

THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE 2011

Prepared for
The Workforce Development Council of Seattle-King County



WORKFORCE DEVELOPMENT COUNCIL OF SEATTLE-KING COUNTY

The Workforce Development Council of Seattle-King County (WDC) is a nonprofit workforce “think tank” and grant-making organization whose mission is to support a strong economy and the ability of each person to achieve self-sufficiency. We work throughout the community, bringing employers, jobseekers, youth, educators, labor groups and other nonprofits together to find—and fund—solutions to workforce gaps.

The WDC administers Workforce Investment Act (WIA) funds, and per the Act, adopted the Self-Sufficiency Standard for Washington State as its local criteria for economic self-sufficiency in 2001. The WDC has been a partner and leader in the development of a Standard for Washington State in 2001, and subsequent updates in 2006 and 2009. In partnership with peer workforce boards across the state, the WDC developed a statewide online Self-Sufficiency Calculator (www.thecalculator.org) to integrate the Standard with other data and resources that support self-sufficiency planning with workforce customers (see Appendix B of this report). The Calculator was awarded the 2009 Innovation Award by the Seattle Chapter of NPower.

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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. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

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

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

THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE 2011

By Diana M. Pearce, PhD • OCTOBER 2011

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

PREPARED FOR



Preface

The 2011 Self-Sufficiency Standard for Washington measures how much income a family of a certain composition in a given place must earn to meet their basic needs. Employers, advocates, and legislators can use it to evaluate wages, provide career counseling, and create programs that lead to economic self-sufficiency for working families.

The Self-Sufficiency Standard for Washington State 2011 is the fourth edition of this report. Previous editions of this report were published in 2001, 2006, and 2009. As with all Self-Sufficiency Standard reports, this one was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, plus tables providing county specific information for 152 family types, is available online at www.selfsufficiencystandard.org and at www.seekingwdc.org/worforce/self-sufficiency-calculator.html.

Dr. Diana Pearce developed the Self-Sufficiency Standard while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development. WOW established the national Family Economic Self-Sufficiency Project, now known as the Family Economic Security (FES) Project, in 1996 in partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center (now the Insight Center for Community Economic Development). Over 2,500 community and state-based organizations and agencies, representing a broad range of sectors, are connected through the FES Project network. For more information about the FES Project, visit the website: www.wowonline.org/ourprograms/fess or contact the Family Economic Security Project at (202) 464-1596.

Over the past 14 years, the Standard has been calculated in 37 states as well as the District of Columbia and New York City. It's use has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need 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 reports such as demographic reports (which analyze how many and which households are above and below the Standard), please see www.selfsufficiencystandard.org. A list of Self-Sufficiency Standard state partners is also available at this website, or contact Lisa Manzer with the Center at (206) 685-5264/lmanzer@uw.edu, or the report author and Center Director, Dr. Diana Pearce, at (206) 616-2850/pearce@uw.edu.

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The Self-Sufficiency Standard for Washington State 2011 has been prepared collaboratively by Sarah Lowry and Lisa Manzer at the University of Washington Center for Women's Welfare, and Seanna Melchior Ruvkun of the Workforce Development Council of Seattle-King County. Support for the 2011 report was also provided by the Benton-Franklin Workforce Development Council, the Olympic Workforce Development Council, the Southwest Washington Workforce Development Council, the Pacific Mountain Workforce Development Council, the South Central Workforce Development Council, the Tacoma-Pierce County Workforce Development Council, the Workforce Development Council of Snohomish County, and the Spokane Area Workforce Development Council.

A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports over the past 14 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at WOW, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

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.

Executive Summary

The Self-Sufficiency Standard for Washington State 2011 describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each county of Washington. The Self-Sufficiency Standard is a measure of economic security that is based on the costs of the basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items as well as the cost of taxes and the impact of tax credits. As Washington recovers from the economic downturn, long-term economic prosperity will require responsible planning that puts all Washingtonians on the path to self-sufficiency.

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

REDUCING COSTS means ensuring families that are struggling to retain employment and cover basic costs have access to work supports—such as child care assistance, food benefits, and the Earned Income Tax Credit—that offer stability while they become self-sufficient. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require transitional work supports and the removal of barriers and/or guidance to help meet monthly expenses as families work towards self-sufficiency over time.

RAISING INCOMES means enhancing skills as well as improving access to jobs that pay self-sufficiency wages and have career potential. A strong economy will mean good jobs that pay self-sufficient wages and a workforce with the skills necessary to fill those jobs. Key to raising incomes is access to education, training, and jobs that provide real potential for skill and career advancement over the long term. Further, public policies that value the goal of making work pay are necessary to ensure access to jobs with self-sufficient wages.

The Self-Sufficiency Standard for Washington State 2011 defines the income needed to realistically support a family, without public or private assistance. For most workers throughout Washington, the Self-Sufficiency Standard shows that earnings well above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs.

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

- Evaluate proposed policy changes,
- Target resources towards job training for fields that pay Self-Sufficiency Wages,
- Evaluate outcomes for clients in employment programs, and
- Serve as a counseling tool in work training programs.

The Self-Sufficiency Standard is currently used to better understand issues of income adequacy, analyze policy, and help individuals striving to be self-sufficient. Community organizations, academic researchers, policy

institutes, legal advocates, training providers, community action agencies, and state and local officials, among others, are using the Standard. The Washington Standard is used for the online Self-Sufficiency Calculator for Washington State (www.thecalculator.org), a tool that enables users to plan career goals for jobs paying self-sufficient wages and explore benefits that may reduce expenses.

The Self-Sufficiency Standard for Washington State 2011 report begins with an explanation of how the Self-Sufficiency Standard is a unique and important measure of income adequacy. The report leads readers through a description of what a self-sufficient wage is for Washington families and how it differs depending on family type and geographic area. The report compares Washington to other places in the United States, demonstrates how the Standard has changed in Washington over time, and compares the Washington Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move towards self-sufficiency.

The appendices include a detailed explanation of the methodology used to calculate the Washington Standard and a discussion of how the Self-Sufficiency Standard can be used in Washington as a tool to aid in counseling clients, evaluate program performance, inform policy making, and improve poverty research. Appendix D provides detailed tables of the costs of meeting basic needs and the Self-Sufficiency Wages for eight selected family types in every county of Washington. The data from these tables—for 152 family types in every county of Washington—is available at www.selfsufficiencystandard.org/pubs.html and www.thecalculator.org.

SELECTED FINDINGS FROM THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE 2011

- **In Washington, the amount needed to be economically self-sufficient varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult, one preschooler, and one school-age child varies from \$15.62 per hour (\$32,997 annually) in Wahkiakum County to \$31.10 per hour (\$65,690 annually) in East King County, or from 78% of the Federal Poverty Level to 355% of the Federal Poverty Level.
- **The Standard also varies by family type, such as how many adults and children are in a family and the age of each child.** One adult living in King County (South) needs an hourly wage of \$10.90 (\$23,028 annually) to meet basic needs. For families with children, the amount needed to cover basic needs

The Self-Sufficiency Standard for Select Washington Counties and Family Types, 2011

	ADULT	ADULT + PRESCHOOLER	ADULT + PRESCHOOLER SCHOOL-AGE	2 ADULTS + PRESCHOOLER SCHOOL-AGE
BENTON COUNTY (KENNEWICK/RICHLAND)	\$8.48	\$16.42	\$19.32	\$11.19
CLARK COUNTY	\$10.17	\$18.97	\$23.00	\$13.13
KING COUNTY (CITY OF SEATTLE)	\$10.62	\$22.17	\$26.94	\$14.58
SNOHOMISH (WEST COUNTY CITIES)	\$12.87	\$22.77	\$27.17	\$15.32
SPOKANE COUNTY	\$8.09	\$16.13	\$19.77	\$11.44
THURSTON COUNTY	\$9.49	\$18.35	\$22.22	\$12.73
YAKIMA COUNTY	\$8.51	\$15.15	\$17.57	\$10.64

*The hourly Self-Sufficiency Standard for two adult families is per adult. Each adult must earn the hourly wage to meet the family's total basic needs.

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THE COST OF MEETING BASIC NEEDS CONTINUES TO INCREASE IN MOST OF WASHINGTON DESPITE STAGNATING WAGES AND DIFFICULT ECONOMIC TIMES.

.....

increases considerably. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure increases to \$27.26 per hour (\$57,569 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. For families with young children, the cost of housing and child care combined typically make up at least 50% of the family's budget. For example, for this family type in South King County, child care is 33% of the family's budget while housing is 25%. Food costs take up 12% and health care is 8% of the family's budget.

- **The Federal Poverty Level for three-person families (\$18,530 annually) is about one-third of the Standard for one adult, one preschooler, and one school-age child in West Snohomish County (\$27.17 per hour and \$57,390 annually).** A full-time worker earning the state minimum wage and living in Snohomish County would be able to cover only 41% of her family's basic needs (with her take-home pay after accounting for taxes) if she had one preschooler and one school-age child.
- **The amount needed to meet the costs of basic needs increased between 2001 and 2011 in all Washington counties, despite the financial crisis.** For a family with one adult, one preschooler, and one school-age child, the largest change in the Standard occurred in Walla Walla County, increasing from \$26,995 in 2001 to \$42,692 in 2011. Even in the last two years, when inflation as measured by the CPI is nearly zero, costs for Washington families at this minimally adequate level increased on average by 8.4%.
- **Seattle's 2011 Self-Sufficiency Standard for one adult with one preschooler and one school-age child (\$26.94 per hour) is most comparable to Philadelphia, PA (\$26.58 per hour) and San Diego, CA (\$25.94 per hour).**
- **Of the top ten most common occupations in Washington (measured by the number of workers), only one—nurses—has a median wage above the Standard for a family of three.** The “top ten” occupations account for 19% of all Washington workers. However, with the single exception of registered nurses, the median wages of each of the top ten most common occupation groups are all below the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Thurston County, which is \$22.22 per hour (\$46,922 annually).
- **With the help of child care assistance, food assistance (Basic Food and WIC), and Medicaid, a single adult supporting one preschooler and one school-age child and living in Kitsap County (excluding Bainbridge Island) who is transitioning from welfare to work would be able to meet her family's needs with a wage of \$10.91 per hour, about half the full Self-Sufficiency Wage of \$21.12.** As the family transitions from Medicaid, they may be eligible for Washington's Apple Health for Kids health insurance, in which case the adult would need to earn \$12.04 per hour to cover basic needs (including her health care costs). This wage is still only about two-thirds of the amount she would need to earn (\$21.12 per hour) to cover the family's total costs without work supports in Kitsap County.

Clearly, the cost of meeting basic needs continues to increase in most of Washington despite stagnating wages and difficult economic times. Further, what it takes to become self-sufficient in Washington depends on where a family lives, how many people are in the family and the number and ages of children. The WDC of Seattle-King County publishes the Self-Sufficiency Standard for Washington State in an effort to ensure the best tools are available to help Washington families and individuals make progress toward real economic security.

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Introduction

Even without job loss or home foreclosure, the Great Recession has impacted the lives of American households across the economy in many ways. We entered the economic crisis with stagnating wages and widening income inequality, and these trends continue. At the same time, as a result, millions find that even with full-time jobs they are unable to stretch their wages to pay for basic necessities. Many of these families lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials. In many places in Washington, even as wages are stagnating or falling, costs have continued to rise.

To properly describe the growing gap between sluggish wages and ever increasing expenses requires an accurate measure of income adequacy. The Self-Sufficiency Standard represents such a measure. The Standard tracks and calculates the true cost of living facing American families, illuminating the economic “crunch” experienced by so many families today.¹

The Self-Sufficiency Standard for Washington State 2011 defines the amount of income necessary to meet the basic needs of Washington 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). The Self-Sufficiency Standard not only provides a measure of income adequacy, but it is also a versatile and useful tool in promoting family economic security. The Standard provides the means to analyze which costs are contributing most to family budget constraints, as well as which programs and policies are helping families make ends meet. The result is a comprehensive, credible, and user-friendly tool to measure income adequacy in Washington.

The Self-Sufficiency Standard measures how much income a family of a certain composition in a given place needs to adequately meet their basic needs—***without public or private assistance.***

The Self-Sufficiency Standard for Washington State 2011 is one of the best tools available to help ensure Washington families and individuals achieve real economic security. This report presents the Standard and what it means for Washington families. Below is a summary of the sections included in this report:

- The introduction explains the unique features of the Self-Sufficiency Standard and how it is calculated.
- The main body details what a self-sufficient income is for Washington families, describes how the Standard varies by family type and county, and compares the Washington Standard to other places across the United States.
- Additional sections track how the Washington Standard has changed over the past ten years, and how the Standard compares to other common benchmarks of income.
- The conclusion discusses how work supports can help families move toward self-sufficiency as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.

This report also has several appendices:

- Appendix A provides a detailed description of the data and sources used to calculate the Standard.
- Appendix B explains the various ways of using the Standard to inform policy making, counsel clients, evaluate programs, and improve poverty research.
- Appendix C explains federal approaches to measuring poverty and shows the Washington Self-Sufficiency Standard for select family types as a percentage of the Federal Poverty Level.
- Appendix D provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Washington county.
- Appendix E shows the data behind the figure: *Impact of Work Supports on Wage Adequacy*.

A REAL-WORLD APPROACH TO MEASURING NEED

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

A FOCUS ON MODERN FAMILIES WITH WORKING

ADULTS. Because paid employment is the norm for the majority of families today in the United States,² the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care, taxes, and transportation.

GEOGRAPHIC VARIATION IN COSTS. The Standard uses geographically specific costs that are calculated at the county or sub-county level as data availability allows.

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

INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST. Rather than assume that any one item is a fixed percentage of family budgets, the Standard calculates the real costs of meeting each of the major budget items families encounter, including housing, child care, food, health care, transportation, miscellaneous items, and taxes. The costs are set at a minimally adequate level, which is determined whenever possible by using what government sources have determined are minimally adequate for those receiving assistance, e.g., child care subsidy benefit levels.

TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET ITEMS. Instead of calculating needs “pre tax,” taxes (plus tax credits), are included as budget items, including state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, and tax credits.

PERMITS MODELING OF THE IMPACT OF SUBSIDIES, TAXES, AND TAX CREDITS. Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Washington Basic Food Program, child care assistance, or Medicaid) as well as the impact of taxes and tax credits on reducing (or increasing) costs when evaluating the adequacy of a given wage for a given family.

Altogether, the above elements of the Standard make it a more detailed and comprehensive measure of income adequacy than the Federal Poverty Level. Appendix C provides a more detailed explanation of the federal approaches to measuring poverty, including the Federal Poverty Level and the Supplemental Poverty Measure, and how the Standard contrasts with each approach.

How is the Washington State Standard Calculated?

The goal for creating the Standard is to calculate the amount needed to meet each basic need at a minimally adequate level, without public or private assistance, and to do so in a way that makes the Standard as consistent and accurate as possible, yet varied by geography and family composition. In selecting data sources, to the maximum extent possible, the data used in the Self-Sufficiency Standard meet the following criteria:

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- calculated to meet a given need at a minimally adequate level, usually by or for a government aid agency
- updated regularly
- geographically- and/or age-specific, as appropriate

The Self-Sufficiency Standard is calculated for 152 different family types for all Washington counties and some sub-county areas. Family types range from one adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers, plus larger and multi-generational families.

The Self-Sufficiency Standard assumes adult household members work full-time *and therefore includes all major costs associated with employment for adult household members* (i.e., taxes, transportation, and child care for families with young children). The data components of the Standard and the assumptions included in the calculations are described below (more detailed information is included in *Appendix A: Methodology, Assumptions, and Sources*).

HOUSING. For housing costs, the Standard uses the most recent Fair Market Rents (FMRs), which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. FMRs include utilities (except telephone and cable) and reflect the cost of housing that meets basic standards of decency. Except for Pierce County, FMRs are set at the 40th percentile, meaning that 40% of the housing in a given area is less expensive than the FMR.

Since HUD calculates only one set of FMRs for an entire metropolitan area, in multiple county metropolitan areas the Standard uses county-level median gross rents from the U.S. Census Bureau’s American Community Survey (ACS) to vary the FMR housing costs of the individual counties within the metropolitan area.

CHILD CARE. To calculate the cost of child care, the Standard utilizes market-rate costs (defined as the 75th percentile) by setting, age, and geographic location. Most states, including Washington, conduct or commission market-rate surveys for setting child care assistance reimbursement rates.

The Washington Standard assumes infants receive child care in family day care. Preschoolers are assumed to receive care in a child care center. Costs for school-age children assume they receive care before and after school (part-time) in a child care center.

FOOD. The Standard uses the U.S. Department of Agriculture (USDA) Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption patterns. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals—nor for coffee, tea, or soda drinks.

To vary costs within states, geographic differences in food costs are calculated using the ACCRA Cost of Living Index, from the Council for Community and Economic Research.

TRANSPORTATION. If there is an “adequate” public transportation system in a given area, the Standard assumes workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by 7% or more of the working population in a given county. Except for King County, all counties in Washington have less than 7% public transportation use; therefore, King County transportation costs are based on public transit while private transportation is assumed for all other counties in Washington.

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

Auto insurance premiums are the average premium cost for a given state, calculated by the National Association of Insurance Commissioners. Within-state variation in auto insurance premiums is calculated using sample premiums for the automobile insurance companies with the largest market shares in the state.

To estimate the fixed costs of car ownership (e.g., license, registration, repairs, monthly payments) the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. The initial cost of purchasing a car is not included.

HEALTH CARE. The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey (MEPS), which is 73% of the premium for family coverage in Washington State.³ Premiums are varied by county using sample insurance rates for the top market share companies in the state. Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers 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. For Washington families without employer-sponsored health insurance, the cost of health care would likely be higher, causing an increase in the total income needed to be self-sufficient.

MISCELLANEOUS. Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

TAXES. Taxes include federal income tax, payroll taxes, and state and local sales taxes where applicable. Additionally, the Standard includes federal, state, and local tax credits. Tax credits calculated for the Washington Standard include: the federal Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC); the federal Earned Income Tax Credit (EITC); and the federal Child Tax Credit (CTC). Note that property taxes are assumed to be included in the cost of housing, as are gasoline taxes in the cost of transportation.

Table 1. Items Included in the Standard

COST	WHAT IS INCLUDED IN EACH BUDGET ITEM?
HOUSING	YES: Rent and Utilities NO: Cable or telephone
CHILD CARE	YES: Full-time family day care for infants, full-time center care for preschoolers, and before and after school care for school-age children NO: After school programs for teenagers, extracurricular activities, babysitting when not at work
FOOD	YES: Food for home preparation NO: Take-out, fast-food, or restaurant meals
TRANSPORTATION	YES: The cost of owning a car (per adult)—insurance, gas, oil, registration, etc.—or public transportation when adequate. The car or public transit is used only for commuting to and from work and day care plus a weekly shopping trip NO: Non-essential travel, vacations, etc.
HEALTH CARE	YES: Employer-sponsored health insurance & out-of-pocket costs NO: Health savings account, gym memberships, individual health insurance
TAXES	YES: Federal and state income tax and tax credits, payroll taxes, and state and local sales taxes NO: Itemized deductions, tax preparation fees or other taxes (property taxes are included in housing costs and gasoline taxes in transportation)
MISCELLANEOUS	YES: Clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal items, and telephone service NO: Recreation, entertainment, savings, emergencies, debt repayment, pets, education/training, gifts, broadband/internet, student loan repayment

Detailed information on the methodology of the Self-Sufficiency Standard and the Washington specific data sources, are included in Appendix A: Methodology, Assumptions, and Sources.

How Much is the Minimum in Washington?

The amount of money families need to be economically self-sufficient varies substantially depending on family size and the geographic region of residence. For example, **Table 2** shows that in King County (South) the Self-Sufficiency Standard varies substantially depending on family type:

- A single adult needs to earn \$10.90 per hour working full-time to be able to meet his or her basic needs.
- One parent caring for a preschool-aged child needs to earn \$22.49 per hour to be self-sufficient.
- One parent with two children—a preschooler and school-age child—needs \$27.26 per hour to meet her family’s basic needs. Even with one of the highest state minimum wages, this family requires, at a minimum, the equivalent of over three full-time minimum wage jobs in Washington State.⁴

- Two parents with one preschooler and one school-age child *each* need to earn \$14.81 per hour working full-time to meet their family’s basic needs.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure 1** visually displays the geographic variation in the cost of meeting basic needs across Washington’s counties for families with one adult and one preschooler. Figure 1 groups counties into five Self-Sufficiency Wage ranges.

The 2011 Washington State Self-Sufficiency Standard for a single adult with one preschooler ranges from \$28,534 to \$55,618 annually depending on the county. The counties in the group with the highest Self-Sufficiency Standards are

Table 2. The Self-Sufficiency Standard for Select Family Types*
Monthly Expenses and Shares of Total Budgets
King County (South), WA 2011

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$997	52	\$1,200	30	\$1,200	25	\$1,200	23
Child Care	\$0	0	\$1,031	26	\$1,560	33	\$1,560	30
Food	\$259	14	\$393	10	\$589	12	\$810	16
Transportation	\$108	6	\$108	3	\$108	2	\$216	4
Health Care	\$113	6	\$373	9	\$394	8	\$451	9
Miscellaneous	\$148	8	\$310	8	\$385	8	\$424	8
Taxes	\$295	15	\$677	17	\$828	17	\$821	16
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$50)	-1	(\$100)	-2	(\$100)	-2
Child Tax Credit (-)	\$0	0	(\$83)	-2	(\$167)	-3	(\$167)	-3
TOTAL PERCENT		100		100		100		100
SELF-SUFFICIENCY WAGE								
HOURLY**	\$10.90		\$22.49		\$27.26		\$14.81	per adult***
MONTHLY	\$1,919		\$3,958		\$4,797		\$5,215	
ANNUAL	\$23,028		\$47,496		\$57,569		\$62,575	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes federal and state income taxes (including federal income taxes) and payroll taxes.

** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

*** The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents’ wages combined.

Note: Totals may not add exactly due to rounding.

How do Family Budgets Change Over Time?

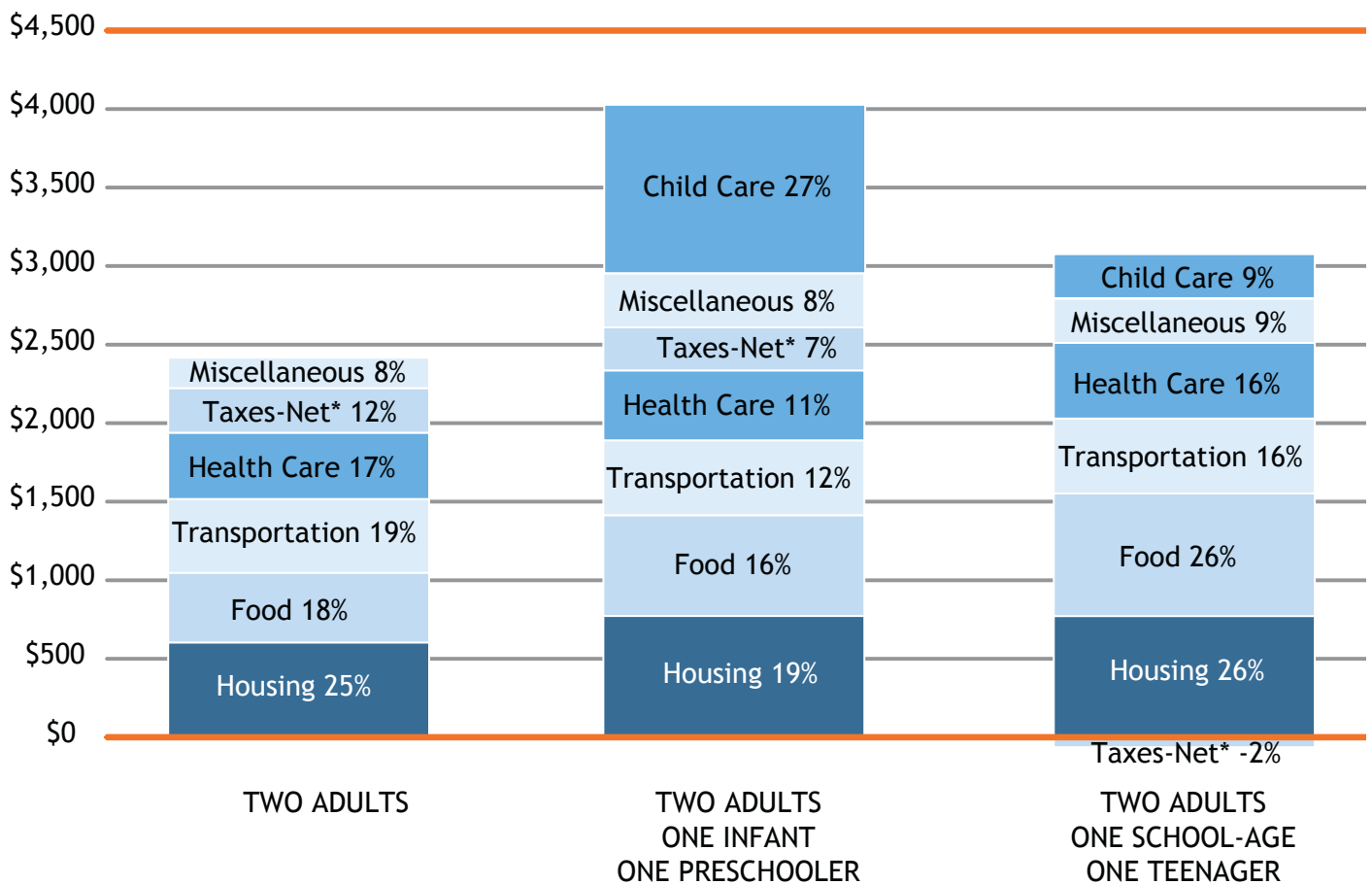
To illustrate how the proportions allotted to the different basic needs change as family composition changes, **Figure 2** shows the proportion of income necessary to meet each basic need for a family in Yakima County. In Figure 2, each monthly expense is shown as a percentage of the total income necessary to be self-sufficient in Yakima County.

The first bar chart demonstrates the monthly budget when there are just two adults. Together, they need to earn a total of \$2,417 per month to make ends meet. For two adults with no children in Yakima County, one quarter of the Self-Sufficiency Standard goes towards housing while food,

transportation, and health care each account for just under one fifth of the Standard. Net taxes account for 12% of the budget; since this childless family does not qualify for either of the child-related taxes, nor the income-contingent EITC, gross and net taxes are the same.

The second bar chart in Figure 2 shows how both the total budget and proportions spent on each basic need change when the family has expanded to include two young children (one infant and one preschooler). The total cost of basic needs increases to \$4,034 per month, and the proportion of income allotted to each basic need shifts.

Figure 2. Percentage of Budget Needed to Meet Basic Needs for Three Family Types
Yakima County, WA 2011



* The two adult family is not eligible for any tax credits and therefore the Taxes-Net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 13% for the two adults with one infant and one preschooler and 11% for two adults with one school-age child and one teenager. However, with tax credits included, as in the Standard, both families receive money back, and the amount owed in taxes is reduced to 7% for the two adult, one infant and one preschooler family and to -2% for the two adult one school-age and one teenager family. Please see *Appendix A: Methodology, Assumptions, and Sources* for an explanation of the treatment of tax credits in the Standard.

Families with two children (when at least one is under school-age) generally need to budget half their income on housing and child care expenses alone. Indeed, child care alone accounts for over a quarter of the family’s budget and 46% goes towards child care and housing combined.

Food costs are 16% of total income, much lower than the 33% assumed by the methodology of the Federal Poverty Level, and similar to the national average expenditure on food, which was 13% in 2009.⁵

Health care takes up a smaller proportion of the family budget at 11% of total income, including both the employee’s share of the health care premium, and out of pocket costs.⁶

Net taxes for the family now reflect a tax burden, that would be 13%, but is reduced to 7% with the offsetting effects of the child care and child tax credits. Note that tax credits are

.....
FAMILIES WITH TWO CHILDREN (WHEN ONE IS UNDER SCHOOL-AGE) GENERALLY NEED TO BUDGET HALF THEIR INCOME ON HOUSING AND CHILD CARE EXPENSES ALONE.
.....

treated as if they were received monthly, although credits are generally not received until the following year when taxes are filed. If it were assumed, as is generally the case for most families, that tax credits are received annually in a lump sum, then the monthly tax burden would be 13% of the total costs for this family.

As children grow older and no longer need as much child care, the family’s budget shifts again. The third bar in Figure 2 demonstrates the proportion of income spent on each basic need for a family with a school-age child and a teenager in Yakima County. The total cost of basic needs drops to \$3,082 per month; the decreased amount for child care for the school-age child accounts for just 9% of the self-sufficiency budget for this family type, a much smaller proportion than was necessary when the children were younger. In contrast, food accounts for a larger proportion of the budget, at 26%, in part due to increased food costs for the teenager.

Net taxes are shown as -2% of the family’s budget, as the family is eligible for more in tax credits than they owe in taxes. If it were assumed, as suggested above, that tax credits are received annually in a lump sum, then the monthly tax burden would be 11% of the total costs for two adults with one school-age child and one teenager.

How does Washington Compare to Other States?

The cost of living varies geographically not only within Washington but geographically across the United States. In **Figure 3**, the Self-Sufficiency Standard for families with one parent, one preschooler, and one school-age child in Seattle and Spokane, WA is compared to the Standard for several other places: Atlanta, GA; Chicago, IL; Cleveland, OH; Denver, CO; Philadelphia, PA; Portland, OR; San Diego, CA; and San Francisco, CA.⁷

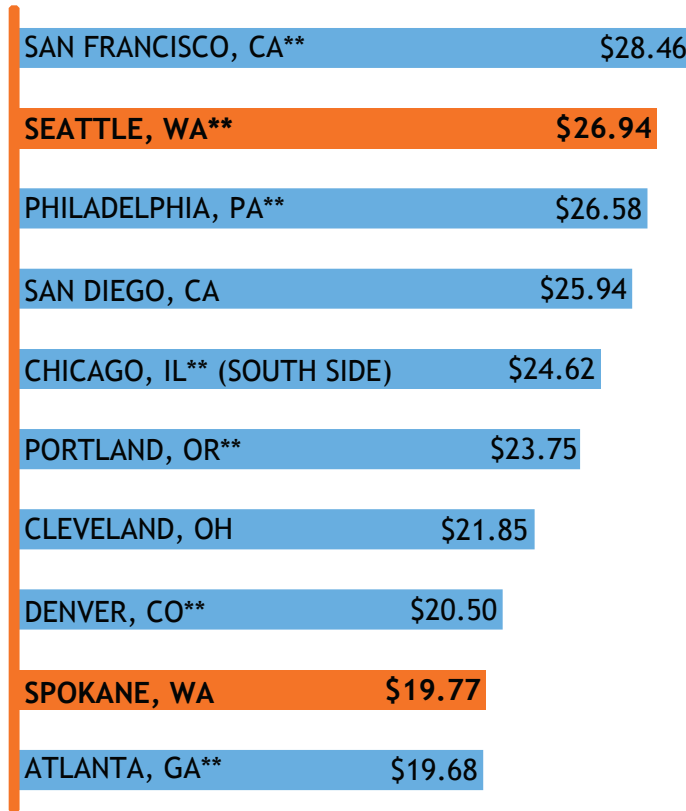
- The places compared in Figure 3 require full-time year-round wages between \$19.68 and \$28.46 per hour for this family type to be self-sufficient.
- Seattle, where the adult needs to earn \$26.94 per hour to be self-sufficient, is most comparable to Philadelphia and San Diego. San Francisco is the only place in this comparison that requires a higher Self-Sufficiency Wage than Seattle.
- In Spokane, the adult must earn a wage of \$19.77 per hour to be self-sufficiency, most comparable to Denver and Atlanta. Spokane is the second least expensive place in this comparison.

The differences in the Self-Sufficiency Wages represent the variation in the costs of meeting basic needs across urban areas in the United States. Housing costs in particular vary drastically (e.g. in Seattle a two bedroom unit is \$1,176 per month compared to \$881 per month in Atlanta according to the 2011 Fair Market Rents).

Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Wage reflects higher transportation expenses. Residents of those cities who use public transit instead of the assumed private transportation may find their cost of

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SEATTLE, WHERE THE ADULT NEEDS TO EARN \$26.94 PER HOUR TO BE SELF-SUFFICIENT, IS MOST COMPARABLE TO PHILADELPHIA AND SAN DIEGO.

Figure 3. The Self-Sufficiency Wage for Seattle and Spokane, WA Compared to Other U.S. Cities, 2011*
One Adult, One Preschooler, and One School-age Child



HOURLY SELF-SUFFICIENCY WAGE

*Data for each city is the Self-Sufficiency Standard for the county in which the city is located. Wages for cities other than Portland, OR; Seattle, WA; and Spokane, WA are updated using the Consumer Price Index.
 **Wage calculated assuming family uses public transportation.

living is lower than that reflected in the Self-Sufficiency Standard.

While Seattle and especially Spokane are less expensive than some other places with which they have been compared, families with one adult, one preschooler, and one school-age child in Seattle require hourly wages that are over three times (and in Spokane two times) the Washington minimum wage of \$8.67 per hour to meet their basic needs.

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

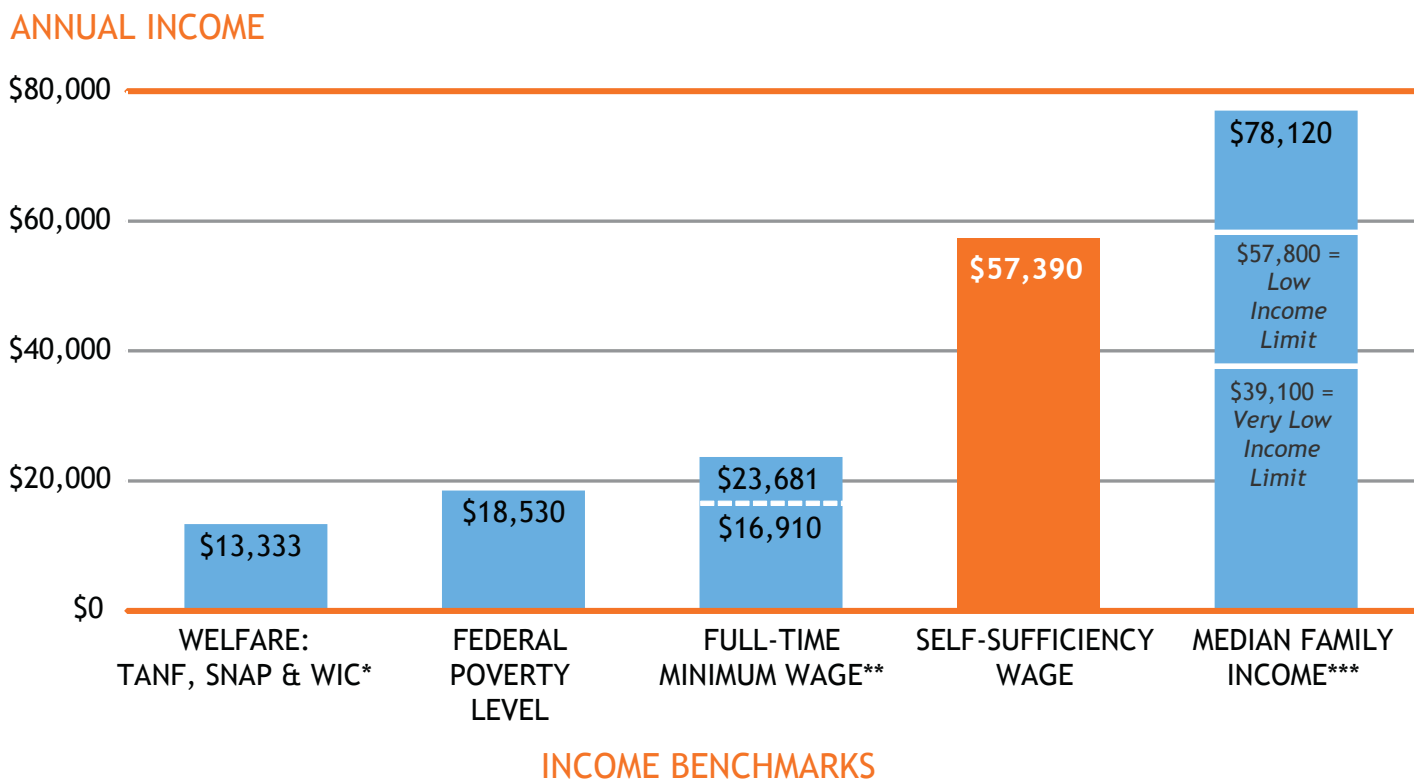
To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In **Figure 4**, a comparison is made between the Snohomish County (West County Cities) Self-Sufficiency Standard for one adult, one preschooler, and one school-age child and the following income benchmarks for three-person families:

- Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), and WIC (Women, Infants and Children);
- the Federal Poverty Level (FPL) for a family of three;
- the Washington minimum wage; and
- the HUD median family income limits for a family of three in Snohomish County.

However, none of the benchmarks are as specific as the Self-Sufficiency Standard in terms of age and number of children and/or geographic location as the Standard. Note that this set of benchmarks is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a progression that takes place over time. As indicated in the fourth bar from the left in Figure 4, the Self-Sufficiency Wage for this family type in Snohomish County is \$57,390 per year.

TANF, SNAP AND WIC. The first bar on the left in Figure 4 demonstrates the income of the basic public assistance package, including the cash value of SNAP (formerly food stamps), WIC, and TANF, and assuming no other income.

Figure 4. The Self-Sufficiency Standard Compared to Other Benchmarks, 2011
One Adult, One Preschooler, and One School-age Child
 Snohomish County (West County Cities), WA 2011



* The TANF benefit amount is \$6,552 annually or \$546 per month (2011), the SNAP benefit amount is \$6,312 annually or \$526 per month (2011), and the WIC benefit amount is \$469 annually or \$39.10 per month (based on average monthly benefit per person in 2010) for a family of three in Washington.
 **The Washington minimum wage is \$8.67 per hour. This amounts to \$18,311 per year; however, assuming this family pays federal, state, and city taxes and receives tax credits, the net yearly income would be a larger amount, \$23,681 as shown. The dashed line shows the annual income received after accounting for taxes (\$16,910) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.
 *** The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for fiscal year 2011.

The total public assistance package amounts to \$13,333 per year for three-person families in Washington. This public assistance package is just 23% of the Self-Sufficiency Standard for a three-person family in Snohomish County and is 72% of the FPL for a three-person family.

FEDERAL POVERTY LEVEL. According to the Federal Poverty Level, a family consisting of one adult and two children would be considered “poor” with an income of \$18,530 annually or less in 2011—regardless of where they live, or the age of their children. The FPL for three-person families is just 32% of the Self-Sufficiency Standard for families with one adult, one preschooler, and one school-age child living in Snohomish County.

Statewide, the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child ranges from 178% of the FPL in Wahkiakum County to 355% of the FPL in King County (East). Table C-1 (*in Appendix C: Federal Approaches to Measuring Poverty*) details the percentage of the FPL needed to meet basic needs by county and for several family types.

MINIMUM WAGE. Washington’s 2011 minimum wage is \$8.67 per hour. A full-time minimum wage worker earns \$18,311 per year. After subtracting payroll taxes (Social Security and Medicare) and adding tax credits when eligible, a working parent with one preschooler and one school-age child would have a net cash income of \$23,681 per year. This amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

A full-time job at the minimum wage provides 41% of the amount needed to be self-sufficient for this family type

in Snohomish County if the family receives all of the tax credits for which they might be eligible. However, if it is assumed that the worker pays taxes monthly through withholdings, but does not receive tax credits on a monthly basis (as is true of most workers), her take-home income would be \$16,910 during the year, shown by the dashed line on the third bar. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 29% of the Self-Sufficiency Standard for this family type in Snohomish County.

MEDIAN FAMILY INCOME LIMITS. Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The U.S. Department of Housing and Urban Development (HUD) uses area median family income to calculate income limits to assess families’ needs for housing assistance. The Fiscal Year 2011 HUD median income for a three-person family in Snohomish County is \$78,120 annually.⁸ HUD income limits define “low income” three-person families in Snohomish County as those with incomes between \$39,100 and \$57,800, while those considered “very low income” have incomes between \$23,450 and \$39,100, and those with incomes below \$23,450 are considered “extremely low income.”⁹ The Self-Sufficiency Standard of \$57,390 for this family type in Snohomish County is just below the HUD “low income” limit, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Snohomish County.

How has the Standard Changed Over Time in Washington?

How have costs increased over time across Washington?

CHANGE BETWEEN 2001-2011. Figure 5 illustrates changes in the cost of living over time by comparing the 2001 and 2011 Washington Self-Sufficiency Wages for one adult, one preschooler, and one school-age child by county.

Figure 5 shows that the Self-Sufficiency Standard has increased in all Washington counties over the past decade for this three-person family (one adult, one preschooler, and one school-age child) by an average of 37%, or an average of 3.7% per year. The largest increases (over 50%) are found in the urban western Washington counties of King (East and Seattle) and Pierce, Klickitat County in southcentral Washington, and the single largest increase (58%) occurred in Walla Walla County, in rural southeast Washington. While those counties in the second and third groups of increases, with costs increasing between 40%–47% and 33%–39% respectively, are found in all parts of the state, those counties with the lowest increases (29% or less), are rural, mostly in Eastern Washington, with the exception of Pacific, Wahkiakum, and Cowlitz counties.

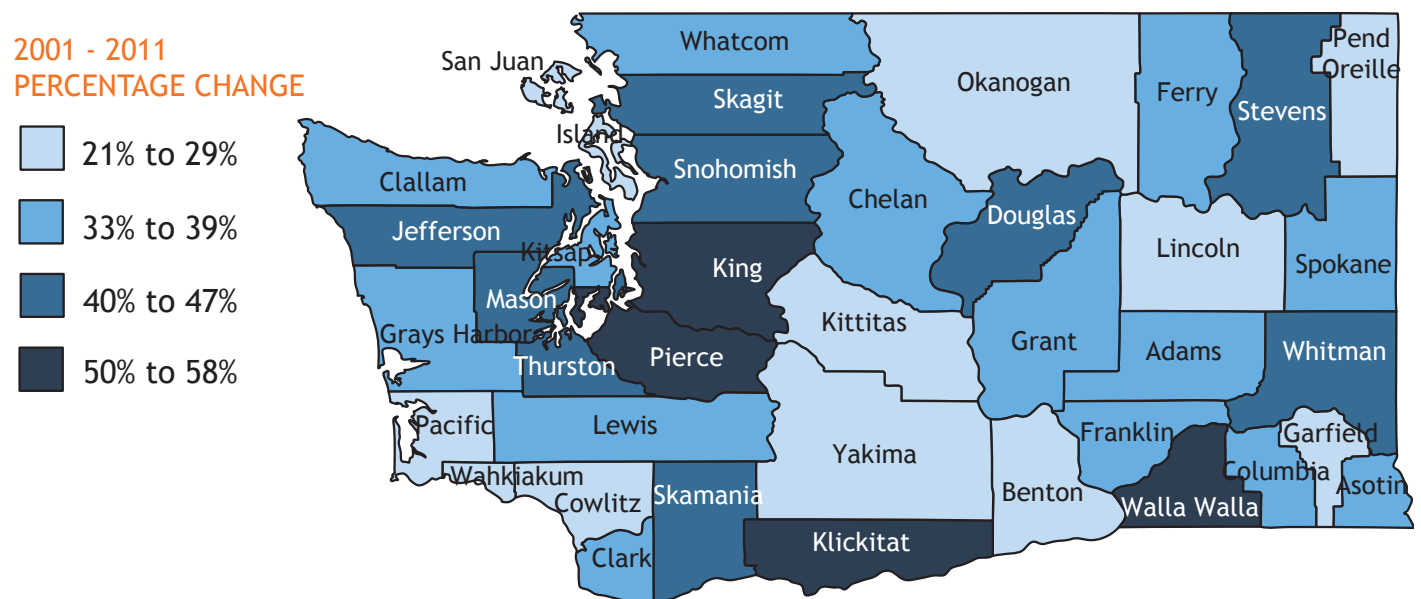
The change in the Self-Sufficiency Wage in Washington over the past decade reflects varying increases in the cost of each of the basic needs calculated in the Standard.

Statewide, the greatest percentage increase was in health care costs, which rose on average 75% for this family type, with little variation (the range was from 67% to 79%) across the state.

In contrast, while housing costs increased over the decade at the same rate as the overall Standard (37%), there was much more variation between counties, from a low of 10% to a high of 72%. The highest increases in housing costs were found in King, Pierce, Skagit, and Douglas counties. The counties with the lowest increases were mostly rural, such as Benton (excluding Kennewick and Richland), Franklin, and Kitsap (excluding Bainbridge Island) counties.

Child care costs increased at a rate somewhat higher than the overall Standard, 44% compared to 37%, but with even more variability than housing across counties, ranging from 11% to 83%. Although the urban areas of King and Pierce counties had increases in child care costs over 50%, the highest increases occurred in counties throughout the state, with no clear pattern. Franklin, Klickitat, Stevens, Skamania, Thurston, Whitman and Walla Walla counties all saw child care increase by 60% or more over the decade, with Walla Walla County experiencing the highest increase at 81%.

Figure 5. Percentage Change in the Self-Sufficiency Standard for Washington between 2001 and 2011 One Adult, One Preschooler and One School-age Child, WA 2011



Transportation costs only increased 5% on average in counties that rely on private transportation for getting to and from work, but increased 100% in King County (Seattle) where public transportation is assumed (however, the overall increase was from \$45 to \$90 per month, still well below the cost of private transportation).

It should be noted that over the decade taxes increased less than the overall increase in costs, just 28%, in spite of the fact that increased costs push some families into higher tax brackets. Additionally, some of the tax increase was offset by policy changes that expanded tax credits considerably. In particular, the Child Care Tax Credit increased an average of 34% for this family type, and the Child Tax Credit by 142%.

Table 3 provides an example of how the actual amount of costs have changed for each basic need since 2001 for one adult, one preschooler, and one school-age child in Clark County.

- For this family type in Clark County, the cost of health care had the highest percentage increase of all the basic needs, rising 67% from \$236 to \$394 per month.
- The cost of housing had the second highest percentage increase, growing by 38% from \$657 to \$908 per month for this family type in Clark County.
- Child care costs increased by 37% over the decade from \$918 to \$1,255 per month.
- The cost of transportation in Clark County grew 14% from \$245 to \$279 per month, slower than all other basic needs.

Overall, the Self-Sufficiency Standard in Clark County for one adult, one preschooler, and one school-age child increased over the past decade by over a third (from \$36,348 in 2001 to \$48,580 in 2011). Meanwhile, median earnings among workers in Clark County increased only 9% (from \$27,947 in 2001 to \$30,327 in 2011).

As can be seen in the last column of Table 3, some costs increased or decreased on average across all Washington counties at great or lesser rates than for Clark County. However, the total change of 34% for Clark County is very close to the statewide average. Wages, however did grow somewhat faster on average, across the state at 21% for the decade. At the same time, wages clearly have lagged behind the growth in costs.

Table 3. Percent Change in the Self-Sufficiency Standard Over Time, 2001-2011
Clark County, WA
One Adult, One Preschooler, and One School-age Child

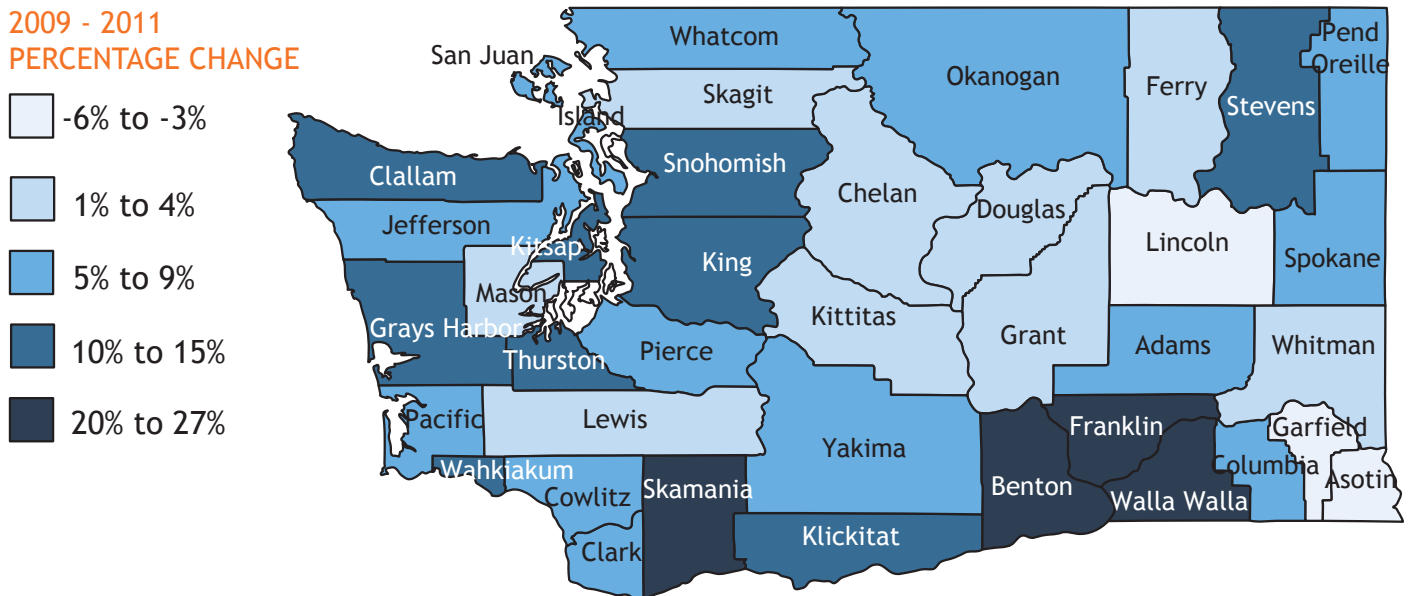
COSTS	2001	2011	PERCENT CHANGE 2001-2011	STATEWIDE PERCENT CHANGE 2001-2011
Housing	\$657	\$908	38%	37%
Child Care	\$918	\$1,255	37%	44%
Food	\$379	\$497	31%	41%
Transportation	\$245	\$279	14%	5%
Health Care	\$236	\$394	67%	75%
Miscellaneous	\$244	\$333	37%	40%
Taxes	\$513	\$649	26%	28%
Total Tax Credits*	(\$163)	(\$267)	63%	52%
SELF-SUFFICIENCY WAGE				
MONTHLY	\$3,029	\$4,048	34%	37%
ANNUAL	\$36,348	\$48,580		
MEDIAN EARNINGS**	27,947	\$30,327	9%	21%

* Total Tax Credits is the sum of the monthly federal Earned Income Tax Credit, the federal Child Care Tax Credit, and the federal Child Tax Credit.
 ** Clark County and Statewide Median Earnings: U.S. Census Bureau, American Community Survey (ACS). 2001 and 2009, Detailed Tables, B20002 and P112, "Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, Clark County," <http://factfinder.census.gov> (accessed May 12, 2011). 2011 median earnings are based on 2009 data (the latest available) updated using the Consumer Price Index. U.S. Department of Labor, Bureau of Labor Statistics (2010), Consumer Price Index, "West Region All Items, 1982-1984=100-CUUR0400SA0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed May 16, 2011).

CHANGE BETWEEN 2009-2011. As with the decade-long comparison above, most counties between 2009 and 2011 experienced an increase in the cost of living, increasing on average by 8.4% across Washington counties for a family with one adult, one preschooler, and one school-age child. This means that costs have increased in the last two years at slightly faster rates than over the decade as a whole (4.2% per year compared to 3.7% per year). This also means that the last two years account for about 30% of the decade's increase in costs.

As shown in **Figure 6**, the largest increases (over 20%) over the past two years were in the southeast Washington counties of Skamania, Benton, Franklin, and Walla Walla, with Skamania having the largest increase of all Washington counties at 27% between 2009 and 2011. At the same time, the largest counties in terms of population, including King, Snohomish, and Pierce counties, had increases in costs of between 9% and 15%. As can be seen

Figure 6. Percentage Change in the Self-Sufficiency Standard for Washington between 2009 and 2011
One Adult, One Preschooler and One School-age Child, WA 2011



in Figure 6, most counties (24) had modest increases of 1%-9% in the overall cost of living over the past two years. Just three counties have seen a decrease in the cost of living over the past two years, (the eastern Washington counties of Lincoln, Garfield, and Asotin), with Garfield experiencing the greatest decrease at -6%.

Not only was there variation between counties in the amount of overall increase (or decrease) in the cost of living over the past two years, but there also was variation in the rate at which different costs increased or decreased, depending on the county and the specific cost.

On average, the cost of health care increased more than any other basic need since 2009, increasing in all Washington counties at an average rate of 12%.

The cost of housing had the second highest percentage increase, growing by 10% on average. The urban counties of Snohomish and King County had some of the greatest increases (ranging from 19% to 25% in just two years), although a few other counties had even higher rates, with Benton County (excluding Kennewick and Richland) having the highest percentage increase in housing costs in the state at 30%. Most of the counties with lesser increases in housing costs (such as 6% or 7%) are rural.

Child care costs increased by 6% on average in Washington since 2009 for this family type. However, in the past two

years 10 mostly rural counties experienced decreases in child care costs, averaging -8% (Asotin, Chelan, Douglas, Ferry, Garfield, Grant, Kittitas, Lewis, Lincoln, and Mason counties).

Since 2009 the average cost of transportation decreased slightly by 3% statewide. However, the cost of public transportation increased between 25% and 50% in the four King County areas.

In almost all counties, the cost of food also decreased slightly by an average of 2% since 2009. Just two counties experienced small increases in the cost of food—Thurston (2%) and Whatcom (4%) counties—while Pierce County had no change.

While some places experienced unusually high increases or decreases in specific needs compared to the statewide average, these sometimes offset each other. For example, Klickitat County experienced a less than average increase in housing costs (7% compared to the average of 10%) but more than average increase in child care costs (21% compared to the average of 6%), so that overall the cost of living for this family type increased by 14%, more than the statewide average of 8.4%, but not as great a difference as some of the individual costs.

Overall, the trends of falling house prices and declining earnings characterized by the Great Recession might lead

one to expect falling costs. While this was true for some costs such as transportation, in many places major costs such as housing, child care, and health care typically increased. Thus, these data show that in reality, the cost of meeting most basic needs has increased in most counties in Washington over the last two years, resulting in an overall 8.4% increase in the Standard across Washington.

COMPARING THE STANDARD WITH THE CONSUMER PRICE INDEX

Basic costs for families earning self-sufficient wages have clearly increased over the past decade in Washington, and even in the last two years in most places. However, how does this compare with overall inflation rates? We examine this question in **Figure 7** by comparing the changes in the Self-Sufficiency Standard in King County (Seattle) and Benton County (Kennewick/Richland) for one adult, one preschooler, and one school-age child to the rate of inflation as measured by the U.S. Department of Labor’s Consumer Price Index (CPI) over the past decade. The CPI is a measure of the average changes in the prices paid by urban consumers for goods and services. Since the CPI does not incorporate taxes or tax credits, for comparison purposes these items have been taken out of the Standard.

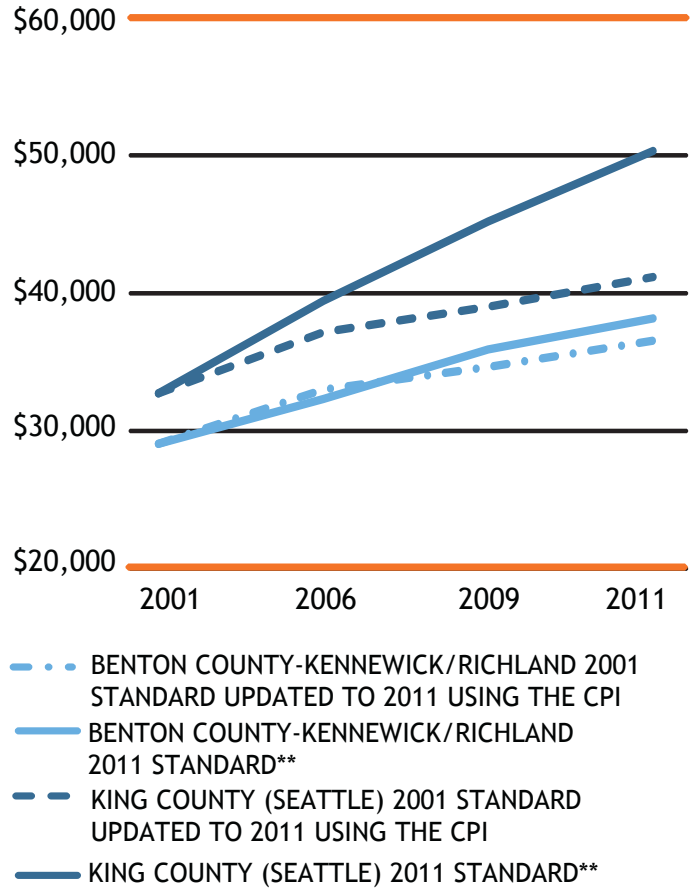
When the 2001 Self-Sufficiency Standard for King County (\$32,744 per year without taxes/tax credits) is inflated using the Western Region Consumer Price Index, the amount estimated to meet basic needs in 2011 is \$41,171 per year.¹⁰ Using the CPI results in a 26% change in the cost of basic needs since 2001. When calculated without the inclusion of tax credits and taxes, the actual 2011 King County (Seattle) Standard is \$50,328 per year for this family type, a 54% increase over the last decade. In Benton County (Kennewick/Richland), when the 2001 Standard (\$29,077 per year without taxes/tax credits) is inflated to 2011 using the CPI the estimated cost of meeting basic needs is \$36,561. The actual Standard for 2011 is \$38,170 in Benton County.

In sum, **Figure 7** demonstrates that the rate of inflation as measured by the CPI significantly underestimates the rising costs of basic needs; instead of rising by 26%, costs rose by 54% in King County and 31% in Benton County. Indeed, for this family type in King County, when the Standard is updated using the CPI, the official measure of inflation

Figure 7. CPI*-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2001-2011

Benton County (Kennewick/Richland) and King County (Seattle), WA

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



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, “West Region All Items, 1982-84=100-CUURA101SAO,” <http://data.bls.gov/cgi-bin/surveymost> (accessed May 16, 2011).
 ** Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for the comparison figure.

underestimates the increase in costs for this family type by over \$9,000 during the past decade. That is, tracking costs using the CPI underestimates the real increases in costs faced by Washington families at this level, leaving them thousands of dollars short of what they need to be self-sufficient. This is especially true for higher cost places in Washington state, such as King and Snohomish counties, where the costs have increased the most.

The Wage Gap: How Does the Self-Sufficiency Standard Compare to Washington's Top Occupations?

Given how much is needed to meet basic needs for Washington's families, how many of Washington's jobs provide a self-sufficiency level income?

Table 4 below compares the median wages of Washington's ten most common occupations (by number of employees) to the Self-Sufficiency Standard.¹¹ The Standard used here is for one parent, one preschooler, and one school-age child in Thurston County, which is \$22.22 per hour and \$46,922 per year. The top ten most common occupations in Washington represent 19% of all Washington workers. With the single exception of registered nurses, the median wages of the top ten occupation groups are all below the Self-Sufficiency Standard for this family type in Thurston County. Indeed, eight of Washington's top ten occupations have median earnings that are less than three fourths of the Standard for a Thurston County family with one adult, one preschooler, and one school-age child.

Retail salespersons is the most common Washington occupation and accounts for 3% of all Washington workers. With median hourly earnings of \$11.61 per hour (median annual earnings of \$24,140), the top occupation in Washington provides workers with earnings that are only half of the Standard for this family type in Thurston County. In fact, two adults working full time at this wage, would still not be able to earn the minimum needed to support a preschooler and a school-age child in Thurston County (the Self-Sufficiency Standard for two adults with one preschooler and one school-age child is \$12.67 per hour and per adult in Thurston County).

The second most common occupation—cashiers—yields median earnings of \$10.52 per hour (\$21,866 per year), only slightly above Washington's minimum wage. The median wage for Washington's second most common occupation falls short of self-sufficiency by over \$25,000 for this Thurston County family of three.

Table 4. Wages of Washington's Ten Largest Occupations, 2011

OCCUPATION TITLE	NUMBER OF EMPLOYEES	Hourly Median Wage	Annual Median Wage*	Percent of Standard ¹
TOTAL, ALL OCCUPATIONS	2,693,220	\$19.30	\$40,162	86%
Retail Salespersons	91,070	\$11.61	\$24,140	51%
Cashiers	62,150	\$10.52	\$21,866	47%
Combined Food Preparation and Serving Workers Including Fast Food	60,380	\$9.66	\$20,107	43%
Registered Nurses	52,490	\$36.25	\$75,394	161%
Office Clerks General	48,160	\$14.59	\$30,355	65%
Waiters and Waitresses	40,580	\$13.25	\$27,556	59%
Bookkeeping Accounting and Auditing Clerks	40,490	\$18.16	\$37,774	81%
Laborers and Freight Stock and Material Movers Hand	38,320	\$12.63	\$26,260	56%
Janitors and Cleaners Except Maids and Housekeeping Cleaners	38,040	\$13.07	\$27,176	58%
Stock Clerks and Order Fillers	35,090	\$12.75	\$26,517	57%
¹ SELF-SUFFICIENCY STANDARD FOR ONE ADULT, ONE PRESCHOOLER, AND ONE SCHOOL-AGE CHILD THURSTON COUNTY		\$22.22	\$46,922	100%

* Wages adjusted for inflation using the West region Consumer Price Index from the Bureau of Labor Statistics.

Source: US Department of Labor, "May 2010 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed May 17, 2011).

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ONLY ONE OF WASHINGTON’S TEN MOST COMMON OCCUPATIONS HAS WAGES THAT ARE ABOVE THE MINIMUM LEVEL OF SELF-SUFFICIENCY.

.....

Only one of the top occupations, registered nurse, yields earnings that are above the minimum required to meet basic needs in Thurston County for this three-person family. Registered nurses in Washington have a median income that is 161% of the Self-Sufficiency Standard for this family type in Thurston County.

Bookkeeping, accounting, and auditing clerks earn the next highest amount of the top ten occupations. Although at \$18.61 per hour (\$37,774 annually), their median wages are half that of registered nurses and 81% of the wage needed to be self-sufficient for this family type in Thurston County.

Thus, only one of Washington’s ten most common occupations has wages that are above the minimum level of self-sufficiency. In addition, most job losses of the Great Recession were in higher-wage industries yet as the economy recovers the most job gains have been in lower-wage industries.¹² Workers that have lost their jobs or are

working in low-wage industries often cannot afford their housing, food and child care, much less other expenses, and are forced to choose between basic needs. This analysis of the wages of the most common Washington occupations demonstrates that the economic insecurity faced by so many Washington workers is not a reflection of a lack of work effort but simply that wages are too low in many Washington occupations.

There are two basic approaches to close the income gap between low-wage work and what it really takes to make ends meet: reduce costs or raise incomes. The next two sections will discuss strategies used in each of these approaches. The first approach relies on short-term strategies to reduce costs temporarily through subsidies, such as SNAP (food stamps) and child care assistance. Strategies for the second approach, raising incomes, include longer-term approaches such as increasing education levels, incumbent worker programs, and nontraditional job tracks. Reducing costs and raising incomes are not necessarily mutually exclusive, but can occur sequentially or in tandem. For example, some parents may receive education and training that leads to a new job yet continue to supplement their incomes by work supports until their wages reach the self-sufficiency level.

Closing the Wage Gap: Reducing Costs

While the Self-Sufficiency Standard provides the amount of income that meets families’ basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. “Work supports” can help working families achieve stability without needing to choose between basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or non-stimulating environments. Work supports can also offer stability to help a family retain employment, a necessary condition for improving wages. This section models how work supports temporarily reduce family expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Work supports include programs such as:

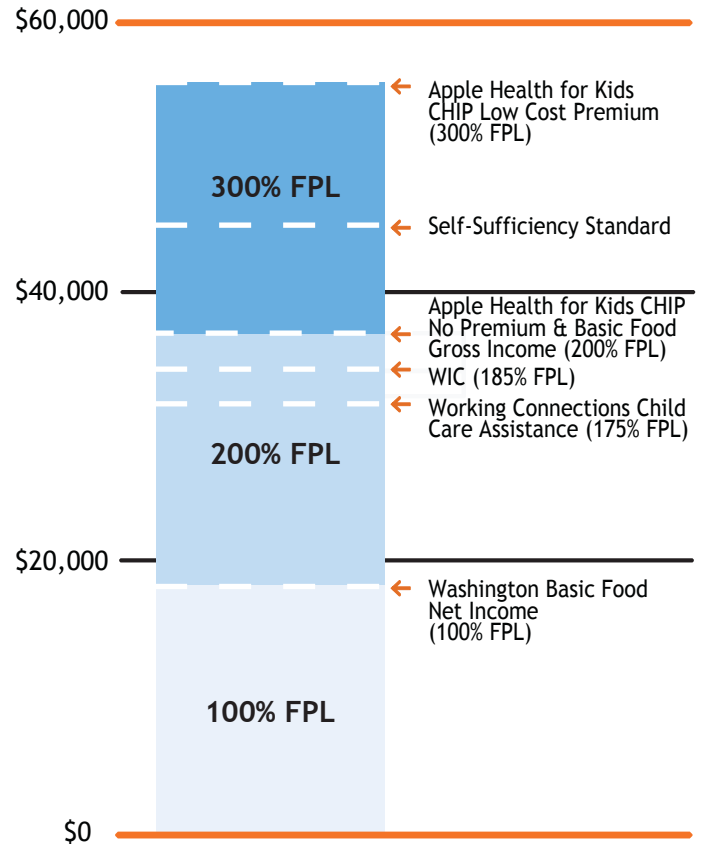
- child care assistance,
- health care (Medicaid and Washington’s Children’s Health Insurance Program—Apple Health for Kids),
- food assistance (the Supplemental Nutrition Assistance Program [SNAP], known in Washington State as Basic Food, and the Women, Infants and Children [WIC] Program),
- housing assistance (including Section 8 vouchers and public housing).

Although not a work support per se, child support is also modeled as it assists families in meeting basic needs. Additionally, the Washington Basic Health Plan has implemented a wait list as a result of the 2011-2013 biennial budget and is therefore not modeled in this section.

Table 5 provides a summary of the work supports, child support, and tax credits modeled in this section. **Figure 8** shows the income eligibility levels for the work supports modeled in this section compared to the Self-Sufficiency Standard for the family type and place modeled in this section—one adult, one preschooler, and one school-age

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WORK SUPPORTS CAN HELP WORKING FAMILIES ACHIEVE STABILITY WITHOUT NEEDING TO CHOOSE BETWEEN BASIC NEEDS

Figure 8. Eligibility Levels for Washington Work Supports
One Adult, One Preschooler, and One School-age Child
 Kitsap County (Excluding Bainbridge Island), WA 2011



child in Kitsap County (excluding Bainbridge Island). Note that the eligibility levels for all programs except CHIP health insurance (Apple Health for Kids) are below the Self-Sufficiency Standard, some considerably below.

THE IMPACT OF WORK SUPPORTS AND CHILD SUPPORT ON COSTS

Without any work (or other) supports to reduce costs, to be economically secure, one parent with one preschooler, and one school-age child living in Kitsap County (excluding Bainbridge Island) needs to earn \$3,717 per month (see Column #1 **Table 6**). However, with the help of work supports, meeting basic needs is attainable at a variety of reduced wage levels as demonstrated in Table 6, depending on the supports received. In Columns #2-#6 of Table 6, the work supports modeled are listed in the column headings

Table 5. Summary of Washington Work Supports, Child Support, and Tax Credits

WORK SUPPORT PROGRAM	BENEFIT	INCOME ELIGIBILITY
CHILD CARE ASSISTANCE (WASHINGTON WORKING CONNECTIONS CHILD CARE)	Child care costs are reduced to a monthly co-payment which is dependent on income level. For example, a family earning below 82% of the FPL pays a \$15 co-pay while a family with income between 82% and 137.5% of the FPL pays a \$65 co-pay. Families with income between 137.5% and 175% of the FPL pay a co-pay of \$65 plus 50% of countable income above 137.5% of the FPL.	Eligibility for Working Connections Child Care has been reduced from 200% to 175% of the FPL in 2011.
HOUSING ASSISTANCE (SECTION 8 HOUSING CHOICE VOUCHERS AND PUBLIC HOUSING)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are 80% of area median income (\$53,650 in Kitsap County for a family of three). However, due to limited funding most new program participants must have income below 30% of area median income (\$20,150 in Kitsap County for a family of three).
MEDICAID	Health care benefits are fully subsidized.	Adult parents: income up to 100% FPL. Pregnant and postpartum women: income up to 185% FPL. Children under 5: income up to 133% FPL. Children 6-18: income up to 100% FPL.
CHILDREN'S HEALTH INSURANCE PROGRAM (WASHINGTON APPLE HEALTH FOR KIDS)	Health care benefits for children under 19 years of age with either no or full premiums depending on income and number of children insured. Families with incomes below 200% of the FPL have no premiums.	Families with income below 200% FPL qualify for free insurance. Families with income between 200%-300% FPL qualify for a \$20-30 monthly premium per child depending on income.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP, FORMERLY FOOD STAMPS, KNOWN IN WASHINGTON STATE AS BASIC FOOD)	Maximum benefit for a family of 3: \$526 per month. Maximum benefit for a family of 4: \$668 per month. Average SNAP benefit per household in Washington: \$243 per month.	Families must earn gross income less than 200% of the FPL to be eligible and must also meet net income (gross income minus allowable deductions) guidelines.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$39 in Washington for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPL.
CHILD SUPPORT	Average payment is \$192 per month in Washington.	No income limit.
FEDERAL TAX CREDITS		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with 1 child: \$3,094 per year. Maximum benefit for families with 2 children: \$5,112 per year. Maximum benefit for families with 3+ children: \$5,751 per year.	1 child: up to \$36,052 for single parent or \$41,132 if married 2 children: up to \$40,964 for single parents or \$46,044 if married 3+ children: up to \$43,998 for single parents or \$49,078 if married.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	Credit is 20%-35% of child care costs depending on income level with maximum amount of child care costs of \$3,000 for one child and up to \$6,000 for two or more children. Credit is nonrefundable.	No income limit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child.	Married filing jointly: up to \$110,000. Head of Household: up to \$55,000. All others: up to \$75,000. Refundable portion limited to earnings over \$3,000.

Note: Eligibility and benefits for work supports and tax credits change routinely—typically yearly. The information reported in Table 5 represents eligibility and benefit guidelines for 2010/2011.

The 2011 Federal Poverty Level (FPL) for a family of three is \$18,530 (annual income). See <http://aspe.hhs.gov/poverty/11poverty.shtml>.

TREATMENT OF TAX CREDITS IN THE MODELING OF WORK SUPPORTS

The Standard shows *refundable* and *nonrefundable* tax credits monthly, as with all other costs. However, refundable tax credits are not received monthly, but are instead received annually when taxes are filed the following year. Therefore, to more realistically model the impact of work supports in Table 6 (Columns #2-#6), the refundable tax credits are shown as received annually; these include the federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC). However, because the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund, it is included as received monthly in Table 6. (A more detailed explanation of how and why the taxes and tax credits are treated differently when modeling work supports is provided in *Appendix A: Methodology, Assumptions, and Sources.*)

and monthly costs that have been reduced by work supports are indicated with bold font in the table.

THE SELF-SUFFICIENCY STANDARD (COLUMN #1).

Column #1 of Table 6 shows the Self-Sufficiency Standard without the assistance of any work (or other) supports to reduce costs for families with one adult, one preschooler, and one school-age child living in Kitsap County (excluding Bainbridge Island). This family type has monthly child care expenses of \$1,133 and monthly housing costs of \$784. The adult in this family must earn a Self-Sufficiency Wage of

\$3,717 per month or \$21.12 per hour working full-time to meet the family’s basic needs without the help of public or private assistance.

CHILD SUPPORT (COLUMN #2). The average amount received by families participating in the Child Support Enforcement Program in Washington is \$192 per month (see Column #2).¹³ Adding child support reduces the wage needed by this parent to meet basic needs to \$3,514 per month and \$19.97 per hour. Note that child support reduces the wages needed by more than the amount of child support

Table 6. Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage

One Adult, One Preschooler, and One School-age Child: Kitsap County (Excluding Bainbridge Island), WA 2011

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

	#1	#2	#3	#4	#5	#6
	SELF-SUFFICIENCY STANDARD	CHILD SUPPORT	CHILD SUPPORT & CHILD CARE	CHILD CARE, BASIC FOOD/ WIC* & TRANSITIONAL MEDICAID	CHILD CARE, BASIC FOOD/ WIC, APPLE HEALTH FOR KIDS	CHILD CARE, BASIC FOOD/ WIC, APPLE HEALTH FOR KIDS, HOUSING
MONTHLY EXPENSES:						
Housing	\$784	\$784	\$784	\$784	\$784	\$520
Child Care	\$1,133	\$1,133	\$323	\$65	\$65	\$65
Food	\$536	\$536	\$536	\$333	\$404	\$329
Transportation	\$254	\$254	\$254	\$254	\$254	\$254
Health Care	\$394	\$394	\$394	\$0	\$113	\$113
Miscellaneous	\$310	\$310	\$310	\$310	\$310	\$310
Taxes	\$573	\$527	\$332	\$202	\$238	\$172
TOTAL MONTHLY EXPENSES (Net of Work Supports)	\$3,983	\$3,938	\$2,933	\$1,949	\$2,167	\$1,763
ADDITIONAL MONTHLY RESOURCES:						
Total Tax Credits**	(\$267)	(\$232)	(\$101)	(\$29)	(\$49)	(\$12)
Child Support	\$0	(\$192)	(\$192)	\$0	\$0	\$0
TOTAL ADDITIONAL MONTHLY RESOURCES	(\$267)	(\$423)	(\$293)	(\$29)	(\$49)	(\$12)
SELF SUFFICIENCY WAGE: (Total Monthly Expenses Minus Total Additional Monthly Resources)						
HOURLY	\$21.12	\$19.97	\$15.00	\$10.91	\$12.04	\$9.95
MONTHLY	\$3,717	\$3,514	\$2,640	\$1,920	\$2,119	\$1,751
ANNUAL	\$44,600	\$42,173	\$31,681	\$23,038	\$25,425	\$21,012
ANNUAL REFUNDABLE TAX CREDITS**:						
Total Federal EITC		\$0	\$1,955	\$3,775	\$3,272	\$4,202
Total Federal CTC		\$481	\$1,800	\$1,890	\$1,644	\$2,000

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Washington. Assumes average monthly value of WIC benefit \$39.10 (FY 2010). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

** The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See discussion at the beginning of this section titled *The Treatment of Tax Credits in the Modeling Table and Figure*.

alone because it also reduces taxes. Child support payments from absent, non-custodial parents can be a valuable addition to family budgets, even in cases where the non-custodial parent's income is relatively low.

CHILD CARE & CHILD SUPPORT (COLUMN #3). Since child care is one of the major expenses for families with children, the addition of a child care subsidy often provides the greatest financial relief of any single work support. Families with incomes up to 175% of the FPL are eligible for Washington's Working Connections child care assistance program.¹⁴ In Column #3, child care assistance reduces child care costs substantially from \$1,133 to a co-payment of \$323 per month, thus (together with child support) reducing the amount this family type in Kitsap County needs to earn to \$2,640 per month to meet basic needs.

CHILD CARE, BASIC FOOD, WIC, AND MEDICAID (COLUMN #4). For adults moving from welfare to work, child care assistance, food assistance, and Medicaid comprise the typical "package" of benefits. Assuming transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$394 per month to zero in Column #4.¹⁵ Food costs are reduced from \$536 to \$333 per month with the additional resources provided by Washington Basic Food (families are eligible with gross incomes up to 200% of the FPL and net income up to 100% of FPL) and WIC (eligible with income up to 185% of the FPL) benefits.¹⁶ Child care assistance reduces the family's child care copayment to \$65 per month in Column #4. Medicaid and assistance with lowering child care and food costs together reduce the wage required to meet basic needs to \$1,920 per month. With the help of these crucial work supports, this Kitsap County family making the transition from public assistance (TANF) to self-sufficiency would be able to meet the family's basic needs at a more obtainable starting wage of \$10.91 per hour.

CHILD CARE, BASIC FOOD, WIC, AND APPLE HEALTH FOR KIDS (COLUMN #5). When employers do not offer family health coverage and if the family is ineligible for Medicaid, children in families with income up to 200% of the FPL are eligible for health insurance with no premiums and children in families with income between 200% and 300% of the FPL are eligible for low-cost premiums through Apple Health for Kids (Washington's Children's Health Insurance Program).¹⁷ Column #5 shows

the same work support package as Column #4, except that instead of Medicaid for the whole family, Apple Health for Kids has been substituted for the children. The adult in this family type still pays for the cost of her own health care (the premium of her employer-provided health insurance and her out-of-pocket costs). As a result, the family's total monthly cost of health care in Column #5 is equal to the adult's premium (plus her out of pocket costs) of \$113 per month. The cost of food is \$404 per month and the child care co-payment stays at \$65 per month. With the help of child care assistance, WIC, and Apple Health for Kids, the parent needs to earn \$2,119 per month to meet basic needs.

HOUSING, CHILD CARE, BASIC FOOD, WIC, AND APPLE HEALTH FOR KIDS (COLUMN #6). Comparing Column #5 to Column #6 shows how much housing assistance can help families with limited income meet basic needs. By reducing the cost of housing to 30% of income, housing costs drop from \$784 to \$520 per month.¹⁸ With the full benefit package, a parent with one preschooler and one school-age child living in Kitsap County can meet basic needs with an income of \$1,751 per month or \$9.95 per hour.

Assuming the family receives refundable tax credits annually (instead of monthly as shown in the Standard) and the adult works full-time at these wages throughout the year, the annual amounts of the refundable tax credits are shown in the shaded rows at the bottom of the table for Columns #2-#6. When costs are only reduced by child support as in Column #2, the family's income is too high to qualify for EITC, but they are eligible for an annual child tax credit of \$481. In Column #6 in which the full work support package is modeled, the parent is eligible for over \$6,000 in annual refundable tax credits.

USING WORK SUPPORTS TO INCREASE WAGE ADEQUACY

While Table 6 shows how child support and work supports reduce the wage needed, **Figure 9** starts with specific wages and asks "How adequate are these wages in meeting a family's needs, with and without various combinations of work supports?" Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. If wage adequacy is at or above 100%, the wage is enough or

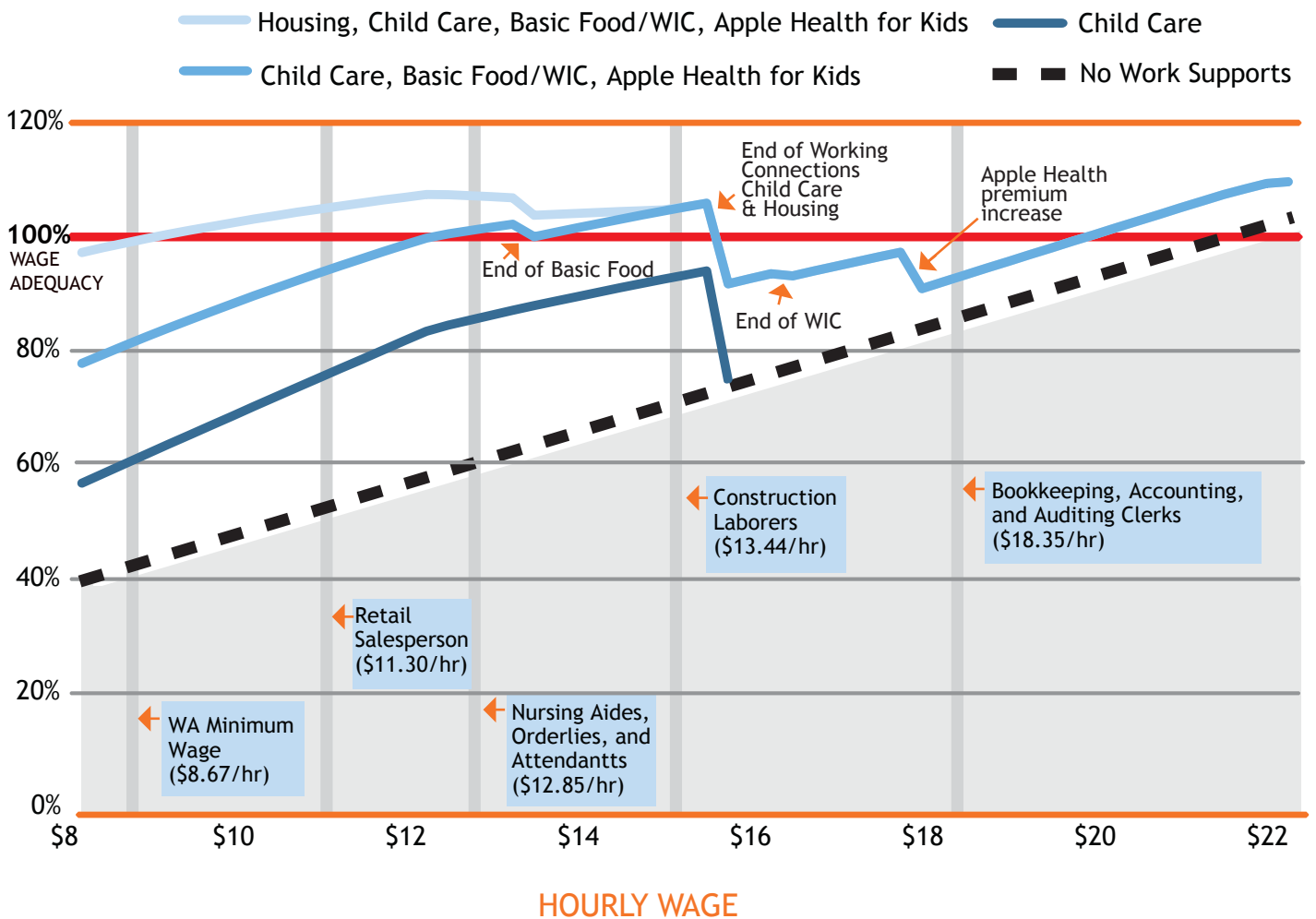
more than enough to meet 100% of the family’s basic needs. Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the Standard for their family type and location. However, wage adequacy can also be achieved by reducing the costs of basic needs through the help of work supports (subsidies).

As a parent transitions from a low-wage job to a job paying self-sufficient wages, work supports help close the gap between actual wages and how much it takes to meet basic needs. Modeling the same family as Table 6 (one parent with one preschooler and one school-age child in Kitsap County), Figure 9 shows the impact of work supports on

wage adequacy as the parent’s income increases, starting with a minimum wage job. The dashed line provides a “baseline,” demonstrating the adequacy of wage levels without work supports (wages only). Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of each combination of work supports. For further information, see *Appendix E: Modeling the Impact of Work Supports on Wage Adequacy* for a detailed table of the exact amounts of each work support modeled in the figure.

WASHINGTON MINIMUM WAGE. Starting at the Washington minimum wage of \$8.67 per hour, a single

Figure 9. Impact of Work Supports on Wage Adequacy
One Adult, One Preschooler, and One School-Age Child
 Kitsap County (Excluding Bainbridge Island), WA 2011



Note: Wage levels for occupations represent median hourly wages in the Bremerton-Silverdale metropolitan area. U.S. Department of Labor, Bureau of Labor Statistics. “May 2010 Occupational Employment Wage Estimates: Bremerton-Silverdale metropolitan area,” <http://www.bls.gov/oes/data.htm> (accessed May 25, 2011).

parent with one preschooler and one school-age child living in Kitsap County (excluding Bainbridge Island) and working full-time earns about 43% of the income needed to meet her family’s basic needs if she is not receiving any work supports (see the dashed line on Figure 9).¹⁹ However, if the parent receives child care assistance (the first solid line from the bottom of Figure 9), the monthly cost of child care decreases from \$1,133 to just \$65, and wage adequacy increases to 61%—still only covering two-thirds of the monthly expenses. If the family also receives assistance with food (Washington Basic Food and WIC) and health care (Apple Health for Kids) the cost of food decreases to \$191 per month and health insurance to \$113 per month, increasing wage adequacy to 82% (shown in the second solid line from the top of Figure 9). With the addition of housing assistance combined with the other work supports, housing costs are reduced to 30% of the family’s income and wage adequacy almost reaches 100% (see the top solid line of Figure 9).

RETAIL SALESPERSONS. In the Bremerton-Silverdale metropolitan area, retail salespersons are the top most common occupation. The median hourly wage of retail salesperson is \$11.30 per hour. If a parent with one preschooler and one school-age child earns a wage equal to the retail sales median wage, her wage adequacy would be 55% without any supports to reduce her monthly costs.²⁰ However, child care assistance increases her wage adequacy to 79% and if she also receives food assistance and Apple Health for Kids it reaches 96%. Receiving the full work support package with housing assistance allows her to meet 106% of the family’s basic needs.

NURSING AIDES, ORDERLIES, AND ATTENDANTS. An adult earning the median wage of nursing aides, orderlies

and attendants in the Bremerton-Silverdale metropolitan area earns \$12.85 per hour. At this wage a single parent with a preschooler and school-age child in Kitsap County would be able to cover 63% of her family’s basic needs without any work supports. With child care assistance her wage adequacy would increase to 87%. If she also receives food assistance and Apple Health for Kids, wage adequacy reaches just above 100%.

CONSTRUCTION LABORERS. If this parent’s wage is equivalent to the median wage of construction laborers in Kitsap County, or \$13.44 per hour, she is able to meet two-thirds (65%) of the income needs of this family without any assistance. Receiving assistance with child care costs increases the wage adequacy of \$13.44 per hour to 89%. The further addition of food assistance and Apple Health for Kids increases the wage adequacy to 101%. With the help of the full work support package, demonstrated by the top solid line on Figure 9, she is able to meet 104% of her family’s basic needs.

BOOKKEEPING, ACCOUNTING, AND AUDITING CLERKS. If this parent’s earnings increase to the equivalent of the median hourly wage for bookkeeping, accounting, and auditing clerks, she would earn \$18.35 per hour, enough for her to cover 88% of her family’s basic needs without any assistance. At this wage level the family is only eligible for Washington’s Apple Health for Kids. With the help of Apple Health for Kids, the parent is able to meet 94% of the family’s basic needs.

Appendix E: Modeling the Impact of Work Supports on Wage Adequacy shows the Impact of Work Supports on Wage Adequacy in a full table format, including detail of the impact on specific monthly expenses.

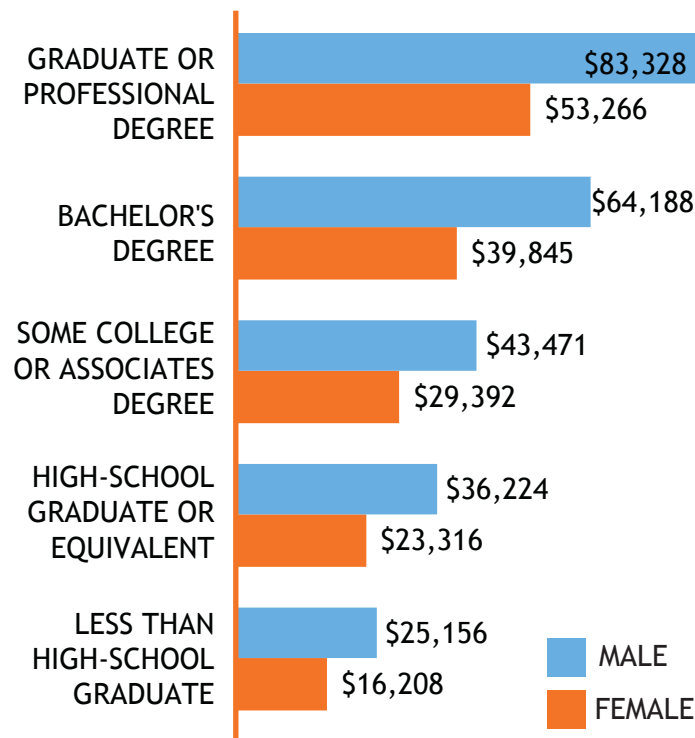
Closing the Wage Gap: Raising Incomes

For families who have not yet achieved “wage adequacy,” work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance. Fully closing Washington’s wage gap will require increasing the skills of low-wage workers, recognizing the importance of asset building, and public policies that make work pay.

INCREASE SKILLS

POST-SECONDARY EDUCATION/TRAINING. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once

Figure 10. Impact of Education on Median Earnings by Gender in Washington, 2011



Source: U.S. Census Bureau, American Factfinder, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” 2009 American Community Survey, Detailed Tables, <http://factfinder.census.gov/> (accessed April 21, 2011). Data is updated using the West Region Consumer Price Index from the Bureau of Labor Statistics.

had in the job market.²⁰ As shown in **Figure 10**, median annual income grows with each increase in education levels of Washington workers for both women and men.²¹ While increased education is important for both men and women, the gender wage gap at every level continues to present additional challenges for women workers.

BASIC ADULT EDUCATION. For many workers with inadequate education, language difficulties, or insufficient job skills and/or work experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high quality programs that teach basic skills and job skills together in a work-related context are particularly important.

NONTRADITIONAL OCCUPATIONS. For women, many “nontraditional” occupations (NTOs), such as in manufacturing, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, there is an anticipated demand for workers in the “green economy” and investing in NTO training programs for women will broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.²²

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

TARGETED JOBS/SECTOR STRATEGIES. Aligning training and postsecondary education programs with the workforce needs of the region increases the potential income of low-wage workers and helps communities strengthen their local economies by responding to

businesses’ specific labor needs. Targeting job training programs towards occupations with both high growth projections and self-sufficiency level wages is one way to respond to workforce needs. For example, over the next five years, registered nurses are expected to have the most job openings due to growth in Washington State.²³ As stated earlier registered nurses have the highest wages of Washington’s top occupations. Job training programs that put students on a career pathway to being registered nurses connects specific labor needs with a self-sufficiency wage occupation. **Figure 11** shows median earnings as well as education/training needs for select high growth occupations along a health care career path in Washington compared to the Standard for two family types in Pierce County (West County Cities).

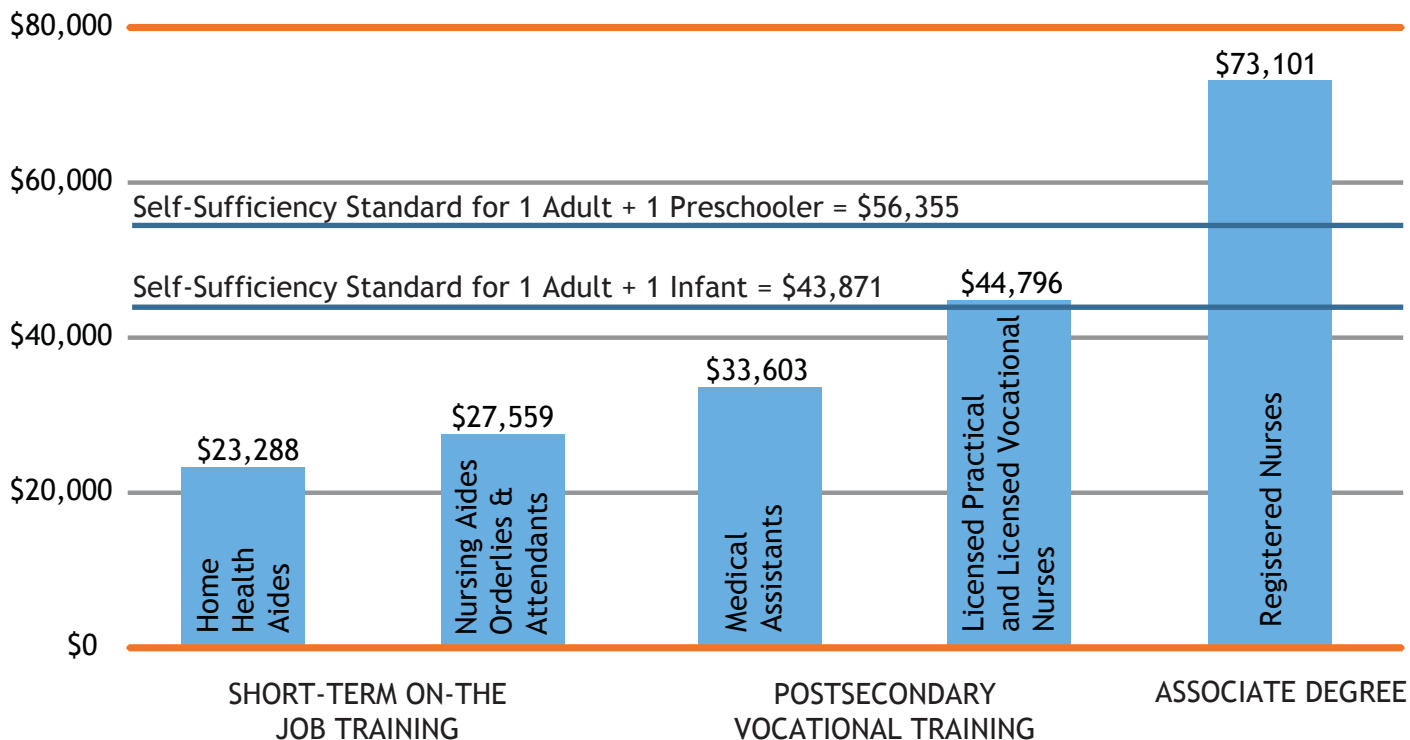
CAREER COUNSELING. Opportunities to increase the skills of low-wage workers requires balancing work requirements and access to training, as well as providing income supports for low-income employed parents in

college or training. Helping low-wage workers balance work, family, and financial responsibilities through career counseling, child care assistance, transportation assistance, or flexible scheduling can increase success.

INCREASE ASSETS

INDIVIDUAL DEVELOPMENT ACCOUNTS. A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. One method that encourages asset building for low-wage workers are Individual Development Account (IDA) programs. IDAs are savings accounts where families make regular contributions which are then matched by contributions from a public or private entity and managed by community-based organizations. The savings can only be used for certain objectives, ones that enhance long-term economic security,

Figure 11. Self-Sufficiency Standard for Pierce County (West County Cities) Compared to Occupations with High Employment Prospects in Washington, 2011



Source: Washington State Employment Security Department, “Occupational Projections, Average Growth Rate,” Labor Market and Economic Analysis, Find Career and Occupation Information, Numbers and Trends”, https://fortress.wa.gov/esd/lmea/countydashboard/OccDetails.aspx?area=53_01_000000&qtype=5&comp=&ind1=&ind2=&ind3=&expand=True (accessed May 11, 2011).

such as the down payment for a house, payment for higher education, or start-up costs for a small business.

RAISE WAGES

LIVING WAGES. As demonstrated in this report, even two adults working full-time must each earn well beyond a minimum wage to meet their family’s basic needs. Higher wages can have a positive impact not only for workers but also for their employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs. One method to increase salaries of low-wage workers is to increase the minimum wage. Localized Living Wage laws are another approach to raising wages of workers. These laws mandate that public employees as well as contractors and employers receiving public subsidies pay

a “living wage,” thus impacting private sector as well as public sector wages. Additionally, according to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.²⁴

PAY EQUITY LAWS. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job’s occupants.²⁵ Women and people of color all too often face artificial barriers to employment—barriers not addressed by tax credits or training and education strategies. It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency.

How has the Self-Sufficiency Standard Been Used?

While the Self-Sufficiency Standard is an alternative measure of income adequacy that is more accurate, up-to-date, and geographically specific, it is more than an improved measure. The Standard is also a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we briefly outline some of these uses. For more detail and examples, the reader is referred to **Appendix B**, which includes many more examples of the ways in which programs and persons have applied the Self-Sufficiency Standard in their work. In addition, references and websites are provided for further exploration of specific examples.

EMPLOYMENT PROGRAMS. The Self-Sufficiency Standard has been used in employment programs to determine which individuals are eligible and/or most in need of specific support or training services, to determining training and counseling needs, and to measuring the effectiveness of employment programs.

For example, the Self-Sufficiency Standard has been used to **target job training resources**. Using a “targeted jobs strategy,” the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through an evaluation of the local labor market and available job training and education infrastructure job seekers are matched to employment with family-sustaining wages. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

Additionally, as a **counseling tool** the Self-Sufficiency Standard helps participants in work and training programs access benefits and develop strategies to become self-sufficient. Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards economic self-sufficiency.

Finally, the Self-Sufficiency Standard can be used to **evaluate outcomes** for clients in a range of employment programs, from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

POLICY ANALYSIS. The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes. As shown in the previous section, *Closing the Gap: Reducing Costs*, the Standard can be used to evaluate the impact of a variety of work supports (SNAP/ Food Stamp Program, Medicaid) or policy options (changes in child care co-payments, tax reform or tax credits) on a family’s budget.

CASE HIGHLIGHT

When the Oklahoma Department of Human Services proposed large increases in child care co-payments, the Oklahoma Community Action Project of Tulsa County used analysis based on the Self-Sufficiency Standard in a report resulting in the Department rescinding the proposed increases.

ECONOMIC DEVELOPMENT. The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals. Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not create jobs that pay “living wages.” If not, employees may need public work supports to be able to meet their basic needs, essentially providing a “double subsidy” for businesses. Communities can use the Standard to evaluate economic development proposals and their net positive or negative effect on the local economy, as well as the impact on the well-being of potential workers and their families.

CASE HIGHLIGHT: THE WASHINGTON STATE SELF-SUFFICIENCY CALCULATOR

In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a counseling tool and program evaluation benchmark to support customer progress toward economic self-sufficiency. In October 2007, the WDC of Seattle-King County formed and led a partnership of workforce development councils statewide to launch the Self-Sufficiency Calculator for Washington State. The Calculator (www.thecalculator.org) is based on a previous regional calculator in King County and was developed with support from the State Board for Community and Technical Colleges and a generous grant from the Paul G. Allen Family Foundation.

The Calculator operationalizes the Self-Sufficiency Standard and allows workforce case managers and customers to integrate this cost of living information with other resources to support career and economic self-sufficiency planning. The Self-Sufficiency Standard data programmed into the Calculator provides cost of living data to help customers target occupations and job training that will meet their wage needs. This data can be used in conjunction with information from other sources (e.g., labor market data, training program information, etc.) and basic information regarding work supports, also programmed into the Calculator, to test “what if” scenarios that inform their near and long-term planning. What if I cut back my hours at work to accommodate training—will I still be able to meet my bottom line? What if I don’t have enough money to cover my basic expenses—are there resources that can help me fill the gap? What if I complete training for this occupation—will the starting wages be enough to cover my family’s expenses and maybe get ahead?

The Calculator also includes a database that allows case managers with logon rights to save customer income and expense information at program enrollment and exit. The database provides the WDC with a vehicle for understanding where customers are (relative to the Self-Sufficiency Standard) when they enroll in WDC programs, and the progress they make toward economic self-sufficiency between enrollment and exit. WDC-contracted workforce case managers have been saving data on customers enrolled in Workforce Investment Act (WIA) funded programs since late 2004, and the statewide Calculator, launched in 2007, greatly enhanced the ability to extract and analyze data. To date, the data suggest a fairly consistent trend toward self-sufficiency, even through the economic downturn. Although a significant majority of customers served through WIA programs enter with earned income below the Self-Sufficiency Standard benchmark (with approximately half entering with zero earned income), close to two-thirds of customers who start out below the threshold exit with earned income that puts them at or above Self-Sufficiency Standard wages for their family type.

The WDC of Seattle-King County also worked with WorkSystems, Inc. to develop a tool for Oregon based on the Self-Sufficiency Calculator for Washington State. The resulting “Prosperity Planner” was launched in 2008 and can be viewed at www.prosperityplanner.org.

THE SELF-SUFFICIENCY CALCULATOR IS AN ONLINE TOOL DESIGNED TO SUPPORT:

- BASIC BUDGETING;
- IDENTIFICATION OF RESOURCES (INCLUDING WORK SUPPORTS) THAT CAN REDUCE EXPENSES; AND,
- EXPLORATION OF DIFFERENT STRATEGIES TO ACHIEVE FINANCIAL, EDUCATION, AND CAREER GOALS.

Conclusion

As Washington recovers from the Great Recession, long-term economic prosperity will require responsible planning that puts all Washingtonians on the path to self-sufficiency. A strong economy means good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs. *The Self-Sufficiency Standard for Washington State 2011* defines the income needed to realistically support a family, without public or private assistance. For most workers, the Self-Sufficiency Standard shows that earnings above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs.

Although the Self-Sufficiency Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for Washington families. For workers with wages below the Self-Sufficiency Standard, public subsidies for high-cost necessities such as child care, health care, and housing are critical to meeting basic needs, retaining jobs and advancing in the workforce. By utilizing the Self-Sufficiency Standard, Washington has the opportunity to lay the foundation towards a strong workforce and thriving communities.

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

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

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at pearce@uw.edu or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264, or visit www.selfsufficiencystandard.org.

For more information on *The Self-Sufficiency Standard for Washington State 2011*, or to find out more about the programs at the Workforce Development Council of Seattle-King County, contact (206) 448-0474, or visit www.seakingwdc.org.

Endnotes

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Appendix A: Methodology, Assumptions, and Sources

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

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically specific level for which data is 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 is calculated for 152 different family types for each county in Washington. The 152 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers plus larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Washington are included in Appendix D of this report.

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 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 8 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 by 12 months per year to obtain the annual wage.

The components of *The Self-Sufficiency Standard for Washington State 2011* and the assumptions included in the calculations are described below.

HOUSING

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 1, 2010, HUD published final FMRs for fiscal year 2011. Housing costs in the 2011 Washington Self-Sufficiency Standard are calculated using the FY 2011 HUD Fair Market Rents.

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. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into "Metropolitan Divisions" (i.e., HMFAs).

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old

or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.^a All of Washington's FMRs are set at the 40th percentile, except for Pierce County which is set at the 50th percentile.

HUD calculates one set of FMRs for an entire metropolitan area. In Washington there are four MSAs with more than one county sharing the same FMRs (Kennewick-Pasco-Richland, WA MSA; Portland-Vancouver-Hillsboro, OR-WA MSA; Seattle-Bellevue, WA HUD Metro FMR Area; and Wenatchee-East Wenatchee, WA MSA). In order to differentiate the cost of housing by county, the Standard uses median gross rent ratios by county calculated from the U.S. Census Bureau's 2007-2009 and 2005-2009 American Community Survey (ACS) Estimates.

In addition, the 2011 Washington State Standard differentiates the cost of housing for areas within counties for five counties that have above a 5% difference in the median housing costs for places within the county. Using the same methodology as the 2009 Washington Standard and median rent data from the American Community Survey 2007-2009 Estimates, separate within-county tables are calculated for regions within the following counties: Benton, King, Kitsap, Pierce, and Snohomish. Appendix D includes a table explaining the places included in each within-county region for these counties.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, and families with three children require three 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.

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 and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.^b Many states, including Washington, have continued to conduct or commission the surveys on a regular basis. Data for Washington child care costs is from the Washington State Child Care Resource and Referral Network.^c

Care by family relatives accounts for the largest proportion of care for children less than three years of age (30% compared to 15% in family day care and 18% in child care centers).^d However, since one of the basic assumptions of the Standard is that it provides the costs of meeting needs without public or private subsidies, the "private subsidy" of free or low cost child care provided by relatives and others is not assumed.

Thus the question becomes, which paid setting is most used for infants (defined as children under three), family day care or center care? Some proportion of relative care is paid care, with estimates ranging from one-fourth to more than half. In addition, a substantial proportion of relative caregivers also provide care for non-relative children.^e As a result, relative care, when paid for, closely resembles the family day care home setting.

When even a minimal proportion of relative care is added to the paid family day care setting amount (e.g., it is assumed that just 20% of relative care is paid), then this combined grouping (family day care homes plus paid relative care) becomes the most common paid day care setting for infants. That is, 15% of children in family day care plus (at least) 6% who are in relative care (20% of the 30%) totals 21%, and thus is more than the 18% of infants who are in paid care in child care centers.^f

For children three and four years old, however, clearly the most common child care arrangement is the child care center, accounting for 42% of the care (compared to 12% in family child care and 23% in relative care).^g

For the Washington 2011 Standard, infant rates (defined by the Standard as birth up to 3 years of age) are calculated using the average cost of licensed family care rates for both infants and toddlers. Washington's licensed *center* care

rates are used to calculate child care costs for preschoolers (defined as 3 to 5 years of age by the Standard). Costs for school-age children are based on school year licensed center care rates (defined as 6 to 12 years by the Standard).^h

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.ⁱ

The Low-Cost Food Plan is 25% higher 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. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.^j

The USDA Low-Cost Food Plan varies by month and does not give an annual average food cost, so the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. The 2011 Washington Standard uses data for June 2010.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female.

Geographic differences in food costs within Washington are varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. The ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socio-economic status. Ratios are created using the ACCRA grocery index that compare the cost of food across Washington.^k

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 total public uses public transportation to commute to work that "translates" to approximately 30% of the low- and moderate-income population.^l The Standard assumes private transportation (a car) where public transportation use to commute to work is less than 7%. For Washington, the Standard uses 2007-2009 American Community Survey 3-Yr Estimates data to calculate the percent public transportation use to commute to work by county. King and Kitsap Counties have more than 7% public transportation commuters. In King County, 11.7% of commuters use public transportation.^m The cost for the City of Seattle is based on a one zone PugetPass. A two zone PugetPass is assumed for the remainder of King County. In Kitsap County, the rate of public transportation use is 7.4%, however, analysis of public transportation use data from the ACS indicate that the individuals using public transportation to commute to work in Kitsap County represent a small percentage of people who travel via ferry to work in another metropolitan area. Therefore, private transportation is assumed for all of Kitsap County.

PRIVATE TRANSPORTATION. For private transportation, the Standard assumes that adults need a car to get to and from 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 to commute to and from work 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 2009 National Household Travel Survey (NHTS). The Washington statewide average round trip commute to work distance is 19.08 miles. The Portland-Vancouver MSA (Clark and Skamania Counties)

and Seattle-Tacoma-Bremerton MSA (King, Pierce, Kitsap, and Snohomish Counties) have a separate average round trip commute distance of 23.08 and 19.2 miles respectively.ⁿ

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2008 State Averages Expenditures and Premiums for Personal Automobile Insurance. To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from one of the top market share companies in Washington, Safeco Insurance. The top market share companies in Washington were obtained from the Washington State Department of Commissioner report, *2009 Private Passenger Auto Insurance Company Complaints*. The state level average auto insurance premium is adjusted by county using the ratios calculated from the county specific premium rates for the top market share companies.

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 2009 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the U.S. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

HEALTH CARE

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In Washington, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 68% have employer sponsored health insurance).^o The full-time worker's employer pays an average of 87% of the insurance premium for the employee and 73% for the family in Washington. Nationally, the employer pays 80% of the insurance premium for the employee and 73% of the insurance premium for the family.^p

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 care premiums are the average employment-based health premium paid by a state's residents for a single adult and for a family. In Washington the average premium paid by the employee is \$53.33 for a single adult and \$289.67 for a family.^q The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

To vary premium costs by county or regions within the state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. Regence Blue Shield, Premera Blue Cross, Group Health Cooperative, and Group Health Options have the highest market share of health insurance companies in the state. Sample premiums were obtained from the Washington State Office of the Insurance Commissioner report, *Individual Health Plans by County*, averaged to create ratios for each county which are used to vary the statewide MEPS healthcare premium.^r

Health care costs also include regional 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, and the trend over the last decade has been one of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In Washington, the worker's share of health care premiums more than doubled over the past decade, increasing by 113% between 2000 and 2009 while the average worker's earnings increased by 22% between 2000 and 2009.^s

Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health

coverage, an illness or injury can become a very serious financial crisis. Likewise, a serious health condition can make it extremely expensive to purchase individual coverage. However, the Patient Protection and Affordable Care Act of 2010 will require individuals who can afford it to either obtain minimal health insurance or contribute a fee towards the costs of uninsured Americans effective in 2014; those who cannot afford health insurance may be eligible for reduced cost-sharing coverage or may be eligible for an exemption.¹ By 2014 the Affordable Care Act will also prohibit discrimination against pre-existing conditions; in the meantime, states can opt to participate in a Pre-Existing Condition Insurance Plan, which provides coverage options for people without health insurance for six months due to a pre-existing condition. Washington State has implemented a temporary Pre-Existing Condition Insurance Plan. The Affordable Care Act also prohibits insurance companies from rescinding coverage after an individual becomes sick, effective with coverage plans that started as of September 23, 2010.²

MISCELLANEOUS

This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.³

TAXES

Taxes calculated in the Standard include federal and state income tax, payroll taxes, and state and local sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned (note that there is a temporary decrease to 5.65% for 2011). Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types. When applicable, income tax calculations for the Standard

include state and local income tax, however, there are no state income taxes in Washington.

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.

Washington has a 6.5% state sales and use tax. Local sales tax varies between 0.5% and 3.0%

TAX CREDITS

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. In 2011, up to \$3,000 in child care costs was 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. In 2011, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever was less. For the Standard, the CTC is shown as received monthly.

TREATMENT OF TAX CREDITS IN TABLE 6 AND FIGURE 9

The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, for the work supports modeled in Table 6 (Columns # 2-#6), the refundable federal Earned Income Tax Credit (EITC), and the “additional” refundable portion of the Child Tax Credit (CTC), are shown as received annually. However, the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund. Therefore, it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling columns of Table 6.

The tax credits are calculated this way in Table 6 in order to be as realistic as possible. Until recently, a family could receive part of their EITC on a monthly basis (called Advance EITC), but many workers preferred to receive it annually as a lump sum. In fact, nearly all families received the EITC as a single payment the following year when they filed their tax returns.^a Many families preferred to use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.^b Therefore, in Columns #2-#6 of Table 6, the total amount of the refundable federal EITC the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full-time, for the year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) taxes owed shown monthly, while the “additional” refundable portion of the CTC is shown as a lump sum received annually in the shaded rows at the bottom of Table 6.

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Appendix B: Examples of How the Standard Has Been Used

The Standard is a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we provide specific examples of some of these uses—with references and website addresses—so that you can explore these uses as well as contact programs and persons who have applied the Self-Sufficiency Standard in their work.

ASSESSMENT OF PUBLIC POLICY OPTIONS

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

- The Self-Sufficiency Standard for Massachusetts was used in the Crittenton Women’s Union 2007 report, *Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Poor Families* to advocate for tuition-free community college education and other ways to address financial barriers to education in Massachusetts, citing the need for post-secondary education and training in order to acquire Self-Sufficiency Wage jobs (see www.liveworkthrive.org/research_and_tools/reports_and_publications/The_Massachusetts_Working_Poor_Families_Project_Report).
- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility. In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://dola.colorado.gov/cdh/researchers/documents/HousingColo02.pdf>).
- In Maryland, Advocates for Children and Youth used the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010.

During the 2007 special session of the Maryland General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland’s 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families (see www.acy.org).

- In December 2005, the Human Services Coalition of Dade County in Florida issued a policy brief titled *Nonprofits, Government, and The New War on Poverty: Beating the Odds in a Global Economy*, which used the Standard to examine Florida’s human services sector from an economic and community perspective. For more information on the Human Services Coalition of Dade County, see www.hscdade.org.
- In Pennsylvania, many groups, including PathWays PA, have used the Standard to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages (see www.pathwayspa.org).
- When the Oklahoma Department of Human Services proposed large increases in child care co-payments, the Oklahoma Community Action Project (CAP) of Tulsa County used analysis based on the Self-Sufficiency Standard in their report, *Increased Child Care Co-Payments Threaten Access to Care for Low Income Families*, resulting in the Department rescinding the proposed increases. For more information about the work of the Community Action Project of Tulsa County, see www.captc.org.

EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals.

Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay “living wages.” If the jobs to be created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” Economic development proposals can be evaluated for their net positive or negative effect on the

local economy, as well as on the well-being of the potential workers and their families.

- Colorado’s Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Their sustainability plan would seek vendors who pay “livable wages” to their employees, as defined by the Standard.
- In Nebraska, the Nebraska Appleseed Center has developed a set of job quality standards that corporations should follow prior to receiving public funds (see www.neappleseed.org).
- The Delaware Economic Development Office has used the Delaware Self-Sufficiency Standard to evaluate strategic fund grant applications in order to focus its resources on quality employment growth.

TARGETING OF JOB TRAINING RESOURCES

The Self-Sufficiency Standard has been used to target job training resources. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through an evaluation of the local labor market and available job training and education infrastructure, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with family-sustaining wages. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in high-growth occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers. To see a more detailed description of the District of Columbia’s Workforce Investment Act go to www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp.

EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs, from short-term job search and placement programs to

programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online Self-Sufficiency Standard Calculator, the Council demonstrates the impact of its education and training programs on the achievement of self-sufficiency by its participants. For more information on the Workforce Development Council of Seattle-King County, see www.seakingwdc.org. (See case highlight on page 28.)
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. For more information on Chicago’s Workforce Investment Act, see www.cityofchicago.org.
- The Colorado Center on Law and Policy successfully lobbied the Eastern Regional Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and/or training services (see www.yourworkforcecenter.com/other/ruralconsortium/other/WIA%205%20YR%20Plan.htm).

TARGETING EDUCATION RESOURCES

The Self-Sufficiency Standard helps demonstrate the pay-off for investing in education and training such as post-secondary education and training, including training for occupations that are nontraditional for women and people of color.

- For example, the Missouri Women’s Council of the Department of Economic Development used the Standard to begin a program for low-income women that promotes nontraditional career development, leading to jobs paying Self-Sufficiency Wages. For more information on the Missouri Women’s Council see www.womenscouncil.org/about_WC.htm.

- In California’s Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs (see www.insightcced.org).
- Following the release of the Crittenton Women’s Union (CWU) 2005 report *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self Sufficiency*, CWU has established an online Hot Jobs for Women guide. Using the Self-Sufficiency Standard for Massachusetts, the online guide assists women in identifying jobs in high demand that pay Self-Sufficiency Wages, yet require two years or less in full-time education or training (see www.liveworkthrive.org/research_and_tools/hot_jobs).
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals seeking education, training, or employment. Connecticut’s Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony (see <http://ctpcsw.com/>).
- In New York, the Standard has been used in modeling services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address changing family dynamics. The Standard has also been used in New York for job readiness planning for women seeking skilled employment.
- In Delaware, the Standard was used to train people from the developmental disability community on how to retain their benefits when returning to the workforce.

DETERMINATION OF NEED FOR SERVICES

The Self-Sufficiency Standard has been used to determine which individuals are eligible and/or most in need of specific support or training services.

- For example, in Virginia, Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines. For more information on the programs of Voices for Virginia’s Children go to www.vakids.org/work/fes.htm.
- The Connecticut Legislature enacted a state statute that identified “the under-employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers (see www.larcc.org/documents/mapping_change_2002.pdf).
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada’s 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads.

COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient. Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Illinois, New York, Oregon, Pennsylvania, Washington State, the Bay Area in California, Colorado and Washington, DC. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with

information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- For example, in Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at www.thecalculator.org (see case highlight on page 28). Additionally, the Snohomish County Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g., employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving.” The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix, please visit www.worksourceonline.com/js/documents/Instructions.pdf.
- PathWays PA offers *The Pennsylvania Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2010 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to test the ability of various wages to meet a family’s self-sufficiency needs, as well as what training programs they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client’s behalf. *The Pennsylvania Online Training and Benefits Eligibility Tool* can be found at www.pathwayspa.org.
- The Oregon *Prosperity Planner*, a calculator based on the 2011 Oregon Self-Sufficiency Standard can be found at www.prosperityplanner.org.
- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them toward economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs. The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at www.coloradoselfsufficiencystandardcalculator.org/ColoradoCalculator/Home.aspx.
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise* as a counseling tool (see http://www.vakids.org/pubs/FES/budget_worksheet_exercise.htm).
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see www.wowonline.org). Additionally, the Washington, DC Metro Area Self-Sufficiency Calculator can be found at www.dcmassc.org.
- In New York the Women’s Center for Education and Career Advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women’s Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Calculator for the City of New York can be accessed at www.wceca.org/index.html.
- The Social Impact Research Center at the Heartland Alliance for Human Needs and Human Rights hosts *The Illinois Self-Sufficiency Calculator* at www.ilcalculator.org/.
- The California Bay Area Self-Sufficiency Calculator, *The Calculator*, can be found at www.insightccd.org/index.php/insight-communities/cfess/calculator.

PUBLIC EDUCATION

The Self-Sufficiency Standard has been used as a public education tool. As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency. For employers the Standard can be used to demonstrate the importance of providing

benefits, especially health care, which help families meet their needs. As an education tool for service providers, the Standard can show how the various components of social services fit together, helping to facilitate the coordination of a range of services and supports. For policy makers and legislators, the Standard as an education tool shows both the need for and the impact of work support programs on low-wage workers' family budgets.

- For example, Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah's Children's Health Insurance Program. For more information on Voices for Utah Children go to www.utahchildren.org.
- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS (hosted by the Crittenton Women's Union) developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. For information on the Crittenton Women's Union, see www.liveworkthrive.org.
- In an initiative started at the University of Washington School of Social Work, policymakers participate in the "Walk-A-Mile" program, where they "walk" in the shoes of welfare recipients by living on a SNAP budget for one month. The Washington Standard was used to develop educational tools used by policymakers about the impact of benefits on family budgets.
- The Wisconsin Women's Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women's coalition members, many of whom continue to find a use for the Standard in their advocacy work. The Wisconsin Women's Network website can be accessed at www.wiwomensnetwork.org.

CREATE GUIDELINES FOR WAGE-SETTING

The Self-Sufficiency Standard has been used as a guideline for wage-setting. By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards.

- For example, Vanderbilt University in Tennessee uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff. For more information go to <http://studentorgs.vanderbilt.edu/students4livingwage/info.php>.
- Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see www.ncsl.org/default.aspx?tabid=13394).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see www.ccw.org/data.html).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified pay increase. For more information on Advocates for Children and Youth, see www.acy.org.
- In California, the National Economic Development and Law Center (now the Insight Center for Community Economic Development, or Insight CCED) used the Self-Sufficiency Standard in a wage analysis of University of California service workers, entitled *High Ideals, Low*

Pay. The Standard was used to assess the degree to which University of California service workers' wages are sufficient to provide the basic needs for employees and their families. Insight CCED recommends the University of California consider using the Standard to determine and adopt living wage policies (see www.insightcced.org).

- The Self-Sufficiency Standard was an integral tool for increasing Hawaii's minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a nine day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.

SUPPORT RESEARCH

Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research. The Standard provides a means of estimating how poverty differs from place to place and among different family types. The Standard also provides a means to measure the adequacy of various work supports, such as child support or child care assistance, given a family's income, place of residence, and composition.

- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*, a policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level (see www.pathwayspa.org/InvestingPAFamily_Aug_2_2007.pdf). PathWays PA also uses the Standard as a measure against which to base tax credits, healthcare reform, and other needs.
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as the characteristics of those above and below the Standard, such as race, ethnicity, family type, education, and employment. These demographic reports have been published by the Center for Women's Welfare for seven states, such as the report *Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California* (see www.selfsufficiencystandard.org/pubs.html#addpubs).
- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* used the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf).

Appendix C: Federal Approaches to Measuring Poverty

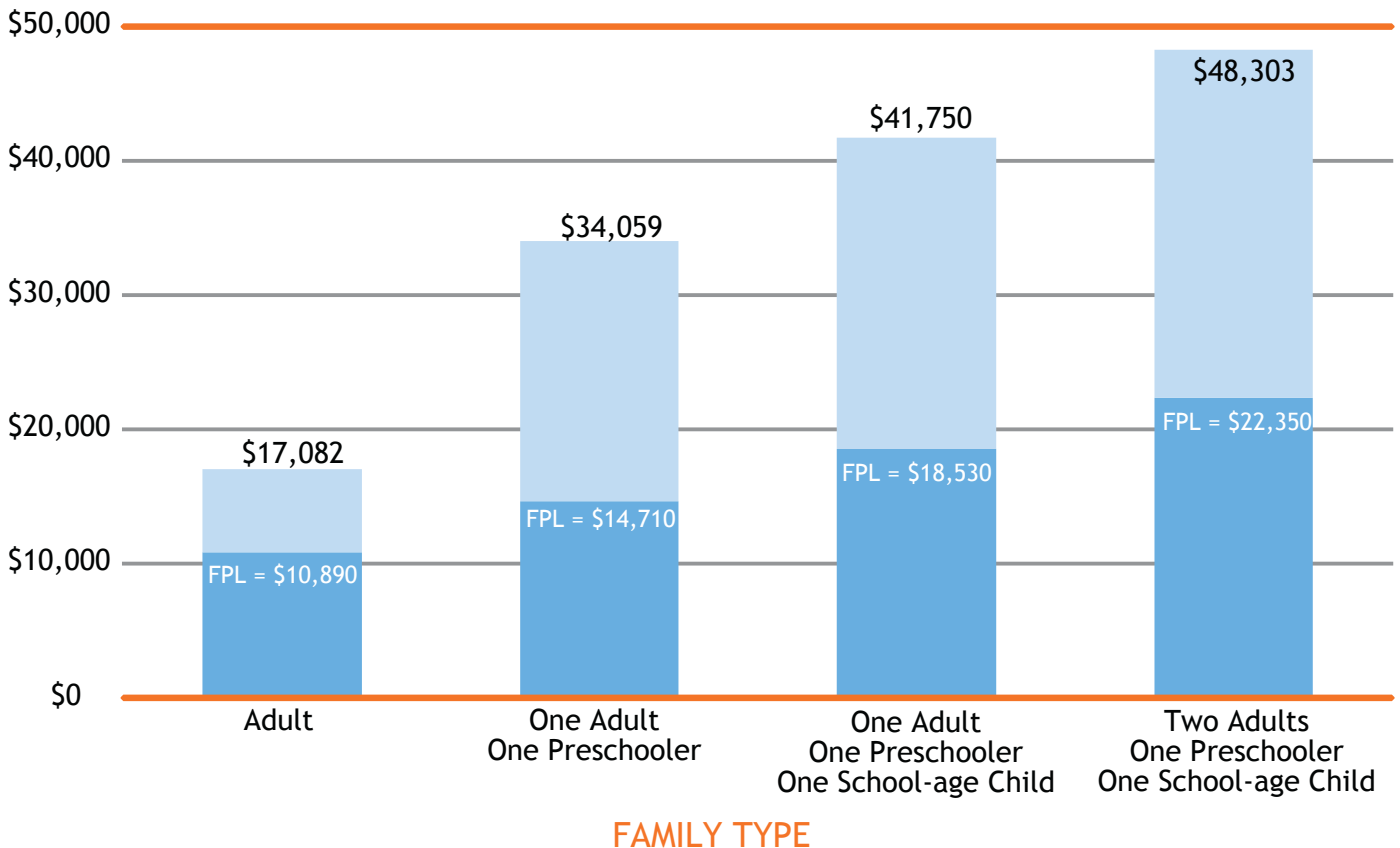
The official federal poverty measure, often known as the Federal Poverty Level (FPL), was developed over four decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.^a Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”^b Despite the many limitations of the federal poverty measure, it is still used to calculate eligibility for a number of poverty and work support programs. The most significant shortcoming of the federal poverty measure is that for most families, in most places, *the poverty level is simply too low*. **Figure C-1, The Self-Sufficiency Standard and Federal Poverty Level for Select Family Types**, demonstrates that for various family types in Spokane County the income needed to meet basic needs is far above the FPL. While the

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THE MOST SIGNIFICANT SHORTCOMING OF THE FEDERAL POVERTY MEASURE IS THAT FOR MOST FAMILIES, IN MOST PLACES, THE POVERTY LEVEL IS SIMPLY TOO LOW.

Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the FPL increases by a constant \$3,820 per year for each additional family member and therefore does not adequately account for the real costs of meeting basic needs. **Table C-1, The Self-Sufficiency Standard as a Percentage of the Federal Poverty Level**, demonstrates that across all of Washington’s counties the income needed to meet basic

Figure C-1. The Self-Sufficiency Standard and Federal Poverty Level for Select Family Types
 Spokane County, WA 2011

ANNUAL SELF-SUFFICIENCY WAGE



needs is far above the FPL, indicating that families across Washington can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs. For this reason, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, children’s health insurance with no or low-cost premiums is available through Apple Health for Kids (Washington’s Children’s Health Insurance Program) for families with incomes up to 300% of the FPL.^c

However, simply raising the poverty level, or using a multiple of the FPL, cannot solve the structural problems inherent in the official poverty measure. In addition to the fundamental problem of being too low, there are five basic methodological problems with the federal poverty measure.

First, the measure is based on the cost of a single item—food—rather than a “market basket” of all basic needs. Over four decades ago, when the Federal Poverty Level was first developed by Mollie Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. (The Department of Agriculture had determined household food budgets based on nutritional standards.) Knowing that the average American family spent a third of their budget on food, Orshansky reasoned that multiplying the food budget by three would yield an estimate of the amount needed to meet other basic needs, and thus this became the basis of the FPL.^d

Second, the measure’s methodology is “frozen,” not allowing for changes in the relative cost of food or non-food items, nor the addition of new necessary costs. Since it was developed, the poverty level has only been updated annually using the Consumer Price Index. As a result, the percentage of the household budget devoted to food has remained at one-third of the FPL even though American families now spend an average of only 13% of their income on food.^e At the same time, other costs have risen much faster—such as health care, housing, and more recently food and energy—and new costs have arisen, such as child care and taxes. None of these changes are, or can be, reflected in the federal poverty measure based on a “frozen” methodology.

Third, the federal poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife, or if a single parent, implicitly assumes

she is not employed. This family demographic no longer reflects the reality of the majority of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 58% of two-parent families with children in 2010. Likewise, 67% of single mothers with children were employed in 2010 and 76% of single fathers with children were employed in 2010.^f Thus, paid employment and its associated costs such as child care, transportation, and taxes is the norm for the majority of families today rather than the exception. Moreover, when the poverty measure was first developed, these employment-related items were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. However, today these expenses are substantial, and borne by most families, and thus these costs should be included in a modern poverty measure.

Fourth, the poverty measure does not vary by geographic location. That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay Area of California (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the United States costs over three times as much as in the least expensive areas.^g Even within states, costs vary considerably: in Washington, the cost of a two-bedroom rental in Snohomish or King County (\$1,176 per month) is 175% of the cost of the same size rental in Asotin County (\$655 per month).

Finally, the federal poverty measure provides no information or means to track changes in specific costs (such as housing, child care, etc.), nor the impact of subsidies, taxes, and/or tax credits that reduce (or increase) these costs. The federal poverty measure does not allow for determining how specific costs rise or fall over time. Likewise, when assessing the impact of subsidies, taxes, and tax credits, poverty measures cannot trace the impact they have on net costs unless they are explicitly included in the measure itself.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically based differences in costs, and respond to changes over time.^h

Table C-1. The Self-Sufficiency Standard as a Percentage of the Federal Poverty Level, 2011
 Three Family Types, All Washington Counties

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Adams	\$29,615	201%	\$34,073	184%	\$41,824	187%
Asotin	\$29,912	203%	\$34,300	185%	\$42,011	188%
Benton (Excluding Kennewick/Richland)	\$34,192	232%	\$40,267	217%	\$46,889	210%
Benton (Kennewick/Richland)	\$34,676	236%	\$40,795	220%	\$47,273	212%
Chelan	\$32,198	219%	\$36,473	197%	\$44,702	200%
Clallam	\$37,244	253%	\$43,638	235%	\$50,315	225%
Clark	\$40,060	272%	\$48,580	262%	\$55,479	248%
Columbia	\$31,701	216%	\$37,288	201%	\$45,180	202%
Cowlitz	\$32,062	218%	\$38,556	208%	\$45,733	205%
Douglas	\$32,370	220%	\$36,921	199%	\$44,855	201%
Ferry	\$30,618	208%	\$35,532	192%	\$43,141	193%
Franklin	\$32,587	222%	\$38,913	210%	\$45,953	206%
Garfield	\$29,528	201%	\$33,456	181%	\$41,307	185%
Grant	\$30,614	208%	\$36,545	197%	\$44,666	200%
Grays Harbor	\$31,220	212%	\$36,898	199%	\$44,966	201%
Island	\$38,634	263%	\$44,531	240%	\$51,143	229%
Jefferson	\$35,920	244%	\$42,545	230%	\$49,202	220%
King (City of Seattle)	\$46,831	318%	\$56,904	307%	\$61,600	276%
King (East)	\$55,618	378%	\$65,690	355%	\$70,697	316%
King (North)	\$51,701	351%	\$61,774	333%	\$66,780	299%
King (South)	\$47,496	323%	\$57,569	311%	\$62,575	280%
Kitsap (Bainbridge Island)	\$41,797	284%	\$49,198	266%	\$55,971	250%
Kitsap (Excluding Bainbridge Island)	\$37,122	252%	\$44,600	241%	\$51,374	230%
Kittitas	\$32,743	223%	\$38,661	209%	\$46,024	206%
Klickitat	\$34,528	235%	\$45,001	243%	\$51,521	231%
Lewis	\$31,814	216%	\$38,167	206%	\$45,763	205%
Lincoln	\$29,059	198%	\$33,466	181%	\$41,274	185%
Mason	\$32,639	222%	\$39,250	212%	\$46,548	208%
Okanogan	\$29,552	201%	\$33,363	180%	\$40,949	183%
Pacific	\$29,739	202%	\$34,066	184%	\$41,842	187%
Pend Oreille	\$28,534	194%	\$34,481	186%	\$42,383	190%
Pierce (Excluding West County Cities)	\$42,354	288%	\$50,701	274%	\$58,282	261%
Pierce (West County Cities)	\$43,859	298%	\$52,167	282%	\$59,748	267%
San Juan	\$40,096	273%	\$48,096	260%	\$54,768	245%

The 2011 FPL is: \$14,710 for a family of two, \$18,530 for a family of three, and \$22,350 for a family of four. See <http://aspe.hhs.gov/poverty/11poverty.shtml>.

Table C-1 Continued. The Self-Sufficiency Standard as a Percentage of the Federal Poverty Level, 2011
Three Family Types, All Washington Counties

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Skagit	\$37,381	254%	\$44,581	241%	\$51,280	229%
Skamania	\$36,354	247%	\$42,251	228%	\$49,004	219%
Snohomish (Excluding West County Cities)	\$46,062	313%	\$55,362	299%	\$62,672	280%
Snohomish (West County Cities)	\$48,082	327%	\$57,390	310%	\$64,704	290%
Spokane	\$34,059	232%	\$41,750	225%	\$48,303	216%
Stevens	\$32,345	220%	\$39,652	214%	\$46,878	210%
Thurston	\$38,755	263%	\$46,922	253%	\$53,771	241%
Wahkiakum	\$28,949	197%	\$32,997	178%	\$40,700	182%
Walla Walla	\$33,261	226%	\$42,692	230%	\$49,489	221%
Whatcom	\$38,291	260%	\$45,697	247%	\$52,679	236%
Whitman	\$35,398	241%	\$42,502	229%	\$49,244	220%
Yakima	\$31,999	218%	\$37,118	200%	\$44,942	201%

The 2011 FPL is: \$14,710 for a family of two, \$18,530 for a family of three, and \$22,350 for a family of four. See <http://aspe.hhs.gov/poverty/11poverty.shtml>.

THE SUPPLEMENTAL POVERTY MEASURE

Besides the Self-Sufficiency Standard, the other major proposed alternative to the federal poverty measure is a measure based on recommendations from the National Academy of Sciences (NAS).ⁱ The new Supplemental Poverty Measure (SPM) being developed by the Obama Administration for release in 2011 will be based on the NAS methodology, with some revisions.^j The Census Bureau has produced poverty estimates based on various combinations of the NAS recommendations, designating them as experimental poverty measures.^k

Designed primarily to track poverty trends over time, the Supplemental Poverty Measure will provide a new and improved statistic to better understand the prevalence of poverty in the United States. The SPM is not intended to be a replacement for the FPL, but it will provide policymakers with additional data on the extent of poverty and the impact of public policies. At the same time, the SPM will not replace the need for other benchmarks of income adequacy. The Standard will continue to be an essential tool for understanding what it takes to make ends meet at a minimally adequate level in today's economy.

APPENDIX C ENDNOTES

a. There are two federal measurements of poverty. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household, and by age for one and two adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “Federal Poverty Level” (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPL only varies by family size, regardless of composition; the 2011 FPL for a family of three is \$18,530. The Standard references the FPL in this report. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.shtml#thrifty> and <http://aspe.hhs.gov/poverty/11poverty.shtml>.

b. Carmen DeNavas-Walt, Bernadette Proctor, and Cheryl Hill-Lee, “Income, Poverty, and Health Insurance Coverage in the U.S.: 2004,” U.S. Census Bureau, Current Population Reports, Series P60-229, Washington, D.C. (U.S. Government Printing Office), <http://www.census.gov/prod/2005pubs/p60-229.pdf> (accessed September 14, 2005).

c. Washington Apple Health for Kids, “Am I Eligible,” <http://hrs.a.dshs.wa.gov/applehealth/> (accessed March 24, 2011).

d. U.S. Department of Health and Human Services, “Frequently Asked Questions Related to the Poverty Guidelines and Poverty,” <http://aspe.hhs.gov/poverty/faq.shtml> (accessed December 14, 2010).

e. In 2009 the average consumer expenditure on food was \$6,372 per year or 12.9% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2009,” <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed December 14, 2010).

f. U.S. Department of Labor, U.S. Bureau of Labor Statistics, “Employment Characteristics of Families-2010,” <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed June 1, 2011).

g. Using the 2011 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive place—the San Francisco metropolitan area—is \$1,833 per month. This is over three and a half times as much as the least expensive housing, found in several counties in Kentucky, where two-bedroom units cost \$506 per month. U.S. Housing and Urban Development Department, “Fair Market Rents,” <http://www.huduser.org/datasets/fmr.html> (accessed November 10, 2010).

h. One of the first persons to advocate implementing changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the Line*. Ruggles’ work and the analyses of many others are summarized in *Measuring Poverty: A New Approach*. Constance Citro and Robert Michael, Eds., “Measuring Poverty: A New Approach,” Washington, D.C.: National Academy Press, <http://www.census.gov/hhes/www/povmeas/toc.html> (accessed November 10, 2010); hereafter cited as *Measuring Poverty*.

i. *Measuring Poverty*.

j. U.S. Department of Commerce, U.S. Census Bureau, “Observations from the Interagency Technical Working Group on Developing a Supplemental Poverty Measure,” *Poverty Measurement Studies and Alternative Measures*, <http://www.census.gov/hhes/www/povmeas/povmeas.html> (accessed March 15, 2010).

k. Kathleen Short and Teresa Garner, “Creating a Consistent Poverty Measure Over Time Using NAS Procedures: 1996-2005,” U.S. Census Bureau, Working Paper Series, *Poverty Thresholds*, http://www.census.gov/hhes/www/povmeas/papers/experimental_measures_96_05v7.pdf (accessed March 30, 2010).

Appendix D: The Self-Sufficiency Standard for Select Family Types in Washington

County Data Table Index

Ordered Alphabetically by County

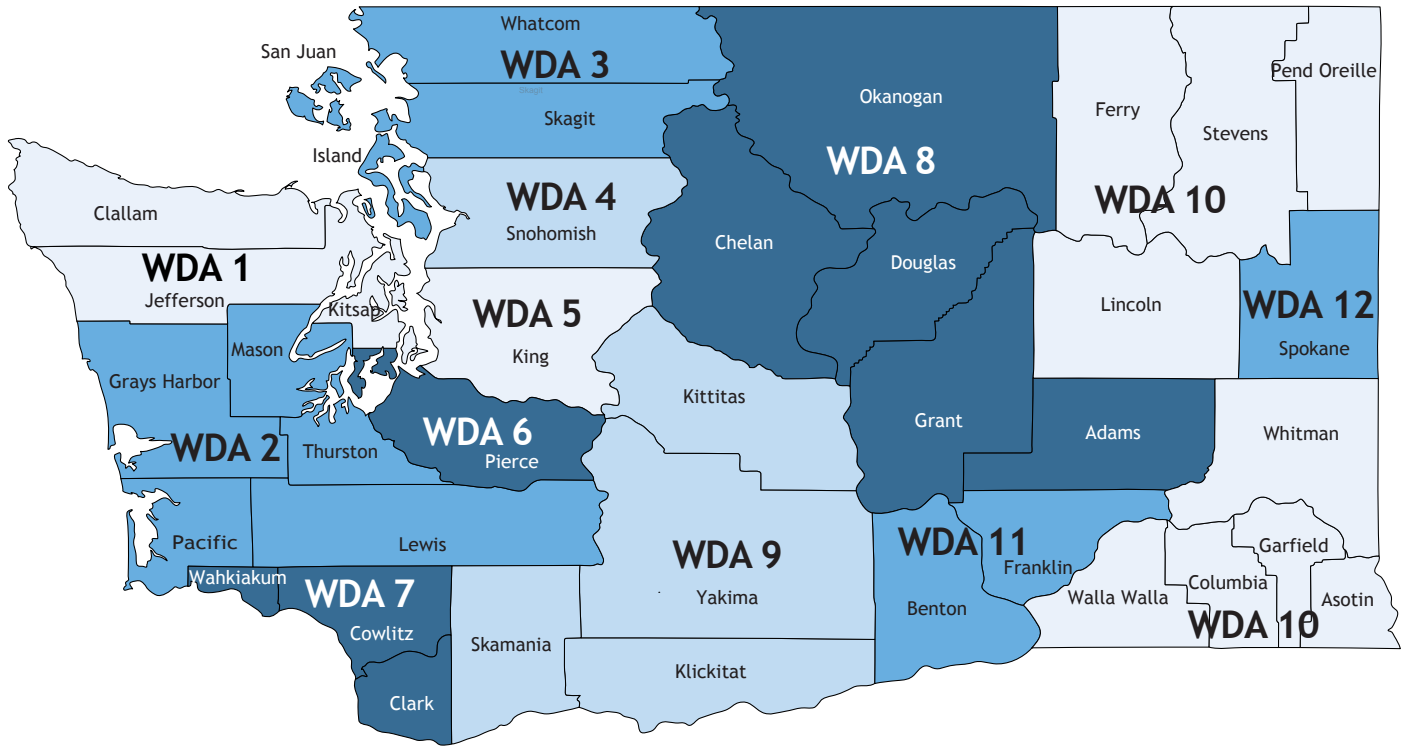
TABLE	COUNTY
25	Adams County
34	Asotin County
43	Benton County (Kennewick/Richland)
44	Benton County (Excluding Kennewick/Richland)
26	Chelan County
1	Clallam County
22	Clark County
35	Columbia County
23	Cowlitz County
27	Douglas County
36	Ferry County
45	Franklin County
37	Garfield County
28	Grant County
5	Grays Harbor County
10	Island County
2	Jefferson County
16	King County (City of Seattle)
17	King County (East)
18	King County (North)
19	King County (South)
3	Kitsap County (Bainbridge Island)
4	Kitsap County (Excluding Bainbridge Island)

TABLE	COUNTY
30	Kittitas County
31	Klickitat County
6	Lewis County
38	Lincoln County
7	Mason County
29	Okanogan County
8	Pacific County
39	Pend Oreille County
20	Pierce County (West County Cities)
21	Pierce County (Excluding West County Cities)
11	San Juan County
12	Skagit County
32	Skamania County
14	Snohomish County (West County Cities)
15	Snohomish County (Excluding West County Cities)
46	Spokane County
40	Stevens County
9	Thurston County
24	Wahkaikum County
41	Walla Walla County
13	Whatcom County
42	Whitman County
33	Yakima County

Explanation of Within-County Regions

WITHIN-COUNTY REGION	AREA COVERED
BENTON COUNTY (KENNEWICK/RICHLAND)	Cities of Kennewick and Richland
BENTON COUNTY (EXCLUDING KENNEWICK/RICHLAND)	All other areas in Benton County
KING COUNTY (CITY OF SEATTLE)	City of Seattle
KING COUNTY (EAST)	Cities of Bellevue, Issaquah, Kirkland, Mercer Island, Redmond, Sammamish, also including nearby unincorporated areas and smaller cities/towns east of Lake Washington and North of Interstate 90
KING COUNTY (NORTH)	Cities of Bothell, Kenmore, and Shoreline, also including nearby unincorporated areas and smaller cities/towns north of Lake Washington
KING COUNTY (SOUTH)	Cities of Auburn, Burien, Des Moines, Federal Way, Kent, SeaTac, and Renton, also including nearby unincorporated areas and smaller cities/towns south of Interstate 90
KITSAP COUNTY (BAINBRIDGE ISLAND)	Bainbridge Island
KITSAP COUNTY (EXCLUDING BAINBRIDGE ISLAND)	All other areas of Kitsap County
PIERCE COUNTY (WEST COUNTY CITIES)	Cities of Lakewood, Puyallup, Tacoma, and University Place, also including nearby smaller West County cities/towns
PIERCE COUNTY (EXCLUDING WEST COUNTY CITIES)	All other areas in Pierce County
SNOHOMISH COUNTY (WEST COUNTY CITIES)	Cities of Edmonds, Everett, Lynnwood, Mountlake Terrace, Marysville, and Mukilteo, also including nearby smaller West County cities/towns
SNOHOMISH COUNTY (EXCLUDING WEST COUNTY CITIES)	All other areas of Snohomish County

Map of Washington Workforce Development Areas



WDA	AREA NAME	COUNTIES
WDA 1	Olympic Consortium	Clallam, Jefferson, Kitsap
WDA 2	Pacific Mountain	Grays Harbor, Lewis, Mason, Pacific, Thurston
WDA 3	Northwest	Island, Skagit, San Juan, Whatcom
WDA 4	Snohomish	Snohomish County
WDA 5	Seattle-King	King County
WDA 6	Pierce	Pierce County
WDA 7	Southwest	Clark, Cowlitz, Wahkiakum
WDA 8	North Central	Adams, Chelan, Douglas, Grant, Okanogan
WDA 9	South Central	Kittitas, Klickitat, Yakima, Skamania
WDA 10	Eastern	Asotin, Columbia, Ferry, Garfield, Lincoln, Pend Oreille, Stevens, Walla Walla, Whitman
WDA 11	Benton-Franklin	Benton, Franklin
WDA 12	Spokane	Spokane County

Workforce Development Area 1: Olympic

Table 1
The Self-Sufficiency Standard for Clallam County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$607	\$789	\$789	\$789	\$789	\$789	\$789	\$1,153
Child Care	\$0	\$751	\$1,496	\$1,078	\$327	\$745	\$1,078	\$1,823
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$240	\$248	\$248	\$248	\$248	\$474	\$474	\$474
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$120	\$252	\$339	\$305	\$241	\$301	\$353	\$473
Taxes	\$199	\$475	\$667	\$554	\$304	\$505	\$579	\$894
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$186)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$68)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.60	\$17.63	\$23.44	\$20.66	\$14.39	\$10.46 per adult	\$11.91 per adult	\$16.32 per adult
MONTHLY	\$1,514	\$3,104	\$4,125	\$3,637	\$2,532	\$3,681	\$4,193	\$5,744
ANNUAL	\$18,173	\$37,244	\$49,497	\$43,638	\$30,389	\$44,176	\$50,315	\$68,923

Table 2
The Self-Sufficiency Standard for Jefferson County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$688	\$841	\$841	\$841	\$841	\$841	\$841	\$1,223
Child Care	\$0	\$631	\$1,217	\$972	\$341	\$586	\$972	\$1,558
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$235	\$242	\$242	\$242	\$242	\$462	\$462	\$462
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$127	\$244	\$315	\$299	\$247	\$289	\$346	\$452
Taxes	\$224	\$450	\$591	\$533	\$325	\$465	\$558	\$826
Earned Income Tax Credit (-)	\$0	(\$2)	\$0	\$0	(\$162)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$65)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.22	\$17.01	\$21.54	\$20.14	\$15.04	\$9.97 per adult	\$11.65 per adult	\$15.48 per adult
MONTHLY	\$1,623	\$2,993	\$3,792	\$3,545	\$2,646	\$3,508	\$4,100	\$5,448
ANNUAL	\$19,471	\$35,920	\$45,499	\$42,545	\$31,758	\$42,101	\$49,202	\$65,381

Table 3
The Self-Sufficiency Standard for Kitsap County (Bainbridge Island), WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$854	\$1,051	\$1,051	\$1,051	\$1,051	\$1,051	\$1,051	\$1,504
Child Care	\$0	\$743	\$1,440	\$1,133	\$390	\$697	\$1,133	\$1,830
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$246	\$254	\$254	\$254	\$254	\$485	\$485	\$485
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$145	\$278	\$360	\$337	\$274	\$323	\$386	\$510
Taxes	\$283	\$563	\$738	\$662	\$451	\$580	\$689	\$1,018
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$47)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$58)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.66	\$19.79	\$25.17	\$23.29	\$18.14	\$11.38 per adult	\$13.25 per adult	\$17.82 per adult
MONTHLY	\$1,876	\$3,483	\$4,429	\$4,100	\$3,192	\$4,005	\$4,664	\$6,274
ANNUAL	\$22,516	\$41,797	\$53,149	\$49,198	\$38,307	\$48,059	\$55,971	\$75,289

Table 4
The Self-Sufficiency Standard for Kitsap County (Excluding Bainbridge Island), WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$637	\$784	\$784	\$784	\$784	\$784	\$784	\$1,122
Child Care	\$0	\$743	\$1,440	\$1,133	\$390	\$697	\$1,133	\$1,830
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$246	\$254	\$254	\$254	\$254	\$485	\$485	\$485
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$123	\$251	\$333	\$310	\$247	\$297	\$359	\$471
Taxes	\$211	\$473	\$649	\$573	\$326	\$491	\$600	\$890
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$160)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$65)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.89	\$17.58	\$22.99	\$21.12	\$15.07	\$10.29 per adult	\$12.16 per adult	\$16.27 per adult
MONTHLY	\$1,565	\$3,093	\$4,046	\$3,717	\$2,652	\$3,622	\$4,281	\$5,726
ANNUAL	\$18,782	\$37,122	\$48,551	\$44,600	\$31,830	\$43,462	\$51,374	\$68,710

Workforce Development Area 2: Pacific Mountain

Table 5
The Self-Sufficiency Standard for Grays Harbor County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$527	\$693	\$693	\$693	\$693	\$693	\$693	\$976
Child Care	\$0	\$563	\$1,148	\$866	\$303	\$585	\$866	\$1,451
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$239	\$247	\$247	\$247	\$247	\$471	\$471	\$471
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$111	\$223	\$294	\$274	\$229	\$275	\$322	\$418
Taxes	\$178	\$359	\$517	\$424	\$264	\$412	\$494	\$710
Earned Income Tax Credit (-)	\$0	(\$64)	\$0	(\$71)	(\$232)	(\$25)	(\$19)	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$120)	(\$68)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.98	\$14.78	\$19.77	\$17.47	\$13.14	\$9.30 per adult	\$10.65 per adult	\$14.07 per adult
MONTHLY	\$1,404	\$2,602	\$3,480	\$3,075	\$2,313	\$3,274	\$3,747	\$4,952
ANNUAL	\$16,846	\$31,220	\$41,758	\$36,898	\$27,751	\$39,290	\$44,966	\$59,430

Table 6
The Self-Sufficiency Standard for Lewis County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$620	\$745	\$745	\$745	\$745	\$745	\$745	\$995
Child Care	\$0	\$542	\$1,142	\$867	\$325	\$600	\$867	\$1,467
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$236	\$244	\$244	\$244	\$244	\$466	\$466	\$466
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$120	\$226	\$298	\$279	\$236	\$281	\$327	\$421
Taxes	\$201	\$369	\$530	\$447	\$286	\$433	\$494	\$717
Earned Income Tax Credit (-)	\$0	(\$56)	\$0	(\$49)	(\$205)	(\$7)	(\$5)	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$115)	(\$68)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.67	\$15.06	\$20.11	\$18.07	\$13.86	\$9.60 per adult	\$10.83 per adult	\$14.18 per adult
MONTHLY	\$1,526	\$2,651	\$3,540	\$3,181	\$2,440	\$3,381	\$3,814	\$4,992
ANNUAL	\$18,317	\$31,814	\$42,481	\$38,167	\$29,278	\$40,569	\$45,763	\$59,910

Table 7
The Self-Sufficiency Standard for Mason County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$642	\$770	\$770	\$770	\$770	\$770	\$770	\$1,052
Child Care	\$0	\$550	\$1,157	\$878	\$328	\$607	\$878	\$1,485
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$240	\$248	\$248	\$248	\$248	\$474	\$474	\$474
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$123	\$230	\$303	\$283	\$239	\$285	\$331	\$429
Taxes	\$211	\$386	\$548	\$469	\$298	\$451	\$506	\$747
Earned Income Tax Credit (-)	\$0	(\$45)	\$0	(\$30)	(\$192)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$68)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.89	\$15.45	\$20.52	\$18.58	\$14.20	\$9.81 per adult	\$11.02 per adult	\$14.53 per adult
MONTHLY	\$1,565	\$2,720	\$3,612	\$3,271	\$2,500	\$3,453	\$3,879	\$5,114
ANNUAL	\$18,774	\$32,639	\$43,340	\$39,250	\$29,997	\$41,436	\$46,548	\$61,372

Table 8
The Self-Sufficiency Standard for Pacific County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$513	\$672	\$672	\$672	\$672	\$672	\$672	\$953
Child Care	\$0	\$520	\$1,079	\$774	\$254	\$559	\$774	\$1,333
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$238	\$246	\$246	\$246	\$246	\$469	\$469	\$469
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$110	\$217	\$285	\$262	\$222	\$270	\$310	\$403
Taxes	\$173	\$329	\$477	\$368	\$244	\$394	\$420	\$659
Earned Income Tax Credit (-)	\$0	(\$84)	(\$21)	(\$121)	(\$255)	(\$39)	(\$74)	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$125)	(\$57)	(\$58)	(\$105)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.86	\$14.08	\$18.83	\$16.13	\$12.51	\$9.05 per adult	\$9.91 per adult	\$13.48 per adult
MONTHLY	\$1,383	\$2,478	\$3,314	\$2,839	\$2,202	\$3,186	\$3,487	\$4,745
ANNUAL	\$16,595	\$29,739	\$39,764	\$34,066	\$26,418	\$38,237	\$41,842	\$56,936

Table 9
The Self-Sufficiency Standard for Thurston County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$705	\$901	\$901	\$901	\$901	\$901	\$901	\$1,308
Child Care	\$0	\$712	\$1,390	\$1,137	\$425	\$678	\$1,137	\$1,815
Food	\$242	\$367	\$482	\$550	\$638	\$587	\$757	\$838
Transportation	\$245	\$253	\$253	\$253	\$253	\$482	\$482	\$482
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$130	\$261	\$341	\$324	\$264	\$308	\$373	\$490
Taxes	\$236	\$505	\$676	\$618	\$405	\$529	\$647	\$955
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$89)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.49	\$18.35	\$23.63	\$22.22	\$17.01	\$10.74 per adult	\$12.73 per adult	\$17.05 per adult
MONTHLY	\$1,671	\$3,230	\$4,159	\$3,910	\$2,993	\$3,781	\$4,481	\$6,000
ANNUAL	\$20,050	\$38,755	\$49,904	\$46,922	\$35,915	\$45,375	\$53,771	\$72,000

Workforce Development Area 3: Northwest

Table 10
The Self-Sufficiency Standard for Island County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$807	\$974	\$974	\$974	\$974	\$974	\$974	\$1,417
Child Care	\$0	\$650	\$1,408	\$948	\$298	\$758	\$948	\$1,706
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$237	\$244	\$244	\$244	\$244	\$466	\$466	\$466
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$139	\$260	\$348	\$310	\$256	\$320	\$358	\$487
Taxes	\$265	\$502	\$699	\$572	\$368	\$569	\$596	\$942
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$122)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$63)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.20	\$18.29	\$24.20	\$21.08	\$16.09	\$11.24 per adult	\$12.11 per adult	\$16.89 per adult
MONTHLY	\$1,796	\$3,219	\$4,259	\$3,711	\$2,832	\$3,955	\$4,262	\$5,945
ANNUAL	\$21,551	\$38,634	\$51,113	\$44,531	\$33,984	\$47,461	\$51,143	\$71,338

Table 11
The Self-Sufficiency Standard for San Juan County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$738	\$912	\$912	\$912	\$912	\$912	\$912	\$1,311
Child Care	\$0	\$793	\$1,570	\$1,216	\$423	\$777	\$1,216	\$1,993
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$240	\$248	\$248	\$248	\$248	\$474	\$474	\$474
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$133	\$268	\$358	\$331	\$263	\$316	\$379	\$505
Taxes	\$241	\$528	\$730	\$638	\$396	\$554	\$662	\$999
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$95)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.67	\$18.98	\$25.02	\$22.77	\$16.84	\$11.08 per adult	\$12.97 per adult	\$17.64 per adult
MONTHLY	\$1,701	\$3,341	\$4,404	\$4,008	\$2,964	\$3,900	\$4,564	\$6,209
ANNUAL	\$20,414	\$40,096	\$52,842	\$48,096	\$35,569	\$46,804	\$54,768	\$74,508

Table 12
The Self-Sufficiency Standard for Skagit County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$760	\$943	\$943	\$943	\$943	\$943	\$943	\$1,290
Child Care	\$0	\$604	\$1,319	\$978	\$374	\$715	\$978	\$1,693
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$242	\$250	\$250	\$250	\$250	\$477	\$477	\$477
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$135	\$253	\$336	\$310	\$261	\$314	\$359	\$474
Taxes	\$250	\$477	\$659	\$571	\$390	\$546	\$596	\$896
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$101)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.86	\$17.70	\$23.25	\$21.11	\$16.67	\$10.97 per adult	\$12.14 per adult	\$16.35 per adult
MONTHLY	\$1,735	\$3,115	\$4,093	\$3,715	\$2,933	\$3,862	\$4,273	\$5,756
ANNUAL	\$20,824	\$37,381	\$49,114	\$44,581	\$35,199	\$46,346	\$51,280	\$69,076

Table 13
The Self-Sufficiency Standard for Whatcom County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$676	\$848	\$848	\$848	\$848	\$848	\$848	\$1,237
Child Care	\$0	\$719	\$1,521	\$1,087	\$368	\$802	\$1,087	\$1,889
Food	\$259	\$393	\$515	\$589	\$683	\$628	\$809	\$896
Transportation	\$238	\$246	\$246	\$246	\$246	\$469	\$469	\$469
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$129	\$258	\$351	\$316	\$257	\$318	\$366	\$495
Taxes	\$229	\$496	\$711	\$594	\$371	\$562	\$625	\$971
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$119)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$63)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.34	\$18.13	\$24.48	\$21.64	\$16.17	\$11.14 per adult	\$12.47 per adult	\$17.24 per adult
MONTHLY	\$1,644	\$3,191	\$4,309	\$3,808	\$2,846	\$3,923	\$4,390	\$6,069
ANNUAL	\$19,728	\$38,291	\$51,710	\$45,697	\$34,157	\$47,072	\$52,679	\$72,829

Workforce Development Area 4: Snohomish

Table 14
The Self-Sufficiency Standard for Snohomish County (West County Cities), WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$1,090	\$1,312	\$1,312	\$1,312	\$1,312	\$1,312	\$1,312	\$1,855
Child Care	\$0	\$801	\$1,668	\$1,291	\$490	\$867	\$1,291	\$2,158
Food	\$252	\$382	\$502	\$574	\$665	\$612	\$789	\$873
Transportation	\$263	\$271	\$271	\$271	\$271	\$519	\$519	\$519
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$172	\$314	\$414	\$384	\$316	\$374	\$436	\$587
Taxes	\$375	\$687	\$921	\$823	\$610	\$752	\$861	\$1,279
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.87	\$22.77	\$29.58	\$27.17	\$21.99	\$13.44 per adult	\$15.32 per adult	\$20.97 per adult
MONTHLY	\$2,265	\$4,007	\$5,205	\$4,782	\$3,870	\$4,733	\$5,392	\$7,383
ANNUAL	\$27,180	\$48,082	\$62,465	\$57,390	\$46,439	\$56,791	\$64,704	\$88,592

Table 15
The Self-Sufficiency Standard for Snohomish County (Excluding West County Cities), WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$994	\$1,197	\$1,197	\$1,197	\$1,197	\$1,197	\$1,197	\$1,691
Child Care	\$0	\$801	\$1,668	\$1,291	\$490	\$867	\$1,291	\$2,158
Food	\$252	\$382	\$502	\$574	\$665	\$612	\$789	\$873
Transportation	\$263	\$271	\$271	\$271	\$271	\$519	\$519	\$519
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$162	\$302	\$402	\$373	\$304	\$362	\$425	\$570
Taxes	\$341	\$646	\$880	\$781	\$569	\$710	\$819	\$1,220
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.08	\$21.81	\$28.61	\$26.21	\$21.03	\$12.97 per adult	\$14.84 per adult	\$20.29 per adult
MONTHLY	\$2,126	\$3,838	\$5,036	\$4,614	\$3,702	\$4,564	\$5,223	\$7,144
ANNUAL	\$25,509	\$46,062	\$60,435	\$55,362	\$44,418	\$54,765	\$62,672	\$85,722

Workforce Development Area 5: Seattle-King

Table 16
The Self-Sufficiency Standard for King County (City of Seattle), WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$979	\$1,179	\$1,179	\$1,179	\$1,179	\$1,179	\$1,179	\$1,666
Child Care	\$0	\$1,031	\$1,980	\$1,560	\$529	\$949	\$1,560	\$2,509
Food	\$259	\$393	\$516	\$589	\$683	\$629	\$810	\$897
Transportation	\$90	\$90	\$90	\$90	\$90	\$180	\$180	\$180
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$144	\$307	\$415	\$381	\$290	\$337	\$418	\$571
Taxes	\$283	\$664	\$927	\$815	\$525	\$628	\$802	\$1,230
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$53)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.62	\$22.17	\$29.68	\$26.94	\$19.88	\$11.93 per adult	\$14.58 per adult	\$20.36 per adult
MONTHLY	\$1,869	\$3,903	\$5,223	\$4,742	\$3,500	\$4,198	\$5,133	\$7,166
ANNUAL	\$22,423	\$46,831	\$62,678	\$56,904	\$41,996	\$50,373	\$61,600	\$85,989

Table 17
The Self-Sufficiency Standard for King County (East), WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$1,389	\$1,671	\$1,671	\$1,671	\$1,671	\$1,671	\$1,671	\$2,362
Child Care	\$0	\$1,031	\$1,980	\$1,560	\$529	\$949	\$1,560	\$2,509
Food	\$259	\$393	\$516	\$589	\$683	\$629	\$810	\$897
Transportation	\$108	\$108	\$108	\$108	\$108	\$216	\$216	\$216
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$187	\$358	\$466	\$432	\$341	\$389	\$471	\$645
Taxes	\$426	\$834	\$1,167	\$985	\$696	\$805	\$978	\$1,475
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$14.10	\$26.33	\$34.23	\$31.10	\$24.06	\$14.08 per adult	\$16.74 per adult	\$23.34 per adult
MONTHLY	\$2,481	\$4,635	\$6,025	\$5,474	\$4,235	\$4,956	\$5,891	\$8,216
ANNUAL	\$29,776	\$55,618	\$72,298	\$65,690	\$50,821	\$59,469	\$70,697	\$98,588

Table 18
The Self-Sufficiency Standard for King County (North), WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$1,200	\$1,444	\$1,444	\$1,444	\$1,444	\$1,444	\$1,444	\$2,041
Child Care	\$0	\$1,031	\$1,980	\$1,560	\$529	\$949	\$1,560	\$2,509
Food	\$259	\$393	\$516	\$589	\$683	\$629	\$810	\$897
Transportation	\$108	\$108	\$108	\$108	\$108	\$216	\$216	\$216
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$168	\$335	\$443	\$410	\$319	\$367	\$448	\$612
Taxes	\$362	\$758	\$1,042	\$909	\$620	\$729	\$902	\$1,367
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.56	\$24.48	\$32.10	\$29.25	\$22.21	\$13.15 per adult	\$15.81 per adult	\$22.03 per adult
MONTHLY	\$2,210	\$4,308	\$5,650	\$5,148	\$3,909	\$4,629	\$5,565	\$7,754
ANNUAL	\$26,522	\$51,701	\$67,800	\$61,774	\$46,905	\$55,553	\$66,780	\$93,054

Table 19
The Self-Sufficiency Standard for King County (South), WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$997	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,695
Child Care	\$0	\$1,031	\$1,980	\$1,560	\$529	\$949	\$1,560	\$2,509
Food	\$259	\$393	\$516	\$589	\$683	\$629	\$810	\$897
Transportation	\$108	\$108	\$108	\$108	\$108	\$216	\$216	\$216
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$148	\$310	\$419	\$385	\$294	\$342	\$424	\$578
Taxes	\$295	\$677	\$940	\$828	\$538	\$647	\$821	\$1,252
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$53)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.90	\$22.49	\$29.99	\$27.26	\$20.20	\$12.16 per adult	\$14.81 per adult	\$20.62 per adult
MONTHLY	\$1,919	\$3,958	\$5,279	\$4,797	\$3,555	\$4,279	\$5,215	\$7,259
ANNUAL	\$23,028	\$47,496	\$63,343	\$57,569	\$42,661	\$51,347	\$62,575	\$87,110

Workforce Development Area 6: Tacoma-Pierce

Table 20
The Self-Sufficiency Standard for Pierce County (West County Cities), WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$884	\$1,103	\$1,103	\$1,103	\$1,103	\$1,103	\$1,103	\$1,607
Child Care	\$0	\$750	\$1,508	\$1,183	\$433	\$758	\$1,183	\$1,941
Food	\$251	\$380	\$499	\$570	\$661	\$608	\$784	\$868
Transportation	\$280	\$287	\$287	\$287	\$287	\$552	\$552	\$552
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$153	\$289	\$378	\$354	\$291	\$345	\$407	\$543
Taxes	\$311	\$605	\$803	\$722	\$525	\$656	\$765	\$1,134
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$53)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.32	\$20.77	\$26.68	\$24.70	\$19.91	\$12.27 per adult	\$14.14 per adult	\$19.20 per adult
MONTHLY	\$1,992	\$3,655	\$4,696	\$4,347	\$3,504	\$4,320	\$4,979	\$6,758
ANNUAL	\$23,900	\$43,859	\$56,355	\$52,167	\$42,045	\$51,835	\$59,748	\$81,092

Table 21
The Self-Sufficiency Standard for Pierce County (Excluding West County Cities), WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$816	\$1,018	\$1,018	\$1,018	\$1,018	\$1,018	\$1,018	\$1,483
Child Care	\$0	\$750	\$1,508	\$1,183	\$433	\$758	\$1,183	\$1,941
Food	\$251	\$380	\$499	\$570	\$661	\$608	\$784	\$868
Transportation	\$280	\$287	\$287	\$287	\$287	\$552	\$552	\$552
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$146	\$281	\$370	\$345	\$282	\$337	\$399	\$531
Taxes	\$288	\$576	\$775	\$693	\$493	\$627	\$736	\$1,093
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$10)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$55)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.76	\$20.05	\$25.99	\$24.01	\$19.12	\$11.92 per adult	\$13.80 per adult	\$18.69 per adult
MONTHLY	\$1,894	\$3,530	\$4,574	\$4,225	\$3,365	\$4,197	\$4,857	\$6,580
ANNUAL	\$22,724	\$42,354	\$54,889	\$50,701	\$40,381	\$50,368	\$58,282	\$78,956

Workforce Development Area 7: Southwest

Table 22
The Self-Sufficiency Standard for Clark County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$786	\$908	\$908	\$908	\$908	\$908	\$908	\$1,323
Child Care	\$0	\$789	\$1,510	\$1,255	\$466	\$721	\$1,255	\$1,976
Food	\$218	\$331	\$435	\$497	\$576	\$530	\$683	\$756
Transportation	\$271	\$279	\$279	\$279	\$279	\$532	\$532	\$532
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$139	\$268	\$352	\$333	\$265	\$312	\$383	\$505
Taxes	\$263	\$529	\$709	\$649	\$409	\$541	\$678	\$999
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$84)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.17	\$18.97	\$24.48	\$23.00	\$17.13	\$10.91 per adult	\$13.13 per adult	\$17.62 per adult
MONTHLY	\$1,790	\$3,338	\$4,309	\$4,048	\$3,015	\$3,840	\$4,623	\$6,203
ANNUAL	\$21,476	\$40,060	\$51,710	\$48,580	\$36,177	\$46,084	\$55,479	\$74,432

Table 23
The Self-Sufficiency Standard for Cowlitz County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$603	\$700	\$700	\$700	\$700	\$700	\$700	\$1,020
Child Care	\$0	\$594	\$1,244	\$924	\$330	\$650	\$924	\$1,574
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$241	\$249	\$249	\$249	\$249	\$475	\$475	\$475
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$119	\$227	\$305	\$280	\$232	\$283	\$329	\$435
Taxes	\$197	\$374	\$552	\$454	\$274	\$439	\$469	\$764
Earned Income Tax Credit (-)	\$0	(\$53)	\$0	(\$42)	(\$219)	(\$3)	(\$5)	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$70)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.57	\$15.18	\$20.65	\$18.26	\$13.47	\$9.68 per adult	\$10.83 per adult	\$14.76 per adult
MONTHLY	\$1,508	\$2,672	\$3,635	\$3,213	\$2,372	\$3,406	\$3,811	\$5,194
ANNUAL	\$18,101	\$32,062	\$43,615	\$38,556	\$28,459	\$40,871	\$45,733	\$62,333

Table 24
The Self-Sufficiency Standard for Wahkiakum County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$600	\$701	\$701	\$701	\$701	\$701	\$701	\$1,021
Child Care	\$0	\$455	\$1,105	\$693	\$238	\$650	\$693	\$1,343
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$240	\$248	\$248	\$248	\$248	\$474	\$474	\$474
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$119	\$213	\$291	\$257	\$223	\$283	\$305	\$411
Taxes	\$195	\$313	\$503	\$344	\$248	\$438	\$402	\$685
Earned Income Tax Credit (-)	\$0	(\$95)	\$0	(\$140)	(\$250)	(\$4)	(\$94)	\$0
Child Care Tax Credit (-)	\$0	(\$70)	(\$105)	(\$117)	(\$59)	(\$55)	(\$110)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.54	\$13.71	\$19.48	\$15.62	\$12.64	\$9.67 per adult	\$9.64 per adult	\$13.81 per adult
MONTHLY	\$1,503	\$2,412	\$3,429	\$2,750	\$2,225	\$3,404	\$3,392	\$4,862
ANNUAL	\$18,034	\$28,949	\$41,142	\$32,997	\$26,696	\$40,850	\$40,700	\$58,340

Workforce Development Area 8: North Central

Table 25
The Self-Sufficiency Standard for Adams County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$518	\$664	\$664	\$664	\$664	\$664	\$664	\$891
Child Care	\$0	\$520	\$1,051	\$780	\$260	\$531	\$780	\$1,311
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$237	\$245	\$245	\$245	\$245	\$467	\$467	\$467
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$110	\$216	\$282	\$262	\$222	\$267	\$310	\$395
Taxes	\$174	\$326	\$460	\$368	\$244	\$384	\$419	\$631
Earned Income Tax Credit (-)	\$0	(\$86)	(\$37)	(\$121)	(\$255)	(\$48)	(\$74)	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$125)	(\$57)	(\$58)	(\$105)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.89	\$14.02	\$18.40	\$16.13	\$12.51	\$8.89 per adult	\$9.90 per adult	\$13.14 per adult
MONTHLY	\$1,389	\$2,468	\$3,238	\$2,839	\$2,202	\$3,128	\$3,485	\$4,626
ANNUAL	\$16,668	\$29,615	\$38,860	\$34,073	\$26,424	\$37,540	\$41,824	\$55,511

Table 26
The Self-Sufficiency Standard for Chelan County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$572	\$723	\$723	\$723	\$723	\$723	\$723	\$976
Child Care	\$0	\$572	\$1,114	\$812	\$240	\$542	\$812	\$1,354
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$242	\$249	\$249	\$249	\$249	\$476	\$476	\$476
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$116	\$228	\$294	\$272	\$226	\$275	\$320	\$409
Taxes	\$190	\$377	\$517	\$415	\$256	\$410	\$492	\$679
Earned Income Tax Credit (-)	\$0	(\$51)	\$0	(\$79)	(\$241)	(\$26)	(\$24)	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$120)	(\$64)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.35	\$15.25	\$19.79	\$17.27	\$12.90	\$9.28 per adult	\$10.58 per adult	\$13.71 per adult
MONTHLY	\$1,469	\$2,683	\$3,483	\$3,039	\$2,271	\$3,267	\$3,725	\$4,825
ANNUAL	\$17,629	\$32,198	\$41,791	\$36,473	\$27,254	\$39,205	\$44,702	\$57,902

Table 27
The Self-Sufficiency Standard for Douglas County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$624	\$788	\$788	\$788	\$788	\$788	\$788	\$1,064
Child Care	\$0	\$525	\$1,067	\$776	\$251	\$542	\$776	\$1,318
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$232	\$239	\$239	\$239	\$239	\$456	\$456	\$456
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$120	\$229	\$295	\$274	\$233	\$279	\$321	\$412
Taxes	\$201	\$380	\$520	\$423	\$275	\$426	\$493	\$689
Earned Income Tax Credit (-)	\$0	(\$49)	\$0	(\$71)	(\$218)	(\$13)	(\$21)	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$120)	(\$70)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.67	\$15.33	\$19.85	\$17.48	\$13.52	\$9.50 per adult	\$10.62 per adult	\$13.84 per adult
MONTHLY	\$1,526	\$2,698	\$3,494	\$3,077	\$2,379	\$3,345	\$3,738	\$4,870
ANNUAL	\$18,316	\$32,370	\$41,928	\$36,921	\$28,550	\$40,138	\$44,855	\$58,446

Table 28
The Self-Sufficiency Standard for Grant County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$526	\$681	\$681	\$681	\$681	\$681	\$681	\$920
Child Care	\$0	\$549	\$1,115	\$863	\$314	\$566	\$863	\$1,429
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$237	\$244	\$244	\$244	\$244	\$466	\$466	\$466
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$111	\$221	\$290	\$272	\$229	\$272	\$320	\$410
Taxes	\$177	\$346	\$499	\$416	\$263	\$400	\$492	\$681
Earned Income Tax Credit (-)	\$0	(\$72)	(\$1)	(\$78)	(\$232)	(\$34)	(\$24)	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$120)	(\$68)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.95	\$14.50	\$19.36	\$17.30	\$13.13	\$9.13 per adult	\$10.57 per adult	\$13.74 per adult
MONTHLY	\$1,400	\$2,551	\$3,407	\$3,045	\$2,311	\$3,215	\$3,722	\$4,837
ANNUAL	\$16,796	\$30,614	\$40,884	\$36,545	\$27,737	\$38,579	\$44,666	\$58,040

Table 29
The Self-Sufficiency Standard for Okanogan County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$585	\$688	\$688	\$688	\$688	\$688	\$688	\$941
Child Care	\$0	\$498	\$1,040	\$730	\$232	\$542	\$730	\$1,272
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$232	\$240	\$240	\$240	\$240	\$457	\$457	\$457
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$117	\$216	\$282	\$259	\$221	\$269	\$307	\$395
Taxes	\$190	\$325	\$465	\$351	\$241	\$391	\$406	\$631
Earned Income Tax Credit (-)	\$0	(\$87)	(\$32)	(\$133)	(\$258)	(\$41)	(\$89)	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$121)	(\$55)	(\$58)	(\$110)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.37	\$13.99	\$18.54	\$15.80	\$12.43	\$9.01 per adult	\$9.69 per adult	\$13.15 per adult
MONTHLY	\$1,473	\$2,463	\$3,263	\$2,780	\$2,188	\$3,170	\$3,412	\$4,628
ANNUAL	\$17,670	\$29,552	\$39,157	\$33,363	\$26,256	\$38,044	\$40,949	\$55,531

Workforce Development Area 9: South Central

Table 30
The Self-Sufficiency Standard for Kittitas County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$585	\$771	\$771	\$771	\$771	\$771	\$771	\$1,033
Child Care	\$0	\$561	\$1,182	\$864	\$303	\$621	\$864	\$1,485
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$230	\$238	\$238	\$238	\$238	\$454	\$454	\$454
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$116	\$230	\$305	\$281	\$236	\$285	\$328	\$425
Taxes	\$190	\$387	\$553	\$457	\$287	\$449	\$494	\$733
Earned Income Tax Credit (-)	\$0	(\$44)	\$0	(\$40)	(\$204)	\$0	(\$0)	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$68)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.36	\$15.50	\$20.67	\$18.31	\$13.88	\$9.80 per adult	\$10.90 per adult	\$14.38 per adult
MONTHLY	\$1,471	\$2,729	\$3,637	\$3,222	\$2,443	\$3,449	\$3,835	\$5,061
ANNUAL	\$17,650	\$32,743	\$43,650	\$38,661	\$29,319	\$41,388	\$46,024	\$60,730

Table 31
The Self-Sufficiency Standard for Klickitat County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$589	\$700	\$700	\$700	\$700	\$700	\$700	\$983
Child Care	\$0	\$712	\$1,362	\$1,254	\$542	\$650	\$1,254	\$1,904
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$232	\$240	\$240	\$240	\$240	\$457	\$457	\$457
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$117	\$238	\$316	\$313	\$253	\$281	\$360	\$462
Taxes	\$190	\$420	\$587	\$577	\$350	\$432	\$599	\$854
Earned Income Tax Credit (-)	\$0	(\$20)	\$0	\$0	(\$137)	(\$8)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$63)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.39	\$16.35	\$21.56	\$21.31	\$15.71	\$9.60 per adult	\$12.20 per adult	\$15.88 per adult
MONTHLY	\$1,477	\$2,877	\$3,794	\$3,750	\$2,765	\$3,378	\$4,293	\$5,591
ANNUAL	\$17,726	\$34,528	\$45,528	\$45,001	\$33,180	\$40,532	\$51,521	\$67,088

Table 32
The Self-Sufficiency Standard for Skamania County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$610	\$705	\$705	\$705	\$705	\$705	\$705	\$1,027
Child Care	\$0	\$796	\$1,446	\$1,110	\$314	\$650	\$1,110	\$1,760
Food	\$218	\$331	\$435	\$497	\$576	\$530	\$683	\$756
Transportation	\$259	\$266	\$266	\$266	\$266	\$507	\$507	\$507
Health Care	\$113	\$373	\$384	\$394	\$422	\$430	\$451	\$462
Miscellaneous	\$120	\$247	\$324	\$297	\$228	\$282	\$346	\$451
Taxes	\$198	\$454	\$611	\$523	\$260	\$434	\$548	\$814
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$233)	(\$5)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$67)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.63	\$17.21	\$22.19	\$20.01	\$13.10	\$9.65 per adult	\$11.60 per adult	\$15.42 per adult
MONTHLY	\$1,518	\$3,029	\$3,905	\$3,521	\$2,305	\$3,395	\$4,084	\$5,428
ANNUAL	\$18,221	\$36,354	\$46,855	\$42,251	\$27,661	\$40,743	\$49,004	\$65,132

Table 33
The Self-Sufficiency Standard for Yakima County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$604	\$782	\$782	\$782	\$782	\$782	\$782	\$1,030
Child Care	\$0	\$520	\$1,073	\$800	\$280	\$553	\$800	\$1,353
Food	\$225	\$341	\$447	\$511	\$593	\$545	\$703	\$778
Transportation	\$242	\$250	\$250	\$250	\$250	\$477	\$477	\$477
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$118	\$227	\$294	\$274	\$233	\$279	\$322	\$410
Taxes	\$195	\$373	\$516	\$427	\$277	\$425	\$493	\$685
Earned Income Tax Credit (-)	\$0	(\$54)	\$0	(\$67)	(\$216)	(\$14)	(\$19)	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$115)	(\$70)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.51	\$15.15	\$19.76	\$17.57	\$13.57	\$9.50 per adult	\$10.64 per adult	\$13.77 per adult
MONTHLY	\$1,498	\$2,667	\$3,477	\$3,093	\$2,388	\$3,343	\$3,745	\$4,848
ANNUAL	\$17,972	\$31,999	\$41,728	\$37,118	\$28,657	\$40,115	\$44,942	\$58,181

Workforce Development Area 10: Eastern

Table 34
The Self-Sufficiency Standard for Asotin County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$523	\$655	\$655	\$655	\$655	\$655	\$655	\$930
Child Care	\$0	\$544	\$1,136	\$800	\$256	\$592	\$800	\$1,392
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$236	\$244	\$244	\$244	\$244	\$465	\$465	\$465
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$111	\$218	\$289	\$263	\$220	\$272	\$311	\$407
Taxes	\$175	\$332	\$495	\$372	\$239	\$398	\$421	\$669
Earned Income Tax Credit (-)	\$0	(\$82)	(\$4)	(\$117)	(\$260)	(\$35)	(\$71)	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$125)	(\$55)	(\$58)	(\$105)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.92	\$14.16	\$19.28	\$16.24	\$12.38	\$9.12 per adult	\$9.95 per adult	\$13.62 per adult
MONTHLY	\$1,394	\$2,493	\$3,393	\$2,858	\$2,180	\$3,210	\$3,501	\$4,793
ANNUAL	\$16,731	\$29,912	\$40,716	\$34,300	\$26,155	\$38,525	\$42,011	\$57,521

Table 35
The Self-Sufficiency Standard for Columbia County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$523	\$690	\$690	\$690	\$690	\$690	\$690	\$932
Child Care	\$0	\$585	\$1,170	\$878	\$293	\$585	\$878	\$1,463
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$240	\$247	\$247	\$247	\$247	\$472	\$472	\$472
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$111	\$226	\$296	\$275	\$228	\$275	\$323	\$415
Taxes	\$177	\$367	\$523	\$430	\$261	\$411	\$493	\$698
Earned Income Tax Credit (-)	\$0	(\$58)	\$0	(\$65)	(\$235)	(\$24)	(\$15)	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$115)	(\$66)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.95	\$15.01	\$19.95	\$17.66	\$13.06	\$9.30 per adult	\$10.70 per adult	\$13.95 per adult
MONTHLY	\$1,400	\$2,642	\$3,511	\$3,107	\$2,298	\$3,275	\$3,765	\$4,911
ANNUAL	\$16,795	\$31,701	\$42,134	\$37,288	\$27,573	\$39,303	\$45,180	\$58,931

Table 36
The Self-Sufficiency Standard for Ferry County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$514	\$664	\$664	\$664	\$664	\$664	\$664	\$891
Child Care	\$0	\$563	\$1,181	\$834	\$271	\$618	\$834	\$1,452
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$240	\$248	\$248	\$248	\$248	\$474	\$474	\$474
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$110	\$221	\$295	\$268	\$223	\$276	\$316	\$410
Taxes	\$174	\$345	\$517	\$395	\$247	\$412	\$434	\$680
Earned Income Tax Credit (-)	\$0	(\$72)	\$0	(\$95)	(\$250)	(\$22)	(\$51)	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$105)	(\$120)	(\$59)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.89	\$14.50	\$19.83	\$16.82	\$12.64	\$9.34 per adult	\$10.21 per adult	\$13.74 per adult
MONTHLY	\$1,388	\$2,552	\$3,490	\$2,961	\$2,224	\$3,289	\$3,595	\$4,837
ANNUAL	\$16,659	\$30,618	\$41,878	\$35,532	\$26,692	\$39,463	\$43,141	\$58,049

Table 37
The Self-Sufficiency Standard for Garfield County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$523	\$690	\$690	\$690	\$690	\$690	\$690	\$932
Child Care	\$0	\$488	\$1,032	\$726	\$238	\$544	\$726	\$1,270
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$239	\$247	\$247	\$247	\$247	\$472	\$472	\$472
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$111	\$216	\$282	\$260	\$222	\$271	\$308	\$395
Taxes	\$176	\$324	\$465	\$353	\$245	\$396	\$411	\$631
Earned Income Tax Credit (-)	\$0	(\$87)	(\$32)	(\$132)	(\$253)	(\$36)	(\$83)	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$123)	(\$58)	(\$58)	(\$105)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.95	\$13.98	\$18.54	\$15.84	\$12.56	\$9.09 per adult	\$9.78 per adult	\$13.16 per adult
MONTHLY	\$1,399	\$2,461	\$3,264	\$2,788	\$2,211	\$3,200	\$3,442	\$4,631
ANNUAL	\$16,784	\$29,528	\$39,164	\$33,456	\$26,536	\$38,396	\$41,307	\$55,572

Table 38
The Self-Sufficiency Standard for Lincoln County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$514	\$664	\$664	\$664	\$664	\$664	\$664	\$891
Child Care	\$0	\$494	\$1,063	\$754	\$260	\$569	\$754	\$1,323
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$237	\$245	\$245	\$245	\$245	\$468	\$468	\$468
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$110	\$214	\$283	\$260	\$222	\$271	\$308	\$396
Taxes	\$174	\$316	\$467	\$354	\$244	\$395	\$411	\$635
Earned Income Tax Credit (-)	\$0	(\$93)	(\$30)	(\$132)	(\$255)	(\$38)	(\$84)	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$123)	(\$57)	(\$58)	(\$105)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.86	\$13.76	\$18.59	\$15.85	\$12.51	\$9.07 per adult	\$9.77 per adult	\$13.19 per adult
MONTHLY	\$1,384	\$2,422	\$3,271	\$2,789	\$2,202	\$3,193	\$3,439	\$4,644
ANNUAL	\$16,609	\$29,059	\$39,257	\$33,466	\$26,430	\$38,314	\$41,274	\$55,728

Table 39
The Self-Sufficiency Standard for Pend Oreille County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$514	\$664	\$664	\$664	\$664	\$664	\$664	\$891
Child Care	\$0	\$464	\$949	\$789	\$325	\$485	\$789	\$1,274
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$245	\$253	\$253	\$253	\$253	\$484	\$484	\$484
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$111	\$211	\$272	\$264	\$229	\$264	\$313	\$393
Taxes	\$175	\$305	\$415	\$375	\$263	\$374	\$427	\$624
Earned Income Tax Credit (-)	\$0	(\$100)	(\$78)	(\$114)	(\$231)	(\$56)	(\$64)	\$0
Child Care Tax Credit (-)	\$0	(\$70)	(\$120)	(\$125)	(\$68)	(\$60)	(\$105)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.93	\$13.51	\$17.30	\$16.33	\$13.15	\$8.74 per adult	\$10.03 per adult	\$13.06 per adult
MONTHLY	\$1,395	\$2,378	\$3,045	\$2,873	\$2,315	\$3,076	\$3,532	\$4,597
ANNUAL	\$16,740	\$28,534	\$36,540	\$34,481	\$27,777	\$36,910	\$42,383	\$55,162

Table 40
The Self-Sufficiency Standard for Stevens County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$520	\$664	\$664	\$664	\$664	\$664	\$664	\$910
Child Care	\$0	\$638	\$1,207	\$997	\$359	\$569	\$997	\$1,566
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$243	\$251	\$251	\$251	\$251	\$479	\$479	\$479
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$111	\$229	\$298	\$285	\$232	\$272	\$333	\$424
Taxes	\$176	\$379	\$527	\$474	\$272	\$398	\$509	\$726
Earned Income Tax Credit (-)	\$0	(\$49)	\$0	(\$23)	(\$220)	(\$35)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$110)	(\$70)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.95	\$15.31	\$20.06	\$18.77	\$13.45	\$9.12 per adult	\$11.10 per adult	\$14.30 per adult
MONTHLY	\$1,400	\$2,695	\$3,531	\$3,304	\$2,368	\$3,211	\$3,907	\$5,035
ANNUAL	\$16,795	\$32,345	\$42,367	\$39,652	\$28,416	\$38,536	\$46,878	\$60,419

Table 41
The Self-Sufficiency Standard for Walla Walla County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$523	\$690	\$690	\$690	\$690	\$690	\$690	\$992
Child Care	\$0	\$650	\$1,300	\$1,120	\$470	\$650	\$1,120	\$1,770
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$243	\$251	\$251	\$251	\$251	\$479	\$479	\$479
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$112	\$232	\$310	\$299	\$246	\$282	\$348	\$452
Taxes	\$178	\$398	\$572	\$536	\$322	\$441	\$563	\$826
Earned Income Tax Credit (-)	\$0	(\$37)	\$0	\$0	(\$166)	(\$4)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$65)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.98	\$15.75	\$21.09	\$20.21	\$14.93	\$9.67 per adult	\$11.72 per adult	\$15.48 per adult
MONTHLY	\$1,405	\$2,772	\$3,711	\$3,558	\$2,628	\$3,405	\$4,124	\$5,450
ANNUAL	\$16,859	\$33,261	\$44,536	\$42,692	\$31,531	\$40,859	\$49,489	\$65,401

Table 42
The Self-Sufficiency Standard for Whitman County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$534	\$693	\$693	\$693	\$693	\$693	\$693	\$978
Child Care	\$0	\$748	\$1,486	\$1,111	\$363	\$738	\$1,111	\$1,849
Food	\$235	\$357	\$469	\$536	\$621	\$571	\$736	\$815
Transportation	\$240	\$248	\$248	\$248	\$248	\$473	\$473	\$473
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$112	\$242	\$328	\$299	\$235	\$291	\$347	\$458
Taxes	\$179	\$438	\$630	\$530	\$283	\$468	\$556	\$841
Earned Income Tax Credit (-)	\$0	(\$9)	\$0	\$0	(\$208)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$68)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.04	\$16.76	\$22.58	\$20.12	\$13.79	\$10.03 per adult	\$11.66 per adult	\$15.71 per adult
MONTHLY	\$1,415	\$2,950	\$3,974	\$3,542	\$2,427	\$3,531	\$4,104	\$5,529
ANNUAL	\$16,977	\$35,398	\$47,687	\$42,502	\$29,125	\$42,375	\$49,244	\$66,354

Workforce Development Area 11: Benton-Franklin

Table 43
The Self-Sufficiency Standard for Benton County (Kennewick/Richland), WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$618	\$776	\$776	\$776	\$776	\$776	\$776	\$1,049
Child Care	\$0	\$676	\$1,326	\$1,001	\$325	\$650	\$1,001	\$1,651
Food	\$205	\$310	\$407	\$466	\$540	\$497	\$640	\$709
Transportation	\$243	\$251	\$251	\$251	\$251	\$480	\$480	\$480
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$118	\$239	\$315	\$289	\$232	\$284	\$335	\$435
Taxes	\$194	\$425	\$588	\$498	\$274	\$446	\$519	\$769
Earned Income Tax Credit (-)	\$0	(\$18)	\$0	(\$3)	(\$221)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$70)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.48	\$16.42	\$21.50	\$19.32	\$13.44	\$9.74 per adult	\$11.19 per adult	\$14.80 per adult
MONTHLY	\$1,492	\$2,890	\$3,784	\$3,400	\$2,366	\$3,430	\$3,939	\$5,209
ANNUAL	\$17,905	\$34,676	\$45,405	\$40,795	\$28,392	\$41,156	\$47,273	\$62,510

Table 44
The Self-Sufficiency Standard for Benton County (Excluding Kennewick/Richland), WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$600	\$754	\$754	\$754	\$754	\$754	\$754	\$1,019
Child Care	\$0	\$676	\$1,326	\$1,001	\$325	\$650	\$1,001	\$1,651
Food	\$205	\$310	\$407	\$466	\$540	\$497	\$640	\$709
Transportation	\$243	\$251	\$251	\$251	\$251	\$480	\$480	\$480
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$116	\$237	\$313	\$287	\$230	\$281	\$333	\$432
Taxes	\$190	\$416	\$580	\$488	\$266	\$436	\$512	\$759
Earned Income Tax Credit (-)	\$0	(\$25)	\$0	(\$12)	(\$229)	(\$7)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$69)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.34	\$16.19	\$21.32	\$19.07	\$13.22	\$9.62 per adult	\$11.10 per adult	\$14.68 per adult
MONTHLY	\$1,468	\$2,849	\$3,752	\$3,356	\$2,326	\$3,386	\$3,907	\$5,166
ANNUAL	\$17,617	\$34,192	\$45,021	\$40,267	\$27,915	\$40,630	\$46,889	\$61,991

Table 45
The Self-Sufficiency Standard for Franklin County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$556	\$698	\$698	\$698	\$698	\$698	\$698	\$945
Child Care	\$0	\$661	\$1,311	\$1,005	\$344	\$650	\$1,005	\$1,655
Food	\$205	\$310	\$407	\$466	\$540	\$497	\$640	\$709
Transportation	\$242	\$250	\$250	\$250	\$250	\$477	\$477	\$477
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$112	\$230	\$305	\$282	\$226	\$276	\$327	\$425
Taxes	\$178	\$385	\$556	\$462	\$257	\$413	\$495	\$734
Earned Income Tax Credit (-)	\$0	(\$46)	\$0	(\$36)	(\$241)	(\$23)	(\$2)	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$64)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.99	\$15.43	\$20.73	\$18.42	\$12.90	\$9.33 per adult	\$10.88 per adult	\$14.38 per adult
MONTHLY	\$1,407	\$2,716	\$3,649	\$3,243	\$2,270	\$3,282	\$3,829	\$5,060
ANNUAL	\$16,881	\$32,587	\$43,786	\$38,913	\$27,236	\$39,389	\$45,953	\$60,721

Workforce Development Area 12: Spokane

Table 46
The Self-Sufficiency Standard for Spokane County, WA 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$555	\$731	\$731	\$731	\$731	\$731	\$731	\$1,004
Child Care	\$0	\$678	\$1,332	\$1,077	\$399	\$654	\$1,077	\$1,731
Food	\$208	\$316	\$414	\$474	\$549	\$505	\$651	\$721
Transportation	\$252	\$260	\$260	\$260	\$260	\$497	\$497	\$497
Health Care	\$114	\$376	\$387	\$398	\$426	\$434	\$455	\$466
Miscellaneous	\$113	\$236	\$312	\$294	\$236	\$282	\$341	\$442
Taxes	\$182	\$414	\$581	\$518	\$291	\$440	\$541	\$792
Earned Income Tax Credit (-)	\$0	(\$27)	\$0	\$0	(\$202)	(\$5)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$68)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.09	\$16.13	\$21.31	\$19.77	\$13.95	\$9.66 per adult	\$11.44 per adult	\$15.06 per adult
MONTHLY	\$1,423	\$2,838	\$3,751	\$3,479	\$2,456	\$3,399	\$4,025	\$5,302
ANNUAL	\$17,082	\$34,059	\$45,009	\$41,750	\$29,471	\$40,784	\$48,303	\$63,621

Appendix E: Impact of Work Supports on Wage Adequacy

Appendix E. Impact of Work Supports on Wage Adequacy One Adult, One Preschooler, and One School-age Child Kitsap County (Excluding Bainbridge Island), WA 2011

	#1	#2	#3	#4	#5
	Washington 2011 Minimum Wage	Retail Salesperson	Nursing Aides, Orderlies & Attendants	Construction Laborers	Bookkeeping Accounting and Auditing Clerks
HOURLY WAGE:	\$8.67	\$11.30	\$12.85	\$13.44	\$18.35
TOTAL MONTHLY INCOME:	\$1,526	\$1,989	\$2,262	\$2,365	\$3,230
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS:					
Housing	\$784	\$784	\$784	\$784	\$784
Child Care	\$1,133	\$1,133	\$1,133	\$1,133	\$1,133
Food	\$536	\$536	\$536	\$536	\$536
Transportation	\$254	\$254	\$254	\$254	\$254
Health Care	\$394	\$394	\$394	\$394	\$394
Miscellaneous	\$310	\$310	\$310	\$310	\$310
Taxes	\$143	\$214	\$263	\$281	\$463
Tax Credits (-) *	\$0	(\$36)	(\$63)	(\$73)	(\$189)
TOTAL MONTHLY EXPENSES	\$3,554	\$3,589	\$3,610	\$3,618	\$3,684
SHORTFALL (-) OR SURPLUS	(\$2,028)	(\$1,601)	(\$1,349)	(\$1,253)	(\$455)
WAGE ADEQUACY Total Income/Total Expenses	43%	55%	63%	65%	88%
PANEL B: WORKING CONNECTIONS CHILD CARE ASSISTANCE					
MONTHLY COSTS:					
Housing	\$784	\$784	\$784	\$784	\$784
Child Care	\$65	\$65	\$134	\$186	\$1,133
Food	\$536	\$536	\$536	\$536	\$536
Transportation	\$254	\$254	\$254	\$254	\$254
Health Care	\$394	\$394	\$394	\$394	\$394
Miscellaneous	\$310	\$310	\$310	\$310	\$310
Taxes	\$143	\$214	\$263	\$281	\$463
Tax Credits (-) *	\$0	(\$36)	(\$63)	(\$73)	(\$189)
TOTAL MONTHLY EXPENSES	\$2,486	\$2,521	\$2,611	\$2,671	\$3,684
SHORTFALL (-) OR SURPLUS	(\$960)	(\$533)	(\$350)	(\$306)	(\$455)
WAGE ADEQUACY Total Income/Total Expenses	61%	79%	87%	89%	88%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$4,771	\$3,601	\$2,911	\$2,649	\$465
Annual Federal CTC	\$2,000	\$2,000	\$2,000	\$2,000	\$1,114

* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as an annual tax credits. The nonrefundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in Appendix A: Methodology, Assumptions, and Sources titled Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure.

Table E-1 *Continued* . Impact of Work Supports on Wage Adequacy
 One Adult, One Preschooler, and One School-age Child
 Kitsap County (Excluding Bainbridge Island), WA 2011

	#1	#2	#3	#4	#5
	Washington 2011 Minimum Wage	Retail Salesperson	Nursing Aides, Orderlies & Attendants	Construction Laborers	Bookkeeping Accounting and Auditing Clerks
HOURLY WAGE:	\$8.67	\$11.30	\$12.85	\$13.44	\$18.35
TOTAL MONTHLY INCOME:	\$1,526	\$1,989	\$2,262	\$2,365	\$3,230
PANEL C: CHILD CARE, SNAP/ WIC*, & APPLE HEALTH FOR KIDS					
MONTHLY COSTS:					
Housing	\$784	\$784	\$784	\$784	\$784
Child Care	\$65	\$65	\$134	\$186	\$1,133
Food	\$191	\$358	\$425	\$496	\$536
Transportation	\$254	\$254	\$254	\$254	\$254
Health Care	\$113	\$113	\$113	\$113	\$153
Miscellaneous	\$310	\$310	\$310	\$310	\$310
Taxes	\$143	\$214	\$263	\$281	\$463
Tax Credits (-) *	\$0	(\$36)	(\$63)	(\$73)	(\$189)
TOTAL MONTHLY EXPENSES	\$1,861	\$2,063	\$2,220	\$2,351	\$3,443
SHORTFALL (-) OR SURPLUS	(\$335)	(\$74)	\$42	\$15	(\$213)
WAGE ADEQUACY Total Income/Total Expenses	82%	96%	102%	101%	94%
PANEL D: HOUSING, CHILD CARE, SNAP/ WIC*, & APPLE HEALTH FOR KIDS					
MONTHLY COSTS:					
Housing	\$458	\$597	\$678	\$710	\$784
Child Care	\$65	\$65	\$134	\$186	\$1,133
Food	\$191	\$358	\$425	\$496	\$536
Transportation	\$254	\$254	\$254	\$254	\$254
Health Care	\$113	\$113	\$113	\$113	\$153
Miscellaneous	\$310	\$310	\$310	\$310	\$310
Taxes	\$143	\$214	\$263	\$281	\$463
Tax Credits (-) *	\$0	(\$36)	(\$63)	(\$73)	(\$189)
TOTAL MONTHLY EXPENSES	\$1,535	\$1,875	\$2,114	\$2,277	\$3,443
SHORTFALL (-) OR SURPLUS	(\$9)	\$113	\$147	\$89	(\$213)
WAGE ADEQUACY Total Income/Total Expenses	99%	106%	107%	104%	94%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$4,771	\$3,601	\$2,911	\$2,649	\$465
Annual Federal CTC	\$2,000	\$2,000	\$2,000	\$2,000	\$1,114

* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as an annual tax credits. The nonrefundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in Appendix A: Methodology, Assumptions, and Sources titled Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure.

About the Author

Diana M. Pearce, PhD teaches at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women (WOW). She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her PhD degree in Sociology and Social Work from the University of Michigan.

