

Overlooked and Undercounted

Struggling to Make Ends Meet in Wyoming



Prepared for
Wyoming Women's Foundation

THE WYOMING WOMEN'S FOUNDATION

The Wyoming Women's Foundation (WYWF) invests in the economic self-sufficiency of women and opportunities for girls in Wyoming.

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

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

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

OVERLOOKED AND UNDERCOUNTED: STRUGGLING TO MAKE ENDS MEET IN WYOMING

By Diana M. Pearce, PhD • June 2016

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

PREPARED FOR

The Wyoming Women's Foundation

PREFACE

This report has been prepared with the essential help of the staff at the Center for Women’s Welfare at the University of Washington, particularly Lisa Manzer, Lisa Mikesell, and Karen Segar at the University of Washington. We wish to thank the Wyoming Women’s Foundation, which assisted in the development of this report and its releases, especially Sarah McCance and Rebekah Smith. Additionally, we would like to acknowledge the contribution to the development of the first “Overlooked and Undercounted” report of Rachel Cassidy, demographer, as well as the editorial contributions of Maureen Golga and Aimee Durfee, and the statistical contributions of Bu Huang for past reports.

The Wyoming Women’s Foundation would like to thank the Wyoming Women’s Foundation Advisory Board for their vision and support of this report, as well as the Office of the Governor, Wyoming Council for Women’s Issues at the Wyoming Business Council, Wyoming Department of Education, and Wyoming Department of Family Services for their support.

This report is a follow-up to *The Self-Sufficiency Standard for Wyoming 2016*, authored by Dr. Diana M. Pearce and produced by the Center for Women’s Welfare at the University of Washington. Both reports are available online at www.selfsufficiencystandard.org/Wyoming and www.wywf.org/.

For further information about the Self-Sufficiency Standard, please visit www.selfsufficiencystandard.org, contact Lisa Manzer with the Center at (206) 685-5264/lmanzer@uw.edu, or contact the report author and Center Director, Dr. Diana Pearce, at (206) 616-2850/pearce@uw.edu.

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.

KEY FINDINGS

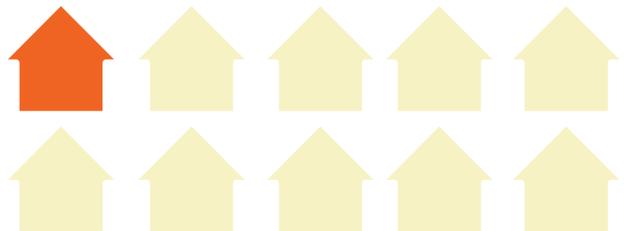
More than one in five Wyoming households—over 35,000—lack enough income to cover just the necessities, such as food, shelter, health care, and child care. Yet as measured by the federal poverty level (FPL), less than half that number are officially designated as “poor.” Moving from statistics to people, this translates to over 102,000 men, women, and children struggling to make ends meet in Wyoming. Consequently, a large number of Wyoming households experiencing economic distress are routinely overlooked and undercounted. Many of these hidden poor are struggling to meet their most basic needs, without the help of work supports (they earn too much income to qualify for most). To make things even worse, their efforts are aggravated by the reality that housing, health care, and other living costs continue to rise faster than wages in Wyoming.

To document these trends, we use the yardstick of the Self-Sufficiency Standard. The Standard measures how much income is needed to meet families’ basic needs at a minimally adequate level, including the essential costs of working, but without any assistance, public or private. Once these costs are calculated, we then apply the Standard to determine how many—and which—households lack enough to cover the basics. Unlike the federal poverty measure, the Standard is varied both geographically and by family composition, reflecting the higher costs facing some families (especially child care for families with young children) and the geographic diversity of costs between Wyoming counties.

The report addresses several questions:

- How many individuals and families in Wyoming are working hard yet unable to meet their basic needs?
- Where do people with inadequate income live and what are the characteristics of their households?
- What are the education, occupation, and employment patterns among those with inadequate income?
- What are the implications of these findings for policymakers, employers, educators, and service providers?

1 out of 10 households in Wyoming live below the Federal Poverty Level



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



We find that Wyoming families struggling to make ends meet are neither a small nor a marginal group, but rather represent a substantial proportion of the state. Individuals and married couples with children, households in which adults work full time, and people of all racial and ethnic backgrounds account for substantial portions of those struggling to make ends meet in Wyoming.

With more than one out of five Wyoming households lacking enough income to meet their basic needs, the problem of inadequate income is extensive, affecting families throughout the state, in every racial/ethnic group, among men, women, and children, in all counties. Nevertheless, inadequate income is concentrated disproportionately in some places and groups.

GEOGRAPHICALLY, THE HIGHEST RATES OF INCOME INADEQUACY ARE IN CENTRAL AND SOUTHERN WYOMING, PARTICULARLY ALBANY AND LARAMIE COUNTIES.

With a quarter (25%) of all households below the Standard, Albany and Laramie counties have the highest income inadequacy rate in the state. The other counties of central and southern Wyoming have between 20%-22% of their populations below the Standard, while the far western, northern, and eastern counties face income inadequacy rates of 18%-19%.

THE MAJORITY OF HOUSEHOLDS WITH INADEQUATE INCOME ARE WHITE BUT MINORITY GROUPS ARE DISPROPORTIONATELY REPRESENTED.

While all groups experience insufficient income, American Indian and Alaska Native headed households have the highest rate of income inadequacy (42%), followed by Latinos (37%), African Americans (32%), Asian and Pacific Islanders (30%), and Whites (19%). However, since White householders head 88% of Wyoming's households, they make up 79% of households struggling with income inadequacy, despite their lower rate.

BEING FOREIGN BORN INCREASES THE LIKELIHOOD OF HAVING INADEQUATE INCOME.

While native-born householders have an income inadequacy rate of 20%, the likelihood of having inadequate income is higher if the householder is a naturalized citizen (23%), and more than doubled if the householder is not a citizen (53%).

HOUSEHOLDS WITH CHILDREN ARE AT A GREATER RISK OF NOT MEETING THEIR BASIC NEEDS, ACCOUNTING FOR MORE THAN HALF OF HOUSEHOLDS WITH INADEQUATE INCOME.

Reflecting in part the higher costs associated with children (such as child care), families with children have a higher rate of income inadequacy (29%). Among families with children under six, 39% have incomes under the Standard. Over half (52%) of households below the Standard have children.

HOUSEHOLDS MAINTAINED BY SINGLE MOTHERS, PARTICULARLY IF THEY ARE WOMEN OF COLOR, HAVE THE HIGHEST RATES OF INCOME INADEQUACY.

About a fifth (21%) of married households with children have inadequate income, and slightly more (23%) single fathers do, but almost three out of five (58%) single mothers lack adequate income. These rates are particularly high for single mothers of color: over three-quarters (76%) lack adequate income—compared to 53% of White single mothers.

While single mothers have substantially higher rates of income inadequacy, married couples with children account for a slightly larger share of households in Wyoming that lack adequate income (27% vs. 21%), with single father households at 4%. The remaining 48% of households with inadequate income are childless households.

PROFILE OF HOUSEHOLDS BELOW THE SELF-SUFFICIENCY STANDARD IN WYOMING



65% of WY households below the Standard experience a high housing cost burden



37% of WY householders below the Standard do not have health insurance



89% of WY households below the Standard have at least one worker



60% of WY householders below the Standard have at least some college



52% of WY households below the Standard are households with children

HIGHER LEVELS OF EDUCATION ARE ASSOCIATED WITH LOWER RATES OF INCOME INADEQUACY, ALTHOUGH TO A LESS DEGREE FOR WOMEN AND PEOPLE OF COLOR.

As educational levels of householders increase, income inadequacy rates decrease dramatically: rates decline from 46% for those lacking a high school degree, to 24% for those with a high school degree, to 23% for those with some college/post-secondary training, to 12% of those with a four-year college degree or more. Reflecting race and gender inequities, women and people of color must achieve higher levels of education than white males in order to achieve the same level of income adequacy.

EMPLOYMENT IS KEY TO INCOME ADEQUACY, BUT IT IS NOT A GUARANTEE.

As with education, more employment is better. Among householders who work full time, year round, income inadequacy rates are just 11% compared to 46% for households with no workers. About nine out of ten households below the Standard, however, have at least one worker. Whether there are one or two adults working in the household, and whether they are able to work full time versus part time or full year versus part year, affects the level of income inadequacy. Nevertheless, just as with education, households headed by people of color or single mothers experience lower returns for the same work effort. For example, even when single mothers work full time, year round, over one-fifth lack adequate income.

The data further demonstrate that the unequal returns on employment efforts are not due to the occupations held by those with inadequate incomes. In fact, twelve of the “top twenty” occupations (the occupations with the most workers) for workers below the Self-Sufficiency Standard are also among the top twenty occupations for workers above the Standard. *Being employed in one of these twelve occupations results in adequate wages for some workers, but inadequate wages for others.* For many workers below the Standard, it is not the occupation they hold, but rather the specific jobs within occupations that most account for their inadequate earnings.

While full-time, year-round work (regardless of the occupation) may help protect against income inadequacy, differences in income adequacy rates are not explained only by hours worked. Householders with incomes above the Standard work about 33% more hours on average than those below the Standard. However, their wage rates differ much more than their

hours, with the hourly wages of householders above the Standard being over twice as much as those below the Standard (\$22.12 per hour versus \$9.74 per hour). If householders with incomes below the Standard increased their work hours to match those with incomes above the Standard, that would only close about 16% of the wage gap, while earning the higher wage rate of those above the Standard, with no change in hours worked, would close 63% of the gap.

Thus, families are not poor just because they lack workers or work hours, but because the low wages they earn are inadequate to meet basic expenses.

CONCLUSION

These data show that there are many more people in Wyoming who lack enough income to meet their basic needs than our government’s official poverty statistics capture. This lack of sufficient income to meet basic needs is grossly undercounted largely because measures used, such as the federal poverty measure, do not accurately document what it takes to lead a life of basic dignity, nor do they accurately pinpoint who lacks sufficient income.

Not only do we underestimate the number of households struggling to make ends meet, but broadly held misunderstandings about who is in need, what skills and education they hold, and what unmet needs they have harm the ability of our society to respond to the changing realities facing low-income families. Although women and people of color experience inadequate income disproportionately, Wyoming households with inadequate income reflect the state’s diversity: they come from every racial and ethnic group, reflect every household composition, and overwhelmingly work hard as part of the mainstream workforce.

Despite possibly facing a new recession caused by falling energy prices, this is not about a particular economic crisis. For these families, income inadequacy is an everyday ongoing struggle. It is our hope that through the data and analyses presented here a better understanding of the difficulties faced by struggling individuals and families will emerge. Such an understanding can enable Wyoming to address these challenges to make it possible for all Wyoming households to earn enough to meet their basic needs.

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INTRODUCTION

With living costs rising faster than incomes, more and more families are facing economic hardships as they struggle to cover basic needs such as food, shelter, health care, transportation, and child care. Yet even as more families' budgets are stretched to the breaking point, the percentage of families officially designated as “poor” by the federal government has remained around 12-13% since the Great Recession.¹ At the same time, because many federal and state programs provide support only to those with incomes below the official Federal Poverty Level (FPL), a large and diverse group of families experiencing economic distress are routinely *overlooked and undercounted*.

This report reveals the “overlooked and undercounted” of Wyoming, describing which families are struggling to make ends meet. This analysis is based primarily on the Self-Sufficiency Standard, a realistic, geographically specific and family composition-specific measure of income adequacy, and thus a more accurate alternative to the federal poverty measure. Using data from the 2010-2014 American Community Survey, household incomes are compared to the Self-Sufficiency Standard (as well as the Federal Poverty Level) across a wide range of household characteristics—family composition, geographic location, race/ethnicity, employment patterns, gender, and occupation. What emerges is a new picture of those in Wyoming who lack enough to meet their needs, including where they live and the characteristics of their households. With this information, our findings and conclusions can inform and guide the creation of economic and workforce policies that will promote and support the achievement of economic self-sufficiency for all Wyoming households.

The basics of the report are as follows, with more detail in successive sections, as well as methodology and detailed tables in the Appendices:

1. The Self-Sufficiency Standard is the baseline measure for this analysis. The Standard is a realistic, geographically specific and family composition-specific measure of income adequacy, and thus a more accurate alternative to the FPL. This section is an overview of the Self-Sufficiency Standard and how it compares to the FPL.
2. The second section, and main body, of the report documents and describes who is above versus below the Standard. A profile of those below the Standard is presented, as well as the odds of being above versus below the Standard, by such characteristics as race and ethnicity, gender, geographic location, education, employment patterns, and occupation.
3. The final section concludes with the implications of the findings and analysis presented in this report and comparisons to other states.

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 400 family types for all Wyoming counties. The data components and assumptions included in the calculations are briefly described below. The Self-Sufficiency Standard for Wyoming 2016 can be downloaded at www.selfsufficiencystandard.org/wyoming.



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 median gross rents from the U.S. Census Bureau's American Community Survey.



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 (not applicable in Wyoming). 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 index by county using premiums from top market share automobile insurance companies. Fixed costs of car ownership are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. Travel is limited to commuting to work and 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 lowest cost 'silver' plan from the U.S. Centers for Medicare & Medicaid Services. 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. Tax credits calculated in the Standard include: the federal Earned Income Tax Credit (EITC), Child and Dependent Care Tax Credit (CCTC), and the 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 Wyoming 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.

THE SELF-SUFFICIENCY STANDARD

Though innovative for its time, researchers and policy analysts have concluded that the official poverty measure, developed over five decades ago by Mollie Orshansky, is methodologically dated and no longer an accurate measure of poverty. *Overlooked and Undercounted* measures how many households are struggling to make ends meet by using the Self-Sufficiency Standard for Wyoming as the household income threshold.

Beginning with studies such as Ruggles' *Drawing the Line*,² many have critiqued the official measure. Even the Census Bureau now characterizes the federal poverty measure as a "statistical yardstick rather than a complete description of what people and families need to live."³ Others have offered alternatives, such as Renwick and Bergman's article proposing a "basic needs budget."⁴

These discussions culminated in the early 1990s with a congressionally mandated comprehensive study by the National Academy of Sciences (NAS), which brought together hundreds of scientists, and commissioned studies and papers. These studies were summarized in the 1995 book, *Measuring Poverty: A New Approach*, which included a set of recommendations for a new approach.⁵ Despite substantial consensus on a wide range of methodological issues and the need for new measures, no changes have been made to the FPL itself. However, based on the NAS model, the Census Bureau has developed alternative measures, put forth first as "experimental," and since 2012 published annually as the Supplemental Poverty Measure.⁶

Taking into account the critiques of the FPL, and drawing on both the NAS analyses and alternative "basic needs" budget proposals (such as that of Renwick), the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.⁷ While designed to address the major shortcomings of the FPL, the Self-Sufficiency Standard also more substantially reflects the realities faced by today's working parents, such as child care and taxes, which are not addressed in the federal poverty measure or the Supplemental Poverty Measure (SPM). Moreover, the Standard takes advantage of the greater accessibility, timeliness, and accuracy of current data and software not in existence five decades ago.

The major differences between the Self-Sufficiency Standard and the Federal Poverty Level include:

- **The Standard is based on all major budget items faced by working adults (age 18-64 years): housing, child care, food, health care, transportation, and taxes.** In contrast, the FPL is based on only one item—a 1960s food budget. Additionally, while the FPL is updated for inflation, there is no adjustment made for the fact that the cost of food as a percentage of the household budget has decreased over the years. In contrast, the Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.
- **The Standard reflects the changes in workforce participation over the past several decades, particularly among women.** It does this by assuming that all adults work to support their families, and thus includes work-related expenses, such as transportation, taxes, and child care. The FPL continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.
- **The Standard varies geographically.** The FPL is the same everywhere in the continental United States while the Standard is calculated on a locale-specific basis (usually by county).
- **The Standard varies costs by the age of children.** This factor is particularly important for child care costs, but also for food and health care costs, which vary by age as well. While the FPL takes into account the number of adults and children, there is no variation in cost based on the ages of children.

DIFFERENT APPROACHES TO MEASURING POVERTY

THE FPL IS BASED ON ONLY ON ONE COST

The Federal Poverty Level calculates the cost of food for the number of people in the family, then multiplies it by three and assumes the total amount covers all other expenses.



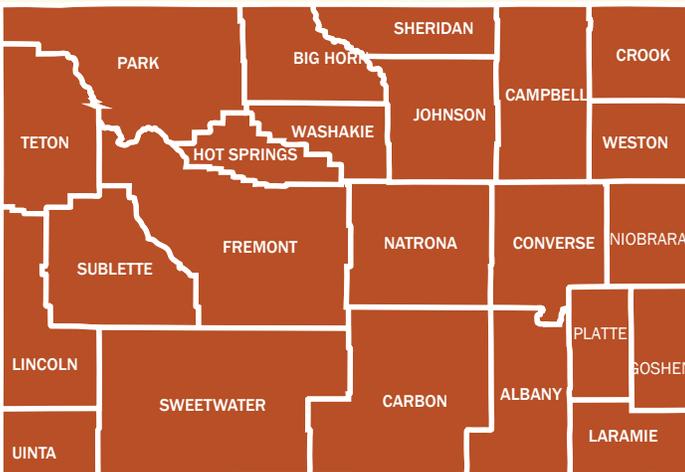
THE STANDARD IS BASED ON ALL BUDGET ITEMS

The Standard is based on all major budget items faced by working adults. The Self-Sufficiency Standard calculates how much income families need to make ends meet without public or private assistance by pricing each individual budget item.



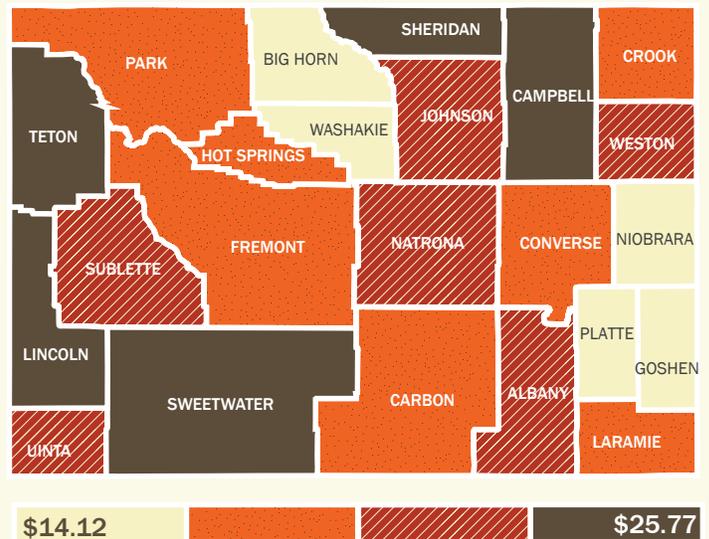
THE FPL IS THE SAME ACROSS WYOMING

According to the FPL, a family of two only needs to earn \$7.52 per hour to not be considered in poverty anywhere in Wyoming.



THE STANDARD VARIES BY COUNTY

The Standard varies across Wyoming's different counties. An adult with one preschooler needs \$14.12 - \$25.77 per hour to meet basic needs depending on county.



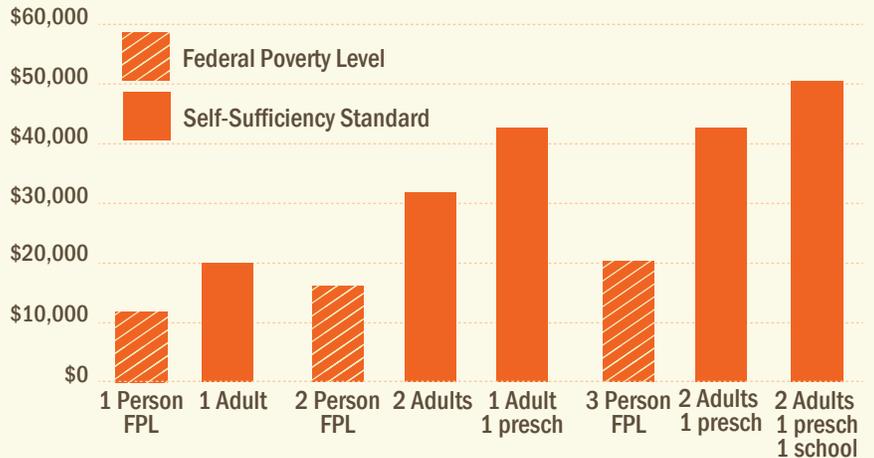
THE FPL INCREASES AT A CONSTANT RATE

The FPL increases by a constant \$4,160 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

THE STANDARD VARIES BY FAMILY TYPE

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.

Annual Household Income



SHERIDAN COUNTY, WY

- **The Standard includes the net effect of taxes and tax credits, which not only provides a more accurate measurement of income adequacy, but also illuminates the impact of tax policy on net family income.** Because at the time of its inception low-income families paid minimal taxes, and there were no refundable tax credits (such as the Earned Income Tax Credit), the FPL does not include taxes or tax credits, even implicitly.

The resulting Self-Sufficiency Standards⁸ are basic needs, no-frills budgets created for all family types in each county in a given state. For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of 41% of their food budget on take-out and restaurant food.⁹ The Standard does not include retirement savings, education expenses, or debt repayment, nor does the Standard address “asset-building” strategies. However, the Standard does now include an option for emergency savings.

NOTE ON THE SUPPLEMENTAL POVERTY MEASURE.

Designed primarily to track poverty trends over time, the Supplemental Poverty Measure provides an alternative statistic to better understand the nature and prevalence of poverty in the United States. The primary differences from the FPL are three:

1. The thresholds are based on expenditures (on certain core items) at the 33rd percentile, so it rises not just with inflation, but as expenditures increase. That is, it tracks living standards, making the SPM a relative measure.

2. The SPM uses a broader measure of resources, beyond cash income, including the value of some benefits (those that offset the core elements of the SPM, i.e., food, housing and utilities).
3. The SPM takes account of “necessary” expenditures (such as health care and child care) by deducting estimates of actual expenditures on these items from income, not what is needed to adequately meet such expenditures. Altogether the SPM is not designed to be a “yardstick” of what it costs to meet basic needs. The SPM is not intended to be a replacement for the FPL, but it will provide policymakers with additional data on the extent of poverty and the impact of public policies, particularly some near cash benefits.

At the same time, the SPM will not replace the need for other benchmarks of income adequacy, most importantly because its thresholds are set at a level roughly the same as the FPL. Furthermore, the SPM incorporates very little geographical diversity, and no differentiation by child age. Thus the Standard will continue to be an essential tool for understanding what it takes to make ends meet at a minimally adequate level, without public or private assistance, in today’s economy.

GLOSSARY OF KEY TERMS

AMERICAN COMMUNITY SURVEY (ACS). The ACS is a sample survey of over three million addresses administered by the Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

API. The abbreviation API is used in some of the tables and figures in this report for Asian and Pacific Islander.

FAMILY HOUSEHOLD. A household in which there are two or more persons (one of whom is the householder) residing together and who are related by birth, marriage or adoption.

FEDERAL POVERTY LEVEL (FPL). There are two versions of the federal poverty measure. When this study uses FPL in reference to the number of households in poverty, we are referring to the thresholds calculated each year by the Census Bureau to determine the number of people in poverty for the previous year. When this report uses the FPL in terms of programs or policy, we are referring to the federal poverty guidelines, developed by the Department of Health and Human Services, used by federal and state programs to determine eligibility and calculate benefits. Note that Census Bureau poverty thresholds vary by household composition, i.e., the number of adults and the number of children in a household, while the HHS poverty guidelines only vary by household size.

HOUSEHOLD. The sample unit used in this study is the household, including any unrelated individuals living in the household. When appropriate, the characteristics of the householder are reported (e.g. citizenship, educational attainment, occupation). When a variable is reported based on the householder it may not reflect the entire household. For example, in a household with a non-citizen householder other members of the household may be citizens.

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

INCOME INADEQUACY. The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this report that refer to inadequate income include: “below the Standard,” “lacking sufficient (or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs.”

LATINO. Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups used in this report are non-Hispanic/Latino.

NON-FAMILY HOUSEHOLD. A household that consists of a person living alone or with one or more nonrelatives.

PERSON OF COLOR. Due to the small sample sizes of some racial/ethnic groups, some analyses in this report compare White non-Hispanic/Latino householders with non-White householders. The text uses the terms non-White and people of color interchangeably to refer to households in which the householder is not White.

SELF-SUFFICIENCY STANDARD (SSS). The SSS measures how much income is needed for a family of a certain composition in a given county to adequately meet their basic needs without public or private assistance.

SINGLE FATHER/SINGLE MOTHER. For simplicity, a male maintaining a household with no spouse present but with children is referred to as a single father in the text. Likewise, a woman maintaining a household with no spouse present but with children is referred to as a single mother. Note that in some cases the child may be a grandchild, niece/nephew or unrelated child (such as a foster child).

METHODOLOGY OVERVIEW

Below we summarize the methods used to estimate the number of households below the Self-Sufficiency Standard for Wyoming and provide a sample guide to reading the detailed appendix tables. More detail is also available in Appendix A: Methodology, Assumptions, and Sources.

DATASET. This study uses the 2010-2014 American Community Survey (ACS) 5-year Public Use Microdata Sample (PUMS) by the U.S. Census Bureau.¹⁰ The ACS is an ongoing survey from the U.S. Census Bureau of social, housing, and economic characteristics of the population. Because of the relatively low population in Wyoming, using the 5-Year ACS PUMS file rather than the 2014 1-Year file allows more accurate estimates when dividing the population into smaller groups.

STUDY POPULATION. The sample unit for the study is the household, not the individual or the family. In the ACS dataset, households are divided into family and non-family households. Family households have two or more persons residing together who are related by birth, marriage, or adoption (but may also include non-relatives); non-family households consist of a person living alone or with one or more non-relatives.

The householder is the person in whose name the housing unit is owned or rented; when the housing unit is jointly owned or rented, the householder is whoever designates him or herself. Given the increasing variety of living arrangements, this study includes all persons residing in households, including not only the householder and his/her relatives, but also non-relatives such as unmarried partners, foster children, and boarders and takes into account their income.

- In Wyoming, 69% of households are “family” households (that is, at least two persons are related) and 31% are non-family households.
- The majority of non-family households consist of a single individual living alone (75%); the remaining (25%) have two or more unrelated persons.

The Self-Sufficiency Standard assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, to be consistent, the population sample in this report

excludes those household members not expected to work and their income. This includes:

- Adults over 65, and
- Adults with a work-limiting disability: a work-limiting disability exists if the adult is disabled and is not in the labor force or receives Supplemental Security Income or Social Security income.

For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly or adults with work-limiting disabilities are excluded altogether for the same reasons. Households defined as “group quarters,” such as individuals living in shelters or institutions, are also not included. In total, this study includes 168,896 Wyoming households.

INCOME MEASURE. To determine if a household has adequate income to cover each household members’ basic needs, the 2016 Self-Sufficiency Standard for Wyoming is used. Earnings for each household member are summed to determine total household income. Total household income is then compared to the calculated Standard for the appropriate family composition and geographic location. Regardless of household composition, it is assumed that all members of the household share income and expenses.

Household income is also compared to the U.S. Census Bureau’s poverty threshold (referred to as federal poverty level or FPL) for the appropriate family size in order to calculate whether households are above or below the FPL.

USER GUIDE. Detailed data tables are provided in Appendix B. Generally, figures in the text section provide only the percentage of the population who fall below the Self-Sufficiency Standard. The corresponding appendix tables are more detailed, providing the raw numbers for each group as well as percentages.

Table 1 shows an example of the data included in the appendix tables. Each column details the following data:

- A.** The *total* number of households in Wyoming within the row group and the total percentage in the row group are of all Wyoming households. When appropriate, the characteristics of the householder are reported. For example, females head 76,701 households and are 45.4% of all householders in Wyoming. Note that the total percentage of *persons* in Wyoming who are female may be different than percentage of householders.
- B.** The number and percentage of households whose incomes are *below* both the FPL and the Standard (because the FPL is so low, families below the FPL are always below the Standard). In Wyoming, there are 9,303 female-headed households in poverty and 12.1% of all female-headed households are in poverty.

- C.** The number and percentage of households whose incomes are *above* the FPL, but *below* the Standard. In Wyoming, there are 11,702 female-headed households who are not considered poor by the FPL yet are still below the Standard.
- D.** The *total* number and percentage of households *below* the Standard (columns B + C). This report focuses on the results of column D. In Wyoming, there are 21,005 female-headed households with inadequate income representing a total of 27.4% of female-headed households.
- E.** The number and percentage of households whose incomes are *above* the Standard (which is always above the FPL).

In addition to looking at the income inadequacy rate of groups (column D in **Table 1**), throughout the report we also discuss the characteristics of households living below the Standard. For example, there are 35,770 households below the Standard in Wyoming and 21,005 of those households are headed by females (59%).

TABLE 1 Example Appendix Table

	A		B		C		D		E	
	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
		Number	Percent of Total	Number	Percent of Total	Number	Percent of Total			
Total Households	168,896	100.0%	14,977	8.9%	20,793	12.3%	35,770	21.2%	133,126	78.8%
SEX OF HOUSEHOLDER										
Male	92,195	54.6%	5,674	6.2%	9,091	9.9%	14,765	16.0%	77,430	84.0%
Female	76,701	45.4%	9,303	12.1%	11,702	15.3%	21,005	27.4%	55,696	72.6%

WHO LACKS INCOME ADEQUATE TO MEET BASIC NEEDS?

How many Wyoming residents have household incomes that are insufficient to meet their basic needs? Overall, using the Self-Sufficiency Standard among working-age households, more than one out of five households (21%) lack sufficient income to meet the minimum costs of living in Wyoming. Moving from households to persons, that translates to 102,000 men, women, and children struggling to make ends meet in Wyoming.

In contrast, using the federal poverty measure (FPL, or “Poverty” in our tables), less than one in ten (9%) Wyoming households (excluding the elderly and disabled who are out of the labor force) are designated officially as “poor.”¹¹

This means that while the FPL identifies nearly 14,977 households as “poor,” almost two and a half times as many, 35,770, actually lack enough income to meet their basic needs. Using the official poverty thresholds results in more than half of these Wyoming households being **overlooked and undercounted**. In the pages that follow, we will highlight the characteristics of these

people and households, with the goal of telling a story of which households in Wyoming are lacking sufficient income.

While the likelihood of experiencing inadequate income in Wyoming is concentrated among certain families by gender, race/ethnicity, education, and location, a broad spectrum of families experience inadequate income. **Figure A** examines a range of characteristics of households living below the Standard compared to those of all households in Wyoming.

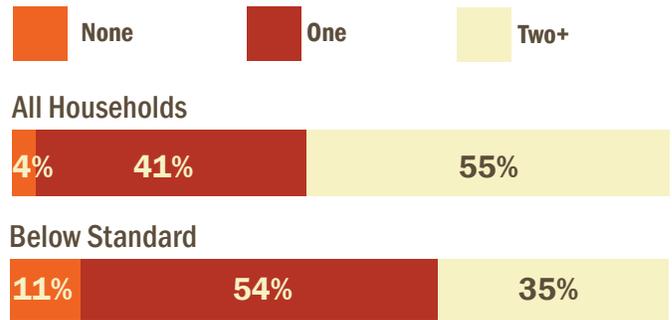
In the remainder of this report, we will delve deeper into these numbers to answer the question of who lacks adequate income and what might be some of the reasons. We will examine demographic characteristics such as race, gender, and family composition to see which groups bear disproportionate burdens of inadequate income. We will then look at education and employment issues, such as workforce participation patterns, educational levels and occupations.

FIGURE A Profile of Households with Inadequate Income: Wyoming 2010-2014

There are 35,770 households living below the Self-Sufficiency Standard in Wyoming

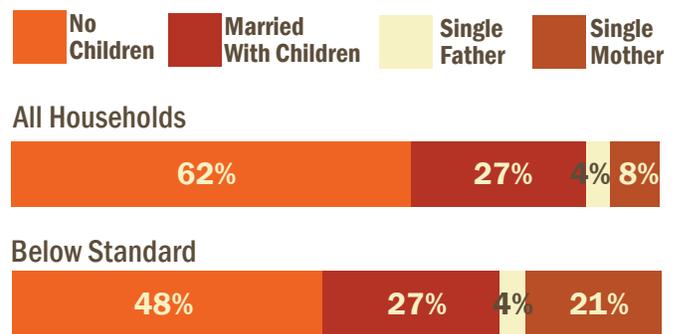
NUMBER OF WORKERS

Of households below the Standard in Wyoming, 11% have no workers, 54% have one worker, and 35% have two or more workers. In addition, over 45% of households below the Standard have at least one full-time, year-round worker.



HOUSEHOLD TYPE

Of the households below the Standard in Wyoming, 48% are households with no children, 27% are married households with children, 4% are single-male households with children, and 21% are single-female households with children.



FOOD ASSISTANCE (SNAP)

Over one in five (21%) households below the Standard in Wyoming participated in the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps).



PUBLIC ASSISTANCE (TANF)

Only 3% of households with inadequate income receive cash assistance in Wyoming. 97% of households below the Standard do not receive TANF.

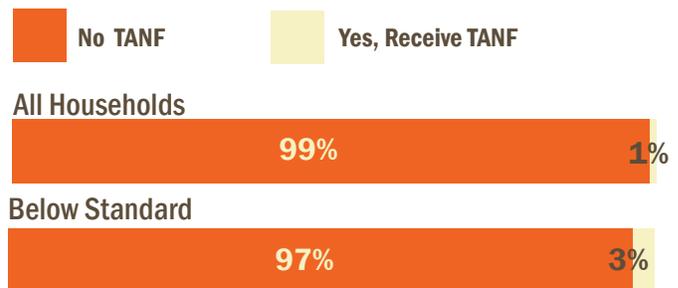
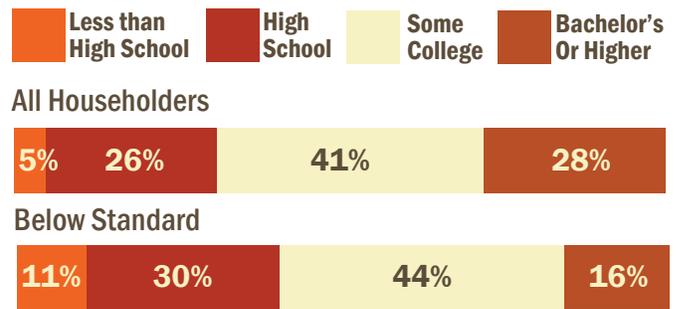


FIGURE A (CONTINUED) Profile of Households with Inadequate Income: Wyoming 2010-2014

There are 35,770 households living below the Self-Sufficiency Standard in Wyoming

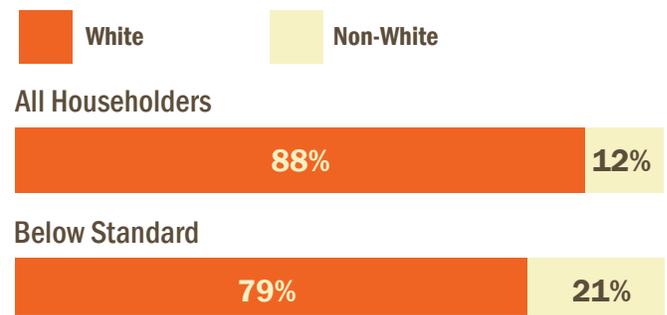
EDUCATIONAL ATTAINMENT

Among Wyoming householders below the Standard, 11% lack a high school degree, 30% have a high school diploma or GED, 44% have some college or associates degree, and 16% have a bachelor's degree or higher.



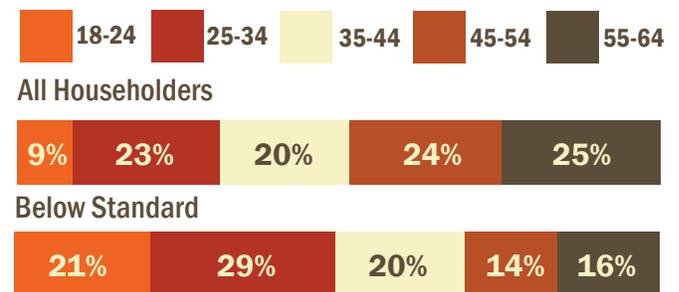
RACE/ETHNICITY

In terms of race/ethnicity, 79% of householders in Wyoming with inadequate income are White, 13% are Latino, 5% are American Indian and Alaska Native, 2% are Asian/Pacific Islander, and 1% are African American. Households headed by persons of color account for 12% of all households in Wyoming but 21% of households below the Standard.



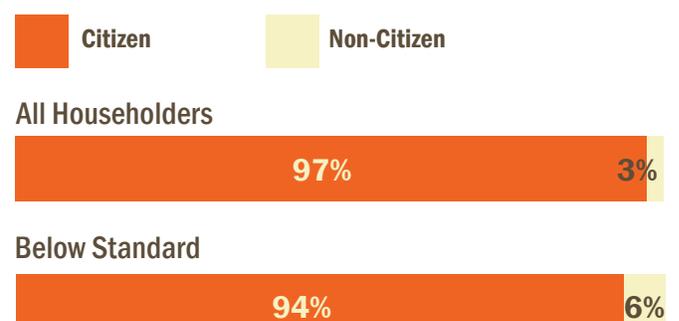
AGE OF HOUSEHOLDER

In Wyoming, 21% of households below the Standard are headed by adults under 24 years of age, 29% are headed by adults between 25-34, 20% are headed by adults between 35-44, 14% are headed by adults between 45-54, and 16% are between 55-64. Among all households in Wyoming, 32% are headed by adults under 35 compared to 50% of households below the Standard.



CITIZENSHIP

U.S. citizens head 94% of households below the Self-Sufficiency Standard and 97% of all households in Wyoming. Less than 3% of households in Wyoming are headed by an adult without citizenship.





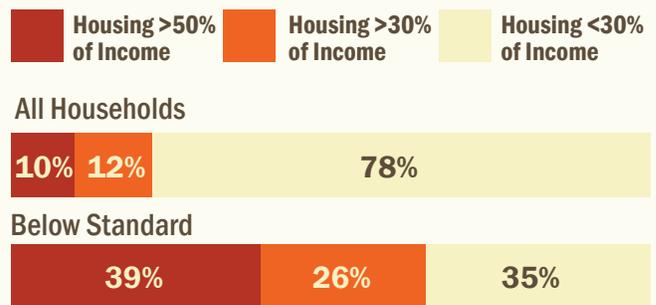
HOUSING BURDENED IN WYOMING

Housing is typically the largest single expense for families according to costs in the Self-Sufficiency Standard budgets. When household income is less than the Self-Sufficiency Standard, families are likely to not be able to meet all of their basic needs. If the cost of housing is unaffordable, families will either live in substandard/crowded housing or forego other basic necessities. Housing is typically considered affordable if no more than 30% of a household's gross income is spent on rent and utilities. Households paying over 30% of their income are considered to be housing-cost burdened. Households paying over 50% of their income are considered severely housing-cost burdened.

FIGURE B Profile of Households with Inadequate Income by Housing Burden and Tenure: Wyoming 2010-2014

HOUSING BURDEN

In Wyoming, 26% of households below the Standard are housing-cost burdened and 39% of households below the Standard are severely housing-cost burdened. In all, housing is unaffordable for two-thirds of households below the Standard.



RENTING VS. OWNING

Households below the Standard are more likely to be renting than all households (60% vs 34%). The average renter below the Standard in Wyoming pays 3% more than the housing costs estimated in the Standard. However, housing-cost burdened households are paying 13% more, and those with a severe housing burden are paying 21% more than costs in the Standard.



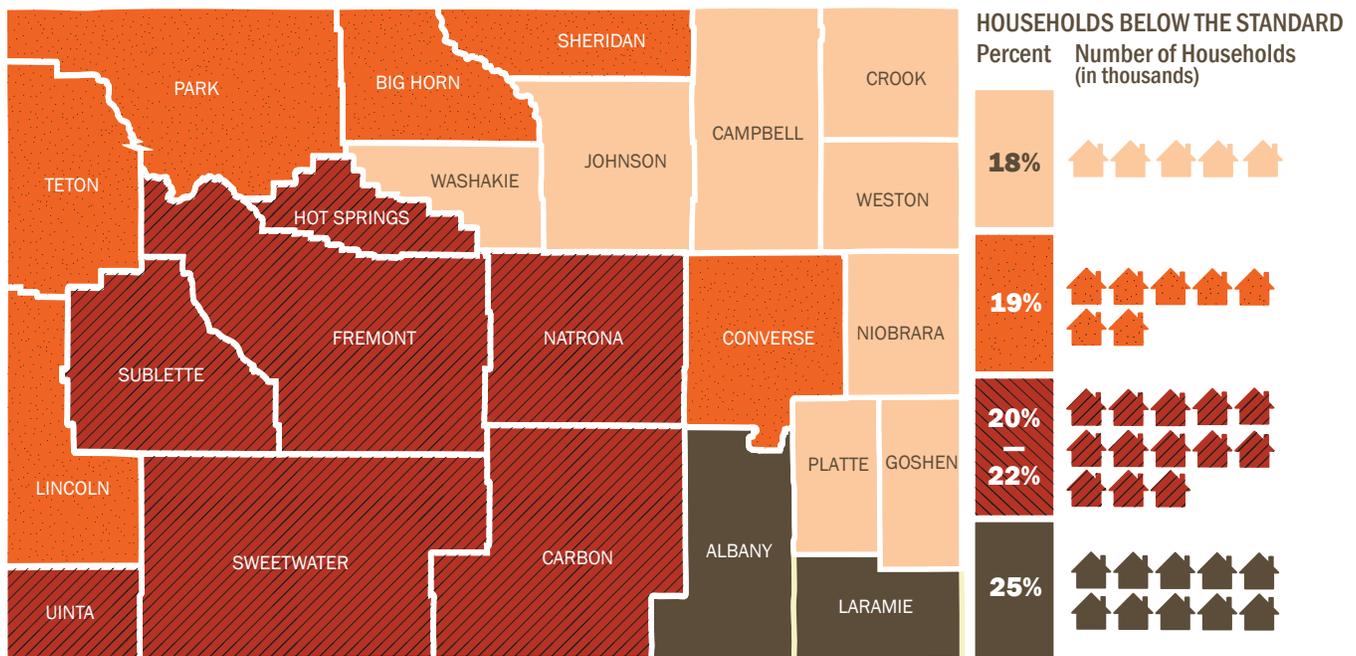
THE GEOGRAPHIC DISTRIBUTION OF INCOME INADEQUACY

Although more than one out of five Wyoming households have inadequate income, the distribution of these households varies geographically by county. The lowest rates of income inadequacy vary from 18%-19% and are found in the northern, northeastern, and western Wyoming counties. Most counties in central and southern Wyoming have income inadequacy rates of 20%-22%. Albany and Laramie counties in Southeastern Wyoming have the highest rates of income inadequacy at 25%.

Overall, there are 35,000 households in Wyoming struggling to make ends meet. Families struggling to make ends meet live in every county in Wyoming (see Appendix B, Table 1 for detailed data for each county). However, over one in five households below the Standard live in Laramie County, the most populous

county. Combined, Laramie and Albany County have over 10,000 households living below the Standard (see Figure C). When Laramie County is combined with the second most populous county, Natrona, the two contain over one third (34%) of Wyoming's income-inadequate households.

FIGURE C Income Inadequacy Rate by County: Wyoming 2010-2014



Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

RACE/ETHNICITY, CITIZENSHIP, AND LANGUAGE

The widening income inequality that characterizes American society is found in Wyoming as well. It is especially apparent when examining income inadequacy by race/ethnicity. Not surprisingly, people of color are more likely to have inadequate incomes. In addition, nativity/citizenship further divides the state: although relatively small in number, foreign-born householders have higher income inadequacy rates than U.S.-born householders, especially if they are not citizens.

RACE AND ETHNICITY

While considerable percentages of Wyoming households in all racial/ethnic groups have income below the Self-Sufficiency Standard, people of color have higher rates below the Standard than Whites (Figure D).

FIGURE D Income Inadequacy Rate by Race/Ethnicity of Householder*: Wyoming 2010-2014

AMERICAN INDIAN AND ALASKA NATIVE



ASIAN/PACIFIC ISLANDER



BLACK



LATINO



WHITE



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
 Note: Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino
 Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

- The group with the highest rate of income inadequacy are American Indian and Alaska Native households with more than two out of five households (42%) having insufficient income.¹³ This is more than double the rate of 19% for White residents. Latino, Black and Asian/Pacific Islander households have the next highest rates of income inadequacy at 37%, 32%, and 30%, respectively.
- While less than one in five White households in Wyoming have incomes below the Standard, Whites are by far the largest ethnic group in Wyoming. So despite the overrepresentation of people of color, Whites still make up over three quarters (79%) of households below the Standard.

METHODOLOGY NOTE

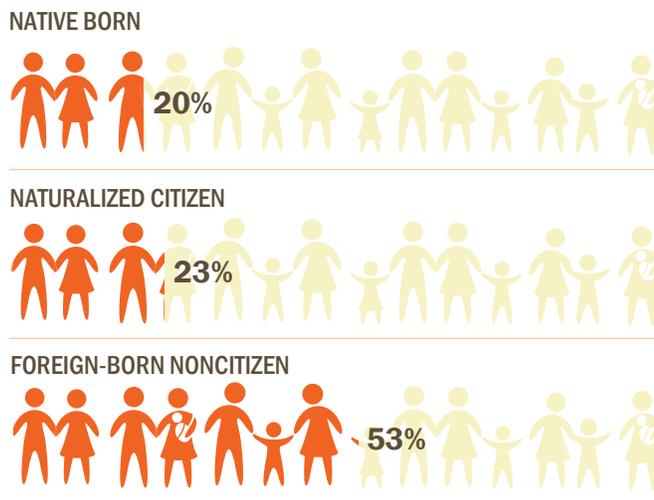
This study combines the Census Bureau's separate racial and ethnic classifications into a single set of categories. In the American Community Survey questionnaire, individuals identify if they are of Hispanic, Latino, or Spanish origin and identify their race/races (they can indicate more than one race). Those who indicate they are of Hispanic, Latino, or Spanish origin (either alone or in addition to other race categories) are coded as Latino in this study, regardless of race (Latinos may be of any race), while all other categories are non-Latino. The result is five mutually exclusive racial and ethnic groups:

- Asian, Native Hawaiian, and Other Pacific Islander (referred to as Asian and Pacific Islander or API),
- Black or African-American (referred to as Black),
- Latino or Hispanic (referred to as Latino),
- White, and;
- American Indian, Alaska Native, and Some Other Race (referred to as Other). Individuals identified as American Indian or Alaska Native are combined with Other races due to the small population sizes in the sample.

NATIVE BORN VS. FOREIGN BORN

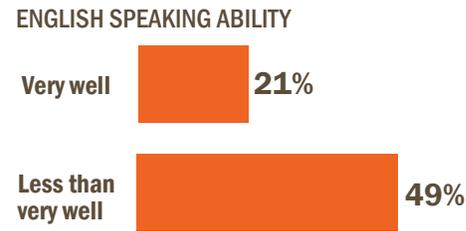
Households headed by a native-born householder have an income inadequacy rate that is about the same as the overall rate (20% vs. 21%), and naturalized citizens have an income inadequacy rate that is slightly higher, of 23% (Figure E). However, having a household headed by a foreign-born noncitizen householder more than doubles the likelihood of having inadequate income to 53%.

FIGURE E Income Inadequacy Rate by Citizenship Status of Householder*: Wyoming 2010-2014

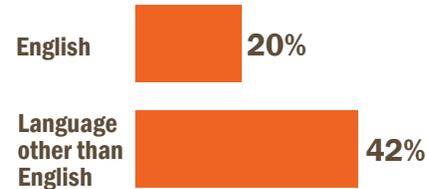


* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

FIGURE F Income Inadequacy Rate by Language of Householder*: Wyoming 2010-2014



LANGUAGE SPOKEN AT HOME



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

LANGUAGE

Only about 2% of Wyoming's householders report speaking English "less than very well." The rates of income inadequacy among this group are dramatically higher than those who speak English "very well" (49% vs. 21%) (Figure F).

- Among households where the language spoken at home is English, 20% are below the Standard, while 42% of those who report speaking a "language other than English at home" are below the Standard.
- Spanish is spoken in 73% of households below the Standard who speak a language other than English.

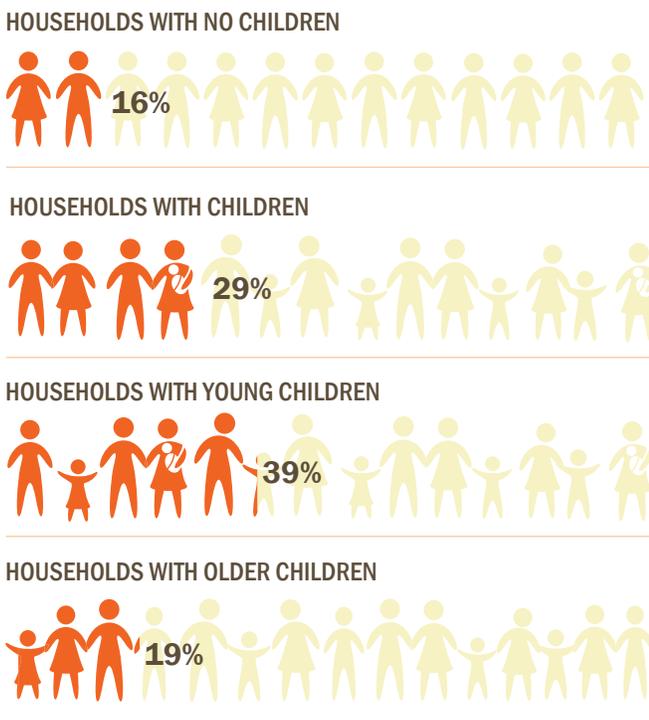
FAMILY COMPOSITION FACTORS: CHILDREN, SINGLE PARENTS, AND RACE

Householders with children experience higher rates of inadequate income, particularly when the children are young. Moreover, female-headed households have higher rates of income insufficiency regardless of the presence of children when compared to male-headed and married households. Single mothers of color have the highest rates of income inadequacy (76% lack enough income to meet their household needs).

PRESENCE OF CHILDREN

Compared to households without children, the risk of inadequate income almost doubles for households with children from 16% to 29% (Figure G). Child care is costly, particularly for children under school-age, who require full-time child care. Households who have at least one child under the age of six have a higher rate of income inadequacy than households with only school-age children (39% compared to 19%).

FIGURE G Income Inadequacy Rate by Presence of Children: Wyoming 2010-2014



Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

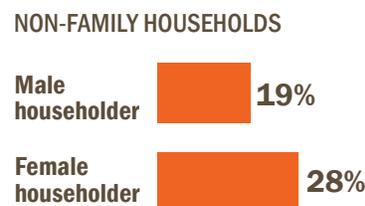
As a result, families with children are disproportionately represented among households below the Standard. Even though households with children are only 38% of all households in Wyoming, they account for more than half (52%) of households below the Standard.

CHILDREN, GENDER, AND HOUSEHOLD TYPE

As seen in Figure G, the presence of children is associated with higher rates of income inadequacy. However, there are substantial differences by family type and gender. The highest rates are for single mothers, with nearly three-fifths (58%) having inadequate income. Why is this rate so high, relative to other groups? Is this due to the gender of the householder, the presence of children, or some other factors?

This high rate is at least partially attributable to gender. If we look at non-family households (which are mostly single persons living alone), we see that the rate of income inadequacy is 19% for male householders versus 28% for female householders (see Figure H). In other words, men and women living alone, without children, already have a gap in income adequacy of almost 10%.¹⁴

FIGURE H Income Inadequacy Rate by Sex of Non-Family* Households: Wyoming 2010-2014



* A non-family household is a person maintaining a household while living alone or with nonrelatives only.

Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

However, when we examine family households by family type and gender we see even more substantial differences. For this analysis, we divide households into three types: married, male householder (no spouse), and female householder (no spouse). The dashed lines on **Figure I** show the income inadequacy rates of all family households (with and without children). Among all family households, married couples have the lowest rates of income inadequacy at 15%, with male householders at 24%, and female householders the highest at 51%. When we divide family households by presence of children, those with children generally have considerably higher rates of income inadequacy than those without.

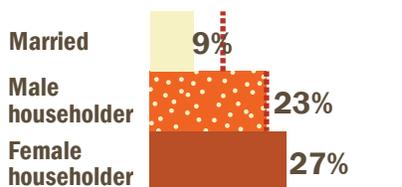
- Householders who are married without children have the lowest income inadequacy rate of all groups (9%). Among those with children, the income inadequacy rate is 21% when married.
- Male householders without children have an income inadequacy rate of 23%, while for single fathers it is only slightly higher at 24%.¹⁵
- Female householders without children have an income inadequacy rate of 27%. Single mothers have by far the highest rate of being below the Standard, with an income inadequacy rate of 58%. Put another way, almost three out of five single mothers lack income adequate to meet their basic needs.

Altogether, parents experience higher levels of income inadequacy than non-parents, particularly when married or as single mothers (but not single fathers in Wyoming). The very high rates of income inadequacy for single mothers compared to single fathers suggests that a combination of gender and the presence of children—being a woman with children—but especially gender, is associated with the highest rates of income

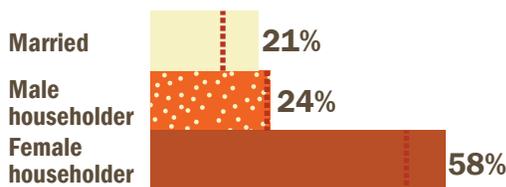
FIGURE I Income Inadequacy Rate by Family* Type: Wyoming 2010-2014

..... ALL FAMILY HOUSEHOLDS

FAMILY HOUSEHOLDS (NO CHILDREN)



FAMILY HOUSEHOLDS (CHILDREN PRESENT)



* A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.
Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

inadequacy. The causes of these high levels of income inadequacy are many, including pay inequity and gender based discrimination, as well as the expenses associated with children, particularly child care.

Not only are single mothers disproportionately more likely to lack adequate income than single fathers, there are over twice as many single mothers in Wyoming as single fathers. Single mothers comprise 7.6% of all Wyoming households compared to 3.7% for single fathers. Among householders with children in Wyoming who are below the Standard, 52% are married, 40% are single mothers and 8% are single fathers.



THE VERY HIGH RATES OF INCOME INADEQUACY FOR SINGLE MOTHERS COMPARED TO SINGLE FATHERS SUGGESTS THAT A COMBINATION OF GENDER AND THE PRESENCE OF CHILDREN—BEING A WOMAN WITH CHILDREN—IS ASSOCIATED WITH THE HIGHEST RATES OF INCOME INADEQUACY.

CHILDREN, HOUSEHOLD TYPE, AND RACE/ETHNICITY

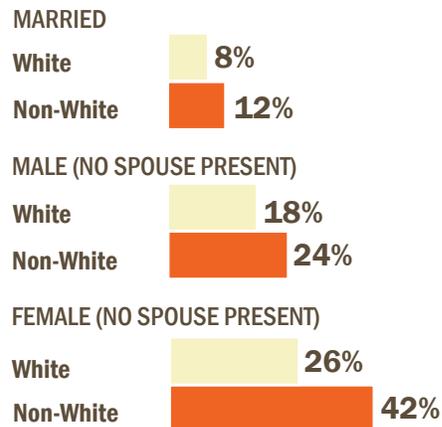
The combination of being a woman, having children, and solo parenting is associated with some of the highest rates of income inadequacy. At the same time, as we saw in the previous section, rates of income inadequacy are quite high among some racial/ethnic groups. When we look at family composition factors (including gender and children) by race/ethnicity, there is an even greater disparity between groups in rates of income adequacy (see **Figure J**).

- Family households without children:** the proportion of married couples in Wyoming with insufficient incomes is 8% for White householders and 12% for non-White householders. Male householders (no spouse present) have higher rates than married householders with 18% of White householders and 24% of non-White householders below the Standard. Again, the highest rates are found for female-maintained households, with 26% of White householders and 42% for non-White householders below the Standard.
- Family households with children:** married couples have rates of income insufficiency that are 19% among White householders and 37% among non-White householders. Among single fathers, 16% of White single fathers and 63% of non-White single fathers have inadequate income. For single mothers, the rates are much higher: income inadequacy is 53% for White householders and 76% for non-White householders.

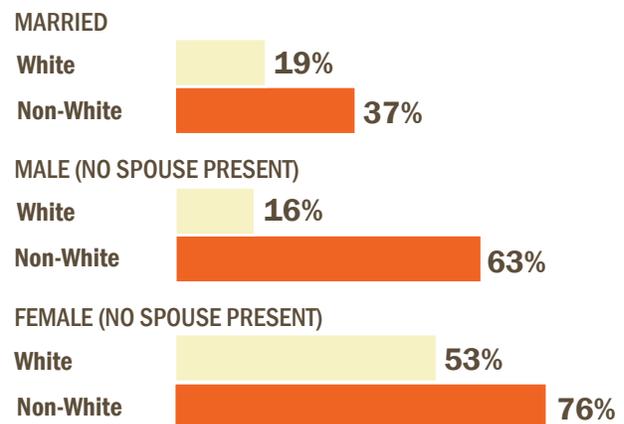
Combining analysis by household type with analysis by race/ethnicity leads to some striking comparisons that point out the importance of race/ethnicity and gender/household type. Single-mothers have very high rates of income inadequacy, 53% for White and 76% and non-White householders. These rates are about seven to nine times higher than White married households without children (8%).

FIGURE J Income Inadequacy Rate by Race/Ethnicity of Householder* and Household Type: Wyoming 2010-2014

NO CHILDREN



WITH CHILDREN



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
 Note: Female householder and male householder includes households headed by females with no spouse present and households headed by males with no spouse present.
 Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

EDUCATION

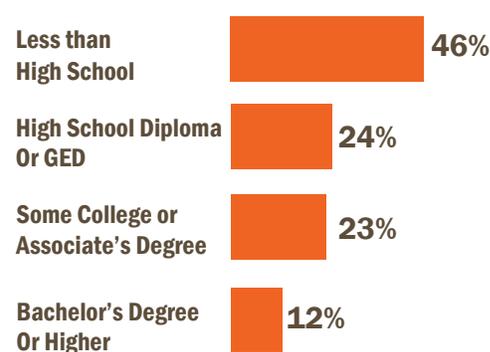
Householders with more education experience lower rates of inadequate income, with substantial differences by education level. However, women and people of color must have considerably more education than their male/White counterparts to achieve the same levels of self-sufficiency. For example, women of color with a bachelor's degree or more have only a slightly lower rate of income inadequacy than White males without a high school diploma.

As education levels increase, income inadequacy rates decrease dramatically. Of householders in Wyoming with less than a high school education, 46% have inadequate incomes, while 24% of those with a high school degree or its equivalent, 23% of those with some college, and only 12% of those with a college degree or more have inadequate incomes (see **Figure K**). But among households with incomes below the Standard, just 11% lack a high school degree, while the remaining 89% of Wyoming householders below the Standard have a high school degree or more, including two-thirds (67%) who have some college or more.

Although increased education raises income adequacy levels for all race and gender groups in Wyoming, when we examine the impact of education broken down by race and gender, there are four findings of note (see **Figure L**):

1. Although increased education is associated with substantially lower rates of income inadequacy for all groups, this is especially true for women. When the educational attainment of the householder increases from a high school degree to a bachelor's degree or higher, income inadequacy levels fall from 35% to 14% for women. In contrast, men had income inadequacy rates that fell from 17% for those with a high school education to 11% for those with a bachelor's degree or more.
2. As educational levels increase, the differences in income inadequacy rates between men and women of the same race/ethnicity narrow. Thus for Whites, 58% of White women with less than a high school degree have inadequate income compared to 27% of White men with less than a high school degree, a difference of 31 percentage points. This gap decreases as education increases, so that the

FIGURE K Income Inadequacy Rate by Educational Attainment of Householder*: Wyoming 2010-2014



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

difference in income inadequacy rates between White women and men declines to only about three percentage points for those who hold a bachelor's degree or higher (13% vs 10%). For people of color, the pattern is almost identical: the gap between women and men of color declines as education increases, from a 24 percentage-point gap between non-White female and male householders with less than high school degree (69% vs. 45%) to only a three percentage point gap for non-White male and female householders with a Bachelor's degree or higher (25% vs. 22%).

3. For both men and women, White householders have lower rates of income inadequacy than non-White householders. However, the race/ethnicity gap does not narrow as education increases for either gender, as the gender gap did as shown above. For those with less than a high school education,

women of color have an income inadequacy gap of 11 points compared to White women. This gap stays nearly the same at all educational levels although it increases to 17 percentage points for women with some college. For men of color, the gap in income adequacy rates with White men decreases by two percentage points with each increase in education levels. Men of color without a high school diploma are 18 percentage points behind White men at the same education level. While this gap decreases at higher education levels, men of color with a bachelor's degree or higher still have a 12 percentage point gap with White men.

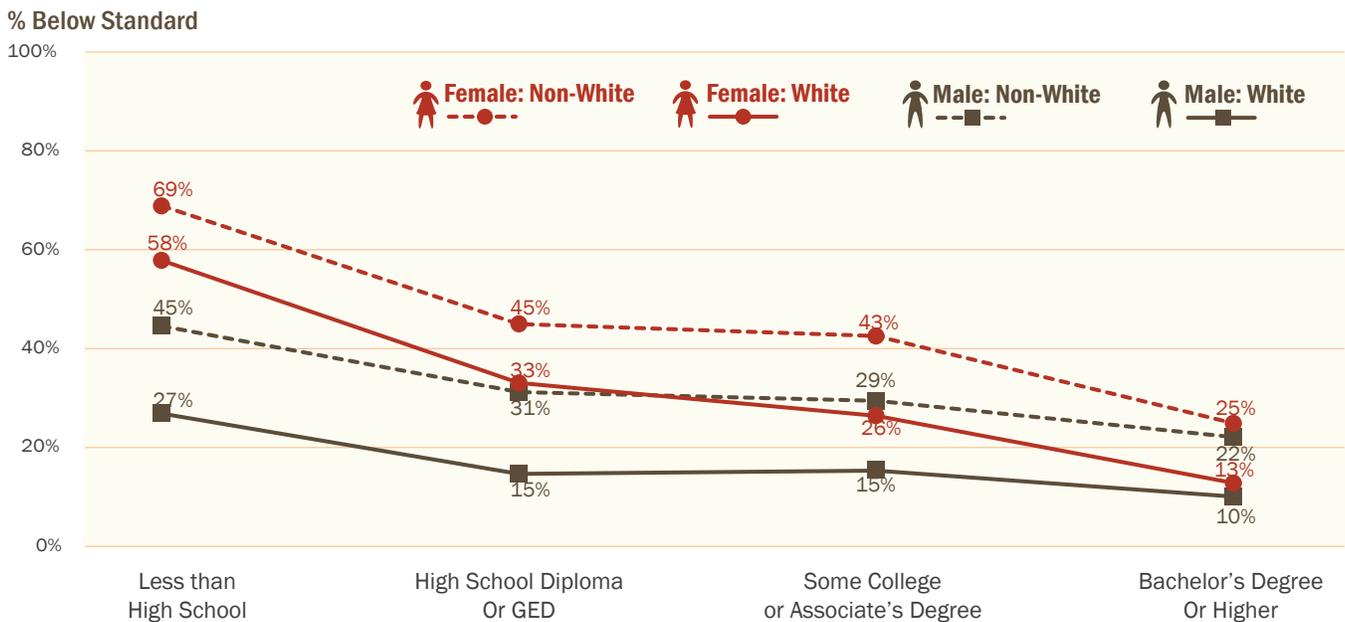
- The disadvantages experienced by women and people of color are such that these groups need more education to achieve the same level of economic self-sufficiency as White males. While 27% of White males with less than a high school diploma are below the Standard, a similar percentage of women of color with a bachelor's degree have inadequate income (25%). Overall, as

the figure shows, at **each** educational level, women of color have income inadequacy rates that are substantially higher than White men: 42 percentage points higher for those with less than a high school degree, 30 points higher for those with a high school degree, 28 points higher with some college, and 15 points higher for those with a bachelor's degree. Put another way, both women and people of color, especially women of color, must achieve higher levels of education than White males in order to achieve comparable levels of income adequacy.

The distribution of education by race/ethnicity contributes somewhat to differences in income adequacy rates by race/ethnic groups. That is, among all householders in Wyoming, while just 4% of White householders lack a high school degree, 14% of non-White householders lack a high school degree.

Among Wyoming householders below the Standard, 7% of White householders but 21% of non-White householders lack a high school degree. Among those below the Standard, in addition to substantially

FIGURE 1 Income Inadequacy Rate by Education, Race/Ethnicity, and Gender of Householder*: Wyoming 2010-2014



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

different returns to education, people of color as a whole are much more likely to lack education. Racially-impacted returns to education and the distribution of education by race contribute to the higher rates of income inadequacy of people of color in Wyoming.

The flip of this is also true: overall, 29% of Wyoming's White householders have a bachelor's degree or more, compared to 17% of people of color. Among householders *below* the Standard, 17% of White householders have a bachelor's degree or more, compared to 11% of people of color.

The distribution of educational attainment by gender, however, is almost identical, both for all Wyoming households and for those below the Standard. About

5% of both men and women householders in Wyoming lack a high school degree, while about 11% of both men and women have a bachelor's degree or more. Likewise, 11% of both men and women householders with incomes below the Standard lack a high school degree. Because men and women are obtaining education at about the same rates, the differences in income adequacy by gender are not likely due to lower levels of education among women. Instead, the higher rate of income inadequacy experienced by women reflects the lower level of returns from education for women compared to men with the same education, as well as the somewhat greater likelihood that women householders are supporting young children alone.



.....

THE HIGHER RATE OF INCOME INADEQUACY EXPERIENCED BY WOMEN (AND ESPECIALLY WOMEN WHO ARE SINGLE MOTHERS) REFLECTS THE LOWER LEVELS OF REWARDS FROM EDUCATION FOR WOMEN COMPARED TO MEN WITH THE SAME EDUCATION.

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EMPLOYMENT AND WORK PATTERNS

Most households with incomes below the Standard have at least one employed adult, and many of those have at least one full-time, year-round worker. Indeed, for many households, substantial work effort fails to yield sufficient income to meet even the minimum costs of basic needs. It is largely inadequate wages, not inadequate work effort, which characterizes the great majority of households below the Standard. Moreover, the returns from work effort are consistently lower for people of color and single mothers, resulting in higher levels of income inadequacy despite their work effort.

By far the largest source of income, employment is clearly an important factor in explaining income inadequacy. Several different employment factors interact to increase or decrease income inadequacy:

1. the number of workers in the household;
2. these workers' employment patterns such as full time or part time, full year or part year; and
3. gender and race-based labor market disadvantage.

Below is an examination of the employment-related causes of income inadequacy as well as an exploration of how these employment factors interact with race/ethnicity, gender, and household type.

NUMBER OF WORKERS

The number of workers in a household is key to having or not having adequate income. Nearly two-thirds of Wyoming households with no employed adults (households in which no one over age 16 has been employed in the past year) lack sufficient income. On the other hand, 28% of households with one worker, and 13% of households with two or more workers, have an income that falls below the Standard.

Having at least one worker in a household is a major protector against income insufficiency. However, only 4% of all households in Wyoming have no employed adults. Even among Wyoming households with incomes below the Standard, only one in nine households lack any employed adults, while over half (54%) of households with insufficient income have one employed worker, and more than a third have two or more workers (35%). As the great majority of households with incomes below the Standard have employed adults, in most instances, this suggests that

FIGURE M Income Inadequacy Rate by Number of Workers and Race: Wyoming 2010-2014

TWO OR MORE WORKERS



ONE WORKER



NO EMPLOYED WORKERS



Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

lack of adequate income is not due to the lack of any work at all, but primarily to inadequate work hours or inadequate wages, or both.¹⁵

RACE. The impact of the number of workers in a household is magnified for people of color (**Figure M**).

- When there are two or more workers in a household the rate of income inadequacy is 12% for White households and 24% for non-White households.
- Among households with one worker, the rate of income inadequacy increases for both groups compared to households with two or more workers. With one adult worker, the rate of income inadequacy increases to 25% for White households and to 47% for non-White households.
- Among Wyoming households with no employed adults, the rate of income inadequacy further

increases to 59% for White households and 81% for non-White households.

EMPLOYMENT PATTERNS

Not surprisingly, rates of income inadequacy depend not only on the number of workers but also these workers' work schedules. Specifically, a key factor is whether workers are full time (defined as 35 hours or more per week) or part time (less than 35 hours) and whether workers are year round (defined as 50 or more weeks per year) or part year (less than 50 weeks).¹⁶ As the number of work hours per household falls, income inadequacy levels rise (see **Figure N**). This trend is similar for one-adult and two-adult households.

Among one-adult households, obtaining full-time, year-round employment is key to higher levels of economic well-being:

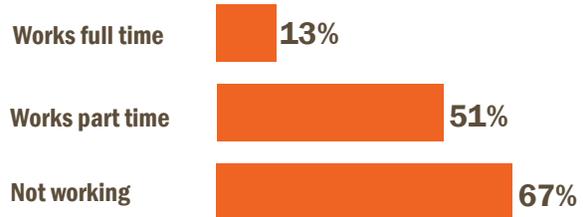
- If the one adult works *full time, year round*, only about one-eighth (13%) of these households lack sufficient income.
- If the one adult works only *part time or part year*, the proportion lacking adequate income rises to 51%.
- If the one adult is not employed at all, the level of income inadequacy reaches 67%.

Among households with two or more adults (most households in this category have just two adults, so we will refer to these as two-adult households),¹⁷ it is the combinations of the number of adults working and their work schedules that are associated with varying rates of income insufficiency:

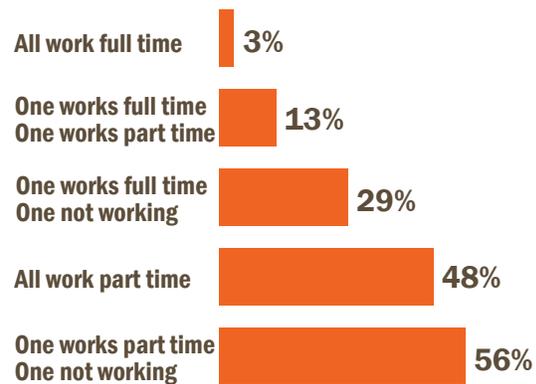
- When both adults work full time, year round, the rate of income inadequacy is only 3%.
- When both adults are working, but only one works full time, year round, 13% of these households lack sufficient income.
- However, if both of these employed adults work, but neither full time, year round, then among such households the proportion with income below the Standard increases quite substantially to 48%.
- Furthermore, if at least one adult is not employed at all, while the other adult works full time, year

FIGURE N Income Inadequacy Rate by Number and Work Status* of Adults: Wyoming 2010-2014

ONE ADULT IN HOUSEHOLD



TWO OR MORE ADULTS IN HOUSEHOLD



* Full time here assumes adults are working full time and year round. Part time here indicates that workers are working part time or part year.
Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

round, the income inadequacy rate is 29%. If the other, working adult(s) only work part time or part year, 56% of these households experience income inadequacy. Note that this rate (56%) is very similar to that of the one-adult household with just one part-time, part-year worker (51%), suggesting that *it is not just the number of adults, but the work schedule that is key to the level of the household's income adequacy.*

HOUSEHOLD TYPE

As previously shown in this report, if a household is maintained by a woman alone or has children in it, levels of income inadequacy are consistently higher than those of childless or married/male-householder households. As discussed above, these higher rates of income inadequacy in part reflect the greater income requirements of families with children (such as child care), as well as possible gender discrimination and

inequality in the labor market. However, since 99% of Wyoming households with children have at least one employed adult, these higher rates of income inadequacy also reflect the number of employed adults and their work schedules.

However, controlling for family type is revealing: consistently, with the same level of work effort, single mothers have substantially higher rates of income inadequacy than married/single-father households. Note, this analysis combines married couples with children and single fathers as the number of (single-father) households is too small to analyze separately.

- Among households with children which have two or more workers, married/single-father households have a rate of income insufficiency that is 15%, but among single-mother households it is 37% (see **Figure O**).
- Among households with children, where there is just one worker, even though he/she works full time, year round, income inadequacy rates are high: among married/single-father households, the income inadequacy rate is 34% and among single mothers, 62% lack sufficient income.
- If the only worker is employed less than full time, year round, among married/single-father

households 72% lack sufficient income and 92% of single mothers lack adequate income.

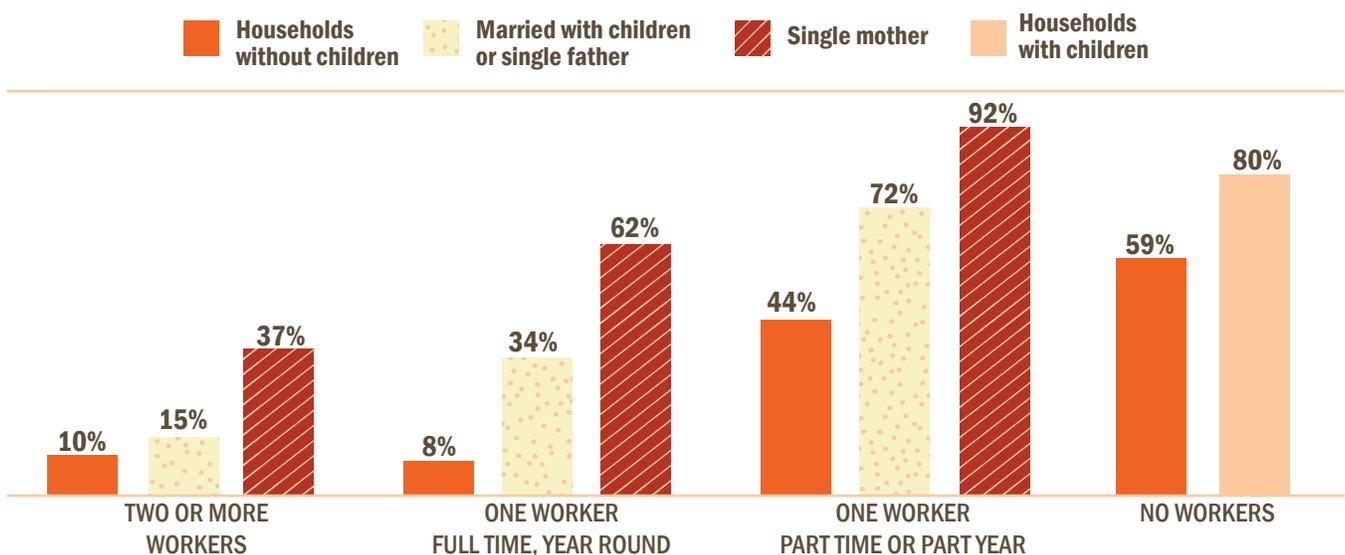
Thus, in households with children, even when “controlling” for the numbers of workers/work hours at the household level, the disadvantages associated with being a single mother in the labor market result in higher levels of income inadequacy (by about 20 to 28 percentage points) compared to married-couple and single father households.

These different rates of income inadequacy by family type are exacerbated by the inequality in the distribution of the number of workers: among households with children, while 59% of married/single-father households have two or more workers, only 8% of single-mother households have more than one worker.¹⁹

HOURS VS WAGE RATES

Of householders who work and are not self-employed, those above the Standard work about 33% more hours per year than those below the Standard (a median of 2,080 hours versus 1,560 hours per year, see **Figure P**). However, wage rate differences between those above and below the Standard are substantially greater

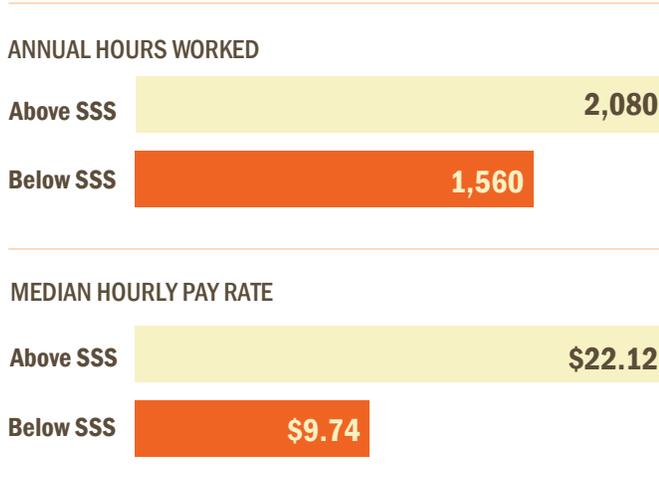
FIGURE O Income Inadequacy Rate by Number of Workers* and Household Type: Wyoming 2010-2014



* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.

Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

FIGURE P Median Hourly Pay Rate and Hours Worked of Working Householders*: Wyoming 2010-2014



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. Working householders excludes those with self-employment income or no wages in the past year.
Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

than the difference in hours: the average hourly wage rate of those above the Standard is over double that of householders below the Standard (\$22.12 per hour versus \$9.74 per hour).

This means that if householders with incomes below the Standard increased their work hours to the level of those with incomes above the Standard, working 33% more hours, but at the same wage rate, the additional pay would only close about 16% of the earnings gap. If those with insufficient income were to earn the higher wage, however, with no change in hours worked, the additional pay would close 63% of the gap.

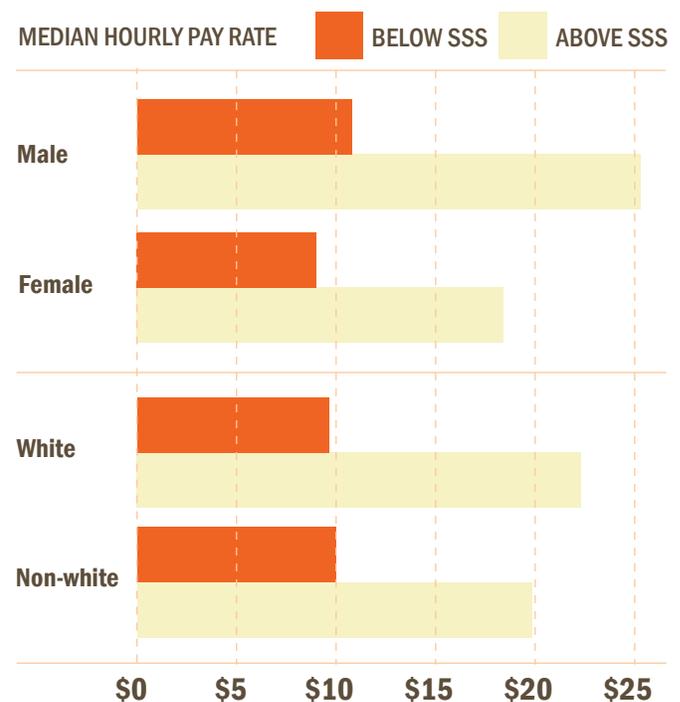
GENDER. In Wyoming, the median hourly wage for employed women householders (\$15.80 per hour) is 68% of the median hourly wage for employed male householders (\$23.12 per hour). However, when comparing the median wage of just those householders who are below the Standard (**Figure Q**), by gender difference decreases (reflecting the “floor effect” of a minimum wage). The median hourly wage for women householders below the Standard (\$9.01 per hour) is 83% of the median hourly wage for employed male householders below the Standard (\$10.79 per hour). In contrast, women householders above the Standard earn 73% of the median wage of male householders

above the Standard (\$18.43 per hour vs. \$25.28 per hour).

RACE. There is also a racial wage gap, with the median wage of non-White householders being just 79% of the median wage of White householders. Among those below the Standard, the wages are very close, with non-White householders having median wages that are 103% of White householders. However, as with gender, the difference in wages between those below and above the Standard, within race, is far greater: among White householders, those above have wages that are over two times those below (\$22.30 vs. \$9.64), while among non-White householders, those above have wages almost two times those below (\$19.82 vs. \$9.97). Because there are proportionally more people of color below the Standard, their lower wages contribute to higher income inadequacy rates.

Altogether, this data on wages and hours suggests that addressing income adequacy through employment solutions would have a greater impact

FIGURE Q Median Hourly Pay Rate of Working Householders* by Gender and Race: Wyoming 2010-2014



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. Working householders excludes those with self-employment income or no wages in the past year.
Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.



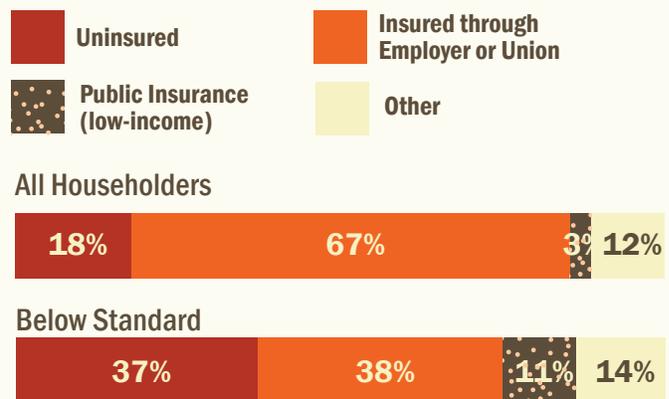
HEALTH INSURANCE IN WYOMING

Health insurance coverage is a key necessity that many Wyomingites currently lack. Without health insurance, individuals may put off needed care until it more severely impacts their health and financial status, pushing them further away from self-sufficiency. The Self-Sufficiency Standard assumes that employment that pays a self-sufficiency level wage includes employer-sponsored health insurance. The burden of not having health insurance, with its attendant health and cost consequences, falls disproportionately on those with incomes below the Standard, further disadvantaging them. The rate of income inadequacy among householders with insurance through an employer is nine percentage points less than the total percentage of households below the Standard (12% vs 21%).

FIGURE R Profile of Households with Inadequate Income by Health Insurance Status: Wyoming 2010-2014

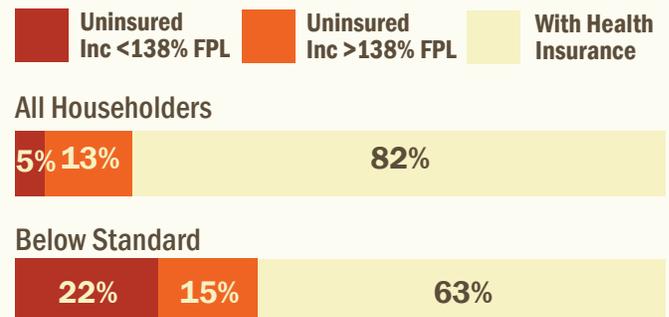
HEALTH INSURANCE

Of Wyoming householders below the Standard, over a third (37%) lack health insurance coverage compared to 18% of all householders in Wyoming. Householders below the Standard are less likely than all householders to have health insurance through a current or former employer or union (38% vs. 67%).



MEDICAID EXPANSION

As shown above, in Wyoming only 11% of householders below the Standard have income-based government health insurance. If Wyoming expands Medicaid, adults could be eligible for Medicaid if household income is less than 138% of the FPL. Among uninsured householders below the Standard, about a quarter (26%) could potentially be eligible for expanded Medicaid, possibly reducing the percentage of uninsured householders below the Standard from 37% to 15%.



if it were focused on increased earnings rather than increased hours. Increasing work hours to match that of households above the Standard would only make a small dent in the income gap. In short, this analysis shows that for the great majority of Wyoming householders with inadequate income, the problem is not that they are working too few hours, but rather that the jobs they do hold are not paying sufficient wages. In addition, these lower per-hour wages also reflect gender and racial wage gaps.

OCCUPATIONS

The analysis to this point suggests that income inadequacy, even with equal work effort, is more severe among households with children, households maintained by women alone or households maintained by people of color. We then explored the amount of work done by those with inadequate income. It is hardly surprising that households with more workers, or more work hours, experience less income inadequacy, but this still leaves unexplained much of the income inadequacy. For despite more work resulting in less income inadequacy, overall there is still substantial work effort among the many households who experience insufficient income.

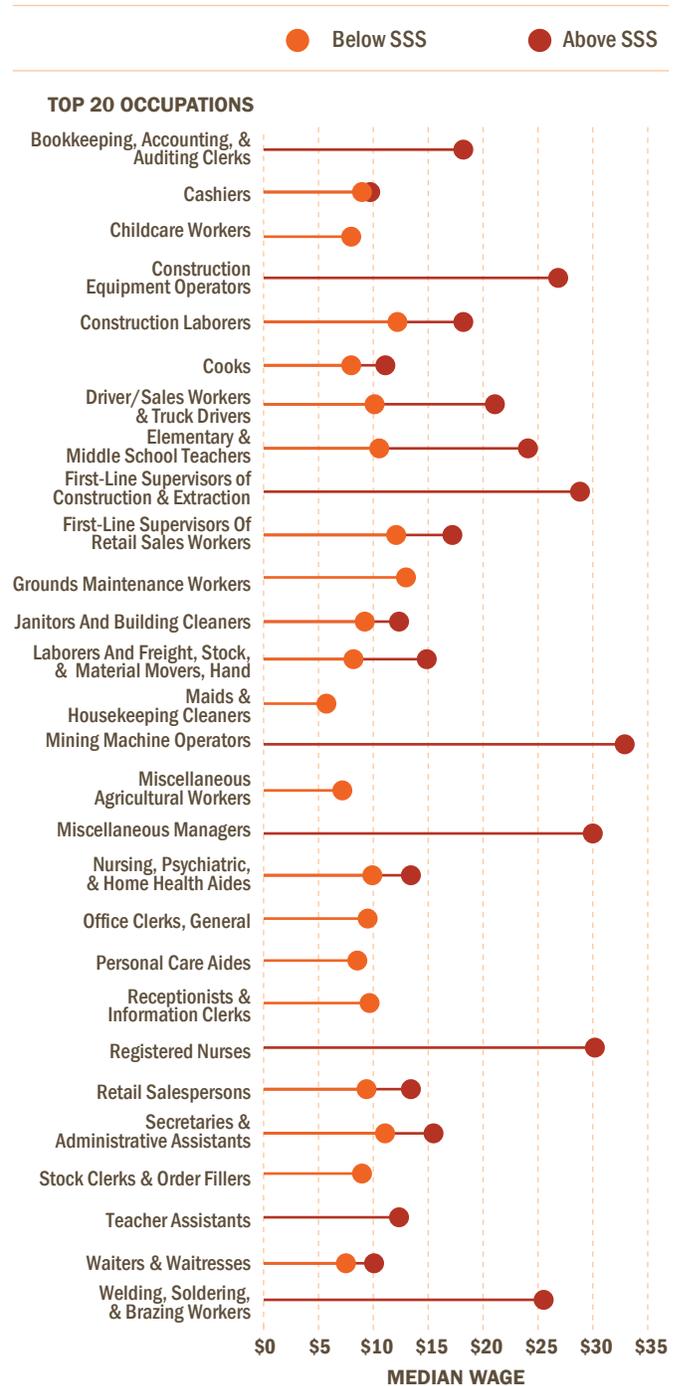
One possible explanation that we explore in this section is that adults who are in households below the Standard may be concentrated in relatively low-wage occupations that pay wages insufficient to support their households—despite strong work effort. Furthermore, these low-wage occupations may be structured by gender or race/ethnicity-based occupational segregation.

In order to examine the role of occupational segregation, we examine the following variables:

- Occupation.** The American Community Survey asks employed persons what their work activities are and codes responses into the 539 specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the “top 20” occupations, that is, out of 539 specific occupations, these are the occupations in Wyoming with the most workers.²⁰

- Worker.** Workers in this analysis of occupations include adults who worked at least one week in the previous year and who are not self-employed.
- Above or Below Standard.** Workers are considered “above” or “below” the Standard if the household’s

FIGURE 5 Median Hourly Wage of Top 20 Occupations of All Workers* Above and Below the Standard: Wyoming 2010-2014



* Workers in this analysis of occupations includes adults who worked at least one week in the previous year and who are not self-employed.
Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

total income is more or less, respectively, than their Self-Sufficiency Standard.

- **Wages.** Hourly wages are estimated by dividing the worker's annual earnings by usual hours and weeks worked during the year.

Overall, 19% of Wyoming workers are in households without enough earnings to meet the income level defined by the Self-Sufficiency Standard, similar to the overall percentage of households below the Standard.

Figure S compares the 20 most frequently held occupations of workers below the Standard to the 20 most frequently held occupations of those who are above the Standard.

- The first finding is that workers below the Standard are somewhat more concentrated in a few occupations: the top 20 occupations cumulatively account for 48% of all workers below the Standard, compared to 35% for the top 20 occupations of those above the Standard.
- Secondly, in Wyoming there is substantial overlap between the occupations held by workers below as opposed to above the Standard: 12 of the occupations found in the top 20 of workers above the Standard are also among the top 20 held by workers below the Standard.

Overall, the median wages of workers above the Standard are more than double those below the Standard. Even within the same commonly held occupations, there is quite a difference in wage.

- The lowest earnings ratio is found among elementary and middle school teachers. Workers below the Standard who are elementary and middle school teachers earn only 44% on average of what elementary and middle school teachers above the Standard earn (\$10.53 vs \$24.08 per hour).
- The highest ratio is among cashiers, who earn 92% of what cashiers above the Standard earn (\$8.96 vs \$9.72 per hour).

For workers with jobs in the 12 commonly held occupations, it suggests that the lower wages experienced by workers below the Standard reflects the very different *jobs* they hold (e.g. fewer hours, lower wages, different industry), compared to workers above the Standard with the same occupation.

GENDER. How much of the occupational concentration of workers below the Standard is structured by gender? Segregation of the labor force, particularly by gender, has long been shown to contribute to gender inequality in wages and associated rewards of jobs (such as benefits and promotion opportunities).²¹ Specifically, women workers are disproportionately in occupations that are predominantly female *and* those occupations tend to be lower paid. The converse is also true: men tend to be concentrated more in male-dominated jobs, but unlike female-dominated occupations, these do not have a wage penalty associated with them.²²

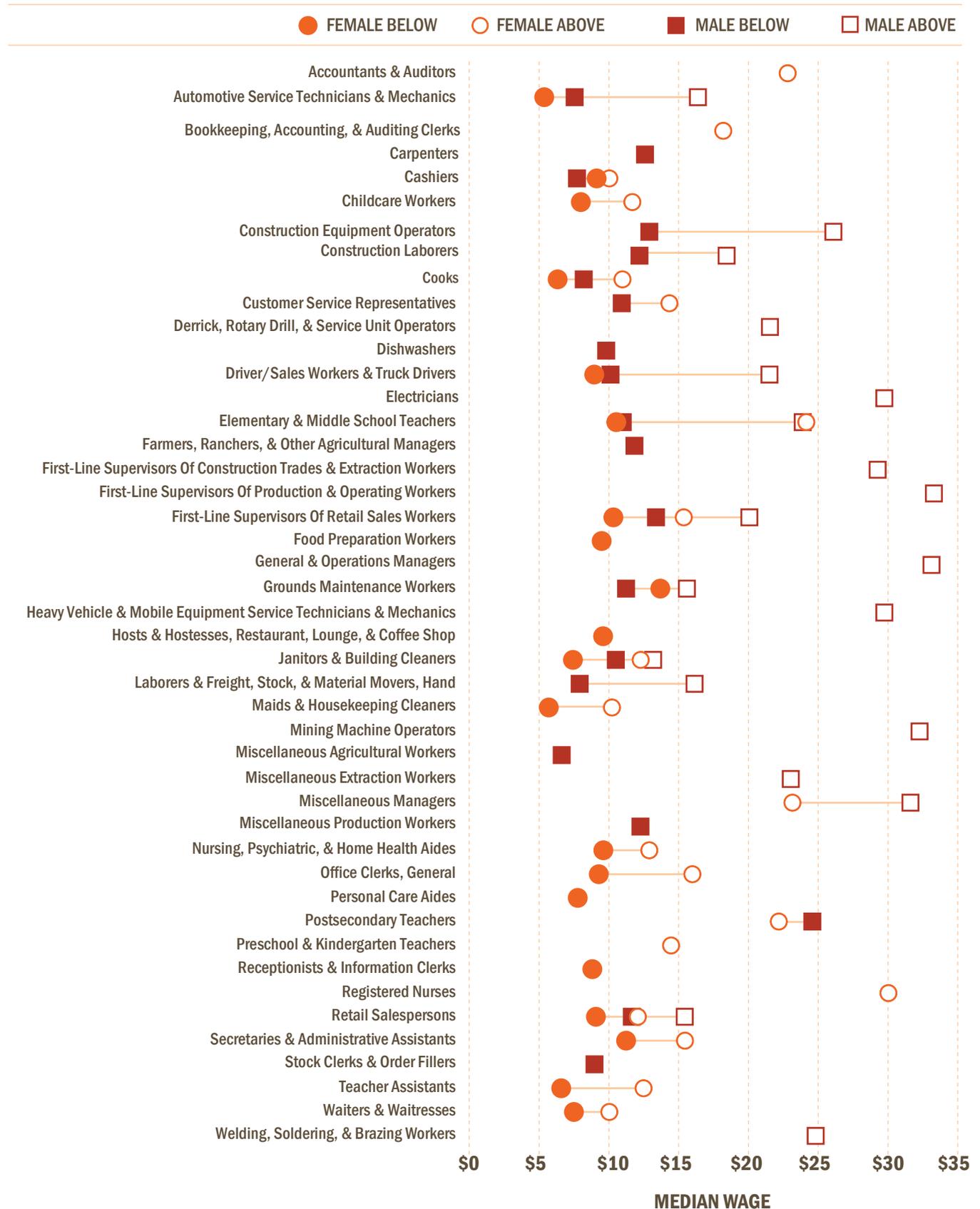
Below we explore this pattern in **Figure T**, and how occupational sex segregation may contribute to lower wages of those below the Standard in Wyoming. That is, given that women householders are disproportionately more likely to have incomes below the Standard, one factor behind their lower income from wages may well be female-dominated occupations.

- Women in Wyoming experience more occupational concentration than men. The top 20 occupations of working women below the Standard account for almost three-fifths (58%) of female workers below the Standard compared to 48% of female workers above the Standard.
- Male workers are less concentrated than female workers, with the top 20 occupations accounting for 50% of male workers below, and 40% of male workers above the Standard.

In addition, occupational sex segregation is high for women in Wyoming. Women workers tend to work in a relatively few occupations, whether above or below the Standard. Female workers below the Standard share 13 occupations with female workers above the Standard, reflecting the overall high levels of gender segregation in the economy as a whole. These shared occupations (of women above and below the Standard) account for 81% of the top 20 occupations of female workers below the Standard. In contrast, male workers above and below the Standard share only ten occupations, and female workers below the Standard share only eight of the top 20 occupations of male workers below the Standard.

Even though there are substantial numbers of working women below the Standard working in the same

FIGURE T Median Hourly Wage of Top 20 Occupations of All Workers* Above and Below the Standard by Sex: Wyoming 2010-2014



* Workers in this analysis of occupations includes adults who worked at least one week in the previous year and who are not self-employed.
Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

occupations as female workers above the Standard, those below the Standard have wages that average 66% of female workers above the Standard in the same occupations. As with the “all workers” comparison above, there is substantial variation, however, in the above/below wage ratios:

- Female workers below the Standard who are teachers (elementary and middle school) earn 44% of what female workers earn who are also teachers and who are above the Standard. Note that only 7% of female elementary and middle school teachers are below the Standard.
- At the other end of the range, female workers below the Standard who are cashiers earn 91% of what their female workers above the Standard earn and 42% of female cashiers are below the Standard.

The wage ratio for shared occupations for women workers is low, but it is certainly better than across all occupations, where all female workers below the Standard have wages that average just 54% of all women workers above the Standard. This suggests that when women are in the same occupations, female workers below the Standard are concentrated in jobs that have substantially lower wages than female workers above the Standard.

RACE/ETHNICITY. There is also the possibility of race/ethnicity based occupational segregation, with Whites concentrated in higher paying occupations and non-Whites in less well-paid occupations. Among workers below the Standard, the top 20 occupations account for 56% of non-White workers compared to 47% of White workers.

In terms of occupational segregation by race/ethnicity, of the top 20 occupations among non-White workers below the Standard, 13 are shared with non-White workers above the Standard, accounting for about two-fifths (41%) of non-White workers below the Standard (see **Figure U**). At the same time, non-White workers below the Standard share 14 occupations with White workers below the Standard. This suggests that there is less occupational segregation by race/ethnicity than gender-based occupational segregation among women workers. However, the consequences are similar:

- Wages of non-White workers below the Standard, across all occupations, on average are less than two-thirds (59%) of those of non-White workers above the Standard (\$10.03 vs. \$17.06 per hour).
- Among shared occupations, median wages for non-White workers below the Standard are on average 70% of non-White workers who are above the Standard and in the same occupations. The ratios of wages of non-White workers below to non-White workers above the Standard in the same occupations range widely from 39% for maids and housekeeping cleaners to 107% for non-Whites who are cashiers (likely reflecting differences in household composition).
- Non-White workers below the Standard in non-shared occupations have wages that are 69% of non-Whites in non-shared occupations who are above the Standard.

Altogether, this suggests several commonalities across gender and race/ethnicity in terms of occupations.

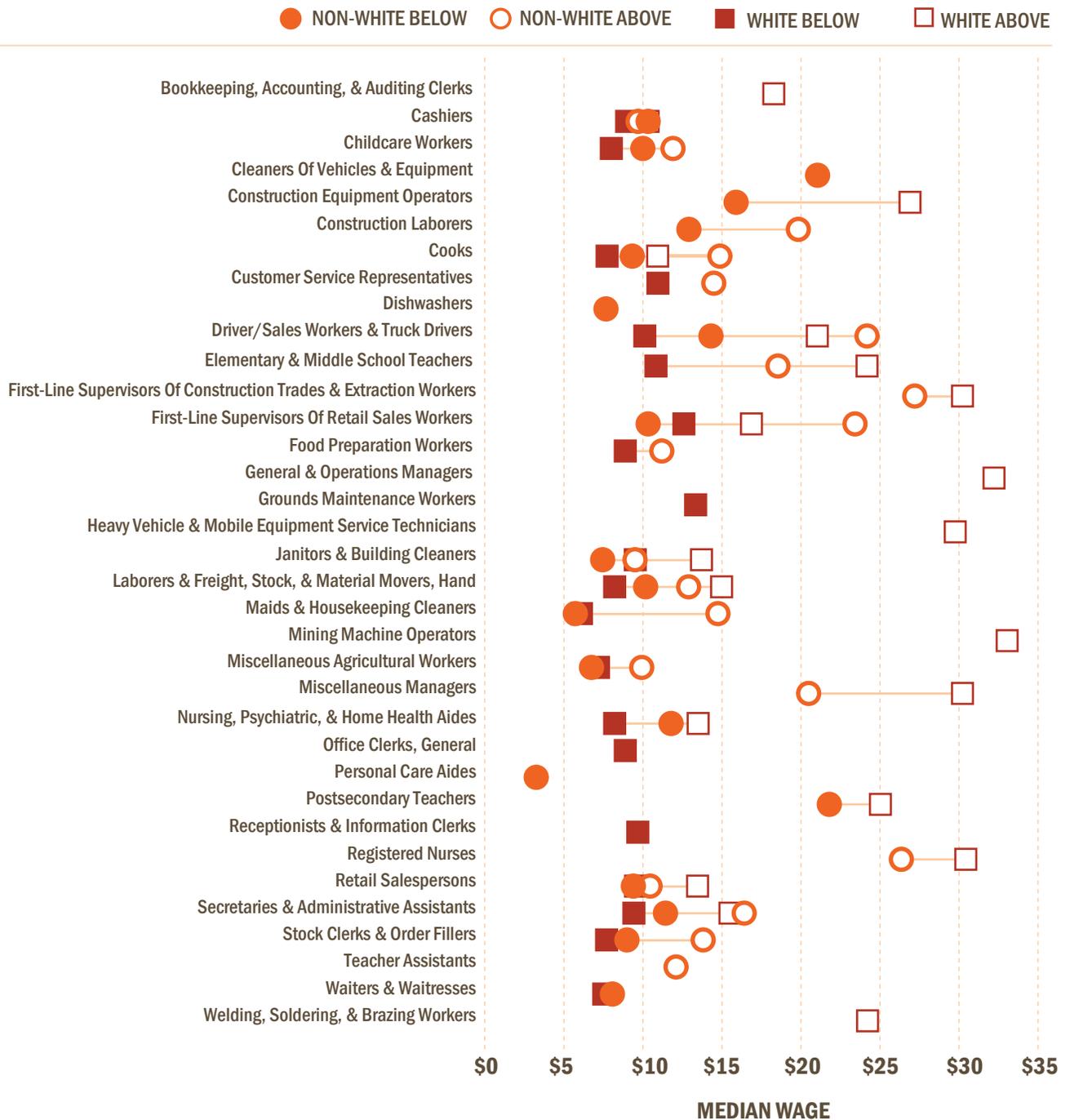
- There is more commonality in occupations between female workers above and below the Standard than between men and women below the Standard. That is, there is more gender-based occupational segregation at all income levels than there is occupational concentration experienced by workers below the Standard. At the same time, even for occupations that are shared between workers above and below the Standard, and more so for occupations that are not shared, there are substantial differences in wages. In short, it is the specific jobs—and the wages they pay—not the occupations that yield the low wages that contribute to income inadequacy.
- For all workers, the wages of those below the Standard average about half of the wages of workers above the Standard. Even within shared occupations, for those occupations which are found among the top 20 for both those above and below the Standard, wages of those below averaged 65% of wages of those above for all workers, 66% for women, and 70% for non-Whites.

- For all workers, across all occupations, workers below the Standard on average have wages that meet less than two-thirds (61%) of the cost of their household's basic needs as measured by the Standard (and even less for women (59%) and non-White workers (56%)). In contrast, workers above

the Standard yield more than double (232%) the minimum needed (less than double for non-White workers (191%)).

In the end, given the contrast in wages, even among occupations shared by those above and below the

FIGURE U Median Hourly Wage of Top 20 Occupations of All Workers* Above and Below the Standard by Race/Ethnicity: Wyoming 2010-2014



* Workers in this analysis of occupations includes adults who worked at least one week in the previous year and who are not self-employed. Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

Standard, it must be concluded that for many workers below the Standard, it is not the occupation they hold, but rather the specific jobs within occupations, that most accounts for their inadequate earnings. While occupational segregation and occupational concentration are important, the strongest contrasts in wages are between those above compared to those below the Standard.

Overall, this review of employment patterns reveals that when work is less than full time, year round, or there is only one worker (or relatively rarely, none), income inadequacy rates are high, especially for single mothers. At the same time, this should be put in context, for the larger story is that among households with incomes below the Standard,

- nine out of ten have at least one worker (89%),
- two-thirds (67%) have a full-time worker, 61% have a year-round worker, and 46% have at least one full-time, year-round worker.

Among households above the Standard,

- 98% have at least one worker,
- 95% have at least one full-time worker, 91% have a year-round worker, and 87% have at least one full-time, year-round worker.

Although households above the Standard have higher percentages of full-time and year-round workers, households below the Standard also have substantial full-time and year-round work. The story here is that substantial work effort fails to yield sufficient income to meet even the minimum basic needs/expenses. Put succinctly, it is largely inadequate wages, not inadequate work effort, which characterizes the great majority of households with incomes below the Standard.



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FOR MANY WORKERS WITH INCOMES BELOW THE STANDARD, IT IS NOT THE OCCUPATION THEY HOLD, BUT RATHER THE SPECIFIC JOBS WITHIN OCCUPATIONS, THAT MOST ACCOUNTS FOR THEIR INADEQUATE EARNINGS.

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WYOMING COMPARED TO SELECTED STATES

Demographic trends in Wyoming are both similar and different, compared to other states that have also been analyzed using the Standard. Householders with less education, women, people of color, and households with children all have higher rates of income inadequacy compared to their counterparts.

Demographic studies using the Self-Sufficiency Standard have been done in eight states, and New York City, some more than once.²³ As the analysis has included different time frames, we cannot make a direct comparison to Wyoming with other states. However, by examining the patterns of income inadequacy across groups, several patterns have become apparent.

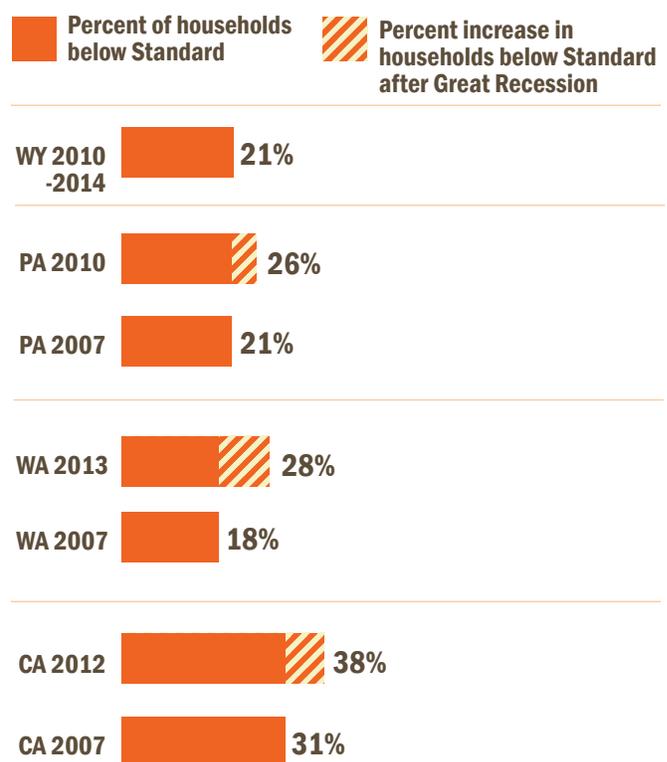
Demographic studies done prior to the Great Recession (2007 or earlier) had one striking finding: across these very disparate states, the proportion of households (non-elderly, non-disabled) that have inadequate income clusters around 20% (19%–21%) in five of these states—Colorado, Connecticut, New Jersey, Washington, and Pennsylvania. The two exceptions were Mississippi and California, in which 32% and 31%, respectively, of households had insufficient incomes.

Obviously, the latter two states are very different from each other in terms of their geography, size, and economic and social structures. However, they share one similarity: each has a “minority” group that is both a large proportion of the population and has disproportionately high rates of income inadequacy. In Mississippi, 35% of households are Black, of which nearly one-half (49%) have incomes that are below the Standard. In California, 30% of households are Latino, and here too, more than half (52%) have inadequate income. None of the other states in this comparison have a racial/ethnic group with relatively high rates of income inadequacy that is such a substantial proportion of the population—in the other five states, the proportions of Black or Latino populations are much lower, ranging from 3% to 15%. Nor did any of the racial/ethnic groups in the other states have income inadequacy rates quite as high as the rates for these groups in California and Mississippi: in these other states, income inadequacy rates for Latinos range from 41% to 51%, and for Blacks from 34% to 46%.

Prior to the Great Recession, these numbers were remarkably stable for the two demographic studies

repeated between 2000 and 2007 (California and Washington). In both cases the proportions and the variations by demographic variables were almost identical in the years before the Great Recession. However, with the advent of the Great Recession, these seemingly stable numbers changed dramatically. Since the beginning of the Great Recession, there have been three states that have done second demographic studies. In each state (Pennsylvania 2010, California 2012, and Washington 2013), the overall rate of income inadequacy increased: about five percentage points in Pennsylvania, seven percentage points in California, and ten percentage points in Washington (see **Figure V**). It increased even more for some subgroups, such as people of color and

FIGURE V Income Inadequacy Rate by States Before and After the Great Recession



Source: U.S. Census Bureau, 2007, 2010, 2012, 2013, ACS 1-Year and 2010-2014 ACS 5-Year, Public Use Microdata Sample.

female-maintained families (e.g., income inadequacy increased 8 percentage points for single mothers in California in 2012 compared to 2007).

How does Wyoming compare to these previous studies? First, the rate of income inadequacy is 21%, similar to most states we calculated other than California and Mississippi before the Great Recession. Given that Wyoming has the highest percentage of White households compared to these other states (88%, compared to 82% in Pennsylvania, 75% in Washington, and 46% in California) and given the consistently higher rates of income inadequacy among non-White groups, one would expect that Wyoming would have a lower overall income inadequacy rate compared to its counterparts. At the same time, recall that the data for this study reflect the years 2010-2014, and thus are likely to reflect the overall income decline experienced during the Great Recession, as with other states during or after the Great Recession.

When comparing gender and family type, there are consistent patterns across time and place. Wyoming’s findings are similar to other states: female householders, families with children, families with children less than six years old, and families maintained by women alone, have higher rates of income inadequacy than their counterparts (male

householders, families with no children, and families with older children).

- For example, families with children have income inadequacy rates of 29% in Wyoming, 40% in Washington (27% pre-recession), and 51% in California (43% pre-recession), while in families without children rates of income inadequacy are 16% in Wyoming, 20% in Washington (12% pre-recession), and 28% in California (20% pre-recession).

In terms of educational attainment, in all states for which we have studies, increases in educational attainment lead to declines in household income inadequacy rates. Thus, among householders who lack a high school diploma, 77% in California, 63% in Washington, and 46% in Wyoming have inadequate income while among householders with a bachelor’s degree or higher income inadequacy rates drop to 17% in California, 14% in Washington, and 12% in Wyoming.

Overall, this comparison indicates that the patterns of income inadequacy in Wyoming are similar to those in other states in terms of which groups are likely to experience the highest rates of income inadequacy.

TABLE 2 Income Inadequacy Rates Before and After the Great Recession by Select States and Characteristics

	California 2007	California 2012	Washington 2007	Washington 2013	Pennsylvania 2007	Pennsylvania 2010	Wyoming 2010-2014
Households Below Standard	31%	38%	18%	28%	21%	26%	21%
RACE/ETHNICITY OF HOUSEHOLDER							
Non-White	43%	50%	34%	42%	41%	47%	37%
White	18%	25%	14%	23%	17%	21%	19%
HOUSEHOLD TYPE							
No children	20%	28%	12%	20%	15%	19%	16%
Young children present (under 6)	52%	60%	39%	50%	40%	46%	39%
Married with children	36%	42%	20%	31%	19%	24%	21%
Single mother	64%	72%	51%	67%	58%	65%	58%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER							
Less than high school	68%	77%	47%	63%	49%	60%	46%
High school diploma	42%	53%	26%	38%	26%	32%	24%
Some college or associate’s degree	28%	39%	20%	32%	21%	28%	23%
Bachelor’s degree or higher	12%	17%	8%	14%	9%	12%	12%

Source: U.S. Census Bureau, 2007, 2010, 2012, 2013, ACS 1-Year and 2010-2014 ACS 5-Year, Public Use Microdata Sample.

CONCLUSION

The 2016 Self-Sufficiency Standard for Wyoming calculates what the bare minimum of expenses is for families in each Wyoming county. By calculating the cost of each basic expense—housing, food, health care, transportation, child care, and taxes—the Standard defines what it really takes for families to meet basic needs. *Overlooked and Undercounted: Struggling to Make Ends Meet in Wyoming* builds on that with further research to illuminate the situations and characteristics of the one in five families who struggle with the everyday crisis of inadequate earnings to meet these basic needs.

While income inadequacy exists among all groups and places in Wyoming, inadequate income does not affect all groups equally. There are substantial variations in the rates of income inadequacy among different groups and by different household characteristics. However, perhaps the most surprising conclusion is that income inadequacy is not largely due to lack of work; 90% of households below the Standard have at least one worker, and the majority of those workers work full time and year round. While some of Wyoming's workers are in low-wage occupations or are part time or part-year, what these high rates of income inadequacy do reflect is low wages. Even though householders below the Standard average about \$2.50 above the federal minimum wage, their wages are far below what is needed to meet basic needs for their families in Wyoming.

So what does account for this work-based income inadequacy? Clearly, demographic variables are important. Universally, higher levels of education result in decreased rates of income adequacy. At the same time, for both women and people of color, there are substantially lower returns to education, such that women and non-Whites must have several more years of additional post-secondary education to achieve the same levels of income adequacy as White males at each education level. These labor market variables are further impacted by family composition—particularly when families are maintained by a woman alone and if children are present. These characteristics combine to result in high rates of insufficient income. Thus,

being a single mother—especially as a woman of color—combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education) with the high costs of children (especially child care for children younger than school age) and the lower income of usually being a one-worker household, resulting in the highest rates of income inadequacy. For single mothers of color, racial/ethnic wage differentials and returns to education further increase rates of income inadequacy to the highest levels.

Using the Standard, this report finds that the problem of inadequate income is extensive, affecting families throughout Wyoming, in every racial/ethnic group; among men, women, and children; and in all counties. Below are highlights of several key findings from this report followed by a summary of implications of these findings for Wyoming.

FINDING #1: The Standard reveals that those who lack adequate income are much greater in number than those who are officially designated as poor by the Federal Poverty Level.

In order to develop effective solutions to address the challenges of poverty, it is necessary to first understand both the depth and breadth of the problem. It is not only those below the FPL that face insufficient income but also those who are above the official poverty level but below the Standard. While less than 10% of non-elderly and non-disabled households are officially designated as poor by the FPL in Wyoming, using the Standard as the benchmark of adequate income reveals that more than twice that many lack sufficient income to meet their basic needs in Wyoming.

It is powerful to acknowledge that it is not just an isolated few, but a substantial number of people who live throughout Wyoming's communities, that are experiencing the problems associated with inadequate income. The first step to addressing the problems of income inadequacy is recognizing that there is a problem, a problem of a large number of Wyoming

households throughout the state who are *overlooked and undercounted*.

The Standard not only includes more of those struggling to make ends meet, but makes visible that struggle. Families with incomes above the FPL but below the Standard, in particular, are “invisible” to not only public policymakers, but to employers, community groups, and even themselves. This report documents the size and characteristics of this group.

FINDING #2: With nearly one-fifth of households in Wyoming lacking adequate income, the problem is clearly not one explained by individual characteristics, but rather one that reflects the state’s economic and social structure.

The data show that more than one in five households in Wyoming experience income inadequacy. While lack of adequate income is found disproportionately among certain groups—such as Native Americans, families maintained by women alone, and families with young children—income inadequacy is experienced throughout Wyoming, and among all types of households. The most common household lacking sufficient income to meet their needs is White, has at least one worker, and its householder has a high school education or more.

The breadth and diversity of this problem suggests that income inadequacy is a broad-based structural problem, rather than one confined to a few distinct individuals or overly concentrated in groups defined by certain, even stereotypical, characteristics. This can be seen most clearly with gender: boys and girls grow up in the same families and communities, yet regardless of parental income, education, or occupation, women maintaining households alone have higher rates of income inadequacy than either men alone or married households. Their greater risk of having income inadequacy as documented above is related to lower returns to education at every educational level, as well as the gender-based pay gap. These gender-based factors (and similar race-based) factors are structural, not individual.

If those who lack adequate income look a lot like everyone else, solutions at the structural level of the

economy and the labor market are more likely to be effective, rather than focusing solely on changing individuals.

FINDING #3: It is not the lack of work that drives poverty, but rather the nature of the jobs and economic opportunity in the economy for those who are working. Using the Self-Sufficiency Standard reveals a different picture of poverty—most succinctly, that poverty has become working poverty—which in turn compels a reexamination of assumptions about what causes, and therefore, what “cures” poverty.

The analysis presented here indicates that moving people into the workforce is not enough to solve poverty. *The findings show how quickly and completely the nature of poverty has changed over the last 20 years, or at least, how it must be recognized as having changed.* Over three decades ago, in the years leading up to welfare reform, there was a narrow focus on moving those receiving welfare into the paid workforce, on the assumption that such a strategy would go a long way to solving the problem of poverty. Whether true or not then, the data in this report shows that nine out of ten (89%) Wyoming families with inadequate income already have at least one worker in the household—clearly the assumption that “lack of work” is the primary cause of poverty no longer holds.

Moreover, the analysis in this report suggests that moving people into just any job will not automatically eliminate income inadequacy. These data show that *families are not poor because they lack workers but because wages have become inadequate to meet basic expenses.* Thus, a focus on putting people to work, or changing the occupations of low-income workers would not necessarily affect their income inadequacy. Rather, today’s economy requires a much more nuanced, specific, and targeted approach to addressing income adequacy. This suggests the need for an increased focus on the kinds of education, training, and economic development strategies and other policies that yield high-wage jobs, have career and promotion opportunities, and pay family-sustaining wages as well as benefits. It also suggests

that strategies that move people within occupational categories—such as from nurse aide to health technician—would be viable routes to self-sufficiency.

FINDING #4: The majority of families with workers are struggling to make ends meet without any help from work support programs.

Almost three out of five Wyoming households with incomes below the Standard have incomes above the FPL. *Most of these households are in a “policy gap,” with incomes too high (above the FPL) to qualify for most public programs providing work supports, but too low to adequately meet basic needs.* As a result, many householders are unable to earn enough to meet the rising costs of basic living, so they struggle to make ends meet without the aid of “safety net” programs. Whether at the individual level (such as SNAP/food stamps), or at the community level (such as Community Development Block Grants), many such programs have income eligibility limits that are pegged to the Federal Poverty Level or slightly above, thus leaving families without the supports they need to be able to meet the costs of their families’ basic needs, even with substantial work effort.

Providing access to education, training, and work support programs for families in which the adults are working substantial hours requires rethinking how such services are delivered. It is difficult for workers to meet requirements such as in-person reporting or attending “workshops” during work hours. Unrealistic requirements can contribute to low rates of coverage of families in need of these supports. Indeed, until these programs are seen by low-income workers as a resource, rather than as the place one turns when all else fails, they will continue to be a system that reinforces rather than ameliorates work-based poverty.

FINDING #5: A key structural issue is the problem of differential rewards for education and work effort; in spite of substantial educational achievement, women and people of color experience significantly less returns on education and work effort than White men.

The analysis presented here consistently finds that women and people of color have higher rates of income

inadequacy than White men with similar levels of education and work patterns. This suggests that it is important to ensure that education, training, career counseling, and job placement programs seek equal wages and benefits for participants, regardless of gender or race/ethnicity. Moreover, education and training efforts should focus on ensuring participants enter not just certain occupations, but specific jobs within occupational fields that provide or have the potential for wages at self-sufficient levels. Particularly when education and training is publicly funded, it should overcome rather than reinforce gender and racial/ethnic-based discrimination in wages, promotion, training and advancement opportunities. Stronger enforcement of civil rights provisions and monitoring of program outcomes that track employment and wage rates by race and gender are one approach to redress unequal returns on education, training, and work experience experienced by women and people of color.



Finally, it should be noted that these findings and implications are both an opportunity and an urgent call to action to change the opportunity structure facing struggling American households. By and large, households with inadequate incomes are part of the mainstream workforce, yet despite substantial work effort they are not recognized as having inadequate income by our official poverty measure. They are not locked out of self-sufficiency by lack of education or lack of work or work experience. A broad-based policy effort is required to secure adequate wages, benefits, and public supports (such as child care) to increase income adequacy for a large portion of Wyoming’s families. These efforts should include (but not be limited to) increased educational opportunities, especially for women and people of color, in the form of job training, financial aid for education, apprenticeships, and affordable community colleges. This report is meant to provide a contribution to the first critical step towards establishing economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy. The challenge now before Wyoming is how to make it possible for all households in the state to earn enough money and receive enough temporary work supports as needed to meet their basic needs.

ENDNOTES

1. Carmen DeNavas-Walt and Bernadette Proctor, "Income and Poverty in the United States: 2014," U.S. Census Bureau, Current Population Reports, Series P60-252, <https://www.census.gov/content/dam/Census/library/publications/2015/demo/p60-252.pdf> (accessed May 9, 2016).
2. Ruggles, P. (1990). Drawing the line: Alternative poverty measures and their implications for public policy. The Urban Institute, Washington, D.C.
3. Ibid, Income and Poverty in the United States: 2014.
4. Bergmann, B. & Renwick, T. (1993). "A budget-based definition of poverty: With an application to single-parent families." *The Journal of Human Resources*, 28 (1), 1-24.
5. Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.
6. Designed primarily to track poverty trends over time, the Supplemental Poverty Measure provides a new and improved statistic to better understand the prevalence of poverty in the United States. The SPM is not intended to be a replacement for the FPL, but it will provide policymakers with additional data on the extent of poverty and the impact of public policies. Thesia I. Garner and Kathleen S. Short, "Creating a Consistent Poverty Measure Over Time Using NAS Procedures: 1996-2005," U.S. Department of Labor, BLS Working Papers, Working Paper 417, April 2008, <http://www.bls.gov/osmr/pdf/ec080030.pdf> (accessed May 9, 2016).
7. The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative performance standard in the workforce development system to measure more accurately and specifically what would be required to meet the goal of "self-sufficiency" for each individual participant. The development of the Self-Sufficiency Standard has also benefited from other attempts to create alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and Trudi Renwick's work. See Trudi Renwick and Barbara Bergmann, "A budget-based definition of poverty: With an application to single-parent families," *The Journal of Human Resources*, 28(1), (1993) p. 1-24. For a more detailed discussion of the methodology of the Self-Sufficiency Standard see Appendix A of *Self-Sufficiency Standard for Wyoming 2016* available at www.selfsufficiencystandard.org/wyoming.
8. The Self-Sufficiency Standard has been calculated for 38 states plus the District of Columbia.
9. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2014," Economic News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed May 6, 2016).
10. Data are derived from a representative sample completing the American Community Survey and not from a full Census, which is only available once every decade.
11. While this study's exclusion of the elderly results in excluding the 20% over 65 who are still in the workforce in Wyoming, most of these (61%) are under 70, and at the same time, there are those who retire/leave the workforce before they are 65.
12. According to the Census Bureau's tabulations from the 2010-2014 American Community Survey, 11% of all households are below the poverty level in Wyoming. This differs from the estimate in this report (9% for households) because our sample excludes those over 65 years and those with work-limiting disabilities, groups with higher than average poverty rates. However, when households over 65 are removed from the counts, the Census Bureau's tabulation is also 9%. See U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates. B17017. Poverty status in the past 12 months by age of householder, http://factfinder.census.gov/bkmk/table/1.0/en/ACS/14_5YR/B17017/0400000US56 (accessed May 9, 2016).
13. Note that data for race/ethnicity, citizenship status, and language reflect that of the householder and not necessarily that of the entire household.
14. Three-fourths of non-family households are one person households.
15. Households with children maintained by a male householder with no spouse present are referred to as single-father households. Likewise, households with children maintained by a female householder with no spouse present are referred to as single-mother households.
16. See Cauthen, N. K. and Hsien-Hen L. (2003). *Living at the edge, Research Brief 1: Employment alone is not enough for America's low-income families*. New York City: Columbia University, National Center for Children in Poverty.
17. This is consistent with definitions used by American Community Survey. U.S. Census Bureau. 2012 American Community Survey. 2012 Subject Definitions. Retrieved August 6, 2014, from http://www.census.gov/acs/www/data_documentation/documentation_main/.
18. Households with more than two adults have been grouped together with two-adult households because there are relatively few households with three or more adults. Among households with more than one adult, 85% have two adults.

19. Additional workers may include teenagers, a non-married partner, roommates, or another family member other than a spouse/partner.

20. If a worker has more than one job, data refers to the job where the person worked the greatest number of hours.

21. For example, lower compensation is associated with a higher proportion of women within an occupation. See Hertz, T., Tilly, C., & Massagli, M. P., 2001, "Linking the Multi-city Study's Household and Employer Surveys to Test for Race and Gender Effects in Hiring and Wage Setting," *Urban Inequality: Evidence from Four Cities*. Booras, Stephanie and William M. Rodgers III. 2003. "How Does Gender Play a Role in the Earnings Gap? An Update." *Monthly Labor Review*. 126:3, pp. 9-15. Additionally, occupational gender segregation is the main determinant of gender inequality in earnings, despite the effect of globalization of the U.S. economy. Gauchat, G., Kelly, M., & Wallace, M., 2012, "Occupational gender segregation, globalization, and gender earnings inequality in US metropolitan areas," *Gender & Society*, 0891243212453647. <http://gas.sagepub.com/content/early/2012/08/02/0891243212453647>.

22. Occupational segregation was at very high levels until the 1970s. Over the next two decades, women entered the labor force in large numbers, and many occupations experienced desegregation, particularly among high-skilled occupations. However, since the mid-1990s, levels of occupational segregation overall have changed very little. Blau, F. D., Brummund, P., & Liu, A. Y. H. (2013). Trends in occupational segregation by gender 1970–2009: Adjusting for the impact of changes in the occupational coding system. *Demography*, 50(2), 471-492. <http://link.springer.com/article/10.1007/s13524-012-0151-7>. This may be due to the changing mix of occupations: on average, gender composition of occupations has not changed but occupations that are more gender-dominated rather than gender-balanced have increased. *Ibid*, Institute for Women's Policy Research.

23. Three of these are based on data from the 2000 Census long form sample (Washington, Colorado, and Connecticut), and the remainder use data from the American Community Survey (California–2007 & 2012, New Jersey–2005, Mississippi–2007, Pennsylvania–2007 & 2010, and Washington–2007 & 2014).

APPENDIX A:

METHODOLOGY, ASSUMPTIONS, & SOURCES

DATA AND SAMPLE

This study uses data from the 2010-2014 5-Year American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS), has replaced the long form in the 2010 Census. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

Because of the relatively low population in Wyoming, it is necessary to use the 5-Year ACS PUMS file rather than the 2014 1-Year file in order to produce accurate estimates when dividing the population into smaller groups, like different races with a household income above the Federal Poverty Level but below the Self-Sufficiency Standard. An inflation factor supplied by the ACS is applied to income data from 2010 to 2013 to make it equivalent to 2014 dollars. The Employment Cost Index from the United States Department of Labor Bureau of Labor Statistics is used to inflate 2014 income in order to compare it to the 2016 Self-Sufficiency Standard.

The 2010-2014 Public Use Microdata Sample (PUMS) is a set of data files that contains records of a five-percent sample of all housing units surveyed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. Nationally, the 2010-2014 PUMS data set contains a five-percent sample size of 7,404,385 housing unit records (representing a housing unit estimate of about 134 million households nationally); in Wyoming, the 2010-2014

ACS five-percent sample size is 14,124 housing units (representing a housing unit estimate of 265,195 Wyoming households).¹

The most detailed geographic level in the ACS available to the public with records at the household and individual level is Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. Each PUMA, drawn using the 2000 Census population counts for 2010 and 2011, and the 2010 Census for 2012-2014 sample PUMS files, contains a population of about 100,000. Wyoming's counties were partitioned into four PUMAs in 2010 and 2011, and five in 2012-2014, with 2010-2014 ACS estimates reported for each.

Since the Self-Sufficiency Standard assumes that all adult household members work, the population sample in this report includes only those households in which there is at least one adult of age 18-64 without a work-limiting disability. Adults are identified as having a work-limiting disability if they are disabled and receive Supplemental Security Income or Social Security income, or if they are disabled and are not in the labor force. Thus, although the ACS sample includes households that have disabled or elderly members, this report excludes elderly adults and adults with work-limiting disabilities and their income when determining household composition and income. Households defined as "group quarters" are also excluded from the analysis. In total, 168,896 non-disabled, non-elderly households are included in this demographic study of Wyoming.

1 U.S. Census Bureau. 2010-2014 PUMS Accuracy of the Data, http://www2.census.gov/programs-surveys/acs/tech_docs/pums/accuracy/2010_2014AccuracyPUMS.pdf

MEASURES USED: HOUSEHOLD INCOME, THE FPL AND THE SELF-SUFFICIENCY STANDARD

INCOME. Income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages or salary; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds, dividends, income from estates or trusts, and net rental income; veterans' payments or unemployment and worker's compensation; public assistance or welfare payments; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income. It is assumed that all income in a household is equally available to pay all expenses. Not included in income are: capital gains; money received from the sale of property; the value of in-kind income such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances.

THE FPL. This study uses the 2015 U.S. Census Bureau poverty thresholds, which vary by family composition (number of adults and number of children) but not place, with each household coded with its appropriate federal poverty measure (FPL).

THE SELF-SUFFICIENCY STANDARD. The Self-Sufficiency Standard for Wyoming 2016 was used for calculations in this report. For more details on the methodology and assumptions included in the Self-Sufficiency Standard, see *The Self-Sufficiency Standard for Wyoming 2016* available at www.selfsufficiencystandard.org/wyoming.

Households are categorized by whether household income is (1) below the federal poverty threshold (FPL) as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income is below the Standard are designated as having "insufficient" or "inadequate" income.

APPENDIX B: DETAILED DATA TABLES

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder¹: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	168,896	100.0%	14,977	8.9%	20,793	12.3%	35,770	21.2%	133,126	78.8%
SECTION: THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY										
COUNTY										
Albany	11,484	6.8%	1,493	13.0%	1,433	12.5%	2,927	25.5%	8,557	74.5%
Big Horn	3,652	2.2%	216	5.9%	461	12.6%	676	18.5%	2,976	81.5%
Campbell	12,733	7.5%	900	7.1%	1,358	10.7%	2,258	17.7%	10,476	82.3%
Carbon	5,031	3.0%	443	8.8%	615	12.2%	1,058	21.0%	3,973	79.0%
Converse	4,372	2.6%	363	8.3%	489	11.2%	852	19.5%	3,520	80.5%
Crook	2,055	1.2%	145	7.1%	219	10.7%	364	17.7%	1,690	82.3%
Fremont	11,304	6.7%	1,003	8.9%	1,496	13.2%	2,499	22.1%	8,805	77.9%
Goshen	4,056	2.4%	288	7.1%	432	10.6%	719	17.7%	3,337	82.3%
Hot Springs	1,504	0.9%	124	8.3%	181	12.0%	305	20.3%	1,199	79.7%
Johnson	2,479	1.5%	175	7.1%	264	10.7%	440	17.7%	2,039	82.3%
Laramie	29,127	17.2%	3,786	13.0%	3,636	12.5%	7,421	25.5%	21,706	74.5%
Lincoln	5,130	3.0%	294	5.7%	695	13.6%	989	19.3%	4,141	80.7%
Natrona	22,933	13.6%	2,022	8.8%	2,793	12.2%	4,815	21.0%	18,118	79.0%
Niobrara	768	0.5%	55	7.1%	82	10.6%	136	17.7%	632	82.3%
Park County	8,403	5.0%	487	5.8%	1,134	13.5%	1,621	19.3%	6,782	80.7%
Platte	2,738	1.6%	194	7.1%	291	10.6%	485	17.7%	2,252	82.3%
Sheridan	8,829	5.2%	517	5.9%	1,120	12.7%	1,637	18.5%	7,192	81.5%
Sublette	2,542	1.5%	216	8.5%	330	13.0%	546	21.5%	1,996	78.5%
Sweetwater	12,508	7.4%	1,041	8.3%	1,614	12.9%	2,654	21.2%	9,853	78.8%
Teton	6,181	3.7%	356	5.8%	836	13.5%	1,192	19.3%	4,990	80.7%
Uinta	6,244	3.7%	517	8.3%	804	12.9%	1,321	21.2%	4,923	78.8%
Washakie	2,642	1.6%	187	7.1%	281	10.6%	469	17.7%	2,174	82.3%
Weston	2,182	1.3%	155	7.1%	232	10.6%	387	17.7%	1,795	82.3%

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
SECTION: RACE/ETHNICITY, CITIZENSHIP, AND LANGUAGE										
RACE AND ETHNICITY										
American Indian and Alaska Native	3,929	2.3%	915	23.3%	735	18.7%	1,650	42.0%	2,279	58.0%
Asian/Pacific Islander	2,007	1.2%	314	15.6%	287	14.3%	601	29.9%	1,406	70.1%
Black	1,661	1.0%	311	18.7%	213	12.8%	524	31.5%	1,137	68.5%
Latino ²	12,707	7.5%	2,019	15.9%	2,702	21.3%	4,721	37.2%	7,986	62.8%
White	148,570	88.0%	11,418	7.7%	16,834	11.3%	28,252	19.0%	120,318	81.0%
CITIZENSHIP STATUS										
Native-Born	162,240	96.1%	13,684	8.4%	19,262	11.9%	32,946	20.3%	129,294	79.7%
Latino	8,838	5.2%	1,198	13.6%	1,612	18.2%	2,810	31.8%	6,028	68.2%
Not Latino	153,402	90.8%	12,486	8.1%	17,650	11.5%	30,136	19.6%	123,266	80.4%
Foreign-Born	6,656	3.9%	1,293	19.4%	1,531	23.0%	2,824	42.4%	3,832	57.6%
Naturalized citizen	2,408	1.4%	200	8.3%	364	15.1%	564	23.4%	1,844	76.6%
Not a citizen	4,248	2.5%	1,093	25.7%	1,167	27.5%	2,260	53.2%	1,988	46.8%
ENGLISH SPEAKING ABILITY										
Very well	165,780	98.2%	14,169	8.5%	20,072	12.1%	34,241	20.7%	131,539	79.3%
Less than very well	3,116	1.8%	808	25.9%	721	23.1%	1,529	49.1%	1,587	50.9%
LANGUAGE SPOKEN AT HOME										
English	158,873	94.1%	12,797	8.1%	18,787	11.8%	31,584	19.9%	127,289	80.1%
Language other than English	10,023	5.9%	2,180	21.7%	2,006	20.0%	4,186	41.8%	5,837	58.2%
Spanish	7,102	4.2%	1,494	21.0%	1,562	22.0%	3,056	43.0%	4,046	57.0%
Language other than Spanish	2,921	1.7%	686	23.5%	444	15.2%	1,130	38.7%	1,791	61.3%

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
SECTION: FAMILIES WITH CHILDREN										
SEX OF HOUSEHOLDER										
Male	92,195	54.6%	5,674	6.2%	9,091	9.9%	14,765	16.0%	77,430	84.0%
Female	76,701	45.4%	9,303	12.1%	11,702	15.3%	21,005	27.4%	55,696	72.6%
HOUSEHOLD TYPE BY RACE										
Married Couple	92,309	54.7%	4,154	4.5%	9,585	10.4%	13,739	14.9%	78,570	85.1%
White	81,963	48.5%	3,089	3.8%	7,722	9.4%	10,811	13.2%	71,152	86.8%
Non-White	10,346	6.1%	1,065	10.3%	1,863	18.0%	2,928	28.3%	7,418	71.7%
Male householder	39,014	23.1%	3,762	9.6%	3,896	10.0%	7,658	19.6%	31,356	80.4%
White	34,185	20.2%	2,981	8.7%	3,146	9.2%	6,127	17.9%	28,058	82.1%
Non-White	4,829	2.9%	781	16.2%	750	15.5%	1,531	31.7%	3,298	68.3%
Female householder	37,573	22.2%	7,061	18.8%	7,312	19.5%	14,373	38.3%	23,200	61.7%
White	32,422	19.2%	5,348	16.5%	5,966	18.4%	11,314	34.9%	21,108	65.1%
Non-White	5,151	3.0%	1,713	33.3%	1,346	26.1%	3,059	59.4%	2,092	40.6%
TYPE OF HOUSEHOLD AND PRESENCE OF CHILDREN										
Family household ³	117,106	69.3%	8,608	7.4%	15,526	13.3%	24,134	20.6%	131,539	79.3%
Married couple	92,309	54.7%	4,154	4.5%	9,585	10.4%	13,739	14.9%	1,587	50.9%
No children	46,824	27.7%	1,652	3.5%	2,350	5.0%	4,002	8.5%	1,587	50.9%
1 or more	45,485	26.9%	2,502	5.5%	7,235	15.9%	9,737	21.4%	1,587	50.9%
Male householder,	8,225	4.9%	937	11.4%	1,000	12.2%	1,937	23.6%	1,587	50.9%
No children	2,596	1.5%	390	15.0%	210	8.1%	600	23.1%	1,587	50.9%
1 or more	5,629	3.3%	547	9.7%	790	14.0%	1,337	23.8%	4,292	76.2%
Female householder,	16,572	9.8%	3,517	21.2%	4,941	29.8%	8,458	51.0%	1,587	50.9%
No children	3,860	2.3%	490	12.7%	552	14.3%	1,042	27.0%	1,587	50.9%
1 or more	12,712	7.5%	3,027	23.8%	4,389	34.5%	7,416	58.3%	1,587	50.9%
Non-family ⁴ household	51,790	30.7%	6,369	12.3%	5,267	10.2%	11,636	22.5%	1,587	50.9%
Male householder	30,789	18.2%	2,825	9.2%	2,896	9.4%	5,721	18.6%	1,587	50.9%
Female householder	21,001	12.4%	3,544	16.9%	2,371	11.3%	5,915	28.2%	1,587	50.9%

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
NUMBER OF CHILDREN										
No Children	104,354	61.8%	8,847	8.5%	8,298	8.0%	17,145	16.4%	87,209	83.6%
1 or more	64,542	38.2%	6,130	9.5%	12,495	19.4%	18,625	28.9%	45,917	71.1%
1	27,045	16.0%	2,123	7.8%	4,209	15.6%	6,332	23.4%	20,713	76.6%
2	22,559	13.4%	1,911	8.5%	3,876	17.2%	5,787	25.7%	16,772	74.3%
3	10,284	6.1%	1,293	12.6%	2,899	28.2%	4,192	40.8%	6,092	59.2%
4 or more	4,654	2.8%	803	17.3%	1,511	32.5%	2,314	49.7%	2,340	50.3%
Youngest child less than 6 yrs	31,397	18.6%	3,793	12.1%	8,530	27.2%	12,323	39.2%	19,074	60.8%
Youngest child 6 to 17 yrs	33,145	19.6%	2,337	7.1%	3,965	12.0%	6,302	19.0%	26,843	81.0%
PRESENCE OF CHILDREN IN HOUSEHOLD BY RACE/ETHNICITY										
No Children	104,354	61.8%	8,847	8.5%	8,298	8.0%	17,145	16.4%	87,209	83.6%
Married couple	46,824	27.7%	1,652	3.5%	2,350	5.0%	4,002	8.5%	42,822	91.5%
White	43,268	25.6%	1,496	3.5%	2,088	4.8%	3,584	8.3%	39,684	91.7%
Non-White	3,556	2.1%	156	4.4%	262	7.4%	418	11.8%	3,138	88.2%
Male householder	32,770	19.4%	3,161	9.6%	3,057	9.3%	6,218	19.0%	26,552	81.0%
White	28,846	17.1%	2,628	9.1%	2,629	9.1%	5,257	18.2%	23,589	81.8%
Non-White	3,924	2.3%	533	13.6%	428	10.9%	961	24.5%	2,963	75.5%
Female householder	24,760	14.7%	4,034	16.3%	2,891	11.7%	6,925	28.0%	17,835	72.0%
White	22,257	13.2%	3,334	15.0%	2,547	11.4%	5,881	26.4%	16,376	73.6%
Non-White	2,503	1.5%	700	28.0%	344	13.7%	1,044	41.7%	1,459	58.3%
1 or More Children	64,542	38.2%	6,130	9.5%	12,495	19.4%	18,625	28.9%	45,917	71.1%
Married couple	45,485	26.9%	2,502	5.5%	7,235	15.9%	9,737	21.4%	35,748	78.6%
White	38,695	22.9%	1,593	4.1%	5,634	14.6%	7,227	18.7%	31,468	81.3%
Non-White	6,790	4.0%	909	13.4%	1,601	23.6%	2,510	37.0%	4,280	63.0%
Male householder	6,244	3.7%	601	9.6%	839	13.4%	1,440	23.1%	1,587	50.9%
White	5,339	3.2%	353	6.6%	517	9.7%	870	16.3%	1,587	50.9%
Non-White	905	0.5%	248	27.4%	322	35.6%	570	63.0%	1,587	50.9%
Female householder	12,813	7.6%	3,027	23.6%	4,421	34.5%	7,448	58.1%	1,587	50.9%
White	10,165	6.0%	2,014	19.8%	3,419	33.6%	5,433	53.4%	1,587	50.9%
Non-White	2,648	1.6%	1,013	38.3%	1,002	37.8%	2,015	76.1%	1,587	50.9%

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
EDUCATION										
EDUCATIONAL ATTAINMENT										
Less than High School Diploma	8,412	5.0%	1,846	21.9%	1,993	23.7%	3,839	45.6%	4,573	54.4%
Male	4,715	2.8%	587	12.4%	986	20.9%	1,573	33.4%	3,142	66.6%
White	2,985	1.8%	247	8.3%	555	18.6%	802	26.9%	2,183	73.1%
Non-White	1,730	1.0%	340	19.7%	431	24.9%	771	44.6%	959	55.4%
Female	3,697	2.2%	1,259	34.1%	1,007	27.2%	2,266	61.3%	1,431	38.7%
White	2,532	1.5%	747	29.5%	717	28.3%	1,464	57.8%	1,068	42.2%
Non-White	1,165	0.7%	512	43.9%	290	24.9%	802	68.8%	363	31.2%
High School Diploma	44,216	26.2%	4,423	10.0%	6,167	13.9%	10,590	24.0%	33,626	76.0%
Male	26,544	15.7%	1,801	6.8%	2,668	10.1%	4,469	16.8%	22,075	83.2%
White	23,052	13.6%	1,289	5.6%	2,091	9.1%	3,380	14.7%	19,672	85.3%
Non-White	3,492	2.1%	512	14.7%	577	16.5%	1,089	31.2%	2,403	68.8%
Female	17,672	10.5%	2,622	14.8%	3,499	19.8%	6,121	34.6%	11,551	65.4%
White	15,315	9.1%	2,179	14.2%	2,882	18.8%	5,061	33.0%	10,254	67.0%
Non-White	2,357	1.4%	443	18.8%	617	26.2%	1,060	45.0%	1,297	55.0%
Some College or Associate's Degree	69,224	41.0%	6,502	9.4%	9,103	13.2%	15,605	22.5%	53,619	77.5%
Male	35,349	20.9%	2,301	6.5%	3,622	10.2%	5,923	16.8%	29,426	83.2%
White	31,760	18.8%	2,000	6.3%	2,867	9.0%	4,867	15.3%	26,893	84.7%
Non-White	3,589	2.1%	301	8.4%	755	21.0%	1,056	29.4%	2,533	70.6%
Female	33,875	20.1%	4,201	12.4%	5,481	16.2%	9,682	28.6%	24,193	71.4%
White	29,322	17.4%	3,198	10.9%	4,548	15.5%	7,746	26.4%	21,576	73.6%
Non-White	4,553	2.7%	1,003	22.0%	933	20.5%	1,936	42.5%	2,617	57.5%
Bachelor's Degree or Higher	47,044	27.9%	2,206	4.7%	3,530	7.5%	5,736	12.2%	41,308	87.8%
Male	25,587	15.1%	985	3.8%	1,815	7.1%	2,800	10.9%	22,787	89.1%
White	23,727	14.0%	682	2.9%	1,707	7.2%	2,389	10.1%	21,338	89.9%
Non-White	1,860	1.1%	303	16.3%	108	5.8%	411	22.1%	1,449	77.9%
Female	21,457	12.7%	1,221	5.7%	1,715	8.0%	2,936	13.7%	18,521	86.3%
White	19,877	11.8%	1,076	5.4%	1,467	7.4%	2,543	12.8%	17,334	87.2%
Non-White	1,580	0.9%	145	9.2%	248	15.7%	393	24.9%	1,187	75.1%

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
SECTION: EMPLOYMENT AND WORK PATTERNS										
NUMBER OF WORKERS IN HOUSEHOLD										
Two more workers	93,161	55.2%	2,993	3.2%	9,503	10.2%	12,496	13.4%	80,665	86.6%
Race/Ethnicity of Householder										
White	82,999	49.1%	2,259	2.7%	7,758	9.3%	10,017	12.1%	78,570	85.1%
Non-White	10,162	6.0%	734	7.2%	1,745	17.2%	2,479	24.4%	71,152	86.8%
Nativity of Householder										
Native	89,999	53.3%	2,728	3.0%	8,706	9.7%	11,434	12.7%	31,356	80.4%
Foreign born	3,162	1.9%	265	8.4%	797	25.2%	1,062	33.6%	28,058	82.1%
One Worker	69,449	41.1%	8,975	12.9%	10,422	15.0%	19,397	27.9%	50,052	72.1%
Race/Ethnicity of Householder										
White	60,128	35.6%	6,689	11.1%	8,348	13.9%	15,037	25.0%	78,570	85.1%
Non-White	9,321	5.5%	2,286	24.5%	2,074	22.3%	4,360	46.8%	71,152	86.8%
Nativity of Householder										
Native	66,230	39.2%	8,104	12.2%	9,709	14.7%	17,813	26.9%	48,417	73.1%
Foreign born	3,219	1.9%	871	27.1%	713	22.1%	1,584	49.2%	1,635	50.8%
No Workers	6,286	3.7%	3,009	47.9%	868	13.8%	3,877	61.7%	2,409	38.3%
Race/Ethnicity of Householder										
White	5,443	3.2%	2,470	45.4%	728	13.4%	3,198	58.8%	2,245	41.2%
Non-White	843	0.5%	539	63.9%	140	16.6%	679	80.5%	164	19.5%
Nativity of Householder										
Native born	6,011	3.6%	2,852	47.4%	847	14.1%	3,699	61.5%	2,312	38.5%
Foreign born	275	0.2%	157	57.1%	21	7.6%	178	64.7%	97	35.3%

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
SECTION: EMPLOYMENT AND WORK PATTERNS (CONTINUED)										
NUMBER OF WORKERS BY HOUSEHOLD TYPE										
Households without children	104,354	61.8%	8,847	8.5%	8,298	8.0%	17,145	16.4%	87,209	83.6%
Two or more workers	49,381	29.2%	1,506	3.0%	3,431	6.9%	4,937	10.0%	44,444	90.0%
Married Couple or Male householder, no spouse present	42,613	25.2%	853	2.0%	2,404	5.6%	3,257	7.6%	39,356	92.4%
Female householder, no spouse present	6,768	4.0%	653	9.6%	1,027	15.2%	1,680	24.8%	5,088	75.2%
One worker full time, year round	36,033	21.3%	1,282	3.6%	1,771	4.9%	3,053	8.5%	32,980	91.5%
Married Couple or Male householder, no spouse present	24,137	14.3%	502	2.1%	934	3.9%	1,436	5.9%	22,701	94.1%
Female householder, no spouse present	11,896	7.0%	780	6.6%	837	7.0%	1,617	13.6%	10,279	86.4%
One worker part time and/or part year	13,361	7.9%	3,586	26.8%	2,255	16.9%	5,841	43.7%	7,520	56.3%
Married Couple or Male householder, no spouse present	8,886	5.3%	1,880	21.2%	1,468	16.5%	3,348	37.7%	5,538	62.3%
Female householder, no spouse present	4,475	2.6%	1,706	38.1%	787	17.6%	2,493	55.7%	1,982	44.3%
No workers	5,579	3.3%	2,473	44.3%	841	15.1%	3,314	59.4%	2,265	40.6%
Married Couple or Male householder, no spouse present	3,958	2.3%	1,578	39.9%	601	15.2%	2,179	55.1%	1,779	44.9%
Female householder, no spouse present	6,768	4.0%	653	9.6%	1,027	15.2%	1,680	24.8%	5,088	75.2%

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
SECTION: EMPLOYMENT AND WORK PATTERNS (CONTINUED)										
NUMBER OF WORKERS BY HOUSEHOLD TYPE										
Households with children	64,542	38.2%	6,130	9.5%	12,495	19.4%	18,625	28.9%	45,917	71.1%
Two or more workers	43,780	25.9%	1,487	3.4%	6,072	13.9%	7,559	17.3%	36,221	82.7%
Married Couple or Male householder, no spouse present	38,355	22.7%	794	2.1%	4,783	12.5%	5,577	14.5%	32,778	85.5%
Female householder, no spouse present	5,425	3.2%	693	12.8%	1,289	23.8%	1,982	36.5%	3,443	63.5%
One worker full time, year round	15,145	9.0%	1,435	9.5%	5,036	33.3%	6,471	42.7%	8,674	57.3%
Married Couple or Male householder, no spouse present	10,599	6.3%	882	8.3%	2,751	26.0%	3,633	34.3%	6,966	65.7%
Female householder, no spouse present	4,546	2.7%	553	12.2%	2,285	50.3%	2,838	62.4%	1,708	37.6%
One worker part time and/or part year	4,910	2.9%	2,672	54.4%	1,360	27.7%	4,032	82.1%	878	17.9%
Married Couple or Male householder, no spouse present	2,340	1.4%	1,159	49.5%	517	22.1%	1,676	71.6%	664	28.4%
Female householder, no spouse present	2,570	1.5%	1,513	58.9%	843	32.8%	2,356	91.7%	214	8.3%
No workers	707	0.4%	536	75.8%	27	3.8%	563	79.6%	144	20.4%

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
SECTION: EMPLOYMENT AND WORK PATTERNS (CONTINUED)										
WORK STATUS OF HOUSEHOLDER										
Full time/Year Round	110,602	65.5%	2,711	2.5%	9,402	8.5%	12,113	11.0%	98,489	89.0%
Part time/Year Round	12,321	7.3%	1,792	14.5%	3,108	25.2%	4,900	39.8%	7,421	60.2%
Full time/Part Year	19,487	11.5%	2,466	12.7%	3,230	16.6%	5,696	29.2%	13,791	70.8%
less than 26 weeks	5,988	3.5%	1,510	25.2%	1,224	20.4%	2,734	45.7%	3,254	54.3%
26 weeks to 49 weeks	13,499	8.0%	956	7.1%	2,006	14.9%	2,962	21.9%	10,537	78.1%
Part time/Part Year	10,951	6.5%	3,620	33.1%	2,257	20.6%	5,877	53.7%	5,074	46.3%
less than 26 weeks	4,802	2.8%	2,120	44.1%	938	19.5%	3,058	63.7%	1,744	36.3%
26 weeks to 49 weeks	6,149	3.6%	1,500	24.4%	1,319	21.5%	2,819	45.8%	3,330	54.2%
Not Working	15,535	9.2%	4,388	28.2%	2,796	18.0%	7,184	46.2%	8,351	53.8%
WORK STATUS OF HOUSEHOLDER BY AGE										
18-24	14,721	8.7%	4,033	27.4%	3,501	23.8%	7,534	51.2%	7,187	48.8%
full time/year round	6,473	3.8%	328	5.1%	1,177	18.2%	1,505	23.3%	4,968	76.7%
part time/year round	1,600	0.9%	323	20.2%	744	46.5%	1,067	66.7%	533	33.3%
full time/part year	2,447	1.4%	972	39.7%	564	23.0%	1,536	62.8%	911	37.2%
part time/part year	2,677	1.6%	1,576	58.9%	557	20.8%	2,133	79.7%	544	20.3%
Not Working	1,524	0.9%	834	54.7%	459	30.1%	1,293	84.8%	231	15.2%
25-34	38,445	22.8%	3,331	8.7%	6,945	18.1%	10,276	26.7%	28,169	73.3%
full time/year round	25,821	15.3%	610	2.4%	3,484	13.5%	4,094	15.9%	21,727	84.1%
part time/year round	3,239	1.9%	638	19.7%	931	28.7%	1,569	48.4%	1,670	51.6%
full time/part year	4,633	2.7%	748	16.1%	1,146	24.7%	1,894	40.9%	2,739	59.1%
part time/part year	2,409	1.4%	600	24.9%	624	25.9%	1,224	50.8%	1,185	49.2%
Not Working	2,343	1.4%	735	31.4%	760	32.4%	1,495	63.8%	848	36.2%

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
SECTION: EMPLOYMENT AND WORK PATTERNS (CONTINUED)										
WORK STATUS OF HOUSEHOLDER BY AGE (CONTINUED)										
35-44	34,343	20.3%	2,508	7.3%	4,648	13.5%	7,156	20.8%	27,187	79.2%
full time/year round	24,053	14.2%	652	2.7%	2,537	10.5%	3,189	13.3%	20,864	86.7%
part time/year round	2,237	1.3%	299	13.4%	594	26.6%	893	39.9%	1,344	60.1%
full time/part year	3,705	2.2%	304	8.2%	574	15.5%	878	23.7%	2,827	76.3%
part time/part year	1,798	1.1%	506	28.1%	503	28.0%	1,009	56.1%	789	43.9%
Not Working	2,550	1.5%	747	29.3%	440	17.3%	1,187	46.5%	1,363	53.5%
45-54	39,858	23.6%	2,142	5.4%	3,024	7.6%	5,166	13.0%	34,692	87.0%
full time/year round	28,687	17.0%	641	2.2%	1,416	4.9%	2,057	7.2%	26,630	92.8%
part time/year round	2,658	1.6%	285	10.7%	377	14.2%	662	24.9%	1,996	75.1%
full time/part year	4,530	2.7%	235	5.2%	650	14.3%	885	19.5%	3,645	80.5%
part time/part year	1,804	1.1%	501	27.8%	227	12.6%	728	40.4%	1,076	59.6%
Not Working	2,179	1.3%	480	22.0%	354	16.2%	834	38.3%	1,345	61.7%
55-64	41,529	24.6%	2,963	7.1%	2,675	6.4%	5,638	13.6%	35,891	86.4%
full time/year round	25,568	15.1%	480	1.9%	788	3.1%	1,268	5.0%	24,300	95.0%
part time/year round	2,587	1.5%	247	9.5%	462	17.9%	709	27.4%	1,878	72.6%
full time/part year	4,172	2.5%	207	5.0%	296	7.1%	503	12.1%	3,669	87.9%
part time/part year	2,263	1.3%	437	19.3%	346	15.3%	783	34.6%	1,480	65.4%
Not Working	6,939	4.1%	1,592	22.9%	783	11.3%	2,375	34.2%	4,564	65.8%

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
SECTION: EMPLOYMENT AND WORK PATTERNS (CONTINUED)										
WORK STATUS OF ADULTS										
One Adult in Household	55,768	33.0%	8,654	15.5%	6,612	11.9%	15,266	27.4%	40,502	72.6%
Work full time, year round	37,130	22.0%	1,606	4.3%	3,405	9.2%	5,011	13.5%	32,119	86.5%
Work part time and/or part year	13,825	8.2%	4,407	31.9%	2,644	19.1%	7,051	51.0%	6,774	49.0%
Nonworker	4,813	2.8%	2,641	54.9%	563	11.7%	3,204	66.6%	1,609	33.4%
Two or More Adults in Household	113,128	100.0%	6,323	5.6%	14,181	12.5%	20,504	18.1%	92,624	81.9%
All adults work	87,122	51.6%	2,377	2.7%	8,380	9.6%	10,757	12.3%	76,365	87.7%
All workers full time, year round	37,903	22.4%	79	0.2%	1,165	3.1%	1,244	3.3%	36,659	96.7%
Some workers part time and/or part year ⁵	40,337	23.9%	638	1.6%	4,583	11.4%	5,221	12.9%	35,116	87.1%
All workers part time and/or part year	8,882	5.3%	1,660	18.7%	2,632	29.6%	4,292	48.3%	4,590	51.7%
Some adults work	24,445	100.0%	3,540	14.5%	5,496	22.5%	9,036	37.0%	15,409	63.0%
All workers full time, year round	17,069	69.8%	1,237	7.2%	3,705	21.7%	4,942	29.0%	12,127	71.0%
Some workers part time and/or part year	2,350	9.6%	361	15.4%	597	25.4%	958	40.8%	1,392	59.2%
All workers part time and/or part year	5,026	20.6%	1,942	38.6%	1,194	23.8%	3,136	62.4%	1,890	37.6%
No adults work	1,561	0.9%	406	26.0%	305	19.5%	711	45.5%	850	54.5%

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
ADDITIONAL SELECT CHARACTERISTICS										
MARITAL STATUS OF HOUSEHOLDER										
Married	95,280	56.4%	4,576	4.8%	10,012	10.5%	14,588	15.3%	80,692	84.7%
Widowed	4,014	2.4%	724	18.0%	561	14.0%	1,285	32.0%	2,729	68.0%
Divorced	30,675	18.2%	3,105	10.1%	4,139	13.5%	7,244	23.6%	23,431	76.4%
Separated	3,682	2.2%	754	20.5%	584	15.9%	1,338	36.3%	2,344	63.7%
Never Married	35,245	20.9%	5,818	16.5%	5,497	15.6%	11,315	32.1%	23,930	67.9%
AGE OF HOUSEHOLDER										
18-24	14,721	8.7%	4,033	27.4%	3,501	23.8%	7,534	51.2%	7,187	48.8%
25-34	38,445	22.8%	3,331	8.7%	6,945	18.1%	10,276	26.7%	28,169	73.3%
35-44	34,343	20.3%	2,508	7.3%	4,648	13.5%	7,156	20.8%	27,187	79.2%
45-54	39,858	23.6%	2,142	5.4%	3,024	7.6%	5,166	13.0%	34,692	87.0%
55-64	41,529	24.6%	2,963	7.1%	2,675	6.4%	5,638	13.6%	35,891	86.4%
HEALTH INSURANCE COVERAGE OF HOUSEHOLDER										
Yes	138,446	82.0%	8,874	6.4%	13,547	9.8%	22,421	16.2%	116,025	83.8%
Employer or union	113,822	67.4%	4,349	3.8%	9,142	8.0%	13,491	11.9%	100,331	88.1%
Medicaid or other low-income government assistance	5,569	3.3%	2,379	42.7%	1,654	29.7%	4,033	72.4%	1,536	27.6%
Other	19,055	11.3%	2,146	11.3%	2,751	14.4%	4,897	25.7%	14,158	74.3%
No	30,450	18.0%	6,103	20.0%	7,246	23.8%	13,349	43.8%	17,101	56.2%
PUBLIC ASSISTANCE⁶										
Yes	9,794	5.8%	3,967	40.5%	3,465	35.4%	7,432	75.9%	2,362	24.1%
No	159,131	94.2%	11,009	6.9%	17,336	10.9%	28,345	17.8%	130,786	82.2%
FOOD ASSISTANCE										
Yes	9,789	5.8%	3,962	40.5%	3,458	35.3%	7,420	75.8%	2,369	24.2%
No	159,107	94.2%	11,015	6.9%	17,335	10.9%	28,350	17.8%	130,757	82.2%

TABLE B-1 The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder: Wyoming 2010-2014

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
ADDITIONAL SELECT CHARACTERISTICS (CONTINUED)										
NUMBER OF FULL TIME WORKERS										
Two or more	62,580	37.1%	927	1.5%	4,208	6.7%	5,135	8.2%	57,445	91.8%
One	88,042	52.1%	5,908	6.7%	12,761	14.5%	18,669	21.2%	69,373	78.8%
None	18,274	10.8%	8,142	44.6%	3,824	20.9%	11,966	65.5%	6,308	34.5%
NUMBER OF FULL YEAR WORKERS										
Two or more	57,766	34.2%	585	1.0%	3,565	6.2%	4,150	7.2%	53,616	92.8%
One	84,702	50.2%	5,408	6.4%	12,329	14.6%	17,737	20.9%	66,965	79.1%
None	26,428	15.6%	8,984	34.0%	4,899	18.5%	13,883	52.5%	12,545	47.5%
HOUSING BURDEN										
Mortgage < 30% of income	93,008	55.1%	1,012	1.1%	4,787	5.1%	5,799	6.2%	87,209	93.8%
Rent < 30% of income	33,924	20.1%	494	1.5%	4,567	13.5%	5,061	14.9%	28,863	85.1%
Housing > 30% of income	93,032	55.1%	1,007	1.1%	4,783	5.1%	5,790	6.2%	87,242	93.8%
Housing > 30% and < 50% of income	20,420	12.1%	2,180	10.7%	6,962	34.1%	9,142	44.8%	11,278	55.2%
Housing > 50% of income	16,732	9.9%	10,475	62.6%	3,626	21.7%	14,101	84.3%	2,631	15.7%
No cash rent	4,817	2.9%	822	17.1%	855	17.7%	1,677	34.8%	3,140	65.2%
HOUSING BURDEN										
Owned with mortgage or loan	79,292	46.9%	2,489	3.1%	5,816	7.3%	8,305	10.5%	70,987	89.5%
Owned free and clear	32,123	19.0%	3,069	9.6%	3,087	9.6%	6,156	19.2%	25,967	80.8%
Rented for cash rent	52,693	31.2%	8,598	16.3%	11,035	20.9%	19,633	37.3%	33,060	62.7%
No cash rent	4,817	2.9%	820	17.0%	863	17.9%	1,683	34.9%	3,134	65.1%
HOUSEHOLD TYPE BY MULTIGENERATIONAL HOUSEHOLD										
Not multi-generational	165,789	100.0%	14,715	8.9%	19,940	12.0%	34,655	20.9%	131,134	79.1%
Multi-generational	3,136	100.0%	261	8.3%	861	27.5%	1,122	35.8%	2,014	64.2%

1. The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
2. Latino refers to Hispanic/Latino ethnicity, regardless of race.
3. A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.
4. A non-family household is a person maintaining a household while living alone or with nonrelatives only.
5. This category can also include households with full-time workers.
6. Public assistance includes cash assistance from welfare programs, TANF, general assistance from Bureau of Indian Affairs, etc.
Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

TABLE B-2 Median Hourly Pay Rate of Working Householders¹ by Gender, Household Status, Presence of Children, and Race/Ethnicity: Wyoming 2010-2014

	TOTAL HOUSEHOLDS			TOTAL BELOW SELF-SUFFICIENCY STANDARD			TOTAL ABOVE SELF-SUFFICIENCY STANDARD		
	NUMBER	MEDIAN		NUMBER	MEDIAN		NUMBER	MEDIAN	
		HOURLY PAY RATE	ANNUAL HOURS WORKED		HOURLY PAY RATE	ANNUAL HOURS WORKED		HOURLY PAY RATE	ANNUAL HOURS WORKED
Working Householders (excludes self-employed)	136,594	\$19.82	2,080	25,225	\$9.74	1,560	111,369	\$22.12	2,080
GENDER									
Male	76,912	\$23.12	2,080	10,757	\$10.79	1,760	66,155	\$25.28	2,080
Female	59,682	\$15.80	2,080	14,468	\$9.01	1,560	45,214	\$18.43	2,080
FAMILY HOUSEHOLDS									
Married couple	72,405	\$22.30	2,080	8,954	\$10.67	1,872	63,451	\$24.11	2,080
Male householder	7,137	\$20.13	2,080	1,709	\$10.49	1,560	5,428	\$23.42	2,184
Female householder	14,008	\$13.69	2,080	6,782	\$9.91	1,820	7,226	\$18.83	2,080
NON-FAMILY HOUSEHOLDS									
Male householder	25,965	\$19.82	2,080	3,668	\$9.91	1,300	22,297	\$21.07	2,080
Female householder	17,079	\$15.36	2,080	4,112	\$7.27	1,040	12,967	\$18.11	2,080
CHILDREN									
Children Present	52,491	\$19.82	2,080	13,999	\$11.06	1,980	38,492	\$23.88	2,080
No Children Present	84,103	\$19.82	2,080	11,226	\$8.37	1,216	72,877	\$21.50	2,080
RACE/ETHNICITY									
White	119,784	\$20.47	2,080	19,476	\$9.64	1,560	100,308	\$22.30	2,080
Non-White	16,810	\$16.10	2,080	5,749	\$9.97	1,760	11,061	\$19.82	2,080

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

Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

TABLE B-3 Top 20 Occupations¹ of Workers Above and Below the Standard: Wyoming 2010-2014

BELOW SELF-SUFFICIENCY STANDARD					ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Total number of workers	Percent	Median Wages	Rank	Occupation	Total number of workers	Percent	Median Wages
TOTAL		51,581	100%	\$9.91	TOTAL		220,178	100%	\$20.47
1	Cooks	2,392	5%	\$7.99	1	Elementary And Middle School Teachers	8,366	4%	\$24.08
2	Cashiers	2,286	4%	\$8.96	2	Secretaries And Administrative Assistants	7,345	3%	\$15.48
3	Driver/Sales Workers And Truck Drivers	2,082	4%	\$10.11	3	Driver/Sales Workers And Truck Drivers	6,072	3%	\$21.07
4	Janitors And Building Cleaners	1,746	3%	\$9.21	4	Miscellaneous Managers, Including Funeral Service Managers And Postmasters And Mail Superintendents	5,522	3%	\$29.79
5	Retail Salespersons	1,446	3%	\$9.38	5	First-Line Supervisors Of Retail Sales Workers	4,699	2%	\$17.20
6	Waiters And Waitresses	1,441	3%	\$7.50	6	Cashiers	3,881	2%	\$9.72
7	Grounds Maintenance Workers	1,311	3%	\$12.97	7	Retail Salespersons	3,993	2%	\$13.44
8	Maids And Housekeeping Cleaners	1,311	3%	\$5.73	8	First-Line Supervisors Of Construction Trades And Extraction Workers	4,012	2%	\$29.01
9	Construction Laborers	1,235	2%	\$12.20	9	Registered Nurses	3,965	2%	\$30.19
10	Secretaries And Administrative Assistants	1,175	2%	\$11.06	10	Janitors And Building Cleaners	3,627	2%	\$12.34
11	Nursing, Psychiatric, And Home Health Aides	1,163	2%	\$9.91	11	Bookkeeping, Accounting, And Auditing Clerks	2,905	1%	\$18.20
12	First-Line Supervisors Of Retail Sales Workers	970	2%	\$12.08	12	Cooks	2,659	1%	\$11.09
13	Childcare Workers	864	2%	\$7.99	13	Nursing, Psychiatric, And Home Health Aides	2,604	1%	\$13.44
14	Office Clerks, General	849	2%	\$9.48	14	Laborers And Freight, Stock, And Material Movers, Hand	2,738	1%	\$14.86
15	Stock Clerks And Order Fillers	846	2%	\$8.97	15	Welding, Soldering, And Brazing Workers	2,672	1%	\$24.19
16	Laborers And Freight, Stock, And Material Movers, Hand	770	2%	\$8.19	16	Mining Machine Operators	2,745	1%	\$32.90
17	Miscellaneous Agricultural Workers, Including Animal Breeders	750	2%	\$7.17	17	Construction Laborers	2,468	1%	\$18.17
18	Elementary And Middle School Teachers	746	1%	\$10.53	18	Construction Equipment Operators, Except Paving, Surfacing, And Tamping Equipment Operators	2,443	1%	\$26.84
19	Personal Care Aides	726	1%	\$8.54	19	Teacher Assistants	2,420	1%	\$12.34
20	Receptionists And Information Clerks	625	1%	\$9.66	20	Waiters And Waitresses	2,230	1%	\$10.06

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

Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

TABLE B-4 Top 20 Occupations¹ of Female Workers Above and Below the Standard: Wyoming 2010-2014

BELOW SELF-SUFFICIENCY STANDARD					ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Total number of workers	Percent	Median Wages	Rank	Occupation	Total number of workers	Percent	Median Wages
TOTAL		27,174	100%	\$9.12	TOTAL		100,670	100%	\$16.85
1	Cashiers	1,945	7%	\$9.12	1	Secretaries And Administrative Assistants	7,098	7%	\$15.45
2	Waiters And Waitresses	1,300	5%	\$7.50	2	Elementary And Middle School Teachers	6,357	6%	\$24.15
3	Maids And Housekeeping Cleaners	1,234	5%	\$5.70	3	Registered Nurses	3,686	4%	\$30.03
4	Cooks	1,178	4%	\$6.33	4	Cashiers	2,735	3%	\$10.04
5	Secretaries And Administrative Assistants	1,119	4%	\$11.24	5	Bookkeeping, Accounting, And Auditing Clerks	2,627	3%	\$18.20
6	Nursing, Psychiatric, And Home Health Aides	1,101	4%	\$9.60	6	First-Line Supervisors Of Retail Sales Workers	2,449	2%	\$15.36
7	Retail Salespersons	1,086	4%	\$9.07	7	Nursing, Psychiatric, And Home Health Aides	2,380	2%	\$12.90
8	Childcare Workers	860	3%	\$7.99	8	Retail Salespersons	2,270	2%	\$12.08
9	Office Clerks, General	797	3%	\$9.27	9	Teacher Assistants	2,259	2%	\$12.48
10	Janitors And Building Cleaners	717	3%	\$7.43	10	Waiters And Waitresses	1,780	2%	\$10.04
11	Teacher Assistants	567	2%	\$6.59	11	Childcare Workers	1,667	2%	\$11.67
12	Receptionists And Information Clerks	563	2%	\$8.81	12	Cooks	1,648	2%	\$10.97
13	Elementary And Middle School Teachers	465	2%	\$10.53	13	Customer Service Representatives	1,641	2%	\$14.33
14	Bartenders	461	2%	\$5.37	14	Accountants And Auditors	1,551	2%	\$22.81
15	Personal Care Aides	452	2%	\$7.77	15	Janitors And Building Cleaners	1,545	2%	\$12.28
16	Grounds Maintenance Workers	440	2%	\$13.69	16	Office Clerks, General	1,515	2%	\$15.99
17	First-Line Supervisors Of Retail Sales Workers	401	2%	\$10.32	17	Miscellaneous Managers, Including Funeral Service Managers And Postmasters And Mail Superintendents	1,329	1%	\$23.15
18	Food Preparation Workers	398	2%	\$9.48	18	Postsecondary Teachers	1,285	1%	\$22.18
19	Driver/Sales Workers And Truck Drivers	379	1%	\$8.96	19	Maids And Housekeeping Cleaners	1,281	1%	\$10.22
20	Hosts And Hostesses, Restaurant, Lounge, And Coffee Shop	333	1%	\$9.58	20	Preschool And Kindergarten Teachers	1,233	1%	\$14.46

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

Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

TABLE B-5 Top 20 Occupations¹ of Male Workers Above and Below the Standard: Wyoming 2010-2014

BELOW SELF-SUFFICIENCY STANDARD					ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Total number of workers	Percent	Median Wages	Rank	Occupation	Total number of workers	Percent	Median Wages
TOTAL		119,508	100%	\$10.93	TOTAL		24,407	100%	\$16.85
1	Driver/Sales Workers And Truck Drivers	5,495	7%	\$10.11	1	Secretaries And Administrative Assistants	1,703	7%	\$15.45
2	Cooks	4,193	5%	\$8.19	2	Elementary And Middle School Teachers	1,214	6%	\$24.15
3	Construction Laborers	3,933	5%	\$12.20	3	Registered Nurses	1,169	4%	\$30.03
4	Janitors And Building Cleaners	2,522	4%	\$10.49	4	Cashiers	1,029	3%	\$10.04
5	Grounds Maintenance Workers	2,506	4%	\$11.24	5	Bookkeeping, Accounting, And Auditing Clerks	871	3%	\$18.20
6	Stock Clerks And Order Fillers	2,356	3%	\$8.97	6	First-Line Supervisors Of Retail Sales Workers	653	2%	\$15.36
7	Miscellaneous Agricultural Workers, Including Animal Breeders	2,335	2%	\$6.62	7	Nursing, Psychiatric, And Home Health Aides	578	2%	\$12.90
8	First-Line Supervisors Of Retail Sales Workers	2,254	2%	\$13.38	8	Retail Salespersons	569	2%	\$12.08
9	Laborers And Freight, Stock, And Material Movers, Hand	2,250	2%	\$7.90	9	Teacher Assistants	552	2%	\$12.48
10	Construction Equipment Operators, Except Paving, Surfacing, And Tamping Equipment Operators	2,213	2%	\$12.90	10	Waiters And Waitresses	526	2%	\$10.04
11	Dishwashers	2,082	2%	\$9.81	11	Childcare Workers	399	2%	\$11.67
12	Retail Salespersons	2,009	2%	\$11.64	12	Cooks	360	2%	\$10.97
13	Automotive Service Technicians And Mechanics	1,865	2%	\$7.55	13	Customer Service Representatives	360	2%	\$14.33
14	Customer Service Representatives	1,841	1%	\$10.93	14	Accountants And Auditors	349	2%	\$22.81
15	Cashiers	1,723	1%	\$7.72	15	Janitors And Building Cleaners	341	2%	\$12.28
16	Carpenters	1,584	1%	\$12.58	16	Office Clerks, General	324	2%	\$15.99
17	Farmers, Ranchers, And Other Agricultural Managers	1,572	1%	\$11.83	17	Miscellaneous Managers, Including Funeral Service Managers And Postmasters And Mail Superintendents	312	1%	\$23.15
18	Postsecondary Teachers	1,564	1%	\$24.57	18	Postsecondary Teachers	290	1%	\$22.18
19	Miscellaneous Production Workers, Including Semiconductor Processors	1,467	1%	\$12.26	19	Maids And Housekeeping Cleaners	284	1%	\$10.22
20	Elementary And Middle School Teachers	1,433	1%	\$11.00	20	Preschool And Kindergarten Teachers	281	1%	\$14.46

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

Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

TABLE B-6 Top 20 Occupations¹ of White Workers Above and Below the Standard: Wyoming 2010-2014

BELOW SELF-SUFFICIENCY STANDARD					ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Total number of workers	Percent	Median Wages	Rank	Occupation	Total number of workers	Percent	Median Wages
TOTAL		39,543	100%	\$9.81	TOTAL		195,375	100%	\$20.93
1	Driver/Sales Workers And Truck Drivers	1866	5%	\$10.11	1	Elementary And Middle School Teachers	7854	4%	\$24.15
2	Cashiers	1821	5%	\$8.96	2	Secretaries And Administrative Assistants	6458	3%	\$15.48
3	Cooks	1618	4%	\$7.72	3	Driver/Sales Workers And Truck Drivers	5496	3%	\$21.01
4	Janitors And Building Cleaners	1283	3%	\$9.51	4	Miscellaneous Managers, Including Funeral Service Managers And Postmasters And Mail Superintendents	5135	3%	\$30.20
5	Grounds Maintenance Workers	1266	3%	\$13.31	5	First-Line Supervisors Of Retail Sales Workers	4383	2%	\$16.85
6	Retail Salespersons	1099	3%	\$9.52	6	Registered Nurses	3559	2%	\$30.41
7	Waiters And Waitresses	1070	3%	\$7.50	7	First-Line Supervisors Of Construction Trades And Extraction Workers	3537	2%	\$30.19
8	Nursing, Psychiatric, And Home Health Aides	915	2%	\$8.19	8	Retail Salespersons	3426	2%	\$13.44
9	Secretaries And Administrative Assistants	844	2%	\$9.41	9	Cashiers	3265	2%	\$10.31
10	First-Line Supervisors Of Retail Sales Workers	816	2%	\$12.58	10	Janitors And Building Cleaners	3024	2%	\$13.69
11	Childcare Workers	715	2%	\$7.99	11	Bookkeeping, Accounting, And Auditing Clerks	2649	1%	\$18.27
12	Maids And Housekeeping Cleaners	715	2%	\$6.10	12	Mining Machine Operators	2520	1%	\$33.03
13	Office Clerks, General	703	2%	\$8.87	13	Welding, Soldering, And Brazing Workers	2420	1%	\$24.19
14	Elementary And Middle School Teachers	657	2%	\$10.81	14	Construction Equipment Operators, Except Paving, Surfacing, And Tamping Equipment Operators	2341	1%	\$26.88
15	Laborers And Freight, Stock, And Material Movers, Hand	608	2%	\$8.19	15	Nursing, Psychiatric, And Home Health Aides	2303	1%	\$13.48
16	Stock Clerks And Order Fillers	541	1%	\$7.68	16	Laborers And Freight, Stock, And Material Movers, Hand	2236	1%	\$14.95
17	Customer Service Representatives	532	1%	\$10.93	17	Heavy Vehicle And Mobile Equipment Service Technicians And Mechanics	2192	1%	\$29.73
18	Receptionists And Information Clerks	531	1%	\$9.66	18	Cooks	2141	1%	\$10.92
19	Food Preparation Workers	520	1%	\$8.87	19	General And Operations Managers	2114	1%	\$32.20
20	Miscellaneous Agricultural Workers, Including Animal Breeders	515	1%	\$7.17	20	Postsecondary Teachers	1986	1%	\$25.00

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

Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

TABLE B-7 Top 20 Occupations¹ of Non-White Workers Above and Below the Standard: Wyoming 2010-2014

BELOW SELF-SUFFICIENCY STANDARD					ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Total number of workers	Percent	Median Wages	Rank	Occupation	Total number of workers	Percent	Median Wages
TOTAL		12,038	100%	\$10.03	TOTAL		24,803	100%	\$17.06
1	Cooks	774	6%	\$9.31	1	Secretaries And Administrative Assistants	887	4%	\$16.38
2	Construction Laborers	749	6%	\$12.90	2	Cashiers	616	3%	\$9.68
3	Maids And Housekeeping Cleaners	596	5%	\$5.70	3	Janitors And Building Cleaners	603	2%	\$9.48
4	Cashiers	465	4%	\$10.31	4	Construction Laborers	601	2%	\$19.82
5	Janitors And Building Cleaners	463	4%	\$7.43	5	Driver/Sales Workers And Truck Drivers	576	2%	\$24.15
6	Waiters And Waitresses	371	3%	\$8.05	6	Retail Salespersons	567	2%	\$10.43
7	Retail Salespersons	347	3%	\$9.38	7	Cooks	518	2%	\$14.86
8	Secretaries And Administrative Assistants	331	3%	\$11.41	8	Elementary And Middle School Teachers	512	2%	\$18.52
9	Stock Clerks And Order Fillers	305	3%	\$8.97	9	Laborers And Freight, Stock, And Material Movers, Hand	502	2%	\$12.87
10	Personal Care Aides	276	2%	\$3.23	10	First-Line Supervisors Of Construction Trades And Extraction Workers	475	2%	\$27.17
11	Nursing, Psychiatric, And Home Health Aides	248	2%	\$11.77	11	Childcare Workers	455	2%	\$11.89
12	Dishwashers	244	2%	\$7.65	12	Teacher Assistants	449	2%	\$12.08
13	Miscellaneous Agricultural Workers, Including Animal Breeders	235	2%	\$6.72	13	Registered Nurses	406	2%	\$26.33
14	Construction Equipment Operators, Except Paving, Surfacing, And Tamping Equipment Operators	227	2%	\$15.88	14	Maids And Housekeeping Cleaners	389	2%	\$14.72
15	Driver/Sales Workers And Truck Drivers	216	2%	\$14.29	15	Miscellaneous Managers, Including Funeral Service Managers And Postmasters And Mail Superintendents	387	2%	\$20.47
16	Postsecondary Teachers	191	2%	\$21.78	16	Stock Clerks And Order Fillers	348	1%	\$13.79
17	Cleaners Of Vehicles And Equipment	185	2%	\$21.03	17	Customer Service Representatives	342	1%	\$14.46
18	Laborers And Freight, Stock, And Material Movers, Hand	162	1%	\$10.16	18	Food Preparation Workers	318	1%	\$11.18
19	First-Line Supervisors Of Retail Sales Workers	154	1%	\$10.32	19	First-Line Supervisors Of Retail Sales Workers	316	1%	\$23.40
20	Childcare Workers	149	1%	\$9.97	20	Miscellaneous Agricultural Workers, Including Animal Breeders	311	1%	\$9.91

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

Source: U.S. Census Bureau, 2010-2014 ACS 5-Year Public Use Microdata Sample.

TABLE B-8 Total and Percent of Households or Householders with Incomes Below the Self-Sufficiency Standard, Before and After the Recession.

	CALIFORNIA 2007		CALIFORNIA 2012		PENNSYLVANIA 2007		PENNSYLVANIA 2010		WASHINGTON 2007		WASHINGTON 2013		WYOMING 2016	
	Total Below Standard	Percent Below Standard												
Total Households in State	2,868,823	31.0%	3,485,951	38.3%	699,236	20.8%	838,931	25.6%	319,077	18.4%	509,524	28.0%	35,770	21.2%
RACE AND ETHNICITY OF HOUSEHOLDER														
Non-White	2,029,489	46.0%	2,457,393	52.8%	229,203	42.2%	277,334	48.1%	121,102	35.5%	192,532	44.4%	4,721	37.2%
White	839,334	18.4%	1,028,558	24.7%	470,033	16.8%	561,597	20.9%	197,975	14.4%	316,992	23.3%	28,252	19.0%
GENDER OF HOUSEHOLDER														
Male	1,441,397	27.2%	1,666,064	33.4%	286,981	15.1%	346,464	19.5%	140,413	14.1%	229,613	23.8%	14,765	16.0%
Female	1,427,426	35.9%	1,819,887	44.3%	412,255	28.1%	492,467	33.0%	178,664	24.0%	279,911	32.7%	21,005	27.4%
EDUCATIONAL ATTAINMENT														
Less than high school	891,456	67.9%	1,000,435	20.4%	116,474	49.2%	121,003	60.5%	50,087	46.0%	78,382	62.6%	3,839	45.6%
High school diploma	766,679	42.4%	1,868,388	42.8%	294,970	25.8%	324,875	31.6%	94,673	25.7%	124,639	37.6%	10,590	24.0%
Some college or Associate's degree	810,173	28.4%	1,136,228	59.8%	189,921	21.5%	256,240	28.0%	126,379	20.1%	208,127	31.5%	15,605	22.5%
Bachelor's degree or more	400,515	12.1%	963,228	43.4%	97,871	8.9%	136,813	12.1%	47,938	7.6%	98,376	14.0%	5,736	12.2%
HOUSEHOLD TYPE AND NUMBER OF CHILDREN														
No children	1,000,435	20.4%	1,386,495	27.9%	294,034	14.9%	387,420	19.5%	123,688	12.1%	213,315	19.7%	17,145	16.4%
Less than 6 years	1,044,179	52.0%	1,136,228	59.8%	233,660	39.8%	255,491	45.8%	127,806	38.5%	173,945	50.4%	12,323	39.2%
Married Couple with Children	1,086,332	35.8%	1,179,175	42.4%	182,396	18.9%	208,270	23.8%	99,957	19.9%	165,088	31.5%	9,737	21.4%
Single Mother	597,770	63.5%	678,525	72.0%	185,024	58.1%	203,216	64.7%	74,435	51.2%	98,366	67.2%	7,416	58.3%

Source: U.S. Census Bureau, 2007, 2010, 2012, 2013, 2010-2014, American Community Survey, Public Use Microdata Sample.

ABOUT THE AUTHOR

Diana M. Pearce, PhD is on 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.

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