



# The Self-Sufficiency Standard for Maryland 2023

Prepared for the Maryland Community Action Partnership





## Maryland Community Action Partnership

Maryland Community Action Partnership (MCAP) is the state and federally designated antipoverty network of Community Action Agencies in MD, DE and DC. The nonprofit, multi-regional association strengthens the capacity of Community Action Agencies to provide opportunities for individuals and families with low incomes and to revitalize communities. MCAP advocates on behalf of its Community Action Agencies (CAAs) and vulnerable populations to ensure their voices are heard at the local, state, and national levels. Using a 2-Generation approach to build family well-being by intentionally and simultaneously working with children and the adults in their lives together, Agencies provide direct human and social services in all cities and counties in the three service areas to lead families to self-sufficiency and independent of public programs.

**MCAP's Mission.** MCAP strengthens members' capacity to provide quality services and opportunities that empower individuals and families to achieve economic stability.

**Vision.** All individuals and families are stable, economically secure, and live in safe and thriving communities.

**History.** Community Action Agencies are nonprofit organizations and governmental agencies created by President Lyndon B. Johnson's signing of the Economic Opportunity Act of 1964. This Act embodies the philosophy that low-income individuals can best identify the problems their community faces and also develop solutions that will resolve the issues. Currently, 1,100 community action agencies in the 50 states, the District of Columbia, Puerto Rico, the Virgin Islands and the Trust Territories provide direct human services to 95 percent of the nation's counties.

**Services.** In Maryland, Community Action Agencies and partnering organizations perform 40+ essential and basic services and programs, with services designed to meet local needs, including: Head Start/early childhood programs, weatherization and energy assistance, food and shelter services, job training and placement, services for seniors and the disabled, free tax help and financial education, and transportation assistance. MCAP supports the combined network by providing services such as:

- Advocacy (state/regional/federal)
- Training and technical assistance
- Information dissemination and sharing
- Communications- Amplifying Community Action Voices
- Annual events and conferences
- Capacity building
- Legal services via CAPLAW
- Regional activities
- Networking and peer sharing opportunities.



For more information on the Maryland Community Action Partnership please visit [www.maryland-cap.org](http://www.maryland-cap.org).

**Center for  
Women's Welfare  
University of Washington  
School of Social Work**

# **The Self-Sufficiency Standard for Maryland 2023**

Prepared for Maryland Community Action Agencies

By Annie Kucklick, Lisa Manzer, & Alyssa Mast | March 2023

# Preface

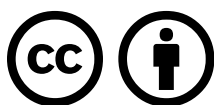
Maryland Community Action Agencies is publishing *The Self-Sufficiency Standard for Maryland 2023* to ensure the best data and analyses are available to enable Maryland’s families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly 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 Maryland families. Over the past 26 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 Maryland 2023* was produced by the Center for Women’s Welfare at the University of Washington with the cooperation of staff at the Maryland Community Action Agencies. This report, plus tables providing county-specific information for over 700 family types, is available at <http://selfsufficiencystandard.org/Maryland>.

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).



2023 Center for Women’s Welfare and Maryland Community Action Agencies

The Self-Sufficiency Standard for Maryland 2023 (<https://www.selfsufficiencystandard.org/Maryland>) is licensed under Creative Commons Attribution 4.0 International License (<https://creativecommons.org/licenses/by/4.0>).

# Key Findings

At the heart of this report is the Self-Sufficiency Standard itself. This measure describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each county in Maryland. The Self-Sufficiency Standard is a measure of income adequacy 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 Maryland, the Self-Sufficiency Standard shows that incomes well above the official federal poverty thresholds are 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 Maryland 2023

- **In Maryland, the amount needed to be economically self-sufficient varies greatly by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$25.28 per hour in Garrett County to \$45.36 per hour in Howard County, or from 271% to 486% of the federal poverty guidelines for a family of two. See [Figure A on page 7](#).
- **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 Baltimore County needs an hourly wage of \$19.47 (\$41,122 annually) to meet their basic needs. For families with children, the amount needed to cover basic needs increases considerably. If this single adult in Baltimore County had a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to \$44.09 per hour (\$93,118 annually), to cover the cost of child care, a larger housing unit, and increased food and health care costs. See [Table 1 on page 9](#).

“The Self-Sufficiency Standard is a measure of income adequacy 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 combined costs of housing and child care typically make up the most substantial portion of the family’s budget.** For a family with two adults, one infant, and one preschooler in Howard County, child care is 29% of the family’s budget while housing is 16%. See *Figure B on page 10*.
- **The 2023 Self-Sufficiency Standard for Baltimore falls in the middle of many similarly sized cities.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Baltimore City, MD (\$37.32 per hour) is most comparable to Portland, OR (Multnomah County) (\$38.01 per hour). See *Figure C on page 13*.
- **The amount needed to meet the costs of basic needs increased between 2001 and 2023 in all Maryland counties.** For a family with two adults, one preschooler, and one school-age child, the Standard increased by 120%, on average, across the state. See *Figure E on page 15* and *Table 2 on page 17*.
- **The federal poverty guidelines for three-person families (\$24,860 annually) are 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 35% of the Standard for one adult, one preschooler, and one school-age child in Kent County (\$71,867 annually). See *Figure H on page 20*.
- **Even working full time, earning the 2023 Maryland minimum wage of \$13.25 per hour is not enough to meet the Standard for a family with children across Maryland.** If a parent has one preschooler and one school-age child and lives in Kent County, they would be able to cover only 49% of the family’s basic needs earning minimum wage (with their take-home pay after accounting for taxes). See *Figure H on page 20*.

**Table I.** The Self-Sufficiency Standard for Select Maryland Counties and Family Types, 2023

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Allegany	\$29,782	\$54,402	\$64,786	\$77,392
Anne Arundel	\$45,892	\$80,735	\$98,386	\$109,141
Baltimore	\$41,122	\$75,785	\$93,118	\$105,420
Calvert	\$44,099	\$76,879	\$94,748	\$106,529
Cecil	\$38,171	\$65,920	\$77,168	\$90,019
Dorchester	\$31,946	\$56,600	\$66,243	\$78,681
Garrett	\$30,079	\$53,395	\$63,584	\$75,975
Prince George's	\$47,294	\$91,674	\$116,864	\$122,943
Queen Anne's	\$46,485	\$78,883	\$96,659	\$108,337
St. Mary's	\$42,862	\$71,781	\$83,834	\$96,438
Somerset	\$30,549	\$55,631	\$65,488	\$78,175
Talbot	\$37,608	\$63,778	\$75,576	\$88,602

An Excel file of all 700+ family types for each county can be downloaded at: [www.selfsufficiencystandard.org/Maryland](http://www.selfsufficiencystandard.org/Maryland)

- **Only one of the top ten most common occupations in Maryland have median wages above the Standard for a three-person family in St Mary’s County.** Only operations managers have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in St. Mary’s County (\$39.69 per hour). The median wages for the nine other top ten occupations fall below the Self-Sufficiency Standard for this family in St. Mary’s County. See *Figure I on page 26*.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschooler living in Allegany County needs \$4,534 per month to be self-sufficient and an additional \$211 per month to save for emergencies, such as job loss. See *Table 8 on page 47*.

## Getting to Self-Sufficiency in Maryland

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 Somerset County with one preschooler and one school-age child would be able to meet the family’s needs on earning of \$2,455 per month with the help of child care assistance, food assistance (SNAP/WIC), Medicaid, and housing assistance. This is much less than the full wage needed of \$5,473 per month without work supports. See *Table 5 on page 31*.
- **For a variety of occupations, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one preschooler and one school-age child living in Harford County and working as a cashier with an hourly median wage of \$14.33, earns only 40% of the income needed to meet the family’s basic needs if they are not receiving any work supports. With housing, child care, food, and health care assistance, however, this parent could meet cover 94% of the family’s basic needs. See *Figure K on page 34*

**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

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

- Evaluate proposed policy changes
- Assist grant-makers with needs analyses of their communities 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 2023 Report in Brief

The 2023 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 Maryland families and how it differs depending on family type and geographic area. The report then compares Maryland to other places in the United States, examines how costs have increased over time, and contrasts the Maryland 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 self-sufficiency wages; 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 early 2023. Eligibility levels and benefits for work supports and tax policies, which also change periodically, are those in effect at the time of writing.

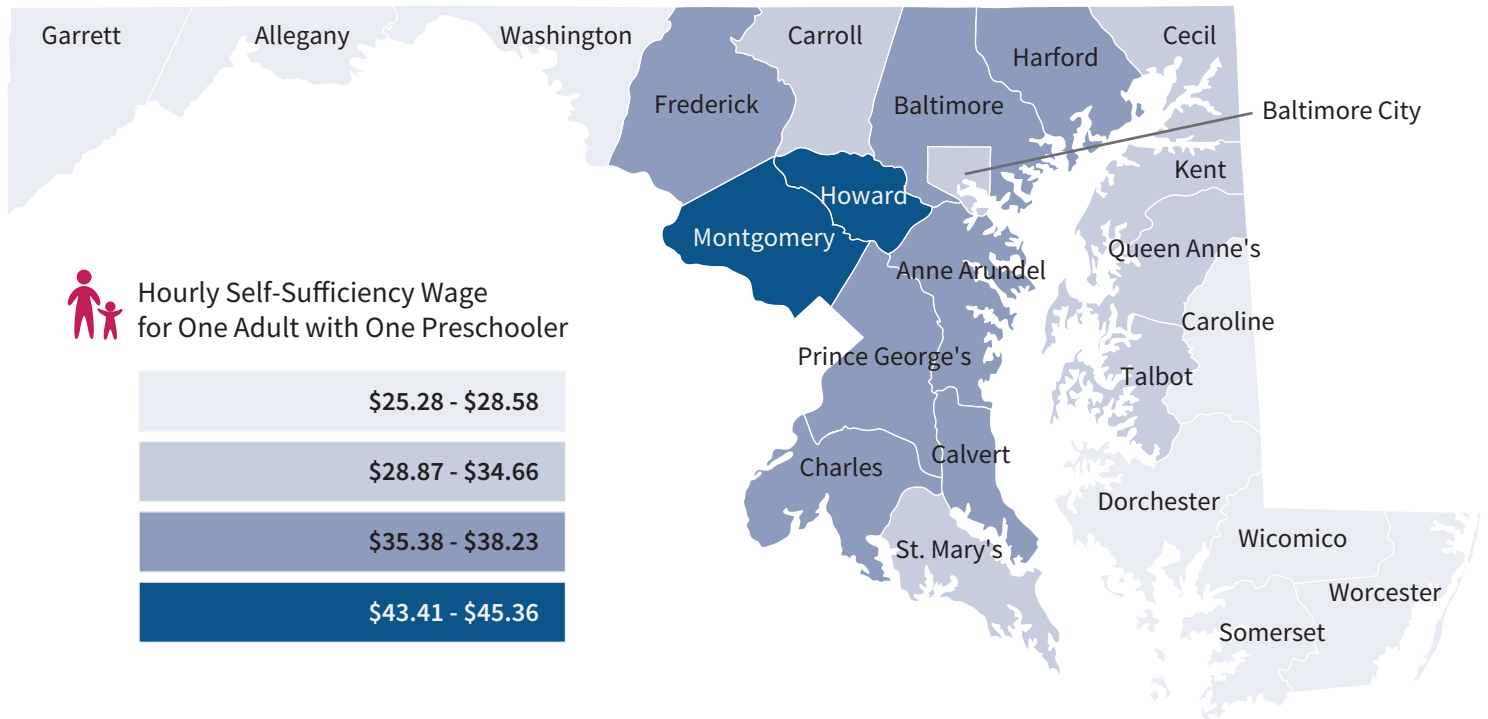
Note that the Standard is calculated for over 700 family types in Maryland. The family types cover all one, two, and three adult families with up to six children, plus weighted averages of costs for families with seven to ten children. To download an Excel file with Self-Sufficiency Standard data for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



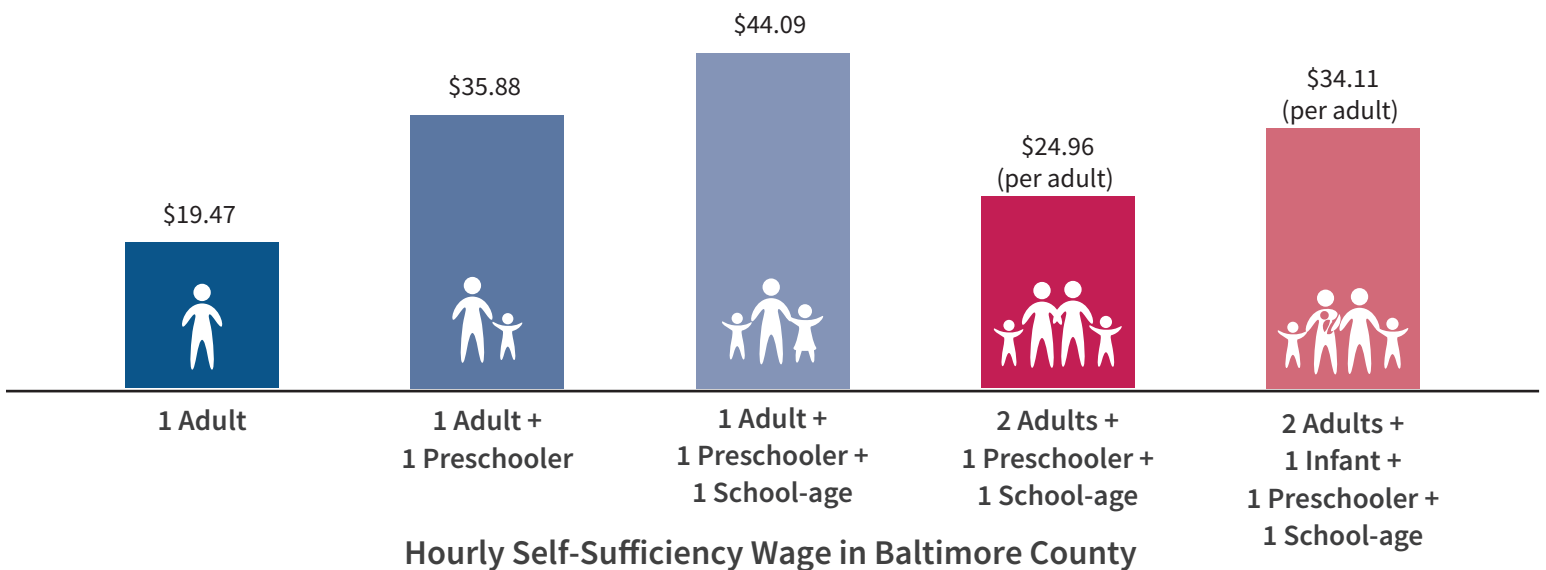
# How Much is Enough in Maryland?

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



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

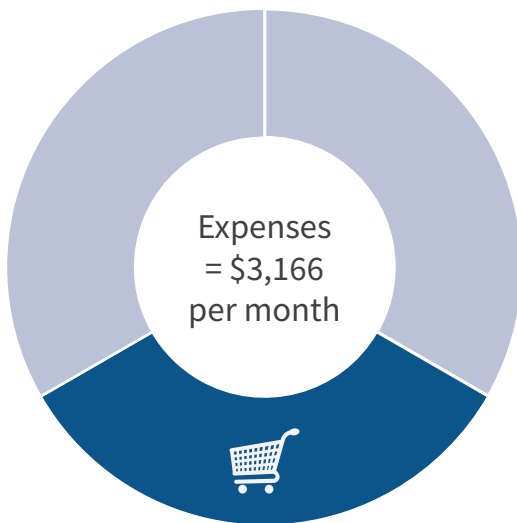
# How Does the Standard Compare?

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

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

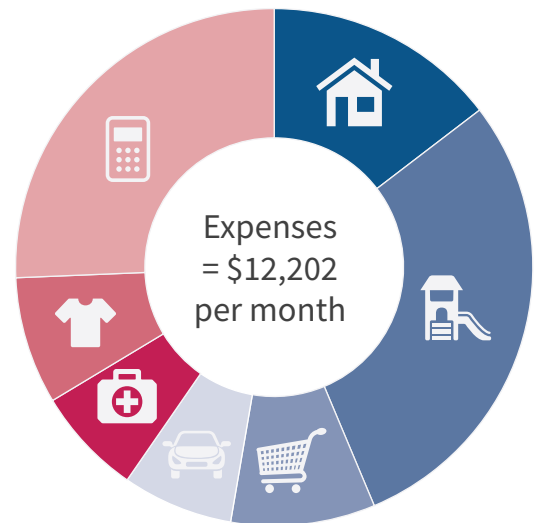
### Official Poverty Measure

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



### Self-Sufficiency Standard

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



**19%**

The official poverty measure only covers 19% of the cost of all basic needs as defined by the Self-Sufficiency Standard



Howard County  
2 adults + 1 infant + 1 preschooler

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

### Self-Sufficiency Standard

**\$71,867**

### Full-time Minimum Wage

Includes tax and tax credits, \$13.25/hr

**\$38,650**

### Federal Poverty Guideline

Family of 3

**\$24,860**

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

**82**

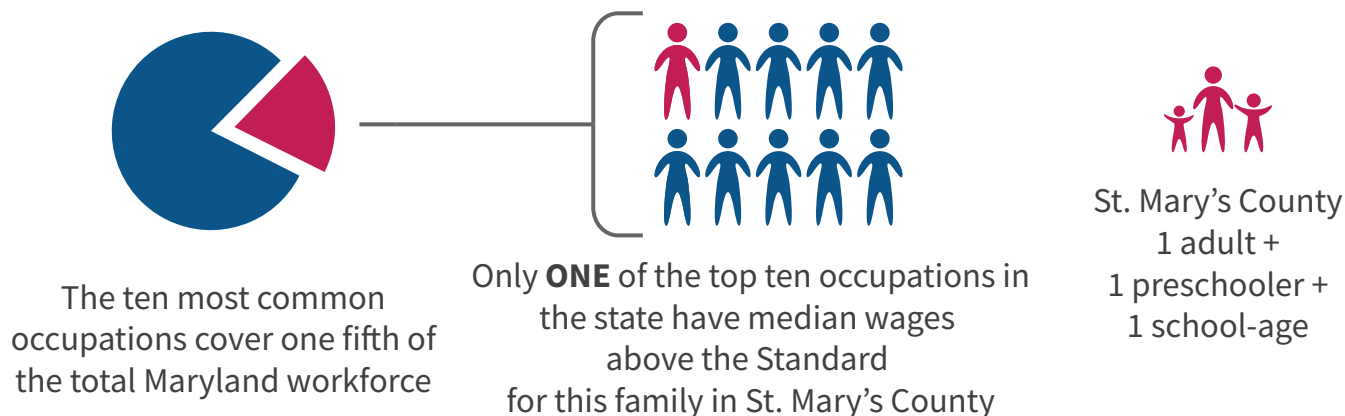


Kent County  
1 adult + 1 preschooler + 1 school-age

# Getting to Self-Sufficiency

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

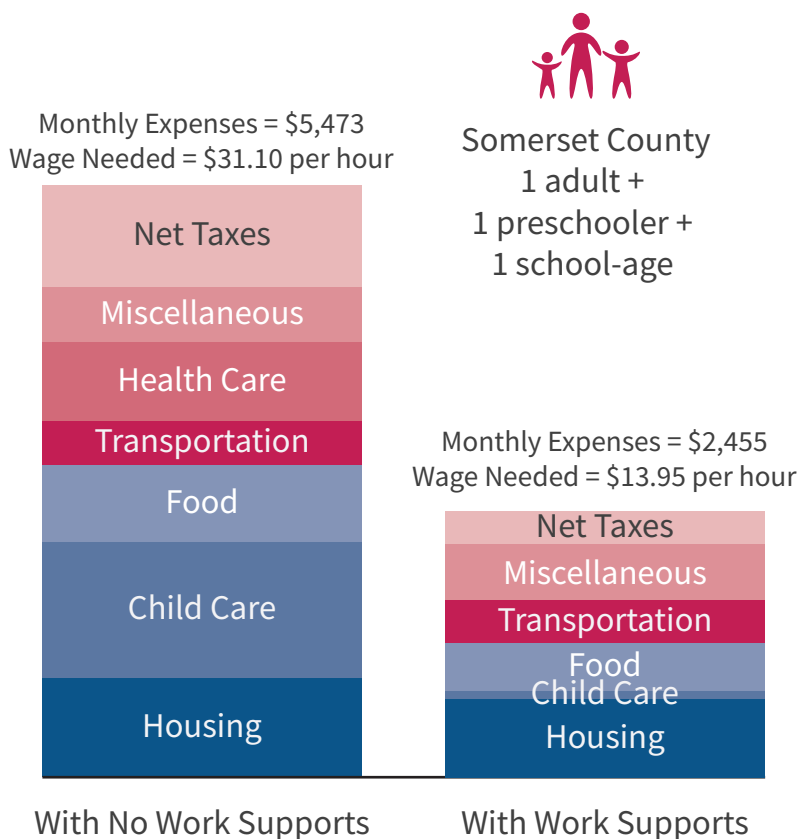
## How Do Maryland's Jobs Stack Up?



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

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) decrease from \$937 to \$297 per month.
- CHIP and Medicaid reduce health care costs from \$728 to \$0 per month.
- Food assistance reduces groceries from \$713 to \$435 per month.
- Child care assistance reduces child care costs from \$1,254 to \$80 per month.
- A housing voucher which sets rent at 30% of income reduces housing costs from \$923 to \$725.







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# About the Self-Sufficiency Standard

- Introduction
- Inside the Report
- Overview of Data Sources and Assumptions

# Introduction

Struggling families continue to cope with the significant economic effects of the COVID-19 pandemic. Through the pandemic, millions of workers found themselves unemployed or underemployed, as health risks and income losses threatened them and their families. The last few years underscored how many American families were already stretching income to cover basic necessities as 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 highlights the growing gap between sluggish wages and basic, costly expenses and meets the need for a measure of income adequacy that more accurately tracks and measures the cost of living facing families today. 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 Maryland 2023* defines the amount of income necessary to meet the basic needs of Maryland families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs including the impacts of 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.

## A Realist Approach

The official poverty measure (OPM) was developed nearly six decades ago and has become increasingly problematic and outdated as a measure of income adequacy.<sup>2</sup> 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. 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 levels for numerous poverty and work support programs, and to estimate the number of Americans in poverty. Simply raising the level of the OPM,

“

**The most significant shortcoming of the Official Poverty Measure is that for most families, in most places, the threshold is simply too low.**



or using a multiple of it, however, 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.

## Inside the 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 Maryland: how much a self-sufficient income is for Maryland families, how the Standard varies by family type and county, how costs in Maryland compare to other places across the United States, how it has changed over time, and how the Standard compares to other income benchmarks.

**Part 3** discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.

**Part 4** provides examples of how the Standard is used and discusses what it takes to move toward long-term economic security once the resources to meet basic needs have been secured.

## Methodology, Assumptions, and Sources

provides a detailed description of the data, sources, and assumptions used to calculate the Standard.

## The Self-Sufficiency Standard for Select Family Types

provides detailed tables of the Self-Sufficiency Standard for ten select family types in each Maryland county.

## More Online

Download this and past reports plus county-specific information for over 700 family types at:

<http://selfsufficiencystandard.org/Maryland>

For a more in-depth look at how the Standard compares to the other poverty measure visit:

<https://selfsufficiencystandard.org/the-standard/official-poverty-measure/>

**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 trends following the COVID-19 pandemic. Despite lost wages, rent must be paid, food bought, and child care arranged.

# Overview of Data Sources and Assumptions



## HOUSING

Housing costs are based on the U.S. Department of Housing and Urban Development Fair Market Rents (FMRs) which 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 40% of the decent rental housing in a given area is less expensive than the FMR and 60% is more expensive. FMRs within multi-county metropolitan areas are adjusted using Small Area FMRs.



## PUBLIC TRANSPORTATION

Public transportation assumes the cost of a transit pass if 7% or more of workers in a county use public transportation to get to and from work.



## MISCELLANEOUS

Miscellaneous expenses include the costs of cell phone and internet service. The additional expenses are calculated by taking 10% of all other costs. This category consists of all other essentials including clothing, paper products, diapers, nonprescription medicines, household items, and personal hygiene items.



## PRIVATE TRANSPORTATION

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 come from the National Association of Insurance Commissioners and are indexed by county using data from top market share automobile insurance companies. Fixed costs of car ownership are calculated using Consumer Expenditure Survey. Travel is limited to commuting to work and daycare plus one shopping trip per week.



## 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.



## 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.



## 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.



## 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. In two-adult households, the second adult is assumed to remain employed so that the savings only need to cover half of the family's basic living expenses over the job loss period.



## FOOD

Food assumes the cost of nutritious food prepared at home based on the U.S. Department of Agriculture Low-Cost Food Plan. 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.

# Self-Sufficiency Standard Results for Maryland

- What it Takes to Make Ends Meet
- How do Family Budgets Change as Families Grow
- The Cost of Basic Needs Across the United States
- How have Costs Changed Over Time
- How does the Standard Compare to Other Measures of Income
- Wage Adequacy in Top Occupations
- What are the Impacts of Public Assistance Programs



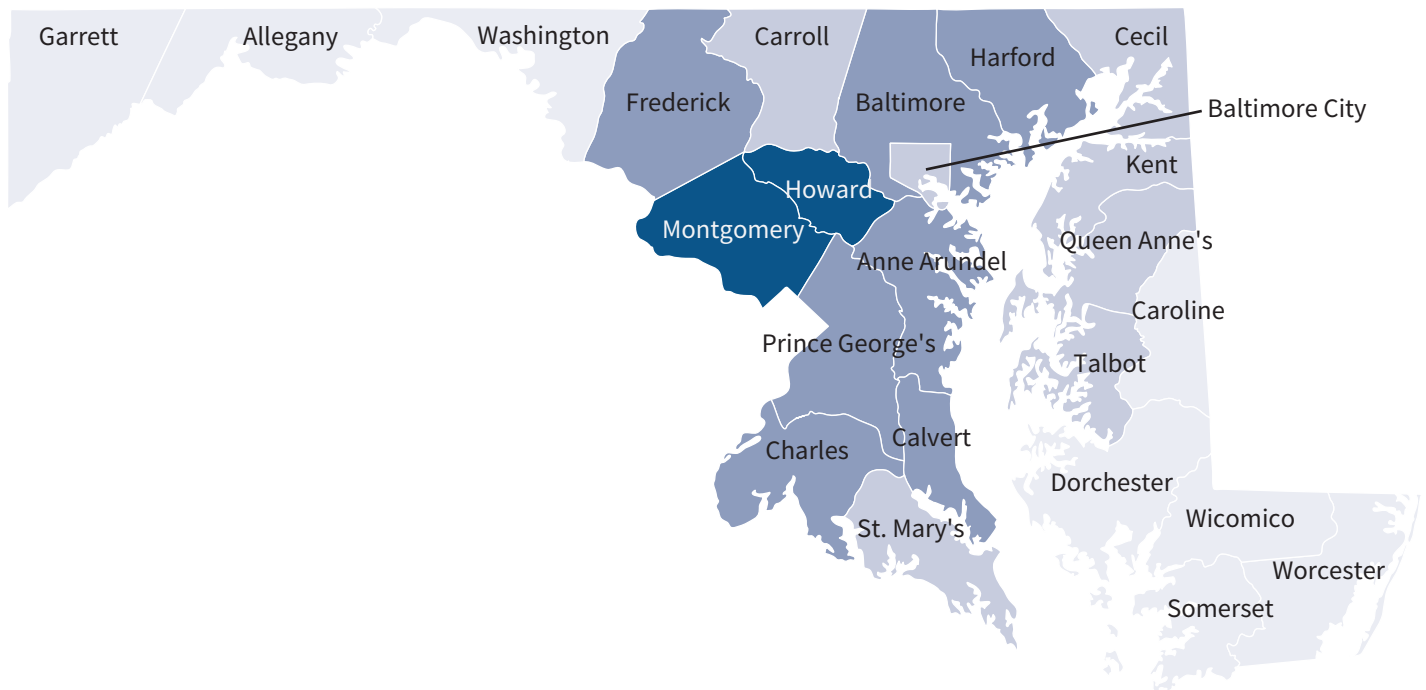
# What it Takes to Make Ends Meet


The amount of income a family needs to meet their basic needs depends upon their family composition and where they live.

## The Cost of Basic Needs Varies by Location

The map in [Figure A](#) displays how the cost of meeting basic needs varies across Maryland for families with one adult and one preschooler. The 2023 Self-Sufficiency Standard for this single parent ranges from \$25.28 to \$45.36 per hour, or 271% to 496% of the federal poverty guidelines for a family of two. This parent would need to make more than twice the federal poverty level, and sometimes almost five times the poverty level, to meet their basic needs.

**Figure A.** Map of Counties by Level of Hourly Self-Sufficiency Wage  
*One Adult and One Preschooler, MD 2023*



 Hourly Self-Sufficiency Wage  
for One Adult with One Preschooler

\$25.28 - \$28.58	\$28.87 - \$34.66	\$35.38 - \$38.23	\$43.41 - \$45.36
Allegany Caroline Dorchester Garrett Somerset Worcester Wicomico Washington	Baltimore City Carroll Cecil Kent County Queen Anne's St. Mary's Talbot	Anne Arundel Baltimore Calvert Charles Frederick Harford Prince George's	Howard Montgomery

- The most affordable counties in Maryland are largely concentrated in rural areas along the Northern border and in the Southeastern peninsula of the state. These counties require between \$25.28 and \$28.58 per hour, assuming full-time, year-round work for this family with one adult and one preschooler.
- The second-lowest cost group requires between \$28.87 per hour in Kent County and \$34.66 per hour in Queen Anne’s County for this family type. This group is dispersed throughout the state, but is composed of Baltimore City and several rural counties along the border of Delaware. Cecil County, at \$31.21 per hour, is the closest to the median hourly Self-Sufficiency wage for one adult and one preschooler in Maryland (\$32.52 per hour).
- The second-highest cost group requires wages between \$35.38 and \$38.23 per hour to meet basic needs. This group includes counties throughout the state as well as some of Maryland’s more urban regions.
- The most expensive counties are those between Baltimore and the District of Columbia. Montgomery County requires an hourly wage of \$43.41, and Howard County requires an hourly wage of \$45.36 per hour for this single parent to make ends meet.

## The Cost of Basic Needs Varies by Family Type

The Standard can also vary substantially by family type—the number of adults, the number of children, and the children’s ages—as illustrated by the Baltimore County example in [Table 1](#).

- A single adult needs to earn \$19.47 per hour working full time to meet their basic needs. While lower than other family types, this wage is still more than six dollars per hour higher than the 2023 hourly minimum wage for the state of Maryland (\$13.25).
- Adding a child greatly increases this requirement: if this adult has a preschooler, they would need to earn \$35.88 per hour to be self-sufficient, more than two and half times the state hourly minimum wage.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$44.09 per hour to meet their family’s basic needs. This is the equivalent to more than three full-time minimum wage jobs.<sup>5</sup> *Put differently, this parent would need to work more than 133 hours a week at minimum wage to have adequate income, without considering the impacts of tax credits.*
- When there are two adults, the additional adult adds some cost, but also splits the economic burden. Two parents with one preschooler and one school-age child would each need to earn \$24.96 per hour, almost double the minimum wage, to meet their family’s basic needs.

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Two parents with one preschooler and one school-age child would each need to earn \$24.96 per hour, almost double the minimum wage, to meet their family’s basic needs.

**Table 1.** The Self-Sufficiency Standard for Select Family Types\**Baltimore County, MD 2023*

	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	\$1,171	\$1,446	\$1,446	\$1,446
Child Care	\$0	\$1,227	\$1,966	\$1,966
Food	\$368	\$542	\$806	\$1,074
Transportation	\$440	\$451	\$451	\$860
Health Care	\$238	\$667	\$697	\$790
Miscellaneous	\$333	\$544	\$648	\$769
Broadband & Cell Phone	\$111	\$111	\$111	\$155
Other Necessities	\$222	\$433	\$537	\$614
Taxes	\$877	\$1,655	\$2,180	\$2,313
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>\$19.47</b>	<b>\$35.88</b>	<b>\$44.09</b>	<b>\$24.96</b>
Monthly	\$3,427	\$6,315	\$7,760	\$8,785
Annual	\$41,122	\$75,785	\$93,118	\$105,420
Emergency Savings Fund (Monthly)	\$83	\$356	\$561	\$186

\* 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.

# Changing Family Budgets

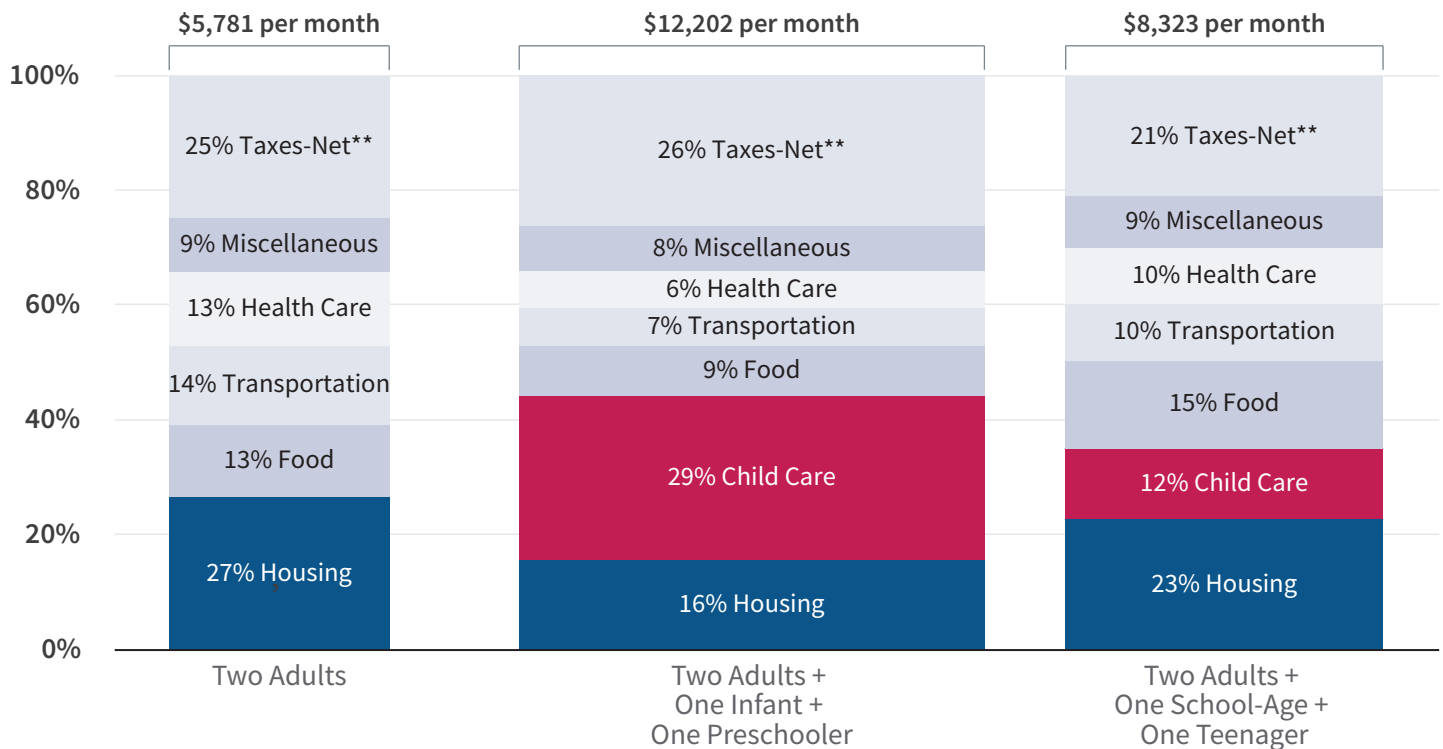
As families change, so does the amount they spend on basic expenses (such as food and shelter). With the addition of new children, child care becomes a notable portion of a family's budget. **Figure B** demonstrates these changes for a family in Howard County. Each family type has its own column. The bars within a column represent an item's percentage of the total budget, all adding up to 100%. The width of a column is proportionate to the total budget, meaning that a family with a wider column needs more money to meet their basic needs.

When there are just two adults, they need to earn a combined monthly total of \$5,781 to make ends meet, not including a small amount of savings for emergencies. In Howard County, this couple would spend:

- Housing is 27% of the family expenses.
- Food takes up 13% of the household budget.
- Transportation is 14% of the budget.
- Health care accounts for 13% of the Self-Sufficiency Standard budget.

**Figure B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types\***

Howard County, MD 2023



## Basic Needs as Percent of Family Budget

\* While the column widths are different to represent total monthly cost, the percentages of each cost add to 100% for each column.

\*\* The two-adult family is not eligible for any tax credits. 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 29% for two adults with one infant and one preschooler and 25% 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.



- Taxes are 25% of household expenses. This family would be ineligible for any tax credits.

If this family included two young children (one infant and one preschooler), the total Self-Sufficiency Standard budget increases to \$12,202 per month. With the addition of child care, the proportions spent on each need change:

- Child care alone accounts for 29% of the family's budget. When one adds housing, these two items account for 45% of expenses. Across the country, Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) typically have about half of the budget going to housing and child care expenses alone.
- Food costs are 9% of the total income. This is slightly lower than the national average expenditure on food (12%) and less than one third of the 33% assumed by the methodology of the official federal poverty measure.<sup>6</sup>
- Health care accounts for 6% of the family budget, including both the employees' share of the health care premium (\$552 per month) and out-of-pocket costs (\$229 per month).<sup>7</sup>
- Net taxes for the family now reflect a tax burden of about 26% 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, the monthly tax burden would be 29% of total expenses for this family.

The third bar in [Figure B](#) shows the shift in the budget as the children get older, now a school-age child and a teenager, and have less child care needs. The total monthly cost of basic needs drops to \$8,323. Without the large amount for child care, the proportions for most of the other budget items increase:

- Housing costs are now 23% of the family budget.
- Child care for the school-age child now accounts for just 12% of the basic needs budget for this family type, less than half of what was necessary when the children were younger.
- A larger proportion of the budget for food, now at 15%, is partly due to increased food costs for the teenager.
- Transportation is 10% of the total family budget.
- Health care accounts for 10% of the family budget.
- Net taxes have become 21% 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 25% of the total costs for two adults with one school-age child and one teenager.

### Health Insurance Marketplace

The Self-Sufficiency Standard assumes that a job that pays a self-sufficiency wage provides employer-sponsored health insurance. However, if neither adult had employer sponsored health insurance in the example above (two adults with one infant and one preschool in Howard County), and they purchased a silver health care

plan through the Maryland health insurance marketplace, the monthly premium amount would be \$1,036. Assuming the parents were earning the Self-Sufficiency Standard, they would not qualify for the premium tax credit.<sup>8</sup> More so, the annual deductible is more than \$6,400 for the whole family, further increasing the amount they would be spending on health care.

# The Cost of Basic Needs Across the United States

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

**Baltimore.** In **Figure C** the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Baltimore, MD is compared to the Standard for the same family type in fourteen other U.S. cities: Chicago, IL; Denver, CO; Indianapolis, IN; Jacksonville, FL; Las Vegas, NV; Los Angeles, CA; Milwaukee, WI; Queens, NY; Philadelphia, PA; Portland, OR; San Francisco, CA; Seattle, WA; Tucson, AZ; and Virginia Beach, VA.<sup>9</sup>

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$27.51 per hour (Jacksonville, FL) to a high of \$69.30 per hour (San Francisco, CA), or \$58,098 to \$146,354 annually.
- Baltimore, at \$37.32 per hour, is most comparable to Portland, OR (\$38.01), which also represents the average hourly wage in this analysis. Despite being similar in size, the hourly Self-Sufficiency wage needed to make ends meet in Baltimore is more than nine dollars higher than the hourly wage needed in Tucson, AZ (\$28.22).

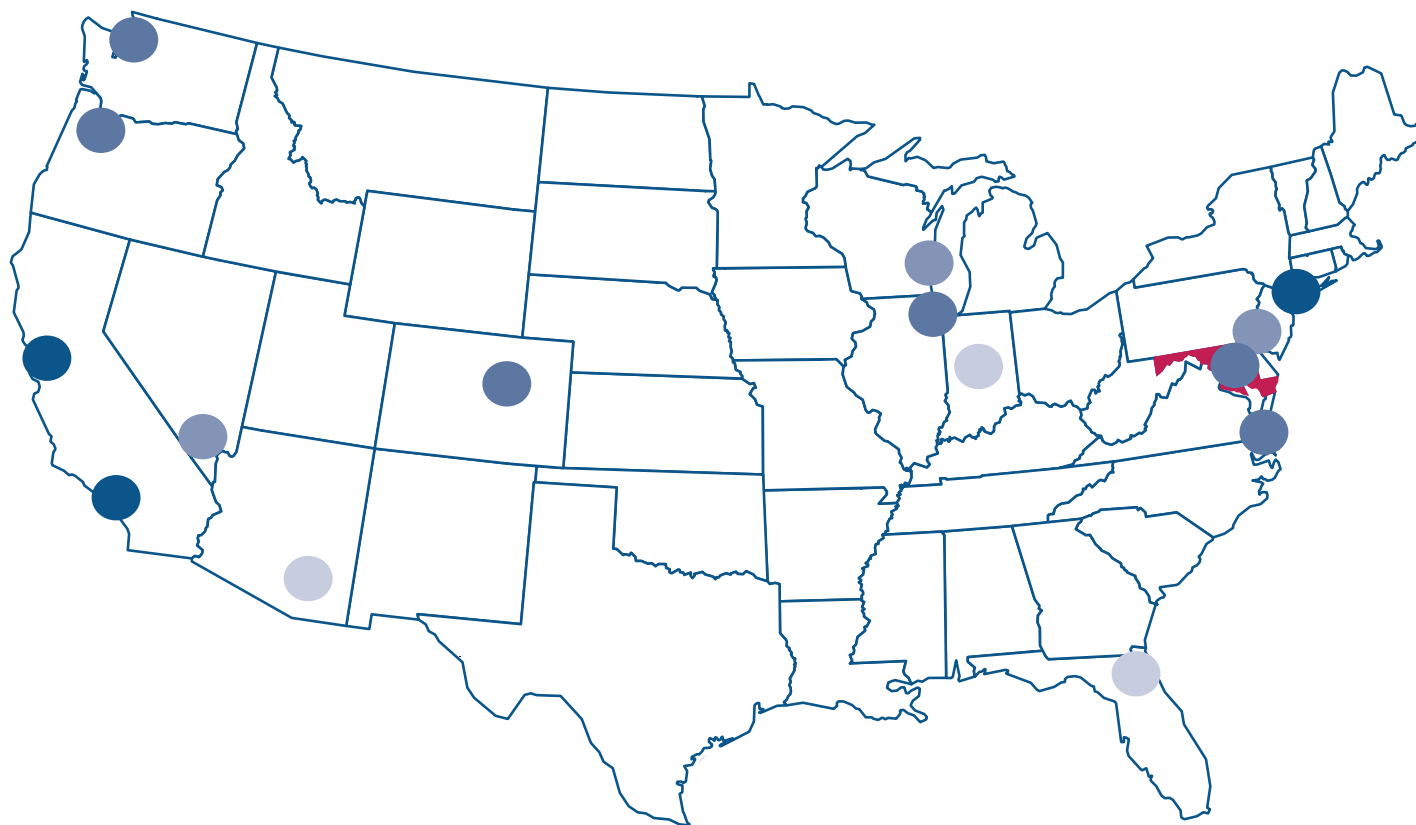
While all the budget items in the Standard vary geographically, housing and child care costs, in particular, vary considerably. A two-bedroom rental costs more than \$3,100 per month in San Francisco compared to \$1,333 in Baltimore. Likewise, for this family in Queens, child care costs \$2,080 per month compared to \$1,116 in Jacksonville, FL and \$1,713 in Baltimore after being adjusted for inflation.



A two-bedroom rental costs more than \$3,100 per month in San Francisco compared to \$1,333 in Baltimore.

**Figure C.** The Self-Sufficiency Wage in Baltimore, MD Compared to Other U.S. Cities, 2023\*

*One Adult, One Preschooler, and One School-age Child*

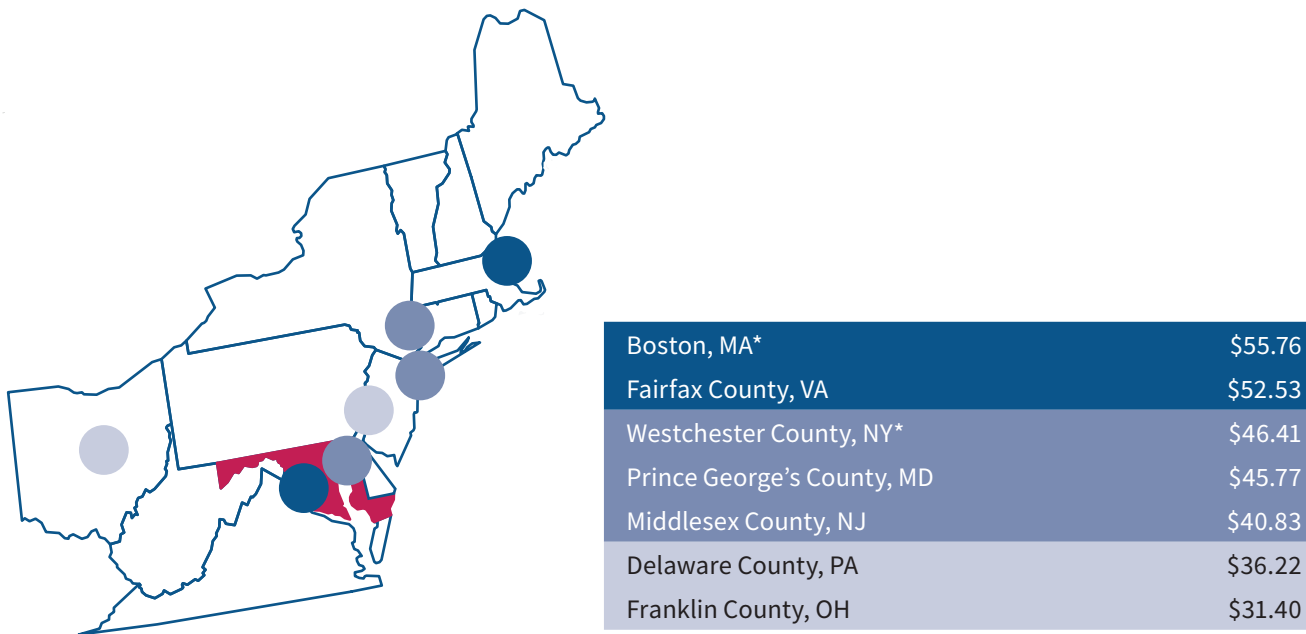


San Francisco, CA**	\$69.30
Los Angeles, CA	\$46.13
New York City (Queens), NY**	\$45.60
Seattle, WA**	\$39.63
Denver, CO**	\$38.14
Portland, OR**	\$38.01
Baltimore City, MD**	\$37.32
Chicago, IL**	\$35.99
Virginia Beach, VA	\$35.37
Milwaukee, WI	\$34.88
Philadelphia, PA**	\$34.33
Las Vegas, NV	\$30.38
Indianapolis, IN	\$29.53
Tucson, AZ	\$28.22
Jacksonville, FL	\$27.51

\*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.

\*\* Wage calculated assuming family uses public transportation.

**Figure D. The Self-Sufficiency Wage Prince George’s County, MD Compared to Other U.S. Counties, 2023**  
*One Adult, One Preschooler, and One School-age Child*



\* Wage calculated assuming family uses public transportation.

**Prince George’s County.** Figure D compares Prince George’s County to other counties throughout the Northern Atlantic: Boston City, MA; Delaware County, PA; Fairfax County, VA; Franklin County, OH; Middlesex County, NJ; and Westchester County, NY.

- In Prince George’s County, a parent with one preschooler and one school-age child requires a wage of \$45.77 per hour working full-time, year round to meet the families’ basic needs.
- The hourly Self-Sufficiency wage for these counties ranges from a low of \$31.40 in Franklin County, OH to a high of \$55.76 in Boston, MA. Prince George’s County represents the median in this analysis.
- In every one of these counties, this single parent would need to work more than three full-time minimum wage jobs to make ends meet. In Fairfax County, VA and Delaware County, PA, this single parent would need to work more hours at minimum wage than are available in a week. In Prince George’s County, this parent would need to work 138 hours each week at minimum wage to make ends meet.

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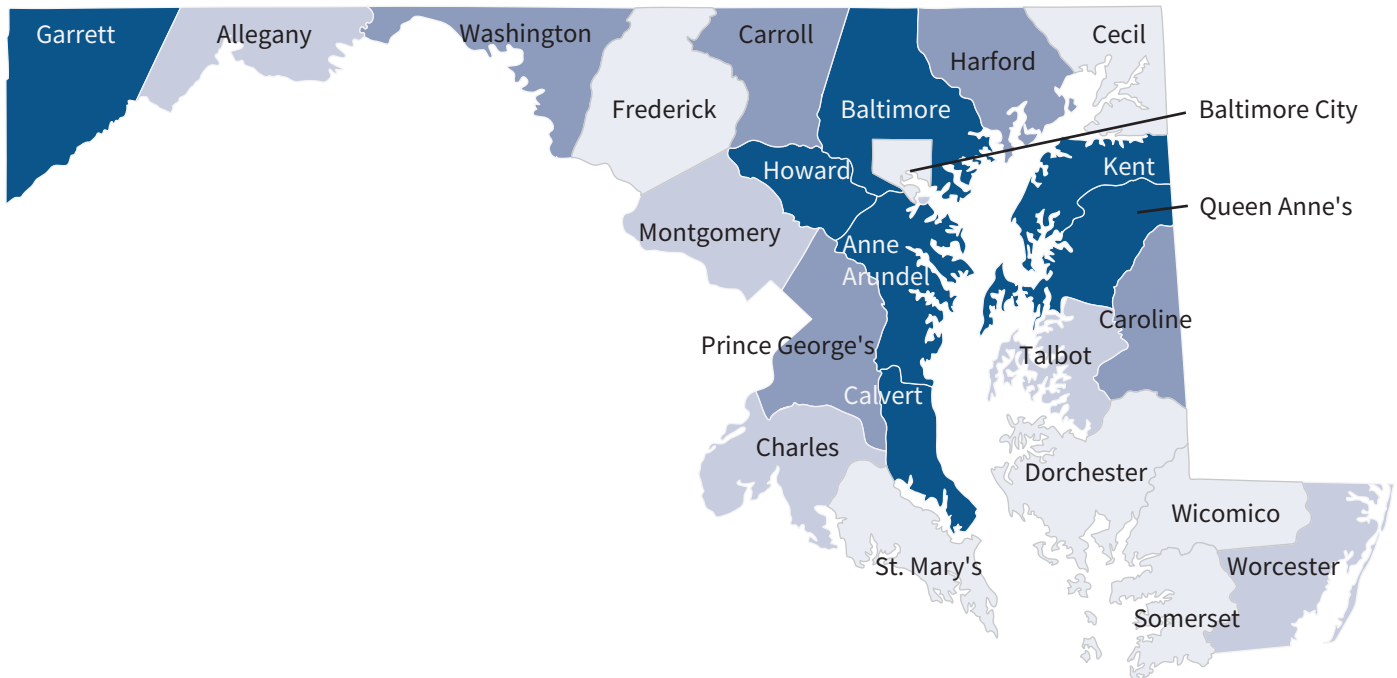
A parent of one preschooler and one school-age child in Prince George’s County needs to work about three and a half minimum wage jobs, or 138 hours per week, at \$13.25 per hour to meet the needs of their family.

# The Cost of Living is Increasing in Maryland

This section examines how the 2023 Self-Sufficiency Standard compares to the results in 2001, 2007, 2012, 2016, and 2019.

The map in [Figure E](#) depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) by county for a family with two adults, one preschooler, and one school-age child since the first calculation in 2001.

**Figure E. Percentage Change in the Self-Sufficiency Standard for Maryland: 2001 - 2023**  
*Two Adults, One Preschooler, and One School-Age Child: MD 2023*

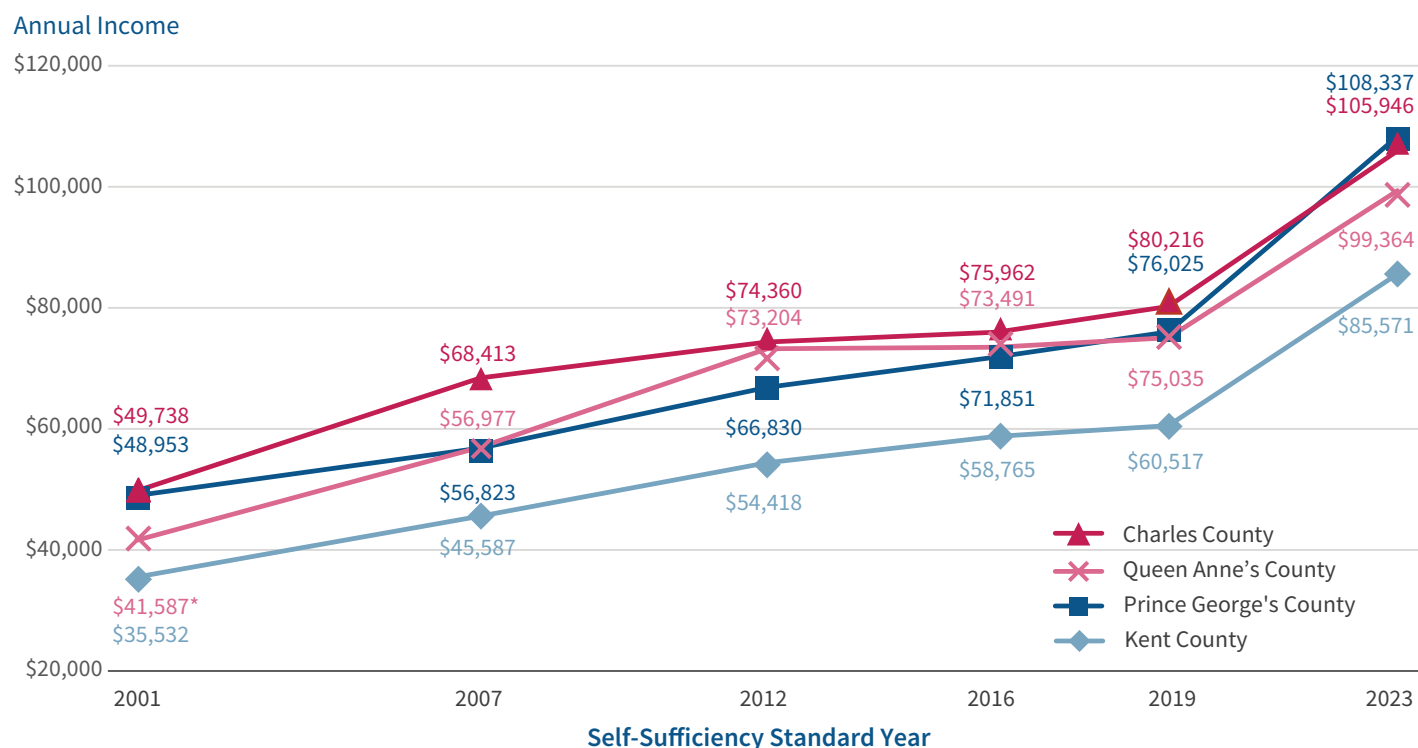


Percent Increase in Self-Sufficiency Wage from 2001-2023 by County

95% - 110%	112% - 117%	121% - 130%	132% - 141%
Baltimore City Cecil Dorchester Frederick Somerset St. Mary's Wicomico	Allegany Charles Montgomery Talbot Worcester	Caroline Carroll Harford Prince George's Washington	Anne Arundel Baltimore Calvert Garrett Howard Kent Queen Anne's

**Figure F. The Self-Sufficiency Standard for Maryland by Year for Select Counties**

*Two Adults, One Preschooler, and One School-age Child: 2001, 2007, 2012, 2016, 2019, and 2023*



\* The 2001 Self-Sufficiency Standard for Maryland divided Queen Anne's County into two regions (Queen Anne's County, excluding Kent Island, and Queen Anne's County-Kent Island). The Standard used in this analysis represents the average from these divisions.

Over the last twenty-two years, the Self-Sufficiency Standard for this four-person family has increased by 120%, on average, across all Maryland counties, or 5.5% annually. The Standard increases vary considerably by county, ranging from 95% to 141%.

- The largest change in the Standard since 2001 occurred in Kent County, which experienced a 141% increase in the cost of living. In Kent County, costs increased from \$35,532 in 2001 to \$85,571 in 2023. Above average child care and food costs, rising 194% and 115% respectively, drove the increase for this family.
- In contrast, the cost of living in Baltimore City increased at the lowest rate, 95%, over the last twenty-two years. While some cost categories increased more in Baltimore City than the statewide average, transportation costs decreased by 72%. In the Standard, public transportation costs are assumed if more than 7% of a region utilizes transit services. Public transportation was assumed in 2023 but due to a rate of utilization less than 7%, private transportation was assumed in 2001. The 2007 Maryland Self-Sufficiency Standard was the first calculation to include public transportation costs for Baltimore City. This likely contributed to the observed decrease in this cost category.

Tracing the changes in the Standard for this four-person family in four select counties, **Figure F** provides more insight on how the Self-Sufficiency Standard has increased throughout Maryland. For these counties, Charles County had the highest costs in 2001 but was overtaken by Prince George's

County in 2023, which experienced a larger increase in the costs of child care and food. Kent County has been the least expensive county in this analysis since 2001, but had the highest percent change at 141%.

**Table 2** shows the actual cost and percent change for each basic need since 2001 in Allegany County, as well as statewide, for a family with one adult, one preschooler, and one school-age child. This analysis indicates that health care and child care cost increases in Allegany County surpassed statewide increases. Despite variation across all cost categories, the overall change in the cost of basic needs in Allegany County is similar to the statewide average.

- Housing had the smallest percentage increase in Allegany County, rising by only 46%, much lower than the 79% increase seen statewide. In dollar terms, the monthly cost of housing has increased on average by \$265 since 2001.
- Health care costs showed a significant increase at a rate of 212%, or \$495 per month, for this family of three. This increase is slightly larger than the statewide increase of 200%.
- Child care costs also increased substantially, rising 142% in Allegany County since 2001, or about \$775 per month.

**Table 2. Percent Change in the Self-Sufficiency Standard Over Time, 2001 – 2023**

*Allegany County, MD: One Adult, One Preschooler, and One School-age Child*

Monthly Costs	2001	2023	Percentage Change	
			Allegany County	Statewide
Housing	\$574	\$839	46%	79%
Child Care	\$547	\$1,322	142%	136%
Food	\$396	\$706	78%	97%
Transportation	\$249	\$405	63%	54%
Health Care	\$233	\$728	212%	200%
Miscellaneous	\$200	\$511	156%	156%
Taxes	\$350	\$1,320	277%	244%
Tax Credits*	(\$231)	(\$433)	87%	123%
<b>Self-Sufficiency Wage</b>				
Monthly	\$2,318	\$5,399	133%	136%
Annual	\$27,819	\$64,786		
<b>Median Earnings for Retail Salesperson**</b>				
Statewide	\$16,830	\$30,763		83%
Cumberland, MD-WV MSA	\$13,590	\$26,051	92%	

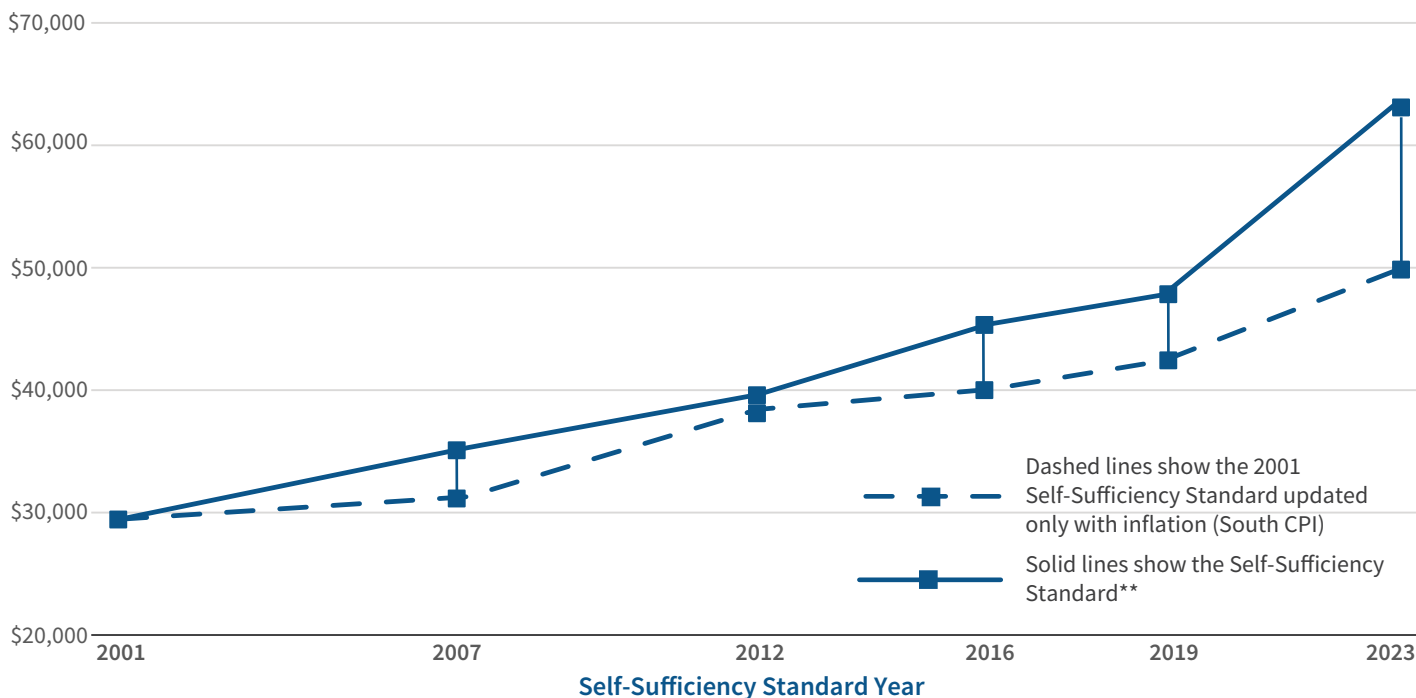
\*Total Tax Credits is the sum of the monthly tax credits available to the individual, including: EITC, CTC, and CTC.

\*\*Bureau of Labor Statistics, Occupational Employment and Wage Statistics Survey, "May 2021 OEWS Estimates," [www.bls.gov/oes](http://www.bls.gov/oes) (accessed November 29, 2022). Bureau of Labor Statistics, Occupational Employment and Wage Statistics Survey, "May 2001 OEWS Estimates," [www.bls.gov/oes](http://www.bls.gov/oes) (accessed November 29, 2022). Median earnings from 2021 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, <http://data.bls.gov/cgi-bin/srgate>, Series C1S102000000000001 (accessed November 29, 2022).



**Figure G. CPI\* Measured Inflation Underestimates Real Cost of Living Increases:**  
**A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2001 – 2023**  
*Garrett County, MD: Two Adults, One Preschooler, and One School-Age Child*

#### Annual Income



\* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "South Region All Items," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed December 3, 2022).

\*\* Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure.

- Food costs in Allegany County increased slightly less than the statewide average, 78% and 97%, respectively. Even though the percentage increase was lower, this still represents a \$310 monthly increase for this single parent in Allegany County.
- Increases in transportation costs in Allegany County were slightly higher than the statewide averages, 63% and 54% respectively.

**Cost of Living Increases versus Earnings Increases.** While the Self-Sufficiency Standard for this three-person family in Allegany County increased by 133% over the past twenty-two years, workers' median earnings have not kept pace. For example, for retail salespersons, (the top occupation in the Cumberland, MD-WV MSA and statewide in 2001) the median earnings increased by just 92% in the Cumberland, MD-WV MSA (\$13,590 to \$26,051 annually) and 83% statewide (\$16,830 to \$30,763 annually). If this single parent was working as a retail salesperson in Allegany County and earning the median wage in 2023, they would not be able to cover all their basic needs in 2001, much less now. Cost increases outstripping wage increases indicate a worrisome trend that will continue to put pressure on family budgets.

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

Nationally, the official measure of inflation is the U.S. Department of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for all goods and services. Since the Standard measures the costs of only basic needs, the question is how the

increases in costs documented here compare to official inflation rates for all goods and services. We examine this question in [Figure G](#) by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2001 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in [Figure G](#). This comparison was done for a four-person family (two adults, one preschooler, and one school-age child) in Garrett county.

- The South Region Consumer Price Index (CPI) increased 69% between 2001 and 2023.
- If the 2001 Self-Sufficiency Standard for Garrett County (\$29,450 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2023 is estimated to be \$49,741 per year.<sup>10</sup> The **actual** 2023 Standard (without taxes or tax credits) for this family type is \$63,351 per year, a 115% increase over the last twenty-two years.

[Figure G](#) demonstrates that the rate of inflation as measured by the CPI underestimates the rising costs of basic needs; instead of increasing 69%, costs rose by 115% in Garrett County. Although this figure is high, it is lower than the statewide average increase. Using the CPI for this family type in Garrett County results in a 2023 estimate of costs that is more than \$13,600 less than the costs measured by the 2023 Standard. That is, estimating the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by Maryland families, leaving them thousands of dollars short.

Recently, the country has experienced exceptionally high rates of inflation, sharpening the financial strain families have been dealing with as costs rise and median earnings for low-wage jobs stay relatively constant. Previous Standard research indicates that the cost of basic needs rises faster than the general inflation measures reveal. This means that low-income families deal with even more burdensome increases than indicated by the "all items" CPI data (which shows an 8.1% increase for the CPI South Region in October 2022). For example, the CPI for household energy costs alone is 18% in the same region for October 2022.<sup>11</sup> Low-income families in Maryland have been dealing with the cost of living rising faster than wages even before this period of high inflation. These rapid cost increases now further aggravate the real but hidden economic crunch that these families are experiencing.



The rate of inflation as measured by the CPI underestimates the rising costs of basic needs.

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

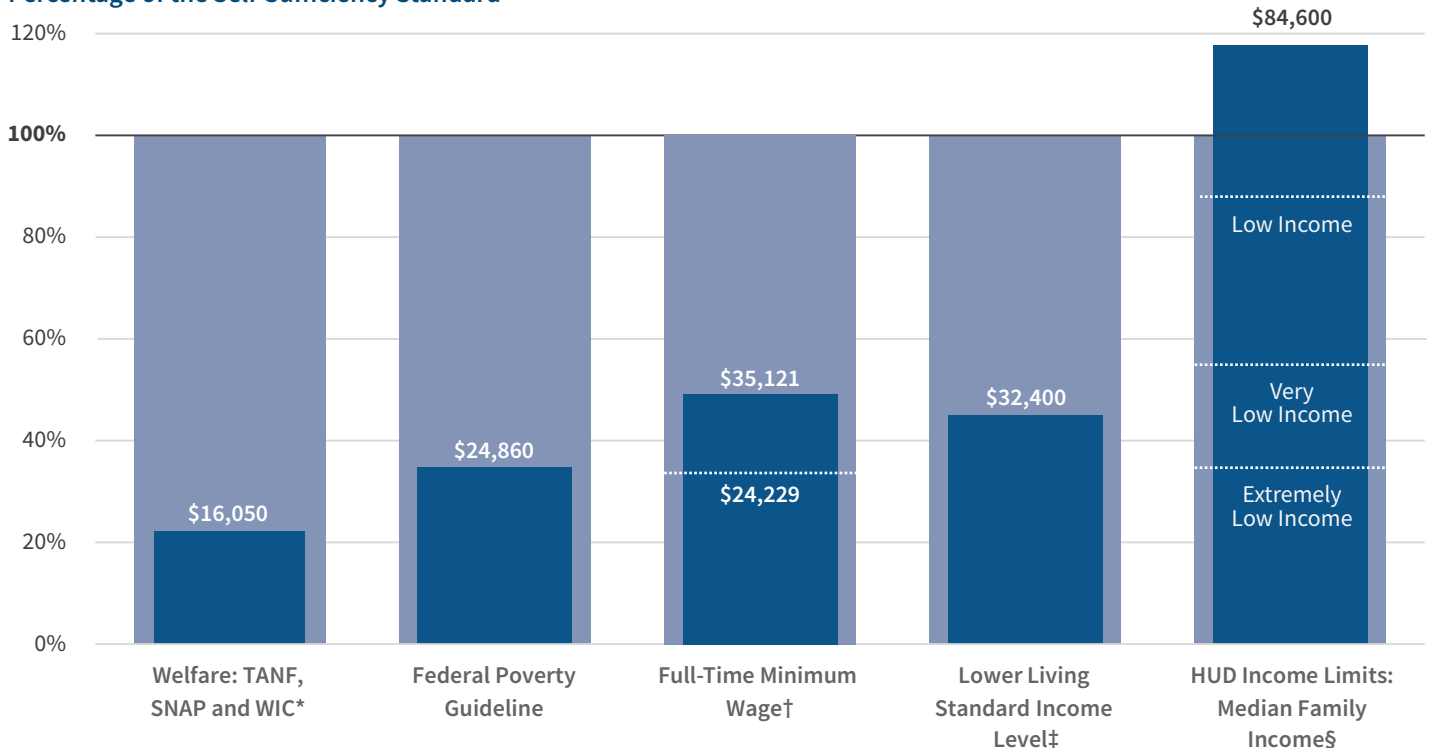
As a measure of income adequacy, how does the Standard compare to other commonly used measures?

**Figure H** compares the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Kent County (\$71,867 per year) 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 is 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 in Maryland (\$13.25 per hour), effective January 1, 2023

**Figure H. The Self-Sufficiency Standard Compared to Other Benchmarks**  
Kent County, MD 2023, One Adult, One Preschooler, and One School-Age Child

## Percentage of the Self-Sufficiency Standard



\* The maximum TANF benefit amount is \$8,724 annually, the SNAP benefit amount is \$6,958 annually, and the annual WIC benefit amount is \$368 annually for this family of three in Maryland.

†The 2023 minimum wage for Kent County is \$13.25 per hour (the state minimum wage). This amounts to \$27,984 per year. Assuming this family pays federal and state taxes and receives tax credits, however, the net yearly income would be a larger amount, \$35,121, as shown. The dashed line shows the annual income received after accounting for taxes (\$24,229) 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 South: Non-Metro 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.

- 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

**TANF, SNAP and WIC.** The second bar on the left in [Figure H](#) calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$16,050 per year for three-person families in Maryland, which is only 22% of what this family needs to make ends meet in Kent County.

**Federal Poverty Guidelines.** According to the 2023 federal poverty guidelines, a three-person family, no matter their location or composition, would be considered “poor” with an annual income of \$24,860 or less. The FPG for three-person families are only 35% of the Self-Sufficiency Standard for this family in Kent County.

This comparison demonstrates just one family type. For families in Kent County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG are 45% of the Self-Sufficiency Standard. For a household with a higher budget, such as a household consisting of one adult with two infants, the FPG are 31% of the Self-Sufficiency Standard.

There is also considerable variation by place. [Table 3](#) compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across Maryland and finds that the Self-Sufficiency Standard for this family type ranges from 256% of the FPG in Garrett County to 486% of the FPG in Howard County.

**Minimum Wage.** Effective January 1, 2023, the minimum wage in Maryland is \$13.25 per hour for businesses with 15 or more employees. Someone working full time at this rate would earn \$27,984 annually. Given the tax credits this family qualifies for, including the federal and state earned income tax credit and child tax credit, the net total income would be \$35,121.

A full-time minimum wage job, including tax credits, in Kent County provides just 49% of the amount needed for this family to be self-sufficient. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receive tax credits annually (as is true of all workers), their take-home income would be \$24,229 over the year, shown by the dashed line on the fourth bar in [Figure H](#). 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 34% of the Self-Sufficiency Standard for a family of one adult, one preschooler, and one school-age child in Kent County.

Put another way, including the value of tax credits, at the current state minimum wage, this parent would need to work 82 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 119 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. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus has priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.<sup>15</sup> For 2022 the LLSIL for a three-person family in the non-metropolitan South region is \$32,400 and 70% of the LLSIL is \$22,680, which is about \$350 less than the FPG for this family size.<sup>12</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 Kent County is \$84,600 annually.<sup>13</sup> For a three-person family in this county, HUD income limits are as follows:

- **Low Income.** Income between \$39,510 and \$63,225.
- **Very Low Income.** Income between \$24,975 and \$39,510.
- **Extremely Low Income.** Income less than \$24,975.<sup>14</sup>

The Self-Sufficiency Standard of \$71,867 for this family is above the HUD "Low Income" range, but still well below the median income, demonstrating that the Standard is a conservative measure of the minimum amount required to be self-sufficient in Kent 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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At the minimum wage, and including the value of tax credits, this single parent with two children would need to work 82 hours per week to meet the family's basic costs of living.

**Table 3.** The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income*Two Family Types, All Maryland Counties: 2023*

County	Annual Self-Sufficiency Standard	One Adult + One Preschooler + One School-age As a Percentage of:			Annual Self-Sufficiency Standard	Two Adults + One Preschooler + One School-age As a Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
Allegany	\$64,786	261%	232%	101%	\$77,392	258%	277%	109%
Anne Arundel	\$98,386	396%	352%	94%	\$109,141	364%	390%	94%
Baltimore	\$93,118	375%	333%	89%	\$105,420	351%	377%	91%
Calvert	\$94,748	381%	339%	74%	\$106,529	355%	381%	75%
Caroline	\$67,575	272%	241%	97%	\$80,139	267%	286%	103%
Carroll	\$87,650	353%	313%	84%	\$99,970	333%	357%	86%
Cecil	\$77,168	310%	276%	81%	\$90,019	300%	322%	85%
Charles	\$94,798	381%	339%	74%	\$105,946	353%	379%	74%
Dorchester	\$66,243	266%	237%	96%	\$78,681	262%	281%	103%
Frederick	\$91,721	369%	328%	72%	\$103,096	344%	368%	72%
Garrett	\$63,584	256%	227%	96%	\$75,975	253%	271%	104%
Harford	\$91,776	369%	328%	88%	\$103,623	345%	370%	89%
Howard	\$120,859	486%	432%	116%	\$130,952	437%	468%	113%
Kent	\$71,867	289%	257%	85%	\$85,571	285%	306%	91%
Montgomery	\$116,864	470%	354%*	91%	\$122,943	410%	372%*	86%
Prince George's	\$96,659	389%	345%	75%	\$108,337	361%	387%	76%
Queen Anne's	\$86,416	348%	309%	83%	\$99,364	331%	355%	86%
St. Mary's	\$83,834	337%	300%	81%	\$96,438	321%	345%	84%
Somerset	\$65,488	263%	234%	125%	\$78,175	261%	279%	135%
Talbot	\$75,576	304%	270%	83%	\$88,602	295%	317%	88%
Washington	\$71,475	288%	255%	94%	\$83,926	280%	300%	99%
Wicomico	\$69,081	278%	247%	94%	\$81,617	272%	292%	100%
Worcester	\$67,224	270%	240%	84%	\$79,893	266%	285%	90%
Baltimore City	\$78,826	317%	282%	75%	\$87,179	291%	312%	75%
Minimum	\$63,584	256%	227%	72%	\$75,975	253%	271%	72%
Maximum	\$120,859	486%	432%	125%	\$130,952	437%	468%	135%

Definitions: The federal poverty guidelines for family of three = \$24,860 and for a family of four = \$30,000. 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 a wage of \$13.25 per hour.

\*Assumes full-time, year-round work at \$15.65 per hour, the 2023 minimum wage in Montgomery County.

# Strategies to Meet the Standard

- How do Maryland's Most Common Occupations Compare to the Self-Sufficiency Standard?
- Meeting the Standard, Reducing Costs
- Meeting the Standard, Raising Income



# Median Wages of Maryland's Jobs Fall Short of Meeting the Standard

Having detailed the cost of meeting basic needs in Maryland, the next question is how families can secure the resources necessary to meet these 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 state of Maryland are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in St. Mary's County (\$39.69 per hour). The Standard for St. Mary's County represents the median cost for this family type across the state.<sup>16</sup>

About one-fifth (19%) of the state's workers are employed in the ten most common occupations, shown in [Figure I](#).

Only one of the ten most common occupations in the state—general and operations managers—has a median wage that is above the Self-Sufficiency Standard for this family type. On the other hand, six of the top ten occupations have median earnings that are less than 60% of the Standard for this family type in St. Mary's County: fast food and counter workers, cashiers, retail salespersons, stockers and order fillers, janitors and cleaners, and laborers and material movers.

The most common occupation in the state of Maryland is retail salespersons, which account for about 3% of all workers in the state. With inflation adjusted median earnings of \$14.57 per hour, this occupation provides workers with an income that is 46% of the Standard for this family type in St. Mary's County, after accounting for taxes and tax credits. The second most common occupation, cashiers, accounting for 2% of Maryland's workers earn a median, inflation adjusted rate of \$14.11 per hour. After adjusting for the impacts of taxes and tax credits, this worker would earn only 44% of the wage needed for this family to reach self-sufficiency. If tax credits are not considered, this parent would earn just 38% of what they need to meet their needs. For many of these common occupations, this single parent would have to work more than two 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.

## Definition Note

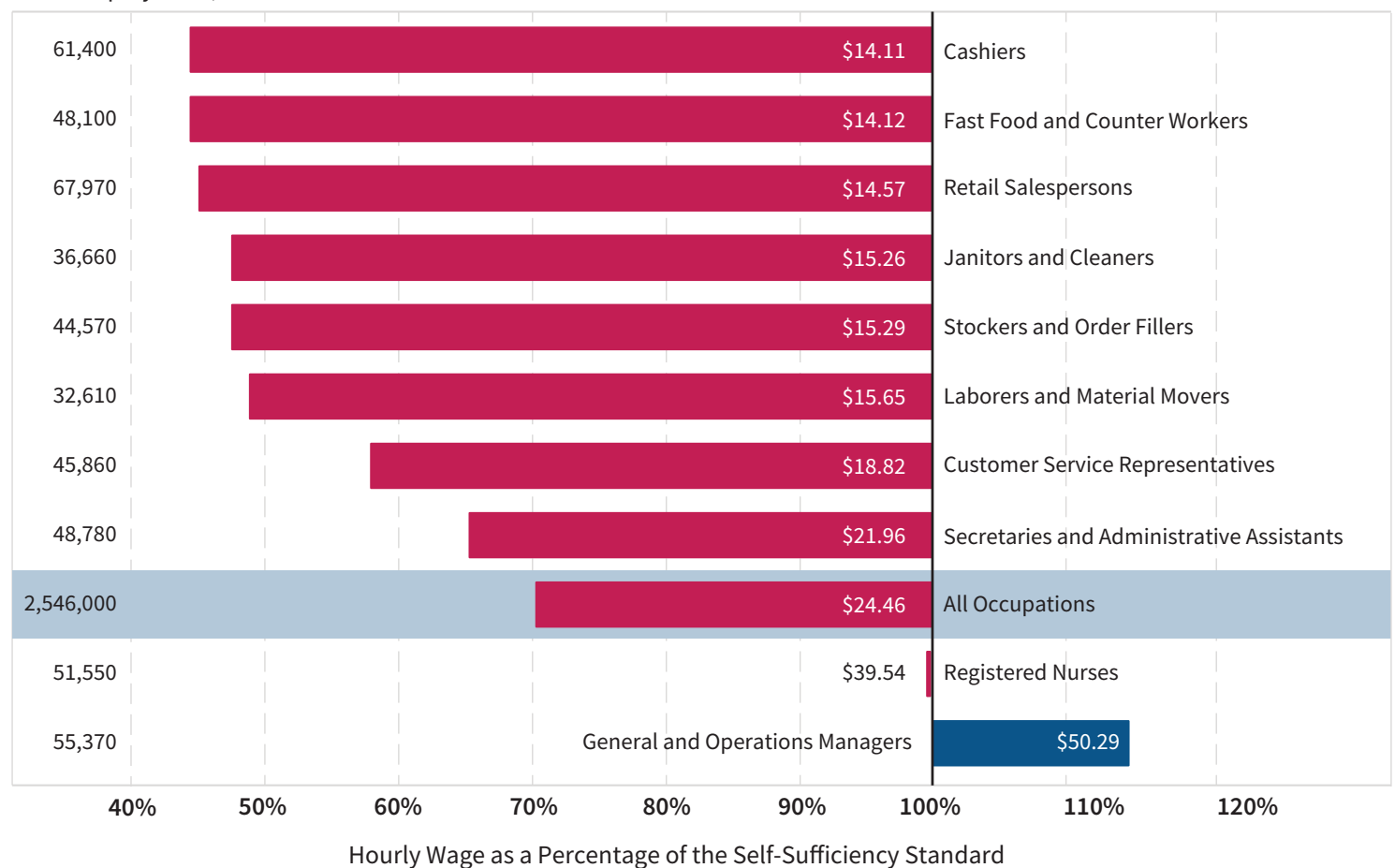
A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn less than the median wage and half earn more. Because average wages are skewed by a small number of high earners, the median is a more realistic measure of a typical worker's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

**Figure I. Median Hourly Wages of Maryland's Ten Largest Occupations Compared to the St. Mary's County Self-Sufficiency Standard (\$39.69)\***

*One Adult, One Preschooler, & One School-age Child: St. Mary's County, MD 2023*

**Maryland Top Occupations**

**Total Employment, 2021**



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 December 16, 2022). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

\*Percentages are calculated assuming the family receives qualifying federal and state tax credits for this family type. 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 not included in the calculation of whether an occupation's wage provides adequate income on a monthly basis.

Moreso, the median wages for seven of the top ten occupations, retail salespersons, cashiers, fast food and counter workers, customer service representatives, stockers and order fillers, janitors and cleaners, and laborers and materials movers, are such that an adult working full time would be unable to support themselves alone, much less support children.

If a family in St. Mary's County consisted of two adults with a preschooler and school-age child, both adults working full time in eight of these occupations (retail salespersons, fast food workers, cashiers, stockers and order fillers, secretaries and administrative assistants, customer service representatives, laborers and material movers, and janitors and cleaners) would be unable to earn the minimum needed to support themselves. The Self-Sufficiency Standard for two adults with one preschooler and one school-age child in St. Mary's County requires each adult to earn at least \$22.83 per hour working full time just to meet the basic needs of the family.

Because the 2021 top occupations data comes from a panel survey, it does not yet reflect the full impact of COVID-19. 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 Maryland.<sup>17</sup>

This analysis of the wages of the state's most common occupations demonstrates that the economic insecurity faced by so many Maryland workers does not reflect a lack of work effort or skills. Rather, it is simply that current wages are too low in many common 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 non-traditional 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.

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Nine of the top ten occupations in Maryland do not have wages sufficient to support a single adult caring for one preschooler and one school-age child in St. Mary's County.

# Meeting the Standard: Reducing Costs

As described above, many families struggle to meet their 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.

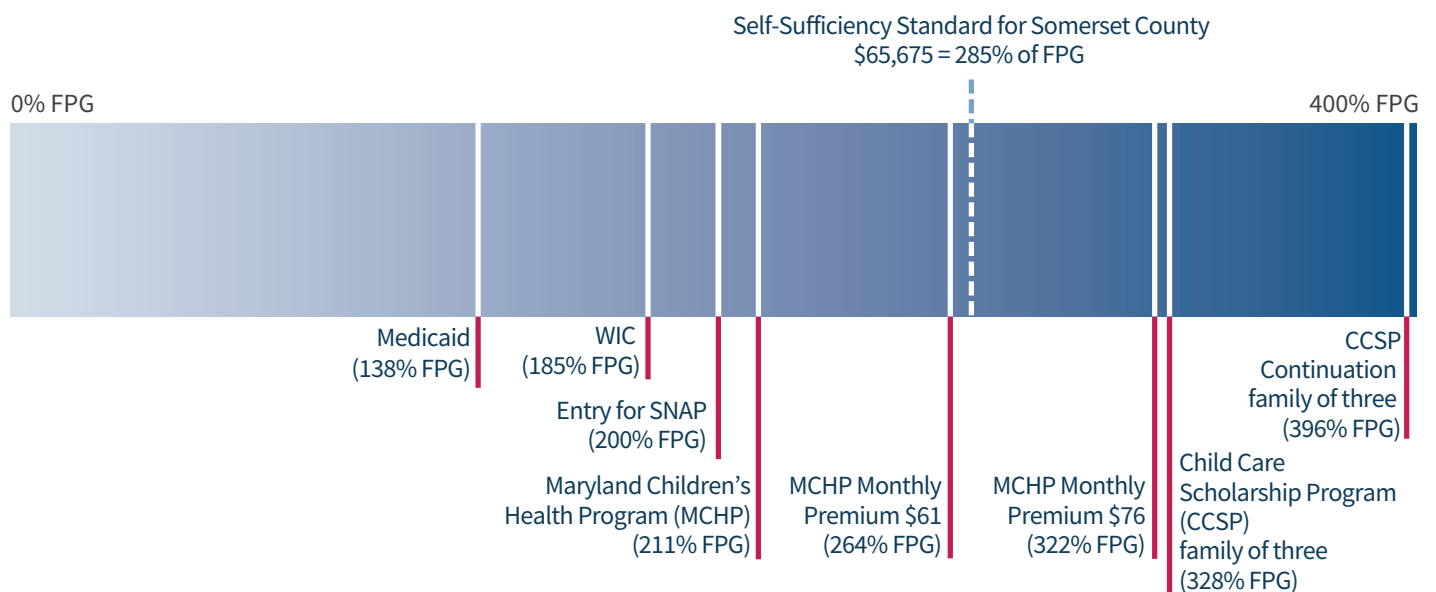
Maryland work supports include programs such as:

- Child Care Subsidy Program
- Medicaid and Maryland Children's Health Program [Children's Health Insurance Program (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 4](#) provides a summary of Maryland's work supports, child support, and tax credits modeled in this section, while [Figure J](#) provides an overview of work support eligibility by the federal poverty level in Maryland.

**Figure J. Eligibility Thresholds for Work Supports in Maryland**

*One Adult, One Preschooler, & One School-age Child: Butler County, MD 2023*



**Table 4.** Summary of Maryland’s Work Supports, Child Support, and Tax Credits

Program	Benefit	Income Eligibility
<b>Child Care Assistance (Child Care Scholarship Program)</b>	The cost of a copayment varies depending on family income and child care region.	To receive benefits, family income must be below 75% of the state median income (SMI). A higher threshold is used for redeterminations.
<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.
<b>Medicaid</b>	Subsidized quality health plan insurance with copays but no monthly premium.	Individuals with incomes under 138% of the FPG are eligible for a quality health plan with no monthly premium.
<b>Maryland Children’s Health Program (MCHP)</b>	Health care benefits for uninsured children ages 18 and under. MCP is zero cost while MCHP Premium requires a premium of \$61 or \$76 per month.	Household adjusted gross income is at or below 211% of the FPG (about \$4,880/month for a family of four). Households with income above the MCHP income guidelines but at or below 322% of the FPG (about \$7,448 for a family of four) may qualify for MCHP Premium.
<b>Supplemental Nutrition Assistance Program (SNAP)</b>	The average monthly SNAP benefit for a household in Maryland is \$210. The maximum SNAP benefit for a family of three in Maryland is \$740.	Families must earn a gross income less than 130% of the FPG to be eligible and must meet the 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>	Maryland’s average monthly benefit is \$30.69 for purchasing supplemental nutritious foods. This also includes breastfeeding support and nutrition education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPG.
<b>Federal Earned Income Tax Credit (EITC)</b>	Maximum benefit for families with: 1 child \$3,995 per year 2 children \$6,604 per year 3+ children \$7,430 per year.	Maximum eligibility for families with: 1 child \$46,560 one parent, \$53,120 married 2 children \$52,918 one parent, \$59,478 married 3+ children \$56,838 one parent, \$63,398 married.
<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>Federal Child Tax Credit (CTC)</b>	Up to \$2,000 annual tax credit per child, with \$1,600 refundable.	Married filing jointly: up to \$110,000 Single Parent: up to \$75,000.
<b>Maryland Earned Income Tax Credit (EITC)</b>	The nonrefundable credit is 50% of the federal EITC benefit.	The same as the federal EITC eligibility.
<b>Maryland Child And Dependent Care Tax Credit (CCTC)</b>	The credit is 32% of the federal credit allowed, with a phase-out.	Federal phase out for taxpayers with federal adjusted gross incomes above \$95,900 (\$149,050 for individuals who are married filing joint income tax returns).
<b>Child Support</b>	Average payment from non-custodial parents is \$351 per month in Maryland.	No income limit.

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

## 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 5](#)). Work supports are modeled using the Self-Sufficiency Standard for a Somerset County family of one adult, one preschooler, and one school-age child. Column #1 of [Table 5](#) 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 5](#) model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

**No Work Supports (Column #1).** Note that in [Table 5](#) tax credits that are available as a refund when annual taxes are filed in the next year are shown at the bottom of the table and not included in the monthly wage calculation as in the Self-Sufficiency Standard. This family spends \$1,254 on monthly child care expenses and \$923 on the cost of housing per month. Without any refundable tax credits, child support, or work supports to reduce costs, this Somerset County family needs \$5,473 per month, or \$31.10 per hour, to meet the cost of basic needs.

**Child Support (Column #2).** Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Maryland is \$351 per month (see column #2).<sup>18</sup> Adding child support reduces the wage required by this parent to meet basic needs to \$5,039 per month, or \$28.63 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 adds stability for parents, children, and employers. The state eligibility for the subsidy is 75% of the state median income.<sup>19</sup> Adding child care assistance for this family decreases child care costs to \$300 per month, a decrease of more than \$900, and lowers the wage needed to \$4,307 per month.

**Child Care, Food(WIC), & 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 the family's health care expenses, health care costs are reduced from \$728 per month to zero in column #4.
- **Food.** WIC reduces food costs from \$713 to \$668 per month.<sup>20</sup>
- **Child Care.** Child care assistance reduces the family's copayments to \$199 per month.

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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.

**Table 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage***One Adult, One Preschooler, and One School-Age Child: Somerset County, MD 2023*

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

	#1	#2	#3	#4	#5	#6
	No Work Supports	Child Support	Child Care	Child Care, WIC*, Transitional Medicaid	Child Care, WIC, MCHP	Housing, Child Care, SNAP/WIC, & Medicaid
Housing	\$923	\$923	\$923	\$923	\$923	<b>\$725</b>
Child Care	\$1,254	\$1,254	<b>\$300</b>	<b>\$199</b>	<b>\$245</b>	<b>\$80</b>
Food	\$713	\$713	\$713	<b>\$668</b>	<b>\$668</b>	<b>\$435</b>
Transportation	\$404	\$404	\$404	\$404	\$404	\$404
Health Care	\$728	\$728	\$728	<b>\$0</b>	<b>\$246</b>	<b>\$0</b>
Miscellaneous	\$513	\$513	\$513	\$513	\$513	\$513
Taxes	\$1,360	\$1,225	\$1,008	\$499	\$590	\$369
Total Expenses (net of work supports)	<b>\$5,895</b>	<b>\$5,761</b>	<b>\$4,590</b>	<b>\$3,206</b>	<b>\$3,590</b>	<b>\$2,527</b>
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$60)	(\$48)	(\$54)	(\$22)
Child Tax Credit (-)	(\$323)	(\$271)	(\$223)	(\$87)	(\$122)	(\$51)
Child Support (-)	--	<b>(\$351)</b>	--	--	--	--
Total Additional Monthly Resources	<b>(\$423)</b>	<b>(\$722)</b>	<b>(\$283)</b>	<b>(\$134)</b>	<b>(\$176)</b>	<b>(\$72)</b>
Hourly	\$31.10	\$28.63	\$24.47	\$17.45	\$19.40	\$13.95
Monthly	\$5,473	\$5,039	\$4,307	\$3,072	\$3,414	\$2,455
Annual	<b>\$65,675</b>	<b>\$60,472</b>	<b>\$51,684</b>	<b>\$36,862</b>	<b>\$40,970</b>	<b>\$29,459</b>
Earned Income Tax Credit (-)	\$0	\$0	\$260	\$3,381	\$2,516	\$4,941
MD Earned Income Tax Credit (-)	\$0	\$0	\$0	\$312	\$0	\$1,284
Child Tax Credit (-)	\$129	\$753	\$1,328	\$2,960	\$2,540	\$3,200

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$44.69 (FY 2022) in Maryland. 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, 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 granted 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.



Altogether, these three work supports reduce the wage required to meet basic needs to \$3,072 per month, \$2,401 less than the full Self-Sufficiency Standard. With the help of these crucial work supports, this Somerset 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 \$17.45 per hour.

**Child Care, Food(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 under Maryland Children's Health Program (MCHP). Column #5 shows the effects of the adult transitioning to an individual health care plan while the children are covered under MCHP. The family retains eligibility for WIC and child care assistance. The health care costs for the family go up to \$246 per month for the adult, food costs are \$668 a month, and child care costs increase slightly to a copayment of \$245 a month, bringing the new amount needed to \$3,414 per month.

**Housing, Child Care, Food (SNAP and WIC), & Medicaid (Column #6).** Housing assistance can have a substantial impact on helping families meet their basic needs, but it is rarely accessible. Housing vouchers are intended to reduce the cost of housing to about 30% of income.<sup>21</sup> In Somerset County, controlling for the price of rent reduces housing costs slightly to \$725 per month. This family would also continue to receive child care, food, and health care assistance reducing monthly costs to \$80, \$435, and \$0, respectively. With this full benefit package, a parent with one preschooler and one school-age child living in Somerset County can meet basic needs with an income of \$2,455 per month (\$13.95 per hour).

*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.

## **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>23</sup> Mothers who have multiple young children are also less likely to be employed in states with high costs of child care, fewer subsidies, and restrictions for universal pre-K options.<sup>24</sup> Food insecurity in early childhood has been linked to impaired cognitive development, attention and focus issues, and behavior issues, which can persist even after families become food secure.<sup>25</sup> Likewise, when parents have access to Medicaid benefits, children are less likely to miss school, improving long term health and financial outcomes.<sup>26</sup> While it is estimated that less than one in four eligible households receives federal housing assistance, Housing subsidies and rent vouchers enable families to move to higher-opportunity areas, benefiting both the long-term academic and economic achievements of the children and the physical and mental well-being of their parents.<sup>27</sup> Rent assistance also reduces the likelihood of severe illness.<sup>28</sup> Lastly, the COVID-19 pandemic emphasized the importance of reliable public transportation for employment opportunities, social engagement, and health care and food access.<sup>29</sup>

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>

**Refundable Tax Credits.** The Maryland 2023 Self-Sufficiency Standard shows both refundable and nonrefundable tax credits as if they are received monthly. They are, however, treated differently in the modeling table and figure. The refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. In contrast, the nonrefundable federal Child Care Tax Credit (CCTC) can only be used to reduce taxes and does not contribute to a tax refund; therefore, it is only shown as a monthly credit against federal taxes in the modeling presented 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>30</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>31</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.

The amounts of tax credits vary significantly, depending upon income. When costs are reduced by child support in column #2, they qualify for \$753 in refundable tax credits. In column #6, however, where the full work support package is modeled, the parent is eligible for \$9,424 in annual refundable tax credits, see [Table 6](#).

## How Do Work Supports Increase Wage Adequacy?

[Table 5](#) shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, [Figure K](#) illustrates the impact of work supports on wage adequacy (as defined by the Self-Sufficiency Standard) when earnings increase.

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

$$\text{Wage Adequacy} = \frac{\text{Earned Income}}{\text{Living expenses (Self-Sufficiency Standard reduced by work supports)}}$$


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.

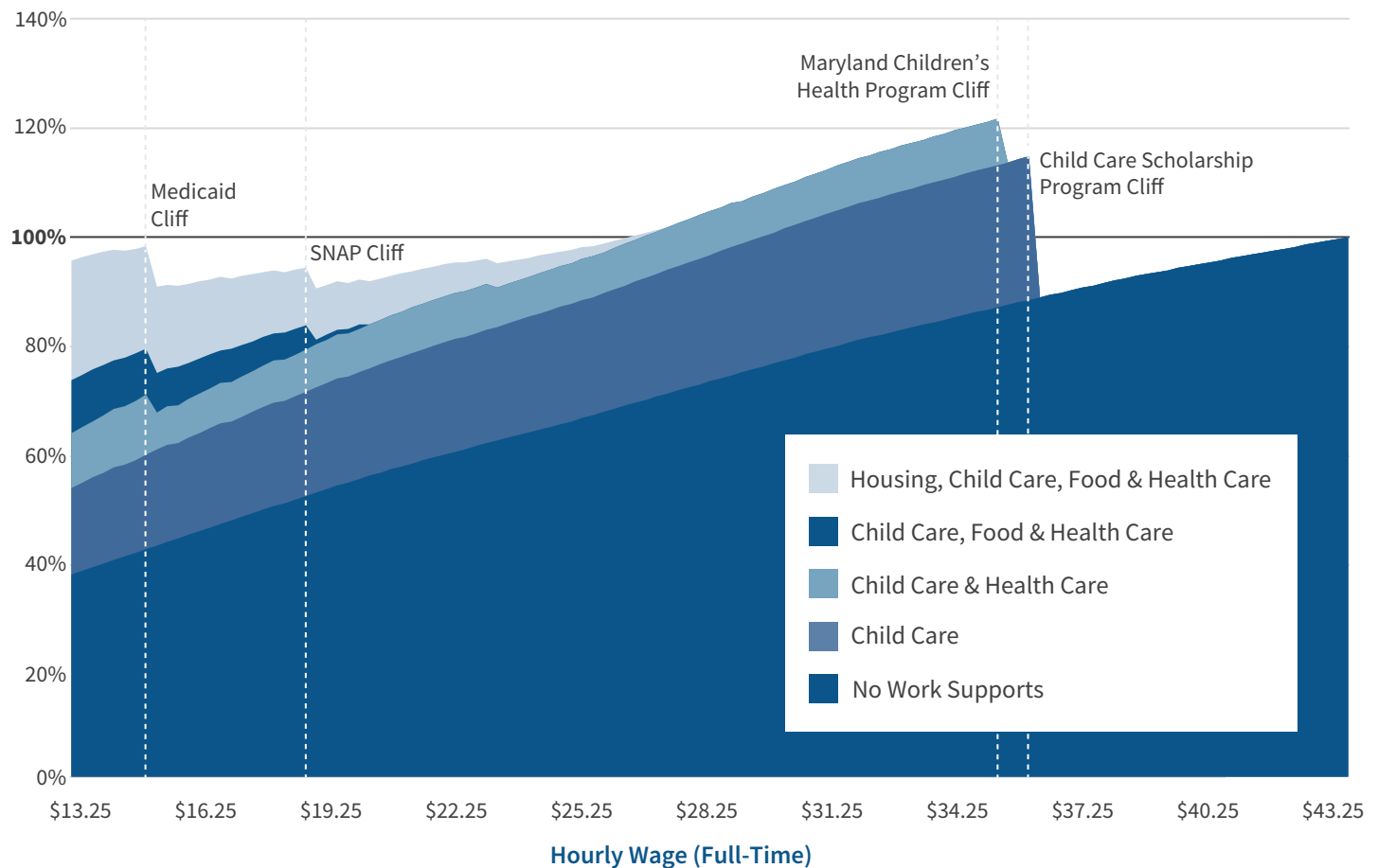
### Harford County Wage Adequacy

Modeling the same family as before with one parent, one preschooler and one school-age child residing in Harford County, **Figure K** shows the impact of work supports on wage adequacy as the parent's earnings increase, starting with the Maryland state minimum wage, \$13.25 per hour.<sup>32</sup> The darkest blue area along the bottom of the y-axis indicates the baseline, showing wage adequacy without any work supports. Without the support of child care, health care, food, or housing subsidies, the family would not reach 100% wage adequacy until they earn an hourly wage of \$43.45. The lighter color stacked lines each represent an added work support package. The first stacked line above the no work supports (darkest shaded area), shows the impact of wage adequacy with the Maryland Child Care Scholarship Program. The family is able to cover all of their basic needs with hourly earnings of

**Figure K. Impact of Work Supports on Wage Adequacy**

*One Adult, One Preschooler, & One School-age Child: Harford County, MD 2023*

#### Percentage Wage Adequacy



Housing=Section 8 Vouchers and Public Housing; Child Care=Publicly Funded Child Care Program; Food=Supplemental Nutrition Assistance Program (SNAP) and the Women, Infants, and Children (WIC) Program; Health Care=Medicaid and Maryland Healthy Start.

\$29.50. However, note that if the parent earns more than \$36.00 per hour, their hourly earnings are no longer sufficient to cover the family's costs because they are no longer eligible for a subsidized child care program.

This cliff effect is also illustrated earlier along the x-axis wage spectrum. Though the family is not able to cover all of their basic needs even with the added financial support of housing, food, health care, and child care (the top lightest color line), the loss of Medicaid around an hourly wage of \$15.25 drops the family from being able to cover 98% of their family's basic expenses to 91% of their costs. This also happens when the family loses SNAP and the Maryland Children's Health Program subsidies.

Public subsidies and work supports can stabilize families and increase economic security. However, the cliff effect as documented in [Figure K](#) can offset the benefits of a parent increasing their hourly wage and as a result decrease the family's wage adequacy. In order to effectively support families on their path to self-sufficiency, it is critical to examine where these benefit cliffs happen along an earnings spectrum and also understand how the work support packages interact with each other.

### Wage Adequacy by Occupation with the Most Workers in Maryland

**Table 6** provides detailed data with the exact amounts of each work support modeled for five top occupations in Maryland compared with the Self-Sufficiency Standard for the same Harford County family type previously modeled in [Figure K](#). Cashiers, registered nurses, secretaries and administrative assistants, customer service representatives, and nursing assistants all have over 27,000 employees and have been selected to show a range of earnings and wage adequacy levels depending on eligibility for work supports.

**Cashiers.** Column #1 documents the wage adequacy when a full-time cashier earning \$14.33 per hour has no work supports; child care assistance; child care, food, and health care assistance; and finally all of the supports plus housing vouchers. As a cashier without work supports, this parent meets 40% of their basic needs. If the parent is able to enroll their children in the Maryland Child Care Scholarship Program, the cost of child care decreases from \$1,966 to \$115 per month and the family's wage adequacy grows to 57%. With the addition of food assistance (SNAP and WIC), the cost of food decreases to \$322 per month. With the median wages for a cashier, this parent qualifies for Medicaid and the children qualify for Maryland Children's Health Program (MCHP), reducing their health care costs to zero, and increasing their wage adequacy to 76%—still not enough to meet the family's basic

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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.

needs. While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income, or \$757 per month. Even with housing, child care, health care, and food assistance, this family is still unable to meet 100% of their basic needs with an hourly wage of \$14.33.

**Nursing Assistants.** If this parent's wage is the median hourly wage for nursing assistants, \$16.18, the parent would earn enough to cover about half (45%) of the family's basic needs without any assistance. When this family receives child care assistance, wage adequacy increases to 64%. The further addition of CHIP and food assistance increases the family's wage adequacy to 77%, still not enough assistance to allow them to meet all of their basic needs. Even with the addition of housing assistance, which decreases housing costs to \$854, this family cannot meet all of the family's basic needs.

**Customer Service Representatives.** The occupation Customer Service Representative has a median hourly wage of \$19.11. At this rate, only 53% of the family's needs will be covered without work supports. Child care assistance would help the family cover 74% of their needs. Adding food (WIC) and health care assistance, the family can meet 82% of their needs. At the hourly wage of \$19.11, housing assistance brings the cost of housing down to 30% of household costs. Wage adequacy increases slightly, meeting 91% of the family's needs.

**Secretaries and Administrative Assistants.** The median hourly wage for secretaries and administrative assistants in Maryland is \$22.30. At this rate alone, parents would only be able to cover 60% of their family's basic needs. With child care assistance, they will be able to meet 84% of their needs. With an hourly wage of \$22.30, the family is still eligible for MCHP, lowering their health care costs to coverage just for the single adult. However, even with the addition of housing supports, the family cannot cover 100% of their costs.

**Registered Nurses.** Registered nurses in Maryland earn a median hourly wage of \$40.15. Without work supports, this family can meet 95% of their needs. The family does not qualify for food, health care, or housing assistance. Despite the almost complete wage adequacy provided by the higher wage of nurses, this family still will face a 5% gap in covering their basic needs. And because their income is too "high" for work supports, they do not have an ability to get help and would be forced to cut back elsewhere.

Key work supports can help families move to economic self-sufficiency and offer help when wages do not keep up with the cost of basic needs. As mentioned above, however, many families cannot access these critical benefits due to insufficient funding, eligibility levels, administrative barriers, or stigma surrounding public assistance.

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While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income, or \$757 per month. Even with housing, child care, health care, and food assistance, this family is still unable to meet 100% of their basic needs with a cashier's median hourly wage of \$14.33.

**Table 6.** Impact of Work Supports on Wage Adequacy Compared to Median Wage of Top Occupations:**No Work Supports and Child Care Subsidy***One Adult, One Preschooler, and One School-Age Child: Harford County, MD 2023*

	#1	#2	#3	#4	#5
	Cashiers	Nursing Assistants	Customer Service Representatives	Secretaries and Administrative Assistants	Registered Nurses
Hourly Wage	\$14.33	\$16.18	\$19.11	\$22.30	\$40.15
Total Monthly Income	\$2,522	\$2,848	\$3,363	\$3,925	\$7,066
<b>PANEL A: No Work Supports</b>					
<b>Monthly Costs</b>					
Housing	\$1,435	\$1,435	\$1,435	\$1,435	\$1,435
Child Care	\$1,966	\$1,966	\$1,966	\$1,966	\$1,966
Food	\$806	\$806	\$806	\$806	\$806
Transportation	\$420	\$420	\$420	\$420	\$420
Health Care	\$697	\$697	\$697	\$697	\$697
Miscellaneous	\$643	\$643	\$643	\$643	\$643
Taxes	\$388	\$455	\$568	\$796	\$1,878
Tax Credits	(\$79)	(\$111)	(\$169)	(\$237)	(\$433)
Total Monthly Expenses	\$6,276	\$6,311	\$6,366	\$6,526	\$7,411
Shortfall (-) Or Surplus	(\$3,754)	(\$3,463)	(\$3,002)	(\$2,601)	(\$345)
Wage Adequacy	40%	45%	53%	60%	95%
Total Income/Total Expenses					
<b>PANEL B: Child Care Assistance</b>					
<b>Monthly Costs</b>					
Housing	\$1,435	\$1,435	\$1,435	\$1,435	\$1,435
Child Care	\$115	\$115	\$115	\$115	\$1,966
Food	\$806	\$806	\$806	\$806	\$806
Transportation	\$420	\$420	\$420	\$420	\$420
Health Care	\$697	\$697	\$697	\$697	\$697
Miscellaneous	\$643	\$643	\$643	\$643	\$643
Taxes	\$388	\$455	\$568	\$796	\$1,878
Tax Credits	(\$79)	(\$111)	(\$169)	(\$237)	(\$433)
Total Monthly Expenses	\$4,425	\$4,460	\$4,515	\$4,675	\$7,411
Shortfall (-) Or Surplus	(\$1,903)	(\$1,612)	(\$1,152)	(\$751)	(\$345)
Wage Adequacy	57%	64%	74%	84%	95%
Total Income/Total Expenses					
Earned Income Tax Credit (-)	\$4,771	\$3,948	\$2,645	\$1,226	\$0
MD Earned Income Tax Credit (-)	\$1,414	\$866	\$0	\$0	\$0
Child Tax Credit (-)	\$3,200	\$3,200	\$3,200	\$2,358	\$0

\*The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable and is only shown as part of the monthly budget.

**Table 7.** Impact of Work Supports on Wage Adequacy Compared to Median Wage of Top Occupations: Child Care, Food, and Health Subsidies and Housing, Child Care, Food, and Health Subsidies  
*One Adult, One Preschooler, and One School-Age Child: Harford County, MD 2023*

	#1	#2	#3	#4	#5
	Cashiers	Nursing Assistants	Customer Service Representatives	Secretaries and Administrative Assistants	Registered Nurses
Hourly Wage	\$14.33	\$16.18	\$19.11	\$22.30	\$40.15
Total Monthly Income	\$2,522	\$2,848	\$3,363	\$3,925	\$7,066
<b>PANEL C: Child Care, Food (SNAP/WIC), &amp; Health (Medicaid/CHIP)</b>					
<b>Monthly Costs</b>					
Housing	\$1,435	\$1,435	\$1,435	\$1,435	\$1,435
Child Care	\$199	\$199	\$199	\$199	\$1,966
Food	\$322	\$439	\$761	\$806	\$806
Transportation	\$420	\$420	\$420	\$420	\$420
Health Care	\$0	\$238	\$238	\$238	\$697
Miscellaneous	\$643	\$643	\$643	\$643	\$643
Taxes	\$388	\$455	\$568	\$796	\$1,878
Tax Credits	(\$79)	(\$111)	(\$169)	(\$237)	(\$433)
Total Monthly Expenses	\$3,328	\$3,718	\$4,095	\$4,300	\$7,411
Shortfall (-) Or Surplus	(\$806)	(\$870)	(\$732)	(\$375)	(\$345)
Wage Adequacy	76%	77%	82%	91%	95%
Total Income/Total Expenses					
<b>PANEL D: Housing, Child Care, Food (SNAP/WIC), &amp; Health (Medicaid/CHIP)</b>					
<b>Monthly Costs</b>					
Housing	\$757	\$854	\$1,009	\$1,177	\$1,435
Child Care	\$245	\$245	\$245	\$245	\$1,966
Food	\$308	\$419	\$761	\$806	\$806
Transportation	\$420	\$420	\$420	\$420	\$420
Health Care	\$0	\$238	\$238	\$238	\$697
Miscellaneous	\$643	\$643	\$643	\$643	\$643
Taxes	\$388	\$455	\$568	\$796	\$1,878
Tax Credits	(\$79)	(\$111)	(\$169)	(\$237)	(\$433)
Total Monthly Expenses	\$2,681	\$3,162	\$3,714	\$4,088	\$7,411
Shortfall (-) Or Surplus	(\$159)	(\$314)	(\$351)	(\$163)	(\$345)
Wage Adequacy	94%	90%	91%	96%	95%
Total Income/Total Expenses					
Earned Income Tax Credit (-)	\$4,771	\$3,948	\$2,645	\$1,226	\$0
MD Earned Income Tax Credit (-)	\$1,414	\$866	\$0	\$0	\$0
Child Tax Credit (-)	\$3,200	\$3,200	\$3,200	\$2,358	\$0

\*The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable and is only shown as part of the monthly budget.



# 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 to meet basic needs without any public or private assistance. Ensuring self-sufficiency in Maryland 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, and ensure 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 Maryland householders being 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>33</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 color. For example, in Maryland, at most educational levels, women earn less than the median for men at one lower level of education. The median earnings for women with some college or an associate's degree, for example, are \$4,400 less than the median earnings for men with a high school diploma, or the equivalent. Likewise, men with a bachelor's degree have median earnings about \$1,000 higher than women with a graduate 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 them 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.

**Nontraditional Occupations (NTOS).** Eliminating gender bias in the workplace 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, there is growing demand for workers in the "green economy."<sup>34</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>35</sup>

## Increase Assets

**Individual Development Accounts.** A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings 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>36</sup>

## Increase Wages

As demonstrated in this report, in many cases even two adults working full-time must each earn well beyond the minimum wage to meet their family's basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.<sup>37</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 plus Washington D.C. have passed higher minimum wages, with 18 indexing them as well.<sup>38</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>39</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>40</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>41</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>42</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>43</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 non-unionized peers.<sup>44</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>45</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>46</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.

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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.

# The Self-Sufficiency Standard in Use

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

## Policy Analysis

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

- 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 Maryland, the Self-Sufficiency Standard was used to advocate for a refundable Earned Income Tax Credit for low-income families.

## Counseling Tool

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

## Evaluation Tool

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

- In California, the United Way of the Bay Area and Y&H Soda Foundation are evaluating the success of their grantees by how effectively they are able to move families toward self-sufficiency, as defined by the Self-Sufficiency Standard. These foundations understand that to be effective,

job training and direct service programs need to know the actual costs that clients are facing, information that is provided by the Standard.

- An evaluation of Maryland's refugee resettlement program by the Roosevelt Institute, "[Raising Refugee Voices: Promoting Participatory Refugee Resettlement Evaluation in Maryland](#)," used the Standard as a living wage estimate to support economic development programs and improve policies for refugees.

## Benchmark for Wage-Setting

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, Oregon, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

- 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 which University of California service workers' wages were below the Self-Sufficiency Standard.

## Targeted Allocation of Resources

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

## Support Research

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 Johns Hopkins Center for a Livable Future uses the Self-Sufficiency Standard as demographic data in their [Maryland Food System Map](#), which provides data on food systems, the environment, and public health.

## Community Indicator

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

- Metro, the regional government in Portland, is utilizing the Standard in the development of their Economic Value Atlas (EVA). The EVA 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.
- In Maryland, Healthy Montgomery included the Self-Sufficiency Standard for a family of three as part of their Community Dashboard. Additionally, the United Way of Central Maryland used the Standard as a community indicator in their report [The State of Basic Needs in Central Maryland](#).
- 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.

# Beyond Self-Sufficiency

- Saving for Emergencies
- Conclusion

# 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 Maryland 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, 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 time out of work (4.53 months) and the median tenure in current employment (four and a half years). 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 8](#) illustrates the emergency savings amounts for Allegany and Prince George's counties for three different family types.

- In Allegany County, a single adult needs to earn a minimum of \$2,482 per month to be able to meet basic needs. To be prepared for the loss of a job, this adult needs to earn an additional \$67 per month. The additional savings would allow this individual to meet basic living costs over the average unemployment period, assuming they also received unemployment insurance. A single adult in Prince George's County needs to earn \$3,874 per month to be self-sufficient and needs to earn an additional \$117 per month to meet their emergency savings goal.
- One adult caring for a preschool-age child needs to earn \$4,534 per month in Allegany County or \$6,574 per month in Prince George's County to make ends meet. Maintaining economic security for this family type requires earning an additional \$211 per month in Allegany County and an

## How is the Emergency Savings Fund Calculated?





**Table 8.** The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types*Allegany and Prince George's Counties, MD 2023*

	Allegany County			Prince George's 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	\$670	\$839	\$839	\$1,456	\$1,657	\$1,657
Child Care	\$0	\$813	\$1,322	\$0	\$1,181	\$1,915
Food	\$322	\$476	\$941	\$370	\$544	\$1,079
Transportation	\$394	\$405	\$769	\$433	\$444	\$846
Health Care (Net)	\$246	\$699	\$822	\$238	\$667	\$790
Miscellaneous	\$274	\$434	\$625	\$361	\$561	\$784
Taxes (Net)	\$575	\$867	\$1,132	\$1,017	\$1,519	\$1,955
<b>Monthly Total</b>	<b>\$2,482</b>	<b>\$4,534</b>	<b>\$6,449</b>	<b>\$3,874</b>	<b>\$6,574</b>	<b>\$9,028</b>
<b>Emergency Savings Fund</b>						
Living expenses (4.53 months)*	\$8,709	\$16,722	\$12,127	\$13,037	\$23,044	\$16,123
Tax on additional earnings	\$998	\$3,122	\$1,484	\$1,744	\$8,079	\$2,920
<b>Subtotal</b>	<b>\$9,707</b>	<b>\$19,845</b>	<b>\$13,610</b>	<b>\$14,781</b>	<b>\$31,123</b>	<b>\$19,043</b>
Unemployment Insurance Benefit	(\$6,070)	(\$8,462)	(\$8,201)	(\$8,462)	(\$8,462)	(\$8,462)
<b>Total Savings</b>	<b>\$3,638</b>	<b>\$11,383</b>	<b>\$5,409</b>	<b>\$6,319</b>	<b>\$22,661</b>	<b>\$10,581</b>
<b>Additional Monthly Earnings (Assumes interest accrued)</b>	<b>\$67</b>	<b>\$211</b>	<b>\$100 (per adult)</b>	<b>\$117</b>	<b>\$420</b>	<b>\$196 (per adult)</b>

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

additional \$420 per month in Prince George's County. In these counties, the overall emergency savings goal over four and a half years is \$11,383 and \$22,661 in Allegany County and Prince George's County, respectively.

- 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 only needs to cover half of the family's total living expenses over about four and a half months. As such, 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 Allegany County, this family needs an additional \$100 per month in total earnings and in Prince George's County, the parents need an additional \$196 per month to save for an average spell of unemployment for one worker.

Note that the Emergency Savings Fund assumes adults receive unemployment insurance if job loss occurs. Without insurance, these adults would need to save about twice as much each month in order to make ends meet during their period of unemployment.

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 household.

- This might mean producing additional savings to meet immediate costs (such as a car breakdown) or paying off debts.
- Some families may invest in additional education or skill training to achieve higher wages and increased economic security, in the near term, or save for retirement for later life security.
- For 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.

# Conclusion

Maryland, along with the rest of the country, experienced rapid and substantial economic changes as a result of the COVID-19 pandemic. Many Maryland families struggle with costs that are rising faster than wages, year in and year out, with the gap steadily increasing.

This report highlights how difficult it is for far too many families in Maryland to meet their basic needs, without resorting to private strategies (such as doubling up) or public work supports (such as child care assistance). Although the Self-Sufficiency Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for Maryland families. For workers with wages below the Self-Sufficiency 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, Maryland has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

*The Self-Sufficiency Standard for Maryland 2023* defines the minimum income needed to realistically support a family without public or private assistance in Maryland. 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. A strong economy means good jobs that pay at least Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

## For More Information About the Standard

In addition to Maryland, the Standard has been calculated for Alabama, Arkansas, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York, New York City, North Carolina, Ohio, Oklahoma, 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).



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# Methodology, Assumptions, & Sources

- Housing
- Child Care
- Food
- Transportation
- Health Care
- Miscellaneous
- Federal Taxes
- State Taxes
- Emergency Savings Fund

# Methodology and Data Sources for the Self-Sufficiency Standard

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

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

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

The Self-Sufficiency Standard assumes adult household members work full time and therefore includes all major costs associated with employment for every adult household member (i.e., taxes, transportation, and child care for families with young children). The 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 does not account for, 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 Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

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

The 2023 edition of the Maryland 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 working full-time. For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.<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 Maryland 2023* and the assumptions included in the calculations are described below.

## Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the Maryland Self-Sufficiency Standard are calculated using the FY 2023 HUD Fair Market Rents.

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

The FMRs are calculated for Metropolitan Statistical Areas (MSAs) and non-metropolitan counties. HUD calculates one set of FMRs for an entire metropolitan area. In Maryland there are two MSA's where more than one county shares the same FMR: Baltimore-Columbia-Towson, MD MSA (Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne's counties, and Baltimore City) and Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area (Calvery, Charles, Frederick, Montgomery, and Prince George's 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

**Housing Costs.** U.S. Department of Housing and Urban Development, “County Level Data,” Fair Market Rents, 2023 Data, [https://www.huduser.gov/portal/datasets/fmr.html#2023\\_data](https://www.huduser.gov/portal/datasets/fmr.html#2023_data) (accessed September 1, 2022).

**County-Level Housing Costs.** U.S. Department of Housing and Urban Development, “FY 2023 Small Area FMRs,” Fair Market Rents, 2023 Data, [https://www.huduser.gov/portal/datasets/fmr/fmr2023/fy2023\\_safmrs.xlsx](https://www.huduser.gov/portal/datasets/fmr/fmr2023/fy2023_safmrs.xlsx) (accessed September 1, 2022).

**Population Weights.** U.S. Census Bureau, “2010 ZCTA to County Relationship File,” Geography, Maps and Data, <https://www.census.gov/geographies/reference-files/2010/geo/relationship-files.html> (accessed February 3, 2020).

## Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.<sup>4</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 Maryland Standard have been calculated using 75th percentile data from the Maryland State Department of Education Child Care Market Rate Survey. The survey provided rates for seven different cost regions. Rates are updated to September 2022 from Spring 2021, the data collection period, using the Consumer Price Index.

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>5</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

**Child Care Rates.** Division of Early Childhood, “Maryland Child Care Market Rate June 2021 Market Rate Survey” Maryland State Department of Education, [https://earlychildhood.marylandpublicschools.org/system/files/filedepot/19/09-15-2021\\_june\\_2021\\_mrs\\_report.pdf](https://earlychildhood.marylandpublicschools.org/system/files/filedepot/19/09-15-2021_june_2021_mrs_report.pdf) (accessed August 25, 2022).

**Inflation.** U.S. Department of Labor, Bureau of Labor Statistics, “Child care and nursery school in U.S. city average, all urban consumers, not seasonally adjusted,” CUUR0000SEEB03, <https://data.bls.gov/cgi-bin/srgate> (accessed September 1, 2022).

## Food

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.<sup>6</sup>

The Low-Cost Food Plan costs 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. 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 37% of their food budget on food prepared away from home.<sup>7</sup> Food costs 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. The Standard follows the SNAP protocol of using June data of the current year to represent the annual average. Hence, the Standard for 2023 uses data from June 2022 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 and gender 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 Maryland are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, this could result in an inaccurate representation of the cost of food in low-population counties. 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>8</sup>

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is applied to the Low-Cost Food Plan to vary food costs geographically. For the 2023 Standard, due to the pervasive increase in food costs nationwide in late 2021 and throughout 2022, the researchers for the Standard added a food cost control which prevents the cost of food from decreasing in any given county.<sup>9</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 2022," <https://fns-prod.azureedge.us/sites/default/files/media/file/CostofFoodJun2022LowModLib.pdf> (accessed November 11, 2022).

**County Index.** Gundersen, C., Strayer, M., Dewey, A., Hake, M., & Engelhard, E. (2022). Map the Meal Gap 2022: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2020. Feeding America. received from [research@feedingamerica.org](mailto:research@feedingamerica.org) (accessed August 14, 2022).

## 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>10</sup> The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation and in counties where rates over 7% are due to special circumstances, such as resort-focused areas where workers are bussed in due to limited parking.

For Maryland, the Standard uses the 2016-2020 American Community Survey 5-Year Estimates to the percentage of the county population that commutes by public transportation. In 2023, Montgomery County and Baltimore City utilize public transit at rates above 7%, so public transportation costs are assumed<sup>11</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).

Regional variation in the cost of auto insurance for the Maryland Standard is calculated using rates for a single, 30 year old woman gleaned from data collected for each county from the “Auto Rate Guide” produced annually by the Maryland Insurance Administration.

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 2021 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South 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 Maryland was \$103.05 per month in 2019 based on data from the National Association of Insurance Commissioners (NAIC). The average commute is about 27.90 miles.

## Data Sources

**Public Transportation Use.** U.S. Census Bureau, “Table B08301: Means of Transportation to Work,” 2016- 2020 American Community Survey 5-year estimates, Detailed Tables, <https://data.census.gov/cedsci/table?q=B08301&tid=ACSDT5Y2020.B08301> (accessed August 15, 2022).

**Public Transportation Costs.** Montgomery County: MARC Transit Link, “Brunswick Line-Dickerson to Washington Grove,” [www.commuterdirect.com](http://www.commuterdirect.com) (accessed November 15, 2022). Baltimore City: BaltimoreLink, “Monthly Passes,” CharmPass App (accessed November 15, 2022).

**Auto Insurance Premium.** National Association of Insurance Commissioners, “Average Expenditures for Auto insurance by State, 2015-2019,” Insurance Information Institute, <https://www.iii.org/table-archive/21247> (accessed July 5, 2022).

**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 2021, <https://data.bls.gov/cgi-bin/srgate> (accessed September 22, 2022).

**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 October 5, 2022).

**Per-Mile Costs.** American Automobile Association, “Your Driving Costs: How Much Does It Really Cost to Own a New Car?” 2022 edition, AAA Association Communication, <https://newsroom.aaa.com/wp-content/uploads/2022/08/2022-YourDrivingCosts-FactSheet-7-1.pdf> (accessed September 5, 2022).

**County Index.** Maryland Insurance Administration, “Auto Insurance: A Comparison Guide to Rates,” <https://insurance.maryland.gov/Consumer/Documents/publicnew/AutoRateGuide2022.pdf> (accessed August 25, 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>12</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>13</sup>

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In Maryland, there are four rating areas based on county groupings.<sup>14</sup> 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 marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

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

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

## Data Sources

**Premiums.** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Table X.C.1 (X.D.1) Employee contribution distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2021” Medical Expenditure Panel Survey-Insurance Component, [https://meps.ahrq.gov/data\\_stats/summ\\_tables/insr/state/series\\_10/2021/ic21\\_xc\\_e.pdf](https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_10/2021/ic21_xc_e.pdf) (accessed September 22, 2022).

**Out-of-Pocket Costs.** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, MEPS HC-224, 2020 Full Year Consolidated Data File,” August 2022, [https://meps.ahrq.gov/mepsweb/data\\_stats/download\\_data\\_files\\_detail.jsp?cboPufNumber=HC-224](https://meps.ahrq.gov/mepsweb/data_stats/download_data_files_detail.jsp?cboPufNumber=HC-224) (accessed September 22, 2022).

**Inflation.** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. City Average,” Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed September 22, 2022).

**County Index.** Maryland Health Connections, “Get an Estimate,” <https://www.marylandhealthconnection.gov/> (accessed November 19, 2022).

## Miscellaneous

This category consists of broadband and cell phone expenses as well as all other essentials.

**Other Necessities.** The other necessities component of miscellaneous costs are calculated by taking 10% of the sum of the cost of housing, child care, food, transportation, and health care. Other necessities provides a minimum estimate to cover the cost of clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. 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>15</sup>

**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>16</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>17</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: 2022,” <https://www.fcc.gov/economics-analytics/industry-analysis-division/urban-rate-survey-data-resources> (accessed July 5, 2022).

**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), 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.

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 tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Families who owe little to 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 per child under 17 (with up to \$1,400 refundable). For the Standard, the CTC is shown as being received monthly.<sup>18</sup>

## Data Sources

**Federal Tax Updates (2023).** Bloomberg Tax, “2023 Projected U.S. Tax Rates, Special Reports,” <https://pro.bloombergtax.com/reports/2023-projected-u-s-tax-rates/> (accessed September 20, 2022).

**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

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

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter’s credits and other tax credits that would be applicable to the population as a whole are included as well.

## Data Sources

**State Income Tax.** Comptroller of Maryland, “Maryland 2021 State & Local Tax Forms and Instructions.” [https://www.marylandtaxes.gov/forms/current\\_forms/Resident\\_booklet.pdf](https://www.marylandtaxes.gov/forms/current_forms/Resident_booklet.pdf) (accessed December 29, 2021)

**Sales Tax.** Tax Foundation, Janelle Fritts, State and Local Sales Tax Rates, 2022, <https://taxfoundation.org/publications/state-and-local-sales-tax-rates/> (accessed July 5, 2022).

**Grocery Tax.** Tax Foundation, Jared Walczak, “The Surprising Regressivity of Grocery Tax Exemptions” <https://taxfoundation.org/sales-tax-grocery-tax-exemptions/> (accessed July 5, 2022), Center on Budget and Policy 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> (accessed April 13, 2021).

## Emergency Savings Fund

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

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

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

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.<sup>19</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>20</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>21</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.** "Unemployment Insurance in Maryland: A Guide to Reemployment" Department of Labor, State of Maryland. <https://www.dllr.state.md.us/employment/unemployment.shtml> (accessed November 4, 2022).

**Savings Rate.** Federal Deposit Insurance Corporation. "Weekly National Rates," <http://www.fdic.gov/regulations/resources/rates/previous.html> (accessed January 28, 2022).

## ENDNOTES FOR APPENDIX A

1. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups).
2. Diana Pearce and Rachel Cassidy, “Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California,” Seattle: University of Washington (2003), <http://www.insightcced.org/past-archives/publication-registration/registration-page-summary-of-highlights-overlooked-undercounted-a-perspective-on-the-struggle-to-make-ends-meet-in-california/> (accessed July 28, 2016).
3. U.S. Department of Housing and Urban Development, “Fair Market Rents for the Housing Choice Voucher Program, Moderate Rehabilitation Single Room Occupancy Program, and Other Programs Fiscal Year 2023,” 84 FR 45789, <https://www.federalregister.gov/documents/2022/09/01/2022-18905/fair-market-rents-for-the-housing-choice-voucher-program-moderate-rehabilitation-single-room> (accessed September 1, 2022).
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).
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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-simpleseamless-and-affordable-coverage> (accessed July 23, 2014).
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# The Self-Sufficiency Standard for Select Family Types in Maryland

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

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

**Table 1.** The Self-Sufficiency Standard for **Allegany County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$670	\$839	\$839	\$839
Child Care	\$0	\$813	\$1,764	\$1,322
Food	\$322	\$476	\$617	\$706
Transportation	\$394	\$405	\$405	\$405
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$274	\$434	\$546	\$511
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$163	\$323	\$435	\$400
Taxes	\$575	\$1,084	\$1,491	\$1,320
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)	\$14.10	\$25.76	\$33.79	\$30.68
Monthly	\$2,482	\$4,534	\$5,948	\$5,399
Annual	\$29,782	\$54,402	\$71,374	\$64,786
Emergency Savings Fund	\$67	\$211	\$355	\$309

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$839	\$1,075	\$839	\$839
Child Care	\$509	\$2,273	\$1,764	\$1,322
Food	\$814	\$828	\$856	\$941
Transportation	\$405	\$405	\$769	\$769
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$444	\$644	\$660	\$625
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$333	\$533	\$504	\$469
Taxes	\$928	\$1,998	\$1,736	\$1,565
Earned Income Tax Credit (-)	(\$38)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$24.04	\$41.89	\$19.90	\$18.32
Monthly	\$4,231	\$7,373	\$7,004	\$6,449
Annual	\$50,775	\$88,472	\$84,045	\$77,392
Emergency Savings Fund	\$223	\$555	\$116	\$100

**Table 2.** The Self-Sufficiency Standard for **Anne Arundel County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,486	\$1,834	\$1,834	\$1,834
Child Care	\$0	\$1,181	\$2,583	\$1,915
Food	\$358	\$528	\$685	\$784
Transportation	\$413	\$424	\$424	\$424
Health Care	\$238	\$667	\$688	\$697
Miscellaneous	\$361	\$575	\$733	\$677
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$249	\$463	\$621	\$565
Taxes	\$970	\$1,736	\$2,719	\$2,302
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)	\$21.73	\$38.23	\$52.45	\$46.58
Monthly	\$3,824	\$6,728	\$9,232	\$8,199
Annual	\$45,892	\$80,735	\$110,782	\$98,386
Emergency Savings Fund	\$116	\$450	\$703	\$601

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,834	\$2,379	\$1,834	\$1,834
Child Care	\$734	\$3,317	\$2,583	\$1,915
Food	\$904	\$919	\$950	\$1,045
Transportation	\$424	\$424	\$806	\$806
Health Care	\$731	\$717	\$782	\$790
Miscellaneous	\$574	\$887	\$851	\$794
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$463	\$776	\$696	\$639
Taxes	\$1,593	\$3,829	\$2,653	\$2,344
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$36.14	\$67.46	\$28.48	\$25.84
Monthly	\$6,360	\$11,873	\$10,026	\$9,095
Annual	\$76,322	\$142,474	\$120,306	\$109,141
Emergency Savings Fund	\$449	\$951	\$275	\$201



**Table 3.** The Self-Sufficiency Standard for **Baltimore County**, MD 2023

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,171	\$1,446	\$1,446	\$1,446
Child Care	\$0	\$1,227	\$2,624	\$1,966
Food	\$368	\$542	\$703	\$806
Transportation	\$440	\$451	\$451	\$451
Health Care	\$238	\$667	\$688	\$697
Miscellaneous	\$333	\$544	\$702	\$648
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$222	\$433	\$591	\$537
Taxes	\$877	\$1,655	\$2,601	\$2,180
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)	\$19.47	\$35.88	\$49.90	\$44.09
Monthly	\$3,427	\$6,315	\$8,782	\$7,760
Annual	\$41,122	\$75,785	\$105,381	\$93,118
Emergency Savings Fund	\$83	\$356	\$645	\$561

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,446	\$1,878	\$1,446	\$1,446
Child Care	\$739	\$3,363	\$2,624	\$1,966
Food	\$931	\$944	\$976	\$1,074
Transportation	\$451	\$451	\$860	\$860
Health Care	\$731	\$717	\$782	\$790
Miscellaneous	\$541	\$846	\$824	\$769
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$430	\$735	\$669	\$614
Taxes	\$1,493	\$3,646	\$2,588	\$2,313
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$33.52	\$63.90	\$27.46	\$24.96
Monthly	\$5,899	\$11,246	\$9,667	\$8,785
Annual	\$70,786	\$134,954	\$115,999	\$105,420
Emergency Savings Fund	\$347	\$895	\$257	\$186

**Table 4.** The Self-Sufficiency Standard for **Calvert County**, MD 2023

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,332	\$1,521	\$1,521	\$1,521
Child Care	\$0	\$1,181	\$2,583	\$1,915
Food	\$404	\$597	\$774	\$886
Transportation	\$402	\$413	\$413	\$413
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$350	\$552	\$712	\$658
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$238	\$441	\$601	\$546
Taxes	\$941	\$1,660	\$2,621	\$2,207
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)	\$20.88	\$36.40	\$50.63	\$44.86
Monthly	\$3,675	\$6,407	\$8,911	\$7,896
Annual	\$44,099	\$76,879	\$106,936	\$94,748
Emergency Savings Fund	\$102	\$382	\$663	\$574

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,521	\$1,913	\$1,521	\$1,521
Child Care	\$734	\$3,317	\$2,583	\$1,915
Food	\$1,021	\$1,038	\$1,074	\$1,181
Transportation	\$413	\$413	\$786	\$786
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$556	\$854	\$833	\$778
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$445	\$743	\$678	\$622
Taxes	\$1,539	\$3,636	\$2,579	\$2,309
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$34.74	\$64.32	\$27.71	\$25.22
Monthly	\$6,114	\$11,321	\$9,756	\$8,877
Annual	\$73,370	\$135,853	\$117,068	\$106,529
Emergency Savings Fund	\$396	\$904	\$262	\$191

**Table 5.** The Self-Sufficiency Standard for **Caroline County**, MD 2023

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$800	\$1,052	\$1,052	\$1,052
Child Care	\$0	\$777	\$1,691	\$1,254
Food	\$317	\$465	\$604	\$692
Transportation	\$393	\$404	\$404	\$404
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$287	\$451	\$558	\$524
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$176	\$340	\$447	\$413
Taxes	\$648	\$1,187	\$1,581	\$1,409
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)	\$15.29	\$27.38	\$35.09	\$32.00
Monthly	\$2,690	\$4,819	\$6,176	\$5,631
Annual	\$32,283	\$57,829	\$74,115	\$67,575
Emergency Savings Fund	\$70	\$232	\$407	\$326

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,052	\$1,426	\$1,052	\$1,052
Child Care	\$477	\$2,168	\$1,691	\$1,254
Food	\$800	\$811	\$839	\$923
Transportation	\$404	\$404	\$767	\$767
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$461	\$667	\$672	\$637
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$350	\$556	\$516	\$482
Taxes	\$1,097	\$2,215	\$1,827	\$1,656
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$95)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$26.28	\$44.55	\$20.53	\$18.97
Monthly	\$4,625	\$7,840	\$7,228	\$6,678
Annual	\$55,502	\$94,081	\$86,737	\$80,139
Emergency Savings Fund	\$245	\$590	\$124	\$102

**Table 6.** The Self-Sufficiency Standard for **Carroll County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,079	\$1,325	\$1,325	\$1,325
Child Care	\$0	\$1,181	\$2,583	\$1,915
Food	\$359	\$529	\$687	\$786
Transportation	\$409	\$420	\$420	\$420
Health Care	\$238	\$667	\$688	\$697
Miscellaneous	\$320	\$523	\$681	\$625
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$208	\$412	\$570	\$514
Taxes	\$797	\$1,523	\$2,396	\$1,969
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)	\$18.18	\$33.82	\$47.42	\$41.50
Monthly	\$3,199	\$5,952	\$8,346	\$7,304
Annual	\$38,394	\$71,423	\$100,157	\$87,650
Emergency Savings Fund	\$80	\$324	\$610	\$527

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,325	\$1,716	\$1,325	\$1,325
Child Care	\$734	\$3,317	\$2,583	\$1,915
Food	\$906	\$922	\$953	\$1,048
Transportation	\$420	\$420	\$798	\$798
Health Care	\$731	\$717	\$782	\$790
Miscellaneous	\$523	\$820	\$799	\$743
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$412	\$709	\$644	\$588
Taxes	\$1,377	\$3,369	\$2,422	\$2,145
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$31.72	\$60.69	\$26.22	\$23.67
Monthly	\$5,583	\$10,681	\$9,229	\$8,331
Annual	\$66,990	\$128,176	\$110,747	\$99,970
Emergency Savings Fund	\$323	\$843	\$205	\$169

**Table 7.** The Self-Sufficiency Standard for **Cecil County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,102	\$1,332	\$1,332	\$1,332
Child Care	\$0	\$921	\$2,013	\$1,474
Food	\$327	\$483	\$626	\$717
Transportation	\$410	\$421	\$421	\$421
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$320	\$497	\$622	\$578
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$208	\$386	\$511	\$467
Taxes	\$777	\$1,358	\$1,895	\$1,614
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)	\$18.07	\$31.21	\$40.88	\$36.54
Monthly	\$3,181	\$5,493	\$7,195	\$6,431
Annual	\$38,171	\$65,920	\$86,340	\$77,168
Emergency Savings Fund	\$81	\$289	\$521	\$456

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,332	\$1,620	\$1,332	\$1,332
Child Care	\$553	\$2,566	\$2,013	\$1,474
Food	\$826	\$840	\$869	\$955
Transportation	\$421	\$421	\$800	\$800
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$501	\$731	\$738	\$694
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$389	\$620	\$583	\$538
Taxes	\$1,237	\$2,591	\$2,071	\$1,858
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$29.54	\$50.67	\$23.30	\$21.31
Monthly	\$5,200	\$8,918	\$8,203	\$7,502
Annual	\$62,394	\$107,014	\$98,433	\$90,019
Emergency Savings Fund	\$294	\$699	\$165	\$137

**Table 8.** The Self-Sufficiency Standard for **Charles County**, MD 2023

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,480	\$1,685	\$1,685	\$1,685
Child Care	\$0	\$1,181	\$2,583	\$1,915
Food	\$335	\$494	\$641	\$734
Transportation	\$420	\$431	\$431	\$431
Health Care	\$238	\$667	\$688	\$697
Miscellaneous	\$358	\$557	\$714	\$657
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$247	\$446	\$603	\$546
Taxes	\$987	\$1,688	\$2,643	\$2,214
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)	\$21.69	\$36.86	\$50.86	\$44.89
Monthly	\$3,818	\$6,488	\$8,952	\$7,900
Annual	\$45,813	\$77,853	\$107,426	\$94,798
Emergency Savings Fund	\$114	\$402	\$667	\$574

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,685	\$2,111	\$1,685	\$1,685
Child Care	\$734	\$3,317	\$2,583	\$1,915
Food	\$846	\$861	\$890	\$979
Transportation	\$431	\$431	\$820	\$820
Health Care	\$731	\$717	\$782	\$790
Miscellaneous	\$554	\$855	\$831	\$774
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$443	\$744	\$676	\$619
Taxes	\$1,531	\$3,652	\$2,579	\$2,299
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$34.54	\$64.46	\$27.66	\$25.08
Monthly	\$6,079	\$11,345	\$9,737	\$8,829
Annual	\$72,954	\$136,136	\$116,843	\$105,946
Emergency Savings Fund	\$387	\$906	\$261	\$189

**Table 9.** The Self-Sufficiency Standard for **Dorchester County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$789	\$991	\$991	\$991
Child Care	\$0	\$777	\$1,691	\$1,254
Food	\$309	\$457	\$592	\$678
Transportation	\$392	\$403	\$403	\$403
Health Care	\$248	\$706	\$727	\$735
Miscellaneous	\$285	\$445	\$552	\$517
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$174	\$333	\$440	\$406
Taxes	\$639	\$1,155	\$1,547	\$1,375
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)	\$15.13	\$26.80	\$34.48	\$31.36
Monthly	\$2,662	\$4,717	\$6,069	\$5,520
Annual	\$31,946	\$56,600	\$72,824	\$66,243
Emergency Savings Fund	\$70	\$224	\$381	\$317

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$991	\$1,408	\$991	\$991
Child Care	\$477	\$2,168	\$1,691	\$1,254
Food	\$781	\$795	\$822	\$903
Transportation	\$403	\$403	\$765	\$765
Health Care	\$770	\$756	\$820	\$829
Miscellaneous	\$453	\$664	\$664	\$630
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$342	\$553	\$509	\$474
Taxes	\$1,060	\$2,192	\$1,791	\$1,618
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$95)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$25.61	\$44.24	\$20.20	\$18.63
Monthly	\$4,507	\$7,785	\$7,110	\$6,557
Annual	\$54,086	\$93,424	\$85,324	\$78,681
Emergency Savings Fund	\$235	\$586	\$119	\$100

**Table 10.** The Self-Sufficiency Standard for **Frederick County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,315	\$1,502	\$1,502	\$1,502
Child Care	\$0	\$1,227	\$2,624	\$1,966
Food	\$353	\$521	\$675	\$773
Transportation	\$397	\$408	\$408	\$408
Health Care	\$238	\$667	\$688	\$697
Miscellaneous	\$341	\$544	\$701	\$646
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$230	\$433	\$590	\$535
Taxes	\$888	\$1,595	\$2,498	\$2,085
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)	\$20.07	\$35.49	\$49.22	\$43.43
Monthly	\$3,533	\$6,247	\$8,663	\$7,643
Annual	\$42,397	\$74,963	\$103,957	\$91,721
Emergency Savings Fund	\$92	\$350	\$639	\$557

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,502	\$1,884	\$1,502	\$1,502
Child Care	\$739	\$3,363	\$2,624	\$1,966
Food	\$891	\$906	\$937	\$1,031
Transportation	\$408	\$408	\$776	\$776
Health Care	\$731	\$717	\$782	\$790
Miscellaneous	\$538	\$839	\$817	\$762
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$427	\$728	\$662	\$606
Taxes	\$1,429	\$3,497	\$2,467	\$2,199
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$32.99	\$62.58	\$26.91	\$24.41
Monthly	\$5,806	\$11,015	\$9,472	\$8,591
Annual	\$69,669	\$132,177	\$113,658	\$103,096
Emergency Savings Fund	\$343	\$870	\$251	\$181



**Table 11.** The Self-Sufficiency Standard for **Garrett County**, MD 2023

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$708	\$826	\$826	\$826
Child Care	\$0	\$813	\$1,764	\$1,322
Food	\$315	\$463	\$600	\$688
Transportation	\$395	\$406	\$406	\$406
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$278	\$432	\$543	\$508
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$166	\$321	\$432	\$397
Taxes	\$566	\$1,028	\$1,419	\$1,253
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)	\$14.24	\$25.28	\$33.21	\$30.11
Monthly	\$2,507	\$4,450	\$5,845	\$5,299
Annual	\$30,079	\$53,395	\$70,137	\$63,584
Emergency Savings Fund	\$69	\$206	\$347	\$303

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$826	\$1,174	\$826	\$826
Child Care	\$509	\$2,273	\$1,764	\$1,322
Food	\$795	\$807	\$834	\$918
Transportation	\$406	\$406	\$771	\$771
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$441	\$652	\$656	\$621
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$330	\$541	\$501	\$466
Taxes	\$817	\$1,971	\$1,651	\$1,485
Earned Income Tax Credit (-)	(\$76)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$23.00	\$42.22	\$19.55	\$17.99
Monthly	\$4,048	\$7,431	\$6,882	\$6,331
Annual	\$48,574	\$89,176	\$82,585	\$75,975
Emergency Savings Fund	\$217.93	\$563	\$113	\$101

**Table 12.** The Self-Sufficiency Standard for **Harford County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,162	\$1,435	\$1,435	\$1,435
Child Care	\$0	\$1,227	\$2,624	\$1,966
Food	\$368	\$543	\$704	\$806
Transportation	\$409	\$420	\$420	\$420
Health Care	\$238	\$667	\$688	\$697
Miscellaneous	\$329	\$540	\$698	\$644
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$218	\$429	\$587	\$532
Taxes	\$844	\$1,611	\$2,531	\$2,114
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)	\$19.02	\$35.38	\$49.24	\$43.45
Monthly	\$3,348	\$6,227	\$8,667	\$7,648
Annual	\$40,178	\$74,722	\$104,005	\$91,776
Emergency Savings Fund	\$83	\$346	\$635	\$554

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,435	\$1,863	\$1,435	\$1,435
Child Care	\$739	\$3,363	\$2,624	\$1,966
Food	\$929	\$944	\$977	\$1,074
Transportation	\$420	\$420	\$798	\$798
Health Care	\$731	\$717	\$782	\$790
Miscellaneous	\$537	\$842	\$817	\$762
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$425	\$731	\$662	\$606
Taxes	\$1,450	\$3,556	\$2,515	\$2,244
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$32.99	\$63.10	\$27.03	\$24.53
Monthly	\$5,807	\$11,105	\$9,514	\$8,635
Annual	\$69,680	\$133,260	\$114,173	\$103,623
Emergency Savings Fund	\$341	\$886	\$251	\$181

**Table 13.** The Self-Sufficiency Standard for **Howard County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,541	\$1,903	\$1,903	\$1,903
Child Care	\$0	\$1,677	\$3,502	\$2,698
Food	\$397	\$586	\$761	\$871
Transportation	\$416	\$427	\$427	\$427
Health Care	\$238	\$667	\$688	\$697
Miscellaneous	\$370	\$637	\$839	\$771
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$259	\$526	\$728	\$660
Taxes	\$1,064	\$2,302	\$3,710	\$3,139
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)	\$22.88	\$45.36	\$64.75	\$57.23
Monthly	\$4,027	\$7,983	\$11,396	\$10,072
Annual	\$48,321	\$95,794	\$136,746	\$120,859
Emergency Savings Fund	\$129	\$546	\$874	\$769

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,903	\$2,469	\$1,903	\$1,903
Child Care	\$1,021	\$4,522	\$3,502	\$2,698
Food	\$1,003	\$1,021	\$1,055	\$1,160
Transportation	\$427	\$427	\$812	\$812
Health Care	\$731	\$717	\$782	\$790
Miscellaneous	\$620	\$1,027	\$961	\$892
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$509	\$916	\$805	\$736
Taxes	\$1,964	\$5,183	\$3,620	\$3,090
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$41.11	\$83.90	\$34.66	\$31.00
Monthly	\$7,235	\$14,766	\$12,202	\$10,913
Annual	\$86,821	\$177,190	\$146,420	\$130,952
Emergency Savings Fund	\$520	\$1,169	\$368	\$307

**Table 14.** The Self-Sufficiency Standard for **Kent County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$881	\$1,091	\$1,091	\$1,091
Child Care	\$0	\$777	\$1,691	\$1,254
Food	\$400	\$591	\$766	\$877
Transportation	\$392	\$403	\$403	\$403
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$303	\$467	\$578	\$547
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$192	\$356	\$467	\$435
Taxes	\$729	\$1,269	\$1,681	\$1,521
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)	\$16.77	\$28.87	\$36.92	\$34.03
Monthly	\$2,952	\$5,081	\$6,497	\$5,989
Annual	\$35,425	\$60,971	\$77,965	\$71,867
Emergency Savings Fund	\$75	\$253	\$458	\$361

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,091	\$1,503	\$1,091	\$1,091
Child Care	\$477	\$2,168	\$1,691	\$1,254
Food	\$1,011	\$1,028	\$1,063	\$1,169
Transportation	\$403	\$403	\$766	\$766
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$486	\$696	\$698	\$666
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$375	\$585	\$542	\$510
Taxes	\$1,222	\$2,440	\$1,958	\$1,797
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$95)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$28.55	\$47.66	\$21.72	\$20.26
Monthly	\$5,025	\$8,387	\$7,646	\$7,131
Annual	\$60,298	\$100,649	\$91,753	\$85,571
Emergency Savings Fund	\$277	\$634	\$140	\$120

**Table 15.** The Self-Sufficiency Standard for **Montgomery County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,699	\$1,934	\$1,934	\$1,934
Child Care	\$0	\$1,677	\$3,502	\$2,698
Food	\$413	\$610	\$791	\$905
Transportation	\$189	\$189	\$189	\$189
Health Care	\$238	\$667	\$688	\$697
Miscellaneous	\$365	\$619	\$821	\$753
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$254	\$508	\$710	\$642
Taxes	\$1,038	\$2,160	\$3,563	\$2,996
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)	\$22.39	\$43.41	\$62.81	\$55.33
Monthly	\$3,941	\$7,639	\$11,054	\$9,739
Annual	\$47,294	\$91,674	\$132,649	\$116,864
Emergency Savings Fund	\$122	\$519	\$847	\$742

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,934	\$2,418	\$1,934	\$1,934
Child Care	\$1,021	\$4,522	\$3,502	\$2,698
Food	\$1,043	\$1,061	\$1,097	\$1,207
Transportation	\$189	\$189	\$378	\$378
Health Care	\$731	\$717	\$782	\$790
Miscellaneous	\$603	\$1,002	\$925	\$856
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$492	\$891	\$769	\$701
Taxes	\$1,834	\$4,964	\$3,343	\$2,816
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$39.33	\$81.10	\$32.75	\$29.11
Monthly	\$6,922	\$14,274	\$11,526	\$10,245
Annual	\$83,067	\$171,289	\$138,317	\$122,943
Emergency Savings Fund	\$495	\$1,129	\$331	\$280

**Table 16.** The Self-Sufficiency Standard for **Prince George's County**, MD 2023

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,456	\$1,657	\$1,657	\$1,657
Child Care	\$0	\$1,181	\$2,583	\$1,915
Food	\$370	\$544	\$706	\$810
Transportation	\$433	\$444	\$444	\$444
Health Care	\$238	\$667	\$688	\$697
Miscellaneous	\$361	\$561	\$719	\$663
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$250	\$449	\$608	\$552
Taxes	\$1,017	\$1,736	\$2,729	\$2,302
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)	\$22.01	\$37.35	\$51.67	\$45.77
Monthly	\$3,874	\$6,574	\$9,094	\$8,055
Annual	\$46,485	\$78,883	\$109,128	\$96,659
Emergency Savings Fund	\$117	\$419	\$681	\$585

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,657	\$2,073	\$1,657	\$1,657
Child Care	\$734	\$3,317	\$2,583	\$1,915
Food	\$935	\$949	\$981	\$1,079
Transportation	\$444	\$444	\$846	\$846
Health Care	\$731	\$717	\$782	\$790
Miscellaneous	\$561	\$861	\$840	\$784
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$450	\$750	\$685	\$629
Taxes	\$1,596	\$3,769	\$2,696	\$2,389
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$35.38	\$65.52	\$28.27	\$25.65
Monthly	\$6,226	\$11,531	\$9,952	\$9,028
Annual	\$74,712	\$138,375	\$119,428	\$108,337
Emergency Savings Fund	\$420	\$918	\$269	\$196

**Table 17.** The Self-Sufficiency Standard for **Queen Anne's County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,278	\$1,577	\$1,577	\$1,577
Child Care	\$0	\$921	\$2,013	\$1,474
Food	\$400	\$591	\$766	\$877
Transportation	\$399	\$410	\$410	\$410
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$343	\$531	\$660	\$618
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$232	\$420	\$549	\$507
Taxes	\$930	\$1,587	\$2,274	\$1,950
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)	\$20.43	\$34.66	\$45.38	\$40.92
Monthly	\$3,596	\$6,100	\$7,987	\$7,201
Annual	\$43,153	\$73,201	\$95,839	\$86,416
Emergency Savings Fund	\$95	\$335	\$579	\$517

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,577	\$2,048	\$1,577	\$1,577
Child Care	\$553	\$2,566	\$2,013	\$1,474
Food	\$1,011	\$1,028	\$1,063	\$1,169
Transportation	\$410	\$410	\$778	\$778
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$543	\$791	\$780	\$737
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$431	\$680	\$625	\$582
Taxes	\$1,502	\$3,186	\$2,367	\$2,155
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$33.67	\$57.83	\$25.45	\$23.52
Monthly	\$5,925	\$10,179	\$8,959	\$8,280
Annual	\$71,101	\$122,143	\$107,504	\$99,364
Emergency Savings Fund	\$349	\$800	\$193	\$166

**Table 18.** The Self-Sufficiency Standard for **St. Mary's County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,323	\$1,597	\$1,597	\$1,597
Child Care	\$0	\$921	\$2,013	\$1,474
Food	\$348	\$513	\$666	\$762
Transportation	\$403	\$414	\$414	\$414
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$343	\$526	\$652	\$609
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$232	\$414	\$541	\$498
Taxes	\$909	\$1,528	\$2,166	\$1,835
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)	\$20.29	\$33.99	\$44.28	\$39.69
Monthly	\$3,572	\$5,982	\$7,794	\$6,986
Annual	\$42,862	\$71,781	\$93,524	\$83,834
Emergency Savings Fund	\$94	\$327	\$566	\$502

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,597	\$2,168	\$1,597	\$1,597
Child Care	\$553	\$2,566	\$2,013	\$1,474
Food	\$879	\$894	\$924	\$1,016
Transportation	\$414	\$414	\$786	\$786
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$532	\$790	\$769	\$725
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$421	\$679	\$613	\$570
Taxes	\$1,417	\$3,110	\$2,264	\$2,050
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$32.50	\$57.33	\$24.81	\$22.83
Monthly	\$5,721	\$10,091	\$8,733	\$8,037
Annual	\$68,650	\$121,089	\$104,796	\$96,438
Emergency Savings Fund	\$335	\$796	\$185	\$157



**Table 19.** The Self-Sufficiency Standard for **Somerset County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$701	\$923	\$923	\$923
Child Care	\$0	\$777	\$1,691	\$1,254
Food	\$325	\$480	\$622	\$713
Transportation	\$393	\$404	\$404	\$404
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$278	\$440	\$547	\$513
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$167	\$328	\$436	\$402
Taxes	\$603	\$1,130	\$1,525	\$1,355
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)	\$14.46	\$26.34	\$34.08	\$31.01
Monthly	\$2,546	\$4,636	\$5,999	\$5,457
Annual	\$30,549	\$55,631	\$71,985	\$65,488
Emergency Savings Fund	\$68	\$218	\$364	\$312

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$923	\$1,235	\$923	\$923
Child Care	\$477	\$2,168	\$1,691	\$1,254
Food	\$821	\$835	\$864	\$950
Transportation	\$404	\$404	\$767	\$767
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$450	\$650	\$661	\$627
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$339	\$539	\$506	\$472
Taxes	\$1,043	\$2,085	\$1,775	\$1,605
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$95)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$25.30	\$42.77	\$20.06	\$18.51
Monthly	\$4,453	\$7,527	\$7,061	\$6,515
Annual	\$53,433	\$90,322	\$84,738	\$78,175
Emergency Savings Fund	\$231	\$565	\$117	\$100

**Table 20.** The Self-Sufficiency Standard for **Talbot County**, MD 2023

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,063	\$1,201	\$1,201	\$1,201
Child Care	\$0	\$921	\$2,013	\$1,474
Food	\$377	\$556	\$721	\$825
Transportation	\$390	\$401	\$401	\$401
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$319	\$489	\$617	\$574
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$208	\$378	\$506	\$463
Taxes	\$740	\$1,264	\$1,767	\$1,527
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)	\$17.81	\$30.20	\$39.80	\$35.78
Monthly	\$3,134	\$5,315	\$7,006	\$6,298
Annual	\$37,608	\$63,778	\$84,066	\$75,576
Emergency Savings Fund	\$82	\$278	\$509	\$447

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,201	\$1,707	\$1,201	\$1,201
Child Care	\$553	\$2,566	\$2,013	\$1,474
Food	\$951	\$967	\$1,000	\$1,100
Transportation	\$401	\$401	\$761	\$761
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$498	\$750	\$734	\$691
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$387	\$639	\$579	\$536
Taxes	\$1,173	\$2,622	\$1,967	\$1,768
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$29.01	\$52.06	\$22.89	\$20.98
Monthly	\$5,107	\$9,162	\$8,056	\$7,383
Annual	\$61,278	\$109,941	\$96,676	\$88,602
Emergency Savings Fund	\$289	\$728	\$162	\$135

**Table 21.** The Self-Sufficiency Standard for **Washington County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$818	\$1,060	\$1,060	\$1,060
Child Care	\$0	\$921	\$2,013	\$1,474
Food	\$315	\$465	\$604	\$691
Transportation	\$394	\$405	\$405	\$405
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$288	\$466	\$591	\$547
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$177	\$355	\$480	\$436
Taxes	\$638	\$1,230	\$1,702	\$1,485
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)	\$15.34	\$28.58	\$37.84	\$33.84
Monthly	\$2,700	\$5,030	\$6,661	\$5,956
Annual	\$32,394	\$60,358	\$79,927	\$71,475
Emergency Savings Fund	\$72	\$251	\$476	\$358

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,060	\$1,506	\$1,060	\$1,060
Child Care	\$553	\$2,566	\$2,013	\$1,474
Food	\$796	\$810	\$838	\$921
Transportation	\$405	\$405	\$768	\$768
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$469	\$715	\$705	\$660
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$358	\$604	\$549	\$504
Taxes	\$1,101	\$2,513	\$1,940	\$1,723
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$26.78	\$49.22	\$21.88	\$19.87
Monthly	\$4,714	\$8,663	\$7,703	\$6,994
Annual	\$56,562	\$103,952	\$92,436	\$83,926
Emergency Savings Fund	\$254	\$668	\$144	\$116

**Table 22.** The Self-Sufficiency Standard for **Wicomico County, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$861	\$1,134	\$1,134	\$1,134
Child Care	\$0	\$777	\$1,691	\$1,254
Food	\$315	\$463	\$600	\$688
Transportation	\$394	\$405	\$405	\$405
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$293	\$459	\$566	\$532
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$182	\$348	\$455	\$421
Taxes	\$677	\$1,227	\$1,620	\$1,449
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)	\$15.82	\$28.10	\$35.81	\$32.71
Monthly	\$2,785	\$4,946	\$6,302	\$5,757
Annual	\$33,422	\$59,357	\$75,625	\$69,081
Emergency Savings Fund	\$72	\$242	\$438	\$336

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,134	\$1,506	\$1,134	\$1,134
Child Care	\$477	\$2,168	\$1,691	\$1,254
Food	\$795	\$807	\$834	\$918
Transportation	\$405	\$405	\$768	\$768
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$469	\$675	\$679	\$645
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$357	\$563	\$524	\$490
Taxes	\$1,136	\$2,273	\$1,866	\$1,694
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$95)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$26.99	\$45.35	\$20.89	\$19.32
Monthly	\$4,750	\$7,981	\$7,352	\$6,801
Annual	\$56,996	\$95,775	\$88,225	\$81,617
Emergency Savings Fund	\$255	\$601	\$129	\$107

**Table 23.** The Self-Sufficiency Standard for **Worcester County**, MD 2023

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$833	\$976	\$976	\$976
Child Care	\$0	\$813	\$1,764	\$1,322
Food	\$352	\$519	\$674	\$771
Transportation	\$391	\$402	\$402	\$402
Health Care	\$246	\$699	\$720	\$728
Miscellaneous	\$293	\$452	\$565	\$531
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$182	\$341	\$454	\$420
Taxes	\$612	\$1,075	\$1,460	\$1,305
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)	\$15.49	\$26.82	\$34.81	\$31.83
Monthly	\$2,726	\$4,720	\$6,126	\$5,602
Annual	\$32,716	\$56,636	\$73,514	\$67,224
Emergency Savings Fund	\$75	\$231	\$412	\$330

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$976	\$1,387	\$976	\$976
Child Care	\$509	\$2,273	\$1,764	\$1,322
Food	\$889	\$904	\$935	\$1,028
Transportation	\$402	\$402	\$762	\$762
Health Care	\$763	\$749	\$813	\$822
Miscellaneous	\$465	\$683	\$680	\$646
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$354	\$571	\$525	\$491
Taxes	\$1,002	\$2,100	\$1,691	\$1,536
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$25.97	\$44.87	\$20.42	\$18.91
Monthly	\$4,571	\$7,897	\$7,188	\$6,658
Annual	\$54,855	\$94,760	\$86,254	\$79,893
Emergency Savings Fund	\$247	\$604	\$128	\$106

**Table 24.** The Self-Sufficiency Standard for **Baltimore City, MD 2023**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,079	\$1,333	\$1,333	\$1,333
Child Care	\$0	\$1,083	\$2,243	\$1,713
Food	\$410	\$603	\$783	\$897
Transportation	\$77	\$77	\$77	\$77
Health Care	\$238	\$667	\$688	\$697
Miscellaneous	\$292	\$487	\$623	\$583
Broadband & Cell Phone	\$111	\$111	\$111	\$111
Other Necessities	\$180	\$376	\$512	\$472
Taxes	\$672	\$1,370	\$1,993	\$1,704
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)	\$15.72	\$30.70	\$41.51	\$37.32
Monthly	\$2,767	\$5,403	\$7,306	\$6,569
Annual	\$33,199	\$64,841	\$87,675	\$78,826
Emergency Savings Fund	\$72	\$279	\$526	\$465

	1 Adult 1 School-age 1 Teenager	1 Adult 1 Infant 1 Preschooler 1 School-age	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$1,333	\$1,729	\$1,333	\$1,333
Child Care	\$630	\$2,872	\$2,243	\$1,713
Food	\$1,036	\$1,051	\$1,087	\$1,196
Transportation	\$77	\$77	\$154	\$154
Health Care	\$731	\$717	\$782	\$790
Miscellaneous	\$492	\$756	\$715	\$674
Broadband & Cell Phone	\$111	\$111	\$155	\$155
Other Necessities	\$381	\$645	\$560	\$519
Taxes	\$1,247	\$2,898	\$2,044	\$1,839
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$500)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult)	\$29.05	\$53.98	\$22.51	\$20.64
Monthly	\$5,112	\$9,501	\$7,925	\$7,265
Annual	\$61,346	\$114,010	\$95,095	\$87,179
Emergency Savings Fund	\$285	\$746	\$152	\$125

## The Center for Women's Welfare

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