Technical Brief
The Self-Sufficiency Standard
2023 Update

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PREFACE

This technical brief outlines the methodology, assumptions, and data sources in *The Self-Sufficiency Standard for 2023*. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. 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 to evaluate program effectiveness, and by policymakers and legislators seeking to create programs and pathways that lead to self-sufficiency for working families.

Over the past 25 years the Standard has been calculated in 45 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one’s basic needs in the United States.

For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org). Questions can be directed to the Center’s Research Manager, Annie Kucklick, at akuckl@uw.edu, or Director, Lisa Manzer, at lmanzer@uw.edu.

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. Research for *The Self-Sufficiency Standard for 2023* was generously supported by IKEA USA, Colorado Center for Law and Policy (CCLP), The Women’s Foundation of Arizona, The Ohio Association of Community Action Agencies, Maryland Community Action Agencies, Arkansas Community Action Agencies, Strive Together, and the Workforce Development Council of Seattle King County.

*The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author’s responsibility.*
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Assumptions and Data Sources for the Self-Sufficiency Standard

The Self-Sufficiency Standard for 2023 defines the amount of income necessary to meet the basic needs of families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing, Medicaid, or child care assistance) or private/informal assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing). This technical brief explains the assumptions and data sources used to calculate The Self-Sufficiency Standard for 2023.

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

- Collected or calculated using standardized or equivalent methodology nationwide.
- Obtained from scholarly or credible sources such as the U.S. Census Bureau
- Routinely updated.
- Geographically and age specific

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

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

The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults and the number and age of children in a family. The four ages of children in the Standard are: (1) infants—0 to 2 years old
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(1) infants—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 17 years old.

The 2023 edition of the 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 utilizing 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.

All adults in one- and two-adult households are assumed to be working full time, year-round. 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. 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 2023 and the assumptions included in the calculations are described below. Note, each state typically receives a full rebasing of the Self-Sufficiency Standard every three years. Therefore, state-specific data sources are organized below by year. Cost components that apply to all states are updated on an annual basis.

Inflation Adjusted Standards versus Full Updates

In 2018, IKEA USA funded the Center for Women’s Welfare to produce the Self-Sufficiency Standard for the 27 states in which they have stores.¹ Each year thereafter, CWW has calculated interim (inflation adjusted) updates for each state and full updates every three years. This interim update model takes advantage of the ready availability of some of the underlying data for the Standard, as well as the most recent federal tax formulas. The interim update model utilizes readily and consistently updated data (such as HUD Fair Market Rents and food costs); data requiring more extensive research will simply be updated using a regional CPI formula.

The states receiving an interim, inflation adjusted Self-Sufficiency Standard will not be published online, but can be accessed by contacting a research staff person at the Center. For the full schedule of interim versus full updates and the list of states, see Appendix A. It should be noted that other organizations have also been involved in the funding of full updates.

This appendix documents states that received a full update in the indicated source type (housing, food, etc.). For those states that received an interim inflation adjusted update for a particular source type, the CPI rate used to determine the increase is included instead.

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. These Fair Market Rents are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Assistant Secretary for Policy Development and Research to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year.

The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for inflation using the Consumer Price Index (CPI). The survey samples 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 percent of the housing in a given area is less expensive than the FMR.2

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area.

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 people 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.

Interim Inflation Adjusted Update
Housing costs are fully updated for the interim inflation adjusted Standards; therefore, the methodology above captures the methodology for interim updates.

DATA SOURCES FOR ALL STATES


2023 HOUSING METHODOLOGY BY STATE - FULL UPDATES

**Washington**

While most states are calculated at a county level, the state of Washington has several counties with sub-county housing variation. The 2021 5-year American Community Survey median gross rents for sub-regions within Washington counties were used to adjust housing.


**New York**

Housing costs in Manhattan (New York County) and Brooklyn (Kings County) are further adjusted for variation between two geographic areas of Manhattan and Brooklyn. The 2021 American Community Survey median gross rents for sub-boroughs within Manhattan were used to adjust housing costs for what is referred to as “North Manhattan” and “South Manhattan” in this report. Note that these areas do not necessarily align with the commonly understood geographic boundaries of Lower and Upper Manhattan. The two areas were determined by grouping together sub-boroughs with similar housing costs. The traditional border of 14th Street for Lower Manhattan left out high housing cost areas such as Chelsea, Clinton, Turtle Bay, and the Upper East and Upper West Side.

The geographic area of North Manhattan for the purposes of this report includes the following sub-boroughs: Morningside Heights/Hamilton Heights, Central Harlem, East Harlem, and Washington Heights/Inwood. The sub-boroughs included in the geographic area of South Manhattan are Greenwich Village/Financial District, Lower East Side/Chinatown, Chelsea/Clinton/Midtown, Stuyvesant Town/Turtle Bay, Upper West Side, and Upper East Side.

Northwest Brooklyn includes the following sub-boroughs: Williamsburg/Greenpoint, Brooklyn Heights/Fort Greene, and Park Slope/Carroll Gardens. The sub-boroughs included in the remainder of Brooklyn include Brownsville/Ocean Hill, Bedford-Stuyvesant, East New York/Starrett City, Coney Island, North Crown Heights/Prospect Heights, Flatlands/Canarsie, East Flatbush, South Crown Heights, Sheepshead Bay/Gravesend, Bensonhurst, Bushwick, Bay Ridge, Sunset Park, Borough Park, and Flatbush.

2022 HOUSING METHODOLOGY BY STATE - FULL UPDATES

There were no specialized housing cost determinations for the 2022 Self-Sufficiency calculations.

2021 HOUSING METHODOLOGY BY STATE - FULL UPDATES

California

New this year, the housing costs in the Family Needs Calculator for California separate out rent and utilities. As HUD calculates the FMR based on gross rents, the rent and utility estimates were calculated by replicating HUD’s definition of Standard Quality units in the American Community Survey Public Use Microdata Sample (PUMS).


New York

Housing costs in Manhattan (New York County) and Brooklyn (Kings County) are further adjusted for variation between two geographic areas of Manhattan and Brooklyn. The 2017 New York City Housing and Vacancy Survey median gross rents for sub-boroughs within Manhattan were used to adjust housing costs for what is referred to as “North Manhattan” and “South Manhattan” in this report. Note that these areas do not necessarily align with the commonly understood geographic boundaries of Lower and Upper Manhattan. The two areas were determined by grouping together sub-boroughs with similar housing costs. The traditional border of 14th Street for Lower Manhattan left out high housing cost areas such as Chelsea, Clinton, Turtle Bay, and the Upper East and Upper West Side.

The geographic area of North Manhattan for the purposes of this report includes the following sub-boroughs: Morningside Heights/Hamilton Heights, Central Harlem, East Harlem, and Washington Heights/Inwood. The sub-boroughs included in the geographic area of South Manhattan are Greenwich Village/Financial District, Lower East Side/Chinatown, Chelsea/Clinton/Midtown, Stuyvesant Town/Turtle Bay, Upper West Side, and Upper East Side.

Northwest Brooklyn includes the following sub-boroughs: Williamsburg/Greenpoint, Brooklyn Heights/Fort Greene, and Park Slope/Carroll Gardens. The sub-boroughs included in the remainder of Brooklyn include Brownsville/Ocean Hill, Bedford-Stuyvesant, East New York/Starrett City, Coney Island, North Crown Heights/Prospect Heights, Flatlands/Canarsie, East Flatbush, South Crown Heights, Sheepshead Bay/Gravesend, Bensonhurst, Bushwick, Bay Ridge, Sunset Park, Borough Park, and Flatbush.

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, education, or training programs. 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 to set a statewide rate. 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.

Rates for all states are updated for inflation from 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. When available, costs are calculated based on a weighted average of family child care and center child care for each age group. Forty-three percent 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.

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.

**Interim Inflation Adjusted Update**

The child care costs for interim inflation adjusted updates are updated solely by inflation. Typically, child care market rate surveys are released every two to three years. However, the pandemic caused significant data delays, and many states have been conducting the market rate updates every four years. For the status of recent child care updates, see Appendix A.

**DATA SOURCES FOR ALL STATES**


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4 Due to the impact of the COVID-19 pandemic, many states postponed data collection efforts, thus delaying release of these market rate surveys.
2023 METHODOLOGY BY STATE - FULL UPDATES

Alabama
Child care costs for the 2023 Alabama Standard have been calculated using 75th percentile data from the Alabama Department of Human Resources. Child care costs are updated for inflation from March 2021. The Market Rate Survey divides the counties into nine regions.


District of Columbia
Child care costs for the 2023 District of Columbia Standard have been calculated using reimbursement rates published by the Office of the State Superintendent of Education. Child care costs are updated for inflation from July 2021.


Idaho
Child care costs for the 2023 Idaho Standard have been calculated using 75th percentile data from the Idaho Department of Health and Welfare. Child care costs are updated for inflation from December 2020. The Market Rate Survey divides the counties into three clusters.


Iowa
Child care costs for the 2023 Iowa Standard have been calculated using 75th percentile data produced by the Iowa Department of Human Services. Costs have been updated from 2020 using the Consumer Price Index. The Market Rate Survey only reported one rate for the entire state. To create variation at the county level, the statewide rate was weighted using a population factor and an index calculated from the National Database for Childcare Prices.


Kentucky
Child care costs for the 2023 Kentucky Standard have been calculated using 75th percentile data from the University of Kentucky. Child care costs are updated for inflation from January 2021. The Market Rate Survey divides the counties into nine child care aware regions.


Louisiana
Child care costs for the 2023 Louisiana Standard have been calculated using 75th percentile data from the Louisiana Department of Education. Child care costs are updated for inflation from September 2020. The Market Rate Survey divides the counties into two regions, urban and rural.


Maryland
Child care costs for the 2023 Maryland Standard have been calculated using 75th percentile data from the Maryland State Department of Education Division of Early Childhood. Maryland child care costs are updated for inflation from May 2021. The Market Rate Survey reports rates by region.


Michigan
Child care costs for the 2023 Michigan Standard have been calculated using 75th percentile data from the Michigan Department of Education. Michigan child care costs are updated for inflation from January 2021.


Mississippi
Child care costs for the 2023 Mississippi Standard have been calculated using 75th percentile data produced by the Social Science Research Center at Mississippi State University. Mississippi child care costs are updated for inflation from May 2021. The Market Rate Survey reports rates for metro and nonmetro regions in the state.

**New Jersey**
Child care costs for the 2023 New Jersey standard have been calculated using 75th percentile data from the Department of Human Services Division of Family Development. New Jersey child care costs are updated for inflation from April 2021. The pricing was divided into clusters and cluster coding was available for all zip codes. Missing county data was weighted by available clustered zip code.


**New Mexico**
New Mexico no longer produces Market Rate Surveys, instead opting for a cost estimation model which reports costs to families by Star level at the state level. To calculate child care costs as needed by the Standard, the costs were weighted by the number of Star facilities. The methodology for the National Database for Childcare Prices was then applied at a metropolitan and non-metropolitan level to provide some level of county variation.


**Weighting Factors:** U.S. Census Bureau, “Table DP02/DP04,” 2017-2021 American Community Survey 5-year estimates, Detailed Tables, [https://data.census.gov/table?q=DP02](https://data.census.gov/table?q=DP02) (accessed August 11, 2023).

**New York**
Child care costs for the 2023 New York Standard have been calculated using 75th percentile data from the New York Office of Children and Family Services Child Care Market Rate Survey. Rates are updated for inflation from the data collection period using the Consumer Price Index. The New York child care costs are updated for inflation from March 2022.

North Carolina
Child care costs for the 2023 North Carolina Standard have been calculated using 75th percentile data from the North Carolina Department of Health and Human Services. North Carolina child care costs are updated for inflation from September 2021. Several counties did not have data available, if this was the case, modeled rates provided in the survey were utilized. Modeled rates were also utilized if a county demonstrated an abnormal change in price.


Oklahoma
Child care costs for the 2023 Oklahoma Standard have been calculated using 75th percentile data published by the Oklahoma Department of Human Services. Costs have been updated from February 2021 using the Consumer Price Index. The Market Rate Survey reports one rate for the entire state varying by star level. A weighted average was calculated to produce one statewide rate which was then varied using a population factor and an index calculated from the National Database for Childcare Prices.


Texas
Child care costs for the 2023 Texas Standard have been calculated using 75th percentile data from the University of Texas at Austin. Costs are updated for inflation from Spring 2022. The Market Rate Survey divides the counties into 28 regions.


Washington
Child care costs for the 2023 Washington Standard have been calculated using 75th percentile data from the Washington Department of Children, Youth, and Families. Washington child care costs are updated for inflation from May 2021. The Market Rate Survey divides the counties into regions by rate.

**Wisconsin**
Child care costs for the 2023 Wisconsin Standard have been calculated using 75th percentile data from the Wisconsin Department of Children and Families. Wisconsin child care costs are updated for inflation from Spring 2021. The Market Price Study reports rates by zone.


**2022 METHODOLOGY BY STATE - FULL UPDATES**

**Kansas**
Child care costs for the 2022 Standard were calculated using 75th percentile data from the Kansas Department for Children and Families. Kansas child care costs are updated for inflation from March 2021.


**Maryland**
Child care costs for the Maryland Standard have been calculated using 75th percentile data from the Maryland State Department of Education Division of Early Childhood. The Maryland child care costs are updated for inflation from July 2019.


**Ohio**
Child care costs for the Ohio Standard have been calculated using 75th percentile data from the Ohio Department of Job and Family Services. The Ohio child care costs are updated for inflation from January 2021.

Utah
Child care costs have been calculated using 75th percentile data from the Utah Department of Workforce Services Office of Child Care. Child care costs are updated for inflation from May 2021. Data reported based on rural and urban divisions.


2021 METHODOLOGY BY STATE - FULL UPDATES

Arizona
Child care costs for the 2021 Standard were calculated using 75th percentile data from the Arizona Department of Economic Security. Arizona child care costs are updated for inflation from July 2018. Data was reported by CCA planning district, all 15 counties fell into one of these six districts.


California
California has historically set the child care market rate at the 85th percentile, so this rate is utilized in the Standard.


Florida
Child care costs for the 2021 Standard were calculated using 75th percentile data from the Florida Department of Education. Florida child care costs are updated for inflation from June 2017. Due to missing data, an average of nearby counties was taken if no data was available. For counties with “large family” data but no home care data, the large family cost was used for the “home” definition.


Illinois
Child care costs for the 2021 Standard were calculated using 75th percentile data from the Illinois Department of Human Services. Illinois child care costs are updated for inflation from December 2017. If data was not included on a county level, the researchers assumed the Group Tiers provided by the Department.

Kansas
Child care costs for the 2021 Standard were calculated using 75th percentile data from the Kansas Department for Children and Families. Kansas child care costs are updated for inflation from April 2018. When a county cost was missing, the researchers utilized a neighboring county average to determine estimated costs.


Minnesota
Child care costs for the 2021 Standard were calculated using 75th percentile data from the Minnesota Department of Human Services. Minnesota child care costs are updated for inflation from March 2019. Several counties were missing center-based rates. To calculate an estimated cost for those counties, researchers used an average of neighboring counties.


Missouri
Child care costs for the 2021 Standard were calculated using 75th percentile data from the Missouri Department of Social Services. Missouri child care costs are updated for inflation from April 2018. If missing data occurred for a facility type at a county level, the MSA region percentile was used as a replacement. When the MSA region percentile was not available, researchers used a neighboring county average.


Nevada
Child care costs for the 2021 Standard were calculated using 75th percentile data from The Children’s Cabinet. Nevada child care costs are updated for inflation from April 2018. Data was reported at a county level, and four counties in Nevada did not have licensed child care centers at the time of market rate study (Esmeralda County, Eureka County, Lincoln County, and Storey County).

New York
Child care costs for the New York Standard have been calculated using 75th percentile data from the New York Office of Children and Family Services Child Care Market Rate Survey. Rates are updated for inflation from the data collection period using the Consumer Price Index. The New York child care costs are updated for inflation from October 2019.


Pennsylvania
Child care costs for the 2021 Standard were calculated using 75th percentile data from the Department of Education and Human Services, Office of Child Development and Early Learning. Pennsylvania child care costs are updated for inflation from November 2019. Data was reported at a county level, and raw data was provided directly by the office.

**Child Care Rates:** Department of Education and Human Services, Office of Child Development and Early Learning, “Pennsylvania’s 2019 Child Care Market Rate Survey Report,” (accessed January 14, 2021). Cost data at the 75th percentile was provided through personal communication with Aaron McMahan, MPA, Departments of Education and Human Services, Office of Child Development and Early Learning.

Tennessee
Child care costs for the 2021 Standard were calculated using 75th percentile data from the Tennessee Department of Human Services. Tennessee child care costs are updated for inflation from November 2019. Data was reported by MSA (Metropolitan Statistical Areas), and when data was unavailable, it was defaulted to top tier versus bottom tier averages.


Texas
Child care costs for the 2021 Standard were calculated using 75th percentile data from the University of Texas at Austin for the Texas Workforce Commission. Texas child care costs are updated for inflation from July 2020. Data was reported by LWDA (Workforce Development Regions) statewide with all 254 counties falling within a region.

Virginia

Child care costs for the 2021 Standard were calculated using 75th percentile data from the Virginia Department of Social Services. Virginia child care costs are updated for inflation from February 2018. Data was reported by five VDSS geographic regions across the state; all 133 counties and cities fell into those geographic regions.


**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.

The Low-Cost Food Plan costs approximately 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 37% of their food budget on food prepared away from home. That is, it covers groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the most recent year to represent the annual average. Hence, the Standard for 2023 uses data for June 2022.

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

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

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A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is used to geographically vary the Low-Cost Food Plan. For the 2023 dataset, due to the pervasive increase in food costs across the United States for late 2021 and 2022, the researchers for the Standard added a food cost control which prevents the cost of food from decreasing in a given county.  

**Interim Inflation Adjusted Update**

Food costs for interim Standards are updated yearly and utilize the same methodology as described above.

**DATA SOURCES FOR ALL STATES**


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

The Standard examined 2016-2020 American Community Survey 5-Year estimates to calculate the percentage of the county population that commutes within the county by public transportation. However, some counties have rates over 7% due to special circumstances, such as resort-focused areas where workers are bussed in due to limited parking. These counties do not assume public

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7 Chris Porter and Elizabeth Deakin, Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas (Berkeley: Institute of Urban and Regional Development, University of California, 1995).
transportation as access to a grocery store and child care facilities via public transportation is not adequate.

For public transit users, the most appropriate local transit pass, usually a 30 day or monthly unlimited ride pass, is added for each working adult—assumed for the first two adults in a household.

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

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

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2021 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile of the appropriate Census region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price index.

**Interim Inflation Adjusted Update**

The fixed auto costs, auto insurance premium, and per-mile driving costs are updated yearly and are reflected in the interim updates (see Appendix B). The county indices are updated only in the full update (every three years). The public transportation costs also remain the same until the next full update.

**DATA SOURCES FOR ALL STATES**


2023 METHODOLOGY BY STATE

Alabama
No counties in Alabama qualify for the public transportation assumption. The county index is calculated assuming state minimum liability car insurance rates for a 30-year-old woman.


District of Columbia
The District of Columbia qualifies for the public transportation assumption. Costs are assumed for a monthly unlimited pass for travel within the county (in this case Washington D.C.). This amounts to $136 per month for a pass from Friendship Heights to Takoma.


Idaho
No counties in Idaho qualify for the public transportation assumption. The county index is calculated assuming state minimum liability car insurance rates for a 30-year-old woman.


Iowa
No counties in Iowa qualify for the public transportation assumption. The county index is calculated assuming state minimum liability car insurance rates for a 30-year-old woman.


Kentucky
No counties in Kentucky qualify for the public transportation assumption. The county index is calculated assuming state minimum liability car insurance rates for a 30-year-old woman.
Louisiana
No counties in Louisiana qualify for the public transportation assumption. The county index is calculated assuming state minimum liability car insurance rates for a 30-year-old woman.

Maryland
Montgomery County and Baltimore City utilize public transportation at a rate greater than seven percent. In Montgomery County, monthly costs are assumed to be $189 for a MARC Unlimited Monthly Pass from Dickerson to Kensington, the final stops before leaving Montgomery County on the Brunswick Line. In Baltimore City, a monthly pass on the BaltimoreLink is $77 per month. County variation in the cost of private transportation is calculated using rates for a 30-year-old female, sourced from the Maryland Insurance Administration.


Mississippi
No counties in Mississippi qualify for the public transportation assumption. The county index is calculated assuming state minimum liability car insurance rates for a 30-year-old woman.

New Jersey
In New Jersey, Hudson and Essex counties qualify for the public transportation assumption. The public transit costs assume $289/month in Essex County and $276/month for Hudson County, which
would cover round trip transit options within the county. County variation in the cost of auto insurance in New Jersey is provided by The Zebra.


**County Index:** Personal Communication, Allie Byers, TheZebra.com, September 15, 2022.

**New Mexico**
No counties in New Mexico qualify for the public transportation assumption. The county index is calculated assuming state minimum liability car insurance rates for a 30-year-old woman.


**New York**
In New York City, more than 7% of the working population over the age of 16 in all counties uses public transportation according to the American Community Survey: Bronx (39%), Kings (37%), New York (54%), Queens (30%), Richmond (14%). The cost of public transportation is obtained from the Metropolitan Transit Authority and is calculated using the cost of a 30-day unlimited ride MetroCard. County variation in the cost of auto insurance in New York is provided by The Zebra.


**County Index:** Personal Communication, Allie Byers, TheZebra.com, September 15, 2022.

**North Carolina**
In North Carolina, Orange County has a rate above 7%, but due to limited/nonexistent service on weekends, it would not be practical for all workers. Thus, no counties are assumed to use public transportation.

**County Index:** North Carolina Rate Bureau, Private Passenger Automobile Rate Filings, "Private Passenger Revised Rates Effective 10/1/21," [https://www.ncrb.org/ncrb/Private-Passenger-Automobile/Rate-Filings](https://www.ncrb.org/ncrb/Private-Passenger-Automobile/Rate-Filings) (accessed January 15, 2023).

**Oklahoma**
No counties in Oklahoma qualify for the public transportation assumption. The county index is calculated assuming state minimum liability car insurance rates for a 30-year-old woman.

Texas
No counties in Texas qualify for the public transportation assumption. The county index is calculated assuming state minimum liability car insurance rates for a 30-year-old woman.


Washington
In Washington, King County qualifies for the public transportation assumption. A Puget Pass is $99 per month. County variation in the cost of auto insurance in Washington is provided by The Zebra.


**County Index:** Personal Communication, Allie Byers, TheZebra.com, September 15, 2022.

Wisconsin
No counties in Wisconsin qualify for the public transportation assumption.

**County Index:** Personal Communication, Allie Byers, TheZebra.com, September 15, 2022.

2022 METHODOLOGY BY STATE

Arizona
No counties in Arizona utilize public transportation above 7% of all work commuters.

**County Index:** Personal Communication, Nicole Beck, TheZebra.com, March 2021.

Colorado
In Colorado, Pitkin, San Miguel, and Denver Counties utilize public transit at a rate of at least 7% of their commuting population. The cost of public transportation for each of these counties, is as follows: Pitkin has a thirty-day zone pass those costs $121 per month, San Miguel utilizes a per-ride fee structure which adds up to a monthly fee of $156.24, and Denver County has a monthly cost of $114.


Connecticut
The cities of Bridgeport, Hartford, and New Haven utilize public transportation above 7% for all work commuters. New Haven and Hartford utilize the CT Transit system which offers a 31-Day Pass for $63 per month. Bridgeport uses the GBT system and offers a 31-Day Unlimited Pass for $70 per month. Regional variation in the cost of auto insurance for the Connecticut Standard is calculated using rates collected from carinsurance.com by town.


Indiana
No counties in Indiana utilize public transportation above 7% of all work commuters.


Maryland
Public transportation costs are assumed for Baltimore City, Prince George’s County, and Montgomery County. A BaltimoreLink Pass is $74 per month in Baltimore City. A MARC Unlimited Monthly Pass is $189 per month for Montgomery while a SmarTrip Unlimited Monthly Pass is $207 per month for Prince George’s County. Regional variation in the cost of auto insurance for the Maryland Standard is calculated using rates filed with the Maryland Insurance Administration.


Ohio
No counties use public transit at a rate of seven percent or higher. County variation in the cost of auto insurance for the Ohio Standard is calculated using rates provided by TheZebra.com.

Wisconsin
No counties use public transit at the rate of seven percent or higher. County variation in the cost of auto insurance for Wisconsin is calculated using rates collected from carinsurance.com.


2021 METHODOLOGY BY STATE
Arizona
No counties in Arizona utilize public transportation above 7% of all work commuters.


California
In California, Alameda County qualifies for the public transportation assumption and each adult is assumed to purchase a monthly unlimited Transbay pass. San Francisco County also qualifies, where each adult is assumed to purchase a monthly Muni “A” pass providing unlimited rides on all Muni and BART services within San Francisco.


Colorado
In Colorado, Pitkin, San Miguel, and Denver Counties utilize public transit at a rate of at least 7% of their commuting population. The cost of public transportation for each of these counties, is as follows: Pitkin has a thirty-day zone pass that costs $163 per month, San Miguel utilizes a per-ride fee structure which adds up to a monthly fee of $156.24, and finally Denver County has a monthly cost of $114.


Florida
Hendry County in Florida appears to utilize public transportation above 7% of all work commuters, however, the margin of error in the American Community Survey Means of Transportation to Work, 2013-2017 5-year estimates for this data point is too large to be considered. Additionally, no identifiable, reliable public transportation system was identified in research conducted by CWW staff.

**County Index:** Personal Communication, Nicole Beck, [TheZebra.com](https://www.zebra.com), October 10, 2019.

Georgia
In Georgia, DeKalb and Fulton counties utilize public transit at a rate of at least 7% of their commuting population. DeKalb and Fulton each have a monthly unlimited pass that costs $95 per month.


**County Index:** Personal Communication, Nicole Beck, [TheZebra.com](https://www.zebra.com), October 10, 2019.

Illinois
In Illinois, Cook County utilizes public transit at a rate of at least 7% of their commuting population. The cost of public transportation for Cook County is $105 for a monthly, unlimited pass, valid for all CTA buses and trains.


**County Index:** Personal Communication, Nicole Beck, [TheZebra.com](https://www.zebra.com), October 10, 2019.

Kansas
No counties in Kansas utilize public transportation above 7% of all work commuters.

**County Index:** Personal Communication, Nicole Beck, [TheZebra.com](https://www.zebra.com), October 10, 2019.

Massachusetts
In Massachusetts, Suffolk County utilizes public transit at a rate of at least 7% of their commuting population. The cost of public transportation for Suffolk County is $90 for a monthly, unlimited pass, valid for subway, local bus, Silver Line, Commuter Rail Zone 1A, and the Charlestown ferry.


**County Index:** Mass.gov, “Auto Insurance Premium Comparisons,”
Minnesota
In Minnesota, Hennepin County utilizes public transit at a rate of at least 7% of its commuting population. The cost of public transportation for Hennepin County is $78 for a monthly, unlimited pass, valid for all local buses and METRO lines at all times.


Missouri
In Missouri, St. Louis City County utilizes public transit at a rate of at least 7% of their commuting population. The cost of public transportation for St. Louis City County is $78 for a monthly, unlimited pass, valid for bus and rail system wide.


New York
Regional variation in the cost of auto insurance for the New York Standard is calculated using rates gleaned from data collected for each county from insurance companies with the top four shares of the market. In New York City, more than 7% of the working population over the age of 16 in all counties uses public transportation according to the American Community Survey: Bronx (42%), Kings (43%), New York (59%), Queens (33%), Richmond (16%). The cost of public transportation is obtained from the Metropolitan Transit Authority and is calculated using the cost of a 30-day unlimited ride MetroCard.


Nevada
No counties in Nevada utilize public transportation above 7% of all work commuters.


Pennsylvania
In Pennsylvania, Allegheny and Philadelphia counties utilize public transit at a rate of at least 7% of their commuting population. The cost of public transportation for each of these counties is as
follows: Allegheny has a monthly unlimited pass that costs $97.50 per month and Philadelphia has a monthly unlimited pass that costs $96.


**County Index:** Personal Communication, Nicole Beck, [TheZebra.com](http://TheZebra.com), October 10, 2019.

**Tennessee**
No counties in Tennessee utilize public transportation above 7% of all work commuters.

**County Index:** Personal Communication, Nicole Beck, [TheZebra.com](http://TheZebra.com), October 10, 2019.

**Texas**
No counties in Texas utilize public transportation above 7% of all work commuters.

**County Index:** Personal Communication, Nicole Beck, [TheZebra.com](http://TheZebra.com), October 10, 2019.

**Utah**
No counties in Utah utilize public transportation above 7% of all work commuters.

**County Index:** Personal Communication, Nicole Beck, [TheZebra.com](http://TheZebra.com), October 10, 2019.

**Virginia**
In Virginia, Alexandria City, Arlington, Charlottesville City, and Richmond City counties utilize public transit at a rate of at least 7% of their commuting population. The cost of public transportation for each of these counties is as follows: Alexandria City and Arlington both require $189 per month for a bus and metro pass, while Charlottesville City requires $20 for a multi-day, 30-day pass and Richmond City requires $80 per month for a 30-day pass with unlimited rides.


**County Index:** Personal Communication, Nicole Beck, [TheZebra.com](http://TheZebra.com), October 10, 2019.
Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78% of the insurance premium for the employee and 66% of the insurance premium for the family.¹⁸

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

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

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.

Interim Inflation Adjusted Update

Health care premiums and out of pocket costs are updated on a yearly basis for interim Standards, however similar to the private transportation costs, health care indices are only updated for full Standards (every three years).

DATA SOURCES FOR ALL STATES

**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


2023 METHODOLOGY BY STATE - FULL UPDATES
States not participating in the federal marketplace are listed below.

District of Columbia
Collecting health insurance costs by county is intended to produce a ratio that can be used to vary the MEPS data. Given the District of Columbia only includes one county, the ratio will be 1.0.

Idaho

Kentucky

Maryland

New Jersey
New Mexico
**County Index:** BeWellNM, “Preview What you May Qualify For: Plans and Costs,” [https://getcovered.bewellnm.com/individual/](https://getcovered.bewellnm.com/individual/) (accessed July 6, 2023).

New York

Washington

2022 METHODOLOGY BY STATE - FULL UPDATES
*States not participating in the federal marketplace are listed below.*

Colorado

Connecticut
**County Index:** AccessHealthCT, “Compare Plans,” [https://www.accesshealthct.com/](https://www.accesshealthct.com/), (accessed December 21, 2021)

Maryland

2021 METHODOLOGY BY STATE - FULL UPDATES
*States not participating in the federal marketplace are listed below.*

California
**County Index:** Covered California, “Shop and Compare,” [https://apply.coveredca.com/lw-shopandcompare/](https://apply.coveredca.com/lw-shopandcompare/) (accessed October 1, 2020).

Colorado
Massachusetts
County Index: Massachusetts Health Connector, “See What You May Qualify For,”

Minnesota

Nevada
County Index: Nevada Health Link, “Enroll,”

New York
County Index: NY State of Health: The Official Health Plan Marketplace. “Compare Plans and Estimate Costs,”

Pennsylvania

Miscellaneous

This expense category consists of broadband and cell phone expenses as well as the costs of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, and personal hygiene items.

Other Necessities
Other necessities are calculated by taking 10 percent of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.9

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.10 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.

10 The FCC recommends at least medium connectivity (12 - 25 Mbps) for moderate broadband use with two or more users at a time (see https://www.fcc.gov/consumers-guides/household-broadband-guide).
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. 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.

Interim Inflation Adjusted Update
Interim inflation adjusted updates will not include broadband and cell phone costs until the states receive a full update.

DATA SOURCES FOR ALL STATES


**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 and wireless taxes are included in the cost of a cell phone.

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

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11 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.
The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes.

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

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up to $2,000 for each child under 17 years old and up to $1,400 as a refundable credit. For the Standard, the CTC is shown as received monthly.\(^\text{12}\)

**Interim Inflation Adjusted Update**

Interim inflation adjusted updates include new federal tax formulas, therefore reflecting the same methodology as above.

**DATA SOURCES FOR ALL STATES**


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\(^\text{12}\) 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.
State Taxes

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

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

**Interim Inflation Adjusted Update**
Interim inflation adjusted Standards do not include new state tax formulas - meaning the interim updates reflect state taxes from the last time the state received a full update.

**DATA SOURCES FOR ALL STATES**


**2023 METHODOLOGY BY STATE - FULL UPDATES**

**Alabama**


**District of Columbia**


**Idaho**


**Iowa**


The Self-Sufficiency Standard 2023 Technical Brief
Kentucky

**Income Tax and Credits:** Commonwealth of Kentucky Department of Revenue, “2022 Kentucky Individual Income Tax Forms,”

Louisiana

**Income Tax and Credits:** Louisiana Department of Revenue, “General Information for Filing Your 2022 Louisiana Resident Individual Income Tax Return,”

Maryland

**Income Tax and Credits:** Comptroller of Maryland, "Maryland Income Tax Rates and Brackets,”

Michigan

**Income Tax and Credits:** Michigan Department of Treasury, “2022 Individual Income Tax Forms and Instructions,”

Mississippi

**Income Tax and Credits:** Department of Revenue, State of Mississippi, “Individual Income Tax Forms,”

New Jersey

**Income Tax and Credits:** State of New Jersey, Department of the Treasury, "New Jersey Resident Return NJ-1040,”

New Mexico

**Income Tax and Credits:** New Mexico Taxation and Revenue Department, “Personal Income Tax Forms and Publications,”

New York

New York City has additional local income taxes and tax credits.

**Income Tax and Credits:** New York State Department of Taxation and Finance, “Individual Income Tax Form and Instructions,”
[https://www.tax.ny.gov/pdf/ current_forms/it/it201i.pdf](https://www.tax.ny.gov/pdf/ current_forms/it/it201i.pdf) (accessed November 11, 2022).
North Carolina

Oklahoma

Texas
*No state income tax.*

Washington
*No state income tax.*

Wisconsin

2022 METHODOLOGY BY STATE - FULL UPDATES

Arizona

Colorado

Connecticut

Maryland
Indiana

**Local Income Tax:** Indiana Department of Revenue, "Departmental Notice #1," [https://www.in.gov/dor/files/dn01.pdf](https://www.in.gov/dor/files/dn01.pdf) (accessed January 11, 2022).


Ohio


Wisconsin


**Homestead Credit:** Homestead Credit, State of Wisconsin Department of Revenue, [https://www.revenue.wi.gov/Pages/Individuals/homestead.aspx](https://www.revenue.wi.gov/Pages/Individuals/homestead.aspx) (accessed December 29, 2021).

2021 METHODOLOGY BY STATE - FULL UPDATES

Arizona


California


Colorado


Florida

*No state income tax.*
Georgia


Illinois


Kansas


Massachusetts


Missouri

St. Louis City and Kansas City levy a city earnings tax.


Minnesota


New York

New York City has additional local income taxes and tax credits.

**Income Tax and Credits:** New York State Department of Taxation and Finance, “Individual Income Tax Form and Instructions,” [https://www.tax.ny.gov/pdf/current_forms/it/it201i.pdf](https://www.tax.ny.gov/pdf/current_forms/it/it201i.pdf) (accessed September 15, 2020).

Nevada

No state income tax.

Pennsylvania

**Income Tax and Credits:** Pennsylvania Department of Revenue, “Personal Income Tax Preparation Guide,”
Emergency Savings Fund

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as saving for retirement, education expenses, or emergencies. Of course, without question families need more resources if they are to maintain economic security and be able to weather any unexpected income loss. Therefore, the Self-Sufficiency Standard 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 in the state and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family’s Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.
The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.\textsuperscript{13} 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.\textsuperscript{14} 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.\textsuperscript{15}

**Interim Inflation Adjusted Update**
Emergency Savings Fund calculations are updated every three years with the full update cycle.

**DATA SOURCES FOR ALL STATES**


\textsuperscript{13} 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.


**Job Tenure:**

### 2023 METHODOLOGY BY STATE - FULL UPDATES

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*Workers are assumed to save for job loss throughout tenure*
Alabama


District of Columbia


Idaho


Iowa


Kentucky


Louisiana


Maryland

Michigan

Mississippi

New Jersey

New Mexico

New York

North Carolina

Oklahoma

Texas
Washington


Wisconsin


### 2022 METHODOLOGY BY STATE - FULL UPDATES

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</table>

*Workers are assumed to save for job loss throughout tenure

Arizona


Colorado


Connecticut

Indiana


Maryland


Ohio


Wisconsin


### 2021 METHODOLOGY BY STATE - FULL UPDATES

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Workers are assumed to save for job loss throughout tenure

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*Arizona


*California


*Colorado


*Florida


*Georgia


*Illinois


*Kansas

Massachusetts

Minnesota

Missouri

Nevada

New York

Pennsylvania

Tennessee

Texas
Utah


Virginia

## Appendix A

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**Indicates the state received a full update for all sources except for child care. Updated child care market rate surveys were not released or significantly delayed due to data collection issues during the COVID-19 pandemic. ^^indicates the child care market rate survey was not released for the previous full update but was incorporated into this year’s interim update. +Was originally completed as an interim update. Updated to a full update in August 2023.

* This demonstrates IKEA states only

### Appendix B*

<table>
<thead>
<tr>
<th>State</th>
<th>Average Commute (Miles)</th>
<th>Average Monthly Auto Insurance Expenditure</th>
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* This demonstrates IKEA states only
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.

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

Acknowledgements

We appreciate the contributions of the following Center for Women’s Welfare staff for their work on this year’s calculation of the Self-Sufficiency Standard:

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Alyssa Mast, MPA, Sarah Brolliar, MPH

**Contributors**
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