
Technical Brief

The Self-Sufficiency Standard

2024 Update

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PREFACE

This technical brief outlines the methodology, assumptions, and data sources in *The Self-Sufficiency Standard for 2024*. 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. Questions can be directed to the Center’s Research Manager, Annie Kucklick, at akuckkl@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 2024* was generously supported by IKEA USA, United Way of South Carolina, the Wyoming Women’s Foundation, and the Texas Workforce Commission.

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.



2024 Center for Women’s Welfare

The Technical Brief for the Self-Sufficiency Standard

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Assumptions and Data Sources for the Self-Sufficiency Standard

The Self-Sufficiency Standard for 2024 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 2024*.

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

(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 2024 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 2024* 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.

¹ The states include: Arizona, California, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kansas, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nevada, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Utah, Virginia, Washington, and Wisconsin.

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

Housing Costs: U.S. Department of Housing and Urban Development, "County Level Data," Fair Market Rents, Data, 2024 Data, <https://www.huduser.gov/portal/datasets/fmr.html> (accessed September 27, 2023).

² Fair Market Rents for the Housing Choice Voucher Program, Moderate Rehabilitation Single Room Occupancy Program, and Other Programs Fiscal Year 2024, Department of Housing and Urban Development, 84 FR 45789 (August 31, 2023) <https://www.federalregister.gov/documents/2023/08/31/2023-18402/fair-market-rents-for-the-housing-choice-voucher-program-moderate-rehabilitation-single-room>.

County-Level Housing Costs: U.S. Department of Housing and Urban Development, “FY2024 Small Area FMRs,” Datasets, Fair Market Rents, <https://www.huduser.gov/portal/datasets/fmr/smallarea/index.html> (accessed September 27, 2023).

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 March 17, 2016).

2024 HOUSING METHODOLOGY BY STATE - INTERIM UPDATES

New York State partial housing cost updates utilized the same ratios calculated in the full 2023 updates.

Washington

The state of Washington has several counties (Benton, Kitsap, Snohomish, King, Pierce) with sub county-housing variation. In 2024, the methodology for calculating these sub-county costs has shifted to better align with the typical housing cost calculation. Small Area Fair Market Rents (which are calculated by zip code) were used to weight the cost of rent by PUMA. Sub-county regions are aggregated by PUMA to create a ratio that is used to vary the Fair Market Rent data by the number of bedrooms and location. This method is used to produce both the 40th percentile sub-county rental costs and the 50th percentile sub-county rental costs.

Within County Housing Index: U.S. Department of Housing and Urban Development, “FY2024 Small Area FMRs,” Datasets, Fair Market Rents, <https://www.huduser.gov/portal/datasets/fmr/smallarea/index.html> (accessed September 27, 2023).

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.

Within County Housing Index: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates, “B25064: Median Gross Rent (Dollars),” <https://data.census.gov> (accessed December 17, 2022). U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates, “B250003: Tenure (Occupied Housing Units),” <https://data.census.gov> (accessed December 17, 2022).

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.

Within County Housing Index: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates, “B25064: Median Gross Rent (Dollars),” <https://data.census.gov/> (accessed December 17, 2022). Sub-borough Area Housing Costs. U.S. Census Bureau, “2021 New York Housing and Vacancy Survey,” <https://www.census.gov/geographies/reference-maps/2017/demo/nychvs/sub-borough-maps.html> (accessed January 1, 2023).

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).

Rent and Utility Ratio: U.S. Census Bureau, 2014-2018 5-Year American Community Survey Public Use Microdata Sample, California Housing Record File.

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.

Within County Housing Index: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates, “B25064: Median Gross Rent (Dollars),” <https://data.census.gov/> (accessed August 17, 2020). Sub-borough Area Housing Costs. U.S. Census Bureau, “2017 New York Housing and Vacancy Survey,” <https://www.census.gov/geographies/reference-maps/2017/demo/nychvs/sub-borough-maps.html> (accessed August 1, 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, 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.³ 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.⁴ 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

Facility Weights: U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 8. “Who’s Minding the Kids? Child Care Arrangements: Spring 2011,” <https://www.census.gov/prod/2013pubs/p70-135.pdf> (accessed August 25, 2015).

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 December 22, 2023).

³ U.S. Government Printing Office, “Section 9. Child Care,” 108th Congress 2004 House Ways and Means Committee Green Book, <https://www.govinfo.gov/content/pkg/GPO-CPRT-108WPRT108-6/pdf/GPO-CPRT-108WPRT108-6-2-9.pdf> (accessed June 7, 2014).

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

2024 METHODOLOGY BY STATE - FULL UPDATES

California

Child care costs for the 2024 California Standard have been calculated using 85th percentile data from the California Department of Social Services. Child care costs are updated for inflation from August 2020.

Child Care Rates: Ye, Cong, Sami Kitmitto, Kyle Neering, Amanda Danks, Aleksandra Holod, Tzu-Jou Wan, and Angela Su, “2021 Regional Market Rate Survey of Child Care Providers Full Findings Report. American Institutes for Research, June 2022,” <https://ca-times.brightspotcdn.com/df/ee/531311624940a7da89ef94e6332c/regional-market-survey-2021.pdf> (accessed July 7, 2023).

Connecticut

Child care costs for the 2024 Connecticut Standard have been calculated using the 75th percentile data from the Connecticut Office of Early Childhood. Child care costs are updated for inflation from October 2023.

Child Care Rates: Lee, J., Hutchison, H., Lawrence, S. E., Candelaria, M., Polar, J., Isiminger, A., & Mukherjee, B. (2024). *2023 Connecticut Child Care Market Rate Survey and Methodology Report*. University of Connecticut School of Social Work in partnership with the Office of Early Childhood and United Way of Connecticut. <https://www.ctoec.org/wp-content/uploads/2024/06/Connecticut-Market-Rate-Survey-and-Methodology-Report-06-26-2024-Final.pdf> (accessed June 28, 2024).

Florida

Child care costs for the 2024 Florida Standard have been calculated using 75th percentile data from Florida Department of Education. Child care costs are updated for inflation from December 2022.

Child Care Rates: Division of Early Learning, “2022-2023 Market Rate Survey Report,” Florida Department of Education, December 2022, <http://www.floridaearlylearning.com> (accessed January 24, 2024).

Illinois

Child care costs for the 2024 Illinois Standard have been calculated using 75th percentile data from Illinois Department of Human Services. Child care costs are updated for inflation from December 2020.

Child Care Rates: Elizabeth Powers, Joellyn Whitehead, “Market Rate Survey of Licensed Child Care Programs in Illinois,” Illinois Department of Human Services, 2018, <https://www.dhs.state.il.us/OneNetLibrary/27897/documents/MarketRateSurveyofLicensedChildCareProgramsinIllinoisFiscalYear2018.pdf> (accessed February 2024).

Oregon

Child care costs for the 2024 Oregon Standard have been calculated using 75th percentile data from Oregon Department of Human Services. Child care costs are updated for inflation from November 2022.

Child Care Rates: Megan Pratt, Michaela Sektnan, Laurie Houston, “2022 Oregon Child Care Market Price Study,” Oregon State University, College of Public Health and Human Services, March 2023, <https://health.oregonstate.edu/early-learners/research/oregon-child-care-market-price-study-2022> (accessed January 29, 2024).

Pennsylvania

Child care costs for the 2024 Pennsylvania Standard have been calculated using 75th percentile data from Pennsylvania Office of Child Development and Early Learning. Child care costs are updated for inflation from August 2022.

Child Care Rates: Philip Sirinides, Ph.D., Steph Wehnau, M.S., Nicole Sturges, Neil Shook, Ellory Dabbs, M.A., Kristinia Diefenderfer, M.S., Michael Flasher, “Commonwealth of Pennsylvania 2022 Child Care Market Rate Survey,” Pennsylvania Office of Child Development and Early Learning, Penn State Institute of State and Regional Affairs, 2022 (accessed February 12, 2024).

South Carolina

Child care costs for the 2024 South Carolina Standard have been calculated using 75th percentile data from the South Carolina Department of Social Services. Child care costs are updated for inflation from September 2020.

Child Care Rates: Yevonne Brannon, PhD, Chris Gregory, PhD, and Rodney O'Neal, MPA, “SC Child Care Market Rate Study for 2020: Final Report.” Center for Urban Affairs & Community Service, March 2021, <https://www.scchildcare.org/media/73888/SC-Child-Care-Market-Rate-Study-for-2020-Final-Report-March-2021.pdf> (accessed July 14, 2023).

Texas

Child care costs for the 2024 Texas Standard have been calculated using 75th percentile data from the University of Texas at Austin prepared for the Texas Workforce Commission. Child care costs are updated for inflation from December 2022.

Child Care Rates: Daniel Schroeder, Laura Marra, and Monice Faulkner, “2023 Texas Child Care Market Rate Survey,” Texas Workforce Commission, The University of Texas at Austin, Ray Marshall Center for the Study of Human Resources, 2023, <https://txicfw.socialwork.utexas.edu/2023-texas-child-care-market-rate-survey/> (accessed August 4, 2023).

Washington

Child care costs for the 2024 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 February 2024. The Market Rate Survey divides the counties into regions by rate.

Child Care Rates: Washington State Department of Children, Youth, and Families (DCYF), “2024 Market Rate Survey Report,”

[https://urldefense.com/v3/https://www.dcyf.wa.gov/sites/default/files/pdf/reports/ChildCareMarketRateStudy2024.pdf;!!K-Hz7m0Vt54!mVHNcbjs8Y6rtjRX5l7Ysiz-ou_NRh8Vfo75f5mllY55-YF4rw4HZLen85KyqfHVPwKMZiXBjk-9eCjpYspletozM8mHFME\\$](https://urldefense.com/v3/https://www.dcyf.wa.gov/sites/default/files/pdf/reports/ChildCareMarketRateStudy2024.pdf;!!K-Hz7m0Vt54!mVHNcbjs8Y6rtjRX5l7Ysiz-ou_NRh8Vfo75f5mllY55-YF4rw4HZLen85KyqfHVPwKMZiXBjk-9eCjpYspletozM8mHFME$)

(accessed July 29, 2024).

Wyoming

Child care costs for the 2024 Wyoming Standard have been calculated using 75th percentile data from the Wyoming Department of Family Services. Child care costs are updated for inflation from April 2022.

Child Care Rates: Wyoming Department of Family Services, “2022 Child Care Market Rate Survey”, Public Consulting Group, June 2022 https://drive.google.com/file/d/1T93vS2mQILrge5_2-azObXhmOduex2Ax/view (accessed January 8, 2024).

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.

Child Care Rates: Alabama Department of Human Resources, Office of Child Care Subsidy, Child Care Services Division, “Alabama Child Care 2021 Market Rate Study Final Report,”

https://dhr.alabama.gov/wp-content/uploads/2021/06/Alabama-2021-Child-Care-Market-Rate-Survey_June-29_FINAL.pdf (accessed July 14, 2023).

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.

Child Care Rates: District of Columbia, Office of the State Superintendent of Education, “FY2022 Subsidy Reimbursement Rates,”

<https://osse.dc.gov/sites/default/files/dc/sites/osse/publication/attachments/FY22%20Reimbursement%20Rates.pdf> (accessed July 30, 2022).

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.

Child Care Rates: Information Management Unit, “2021 Idaho Child Care Market Rate Analysis”, Idaho Department of Health and Welfare,

<https://publicdocuments.dhw.idaho.gov/WebLink/DocView.aspx?id=18263&dbid=0&repo=PUBLIC-DOCUMENTS&cr=1> (accessed July 7, 2023).

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.

Child Care Rates: Department of Human Services, “2020 Market Rate Survey Report,” State of Iowa, <https://publications.iowa.gov/39045/> (accessed August 15, 2023).

National Childcare Database: Women’s Bureau, “National Database of Childcare Prices,” U.S. Department of Labor, <https://www.dol.gov/agencies/wb/topics/featured-childcare> (accessed July 25, 2023).

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.

Child Care Rates: Rojas, Joanne & Bethany Davis, “2020 Child Care Report,” Child Care Aware of Kentucky, Human Development Institute, University of Kentucky, <https://www.chfs.ky.gov/agencies/dcbs/dcc/Documents/marketrate.pdf> (accessed July 24, 2022).

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.

Child Care Rates: Emergent Methods, “2020 Market Rate Survey,” Department of Education, Office of Early Childhood Operations, https://www.louisianabelieves.com/docs/default-source/early-childhood/2020-louisiana-child-care-market-rate-survey.pdf?sfvrsn=be56718_2 (accessed July 25, 2023).

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.

Child Care Rates: Maryland State Department of Education Division of Early Childhood, "Maryland Child Care Market Rate June 2021 Market Rate Survey," https://earlychildhood.marylandpublicschools.org/system/files/filedepot/19/09-15-2021_june_2021_mrs_report.pdf (accessed August 25, 2022).

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.

Child Care Rates: Michigan Department of Education, "Michigan's Child Care Market Rates," https://www.michigan.gov/-/media/Project/Websites/mde/ogs/cdc-2/partner_docs/mrs_final_report_ada.pdf?rev=4af55593c5934c09a20d0c1c0c435f69 (accessed January 23, 2023).

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.

Child Care Rates: The Social Science Research Center, Mississippi State University, “2021 Mississippi Child Care Market Rate Survey,” Mississippi Department of Human Services, https://www.mdhs.ms.gov/wp-content/uploads/2021/10/Market-Rate-Report_Final_9.3.pdf (accessed July 25, 2023).

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.

Child Care Rates: School of Social Work, Rutgers University, “2021 Child Care Market Rate Survey,” New Jersey Department of Human Services, Division of Family Development, July 2022, https://www.childcarenj.gov/ChildCareNJ/media/media_library/FINAL_2021_NJ_Child_Care_Market_Rate_Survey.pdf (accessed January 9, 2023).

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.

Child Care Rates: Capito, Jeanna, Jessica Rodriguez-Duggan, and Simon Workman, “Understanding the cost of quality child care in New Mexico: a cost estimation model to inform subsidy rate setting,” Prenatal to Five Fiscal Strategies, https://www.nmececd.org/wp-content/uploads/2021/08/P5FS_NMReport_v.3d_forWeb.pdf (accessed August 4, 2023).

National Childcare Database: Women’s Bureau, “National Database of Childcare Prices,” U.S. Department of Labor, <https://www.dol.gov/agencies/wb/topics/featured-childcare> (accessed July 25, 2023).

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> (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.

Child Care Rates: New York State Office of Children and Family Services, “New York State Child Care Market Rate Survey 2022 Report,” <https://ocfs.ny.gov/programs/childcare/plans-reports.php> (accessed August 29, 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.

Child Care Rates: The Center for Urban Affairs and Community Services, "North Carolina Child Care Market Rate Study: Final Report July 2022" Division of Child Development and Early Education, NC Department of Health and Human Services,

https://ncchildcare.ncdhhs.gov/Portals/0/documents/pdf/C/Child_Care_Market_Rate_Study_2021_Final_Report_7-20-22.pdf?ver=E5JI1C10n1TicqFmJPagVw%3d%3d (accessed January 13, 2023).

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.

Child Care Rates: Gnosis, "2021 Oklahoma Child Care Market Rate Survey," Oklahoma Department of Human Services, <https://researchconnections.org/childcare/resources/133921> (accessed July 25, 2023).

National Childcare Database: Women's Bureau, "National Database of Childcare Prices," U.S. Department of Labor, <https://www.dol.gov/agencies/wb/topics/featured-childcare> (accessed July 25, 2023).

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.

Child Care Rates: Schroeder, Daniel, Laura Marra, and Monice Faulkner, "2023 Texas Child Care Market Rate Survey," Texas Workforce Commission, The University of Texas at Austin, Ray Marshall Center for the Study of Human Resources, <https://txicfw.socialwork.utexas.edu/2023-texas-child-care-market-rate-survey/> (accessed August 4, 2023).

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.

Child Care Rates: Washington State Department of Children, Youth, and Families (DCYF), “2021 Market Rate Survey Report,” <https://www.dcyf.wa.gov/sites/default/files/pdf/reports/ChildCareMarketRateStudy2021.pdf> (accessed August 30, 2022).

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.

Child Care Rates: Wisconsin Department of Children and Families, “2022 Child Care Market Survey Results,” <https://dcf.wisconsin.gov/files/wishares/ccdbg/2022-ccmarket-survey-results-report.pdf> (accessed August 31, 2022).

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.

Child Care Rates: Kansas Department for Children and Families, “2020 Kansas Child Care Market Analysis Final Report, March 4, 2021,” http://www.dcf.ks.gov/services/eas/Documents/Child_Care/Provider_Market_Rate_Study.pdf (accessed December 8, 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.

Child Care Rates: Maryland State Department of Education Division of Early Childhood, “Maryland Child Care Provider Market Rate Survey 2019,” https://earlychildhood.marylandpublicschools.org/system/files/filedepot/2/market_rate_survey_final_report_july_2019_sr_07_08_19_pm_final_pdf_3.pdf (accessed December 3, 2021).

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.

Child Care Rates: Strategic Research Group, “2020 Ohio Child Care Market Rate Survey Analysis,” Ohio Department of Job and Family Services, <https://jfs.ohio.gov/cdc/docs/2020-Ohio-Child-Care-MRS-Report-FINAL.pdf> (accessed December 3, 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.

Child Care Rates: Utah Department of Workforce Services Office of Child Care, "Utah 2021 Child Care Market Rate Study," <https://jobs.utah.gov/occ/occmrket.pdf> (accessed December 8, 2021).

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.

Child Care Rates: Arizona Department of Economic Security, "Child Care Market Rate Survey 2018," <https://des.az.gov/digital-library/child-care-market-rate-survey-2018> (accessed September 30, 2020).

California

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

Child Care Rates: California Department of Education, "2018 Regional Market Rate Survey of California Child Care Providers," <https://www.cde.ca.gov/fg/aa/cd/regionalmarketratesurvey.asp> (accessed September 12, 2020).

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.

Child Care Rates: Florida Department of Education, "2017 Market Rate Report," http://www.floridaearlylearning.com/Content/Uploads/floridaearlylearning.com/files/Market_Rate_Report_2017_Full_Time_Final_web_04292019.pdf (accessed September 21, 2020).

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.

Child Care Rates: Illinois Department of Human Services, “Market Rate Survey of Licensed Child Care Programs in Illinois, Fiscal Year 2018,”

<https://www.dhs.state.il.us/OneNetLibrary/27897/documents/MarketRateSurveyofLicensedChildCareProgramsinIllinoisFiscalYear2018.pdf> (accessed December 23, 2020).

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.

Child Care Rates: Kansas Department for Children and Families, “2017 Kansas Child Care market Analysis Final Report, April 23, 2018,”

http://www.dcf.ks.gov/services/ees/Documents/Child_Care/Provider_Market_Rate_Study.pdf (accessed December 21, 2020).

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.

Child Care Rates: Department of Human Services, “Results of 2018 Child Care Market Rate Survey,”

<https://edocs.dhs.state.mn.us/lfserver/Public/DHS-6226F-ENG> (accessed September 29, 2020).

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.

Child Care Rates: Missouri Department of Social Services, Children’s Division. “2018 Child Care Market Rate Survey Report,”

<https://dss.mo.gov/re/pdf/oecmmr/2018-child-care-market-rate-survey.pdf> (accessed September 12, 2021).

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).

Child Care Rates: The Children’s Cabinet, “Nevada 2018 Early Education & Care Fact Sheet,”

<https://www.childrencabinet.org/wp-content/uploads/2018DemographicsReport-FINAL.pdf> (accessed October 31, 2020).

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.

Child Care Rates: New York State Office of Children and Family Services, “New York State Child Care Market Rate Survey Report 2019,”

<https://ocfs.ny.gov/main/childcare/stateplan/CCDF/FFY2019-2021-CCDF-Plan.pdf> (accessed August 15, 2020).

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.

Child Care Rates: Tennessee Department of Human Services, “Fiscal Year 2018-2019, Determining Child Care Market Rates in the State of Tennessee,” <https://www.tn.gov/content/dam/tn/human-services/documents/2018-2019%20Market%20Rate%20Survey.pdf> (accessed November 4, 2020).

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.

Child Care Rates: University of Texas at Austin, “2020 Texas Child Care Market Rate Survey Final Report,” <https://txicfw.socialwork.utexas.edu/2020-texas-child-care-market-rate-survey/> (accessed December 18, 2020).

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.

Child Care Rates: Virginia Department of Social Services, “2018 Market Rate Survey Report,” https://www.dss.virginia.gov/files/division/cc/interested_subsidy_vendors/notices/Market_Rate_Survey.pdf (accessed October 31, 2020).

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 39% of their food budget on food prepared away from home.⁵ 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 2024 uses data for June 2023.

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.

⁵ U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2022,” Economic News Release, <https://www.bls.gov/news.release/pdf/cesan.pdf> (accessed March 18, 2024).

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.

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

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 2023,” <https://fns-prod.azureedge.us/sites/default/files/media/file/CostofFoodJun2023LowModLib.pdf> (accessed November 11, 2023).

County Index. Hake, Monica; Engelhard, Emily; Dewey, Adam, (2023,. Map the Meal Gap 2023: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2021. Feeding America. received from research@feedingamerica.org (accessed August 14, 2023).

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.⁶ The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

The Standard examined 2017-2021 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 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.

⁶ 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).

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 2022 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 2022 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

Public Transportation Use: U.S. Census Bureau, “Table B08301: Means of Transportation to Work,” 2017-2021 American Community Survey 5-year estimates, Detailed Tables, <https://data.census.gov/table/ACSST5Y2022.B08301?q=B08301> (accessed November 20, 2023).

Auto Insurance Premium: National Association of Insurance Commissioners, “Average Expenditures for Auto insurance by State, 2016-2020,” Insurance Information Institute, <https://www.iii.org/table-archive/21247> (accessed August 8, 2023).

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 2022, <https://data.bls.gov/cgi-bin/srgate> (accessed September 22, 2023).

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 December 22, 2023).

Per-Mile Costs: American Automobile Association (2023). 2023 Edition, “Your Driving Costs: How Much Does it Really Cost to Own a New Car?,” AAA Association Communication. Retrieved from

<https://newsroom.aaa.com/wp-content/uploads/2023/08/YDC-Fact-Sheet-FINAL-8.30.23-1.pdf>
(accessed September 20, 2023).

2024 METHODOLOGY BY STATE

California

San Francisco County utilizes public transportation at a rate greater than seven percent. In San Francisco County, monthly costs are assumed to be \$98 for a monthly Clipper “A” Pass: Muni which provides unlimited rides on all Muni service, cable cars, and travel between all Bay Area Rapid Transit (BART) stations within San Francisco. For private transportation costs, the County Index is calculated using rates for the average premium for a 30-year-old female sourced from carinsurance.com.

Public Transit Costs: San Francisco Municipal Transportation Agency, “Fare Options,” <https://www.sfmta.com/fares/monthly-adult-ages-19-64> (accessed July 24, 2023).

County Index: “How to Choose the Right Car Insurance,” carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed October 9, 2023).

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.

Public Transit Costs: Hartford and New Haven: Connecticut Department of Transportation, CT Transit, Regular Fares, <https://www.cttransit.com/fares>. Bridgeport: Greater Bridgeport Transit, <https://www.gogbt.com/how-to-ride/fares-passes> (accessed June 10, 2024).

County Index: “How to Choose the Right Car Insurance,” carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed June 24, 2024).

Florida

No counties in Florida qualify for the public transportation assumption. The County Index is calculated using rates for the average premium for a 30-year-old female sourced from carinsurance.com.

County Index: “How to Choose the Right Car Insurance,” carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed January 24, 2024).

Illinois

Cook County utilizes public transportation at a rate greater than seven percent. In Cook County, monthly costs are assumed to be \$75 for a monthly Unlimited 30-day CTA/Pace Pass. The pass provides unlimited rides on Chicago Transit Authority (CTA) which includes buses from routes 1-206, and elevated and subway trains as well as unlimited rides on Pace, which includes suburban buses that run from routes 208 and above. For private transportation costs, the County Index is calculated using rates for the average premium for a 30-year-old female sourced from carinsurance.com.

Public Transit Costs: Chicago Transit Authority, “Fare Information,” <https://www.transitchicago.com/fares/> (accessed July 24, 2023).

County Index: “How to Choose the Right Car Insurance,” carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed January 29, 2024).

Oregon

Multnomah County utilizes public transportation at a rate greater than seven percent. In Multnomah County, monthly costs are assumed to be \$100 for a monthly Hop Fastpass. This pass covers TriMet buses, MAX Light Rail and WES Commuter Rail. For private transportation costs, the County Index is calculated using rates for the average premium for a 30-year-old female sourced from carinsurance.com.

Public Transit Costs: TriMet, “Fares,” <https://trimet.org/fares/index.htm> (accessed January 29, 2024).

County Index: “How to Choose the Right Car Insurance,” carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed February 2, 2024).

Pennsylvania

Allegheny County and Philadelphia County utilize public transportation at a rate greater than seven percent. In Allegheny County, monthly costs are assumed to be \$97.50 for a 31-Day Pass Full Fare which is valid for 31 days after first use. In Philadelphia County, monthly costs are assumed to be \$115 for a monthly Cross County Pass which includes travel on all buses, trolleys, trackless trolleys, the Norristown High Speed Line, Broad Street and Market Frankford Line at all times. This pass is valid on Regional Rail for rides in any direction and any number of fare zones not traveling to, through, or from stations identified as Center City Philadelphia (CCP). For private transportation costs, the County Index is calculated using rates for the average premium for a 30-year-old female sourced from carinsurance.com.

Public Transit Costs: Allegheny County: Pittsburgh Regional Transit, “Fare Information,” <https://www.rideprt.org/fares-and-passes/fare-information/> (accessed January 29, 2024). Philadelphia County: Septa Key, “Fare Products”, <https://www.septakey.org/info/fare-products> (accessed January 29, 2024).

County Index: “How to Choose the Right Car Insurance,” carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed January 24, 2024).

South Carolina

No counties in South Carolina qualify for the public transportation assumption. The County Index is calculated using rates for the average premium for a 30-year-old female sourced from carinsurance.com.

County Index: “How to Choose the Right Car Insurance,” carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed August 8, 2023).

Texas

No counties in Texas qualify for the public transportation assumption. The County Index is calculated using rates for the average premium for a 30-year-old female sourced from carinsurance.com.

County Index: “How to Choose the Right Car Insurance,” carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed December 7, 2023).

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 carinsurance.com.

Public Transit Costs: King County Metro, “Orca Cards,” https://info.myorca.com/wp-content/uploads/ORCA-Product-and-Price-List_101023.pdf (accessed July 13, 2024).

County Index: “How to Choose the Right Car Insurance,” carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed June 3, 2024).

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 2024,” https://fns-prod.azureedge.us/sites/default/files/resource-files/Cost_Of_Food_Low_Moderate_Liberal_Food_Plans_June_2024.pdf (accessed August 11, 2024).

Wyoming

No counties in Wyoming qualify for the public transportation assumption. The County Index is calculated using rates for the average premium for a 30-year-old female sourced from carinsurance.com.

County Index: “How to Choose the Right Car Insurance,” carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed January 18, 2024).

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.

County Index: Average car insurance rates by ZIP code, with calculator, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx>, (accessed August 5, 2023).

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.

Public Transit Costs: Washington Metropolitan Area Transit Authority, “Plan Your Trip,” <https://www.wmata.com/fares/Monthly-Pass/> (accessed July 15, 2023).

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.

County Index: Average car insurance rates by ZIP code, with calculator, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx>, (accessed August 5, 2023).

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.

County Index: Average car insurance rates by ZIP code, with calculator, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx>, (accessed August 5, 2023).

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.

County Index: Average car insurance rates by ZIP code, with calculator, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx>, (accessed August 5, 2023).

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.

County Index: Average car insurance rates by ZIP code, with calculator, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx>, (accessed August 5, 2023).

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.

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

Michigan

No counties in Michigan qualify for the public transportation assumption.

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

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.

County Index: Average car insurance rates by ZIP code, with calculator, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx>, (accessed August 5, 2023).

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.

Public Transit Costs: NJ Transit, “Plan Your Trip,” <https://www.njtransit.com/> (accessed January 15, 2023).

County Index: Personal Communication, Allie Byers, [TheZebra.com](https://www.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.

County Index: Average car insurance rates by ZIP code, with calculator, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx>, (accessed August 5, 2023).

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.

Public Transportation Costs: MTA Transit Fares, "Everything you need to know about transit fares and tolls in New York," <https://new.mta.info/fares#unlimited> (accessed January 17, 2023).

County Index: Personal Communication, Allie Byers, [TheZebra.com](https://www.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> (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.

County Index: Average car insurance rates by ZIP code, with calculator, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx>, (accessed August 5, 2023).

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.

County Index: Average car insurance rates by ZIP code, with calculator, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx>, (accessed August 5, 2023).

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.

Public Transit Costs: King County Metro, “Orca Cards,” <https://kingcounty.gov/depts/transportation/metro/fares-orca/orca-cards.aspx#pugetpass> (accessed January 13, 2023).

County Index: Personal Communication, Allie Byers, [TheZebra.com](https://www.thezebra.com), September 15, 2022.

Wisconsin

No counties in Wisconsin qualify for the public transportation assumption.

County Index: Personal Communication, Allie Byers, [TheZebra.com](https://www.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](https://www.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.

Public Transportation Costs: RTD Monthly Pass, “Monthly Pass Convenience” <https://www.rtd-denver.com/fares-passes/monthly-pass>; RFTA, “30 Day Zone Passes,” <https://www.rfta.com/fares/fares-passes/30-day-zone-passes/>; SMART, “Regional Bus Routes,” <https://smarttelluride.colorado.gov/> (accessed January 5, 2022).

County Index: Auto Insurance Ratios for the State of Colorado, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed January 5, 2022).

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.

Public Transit Costs: Hartford and New Haven: Connecticut Department of Transportation, CT Transit, Regular Fares, <https://www.cttransit.com/fares>. Bridgeport: Greater Bridgeport Transit, <https://www.gogbt.com/> (accessed February 3, 2022).

County Index: Auto Insurance Ratios for Connecticut, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx>, (accessed January 10, 2022).

Indiana

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

County Index: Personal Communication, Nicole Beck, [TheZebra.com](https://www.thezebra.com), March 2021.

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.

Public Transit Costs: Baltimore City County, Maryland Dept. of Transportation, Maryland Transit Administration. Regular Fares. <https://www.mta.maryland.gov/pass-store>. Montgomery County Department of Transportation. MCDOT. Regular Fares. <https://www.montgomerycountymd.gov/dot-transit/routesandschedules/fares/fares2.html>. Prince George's- County-Washington Metropolitan Transit Authority, WMATA. Regular Fare. <https://www.wmata.com/fares/SelectPass.cfm> (accessed December 10, 2021).

County Index: Maryland Insurance Administration, "Auto Insurance: A Comparison Guide to Rates," <https://insurance.maryland.gov/Consumer/Documents/publicnew/AutoRateGuide2021.pdf> (accessed December 30, 2021).

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.

County Index: Personal Communication, Nicole Beck, [TheZebra.com](https://www.thezebra.com), March 2021.

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.

County Index: Auto Insurance Ratios for Wisconsin, carinsurance.com, <https://www.carinsurance.com/calculators/average-car-insurance-rates.aspx> (accessed December 30, 2021).

2021 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, October 10, 2019.

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.

Public Transportation Costs: Alameda-Contra Costa Transit District, “Fares and Clipper,” <http://www.actransit.org/rider-info/fares-tickets-passes/> (accessed September 1, 2020). San Francisco Municipal Transportation Agency, “Monthly Passes,” <https://www.sfmta.com/getting-around/transit/fares-passes/monthly-passes#aboutpasses> (accessed September 1, 2020).

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

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.

Public Transportation Costs: RTD Monthly Pass, “Monthly Pass Convenience” <https://www.rtd-denver.com/fares-passes/monthly-pass>; RFTA, “30 Day Zone Passes,” <https://www.rfta.com/fares/fares-passes/30-day-zone-passes/>; SMART, “Regional Bus Routes,” <https://smarttelluride.colorado.gov/> (accessed November 15, 2020).

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

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.thezebra.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.

Public Transportation Costs: Marta, “Fare Programs,” <https://www.itsmarta.com/fare-programs.aspx>; (accessed November 15, 2020).

County Index: Personal Communication, Nicole Beck, [TheZebra.com](https://www.thezebra.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.

Public Transportation Costs: Chicago Transit Authority, “Unlimited Ride Passes,” <https://www.transitchicago.com/passes/> (accessed November 15, 2020).

County Index: Personal Communication, Nicole Beck, [TheZebra.com](https://www.thezebra.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.thezebra.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.

Public Transportation Costs: Massachusetts Bay Transportation Authority, “Subway Fares,” <https://www.mbta.com/fares/subway-fares#monthly> (accessed November 15, 2020).

County Index: Mass.gov, “Auto Insurance Premium Comparisons,”

<https://www.mass.gov/service-details/auto-insurance-premium-comparisons> (accessed December 20, 2020)

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.

Public Transportation Costs: Metro Transit, “Go-To Card,” <https://www.metrotransit.org/go-to-card> (accessed November 15, 2020).

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

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.

Public Transportation Costs: M Metro, “Metro Fare Details,” <https://www.metrostlouis.org/fares-and-passes/> (accessed November 15, 2020).

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

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.

Public Transportation Costs: MTA Transit Fares, “Everything you need to know about transit fares and tolls in New York,” <https://new.mta.info/fares#unlimited> (accessed June 17, 2020).

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

Nevada

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

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

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.

Public Transit Costs: Port Authority, “Fare Information,” <https://www.portauthority.org/fares-and-passes/fare-information/>; Southeastern Pennsylvania Transportation Authority, “SEPTA Key Program,” <https://www.septa.org/fares/pass/key.html> (accessed October 12, 2020)

County Index: Personal Communication, Nicole Beck, [TheZebra.com](https://www.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](https://www.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](https://www.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](https://www.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.

Public Transportation Costs: GRTC Transit System, “Fares and Rates” <http://ridegrtc.com/fares/fares-and-rates/>; City of Charlottesville, “Fare Options,” <https://www.charlottesville.gov/539/Fare-Options>; ART Arlington Transit, “Fares,” <https://www.arlingtontransit.com/fares/>; Washington Metropolitan Area Transit Authority, “Pass Options,” <https://www.wmata.com/fares/farecard-options.cfm#:~:text=1%2DDay%20Unlimited%20Pass%20%2413.00&text=The%20pass%20is%20activated%20the,The%20Bus%2C%20or%20Ride%20On> (accessed on October 15, 2020)

County Index: Personal Communication, Nicole Beck, [TheZebra.com](https://www.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.⁷

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

⁷ U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private- Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2021," Medical Expenditure Panel Survey-Insurance Component, https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_2/2021/ic21_ii_a_f.pdf?_gl=1*cz88f2*_ga*OTYxMTk1OTE2LjE3MTA3ODk3Mjk.*_ga_45NDTD15CJ*MTcxMDc4OTc0NS4zLjEuMTcxMDc4OTkzMC4yOS4wLjA (accessed September 28, 2023).

Bureau of Labor Statistics, "Employee Benefits in the United States - March 2022," <https://www.bls.gov/news.release/pdf/ebs2.pdf> (accessed September 1, 2022).

Premiums: United States, 2022” Medical Expenditure Panel Survey-Insurance Component, https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_10/2022/ic21_xc_e.pdf (accessed September 20,2023).

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 December 22, 2023).

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-233, 2021 Full Year Consolidated Data File,” https://meps.ahrq.gov/mepsweb/data_stats/download_data_files_results.jsp?cboDataYear=All&cboDataTypeY=1%2CHousehold+Full+Year+File&buttonYearandDataType=Search&cboPufNumber=All&SearchTitle=Consolidated+Data (accessed September 22, 2022).

2024 County Index: Healthcare.gov, RESOURCES: For researchers, 2024 plan data: health plan data, download (ZIP file) “Individual Market Medical,” <https://www.healthcare.gov/health-plan-information-2024/> (accessed December 19, 2023).

Geographic Rating Areas: Centers for Medicare & Medicaid Services, The Center for Consumer Information & Insurance Oversight, “State Specific Geographic Rating Areas,” <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/state-gra> (accessed November 5, 2023).

2024 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/> (accessed October 10, 2023).

Connecticut

County Index: Center for Medicare & Medicaid Services (CMS), 2024 Health Insurance State-based Exchange Public Use Files, <https://www.cms.gov/marketplace/resources/data/state-based-public-use-files> (accessed May 10, 2024).

Pennsylvania

County Index: Center for Medicare & Medicaid Services (CMS), 2023 Health Insurance State-based Exchange Public Use Files, <https://www.cms.gov/marketplace/resources/data/state-based-public-use-files> (accessed February 20, 2024).

Washington

County Index: Office of the Insurance Commissioner Washington State, "Individual and family health plans & premiums," <https://www.insurance.wa.gov/individual-and-family-health-plans-premiums> (accessed August 13, 2024).

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

County Index: Your Health Idaho, “Shop Plans Now,” <https://www.yourhealthidaho.org/> (accessed July 16, 2023).

Kentucky

County Index: Kynect, “Prescreening Tool,” https://kynect.ky.gov/s/?language=en_US (accessed August 6, 2023).

Maryland

County Index: Maryland Health Connections, “Get an Estimate,” <https://www.marylandhealthconnection.gov/> (accessed January 6, 2023).

New Jersey

County Index: Get Covered NJ, “Find out how much insurance may cost,” [https://enroll.getcovered.nj.gov/hix/preeligibility#/,](https://enroll.getcovered.nj.gov/hix/preeligibility#/) (accessed January 15, 2023). eHealth, “Get Quote,” <https://www.ehealthinsurance.com/individual-family-health-insurance#welcome> (accessed January 18, 2023).

New Mexico

County Index: BeWellNM, “Preview What you May Qualify For: Plans and Costs,” <https://getcovered.bewellnm.com/individual/> (accessed July 6, 2023).

New York

County Index: NY State of Health: The Official Health Plan Marketplace. “Compare Plans and Estimate Costs,” <https://nystateofhealth.ny.gov/> (accessed January 6, 2023).

Washington

County Index: Office of the Insurance Commissioner Washington State, “Individual and family health plans & premiums,” <https://www.insurance.wa.gov/individual-and-family-health-plans-premiums> (accessed January 13, 2023).

2022 METHODOLOGY BY STATE - FULL UPDATES

States not participating in the federal marketplace are listed below.

Colorado

County Index: Connect for Health Colorado, “Quick Cost & Plan Finder,” <https://planfinder.connectforhealthco.com/home> (accessed January 10, 2022).

Connecticut

County Index: AccessHealthCT, “Compare Plans,” <https://www.accesshealthct.com/>, (accessed December 21, 2021)

Maryland

County Index: Maryland Health Connection, “Get an Estimate,” https://secure.marylandhealthconnection.gov/hixui/public/home.html#/getEstimate?lang=en_US&firstTime=1 (Accessed December 20, 2021).

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/> (accessed October 1, 2020).

Colorado

County Index: Connect for Health Colorado, “Quick Cost & Plan Finder,” <https://planfinder.connectforhealthco.com/home> (accessed November 18, 2020).

Massachusetts

County Index: Massachusetts Health Connector, “See What You May Qualify For,” <https://www.mahix.org/individual/> (accessed November 18, 2020).

Minnesota

County Index: MN Sure, “Apply and Enroll,” <https://www.mnsure.org> (accessed December 1, 2020).

Nevada

County Index: Nevada Health Link, “Enroll,” <https://enroll.nevadahealthlink.com/hix/preeligibility#/?fromHome=1> (accessed December 2, 2020).

New York

County Index: NY State of Health: The Official Health Plan Marketplace. “Compare Plans and Estimate Costs,” <https://nystateofhealth.ny.gov/> (accessed October 29, 2020).

Pennsylvania

County Index: Pennie, “Pennie Plan Comparison Tool,” <https://enroll.pennie.com/hix/preeligibility#/> (November 13, 2020).

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.⁸

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.⁹ 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 \$24.52.¹⁰ 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

Broadband Rate: Federal Communications Commission, “Broadband Average Costs 2024,” <https://www.fcc.gov/economics-analytics/industry-analysis-division/urban-rate-survey-data-resources> (accessed February 27, 2024).

Federal Communications Commission: Federal Communications Commission, “Household Broadband Guide,” <https://www.fcc.gov/consumers/guides/household-broadband-guide>

⁸ Constance F. Citro and Robert T. Michael, eds., *Measuring Poverty: A New Approach* (Washington, DC: National Academy Press, 1995), https://www.bls.gov/pir/spm/nasrpt_ack.pdf (accessed June 7, 2014).

⁹ 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>).

¹⁰ 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.

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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.

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.¹¹

¹¹ 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 2024 federal taxes reflected in the Standard reverted to the previous legislation as stated in this section.

Interim Inflation Adjusted Update

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

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Federal Child Care Tax Credit Internal Revenue Service, "Publication 503. Child and Dependent Care Expenses," <https://www.irs.gov/pub/irs-pdf/p503.pdf> (accessed September 26, 2023)

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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 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.

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2024 METHODOLOGY BY STATE - FULL UPDATES

California

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Connecticut

Income Tax and Credits: Connecticut Department of Revenue, "2023 Form CT-1040, Connecticut Resident Income Tax Return Instructions," https://portal.ct.gov/-/media/drs/forms/2023/income/2023-ct-1040-instructions_1223.pdf. Connecticut Department of Revenue, "CT Earned Income Tax Credit," <https://portal.ct.gov/drs/ct---eitc/ct-eitc-information/ct-earned-income-tax-credit>. (Accessed June 17, 2024).

Florida

No state income tax

Illinois

Income Tax and Credits: Illinois Department of Revenue, "2023 Form IL-1040 Instructions," <https://tax.illinois.gov/content/dam/soi/en/web/tax/forms/incometax/documents/currentyear/individual/il-1040-instr.pdf> (accessed February 7, 2024).

Oregon

Income Tax and Credits: Oregon Department of Revenue, "2023 Oregon Publication OR-17 Individual Income Tax Guide," https://www.oregon.gov/dor/forms/FormsPubs/publication-or-17_101-431_2023.pdf (accessed February 13, 2024).

Pennsylvania

Income Tax and Credits: Pennsylvania Department of Revenue, "Instructions for Estimating PA Personal Income Tax," https://www.revenue.pa.gov/FormsandPublications/FormsforIndividuals/PIT/Documents/2024/2024_rev-413i.pdf (accessed February 13, 2024).

South Carolina

Income Tax and Credits: South Carolina Department of Revenue, "2022 Individual Income Tax Return," https://dor.sc.gov/forms-site/Forms/IITPacket_2022.pdf (accessed September 27, 2023).

Texas

No state income tax.

Wyoming

No state income tax

2023 METHODOLOGY BY STATE - FULL UPDATES

Alabama

Income Tax and Credits: Alabama Department of Revenue, “Form 40 Booklet,” https://www.revenue.alabama.gov/ultraviewer/viewer/basic_viewer/index.html?form=2023/01/22f4Obk.pdf (accessed August 10, 2023).

District of Columbia

Income Tax and Credits: DC Office of Tax and Revenue, “Individual Income Tax Forms 2023 Tax Filing Season (Tax Year 2022),” <https://otr.cfo.dc.gov/node/1635676> (accessed August 15, 2023).

Idaho

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Iowa

Income Tax and Credits: Iowa Department of Revenue, “IA 1040 Income Tax Return,” https://tax.iowa.gov/sites/default/files/2023-05/2022%20Expanded%20Instructions_022023.pdf (accessed August 10, 2023).

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Maryland

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Michigan

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Mississippi

Income Tax and Credits: Department of Revenue, State of Mississippi, “Individual Income Tax Forms,” <https://www.dor.ms.gov/individual/individual-income-tax-forms> (accessed August 15, 2023).

New Jersey

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New Mexico

Income Tax and Credits: New Mexico Taxation and Revenue Department, "Personal Income Tax Forms and Publications," <https://www.tax.newmexico.gov/forms-publications/> (accessed August 15, 2023).

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 (accessed November 11, 2022).

North Carolina

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Oklahoma

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Texas

No state income tax.

Washington

No state income tax.

Wisconsin

Income Tax and Credits: Wisconsin Income Tax 2021, Form 1 Instructions. <https://www.revenue.wi.gov/TaxForms2021/2021-Form1-Inst.pdf> (accessed December 29, 2021)

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Connecticut

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Indiana

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Ohio

Local Income Tax: Ohio Department of Taxation, "Downloadable Municipal Income Tax Rate Database Table and Instructions" <https://tax.ohio.gov/wps/portal/gov/tax/business/municipalities/municipalities> (accessed January 11, 2022).

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Wisconsin

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Arizona

Income Tax and Credits: State of Arizona, Department of Revenue, "Arizona Form 140: Resident Personal Income Tax Booklet," <https://azdor.gov/forms/individual/form-140-arizona-resident-personal-income-tax-booklet> (accessed December 16, 2020).

California

Sales Tax: State of California Franchise Tax Board, "Personal Income Tax Booklet," <https://www.ftb.ca.gov/forms/2019/2019-540-booklet.html#Instructions-for-Form-540> (accessed September 19, 2020).

Colorado

Income Tax and Credits: "Colorado Individual Income Tax Filing Guide," https://tax.colorado.gov/sites/tax/files/DR0104Book_2020_V2.pdf (accessed January 28, 2021).

Florida

No state income tax

Georgia

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Kansas

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Massachusetts

Income Tax and Credits: Commonwealth of Massachusetts Department of Revenue, "Form 1 2020: Massachusetts Resident Income Tax," <https://www.mass.gov/doc/draft-2020-form-1-instructions/download> (accessed December 23, 2020).

Missouri

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

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Minnesota

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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 (accessed September 15, 2020).

Nevada

No state income tax.

Pennsylvania

Income Tax and Credits: Pennsylvania Department of Revenue, "Personal Income Tax Preparation Guide," <https://www.revenue.pa.gov/FormsandPublications/FormsforIndividuals/PIT/Documents/dfo-02.pdf> (accessed December 24, 2020).

Tennessee

No state income tax.

Texas

No state income tax.

Utah

Income Tax and Credits: Utah State Tax Commission, "Utah 2019 Individual Income Tax TC-40 Forms & Instructions," <https://tax.utah.gov/forms/current/tc-40inst.pdf> (accessed December 23, 2020).

Virginia

Income Tax and Credits: Virginia Department of Taxation, "Resident Individual Income Tax Booklet," <https://www.tax.virginia.gov/sites/default/files/vatax-pdf/2020-form-760-instructions.pdf> (accessed December 23, 2020).

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.¹² 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.¹³ 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.¹⁴

¹² 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.

¹³ Affordable Insurance Exchanges are required as of 2014, and health insurance tax credits are available to offset monthly premium costs for those enrolled in the Exchanges with income up to 400% FPL. Centers for Medicare & Medicaid Services, Fact Sheets, "Affordable Insurance Exchanges: Seamless Access to Affordable Coverage," <https://www.cms.gov/newsroom/fact-sheets/affordable-insurance-exchanges-simple-seamless-and-affordable-coverage> (accessed July 23, 2014).

¹⁴ Centers for Medicare & Medicaid Services, "State Medicaid and CHIP Income Eligibility Standards," <https://www.medicaid.gov/medicaid/national-medicaid-chip-program-information/medicaid-childrens-health-insurance-program-basic-health-program-eligibility-levels/index.html> (accessed April 9, 2019).

Interim Inflation Adjusted Update

Emergency Savings Fund calculations are updated every three years with the full update cycle.

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2024 METHODOLOGY BY STATE - FULL UPDATES

State	Average Length of Job Tenure (Years)*
California	4
Connecticut	5
Florida	4
Illinois	4
Oregon	4
Pennsylvania	4
South Carolina	4
Texas	4
Washington	4
Wyoming	4
*Workers are assumed to save for job loss throughout tenure	

California

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Connecticut

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Florida

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Illinois

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Oregon

Unemployment Insurance: State of Oregon Employment Department, "Unemployment Insurance Claimant Handbook," <https://unemployment.oregon.gov/uploads/docs/UIPUB350-EN.pdf> (accessed January 29, 2024).

Pennsylvania

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South Carolina

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Texas

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Wyoming

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2023 METHODOLOGY BY STATE - FULL UPDATES

State	Average Length of Job Tenure (Years)*
Alabama	5
District of Columbia	3
Idaho	3
Iowa	5
Kentucky	5
Louisiana	4
Maryland	5
Michigan	4
Mississippi	5
New Jersey	5
New Mexico	4
New York	4
North Carolina	4
Oklahoma	4
Texas	4
Washington	4
Wisconsin	6
*Workers are assumed to save for job loss throughout tenure	

Alabama

Unemployment Insurance: Department of Labor, "Benefit Rights and Responsibilities: A handbook for Alabama unemployment compensation claimants," State of Alabama, https://labor.alabama.gov/docs/guides/uc_brr.pdf (accessed July 12, 2023); "The Complete Guide to Unemployment Benefits in Alabama," Benefits.com, <https://www.benefits.com/unemployment/unemployment-alabama#:~:text=Calculating%20Your%20Weekly%20Benefit%20Amount,and%20the%20maximum%20is%20%24275> (accessed July 12, 2023).

District of Columbia

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Idaho

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Iowa

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Kentucky

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Louisiana

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Maryland

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Michigan

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Mississippi

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New Jersey

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2022 METHODOLOGY BY STATE - FULL UPDATES

State	Average Length of Job Tenure (Years)*
Arizona	3
Colorado	4
Connecticut	4
Indiana	4
Maryland	4.5
Ohio	4
Wisconsin	5

*Workers are assumed to save for job loss throughout tenure

Arizona

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2021 METHODOLOGY BY STATE - FULL UPDATES

State	Average Length of Job Tenure (Years)*
Arizona	4
California	5
Colorado	4
Florida	5
Georgia	5
Illinois	5
Kansas	5
Massachusetts	5
Minnesota	5
Missouri	6

New York	5
Nevada	4
Pennsylvania	5
Tennessee	5
Texas	4
Utah	4
Virginia	5
*Workers are assumed to save for job loss throughout tenure	

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Appendix A*

State	Year 1	2018	2019	2020	2021	2022	2023	2024
Arizona	2018	Full	Partial	Partial	Full	Full**	Partial	Partial
California	2018	Full	Partial	Partial	Full	Partial	Partial	Full
Colorado	2018	Full	Partial	Partial	Full	Full**	Partial	Partial
Connecticut	2015	Partial	Full	Partial	Partial	Full**	Partial	Full
Florida	2018	Full	Partial	Partial	Full	Partial	Partial	Full
Georgia	2018	Full	Partial	Partial	Full**	Partial	Partial	Partial
Illinois	2018	Full	Partial	Partial	Full	Partial	Partial	Full
Indiana	2016	Partial	Full	Partial	Partial	Full**	Partial	Partial
Kansas	2018	Full	Partial	Partial	Full*	Partial^^	Partial	Partial
Maryland	2016	Partial	Full	Partial	Partial	Full	Full	Partial
Massachusetts	2018	Full	Partial	Partial	Full**	Partial	Partial	Partial
Michigan	2017	Partial	Partial	Full	Partial	Partial	Full	Partial
Minnesota	2018	Full	Partial	Partial	Full	Partial	Partial	Partial
Missouri	2018	Full	Partial	Partial	Full	Partial	Partial	Partial
Nevada	2018	Full	Partial	Partial	Full	Partial	Partial	Partial
New Jersey	2017	Partial	Partial	Full	Partial	Partial	Full	Partial
New York	2018	Full	Partial	Partial	Full	Partial	Full	Partial
North Carolina	2017	Partial	Partial	Full	Partial	Partial	Full	Partial
Ohio	2015	Partial	Full	Partial	Partial	Full	Partial	Partial

Oregon	2017	Partial	Partial	Full	Partial	Partial	Partial	Full
Pennsylvania	2018	Full	Partial	Partial	Full	Partial	Partial	Full
Tennessee	2018	Full	Partial	Partial	Full	Partial	Partial	Partial
Texas	2018	Full	Partial	Partial	Full	Partial	Full+	Full
Utah	2018	Full	Partial	Partial	Full**	Partial^^	Partial	Partial
Virginia	2018	Full	Partial	Partial	Full	Partial	Partial	Partial
Washington	2017	Partial	Partial	Full	Partial	Partial	Full	Full
Wisconsin	2016	Partial	Full	Partial	Partial	Full**	Full	Partial

* This demonstrates IKEA states only
 **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.

Appendix B*

State	Average Commute (Miles)	Average Monthly Auto Insurance Expenditure
Arizona	22.43	\$86.85
California	26.44	\$87.47
Colorado	22.43	\$97.66
Connecticut	21.70	\$102.41
Florida	26.03	\$114.33
Georgia	26.03	\$104.57
Illinois	25.26	\$76.22
Indiana	25.26	\$63.81
Kansas	23.28	\$66.12
Maryland	26.03	\$100.10
Massachusetts	21.70	\$97.49
Michigan	25.26	\$118.21
Minnesota	23.28	\$73.41

Missouri	23.28	\$75.76
Nevada	22.43	\$103.88
New Jersey	22.55	\$111.13
New York	22.55	\$119.70
North Carolina	26.03	\$62.78
Ohio	25.26	\$65.09
Oregon	26.44	\$79.31
Pennsylvania	22.55	\$80.78
Tennessee	34.78	\$71.20
Texas	22.79	\$90.45
Utah	22.43	\$78.12
Virginia	26.03	\$70.53
Washington	26.44	\$86.25
Wisconsin	25.26	\$62.75

Premiums: National Association of Insurance Commissioners, “Average Expenditures for Auto insurance by State, 2016-2020,” Insurance Information Institute, <https://www.iii.org/table-archive/21247> (accessed August 8, 2023).

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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.

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