lewis	\$52,342	241%	184%	92%	\$60,224	230%	211%	95%
Lincoln	\$42,824	197%	150%	73%	\$51,833	198%	182%	79%
Mason	\$54,046	249%	190%	91%	\$61,988	237%	217%	94%
Okanogan	\$46,515	214%	163%	96%	\$54,257	207%	190%	101%
Pacific	\$55,472	255%	195%	107%	\$64,718	247%	227%	112%
Pend Oreille	\$45,949	212%	161%	84%	\$53,779	205%	189%	89%
Pierce (Excluding West Cities)	\$68,475	315%	240%	87%	\$76,772	293%	269%	88%
Pierce (West Cities)	\$59,612	274%	209%	76%	\$67,909	259%	238%	78%
San Juan	\$61,867	285%	217%	88%	\$69,803	266%	245%	89%
Skagit	\$61,243	282%	215%	87%	\$69,138	264%	242%	88%
Skamania	\$59,273	273%	208%	72%	\$67,288	257%	236%	73%
Snohomish (East)	\$71,745	330%	252%	70%	\$80,092	306%	281%	71%
Snohomish (West)	\$74,590	343%	262%	73%	\$82,658	315%	290%	73%
Spokane	\$50,549	233%	177%	72%	\$58,360	223%	205%	74%
Stevens	\$43,375	200%	152%	76%	\$52,289	200%	183%	82%
Thurston	\$56,279	259%	197%	72%	\$64,277	245%	225%	74%
Wahkiakum	\$49,546	228%	174%	89%	\$57,362	219%	201%	93%
Walla Walla	\$54,685	252%	192%	87%	\$62,877	240%	221%	90%
Whatcom	\$60,985	281%	214%	79%	\$68,941	263%	242%	80%
Whitman	\$52,092	240%	183%	80%	\$60,378	230%	212%	84%
Yakima	\$49,040	226%	172%	95%	\$56,765	217%	199%	99%
Minimum (Lincoln)	\$42,824	197%	150%	69%	\$51,833	198%	182%	71%
Maximum (King - East)	\$92,661	427%	325%	107%	\$95,488	364%	335%	112%

Definitions: The federal poverty guidelines for family of three = \$21,720 and for a family of four = \$26,200. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$13.50 per hour, the 2020 WA minimum wage. Median family income varies by county and calculated from HUD's FY2020 Income Limits.

*As King County (Seattle) has a different minimum wage than the state minimum wage, these data utilize the wage benchmark of \$16.39. This is the wage earned by employees in a 500 employee and above company.

PART 3

Strategies to Meet the Standard

How do Washington State’s Most Common Occupations Compare to the Self-Sufficiency Standard?

Having detailed the cost of meeting basic needs in Washington State, the next question is how families can secure the resources necessary to meet their needs. *Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages.* To answer this question, the median wages of the top ten occupations—those jobs with the highest number of employees—are compared to the Self-Sufficiency Standard.

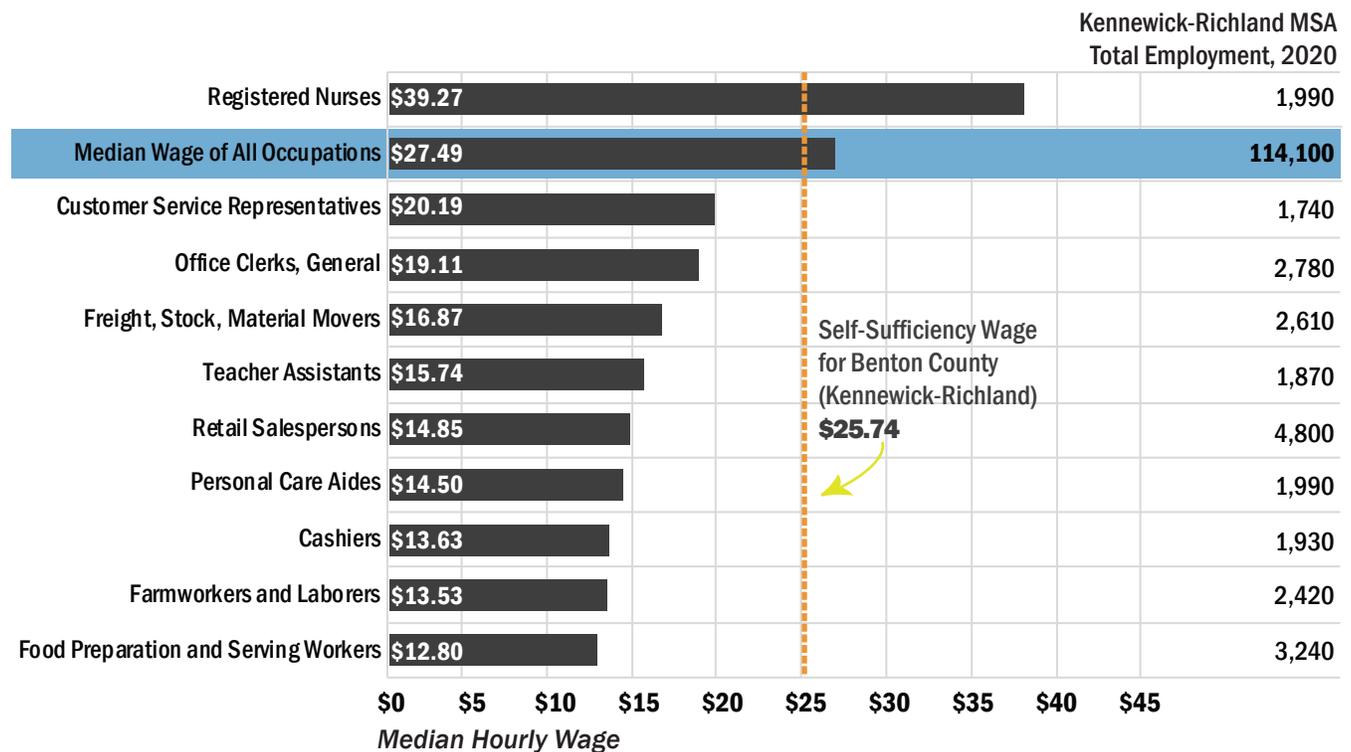
In **Figure L** the top ten jobs in the Census defined Kennewick-Richland MSA, which also encompasses Pasco and the metropolitan region of Benton and Franklin counties, are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Benton County (Kennewick-Richland), which is \$25.74 per hour. This wage is close to the median Self-Sufficiency wage for this family type across all Washington counties.¹⁶

Twenty-two percent of Kennewick-Richland MSA’s nearly 115,000 workers work in the ten most common occupations.

However, as shown below in **Figure L**, only one of the Kennewick-Richland MSA’s ten most common occupations—registered nurses—have median wages that are above the Self-Sufficiency Standard for this family type. On the other hand, combined food preparation and serving workers have median earnings that are less than 50% of the Standard.

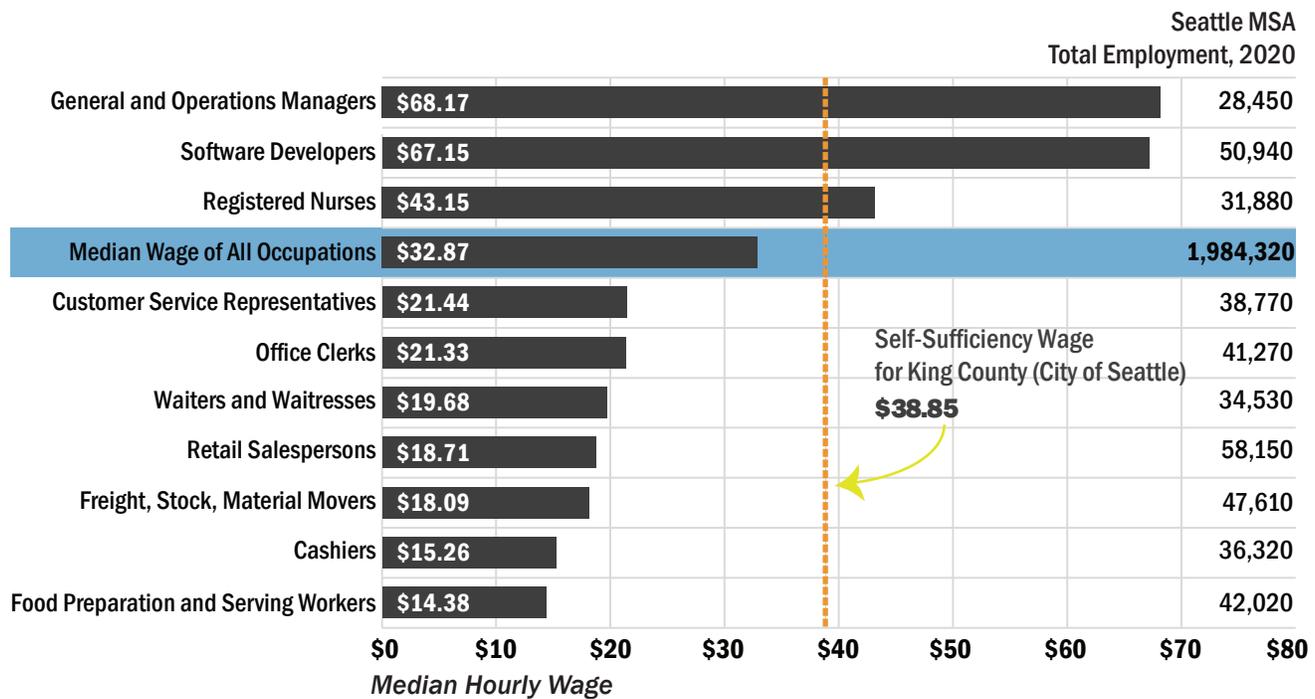
Definition note: A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn less than this wage and half earn more. Average wages are skewed by a small number of high earners so the median is a more realistic measure of a typical worker’s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

FIGURE L. Hourly Wages of Kennewick-Richland’s Ten Largest Occupations Compared to the Standard One Adult, One Preschooler, & One School-age Child: Benton County (Kennewick-Richland), WA 2020



Source: U.S. Department of Labor, “May 2018 State Occupational Employment and Wage Estimates,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed April 14, 2020). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

FIGURE M. Hourly Wages of Seattle-Tacoma-Bellevue's Ten Largest Occupations Compared to the Standard One Adult, One Preschooler, & One School-age Child: King County (City of Seattle), WA 2020



Source: U.S. Department of Labor, "May 2018 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed April 14, 2020). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

The most common occupation in the Kennewick-Richland MSA is retail salespersons. With median hourly earnings of \$14.85, retail salesperson earn only 58% of the Standard for this family type. This single parent would have to work two full time jobs to yield enough income to meet the family's basic needs.

The median wages of four of the top ten occupations, food preparation and serving workers, farmworkers and laborers, cashiers, and personal care aides, are such that even two adults each working full-time at these wages would still not be able to earn the minimum needed to support a preschooler and a school-age child in Benton County (Kennewick-Richland). In addition, low-wage jobs such as these frequently lack full-time hours and benefits, such as health insurance.

While the Self-Sufficiency Standard for Benton County (Kennewick-Richland) is around the median Self-Sufficiency Standard wage for this family type in Washington State, almost one third of the state's population resides in King County, which is much more expensive. In **Figure L**, we compare the Self-Sufficiency Standard for this family of an adult, a preschooler, and a school-age child in King County (City of Seattle),

which is \$38.85 per hour, to median wages of the top ten occupations in the Seattle-Bellevue- Everett MSA.

Three occupations—general and operations managers, software developers, and registered nurses—have median wages that are above the Self-Sufficiency Standard for this family type in King County (City of Seattle). On the other hand, four of the top ten occupations—retail salespersons, freight, stock, and material movers, cashiers, and combined food preparation and serving workers—represent almost a half of the workers in the top ten occupations and have median earnings that are less than half of the Standard for this family type in King County (City of Seattle).

The most common occupation is retail salespersons which accounts for 3% of all workers in the Seattle-Bellevue- Everett MSA. This occupation has median hourly earnings of \$18.71 which are only 48% of the Standard for this family type in King County (City of Seattle). This single adult would have to work more than two full-time jobs to yield enough income to meet her family's basic needs. The median wages of this occupation are well above the Washington State minimum wage (and City of Seattle minimum wage), yet

they are not enough for a single adult to support a child of any age anywhere in King County.

These numbers reflect a shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovered the job gains have been disproportionately in lower-wage occupations. At the same time the income gains have been to those at the very top, driving the increased income inequality that underlies the high levels of socioeconomic inequality across the country, including Washington State.¹⁷

This analysis of the wages of the state’s most common occupations demonstrates that the economic insecurity faced by so many of Washington State workers does not reflect a lack of work effort or lack of skills. Rather, it is simply that 2020 wages are too low in many common Washington State occupations to support a family at minimally adequate levels, even sometimes with two workers, a situation exacerbated by the unbalanced recovery from the Great Recession.

At the same time, many of those in these lower wage jobs often either have lost their employer-provided health care, or have little or no health insurance coverage.

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

The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food and child care assistance.

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

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

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The median wages of this most common occupation are above the Washington State minimum wage (and City of Seattle minimum wage), yet they are not enough for a single adult to support a child of any age anywhere in King County.

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Strategies for the second approach, raising incomes, are often broader, such as increasing incomes through increasing education levels, incumbent worker programs, raising the minimum wage, and nontraditional job training.

Reducing costs and raising incomes are not necessarily mutually exclusive, but can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some adults or individuals may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level. The 2020 statewide minimum wage of \$13.50 is not adequate to meet the cost of basic needs as they are today. While those living in Seattle with a higher minimum wage (\$16.39 for some employees in 2020), the cost of living is even higher relatively. Furthermore, while both the statewide and city specific minimum wages are to be adjusted for inflation in future years, as the analysis above has shown, the costs of basic needs tend to rise faster than wages or indexed minimum wages, providing a challenge to all stakeholders to address the problem of wage inadequacy to meet basic needs.

Meeting the Standard: Reducing Costs

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

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

Work supports include programs such as:

- *Working Connections Child Care* (Washington's child care subsidy program)
- *Apple Health* (Medicaid and Children's Health Insurance Program)
- *Basic Food* (Washington's Supplemental Nutrition Assistance Program)
- Women, Infants, and Children (WIC) Program
- Section 8 vouchers and public housing

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

Figure N shows the income eligibility levels for the work supports modeled in this section compared to the Self-Sufficiency Standard for the family type and counties modeled in this section—one adult, one preschooler, and one school-age child in Clark and Spokane County.

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With the stability work supports provide, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages.

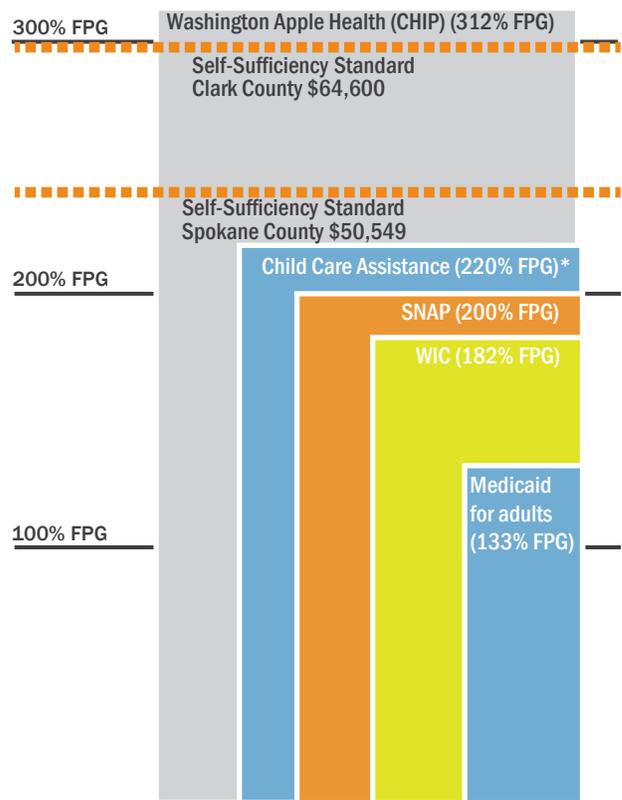
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Table 4 provides a summary of the work supports, child support, and tax credits modeled in this section.

How do Work Supports and Child Supports Reduce Costs?

In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work supports, one by one. **Table 5 on page 31** shows the impact of work supports. The family type used here is a Spokane County family with one adult, one preschooler, and one school-age child. Column #1 of **Table 5** shows

FIGURE N. Income Eligibility Levels for Work Support Programs Compared to the Standard One Adult, One Preschooler, & One School-Age Child: Clark and Spokane Counties, WA 2020



WIC = Special Supplemental Nutrition for Women, Infants, and Children, SNAP = Supplemental Nutrition Assistance Program
 Note: Eligibility levels and benefits for work supports change routinely—typically yearly. The information reported above represents eligibility and benefit guidelines for 2020. The 2020 federal poverty guidelines (FPG) for a family of three is \$21,720 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>

TABLE 4. Summary of Washington State's Work Supports, Child Support, and Tax Credits

PROGRAM	BENEFIT	INCOME ELIGIBILITY
WORK SUPPORTS		
CHILD CARE ASSISTANCE (Working Connections Child Care)	Child care copayments are calculated on a sliding scale based on income.	Families are no longer eligible once income exceeds 220% of the FPG.
HOUSING ASSISTANCE (Section 8 Housing Vouchers & Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are below 80% of area median income. Due to limited funding, most new program participants must have an income below 30% of area median income (or below the FPG).
MEDICAID	Subsidized health insurance with copays.	Adults are covered with income at or below 133% of the FPG.
CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) (Apple Health)	Health care benefits for uninsured children ages 18 and under.	Children in families with incomes below 210% FPG are eligible with no premium, below 312% FPG with a monthly premium for one child and set premium for two or more children.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) (Basic Food)	Maximum benefit for a family of 3: \$509 per month, for a family of 4: \$646 per month.	Families must earn gross income less than 200% of the FPG to be eligible and must meet net income (gross income minus allowable deductions) guidelines.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$38.43 in Washington State for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPG.
TAX CREDITS		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with: <ul style="list-style-type: none"> • 1 child = \$3,846 per year • 2 children = \$5,920 per year • 3+ children = \$6,660 per year. 	Maximum eligibility for families with: <ul style="list-style-type: none"> • 1 child = \$41,756 one parent, \$47,646 married • 2 children = \$47,440 one parent, \$53,330 married • 3+ children = \$50,954 one parent, \$56,844 married.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	Nonrefundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$2,000 annual tax credit per child, with up to \$1,400 refundable.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000.
OTHER		
CHILD SUPPORT	Median payment from non-custodial parents is \$235 per month in Washington State.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2020. The 2020 federal poverty guidelines (FPG) for a family of three is \$21,720 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support to reduce these costs. Subsequent columns (#2-#6) of **Table 5** model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

NO WORK SUPPORTS (COLUMN #1). Note that in **Table 5**, tax credits that are available as a refund when annual taxes are filed in the next year, are shown at the bottom of the table and not included in the monthly wage calculation as in the Self-Sufficiency Standard. This family has monthly child care expenses of \$1,446 and monthly housing costs of \$910. Without any refundable tax credits, child support, or work supports to reduce costs, this Spokane County family needs \$4,362 per month or \$24.78 per hour, to meet the cost of basic needs.

CHILD SUPPORT (COLUMN #2). Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Washington State is \$221 per month (see column #2).¹⁸ Adding child support reduces the wage needed by this parent to meet basic needs to \$4,122 per month, or \$23.42 per hour.

CHILD CARE (COLUMN #3). Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. Families are eligible for the Washington State Working Connections Child Care if the family income is below 200 percent (\$3,556) of the federal poverty guidelines (FPG) when applying, or 220 percent (\$3,912) when reapplying.¹⁹ If, at the time of re-application, a consumer's income is over 200% FPG but under 220% FPL, they can receive second-tier eligibility as they transition to the private pay market for child care. The copay calculation for second-tier eligibility will remain constant at the 200% FPG. Adding child care assistance cuts the child care cost by almost two-thirds from its original amount, to \$525 per month, and lowers the wage needed to \$3,364 per month.

CHILD CARE, FOOD, & MEDICAID (COLUMN #4). For adults transitioning from cash assistance to

employment, the typical package of benefits includes child care assistance, food assistance, and Medicaid.

- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$397 per month to zero in column #4.
- **Food.** SNAP and WIC food assistance reduces food costs from \$570 to \$505 per month.²⁰
- **Child Care.** Child care assistance further reduces the family's child care costs to the copayment of \$65 per month.

Altogether, these three work supports reduce the wage required to meet basic needs to \$2,366 per month, just over half of the full Self-Sufficiency Standard. With the help of these crucial work supports, this Spokane County family making the transition from public assistance or non-employment would be able to meet the family's basic needs at a starting wage of \$13.45 per hour.

CHILD CARE, FOOD, & CHIP (COLUMN #5). After 12 months, the adult would no longer be eligible for transitional Medicaid. However, the children would continue to be eligible for free coverage under Washington State's CHIP program (Apple Health) with family income up to 210% of the FPG and premium based coverage up to 312% of the FPG. Column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while keeping the children covered under CHIP.

Assuming the adult obtains health insurance through her employer, the health care costs for the family go up to \$133 to cover the adult. Although a minor increase in health care costs, this is just enough to make the family ineligible for SNAP and food costs increase to \$531. The parent now needs to earn \$2,656 per month to cover basic needs.

HOUSING, CHILD CARE, FOOD, & MEDICAID (COLUMN #6). Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$910 to \$656 per month.²¹ The addition of housing assistance reduces the income needed to meet other basic needs. With a lower monthly income,

**TABLE 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage
One Adult, One Preschooler, and One School-Age Child: Spokane County, WA 2020**

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

	#1	#2	#3	#4	#5	#6
	No Work Supports	Child Support	Child Care	Child Care, SNAP/ WIC* & Transitional Medicaid	Child Care, [SNAP]/ WIC* & CHIP	Housing, Child Care, SNAP/ WIC*, & Medicaid
MONTHLY EXPENSES						
Housing	\$910	\$910	\$910	\$910	\$910	\$656
Child Care	\$1,446	\$1,446	\$525	\$65	\$171	\$65
Food	\$570	\$570	\$570	\$505	\$531	\$493
Transportation	\$309	\$309	\$309	\$309	\$309	\$309
Health Care	\$397	\$397	\$397	\$0	\$133	\$133
Miscellaneous	\$363	\$363	\$363	\$363	\$363	\$363
Taxes	\$681	\$634	\$485	\$296	\$349	\$270
TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)	\$4,675	\$4,628	\$3,558	\$2,448	\$2,766	\$2,289
ADDITIONAL MONTHLY RESOURCES						
Earned Income Tax Credit (-)	--	--	--	--	--	--
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$110)	(\$18)	(\$44)	(\$19)
Child Tax Credit (-)	(\$213)	(\$185)	(\$84)	(\$63)	(\$66)	(\$48)
Child Support	--	(\$221)	--	--	--	--
TOTAL ADDITIONAL MONTHLY RESOURCES	(\$313)	(\$506)	(\$194)	(\$81)	(\$110)	(\$67)
SELF SUFFICIENCY WAGE (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)						
Hourly	\$24.78	\$23.42	\$19.12	\$13.45	\$15.09	\$12.63
Monthly	\$4,362	\$4,122	\$3,364	\$2,366	\$2,656	\$2,222
Annual	\$52,343	\$49,466	\$40,372	\$28,397	\$31,873	\$26,667
ANNUAL REFUNDABLE TAX CREDITS**						
Total Federal EITC	\$0	\$0	\$1,489	\$4,011	\$3,278	\$4,375
Total Federal CTC	\$1,439	\$1,784	\$2,800	\$2,800	\$2,800	\$2,800

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$38 (FY 2018) in Washington State. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

** The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available only as a refund on annual taxes are shown at the bottom of this table. EITC is only refundable, so it is shown only as an annual tax credit. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is included as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only part of the monthly budget and does not appear in the bottom shaded rows of the table.

When families do receive them, work supports, tax credits, and child support play a critical role in helping families meet their basic needs when their income does not allow them to be self-sufficient.

the child care copayment is reduced and child care expenses drop from the original cost of \$1,446 to just \$65 per month. The family is also eligible again for SNAP benefits, lowering food costs to \$493 per month. With this full benefit package, a parent with one preschooler and one school-age child living in Spokane County can meet basic needs with an income of just \$2,222 per month.

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

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

REFUNDABLE TAX CREDITS. The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, in the modeling table and figure, the refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. In contrast, the nonrefundable federal Child Care Tax Credit (CCTC) can only be used to reduce taxes and does not contribute to a tax refund; therefore it is only

shown as a monthly credit against federal taxes in the modeling shown here.

The tax credits are calculated this way in the modeling table and figure in order to be as realistic as possible. Families receive the EITC as a single payment the following year when they file their tax returns.²³ As such, many families 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.²⁴ Therefore, in the modeling section, the total amounts of the refundable federal EITC the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. The amount of the EITC is based on the assumption that the adult works at this same wage, full time, for the whole 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: only the portion that can be used to offset any remaining taxes (after the CCTC) is shown monthly. Like the EITC, any “additional” refundable portion of the CTC is shown as a lump sum received annually in the shaded rows at the bottom of the modeling table.

The amounts of tax credits vary significantly, depending upon income. When costs are reduced by child support in column #2, they qualify for \$1,784 in refundable tax credits. In column #6, however, where the full work support package is modeled, the parent is eligible for over \$7,000 in annual refundable tax credits.

The Importance of Work Supports

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

How do Work Supports Increase Wage Adequacy?

Table 5 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure 0** starts with specific wages and asks: “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?”

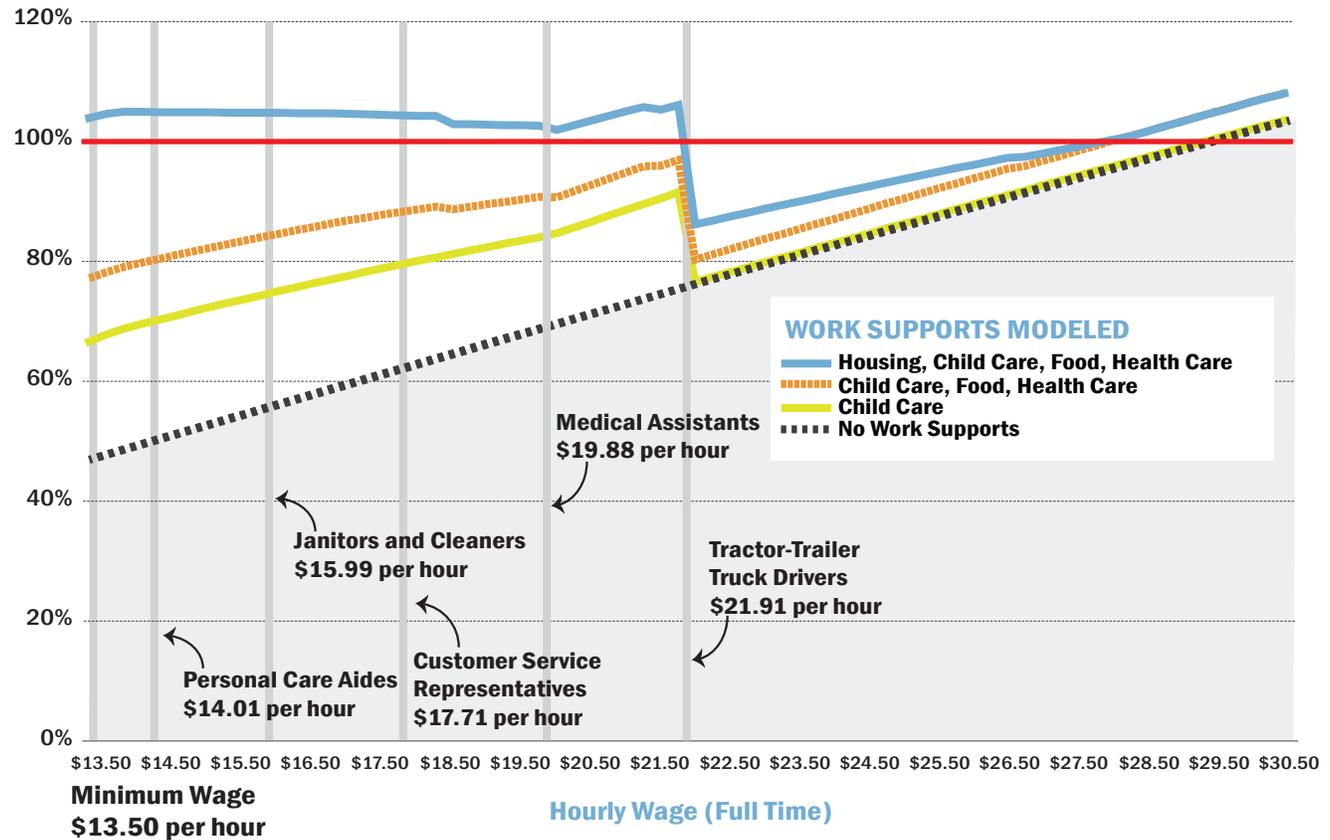
Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family’s basic needs; if it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

work supports) only covers 60% of the cost of meeting that family’s basic needs.

Modeling the same family type as in **Table 5** (one parent with one preschooler and one school-age child) but residing in Kitsap County (North), **Figure 0** shows the impact of work supports on wage adequacy as the parent’s earnings increase, starting with the minimum wage. The dashed line provides the baseline, showing the adequacy of various wages without *any* work supports. Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. In addition to examining wage adequacy results at the minimum wage level, **Figure 0** highlights the wage adequacy results at the median wage level of five common occupations in Washington State.

FIGURE 0. Impact of Wage Adequacy on Work Supports
One Adult, One Preschooler, & One School-Age Child: Kitsap County (North), WA 2020

Percentage of Wage Adequacy



Work Support Definitions

Child Care = Working Connections; Food = Supplemental Nutrition Assistance Program (SNAP) and the Women, Infants, and Children (WIC) Program; Health Care = Apple Health; Housing = Section 8 vouchers and public housing.

WASHINGTON STATE MINIMUM WAGE. Neither a minimum wage alone, nor a minimum wage with all available supports, will allow this parent to be economically self-sufficient. With the Washington State 2020 minimum wage of \$13.50 per hour, a Kitsap County (North) parent with two children working full time earns only 48% of the income needed to meet her family’s basic needs if she is not receiving any work supports (see the dashed line in **Figure O**).³⁰

However, if the parent receives help from Washington State’s child care subsidy program (the first solid line from the bottom in **Figure O**), the monthly cost of child care decreases from \$1,495 to \$65 and wage adequacy increases to 67%—a substantial increase but still not nearly meeting the cost of monthly expenses. If the family also receives assistance with food (SNAP and WIC) and health care, the cost of food decreases to \$406 per month and the cost of health care to \$137 per month. The combination of assistance with child care, food, and health care increases wage adequacy to 77% (shown in the second line from the top in **Figure O**). While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income; together with the other work supports, the parent is able to cover 104% of the family’s basic needs (top solid line in **Figure O**).

PERSONAL CARE AIDES. If this parent’s wage is the median hourly wage for personal care aides, which is \$14.01 per hour, she would earn enough to cover 49% of the family’s basic needs without any assistance. Receiving assistance with child care costs increases the wage adequacy to 69%. The further addition of food and health care assistance increases the wage adequacy to 79% and if they also receive housing assistance, she can cover all of her family’s basic needs.

JANITORS AND CLEANERS. The median wage of janitors and cleaners, \$15.99 per hour, is such that this single parent is able to meet 56% of the income needs of her

family without any assistance. Receiving assistance with child care costs increases the wage adequacy to 75%. With food and health assistance, wage adequacy increases to 84%. Finally, if they receive the full work support package, including housing, the family will reach a wage adequacy high enough to cover all of their expenses.

CUSTOMER SERVICE REPRESENTATIVES. At the median wage of customer service representatives, which is \$17.71 per hour, this single parent would be able to cover 62% of their family’s basic needs without any work supports. With child care assistance, this parent’s wages cover 79% of their family’s needs. The further addition of food assistance and health coverage increases the wage adequacy to 88% and if they also receive housing assistance, she can more than cover all of their family’s basic needs.

MEDICAL ASSISTANTS. If this parent’s wage was \$19.88 per hour, the median hourly wage of medical assistants, wage adequacy would be 69% without any assistance. With child care assistance, wage adequacy increases to 84% and to 91% with health care coverage as well. Finally, with housing assistance the parent is able to cover all of the family’s basic needs.

TRACTOR-TRAILER TRUCK DRIVERS. If this parent’s wage was \$21.91 per hour, the median hourly wage of tractor-trailer truck drivers, wage adequacy would be 76% without any assistance. With child care assistance, wage adequacy increases to 91% and to 97% with health care coverage as well. Finally, with housing assistance the parent is able to cover all of the family’s basic needs.

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

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With the Washington State minimum wage of \$13.50 per hour in 2020, a Kitsap County parent with two children working full time earns only 48% of the income needed to meet the family’s basic needs if they are not receiving any work supports.

.....

Meeting the Standard: Raising Incomes

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

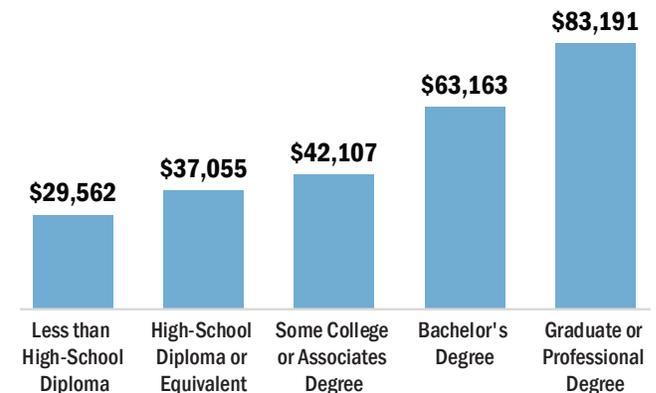
Increase Skills

POST-SECONDARY EDUCATION/TRAINING. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.³¹ As shown in **Figure P**, the median earnings of workers in Washington State increase as education levels increase.³² Creating more opportunities for people to achieve higher levels of education will increase their earning potentials and put more people on the path towards self-sufficiency.

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

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

FIGURE P. Impact of Education on Median Earnings, WA 2020



Source: U.S. Census Bureau, American Factfinder, 2017 American Community Survey, “B20004,” <https://data.census.gov/> (accessed April 14, 2020). U.S. Department of Labor, “Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index,” <http://data.bls.gov/cgi-bin/srgate, Series CIS10200000000001> (accessed April 14, 2020).

opportunities for promotion, increased wages, and in the long run, increased self-sufficiency in retirement (through increased savings and/or pensions).

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

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

Increase Assets

INDIVIDUAL DEVELOPMENT ACCOUNTS. A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial

crisis. In addition to the Emergency Savings Funds (see “Beyond Self-Sufficiency,” page 42), Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. Managed by community-based organizations, IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

Self-Employment

Some individuals, rather than seeking new training or higher wage employment, may choose to become entrepreneurs and start their own business. This is a viable opportunity for some, and small businesses help support and grow the economic base of local communities.³³ However, failure rates are extremely high, with half of businesses no longer in operation after five years.³⁴ Most small businesses are launched via the owners’ or relatives’ personal financial resources, so low-income individuals may have difficulty accessing capital to start their business, particularly if they have poor credit.³⁵

Raise Wages

As demonstrated in this report, in many cases even two adults working full time must each earn well beyond the minimum wage to meet their family’s basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.³⁶

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

While the federal minimum wage has remained at \$7.25 an hour since 2009, 29 states plus Washington D.C. have passed higher minimum wages, with 19 indexing them as well.³⁷ In 2020, Washington D.C. has the highest minimum wage at \$14.00 per hour, followed by Washington State at \$13.50 per hour.³⁸

Minimum Wage Increases in Washington State

WASHINGTON STATE MINIMUM WAGE

- \$12.00 Effective 1/1/19
- \$13.50 Effective 1/1/20
- As of 1/1/21, the rate will increase annually at a rate tied to inflation

SEATTLE MINIMUM WAGE

SMALL EMPLOYERS (500 or fewer employees)

- \$13.50/hour in wages and at least \$15.75 an hour in minimum compensation (the sum of wage, tips, and cost to the employer of providing health care benefits)
- \$15.75 if no health benefits and no tips

LARGE EMPLOYERS (501 or more employees)

- \$16.39 if paying towards health benefits
- \$16.39 if not paying towards health benefits

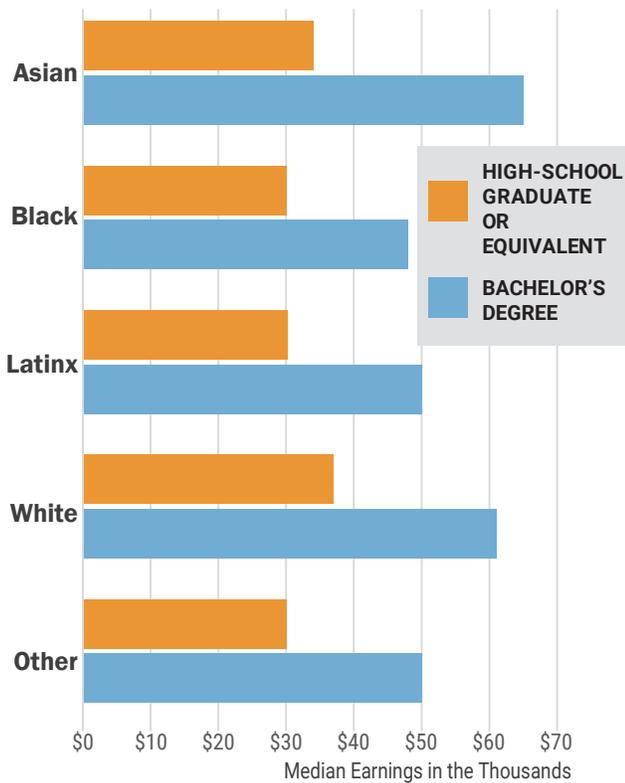
SEATAC MINIMUM WAGE

- \$16.34 per hour in 2020 for hospitality and transportation industry workers

Sources: <https://lni.wa.gov/workers-rights/wages/minimum-wage/>, <http://murray.seattle.gov/minimumwage/#charts>, <http://www.ci.seatac.wa.us/Modules/ShowDocument.aspx?documentid=13475>, <https://www.cityoftacoma.org/cms/one.aspx?objectId=89891>

Local minimum wages are even higher, with New York City, NY, Seattle, WA, and San Francisco, CA, having adopted the highest to date. In 2020, the minimum wage is \$15.59 per hour in San Francisco and \$15.00 per hour in New York City, and thereafter will be indexed. In Seattle the minimum wage reached \$16.39 per hour in 2020 for some workers of large employers though it will not reach \$15.00 per hour for all workers until 2021; it then will be indexed to inflation.³⁹ Oregon has a unique system as the Portland Metro area has the highest minimum wage at \$13.25 per hour, while standard counties are at \$12.00, and the non-urban counties are at \$11.50; each of these areas increases in steps until 2023, and then is indexed. Note that some states, have adopted “pre-emption” laws that limit local jurisdictions’ ability to enact minimum wage or benefit laws (such as paid sick leave) that are higher than the statewide rates.⁴⁰

FIGURE Q. Impact of Education on Median Annual Earnings by Race and Ethnicity, WA 2020



Note: Latinx refers to Hispanic/Latin ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this brief are non-Hispanic/Latinx. Note that Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin.
 Source: U.S. Census Bureau, 2018 American Community Survey, 1-Year Public Use Microdata Sample, (accessed July 17, 2020).

LOCAL LIVING WAGES. Localized living wage laws are another approach to raising wages of workers. These laws mandate that public employers, as well as contractors and employers receiving public contracts, pay a “living wage,” thus impacting private sector as well as public sector wages.

UNIONIZATION. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.⁴¹ This union “premium,” controlling for other factors is worth about 14% in increased wages.⁴² However, the percentage of workers represented nationally by unions over the past half century has decreased, so that currently only about 7% of private sector and 36% of public sector workers are union members.⁴³

BENEFITS. An increasingly important source of resources for workers are employer-provided benefits, including health insurance, paid sick leave, paid holidays, paid family leave, and retirement.

Racial and Gender Wage Gaps

People of color and women often face artificial barriers to fair hiring, fair wages, equal benefits, and promotion opportunities—barriers not addressed by policies such as tax credits, or minimum wage strategies, although such strategies do disproportionately impact people of color and women. Despite these laws, racial and gender biases still persist and the constraints of structural racism and oppression prevent many communities from reaching self-sufficiency.

Women and people of color consistently earn less than white men. In order to maximize the number of Washington State householders able to meet self-sufficiency, we must also look at the drivers of these wage gaps. For example, men and white people are more likely to be promoted, hold positions of leadership, and be offered higher salaries than people of color and women. Solving the gender and racial wage gaps will require solutions that decrease gender and racial bias in the workplace, such as restructuring salary negotiations and creating a pipeline of opportunity for people of color and women to take on leadership roles.

However, promising coalitions to address racial wage disparities are building momentum across several cities nation-wide. In 2015, the launch of “Economic Inclusion in Southern Cities” brought together leaders from seven cities to find innovative solutions; such as, establishing an economic agenda that both acknowledges and confronts racism, uniting diverse stakeholders to advance the agenda, and innovating policies and programs that support minority-owned businesses and connect people to jobs.⁴⁴

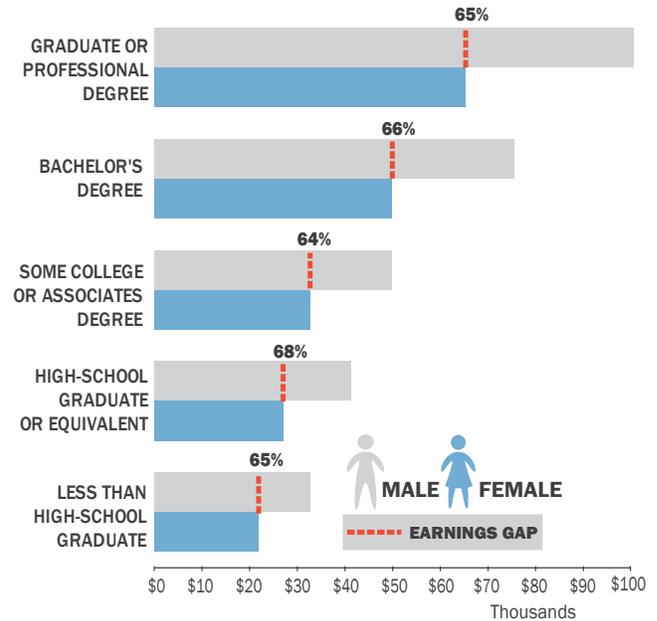
Additionally, more companies are increasing efforts to fix pay-equity issues. Some companies have gone even further to close the pay gap entirely through strategies such as conducting a companywide compensation study with regular salary check-ins and analyzing bonuses before they are finalized to ensure there is no bias in the compensation process.⁴⁵ These accomplishments require buy-in and long term commitment from top level leadership.

PAY EQUITY AND ANTI-DISCRIMINATION LAWS. Pay equity laws require employers to assess and compensate employees based on skills, effort, responsibility, and

working conditions, and not based on the gender or race/ethnicity of the job's occupant.⁴⁶ While passing these laws is obviously essential, enforcement that takes into account the changing nature of workplaces and employer-employee relationships is a challenge that needs to be addressed, such as differential pay in the “gig” economy.

EDUCATION. While increased education on all levels is associated with increased self-sufficiency in general, the returns to education are less for people of color and women. For example, in Washington State, Black individuals who have attained a high school diploma (or the equivalent) have median earnings over \$7,000 less than white people with the same level of education (See **Figure Q** on page 37). The gap widens for Washington State residents who have a bachelor's degree, with white adults earning median wages of \$61,000 and the next closest group, Latinx adults, earning median wages of \$50,000 and Black adults earning median wages of \$48,000 with a bachelor's degree. This disparity also occurs for women in Washington State. Women at each educational level earn about the same, sometimes a little less, than the

FIGURE R. Impact of Education on Median Annual Earnings by Gender, WA 2020



Source: U.S. Census Bureau, 2017 American Community Survey, “B20004,” <http://data.census.gov/> (accessed April 14, 2020). U.S. Department of Labor, Bureau of Labor Statistics, “Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index,” <http://data.bls.gov/cgi-bin/srgate, Series CIS10200000000001> (accessed April 14, 2020).

median for men at the next lower level of education (see **Figure R**). The median earnings for women with a bachelor's degree in Washington State is equivalent to the median earnings for men with just some college or an associate degree.

NONTRADITIONAL OCCUPATIONS (NTOS). Eliminating gender bias in the work place also contributes to increasing the number of women entering nontraditional occupations. Many occupations that are “nontraditional” for women, such as in manufacturing, science, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. For both women and people of color, demand for workers in the “green economy” is growing.⁴⁷ Investing in NTO training programs and addressing barriers of access (including issues such as gender and race harassment, location/transportation issues, pre-training education requirements, and so forth) are essential. Opening up NTOs to a wider range of workers will both broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.⁴⁸

Workforce Development Council of Seattle - King County Partner Highlight: HILT

The Healthcare Industry Leadership Table (HILT) of Seattle-King County is a network of over 35 diverse, healthcare providers who are committed to improving access to a skilled healthcare workforce. Since its launch in May 2018, HILT organizations have made improving equity and diversity in the region's healthcare workforce a set of guiding principles.

One of these examples is HILT's Talent Pipeline committee, whose goal is to engage Black and under-represented student populations through connection to health care career opportunities. In October 2019, 450 students and their teachers toured Education & Occupation Stations where almost 50 health care professionals met with students to share their experiences and insights into their professional journeys. The event's success has driven the committee to develop a speaker's bureau, comprised of healthcare workers who are committed to speak in classrooms and to students and teachers.



How is the Self-Sufficiency Standard Used?

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

Policy Analysis

The Self-Sufficiency Standard is used as a tool to analyze the impact of current and proposed policy changes. The Standard can be used to evaluate the impact of a variety of work supports (such as SNAP/

Food Stamp Program or Medicaid) or policy options (such as changes in child care co-payments, tax reform, or tax credits) on family budgets.

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

THE WASHINGTON STATE SELF-SUFFICIENCY CALCULATOR

In Washington State, the Workforce Development Council of Seattle-King County (WDC) adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a counseling tool and program evaluation benchmark. In October 2007, the WDC led a partnership of local workforce councils to launch the Self-Sufficiency Calculator for Washington State. The Calculator (www.thecalculator.org) is based on a previous regional calculator in King County and was developed with a generous grant from the Paul G. Allen Family Foundation and support from the Washington State Board for Community and Technical Colleges.

The Calculator operationalizes the Standard and allows workforce case managers and customers to integrate this cost of living information with other resources to support career and economic self-sufficiency planning. The Standard provides cost of living data to help customers target occupations and job training that will meet their wage needs. This data is used in conjunction with information from other sources (such as labor market data, training program requirements, etc.) and basic information regarding work supports, also programmed into the Calculator, to test “what if” scenarios that inform customer near and long-term planning. What if I cut back my hours at work to accommodate training—will I still be able to meet my bottom line? What if I don't have enough money to cover my basic expenses—are there resources that can help me fill the gap? What if I complete training for this occupation—will the starting wages be enough to cover my family's expenses and maybe get ahead?

Also included in the Calculator is a database that allows case managers with login rights to save customer income and expense information at program enrollment and exit. The database provides the WDC with a vehicle for understanding where customers are (relative to the Standard) when they enroll in WDC programs, and the progress they make toward economic self-sufficiency between enrollment and exit.

Counseling Tool

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

- The Financial Literacy Independence Program (FLIP) utilizes the Self-Sufficiency Standard to teach young women what the actual cost of living in New York City is and what it entails to become an economically self-sufficient adult. FLIP is a comprehensive series of workshops that focus on teaching girls from underserved areas the fundamentals of economic self-sufficiency.
- In Oregon, the Prosperity Planner, a Self-Sufficiency Standard online counseling tool is used by WorkSource Center staff to determine training scholarship awards and support service needs of job seekers. It is also used as a financial counseling tool for job seekers.

Evaluation Tool

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

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

families move to self-sufficiency. They defined their target population as families with incomes higher than the federal poverty guidelines but lower than the Standard for San Diego.

Benchmark for Wage-Setting

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

- Colorado Center on Law and Policy has used the Standard to advocate for state legislation allowing local governments to set higher local minimum wages, and to support the statewide campaign to increase the minimum wage in 2016. Employers and educational institutions have also used the Self-Sufficiency Standard to set organizational wage standards in Colorado. In Pitkin County, Colorado, the Self-Sufficiency Standard encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard was used to design the unique Oregon statewide three-tiered minimum wage schedule, which raises the minimum wage (in steps, and then indexed) to three different levels: \$10.50, \$10.75 and \$12.00/hour as of July 1, 2018, depending on the cost of living as measured by the Standard in three regions of Oregon.

Targeted Allocation of Resources

The Self-Sufficiency Standard is used to target job training resources on education/training that leads to self-sufficiency waged jobs. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency wages. Through analysis it is possible to determine the jobs and sectors on which to target training and education resources, including training for occupations that are nontraditional for women.

- In California's Santa Clara County, the Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs.

Support Research

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

- The Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Standard, as well as by characteristics, such as race, ethnicity, gender, family type, education, occupation, and employment. Reports are available on the Standard's website, www.selfsufficiencystandard.org entitled 'Overlooked and Undercounted.'
- Rise Together Bay Area and Insight Center for Community Economic Development's report Promoting Family Economic Security in the San Francisco Bay Area Region included the Standard as a key benchmark in its economic models.

Community Indicator

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

- Metro, the regional government in Portland, is utilizing the Standard in the development of their Economic Value Atlas (EVA). The EVA will serve as an analytical tool to better align policy and public investment to support growing businesses while also creating access to self-sufficient wage jobs.
- The Dave and Lucille Packard Foundation includes the Standard in kidsdata.org, a database tool providing access to information about the health and well-being of children across California.
- The increase or decrease in the number of families living below the Self-Sufficiency Standard is included as an indicator of economic well-being in the Erie Vital Signs Dashboard (Pennsylvania).

PART 4

Beyond Self-Sufficiency

Saving for Emergencies

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

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

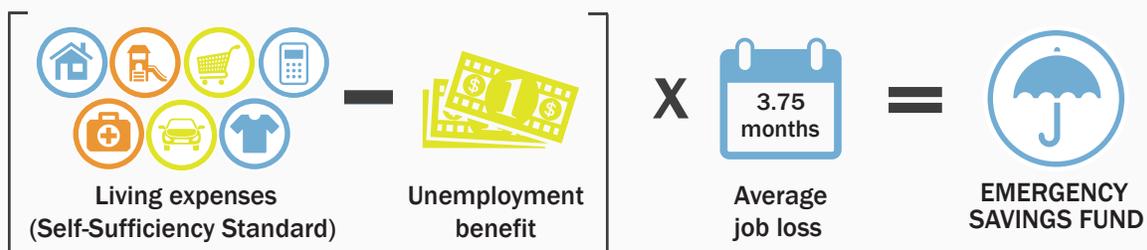
Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 6** illustrates the emergency savings amounts for Pend Oreille and King County (East) for three different family types.

- In Pend Oreille County, a single adult needs to earn a minimum of \$1,646 per month working full time to be able to meet basic needs. To be prepared for

the loss of a job, the single adult needs to earn an additional \$64 per month to meet the emergency savings goal of having enough savings to meet basic living costs over the average unemployment period, allowing for the receipt of unemployment insurance. In contrast, a single adult in King County (East) needs to earn \$2,238 per month to be self-sufficient and therefore needs to earn an additional \$129 per month to meet the emergency savings goal.

- One adult caring for a preschool-age child needs to earn \$3,033 per month in Pend Oreille County or \$6,616 per month in King County (East) to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$148 per month in Pend Oreille County and an additional \$280 per month in King County (East). In these counties, the overall emergency savings goal over four years is \$11,781 in Pend Oreille County and \$22,734 in King County (East).
- For families with two adults, a preschooler, and a school-age child, it is assumed that only one adult is out of work at a given time, so the emergency savings goal needs to cover only half of the family's total living expenses for four months. Therefore, the monthly contribution to the savings account is less for the two-parent household with one preschooler and one school-age child than the one-adult household with one child. In Pend Oreille County, this household needs an additional \$107 per month in total earnings and in King County (East) the adults need an additional \$162 per month in earnings in order to save for an average spell of unemployment of one of them.

How is the Emergency Savings Fund Calculated?



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

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

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

TABLE 6. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types Pend Oreille County & King County (East), WA 2020

	PEND OREILLE			KING (EAST)		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
MONTHLY EXPENSES						
Housing	\$632	\$832	\$832	\$2,238	\$2,698	\$2,698
Child Care	\$0	\$758	\$1,244	\$0	\$1,482	\$2,132
Food	\$250	\$379	\$769	\$294	\$448	\$906
Transportation	\$301	\$309	\$593	\$99	\$99	\$198
Health Care	\$133	\$377	\$453	\$138	\$398	\$474
Miscellaneous	\$132	\$266	\$389	\$277	\$512	\$641
Taxes & Tax Credits	\$199	(\$167)	\$202	\$602	\$979	\$908
SELF-SUFFICIENCY WAGE						
Monthly	\$1,646	\$3,033	\$4,482	\$3,648	\$6,616	\$7,957
EMERGENCY SAVINGS FUND						
Living expenses (4 months)*	\$5,836	\$11,781	\$8,630	\$12,286	\$22,734	\$14,216
Tax on additional earnings	\$579	\$1,485	\$1,078	\$1,295	\$4,250	\$1,625
Subtotal	\$6,414	\$13,266	\$9,708	\$13,581	\$26,984	\$15,841
Unemployment Insurance Benefit	(\$3,305)	(\$6,089)	(\$4,498)	(\$7,323)	(\$13,281)	(\$7,987)
Total Savings	\$3,110	\$7,177	\$5,210	\$6,258	\$13,704	\$7,854
Additional Monthly Earnings (Assumes interest accrued)	\$64	\$148	\$107	\$129	\$280	\$162

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

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

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Conclusion

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

Self-Sufficiency Standard research on the Great Recession suggests that families with high rates of income inadequacy and wage insecurity going into an economic downturn will be more acutely impacted by the COVID-19 pandemic-related economic shutdown and high levels of job loss. Moreover, single mothers, women, and people of color are disproportionately over-represented in groups that earn inadequate wages. With so many workers losing their jobs, people are forced to make difficult decisions, making people with low-incomes more vulnerable in this pandemic. This is compounded by benefit systems, both longstanding and newly instituted, across the United States being overwhelmed with applications. Therefore, at this critical time, accessing economic assistance is additionally challenging.

What the Self-Sufficiency Standard tells us is how much it takes for people to meet their basic needs “normally,” pre-pandemic, and thus acts as a baseline against which to measure the impact of the economic

disruption and the effectiveness of mitigating policies and benefits. Although no one knows how long or hard this impact will be, this report highlights how difficult it is for far too many families in Washington State to meet their basic needs, even before this crisis, without resorting to private strategies (such as doubling up) or public work supports (such as child care assistance). The pandemic-related economic shutdown exposes what the Self-Sufficiency Standard documents, which is that many of the jobs in Washington State’s economy leave too many families on the economic margins, a paycheck away from being unable to meet their basic needs, or worse.

The Self-Sufficiency Standard for Washington State 2020 defines the income needed to realistically support a family without public or private assistance in Washington State. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families’ basic needs. Although the Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for Washington families. For workers with wages below the Standard, work supports for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce. By utilizing the Self-Sufficiency Standard, Washington State has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

For More Information About the Standard

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

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at pearce@uw.edu or (206) 616-2850, or the Center for Women’s Welfare staff at (206) 685-5264, or visit www.selfsufficiencystandard.org.

For more information on *The Self-Sufficiency Standard for Washington State 2020*, this publication, the Standard wage tables for Washington counties, or to find out more about the Workforce Development Council of Seattle-King County visit <https://www.seakingwdc.org/>.

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APPENDIX A

Methodology, Assumptions, & Sources

Methodology and Data Sources for the Self-Sufficiency Standard

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

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

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

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

The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency wages are calculated based on the monthly Standard

by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

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

The 2020 edition of the Washington State Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.¹

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

The cost components of *The Self-Sufficiency Standard for Washington State 2020* and the assumptions included in the calculations are described below.

Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan

and non-metropolitan areas and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the Washington State Self-Sufficiency Standard are calculated using the FY 2020 HUD Fair Market Rents.

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

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

While most states are calculated at a county level, the state of Washington has several counties with subcounty-housing variation. Within county variation in housing costs is calculated based on the 2013-2017, 5-Year American Community Survey. For Benton, Pierce, Kitsap, and Snohomish counties, a weighted median gross rent was calculated by Census County Divisions based on the number of renter occupied units. For King County, a weighted median gross rent was calculated by Census Places based on the number of renter occupied units.

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

DATA SOURCES

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Child Care

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

Child care costs for the Washington State Standard have been calculated using 75th percentile data from the Washington State Department of Early Learning Market Rate Survey.

Rates are updated for inflation from the data collection period using the Consumer Price Index. The Washington State child care costs are updated for inflation from July 2018.

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

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

DATA SOURCES

CHILD CARE RATES. Washington State Department of Early Learning, “2018 Child Care Market Rate Survey,”

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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.⁶

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

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

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

Geographic differences in food costs within Washington State are varied using *Map the Meal Gap* data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.⁸

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

DATA SOURCES

FOOD COSTS. U.S. Department of Agriculture, Center for nutrition Policy and Promotion, “Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2019,” <https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2019.pdf> (accessed September 19, 2019).

COUNTY INDEX.C., A. Dewey, M. Kato, A. Crumbaugh & M. Strayer. *Map the Meal Gap 2019: A report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2017*. Feeding America, 2019, received from research@feedingamerica.org (September 23, 2019).

Transportation

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

assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

For Washington State, the Standard uses the 2013-2017 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. King County had a rate of in-county public transit usage of 13%. A Puget Pass is \$99 per month. In Kitsap County, the rate of public transportation use is 9%, however, 66% of public transportation users in Kitsap County are commuting out of county (primarily via ferry to work in another metropolitan area) and less than 4% of the population who live and work within county use public transit. Therefore, private transportation is assumed for all of Kitsap County. All other counties are assumed to use private transportation.

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

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

In Washington State, the average expenditure for auto insurance was \$77 per month in 2016 based on data from the National Association of Insurance Commissioners (NAIC). Regional variation in the cost of auto insurance for the Washington State Standard is calculated using rates gleaned from personal communication with The Zebra, from The Zebra’s State of Auto Insurance Report.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and

finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

DATA SOURCES

PUBLIC TRANSPORTATION USE. U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2013- 2017 American Community Survey 5-year estimates, Detailed Tables, <http://www.factfinder.census.gov> (accessed September 15, 2019).

PUBLIC TRANSPORTATION COSTS. King County Metro, “What to Pay,” <https://kingcounty.gov/depts/transportation/metro/fares-orca/what-to-pay.aspx> (accessed October 23, 2019).

AUTO INSURANCE PREMIUM. National Association of Insurance Commissioners, “Average Expenditures for Auto insurance by State, 2012-2016,” Insurance Information Institute, <http://www.iii.org/fact-statistic/auto-insurance> (accessed October 22, 2019).

FIXED AUTO COSTS. Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle expenses,” Consumer expenditure Survey 2017, CE Databases, <http://data.bls.gov/pdq/querytool.jsp?survey=cx> (accessed October 22, 2019).

INFLATION. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index—All Urban Consumers, U.S. City Average,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed October 22, 2019).

PER-MILE COSTS. American Automobile Association, “Your Driving Costs: How Much are you Really Paying to Drive?” 2019 edition, AAA Association Communication, <https://www.aaa.com/AAA/common/AAr/files/AAA-Your-Driving-Costs.pdf> (accessed September 19, 2019).

COUNTY INDEX. Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Health Care

The Standard assumes that an integral part of a Self-Sufficiency wage is employer-sponsored health insurance for workers and their families. In Washington State, 69% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 64% have employer sponsored health insurance).¹⁰ The full-time worker’s employer pays an average of 85% of the insurance premium for the employee and 76% for the family in Washington State. Nationally, the employer pays 78% of the insurance premium for the employee and 72% of the insurance premium for the family.¹¹

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

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In Washington State, there are five rating areas based on county groupings.¹² To vary the state premium by the Washington State rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable

health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace. Medicaid programs in Washington State, such as Apple Health for Kids (CHIP), have no cost sharing requirements.

DATA SOURCES

PREMIUMS. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2017,” Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp (accessed April 16, 2020).

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INFLATION. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. City Average,” Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed October 22, 2019).

COUNTY INDEX. Office of the Insurance Commissioner Washington State, “Individual and family health plans & premiums,” <https://www.insurance.wa.gov/individual-and-family-health-plans-premiums> (accessed November 27, 2019).

Miscellaneous

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

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.¹³

Federal Taxes

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

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

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

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

The Child Care Tax Credit (CCTC), also known as the Child and Dependent 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. Up to \$3,000 in child care costs are deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up to \$2,000 for each child under 17 years old and up to \$1,400 as a refundable credit. For the Standard, the CTC is shown as received monthly.

DATA SOURCES

FEDERAL TAX UPDATES (2020). Internal Revenue Service, Revenue Procedure 2019-44, <https://www.irs.gov/pub/irs-drop/rp-19-44.pdf> (accessed November 6, 2019).

FEDERAL INCOME TAX. Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed November 6, 2019).

FEDERAL CHILD TAX CREDIT. Internal Revenue Service, “Publication 972. Child Tax Credit,” <http://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed November 6, 2019).

FEDERAL EARNED INCOME TAX CREDIT. Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed November 6, 2019).

State Taxes

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

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter’s credits and other tax credits that would be applicable to the population as a whole are included as well. Washington State does not have any state-specific tax credits.

DATA SOURCES

SALES TAX. Tax Foundation, Janelle Cammenga, “State and Local Sales Tax Rates, 2019,” <https://taxfoundation.org/sales-tax-rates-2019/> (accessed September 19, 2019).

Emergency Savings Fund

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

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

To determine the amount of resources needed, this estimate uses the average period of unemployment and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family’s Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.¹⁴ The adult may not be commuting to work five days a week; however, the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires

being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.¹⁵ In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.¹⁶

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ENDNOTES FOR APPENDIX A

1. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups).
2. Diana Pearce and Rachel Cassidy, "Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California," Seattle: University of Washington (2003), <http://www.insightcced.org/past-archives/publication-registration/page-summary-of-highlights-overlooked-undercounted-a-perspective-on-the-struggle-to-make-ends-meet-in-california/> (accessed July 28, 2016).
3. U.S. Housing and Urban Development, "Fair Market Rents for the Section 8 Housing Assistance Payments Program," Data Sets, Fair Market Rents: Overview (2007), http://www.huduser.org/portal/datasets/fmr/fmrover_071707R2.doc (accessed June 7, 2014).
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12. Centers for Medicare & Medicaid Services, The Center for Consumer Information & Insurance Oversight, “Washington State Geographic Rating Areas: Including State Specific Geographic Divisions,” <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/ct-gra.html> (accessed May 7, 2019).
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APPENDIX B: THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN WASHINGTON STATE

This report and an Excel file of all 700+ family types can be downloaded at:
www.selfsufficiencystandard.org/washington

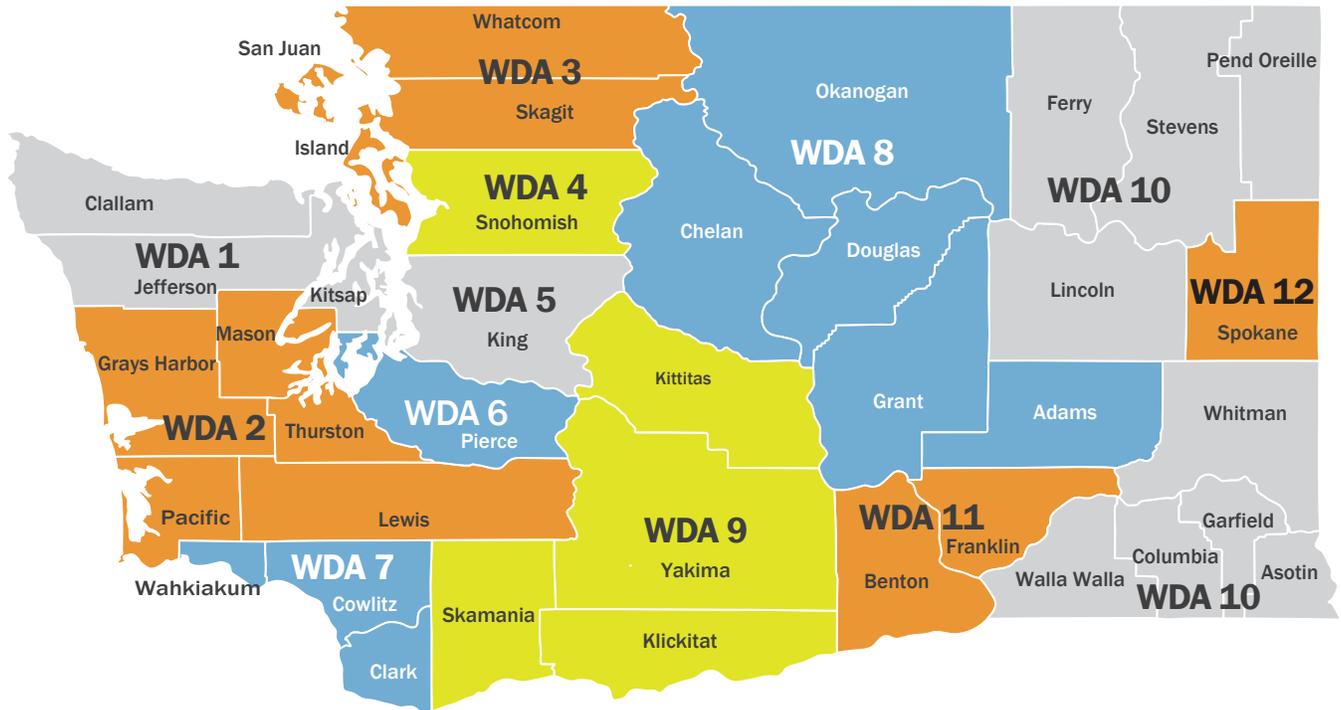
County Data Table Index: Ordered Alphabetically by County

TABLE	COUNTY	TABLE	COUNTY
25	Adams County	30	Kittitas County
34	Asotin County	31	Klickitat County
43	Benton County (Kennewick/Richland)	6	Lewis County
44	Benton County (Excluding Kennewick/Richland)	38	Lincoln County
26	Chelan County	7	Mason County
1	Clallam County	29	Okanogan County
22	Clark County	8	Pacific County
35	Columbia County	39	Pend Oreille County
23	Cowlitz County	20	Pierce County (West County Cities)
27	Douglas County	21	Pierce County (Excluding West County Cities)
36	Ferry County	11	San Juan County
45	Franklin County	12	Skagit County
37	Garfield County	32	Skamania County
28	Grant County	14	Snohomish County (West)
5	Grays Harbor County	15	Snohomish County (East)
10	Island County	46	Spokane County
2	Jefferson County	40	Stevens County
16	King County (City of Seattle)	9	Thurston County
17	King County (East)	24	Wahkiakum County
18	King County (North)	41	Walla Walla County
19	King County (South)	13	Whatcom County
3	Kitsap County (North)	42	Whitman County
4	Kitsap County (South)	33	Yakima County

Definitions of Within-County Regions

WITHIN-COUNTY REGION	AREA COVERED
Benton County (Kennewick/Richland)	Richland-Kennewick Census County Division
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, Lake Forest Park, 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 (North)	Bainbridge Island, Kingston, and Poulsbo Census County Divisions
Kitsap County (South)	Bremerton and Port Orchard Census County Divisions
Pierce County (West County Cities)	Tacoma and Puyallup Census County Divisions
Pierce County (Excluding West County Cities)	All other areas in Pierce County
Snohomish County (West)	Edmonds, Everett, Lake Stevens, Maltby, Marysville, Snohomish, and Stanwood, Census County Divisions
Snohomish County (East)	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 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$790	\$1,041	\$1,041	\$1,041	\$1,041	\$1,041	\$1,041	\$1,041
Child Care	\$0	\$975	\$2,022	\$1,468	\$494	\$1,048	\$2,022	\$1,468
Food	\$259	\$393	\$517	\$593	\$686	\$612	\$724	\$797
Transportation	\$290	\$299	\$299	\$299	\$299	\$572	\$572	\$572
Health Care	\$137	\$395	\$406	\$414	\$445	\$452	\$462	\$471
Miscellaneous	\$148	\$310	\$428	\$382	\$296	\$372	\$482	\$435
Taxes	\$239	\$556	\$834	\$703	\$430	\$642	\$897	\$764
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$176)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$114)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$284)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.59	\$21.32	\$29.06	\$25.37	\$17.71	\$12.85 per adult	\$16.38 per adult	\$14.53 per adult
Monthly	\$1,863	\$3,752	\$5,114	\$4,466	\$3,117	\$4,522	\$5,767	\$5,114
Annual	\$22,359	\$45,021	\$61,368	\$53,589	\$37,409	\$54,262	\$69,204	\$61,365
Emergency Savings Fund (Monthly)	\$78	\$172	\$242	\$220	\$190	\$103	\$136	\$125

TABLE 2. The Self-Sufficiency Standard for Jefferson County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$781	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020
Child Care	\$0	\$975	\$2,022	\$1,468	\$494	\$1,048	\$2,022	\$1,468
Food	\$335	\$509	\$669	\$767	\$888	\$792	\$938	\$1,032
Transportation	\$290	\$299	\$299	\$299	\$299	\$572	\$572	\$572
Health Care	\$137	\$395	\$406	\$414	\$445	\$452	\$462	\$471
Miscellaneous	\$154	\$320	\$442	\$397	\$315	\$388	\$501	\$456
Taxes	\$258	\$582	\$871	\$746	\$486	\$686	\$950	\$824
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$117)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$109)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$323)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.11	\$22.06	\$30.09	\$26.58	\$19.31	\$13.47 per adult	\$17.14 per adult	\$15.37 per adult
Monthly	\$1,956	\$3,883	\$5,295	\$4,678	\$3,398	\$4,741	\$6,032	\$5,409
Annual	\$23,472	\$46,592	\$63,542	\$56,134	\$40,779	\$56,897	\$72,390	\$64,904
Emergency Savings Fund (Monthly)	\$81	\$177	\$255	\$227	\$197	\$107	\$140	\$130

TABLE 3. The Self-Sufficiency Standard for Kitsap County (North), WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,163	\$1,503	\$1,503	\$1,503	\$1,503	\$1,503	\$1,503	\$1,503
Child Care	\$0	\$972	\$2,093	\$1,495	\$523	\$1,122	\$2,093	\$1,495
Food	\$267	\$406	\$533	\$612	\$708	\$631	\$748	\$822
Transportation	\$300	\$309	\$309	\$309	\$309	\$592	\$592	\$592
Health Care	\$137	\$395	\$406	\$414	\$445	\$452	\$462	\$471
Miscellaneous	\$187	\$358	\$484	\$433	\$349	\$430	\$540	\$488
Taxes	\$349	\$691	\$991	\$848	\$611	\$803	\$1,058	\$914
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.66	\$25.10	\$33.45	\$29.44	\$22.81	\$15.10 per adult	\$18.64 per adult	\$16.62 per adult
Monthly	\$2,404	\$4,417	\$5,887	\$5,181	\$4,014	\$5,316	\$6,563	\$5,851
Annual	\$28,845	\$53,007	\$70,644	\$62,171	\$48,172	\$63,795	\$78,752	\$70,217
Emergency Savings Fund (Monthly)	\$96	\$194	\$305	\$244	\$205	\$116	\$149	\$137

TABLE 4. The Self-Sufficiency Standard for Kitsap County (South), 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$953	\$1,231	\$1,231	\$1,231	\$1,231	\$1,231	\$1,231	\$1,231
Child Care	\$0	\$972	\$2,093	\$1,495	\$523	\$1,122	\$2,093	\$1,495
Food	\$267	\$406	\$533	\$612	\$708	\$631	\$748	\$822
Transportation	\$300	\$309	\$309	\$309	\$309	\$592	\$592	\$592
Health Care	\$137	\$395	\$406	\$414	\$445	\$452	\$462	\$471
Miscellaneous	\$166	\$331	\$457	\$406	\$322	\$403	\$513	\$461
Taxes	\$290	\$615	\$915	\$771	\$511	\$727	\$982	\$837
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$92)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.01	\$22.96	\$31.31	\$27.30	\$19.99	\$14.04 per adult	\$17.58 per adult	\$15.56 per adult
Monthly	\$2,113	\$4,042	\$5,511	\$4,805	\$3,518	\$4,941	\$6,187	\$5,476
Annual	\$25,356	\$48,498	\$66,135	\$57,662	\$42,221	\$59,286	\$74,243	\$65,709
Emergency Savings Fund (Monthly)	\$86	\$182	\$291	\$231	\$199	\$110	\$143	\$131

WORKFORCE DEVELOPMENT AREA 2: PACIFIC MOUNTAIN

TABLE 5. The Self-Sufficiency Standard for Grays Harbor County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$668	\$855	\$855	\$855	\$855	\$855	\$855	\$855
Child Care	\$0	\$975	\$2,022	\$1,468	\$494	\$1,048	\$2,022	\$1,468
Food	\$274	\$416	\$547	\$627	\$725	\$647	\$766	\$843
Transportation	\$296	\$305	\$305	\$305	\$305	\$584	\$584	\$584
Health Care	\$137	\$395	\$406	\$414	\$445	\$452	\$462	\$471
Miscellaneous	\$138	\$295	\$413	\$367	\$282	\$359	\$469	\$422
Taxes	\$214	\$511	\$792	\$662	\$386	\$603	\$859	\$728
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$222)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$123)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$248)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.81	\$20.06	\$27.88	\$24.23	\$16.47	\$12.30 per adult	\$15.86 per adult	\$14.02 per adult
Monthly	\$1,727	\$3,531	\$4,906	\$4,264	\$2,899	\$4,330	\$5,584	\$4,937
Annual	\$20,721	\$42,376	\$58,878	\$51,171	\$34,789	\$51,960	\$67,009	\$59,240
Emergency Savings Fund (Monthly)	\$71	\$165	\$235	\$213	\$185	\$100	\$133	\$122

TABLE 6. The Self-Sufficiency Standard for Lewis County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$730	\$958	\$958	\$958	\$958	\$958	\$958	\$958
Child Care	\$0	\$975	\$2,022	\$1,468	\$494	\$1,048	\$2,022	\$1,468
Food	\$260	\$395	\$519	\$595	\$688	\$614	\$727	\$799
Transportation	\$296	\$305	\$305	\$305	\$305	\$584	\$584	\$584
Health Care	\$137	\$395	\$406	\$414	\$445	\$452	\$462	\$471
Miscellaneous	\$142	\$303	\$421	\$374	\$289	\$365	\$475	\$428
Taxes	\$226	\$534	\$813	\$681	\$407	\$622	\$877	\$745
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$201)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$118)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$265)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.18	\$20.72	\$28.46	\$24.78	\$17.05	\$12.57 per adult	\$16.11 per adult	\$14.26 per adult
Monthly	\$1,791	\$3,647	\$5,010	\$4,362	\$3,001	\$4,426	\$5,672	\$5,019
Annual	\$21,495	\$43,763	\$60,116	\$52,342	\$36,010	\$53,112	\$68,059	\$60,224
Emergency Savings Fund (Monthly)	\$73	\$169	\$238	\$216	\$188	\$101	\$134	\$123

TABLE 7. The Self-Sufficiency Standard for Mason County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$860	\$1,047	\$1,047	\$1,047	\$1,047	\$1,047	\$1,047	\$1,047
Child Care	\$0	\$975	\$2,022	\$1,468	\$494	\$1,048	\$2,022	\$1,468
Food	\$257	\$391	\$514	\$589	\$681	\$608	\$720	\$792
Transportation	\$302	\$310	\$310	\$310	\$310	\$595	\$595	\$595
Health Care	\$141	\$409	\$420	\$428	\$459	\$466	\$476	\$485
Miscellaneous	\$156	\$313	\$431	\$384	\$299	\$376	\$486	\$439
Taxes	\$263	\$564	\$842	\$710	\$437	\$653	\$907	\$774
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$168)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$114)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$289)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.24	\$21.54	\$29.28	\$25.59	\$17.94	\$13.00 per adult	\$16.53 per adult	\$14.68 per adult
Monthly	\$1,978	\$3,792	\$5,153	\$4,504	\$3,157	\$4,575	\$5,820	\$5,166
Annual	\$23,737	\$45,499	\$61,832	\$54,046	\$37,889	\$54,905	\$69,834	\$61,988
Emergency Savings Fund (Monthly)	\$81	\$174	\$243	\$221	\$192	\$104	\$136	\$126

TABLE 8. The Self-Sufficiency Standard for Pacific County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$690	\$909	\$909	\$909	\$909	\$909	\$909	\$909
Child Care	\$0	\$975	\$2,022	\$1,468	\$494	\$1,048	\$2,022	\$1,468
Food	\$363	\$552	\$726	\$832	\$963	\$859	\$1,017	\$1,118
Transportation	\$297	\$305	\$305	\$305	\$305	\$585	\$585	\$585
Health Care	\$137	\$395	\$406	\$414	\$445	\$452	\$462	\$471
Miscellaneous	\$149	\$314	\$437	\$393	\$312	\$385	\$499	\$455
Taxes	\$242	\$565	\$857	\$734	\$477	\$678	\$945	\$821
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$127)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$109)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$317)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.67	\$21.58	\$29.71	\$26.27	\$19.04	\$13.35 per adult	\$17.06 per adult	\$15.32 per adult
Monthly	\$1,878	\$3,798	\$5,229	\$4,623	\$3,352	\$4,698	\$6,006	\$5,393
Annual	\$22,538	\$45,570	\$62,744	\$55,472	\$40,218	\$56,377	\$72,073	\$64,718
Emergency Savings Fund (Monthly)	\$78	\$174	\$245	\$225	\$196	\$106	\$140	\$129

TABLE 9. The Self-Sufficiency Standard for Thurston County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$960	\$1,171	\$1,171	\$1,171	\$1,171	\$1,171	\$1,171	\$1,171
Child Care	\$0	\$975	\$2,022	\$1,468	\$494	\$1,048	\$2,022	\$1,468
Food	\$262	\$398	\$524	\$600	\$695	\$619	\$734	\$807
Transportation	\$301	\$310	\$310	\$310	\$310	\$594	\$594	\$594
Health Care	\$141	\$409	\$420	\$428	\$459	\$466	\$476	\$485
Miscellaneous	\$166	\$326	\$445	\$398	\$313	\$390	\$500	\$452
Taxes	\$292	\$600	\$879	\$748	\$481	\$690	\$946	\$813
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$123)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$109)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$319)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.06	\$22.57	\$30.32	\$26.65	\$19.15	\$13.53 per adult	\$17.07 per adult	\$15.22 per adult
Monthly	\$2,122	\$3,972	\$5,337	\$4,690	\$3,371	\$4,761	\$6,008	\$5,356
Annual	\$25,466	\$47,669	\$64,041	\$56,279	\$40,449	\$57,135	\$72,100	\$64,277
Emergency Savings Fund (Monthly)	\$86	\$180	\$263	\$227	\$196	\$107	\$140	\$129

WORKFORCE DEVELOPMENT AREA 3: NORTHWEST

TABLE 10. The Self-Sufficiency Standard for Island County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$905	\$1,139	\$1,139	\$1,139	\$1,139	\$1,139	\$1,139	\$1,139
Child Care	\$0	\$1,158	\$2,518	\$1,744	\$586	\$1,360	\$2,518	\$1,744
Food	\$299	\$455	\$598	\$686	\$794	\$708	\$838	\$922
Transportation	\$291	\$299	\$299	\$299	\$299	\$573	\$573	\$573
Health Care	\$139	\$402	\$413	\$421	\$452	\$459	\$469	\$478
Miscellaneous	\$163	\$345	\$497	\$429	\$327	\$424	\$554	\$486
Taxes	\$283	\$654	\$1,030	\$836	\$533	\$786	\$1,097	\$906
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$69)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.82	\$24.07	\$34.43	\$29.09	\$20.61	\$14.86 per adult	\$19.19 per adult	\$16.52 per adult
Monthly	\$2,081	\$4,236	\$6,061	\$5,121	\$3,628	\$5,232	\$6,755	\$5,813
Annual	\$24,973	\$50,830	\$72,726	\$61,448	\$43,535	\$62,789	\$81,063	\$69,762
Emergency Savings Fund (Monthly)	\$85	\$188	\$312	\$242	\$200	\$115	\$152	\$136

TABLE 11. The Self-Sufficiency Standard for San Juan County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$935	\$1,232	\$1,232	\$1,232	\$1,232	\$1,232	\$1,232	\$1,232
Child Care	\$0	\$1,158	\$2,518	\$1,744	\$586	\$1,360	\$2,518	\$1,744
Food	\$270	\$410	\$538	\$617	\$714	\$637	\$755	\$830
Transportation	\$291	\$300	\$300	\$300	\$300	\$574	\$574	\$574
Health Care	\$139	\$402	\$413	\$421	\$452	\$459	\$469	\$478
Miscellaneous	\$164	\$350	\$500	\$431	\$328	\$426	\$555	\$486
Taxes	\$284	\$668	\$1,046	\$843	\$538	\$793	\$1,100	\$907
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$63)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.83	\$24.45	\$34.74	\$29.29	\$20.77	\$14.96 per adult	\$19.23 per adult	\$16.53 per adult
Monthly	\$2,082	\$4,303	\$6,114	\$5,156	\$3,655	\$5,265	\$6,770	\$5,817
Annual	\$24,988	\$51,631	\$73,371	\$61,867	\$43,862	\$63,184	\$81,242	\$69,803
Emergency Savings Fund (Monthly)	\$85	\$191	\$313	\$243	\$200	\$115	\$152	\$136

TABLE 12. The Self-Sufficiency Standard for Skagit County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$951	\$1,208	\$1,208	\$1,208	\$1,208	\$1,208	\$1,208	\$1,208
Child Care	\$0	\$1,158	\$2,518	\$1,744	\$586	\$1,360	\$2,518	\$1,744
Food	\$262	\$398	\$524	\$600	\$695	\$619	\$734	\$807
Transportation	\$295	\$303	\$303	\$303	\$303	\$581	\$581	\$581
Health Care	\$139	\$402	\$413	\$421	\$452	\$459	\$469	\$478
Miscellaneous	\$165	\$347	\$497	\$428	\$324	\$423	\$551	\$482
Taxes	\$287	\$659	\$1,029	\$832	\$521	\$783	\$1,090	\$895
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$80)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.93	\$24.20	\$34.42	\$29.00	\$20.29	\$14.82 per adult	\$19.08 per adult	\$16.37 per adult
Monthly	\$2,099	\$4,258	\$6,058	\$5,104	\$3,571	\$5,217	\$6,718	\$5,761
Annual	\$25,186	\$51,102	\$72,699	\$61,243	\$42,854	\$62,607	\$80,611	\$69,138
Emergency Savings Fund (Monthly)	\$85	\$189	\$311	\$241	\$200	\$114	\$151	\$135

TABLE 13. The Self-Sufficiency Standard for Whatcom County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$905	\$1,175	\$1,175	\$1,175	\$1,175	\$1,175	\$1,175	\$1,175
Child Care	\$0	\$1,158	\$2,518	\$1,744	\$586	\$1,360	\$2,518	\$1,744
Food	\$271	\$412	\$542	\$621	\$719	\$641	\$759	\$835
Transportation	\$291	\$300	\$300	\$300	\$300	\$574	\$574	\$574
Health Care	\$139	\$402	\$413	\$421	\$452	\$459	\$469	\$478
Miscellaneous	\$161	\$345	\$495	\$426	\$323	\$421	\$550	\$481
Taxes	\$276	\$652	\$1,020	\$828	\$517	\$778	\$1,086	\$892
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$85)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.61	\$24.02	\$34.26	\$28.88	\$20.16	\$14.75 per adult	\$19.03 per adult	\$16.32 per adult
Monthly	\$2,043	\$4,227	\$6,029	\$5,082	\$3,548	\$5,192	\$6,698	\$5,745
Annual	\$24,517	\$50,727	\$72,354	\$60,985	\$42,579	\$62,302	\$80,373	\$68,941
Emergency Savings Fund (Monthly)	\$84	\$188	\$311	\$240	\$199	\$114	\$151	\$135

WORKFORCE DEVELOPMENT AREA 4: SNOHOMISH

TABLE 14. The Self-Sufficiency Standard for Snohomish County (West), WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,622	\$1,956	\$1,956	\$1,956	\$1,956	\$1,956	\$1,956	\$1,956
Child Care	\$0	\$1,158	\$2,518	\$1,744	\$586	\$1,360	\$2,518	\$1,744
Food	\$271	\$412	\$542	\$621	\$719	\$641	\$759	\$835
Transportation	\$315	\$323	\$323	\$323	\$323	\$621	\$621	\$621
Health Care	\$139	\$402	\$413	\$421	\$452	\$459	\$469	\$478
Miscellaneous	\$235	\$425	\$575	\$507	\$404	\$504	\$632	\$563
Taxes	\$484	\$878	\$1,404	\$1,077	\$765	\$1,010	\$1,318	\$1,124
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$17.42	\$30.33	\$41.47	\$35.32	\$27.11	\$18.00 per adult	\$22.28 per adult	\$19.57 per adult
Monthly	\$3,066	\$5,338	\$7,298	\$6,216	\$4,771	\$6,335	\$7,841	\$6,888
Annual	\$36,791	\$64,053	\$87,574	\$74,590	\$57,253	\$76,019	\$94,089	\$82,658
Emergency Savings Fund (Monthly)	\$118	\$225	\$372	\$315	\$230	\$133	\$170	\$154

TABLE 15. The Self-Sufficiency Standard for Snohomish County (East), WA2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,494	\$1,801	\$1,801	\$1,801	\$1,801	\$1,801	\$1,801	\$1,801
Child Care	\$0	\$1,158	\$2,518	\$1,744	\$586	\$1,360	\$2,518	\$1,744
Food	\$271	\$412	\$542	\$621	\$719	\$641	\$759	\$835
Transportation	\$315	\$323	\$323	\$323	\$323	\$621	\$621	\$621
Health Care	\$139	\$402	\$413	\$421	\$452	\$459	\$469	\$478
Miscellaneous	\$222	\$410	\$560	\$491	\$388	\$488	\$617	\$548
Taxes	\$447	\$834	\$1,330	\$1,010	\$721	\$967	\$1,274	\$1,081
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$16.41	\$29.11	\$40.08	\$33.97	\$25.89	\$17.39 per adult	\$21.67 per adult	\$18.96 per adult
Monthly	\$2,889	\$5,124	\$7,054	\$5,979	\$4,557	\$6,121	\$7,627	\$6,674
Annual	\$34,663	\$61,487	\$84,643	\$71,745	\$54,687	\$73,453	\$91,523	\$80,092
Emergency Savings Fund (Monthly)	\$112	\$218	\$350	\$309	\$223	\$130	\$167	\$151

WORKFORCE DEVELOPMENT AREA 5: SEATTLE-KING

TABLE 16. The Self-Sufficiency Standard for King County (City of Seattle), WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,772	\$2,137	\$2,137	\$2,137	\$2,137	\$2,137	\$2,137	\$2,137
Child Care	\$0	\$1,482	\$3,151	\$2,132	\$651	\$1,669	\$3,151	\$2,132
Food	\$294	\$448	\$588	\$674	\$780	\$696	\$824	\$906
Transportation	\$99	\$99	\$99	\$99	\$99	\$198	\$198	\$198
Health Care	\$138	\$398	\$409	\$418	\$448	\$455	\$465	\$474
Miscellaneous	\$230	\$456	\$638	\$546	\$411	\$515	\$677	\$585
Taxes	\$471	\$965	\$1,705	\$1,264	\$787	\$1,043	\$1,444	\$1,184
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$17.08	\$32.77	\$47.12	\$38.85	\$27.73	\$18.46 per adult	\$24.04 per adult	\$20.41 per adult
Monthly	\$3,005	\$5,768	\$8,293	\$6,837	\$4,880	\$6,497	\$8,463	\$7,183
Annual	\$36,065	\$69,215	\$99,519	\$82,045	\$58,556	\$77,959	\$101,560	\$86,193
Emergency Savings Fund (Monthly)	\$116	\$273	\$474	\$331	\$234	\$136	\$206	\$159

TABLE 17. The Self-Sufficiency Standard for King County (East), 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$2,238	\$2,698	\$2,698	\$2,698	\$2,698	\$2,698	\$2,698	\$2,698
Child Care	\$0	\$1,482	\$3,151	\$2,132	\$651	\$1,669	\$3,151	\$2,132
Food	\$294	\$448	\$588	\$674	\$780	\$696	\$824	\$906
Transportation	\$99	\$99	\$99	\$99	\$99	\$198	\$198	\$198
Health Care	\$138	\$398	\$409	\$418	\$448	\$455	\$465	\$474
Miscellaneous	\$277	\$512	\$694	\$602	\$468	\$572	\$734	\$641
Taxes	\$602	\$1,196	\$1,987	\$1,532	\$944	\$1,200	\$1,670	\$1,341
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$20.73	\$37.59	\$52.23	\$43.87	\$32.13	\$20.66 per adult	\$26.44 per adult	\$22.61 per adult
Monthly	\$3,648	\$6,616	\$9,193	\$7,722	\$5,654	\$7,271	\$9,307	\$7,957
Annual	\$43,774	\$79,386	\$110,311	\$92,661	\$67,852	\$87,255	\$111,681	\$95,488
Emergency Savings Fund (Monthly)	\$137	\$298	\$555	\$412	\$296	\$149	\$219	\$172

TABLE 18. The Self-Sufficiency Standard for King County (North), WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,790	\$2,158	\$2,158	\$2,158	\$2,158	\$2,158	\$2,158	\$2,158
Child Care	\$0	\$1,482	\$3,151	\$2,132	\$651	\$1,669	\$3,151	\$2,132
Food	\$294	\$448	\$588	\$674	\$780	\$696	\$824	\$906
Transportation	\$99	\$99	\$99	\$99	\$99	\$198	\$198	\$198
Health Care	\$138	\$398	\$409	\$418	\$448	\$455	\$465	\$474
Miscellaneous	\$232	\$458	\$641	\$548	\$414	\$518	\$680	\$587
Taxes	\$476	\$971	\$1,715	\$1,275	\$793	\$1,049	\$1,450	\$1,190
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$17.22	\$32.94	\$47.31	\$39.04	\$27.89	\$18.54 per adult	\$24.13 per adult	\$20.49 per adult
Monthly	\$3,030	\$5,798	\$8,327	\$6,871	\$4,909	\$6,526	\$8,493	\$7,213
Annual	\$36,361	\$69,573	\$99,928	\$82,453	\$58,914	\$78,317	\$101,918	\$86,550
Emergency Savings Fund (Monthly)	\$117	\$275	\$477	\$334	\$235	\$136	\$207	\$160

TABLE 19. The Self-Sufficiency Standard for King County (South), WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,557	\$1,878	\$1,878	\$1,878	\$1,878	\$1,878	\$1,878	\$1,878
Child Care	\$0	\$1,482	\$3,151	\$2,132	\$651	\$1,669	\$3,151	\$2,132
Food	\$294	\$448	\$588	\$674	\$780	\$696	\$824	\$906
Transportation	\$99	\$99	\$99	\$99	\$99	\$198	\$198	\$198
Health Care	\$138	\$398	\$409	\$418	\$448	\$455	\$465	\$474
Miscellaneous	\$209	\$430	\$612	\$520	\$386	\$490	\$652	\$559
Taxes	\$411	\$893	\$1,581	\$1,141	\$714	\$970	\$1,372	\$1,111
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$15.39	\$30.74	\$44.80	\$36.53	\$25.69	\$17.44 per adult	\$23.03 per adult	\$19.39 per adult
Monthly	\$2,709	\$5,410	\$7,885	\$6,429	\$4,522	\$6,139	\$8,106	\$6,825
Annual	\$32,506	\$64,925	\$94,619	\$77,145	\$54,266	\$73,669	\$97,270	\$81,902
Emergency Savings Fund (Monthly)	\$106	\$227	\$431	\$321	\$222	\$130	\$184	\$153

WORKFORCE DEVELOPMENT AREA 6: TACOMA-PIERCE

TABLE 20. The Self-Sufficiency Standard for Pierce County (West County Cities), WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,011	\$1,324	\$1,324	\$1,324	\$1,324	\$1,324	\$1,324	\$1,324
Child Care	\$0	\$972	\$2,093	\$1,495	\$523	\$1,122	\$2,093	\$1,495
Food	\$265	\$402	\$528	\$606	\$701	\$625	\$741	\$815
Transportation	\$317	\$326	\$326	\$326	\$326	\$626	\$626	\$626
Health Care	\$141	\$409	\$420	\$428	\$459	\$466	\$476	\$485
Miscellaneous	\$173	\$343	\$469	\$418	\$333	\$416	\$526	\$474
Taxes	\$311	\$648	\$948	\$804	\$600	\$765	\$1,019	\$875
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$32)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.60	\$23.90	\$32.24	\$28.23	\$21.59	\$14.56 per adult	\$18.10 per adult	\$16.08 per adult
Monthly	\$2,218	\$4,207	\$5,675	\$4,968	\$3,800	\$5,126	\$6,371	\$5,659
Annual	\$26,610	\$50,480	\$68,097	\$59,612	\$45,598	\$61,516	\$76,455	\$67,909
Emergency Savings Fund (Monthly)	\$89	\$187	\$297	\$237	\$198	\$113	\$146	\$134

TABLE 21. The Self-Sufficiency Standard for Pierce County (Excluding West County Cities), WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,419	\$1,859	\$1,859	\$1,859	\$1,859	\$1,859	\$1,859	\$1,859
Child Care	\$0	\$972	\$2,093	\$1,495	\$523	\$1,122	\$2,093	\$1,495
Food	\$265	\$402	\$528	\$606	\$701	\$625	\$741	\$815
Transportation	\$317	\$326	\$326	\$326	\$326	\$626	\$626	\$626
Health Care	\$141	\$409	\$420	\$428	\$459	\$466	\$476	\$485
Miscellaneous	\$214	\$397	\$523	\$471	\$387	\$470	\$579	\$528
Taxes	\$426	\$798	\$1,153	\$955	\$717	\$915	\$1,169	\$1,025
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$15.80	\$28.10	\$36.75	\$32.42	\$25.79	\$16.66 per adult	\$20.20 per adult	\$18.18 per adult
Monthly	\$2,781	\$4,945	\$6,468	\$5,706	\$4,538	\$5,865	\$7,110	\$6,398
Annual	\$33,377	\$59,343	\$77,615	\$68,475	\$54,461	\$70,379	\$85,318	\$76,772
Emergency Savings Fund (Monthly)	\$108	\$212	\$322	\$298	\$222	\$125	\$158	\$146

WORKFORCE DEVELOPMENT AREA 7: SOUTHWEST

TABLE 22. The Self-Sufficiency Standard for Clark County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,265	\$1,468	\$1,468	\$1,468	\$1,468	\$1,468	\$1,468	\$1,468
Child Care	\$0	\$1,098	\$2,359	\$1,638	\$539	\$1,261	\$2,359	\$1,638
Food	\$258	\$392	\$515	\$591	\$684	\$610	\$722	\$794
Transportation	\$311	\$319	\$319	\$319	\$319	\$613	\$613	\$613
Health Care	\$150	\$444	\$455	\$464	\$494	\$501	\$511	\$520
Miscellaneous	\$198	\$372	\$512	\$448	\$351	\$445	\$567	\$503
Taxes	\$381	\$729	\$1,101	\$889	\$616	\$846	\$1,136	\$956
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$14.56	\$26.18	\$35.78	\$30.59	\$22.94	\$15.71	\$19.73	\$17.21
						per adult	per adult	per adult
Monthly	\$2,563	\$4,607	\$6,296	\$5,383	\$4,038	\$5,528	\$6,944	\$6,059
Annual	\$30,757	\$55,285	\$75,558	\$64,600	\$48,454	\$66,340	\$83,324	\$72,706
Emergency Savings Fund (Monthly)	\$101	\$201	\$318	\$271	\$206	\$120	\$155	\$140

TABLE 23. The Self-Sufficiency Standard for Cowlitz County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$749	\$983	\$983	\$983	\$983	\$983	\$983	\$983
Child Care	\$0	\$975	\$2,022	\$1,468	\$494	\$1,048	\$2,022	\$1,468
Food	\$245	\$373	\$490	\$562	\$651	\$580	\$687	\$756
Transportation	\$298	\$306	\$306	\$306	\$306	\$587	\$587	\$587
Health Care	\$137	\$395	\$406	\$414	\$445	\$452	\$462	\$471
Miscellaneous	\$143	\$303	\$421	\$373	\$288	\$365	\$474	\$426
Taxes	\$227	\$536	\$813	\$680	\$403	\$621	\$874	\$740
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$204)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$118)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$263)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.23	\$20.76	\$28.45	\$24.74	\$16.95	\$12.55	\$16.07	\$14.20
						per adult	per adult	per adult
Monthly	\$1,800	\$3,654	\$5,007	\$4,354	\$2,984	\$4,419	\$5,656	\$4,997
Annual	\$21,598	\$43,847	\$60,089	\$52,246	\$35,808	\$53,024	\$67,870	\$59,970
Emergency Savings Fund (Monthly)	\$74	\$169	\$238	\$216	\$187	\$101	\$134	\$123

TABLE 24. The Self-Sufficiency Standard for Wahkiakum County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$609	\$802	\$802	\$802	\$802	\$802	\$802	\$802
Child Care	\$0	\$975	\$2,022	\$1,468	\$494	\$1,048	\$2,022	\$1,468
Food	\$254	\$386	\$507	\$581	\$673	\$600	\$711	\$781
Transportation	\$297	\$305	\$305	\$305	\$305	\$585	\$585	\$585
Health Care	\$137	\$395	\$406	\$414	\$445	\$452	\$462	\$471
Miscellaneous	\$130	\$286	\$404	\$357	\$272	\$349	\$458	\$411
Taxes	\$195	\$484	\$766	\$634	\$358	\$575	\$829	\$696
Earned Income Tax Credit (-)	\$0	(\$13)	\$0	\$0	(\$255)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$119)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.21	\$19.30	\$27.15	\$23.46	\$15.57	\$11.91 per adult	\$15.44 per adult	\$13.58 per adult
Monthly	\$1,621	\$3,398	\$4,779	\$4,129	\$2,741	\$4,193	\$5,435	\$4,780
Annual	\$19,454	\$40,770	\$57,349	\$49,546	\$32,891	\$50,318	\$65,223	\$57,362
Emergency Savings Fund (Monthly)	\$67	\$162	\$230	\$209	\$181	\$97	\$130	\$119

WORKFORCE DEVELOPMENT AREA 8: NORTH CENTRAL

TABLE 25. The Self-Sufficiency Standard for Adams County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$693	\$789	\$789	\$789	\$789	\$789	\$789	\$789
Child Care	\$0	\$758	\$1,603	\$1,244	\$487	\$846	\$1,603	\$1,244
Food	\$249	\$378	\$497	\$570	\$659	\$588	\$697	\$766
Transportation	\$295	\$304	\$304	\$304	\$304	\$582	\$582	\$582
Health Care	\$145	\$424	\$435	\$443	\$474	\$481	\$491	\$499
Miscellaneous	\$138	\$265	\$363	\$335	\$271	\$329	\$416	\$388
Taxes	\$216	\$409	\$650	\$599	\$356	\$527	\$711	\$633
Earned Income Tax Credit (-)	\$0	(\$72)	\$0	(\$27)	(\$257)	(\$9)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$118)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.86	\$17.20	\$23.90	\$21.73	\$15.52	\$11.13	\$13.79	\$12.69
						per adult	per adult	per adult
Monthly	\$1,735	\$3,028	\$4,207	\$3,824	\$2,732	\$3,916	\$4,856	\$4,468
Annual	\$20,823	\$36,334	\$50,484	\$45,887	\$32,784	\$46,993	\$58,268	\$53,613
Emergency Savings Fund (Monthly)	\$71	\$157	\$211	\$199	\$181	\$93	\$120	\$114

TABLE 26. The Self-Sufficiency Standard for Chelan County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$807	\$1,063	\$1,063	\$1,063	\$1,063	\$1,063	\$1,063	\$1,063
Child Care	\$0	\$758	\$1,603	\$1,244	\$487	\$846	\$1,603	\$1,244
Food	\$281	\$427	\$562	\$644	\$745	\$665	\$787	\$866
Transportation	\$295	\$303	\$303	\$303	\$303	\$581	\$581	\$581
Health Care	\$145	\$424	\$435	\$443	\$474	\$481	\$491	\$499
Miscellaneous	\$153	\$297	\$397	\$370	\$307	\$363	\$453	\$425
Taxes	\$254	\$519	\$745	\$670	\$462	\$617	\$813	\$737
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$141)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$107)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$310)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.99	\$20.30	\$26.55	\$24.45	\$18.65	\$12.50	\$15.22	\$14.15
						per adult	per adult	per adult
Monthly	\$1,934	\$3,572	\$4,674	\$4,304	\$3,283	\$4,398	\$5,358	\$4,982
Annual	\$23,210	\$42,868	\$56,083	\$51,642	\$39,395	\$52,782	\$64,291	\$59,785
Emergency Savings Fund (Monthly)	\$80	\$167	\$227	\$215	\$194	\$101	\$129	\$122

TABLE 27. The Self-Sufficiency Standard for Douglas County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$786	\$1,038	\$1,038	\$1,038	\$1,038	\$1,038	\$1,038	\$1,038
Child Care	\$0	\$758	\$1,603	\$1,244	\$487	\$846	\$1,603	\$1,244
Food	\$249	\$378	\$497	\$570	\$659	\$588	\$697	\$766
Transportation	\$295	\$303	\$303	\$303	\$303	\$581	\$581	\$581
Health Care	\$145	\$424	\$435	\$443	\$474	\$481	\$491	\$499
Miscellaneous	\$147	\$290	\$388	\$360	\$296	\$353	\$441	\$413
Taxes	\$239	\$498	\$720	\$642	\$429	\$588	\$781	\$702
Earned Income Tax Credit (-)	\$0	(\$2)	\$0	\$0	(\$177)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$112)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$285)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.57	\$19.70	\$25.85	\$23.68	\$17.69	\$12.10 per adult	\$14.77 per adult	\$13.67 per adult
Monthly	\$1,861	\$3,468	\$4,550	\$4,167	\$3,113	\$4,259	\$5,198	\$4,810
Annual	\$22,331	\$41,614	\$54,601	\$50,004	\$37,351	\$51,105	\$62,381	\$57,726
Emergency Savings Fund (Monthly)	\$78	\$163	\$223	\$210	\$190	\$98	\$126	\$120

TABLE 28. The Self-Sufficiency Standard for Grant County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$687	\$846	\$846	\$846	\$846	\$846	\$846	\$846
Child Care	\$0	\$758	\$1,603	\$1,244	\$487	\$846	\$1,603	\$1,244
Food	\$245	\$372	\$489	\$560	\$648	\$578	\$685	\$753
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$145	\$424	\$435	\$443	\$474	\$481	\$491	\$499
Miscellaneous	\$137	\$270	\$367	\$340	\$276	\$333	\$420	\$392
Taxes	\$213	\$427	\$663	\$599	\$372	\$531	\$723	\$644
Earned Income Tax Credit (-)	\$0	(\$58)	\$0	(\$14)	(\$242)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$122)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$238)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.77	\$17.71	\$24.27	\$22.09	\$15.93	\$11.30 per adult	\$13.96 per adult	\$12.85 per adult
Monthly	\$1,720	\$3,117	\$4,272	\$3,887	\$2,803	\$3,977	\$4,914	\$4,525
Annual	\$20,636	\$37,399	\$51,267	\$46,650	\$33,641	\$47,727	\$58,972	\$54,298
Emergency Savings Fund (Monthly)	\$71	\$158	\$213	\$201	\$182	\$94	\$121	\$115

TABLE 29. The Self-Sufficiency Standard for Okanogan County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$677	\$831	\$831	\$831	\$831	\$831	\$831	\$831
Child Care	\$0	\$758	\$1,603	\$1,244	\$487	\$846	\$1,603	\$1,244
Food	\$245	\$373	\$490	\$562	\$651	\$580	\$687	\$756
Transportation	\$299	\$307	\$307	\$307	\$307	\$589	\$589	\$589
Health Care	\$145	\$424	\$435	\$443	\$474	\$481	\$491	\$499
Miscellaneous	\$137	\$269	\$367	\$339	\$275	\$333	\$420	\$392
Taxes	\$212	\$424	\$661	\$599	\$370	\$530	\$723	\$643
Earned Income Tax Credit (-)	\$0	(\$60)	\$0	(\$16)	(\$245)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$122)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$237)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.74	\$17.62	\$24.21	\$22.02	\$15.86	\$11.29 per adult	\$13.95 per adult	\$12.85 per adult
Monthly	\$1,714	\$3,102	\$4,261	\$3,876	\$2,791	\$3,973	\$4,911	\$4,521
Annual	\$20,568	\$37,219	\$51,129	\$46,515	\$33,494	\$47,676	\$58,928	\$54,257
Emergency Savings Fund (Monthly)	\$71	\$158	\$213	\$200	\$182	\$94	\$121	\$115

WORKFORCE DEVELOPMENT AREA 9: SOUTH CENTRAL

TABLE 30. The Self-Sufficiency Standard for Kittitas County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$767	\$1,010	\$1,010	\$1,010	\$1,010	\$1,010	\$1,010	\$1,010
Child Care	\$0	\$796	\$1,689	\$1,252	\$455	\$893	\$1,689	\$1,252
Food	\$290	\$441	\$580	\$665	\$769	\$686	\$813	\$894
Transportation	\$294	\$303	\$303	\$303	\$303	\$580	\$580	\$580
Health Care	\$136	\$389	\$400	\$409	\$439	\$446	\$456	\$465
Miscellaneous	\$149	\$294	\$398	\$364	\$298	\$362	\$455	\$420
Taxes	\$242	\$509	\$749	\$653	\$432	\$611	\$820	\$722
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$172)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$105)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$295)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.67	\$20.02	\$26.68	\$23.98	\$17.81	\$12.42	\$15.31	\$13.95
						per adult	per adult	per adult
Monthly	\$1,879	\$3,523	\$4,696	\$4,221	\$3,135	\$4,371	\$5,389	\$4,909
Annual	\$22,542	\$42,281	\$56,349	\$50,654	\$37,614	\$52,452	\$64,670	\$58,907
Emergency Savings Fund (Monthly)	\$78	\$165	\$228	\$212	\$191	\$100	\$129	\$121

TABLE 31. The Self-Sufficiency Standard for Klickitat County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$711	\$936	\$936	\$936	\$936	\$936	\$936	\$936
Child Care	\$0	\$975	\$2,022	\$1,468	\$494	\$1,048	\$2,022	\$1,468
Food	\$395	\$600	\$789	\$904	\$1,046	\$933	\$1,105	\$1,215
Transportation	\$296	\$304	\$304	\$304	\$304	\$583	\$583	\$583
Health Care	\$150	\$444	\$455	\$464	\$494	\$501	\$511	\$520
Miscellaneous	\$155	\$326	\$451	\$408	\$327	\$400	\$516	\$472
Taxes	\$260	\$600	\$896	\$776	\$535	\$719	\$991	\$869
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$66)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.17	\$22.55	\$30.79	\$27.42	\$20.68	\$13.93	\$17.70	\$16.00
						per adult	per adult	per adult
Monthly	\$1,967	\$3,968	\$5,420	\$4,827	\$3,639	\$4,904	\$6,231	\$5,631
Annual	\$23,599	\$47,616	\$65,039	\$57,920	\$43,669	\$58,852	\$74,776	\$67,566
Emergency Savings Fund (Monthly)	\$81	\$179	\$278	\$232	\$200	\$109	\$143	\$133

TABLE 32. The Self-Sufficiency Standard for Skamania County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,132	\$1,315	\$1,315	\$1,315	\$1,315	\$1,315	\$1,315	\$1,315
Child Care	\$0	\$975	\$2,022	\$1,468	\$494	\$1,048	\$2,022	\$1,468
Food	\$262	\$398	\$524	\$600	\$695	\$619	\$734	\$807
Transportation	\$302	\$311	\$311	\$311	\$311	\$596	\$596	\$596
Health Care	\$150	\$444	\$455	\$464	\$494	\$501	\$511	\$520
Miscellaneous	\$185	\$344	\$463	\$416	\$331	\$408	\$518	\$471
Taxes	\$343	\$651	\$930	\$799	\$548	\$741	\$997	\$864
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$53)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.49	\$23.99	\$31.74	\$28.06	\$21.04	\$14.24	\$17.78	\$15.93
						per adult	per adult	per adult
Monthly	\$2,374	\$4,222	\$5,586	\$4,939	\$3,702	\$5,012	\$6,259	\$5,607
Annual	\$28,484	\$50,663	\$67,035	\$59,273	\$44,430	\$60,145	\$75,111	\$67,288
Emergency Savings Fund (Monthly)	\$95	\$188	\$294	\$236	\$200	\$111	\$144	\$133

TABLE 33. The Self-Sufficiency Standard for Yakima County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$769	\$1,013	\$1,013	\$1,013	\$1,013	\$1,013	\$1,013	\$1,013
Child Care	\$0	\$796	\$1,689	\$1,252	\$455	\$893	\$1,689	\$1,252
Food	\$245	\$372	\$489	\$560	\$648	\$578	\$685	\$753
Transportation	\$298	\$307	\$307	\$307	\$307	\$588	\$588	\$588
Health Care	\$136	\$389	\$400	\$409	\$439	\$446	\$456	\$465
Miscellaneous	\$145	\$288	\$390	\$354	\$286	\$352	\$443	\$407
Taxes	\$232	\$490	\$726	\$625	\$398	\$584	\$787	\$686
Earned Income Tax Credit (-)	\$0	(\$8)	\$0	\$0	(\$209)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$109)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$269)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.37	\$19.47	\$26.02	\$23.22	\$16.82	\$12.04	\$14.85	\$13.44
						per adult	per adult	per adult
Monthly	\$1,825	\$3,427	\$4,580	\$4,087	\$2,960	\$4,238	\$5,228	\$4,730
Annual	\$21,896	\$41,123	\$54,957	\$49,040	\$35,515	\$50,850	\$62,738	\$56,765
Emergency Savings Fund (Monthly)	\$75	\$163	\$224	\$207	\$187	\$98	\$127	\$118

WORKFORCE DEVELOPMENT AREA 10: EASTERN

TABLE 34. The Self-Sufficiency Standard for Asotin County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$716	\$944	\$944	\$944	\$944	\$944	\$944	\$944
Child Care	\$0	\$758	\$1,603	\$1,244	\$487	\$846	\$1,603	\$1,244
Food	\$242	\$368	\$484	\$555	\$642	\$572	\$678	\$746
Transportation	\$294	\$303	\$303	\$303	\$303	\$580	\$580	\$580
Health Care	\$140	\$407	\$418	\$427	\$457	\$464	\$474	\$483
Miscellaneous	\$139	\$278	\$375	\$347	\$283	\$341	\$428	\$400
Taxes	\$218	\$455	\$685	\$606	\$389	\$553	\$745	\$665
Earned Income Tax Credit (-)	\$0	(\$36)	\$0	\$0	(\$219)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$122)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$251)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.95	\$18.50	\$24.88	\$22.69	\$16.55	\$11.60	\$14.26	\$13.15
						per adult	per adult	per adult
Monthly	\$1,751	\$3,255	\$4,379	\$3,993	\$2,913	\$4,083	\$5,019	\$4,628
Annual	\$21,009	\$39,062	\$52,542	\$47,913	\$34,954	\$49,000	\$60,227	\$55,542
Emergency Savings Fund (Monthly)	\$72	\$160	\$217	\$204	\$186	\$96	\$123	\$117

TABLE 35. The Self-Sufficiency Standard for Columbia County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$760	\$1,001	\$1,001	\$1,001	\$1,001	\$1,001	\$1,001	\$1,001
Child Care	\$0	\$796	\$1,689	\$1,252	\$455	\$893	\$1,689	\$1,252
Food	\$249	\$378	\$497	\$570	\$659	\$588	\$697	\$766
Transportation	\$295	\$304	\$304	\$304	\$304	\$582	\$582	\$582
Health Care	\$140	\$407	\$418	\$427	\$457	\$464	\$474	\$483
Miscellaneous	\$144	\$289	\$391	\$355	\$288	\$353	\$444	\$408
Taxes	\$231	\$493	\$729	\$629	\$403	\$587	\$790	\$689
Earned Income Tax Credit (-)	\$0	(\$6)	\$0	\$0	(\$205)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$109)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$272)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.34	\$19.56	\$26.11	\$23.32	\$16.94	\$12.08	\$14.90	\$13.49
						per adult	per adult	per adult
Monthly	\$1,820	\$3,443	\$4,595	\$4,104	\$2,981	\$4,251	\$5,244	\$4,748
Annual	\$21,838	\$41,315	\$55,143	\$49,247	\$35,775	\$51,008	\$62,926	\$56,972
Emergency Savings Fund (Monthly)	\$75	\$163	\$224	\$208	\$187	\$98	\$127	\$119

TABLE 36. The Self-Sufficiency Standard for Ferry County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$623	\$820	\$820	\$820	\$820	\$820	\$820	\$820
Child Care	\$0	\$758	\$1,603	\$1,244	\$487	\$846	\$1,603	\$1,244
Food	\$253	\$384	\$505	\$579	\$670	\$598	\$708	\$779
Transportation	\$299	\$307	\$307	\$307	\$307	\$589	\$589	\$589
Health Care	\$133	\$377	\$388	\$397	\$427	\$434	\$444	\$453
Miscellaneous	\$131	\$265	\$362	\$335	\$271	\$329	\$416	\$388
Taxes	\$197	\$407	\$649	\$599	\$356	\$528	\$712	\$634
Earned Income Tax Credit (-)	\$0	(\$74)	\$0	(\$28)	(\$258)	(\$8)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$118)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.29	\$17.15	\$23.87	\$21.71	\$15.51	\$11.13	\$13.81	\$12.71
						per adult	per adult	per adult
Monthly	\$1,636	\$3,018	\$4,202	\$3,820	\$2,730	\$3,918	\$4,860	\$4,474
Annual	\$19,629	\$36,214	\$50,420	\$45,843	\$32,762	\$47,013	\$58,318	\$53,682
Emergency Savings Fund (Monthly)	\$68	\$157	\$211	\$198	\$181	\$93	\$120	\$114

TABLE 37. The Self-Sufficiency Standard for Garfield County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$643	\$732	\$732	\$732	\$732	\$732	\$732	\$732
Child Care	\$0	\$758	\$1,603	\$1,244	\$487	\$846	\$1,603	\$1,244
Food	\$251	\$382	\$502	\$576	\$666	\$594	\$704	\$774
Transportation	\$293	\$301	\$301	\$301	\$301	\$578	\$578	\$578
Health Care	\$140	\$407	\$418	\$427	\$457	\$464	\$474	\$483
Miscellaneous	\$133	\$258	\$356	\$328	\$264	\$321	\$409	\$381
Taxes	\$202	\$384	\$630	\$537	\$336	\$523	\$692	\$628
Earned Income Tax Credit (-)	\$0	(\$93)	\$0	(\$65)	(\$280)	(\$25)	\$0	(\$15)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$107)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.45	\$16.48	\$23.35	\$20.72	\$14.91	\$10.84	\$13.52	\$12.42
						per adult	per adult	per adult
Monthly	\$1,663	\$2,900	\$4,109	\$3,647	\$2,624	\$3,817	\$4,758	\$4,371
Annual	\$19,955	\$34,801	\$49,312	\$43,763	\$31,485	\$45,801	\$57,095	\$52,451
Emergency Savings Fund (Monthly)	\$69	\$155	\$208	\$200	\$179	\$91	\$119	\$112

TABLE 38. The Self-Sufficiency Standard for Lincoln County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$551	\$726	\$726	\$726	\$726	\$726	\$726	\$726
Child Care	\$0	\$758	\$1,603	\$1,244	\$487	\$846	\$1,603	\$1,244
Food	\$250	\$381	\$500	\$574	\$664	\$592	\$701	\$771
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$133	\$377	\$388	\$397	\$427	\$434	\$444	\$453
Miscellaneous	\$123	\$254	\$352	\$324	\$261	\$318	\$405	\$377
Taxes	\$178	\$371	\$620	\$521	\$324	\$521	\$681	\$629
Earned Income Tax Credit (-)	\$0	(\$103)	\$0	(\$81)	(\$293)	(\$33)	\$0	(\$26)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$101)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.69	\$16.12	\$23.06	\$20.28	\$14.57	\$10.70	\$13.37	\$12.27
						per adult	per adult	per adult
Monthly	\$1,529	\$2,837	\$4,058	\$3,569	\$2,564	\$3,766	\$4,707	\$4,319
Annual	\$18,345	\$34,042	\$48,698	\$42,824	\$30,765	\$45,193	\$56,480	\$51,833
Emergency Savings Fund (Monthly)	\$64	\$154	\$206	\$200	\$177	\$90	\$118	\$111

TABLE 39. The Self-Sufficiency Standard for Pend Oreille County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$632	\$832	\$832	\$832	\$832	\$832	\$832	\$832
Child Care	\$0	\$758	\$1,603	\$1,244	\$487	\$846	\$1,603	\$1,244
Food	\$250	\$379	\$499	\$572	\$662	\$590	\$699	\$769
Transportation	\$301	\$309	\$309	\$309	\$309	\$593	\$593	\$593
Health Care	\$133	\$377	\$388	\$397	\$427	\$434	\$444	\$453
Miscellaneous	\$132	\$266	\$363	\$335	\$272	\$329	\$417	\$389
Taxes	\$199	\$410	\$651	\$599	\$358	\$528	\$714	\$635
Earned Income Tax Credit (-)	\$0	(\$71)	\$0	(\$26)	(\$256)	(\$7)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$119)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.35	\$17.23	\$23.93	\$21.76	\$15.56	\$11.16	\$13.83	\$12.73
						per adult	per adult	per adult
Monthly	\$1,646	\$3,033	\$4,212	\$3,829	\$2,738	\$3,929	\$4,869	\$4,482
Annual	\$19,754	\$36,400	\$50,543	\$45,949	\$32,861	\$47,149	\$58,430	\$53,779
Emergency Savings Fund (Monthly)	\$68	\$157	\$211	\$199	\$181	\$93	\$121	\$114

TABLE 40. The Self-Sufficiency Standard for Stevens County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$568	\$731	\$731	\$731	\$731	\$731	\$731	\$731
Child Care	\$0	\$758	\$1,603	\$1,244	\$487	\$846	\$1,603	\$1,244
Food	\$255	\$388	\$510	\$585	\$677	\$604	\$715	\$786
Transportation	\$297	\$306	\$306	\$306	\$306	\$586	\$586	\$586
Health Care	\$133	\$377	\$388	\$397	\$427	\$434	\$444	\$453
Miscellaneous	\$125	\$256	\$354	\$326	\$263	\$320	\$408	\$380
Taxes	\$184	\$376	\$625	\$530	\$331	\$522	\$688	\$628
Earned Income Tax Credit (-)	\$0	(\$98)	\$0	(\$71)	(\$285)	(\$27)	\$0	(\$18)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$104)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.88	\$16.28	\$23.20	\$20.54	\$14.77	\$10.79	\$13.47	\$12.38
						per adult	per adult	per adult
Monthly	\$1,563	\$2,865	\$4,084	\$3,615	\$2,599	\$3,799	\$4,743	\$4,357
Annual	\$18,758	\$34,377	\$49,006	\$43,375	\$31,188	\$45,590	\$56,914	\$52,289
Emergency Savings Fund (Monthly)	\$65	\$155	\$207	\$199	\$178	\$91	\$119	\$112

TABLE 41. The Self-Sufficiency Standard for Walla Walla County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$792	\$1,043	\$1,043	\$1,043	\$1,043	\$1,043	\$1,043	\$1,043
Child Care	\$0	\$963	\$1,990	\$1,456	\$494	\$1,027	\$1,990	\$1,456
Food	\$284	\$432	\$568	\$652	\$754	\$672	\$796	\$876
Transportation	\$295	\$304	\$304	\$304	\$304	\$582	\$582	\$582
Health Care	\$140	\$407	\$418	\$427	\$457	\$464	\$474	\$483
Miscellaneous	\$151	\$315	\$432	\$388	\$305	\$379	\$489	\$444
Taxes	\$249	\$569	\$845	\$721	\$456	\$660	\$914	\$789
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$148)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$109)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$305)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.87	\$21.68	\$29.36	\$25.89	\$18.47	\$13.10	\$16.63	\$14.89
						per adult	per adult	per adult
Monthly	\$1,912	\$3,816	\$5,167	\$4,557	\$3,251	\$4,611	\$5,855	\$5,240
Annual	\$22,949	\$45,789	\$62,005	\$54,685	\$39,018	\$55,334	\$70,263	\$62,877
Emergency Savings Fund (Monthly)	\$79	\$174	\$243	\$223	\$194	\$104	\$137	\$127

TABLE 42. The Self-Sufficiency Standard for Whitman County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$703	\$880	\$880	\$880	\$880	\$880	\$880	\$880
Child Care	\$0	\$945	\$1,949	\$1,438	\$494	\$1,005	\$1,949	\$1,438
Food	\$297	\$451	\$593	\$680	\$787	\$702	\$831	\$914
Transportation	\$291	\$299	\$299	\$299	\$299	\$573	\$573	\$573
Health Care	\$140	\$407	\$418	\$427	\$457	\$464	\$474	\$483
Miscellaneous	\$143	\$298	\$414	\$372	\$292	\$362	\$471	\$429
Taxes	\$228	\$522	\$794	\$677	\$415	\$614	\$865	\$747
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$191)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$118)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$270)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.24	\$20.38	\$27.92	\$24.66	\$17.30	\$12.45	\$15.94	\$14.29
						per adult	per adult	per adult
Monthly	\$1,802	\$3,586	\$4,915	\$4,341	\$3,045	\$4,384	\$5,611	\$5,031
Annual	\$21,629	\$43,037	\$58,976	\$52,092	\$36,537	\$52,609	\$67,331	\$60,378
Emergency Savings Fund (Monthly)	\$74	\$167	\$235	\$216	\$189	\$101	\$133	\$123

WORKFORCE DEVELOPMENT AREA 11: BENTON-FRANKLIN

TABLE 43. The Self-Sufficiency Standard for Benton County (Kennewick/Richland), WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$920	\$1,136	\$1,136	\$1,136	\$1,136	\$1,136	\$1,136	\$1,136
Child Care	\$0	\$963	\$1,990	\$1,456	\$494	\$1,027	\$1,990	\$1,456
Food	\$243	\$369	\$485	\$557	\$644	\$574	\$680	\$748
Transportation	\$296	\$305	\$305	\$305	\$305	\$584	\$584	\$584
Health Care	\$136	\$389	\$400	\$409	\$439	\$446	\$456	\$465
Miscellaneous	\$160	\$316	\$432	\$386	\$302	\$377	\$485	\$439
Taxes	\$273	\$572	\$843	\$716	\$445	\$654	\$904	\$775
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$159)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$114)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$294)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.52	\$21.78	\$29.31	\$25.74	\$18.18	\$13.02	\$16.48	\$14.69
						per adult	per adult	per adult
Monthly	\$2,027	\$3,834	\$5,158	\$4,531	\$3,199	\$4,583	\$5,802	\$5,170
Annual	\$24,329	\$46,006	\$61,894	\$54,373	\$38,387	\$54,992	\$69,622	\$62,044
Emergency Savings Fund (Monthly)	\$83	\$175	\$243	\$222	\$192	\$104	\$136	\$126

TABLE 44. The Self-Sufficiency Standard for Benton County (Excluding Kennewick/Richland), WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$713	\$880	\$880	\$880	\$880	\$880	\$880	\$880
Child Care	\$0	\$963	\$1,990	\$1,456	\$494	\$1,027	\$1,990	\$1,456
Food	\$243	\$369	\$485	\$557	\$644	\$574	\$680	\$748
Transportation	\$296	\$305	\$305	\$305	\$305	\$584	\$584	\$584
Health Care	\$136	\$389	\$400	\$409	\$439	\$446	\$456	\$465
Miscellaneous	\$139	\$291	\$406	\$361	\$276	\$351	\$459	\$413
Taxes	\$217	\$500	\$771	\$644	\$374	\$582	\$832	\$703
Earned Income Tax Credit (-)	\$0	(\$1)	\$0	\$0	(\$241)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$123)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$237)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.91	\$19.75	\$27.30	\$23.74	\$15.97	\$12.01	\$15.48	\$13.68
						per adult	per adult	per adult
Monthly	\$1,744	\$3,476	\$4,804	\$4,177	\$2,810	\$4,229	\$5,448	\$4,817
Annual	\$20,926	\$41,717	\$57,650	\$50,129	\$33,725	\$50,748	\$65,378	\$57,800
Emergency Savings Fund (Monthly)	\$72	\$163	\$231	\$210	\$183	\$98	\$130	\$120

TABLE 45. The Self-Sufficiency Standard for Franklin County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$842	\$1,036	\$1,036	\$1,036	\$1,036	\$1,036	\$1,036	\$1,036
Child Care	\$0	\$796	\$1,689	\$1,252	\$455	\$893	\$1,689	\$1,252
Food	\$243	\$369	\$485	\$557	\$644	\$574	\$680	\$748
Transportation	\$297	\$305	\$305	\$305	\$305	\$585	\$585	\$585
Health Care	\$136	\$389	\$400	\$409	\$439	\$446	\$456	\$465
Miscellaneous	\$152	\$290	\$392	\$356	\$288	\$353	\$445	\$409
Taxes	\$251	\$496	\$731	\$630	\$404	\$588	\$791	\$690
Earned Income Tax Credit (-)	\$0	(\$3)	\$0	\$0	(\$204)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$109)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$272)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.91	\$19.65	\$26.16	\$23.36	\$16.96	\$12.10	\$14.91	\$13.50
						per adult	per adult	per adult
Monthly	\$1,921	\$3,459	\$4,604	\$4,111	\$2,986	\$4,259	\$5,249	\$4,750
Annual	\$23,047	\$41,509	\$55,253	\$49,328	\$35,828	\$51,108	\$62,985	\$57,004
Emergency Savings Fund (Monthly)	\$80	\$163	\$225	\$208	\$187	\$98	\$127	\$119

WORKFORCE DEVELOPMENT AREA 12: SPOKANE

TABLE 46. The Self-Sufficiency Standard for Spokane County, WA 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$696	\$910	\$910	\$910	\$910	\$910	\$910	\$910
Child Care	\$0	\$944	\$1,948	\$1,446	\$503	\$1,004	\$1,948	\$1,446
Food	\$249	\$378	\$497	\$570	\$659	\$588	\$697	\$766
Transportation	\$300	\$309	\$309	\$309	\$309	\$592	\$592	\$592
Health Care	\$133	\$377	\$388	\$397	\$427	\$434	\$444	\$453
Miscellaneous	\$138	\$292	\$405	\$363	\$281	\$353	\$459	\$417
Taxes	\$215	\$503	\$769	\$651	\$381	\$587	\$832	\$713
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$227)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$125)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$243)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.83	\$19.85	\$27.23	\$23.93	\$16.33	\$12.08	\$15.48	\$13.82
						per adult	per adult	per adult
Monthly	\$1,731	\$3,494	\$4,792	\$4,212	\$2,875	\$4,251	\$5,448	\$4,863
Annual	\$20,768	\$41,923	\$57,506	\$50,549	\$34,497	\$51,018	\$65,375	\$58,360
Emergency Savings Fund (Monthly)	\$71	\$164	\$231	\$212	\$185	\$98	\$130	\$121

APPENDIX C: IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN WASHINGTON STATE

Appendix C provides detailed tables of the exact amounts of each work support modeled in “Figure O. Impact of Wage Adequacy on Work Supports” on page 33 of the section *Meeting the Standard: Reducing Costs*.

TABLE C-1 Impact of Work Supports on Wage Adequacy Compared to Median Wages of Top Occupations One Adult, One Preschooler, and One School-Age Child: Kitsap County (North), WA 2020

	#1	#2	#3	#4	#5
	WASHINGTON MINIMUM WAGE	Personal Care Aides	Janitors and Cleaners	Customer Service Representatives	Tractor-Trailer Truck Drivers
HOURLY WAGE:	\$13.50	\$14.01	\$15.99	\$17.71	\$21.91
TOTAL MONTHLY INCOME:	\$2,376	\$2,466	\$2,814	\$3,117	\$3,856
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS					
Housing	\$1,503	\$1,503	\$1,503	\$1,503	\$1,503
Child Care	\$1,495	\$1,495	\$1,495	\$1,495	\$1,495
Food	\$612	\$612	\$612	\$612	\$612
Transportation	\$308	\$308	\$308	\$308	\$308
Health Care	\$414	\$414	\$414	\$414	\$414
Miscellaneous	\$433	\$433	\$433	\$433	\$433
Taxes	\$304	\$320	\$383	\$442	\$587
Tax Credits (-) *	(\$82)	(\$91)	(\$128)	(\$164)	(\$253)
TOTAL MONTHLY EXPENSES	\$4,988	\$4,995	\$5,021	\$5,045	\$5,101
SHORTFALL (-) or SURPLUS	(\$2,612)	(\$2,529)	(\$2,207)	(\$1,928)	(\$1,245)
WAGE ADEQUACY Total Income/Total Expenses	48%	49%	56%	62%	76%
PANEL B: CHILD CARE ASSISTANCE					
MONTHLY COSTS					
Housing	\$1,503	\$1,503	\$1,503	\$1,503	\$1,503
Child Care	\$65	\$76	\$250	\$401	\$620
Food	\$612	\$612	\$612	\$612	\$612
Transportation	\$308	\$308	\$308	\$308	\$308
Health Care	\$414	\$414	\$414	\$414	\$414
Miscellaneous	\$433	\$433	\$433	\$433	\$433
Taxes	\$304	\$320	\$383	\$442	\$587
Tax Credits (-) *	(\$82)	(\$91)	(\$128)	(\$164)	(\$253)
TOTAL MONTHLY EXPENSES	\$3,558	\$3,576	\$3,776	\$3,951	\$4,226
SHORTFALL (-) or SURPLUS	(\$1,182)	(\$1,110)	(\$962)	(\$834)	(\$370)
WAGE ADEQUACY Total Income/Total Expenses	67%	69%	75%	79%	91%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$3,986	\$3,759	\$2,879	\$2,114	\$246
Annual Federal CTC	\$2,800	\$2,800	\$2,800	\$2,800	\$2,167

* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

TABLE C-1 (CONTINUED) Impact of Work Supports on Wage Adequacy Compared to Earnings Benchmarks One Adult, One Preschooler, and One School-Age Child: Kitsap County (North), WA 2020

	#1	#2	#3	#4	#5
	WASHINGTON MINIMUM WAGE	Personal Care Aides	Janitors and Cleaners	Customer Service Representatives	Tractor-Trailer Truck Drivers
HOURLY WAGE:	\$13.50	\$14.01	\$15.99	\$17.71	\$21.91
TOTAL MONTHLY INCOME:	\$2,376	\$2,466	\$2,814	\$3,117	\$3,856
PANEL C: CHILD CARE, FOOD (SNAP/ WIC), & MEDICAID					
MONTHLY COSTS					
Housing	\$1,503	\$1,503	\$1,503	\$1,503	\$1,503
Child Care	\$65	\$76	\$250	\$401	\$620
Food	\$406	\$425	\$456	\$488	\$612
Transportation	\$308	\$308	\$308	\$308	\$308
Health Care	\$137	\$137	\$137	\$137	\$177
Miscellaneous	\$433	\$433	\$433	\$433	\$433
Taxes	\$304	\$320	\$383	\$442	\$587
Tax Credits (-) *	(\$82)	(\$91)	(\$128)	(\$164)	(\$253)
TOTAL MONTHLY EXPENSES	\$3,076	\$3,112	\$3,344	\$3,550	\$3,989
SHORTFALL (-) or SURPLUS	(\$700)	(\$646)	(\$530)	(\$433)	(\$133)
WAGE ADEQUACY Total Income/Total Expenses	77%	79%	84%	88%	97%
PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), & MEDICAID					
MONTHLY COSTS					
Housing	\$713	\$740	\$844	\$935	\$1,157
Child Care	\$65	\$76	\$250	\$401	\$620
Food	\$406	\$425	\$456	\$488	\$612
Transportation	\$308	\$308	\$308	\$308	\$308
Health Care	\$137	\$137	\$137	\$137	\$177
Miscellaneous	\$433	\$433	\$433	\$433	\$433
Taxes	\$304	\$320	\$383	\$442	\$587
Tax Credits (-) *	(\$82)	(\$91)	(\$128)	(\$164)	(\$253)
TOTAL MONTHLY EXPENSES	\$2,285	\$2,348	\$2,685	\$2,982	\$3,643
SHORTFALL (-) or SURPLUS	\$91	\$118	\$130	\$135	\$213
WAGE ADEQUACY Total Income/Total Expenses	104%	105%	105%	105%	106%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$3,986	\$3,759	\$2,879	\$2,114	\$246
Annual Federal CTC	\$2,800	\$2,800	\$2,800	\$2,800	\$2,167

* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions is shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

ABOUT THE AUTHOR

Diana M. Pearce, PhD is on the faculty 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 CENTER FOR WOMEN'S WELFARE

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. 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:

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

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. This report and more can be viewed at www.selfsufficiencystandard.org.

