



# THE SELF-SUFFICIENCY STANDARD FOR ARKANSAS 2022

Prepared for Central Arkansas Development Council



## The Central Arkansas Development Council

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Founded in 1965, Central Arkansas Development Council is a private nonprofit community action agency operating in 19 counties in the state of Arkansas. CADC is a local force in the War on Poverty providing a hand-up, promoting self-help in our neighborhoods and for our families. We are committed to providing opportunities for empowerment for individuals, families, and communities.



**Central Arkansas Development Council**  
*Building Futures One Person at a Time*

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# **The Self-Sufficiency Standard for Arkansas 2022**

**Annie Kucklick & Lisa Manzer • August 2022**

CENTER FOR WOMEN'S WELFARE

UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK

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Prepared for Central Arkansas Development Council

# Preface

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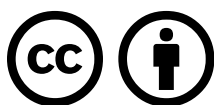
The Central Arkansas Development Council is publishing *The Self-Sufficiency Standard for Arkansas 2022* to ensure that the best data and analyses are available to enable Arkansas's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. The Self-Sufficiency Standard is a measure that calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live.

The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers evaluating program effectiveness, and by policymakers seeking to ensure that basic needs are affordable for Arkansas families. Over the past 24 years the Standard has been calculated for 42 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one's basic needs in the United States.

The Self-Sufficiency Standard was originally developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women. Recognized for coining the phrase “the feminization of poverty,” she has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. The Ford Foundation provided funding for the Standard's original development.

*The Self-Sufficiency Standard for Arkansas 2022* was produced by the Center for Women's Welfare at the University of Washington with the cooperation of staff at the Central Arkansas Development Council. This report, plus tables providing county-specific information for over 700 family types, is available at <http://selfsufficiencystandard.org/Arkansas>.

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



2022 Center for Women's Welfare and Central Arkansas Development Council

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## Key Findings

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

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

### Selected Findings from The Self-Sufficiency Standard for Arkansas 2022

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- **The Standard varies by family type; that is, by how many adults and children are in a family and the age of each child.** One adult living in Pulaski County needs an hourly wage of \$12.93 (\$27,311 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the single adult has a preschooler and a school-age child, the amount necessary to be economically secure nearly doubles, increasing to \$24.91 per hour (\$52,601 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. See *Table 1 on page 8*.
- **In Arkansas, the amount needed to be economically self-sufficient varies substantially by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$15.88 per hour in Monroe County to \$22.75 per hour in Benton County, or from 183% of the federal poverty guidelines to 262% of the federal poverty guidelines for a family of two. See *Figure A on page 7*.

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

.....

- **For families with young children, the cost of housing and child care combined typically make up the most substantial portion of the family's budget.** For example, for a family with two adults, one infant, and one preschooler in Washington County, child care is 27% of the family's budget while housing is 15%. See *Figure B on page 9*.
- **The 2022 Self-Sufficiency Standard for Little Rock is comparable to many similar sized cities in the South.** The hourly Self-Sufficiency Standard wage of \$26.81 for one adult, one preschooler, and one school-age child in Pulaski County (Little Rock) is most comparable to Tallahassee, FL. See *Figure C on page 11*.
- **The federal poverty guidelines for three-person families (\$23,030 annually) is set at a level well below what is minimally needed to meet a family's basic needs.** For example, the federal poverty guidelines are just 42% of the Standard for one adult, one preschooler, and one school-age child in Benton County (\$55,162 annually). See *Figure E on page 13*.

The Self-Sufficiency Standard for Select Arkansas Counties and Family Types, 2022

County	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Preschooler 1 School-age	2 Adults 1 Preschooler 1 School-age
Benton County	\$26,566	\$48,052	\$55,162	\$64,796
Washington County	\$25,900	\$47,260	\$54,346	\$63,956
Searcy County	\$22,395	\$33,728	\$39,179	\$49,477
Fulton County	\$22,457	\$37,927	\$43,579	\$54,243
Randolph County	\$23,195	\$35,961	\$41,055	\$51,754
Craighead County	\$25,143	\$42,692	\$49,706	\$59,198
Mississippi County	\$22,630	\$35,795	\$40,900	\$51,798
Pope County	\$23,128	\$39,076	\$44,638	\$55,196
White County	\$23,247	\$36,873	\$42,206	\$53,106
Pulaski County	\$27,311	\$45,393	\$52,601	\$62,512
Garland County	\$24,941	\$44,016	\$51,079	\$60,889
Jefferson County	\$24,609	\$40,765	\$48,479	\$58,222
Dallas County	\$22,525	\$34,608	\$40,029	\$50,801
Miller County	\$25,279	\$40,916	\$48,665	\$58,336
Ashley County	\$24,056	\$35,618	\$41,092	\$52,251



- **Even working full time, a parent earning the 2022 Arkansas minimum wage of \$11.00 per hour will fall short of meeting the Standard for a family with children.** If they have one preschooler and one school-age child and live in Benton County, the parent would be able to cover only 55% of the family's basic needs (with their take-home pay after accounting for taxes). See *Figure E on page 13*.
- **Only two of the top ten most common occupations in the Little Rock-North Little Rock-Conway MSA have median wages above the Standard for a three-person family in Pulaski County.** Only registered nurses and general operations managers have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Pulaski County, which is \$24.91 per hour, while the median wages for the other eight most common occupations are below this family type's Standard. See *Figure F on page 21*.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschooler living in Garland County needs \$3,668 per month to be self-sufficient and an additional \$103 per month to save for emergencies. See *Table 5 on page 39*.

## Getting to Self-Sufficiency in Arkansas

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

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

- **Work supports are crucial for helping families meet their basic needs.** A single parent in Washington County with one preschooler and one school-age child transitioning from welfare to work with the help of child care assistance, food assistance (SNAP/WIC), Medicaid, and housing assistance would be able to meet the family's needs on earnings of \$2,017 per month. This is significantly less than the full wage needed of \$4,654 per month without work supports. See *Table 4 on page 26*.
- **Work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one infant and one preschooler living in Washington County and working as a stocker and order filler with an hourly median wage of \$14.12, earns only 57% of the income needed to meet the family's basic needs if they are not receiving any work supports. However, with the help of support for child care, food, and health care, this parent could meet all of the family's basic needs. See *Figure G on page 28*.

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

## Using the Self-Sufficiency Standard

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

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

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

## The 2022 Report in Brief

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The 2022 report begins by putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, and comparing and contrasting it with official poverty measures. The report then describes what a self-sufficient wage is for Arkansas families and how it differs depending on family type and geographic area. The report compares Arkansas to other places in the United States and contrasts the Arkansas Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency and a sampling of the various ways the Standard is used.

The appendices provide a more detailed explanation of the methodology and data sources used to calculate the Arkansas Self-Sufficiency Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. This report represents costs, policies, and eligibility limits in effect at one point in time, that of the spring of 2022. Eligibility levels and benefits for work supports and tax policies, which also change periodically, are those currently in effect at the time of writing.

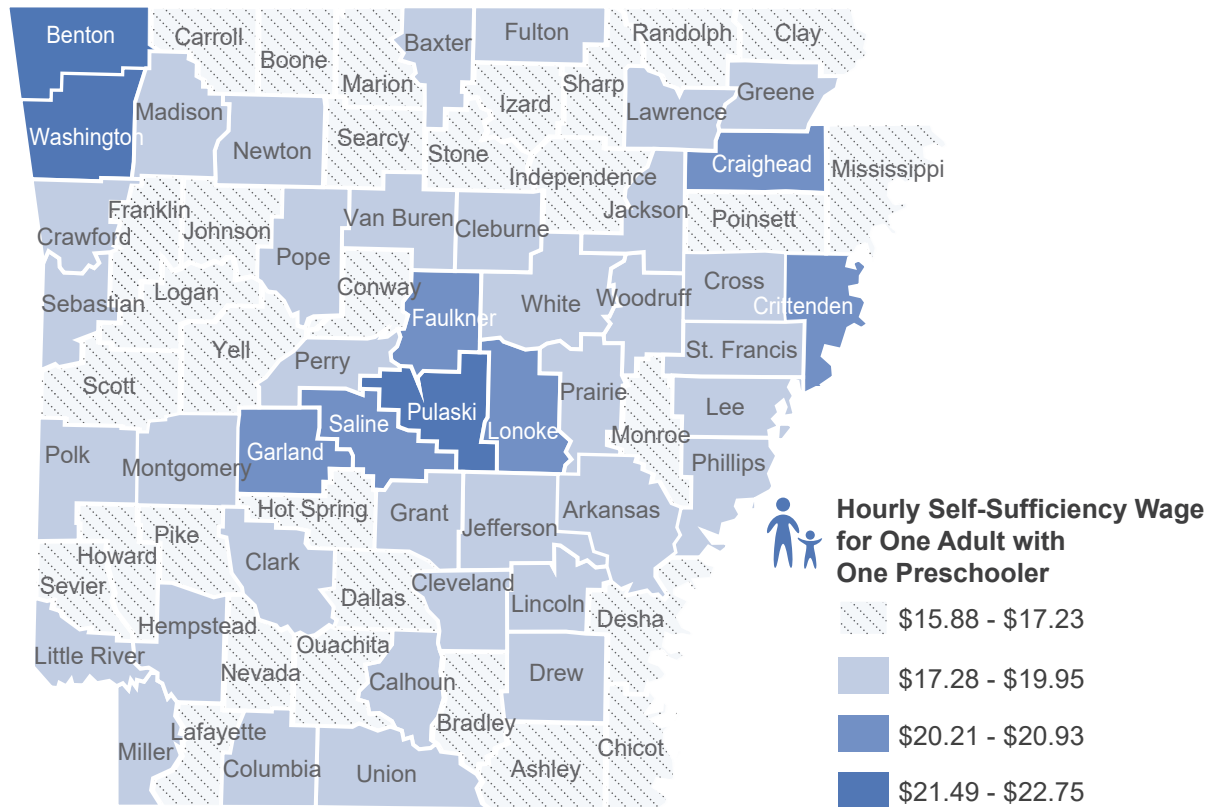
Note that the Standard is calculated for over 700 family types in Arkansas. The family types cover all one, two, and three adult families with up to six children, plus weighted averages of costs for families with seven to ten children. To download an Excel file with Self-Sufficiency Standard data for all family types in every Arkansas county, visit [www.selfsufficiencystandard.org/Arkansas](http://www.selfsufficiencystandard.org/Arkansas).



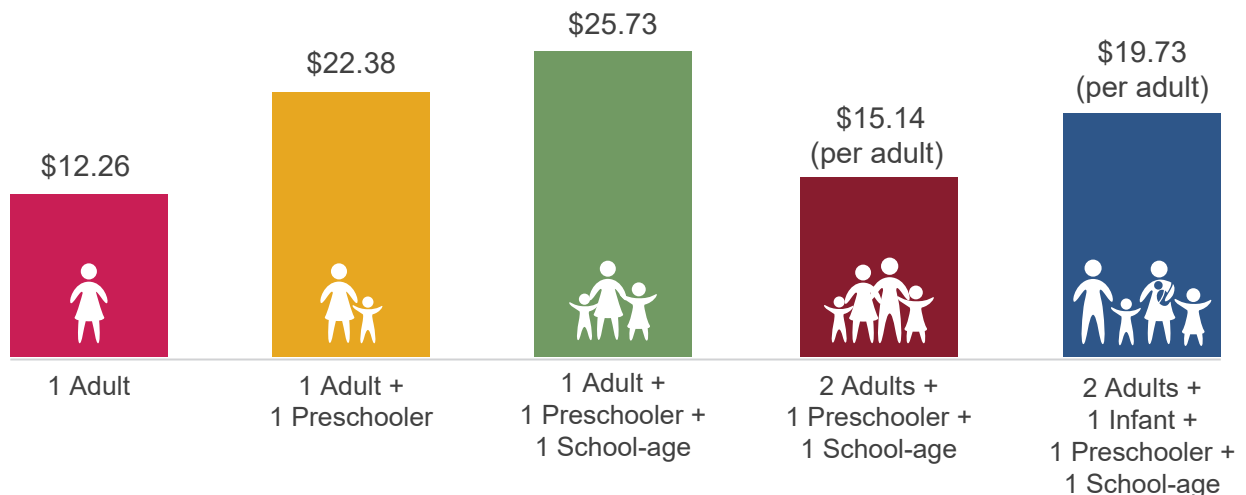
# How Much is Enough in Arkansas?

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

## The Self-Sufficiency Standard Varies By County



## The Self-Sufficiency Standard Varies By Family Type



### Hourly Self-Sufficiency Wage in Washington County

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

# How Does the Standard Compare?

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

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

### OFFICIAL POVERTY MEASURE

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



**39%** The official poverty measure only covers 39% of the cost of all basic needs as defined by the Self-Sufficiency Standard

### SELF-SUFFICIENCY STANDARD

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



Benton County  
2 adults + 1 infant + 1 preschooler

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

SELF-SUFFICIENCY STANDARD **\$52,601**

FULL-TIME MINIMUM WAGE

Includes tax and tax credits, \$11.00/hr

**\$30,075**

FEDERAL POVERTY GUIDELINE  
Family of 3

**\$23,030**

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

**73**

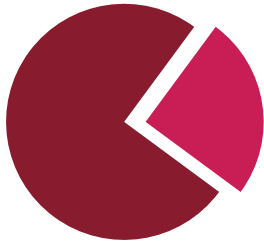


Pulaski County  
1 adult + 1 preschooler + 1 school-age

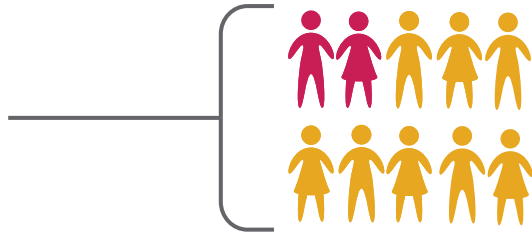
# Getting to Self-Sufficiency

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

## How do Arkansas's Jobs Stack Up?



The ten most common occupations cover one fourth of the Little Rock-North Little Rock-Conway MSA workforce



Only TWO of the top ten occupations in the Little Rock-North Little Rock-Conway MSA have median wages above the Standard for this family in Pulaski County



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

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

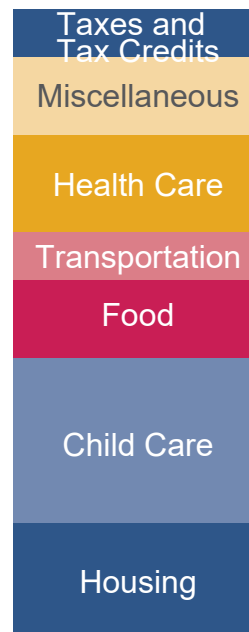


Jefferson County  
1 adult + 1 infant + 1 preschooler

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

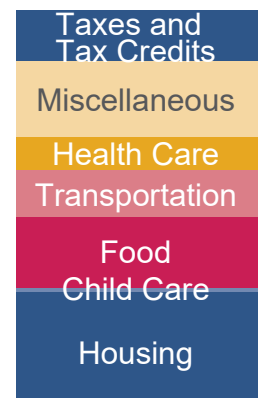
- Taxes (net of tax credits) increase slightly from \$317 to \$341 per month due to decreased expenses to declare for the Child and Dependent Care Tax Credit.
- ARKidsB reduces health care costs from \$647 to \$220 per month.
- Food assistance reduces groceries from \$521 to \$486 per month.
- Child care assistance reduces child care costs from \$1,107 to just a \$23 copay per month.

**\$4,224 per month**



No Work Supports

**\$2,702 per month**



With Work Supports

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## **PART 1**

### **About the Self-Sufficiency Standard**

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# Introduction

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

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and basic, costly expenses. Households with inadequate incomes are part of the mainstream workforce, yet despite working long hours, they are not recognized as having inadequate income by the federal poverty level, making them ineligible for work supports that are integral to offsetting the growing costs of basic needs.<sup>1</sup>

*The Self-Sufficiency Standard for Arkansas 2022* defines the amount of income necessary to meet the basic needs of Arkansas families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies such as Medicaid or from private assistance such as informal babysitting by a neighbor.

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

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

This report also has several appendices:

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

## A Real-World Approach to Measuring Need

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The official poverty measure (OPM) was developed nearly six decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.<sup>2</sup> Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”<sup>3</sup> Despite the many limitations of the OPM, it still defines the federal poverty guidelines, which are used to set the eligibility guidelines for

# How is the Self-Sufficiency Standard Calculated?

The Self-Sufficiency Standard is the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The Standard is calculated for over 700 family types for all Arkansas counties. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for Arkansas, see the *Methodology and Data Sources* on page 46.



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



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



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



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



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



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



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



**Emergency Savings.** Emergency savings is the amount needed to cover living expenses when there is job loss, net of the amount expected to be received in unemployment benefits. The amount calculated takes into account the average tenure on a job and the average length of unemployment of Arkansas 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.

numerous poverty and work support programs, as well as the federal poverty thresholds used to estimate the number of Americans in poverty.

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

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

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

#### **A Focus on Modern Families with Working**

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

**Geographic Variation in Costs.** The Standard uses geographically specific costs that are calculated at the county level as data availability allows.

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

#### **Individual and Independent Pricing of Each**

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

#### **Taxes and Tax Credits are Included as Budget**

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

#### **Permits Modeling of the Impact of Subsidies.**

Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental

Nutrition Assistance Program, child care assistance, or Medicaid) on reducing specific or overall costs. Likewise, the adequacy of a given wage for a given family, with and without various subsidies, can be evaluated using the family's Standard as the benchmark.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the official poverty measure. Moreover, the availability of Self-Sufficiency Standard data, going back two decades and across 42 states, enables comparisons of geographic differences as well as documentation of historical trends, including the long term trend of increasing economic inequality. During the Great Recession, in state after state, we noted that the cost of basic needs as measured in the Standard remained the same or even increased,

while families experienced plummeting or lost incomes. We expect (and are starting to see) similar or even worse trends as a result of the pandemic. While we do not yet have historical data for the state of Arkansas, we can look to trends established in neighboring states to project similarities.

## Other Approaches to Poverty Measurement

For a more in-depth look at how the Standard compares to the official poverty measure (OPM or FPG) and the Supplemental Poverty Measure (SPM) please visit <https://selfsufficiencystandard.org/the-standard/official-poverty-measure/>

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*The Self-Sufficiency Standard is a unique measure of income adequacy that uses a modern, comprehensive, and detailed approach to determine what it takes for today's families to make ends meet.*

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## **PART 2**

### **Self-Sufficiency Standard Results for Arkansas**

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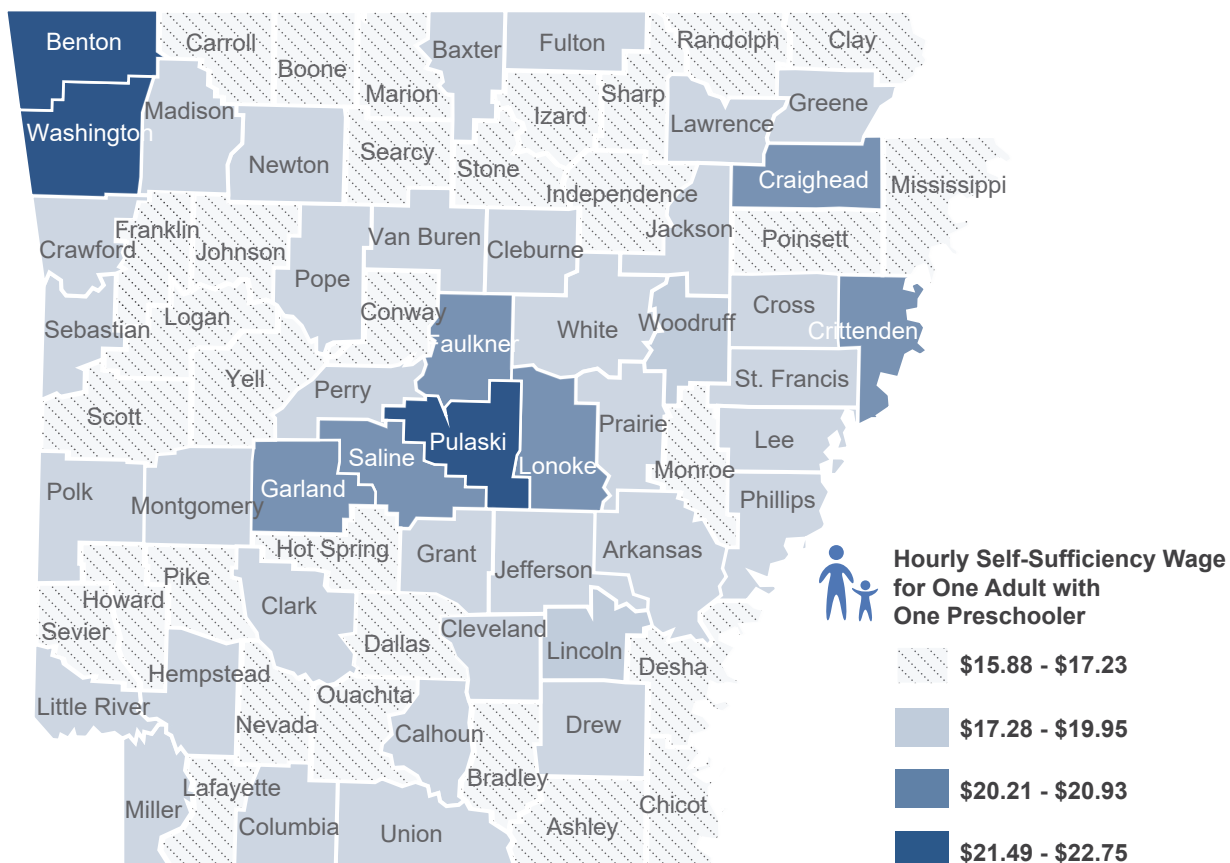
# What it Takes to Make Ends Meet in Arkansas

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

The map in **Figure A** displays the geographic variation in the cost of meeting basic needs across Arkansas for families with one adult and one preschooler. The 2022 Self-Sufficiency Standard for a single adult with one preschooler ranges from \$15.88 to \$22.75 per hour, depending on the county, or 183% to 262% of the federal poverty guidelines for a family of two.

- The most affordable counties in Arkansas correlate with the least populated, rural regions of the state. These counties require between \$15.88 and \$17.23 per hour at a full-time, year-round job for a family with one adult and one preschooler.
- The second-lowest cost group require between \$17.28 and \$19.95 per hour for a family with one adult and one preschooler. This group occurs along the main Arkansas highways (Highway 30 and 40) and borders the suburbs of the larger metropolitan regions of Little Rock, Fayetteville, and Bentonville. Polk and Jackson counties, at an hourly wage of \$17.43, represent the median Self-Sufficiency wages for this family type in Arkansas.
- The second-highest cost group requires wages between \$20.21 and \$20.93 per hour, working full time, to meet basic needs. This group includes counties directly adjacent to the main cities in Arkansas and Tennessee.
- The most expensive counties in the state are Pulaski, Washington, and Benton, and they are also the most populous counties in the state.

**Figure A. Map of Counties by Level of Hourly Self-Sufficiency**  
One Adult and One Preschooler, AR 2022



These counties require hourly wages between \$21.49 and \$22.75 for this single parent to make ends meet.

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

- A single adult needs to earn \$12.93 per hour working full time to be able to meet his or her basic needs in Pulaski County. This necessary wage is almost two dollars per hour higher than the Arkansas State minimum wage rate (\$11.00 per hour in 2022).
- Adding a child increases this requirement significantly: one parent caring for one

preschool-aged child needs to earn \$21.49 per hour to cover the family's basic needs.

- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$24.91 per hour to meet their family's basic needs. This is the equivalent of more than two full-time minimum wage jobs in Arkansas.<sup>5</sup>
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child each need to earn a minimum of \$14.80 per hour, which is four dollars higher than the local minimum wage, to meet their family's basic needs.

**Table 1. The Self-Sufficiency Standard for Select Family Types\***  
*Pulaski County, AR 2022*

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Preschooler 1 School-age	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$739	\$845	\$845	\$845
Child Care	\$0	\$645	\$1,013	\$1,013
Food	\$286	\$420	\$625	\$833
Transportation	\$318	\$325	\$325	\$624
Health Care	\$214	\$616	\$655	\$736
Miscellaneous	\$338	\$467	\$528	\$633
Taxes	\$382	\$681	\$826	\$959
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)**	<b>\$12.93</b>	<b>\$21.49</b>	<b>\$24.91</b>	<b>\$14.80 (per adult)</b>
Monthly	\$2,276	\$3,783	\$4,383	\$5,209
Annual	\$27,311	\$45,393	\$52,601	\$62,512
Emergency Savings Fund	\$55	\$106	\$157	\$77

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

\*\* The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month). The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined. Note: Totals may not add exactly due to rounding.

# How do Family Budgets Change as Families Grow?

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

When there are just two adults, they need to earn a total of \$3,480 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Washington County:

- Housing is 20% of the Self-Sufficiency Standard budget.

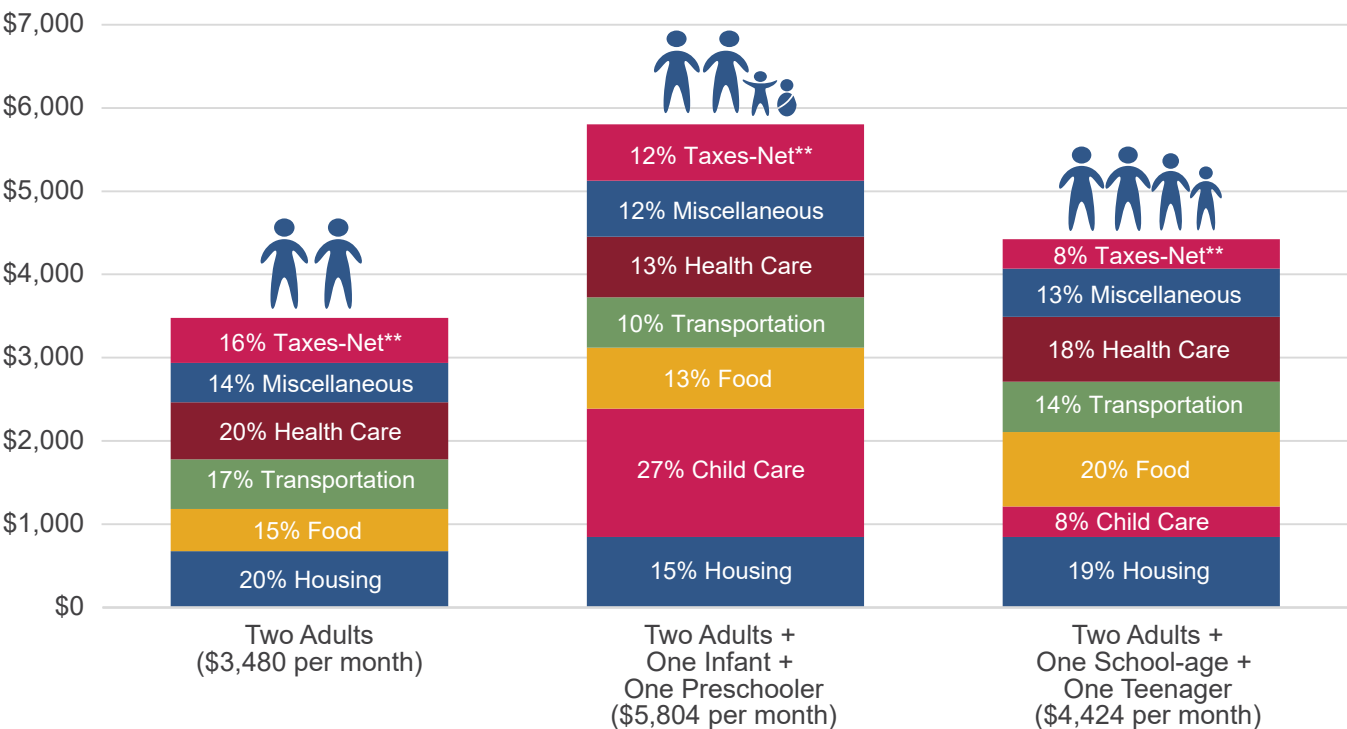
- Food takes up 15% of the budget.
- Transportation is 17% of the budget.
- Health care accounts for 20% of the total household budget.
- Taxes account for 16% of household expenses and there are no tax credits.

When a family expands to include two young children (one infant and one preschooler), the total budget increases to \$5,804 per month. At the same time, with the addition of child care, the proportions spent on each basic need change:

- Child care alone accounts for almost a third of the family's budget. When one adds housing, these two items account for 42% of expenses. This is

**Figure B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types\***  
Washington County, AR 2022

## Monthly Expenses



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

\*\* The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 19% for two adults with one infant and one preschooler and 18% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

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

- Food costs are 13% of total income. This is slightly higher than the national average expenditure on food of 12.5% for a two adult household with children under 18, and much lower than the 33% assumed by the methodology of the federal official poverty measure.<sup>6</sup>
- Health care accounts for 13% of the family budget, including both the employees' share of the health care premium (\$520 per month) and out-of-pocket costs (\$209 per month).<sup>7</sup> If neither adult had employer sponsored health insurance, and they purchased a Silver health care plan through the Arkansas health care marketplace, the premium amount would be about \$223 per month after the premium tax credit.<sup>8</sup> This lower cost accessed through the health care marketplace is atypical for family budgets. Note that the Silver plan premium for this family is nearly \$300 per month less than the average premium for employer-sponsored insurance in Arkansas. However, the deductible for the benchmark plan is over \$9,000 more per year than that of the average employer-sponsored deductible for family coverage in Arkansas, meaning the family will face significantly higher out-of-pocket costs.<sup>9</sup> Additionally, the American Rescue Plan Act of 2021, temporarily decreased the cost of individual marketplace premiums. Congress recently passed the Inflation Reduction Act to continue the ARPA premium tax credit changes for another three years.<sup>10</sup>

- Net taxes for the family now reflect a tax burden that is about 12%, due to the offsetting effects of the federal child tax credit and child care tax credit. If it were assumed that tax credits are not received monthly but instead annually in a lump sum, then the monthly tax burden would be 19% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to \$4,424 per month and without the large amount for child care, the proportions for the other budget items all increase.

- Housing costs are now 19% of the family budget.
- The decreased amount for child care for the school-age child accounts for just 8% of the basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- The larger proportion of the budget for food at 20% is due in part to increased food costs for the teenager.
- Transportation is 14% of the total family budget.
- Health care accounts for 18% of the family budget.
- Net taxes have become 8% of the family's budget. If it were assumed, as noted before, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 18% of the total costs for two adults with one school-age child and one teenager.

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

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

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

**Little Rock.** In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Little Rock, AR is compared to the Standard for the same family type in ten other similarly sized U.S. cities: Birmingham, AL; Chattanooga, TN; Grand Rapids, MI; Mobile, AL; Rochester, NY; Salt Lake City, UT; San Bernardino, CA; Springfield, MO; Tacoma, WA; and Tallahassee, FL.<sup>11</sup>

- The full-time, year-round, hourly wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$24.66 (Springfield, MO) to a high of \$35.53 per hour (Rochester, NY), or \$52,083 to \$75,041 annually.

- Little Rock, at \$26.43 per hour, is most comparable to Chattanooga, TN and Mobile, AL. Costs in Little Rock for this family type are similar to cities in the southeast, but are less expensive than most other cities in this comparison.

While all the budget items in the Standard vary geographically, housing and child care costs, in particular, vary considerably. For example, a two-bedroom rental costs \$1,525 per month in San Bernardino, CA compared to \$845 per month in Little Rock and \$800 per month in Springfield, MO, following adjustments for inflation. The cost of child care also varies dramatically by place, for example, for this family in Little Rock, child care costs \$1,013, compared to \$2,013 in Rochester, NY for the same family type after adjusting for inflation.

**Figure C. The Self-Sufficiency Wage Little Rock, AR Compared to Other U.S. Cities, 2022\***  
*One Adult, One Preschooler, and One School-age Child*



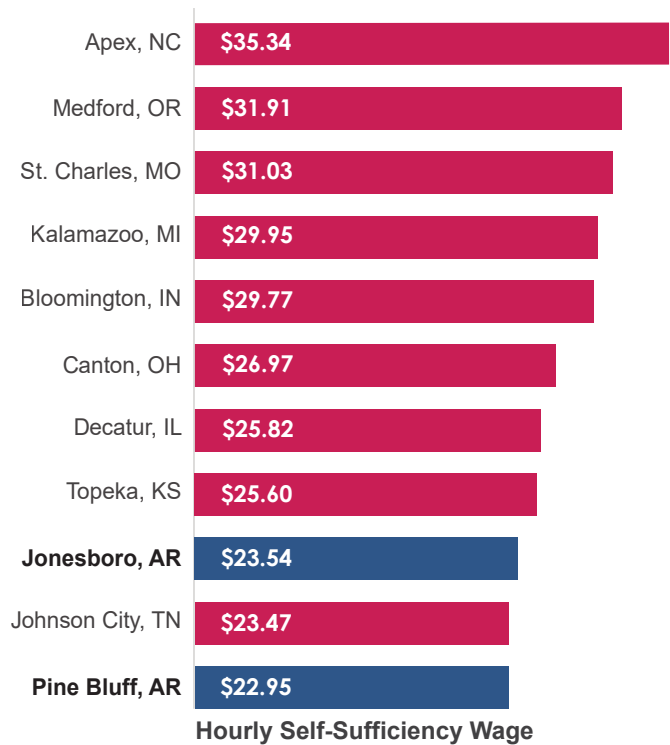
\*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages are updated from release month using the Consumer Price Index.

**Jonesboro.** Figure D compares Jonesboro and Pine Bluff to other small cities through the southeast/midwest region of the country: Apex, NC; Bloomington, IN; Canton, OH; Decatur, IL; Johnson City, TN; Kalamazoo, MI; Medford, OR; Pine Bluff, AR; St. Charles, MO; and Topeka, KS.

- In Jonesboro, a parent with one preschooler and one school-age child requires a wage of \$23.54 per hour to meet the families' basic needs. In Pine Bluff, the same family type needs to earn \$22.95 per hour in order to cover basic expenses.
- The hourly Self-Sufficiency wage for these mid-sized cities ranges from a low of \$22.95 in Pine Bluff to a high of \$35.34 in Apex, NC.
- Predominantly due to varying costs of housing, the Self-Sufficiency Standard needed for this family type differs greatly across cities, even in the same geographic region of the country. The costs in Jonesboro and Pine Bluff compare most similarly to Johnson City, TN and Topeka, KS.
- In every city compared in this analysis, this parent would need for work more than two full-time, minimum wage jobs to make ends meet.

A parent of one preschooler and one school-age child in Jonesboro would need to work 86 hours weekly at minimum wage, \$11.00 per hour, in order to meet their needs.

**Figure D. The Self-Sufficiency Wage in Jonesboro, AR Compared to Other U.S. Cities, 2022\***  
*One Adult, One Preschooler, and One School-age Child*



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



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

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

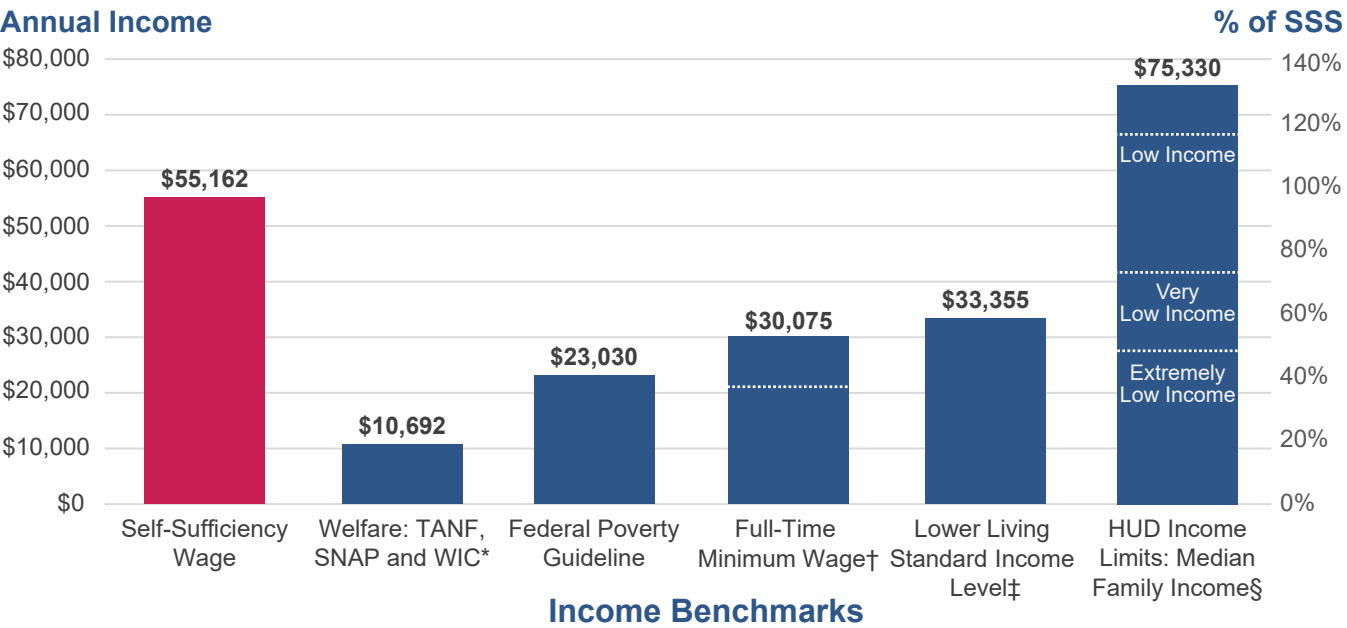
- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service’s federal poverty guidelines (FPG). The FPG are a simplified version of the official poverty measure used for setting income eligibility limits

- for a variety of benefit programs such as TANF, SNAP, and WIC
- The minimum wage, which throughout the state of Arkansas is \$11.00 per hour
- The U.S. Department of Labor’s Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development’s Median Family Income

As indicated in the first bar in **Figure E**, the Self-Sufficiency Wage for this family type in Benton County is \$55,162 per year.

**TANF, SNAP and WIC.** The second bar on the left in **Figure E** calculates the cash value of the basic public assistance package, assuming no other

**Figure E. The Self-Sufficiency Standard Compared to Other Benchmarks**  
*Benton County, AR 2022: One Adult, One Preschooler, and One School-Age Child*



\* The maximum TANF benefit amount is \$2,448 annually, the SNAP benefit amount is \$7,799 annually, and the WIC benefit amount is \$445 annually for a family of three in Arkansas.

†The 2022 minimum wage for the state of Arkansas is \$11.00 per hour. This amounts to \$23,232 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$30,075 as shown. The dashed line shows the annual income received after accounting for taxes (\$21,072) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

‡ The U.S. Department of Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2022 adjusted metropolitan South region for a three-person family.

§ The U.S. Department of Housing and Urban Development (HUD) uses median family income as a standard to assess families’ needs for housing assistance. The HUD median family income limits are for FY 2022.

income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$10,692 per year for three-person families in Arkansas, which is only 19% of the Standard for this three-person family in Benton County.

**Federal Poverty Guidelines.** According to the 2022 federal poverty guidelines, a three-person family, regardless of composition or where they live, would be considered “poor” with an income of \$23,030 annually or less. The FPG for three-person families are only 42% of the Self-Sufficiency Standard for this Benton County family.

This comparison is for just one family type. For other family types in Benton County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG is 64% of the Self-Sufficiency Standard, but for a household with a higher budget, such as a household consisting of one adult with two infants the FPG is only 38% of the Self-Sufficiency Standard.

There is also considerable variation by place. **Table 2** compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across Arkansas, and finds that the Self-Sufficiency Standard for this family type ranges from 168% of the FPG in Monroe County to 240% of the FPG in Benton County.

**Minimum Wage.** As of January 1, 2021, Arkansas’s minimum wage is \$11.00 per hour. Someone working full time at \$11.00 per hour in Arkansas earns \$23,232 annually. Because this is earned income, taxes are subtracted and eligible tax credits are added. Because of the tax credits the family qualifies for, including the federal and state earned income tax credit and child tax credit, are more than the taxes owed, the net total income of \$30,075 is more than the worker’s earnings alone.

A full-time minimum wage job in Benton County provides 55% of the amount needed to meet the basic needs for this family type. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receives tax credits annually (as is true of all workers), their take-home income would be \$21,072 over the year, shown by the dashed line on the fourth bar in **Figure E**. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 38% of the Self-Sufficiency Standard for this family type in Benton County.

Put another way, including the value of tax credits, at the minimum wage this parent would need to work 73 hours per week to meet the family’s basic costs of living. If tax credits are excluded from current income (as they are received the next year at tax filing), this parent would need to work 105 hours per week at the minimum wage to meet the family’s basic costs.

**Lower Living Standard Income Level.** The LLSIL was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since then. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus has first priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.<sup>12</sup> For 2022 the LLSIL for a three-person family in the metropolitan South is \$33,355 and 70% of the LLSIL is \$23,349, which is about \$300 more than the FPG for this family size.<sup>13</sup>

**Area Median Family Income Limits.** The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (by family size) to determine families' eligibility for housing assistance on the assumption that area median income is a rough measure of the local cost of living. The median is the midpoint, which means that half of families in the area have incomes above this amount, and half below. HUD defines three levels of need: (1) "Low Income," which is between 50% and 80% of median income; (2) "Very Low Income," which is between 30% and 50% of median income, and (3) "Extremely Low Income", which is income less than 30% of median income.

The HUD median income for a three-person family in Benton County is \$75,330 annually.<sup>14</sup> For a three-person family in Benton County, HUD income limits are as follows:

- **Low Income.** Income between \$41,850 and \$66,950.
- **Very Low Income.** Income between \$27,750 and \$41,850.
- **Extremely Low Income.** Income less than \$27,750.<sup>15</sup>

The Self-Sufficiency Standard of \$55,162 for this family type in Benton County is within the HUD "Low Income" range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Benton County. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered "Very Low Income" or "Extremely Low Income.")

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*Put another way, including the value of tax credits, at the minimum wage this parent would need to work 73 hours per week to meet the family's basic costs of living.*

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**Table 2. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2022**  
*Two Family Types, All Arkansas Counties*

County	Self-Sufficiency Standard for 1 Adult + 1 Preschooler + 1 School-age				Self-Sufficiency Standard for 2 Adults + 1 Preschooler + 1 School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
<b>Arkansas</b>	\$45,777	199%	197%	80%	\$56,442	203%	243%	89%
<b>Ashley</b>	\$41,092	178%	177%	73%	\$52,251	188%	225%	84%
<b>Baxter</b>	\$46,260	201%	199%	91%	\$56,793	205%	244%	101%
<b>Benton</b>	\$55,162	240%	237%	73%	\$64,796	233%	279%	77%
<b>Boone</b>	\$41,357	180%	178%	78%	\$51,689	186%	222%	88%
<b>Bradley</b>	\$40,195	175%	173%	76%	\$50,954	184%	219%	86%
<b>Calhoun</b>	\$44,345	193%	191%	74%	\$54,988	198%	237%	83%
<b>Carroll</b>	\$40,317	175%	174%	70%	\$51,112	184%	220%	80%
<b>Chicot</b>	\$40,186	174%	173%	95%	\$51,044	184%	220%	108%
<b>Clark</b>	\$43,828	190%	189%	75%	\$54,842	198%	236%	84%
<b>Clay</b>	\$40,830	177%	176%	81%	\$51,344	185%	221%	91%
<b>Cleburne</b>	\$43,453	189%	187%	79%	\$54,549	197%	235%	89%
<b>Cleveland</b>	\$49,518	215%	213%	92%	\$59,037	213%	254%	98%
<b>Columbia</b>	\$43,002	187%	185%	89%	\$53,617	193%	231%	100%
<b>Conway</b>	\$41,113	179%	177%	75%	\$51,749	186%	223%	85%
<b>Craighead</b>	\$49,706	216%	214%	78%	\$59,198	213%	255%	83%
<b>Crawford</b>	\$45,983	200%	198%	82%	\$56,255	203%	242%	90%
<b>Crittenden</b>	\$50,778	220%	219%	73%	\$60,496	218%	260%	78%
<b>Cross</b>	\$44,827	195%	193%	73%	\$55,484	200%	239%	82%
<b>Dallas</b>	\$40,029	174%	172%	77%	\$50,801	183%	219%	88%
<b>Desha</b>	\$40,903	178%	176%	99%	\$51,980	187%	224%	113%
<b>Drew</b>	\$42,600	185%	183%	67%	\$53,675	193%	231%	76%
<b>Faulkner</b>	\$50,559	220%	218%	71%	\$60,300	217%	260%	77%
<b>Franklin</b>	\$41,093	178%	177%	79%	\$51,632	186%	222%	89%
<b>Fulton</b>	\$43,579	189%	188%	94%	\$54,243	195%	233%	106%
<b>Garland</b>	\$51,079	222%	220%	94%	\$60,889	219%	262%	101%
<b>Grant</b>	\$48,196	209%	207%	74%	\$58,002	209%	250%	80%
<b>Greene</b>	\$41,918	182%	180%	74%	\$52,664	190%	227%	84%

Definitions: The federal poverty guidelines for family of three = \$23,030 and for a family of four = \$27,750.

Area median family income varies by and calculated from HUD's FY2022 Income Limits.

Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$11.00 per hour.

**Table 2. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2022**  
*Two Family Types, All Arkansas Counties*

County	Self-Sufficiency Standard for 1 Adult + 1 Preschooler + 1 School-age				Self-Sufficiency Standard for 2 Adults + 1 Preschooler + 1 School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
<b>Hempstead</b>	\$41,617	181%	179%	78%	\$52,139	188%	224%	88%
<b>Hot Spring</b>	\$40,776	177%	176%	75%	\$51,888	187%	223%	86%
<b>Howard</b>	\$41,741	181%	180%	83%	\$52,573	189%	226%	94%
<b>Independence</b>	\$41,365	180%	178%	76%	\$52,158	188%	225%	86%
<b>Izard</b>	\$40,879	178%	176%	75%	\$51,748	186%	223%	86%
<b>Jackson</b>	\$42,048	183%	181%	95%	\$52,770	190%	227%	107%
<b>Jefferson</b>	\$48,479	211%	209%	90%	\$58,222	210%	251%	97%
<b>Johnson</b>	\$41,547	180%	179%	90%	\$52,063	188%	224%	102%
<b>Lafayette</b>	\$39,856	173%	172%	91%	\$50,639	182%	218%	104%
<b>Lawrence</b>	\$43,311	188%	186%	85%	\$53,813	194%	232%	95%
<b>Lee</b>	\$46,160	200%	199%	92%	\$56,689	204%	244%	101%
<b>Lincoln</b>	\$43,620	189%	188%	81%	\$54,469	196%	234%	91%
<b>Little River</b>	\$44,061	191%	190%	74%	\$54,796	197%	236%	82%
<b>Logan</b>	\$40,326	175%	174%	82%	\$51,026	184%	220%	93%
<b>Lonoke</b>	\$51,415	223%	221%	73%	\$61,332	221%	264%	78%
<b>Madison</b>	\$48,296	210%	208%	64%	\$57,770	208%	249%	69%
<b>Marion</b>	\$40,396	175%	174%	87%	\$51,182	184%	220%	99%
<b>Miller</b>	\$48,665	211%	209%	76%	\$58,336	210%	251%	82%
<b>Mississippi</b>	\$40,900	178%	176%	83%	\$51,798	187%	223%	95%
<b>Monroe</b>	\$38,795	168%	167%	77%	\$49,059	177%	211%	87%
<b>Montgomery</b>	\$42,335	184%	182%	89%	\$53,245	192%	229%	101%
<b>Nevada</b>	\$41,356	180%	178%	91%	\$51,957	187%	224%	103%
<b>Newton</b>	\$41,912	182%	180%	81%	\$52,592	190%	226%	92%
<b>Ouachita</b>	\$39,112	170%	168%	81%	\$49,364	178%	212%	92%
<b>Perry</b>	\$49,292	214%	212%	70%	\$59,085	213%	254%	75%
<b>Phillips</b>	\$47,807	208%	206%	123%	\$57,734	208%	249%	134%
<b>Pike</b>	\$40,182	174%	173%	78%	\$50,969	184%	219%	88%
<b>Poinsett</b>	\$41,301	179%	178%	83%	\$51,959	187%	224%	94%

Definitions: The federal poverty guidelines for family of three = \$23,030 and for a family of four = \$27,750.

Area median family income varies by and calculated from HUD's FY2022 Income Limits.

Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$11.00 per hour.

**Table 2. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2022**  
*Two Family Types, All Arkansas Counties*

County	Self-Sufficiency Standard for 1 Adult + 1 Preschooler + 1 School-age				Self-Sufficiency Standard for 2 Adults + 1 Preschooler + 1 School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
<b>Polk</b>	\$42,272	184%	182%	95%	\$53,054	191%	228%	108%
<b>Pope</b>	\$44,638	194%	192%	81%	\$55,196	199%	238%	91%
<b>Prairie</b>	\$42,597	185%	183%	76%	\$53,639	193%	231%	86%
<b>Pulaski</b>	\$52,601	228%	226%	74%	\$62,512	225%	269%	79%
<b>Randolph</b>	\$41,055	178%	177%	92%	\$51,754	186%	223%	104%
<b>St. Francis</b>	\$41,680	181%	179%	97%	\$52,522	189%	226%	110%
<b>Saline</b>	\$51,123	222%	220%	72%	\$61,236	221%	264%	78%
<b>Scott</b>	\$40,075	174%	173%	85%	\$50,679	183%	218%	97%
<b>Searcy</b>	\$39,179	170%	169%	91%	\$49,477	178%	213%	103%
<b>Sebastian</b>	\$49,302	214%	212%	88%	\$58,734	212%	253%	94%
<b>Sevier</b>	\$41,792	181%	180%	76%	\$52,677	190%	227%	86%
<b>Sharp</b>	\$41,345	180%	178%	94%	\$52,040	188%	224%	106%
<b>Stone</b>	\$40,053	174%	172%	81%	\$50,785	183%	219%	92%
<b>Union</b>	\$43,639	189%	188%	78%	\$54,410	196%	234%	87%
<b>Van Buren</b>	\$42,089	183%	181%	87%	\$53,085	191%	228%	99%
<b>Washington</b>	\$54,346	236%	234%	72%	\$63,956	230%	275%	76%
<b>White</b>	\$42,206	183%	182%	77%	\$53,106	191%	229%	87%
<b>Woodruff</b>	\$42,071	183%	181%	79%	\$52,942	191%	228%	90%
<b>Yell</b>	\$41,424	180%	178%	81%	\$52,039	188%	224%	92%
<b>MINIMUM</b>	\$38,795	168%	167%	64%	\$49,059	177%	211%	69%
<b>MAXIMUM</b>	\$55,162	240%	237%	123%	\$64,796	233%	279%	134%

Definitions: The federal poverty guidelines for family of three = \$23,030 and for a family of four = \$27,750.

Area median family income varies by and calculated from HUD's FY2022 Income Limits.

Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$11.00 per hour.



## **PART 3**

### **Strategies to Meet the Standard**

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

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

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

To answer this question, the median wages of the ten occupations with the highest number of employees in the Little Rock-North Little Rock-Conway MSA are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Pulaski County. With one of the highest costs of living in the state, the Pulaski County Self-Sufficiency Standard of \$24.91 per hour is third only to Benton and Washington counties.<sup>16</sup>

Almost one-fourth of the Little Rock-North Little Rock-Conway MSA's workers are employed in the ten most common occupations, shown in the next page in **Figure F**.

Only two of the ten most common occupations in the Little Rock-North Little Rock-Conway MSA—general and operations managers and registered nurses—have a median wage that is above the Self-Sufficiency Standard for this family type in Pulaski County. On the other hand, four of this region's top ten occupations have median earnings that are less than 60% of the Standard for this family type in Pulaski County: fast food and counter workers, retail salespersons, cashiers, and home health and personal care aides.

The most common occupation in the Little Rock-North Little Rock-Conway MSA is registered nurses, which accounts for 3.2% of all Little Rock-North Little Rock-Conway MSA workers. With median annual earnings of \$65,963 this family is eligible for the Child and Dependent Care Tax Credit (CDCTC) and the Child Tax Credit (CTC), but still has to pay

some taxes despite these credits. Therefore, when accounting for taxes and tax credits, the most common occupation category in Little Rock provides workers with earnings that are 118% of the Standard for this family type in Pulaski County.

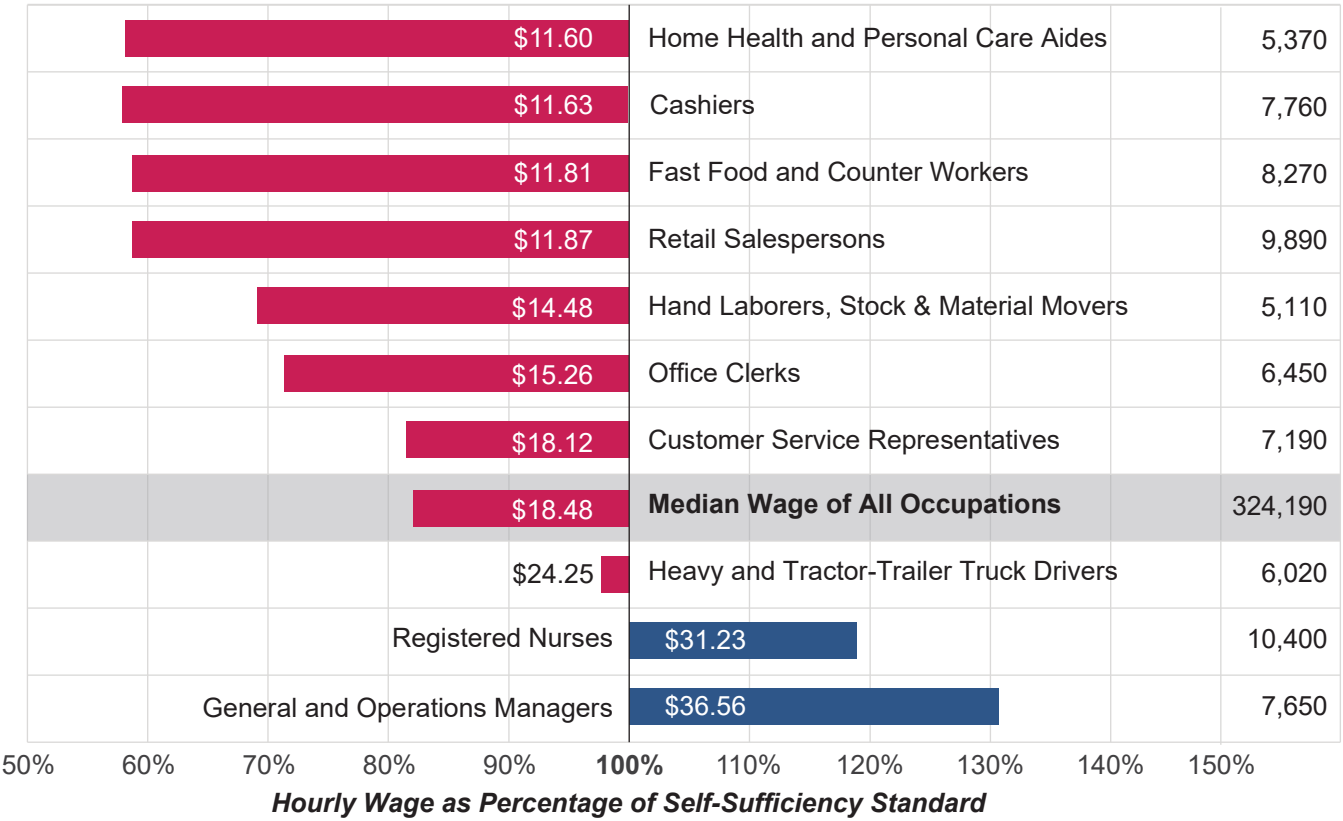
However, retail salespersons is the second most common occupation in Little Rock. With annual median earnings of \$25,065 and the help of the Earned Income Tax Credit, CTC, and CDCTC, this family type would earn only 59% of what they need to meet basic expenses. If taxes are not considered, this family would attain only 48% of what they need to get by on a basic needs level from their earnings alone. This single parent working as a retail salesperson would have to work more than one and a half full-time jobs to yield enough income to meet the family's basic needs, yet low-wage jobs frequently lack full-time hours and benefits such as health insurance. The median wage of this occupation is above the Arkansas state minimum wage, yet it is not enough for even a single adult to support themselves regardless of if they have any children, at any age, in Pulaski County.

The median wages for eight of the top ten occupations are such that two adults working full time at these wages would still not be able to earn the minimum needed to support a preschooler and a school-age child in Pulaski County. This is because the Self-Sufficiency Standard for two adults with one preschooler and one school-age child requires annual earnings of \$62,512 working full time just to meet the basic needs of the family.

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

**Figure F. Percentage Wage Adequacy of Little Rock-North Little Rock-Conway-AR MSA's Ten Largest Occupations As Defined by the Self-Sufficiency Standard**  
*One Adult, One Preschooler, & One School-age Child: Pulaski County, AR 2022*

**Little Rock-North Little Rock-Conway, AR  
 Total Employment, 2022**



Source: U.S. Department of Labor, "May 2021 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed July 6, 2021). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics. Note that the hourly median wages of the top occupations have been adjusted to include eligible taxes for this family type.

Because the 2021 top occupations data comes from a panel survey, the 2021 occupations data does not fully reflect the full impact of COVID-19 yet. However, these numbers do reflect a shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovered the job

gains have been disproportionately in lower-wage occupations. At the same time income gains have been made by those at the very top, driving the increased income inequality that underlies the high levels of socioeconomic inequality across the country, including Arkansas.<sup>17</sup>

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

.....

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

Given this state of affairs, there are two basic approaches to closing the income gap: *reduce costs or raise incomes*. The next two sections will discuss each of these approaches. The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food

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

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

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

## COVID-19

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

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

# Meeting the Standard: Reducing Costs

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

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

Arkansas work supports include programs such as:

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

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

**Table 3** provides a summary of the work supports, child support, and tax credits modeled in this section.

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

In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work supports, one by one (see **Table 4**). The family type used to model work supports is a Washington County family with one adult, one preschooler, and one school-age child. Column #1 of **Table 4** shows the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support to reduce these costs. Subsequent columns (#2-#6) of **Table 4** model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

**No Work Supports (Column #1).** Note that in **Table 4** tax credits that are available as a refund when annual taxes are filed in the next year, are shown at the bottom of the table and not included in the monthly wage calculation as in the Self-Sufficiency Standard. This family has monthly child care expenses of \$1,141 and monthly housing costs of \$846. Without any refundable tax credits, child support, or work supports to reduce costs, this Washington County family needs \$4,654 per month, or \$26.44 per hour, to meet the cost of basic needs.

**Child Support (Column #2).** Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child

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

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**Table 3. Summary of Arkansas's Work Supports, Child Support, and Tax Credits**

PROGRAM	BENEFIT	INCOME ELIGIBILITY
<b>Work Supports</b>		
<b>Child Care Assistance</b>	Households with income less than 133% of the FPG have no copay, otherwise families pay 2%-6% of the cost of care depending on the Better Beginnings start level of the facility.	To receive benefits, family income must be below 85% of the State Median Income.
<b>Housing Assistance (Section 8 Housing Vouchers &amp; Public Housing)</b>	Housing costs are typically set at 30% of adjusted gross income.	In general, households may be eligible with incomes that are below 50% of area median income. Due to limited funding, most new program participants must have income below 30% of area median income. It is estimated that less than one in four eligible households receives federal housing assistance.
<b>Medicaid</b>	Subsidized health insurance with copays.	Individuals with incomes under 133% are eligible for a quality health plan with no monthly premium.
<b>Children's Health Insurance Program (CHIP) (ARKids)</b>	ARKids First provides health insurance for children in Arkansas. ARKids A is Medicaid for children while ARKids B is for children whose parents are not eligible for Medicaid but do not have other health insurance.	Children in families with income below 211% of the FPG can access insurance with no copays for preventative care, and small copays for dental and other non-preventative care trips.
<b>Supplemental Nutrition Assistance Program (SNAP)</b>	The average monthly SNAP benefit for a household in Arkansas is \$235. The maximum SNAP benefit for a family of three in Arkansas is \$658.	Families must earn a gross income less than 130% of the FPG to be eligible and must meet net income (gross income minus allowable deductions) limit of 100% of the FPG.
<b>Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)</b>	Arkansas's average monthly benefit is \$35.28 for purchasing supplemental nutritious foods. This also includes breastfeeding support and nutrition education.	Pregnant and postpartum people and children up to age 5: at or below 185% FPG.
<b>Tax Credits</b>		
<b>Federal Earned Income Tax Credit (EITC)</b>	Maximum benefit for families with: <ul style="list-style-type: none"> <li>• 1 child = \$3,733 per year</li> <li>• 2 children = \$6,164 per year</li> <li>• 3+ children = \$6,935 per year.</li> </ul>	Maximum eligibility for families with: <ul style="list-style-type: none"> <li>• 1 child = \$43,492 one parent, \$49,622 married</li> <li>• 2 children = \$49,399 one parent, \$55,529 married</li> <li>• 3+ children = \$53,057 one parent, \$59,187 married.</li> </ul>
<b>Federal Child and Dependent Care Tax Credit (CCTC)</b>	Nonrefundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
<b>State Child and Dependent Care Expenses</b>	Families can claim up to 20% of allowable federal expenses for the care of a child.	There is no limit to qualify for the state credit, but income below \$43,000 per year qualifies for a higher credit percentage.
<b>Federal Child Tax Credit (CTC)</b>	Up to \$2,000 annual tax credit per child, with up to \$1,500 refundable.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000.
<b>Other</b>		
<b>Child Support</b>	Average payment from non-custodial parents is \$278 per month in Arkansas.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2022. The 2022 federal poverty guidelines (FPG) for a family of three is \$23,030 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.



support enforcement program in Arkansas is \$278 per month (see column #2).<sup>18</sup> Adding child support reduces the wage required by this parent to meet basic needs to \$4,334 per month, or \$24.62 per hour.

**Child Care (Column #3).** Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. The eligibility threshold for entrance is 85% of the State Median Income and copayments are determined by monthly income.<sup>19</sup> Adding child care assistance for the preschooler decreases child care costs significantly to a monthly copayment of \$23 from \$1,141 and lowers the wage needed to \$3,389 per month.

**Child Care, Food, & Transitional Medicaid (Column #4).** For adults transitioning from cash assistance to employment, the typical package of benefits includes health care, child care assistance, and food assistance.

- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$655 per month to zero in column #4.
- **Food.** WIC and SNAP food assistance reduces food costs from \$604 to \$439 per month.<sup>20</sup> The family receives \$130 in SNAP benefits.
- **Child Care.** This family is still eligible to access the child care subsidy with a copayment of \$23 per month, reducing the family's child care costs from \$1,141.

Altogether, these three work supports reduce the wage required to meet basic needs to \$2,450 per month, around \$1,800 less than the full Self-Sufficiency Standard. With the help of these crucial work supports, this Washington County family making the transition from public assistance or non-employment would be able to meet the family's basic needs at a wage of \$13.92 per hour.

**Child Care, SNAP, WIC, & CHIP (Column #5).** After 12 months, the adult would no longer be eligible for Medicaid. The children would continue

to be eligible for significantly subsidized coverage (approximately \$6.67 per month for copayments for two non-preventative care medical service visits per year) under ARKids with family income up to 211% of the federal poverty guidelines. Column #5 shows the effects of the adult transitioning to employer-sponsored health insurance while the children are covered under ARKids. Due to the increase in needed monthly income, the family loses eligibility for SNAP. The health care costs for the family go up to \$220 for the adult health care cost and ARKids coverage for the children, bringing the new amount needed per month to \$2,854.

**Housing, Child Care, Food, & Medicaid (Column #6).** Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. However, it is rarely accessible for families.<sup>21</sup> By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$846 to \$600 per month. Child care expenses remain at \$23 per month for a copayment through the Arkansas child care subsidy program. Given the lower amount needed to cover expenses, the family becomes eligible for SNAP benefits again, and food costs decrease to \$335. With this full benefit package, a parent with one preschooler and one school-age child living in Washington County can meet basic needs with an income of just \$2,017 per month.

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

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



**Table 4. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage**  
**One Adult, One Preschooler, and One School-Age Child: Washington County, AR 2022**

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

	#1	#2	#3	#4	#5	#6
	No Work Supports	Child Support	Child Care	CC, SNAP, WIC*, Transitional Medicaid	CC, SNAP, WIC*, CHIP	Housing, CC, SNAP, WIC*, & Medicaid
<b>Monthly Expenses</b>						
Housing	\$846	\$846	\$846	\$846	\$846	<b>\$600</b>
Child Care	\$1,141	\$1,141	<b>\$23</b>	<b>\$23</b>	<b>\$23</b>	<b>\$23</b>
Food	\$604	\$604	\$604	<b>\$439</b>	<b>\$569</b>	<b>\$335</b>
Transportation	\$315	\$315	\$315	\$315	\$315	\$315
Health Care	\$655	\$655	\$655	<b>\$0</b>	<b>\$220</b>	<b>\$0</b>
Miscellaneous	\$538	\$538	\$538	\$538	\$538	\$538
Taxes	\$895	\$814	\$596	\$372	\$464	\$246
<b>TOTAL EXPENSES (net of work supports)</b>	\$4,099	\$4,099	\$2,981	\$2,161	\$2,512	\$1,811
<b>Additional Monthly Resources</b>						
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$5)	(\$6)	(\$6)	(\$7)
Child Tax Credit (CTC) (-)	(\$240)	(\$202)	(\$183)	(\$77)	(\$118)	(\$33)
Child Support (-)	--	<b>(\$278)</b>	--	--	--	--
<b>TOTAL ADDITIONAL MONTHLY RESOURCES</b>	(\$340)	(\$580)	(\$188)	(\$83)	(\$124)	(\$40)
<b>Self-Sufficiency Wage (Total Monthly Expenses Minus Total Additional Monthly Resources)</b>						
Hourly	\$26.44	\$24.62	\$19.26	\$13.92	\$16.22	\$11.46
Monthly	\$4,654	\$4,334	\$3,389	\$2,450	\$2,854	\$2,017
Annual	\$55,844	\$52,003	\$40,672	\$29,400	\$34,254	\$24,203
<b>Annual Refundable Tax Credits**</b>						
Federal Earned Income Tax Credit (EITC)	\$0	\$0	\$1,838	\$4,212	\$3,190	\$5,306
Federal CTC	\$1,120	\$1,581	\$1,801	\$3,000	\$2,580	\$3,000

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$35 (FY 2020) in Arkansas. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

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

**Refundable Tax Credits.** The Arkansas 2022 Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, in the modeling table and figure, they are treated differently. The refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. In contrast, the nonrefundable federal Child Care Tax Credit (CCTC) can only be used to reduce taxes and does not contribute to a tax refund; therefore it is only shown as a monthly credit against federal taxes in the modeling shown here.

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

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts: only the portion that can be used to offset any remaining taxes (after the CCTC) is shown monthly. Like the EITC, any “additional” refundable portion of the CTC is shown as a lump sum received annually in the shaded rows at the bottom of the modeling table.

The amounts of tax credits vary significantly, depending upon income. When costs are reduced by child support in column #2, they qualify for \$1,581 in refundable tax credits. In column #6, however, where the full work support package is modeled, the parent is eligible for over \$8,306 in annual refundable tax credits.

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

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# The Importance of Work Supports

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

## How Do Work Supports Increase Wage Adequacy?

**Table 4** shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure G** starts with specific wages and ask: “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?”

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

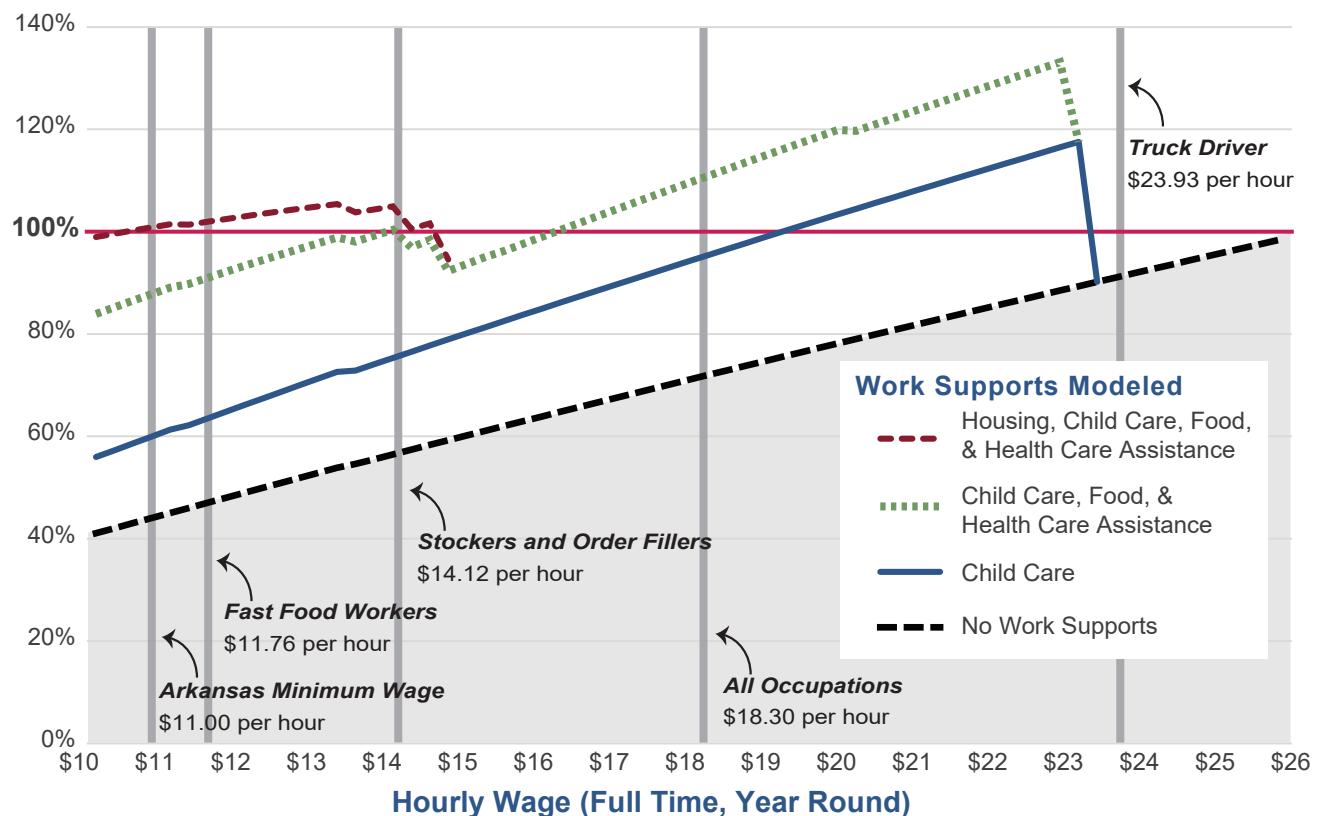
## Washington County Wage Adequacy

Modeling the same family as before with one parent, one preschooler and one school-age child residing in Washington County, **Figure G** shows the impact of work supports on wage adequacy as the parent’s earnings increase, starting with the Arkansas state minimum wage, \$11.00. The black dashed line provides the baseline, showing the adequacy of various wages without any work supports. Each other line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. **Figure G** also demonstrates wage adequacy for the median hourly wages of three of the top occupations in Arkansas: fast food workers, stockers and order fillers, and truck drivers, as well as the median hourly earnings of all occupations.

### Figure G. Impact of Wage Adequacy on Work Supports

*One Adult, One Preschooler, & One School-age Child: Washington County, AR 2022*

#### Percentage of Wage Adequacy



**Arkansas State Minimum Wage. Figure G** has a horizontal axis that displays hourly income increasing from just below the Arkansas statewide minimum wage of \$11.00, growing to \$26.00 per hour. This parent with two children would achieve full wage adequacy at \$25.73 with no work supports. If the parent earns the Arkansas hourly minimum wage of \$11.00, the family will only meet 45% of their basic needs (see the black dashed line in **Figure G**).<sup>30</sup>

If the parent is able to enroll their children in the Arkansas child care assistance program (visualized with the solid blue line in **Figure G**), their wage adequacy increases to 61% since they no longer have to cover the cost of child care (\$1,141 per month). With child care and the addition of Medicaid for the family and food assistance (SNAP and WIC), the cost of health care and food decrease to \$0 and \$275 per month respectively and their wage adequacy increases to 89%—still not enough to meet the family’s basic needs. While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income, and together with the other work supports, would enable the parent to meet all of the family’s basic needs (top dashed red line in **Figure J**).

**Fast Food Workers.** If this parent’s wage is the median hourly wage for fast food workers in Arkansas, which is \$11.76, the parent would earn enough to cover just under half of the family’s basic needs without any assistance. Receiving assistance with child care and paying a \$23 per month copayment instead of \$1,141, wage adequacy increases to 65%. The further addition of CHIP and food assistance increases the family’s wage adequacy to 92%, still not enough assistance to allow them to meet all of their basic needs. Again, only the addition of housing to the rest of the work support package gives this family the ability to make ends meet at a minimal level.

**Stockers and Order Fillers.** The median hourly wage for stockers and order fillers in Arkansas, \$14.12, only provides 57% of what this family needs in order to get by. Receiving assistance with child care increases wage adequacy to 76%. Adding food (SNAP and WIC) and health care assistance for both the parent and the children, the family can meet 101% of their needs.

**Median Hourly Wage of All Occupations.** The median hourly wage of all occupations in Arkansas is \$18.30. This means that approximately 50% of Arkansas workers earn this amount per hour. Despite being more than \$7.00 more per hour than the Arkansas minimum wage of \$11.00, this family, similar to the previous wages included, cannot meet all of their basic needs unless they are able to access subsidized child care, a small allocation of SNAP and WIC, and ARKids, with the adult still having to cover their individual health insurance costs.

**Truck Drivers.** The second most common occupation in Arkansas is truck driving. A driver makes median hourly earnings of \$23.93 which is close, but still not sufficient to covering the needs of this family of one adult, one preschooler, and one school-age child. As demonstrated in **Figure G**, this parent is not eligible for any cost reducing benefits.

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

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*If this Washington County parent earns the Arkansas hourly minimum wage of \$11.00, the family will only meet 45% of their basic needs.*

.....

However, if this parent was earning \$23.25 per hour (only 68 cents less), they would be able to access the Arkansas child care subsidy, which would allow them to pay only \$23 per month as a copayment instead of the full \$1,141—the difference between full wage adequacy and struggling to meet their costs.

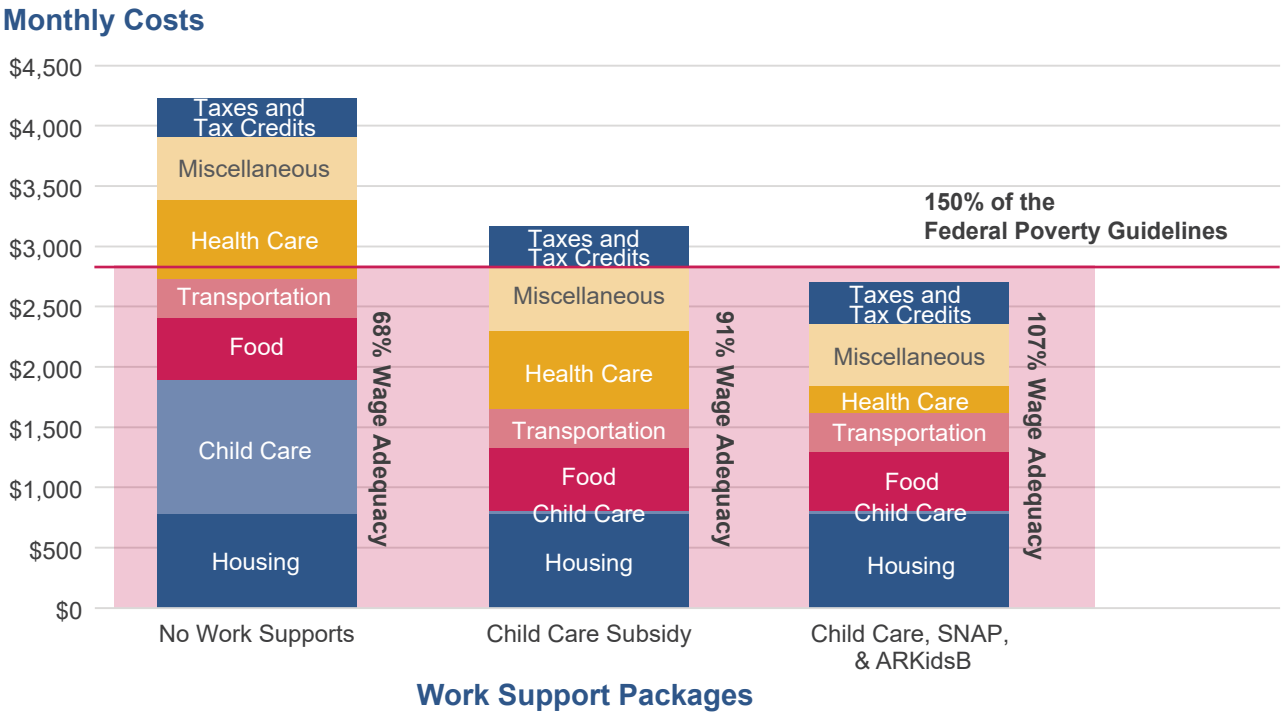
**Jefferson County Wage Adequacy**

While the previous analysis illustrated wage adequacy levels in Washington County for a family of one adult, one preschooler, and one school-age child, this next section will examine wage adequacy in Jefferson County, Arkansas for a family of one adult, one infant, and one preschooler. Because the children are younger, child care costs are slightly higher with this family type and make up a larger portion of the family’s budget (26%). However, Jefferson County is slightly less expensive than Washington County overall, and child care costs are \$1,107 per month without any work supports.

Eligibility levels are often determined by utilizing increments of the federal poverty guidelines (FPG), for example, eligibility for Medicaid in Arkansas is 133% of the FPG. **Figure H** illustrates the wage adequacy of a parent earning the equivalent of 150% of the FPG or \$34,545 per year. Without any work supports, this parent earns only 68% of what the family needs to get by on a minimal basis. Moving to the second column from the left, if the parent can access child care support and pay only \$23 per month for the copayment—their wage adequacy increases to 91%. If the parent also accesses WIC and ARKids, their costs decrease to \$2,703 and they are able to cover all the family’s basic needs.

This section demonstrated the key support various benefits can offer families who are struggling to keep up with growing costs. However, it should be noted that not all families are able to access the critical work supports such as child care assistance due to the insufficient funding of these programs.

**Figure H. Percentage Wage Adequacy of 150% of the Federal Poverty Guidelines with Work Supports**  
*One Adult, One Infant, & One Preschooler: Jefferson County, AR 2022*



# Meeting the Standard: Raising Incomes

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

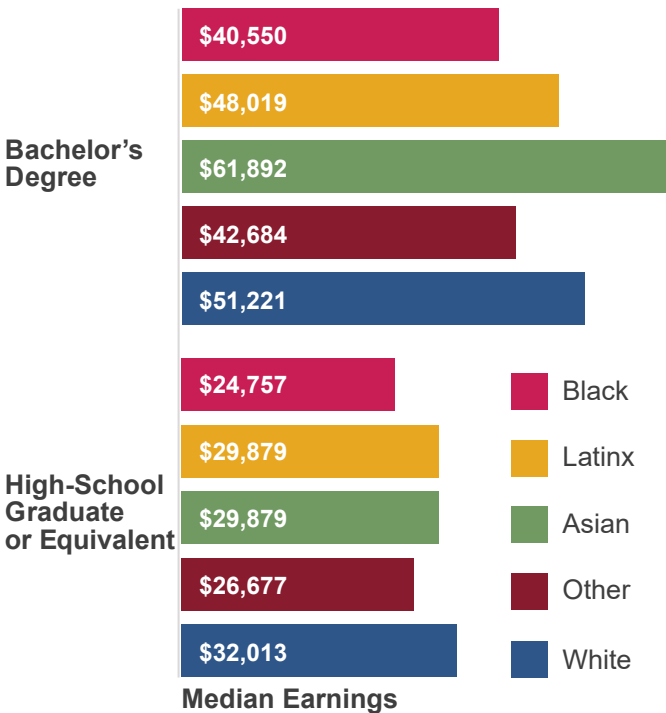
Structural racism and oppression cause increased barriers for people of color seeking self-sufficiency, such as unjust hiring practices, unequal wages, unfair benefits, and lack of promotion opportunity. Examining the drivers of these wage gaps will result in more Arkansas householders able to meet their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

## Increase Skills

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

While increased education on all levels is associated with increased self-sufficiency in general, the returns on education are less for women and people of

**Figure I. Impact of Education on Median Earnings by Race and Ethnicity, AR 2022**



Note: Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this brief are non-Hispanic/Latinx. Note that Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin. Source: U.S. Census Bureau, 2020 American Community Survey, 5-Year Public Use Microdata Sample, (accessed June 8, 2022). nt Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index," <http://data.bls.gov/cgi-bin/srgate>, Series CIS102000000000001 (accessed June 9, 2022).

color, particularly Black communities. For example, in Arkansas, Black workers who have attained a high school diploma (or the equivalent) have median earnings over \$6,000, on average, less than White people with the same level of education (See **Figure I**). The gap widens for Arkansas residents who have a bachelor's degree, with White adults making median earnings of \$10,000 more, on average, than Black workers with the same educational attainment.

This disparity also occurs for women in Arkansas. Women at each educational level earn about the same, sometimes less, than the median for men at the next lower level of education (see **Figure J on page 32**). The median earnings for women with a graduate degree in Arkansas are almost \$6,000 less



than the median earnings for men with a bachelor's degree. Additionally, women with some college or associate's degree have median earnings that are only \$235 more than men with less than a high school degree.

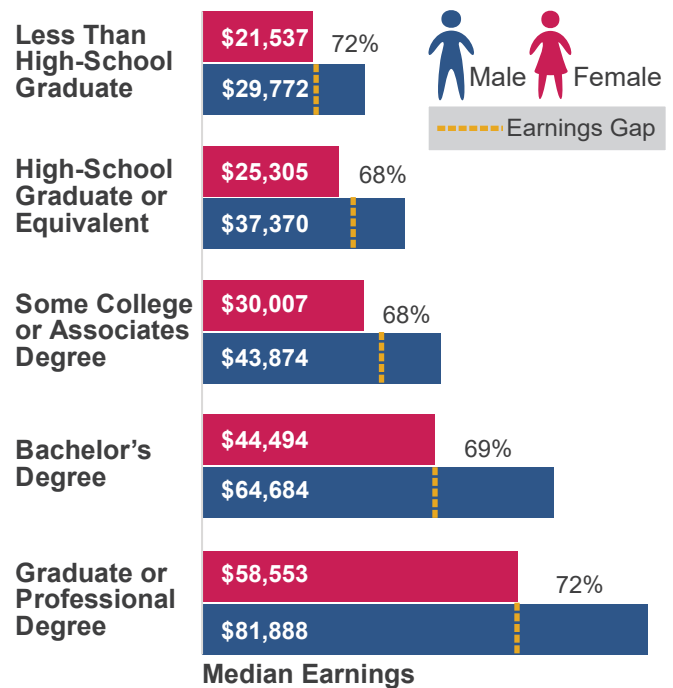
**Basic Adult Education.** For many workers with inadequate education, Limited English Proficiency, or insufficient job skills or experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high quality programs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

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

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

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

**Figure J. Impact of Education on Median Earnings by Gender, AR 2022**



Source: U.S. Census Bureau, American Factfinder, 2020 American Community Survey, 5-Year, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” Detailed Tables, data.census.gov (accessed June 9, 2022). U.S. Department of Labor, Bureau of Labor Statistics, “Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index,” <http://data.bls.gov/cgi-bin/srgate>, Series CIS102000000000001 (accessed June 9, 2022).

**Nontraditional Occupations (NTOs).** Eliminating gender bias in the work place will also contribute to increasing the number of women entering nontraditional occupations. Many occupations that are “nontraditional” for women, such as in manufacturing, science, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. Likewise, for both women and people of color, demand for workers in the “green economy” is growing.<sup>32</sup> Investing in NTO training programs and addressing barriers of access (including issues such as gender and race harassment, location/ transportation issues, pre-training education requirements, and so forth) are essential. Opening up NTOs to a wider range of workers will both broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.<sup>33</sup>



## Increase Assets

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**Individual Development Accounts.** A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings Fund, Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. Managed by community-based organizations, IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

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

## Increase Wages

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

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

While the federal minimum wage has remained at \$7.25 an hour since 2009, 30 states including Washington D.C. have passed higher minimum

wages, with 18 indexing them as well.<sup>36</sup> In 2022, Washington D.C. has the highest minimum wage at \$16.10 per hour, followed by California at \$15.00 per hour (for employers with 26 employees or more).<sup>37</sup>

Local minimum wages are even higher, as nearly 50 city or counties having adopted higher minimum wages. As of July 1, 2022, Emeryville, CA has adopted the highest to date at \$17.68 per hour.<sup>38</sup> Oregon has a three-tiered minimum wage scale, including the Portland Metro area at \$14.75 per hour, the Standard minimum wage at \$13.50 per hour, and the non-urban region at \$12.50 per hour.<sup>39</sup> Note that some states have adopted “pre-emption” laws that limit local jurisdictions’ ability to enact minimum wage or benefit laws (such as paid sick leave) that are higher than the statewide rates.<sup>40</sup>

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

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

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

# How is the Self-Sufficiency Standard Used?

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

<https://selfsufficiencystandard.org/the-standard/using-the-standard/>

## Policy Analysis

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

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

## Counseling Tool

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The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs choose jobs that pay adequate wages, access benefits and develop strategies

to become self-sufficient. Counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Clients are empowered with information that allows them to develop and test out their own strategies for achieving self-sufficient incomes.

- In Oregon, the Prosperity Planner, a Self-Sufficiency Standard online counseling tool is used by WorkSource Center staff to determine training scholarship awards and support service needs of job seekers. It is also used as a financial counseling tool for job seekers.
- In Washington State, the online Self-Sufficiency Calculator is used by workforce councils across the state as a counseling tool to help clients determine their income needs, choose education/ training programs and access benefits.
- The Wisconsin Department of Workforce Development uses 125% of the Self-Sufficiency Standard to determine income eligibility for WIOA-funded training. The Standard allows them to focus limited training funds on individuals with high levels of need.

## Evaluation Tool

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

- In California, the United Way of the Bay Area and Y&H Soda Foundation are evaluating the success of their grantees by how effectively they are able to move families toward self-sufficiency, as defined by the Self-Sufficiency Standard. These foundations understand that to be effective, job training and direct service programs need to know the actual costs that clients are facing, information that is provided by the Standard.

- The San Diego Women's Foundation focused their 2013-2014 grant cycle on proposals that would help families move to self-sufficiency. They defined their target population as families with incomes higher than the federal poverty guidelines but lower than the Standard for San Diego.

## Benchmark for Wage-Setting

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The Self-Sufficiency Standard is used as a guideline for wage setting. By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards. The Standard has been used in California, Colorado, Connecticut, Hawaii, Illinois, New York, New Jersey, Nebraska, Arkansas, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

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

## Targeted Allocation of Resources

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

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

## Support Research

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The Self-Sufficiency Standard is used in research as a definition of adequate income and for measuring the affordability of different costs such as housing and health care. The Standard provides a means to measure the adequacy of various work supports, such as child care assistance, given a family's income, place of residence, and composition.

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

## Community Indicator

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

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

## **PART 4**

### **Beyond Self-Sufficiency**

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# Saving for Emergencies

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

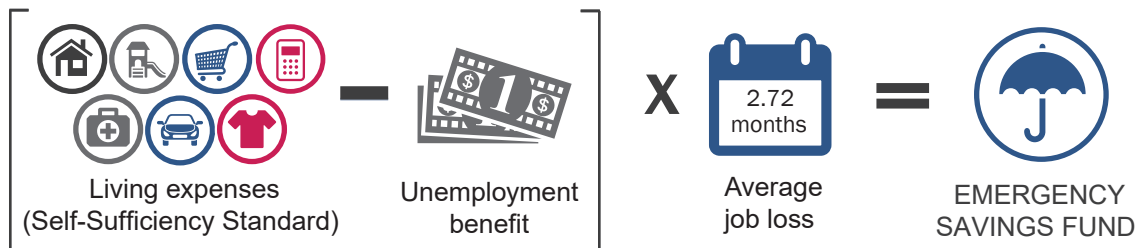
Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises and are essential for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, that of job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance), for the length of time of the emergency. The estimates use the median amount of time out of work (2.72 months in Arkansas), and the median tenure in current employment (four years in Arkansas). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition

and the local cost of living. **Table 5** illustrates the emergency savings amounts for Garland and Lee counties for three different family types.

- In Garland County a single adult needs to earn a minimum of \$2,078 per month working full time to be able to meet basic needs. To be prepared for the loss of a job, the single adult needs to earn an additional \$51 per month to meet the emergency savings goal of having enough savings to meet basic living costs over the average unemployment period, allowing for the receipt of unemployment insurance. A single adult in Lee County needs to earn \$1,886 per month to be self-sufficient and therefore needs to earn an additional \$46 per month to meet the emergency savings goal.
- One adult caring for a preschool-age child needs to earn \$3,668 per month in Garland County or \$3,372 per month in Lee County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$103 per month in Garland County and an additional \$102 per month in Lee County. In these counties, the overall emergency savings goal over four years is \$4,955 in Garland County and \$4,876 in Lee County.
- For families with two adults, a preschooler, and a school-age child, it is assumed that only one adult is out of work at a given time, so the emergency savings goal needs to cover only half

## How is the Emergency Savings Fund Calculated?



**Table 5. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types**  
*Garland and Lee Counties, AR 2022*

	GARLAND COUNTY			LEE COUNTY		
	1 Adult	1 Adult 1 Preschooler	2 Adults 1 Preschooler 1 School-age	1 Adult	1 Adult 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Expenses</b>						
Housing	\$613	\$807	\$807	\$493	\$649	\$649
Child Care	\$0	\$620	\$988	\$0	\$639	\$949
Food	\$275	\$404	\$801	\$263	\$386	\$766
Transportation	\$320	\$328	\$628	\$318	\$325	\$624
Health Care	\$214	\$616	\$736	\$214	\$616	\$736
Miscellaneous	\$324	\$459	\$624	\$311	\$444	\$600
Taxes and Tax Credits	\$333	\$434	\$491	\$289	\$313	\$400
<b>Self-Sufficiency Wage</b>						
Monthly	\$2,078	\$3,668	\$5,074	\$1,886	\$3,372	\$4,724
<b>Emergency Savings Fund</b>						
Living expenses (2.72 months)*	\$4,826	\$8,906	\$6,309	\$4,422	\$8,427	\$5,953
Tax on additional earnings	\$563	\$1,246	\$912	\$466	\$1,226	\$876
Subtotal	\$5,389	\$10,152	\$7,221	\$4,888	\$9,654	\$6,829
Unemployment Insurance Benefit	(\$2,945)	(\$5,197)	(\$3,595)	(\$2,673)	(\$4,777)	(\$3,347)
Total Savings	\$2,445	\$4,955	\$3,627	\$2,216	\$4,876	\$3,483
Additional Monthly Earnings (Assumes interest accrued)	<b>\$51</b>	<b>\$103</b>	<b>\$76 (per adult)</b>	<b>\$46</b>	<b>\$102</b>	<b>\$73 (per adult)</b>

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



of the family's total living expenses for over three months. Therefore, the monthly contribution to the savings account is less for the two-parent household with one preschooler and one school-age child than the one-adult household with one child. In Garland County this household needs an additional \$76 per month in total earnings and in Lee County the adults need an additional \$73 per month in earnings in order to save for an average spell of unemployment of one of them.

Note that the Emergency Savings Fund assumes adults receive unemployment insurance if a job loss occurs. Without unemployment insurance, the adults would need to save about twice as much per month. Once a family has secured income at the Self-Sufficiency Standard level and instituted their

Emergency Savings Fund, the road to long-term economic security will be different for each.

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

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

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## Conclusion

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

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

What the Self-Sufficiency Standard tells us is how much it takes for people to meet their basic needs and thus acts as a baseline against which to measure the effectiveness of mitigating policies and benefits. This report highlights how difficult it is for far too many families in Arkansas to meet their

basic needs, without resorting to private strategies (such as doubling up) or public work supports (such as child care assistance). The pandemic-related economic shutdown exposed what the Self-Sufficiency Standard documents, which is that many of the jobs in Arkansas's economy leave too many families on the economic margins, a paycheck away from being unable to meet their basic needs, or worse.

*The Self-Sufficiency Standard for Arkansas 2022* defines the income needed to realistically support a family without public or private assistance in Arkansas. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families' basic needs. Although the Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for Arkansas families. For workers with wages below the Standard, work supports for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce. By utilizing the Self-Sufficiency Standard, Arkansas has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

## For More Information About the Standard

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

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

For more information on *The Self-Sufficiency Standard for Arkansas 2022* this publication, the Standard wage tables for Arkansas, or to find out more about Central Arkansas Development Council, visit <https://www.cadc.com/>.

## Endnotes

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## **APPENDIX A**

### **Methodology, Assumptions, & Sources**

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# Methodology and Data Sources for the Self-Sufficiency Standard

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This appendix explains the methodology, assumptions, and sources used to calculate the Self-Sufficiency Standard. Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Standard are:

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

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

The Self-Sufficiency Standard assumes adult household members work full time and includes all major costs associated with employment for every adult household member (i.e., taxes, transportation, and child care for families with young children). The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year.

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

Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on

the monthly Standard by dividing the monthly wage by 176 hours to obtain the hourly wage and by multiplying the monthly wage by 12 to obtain the annual wage.

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

The 2022 edition of the Arkansas Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.<sup>1</sup>

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

The cost components of *The Self-Sufficiency Standard for Arkansas 2022* and the specific assumptions included in the calculations are described below.



## Housing

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The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for metropolitan and non-metropolitan areas. FMRs are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Assistant Secretary for Policy Development and Research to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for inflation using the Consumer Price Index. The survey selects renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.

The FMRs are calculated for metropolitan and non-metropolitan counties. HUD calculates one set of FMRs for an entire metropolitan area referred to as Metropolitan Statistical Areas (MSA) or HUD Metro FMR Areas (HMFA). In Arkansas there are four metropolitan area with more than one county sharing the same FMR: Fayetteville-Springdale-Rogers, AR MSA (Benton, Madison, and Washington counties); Pine Bluff, AR MSA (Cleveland, Jefferson, and Lincoln counties); Fort Smith, AR-OK HMFA (Crawford and Sebastian counties); and Little Rock-North Little Rock-Conway, AR HFMA (Faulkner, Lonoke, Perry, Pulaski, and Saline counties). Because HUD only calculates one set of FMRs for each of these metropolitan areas, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

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

## Data Sources

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## Child Care

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The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.<sup>3</sup> The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment

rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the 2022 Arkansas Standard were calculated using 75th percentile data from the Arkansas Department of Human Services, Division of Child Care & Early Childhood Education. The study provided rates for infant and preschool center-based care for 70 counties. The rates for school-age children, home care centers, and any additional counties were allocated based on the rural and urban categorizations provided in the study.

Child care costs are updated for inflation to February 2022 using the Consumer Price Index from September 2019, the data collection period. Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. Costs were calculated based on a weighted average of family child care and center child care: 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74% respectively, for preschoolers, and 46% and 54% for school-age children.<sup>4</sup>

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

## Data Sources

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## Food

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Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both USDA diets were designed to meet minimum nutritional standards, SNAP is intended to be only a temporary safety net.<sup>5</sup>

The Low-Cost Food Plan costs approximately 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 32% of their food budget on food prepared away from home, which was down significantly in 2020, when the survey was published, due to the limitations of eating out during the COVID pandemic.<sup>6</sup> Food costs included in the Standard, effectively, cover groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the most recent year to represent the annual average. Hence, the Standard for 2022 uses data for June 2021 updated for inflation.

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number of adults. The Standard assumes that the cost of food for all numbers of adults is the average between the male and female cost as designated by the USDA Low-Cost Food Plan.

Geographic differences in food costs within the states are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan. The cost to purchase a market basket of these 26 categories

is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.<sup>7</sup>

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is used to geographically vary the Low-Cost Food Plan. For the 2022 dataset, due to the pervasive increase in food costs across the United States for late 2021 and early 2022, the researchers for the Standard added a food cost control which prevents the cost of food from decreasing in any given county.<sup>8</sup>

## Data Sources

**Food Costs.** U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2021,” <https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2021LowModLib.pdf> (accessed November 11, 2021).

**County Index.** Gunderson, C., Strayer, M., Dewey, A., Hake, M., & Engelhard, E. Map the Meal Gap 2021: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2019. Feeding America, 2021, received from [research@feedingamerica.org](mailto:research@feedingamerica.org) (December 14, 2021).

## Transportation

**Public Transportation.** If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately

30% of the low- and moderate- income population use public transit.<sup>9</sup> The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

The Standard examined 2015-2019 American Community Survey 5-Year estimates to calculate the percentage of the county population that commutes within the county by public transportation. Some counties may have rates over 7% due to special circumstances, such as resort-focused areas where workers are bussed in due to limited parking. These counties do not assume public transportation as access to a grocery store and child care facilities via public transportation are not adequate.

Arkansas does not have any counties that utilize public transportation at a rate of 7% or higher, so only private transportation costs were included in the calculation of the 2022 Standard.<sup>10</sup>

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

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2017 National Household Travel Survey (NHTS).

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2020 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile of the appropriate Census region of the

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

The average expenditure for auto insurance in Arkansas was \$74.91 per month in 2018 based on data from the National Association of Insurance Commissioners (NAIC). The average commute is 24.20 miles.

## Data Sources

**Public Transportation Use.** U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2015- 2019 American Community Survey 5-year estimates, Detailed Tables, <https://www.census.gov/programs-surveys/acs/technical-documentation/table-and-geography-changes/2019/5-year.html> (accessed September 15, 2021).

**Auto Insurance Premium.** National Association of Insurance Commissioners, “Average Expenditures for Auto insurance by State, 2014-2018,” Insurance Information Institute, [https://www.iii.org/fact-statistic/facts-statistics-auto-insurance?sub3=articlegabi-auto-insurance-my-insurance-quote-experience-organic\\_insurance&source\\_id=organic&ga\\_cid=1199726645.1633478400](https://www.iii.org/fact-statistic/facts-statistics-auto-insurance?sub3=articlegabi-auto-insurance-my-insurance-quote-experience-organic_insurance&source_id=organic&ga_cid=1199726645.1633478400) (accessed April 14, 2021).

**Fixed Auto Costs.** Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle expenses,” Consumer Expenditure Survey 2020, CE Databases, <https://data.bls.gov/cgi-bin/srgate> (accessed November 11, 2021).

**Inflation.** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index–All Urban Consumers, U.S. City Average,” Consumer Price Index, CPI Databases, <https://www.bls.gov/news.release/cpi.t01.htm> (accessed September 22, 2021).

**Per-Mile Costs.** American Automobile Association, “Your Driving Costs: How Much Does It Really Cost to Own a New Car?” 2021 edition, AAA Association Communication, <https://newsroom.aaa.com/>

<wp-content/uploads/2021/08/2021-YDC-Brochure-Live.pdf> (accessed November 10, 2021).

**County Index.** Auto Insurance Ratios for the State of Arkansas, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed March 24, 2022).

## Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78% of the insurance premium for the employee and 66% of the insurance premium for the family.<sup>11</sup>

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution paid by a state’s residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.<sup>12</sup>

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. To vary the state premium by the rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state or federal marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates. In Arkansas, companies do not vary rates by rating area, therefore the state premium was not varied by county.<sup>13</sup>

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



Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace which may result in higher costs than those included in the Standard.

## Data Sources

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[individual\\_market\\_medical.zip](#) (accessed November 19, 2021).

**Geographic Rating Areas.** Centers for Medicare & Medicaid Services, The Center for Consumer Information & Insurance Oversight, “State Specific Geographic Rating Areas,” <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/state-gra> (accessed November 5, 2021).

## Miscellaneous

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This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, broadband, cell phone services, and personal hygiene items. Miscellaneous expenses that are not broadband and cell phone costs are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.<sup>14</sup>

## Broadband and Cell Phone

**Broadband.** The Standard utilizes the annual Federal Communications Commission (FCC) Urban Rate Survey Data to calculate a monthly broadband cost. In order to calculate an average that represents minimally adequate broadband service for families, the Standard assumes a download bandwidth range of 12 - 100 Mbps and creates an average monthly cost from the total monthly charges from the range of internet service providers (ISP) in the surveyed area.<sup>15</sup> Recognizing that families need to pay for equipment in order to establish connectivity in a household, the Standard also adds a monthly fee that includes the cost of a modem and router.

**Cell Phone.** The Standard assumes that each adult in a household needs access to a cell phone with up to 5 GB of data per month. Averaging the cost per gigabyte with nine United States cell phone plans

having widespread coverage, the Standard assumes an average monthly service cost of \$24.52.<sup>16</sup> Assuming that an adult will also need to purchase a cell phone, Standard researchers found the average cost for five smartphones and then divided that total average cost by two years of monthly payments which is the typical amount of time that service providers finance cell phones. Local fees and taxes were added onto the monthly service fee charge and local sales tax was added to the cost of the phone.

## Data Sources

**Broadband Rate.** Federal Communications Commission, “Urban Rate Survey Data & Resources: 2021,” <https://www.fcc.gov/file/20054/download> (accessed August 20, 2021).

**Federal Communications Commission.** Federal Communications Commission, “Household Broadband Guide,” <https://www.fcc.gov/consumers/guides/household-broadband-guide> (accessed August 20, 2021).

**Wireless Taxes.** Mackey, S. and Boesen, U. “Wireless Tax Burden Remains High due to Federal Surcharge Increase,” <https://taxfoundation.org/wireless-taxes-cell-phone-tax-rates-by-state-2020/> (accessed August 21, 2021).

## Federal Taxes

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

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

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

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

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

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

## Data Sources

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**Federal Income Tax.** Internal Revenue Service, “1040 Instructions,” <https://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed December 21, 2021).

**Federal Child Tax Credit.** Internal Revenue Service, “Publication 972. Child Tax Credit,” <https://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed January 11, 2021).

**Federal Earned Income Tax Credit.** Internal Revenue Service, “Publication 596. Earned Income Credit,” <https://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed January 10, 2022).

## State Taxes

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State taxes calculated in the Standard include income tax, payroll taxes, and state sales tax where applicable. State sales taxes are assumed to apply to the miscellaneous amount plus groceries, when applicable.

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter’s credits and other tax credits that would be applicable to the population as a whole are included as well. Arkansas has a personal tax credit and a state dependent care credit which is prorated depending on income. Arkansas has a low-income tax bracket—but due to the aggregated costs documented in the Standard, no family type qualifies for the separate tax bracket.

## Data Sources

**Income Tax and credits.** Arkansas Department of Finance and Administration, “State of Arkansas Estimated Tax Declaration Vouchers and Instructions for Tax Year 2022,” [https://www.dfa.arkansas.gov/images/uploads/incomeTaxOffice/AR1000ES\\_IndividualEstimatedTaxVouchers\\_2022.pdf](https://www.dfa.arkansas.gov/images/uploads/incomeTaxOffice/AR1000ES_IndividualEstimatedTaxVouchers_2022.pdf) (accessed April 7, 2022).

**Sales tax.** Tax Foundation, Janelle Cammenga, “State and Local Sales Tax Rates, Midyear 2021,” <https://taxfoundation.org/publications/state-and-local-sales-tax-rates> (accessed November 5, 2021).

**Grocery tax.** Tax Foundation, Janelle Cammenga, “Tax Treatment of Groceries, Candy, and Soda Can

Get Tricky” <https://taxfoundation.org/halloween-candy-tax-groceries-soda-sales-tax/> (accessed April 13, 2021); Center on Budget Priorities, Eric Figueroa and Juliette Legendre, “States that Still Impose Sales Taxes on Groceries Should Consider Reducing or Eliminating Them,” [https://www.cbpp.org/research/state-budget-and-tax/states-that-still-impose-sales-taxes-on-groceries-should-consider#\\_ftn12](https://www.cbpp.org/research/state-budget-and-tax/states-that-still-impose-sales-taxes-on-groceries-should-consider#_ftn12), (accessed April 13, 2021).

## Emergency Savings Fund

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

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

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



The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.<sup>18</sup> The adult may not be commuting to work five days a week; however, the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost.

In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.<sup>19</sup> In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance

Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.<sup>20</sup>

## Data Sources

**Job Tenure.** Sarah Flood, Miriam King, Renae Rodgers, Steven Ruggles, J. Robert Warren and Michael Westberry, Integrated Public Use Microdata Series, Current Population Survey: Version 9.0 [dataset] Minneapolis, MN: IPUMS, 2021, <https://doi.org/10.18128/D030.V9.0>, (accessed January 3, 2022).

**Unemployment Duration.** U.S. Department of Labor, Employment and Training Administration, "Unemployment Insurance Data Summary," <https://ows.doleta.gov/unemploy/content/data.asp> (accessed January 4, 2022).

**Unemployment Insurance.** State of Arkansas, Arkansas Division of Workforce Services, "Your Unemployment Insurance Information Handbook," [https://dws.arkansas.gov/wp-content/uploads/Newest\\_Division\\_update\\_500\\_BOOKLET\\_8X11\\_ART\\_v07-2-2019.pdf](https://dws.arkansas.gov/wp-content/uploads/Newest_Division_update_500_BOOKLET_8X11_ART_v07-2-2019.pdf) (accessed April 4, 2022).

**Savings Rate.** Federal Deposit Insurance Corporation. "Weekly National Rates," <http://www.fdic.gov/regulations/resources/rates/previous.html> (accessed June 19, 2017).

## Endnotes

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1. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups).
2. Diana Pearce and Rachel Cassidy, "Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California," Seattle: University of Washington (2003), <http://ww1.insightcced.org/uploads/publications/wd/overlookedexecsumm.pdf> (accessed July 28, 2016).
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4. U.S. Government Printing Office, "Section 9. Child Care," 108th Congress 2004 House Ways and Means Committee Green Book, <http://www.gpo.gov/fdsys/pkg/GPO-CPRT-108WPRT108-6/pdf/GPO-CPRT-108WPRT108-6-2-9.pdf> (accessed June 7, 2014).
5. U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 8. "Who's Minding the Kids? Child Care Arrangements: Spring 2011," <https://www2.census.gov/library/publications/2013/demo/p70-135.pdf> (accessed July 19, 2019).
6. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, "Thrifty Food Plan, 2006," [https://fns-prod.azureedge.us/sites/default/files/usda\\_food\\_plans\\_cost\\_of\\_food/TFP2006Report.pdf](https://fns-prod.azureedge.us/sites/default/files/usda_food_plans_cost_of_food/TFP2006Report.pdf) (accessed July 28, 2016).
7. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2020," Economic News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed April 25, 2019).
8. Gunderson, C., Strayer, M., Dewey, A., Hake, M., & Engelhard, E., Map the Meal Gap 2021: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2019, Feeding America, 2021, received from [research@feedingamerica.org](mailto:research@feedingamerica.org) (December 14, 2021).
9. United States Department of Agriculture, "Summary Findings, Food Price Outlook, 2022," Economic Research Service, <https://www.ers.usda.gov/data-products/food-price-outlook/summary-findings> (accessed January 21, 2022).
10. Chris Porter and Elizabeth Deakin, Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas (Berkeley: Institute of Urban and Regional Development, University of California, 1995).
11. U.S. Census Bureau, "Table B08101: Means of Transportation to Work," 2015- 2019 American Community Survey 5-year estimates, Detailed Tables, <https://www.census.gov/programssurveys/acs/technical-documentation/table-and-geography-changes/2019/5-year.html> (accessed September 15, 2021).
12. Bureau of Labor Statistics, "Employee Benefits in the United States - March 2021," <https://www.bls.gov/news.release/pdf/ebs2.pdf> (accessed February 1, 2022).
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14. Centers for Medicare & Medicaid Services, "Arkansas Geographic Rating Areas: Including State Specific Geographic Divisions," <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/ar-gra> (accessed April 5, 2022).
15. Constance F. Citro and Robert T. Michael, eds., Measuring Poverty: A New Approach (Washington, DC: National Academy Press, 1995), [https://www.bls.gov/pir/spm/nasrpt\\_ack.pdf](https://www.bls.gov/pir/spm/nasrpt_ack.pdf) (accessed June 7, 2014).
16. The FCC recommends at least medium connectivity (12 - 25 Mbps) for moderate broadband use with two or more users at a time (see <https://www.fcc.gov/consumers/guides/household-broadband-guide>) (accessed May 10, 2021).

17. The Standard found the monthly cost for a 4 - 6 GB plan for U.S. Mobile, Tello, T-Mobile, Ting, AT&T Prepaid, Affinity Cellular, Verizon, Mint Mobile and UltraMobile and then created an average price per GB and multiplied that by 5 in order to come up with an average plan cost for 5 GB.

18. In 2021, the American Rescue Plan Act (ARPA) temporarily changed the Child Tax Credit (CTC) and Child and Dependent Tax Credit (CDCTC). The CTC increased to \$3,600 per child under six and \$3,000 per child six years and older and was fully refundable. The CDCTC increased from a maximum non-refundable benefit of \$1,050 for one child or \$2,100 for two or more children to a maximum refundable benefit of \$4,000 for one child or \$8,000 for two or more children. Because these temporary provisions were not extended, the 2022 federal taxes reflected in the Standard reverted to the previous legislation as stated in this section.

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

20. Affordable Insurance Exchanges are required as of 2014, and health insurance tax credits are available to offset monthly premium costs for those enrolled in the Exchanges with income up to 400% FPL. Centers for Medicare & Medicaid Services, Fact Sheets, "Affordable Insurance Exchanges: Seamless Access to Affordable Coverage," <https://www.cms.gov/newsroom/fact-sheets/affordable-insurance-exchanges-simple-seamless-and-affordable-coverage> (accessed July 23, 2014).

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

## **APPENDIX B:**

# **The Self-Sufficiency Standard for Select Family Types in Arkansas**

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

The Emergency Savings Fund is a monthly, separate addition to the Self-Sufficiency Standard.

**TABLE 1.** The Self-Sufficiency Standard for Arkansas County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$694	\$694	\$694	\$694	\$694	\$694	\$709	\$876
Child Care	\$1,127	\$863	\$310	\$575	\$1,127	\$863	\$845	\$1,395
Food	\$533	\$610	\$705	\$629	\$740	\$814	\$857	\$948
Transportation	\$315	\$315	\$315	\$603	\$603	\$603	\$582	\$582
Health Care	\$647	\$655	\$698	\$714	\$729	\$736	\$736	\$767
Miscellaneous	\$514	\$496	\$454	\$549	\$617	\$599	\$601	\$685
Broadband & Cell Phone	\$182	\$182	\$182	\$228	\$228	\$228	\$228	\$228
Other Necessities	\$332	\$314	\$272	\$322	\$389	\$371	\$373	\$457
Taxes	\$769	\$680	\$489	\$728	\$898	\$828	\$836	\$1,097
Earned Income Tax Credit (-)	\$0	(\$64)	(\$226)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$74)	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$333)	(\$322)	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.04	\$18.87	\$23.67	\$21.67	\$17.29	\$12.15	\$14.13	\$13.36
Monthly	\$1,943	\$3,321	\$4,165	\$3,815	\$3,042	\$4,276	\$4,975	\$4,704
Annual	\$23,314	\$39,846	\$49,983	\$45,777	\$36,508	\$51,314	\$59,695	\$56,442
Emergency Savings Fund	\$48	\$101	\$145	\$130	\$123	\$60	\$75	\$72

**TABLE 2.** The Self-Sufficiency Standard for Ashley County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$570	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$414	\$874	\$725	\$310	\$460	\$874	\$725
Food	\$277	\$408	\$530	\$607	\$700	\$625	\$735	\$809
Transportation	\$309	\$317	\$317	\$317	\$317	\$607	\$607	\$607
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$319	\$422	\$484	\$477	\$449	\$533	\$587	\$580
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$137	\$240	\$302	\$295	\$267	\$306	\$359	\$353
Taxes	\$316	\$472	\$613	\$579	\$469	\$682	\$804	\$739
Earned Income Tax Credit (-)	\$0	(\$105)	(\$118)	(\$146)	(\$243)	(\$15)	(\$20)	(\$58)
Child Care Tax Credit (-)	\$0	(\$60)	(\$105)	(\$105)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$313)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.39	\$16.86	\$20.21	\$19.46	\$16.83	\$11.47	\$12.88	\$12.37
Monthly	\$2,005	\$2,968	\$3,557	\$3,424	\$2,962	\$4,039	\$4,533	\$4,354
Annual	\$24,056	\$35,618	\$42,687	\$41,092	\$35,542	\$48,463	\$54,391	\$52,251
Emergency Savings Fund	\$50	\$99	\$128	\$128	\$123	\$58	\$71	\$71

**TABLE 3.** The Self-Sufficiency Standard for Baxter County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$547	\$709	\$709	\$709	\$709	\$709	\$709	\$709
Child Care	\$0	\$535	\$1,085	\$845	\$310	\$549	\$1,085	\$845
Food	\$294	\$432	\$561	\$643	\$743	\$663	\$779	\$857
Transportation	\$297	\$304	\$304	\$304	\$304	\$582	\$582	\$582
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$317	\$442	\$513	\$498	\$458	\$550	\$616	\$601
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$135	\$260	\$331	\$316	\$276	\$322	\$388	\$373
Taxes	\$310	\$566	\$766	\$690	\$508	\$729	\$894	\$836
Earned Income Tax Credit (-)	\$0	(\$46)	\$0	(\$55)	(\$211)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$71)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.24	\$18.96	\$23.58	\$21.90	\$17.69	\$12.16	\$14.09	\$13.45
Monthly	\$1,978	\$3,337	\$4,151	\$3,855	\$3,114	\$4,279	\$4,961	\$4,733
Annual	\$23,733	\$40,046	\$49,808	\$46,260	\$37,370	\$51,349	\$59,528	\$56,793
Emergency Savings Fund	\$49	\$101	\$144	\$132	\$124	\$60	\$75	\$73

**TABLE 4.** The Self-Sufficiency Standard for Benton County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$715	\$888	\$888	\$888	\$888	\$888	\$888	\$888
Child Care	\$0	\$773	\$1,541	\$1,141	\$368	\$769	\$1,541	\$1,141
Food	\$278	\$409	\$531	\$608	\$703	\$627	\$737	\$811
Transportation	\$307	\$315	\$315	\$315	\$315	\$603	\$603	\$603
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$333	\$482	\$574	\$543	\$479	\$588	\$678	\$646
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$151	\$300	\$392	\$361	\$297	\$360	\$450	\$418
Taxes	\$367	\$738	\$1,001	\$881	\$610	\$876	\$1,130	\$1,008
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$124)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$12.58	\$22.75	\$28.78	\$26.12	\$20.04	\$13.78	\$16.68	\$15.34
Monthly	\$2,214	\$4,004	\$5,065	\$4,597	\$3,527	\$4,849	\$5,873	\$5,400
Annual	\$26,566	\$48,052	\$60,776	\$55,162	\$42,320	\$58,187	\$70,476	\$64,796
Emergency Savings Fund	\$54	\$119	\$196	\$169	\$125	\$65	\$82	\$78

**TABLE 5.** The Self-Sufficiency Standard for Boone County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$569	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$501	\$1,023	\$811	\$310	\$523	\$1,023	\$811
Food	\$248	\$366	\$475	\$544	\$628	\$560	\$659	\$725
Transportation	\$297	\$304	\$304	\$304	\$304	\$582	\$582	\$582
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$315	\$426	\$492	\$478	\$441	\$531	\$592	\$578
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$133	\$244	\$310	\$296	\$259	\$303	\$364	\$350
Taxes	\$301	\$487	\$660	\$584	\$440	\$678	\$807	\$727
Earned Income Tax Credit (-)	\$0	(\$95)	(\$80)	(\$141)	(\$272)	(\$22)	(\$5)	(\$67)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$294)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.04	\$17.20	\$21.24	\$19.58	\$16.06	\$11.36	\$13.08	\$12.24
Monthly	\$1,944	\$3,027	\$3,737	\$3,446	\$2,827	\$3,999	\$4,604	\$4,307
Annual	\$23,325	\$36,322	\$44,849	\$41,357	\$33,923	\$47,987	\$55,245	\$51,689
Emergency Savings Fund	\$48	\$100	\$128	\$128	\$121	\$58	\$71	\$71

**TABLE 6.** The Self-Sufficiency Standard for Bradley County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$511	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$406	\$862	\$716	\$310	\$456	\$862	\$716
Food	\$265	\$390	\$506	\$580	\$670	\$598	\$703	\$774
Transportation	\$305	\$313	\$313	\$313	\$313	\$599	\$599	\$599
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$311	\$419	\$480	\$473	\$446	\$529	\$582	\$575
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$129	\$237	\$298	\$291	\$264	\$302	\$354	\$347
Taxes	\$291	\$456	\$592	\$559	\$454	\$677	\$800	\$711
Earned Income Tax Credit (-)	\$0	(\$115)	(\$135)	(\$162)	(\$255)	(\$25)	(\$36)	(\$80)
Child Care Tax Credit (-)	\$0	(\$63)	(\$105)	(\$110)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$324)	(\$303)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.78	\$16.51	\$19.75	\$19.03	\$16.50	\$11.31	\$12.66	\$12.06
Monthly	\$1,898	\$2,905	\$3,475	\$3,350	\$2,904	\$3,982	\$4,455	\$4,246
Annual	\$22,773	\$34,864	\$41,705	\$40,195	\$34,853	\$47,780	\$53,456	\$50,954
Emergency Savings Fund	\$47	\$99	\$128	\$127	\$122	\$57	\$70	\$71



**TABLE 7.** The Self-Sufficiency Standard for Calhoun County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$563	\$741	\$741	\$741	\$741	\$741	\$741	\$741
Child Care	\$0	\$483	\$1,006	\$794	\$310	\$523	\$1,006	\$794
Food	\$264	\$389	\$505	\$579	\$667	\$596	\$701	\$771
Transportation	\$303	\$311	\$311	\$311	\$311	\$595	\$595	\$595
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$316	\$436	\$503	\$490	\$455	\$545	\$605	\$591
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$134	\$254	\$321	\$308	\$273	\$317	\$377	\$364
Taxes	\$307	\$538	\$718	\$649	\$491	\$710	\$852	\$797
Earned Income Tax Credit (-)	\$0	(\$64)	(\$32)	(\$89)	(\$225)	\$0	\$0	(\$9)
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$323)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.18	\$18.33	\$22.54	\$21.00	\$17.33	\$11.95	\$13.62	\$13.02
Monthly	\$1,967	\$3,227	\$3,967	\$3,695	\$3,050	\$4,207	\$4,795	\$4,582
Annual	\$23,602	\$38,720	\$47,599	\$44,345	\$36,604	\$50,479	\$57,541	\$54,988
Emergency Savings Fund	\$49	\$101	\$136	\$128	\$124	\$59	\$73	\$72

**TABLE 8.** The Self-Sufficiency Standard for Carroll County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$507	\$667	\$667	\$667	\$667	\$667	\$667	\$667
Child Care	\$0	\$380	\$830	\$690	\$310	\$450	\$830	\$690
Food	\$275	\$404	\$524	\$600	\$694	\$619	\$728	\$801
Transportation	\$299	\$307	\$307	\$307	\$307	\$586	\$586	\$586
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$311	\$419	\$479	\$474	\$450	\$531	\$582	\$576
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$129	\$237	\$297	\$292	\$268	\$304	\$354	\$348
Taxes	\$291	\$456	\$590	\$562	\$469	\$680	\$800	\$714
Earned Income Tax Credit (-)	\$0	(\$115)	(\$136)	(\$159)	(\$243)	(\$20)	(\$37)	(\$78)
Child Care Tax Credit (-)	\$0	(\$63)	(\$105)	(\$110)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$325)	(\$313)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.77	\$16.50	\$19.71	\$19.09	\$16.84	\$11.39	\$12.64	\$12.10
Monthly	\$1,896	\$2,904	\$3,469	\$3,360	\$2,964	\$4,011	\$4,451	\$4,259
Annual	\$22,755	\$34,850	\$41,625	\$40,317	\$35,565	\$48,128	\$53,408	\$51,112
Emergency Savings Fund	\$47	\$99	\$128	\$127	\$123	\$58	\$70	\$71

**TABLE 9.** The Self-Sufficiency Standard for Chicot County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
<b>Housing</b>	\$525	\$649	\$649	\$649	\$649	\$649	\$649	\$649
<b>Child Care</b>	\$0	\$397	\$854	\$707	\$310	\$456	\$854	\$707
<b>Food</b>	\$268	\$394	\$512	\$586	\$677	\$605	\$711	\$782
<b>Transportation</b>	\$307	\$315	\$315	\$315	\$315	\$603	\$603	\$603
<b>Health Care</b>	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
<b>Miscellaneous</b>	\$313	\$419	\$480	\$473	\$447	\$530	\$582	\$576
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$131	\$237	\$298	\$291	\$265	\$303	\$355	\$348
<b>Taxes</b>	\$297	\$455	\$591	\$559	\$458	\$678	\$800	\$713
<b>Earned Income Tax Credit (-)</b>	\$0	(\$116)	(\$136)	(\$162)	(\$252)	(\$22)	(\$35)	(\$79)
<b>Child Care Tax Credit (-)</b>	\$0	(\$63)	(\$105)	(\$110)	(\$74)	(\$50)	(\$100)	(\$100)
<b>Child Tax Credit (-)</b>	\$0	(\$167)	(\$333)	(\$323)	(\$308)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
<b>Hourly (per adult)</b>	\$10.93	\$16.48	\$19.73	\$19.03	\$16.59	\$11.36	\$12.67	\$12.08
<b>Monthly</b>	\$1,924	\$2,901	\$3,473	\$3,349	\$2,920	\$3,997	\$4,459	\$4,254
<b>Annual</b>	\$23,091	\$34,809	\$41,674	\$40,186	\$35,046	\$47,966	\$53,508	\$51,044
<b>Emergency Savings Fund</b>	\$48	\$99	\$128	\$127	\$122	\$58	\$70	\$71

**TABLE 10.** The Self-Sufficiency Standard for Clark County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
<b>Housing</b>	\$570	\$649	\$649	\$649	\$649	\$649	\$649	\$649
<b>Child Care</b>	\$0	\$518	\$1,034	\$828	\$310	\$516	\$1,034	\$828
<b>Food</b>	\$279	\$411	\$533	\$611	\$705	\$629	\$740	\$814
<b>Transportation</b>	\$307	\$315	\$315	\$315	\$315	\$603	\$603	\$603
<b>Health Care</b>	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
<b>Miscellaneous</b>	\$319	\$433	\$500	\$488	\$450	\$539	\$603	\$591
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$137	\$251	\$318	\$306	\$268	\$311	\$376	\$363
<b>Taxes</b>	\$316	\$523	\$702	\$638	\$470	\$691	\$845	\$794
<b>Earned Income Tax Credit (-)</b>	\$0	(\$73)	(\$45)	(\$98)	(\$242)	(\$2)	\$0	(\$12)
<b>Child Care Tax Credit (-)</b>	\$0	(\$58)	(\$100)	(\$100)	(\$74)	(\$50)	(\$100)	(\$100)
<b>Child Tax Credit (-)</b>	\$0	(\$167)	(\$333)	(\$333)	(\$313)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
<b>Hourly (per adult)</b>	\$11.39	\$18.00	\$22.17	\$20.75	\$16.85	\$11.71	\$13.55	\$12.98
<b>Monthly</b>	\$2,004	\$3,168	\$3,901	\$3,652	\$2,966	\$4,122	\$4,771	\$4,570
<b>Annual</b>	\$24,052	\$38,014	\$46,816	\$43,828	\$35,593	\$49,467	\$57,248	\$54,842
<b>Emergency Savings Fund</b>	\$50	\$101	\$133	\$128	\$123	\$59	\$73	\$72

**TABLE 11.** The Self-Sufficiency Standard for Clay County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$483	\$893	\$794	\$310	\$410	\$893	\$794
Food	\$244	\$359	\$466	\$534	\$617	\$551	\$647	\$712
Transportation	\$305	\$313	\$313	\$313	\$313	\$599	\$599	\$599
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$308	\$424	\$479	\$476	\$441	\$520	\$579	\$577
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$126	\$242	\$297	\$294	\$259	\$292	\$352	\$349
Taxes	\$279	\$480	\$587	\$573	\$439	\$596	\$734	\$719
Earned Income Tax Credit (-)	\$0	(\$100)	(\$139)	(\$150)	(\$272)	(\$60)	(\$62)	(\$73)
Child Care Tax Credit (-)	\$0	(\$60)	(\$105)	(\$110)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$330)	(\$293)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.47	\$17.03	\$19.64	\$19.33	\$16.04	\$10.69	\$12.32	\$12.16
Monthly	\$1,843	\$2,997	\$3,456	\$3,402	\$2,823	\$3,762	\$4,335	\$4,279
Annual	\$22,112	\$35,966	\$41,475	\$40,830	\$33,874	\$45,147	\$52,024	\$51,344
Emergency Savings Fund	\$45	\$100	\$128	\$128	\$121	\$58	\$71	\$71

**TABLE 12.** The Self-Sufficiency Standard for Cleburne County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$537	\$706	\$706	\$706	\$706	\$706	\$706	\$706
Child Care	\$0	\$432	\$921	\$742	\$310	\$490	\$921	\$742
Food	\$286	\$422	\$547	\$627	\$723	\$646	\$760	\$836
Transportation	\$305	\$313	\$313	\$313	\$313	\$599	\$599	\$599
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$316	\$431	\$495	\$486	\$457	\$543	\$599	\$590
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$134	\$249	\$313	\$304	\$275	\$315	\$371	\$362
Taxes	\$306	\$514	\$679	\$630	\$501	\$705	\$830	\$788
Earned Income Tax Credit (-)	\$0	(\$79)	(\$64)	(\$104)	(\$216)	\$0	\$0	(\$17)
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$71)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$331)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.16	\$17.78	\$21.65	\$20.57	\$17.56	\$11.89	\$13.38	\$12.91
Monthly	\$1,964	\$3,130	\$3,811	\$3,621	\$3,090	\$4,186	\$4,711	\$4,546
Annual	\$23,572	\$37,555	\$45,732	\$43,453	\$37,079	\$50,230	\$56,530	\$54,549
Emergency Savings Fund	\$49	\$100	\$130	\$127	\$124	\$59	\$72	\$72

**TABLE 13.** The Self-Sufficiency Standard for Cleveland County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$523	\$688	\$688	\$688	\$688	\$688	\$688	\$688
Child Care	\$0	\$669	\$1,358	\$1,037	\$368	\$689	\$1,358	\$1,037
Food	\$272	\$401	\$521	\$597	\$688	\$615	\$723	\$796
Transportation	\$305	\$313	\$313	\$313	\$313	\$599	\$599	\$599
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$313	\$451	\$535	\$511	\$458	\$558	\$637	\$613
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$131	\$269	\$353	\$329	\$276	\$330	\$410	\$386
Taxes	\$297	\$611	\$850	\$759	\$500	\$762	\$976	\$884
Earned Income Tax Credit (-)	\$0	(\$18)	\$0	\$0	(\$215)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$85)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$318)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.93	\$19.95	\$25.45	\$23.45	\$17.58	\$12.52	\$14.99	\$13.98
Monthly	\$1,924	\$3,512	\$4,479	\$4,127	\$3,094	\$4,409	\$5,277	\$4,920
Annual	\$23,086	\$42,138	\$53,742	\$49,518	\$37,133	\$52,903	\$63,326	\$59,037
Emergency Savings Fund	\$48	\$102	\$163	\$143	\$124	\$61	\$77	\$74

**TABLE 14.** The Self-Sufficiency Standard for Columbia County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$518	\$1,039	\$828	\$310	\$521	\$1,039	\$828
Food	\$268	\$394	\$512	\$586	\$677	\$605	\$711	\$782
Transportation	\$299	\$307	\$307	\$307	\$307	\$586	\$586	\$586
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$309	\$430	\$497	\$484	\$446	\$535	\$599	\$586
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$127	\$248	\$315	\$302	\$264	\$308	\$371	\$358
Taxes	\$285	\$511	\$688	\$620	\$454	\$685	\$829	\$768
Earned Income Tax Credit (-)	\$0	(\$80)	(\$56)	(\$112)	(\$255)	(\$11)	\$0	(\$34)
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$303)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.61	\$17.73	\$21.87	\$20.36	\$16.51	\$11.56	\$13.38	\$12.69
Monthly	\$1,867	\$3,121	\$3,849	\$3,584	\$2,906	\$4,068	\$4,709	\$4,468
Annual	\$22,410	\$37,449	\$46,190	\$43,002	\$34,867	\$48,819	\$56,509	\$53,617
Emergency Savings Fund	\$46	\$100	\$131	\$127	\$122	\$58	\$72	\$72

**TABLE 15.** The Self-Sufficiency Standard for Conway County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$466	\$996	\$776	\$310	\$529	\$996	\$776
Food	\$257	\$378	\$491	\$563	\$649	\$580	\$681	\$750
Transportation	\$303	\$311	\$311	\$311	\$311	\$595	\$595	\$595
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$309	\$424	\$491	\$477	\$444	\$534	\$593	\$578
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$127	\$242	\$309	\$295	\$262	\$307	\$365	\$351
Taxes	\$283	\$480	\$657	\$579	\$452	\$684	\$808	\$728
Earned Income Tax Credit (-)	\$0	(\$100)	(\$82)	(\$145)	(\$262)	(\$13)	(\$3)	(\$66)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$299)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.56	\$17.03	\$21.17	\$19.47	\$16.33	\$11.52	\$13.11	\$12.25
Monthly	\$1,858	\$2,997	\$3,726	\$3,426	\$2,874	\$4,056	\$4,614	\$4,312
Annual	\$22,294	\$35,965	\$44,709	\$41,113	\$34,491	\$48,673	\$55,367	\$51,749
Emergency Savings Fund	\$46	\$100	\$128	\$128	\$121	\$58	\$72	\$71

**TABLE 16.** The Self-Sufficiency Standard for Craighead County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$648	\$832	\$832	\$832	\$832	\$832	\$832	\$832
Child Care	\$0	\$566	\$1,195	\$934	\$368	\$629	\$1,195	\$934
Food	\$253	\$373	\$484	\$555	\$640	\$571	\$672	\$739
Transportation	\$318	\$325	\$325	\$325	\$325	\$624	\$624	\$624
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$325	\$453	\$530	\$512	\$468	\$565	\$633	\$614
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$143	\$271	\$348	\$330	\$286	\$337	\$405	\$386
Taxes	\$337	\$623	\$833	\$763	\$551	\$788	\$959	\$887
Earned Income Tax Credit (-)	\$0	(\$11)	\$0	\$0	(\$173)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$81)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.90	\$20.21	\$25.08	\$23.54	\$18.73	\$12.80	\$14.80	\$14.01
Monthly	\$2,095	\$3,558	\$4,414	\$4,142	\$3,296	\$4,507	\$5,210	\$4,933
Annual	\$25,143	\$42,692	\$52,963	\$49,706	\$39,554	\$54,080	\$62,514	\$59,198
Emergency Savings Fund	\$51	\$102	\$159	\$144	\$125	\$62	\$77	\$74

**TABLE 17.** The Self-Sufficiency Standard for Crawford County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$556	\$730	\$730	\$730	\$730	\$730	\$730	\$730
Child Care	\$0	\$524	\$1,086	\$892	\$368	\$563	\$1,086	\$892
Food	\$253	\$372	\$483	\$554	\$640	\$571	\$672	\$739
Transportation	\$307	\$315	\$315	\$315	\$315	\$603	\$603	\$603
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$315	\$438	\$508	\$496	\$457	\$546	\$610	\$598
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$133	\$256	\$326	\$314	\$275	\$318	\$382	\$370
Taxes	\$302	\$547	\$745	\$684	\$498	\$715	\$870	\$824
Earned Income Tax Credit (-)	\$0	(\$58)	(\$9)	(\$60)	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$85)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$317)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.07	\$18.54	\$23.14	\$21.77	\$17.54	\$12.00	\$13.82	\$13.32
Monthly	\$1,948	\$3,262	\$4,073	\$3,832	\$3,087	\$4,225	\$4,866	\$4,688
Annual	\$23,373	\$39,147	\$48,870	\$45,983	\$37,043	\$50,704	\$58,390	\$56,255
Emergency Savings Fund	\$48	\$101	\$140	\$131	\$124	\$60	\$74	\$72

**TABLE 18.** The Self-Sufficiency Standard for Crittenden County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$647	\$746	\$746	\$746	\$746	\$746	\$746	\$746
Child Care	\$0	\$669	\$1,288	\$1,037	\$368	\$619	\$1,288	\$1,037
Food	\$273	\$403	\$523	\$599	\$691	\$617	\$726	\$798
Transportation	\$315	\$323	\$323	\$323	\$323	\$620	\$620	\$620
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$327	\$458	\$535	\$518	\$465	\$559	\$639	\$622
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$145	\$276	\$353	\$336	\$283	\$332	\$411	\$394
Taxes	\$343	\$645	\$850	\$786	\$530	\$767	\$981	\$915
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$190)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$85)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$12.04	\$20.70	\$25.45	\$24.04	\$18.26	\$12.57	\$15.04	\$14.32
Monthly	\$2,119	\$3,644	\$4,480	\$4,232	\$3,213	\$4,426	\$5,295	\$5,041
Annual	\$25,426	\$43,723	\$53,757	\$50,778	\$38,561	\$53,110	\$63,539	\$60,496
Emergency Savings Fund	\$52	\$103	\$163	\$149	\$125	\$61	\$77	\$75

**TABLE 19.** The Self-Sufficiency Standard for Cross County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$532	\$700	\$700	\$700	\$700	\$700	\$700	\$700
Child Care	\$0	\$552	\$1,095	\$863	\$310	\$543	\$1,095	\$863
Food	\$259	\$381	\$494	\$566	\$654	\$584	\$686	\$755
Transportation	\$307	\$315	\$315	\$315	\$315	\$603	\$603	\$603
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$313	\$438	\$507	\$492	\$450	\$542	\$609	\$593
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$131	\$256	\$325	\$310	\$268	\$314	\$381	\$366
Taxes	\$296	\$551	\$740	\$659	\$470	\$701	\$867	\$808
Earned Income Tax Credit (-)	\$0	(\$56)	(\$14)	(\$80)	(\$242)	\$0	\$0	(\$1)
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$313)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.92	\$18.61	\$23.02	\$21.23	\$16.86	\$11.85	\$13.80	\$13.14
Monthly	\$1,921	\$3,276	\$4,051	\$3,736	\$2,967	\$4,170	\$4,857	\$4,624
Annual	\$23,054	\$39,312	\$48,613	\$44,827	\$35,601	\$50,040	\$58,278	\$55,484
Emergency Savings Fund	\$48	\$101	\$140	\$128	\$123	\$59	\$74	\$72

**TABLE 20.** The Self-Sufficiency Standard for Dallas County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$389	\$875	\$699	\$310	\$486	\$875	\$699
Food	\$269	\$396	\$514	\$589	\$679	\$606	\$713	\$785
Transportation	\$305	\$313	\$313	\$313	\$313	\$599	\$599	\$599
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$310	\$418	\$482	\$472	\$447	\$533	\$584	\$575
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$128	\$236	\$300	\$290	\$265	\$305	\$356	\$347
Taxes	\$287	\$451	\$602	\$556	\$458	\$682	\$802	\$708
Earned Income Tax Credit (-)	\$0	(\$118)	(\$126)	(\$164)	(\$252)	(\$16)	(\$29)	(\$83)
Child Care Tax Credit (-)	\$0	(\$63)	(\$105)	(\$110)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$322)	(\$308)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.67	\$16.39	\$19.98	\$18.95	\$16.59	\$11.47	\$12.75	\$12.03
Monthly	\$1,877	\$2,884	\$3,517	\$3,336	\$2,920	\$4,038	\$4,488	\$4,233
Annual	\$22,525	\$34,608	\$42,206	\$40,029	\$35,036	\$48,453	\$53,860	\$50,801
Emergency Savings Fund	\$46	\$99	\$128	\$127	\$122	\$58	\$70	\$71



**TABLE 21.** The Self-Sufficiency Standard for Desha County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$499	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$432	\$885	\$742	\$310	\$453	\$885	\$742
Food	\$266	\$392	\$509	\$583	\$672	\$600	\$706	\$777
Transportation	\$311	\$319	\$319	\$319	\$319	\$611	\$611	\$611
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$311	\$423	\$483	\$477	\$447	\$531	\$586	\$579
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$129	\$241	\$301	\$295	\$265	\$303	\$358	\$352
Taxes	\$290	\$474	\$608	\$574	\$458	\$678	\$803	\$733
Earned Income Tax Credit (-)	\$0	(\$104)	(\$121)	(\$149)	(\$252)	(\$22)	(\$25)	(\$62)
Child Care Tax Credit (-)	\$0	(\$60)	(\$105)	(\$110)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$331)	(\$307)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.74	\$16.90	\$20.11	\$19.37	\$16.58	\$11.36	\$12.81	\$12.31
Monthly	\$1,891	\$2,974	\$3,540	\$3,409	\$2,918	\$3,998	\$4,511	\$4,332
Annual	\$22,686	\$35,685	\$42,476	\$40,903	\$35,022	\$47,975	\$54,130	\$51,980
Emergency Savings Fund	\$46	\$99	\$128	\$128	\$122	\$58	\$71	\$71

**TABLE 22.** The Self-Sufficiency Standard for Drew County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$507	\$667	\$667	\$667	\$667	\$667	\$667	\$667
Child Care	\$0	\$471	\$972	\$781	\$310	\$501	\$972	\$781
Food	\$272	\$400	\$519	\$594	\$687	\$613	\$720	\$793
Transportation	\$309	\$317	\$317	\$317	\$317	\$607	\$607	\$607
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$312	\$429	\$494	\$483	\$450	\$538	\$597	\$586
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$130	\$247	\$312	\$301	\$268	\$310	\$370	\$358
Taxes	\$293	\$505	\$672	\$611	\$471	\$689	\$823	\$769
Earned Income Tax Credit (-)	\$0	(\$84)	(\$70)	(\$119)	(\$242)	(\$4)	\$0	(\$33)
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$105)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$314)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.84	\$17.59	\$21.50	\$20.17	\$16.87	\$11.67	\$13.30	\$12.71
Monthly	\$1,907	\$3,096	\$3,784	\$3,550	\$2,970	\$4,109	\$4,682	\$4,473
Annual	\$22,886	\$37,146	\$45,409	\$42,600	\$35,636	\$49,312	\$56,184	\$53,675
Emergency Savings Fund	\$47	\$100	\$129	\$128	\$123	\$59	\$72	\$72

**TABLE 23.** The Self-Sufficiency Standard for Faulkner County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$710	\$812	\$812	\$812	\$812	\$812	\$812	\$812
Child Care	\$0	\$583	\$1,192	\$951	\$368	\$609	\$1,192	\$951
Food	\$278	\$409	\$532	\$609	\$702	\$627	\$738	\$812
Transportation	\$313	\$321	\$321	\$321	\$321	\$616	\$616	\$616
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$333	\$456	\$532	\$517	\$472	\$566	\$636	\$620
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$151	\$274	\$350	\$335	\$290	\$338	\$409	\$393
Taxes	\$367	\$640	\$841	\$782	\$571	\$791	\$972	\$911
Earned Income Tax Credit (-)	\$0	(\$1)	\$0	\$0	(\$156)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$81)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$12.58	\$20.57	\$25.25	\$23.94	\$19.17	\$12.84	\$14.95	\$14.28
Monthly	\$2,215	\$3,620	\$4,445	\$4,213	\$3,374	\$4,518	\$5,262	\$5,025
Annual	\$26,576	\$43,445	\$53,338	\$50,559	\$40,493	\$54,217	\$63,144	\$60,300
Emergency Savings Fund	\$54	\$102	\$161	\$148	\$125	\$62	\$77	\$75

**TABLE 24.** The Self-Sufficiency Standard for Franklin County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$547	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$466	\$969	\$776	\$310	\$503	\$969	\$776
Food	\$260	\$382	\$496	\$568	\$656	\$586	\$689	\$758
Transportation	\$297	\$304	\$304	\$304	\$304	\$582	\$582	\$582
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$314	\$424	\$489	\$477	\$444	\$531	\$590	\$578
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$132	\$242	\$307	\$295	\$262	\$303	\$362	\$350
Taxes	\$298	\$479	\$642	\$579	\$452	\$679	\$806	\$725
Earned Income Tax Credit (-)	\$0	(\$101)	(\$95)	(\$146)	(\$261)	(\$20)	(\$13)	(\$68)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$299)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.96	\$17.00	\$20.84	\$19.46	\$16.34	\$11.38	\$12.97	\$12.22
Monthly	\$1,929	\$2,992	\$3,668	\$3,424	\$2,875	\$4,007	\$4,566	\$4,303
Annual	\$23,145	\$35,907	\$44,013	\$41,093	\$34,504	\$48,086	\$54,797	\$51,632
Emergency Savings Fund	\$48	\$100	\$128	\$128	\$121	\$58	\$71	\$71

**TABLE 25.** The Self-Sufficiency Standard for Fulton County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$535	\$1,071	\$845	\$310	\$536	\$1,071	\$845
Food	\$271	\$398	\$517	\$592	\$684	\$611	\$718	\$790
Transportation	\$299	\$307	\$307	\$307	\$307	\$586	\$586	\$586
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$310	\$433	\$501	\$487	\$447	\$537	\$603	\$588
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$128	\$251	\$319	\$305	\$265	\$310	\$375	\$361
Taxes	\$286	\$521	\$708	\$633	\$458	\$688	\$845	\$781
Earned Income Tax Credit (-)	\$0	(\$74)	(\$40)	(\$102)	(\$252)	(\$6)	\$0	(\$23)
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$307)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.63	\$17.96	\$22.31	\$20.63	\$16.58	\$11.65	\$13.54	\$12.84
Monthly	\$1,871	\$3,161	\$3,926	\$3,632	\$2,918	\$4,100	\$4,768	\$4,520
Annual	\$22,457	\$37,927	\$47,117	\$43,579	\$35,017	\$49,196	\$57,212	\$54,243
Emergency Savings Fund	\$46	\$101	\$134	\$127	\$122	\$58	\$73	\$72

**TABLE 26.** The Self-Sufficiency Standard for Garland County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$613	\$807	\$807	\$807	\$807	\$807	\$807	\$807
Child Care	\$0	\$620	\$1,251	\$988	\$368	\$631	\$1,251	\$988
Food	\$275	\$404	\$524	\$600	\$694	\$619	\$728	\$801
Transportation	\$320	\$328	\$328	\$328	\$328	\$628	\$628	\$628
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$324	\$459	\$538	\$520	\$471	\$568	\$642	\$624
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$142	\$277	\$356	\$338	\$289	\$340	\$414	\$396
Taxes	\$333	\$651	\$861	\$793	\$567	\$799	\$994	\$924
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$160)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$81)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.81	\$20.84	\$25.69	\$24.19	\$19.08	\$12.93	\$15.19	\$14.42
Monthly	\$2,078	\$3,668	\$4,522	\$4,257	\$3,359	\$4,550	\$5,345	\$5,074
Annual	\$24,941	\$44,016	\$54,266	\$51,079	\$40,307	\$54,597	\$64,141	\$60,889
Emergency Savings Fund	\$51	\$103	\$165	\$150	\$125	\$62	\$78	\$75

**TABLE 27.** The Self-Sufficiency Standard for Grant County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$647	\$739	\$739	\$739	\$739	\$739	\$739	\$739
Child Care	\$0	\$514	\$1,130	\$882	\$368	\$616	\$1,130	\$882
Food	\$283	\$416	\$540	\$619	\$715	\$638	\$750	\$825
Transportation	\$313	\$321	\$321	\$321	\$321	\$616	\$616	\$616
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$328	\$443	\$520	\$504	\$466	\$560	\$624	\$608
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$146	\$261	\$338	\$322	\$284	\$332	\$396	\$380
Taxes	\$346	\$571	\$793	\$752	\$537	\$769	\$925	\$862
Earned Income Tax Credit (-)	\$0	(\$43)	\$0	(\$21)	(\$184)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$85)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$12.10	\$19.06	\$24.18	\$22.82	\$18.42	\$12.60	\$14.43	\$13.73
Monthly	\$2,130	\$3,354	\$4,256	\$4,016	\$3,242	\$4,435	\$5,079	\$4,833
Annual	\$25,563	\$40,251	\$51,070	\$48,196	\$38,901	\$53,224	\$60,943	\$58,002
Emergency Savings Fund	\$53	\$101	\$150	\$137	\$126	\$61	\$76	\$73

**TABLE 28.** The Self-Sufficiency Standard for Greene County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$607	\$692	\$692	\$692	\$692	\$692	\$692	\$692
Child Care	\$0	\$466	\$1,005	\$776	\$310	\$538	\$1,005	\$776
Food	\$248	\$364	\$473	\$542	\$626	\$559	\$657	\$723
Transportation	\$313	\$321	\$321	\$321	\$321	\$616	\$616	\$616
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$320	\$428	\$496	\$481	\$447	\$540	\$598	\$582
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$138	\$246	\$314	\$299	\$265	\$312	\$370	\$354
Taxes	\$320	\$498	\$680	\$596	\$456	\$692	\$823	\$747
Earned Income Tax Credit (-)	\$0	(\$88)	(\$63)	(\$131)	(\$253)	(\$0)	\$0	(\$50)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$304)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.49	\$17.45	\$21.69	\$19.85	\$16.57	\$11.74	\$13.31	\$12.47
Monthly	\$2,022	\$3,071	\$3,817	\$3,493	\$2,916	\$4,133	\$4,686	\$4,389
Annual	\$24,265	\$36,854	\$45,805	\$41,918	\$34,993	\$49,600	\$56,227	\$52,664
Emergency Savings Fund	\$50	\$100	\$130	\$128	\$122	\$59	\$72	\$71

**TABLE 29.** The Self-Sufficiency Standard for Hempstead County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$530	\$697	\$697	\$697	\$697	\$697	\$697	\$697
Child Care	\$0	\$449	\$978	\$759	\$310	\$529	\$978	\$759
Food	\$253	\$373	\$484	\$555	\$640	\$571	\$672	\$739
Transportation	\$301	\$309	\$309	\$309	\$309	\$590	\$590	\$590
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$312	\$426	\$494	\$479	\$447	\$538	\$594	\$580
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$130	\$244	\$312	\$297	\$265	\$310	\$367	\$352
Taxes	\$292	\$491	\$668	\$590	\$460	\$689	\$811	\$736
Earned Income Tax Credit (-)	\$0	(\$93)	(\$73)	(\$137)	(\$250)	(\$4)	\$0	(\$59)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$309)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.81	\$17.28	\$21.42	\$19.70	\$16.64	\$11.67	\$13.18	\$12.34
Monthly	\$1,902	\$3,040	\$3,770	\$3,468	\$2,928	\$4,109	\$4,639	\$4,345
Annual	\$22,820	\$36,485	\$45,243	\$41,617	\$35,134	\$49,304	\$55,665	\$52,139
Emergency Savings Fund	\$47	\$100	\$128	\$128	\$122	\$59	\$72	\$71

**TABLE 30.** The Self-Sufficiency Standard for Hot Spring County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$511	\$672	\$672	\$672	\$672	\$672	\$672	\$672
Child Care	\$0	\$397	\$920	\$707	\$310	\$523	\$920	\$707
Food	\$269	\$395	\$513	\$588	\$680	\$607	\$713	\$784
Transportation	\$311	\$319	\$319	\$319	\$319	\$611	\$611	\$611
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$312	\$422	\$489	\$476	\$450	\$540	\$592	\$579
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$130	\$240	\$307	\$294	\$268	\$313	\$365	\$351
Taxes	\$294	\$470	\$645	\$571	\$471	\$694	\$808	\$731
Earned Income Tax Credit (-)	\$0	(\$106)	(\$92)	(\$151)	(\$242)	\$0	(\$4)	(\$64)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$110)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$329)	(\$314)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.86	\$16.81	\$20.91	\$19.31	\$16.87	\$11.78	\$13.09	\$12.28
Monthly	\$1,912	\$2,959	\$3,681	\$3,398	\$2,970	\$4,145	\$4,608	\$4,324
Annual	\$22,942	\$35,510	\$44,167	\$40,776	\$35,638	\$49,744	\$55,292	\$51,888
Emergency Savings Fund	\$47	\$99	\$128	\$128	\$123	\$59	\$71	\$71

**TABLE 31.** The Self-Sufficiency Standard for Howard County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$536	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$466	\$942	\$776	\$310	\$476	\$942	\$776
Food	\$270	\$397	\$515	\$590	\$682	\$609	\$715	\$787
Transportation	\$301	\$309	\$309	\$309	\$309	\$590	\$590	\$590
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$314	\$426	\$488	\$480	\$447	\$532	\$590	\$582
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$132	\$244	\$306	\$298	\$265	\$304	\$363	\$354
Taxes	\$299	\$488	\$640	\$593	\$457	\$680	\$806	\$745
Earned Income Tax Credit (-)	\$0	(\$95)	(\$96)	(\$134)	(\$253)	(\$19)	(\$10)	(\$52)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$304)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.99	\$17.20	\$20.80	\$19.76	\$16.57	\$11.40	\$13.01	\$12.45
Monthly	\$1,933	\$3,028	\$3,662	\$3,478	\$2,917	\$4,014	\$4,579	\$4,381
Annual	\$23,202	\$36,336	\$43,938	\$41,741	\$34,999	\$48,170	\$54,953	\$52,573
Emergency Savings Fund	\$48	\$100	\$128	\$128	\$122	\$58	\$71	\$71

**TABLE 32.** The Self-Sufficiency Standard for Independence County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$466	\$976	\$776	\$310	\$509	\$976	\$776
Food	\$259	\$382	\$496	\$569	\$656	\$585	\$689	\$758
Transportation	\$307	\$315	\$315	\$315	\$315	\$603	\$603	\$603
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$309	\$425	\$490	\$478	\$445	\$534	\$592	\$580
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$127	\$243	\$308	\$296	\$263	\$306	\$365	\$352
Taxes	\$285	\$484	\$651	\$585	\$448	\$683	\$807	\$737
Earned Income Tax Credit (-)	\$0	(\$98)	(\$87)	(\$141)	(\$260)	(\$14)	(\$4)	(\$59)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$300)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.61	\$17.12	\$21.05	\$19.59	\$16.38	\$11.50	\$13.09	\$12.35
Monthly	\$1,867	\$3,013	\$3,704	\$3,447	\$2,883	\$4,048	\$4,608	\$4,347
Annual	\$22,405	\$36,151	\$44,451	\$41,365	\$34,599	\$48,570	\$55,293	\$52,158
Emergency Savings Fund	\$46	\$100	\$128	\$128	\$122	\$58	\$71	\$71

**TABLE 33.** The Self-Sufficiency Standard for Izard County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$432	\$935	\$742	\$310	\$503	\$935	\$742
Food	\$272	\$400	\$519	\$594	\$687	\$613	\$720	\$793
Transportation	\$299	\$307	\$307	\$307	\$307	\$586	\$586	\$586
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$310	\$422	\$488	\$477	\$447	\$534	\$590	\$578
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$128	\$240	\$306	\$295	\$265	\$307	\$362	\$351
Taxes	\$286	\$472	\$637	\$574	\$459	\$684	\$806	\$728
Earned Income Tax Credit (-)	\$0	(\$105)	(\$99)	(\$150)	(\$252)	(\$13)	(\$12)	(\$66)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$110)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$330)	(\$308)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.64	\$16.84	\$20.73	\$19.36	\$16.60	\$11.52	\$12.98	\$12.25
Monthly	\$1,873	\$2,965	\$3,648	\$3,407	\$2,922	\$4,054	\$4,569	\$4,312
Annual	\$22,472	\$35,576	\$43,777	\$40,879	\$35,064	\$48,642	\$54,824	\$51,748
Emergency Savings Fund	\$46	\$99	\$128	\$128	\$122	\$58	\$71	\$71

**TABLE 34.** The Self-Sufficiency Standard for Jackson County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$501	\$1,006	\$811	\$310	\$505	\$1,006	\$811
Food	\$258	\$379	\$492	\$564	\$652	\$582	\$684	\$752
Transportation	\$305	\$313	\$313	\$313	\$313	\$599	\$599	\$599
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$309	\$428	\$493	\$481	\$444	\$533	\$594	\$582
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$127	\$246	\$311	\$299	\$262	\$305	\$367	\$355
Taxes	\$284	\$497	\$664	\$599	\$446	\$681	\$811	\$750
Earned Income Tax Credit (-)	\$0	(\$89)	(\$76)	(\$129)	(\$262)	(\$17)	\$0	(\$48)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$299)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.58	\$17.43	\$21.33	\$19.91	\$16.33	\$11.45	\$13.18	\$12.49
Monthly	\$1,862	\$3,067	\$3,754	\$3,504	\$2,873	\$4,029	\$4,639	\$4,397
Annual	\$22,345	\$36,809	\$45,042	\$42,048	\$34,479	\$48,351	\$55,662	\$52,770
Emergency Savings Fund	\$46	\$100	\$128	\$128	\$122	\$58	\$72	\$71



**TABLE 35.** The Self-Sufficiency Standard for Jefferson County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$598	\$786	\$786	\$786	\$786	\$786	\$786	\$786
Child Care	\$0	\$500	\$1,107	\$868	\$368	\$606	\$1,107	\$868
Food	\$272	\$401	\$521	\$597	\$688	\$615	\$723	\$796
Transportation	\$318	\$325	\$325	\$325	\$325	\$624	\$624	\$624
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$322	\$445	\$521	\$505	\$469	\$562	\$625	\$609
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$140	\$263	\$339	\$323	\$287	\$334	\$397	\$381
Taxes	\$327	\$581	\$796	\$753	\$552	\$778	\$927	\$866
Earned Income Tax Credit (-)	\$0	(\$36)	\$0	(\$16)	(\$172)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$81)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.65	\$19.30	\$24.26	\$22.95	\$18.75	\$12.69	\$14.45	\$13.78
Monthly	\$2,051	\$3,397	\$4,269	\$4,040	\$3,300	\$4,468	\$5,087	\$4,852
Annual	\$24,609	\$40,765	\$51,233	\$48,479	\$39,600	\$53,619	\$61,040	\$58,222
Emergency Savings Fund	\$50	\$102	\$151	\$138	\$125	\$62	\$76	\$74

**TABLE 36.** The Self-Sufficiency Standard for Johnson County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$505	\$665	\$665	\$665	\$665	\$665	\$665	\$665
Child Care	\$0	\$466	\$976	\$776	\$310	\$509	\$976	\$776
Food	\$261	\$385	\$500	\$573	\$660	\$590	\$694	\$763
Transportation	\$294	\$302	\$302	\$302	\$302	\$578	\$578	\$578
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$309	\$425	\$491	\$479	\$446	\$533	\$592	\$580
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$127	\$243	\$309	\$297	\$264	\$306	\$364	\$352
Taxes	\$285	\$486	\$655	\$588	\$452	\$682	\$807	\$735
Earned Income Tax Credit (-)	\$0	(\$96)	(\$84)	(\$138)	(\$257)	(\$15)	(\$5)	(\$61)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$302)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.62	\$17.18	\$21.13	\$19.67	\$16.46	\$11.48	\$13.07	\$12.33
Monthly	\$1,869	\$3,024	\$3,719	\$3,462	\$2,897	\$4,040	\$4,601	\$4,339
Annual	\$22,426	\$36,288	\$44,622	\$41,547	\$34,761	\$48,480	\$55,216	\$52,063
Emergency Savings Fund	\$46	\$100	\$128	\$128	\$122	\$58	\$71	\$71

**TABLE 37.** The Self-Sufficiency Standard for Lafayette County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$363	\$773	\$673	\$310	\$410	\$773	\$673
Food	\$280	\$412	\$534	\$612	\$708	\$632	\$742	\$817
Transportation	\$299	\$307	\$307	\$307	\$307	\$586	\$586	\$586
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$311	\$417	\$473	\$472	\$449	\$527	\$576	\$574
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$129	\$235	\$291	\$290	\$267	\$299	\$348	\$346
Taxes	\$288	\$443	\$558	\$552	\$467	\$673	\$714	\$704
Earned Income Tax Credit (-)	\$0	(\$123)	(\$162)	(\$167)	(\$244)	(\$31)	(\$78)	(\$86)
Child Care Tax Credit (-)	\$0	(\$63)	(\$110)	(\$110)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$323)	(\$320)	(\$312)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.71	\$16.21	\$19.01	\$18.87	\$16.80	\$11.20	\$12.09	\$11.99
Monthly	\$1,884	\$2,853	\$3,345	\$3,321	\$2,957	\$3,943	\$4,257	\$4,220
Annual	\$22,612	\$34,242	\$40,141	\$39,856	\$35,484	\$47,321	\$51,082	\$50,639
Emergency Savings Fund	\$46	\$99	\$127	\$127	\$123	\$57	\$71	\$71

**TABLE 38.** The Self-Sufficiency Standard for Lawrence County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$552	\$1,095	\$863	\$310	\$543	\$1,095	\$863
Food	\$256	\$377	\$489	\$560	\$647	\$578	\$679	\$747
Transportation	\$303	\$311	\$311	\$311	\$311	\$595	\$595	\$595
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$309	\$432	\$501	\$486	\$443	\$536	\$602	\$587
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$127	\$250	\$319	\$304	\$261	\$308	\$375	\$359
Taxes	\$282	\$521	\$708	\$627	\$451	\$686	\$842	\$772
Earned Income Tax Credit (-)	\$0	(\$74)	(\$40)	(\$107)	(\$262)	(\$10)	\$0	(\$30)
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$299)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.55	\$17.96	\$22.31	\$20.51	\$16.31	\$11.57	\$13.52	\$12.74
Monthly	\$1,857	\$3,160	\$3,926	\$3,609	\$2,870	\$4,073	\$4,758	\$4,484
Annual	\$22,279	\$37,922	\$47,116	\$43,311	\$34,443	\$48,872	\$57,091	\$53,813
Emergency Savings Fund	\$46	\$101	\$134	\$127	\$121	\$58	\$73	\$72

**TABLE 39.** The Self-Sufficiency Standard for Lee County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$639	\$1,248	\$949	\$310	\$609	\$1,248	\$949
Food	\$263	\$386	\$501	\$574	\$663	\$592	\$696	\$766
Transportation	\$318	\$325	\$325	\$325	\$325	\$624	\$624	\$624
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$311	\$444	\$519	\$497	\$447	\$547	\$622	\$600
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$129	\$262	\$337	\$315	\$265	\$319	\$395	\$372
Taxes	\$289	\$575	\$790	\$688	\$456	\$718	\$918	\$833
Earned Income Tax Credit (-)	\$0	(\$40)	\$0	(\$57)	(\$253)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$304)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.72	\$19.16	\$24.13	\$21.86	\$16.55	\$12.04	\$14.35	\$13.42
Monthly	\$1,886	\$3,372	\$4,246	\$3,847	\$2,914	\$4,236	\$5,053	\$4,724
Annual	\$22,636	\$40,460	\$50,955	\$46,160	\$34,963	\$50,836	\$60,635	\$56,689
Emergency Savings Fund	\$46	\$101	\$150	\$131	\$122	\$60	\$75	\$72

**TABLE 40.** The Self-Sufficiency Standard for Lincoln County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$508	\$671	\$671	\$671	\$671	\$671	\$671	\$671
Child Care	\$0	\$453	\$937	\$821	\$368	\$483	\$937	\$821
Food	\$267	\$393	\$510	\$585	\$674	\$602	\$708	\$779
Transportation	\$309	\$317	\$317	\$317	\$317	\$607	\$607	\$607
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$312	\$427	\$490	\$487	\$455	\$536	\$593	\$589
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$130	\$245	\$308	\$305	\$273	\$308	\$365	\$362
Taxes	\$292	\$494	\$651	\$633	\$488	\$686	\$808	\$786
Earned Income Tax Credit (-)	\$0	(\$91)	(\$87)	(\$101)	(\$225)	(\$10)	(\$2)	(\$19)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$309)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.80	\$17.36	\$21.04	\$20.65	\$17.33	\$11.57	\$13.12	\$12.90
Monthly	\$1,901	\$3,055	\$3,703	\$3,635	\$3,049	\$4,073	\$4,618	\$4,539
Annual	\$22,811	\$36,657	\$44,438	\$43,620	\$36,591	\$48,871	\$55,419	\$54,469
Emergency Savings Fund	\$47	\$100	\$128	\$128	\$124	\$58	\$72	\$72

**TABLE 41.** The Self-Sufficiency Standard for Little River County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$497	\$1,013	\$865	\$368	\$516	\$1,013	\$865
Food	\$269	\$395	\$513	\$588	\$680	\$607	\$713	\$784
Transportation	\$303	\$311	\$311	\$311	\$311	\$595	\$595	\$595
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$310	\$429	\$495	\$489	\$453	\$536	\$598	\$591
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$128	\$247	\$313	\$307	\$271	\$308	\$370	\$363
Taxes	\$286	\$504	\$678	\$643	\$478	\$686	\$824	\$793
Earned Income Tax Credit (-)	\$0	(\$85)	(\$65)	(\$94)	(\$233)	(\$9)	\$0	(\$13)
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$304)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.65	\$17.56	\$21.63	\$20.86	\$17.10	\$11.58	\$13.31	\$12.97
Monthly	\$1,875	\$3,091	\$3,807	\$3,672	\$3,010	\$4,077	\$4,686	\$4,566
Annual	\$22,496	\$37,093	\$45,689	\$44,061	\$36,124	\$48,921	\$56,236	\$54,796
Emergency Savings Fund	\$46	\$100	\$130	\$128	\$123	\$58	\$72	\$72

**TABLE 42.** The Self-Sufficiency Standard for Logan County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$570	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$414	\$904	\$725	\$310	\$490	\$904	\$725
Food	\$266	\$391	\$508	\$582	\$673	\$600	\$706	\$776
Transportation	\$301	\$309	\$309	\$309	\$309	\$590	\$590	\$590
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$317	\$420	\$484	\$474	\$446	\$532	\$586	\$575
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$135	\$238	\$302	\$292	\$264	\$304	\$358	\$348
Taxes	\$309	\$461	\$612	\$562	\$453	\$681	\$803	\$712
Earned Income Tax Credit (-)	\$0	(\$112)	(\$118)	(\$159)	(\$256)	(\$18)	(\$25)	(\$79)
Child Care Tax Credit (-)	\$0	(\$60)	(\$105)	(\$110)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$325)	(\$302)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.23	\$16.60	\$20.21	\$19.09	\$16.48	\$11.42	\$12.81	\$12.08
Monthly	\$1,977	\$2,921	\$3,557	\$3,360	\$2,901	\$4,022	\$4,508	\$4,252
Annual	\$23,725	\$35,054	\$42,678	\$40,326	\$34,815	\$48,259	\$54,094	\$51,026
Emergency Savings Fund	\$49	\$99	\$128	\$127	\$122	\$58	\$71	\$71

**TABLE 43.** The Self-Sufficiency Standard for Lonoke County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$707	\$806	\$806	\$806	\$806	\$806	\$806	\$806
Child Care	\$0	\$617	\$1,253	\$985	\$368	\$636	\$1,253	\$985
Food	\$286	\$420	\$545	\$625	\$722	\$644	\$757	\$833
Transportation	\$318	\$325	\$325	\$325	\$325	\$624	\$624	\$624
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$334	\$460	\$540	\$522	\$474	\$570	\$645	\$626
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$152	\$278	\$358	\$340	\$292	\$342	\$417	\$398
Taxes	\$370	\$656	\$869	\$800	\$583	\$808	\$1,004	\$933
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$147)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$12.66	\$20.93	\$25.87	\$24.34	\$19.42	\$13.03	\$15.30	\$14.52
Monthly	\$2,228	\$3,684	\$4,553	\$4,285	\$3,418	\$4,586	\$5,385	\$5,111
Annual	\$26,737	\$44,212	\$54,630	\$51,415	\$41,021	\$55,035	\$64,615	\$61,332
Emergency Savings Fund	\$55	\$103	\$167	\$152	\$125	\$63	\$78	\$76

**TABLE 44.** The Self-Sufficiency Standard for Madison County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$603	\$758	\$758	\$758	\$758	\$758	\$758	\$758
Child Care	\$0	\$531	\$1,180	\$899	\$368	\$649	\$1,180	\$899
Food	\$275	\$404	\$524	\$600	\$694	\$619	\$728	\$801
Transportation	\$301	\$309	\$309	\$309	\$309	\$590	\$590	\$590
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$321	\$444	\$524	\$504	\$465	\$561	\$626	\$606
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$139	\$262	\$342	\$322	\$283	\$333	\$399	\$378
Taxes	\$323	\$576	\$808	\$752	\$530	\$772	\$933	\$857
Earned Income Tax Credit (-)	\$0	(\$40)	\$0	(\$19)	(\$190)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$85)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.57	\$19.18	\$24.53	\$22.87	\$18.26	\$12.64	\$14.52	\$13.68
Monthly	\$2,036	\$3,376	\$4,317	\$4,025	\$3,214	\$4,448	\$5,112	\$4,814
Annual	\$24,432	\$40,510	\$51,802	\$48,296	\$38,564	\$53,373	\$61,341	\$57,770
Emergency Savings Fund	\$50	\$101	\$154	\$137	\$125	\$61	\$76	\$73

**TABLE 45.** The Self-Sufficiency Standard for Marion County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
<b>Housing</b>	\$495	\$651	\$651	\$651	\$651	\$651	\$651	\$651
<b>Child Care</b>	\$0	\$397	\$847	\$707	\$310	\$450	\$847	\$707
<b>Food</b>	\$276	\$407	\$528	\$605	\$698	\$623	\$733	\$806
<b>Transportation</b>	\$297	\$304	\$304	\$304	\$304	\$582	\$582	\$582
<b>Health Care</b>	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
<b>Miscellaneous</b>	\$310	\$420	\$480	\$474	\$448	\$530	\$582	\$576
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$128	\$238	\$298	\$292	\$266	\$302	\$354	\$348
<b>Taxes</b>	\$287	\$457	\$592	\$563	\$463	\$677	\$800	\$716
<b>Earned Income Tax Credit (-)</b>	\$0	(\$114)	(\$135)	(\$158)	(\$248)	(\$24)	(\$36)	(\$76)
<b>Child Care Tax Credit (-)</b>	\$0	(\$63)	(\$105)	(\$110)	(\$74)	(\$50)	(\$100)	(\$100)
<b>Child Tax Credit (-)</b>	\$0	(\$167)	(\$333)	(\$326)	(\$310)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
<b>Hourly (per adult)</b>	\$10.68	\$16.53	\$19.75	\$19.13	\$16.71	\$11.33	\$12.65	\$12.12
<b>Monthly</b>	\$1,879	\$2,908	\$3,476	\$3,366	\$2,941	\$3,987	\$4,454	\$4,265
<b>Annual</b>	\$22,548	\$34,902	\$41,708	\$40,396	\$35,296	\$47,842	\$53,449	\$51,182
<b>Emergency Savings Fund</b>	\$46	\$99	\$128	\$127	\$122	\$57	\$70	\$71

**TABLE 46.** The Self-Sufficiency Standard for Miller County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
<b>Housing</b>	\$639	\$797	\$797	\$797	\$797	\$797	\$797	\$797
<b>Child Care</b>	\$0	\$497	\$1,066	\$865	\$368	\$569	\$1,066	\$865
<b>Food</b>	\$278	\$409	\$531	\$608	\$703	\$627	\$737	\$811
<b>Transportation</b>	\$309	\$317	\$317	\$317	\$317	\$607	\$607	\$607
<b>Health Care</b>	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
<b>Miscellaneous</b>	\$326	\$446	\$518	\$506	\$470	\$559	\$621	\$609
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$144	\$264	\$336	\$324	\$288	\$332	\$394	\$382
<b>Taxes</b>	\$340	\$585	\$785	\$754	\$561	\$766	\$915	\$869
<b>Earned Income Tax Credit (-)</b>	\$0	(\$34)	\$0	(\$13)	(\$164)	\$0	\$0	\$0
<b>Child Care Tax Credit (-)</b>	\$0	(\$55)	(\$100)	(\$100)	(\$81)	(\$50)	(\$100)	(\$100)
<b>Child Tax Credit (-)</b>	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
<b>Hourly (per adult)</b>	\$11.97	\$19.37	\$24.02	\$23.04	\$18.95	\$12.57	\$14.32	\$13.81
<b>Monthly</b>	\$2,107	\$3,410	\$4,228	\$4,055	\$3,336	\$4,424	\$5,039	\$4,861
<b>Annual</b>	\$25,279	\$40,916	\$50,735	\$48,665	\$40,031	\$53,092	\$60,472	\$58,336
<b>Emergency Savings Fund</b>	\$52	\$102	\$149	\$139	\$125	\$61	\$75	\$74



**TABLE 47.** The Self-Sufficiency Standard for Mississippi County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$505	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$449	\$911	\$759	\$310	\$462	\$911	\$759
Food	\$261	\$384	\$498	\$571	\$659	\$588	\$691	\$761
Transportation	\$307	\$315	\$315	\$315	\$315	\$603	\$603	\$603
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$311	\$423	\$484	\$477	\$445	\$529	\$586	\$579
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$129	\$241	\$302	\$295	\$263	\$302	\$358	\$351
Taxes	\$289	\$476	\$614	\$573	\$450	\$677	\$803	\$729
Earned Income Tax Credit (-)	\$0	(\$102)	(\$117)	(\$149)	(\$259)	(\$25)	(\$24)	(\$65)
Child Care Tax Credit (-)	\$0	(\$60)	(\$105)	(\$110)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$331)	(\$301)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.71	\$16.95	\$20.24	\$19.37	\$16.41	\$11.31	\$12.83	\$12.26
Monthly	\$1,886	\$2,983	\$3,563	\$3,408	\$2,888	\$3,980	\$4,515	\$4,316
Annual	\$22,630	\$35,795	\$42,750	\$40,900	\$34,662	\$47,765	\$54,179	\$51,798
Emergency Savings Fund	\$46	\$99	\$128	\$128	\$122	\$57	\$71	\$71

**TABLE 48.** The Self-Sufficiency Standard for Monroe County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$363	\$773	\$673	\$310	\$410	\$773	\$673
Food	\$252	\$371	\$482	\$552	\$638	\$569	\$669	\$736
Transportation	\$307	\$315	\$315	\$315	\$315	\$603	\$603	\$603
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$309	\$413	\$469	\$466	\$443	\$522	\$570	\$568
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$127	\$231	\$287	\$284	\$261	\$295	\$342	\$340
Taxes	\$283	\$429	\$539	\$529	\$448	\$607	\$684	\$670
Earned Income Tax Credit (-)	\$0	(\$133)	(\$178)	(\$186)	(\$264)	(\$53)	(\$103)	(\$114)
Child Care Tax Credit (-)	\$0	(\$63)	(\$110)	(\$115)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$314)	(\$305)	(\$298)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.55	\$15.88	\$18.58	\$18.37	\$16.26	\$10.81	\$11.76	\$11.61
Monthly	\$1,857	\$2,795	\$3,271	\$3,233	\$2,862	\$3,805	\$4,140	\$4,088
Annual	\$22,287	\$33,535	\$39,251	\$38,795	\$34,342	\$45,666	\$49,683	\$49,059
Emergency Savings Fund	\$46	\$98	\$126	\$126	\$121	\$58	\$71	\$71

**TABLE 49.** The Self-Sufficiency Standard for Montgomery County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$570	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$483	\$1,006	\$794	\$310	\$523	\$1,006	\$794
Food	\$271	\$400	\$519	\$595	\$686	\$612	\$721	\$793
Transportation	\$303	\$311	\$311	\$311	\$311	\$595	\$595	\$595
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$318	\$428	\$495	\$482	\$447	\$537	\$598	\$584
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$136	\$246	\$313	\$300	\$265	\$309	\$370	\$357
Taxes	\$312	\$498	\$677	\$605	\$460	\$688	\$824	\$760
Earned Income Tax Credit (-)	\$0	(\$89)	(\$65)	(\$124)	(\$250)	(\$6)	\$0	(\$40)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$309)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.29	\$17.44	\$21.63	\$20.04	\$16.64	\$11.63	\$13.32	\$12.61
Monthly	\$1,988	\$3,070	\$3,806	\$3,528	\$2,928	\$4,095	\$4,688	\$4,437
Annual	\$23,851	\$36,841	\$45,672	\$42,335	\$35,134	\$49,139	\$56,254	\$53,245
Emergency Savings Fund	\$49	\$100	\$130	\$128	\$122	\$58	\$72	\$72

**TABLE 50.** The Self-Sufficiency Standard for Nevada County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$550	\$724	\$724	\$724	\$724	\$724	\$724	\$724
Child Care	\$0	\$397	\$846	\$707	\$310	\$449	\$846	\$707
Food	\$260	\$384	\$498	\$571	\$658	\$587	\$691	\$761
Transportation	\$299	\$307	\$307	\$307	\$307	\$586	\$586	\$586
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$314	\$425	\$484	\$478	\$452	\$534	\$585	\$579
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$132	\$243	\$302	\$296	\$270	\$306	\$358	\$351
Taxes	\$300	\$483	\$615	\$584	\$478	\$683	\$803	\$732
Earned Income Tax Credit (-)	\$0	(\$98)	(\$116)	(\$141)	(\$235)	(\$14)	(\$26)	(\$63)
Child Care Tax Credit (-)	\$0	(\$60)	(\$105)	(\$105)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$317)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.00	\$17.11	\$20.26	\$19.58	\$17.04	\$11.50	\$12.80	\$12.30
Monthly	\$1,937	\$3,011	\$3,566	\$3,446	\$2,999	\$4,047	\$4,505	\$4,330
Annual	\$23,240	\$36,127	\$42,794	\$41,356	\$35,991	\$48,558	\$54,061	\$51,957
Emergency Savings Fund	\$48	\$100	\$128	\$128	\$123	\$58	\$71	\$71

**TABLE 51.** The Self-Sufficiency Standard for Newton County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$483	\$1,006	\$794	\$310	\$523	\$1,006	\$794
Food	\$267	\$393	\$510	\$584	\$675	\$602	\$708	\$779
Transportation	\$297	\$304	\$304	\$304	\$304	\$582	\$582	\$582
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$309	\$427	\$494	\$481	\$446	\$535	\$595	\$582
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$127	\$245	\$312	\$299	\$264	\$307	\$367	\$354
Taxes	\$284	\$492	\$669	\$596	\$452	\$685	\$814	\$746
Earned Income Tax Credit (-)	\$0	(\$93)	(\$72)	(\$131)	(\$257)	(\$12)	\$0	(\$52)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$302)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.59	\$17.30	\$21.44	\$19.84	\$16.47	\$11.54	\$13.21	\$12.45
Monthly	\$1,863	\$3,045	\$3,773	\$3,493	\$2,898	\$4,061	\$4,651	\$4,383
Annual	\$22,359	\$36,537	\$45,281	\$41,912	\$34,778	\$48,737	\$55,806	\$52,592
Emergency Savings Fund	\$46	\$100	\$128	\$128	\$122	\$58	\$72	\$71

**TABLE 52.** The Self-Sufficiency Standard for Ouachita County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$567	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$371	\$874	\$681	\$310	\$503	\$874	\$681
Food	\$258	\$380	\$493	\$565	\$651	\$581	\$684	\$752
Transportation	\$301	\$309	\$309	\$309	\$309	\$590	\$590	\$590
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$316	\$414	\$479	\$468	\$444	\$532	\$580	\$569
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$134	\$232	\$297	\$286	\$262	\$304	\$353	\$341
Taxes	\$305	\$434	\$589	\$537	\$451	\$680	\$799	\$677
Earned Income Tax Credit (-)	\$0	(\$129)	(\$138)	(\$181)	(\$262)	(\$20)	(\$41)	(\$108)
Child Care Tax Credit (-)	\$0	(\$63)	(\$105)	(\$110)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$313)	(\$299)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.14	\$15.99	\$19.68	\$18.52	\$16.33	\$11.40	\$12.59	\$11.69
Monthly	\$1,960	\$2,814	\$3,464	\$3,259	\$2,873	\$4,013	\$4,431	\$4,114
Annual	\$23,523	\$33,770	\$41,564	\$39,112	\$34,479	\$48,153	\$53,176	\$49,364
Emergency Savings Fund	\$49	\$98	\$128	\$126	\$121	\$58	\$70	\$71

**TABLE 53.** The Self-Sufficiency Standard for Perry County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$666	\$764	\$764	\$764	\$764	\$764	\$764	\$764
Child Care	\$0	\$548	\$1,138	\$916	\$368	\$589	\$1,138	\$916
Food	\$285	\$418	\$543	\$623	\$719	\$642	\$755	\$830
Transportation	\$311	\$319	\$319	\$319	\$319	\$611	\$611	\$611
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$330	\$449	\$523	\$510	\$469	\$560	\$627	\$614
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$148	\$267	\$341	\$328	\$287	\$332	\$400	\$386
Taxes	\$352	\$601	\$806	\$756	\$554	\$769	\$938	\$885
Earned Income Tax Credit (-)	\$0	(\$24)	\$0	(\$2)	(\$171)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$81)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$12.26	\$19.73	\$24.47	\$23.34	\$18.79	\$12.59	\$14.57	\$13.99
Monthly	\$2,157	\$3,472	\$4,307	\$4,108	\$3,307	\$4,433	\$5,129	\$4,924
Annual	\$25,888	\$41,664	\$51,685	\$49,292	\$39,680	\$53,199	\$61,544	\$59,085
Emergency Savings Fund	\$53	\$102	\$153	\$142	\$125	\$61	\$76	\$74

**TABLE 54.** The Self-Sufficiency Standard for Phillips County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$639	\$1,248	\$949	\$310	\$609	\$1,248	\$949
Food	\$278	\$409	\$532	\$609	\$702	\$627	\$738	\$812
Transportation	\$324	\$332	\$332	\$332	\$332	\$637	\$637	\$637
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$313	\$447	\$523	\$501	\$451	\$551	\$628	\$606
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$131	\$265	\$341	\$319	\$269	\$324	\$400	\$378
Taxes	\$295	\$591	\$804	\$751	\$476	\$736	\$939	\$856
Earned Income Tax Credit (-)	\$0	(\$31)	\$0	(\$28)	(\$237)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$316)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.89	\$19.50	\$24.44	\$22.64	\$16.99	\$12.24	\$14.58	\$13.67
Monthly	\$1,917	\$3,432	\$4,301	\$3,984	\$2,990	\$4,307	\$5,134	\$4,811
Annual	\$23,001	\$41,190	\$51,613	\$47,807	\$35,884	\$51,683	\$61,606	\$57,734
Emergency Savings Fund	\$47	\$102	\$153	\$135	\$123	\$60	\$76	\$73

**TABLE 55.** The Self-Sufficiency Standard for Pike County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$524	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$397	\$820	\$707	\$310	\$423	\$820	\$707
Food	\$270	\$397	\$515	\$590	\$682	\$609	\$715	\$787
Transportation	\$303	\$311	\$311	\$311	\$311	\$595	\$595	\$595
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$313	\$419	\$476	\$473	\$447	\$527	\$579	\$575
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$131	\$237	\$294	\$291	\$265	\$299	\$351	\$347
Taxes	\$296	\$454	\$572	\$559	\$458	\$673	\$729	\$711
Earned Income Tax Credit (-)	\$0	(\$116)	(\$151)	(\$162)	(\$252)	(\$31)	(\$65)	(\$80)
Child Care Tax Credit (-)	\$0	(\$63)	(\$110)	(\$110)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$330)	(\$323)	(\$308)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.91	\$16.47	\$19.32	\$19.03	\$16.60	\$11.20	\$12.27	\$12.07
Monthly	\$1,920	\$2,898	\$3,400	\$3,349	\$2,921	\$3,942	\$4,317	\$4,247
Annual	\$23,035	\$34,775	\$40,795	\$40,182	\$35,055	\$47,300	\$51,808	\$50,969
Emergency Savings Fund	\$48	\$99	\$128	\$127	\$122	\$57	\$71	\$71

**TABLE 56.** The Self-Sufficiency Standard for Poinsett County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$436	\$1,029	\$804	\$368	\$593	\$1,029	\$804
Food	\$243	\$358	\$464	\$532	\$615	\$548	\$645	\$709
Transportation	\$313	\$321	\$321	\$321	\$321	\$616	\$616	\$616
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$308	\$420	\$493	\$478	\$447	\$540	\$594	\$579
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$126	\$238	\$311	\$296	\$265	\$312	\$367	\$351
Taxes	\$282	\$461	\$665	\$583	\$454	\$692	\$812	\$732
Earned Income Tax Credit (-)	\$0	(\$112)	(\$75)	(\$142)	(\$253)	(\$0)	\$0	(\$63)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$293)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.53	\$16.60	\$21.37	\$19.56	\$16.58	\$11.75	\$13.18	\$12.30
Monthly	\$1,853	\$2,922	\$3,761	\$3,442	\$2,918	\$4,135	\$4,640	\$4,330
Annual	\$22,238	\$35,063	\$45,127	\$41,301	\$35,011	\$49,619	\$55,678	\$51,959
Emergency Savings Fund	\$45	\$99	\$128	\$128	\$122	\$59	\$72	\$71

**TABLE 57.** The Self-Sufficiency Standard for Polk County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
<b>Housing</b>	\$505	\$664	\$664	\$664	\$664	\$664	\$664	\$664
<b>Child Care</b>	\$0	\$475	\$925	\$785	\$310	\$450	\$925	\$785
<b>Food</b>	\$270	\$397	\$515	\$590	\$682	\$609	\$715	\$787
<b>Transportation</b>	\$299	\$307	\$307	\$307	\$307	\$586	\$586	\$586
<b>Health Care</b>	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
<b>Miscellaneous</b>	\$311	\$428	\$488	\$482	\$448	\$530	\$590	\$584
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$129	\$246	\$306	\$300	\$266	\$302	\$362	\$356
<b>Taxes</b>	\$289	\$498	\$638	\$604	\$463	\$678	\$806	\$756
<b>Earned Income Tax Credit (-)</b>	\$0	(\$89)	(\$98)	(\$125)	(\$248)	(\$23)	(\$12)	(\$43)
<b>Child Care Tax Credit (-)</b>	\$0	(\$60)	(\$100)	(\$105)	(\$74)	(\$50)	(\$100)	(\$100)
<b>Child Tax Credit (-)</b>	\$0	(\$167)	(\$333)	(\$333)	(\$310)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
<b>Hourly (per adult)</b>	\$10.72	\$17.43	\$20.74	\$20.02	\$16.70	\$11.34	\$12.98	\$12.56
<b>Monthly</b>	\$1,887	\$3,068	\$3,651	\$3,523	\$2,939	\$3,991	\$4,569	\$4,421
<b>Annual</b>	\$22,643	\$36,819	\$43,813	\$42,272	\$35,271	\$47,889	\$54,825	\$53,054
<b>Emergency Savings Fund</b>	\$46	\$100	\$128	\$128	\$122	\$58	\$71	\$72

**TABLE 58.** The Self-Sufficiency Standard for Pope County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
<b>Housing</b>	\$539	\$690	\$690	\$690	\$690	\$690	\$690	\$690
<b>Child Care</b>	\$0	\$552	\$1,131	\$863	\$310	\$578	\$1,131	\$863
<b>Food</b>	\$263	\$386	\$502	\$575	\$663	\$592	\$696	\$766
<b>Transportation</b>	\$301	\$309	\$309	\$309	\$309	\$590	\$590	\$590
<b>Health Care</b>	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
<b>Miscellaneous</b>	\$314	\$437	\$510	\$491	\$449	\$544	\$611	\$592
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$132	\$255	\$328	\$309	\$267	\$316	\$384	\$365
<b>Taxes</b>	\$298	\$546	\$754	\$655	\$467	\$709	\$876	\$801
<b>Earned Income Tax Credit (-)</b>	\$0	(\$59)	(\$2)	(\$84)	(\$245)	\$0	\$0	(\$6)
<b>Child Care Tax Credit (-)</b>	\$0	(\$55)	(\$100)	(\$100)	(\$74)	(\$50)	(\$100)	(\$100)
<b>Child Tax Credit (-)</b>	\$0	(\$167)	(\$333)	(\$333)	(\$312)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
<b>Hourly (per adult)</b>	\$10.95	\$18.50	\$23.33	\$21.14	\$16.79	\$11.94	\$13.89	\$13.07
<b>Monthly</b>	\$1,927	\$3,256	\$4,106	\$3,720	\$2,955	\$4,201	\$4,890	\$4,600
<b>Annual</b>	\$23,128	\$39,076	\$49,275	\$44,638	\$35,461	\$50,415	\$58,684	\$55,196
<b>Emergency Savings Fund</b>	\$48	\$101	\$142	\$128	\$122	\$59	\$74	\$72



**TABLE 59.** The Self-Sufficiency Standard for Prairie County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$500	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$483	\$1,006	\$794	\$310	\$523	\$1,006	\$794
Food	\$270	\$397	\$515	\$590	\$682	\$609	\$715	\$787
Transportation	\$309	\$317	\$317	\$317	\$317	\$607	\$607	\$607
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$311	\$429	\$496	\$483	\$449	\$539	\$599	\$586
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$129	\$247	\$314	\$301	\$267	\$311	\$372	\$358
Taxes	\$291	\$506	\$683	\$611	\$465	\$690	\$830	\$768
Earned Income Tax Credit (-)	\$0	(\$84)	(\$61)	(\$119)	(\$246)	(\$2)	\$0	(\$33)
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$105)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$311)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.77	\$17.60	\$21.76	\$20.17	\$16.74	\$11.71	\$13.39	\$12.70
Monthly	\$1,895	\$3,098	\$3,829	\$3,550	\$2,947	\$4,121	\$4,712	\$4,470
Annual	\$22,736	\$37,174	\$45,947	\$42,597	\$35,362	\$49,457	\$56,546	\$53,639
Emergency Savings Fund	\$46	\$100	\$131	\$128	\$122	\$59	\$72	\$72

**TABLE 60.** The Self-Sufficiency Standard for Pulaski County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$739	\$845	\$845	\$845	\$845	\$845	\$845	\$845
Child Care	\$0	\$645	\$1,304	\$1,013	\$368	\$659	\$1,304	\$1,013
Food	\$286	\$420	\$546	\$625	\$722	\$644	\$757	\$833
Transportation	\$318	\$325	\$325	\$325	\$325	\$624	\$624	\$624
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$338	\$467	\$549	\$528	\$478	\$576	\$654	\$633
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$156	\$285	\$367	\$346	\$296	\$349	\$426	\$405
Taxes	\$382	\$681	\$904	\$826	\$603	\$832	\$1,038	\$959
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$131)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$12.93	\$21.49	\$26.62	\$24.91	\$19.87	\$13.29	\$15.67	\$14.80
Monthly	\$2,276	\$3,783	\$4,686	\$4,383	\$3,497	\$4,677	\$5,517	\$5,209
Annual	\$27,311	\$45,393	\$56,229	\$52,601	\$41,959	\$56,129	\$66,208	\$62,512
Emergency Savings Fund	\$55	\$106	\$174	\$157	\$125	\$63	\$79	\$77

**TABLE 61.** The Self-Sufficiency Standard for Randolph County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$545	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$466	\$1,009	\$776	\$310	\$543	\$1,009	\$776
Food	\$254	\$374	\$485	\$556	\$642	\$573	\$674	\$741
Transportation	\$307	\$315	\$315	\$315	\$315	\$603	\$603	\$603
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$314	\$424	\$493	\$477	\$443	\$536	\$594	\$578
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$132	\$242	\$311	\$295	\$261	\$308	\$366	\$351
Taxes	\$299	\$480	\$663	\$578	\$450	\$686	\$810	\$728
Earned Income Tax Credit (-)	\$0	(\$100)	(\$77)	(\$146)	(\$263)	(\$9)	\$0	(\$66)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$298)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.98	\$17.03	\$21.31	\$19.44	\$16.30	\$11.59	\$13.17	\$12.25
Monthly	\$1,933	\$2,997	\$3,750	\$3,421	\$2,870	\$4,079	\$4,635	\$4,313
Annual	\$23,195	\$35,961	\$44,998	\$41,055	\$34,434	\$48,948	\$55,620	\$51,754
Emergency Savings Fund	\$48	\$100	\$128	\$128	\$121	\$58	\$72	\$71

**TABLE 62.** The Self-Sufficiency Standard for St. Francis County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$508	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$483	\$1,006	\$794	\$310	\$523	\$1,006	\$794
Food	\$256	\$377	\$489	\$560	\$647	\$578	\$679	\$747
Transportation	\$311	\$319	\$319	\$319	\$319	\$611	\$611	\$611
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$311	\$426	\$493	\$480	\$444	\$535	\$595	\$581
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$129	\$244	\$311	\$298	\$262	\$308	\$367	\$354
Taxes	\$290	\$491	\$665	\$591	\$446	\$685	\$814	\$744
Earned Income Tax Credit (-)	\$0	(\$93)	(\$75)	(\$135)	(\$261)	(\$11)	\$0	(\$53)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$299)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.74	\$17.28	\$21.37	\$19.73	\$16.34	\$11.56	\$13.21	\$12.43
Monthly	\$1,889	\$3,042	\$3,760	\$3,473	\$2,876	\$4,068	\$4,651	\$4,377
Annual	\$22,673	\$36,503	\$45,123	\$41,680	\$34,512	\$48,817	\$55,808	\$52,522
Emergency Savings Fund	\$46	\$100	\$128	\$128	\$122	\$58	\$72	\$71

**TABLE 63.** The Self-Sufficiency Standard for Saline County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$728	\$838	\$838	\$838	\$838	\$838	\$838	\$838
Child Care	\$0	\$548	\$1,178	\$916	\$368	\$629	\$1,178	\$916
Food	\$292	\$429	\$557	\$639	\$738	\$659	\$774	\$852
Transportation	\$324	\$332	\$332	\$332	\$332	\$637	\$637	\$637
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$338	\$458	\$537	\$520	\$479	\$575	\$643	\$626
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$156	\$276	\$355	\$338	\$297	\$348	\$416	\$398
Taxes	\$383	\$648	\$860	\$794	\$611	\$828	\$999	\$931
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$123)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$12.94	\$20.76	\$25.66	\$24.21	\$20.06	\$13.25	\$15.24	\$14.50
Monthly	\$2,278	\$3,653	\$4,516	\$4,260	\$3,531	\$4,664	\$5,364	\$5,103
Annual	\$27,335	\$43,837	\$54,187	\$51,123	\$42,367	\$55,972	\$64,369	\$61,236
Emergency Savings Fund	\$56	\$103	\$165	\$150	\$125	\$63	\$78	\$76

**TABLE 64.** The Self-Sufficiency Standard for Scott County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$406	\$822	\$716	\$310	\$416	\$822	\$716
Food	\$264	\$389	\$504	\$578	\$668	\$596	\$701	\$771
Transportation	\$301	\$309	\$309	\$309	\$309	\$590	\$590	\$590
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$309	\$419	\$475	\$473	\$445	\$524	\$577	\$574
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$127	\$237	\$293	\$291	\$263	\$297	\$349	\$346
Taxes	\$284	\$454	\$567	\$557	\$451	\$669	\$720	\$705
Earned Income Tax Credit (-)	\$0	(\$117)	(\$155)	(\$164)	(\$258)	(\$36)	(\$73)	(\$85)
Child Care Tax Credit (-)	\$0	(\$63)	(\$110)	(\$110)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$327)	(\$322)	(\$301)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.60	\$16.45	\$19.21	\$18.98	\$16.44	\$11.10	\$12.17	\$12.00
Monthly	\$1,865	\$2,895	\$3,382	\$3,340	\$2,893	\$3,907	\$4,282	\$4,223
Annual	\$22,383	\$34,739	\$40,581	\$40,075	\$34,722	\$46,885	\$51,389	\$50,679
Emergency Savings Fund	\$46	\$99	\$128	\$127	\$122	\$57	\$71	\$71

**TABLE 65.** The Self-Sufficiency Standard for Searcy County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$497	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$363	\$786	\$673	\$310	\$423	\$786	\$673
Food	\$265	\$390	\$507	\$581	\$670	\$598	\$704	\$774
Transportation	\$297	\$304	\$304	\$304	\$304	\$582	\$582	\$582
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$309	\$414	\$471	\$468	\$445	\$524	\$573	\$569
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$127	\$232	\$289	\$286	\$263	\$297	\$345	\$341
Taxes	\$285	\$433	\$551	\$538	\$450	\$669	\$698	\$679
Earned Income Tax Credit (-)	\$0	(\$130)	(\$168)	(\$179)	(\$258)	(\$36)	(\$91)	(\$106)
Child Care Tax Credit (-)	\$0	(\$63)	(\$110)	(\$110)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$320)	(\$313)	(\$301)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.60	\$15.97	\$18.85	\$18.55	\$16.42	\$11.10	\$11.92	\$11.71
Monthly	\$1,866	\$2,811	\$3,318	\$3,265	\$2,890	\$3,908	\$4,195	\$4,123
Annual	\$22,395	\$33,728	\$39,813	\$39,179	\$34,684	\$46,890	\$50,345	\$49,477
Emergency Savings Fund	\$46	\$98	\$127	\$126	\$122	\$57	\$71	\$71

**TABLE 66.** The Self-Sufficiency Standard for Sebastian County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$571	\$752	\$752	\$752	\$752	\$752	\$752	\$752
Child Care	\$0	\$617	\$1,267	\$985	\$368	\$649	\$1,267	\$985
Food	\$260	\$382	\$496	\$568	\$656	\$586	\$689	\$758
Transportation	\$309	\$317	\$317	\$317	\$317	\$607	\$607	\$607
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$317	\$450	\$530	\$510	\$461	\$559	\$632	\$612
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$135	\$268	\$348	\$328	\$279	\$331	\$404	\$384
Taxes	\$310	\$609	\$832	\$756	\$515	\$764	\$956	\$877
Earned Income Tax Credit (-)	\$0	(\$19)	\$0	(\$2)	(\$202)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$85)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$326)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.26	\$19.92	\$25.04	\$23.34	\$17.93	\$12.54	\$14.77	\$13.90
Monthly	\$1,981	\$3,507	\$4,407	\$4,109	\$3,156	\$4,415	\$5,198	\$4,895
Annual	\$23,776	\$42,078	\$52,881	\$49,302	\$37,867	\$52,977	\$62,375	\$58,734
Emergency Savings Fund	\$49	\$102	\$159	\$142	\$125	\$61	\$77	\$74

**TABLE 67.** The Self-Sufficiency Standard for Sevier County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$570	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$466	\$883	\$776	\$310	\$416	\$883	\$776
Food	\$270	\$397	\$515	\$590	\$682	\$609	\$715	\$787
Transportation	\$303	\$311	\$311	\$311	\$311	\$595	\$595	\$595
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$318	\$426	\$482	\$480	\$447	\$526	\$585	\$582
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$136	\$244	\$300	\$298	\$265	\$298	\$357	\$354
Taxes	\$311	\$489	\$606	\$594	\$458	\$672	\$802	\$748
Earned Income Tax Credit (-)	\$0	(\$95)	(\$123)	(\$134)	(\$252)	(\$32)	(\$27)	(\$50)
Child Care Tax Credit (-)	\$0	(\$60)	(\$105)	(\$105)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$308)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.28	\$17.23	\$20.06	\$19.79	\$16.60	\$11.17	\$12.78	\$12.47
Monthly	\$1,985	\$3,032	\$3,531	\$3,483	\$2,921	\$3,932	\$4,497	\$4,390
Annual	\$23,826	\$36,383	\$42,376	\$41,792	\$35,055	\$47,181	\$53,964	\$52,677
Emergency Savings Fund	\$49	\$100	\$128	\$128	\$122	\$57	\$71	\$71

**TABLE 68.** The Self-Sufficiency Standard for Sharp County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$511	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$466	\$949	\$776	\$310	\$483	\$949	\$776
Food	\$263	\$386	\$501	\$574	\$663	\$592	\$696	\$766
Transportation	\$301	\$309	\$309	\$309	\$309	\$590	\$590	\$590
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$311	\$425	\$487	\$478	\$445	\$531	\$589	\$580
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$129	\$243	\$305	\$296	\$263	\$303	\$361	\$352
Taxes	\$289	\$482	\$636	\$584	\$449	\$678	\$805	\$734
Earned Income Tax Credit (-)	\$0	(\$99)	(\$99)	(\$141)	(\$259)	(\$22)	(\$14)	(\$61)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$300)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.73	\$17.09	\$20.72	\$19.58	\$16.40	\$11.36	\$12.96	\$12.32
Monthly	\$1,888	\$3,008	\$3,646	\$3,445	\$2,886	\$3,999	\$4,560	\$4,337
Annual	\$22,656	\$36,093	\$43,754	\$41,345	\$34,628	\$47,992	\$54,723	\$52,040
Emergency Savings Fund	\$46	\$100	\$128	\$128	\$122	\$58	\$71	\$71

**TABLE 69.** The Self-Sufficiency Standard for Stone County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$389	\$891	\$699	\$310	\$503	\$891	\$699
Food	\$272	\$400	\$519	\$594	\$687	\$613	\$720	\$793
Transportation	\$301	\$309	\$309	\$309	\$309	\$590	\$590	\$590
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$310	\$418	\$483	\$473	\$447	\$535	\$586	\$574
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$128	\$236	\$301	\$291	\$265	\$307	\$358	\$347
Taxes	\$287	\$451	\$611	\$556	\$460	\$684	\$803	\$707
Earned Income Tax Credit (-)	\$0	(\$118)	(\$119)	(\$164)	(\$251)	(\$12)	(\$25)	(\$83)
Child Care Tax Credit (-)	\$0	(\$63)	(\$105)	(\$110)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$322)	(\$308)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.66	\$16.38	\$20.18	\$18.96	\$16.62	\$11.53	\$12.82	\$12.02
Monthly	\$1,876	\$2,883	\$3,552	\$3,338	\$2,926	\$4,060	\$4,511	\$4,232
Annual	\$22,508	\$34,595	\$42,628	\$40,053	\$35,106	\$48,717	\$54,131	\$50,785
Emergency Savings Fund	\$46	\$99	\$128	\$127	\$122	\$58	\$71	\$71

**TABLE 70.** The Self-Sufficiency Standard for Union County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$594	\$680	\$680	\$680	\$680	\$680	\$680	\$680
Child Care	\$0	\$506	\$1,007	\$816	\$310	\$501	\$1,007	\$816
Food	\$268	\$394	\$512	\$586	\$677	\$605	\$711	\$782
Transportation	\$305	\$313	\$313	\$313	\$313	\$599	\$599	\$599
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$320	\$433	\$498	\$487	\$450	\$538	\$600	\$589
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$138	\$251	\$316	\$305	\$268	\$310	\$373	\$361
Taxes	\$320	\$523	\$691	\$634	\$470	\$689	\$834	\$785
Earned Income Tax Credit (-)	\$0	(\$73)	(\$54)	(\$101)	(\$242)	(\$5)	\$0	(\$20)
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$313)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$11.48	\$18.01	\$21.93	\$20.66	\$16.87	\$11.65	\$13.43	\$12.88
Monthly	\$2,020	\$3,169	\$3,860	\$3,637	\$2,969	\$4,102	\$4,726	\$4,534
Annual	\$24,245	\$38,027	\$46,319	\$43,639	\$35,625	\$49,230	\$56,714	\$54,410
Emergency Savings Fund	\$50	\$101	\$132	\$128	\$123	\$58	\$72	\$72



**TABLE 71.** The Self-Sufficiency Standard for Van Buren County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$517	\$680	\$680	\$680	\$680	\$680	\$680	\$680
Child Care	\$0	\$436	\$873	\$746	\$310	\$436	\$873	\$746
Food	\$273	\$403	\$523	\$599	\$691	\$617	\$726	\$798
Transportation	\$305	\$313	\$313	\$313	\$313	\$599	\$599	\$599
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$313	\$427	\$486	\$481	\$451	\$532	\$588	\$584
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$131	\$245	\$304	\$299	\$269	\$305	\$361	\$356
Taxes	\$296	\$493	\$617	\$600	\$476	\$681	\$805	\$756
Earned Income Tax Credit (-)	\$0	(\$92)	(\$110)	(\$128)	(\$237)	(\$18)	(\$16)	(\$43)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$316)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.89	\$17.32	\$20.43	\$19.93	\$16.99	\$11.44	\$12.92	\$12.57
Monthly	\$1,917	\$3,049	\$3,595	\$3,507	\$2,991	\$4,025	\$4,549	\$4,424
Annual	\$23,008	\$36,588	\$43,142	\$42,089	\$35,891	\$48,303	\$54,594	\$53,085
Emergency Savings Fund	\$48	\$100	\$128	\$128	\$123	\$58	\$71	\$72

**TABLE 72.** The Self-Sufficiency Standard for Washington County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$679	\$846	\$846	\$846	\$846	\$846	\$846	\$846
Child Care	\$0	\$773	\$1,541	\$1,141	\$368	\$769	\$1,541	\$1,141
Food	\$276	\$406	\$527	\$604	\$698	\$623	\$733	\$806
Transportation	\$307	\$315	\$315	\$315	\$315	\$603	\$603	\$603
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$330	\$478	\$570	\$538	\$475	\$583	\$673	\$641
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$148	\$296	\$388	\$356	\$293	\$356	\$445	\$413
Taxes	\$353	\$721	\$984	\$863	\$586	\$858	\$1,112	\$990
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$144)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$12.26	\$22.38	\$28.39	\$25.73	\$19.50	\$13.58	\$16.49	\$15.14
Monthly	\$2,158	\$3,938	\$4,997	\$4,529	\$3,431	\$4,781	\$5,804	\$5,330
Annual	\$25,900	\$47,260	\$59,970	\$54,346	\$41,176	\$57,369	\$69,645	\$63,956
Emergency Savings Fund	\$53	\$115	\$192	\$166	\$125	\$64	\$82	\$78

**TABLE 73.** The Self-Sufficiency Standard for White County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
<b>Housing</b>	\$538	\$675	\$675	\$675	\$675	\$675	\$675	\$675
<b>Child Care</b>	\$0	\$466	\$966	\$776	\$310	\$500	\$966	\$776
<b>Food</b>	\$262	\$386	\$502	\$575	\$663	\$592	\$696	\$766
<b>Transportation</b>	\$309	\$317	\$317	\$317	\$317	\$607	\$607	\$607
<b>Health Care</b>	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
<b>Miscellaneous</b>	\$314	\$428	\$493	\$482	\$448	\$537	\$595	\$584
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$132	\$246	\$311	\$300	\$266	\$309	\$367	\$356
<b>Taxes</b>	\$300	\$499	\$664	\$602	\$464	\$687	\$814	\$757
<b>Earned Income Tax Credit (-)</b>	\$0	(\$88)	(\$77)	(\$126)	(\$247)	(\$8)	\$0	(\$43)
<b>Child Care Tax Credit (-)</b>	\$0	(\$60)	(\$100)	(\$105)	(\$74)	(\$50)	(\$100)	(\$100)
<b>Child Tax Credit (-)</b>	\$0	(\$167)	(\$333)	(\$333)	(\$310)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
<b>Hourly (per adult)</b>	\$11.01	\$17.46	\$21.32	\$19.98	\$16.72	\$11.61	\$13.21	\$12.57
<b>Monthly</b>	\$1,937	\$3,073	\$3,753	\$3,517	\$2,943	\$4,087	\$4,649	\$4,426
<b>Annual</b>	\$23,247	\$36,873	\$45,032	\$42,206	\$35,314	\$49,041	\$55,784	\$53,106
<b>Emergency Savings Fund</b>	\$48	\$100	\$128	\$128	\$122	\$58	\$72	\$72

**TABLE 74.** The Self-Sufficiency Standard for Woodruff County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
<b>Housing</b>	\$493	\$649	\$649	\$649	\$649	\$649	\$649	\$649
<b>Child Care</b>	\$0	\$483	\$1,006	\$794	\$310	\$523	\$1,006	\$794
<b>Food</b>	\$266	\$391	\$508	\$582	\$673	\$600	\$706	\$776
<b>Transportation</b>	\$305	\$313	\$313	\$313	\$313	\$599	\$599	\$599
<b>Health Care</b>	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
<b>Miscellaneous</b>	\$310	\$427	\$494	\$481	\$446	\$536	\$597	\$583
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$128	\$245	\$312	\$299	\$264	\$309	\$369	\$355
<b>Taxes</b>	\$286	\$495	\$672	\$599	\$455	\$687	\$820	\$753
<b>Earned Income Tax Credit (-)</b>	\$0	(\$90)	(\$69)	(\$129)	(\$254)	(\$8)	\$0	(\$45)
<b>Child Care Tax Credit (-)</b>	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
<b>Child Tax Credit (-)</b>	\$0	(\$167)	(\$333)	(\$333)	(\$303)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
<b>Hourly (per adult)</b>	\$10.65	\$17.37	\$21.52	\$19.92	\$16.52	\$11.60	\$13.27	\$12.53
<b>Monthly</b>	\$1,874	\$3,058	\$3,787	\$3,506	\$2,908	\$4,083	\$4,672	\$4,412
<b>Annual</b>	\$22,485	\$36,696	\$45,446	\$42,071	\$34,900	\$48,999	\$56,062	\$52,942
<b>Emergency Savings Fund</b>	\$46	\$100	\$129	\$128	\$122	\$58	\$72	\$72

**TABLE 75.** The Self-Sufficiency Standard for Yell County, AR 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$536	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care	\$0	\$483	\$966	\$794	\$310	\$483	\$966	\$794
Food	\$255	\$375	\$487	\$558	\$645	\$575	\$676	\$744
Transportation	\$303	\$311	\$311	\$311	\$311	\$595	\$595	\$595
Health Care	\$214	\$616	\$647	\$655	\$698	\$714	\$729	\$736
Miscellaneous	\$313	\$425	\$488	\$479	\$443	\$529	\$589	\$580
Broadband & Cell Phone	\$182	\$182	\$182	\$182	\$182	\$228	\$228	\$228
Other Necessities	\$131	\$243	\$306	\$297	\$261	\$302	\$362	\$352
Taxes	\$295	\$486	\$639	\$586	\$449	\$677	\$805	\$734
Earned Income Tax Credit (-)	\$0	(\$96)	(\$97)	(\$140)	(\$263)	(\$25)	(\$14)	(\$61)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$298)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per adult)	\$10.88	\$17.18	\$20.78	\$19.61	\$16.29	\$11.31	\$12.96	\$12.32
Monthly	\$1,916	\$3,024	\$3,657	\$3,452	\$2,866	\$3,981	\$4,563	\$4,337
Annual	\$22,988	\$36,283	\$43,885	\$41,424	\$34,396	\$47,771	\$54,757	\$52,039
Emergency Savings Fund	\$47	\$100	\$128	\$128	\$121	\$57	\$71	\$71

## **APPENDIX C**

### **Methodology, Assumptions, & Sources**

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**APPENDIX TABLE C.** Impact of Work Supports on Wage Adequacy Compared to Top Occupations  
*One Adult, One Preschooler, and One School-Age Child: Washington County, AR 2022*

	#1	#2	#3	#4	#5
	Arkansas Minimum Wage	Fast Food and Counter Workers	Stockers and Order Filers	All Occupations	Heavy Tractor-Trailer Truck Drivers
<b>Hourly Wage:</b>	\$11.00	\$11.76	\$14.12	\$18.30	\$23.93
<b>Total Monthly Income:</b>	\$1,936	\$2,071	\$2,485	\$3,221	\$4,212
<b>PANEL A: No Work Supports</b>					
<b>Monthly Costs</b>					
Housing	\$846	\$846	\$846	\$846	\$846
Child Care	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Food	\$604	\$604	\$604	\$604	\$604
Transportation	\$315	\$315	\$315	\$315	\$315
Health Care	\$655	\$655	\$655	\$655	\$655
Miscellaneous	\$538	\$538	\$538	\$538	\$538
Taxes	\$232	\$256	\$380	\$555	\$784
Tax Credits (-)	(\$32)	(\$45)	(\$87)	(\$168)	(\$287)
<b>TOTAL MONTHLY EXPENSES</b>	\$4,299	\$4,309	\$4,392	\$4,485	\$4,595
<b>SHORTFALL (-) or SURPLUS</b>	(\$2,363)	(\$2,239)	(\$1,907)	(\$1,264)	(\$383)
<b>WAGE ADEQUACY</b>	45%	48%	57%	72%	92%
<b>Total Income/Total Expenses</b>					
<b>PANEL B: Child Care Assistance</b>					
<b>Monthly Costs</b>					
Housing	\$846	\$846	\$846	\$846	\$846
Child Care	<b>\$0</b>	<b>\$23</b>	<b>\$23</b>	<b>\$23</b>	\$1,141
Food	\$604	\$604	\$604	\$604	\$604
Transportation	\$315	\$315	\$315	\$315	\$315
Health Care	\$655	\$655	\$655	\$655	\$655
Miscellaneous	\$538	\$538	\$538	\$538	\$538
Taxes	\$232	\$256	\$380	\$555	\$784
Tax Credits (-)	(\$32)	(\$45)	(\$87)	(\$168)	(\$287)
<b>TOTAL MONTHLY EXPENSES</b>	\$3,158	\$3,191	\$3,274	\$3,368	\$4,595
<b>SHORTFALL (-) or SURPLUS</b>	(\$1,222)	(\$1,121)	(\$789)	(\$147)	(\$383)
<b>WAGE ADEQUACY</b>	61%	65%	76%	96%	92%
<b>Total Income/Total Expenses</b>					
<b>Annual Refundable Tax Credits*:</b>					
<b>Federal Earned Income Tax Credit (EITC)</b>	\$5,511	\$5,170	\$4,123	\$2,263	\$0
<b>Annual Federal Child Tax Credit (CTC)</b>	\$3,000	\$3,000	\$3,000	\$2,046	\$1,755

\*The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The No Work Supports income includes a larger CTC amount (\$3,000 instead of \$2,046) for the All Occupations median hourly earnings related to the unsubsidized amount the family pays for child care. The Child Care Tax Credit is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

**APPENDIX TABLE C. (CONT.)** Impact of Work Supports on Wage Adequacy Compared to Top Occupations  
*One Adult, One Preschooler, and One School-Age Child: Washington County, AR 2022*

	#1	#2	#3	#4	#5
	Arkansas Minimum Wage	Fast Food and Counter Workers	Stockers and Order Fillers	All Occupations	Heavy Tractor-Trailer Truck Drivers
<b>HOURLY WAGE:</b>	\$11.00	\$11.76	\$14.12	\$18.30	\$23.93
<b>TOTAL MONTHLY INCOME:</b>	\$1,936	\$2,071	\$2,485	\$3,221	\$4,212
<b>PANEL C: Child Care, Food (SNAP/ WIC), &amp; Health (Medicaid/CHIP)</b>					
<b>Monthly Costs</b>					
Housing	\$846	\$846	\$846	\$846	\$846
Child Care	\$0	\$23	\$23	\$23	\$1,141
Food	\$275	\$313	\$448	\$569	\$604
Transportation	\$315	\$315	\$315	\$315	\$315
Health Care	\$0	\$0	\$0	\$220	\$655
Miscellaneous	\$538	\$538	\$538	\$538	\$538
Taxes	\$232	\$256	\$380	\$555	\$783
Tax Credits (-)	(\$32)	(\$45)	(\$87)	(\$168)	(\$287)
<b>TOTAL MONTHLY EXPENSES</b>	\$2,174	\$2,245	\$2,463	\$2,898	\$4,595
<b>SHORTFALL (-) or SURPLUS</b>	(\$238)	(\$175)	\$22	\$323	(\$384)
<b>WAGE ADEQUACY</b>	89%	92%	101%	111%	92%
<b>Total Income/Total Expenses</b>					
<b>PANEL D: HOUSING, Child Care, Food (SNAP/ WIC), &amp; Health (Medicaid/CHIP)</b>					
<b>Monthly Costs</b>					
Housing	\$581	\$621	\$746	\$846	\$846
Child Care	\$0	\$23	\$23	\$23	\$1,141
Food	\$275	\$313	\$448	\$569	\$604
Transportation	\$315	\$315	\$315	\$315	\$315
Health Care	\$0	\$0	\$0	\$220	\$655
Miscellaneous	\$538	\$538	\$538	\$538	\$538
Taxes	\$232	\$256	\$380	\$555	\$784
Tax Credits (-)	(\$32)	(\$45)	(\$87)	(\$168)	(\$287)
<b>TOTAL MONTHLY EXPENSES</b>	\$1,908	\$2,020	\$2,362	\$2,898	\$4,595
<b>SHORTFALL (-) or SURPLUS</b>	\$28	\$51	\$123	\$323	(\$383)
<b>WAGE ADEQUACY</b>	101%	103%	105%	111%	92%
<b>Total Income/Total Expenses</b>					
<b>Annual Refundable Tax Credits*:</b>					
<b>Federal Earned Income Tax Credit (EITC)</b>	\$5,511	\$5,170	\$4,123	\$2,263	\$0
<b>Annual Federal Child Tax Credit (CTC)</b>	\$3,000	\$3,000	\$3,000	\$2,046	\$1,755

\*The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The No Work Supports income includes a larger CTC amount (\$3,000 instead of \$2,046) for the All Occupations median hourly earnings related to the unsubsidized amount the family pays for child care. The Child Care Tax Credit is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

## The Center for Women's Welfare

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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 and related measures, calculations, and analysis. The Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

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

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

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