
The Self-Sufficiency Standard for Hawaii

*by Diana Pearce, Ph.D.
with Jennifer Brooks*

April 2003

***Prepared for the Hawaii State Commission on
the Status of Women***

The Self-Sufficiency Standard for Hawaii

© 2003 Diana Pearce and Wider Opportunities for Women

Preface

The Self-Sufficiency Standard was developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women. Funding for its original development was provided by the Ford Foundation. A number of other people also have contributed to the development of the Standard, its calculation, and/or the writing of state reports. The Standard would not be what it is without the contributions of Jennifer Brooks, Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Seook Jeong, Lisa Emerson, Margaret McCurdy, Anna Landa, Bianca Quesada, and Lisa Manzer. Nonetheless, any mistakes are the authors' responsibility. In Hawaii, special Mahalo to Co-chairs Teresa Bill, University of Hawaii Bridge to Hope; June Shimokawa and Allicyn Hikida Tasaka, Hawaii State Commission on the Status of Women.

The Hawaii State Commission on the Status of Women would like to send its Aloha and thank the following people and agencies for their assistance and support in the development of the Hawaii Family Economic Self-Sufficiency Standard: Mohala Aiu, American Friends Service Committee; Nancy Aleck; Andrew Aoki, 3 Point Consulting; Anelle Amaral, Planned Parenthood of Hawaii; Kat Brady, Honolulu County Committee on the Status of Women; Dorothy Bremner, Workforce Development Council; Josephine Chang, Office of Community Services; Joyce Chinen, University of Hawaii West Oahu; Sr. Earnest Chung, Catholic Charities; Joda Derrickson, Full Plate, Inc.; Susan Au Doyle, Aloha United Way; Kris Foster, Department of Human Services; Marya Grambs; Kathleen Hasegawa, Partnership for Hawaii's Keiki; Gail Hironaka, Queen Liliuokalani Children's Center; William Kaneko, Hawaii Institute for Public Affairs; Joanne Kealoha, International Longshore & Warehouse Union Local 142; Jeanne Ohta; Kathie Reinhardt, Hawaii Kids Watch; Debbie Shimizu, National Association of Social Workers-Hawaii; Shawna Sodersten, Domestic Violence Clearinghouse and Legal Hotline; Staci Tamashiro, Life Foundation of Hawaii; Barbara Tavares, University of Hawaii; Teresa Vast, Early Childhood Policy Consultant; and Sylvia Yuen, University of Hawaii Center on the Family.

The Hawaii State Commission on the Status of Women also wishes to acknowledge a study prepared in 2000 and published by the Hawaii Area Program of the American Friends Service Committee, titled *Barely Making It on Your Own in Hawaii*, which was patterned after the Family Economic Self-Sufficiency and is referenced in this report. *Barely Making It* paved the way for this community to recognize the importance of this Family Economic Self-Sufficiency Report which provides not only invaluable data but equally informative comparisons concerning family self-sufficiency measurements and uses of this Standard in other states where studies have been conducted. The Hawaii State Commission on the Status of Women anticipates the use of this document for the development of public policies and service delivery practices which will systemically address the economic self-sufficiency needs of Hawaii's families.

Special thanks to Commissioners of the Hawaii State Commission on the Status of Women who supported and encouraged the project: Leslie Wilkins, Chair; Faye Watanabe Kurren, Vice Chair; Valli Kalei Kanuha; Nanci Kreidman; Margaret Masunaga; Maile Meyer; and MaryJo Sweeney.

Executive Summary

In Hawaii, a growing number of working parents are finding that they are struggling to stretch their wages to meet the rising costs of basic necessities for their families; at the same time many are facing layoffs due to the slowing economy, while the state fiscal crisis and welfare time limits hinder necessary assistance. Altogether, these trends give new urgency to the question of economic self-sufficiency for Hawaii's working families. Although many of these families are not poor according to the official poverty measure, their incomes are inadequate to meet their basic needs. But what is adequate income? How does this amount vary among different family types and different places? What impact do work supports, such as Medicaid, Food Stamps, and child care assistance, have on the wages families need to earn? To answer these questions, we have a new measure of income adequacy for working families, the Self-Sufficiency Standard.

The Self-Sufficiency Standard provides a measure that is customized to each family's circumstances, making it possible to determine if their incomes are adequate to meet their basic needs. *The Self-Sufficiency Standard for Hawaii* calculates the bare-minimum costs for housing, child care, food, transportation, health care, miscellaneous (clothing, shoes, household items, telephone, etc.), and federal, state and local taxes that working families in Hawaii face. Tax credits such as the child care, child and earned income tax credits are also included in the calculations of the Standard. The result is a measure set at a level that is neither luxurious—or even comfortable—nor so low that it is insufficient to adequately provide for a family. This market-basket approach to document the cost of living for families takes into account family size, ages of children, geography and the number of breadwinners, and thus more accurately reflects what it costs to support families in today's environment. Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one's need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

With the release of this report, *The Self-Sufficiency Standard for Hawaii*, we now have jurisdiction-specific data for each of the state's counties and sub-county areas on the actual costs of meeting a family's basic needs without public or private assistance. According to the federal poverty measure, a family of three in Hawaii earning above \$17,550 is deemed to be “not poor.” By contrast, *The Self-Sufficiency Standard for Hawaii* reveals that a single-parent family with one preschooler and one schoolage child, living in the most expensive area, the City of Lahaina in Maui, requires \$51,002 to meet their basic needs, almost three times as much as the federal poverty measure. In the least expensive area, Hawaii County (excluding Kamuela, Kailua-Kona, Keauhou, and Holualoa), the income needs of a one-parent family with one preschooler and one schoolage child are \$34,935—still more than double the poverty line. Table A on the next page provides the Self-Sufficiency Wages for several family types, showing how they vary throughout Hawaii. *The Self-Sufficiency Standard for Hawaii* also provides vital information about the way work supports—such as Medicaid, Food Stamps, and child care assistance—lower costs so that families can make ends meet in the short-term while they gain skills and experience to advance to better-paying jobs.

Among the key findings of *The Self-Sufficiency Standard for Hawaii* report are the following:

- For families with children, housing and child care costs account for the largest percentage of budget costs for Hawaii families, often more than half of all costs. For some families with two or more children, and/or very young children, child care costs often exceed the cost of housing. However, housing costs are a larger proportion of the budgets of families living in areas such as Lahaina and the East Honolulu, Waikiki, and Urban Honolulu – Makai area of Honolulu County.
- For most Hawaii families, the income required for self-sufficiency greatly exceeds other common benchmarks of “adequate” income. Using Hawaii County (excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa) as an example, a single parent with one infant and one preschooler working full-time at the minimum wage would earn \$16,210 (after deducting taxes and adding tax credits), putting her just slightly below the poverty level for a family of three. However, her income would need to be more than twice that amount to achieve the Self-Sufficiency Wage of \$36,491 per year (without subsidies or supports). The combination of welfare and Food Stamps would be even less, amounting to just over one-third of the Self-Sufficiency Wage.
- The Report spotlights the vital role that public and private supports play in narrowing the gap between actual income and self-sufficiency. Public supports such as Section 8 rental assistance, child care assistance, Food Stamps, and public health insurance allow many families to satisfy basic needs on limited incomes. Taking the example of the Central and Windward areas of Honolulu County, the Report illustrates how access to work supports lowers the wage needed to meet family needs. Without any assistance, a single parent in the Central and Windward area of Honolulu County with one infant and one preschooler needs to earn \$20.59 per hour, or \$43,481 a year, to cover all her family’s costs. However, with Medicaid health insurance for herself and her children, and child care assistance, the wage she needs falls to \$13.74 an hour.
- The gap between incomes and living costs is particularly striking in Hawaii where low wage service jobs predominate. The fact that only two of the ten largest occupations in Hawaii provide wages sufficient to meet even the smallest family’s needs accentuates the lack of opportunities to secure a livable wage in the

Table A
Annual Self-Sufficiency Standard for Select Family Types*

	Adult	Adult + Infant	Adult + Infant + Preschooler	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler + Schoolage
Hawaii County - Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa	\$21,619	\$32,367	\$39,828	\$51,631	\$59,651
Hawaii County (Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa)	\$20,207	\$28,631	\$36,491	\$46,773	\$54,016
Honolulu County - East Honolulu, Waikiki, and Urban Honolulu - Makai	\$22,615	\$34,605	\$44,321	\$58,529	\$62,161
Honolulu County - Urban Honolulu - Mauka	\$17,912	\$29,208	\$38,497	\$51,360	\$54,992
Honolulu County - Central and Windward	\$22,455	\$33,748	\$43,481	\$55,575	\$63,286
Honolulu County - North Shore, Waianae and Wahiawa	\$18,342	\$27,454	\$37,515	\$47,877	\$55,601
Kauai County	\$27,726	\$39,883	\$48,306	\$64,057	\$71,363
Maui County - City of Lahaina	\$30,719	\$44,004	\$52,874	\$69,476	\$77,359
Maui County - (Excluding City of Lahaina)	\$28,873	\$42,200	\$50,809	\$66,272	\$73,600

*See Appendix for details

labor market. When faced with the stark reality of what Hawaii workers must earn to achieve family economic self-sufficiency compared to the actual wages available, we are made aware of the significant contribution to our island economy made by Hawaii's workers while sacrificing the quality of life of their families. These numbers underscore the importance of providing work supports to those who hold low wage jobs and are supporting children.

- This Report does not address the issues of how single and two-parent households try to meet their basic needs—whether through the help of extended family members, working multiple jobs, or doubling up in housing—but shows what it really takes to be self-sufficient. The expectation is that the data provided through this Report will inform the development of strategies which address systemically the kinds of public policies and service delivery systems that provide support to Hawaii families struggling with low-wage jobs.

The Self-Sufficiency Standard for Hawaii is a tool that can be used by policymakers, business leaders, service providers, educators and the non-profit sector to better inform the way they work with and serve low-income families in Hawaii. Reaching economic self-sufficiency is a community-based problem, and the burden of having families make ends meet does not rest on the shoulders of any one group. It is imperative that businesses pay fair and decent wages to employees and provide crucial work supports, such as health care, to their employees. It is critical for government to provide access to education and training opportunities for low-wage workers so that they can improve their skills and move up the economic ladder. Also, it is important for government to provide access to the work supports, such as Medicaid, Food Stamps, and child care assistance, that enable families to stay healthy and to be productive participants in the Hawaii workforce. Finally, individuals have a responsibility to work hard and to take hold of the opportunities that are available to them that will move them along the path to economic self-sufficiency.

The Self-Sufficiency Standard for Hawaii was produced by a partnership of Dr. Diana Pearce at the University of Washington, the Hawaii State Commission on the Status of Women, and Wider Opportunities for Women (WOW). This work is part of the national Family Economic Self-Sufficiency Project, convened by WOW, to provide state-level advocates and governments with tools to help them strengthen government investments in low-income families. To find out more about the Hawaii Family Economic Self-Sufficiency Project, contact the Hawaii State Commission on the Status of Women at (808) 586-5757.

Table of Contents

Introduction1

How the Self-Sufficiency Standard is Calculated 5

How Much Money is Enough in Hawaii?.....9

Comparing the Standard to Other Benchmarks of Income 15

Comparing the Standard for Honolulu to Other U.S. Cities17

*Modeling the Impact of Supports on Wages Required to Meet
Basic Needs 18*

*Closing the Gap Between Incomes and the Self-Sufficiency
Standard26*

How the Self-Sufficiency Standard Can be Used 31

Conclusion 34

Endnotes 35

Data Sources 39

About the Authors 41

*List of Appendix Tables for Hawaii Counties and Sub-County
Areas..... 43*

Map of Hawaii Counties and Sub-County Areas..... 45

*Appendix: The Self-Sufficiency Standard for Selected
Family Types, Hawaii..... 47*

The Self-Sufficiency Standard for Hawaii

How much money does it take for families to live and work without public or private assistance or subsidies?

Introduction

An uncertain economy and major changes in welfare and workforce development policy have given new urgency to the question of self-sufficiency. As many parents leave welfare and enter the labor market, they join a growing number of families who are unable to stretch their wages to meet the costs of basic necessities. Even though many of these families are not poor according to the official poverty measure, their incomes are inadequate. But what is adequate income—and how does this amount vary among different family types and different places? To answer these questions we have a new measure of income adequacy, the Self-Sufficiency Standard.

The Self-Sufficiency Standard measures how much income is needed for a family of a given composition in a given place to adequately meet their basic needs—without public or private assistance. Below we will explain the origin of the Standard; how it differs from the official poverty standard; how it is calculated; what it looks like for Hawaii families; and how various public work supports, public policies, child support and other available resources can help families move toward self-sufficiency. We conclude this report with a discussion of the varied ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

Measuring Income Adequacy: Problems with the Poverty Line

How much is enough for families to meet their needs on their own? Although we may have trouble coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one

participant in a training program put it when asked to define her progress towards economic self-sufficiency:

I wouldn't say I'm economically self-sufficient yet. When it comes to a point where I don't have to worry about the health care needs of my family, when I don't have to worry about the light bill, when the light man isn't knocking on the door saying "your bill is due." Not that you have a lot of money, but you're not worried about how your kid is going to get that next pair of shoes Just the simple things, that may not be all that simple because we don't have them yet.¹

Obviously, we cannot interview *every* person for his or her own assessment of income or wage adequacy, as quoted above. Thus, there is a need for a standard that is consistent in the assumptions made and is as objective as possible. Most often we turn to the federal poverty measure to determine that a family is "poor" if their income is below the appropriate threshold, and "not poor" if it is above that threshold. The poverty measure, however, has become increasingly problematic as a measure of income adequacy. Indeed, the Census Bureau itself states, "the official poverty measure should be interpreted as a statistical yardstick rather than a complete description of what people and families need to live."²

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the federal poverty level who nonetheless lack sufficient resources to

adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty level to measure need. For example, the Children's Health Insurance Program (CHIP) in Hawaii, is available for children in families earning up to 200% of the federal poverty level.³

Not only government, but the general public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty level, depending upon the family's composition and where the family lives.⁴ However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty level, or using a multiple of the threshold cannot solve these problems.

There are several basic methodological problems with the federal poverty measure. The first is that the

The most significant shortcoming of the federal poverty measure is that, for most families, in most places, it is simply not high enough.

federal poverty measure is based on the cost of a single item, food, not on a market basket of basic needs. At the time that it was developed, over four decades ago, families spent about one-third of their income on food. The food budget was then multiplied by three. Since the federal poverty measure was first developed and implemented in the early 1960s it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

In addition, the implicit demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. Particularly for families in which all adults are working—of whom there are many more today than in the 1960s—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

With the exception of Hawaii and Alaska, the poverty measure does not vary by geographic location. That is, the federal poverty measure is the same whether one lives in Jackson, MS or Boston, MA. Although there was some geographical variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country

costs about five times as much as the same size units in the least expensive areas.⁵

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time that the poverty measure was first developed, there was probably not a large difference between families in these situations: for example, taxes were very low for low-income families with earned income, and transportation was inexpensive. Most important, because the poverty measure assumed that two-parent families with children had only one worker and that single-parent families had no workers, no child care costs were incorporated. Today, for both one- and two-parent families, child care costs are often a necessary expense and many families do not have unpaid child care available. Also, taxes today even for low-income families are substantial and transportation can be costly.

For these and other reasons, many researchers and analysts have proposed revising the poverty measure. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.⁶ Others have gone further, creating new measures of income adequacy, such as Basic Needs Budgets or Living Wages.⁷

Public programs have also recognized the failure of the one-size-fits-all poverty measure to capture differences in need. Thus, instead of using the poverty measure, federal housing programs assess need using local area median income as a way to take into account the significant differences in cost of living between localities. Likewise, the Food Stamp program takes into account housing and child care costs, and their variations between different localities, when calculating benefits.

The Self-Sufficiency Standard—And How It Differs from the Federal Poverty Measure

While drawing on the critiques and analyses of the federal poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As one observer put it: “Ask not where poverty ends, but where economic independence begins.”⁸ That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required to meet basic needs (including paying taxes) in the regular “marketplace” without public or private/informal subsidies. By providing a measure that is customized to each family’s circumstances, e.g., taking account of where they live and how old their children are, the Self-Sufficiency Standard makes it possible to determine if families’ incomes are enough to meet their basic needs.

While both the Self-Sufficiency Standard and the official poverty measure assess income adequacy, the Standard differs from the official poverty measure in several important ways:

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time (40 hours per week),⁹ and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children.* While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing, although regional variation also occurs for child care, health care and transportation. Unlike some approaches suggested for a revised poverty measure, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home locations are often as high or higher than in a state’s urban areas. Availability of housing in rural and urban areas can also affect costs.

- *The Standard includes the net effect of taxes and tax credits.* It provides for state excise taxes, as well as payroll (Social Security and Medicare)

Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

taxes, local occupational taxes, and federal and state income taxes. Three federal credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.

- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined independently*, which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family’s budget, or constrain housing to 30%.

As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, not so low that it fails to adequately provide for a family. For example, the Standard includes income sufficient to meet minimum nutrition standards and to obtain housing that would be neither substandard nor overcrowded.

The Standard does not, however, allow for longer-term needs, such as retirement, college tuition, purchase of major items such as a car, or emergency expenses. Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

What the Self-Sufficiency Standard Is ...and Is Not

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below

the appropriate threshold (family type and location). However, we emphasize that, as with any measure or threshold, the exact amount is essentially arbitrary, i.e., if a family's income falls a dollar above or below the monthly Self-Sufficiency Wage, it should not be interpreted in absolute terms as having, or not having, adequate income. Rather, we urge users of the Standard to think in relative terms of "wage adequacy," that is, one should ask how close is a given wage to the Standard?

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$5.15 per hour, then the latter wage has a "wage adequacy" level of only 51.5%. At the same time, a penny above or below \$10.00 is not a meaningful distinction.

The use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, "Self-sufficiency is a road I'm on."¹⁰

Central to these efforts are access to education and training, access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their sole or an adjunct source of income.

Generally, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve self-sufficiency in a single step, but require the needed assistance, guidance, transitional work supports and the time necessary to become self-sufficient.

The argument for education and training may not have the same urgency as do basic needs such as food and shelter; however, true long-term self-sufficiency increasingly requires investments that enhance skills and

adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is not likely to be sustainable.

Finally, the Standard is not meant to imply that public work supports are not appropriate for Hawaii families. Indeed, given the large number of families who have not yet achieved wage adequacy, assistance in meeting the costs of such high-price necessities as child care, health care, and housing is frequently the only viable means for these families to have the necessary resources to secure their basic needs.

Likewise, it is important to recognize that self-sufficiency does not imply that *any* family at *any* income should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through interdependence between families

Community, societal and governmental response to families struggling to achieve family-sustaining wages should be encouraged as supportive of the goal of self-sufficiency.

and community institutions such as schools or religious institutions—as well as informal networks of friends, family, and neighbors—that many are able to meet their non-economic needs as well as economic necessities. Such support and help is essential to our well-being, psychologically as well as materially, and should be supported.

Nothing about the Self-Sufficiency Standard should be taken to mean that such efforts to help each other should be discouraged. Nor should the Standard be understood as endorsing an ideal of self-dependence in complete isolation—we are not advocating a "Lone Ranger" model for families. The Standard is a measure of income adequacy, not of family functioning. Likewise, community, societal, and governmental response to families struggling to achieve family sustaining wages should be encouraged as supportive of the goal of self-sufficiency.

How the Self-Sufficiency Standard is Calculated

The goal of making the Standard as standardized and accurate as possible, yet varied geographically and by age, requires meeting several different criteria. As much as possible, the figures used here:

- are collected or calculated using standardized or equivalent methodology,
- come from scholarly or credible sources such as the U.S. Bureau of the Census,
- are updated at least annually, and
- are age- and/or geographically-specific (where appropriate).

Thus, costs that rarely have regional variation (such as food) are usually standardized, while costs such as housing and child care, which vary substantially, are calculated at the most geographically specific level for which appropriate and accurate data is available. This means, for example, that Molokai specific information is not distinct from the larger Maui County information.

For each county (and sub-county area) in Hawaii, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging 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. We have included the costs of each basic need and the Self-Sufficiency Wages for 70 family types for each county or sub-county area for Hawaii in the Appendix to this report.

We assume that adults are working the equivalent of a 40 hour week, at one or more jobs. The cost components of the Self-Sufficiency Standard for Hawaii and the assumptions included in the calculations are described below.

Housing: The Standard uses the Fiscal Year 2003 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban

Development for every metropolitan statistical area (MSA) and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.¹¹ The FMRs (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious, and in most cases, the FMR is set at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.)

To reflect differences in housing costs within a housing market, HUD rules permit local housing authorities to increase or decrease FMRs for part or all of the area covered by the FMR. Each Public Housing Authority (PHA) has the authority to vary their payment standards by a range of 90-110% of the FMR, based on the local market, and may do so in specific areas and even by the size of unit. In Hawaii, all PHA's had payment standards set above 100%. Within Honolulu County, housing costs were also varied based on the Housing and Community Development Corporation of Hawaii's (HCDCH), *Hawaii Housing Policy Study — 1997 Update*.

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;¹² families with one or two children require two bedrooms, and families with three children, three bedrooms.

Child Care: The Standard uses the most accurate information available that is recent, geographically specific, and age- and setting- specific. In most states, this is the survey of market child care costs at the 75th percentile, by age of child and setting (family day care home, day care center, etc.). Surveys are conducted to determine child care costs at the 75th percentile

because states were mandated under the federal Family Support Act to reimburse families receiving child care assistance at that cost level.¹³ For each county and sub-county area in Hawaii, child care costs were calculated at the 75th percentile from the raw data provided by the Department of Human Services 2001

The Self-Sufficiency Standard is calculated using scholarly or credible sources from data that are collected at least annually, are age- and geographically- specific (where appropriate), and are collected or calculated using standardized or equivalent methodology.

Child Care Market Rate Study. Child care costs were updated with the Consumer Price Index (CPI) to 2003.

The Standard defines “infants” as children 0-36 months old, “preschoolers” as 3-5 year olds, and schoolage children as 6-12 year olds. Hawaii’s Market Rate Study age groups vary slightly: costs for infants (0-1.5 years) and toddlers (1.5-3 years) were averaged together for the infant costs, while schoolage includes children up to 13 years old.

Because it is more common for very young children to be in family day care homes rather than centers,¹⁴ the Standard assumes that infants receive full-time care in family care homes. Preschoolers, in contrast, are assumed to go to day care centers full-time. Schoolage children are assumed to receive part-time care in before- and after-school programs. In Hawaii, schoolage children are assumed to participate in the Department of Education A+ afterschool program, but are in private before-school programs.

Food: Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty threshold and the Food Stamp program, the Standard uses the Low-Cost Food Plan for food costs.¹⁵ While both of these U.S. Department of Agriculture (USDA) diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only. The Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns, and its costs are about 25% higher than the Thrifty Food Plan. Even so, it is a conservative estimate of the level of food

expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food prepared away from home.¹⁶ Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

The food costs in the Standard are varied according to the number and age of children and the number and gender of adults. Since there is little regional variation in the cost of food overall, the Standard generally uses the national average for all states. However, food costs in Hawaii are significantly higher. Thus, because there is not a Low Cost Food Plan specifically for Hawaii, the Low Cost Food Plan was increased by the percent difference between the Thrifty Food Plan for the 48 contiguous states and the Thrifty Food Plan for Hawaii. Variation in food costs also exist between counties within Hawaii. In order to reflect this variation we created food cost ratios based on the American Friends Service Committee study *Barely Making it on Your Own in Hawaii: A report on the Cost of Living in Thirteen Hawaii Communities*.¹⁷

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 population to get to work. According to one study, if about 7% of the total population uses public transportation, that “translates” to about 30% of the low- and moderate- income population.¹⁸ The County of Honolulu is the only area in Hawaii in which more than 7% of the population use public transportation so we assume that families living in the East Honolulu, Waikiki, Urban Makai and Mauka areas (see map on page 45) use public transportation. In the rest of the State, it is necessary that adults require a car; if there are two adults in the family, we assume they need two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time.)

Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The fixed costs of owning a car include fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly

payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included but the initial cost of purchasing a car is not.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20th and 40th percentile) of income, by region. For auto insurance, we use the average cost for Hawaii from the survey conducted by the National Association of Insurance Commissioners. To reflect within state variation in auto insurance costs, we obtained rates by county for the top four automobile insurers from the Insurance Division of the Hawaii State Department of Commerce and Consumer Affairs. Using this county specific information, we created ratios to reflect differences in cost by county.

For variable costs, we used the *AAA Your Driving Costs 2000* survey for per-mile costs and the *AAA's Daily Fuel Gauge Report* for Hawaii. The Standard assumes 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. (The commuting distance is based on average commute length from the 2001 National Personal Transportation Survey, which distinguishes between Oahu and the other islands, but does not vary within islands.) Also, one parent in each household with young children is assumed to have a slightly longer work trip to allow for “linking” trips to a day care site.

Health Care: Health care costs in the Standard include both the employee’s share of insurance premiums plus additional out-of-pocket expenses, such as co-payments, uncovered expenses (e.g., dental care and prescriptions), and insurance deductibles.

Although workers who do not have employer-provided health insurance often “do without,” families cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that the employer provides health insurance coverage.¹⁹ In Hawaii, employees pay 8.6% of the premium for coverage for themselves only, or 23.6% of the premium for family coverage. The share for individual and family coverage is lower than the national average which is 24% of employee-only coverage and 36% for family coverage.²⁰ The costs of health insurance are based on the average premiums paid by Hawaii residents, according to the National Medical

Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Consumer Price Index (Medical CPI).

Data for out-of-pocket health care costs (by age) were obtained from MEPS, adjusted by region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical CPI.

Miscellaneous: This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, or savings. 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 usually use 15%.²¹

Taxes: Taxes include the state excise tax, state and federal income taxes, and payroll taxes. Excise taxes are calculated on food and on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. 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. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the tax forms and instructions from the Hawaii Department of Revenue. The state income tax calculation includes state specific deductions, exemptions, and tax credits.

Although the federal income tax rate (15% for most family types on most income) is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate from 10% to 7% for most family types. Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned.

Earned Income Tax Credit (EITC): The EITC, or as it is sometimes 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; that is, working adults may receive the tax credit whether or not they owe any federal taxes.

Child Care Tax Credit (CCTC): The CCTC is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a “refundable” tax credit. A family may only receive the CCTC as a credit against

federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC.

Child Tax Credit (CTC): The CTC is a refundable federal tax credit, like the EITC, that provides parents a deduction of up to \$600 (for children less than 17 years old). It is calculated at \$600 per child under 17, or 10% of earned income over \$10,500, whichever is less.

How Much is Enough in Hawaii?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. For the Standard we divided Hawaii's four counties into nine geographic areas to reflect geographic differences in costs (see list of areas on page 43). In this section we present the cost of living in five different areas in the State of Hawaii:

Honolulu County (East Honolulu, Waikiki, Urban Honolulu - Makai), Honolulu County (Central and Windward), Kauai County, Hawaii County (Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa) and the City of Lahaina in Maui County.

In the East Honolulu, Waikiki and Urban Honolulu - Makai section of Honolulu, a single adult with no children needs to earn **\$10.71** per hour to be able to

Table 1
The Self-Sufficiency Standard for Selected Family Types
Honolulu County, HI, 2003*
East Honolulu, Waikiki and Urban Honolulu - Makai
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$1,002	53	\$1,179	39	\$1,179	34	\$1,179	31
Child Care	\$0	0	\$514	17	\$748	21	\$748	20
Food	\$256	14	\$389	13	\$579	17	\$796	21
Transportation	\$27	1	\$27	1	\$41	1	\$68	2
Health Care	\$55	3	\$180	6	\$199	6	\$236	6
Miscellaneous	\$134	7	\$229	8	\$275	8	\$303	8
Taxes**	\$410	22	\$566	19	\$658	19	\$682	18
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-1	-\$80	-2	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-3
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$10.71		\$17.01		\$19.88		\$10.88 per adult	
Monthly	\$1,885		\$2,994		\$3,498		\$3,831	
Annual	\$22,615		\$35,930		\$41,978		\$45,977	

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

** Taxes include state excise taxes, federal and state income taxes (including state tax credits except state EITC and CTC) 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).

Note: Totals may not add exactly due to rounding.

Table 2
The Self-Sufficiency Standard for Selected Family Types
Honolulu County, HI, 2003*
Central and Windward

Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$753	40	\$887	30	\$887	26	\$887	22
Child Care	\$0	0	\$514	18	\$748	22	\$748	18
Food	\$256	14	\$389	13	\$579	17	\$796	20
Transportation	\$267	14	\$273	9	\$273	8	\$525	13
Health Care	\$55	3	\$180	6	\$199	6	\$236	6
Miscellaneous	\$133	7	\$224	8	\$269	8	\$319	8
Taxes**	\$406	22	\$547	19	\$585	17	\$750	18
Earned Income								
Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-1	-\$80	-2	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-2
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$10.63		\$16.62		\$19.08		\$11.59 per adult	
Monthly	\$1,871		\$2,924		\$3,359		\$4,081	
Annual	\$22,455		\$35,091		\$40,304		\$48,972	

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

** Taxes include state excise taxes, federal and state income taxes (including state tax credits except state EITC and CTC) 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).

Note: Totals may not add exactly due to rounding.

meet her/his basic needs, as can be seen in the first column of Table 1. An adult with a preschooler (Column 2) needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires wages of almost \$7.00 per hour more than the single adult requires.²² This single parent must earn **\$17.01** per hour to be economically self-sufficient. If she has two children, a preschooler and a schoolage child, she must earn nearly twice as much as the single person with no children, **\$19.88** per hour to meet her family's needs. Finally, if there are two adults with two children—a preschooler and a schoolage child—the major costs of housing and

child care stay the same, while transportation almost doubles but costs for additional food, health care, and miscellaneous costs increase slightly. As a result, *each* adult would need to earn **\$10.88** per hour.

Costs in the Central and Windward areas of Honolulu County (see Table 2) are slightly lower than those found in the East Honolulu, Waikiki and Urban Honolulu - Makai areas of Honolulu. A single adult's Self-Sufficiency Wage is **\$10.63** per hour. An adult with one preschooler must earn almost \$6.00 per hour more than the adult with no children, or **\$16.62** per hour to be self-sufficient. The single parent with two children

would need to earn **\$19.08** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$11.59** per hour.

In Kauai County, costs are higher than those found in East Honolulu, Waikiki and Urban Honolulu - Makai areas of Honolulu. Thus, a single adult's Self-Sufficiency Wage is **\$13.13** per hour (see Table 3). A single parent with one preschooler needs to earn **\$19.07** per hour to meet the basic needs of her family. If she has two children, one preschooler and one schoolage child, she would need **\$22.48** per hour to meet her family's needs, which is a little less than twice

the amount required of the single person with no children. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$13.33** per hour in Kauai County.

In the towns of Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa in Hawaii County, a single adult's Self-Sufficiency Wage is **\$10.24** per hour (see Table 4). A single parent with one preschooler needs to earn **\$15.72** per hour to meet the basic needs of this family. This is over \$5.00 more per hour than what the single adult with no children needs to earn. If there are two children, one preschooler and one schoolage child, the required hourly wage increases again by over \$2.00

Table 3
The Self-Sufficiency Standard for Selected Family Types
Kauai County, HI, 2003*
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$978	42	\$1,192	36	\$1,192	30	\$1,192	25
Child Care	\$0	0	\$412	12	\$673	17	\$673	14
Food	\$316	14	\$480	14	\$715	18	\$983	21
Transportation	\$258	11	\$265	8	\$265	7	\$506	11
Health Care	\$55	2	\$180	5	\$199	5	\$236	5
Miscellaneous	\$161	7	\$253	8	\$304	8	\$359	8
Taxes**	\$543	23	\$664	20	\$788	20	\$923	20
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-1	-\$80	-2	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-1	-\$100	-3	-\$100	-2
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$13.13		\$19.07		\$22.48		\$13.33 per adult	
Monthly	\$2,311		\$3,356		\$3,956		\$4,692	
Annual	\$27,726		\$40,274		\$47,478		\$56,304	

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

** Taxes include state excise taxes, federal and state income taxes (including state tax credits except state EITC and CTC) 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).

Note: Totals may not add exactly due to rounding.

Table 4
The Self-Sufficiency Standard for Selected Family Types
Hawaii County, HI, 2003*
Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$687	38	\$790	29	\$790	25	\$790	20
Child Care	\$0	0	\$436	16	\$665	21	\$665	17
Food	\$276	15	\$418	15	\$622	20	\$856	22
Transportation	\$269	15	\$276	10	\$276	9	\$530	14
Health Care	\$55	3	\$180	7	\$199	6	\$236	6
Miscellaneous	\$129	7	\$210	8	\$255	8	\$308	8
Taxes**	\$386	21	\$500	18	\$537	17	\$705	18
Earned Income								
Tax Credit (-)	\$0	0	\$47	2	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-1	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$1,802		\$2,766		\$3,163		\$3,908	
Annual	\$21,619		\$33,192		\$37,961		\$46,898	

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

** Taxes include state excise taxes, federal and state income taxes (including state tax credits except state EITC and CTC) 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).

Note: Totals may not add exactly due to rounding.

to **\$17.97** per hour to meet this family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$11.10** per hour in this area of Hawaii County.

The highest costs are in the City of Lahaina on Maui (see Table 5). In Lahaina a single adult must earn **\$14.54** per hour to be self-sufficient. In order to adequately meet her needs, a single parent with a preschooler must earn **\$20.97** per hour. A parent with a preschooler and schoolage child must earn **\$24.15** per hour to be self-sufficient, almost \$10.00 per hour more than the adult with no children. The two adults with a preschooler and schoolage child must each earn

\$14.25 per hour in Lahaina to be self-sufficient. These costs are higher than seen in the previous four tables.

Child care and housing costs account for the largest percentage of budget costs for Hawaii families with children. The proportions spent on each cost do not vary greatly from place to place. For single parent families with one child, across these six places in Hawaii, child care costs range from 12% to 18% of total budgets, while housing costs range from 29% to 39% of family budgets.

For families with two children, child care costs typically make up a larger part of the family budget.

Depending on the location, child care costs range from 16% to 22% of the family budget for one adult families with two children, while housing costs range from 25% to 34% of the family budget. For two-adult families with two children, child care makes up 14% to 20% of the family budget and housing costs range from 20% to 31%.

The monthly cost of child care for two children, a preschooler (full-time) and a schoolage child (part-time), ranges from **\$665** in the Hawaii County towns of Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa to **\$682** in the City of Lahaina and **\$748** in the city and county of Honolulu. Although these costs are high, they would be higher but for the Department

of Education's A + program, which substantially reduces the cost of child care for schoolage children. For example, the cost of afterschool care for a schoolage child is \$55 a month with the A+ program but would be \$202 a month if the parent was paying the market rate cost.

The differential in housing costs is also large with the rent for a two-bedroom housing unit varying from a low of **\$790** per month in Hawaii County towns of Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa to a high of **\$1357** per month in the City of Lahaina.

In Figure 1 on page 14, we have shown the proportion of income spent on each basic need for a single parent family with one infant and one preschooler

Table 5
The Self-Sufficiency Standard for Selected Family Types
Maui County, HI, 2003*
City of Lahaina
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$1,111	43	\$1,357	37	\$1,357	32	\$1,357	27
Child Care	\$0	0	\$432	12	\$682	16	\$682	14
Food	\$316	12	\$480	13	\$715	17	\$983	20
Transportation	\$278	11	\$285	8	\$285	7	\$546	11
Health Care	\$55	2	\$180	5	\$199	5	\$236	5
Miscellaneous	\$176	7	\$273	7	\$324	8	\$380	8
Taxes**	\$623	24	\$773	21	\$869	20	\$1,011	20
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-1	-\$80	-2	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-1	-\$100	-2	-\$100	-2
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$2,560		\$3,690		\$4,250		\$5,015	
Annual	\$30,719		\$44,283		\$51,002		\$60,177	

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

** Taxes include state excise taxes, federal and state income taxes (including state tax credits except state EITC and CTC) 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).

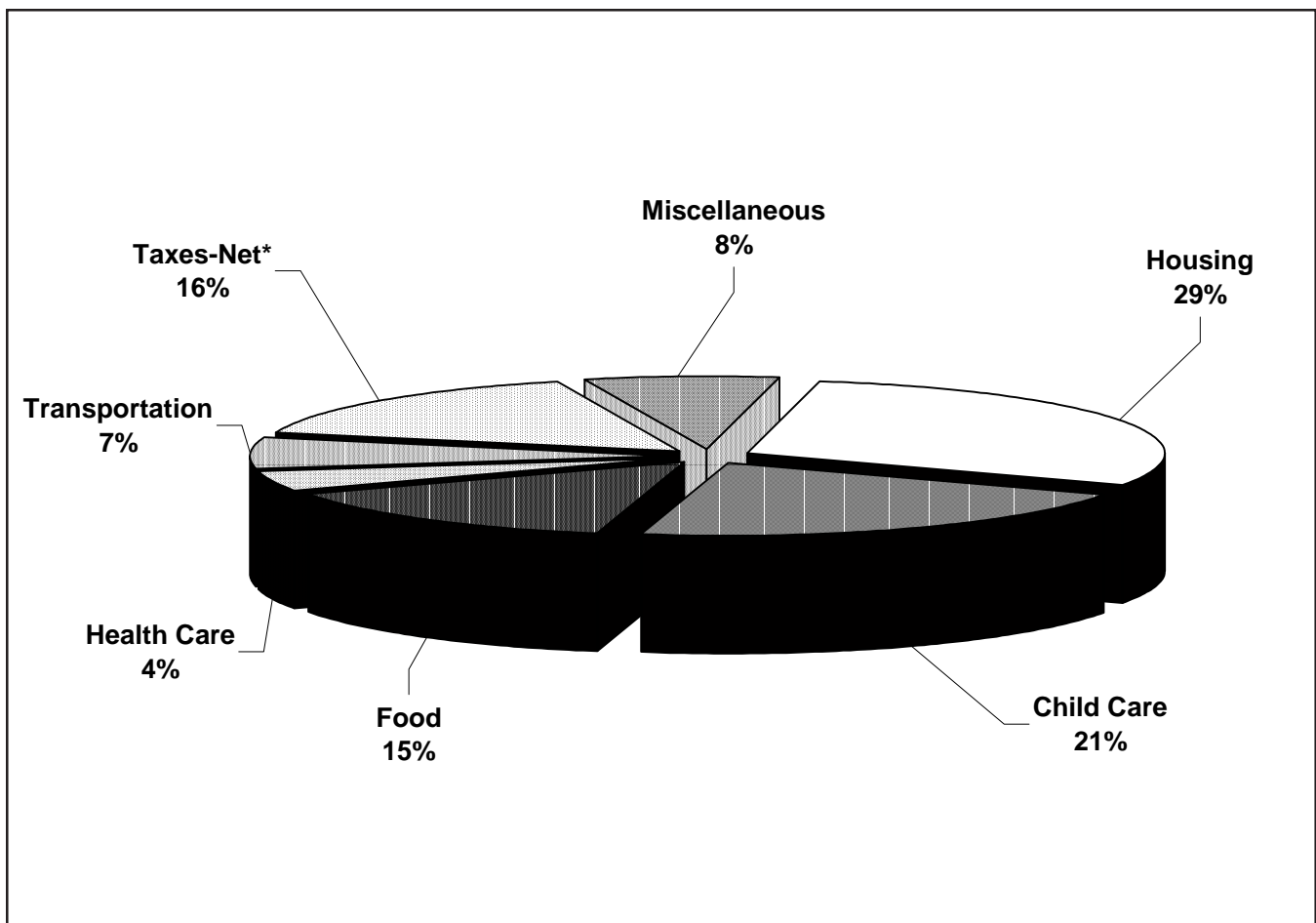
Note: Totals may not add exactly due to rounding.

in Maui County (excluding City of Lahaina). Housing and child care are by far the greatest expenses for working families with children — 50% for this family in Maui County. Families with two children, when one is a preschooler or younger, generally spend almost half their income on these two expenses alone.

The next largest expense for this Hawaii family is taxes. Although taxes account ultimately for 16% of this family’s budget, the tax burden month to month is actually 20%. The difference is due to tax credits, which reduce the tax burden. (However, note that some or all of these tax credits are usually received the next year when taxes are filed.) Food is the next

largest expense, accounting for 15% of the total costs. While the cost of transportation also makes up just 7% of this family’s budget, the Standard does not include the initial cost of purchasing a car. Health care is a relatively small share at 4%, but this calculation assumes that the employer both provides health insurance and pays a portion of the premium. In Hawaii, the proportion of health insurance paid by the employer is more generous than the national average (see Health Care on page 7). On the other hand, for families in Hawaii who do not have employer-provided health insurance, it is likely that health care costs account for quite a lot more of the family budget.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2003
Based on the Self-Sufficiency Standard for a Family with One Adult, One Infant and One Preschool Child in Maui County, HI (Excluding City of Lahaina)



*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 20%, but with tax credits, the amount owed in taxes is reduced to 16%.

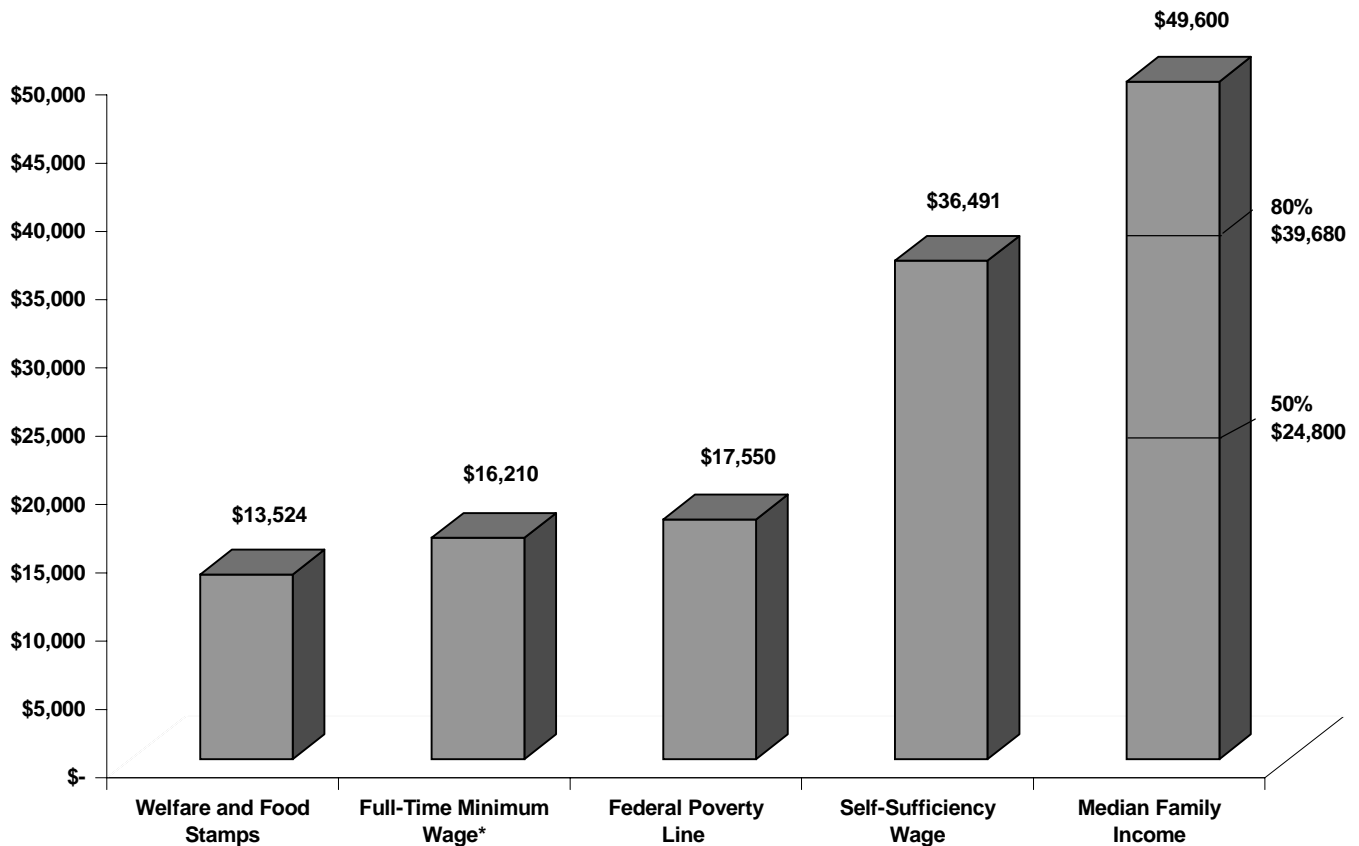
Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2, we have compared the Self-Sufficiency Standard for a family of three living in Hawaii County (excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa) to four other benchmarks: the welfare grant package, the federal minimum wage, the federal poverty measure, and the median family income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency.

Rather, the concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see the next two sections for a more detailed discussion of how Hawaii families can achieve Self-Sufficiency Wages.)

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one infant and one preschooler living in Hawaii County (excluding Kamuela, Kailua-Kona, Waikoloa,

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2003
Based on the Self-Sufficiency Standard for a Family with One Adult, One Infant and One Preschooler in Hawaii County (Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa), HI, 2003



* The Welfare benefit is \$6840 annually and the Food Stamps benefit is \$6684 annually.

Note: Full-time minimum wage is the year 2003 Hawaii minimum wage of \$6.25 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

Keauhou, and Holualoa). (The other benchmarks presented are also for three-person families, where relevant; however, none is as specific as the Standard in terms of age and number of children and/or geographic location.) The Standard for this family is **\$36,491** per year.

Temporary Assistance for Needy Families (TANF) and Food Stamps: Including the cash value of Food Stamps as well as the TANF cash grant, (assuming no wage or other income) the total basic “cash” assistance package is **\$1,127** per month in Hawaii County (excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa) or **\$13,524** per year. This amount is just over one-third (**37%**) of the Self-Sufficiency Standard for a three-person family in Hawaii County.

Minimum Wage: A full-time worker at the Hawaii minimum wage of **\$6.25** per hour earns about **\$1,083** per month or **\$13,000** per year. Subtracting taxes—and adding tax credits—this worker would have a cash income of **\$1,351** per month, or **\$16,210** per year. This amount is more than her earnings alone because the federal Earned Income Tax Credit (EITC) benefit for which she qualifies is the maximum and she also receives a small Child Tax Credit. Together these are more than the taxes she owes. (At this income level, this worker only has to pay excise and payroll taxes since her income is below the threshold for paying federal and state income taxes. Nevertheless, because she does not pay federal income taxes, she does not receive the Child Care Tax Credit.)

Even with the help of the federal EITC, a full-time job at the minimum wage provides less than one-half (**44%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC or the CTC payments on a monthly basis—as is true of most workers—she will only receive **\$12,006** during the year, which is one-third (**33%**) of the Self-Sufficiency Standard.

Federal Poverty Level: Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,”

according to federal guidelines, if this family had a monthly income of **\$1,463** (**\$17,550** annually) or less—regardless of where they live in Hawaii, or the age of their children. Thus, the official poverty level for a three-person family is a little under one-half (**48%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one infant and one preschooler). In the most expensive areas in Hawaii, such as in the City of Lahaina on Maui County, the official poverty line is only **33%** of the amount necessary to meet family needs in Hawaii.

Median Family Income: 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 median income for a three-person family in Hawaii County is **\$49,600**. The Self-Sufficiency Standard for a single-parent family with one infant and one preschooler is thus **74%** of the median family income for Hawaii County.

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. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes between 50% and 80% of the median area income are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for the Hawaii County (excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa) family falls below the HUD definition of “Low Income.” In most states and localities, the Self-Sufficiency Standard falls *between* 50% and 80% of area median income. That it is just above the 80%-of-area-median-income/“Low Income” standard used by HUD suggests that a substantial portion of Hawaii families lack adequate income to meet their needs. At the same time, it suggests that the Self-Sufficiency Standard is set at a level that is neither too high nor too low.

Comparing the Standard for Honolulu to Other U.S. Cities

The Self-Sufficiency Standard has been completed for 34 states or cities. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared. However, since the Standards have been completed in different years, all numbers have been updated to December 2002. While over time different costs are likely to increase at different rates, for our purposes it is acceptable to use the U.S. Bureau of Labor Statistic's Consumer Price Index (CPI) to update the Standards to make them comparable.

As can be seen in Table 6, we compare the Standard for East Honolulu, Waikiki and Urban Honolulu - Makai to ten other cities: Atlanta, Denver, Las Vegas, Miami, New York, Phoenix, Salt Lake City, San Diego, San Francisco, and Seattle.

For a single adult, the costs in this area of Honolulu require a Self-Sufficiency Wage of **\$10.71** per hour, which is higher than nine of the cities listed, and lower

than just one, San Francisco. However, a single adult with one child requires a Self-Sufficiency Wage of **\$17.01**, which is lower than San Francisco and New York but higher than the other eight cities.

For a single adult with two children in East Honolulu, Waikiki and Urban Honolulu - Makai, a Self-Sufficiency Wage of **\$19.88** per hour is required. In a two parent family with a preschooler and schoolage child, each adult must earn **\$10.88** for the family to be Self-Sufficient. The Self-Sufficiency Wage for the two parent family in East Honolulu, Waikiki and Urban Honolulu - Makai is more than that wage in six of the other cities, and lower than four other cities.

In conclusion, while East Honolulu, Waikiki and Urban Honolulu - Makai is generally not the most expensive city in which to live, it is also not the least expensive. Living in East Honolulu, Waikiki and Urban Honolulu - Makai requires substantial resources, particularly for families with children, in order to meet basic family needs at an adequate level.

Table 6
The Self -Sufficiency Standard for East Honolulu, Waikiki and Urban Honolulu - Makai Compared to Other U.S. Cities

Single Adult		Single Adult, Preschooler		Single Adult, Preschooler, Schoolage		Two Adults, Preschooler, Schoolage**	
San Francisco, CA***	\$11.33	San Francisco, CA***	\$21.86	San Francisco, CA***	\$25.91	San Francisco, CA***	\$13.67
Honolulu, HI***	\$10.71	New York***	\$18.58	New York***	\$23.23	New York***	\$12.71
New York***	\$9.58	Honolulu, HI***	\$17.01	Honolulu, HI***	\$19.88	Denver, CO	\$10.93
Miami, FL	\$9.35	San Diego, CA***	\$15.72	Denver, CO	\$19.27	San Diego, CA***	\$10.90
Atlanta, GA***	\$9.25	Atlanta, GA***	\$15.25	San Diego, CA***	\$18.68	Honolulu, HI***	\$10.88
San Diego, CA***	\$8.94	Phoenix, AZ	\$15.25	Phoenix, AZ	\$18.24	Phoenix, AZ	\$10.87
Salt Lake City, UT	\$8.80	Denver, CO	\$15.05	Atlanta, GA***	\$18.24	Atlanta, GA***	\$10.87
Phoenix, AZ	\$8.80	Miami, FL	\$14.90	Salt Lake City, UT	\$18.07	Salt Lake City, UT	\$10.77
Las Vegas, NV	\$8.75	Salt Lake City, UT	\$14.89	Miami, FL	\$17.93	Miami, FL	\$10.58
Denver, CO	\$8.15	Seattle, Wa***	\$14.45	Seattle, Wa***	\$17.88	Seattle, Wa***	\$9.76
Seattle, Wa***	\$6.93	Las Vegas, NV	\$13.89	Las Vegas, NV	\$15.91	Las Vegas, NV	\$9.56

*All wages are updated to December 2002 using the Consumer Price Index. **per adult

***Wage calculated assuming family uses public transportation

Modeling the Impact of Supports on Wages Required to Meet Basic Needs

The Impact of Supports on Reducing Costs and Meeting Basic Needs

There are a number of ways to reduce the amount of income required to meet family needs, thus helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives. We then model their effects on wages for a single adult with one infant and a preschooler. Using the Self-Sufficiency Wage as a benchmark, we show the impact of adding various public and private resources on the income needed to meet basic needs.

Child Support: While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. Moreover, child support payers sometimes have insufficient incomes themselves as well, thus limiting the potential benefits that can be derived from thinking of child support as an income source to improve the well-being of lower income families. Nevertheless, even in situations of lower wages and therefore lesser amounts of child support payments, child support reduces the amount required from single parents to meet their families' needs. By providing the support of both parents to meet children's needs—whatever the amount—children are likely to benefit.

Work Supports: While the Self-Sufficiency Standard provides the amount of income that families need to meet their basic needs, without public or private assistance, many families cannot achieve self-sufficiency immediately. Work supports or aid such as Temporary Assistance for Needy Families (TANF) cash assistance, housing (including Section 8 vouchers and public housing), child care, health care (Medicaid or other plan), and/or transportation subsidies all help families as they struggle to become economically self-sufficient. At the crucial point in their lives of entering employment, such work supports can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or using

inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.

Health Care Coverage: While health care expenses are a relatively small cost item in the budgets for most family types (less than 10%), health care coverage is essential. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance.

However, with the expansion of the federal and state-supported Children's Health Insurance Program—known in Hawaii as CHIP—many families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to one full year. After that, and for those families not transitioning off welfare, children can be covered by Medicaid or by CHIP, depending upon family income and household size.

Modeling the Impact of Supports

In Table 7, we examine the effect of adding work supports for a family consisting of a single parent, an infant and a preschooler living in the Central and Windward communities of Honolulu County. This table illustrates the impact of work supports in different combinations. The basis for these numbers can be found in the section entitled "How the Standard is Calculated," starting on page 5.

Treatment of Tax Credits: Although we include the federal Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law, a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a

lump sum payment the following year when they file their tax returns.²³

While research shows that this money is frequently used to meet important family needs, such as to pay the security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.²⁴ Also, for many workers, it is difficult to gauge how much the EITC will total, because of fluctuating hours and wages, and sometimes job and/or wage changes throughout the year.

We show the federal EITC only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the first shaded line on the bottom of Table 7.)

Families that qualify for the refundable Child Tax Credit also receive the amount not used to reduce their federal income taxes (if any) as a lump sum payment the next year, like the EITC. The amount of the annual *refundable* Child Tax Credit is also shown in the shaded section at the bottom of Table 7.

In the second shaded line of Tables 7 we have indicated the amount this family would receive if a state EITC was adopted. We modeled the state EITC as 15% of the federal EITC. Note that because the federal EITC, the CTC and the proposed state EITC are not received during the month or year shown here, they are not included in the calculations of the wages shown.

Table 7 - The Impact of Work Supports in Honolulu County (Central and Windward)

The Self-Sufficiency Standard (Column #1): In the first column of Table 7, the Standard provides the full amount of this family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In Central and Windward Honolulu County, a family with an infant and a preschooler has monthly child care expenses of \$979 and housing costs of \$887 per month. It is not surprising that the Self-Sufficiency Wage is **\$20.59** per hour.

Private Support:

Child Support (Column #2): In the second column of Table 7, the private "subsidy" of child support is added. The amount of **\$411** shown in this column is the average child support payment per month

per family (not per child) in Hawaii.²⁵ Unlike additional earned income, child support is not taxable income, and thus it has a strong impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes. Taxes decrease in Central and Windward Honolulu County from \$689 in Column #1 (when all income is earned), to \$500 in Column #2 (when some income is received as child support). Note that altogether, these changes reduce the amount this single parent must earn to meet her family's needs by more than three dollars, from \$20.59 to **\$17.18** per hour.

Public Work Supports

Child Care (Column #3): In the third column, we model the effect of a child care work support or subsidy available to low-income families in Hawaii. With child care assistance, child care costs are dramatically reduced from \$979 for an infant and preschooler to \$299 per month. The hourly wage needed to meet basic needs is reduced to **\$15.60** per hour.

First-to-Work Package: Child Care, [Food Stamps] & Medicaid (Column #4): For adults who are moving from welfare to work, there is a set of supports available to help with that transition. In the third column of Table 7, we assume that this single parent family is receiving a typical "package" of benefits available to those making the welfare to work transition. This package usually includes child care, Food Stamps, and Medicaid.

We assume that Medicaid will cover all of the family's health care expenses, reducing this cost from \$188 per month to zero. Although we attempted to model Food Stamps, even with child care assistance and Medicaid, the wages required to meet basic needs are too high for this family to be eligible for Food Stamps. Altogether, this lowers the wage required to meet basic needs to **\$13.74** in Honolulu County, which is about \$6.00 per hour less than the Self-Sufficiency Wage.

Child Care, [Food Stamps] & CHIP (Column #5): After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family. If the family income remains below 200% of poverty, she is eligible for CHIP for health insurance coverage for her children. The parent must pay for her share of the health

insurance premium that is available through her employer, as well as out-of-pocket costs for herself. This increases her monthly health insurance expenses to \$55.

With the increased cost of health insurance, this single parent must increase her earnings from \$13.74 to **\$14.02** per hour in Central and Windward Honolulu County just to be able to meet her needs at the same level as when Medicaid covered *all* of her family's health care costs.

Housing, Child Care, Food Stamps & CHIP (Column #6): For the sixth and final column of Table 7, we added housing assistance to the previous work support combination, modeling housing assistance, child care, Food Stamps, and CHIP. Housing assistance typically reduces the cost of housing so families pay only 30% of their income for housing and utilities. Housing assistance lowers this family's housing costs from \$887 to \$500 per month. With housing assistance, the wage required for her to meet her other basic needs is reduced enough for the family to also qualify for Food

Table 7
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Infant and One Preschooler
Honolulu County, HI, 2003
Central and Windward

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	Child Care	First-to-Work: Child Care, [Food Stamps]* & Medicaid	Child Care, [Food Stamps] & CHIP	Housing, Child Care, Food Stamps & CHIP
Monthly Costs:						
Housing	\$887	\$887	\$887	\$887	\$887	\$500
Child Care	\$979	\$979	\$299	\$214	\$214	\$129
Food	\$505	\$505	\$505	\$505	\$505	\$252
Transportation	\$273	\$273	\$273	\$273	\$273	\$273
Health Care	\$188	\$188	\$188	\$0	\$55	\$55
Miscellaneous	\$283	\$283	\$283	\$283	\$283	\$283
Taxes	\$689	\$500	\$471	\$376	\$377	\$207
Earned Income	\$0	#	#	#	#	#
Tax Credit	\$0	#	#	#	#	#
Child Care Tax Credit (-)	-\$80	-\$80	-\$60	-\$43	-\$43	-\$31
Child Tax Credit (-)	-\$100	-\$100	-\$100	-\$76	-\$84	-\$1
Child Support		-\$411				
Self-Sufficiency Wage:						
Hourly	\$20.59	\$17.18	\$15.60	\$13.74	\$14.02	\$9.48
Monthly	\$3,623	\$3,023	\$2,745	\$2,418	\$2,467	\$1,668
Annual	\$43,481	\$36,277	\$32,942	\$29,020	\$29,600	\$20,014
Total Federal EITC (annual)	\$0	\$0	\$0	\$984	\$862	\$2,881
Total Proposed State EITC (annual)**	\$0	\$0	\$0	\$148	\$129	\$432
Total Federal CTC (annual) (refundable)	\$0	\$0	\$0	\$283	\$196	\$937

*Work supports in brackets [] indicate that we attempted to model this work support, however, if the income was high enough to meet the family's needs, it was too high to qualify for the work support.

**The proposed state EITC is calculated at 15% of the Federal EITC.

In the modeling columns, refundable credits are shown as they are usually received, as an annual lump sum when taxes are filed early the next year. The child tax credit is split, with the part that is a credit against taxes owed received monthly, and the refundable portion shown as received annually. EITC is not received as a credit against taxes, so it is shown only annually.

Stamps, as well as child care and CHIP. With this combination of work supports the wage required to meet this family’s needs is reduced to **\$9.48** per hour.

Figure 3 - Comparisons of Child Care Co-Payments

In Table 7 we show how the receipt of child care assistance is a key subsidy that helps families reach Self-Sufficiency Wages. In Figure 3 we have compared Hawaii’s monthly child care co-payment schedule (for a single parent with an infant and preschooler living in the City of Honolulu) when her costs are at the maximum reimbursement level (the “square” line), to the cost of paying for child care that is at the 75th percentile of costs (as we assume in the Self-Sufficiency Standard, the “diamond” line). For comparison, we also include the co-payment schedules for three-person families in California and Virginia.

In Hawaii, families are eligible for child care assistance if their income is below 85% of state median income. Depending on their income, they will pay either 0%, 10% or 20% of the cost of child care up to the maximum reimbursement level. However, if child care costs are above the maximum reimbursement levels, families must pay the difference in cost. Our calculation show that these reimbursement levels do not reflect the 75th percentile costs of child care, so this difference is substantial—amounting to approximately a \$130 per month difference in child care costs for an infant and preschooler. This pushes families towards choosing child care providers on the basis of cost rather than quality and the child’s needs.

As can be seen from Figure 3, there are large differences between the different child care co-payment schedules. For example, a family in Honolulu

Figure 3
Comparison of Child Care Co-payments for a Single Adult with an Infant and Preschooler

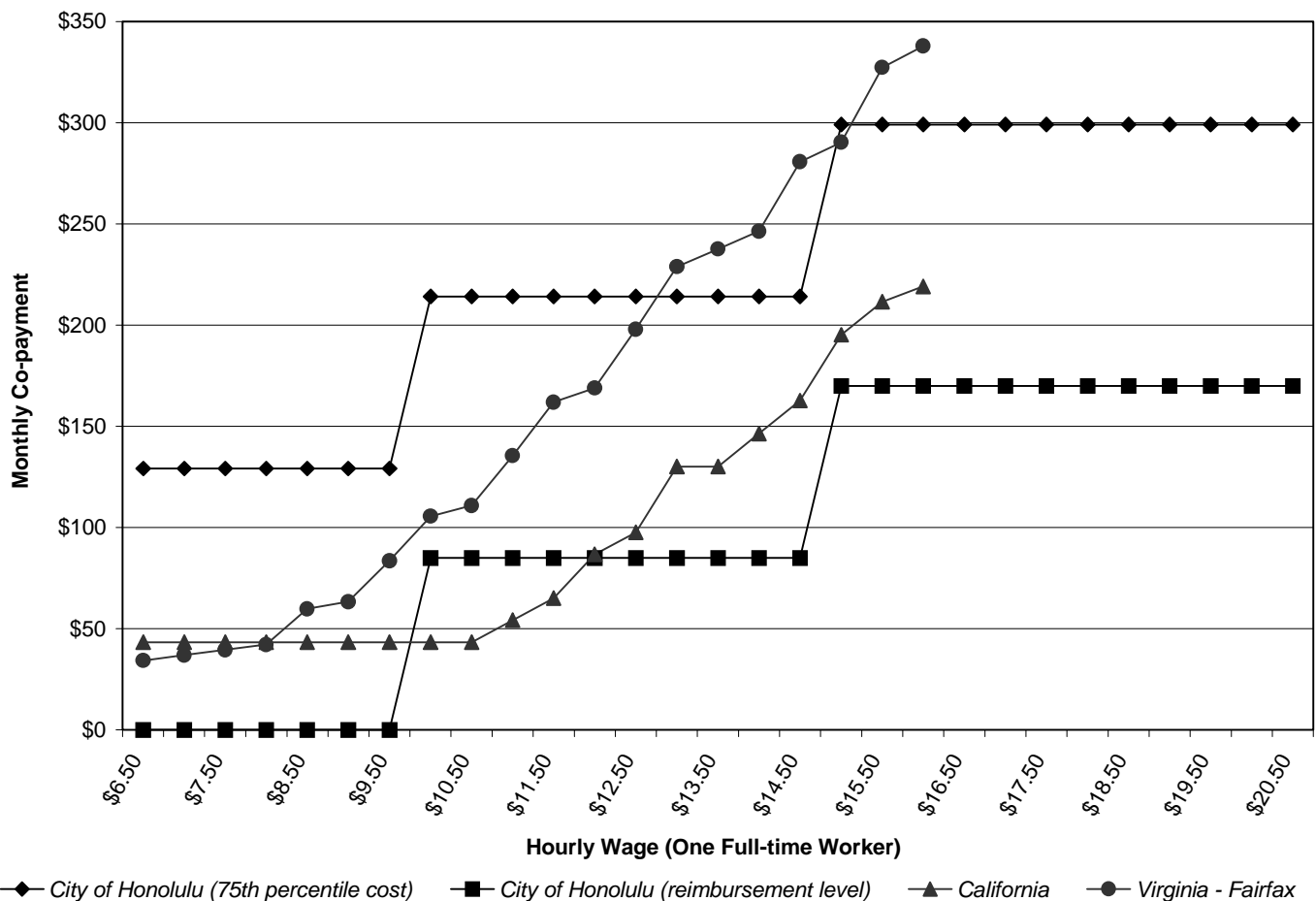


Table 8
Impact of Work Supports on Wage Adequacy
 Single Parent with One Infant and One Preschooler
 Honolulu County, HI 2003
 East Honolulu, Waikiki & Urban Honolulu - Makai

Panel A: Wage Adequacy at \$6.25 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, Food Stamps & CHIP	Housing, Child Care, Food Stamps & CHIP
TOTAL INCOME:	\$1,100	\$1,100	\$1,100	\$1,100
Monthly Costs:				
Housing	\$1,179	\$1,179	\$1,179	\$330
Child Care	\$979	\$129	\$129	\$129
Food	\$505	\$505	\$0	\$0
Transportation	\$27	\$27	\$27	\$27
Health Care	\$188	\$188	\$55	\$55
Miscellaneous	\$288	\$288	\$288	\$288
Taxes	\$60	\$60	\$60	\$60
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$3,225	\$2,375	\$1,738	\$888
SHORTFALL (-) or SURPLUS	-\$2,125	-\$1,275	-\$638	\$212
WAGE ADEQUACY (Total Income/Total Expenses)	34%	46%	63%	124%

Note: Families' costs are reduced by work supports shown in column headings and the reduced cost amount is shown in bold. If they are not income eligible, the work support is shown in quotes.

**EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

earning \$9.50 per hour and paying for child care at the 75th percentile of costs, has a monthly child care co-payment of \$129 per month. If the same family has child care costs at the maximum reimbursement levels, their monthly co-payment would be \$0. In California, the same family would pay \$43 per month and in Virginia, \$84 per month. If her wage increased to \$10.00 per hour, this would result in an \$85 increase in co-payments for the family living in Honolulu. In California, the co-payment stays the same and in Virginia the co-payment increases by \$22 per month.

Modeling the Impact of Work Supports on Wage Adequacy: Table 8

In Table 7, we began with a Self-Sufficiency Wage and modeled how various work supports, alone and in combination, could lower the wage needed for families to meet their basic needs. In Table 8, Panel A, we show how wages at various levels adequately meet a family's needs in the City of Honolulu (East Honolulu, Waikiki and Urban Honolulu - Makai), with and without work supports. We use the same family type, one adult

with an infant and a preschooler, as we did in Tables 7. We show Wage Adequacy at \$6.25 (Hawaii minimum wage), \$8.25 and \$10.25 per hour (full-time) in panels A, B and C respectively, with and without work supports. Costs reduced by work supports are noted in bold.

In Table 8, the term "Wage Adequacy" refers to the degree to which a given wage is adequate to meet basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is adequate, or more than adequate, to meet the family's needs.

Wage Adequacy with No Work Supports: In the first column of Panel A, the parent earns \$6.25 per hour and is not receiving any work supports. In this scenario, the family's expense total is \$3,225, while the parent's wages are just \$1,100. Thus, there is a shortfall of \$2,125 without work supports. In other words, these wages only provide 34% of the income needed to meet this family's needs. In the first column

Table 8 -- Continued
Impact of Work Supports on Wage Adequacy
 Single Parent with One Infant and One Preschooler
 Honolulu, HI 2003
 East Honolulu, Waikiki & Urban Honolulu - Makai

Panel B: Wage Adequacy at \$8.25 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, Food Stamps & CHIP	Housing, Child Care, Food Stamps & CHIP
TOTAL INCOME:	\$1,452	\$1,452	\$1,452	\$1,452
Monthly Costs:				
Housing	\$1,179	\$1,179	\$1,179	\$436
Child Care	\$979	\$129	\$129	\$129
Food	\$505	\$505	\$52	\$52
Transportation	\$27	\$27	\$27	\$27
Health Care	\$188	\$188	\$55	\$55
Miscellaneous	\$288	\$288	\$288	\$288
Taxes	\$111	\$111	\$111	\$111
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$11)	(\$11)	(\$11)	(\$11)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$3,276	\$2,426	\$1,841	\$1,098
SHORTFALL (-) or SURPLUS	-\$1,824	-\$974	-\$389	\$354
WAGE ADEQUACY (Total Income/Total Expenses)	44%	60%	79%	132%

Panel C: Wage Adequacy at \$10.25 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, Food Stamps & CHIP	Housing, Child Care, Food Stamps & CHIP
TOTAL INCOME:	\$1,804	\$1,804	\$1,804	\$1,804
Monthly Costs:				
Housing	\$1,179	\$1,179	\$1,179	\$541
Child Care	\$979	\$214	\$214	\$214
Food	\$505	\$505	\$111	\$111
Transportation	\$27	\$27	\$27	\$27
Health Care	\$188	\$188	\$55	\$55
Miscellaneous	\$288	\$288	\$288	\$288
Taxes	\$138	\$138	\$138	\$138
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$46)	(\$46)	(\$46)	(\$46)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$3,303	\$2,538	\$2,012	\$1,374
SHORTFALL (-) or SURPLUS	-\$1,499	-\$734	-\$208	\$430
WAGE ADEQUACY (Total Income/Total Expenses)	55%	71%	90%	131%

Note: Families' costs are reduced by work supports shown in column headings and the reduced cost amount is shown in bold. If they are not income eligible, the work support is shown in quotes.

**EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

of Panels B and C on the following page, we show the effect of increasing the parent's wages to \$8.25 and \$10.25 per hour, respectively. This increases Wage Adequacy to 44% and 55%, respectively, still far below what is needed. Indeed, even at the highest wage illustrated (\$10.25 per hour), the family's monthly income is \$1,824, which each month is \$1,499 *less than* what is needed to be self-sufficient.

When a family's income is not adequate to meet their basic needs, parents must make difficult choices to try to address their most urgent needs. In other words, parents must "juggle" demands on their income to get by. For example, parents may need to alternate paying bills every other month, risking bad credit, utility cutoffs or eviction; forgo needed health care; move to overcrowded living conditions; compromise on the quality of child care; or skip meals so that their children will have adequate food. Having to make these choices is extremely stressful and leaves families without the resources to meet the basics, much less deal with unexpected crises.

It is important to note that if this family had been moving from welfare to work, they would be eligible for a partial TANF grant. At \$6.25 per hour, a TANF grant would increase Wage Adequacy from 35% to 49% without any other work supports. As the parent's wages increase to \$8.25 and \$10.25 per hour, the partial TANF grant would decline but still would increase Wage Adequacy by an additional 10% and 8%.

Wage Adequacy with Child Care: When the family receives the support of child care assistance, it reduces their child care costs as shown in the second column of panels A, B, and C. At \$6.25 per hour (Panel A), this increases Wage Adequacy from 34% to 46%. In other words, with child care assistance, a wage of \$6.25 per hour meets 46% of this family's needs. At \$8.25 per hour, with the same package, the family's Wage Adequacy increases to 60%. At \$10.25 per hour, Wage Adequacy increases to 71% with the addition of child care assistance. The family's income at each wage level, even with child care assistance, is still significantly below 100% Wage Adequacy.

Wage Adequacy with Child Care, Food Stamps and CHIP: The third column models the same family receiving child care assistance, Food Stamps

and CHIP. When earning \$6.25 per hour, the addition of Food Stamps and CHIP to child care assistance previously modeled increases Wage Adequacy from 34% with no supports to 63%. At \$8.25 per hour, the Wage Adequacy increases from 44% with no work supports to 79% with the package modeled. At \$10.25 per hour, Wage Adequacy increases from 55% with no work supports to 90% with child care, Food Stamps, and CHIP.

Wage Adequacy with Housing, Child Care, Food Stamps, and CHIP: The addition of subsidized housing substantially increases Wage Adequacy at all levels. At a wage of \$6.25 and \$8.25 per hour, the family reaches a Wage Adequacy of 124% and 132% respectively. At \$10.25 per hour the family reaches a Wage Adequacy of 131%. Notice that the Wage Adequacy at \$10.25 per hour is slightly less than the Wage Adequacy for the same family, receiving the same work support package, at \$8.25 per hour. Although the total monthly income increases, the total living expenses also increase. In other words, at \$10.25 per hour the parent's share of the housing, child care, and food expenses increase more than their earnings increase.

Although it is important for families to be able to meet their basic needs at an adequate level, it is also important to remember that these are "bare-bones" budgets. For example, whether receiving Food Stamps or not, the food budget does not allow for any take-out or restaurant food. Therefore, families with Wage Adequacy above 100% should not be viewed as having extravagant incomes. Rather, the additional income should be seen as a means to meet other essential expenses not included in the budget, such as the purchase of a car or a refrigerator or to put down first and last month's rent to secure housing.

Importance and Availability of the Work Supports Modeled Here:

By temporarily aiding families with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps support their ability to achieve stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become self-sufficient.

Unfortunately, the various work supports modeled here are not available to all who need them:

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.²⁶ In Hawaii, approximately 13,000 families live in public housing or receive Section 8 and over 10,000 families are currently on a waiting list for housing assistance.²⁷
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Also, the Urban Institute reported that about two-thirds of those who left the Food Stamp program as they left welfare remained eligible for the program.²⁸ Countering this trend, the Hawaii Food Stamp program reaches approximately 97% of estimated eligible families.²⁹
- Only 10% of about 15 million eligible children are receiving child care assistance nationwide.³⁰ The State of Hawaii Department of Human Services projected that 41,983 children are potentially eligible for child care services.³¹ As of December 2002, 12,787 children were receiving services.³²
- Families USA reports that in the 12 states with the largest numbers of uninsured children, from 1996 to 1999, Medicaid enrollment declined by nearly a million children. Some, but not all of that loss, was recouped with expanded CHIP (Children's Health Insurance Program) enrollment.³³ In Hawaii, approximately 8,000 children are being served under CHIP.³⁴ About 16,000 children are estimated to be uninsured and eligible for CHIP.³⁵
- In Hawaii, employers are legally required to offer health insurance to employees. Although 75% of nonelderly adults have health insurance through their employers in Hawaii, 20% of part-time workers and 24% of the unemployed are uninsured in the state of Hawaii.³⁶
- Although 59% of custodial parents had child support awards, only 45% received the full amount owed to them. Of the remaining 55%, only 29% received a portion of the child support payment awarded, leaving 26% with no support at all. Not surprisingly, the national average monthly child support payment of \$317 represents 15% of a single mother's and 8% of a single father's income.³⁷ In Hawaii, the average monthly child support payment is \$411.³⁸

Closing the Gap Between Incomes and the Self-Sufficiency Standard

Many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or reentered) the workforce, live in high-cost areas, or live in low wage areas. They therefore cannot afford their housing *and* food *and* child care, much less their other basic needs. They must choose between needs, or accept substandard or inadequate child care, insufficient food, or substandard housing.

The gap between incomes and living costs is particularly striking in Hawaii where low wage jobs predominate. As can be seen in Table 9, of the top ten occupations in Hawaii, only two have wages that are above any of the Self-Sufficiency Standards for a single adult with one child in Hawaii, much less providing income sufficient to meet the needs of a single parent with two or more children. (The two occupational categories are “registered nurses” and “general and operations managers”.) Of course, not all employers, especially in very competitive industries, can pay Self-Sufficiency Wages. Nevertheless, these numbers underscore the importance of providing work supports to those who hold these low-wage jobs and are supporting children, particularly young children, so as to “level the playing field” for these parents cost-

wise. At the same time, these figures point to the need to invest public resources (either directly, or in the form of tax breaks) in those industries and economic opportunities that will yield higher-paying jobs.

The gap between wages that are low and costs that are high presents states and localities with the challenge of how to aid families who are striving for self-sufficiency, especially families whose income may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. Helping families achieve self-sufficiency is an even greater challenge during economic downturns. Additionally, time limits for TANF cash assistance are limiting support available.

The two basic approaches to close this income gap are to: (1) reduce costs through supports—public or private, in cash or “in kind,” and (2) raise incomes. The first approach, that of reducing costs, can be accomplished through various subsidies and supports, such as child support, Food Stamps, and child care assistance.

The other approach, raising incomes, can be done at either the “micro” or individual level, or at the

Table 9
Wages of Hawaii's 10 Largest Occupations: 2000

Occupation Title	Employment	Average Wage	
		Hourly	Annual*
Comb. Food Prep. & Serving Workers, incl. Fast Food	25,440	\$6.33	\$13,156
Retail Salespersons	22,690	\$9.40	\$19,548
Janitors & Cleaners, ex. Maids & Housekpg. Cleaners	12,880	\$8.74	\$18,174
Cashiers	12,480	\$8.75	\$18,198
Waiters & Waitresses	12,400	\$8.75	\$18,198
Office Clerks, General	12,050	\$11.02	\$22,925
Maids & Housekeeping Cleaners	11,310	\$10.93	\$22,734
Security Guards	9,280	\$8.83	\$18,372
General & Operations Managers	7,770	\$33.14	\$68,933
Registered Nurses	7,740	\$26.46	\$55,043

* Annual wages have been calculated by multiplying the hourly mean wage by a "year-round, full-time" hours figure of 2,080 hours; for those occupations where there is not an hourly mean wage published, the annual wage has been directly calculated from the reported survey data.

Source: Research & Statistics Office, HI State Dept. of Labor & Ind. Relations, March 2002.

“macro” level. Micro strategies that raise individuals’ incomes include training and education, context literacy, nontraditional employment for women, microenterprise, and individual development accounts. Macro strategies address labor market structures, and include labor market reforms, removing artificial barriers to employment for women and/or persons of color, and sectorial employment initiatives. Below we will discuss in more detail each of these income-raising strategies.

These two approaches—reducing costs and raising incomes—are not mutually exclusive, but in fact can and should be used, sequentially or in tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education and family responsibilities.

Raising Incomes: Micro Approaches

Targeting Higher-Wage Employment: Increasing Access to Higher Education: Adults with language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages (see chart on following page). For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and /or ESL (English as a Second Language) programs. For others, this may mean two- or four-year college degrees.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “workfirst,” the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 restricted low-income women’s access to higher education. Thus, students enrolled in college must meet the strict work requirements of the welfare reform law and take approved courses that qualify as “vocational education training.” Currently, states can count only twelve months of vocational education as a work activity for TANF recipients. Effectively increasing access to higher education requires a relaxing of such restrictions, as well as providing

supports for low-income parents in college, including child care, tuition waivers, transportation, etc. In Hawaii, the Hawaii Department of Human Services’ First-to-Work Education Policy encourages full-time post-secondary education, and collaborates with the University of Hawaii Bridge to Hope—a good first step in supporting Hawaii’s low-income parents.

The development of an educated workforce is necessary for many employers to remain competitive. Indeed, businesses have long invested heavily in education and training for their skilled workers in order to take advantage of new technology. Expanding incumbent worker training results in increased productivity and increased efficiency benefitting the employer as well as the employee by increasing wages.

Functional Context Education: Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills in sequence because this innovative approach teaches literacy and basic skills in the context in which the learner will use them. Clients see clearly the role literacy skills play in moving them toward their goals. For adults who have already experienced school failure, enrollment in programs that use traditional approaches to teaching often reproduce that failure. Functional Context Education programs address this problem by using content related to adult goals to teach basic skills. This strategy promotes better retention, encourages lifelong learning and supports the intergenerational transfer of knowledge.

In addition, most adults do not have time to spend years in basic education programs learning skills that may seem, at best, distantly related to their economic goals. Given welfare time limits and restrictions on education and training, it is more important than ever that individuals master basic and job-specific skills as quickly through FCE and as efficiently as possible.

Nontraditional Employment for Women: For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. Nontraditional employment for women is one high-wage option that can enable families to move out of poverty. Nontraditional Occupations (NTOs) are jobs

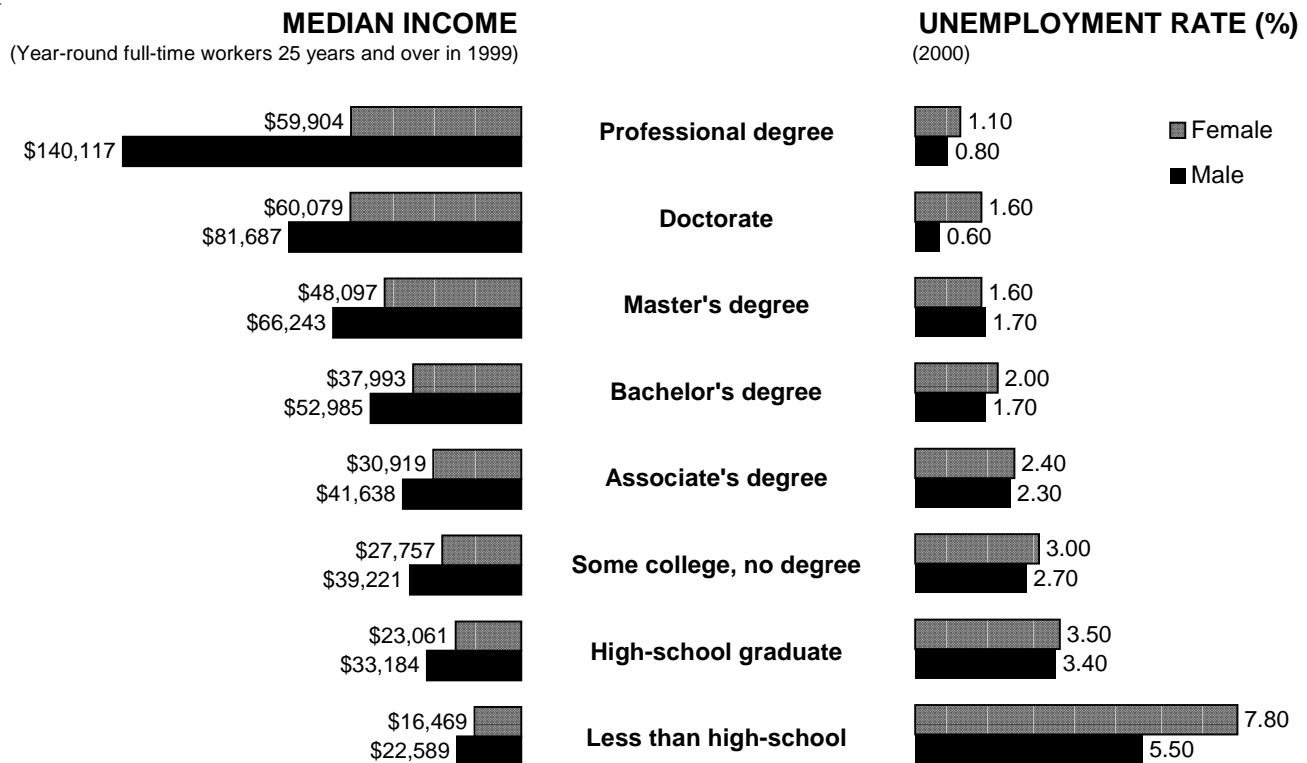
that are often thought of as “men’s jobs.” According to the U.S. Department of Labor, NTOs include any occupation in which less than 25 percent of the workforce is female.³⁹

Increasing women’s access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. Most importantly, compared to jobs that are traditional for women, nontraditional jobs can provide better wages and benefits than the traditionally female jobs. Enhancing women’s access to these jobs—or training leading to these jobs—requires addressing a range of economic, political and social barriers that prevent women from entering and remaining in nontraditional occupations. Unfortunately, most female job training participants and welfare clients are steered towards traditionally female occupations. The additional earnings associated with NTOs significantly improve the ability of women to take care of their families. Nontraditional jobs also frequently have greater career and training opportunities, and many women find greater job

satisfaction that can result in longer-term employment. In addition, hiring women in nontraditional jobs is good for business and produces positive results for employers.

Recognizing the significant benefits to nontraditional employment for low-income women and their families, many women’s community-based organizations began to offer nontraditional training 20 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. While most community-based nontraditional employment programs—like the Building Women Pre-apprenticeship Training Program in Hawaii—were successful, few of the strategies used to train and place women in higher-wage, nontraditional jobs were institutionalized into the mainstream job training and vocational education systems. Institutionalizing nontraditional employment in the workforce development and welfare systems is key to this becoming a successful strategy for moving families out of poverty.

Figure 4
Impacts of Education on Unemployment and Earnings by Gender in the United States



Source: Bureau of Labor Statistics, Current Population Survey, unpublished data & Bureau of the Census

Targeting Higher-Wage Employment — Microenterprise Training and Development: In Hawaii, 70% of employers are small businesses (five or fewer employees), many fall into a low income category.⁴⁰ Nevertheless, microenterprise development is an income-generating program that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income women who may have skills in a particular craft or service. The lack of quality employment options especially for low-income, low-skilled women—makes microenterprise development a critical strategy for moving families out of poverty. Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) help women learn to earn from each other, build self-esteem and organize around policy advocacy. Linkages between microentrepreneurs and more established women business owners provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

Individual Development Accounts: For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, a family with a household income between \$10,000 and \$25,000, had net financial assets of \$1,000, while a family with a household income of less than \$10,000 had net financial assets of \$10.⁴¹ For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates, like payday loans, just to make it to the next paycheck, often resulting in spiraling debt. Too often, public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Hawaii, a parent with more than \$5000 in countable assets is ineligible for TANF cash assistance.⁴²

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA). Individual

Development Accounts (IDAs) are dedicated savings accounts earmarked for purchasing a first home, for education and job training expenses or for capitalizing a small business. Contributions from eligible low-income participants are matched, using both private and public sources. IDAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The match can be withdrawn if it is used for a specified objective, such as the down payment of a house, payment for higher education, or start-up costs for a small business. While less common than income supports, these “wealth supports” can be an important tool in helping families towards self-sufficiency.

Raising Incomes: Macro Approaches

Labor Market Reforms: As demonstrated in the previous section, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore affects many workers’ earnings. Eleven states, like Hawaii, have a minimum wage that is above the federal minimum wage, with the highest being Alaska at \$7.15 per hour. In all, 20% of the U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage.⁴³ Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers.

Another approach to raising wages of workers are the Living Wage laws that mandate that city contractors and employers receiving public subsidies pay a “living wage.” These policies would impact private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages as well as better benefits, moving workers closer to the Self-Sufficiency Standard.⁴⁴

Reducing Gender and Race Based Wage Disparities: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that

individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws raise the wages of women and people of color who are subject to race- and gender-based discrimination.⁴⁵

Sectoral Employment Intervention: A strategy that targets high-wage jobs, Sectoral Employment Intervention, determines the wage needed by a worker to sustain her/his family (using the Self-Sufficiency Standard), identifies well-paying jobs in growth sectors

that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components include engaging industry representatives, workforce development boards, establishing occupational information systems based on local- and regional-labor-market-specific data, targeting training for specific jobs, and developing sensible outcome standards. Because this approach looks at labor market issues from both supply and demand perspectives, it helps communities strengthen their local economies while reinvesting in families and neighborhoods. Targeted training is necessary to help low-income clients access high-demand, high-wage jobs. By responding to business' specific labor needs, a high-wage job targeting strategy improves a region's ability to attract and keep industries and to support a healthier business climate.

How the Self-Sufficiency Standard Can Be Used

The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings: from welfare recipients choosing the best route out of poverty for themselves and their families; to organizations weighing investment in various education and training opportunities; to state-level policymakers facing critical policy choices on TANF reauthorization, tax policy, work supports, child care co-payment scales, welfare-to-work programs, economic development plans, and education and training.

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many different options. The discussion below should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

The Self-Sufficiency Standard as a Policy Tool to Target Job Training and Education Resources

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of policy in different areas. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy uses the Standard to target resources to better match job seekers with jobs paying Self-Sufficiency Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Second, it examines local labor market supply and demand (to determine jobs that have expanding but unfilled openings). Next, it makes an assessment of the available job training and education infrastructure, and finally, it makes an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to determine the jobs and sectors on which to target training and counseling resources. The Self-Sufficiency Standard has been used in this way in a number of places including California, Pennsylvania, and Washington, DC. In the District of Columbia, for example, the Self-Sufficiency Standard was used in

formatting their FY 2000 Workforce Investment Act. This law requires that the Workforce Investment Board not only look at “high growth” occupations to target job training dollars, but also at the quality of the jobs in terms of their ability to meet the wage and supportive service needs of job seekers.

The Standard can be used to *target education and job training investments*. Given the Self-Sufficiency Wages for most family types, the Standard can help demonstrate the “pay off” for investing in various types of post-secondary education and training, including training for occupations that are nontraditional for women and people of color. Such training and education provide access to a wide range of jobs paying Self-Sufficiency Wages. In California’s Santa Clara County, for example, 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 targets transportation jobs and provides \$140,000 to the community college system to explore how to strengthen preparation for transportation jobs. The Self-Sufficiency Standard was also used in Pennsylvania’s Delaware County to design and implement a sector employment intervention strategy that will identify, recruit, hire, train, retain and provide upward mobility to low-income residents.

The Self-Sufficiency Standard as a Tool to Evaluate Economic Development and Other Policies

The Standard has also been used to *evaluate economic development proposals*. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government subsidies are at or above self-sufficiency, it can be determined if these proposed enterprises will require supports to the workers as well, essentially a “double subsidy.” Thus, such proposals can be evaluated as to their net positive or negative effect on the local

economy as well as the well-being of the potential workers and their families. In Pennsylvania, the Standard was used to create a report, “The Road to Self-Sufficiency,” which explored the impact of public subsidies on full- and part-time low-wage workers and assessed wage adequacy in Philadelphia.

The Standard has also been used to *evaluate the impact of proposed policy changes*. As shown in this report (see Tables 7-8), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports. For example, as a result of a proposal to raise child care co-payments in Pennsylvania, our state partner commissioned us to use the Standard to analyze the impact of the proposed plan on low-income working parent’s ability to meet their basic needs. The resulting report, *When Wages Aren’t Enough*, was instrumental in preventing the proposed increase in child care co-payments.

The Self-Sufficiency Standard as a Guideline for Determining Eligibility and Need for Services

The Standard can and has been used to determine where individuals are most in need of services, including career counseling, job training and various support services. For example, the Connecticut Legislature enacted a state statute that identifies “the under-employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directs statewide workforce planning boards to recommend funding to assist such workers.

The Self-Sufficiency Standard as a Guideline for Wage-Setting

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers’ salaries. The Standard can and has been used in Illinois and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.

The Self-Sufficiency Standard as a Benchmark for Evaluation and Program Improvement

The Standard can be used to evaluate outcomes for a wide range of programs that result in employment, from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating outcomes in terms of self-sufficiency, programs are using a measure of true effectiveness. That is, for each participant, the question asked is how close the wages achieved are to the family’s Self-Sufficiency Wage and thus how the program impacts on the ability of these adults to meet their families’ needs adequately. Such evaluations can help redirect resources to the types of approaches that result in improved outcomes for participants.

The first county in the country to adopt the Standard as its formal measure of self-sufficiency and benchmark for measuring success of welfare-to-work programs was Sonoma County, California. In Connecticut, the Self-Sufficiency Standard has been adopted at the state level. It is not only used as a performance measure for planning state-supported job training, placement and employment retention programs, but the law also requires that the Standard be distributed to all state agencies that counsel individuals who are seeking education, training or employment and that the Standard be used in initial client assessment. Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. In addition, the Illinois Department of Human Services uses the Standard as a tool for setting goals in their local offices statewide.

The California Department of Human Services uses the Standard as a benchmark on its state website. The Philadelphia Workforce Investment Board also adopted the Standard as its local benchmark for economic self-sufficiency as it relates to the city’s workforce investment system. The Seattle Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency. In Massachusetts, the Standard was used to analyze the extent to which Massachusetts workforce development programs funded by the Department of Labor were enabling clients to move towards or maintain self-sufficiency.

The Self-Sufficiency Standard as a Counseling Tool

The Standard can and has been used as a counseling tool to help participants in work and training programs make choices among various occupations and jobs. The Standard has also been used to develop the Self-Sufficiency Standard Budget Worksheet, which is a tool that counselors and clients can use to “test” the ability of various wages to meet a family’s self-sufficiency needs. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants determine in what ways micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

The Standard has been used as a career counseling tool in Texas for low-income individuals enrolled in job training programs at Houston READ Commission, the Women’s Center of Tarrant County and Project Quest in San Antonio.

Computer-based Self-Sufficiency Budget Calculators, for use by counselors and clients, have been developed for Illinois, New York and Washington, DC. These computer-based tools, as well as paper-and-pencil Budget Worksheets developed in Pennsylvania, allow both counselors and clients to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. These tools integrate in one place a wide range of data not usually brought together—even though clients often must coordinate these various programs, supports, costs and wages in their own lives.

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. In 2001, the Self-Sufficiency Standard was presented in

over three hundred workshops to the public nationwide. It is also being used in classrooms across the country. It helps the public at large understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. For providers, both public and private, such as child care providers, community organizations and education and training organizations, it demonstrates how the various components fit together, thus helping to facilitate the coordination of various services and supports.

The Self-Sufficiency Standard in Research

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of “poverty,” or income inadequacy, and how this differs from place to place, and among different family types. In addition, the Standard 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.

The Standard has been used in researching the impact of work supports on wage adequacy in Pennsylvania and Massachusetts, child care subsidies in California and health care costs in Washington State. More detailed information about these various applications of the Standard and links to reports and calculators can be found at the website www.sixstrategies.org and/or by contacting the specific state lead organization.

Conclusion

With the current debate on the reauthorization of the federal TANF welfare reform legislation, particularly the possible introduction of increased work requirements without increased resources for child care and job training or education, the challenge continues to be how to help low-income households become self-sufficient. The uncertain economy, the lack of available jobs paying sufficient wages, and time limits becoming an issue for some add further to the problems faced by many parents seeking self-sufficiency. The Self-Sufficiency Standard strives to inform this debate by documenting the cost of living that families must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official poverty level are nevertheless far below what they need to meet their families' basic needs.

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to analyze policy and to help individuals striving for self-sufficiency. 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.

The Standard has been calculated for a number of other states, including Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Washington State and the Washington, DC metropolitan area.

For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women at (202) 464-1596 or Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or go to www.sixstrategies.org.

For further information on the Standard for Hawaii, to order this publication or the Standard, or to find out more about the Hawaii Family Economic Self-Sufficiency Project, contact Hawaii State Commission on the Status of Women at (808) 586-5757.

Endnotes

¹ Anonymous quote from Gowdy, E. A. & Pearlmutter, S. R. (1994). Economic self-sufficiency is a road I'm on: The results of focus group research with low-income women. In L. V. Davis, (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (pp.93). New York: The Haworth Press.

² See Dalaker, J. (2001). *Poverty in the United States: 2000* (U.S. Census Bureau, Current Population Reports, Series P60-214). Washington, DC: U.S. Government Printing Office.

³ See Hawaii Covering Kids. Retrieved on February 25, 2003 from http://www.coveringkids.com/community/Section_23.asp.

⁴ See for example, O'Hare, W, Mann, T., Porter, K. & Greenstein, R. (1990). *Real life poverty in America: Where the American public would set the poverty line*. Center on Budget and Policy Priorities.

⁵ Using the 2001 Fair Market Rents (www.huduser.org) for two-bedroom units, which is the cost of housing including utilities at the 40th percentile, housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,747. This is almost five times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$359 per month.

⁶ One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro and Michael (1995). Citro, C. & Michael, R. (Eds.). (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.

⁷ Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28(1), 1-24.

⁸ See "New light on the cost of living." (1998, September 25). *Boston Globe*.

⁹ While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear

that economic necessity, as well as the new requirements under TANF, preclude this option.

¹⁰ Quoted in Gowdy & Pearlmutter (1994), *op.cit.*, p. 91.

¹¹ These costs are based on a survey of units that have been on the market within the last two years, excluding new housing (two years old or less), substandard housing, and public housing.

¹² Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

¹³ Although no longer required by the 1996 Personal Responsibility and Work Opportunity Reconciliation Act, the prior 1988 Family Support Act requested that states fund or reimburse child care services needed by people who are currently on welfare or leaving welfare. The funded or reimbursed amount was set at market rate, which was defined as the 75th percentile of all childcare rates. The rates were based on the age of the child, the setting, and the location of the childcare. Most states conducted surveys of childcare costs or commissioned childcare researchers to do these studies. Many states continue to utilize the child care reimbursement rates at the 75th percentile.

¹⁴ Child care centers are more frequently used for older children (two to four years old) than for infants according to Veum and Gleason (1991). See Veum, J. R. & Gleason, P. M. (1991). Child care arrangements and costs. *Monthly Labor Review*, 114(10), 10-17. However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care). See Capizzano, J., Adams, G. & Sonenstein, F. (2000). *Child care arrangements for children under five: Variation across states*. Washington, DC: The Urban Institute. New Federalism: National Survey of America's Families, Series B, No. B-7.

¹⁵ Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.

¹⁶ See the U.S. Department of Labor, Bureau of Labor Statistics. (n.d.) *Consumer expenditure survey* (2000 Standard Table 4. Size of consumer unit: Average annual expenditures and characteristics). Retrieved March 20, 2002, from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>.

¹⁷ See American Friends Service Committee - Hawaii Area Program (2000). *Barely Making it on your Own in Hawaii: A Report on the Cost of Living in Thirteen Hawaii Communities*.

¹⁸ See Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest U.S. metropolitan areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley.

¹⁹ The Hawaii Prepaid Health Care Act, HRS 393 (1974), requires private sector employers to provide a minimum medical plan to employees working twenty or more hours per week. Nationwide, 82.5% of non-contingent workers have health insurance, 55% which receive health insurance through their or a relative's employer. See the U.S. Department of Labor, Bureau of Labor Statistics (n.d.) *Current Population Survey* (Table 9. Employed contingent and noncontingent workers and those with alternative work arrangements by health insurance coverage and eligibility for employer-provided pension plans, February 2001). Retrieved April 2, 2002, from <http://stats.bls.gov/news.release/conemp.t09.htm>

²⁰ See Agency for Healthcare Research and Quality, Center for Cost & Financing Studies. (n.d.) *1999 Employer-sponsored health insurance data. Private sector data by firm size and state*. Retrieved March 29, 2002, from Medical Expenditure Panel Survey (MEPS): http://www.meps.ahrq.gov/MEPSDATA/ic/1999/tables_ii/tiic3a.htm. In Hawaii, the percentage employees pay of the premium for coverage for themselves only is significantly below the national average due to state law that requires employers to offer health insurance to employees.

²¹ See Citro & Michael (1995), *op.cit.*

²² In this report, single parents are referred to as "she" because over 90% of single parents are women.

²³ Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section "Monthly Operational Review of Earned Income Credit.")

²⁴ Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a "lump sum" is the preferred option, and indeed families

make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See Romich, J. L. & Weisner, T. (1999). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

²⁵ Arnold Enoki, State of Hawaii Child Support Enforcement Agency (email communication 2/12/03).

²⁶ U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

²⁷ Barbara Arashiro, Housing and Community Development Corporation (personal communication 2/10/03).

²⁸ See Food Research and Action Center. (2000, June 5). "There were 8.6 million fewer food stamp participants in March 2000 than March 1996, yet studies show persistent need." Retrieved from <http://www.franc.org/html/news/fsmar00nos.html>. Also see Zedlewski, S.R. & Brauner, S. (1999). *Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads?* Washington, DC: The Urban Institute. *Assessing the New Federalism: National Survey of America's Families, Series B, No. B-3*.

²⁹ Harry Akamine, State of Hawaii, Department of Human Services, Food Stamp Program (personal communication 3/24/2003).

³⁰ "According to new state-reported statistics for fiscal year 1999, 1.8 million children in low-income families are receiving federal child care subsidies on an average monthly basis. This is a slight increase from the 1.5 million children served in 1998." See US Department of Health and Human Services. (2000, December 6). *New statistics show only small percentage of eligible families receive child care help*. [Press release]. Retrieved from <http://www.hhs.gov/news/press/2000pres/20001206.html>.

³¹ Scott Nakasone, State of Hawaii Department of Human Services, Benefit Employment and Support Services Division (personal communication 1/7/03).

³² Garry Kemp, State of Hawaii Department of Human Services, Benefit Employment and Support Services Division (personal communication 2/20/03).

³³ See Families USA. (1999). *One Step Forward, One Step Back: Children's Health Coverage after CHIP and Welfare Reform*. (Families USA Pub. No. 99-106). Washington, DC: Families USA Foundation.

³⁴ See The Henry J. Kaiser Foundation, *State Health Facts Online*. Hawaii: Current Monthly CHIP Enrollment, December 2001. Retrieved from www.statehealthfacts.kff.org on November 12, 2002.

³⁵ See U.S. Census Bureau, Current Population Survey, 2000, 2001, 2002 Annual Demographic Supplements. *Low Income Uninsured Children by State: 1999, 2000, 2001*. Retrieved February 25, 2003 from <http://www.census.gov/hhes/hlthins/liuc01.html>.

³⁶ See The Henry J. Kaiser Foundation, *State Health Facts Online*. Hawaii: Rate of Nonelderly Uninsured by Employment Status, state data 2000-2001, U.S. 2001. Retrieved from www.statehealthfacts.kff.org on March 10, 2003.

³⁷ Grall, T. (2002). *Custodial Mothers and Fathers and their Child Support: 1999* (U.S. Bureau of the Census, Current Population Reports, Series P60-217). Washington, DC: U.S. Government Printing Office.

³⁸ Arnold Enoki, State of Hawaii Child Support Enforcement Agency (email communication 2/12/03).

³⁹ See Department of Labor Women's Bureau, *Non-traditional Occupation for Women in 2001*. Retrieved February 25, 2003 from http://www.dol.gov/wb/wb_pubs_nontrad2001.htm.

⁴⁰ See Hawaii Small Business Development Network, *The State of Small Business in Hawaii 2003*. Retrieved March 25, 2003 from <http://www.hawaii-sbdc.org>.

⁴¹ Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.

⁴² See The State of Hawaii. (2002, November). *State Plan: Temporary Assistance for Needy Families Title IV-A of the Social Security Act*.

⁴³ See the United States Department of Labor. (2003, January). *Minimum wage and overtime premium pay standard applicable to nonsupervisory nonfarm private sector employment under state and federal laws January 1, 2003*. Retrieved February 25, 2003, from <http://www.dol.gov/dol/esa/public/minwage/america.htm>.

⁴⁴ Among union employees—52% with medical care benefits had fully paid single coverage, compared with 30% of non-union employees.” See the U.S. Department of Labor, Bureau of Labor Statistics. (2001, December). *Employee Benefits in Private Industry*, 1999. Retrieved April 2, 2002, from <http://www.bls.gov/news.release/ebs2.nr0.htm>. Union representation of workers also leads to higher wages as well as better benefits. Also, “In March 1999, wages and salaries for private industry union workers averaged \$16.21 per hour, compared with \$13.54 per hour for nonunion workers.” Which is 20% more per hour for union workers. See Foster, A. (Spring 2000). *Compensation and Working Conditions Online*. Union-nonunion wage differences, 1997. Retrieved April 1, 2002, from <http://www.bls.gov/opub/cwc/2000/spring/brief2.htm>.

⁴⁵ See State Action (n.d). *Equal Pay*. Retrieved April 1, 2002, <http://www.stateaction.org/issues/workcompensation/equalpay/index.cfm>.

Data Sources

Data Type	Source	Assumptions
Child Care	<p>Child care data collected by SMS for the 2001 Child Care Market Rate Study prepared for Benefit, Employment and Support Services Division, Department of Human Services, State of Hawaii.</p> <p>Child care costs were updated to 2003 with the Consumer Price Index.</p>	<p><u>Infant</u>: 0-3 years, Family Care Home</p> <p><u>Preschool</u>: 3-5 years, Group Child Care Center and Family Group Home</p> <p><u>Schoolage</u>: 5-13 years, Family Care Home, Group Child Care Center, Family Group Home, Before School Center. After school A + program.</p>
Food	<p>USDA Low-Cost Food Plan, June 2002. USDA Thrifty Food Plan, First-half 1999.</p> <p>American Friends Service Committee - Hawaii Area Program, <i>Barely Making it on your own in Hawaii: A report on the Cost of Living in Thirteen Hawaii Communities</i>, July 2000.</p>	<p>Low-Cost Food Plan increased by difference between Thrifty-Food Plan for Hawaii and the 48 contiguous states. Assumed single adult families headed by female.</p> <p>A geographic food cost ratio was applied to each island based on <i>Barely Making It</i> study which used a market basket of local food items.</p>
Health Insurance	<p>Premium Amounts: The Henry J. Kaiser Family Foundation, State Health Facts Online, <i>Hawaii: Employment-Based Premiums 2000</i>. Retrieved October 28, 2002 from http://statehealthfacts.kff.org. The Kaiser Foundation calculates premiums based on the 2000 Medical Expenditure Panel Survey.</p> <p>Out of Pocket Costs: Agency for Healthcare Research and Quality, Rockville, MD, <i>Medical Expenditure Panel Survey, Health Insurance Component Analytical Tool (MEPSnet/HC)</i>. December 2002. http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp</p>	<p>Premium amounts updated with Medical Services CPI.</p> <p>Out-of-pocket costs updated with Medical CPI.</p>
Housing	<p>Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2003</i>. (10/01/02). (www.huduser.org).</p> <p>Approved Plans from Public Housing Authorities</p> <p>Hawaii Housing Policy Study - 1997 Update, Housing and Community Development Corporation of Hawaii (HCDCH)</p>	<p>Fair Market Rents vary by individual PHA payment standard, which reflect county or sub-county cost variations and range from 109 - 119% of FMR.</p> <p>Geographic variation within Honolulu County based on ratios created from Hawaii Housing Policy Study.</p>
Taxes	<p>U.S. Department of Treasury - IRS 1040 Instructions.</p> <p>State Income Tax Form and Instructions from the Hawaii State Department of Taxation. http://www.state.hi.us/tax/</p>	<p>Excise tax is 4% statewide.</p>
Transportation	<p>Insurance Division of the Hawaii State Department of Consumer Affairs. Sample auto rates from November 1, 2001.</p> <p>National Household Transportation Survey, 2001. <i>Add-on Program for Honolulu and the neighbor islands</i>.</p> <p><i>State Averages Expenditures & Premiums for Personal Automobile Insurance in 1998</i>, April 1998. National Association of Insurance Commissioners. www.naic.org</p> <p>Oahu Transit Services, Inc. http://www.thebus.org.</p>	<p>Ratios were created from sample auto rates for the top four market share companies and applied to the state average premium as reported by the NAIC.</p> <p>Public transportation assumed for families living in East Honolulu, Waikiki, and Urban Honolulu. Assumed monthly bus pass for adults and schoolage children.</p>
Miscellaneous	<p>Miscellaneous expenses are 10% of all other costs.</p>	<p>Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items and telephone.</p>

About the Authors

Diana M. Pearce, Ph.D. 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 on 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 Ph.D. degree in Sociology and Social Work from the University of Michigan.

Jennifer Brooks is the Director of Self-Sufficiency Programs and Policy for Wider Opportunities for Women (WOW). In this role, she plans and oversees the development and implementation the Self-Sufficiency Standard in the states; oversees WOW's local, state and federal legislative involvement; works with the Executive Director to formulate WOW's policy positions; works to build coalitions of advocates at the local, state and national levels; represents WOW in national coalitions; and provides technical assistance to WOW's state and local partners on issues related to women, work and poverty. Ms. Brooks has testified before Congress and speaks widely on the issues of women, work, education and training, and poverty. Ms. Brooks received a Master of Arts in Public Policy with a Concentration in Women's Studies from The George Washington University, Washington, DC, where she was awarded the Women's Studies Graduate Prize for Feminist Scholarship. Ms. Brooks also holds a Bachelor of Fine Arts from Tufts University, Medford, MA and The School of the Museum of Fine Arts, Boston, MA.

List of Appendix Tables for Hawaii Counties and Sub-County Areas

Hawaii County

Table 1: *Hawaii County - Kamuela, Kailua-Kona, Waikoloa, Keauhou, Holualoa*

Table 2: *Hawaii County (Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, Holualoa)*

Honolulu County

Table 3: *Honolulu County - East Honolulu, Waikiki and Urban Honolulu - Makai*

Includes: Ala Moana, Diamond Head, Downtown, Hawaii Kai, Kakaako, Kalihi, Kapahulu, Kuliouou-Kalani Iki, Palama, St.Louis, Waialae-Kahala, Waikiki

Table 4: *Honolulu County - Urban Honolulu - Mauka*

Includes: Airport, Aliamanu, Foster Village, Kaimuki, Kalihi Valley, Kapalama, Liliha, Lower Punchbowl, Makiki, Manoa, McCully/Moiliili, Moanalua, Nuuanu, Palolo, Punchbowl, Salt Lake

Table 5: *Honolulu County - Central and Windward*

Includes: Aiea, Ewa, Honokai Hale, Kahaluu, Kailua, Kaneohe, Kapolei, Koolauloa, Makakilo, Melemanu, Mililani, Mililani Mauka-Launani Valley, Mokapu, Pearl City, Waimanalo, Waipahu, Waipio

Table 6: *Honolulu County - North Shore, Waianae, and Wahiawa*

Kauai County

Table 7: *Kauai County*

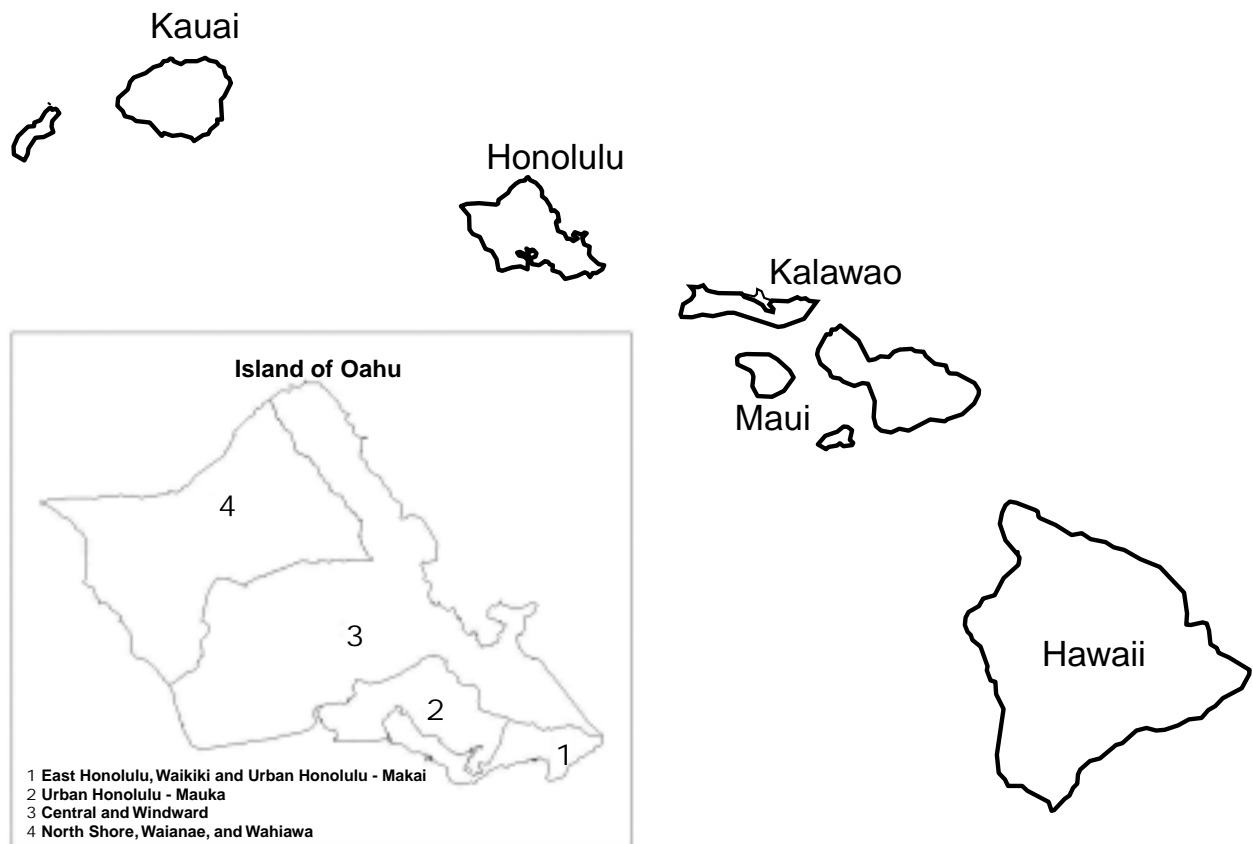
Maui County

Table 8: *Maui County - City of Lahaina*

Table 9: *Maui County (Excluding City of Lahaina)*

Note: Hawaii's four counties have been divided into nine geographic areas based on economic data, especially housing costs. This results in some neighborhoods being put together in geographical areas that are not typically grouped with each other, but it is instructive of the real cost differentials between places in Hawaii.

Map of Hawaii Counties



Note: Hawaii's four counties have been divided into nine geographic areas based on economic data, especially housing costs. This results in some neighborhoods being put together in a geographical area that are not typically grouped with each other, but it is instructive of the real cost differentials between places in Hawaii.

Appendix:
The Self-Sufficiency Standard for
Selected Family Types, Hawaii

Hawaii County, HI, 2003

Kamuela, Kailua-Kona, Waikoloa,
Keauhou, and Holualoa

Table 1
The Self-Sufficiency Standard for Hawaii County, HI, 2003
Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	687	790	790	790	790	790	790
Child Care	0	426	436	229	0	852	862
Food	276	403	418	487	517	528	542
Transportation	269	276	276	276	269	276	276
Health Care	55	169	180	180	199	176	188
Miscellaneous	129	206	210	196	177	262	266
Taxes	386	482	500	439	416	561	576
Earned Income							
Tax Credit (-)	0	36	47	6	-29	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$10.24	\$15.33	\$15.72	\$14.27	\$13.00	\$18.55	\$18.86
-Monthly	\$1,802	\$2,697	\$2,766	\$2,512	\$2,288	\$3,264	\$3,319
-Annual	\$21,619	\$32,367	\$33,192	\$30,147	\$27,461	\$39,167	\$39,828

Table 1 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa

Monthly Costs	1 Adult, 2 Children, continued						
	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	790	790	790	790	790	790	790
Child Care	654	426	872	665	436	457	229
Food	608	637	556	622	651	688	717
Transportation	276	276	276	276	276	276	276
Health Care	187	206	199	199	218	198	217
Miscellaneous	252	233	269	255	237	241	223
Taxes	527	532	593	537	545	494	496
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$17.69	\$16.82	\$19.18	\$17.97	\$17.12	\$16.84	\$15.95
-Monthly	\$3,114	\$2,960	\$3,375	\$3,163	\$3,012	\$2,964	\$2,807
-Annual	\$37,367	\$35,523	\$40,504	\$37,961	\$36,150	\$35,565	\$33,689

Table 1 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	790	1,050	1,050	1,050	1,050	1,050	1,050
Child Care	0	1,277	1,287	1,080	852	1,298	1,090
Food	746	639	653	716	743	666	729
Transportation	269	276	276	276	276	276	276
Health Care	237	183	195	194	214	207	206
Miscellaneous	204	343	346	332	313	350	335
Taxes	490	872	887	831	757	902	846
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$14.97	\$25.06	\$25.36	\$24.14	\$22.58	\$25.67	\$24.45
-Monthly	\$2,635	\$4,410	\$4,464	\$4,249	\$3,974	\$4,518	\$4,303
-Annual	\$31,622	\$52,921	\$53,568	\$50,983	\$47,686	\$54,216	\$51,631

Table 1 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager
Housing	1,050	1,050	1,050	1,050	1,050	1,050	1,050
Child Care	862	883	654	426	1,308	1,100	872
Food	757	792	819	847	680	743	770
Transportation	276	276	276	276	276	276	276
Health Care	225	205	225	244	218	218	237
Miscellaneous	317	321	302	284	353	339	320
Taxes	773	790	716	699	918	862	789
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$22.89	\$23.22	\$21.66	\$20.65	\$25.98	\$24.75	\$23.20
-Monthly	\$4,029	\$4,087	\$3,812	\$3,635	\$4,572	\$4,357	\$4,083
-Annual	\$48,350	\$49,045	\$45,748	\$43,616	\$54,864	\$52,278	\$48,998

Table 1 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
<i>Housing</i>	1,050	1,050	1,050	1,050	1,050	1,050	1,050
<i>Child Care</i>	893	665	436	686	457	229	0
<i>Food</i>	806	833	860	868	896	923	950
<i>Transportation</i>	276	276	276	276	276	276	269
<i>Health Care</i>	217	236	256	217	236	255	274
<i>Miscellaneous</i>	324	306	288	310	291	273	254
<i>Taxes</i>	806	731	714	748	675	633	638
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-80	-80	-40	-80	-80	-40	0
<i>Child Tax Credit (-)</i>	-150	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$23.53	\$21.97	\$20.96	\$22.30	\$20.74	\$19.59	\$18.67
<i>-Monthly</i>	\$4,141	\$3,866	\$3,689	\$3,924	\$3,651	\$3,448	\$3,286
<i>-Annual</i>	\$49,693	\$46,395	\$44,264	\$47,090	\$43,810	\$41,380	\$39,428

Table 1 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
<i>Housing</i>	687	790	790	790	790	790	790
<i>Child Care</i>	0	426	436	229	0	852	862
<i>Food</i>	542	661	675	741	770	766	779
<i>Transportation</i>	523	530	530	530	523	530	530
<i>Health Care</i>	198	206	217	217	236	213	225
<i>Miscellaneous</i>	195	261	265	251	232	315	319
<i>Taxes</i>	476	604	620	568	571	731	746
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-40	-40	-40	0	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-50	-50	-100	-100
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$7.45	\$9.62	\$9.78	\$9.19	\$8.72	\$11.41	\$11.56
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$2,622	\$3,387	\$3,442	\$3,235	\$3,071	\$4,016	\$4,070
<i>-Annual</i>	\$31,460	\$40,648	\$41,305	\$38,814	\$36,852	\$48,188	\$48,836

Table 1 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa

2 Adults, 2 Children, continued

Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	790	790	790	790	790	790	790
Child Care	654	426	872	665	436	457	229
Food	842	870	793	856	883	919	946
Transportation	530	530	530	530	530	530	530
Health Care	224	243	236	236	255	235	254
Miscellaneous	304	286	322	308	289	293	275
Taxes	690	672	761	705	688	649	631
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$10.95	\$10.44	\$11.71	\$11.10	\$10.60	\$10.49	\$9.98
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,854	\$3,676	\$4,124	\$3,908	\$3,731	\$3,693	\$3,514
-Annual	\$46,250	\$44,110	\$49,483	\$46,898	\$44,766	\$44,312	\$42,172

Table 1 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
Housing	790	1,050	1,050	1,050	1,050	1,050	1,050
Child Care	0	1,277	1,287	1,080	852	1,298	1,090
Food	973	857	870	930	956	883	943
Transportation	523	530	530	530	530	530	530
Health Care	274	220	232	231	251	244	243
Miscellaneous	256	393	397	382	364	400	386
Taxes	611	988	1,002	945	871	1,017	960
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$9.45	\$14.45	\$14.60	\$13.97	\$13.19	\$14.75	\$14.12
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,327	\$5,085	\$5,138	\$4,918	\$4,642	\$5,191	\$4,971
-Annual	\$39,921	\$61,025	\$61,660	\$59,016	\$55,710	\$62,295	\$59,651

Table 1 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,050	1,050	1,050	1,050	1,050	1,050	1,050
Child Care	862	883	654	426	1,308	1,100	872
Food	969	1,003	1,028	1,054	896	956	981
Transportation	530	530	530	530	530	530	530
Health Care	262	242	262	281	255	255	274
Miscellaneous	367	371	352	334	404	389	371
Taxes	886	902	829	811	1,032	975	901
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$13.34	\$13.50	\$12.71	\$12.20	\$14.90	\$14.27	\$13.49
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,695	\$4,751	\$4,475	\$4,295	\$5,244	\$5,024	\$4,748
-Annual	\$56,345	\$57,006	\$53,700	\$51,543	\$62,930	\$60,285	\$56,979

Table 1 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	1,050	1,050	1,050	1,050	1,050	1,050	1,050
Child Care	893	665	436	686	457	229	0
Food	1,015	1,041	1,067	1,075	1,101	1,127	1,153
Transportation	530	530	530	530	530	530	523
Health Care	254	273	293	254	273	292	311
Miscellaneous	374	356	338	359	341	323	304
Taxes	917	844	826	860	786	768	747
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$13.65	\$12.86	\$12.35	\$13.02	\$12.24	\$11.73	\$11.19
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,803	\$4,528	\$4,348	\$4,583	\$4,308	\$4,128	\$3,938
-Annual	\$57,641	\$54,335	\$52,178	\$54,996	\$51,690	\$49,533	\$47,257

Hawaii County, HI, 2003

(Excluding Kamuela, Kailua-Kona,
Waikoloa, Keauhou, and Holualoa)

Table 2
The Self-Sufficiency Standard for Hawaii County, HI, 2003
(Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa)

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	669	769	769	769	769	769	769
Child Care	0	362	444	195	0	723	806
Food	221	323	335	390	415	423	435
Transportation	269	276	276	276	269	276	276
Health Care	55	169	180	180	199	176	188
Miscellaneous	121	190	200	181	165	237	247
Taxes	348	402	450	355	344	462	500
Earned Income							
Tax Credit (-)	0	-14	18	-42	-69	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-41	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$9.57	\$13.56	\$14.67	\$12.57	\$11.60	\$16.40	\$17.28
-Monthly	\$1,684	\$2,386	\$2,582	\$2,212	\$2,042	\$2,886	\$3,041
-Annual	\$20,207	\$28,631	\$30,988	\$26,549	\$24,507	\$34,633	\$36,491

Table 2 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
(Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa)

Monthly Costs	1 Adult, 2 Children, continued						
	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	769	769	769	769	769	769	769
Child Care	556	362	889	639	444	389	195
Food	488	511	446	499	522	552	575
Transportation	276	276	276	276	276	276	276
Health Care	187	206	199	199	218	198	217
Miscellaneous	228	212	258	238	223	218	203
Taxes	433	441	539	472	486	402	388
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	-86
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-78	-39
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$15.66	\$14.98	\$18.16	\$16.54	\$15.89	\$14.92	\$13.62
-Monthly	\$2,756	\$2,637	\$3,196	\$2,911	\$2,798	\$2,626	\$2,397
-Annual	\$33,078	\$31,640	\$38,348	\$34,935	\$33,570	\$31,515	\$28,768

Table 2 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
(Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa)

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	769	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	0	1,085	1,168	918	723	1,251	1,001
Food	598	513	524	574	596	534	585
Transportation	269	276	276	276	276	276	276
Health Care	237	183	195	194	214	207	206
Miscellaneous	187	308	318	298	283	329	309
Taxes	346	722	767	686	582	810	730
Earned Income Tax Credit (-)	-134	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$12.34	\$22.04	\$22.95	\$21.24	\$19.69	\$23.86	\$22.15
-Monthly	\$2,173	\$3,878	\$4,039	\$3,738	\$3,466	\$4,199	\$3,898
-Annual	\$26,071	\$46,539	\$48,469	\$44,860	\$41,590	\$50,382	\$46,773

Table 2 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
(Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa)

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,022	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	806	751	556	362	1,333	1,083	889
Food	607	635	657	679	545	596	618
Transportation	276	276	276	276	276	276	276
Health Care	225	205	225	244	218	218	237
Miscellaneous	294	289	274	258	339	319	304
Taxes	668	651	547	561	854	775	712
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$20.84	\$20.45	\$18.90	\$18.25	\$24.76	\$23.06	\$21.74
-Monthly	\$3,667	\$3,598	\$3,326	\$3,212	\$4,358	\$4,059	\$3,827
-Annual	\$44,009	\$43,182	\$39,910	\$38,540	\$52,295	\$48,703	\$45,922

Table 2 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
(Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa)

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager	Adult + teenager + teenager
Housing	1,022	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	833	639	444	584	389	195	0
Food	646	668	690	696	718	740	762
Transportation	276	276	276	276	276	276	269
Health Care	217	236	256	217	236	255	274
Miscellaneous	299	284	269	279	264	249	233
Taxes	694	633	602	566	514	530	539
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-78	-39	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$21.35	\$20.04	\$19.14	\$19.37	\$18.13	\$17.49	\$16.76
-Monthly	\$3,758	\$3,528	\$3,368	\$3,409	\$3,191	\$3,078	\$2,949
-Annual	\$45,095	\$42,331	\$40,420	\$40,912	\$38,291	\$36,932	\$35,390

Table 2 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
(Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa)

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	669	769	769	769	769	769	769
Child Care	0	362	444	195	0	723	806
Food	435	530	541	594	617	614	625
Transportation	523	530	530	530	523	530	530
Health Care	198	206	217	217	236	213	225
Miscellaneous	182	240	250	230	215	285	295
Taxes	407	514	555	480	508	598	643
Earned Income							
Tax Credit (-)	0	0	0	0	50	0	0
Child Care Tax Credit (-)	0	-40	-40	-39	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$6.86	\$8.69	\$9.14	\$8.31	\$8.15	\$10.09	\$10.55
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,415	\$3,059	\$3,217	\$2,926	\$2,867	\$3,552	\$3,713
-Annual	\$28,977	\$36,707	\$38,606	\$35,111	\$34,406	\$42,630	\$44,552

Table 2 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
(Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa)

2 Adults, 2 Children, continued							
Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	769	769	769	769	769	769	769
Child Care	556	362	889	639	444	389	195
Food	676	697	636	686	708	737	759
Transportation	530	530	530	530	530	530	530
Health Care	224	243	236	236	255	235	254
Miscellaneous	275	260	306	286	271	266	251
Taxes	520	535	687	607	576	487	504
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-40	-80	-80	-40	-78	-39
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$9.57	\$9.25	\$11.00	\$10.15	\$9.70	\$9.19	\$8.87
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,370	\$3,256	\$3,872	\$3,572	\$3,413	\$3,235	\$3,122
-Annual	\$40,436	\$39,073	\$46,465	\$42,864	\$40,953	\$38,817	\$37,465

Table 2 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
(Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa)

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
Housing	769	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	0	1,085	1,168	918	723	1,251	1,001
Food	781	688	698	746	767	708	756
Transportation	523	530	530	530	530	530	530
Health Care	274	220	232	231	251	244	243
Miscellaneous	235	354	365	345	329	375	355
Taxes	512	819	862	782	719	905	825
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$8.50	\$12.75	\$13.20	\$12.34	\$11.68	\$13.65	\$12.79
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,993	\$4,487	\$4,646	\$4,343	\$4,111	\$4,805	\$4,501
-Annual	\$35,915	\$53,850	\$55,753	\$52,114	\$49,329	\$57,655	\$54,016

Table 2 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
(Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa)

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,022	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	806	751	556	362	1,333	1,083	889
Food	777	804	825	846	718	766	787
Transportation	530	530	530	530	530	530	530
Health Care	262	242	262	281	255	255	274
Miscellaneous	340	335	319	304	386	366	350
Taxes	763	745	682	676	949	868	806
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$12.13	\$11.93	\$11.27	\$10.88	\$14.10	\$13.24	\$12.58
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,269	\$4,198	\$3,966	\$3,830	\$4,963	\$4,660	\$4,428
-Annual	\$51,232	\$50,377	\$47,593	\$45,957	\$59,558	\$55,919	\$53,135

Table 2 - continued
The Self-Sufficiency Standard for Hawaii County, HI, 2003
(Excluding Kamuela, Kailua-Kona, Waikoloa, Keauhou, and Holualoa)

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	1,022	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	833	639	444	584	389	195	0
Food	814	835	856	862	883	904	925
Transportation	530	530	530	530	530	530	523
Health Care	254	273	293	254	273	292	311
Miscellaneous	345	330	314	325	310	294	278
Taxes	788	726	720	708	649	641	629
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-78	-39	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$12.38	\$11.72	\$11.33	\$11.52	\$10.87	\$10.48	\$10.05
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,357	\$4,125	\$3,988	\$4,053	\$3,827	\$3,688	\$3,538
-Annual	\$52,280	\$49,496	\$47,860	\$48,641	\$45,920	\$44,252	\$42,458

Honolulu County, HI, 2003

East Honolulu, Waikiki, and Urban
Honolulu - Makai

Table 3
The Self-Sufficiency Standard for Honolulu County, HI, 2003
East Honolulu, Waikiki, and Urban Honolulu - Makai

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant	Adult + infant preschooler
Housing	1,002	1,179	1,179	1,179	1,179	1,179	1,179
Child Care	0	465	514	234	0	930	979
Food	256	375	389	453	481	491	505
Transportation	27	27	27	41	27	27	27
Health Care	55	169	180	180	199	176	188
Miscellaneous	134	221	229	209	189	280	288
Taxes	410	538	566	453	511	677	708
Earned Income							
Tax Credit (-)	0	0	0	35	12	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$10.71	\$16.38	\$17.01	\$15.30	\$14.48	\$20.35	\$20.99
-Monthly	\$1,885	\$2,884	\$2,994	\$2,694	\$2,548	\$3,581	\$3,693
-Annual	\$22,615	\$34,605	\$35,930	\$32,324	\$30,578	\$42,974	\$44,321

Table 3 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
East Honolulu, Waikiki, and Urban Honolulu - Makai

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant schoolage	Adult + infant teenager	Adult + preschooler preschooler	Adult + preschooler schoolage	Adult + preschooler teenager	Adult + schoolage schoolage	Adult + schoolage teenager
Housing	1,179	1,179	1,179	1,179	1,179	1,179	1,179
Child Care	699	465	1,028	748	514	468	234
Food	566	593	518	579	606	641	667
Transportation	41	27	27	41	27	54	41
Health Care	187	206	199	199	218	198	217
Miscellaneous	267	247	295	275	254	254	234
Taxes	585	583	739	658	611	533	532
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$19.00	\$17.95	\$21.62	\$19.88	\$18.58	\$17.87	\$16.84
-Monthly	\$3,344	\$3,160	\$3,806	\$3,498	\$3,269	\$3,146	\$2,964
-Annual	\$40,124	\$37,919	\$45,667	\$41,978	\$39,233	\$37,752	\$35,570

Table 3 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
East Honolulu, Waikiki, and Urban Honolulu - Makai

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	1,179	1,595	1,595	1,595	1,595	1,595	1,595
Child Care	0	1,395	1,444	1,164	930	1,493	1,213
Food	694	595	608	666	692	620	679
Transportation	27	27	27	41	27	27	41
Health Care	237	183	195	194	214	207	206
Miscellaneous	214	380	387	366	346	394	373
Taxes	526	1,021	1,112	970	888	1,163	1,000
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$15.77	\$28.22	\$29.19	\$27.08	\$25.35	\$29.94	\$27.71
-Monthly	\$2,776	\$4,967	\$5,138	\$4,766	\$4,462	\$5,270	\$4,877
-Annual	\$33,316	\$59,604	\$61,660	\$57,194	\$53,538	\$63,241	\$58,529

Table 3 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
East Honolulu, Waikiki, and Urban Honolulu - Makai

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,595	1,595	1,595	1,595	1,595	1,595	1,595
Child Care	979	933	699	465	1,542	1,262	1,028
Food	704	737	763	788	633	691	717
Transportation	27	54	41	27	27	41	27
Health Care	225	205	225	244	218	218	237
Miscellaneous	353	352	332	312	402	381	360
Taxes	919	918	836	809	1,215	1,031	949
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$25.98	\$25.94	\$24.21	\$23.01	\$30.69	\$28.34	\$26.61
-Monthly	\$4,573	\$4,565	\$4,261	\$4,050	\$5,402	\$4,989	\$4,684
-Annual	\$54,874	\$54,785	\$51,130	\$48,606	\$64,822	\$59,865	\$56,208

Table 3 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
East Honolulu, Waikiki, and Urban Honolulu - Makai

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
Housing	1,595	1,595	1,595	1,595	1,595	1,595	1,595
Child Care	982	748	514	702	468	234	0
Food	750	775	801	808	834	859	885
Transportation	54	41	27	68	54	41	27
Health Care	217	236	256	217	236	255	274
Miscellaneous	360	340	319	339	319	298	278
Taxes	949	867	841	866	785	757	731
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$26.57	\$24.84	\$23.65	\$24.80	\$23.07	\$21.87	\$20.69
-Monthly	\$4,677	\$4,372	\$4,163	\$4,365	\$4,060	\$3,850	\$3,641
-Annual	\$56,120	\$52,465	\$49,958	\$52,376	\$48,721	\$46,197	\$43,690

Table 3 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
East Honolulu, Waikiki, and Urban Honolulu - Makai

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	1,002	1,179	1,179	1,179	1,179	1,179	1,179
Child Care	0	465	514	234	0	930	979
Food	505	615	628	690	716	713	725
Transportation	54	54	54	68	54	54	54
Health Care	198	206	217	217	236	213	225
Miscellaneous	176	252	259	239	219	309	316
Taxes	384	566	595	515	766	703	734
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$6.59	\$9.22	\$9.54	\$8.67	\$8.86	\$11.14	\$11.45
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,318	\$3,247	\$3,357	\$3,050	\$3,120	\$3,921	\$4,032
-Annual	\$27,821	\$38,960	\$40,282	\$36,605	\$37,440	\$47,051	\$48,386

Table 3 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
East Honolulu, Waikiki, and Urban Honolulu - Makai

2 Adults, 2 Children, continued

Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	1,179	1,179	1,179	1,179	1,179	1,179	1,179
Child Care	699	465	1,028	748	514	468	234
Food	784	809	738	796	822	855	880
Transportation	68	54	54	68	54	81	68
Health Care	224	243	236	236	255	235	254
Miscellaneous	295	275	324	303	282	282	262
Taxes	651	625	764	682	655	599	551
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$10.57	\$9.97	\$11.77	\$10.88	\$10.29	\$10.00	\$9.34
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,720	\$3,510	\$4,143	\$3,831	\$3,622	\$3,519	\$3,288
-Annual	\$44,641	\$42,126	\$49,721	\$45,977	\$43,461	\$42,223	\$39,454

Table 3 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
East Honolulu, Waikiki, and Urban Honolulu - Makai

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
Housing	1,179	1,595	1,595	1,595	1,595	1,595	1,595
Child Care	0	1,395	1,444	1,164	930	1,493	1,213
Food	906	798	810	866	890	822	877
Transportation	54	54	54	68	54	54	68
Health Care	274	220	232	231	251	244	243
Miscellaneous	241	406	414	392	372	421	400
Taxes	547	1,037	1,067	984	901	1,100	1,014
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$8.81	\$14.99	\$15.30	\$14.40	\$13.53	\$15.62	\$14.72
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,101	\$5,276	\$5,386	\$5,070	\$4,763	\$5,499	\$5,180
-Annual	\$37,209	\$63,314	\$64,637	\$60,838	\$57,159	\$65,983	\$62,161

Table 3 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
East Honolulu, Waikiki, and Urban Honolulu - Makai

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,595	1,595	1,595	1,595	1,595	1,595	1,595
Child Care	979	933	699	465	1,542	1,262	1,028
Food	902	933	957	981	834	889	913
Transportation	54	81	68	54	54	68	54
Health Care	262	242	262	281	255	255	274
Miscellaneous	379	378	358	338	428	407	387
Taxes	932	930	848	822	1,130	1,044	962
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$13.85	\$13.82	\$12.95	\$12.35	\$15.93	\$15.03	\$14.16
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,873	\$4,864	\$4,557	\$4,346	\$5,609	\$5,290	\$4,984
-Annual	\$58,482	\$58,362	\$54,683	\$52,152	\$67,306	\$63,485	\$59,805

Table 3 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
East Honolulu, Waikiki, and Urban Honolulu - Makai

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	1,595	1,595	1,595	1,595	1,595	1,595	1,595
Child Care	982	748	514	702	468	234	0
Food	945	969	993	1,001	1,025	1,049	1,073
Transportation	81	68	54	95	81	68	54
Health Care	254	273	293	254	273	292	311
Miscellaneous	386	365	345	365	344	324	303
Taxes	961	879	852	877	795	768	742
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$14.13	\$13.26	\$12.66	\$13.23	\$12.36	\$11.76	\$11.16
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,974	\$4,667	\$4,456	\$4,657	\$4,351	\$4,140	\$3,929
-Annual	\$59,686	\$56,006	\$53,475	\$55,887	\$52,207	\$49,676	\$47,146

Honolulu County, HI, 2003

Urban Honolulu - Mauka

Table 4
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Urban Honolulu - Mauka

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	753	887	887	887	887	887	887
Child Care	0	465	514	234	0	930	979
Food	256	375	389	453	481	491	505
Transportation	27	27	27	41	27	27	27
Health Care	55	169	180	180	199	176	188
Miscellaneous	109	192	200	179	159	251	258
Taxes	292	416	450	336	317	519	545
Earned Income							
Tax Credit (-)	0	-6	16	-49	-86	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-42	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$8.48	\$13.83	\$14.61	\$12.32	\$10.99	\$17.62	\$18.23
-Monthly	\$1,493	\$2,434	\$2,572	\$2,169	\$1,933	\$3,101	\$3,208
-Annual	\$17,912	\$29,208	\$30,865	\$26,023	\$23,202	\$37,217	\$38,497

Table 4 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Urban Honolulu - Mauka

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	887	887	887	887	887	887	887
Child Care	699	465	1,028	748	514	468	234
Food	566	593	518	579	606	641	667
Transportation	41	27	27	41	27	54	41
Health Care	187	206	199	199	218	198	217
Miscellaneous	238	218	266	245	225	225	205
Taxes	475	468	576	500	499	429	401
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	-79
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$16.54	\$15.48	\$18.87	\$17.15	\$16.11	\$15.46	\$13.82
-Monthly	\$2,912	\$2,724	\$3,320	\$3,018	\$2,836	\$2,721	\$2,432
-Annual	\$34,939	\$32,686	\$39,845	\$30,339	\$34,033	\$32,650	\$29,187

Table 4 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Urban Honolulu - Mauka

<i>Monthly Costs</i>	<i>1 Adult, 2 Children</i>	<i>1 Adult, 3 Children</i>					
	<i>Adult + teenager + teenager</i>	<i>Adult + infant + infant + infant +</i>	<i>Adult + infant + infant + preschooler</i>	<i>Adult + infant + infant + schoolage +</i>	<i>Adult + infant + infant + teenager</i>	<i>Adult + infant + preschooler + preschooler</i>	<i>Adult + infant + preschooler + schoolage</i>
<i>Housing</i>	887	1,200	1,200	1,200	1,200	1,200	1,200
<i>Child Care</i>	0	1,395	1,444	1,164	930	1,493	1,213
<i>Food</i>	694	595	608	666	692	620	679
<i>Transportation</i>	27	27	27	41	27	27	41
<i>Health Care</i>	237	183	195	194	214	207	206
<i>Miscellaneous</i>	184	340	347	326	306	355	334
<i>Taxes</i>	339	859	890	808	726	921	838
<i>Earned Income Tax Credit (-)</i>	-144	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-80	-80	-80	-80	-80	-80
<i>Child Tax Credit (-)</i>	-100	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage -Hourly</i>	\$12.07	\$24.83	\$25.46	\$23.69	\$21.96	\$26.09	\$24.32
<i>-Monthly</i>	\$2,124	\$4,370	\$4,481	\$4,169	\$3,864	\$4,592	\$4,280
<i>-Annual</i>	\$25,489	\$52,434	\$53,769	\$50,025	\$46,370	\$55,104	\$51,360

Table 4 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Urban Honolulu - Mauka

<i>Monthly Costs</i>	<i>1 Adult, 3 Children, continued</i>						
	<i>Adult + infant + preschooler + teenager</i>	<i>Adult + infant + schoolage + schoolage</i>	<i>Adult + infant + schoolage + teenager</i>	<i>Adult + infant + teenager + teenager</i>	<i>Adult + preschooler + preschooler + preschooler</i>	<i>Adult + preschooler + preschooler + schoolage</i>	<i>Adult + preschooler + preschooler + teenager</i>
<i>Housing</i>	1,200	1,200	1,200	1,200	1,200	1,200	1,200
<i>Child Care</i>	979	933	699	465	1,542	1,262	1,028
<i>Food</i>	704	737	763	788	633	691	717
<i>Transportation</i>	27	54	41	27	27	41	27
<i>Health Care</i>	225	205	225	244	218	218	237
<i>Miscellaneous</i>	314	313	293	272	362	341	321
<i>Taxes</i>	755	755	673	622	951	869	787
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-80	-80	-80	-40	-80	-80	-80
<i>Child Tax Credit (-)</i>	-150	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage -Hourly</i>	\$22.58	\$22.54	\$20.81	\$19.48	\$26.72	\$24.95	\$23.22
<i>-Monthly</i>	\$3,974	\$3,967	\$3,662	\$3,428	\$4,703	\$4,391	\$4,087
<i>-Annual</i>	\$47,688	\$47,599	\$43,944	\$41,141	\$56,439	\$52,695	\$49,040

Table 4 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Urban Honolulu - Mauka

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
Housing	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Child Care	982	748	514	702	468	234	0
Food	750	775	801	808	834	859	885
Transportation	54	41	27	68	54	41	27
Health Care	217	236	256	217	236	255	274
Miscellaneous	320	300	280	299	279	259	239
Taxes	787	704	678	703	571	573	569
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$23.18	\$21.44	\$20.25	\$21.40	\$19.38	\$18.35	\$17.29
-Monthly	\$4,079	\$3,773	\$3,564	\$3,766	\$3,411	\$3,230	\$3,043
-Annual	\$48,951	\$45,279	\$42,772	\$45,190	\$40,937	\$38,765	\$36,521

Table 4 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Urban Honolulu - Mauka

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	753	887	887	887	887	887	887
Child Care	0	465	514	234	0	930	979
Food	505	615	628	690	716	713	725
Transportation	54	54	54	68	54	54	54
Health Care	198	206	217	217	236	213	225
Miscellaneous	151	223	230	209	189	280	287
Taxes	295	477	729	425	638	582	613
Earned Income							
Tax Credit (-)	0	53	0	16	22	0	0
Child Care Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$5.56	\$8.21	\$9.00	\$7.54	\$7.65	\$9.88	\$10.20
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,956	\$2,890	\$3,170	\$2,654	\$2,692	\$3,478	\$3,590
-Annual	\$23,476	\$34,678	\$38,037	\$31,851	\$32,310	\$41,735	\$43,078

Table 4 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Urban Honolulu - Mauka

2 Adults, 2 Children, continued							
Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<i>Housing</i>	887	887	887	887	887	887	887
<i>Child Care</i>	699	465	1,028	748	514	468	234
<i>Food</i>	784	809	738	796	822	855	880
<i>Transportation</i>	68	54	54	68	54	81	68
<i>Health Care</i>	224	243	236	236	255	235	254
<i>Miscellaneous</i>	266	246	294	273	253	253	232
<i>Taxes</i>	493	486	644	511	516	441	436
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	-80	-40	-80	-80	-40	-80	-40
<i>Child Tax Credit (-)</i>	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
<i>-Hourly</i>	\$9.21	\$8.66	\$10.52	\$9.49	\$8.98	\$8.63	\$8.10
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$3,240	\$3,050	\$3,702	\$3,339	\$3,161	\$3,039	\$2,851
<i>-Annual</i>	\$38,884	\$36,597	\$44,422	\$40,070	\$37,933	\$36,465	\$34,213

Table 4 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Urban Honolulu - Mauka

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
<i>Housing</i>	887	1,200	1,200	1,200	1,200	1,200	1,200
<i>Child Care</i>	0	1,395	1,444	1,164	930	1,493	1,213
<i>Food</i>	906	798	810	866	890	822	877
<i>Transportation</i>	54	54	54	68	54	54	68
<i>Health Care</i>	274	220	232	231	251	244	243
<i>Miscellaneous</i>	212	367	374	353	332	381	360
<i>Taxes</i>	427	875	905	822	739	936	852
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	0	-80	-80	-80	-80	-80	-80
<i>Child Tax Credit (-)</i>	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
<i>-Hourly</i>	\$7.56	\$13.29	\$13.61	\$12.71	\$11.83	\$13.92	\$13.02
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$2,659	\$4,679	\$4,789	\$4,472	\$4,166	\$4,899	\$4,583
<i>-Annual</i>	\$31,913	\$56,145	\$57,468	\$53,669	\$49,990	\$58,791	\$54,992

Table 4 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Urban Honolulu - Mauka

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Child Care	979	933	699	465	1,542	1,262	1,028
Food	902	933	957	981	834	889	913
Transportation	54	81	68	54	54	68	54
Health Care	262	242	262	281	255	255	274
Miscellaneous	340	339	319	298	388	367	347
Taxes	770	768	686	659	966	882	800
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$12.15	\$12.12	\$11.25	\$10.65	\$14.23	\$13.33	\$12.46
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,276	\$4,266	\$3,959	\$3,749	\$5,010	\$4,693	\$4,386
-Annual	\$51,313	\$51,193	\$47,514	\$44,983	\$60,115	\$56,316	\$52,636

Table 4 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Urban Honolulu - Mauka

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Child Care	982	748	514	702	468	234	0
Food	945	969	993	1,001	1,025	1,049	1,073
Transportation	81	68	54	95	81	68	54
Health Care	254	273	293	254	273	292	311
Miscellaneous	346	326	305	325	305	284	264
Taxes	799	716	690	715	633	605	579
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$12.43	\$11.56	\$10.96	\$11.53	\$10.66	\$10.06	\$9.46
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,376	\$4,070	\$3,859	\$4,060	\$3,753	\$3,542	\$3,331
-Annual	\$52,517	\$48,837	\$46,306	\$48,717	\$45,038	\$42,498	\$39,967

Honolulu County, HI, 2003

Central and Windward

Table 5
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Central and Windward

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	753	887	887	887	887	887	887
Child Care	0	465	514	234	0	930	979
Food	256	375	389	453	481	491	505
Transportation	267	273	273	273	267	273	273
Health Care	55	169	180	180	199	176	188
Miscellaneous	133	217	224	203	183	276	283
Taxes	406	517	547	467	417	658	689
Earned Income							
Tax Credit (-)	0	0	0	25	-17	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$10.63	\$15.98	\$16.62	\$14.95	\$13.45	\$19.95	\$20.59
-Monthly	\$1,871	\$2,812	\$2,924	\$2,631	\$2,367	\$3,511	\$3,623
-Annual	\$22,455	\$33,748	\$35,091	\$31,572	\$28,400	\$42,135	\$43,481

Table 5 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Central and Windward

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	887	887	887	887	887	887	887
Child Care	699	465	1,028	748	514	468	234
Food	566	593	518	579	606	641	667
Transportation	273	273	273	273	273	273	273
Health Care	187	206	199	199	218	198	217
Miscellaneous	261	242	290	269	250	247	228
Taxes	559	564	720	585	592	508	510
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$18.48	\$17.56	\$21.23	\$19.08	\$18.18	\$17.28	\$16.34
-Monthly	\$3,252	\$3,090	\$3,736	\$3,359	\$3,199	\$3,041	\$2,877
-Annual	\$39,023	\$37,080	\$44,828	\$40,304	\$38,394	\$36,489	\$34,519

Table 5 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Central and Windward

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	887	1,200	1,200	1,200	1,200	1,200	1,200
Child Care	0	1,395	1,444	1,164	930	1,493	1,213
Food	694	595	608	666	692	620	679
Transportation	267	273	273	273	273	273	273
Health Care	237	183	195	194	214	207	206
Miscellaneous	208	365	372	350	331	379	357
Taxes	505	960	991	903	827	1,022	934
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$15.32	\$26.94	\$27.57	\$25.68	\$24.07	\$28.20	\$26.31
-Monthly	\$2,697	\$4,741	\$4,852	\$4,520	\$4,236	\$4,964	\$4,631
-Annual	\$32,366	\$56,893	\$58,228	\$54,240	\$50,828	\$59,564	\$55,575

Table 5 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Central and Windward

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Child Care	979	933	699	465	1,542	1,262	1,028
Food	704	737	763	788	633	691	717
Transportation	273	273	273	273	273	273	273
Health Care	225	205	225	244	218	218	237
Miscellaneous	338	335	316	297	387	364	345
Taxes	857	846	770	748	1,112	964	888
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$24.70	\$24.43	\$22.81	\$21.73	\$29.17	\$26.95	\$25.33
-Monthly	\$4,347	\$4,299	\$4,015	\$3,825	\$5,134	\$4,742	\$4,458
-Annual	\$52,164	\$51,586	\$48,175	\$45,896	\$61,612	\$56,909	\$53,499

Table 5 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Central and Windward

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
Housing	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Child Care	982	748	514	702	468	234	0
Food	750	775	801	808	834	859	885
Transportation	273	273	273	273	273	273	267
Health Care	217	236	256	217	236	255	274
Miscellaneous	342	323	304	320	301	282	263
Taxes	876	800	778	789	712	691	668
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$25.06	\$23.44	\$22.36	\$23.17	\$21.55	\$20.47	\$19.35
-Monthly	\$4,410	\$4,126	\$3,936	\$4,078	\$3,793	\$3,604	\$3,406
-Annual	\$52,921	\$49,510	\$47,231	\$48,933	\$45,522	\$43,242	\$40,869

Table 5 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Central and Windward

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	753	887	887	887	887	887	887
Child Care	0	465	514	234	0	930	979
Food	505	615	628	690	716	713	725
Transportation	519	525	525	525	519	525	525
Health Care	198	206	217	217	236	213	225
Miscellaneous	198	270	277	255	236	327	334
Taxes	484	661	693	580	583	776	807
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$7.55	\$10.05	\$10.37	\$9.37	\$8.88	\$11.91	\$12.22
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,657	\$3,539	\$3,651	\$3,297	\$3,127	\$4,191	\$4,302
-Annual	\$31,884	\$42,462	\$43,817	\$39,568	\$37,526	\$50,290	\$51,625

Table 5 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Central and Windward

2 Adults, 2 Children, continued							
Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<i>Housing</i>	887	887	887	887	887	887	887
<i>Child Care</i>	699	465	1,028	748	514	468	234
<i>Food</i>	784	809	738	796	822	855	880
<i>Transportation</i>	525	525	525	525	525	525	525
<i>Health Care</i>	224	243	236	236	255	235	254
<i>Miscellaneous</i>	312	293	341	319	300	297	278
<i>Taxes</i>	719	699	838	750	729	661	641
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	-80	-40	-80	-80	-40	-80	-40
<i>Child Tax Credit (-)</i>	-100	-100	-100	-100	-100	-100	-100
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$11.28	\$10.74	\$12.54	\$11.59	\$11.06	\$10.65	\$10.11
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$3,970	\$3,781	\$4,413	\$4,081	\$3,892	\$3,748	\$3,559
<i>-Annual</i>	\$47,637	\$45,374	\$52,960	\$48,972	\$46,709	\$44,974	\$42,712

Table 5 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Central and Windward

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
<i>Housing</i>	887	1,200	1,200	1,200	1,200	1,200	1,200
<i>Child Care</i>	0	1,395	1,444	1,164	930	1,493	1,213
<i>Food</i>	906	798	810	866	890	822	877
<i>Transportation</i>	519	525	525	525	525	525	525
<i>Health Care</i>	274	220	232	231	251	244	243
<i>Miscellaneous</i>	259	414	421	399	380	428	406
<i>Taxes</i>	618	1,068	1,100	1,009	932	1,131	1,040
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	0	-80	-80	-80	-80	-80	-80
<i>Child Tax Credit (-)</i>	-100	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$9.55	\$15.31	\$15.63	\$14.67	\$13.86	\$15.95	\$14.98
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$3,362	\$5,390	\$5,502	\$5,164	\$4,877	\$5,613	\$5,274
<i>-Annual</i>	\$40,338	\$64,683	\$66,029	\$61,962	\$58,528	\$67,352	\$63,286

Table 5 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Central and Windward

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Child Care	979	933	699	465	1,542	1,262	1,028
Food	902	933	957	981	834	889	913
Transportation	525	525	525	525	525	525	525
Health Care	262	242	262	281	255	255	274
Miscellaneous	387	383	364	345	436	413	394
Taxes	963	950	874	853	1,161	1,070	993
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$14.17	\$14.03	\$13.21	\$12.67	\$16.26	\$15.30	\$14.48
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,988	\$4,937	\$4,651	\$4,460	\$5,723	\$5,384	\$5,098
-Annual	\$59,851	\$59,242	\$55,807	\$53,521	\$68,675	\$64,609	\$61,174

Table 5 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
Central and Windward

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Child Care	982	748	514	702	468	234	0
Food	945	969	993	1,001	1,025	1,049	1,073
Transportation	525	525	525	525	525	525	519
Health Care	254	273	293	254	273	292	311
Miscellaneous	391	372	352	368	349	330	310
Taxes	981	904	883	891	815	794	770
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$14.34	\$13.53	\$12.98	\$13.38	\$12.57	\$12.03	\$11.46
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$5,047	\$4,761	\$4,570	\$4,710	\$4,424	\$4,233	\$4,034
-Annual	\$60,565	\$57,131	\$54,844	\$56,522	\$53,087	\$50,801	\$48,404

Honolulu County, HI, 2003

North Shore, Waianae, and
Wahiawa

Table 6
The Self-Sufficiency Standard for Honolulu County, HI, 2003
North Shore, Waianae and Wahiawa

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	536	631	631	631	631	631	631
Child Care	0	417	514	204	0	833	931
Food	256	375	389	453	481	491	505
Transportation	267	273	273	273	267	273	273
Health Care	55	169	180	180	199	176	188
Miscellaneous	111	186	199	174	158	240	253
Taxes	302	359	446	322	327	481	527
Earned Income							
Tax Credit (-)	0	-29	13	-63	-87	0	0
Child Care							
Tax Credit (-)	0	-42	-40	-44	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$8.68	\$13.00	\$14.52	\$11.82	\$10.94	\$16.74	\$17.76
-Monthly	\$1,528	\$2,288	\$2,555	\$2,081	\$1,925	\$2,946	\$3,126
-Annual	\$18,342	\$27,454	\$30,657	\$24,968	\$23,105	\$35,356	\$37,515

Table 6 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
North Shore, Waianae and Wahiawa

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	631	631	631	631	631	631	631
Child Care	621	417	1,028	718	514	408	204
Food	566	593	518	579	606	641	667
Transportation	273	273	273	273	273	273	273
Health Care	187	206	199	199	218	198	217
Miscellaneous	228	212	265	240	224	215	199
Taxes	439	444	572	484	496	378	343
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	-111
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-42
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$15.71	\$14.98	\$18.79	\$16.73	\$16.03	\$14.57	\$12.97
-Monthly	\$2,764	\$2,636	\$3,306	\$2,944	\$2,822	\$2,564	\$2,282
-Annual	\$33,172	\$31,631	\$39,674	\$35,331	\$33,863	\$30,770	\$27,390

Table 6 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
North Shore, Waianae and Wahiawa

<i>Monthly Costs</i>	<i>1 Adult, 2 Children</i>	<i>1 Adult, 3 Children</i>					
	<i>Adult + teenager + teenager</i>	<i>Adult + infant + infant + infant +</i>	<i>Adult + infant + infant + preschooler</i>	<i>Adult + infant + infant + schoolage +</i>	<i>Adult + infant + infant + teenager</i>	<i>Adult + infant + preschooler + preschooler</i>	<i>Adult + infant + preschooler + schoolage</i>
<i>Housing</i>	631	854	854	854	854	854	854
<i>Child Care</i>	0	1,250	1,347	1,037	833	1,445	1,135
<i>Food</i>	694	595	608	666	692	620	679
<i>Transportation</i>	267	273	273	273	273	273	273
<i>Health Care</i>	237	183	195	194	214	207	206
<i>Miscellaneous</i>	183	316	328	302	287	340	315
<i>Taxes</i>	333	758	809	708	596	860	758
<i>Earned Income Tax Credit (-)</i>	-150	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-80	-80	-80	-80	-80	-80
<i>Child Tax Credit (-)</i>	-100	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage -Hourly</i>	\$11.90	\$22.72	\$23.77	\$21.62	\$19.99	\$24.82	\$22.67
<i>-Monthly</i>	\$2,094	\$3,998	\$4,184	\$3,805	\$3,518	\$4,369	\$3,990
<i>-Annual</i>	\$25,127	\$47,981	\$50,210	\$45,664	\$42,220	\$52,423	\$47,877

Table 6 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
North Shore, Waianae and Wahiawa

<i>Monthly Costs</i>	<i>1 Adult, 3 Children, continued</i>						
	<i>Adult + infant + preschooler + teenager</i>	<i>Adult + infant + schoolage + schoolage</i>	<i>Adult + infant + schoolage + teenager</i>	<i>Adult + infant + teenager + teenager</i>	<i>Adult + preschooler + preschooler + preschooler</i>	<i>Adult + preschooler + preschooler + schoolage</i>	<i>Adult + preschooler + preschooler + teenager</i>
<i>Housing</i>	854	854	854	854	854	854	854
<i>Child Care</i>	931	825	621	417	1,542	1,232	1,028
<i>Food</i>	704	737	763	788	633	691	717
<i>Transportation</i>	273	273	273	273	273	273	273
<i>Health Care</i>	225	205	225	244	218	218	237
<i>Miscellaneous</i>	299	289	274	258	352	327	311
<i>Taxes</i>	695	658	552	564	911	810	745
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-80	-80	-80	-40	-80	-80	-80
<i>Child Tax Credit (-)</i>	-150	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage -Hourly</i>	\$21.31	\$20.52	\$18.93	\$18.23	\$25.87	\$23.72	\$22.36
<i>-Monthly</i>	\$3,751	\$3,612	\$3,331	\$3,208	\$4,553	\$4,176	\$3,935
<i>-Annual</i>	\$45,006	\$43,348	\$39,970	\$38,493	\$54,636	\$50,107	\$47,219

Table 6 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
North Shore, Waianae and Wahiawa

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager	Adult + teenager + teenager
Housing	854	854	854	854	854	854	854
Child Care	922	718	514	612	408	204	0
Food	750	775	801	808	834	859	885
Transportation	273	273	273	273	273	273	267
Health Care	217	236	256	217	236	255	274
Miscellaneous	302	286	270	276	260	245	228
Taxes	709	645	612	560	507	518	526
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$21.57	\$20.21	\$19.26	\$19.15	\$17.85	\$17.14	\$16.39
-Monthly	\$3,797	\$3,558	\$3,389	\$3,370	\$3,142	\$3,017	\$2,884
-Annual	\$45,561	\$42,690	\$40,673	\$40,441	\$37,703	\$36,209	\$34,606

Table 6 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
North Shore, Waianae and Wahiawa

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	536	631	631	631	631	631	631
Child Care	0	417	514	204	0	833	931
Food	505	615	628	690	716	713	725
Transportation	519	525	525	525	519	525	525
Health Care	198	206	217	217	236	213	225
Miscellaneous	176	239	252	227	210	292	304
Taxes	384	517	566	414	494	632	682
Earned Income							
Tax Credit (-)	0	0	0	50	38	0	0
Child Care Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$6.58	\$8.69	\$9.21	\$8.14	\$7.94	\$10.39	\$10.92
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,317	\$3,060	\$3,243	\$2,866	\$2,795	\$3,658	\$3,843
-Annual	\$27,809	\$36,721	\$38,921	\$34,398	\$33,540	\$43,901	\$46,114

Table 6 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
North Shore, Waianae and Wahiawa

2 Adults, 2 Children, continued

Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	631	631	631	631	631	631	631
Child Care	621	417	1,028	718	514	408	204
Food	784	809	738	796	822	855	880
Transportation	525	525	525	525	525	525	525
Health Care	224	243	236	236	255	235	254
Miscellaneous	278	263	316	291	275	265	250
Taxes	533	551	733	633	624	487	504
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$9.71	\$9.37	\$11.44	\$10.37	\$9.96	\$9.17	\$8.83
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,416	\$3,299	\$4,027	\$3,650	\$3,506	\$3,227	\$3,109
-Annual	\$40,994	\$39,592	\$48,327	\$43,798	\$42,067	\$38,727	\$37,308

Table 6 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
North Shore, Waianae and Wahiawa

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
Housing	631	854	854	854	854	854	854
Child Care	0	1,250	1,347	1,037	833	1,445	1,135
Food	906	798	810	866	890	822	877
Transportation	519	525	525	525	525	525	525
Health Care	274	220	232	231	251	244	243
Miscellaneous	233	365	377	351	335	389	363
Taxes	512	867	917	815	751	967	866
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$8.45	\$13.21	\$13.73	\$12.64	\$11.96	\$14.25	\$13.16
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,975	\$4,649	\$4,832	\$4,450	\$4,209	\$5,015	\$4,633
-Annual	\$35,696	\$55,783	\$57,984	\$53,400	\$50,505	\$60,185	\$55,601

Table 6 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
North Shore, Waianae and Wahiawa

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	854	854	854	854	854	854	854
Child Care	931	825	621	417	1,542	1,232	1,028
Food	902	933	957	981	834	889	913
Transportation	525	525	525	525	525	525	525
Health Care	262	242	262	281	255	255	274
Miscellaneous	347	338	322	306	401	376	359
Taxes	801	764	700	691	1,017	916	851
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$12.48	\$12.08	\$11.39	\$10.98	\$14.77	\$13.68	\$13.00
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,392	\$4,251	\$4,010	\$3,865	\$5,199	\$4,817	\$4,576
-Annual	\$52,706	\$51,017	\$48,123	\$46,377	\$62,386	\$57,802	\$54,907

Table 6 - continued
The Self-Sufficiency Standard for Honolulu County, HI, 2003
North Shore, Waianae and Wahiawa

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	854	854	854	854	854	854	854
Child Care	922	718	514	612	408	204	0
Food	945	969	993	1,001	1,025	1,049	1,073
Transportation	525	525	525	525	525	525	519
Health Care	254	273	293	254	273	292	311
Miscellaneous	350	334	318	325	308	292	276
Taxes	815	750	741	713	649	639	628
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$12.60	\$11.91	\$11.50	\$11.51	\$10.83	\$10.41	\$9.97
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,435	\$4,194	\$4,048	\$4,053	\$3,812	\$3,665	\$3,511
-Annual	\$53,218	\$50,324	\$48,578	\$48,634	\$45,740	\$43,985	\$42,128

Kauai County, HI, 2003

Table 7
The Self-Sufficiency Standard for Kauai County, HI, 2003

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	978	1,192	1,192	1,192	1,192	1,192	1,192
Child Care	0	413	412	261	0	827	826
Food	316	463	480	559	594	606	623
Transportation	258	265	265	265	258	265	265
Health Care	55	169	180	180	199	176	188
Miscellaneous	161	250	253	246	224	307	309
Taxes	543	661	664	639	634	791	803
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$13.13	\$18.88	\$19.07	\$18.48	\$17.33	\$22.64	\$22.87
-Monthly	\$2,311	\$3,324	\$3,356	\$3,252	\$3,051	\$3,984	\$4,025
-Annual	\$27,726	\$39,883	\$40,274	\$39,023	\$36,607	\$47,812	\$48,306

Table 7 - continued
The Self-Sufficiency Standard for Kauai County, HI, 2003

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	1,192	1,192	1,192	1,192	1,192	1,192	1,192
Child Care	675	413	824	673	412	522	261
Food	698	731	639	715	748	791	823
Transportation	265	265	265	265	265	265	265
Health Care	187	206	199	199	218	198	217
Miscellaneous	302	281	312	304	284	297	276
Taxes	776	748	816	788	760	761	733
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$22.25	\$21.01	\$23.11	\$22.48	\$21.24	\$21.85	\$20.62
-Monthly	\$3,915	\$3,697	\$4,068	\$3,956	\$3,738	\$3,846	\$3,628
-Annual	\$46,984	\$44,368	\$48,817	\$47,478	\$44,862	\$46,150	\$43,540

Table 7 - continued
The Self-Sufficiency Standard for Kauai County, HI, 2003

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	1,192	1,577	1,577	1,577	1,577	1,577	1,577
Child Care	0	1,240	1,239	1,088	827	1,238	1,087
Food	856	734	750	822	853	765	838
Transportation	258	265	265	265	265	265	265
Health Care	237	183	195	194	214	207	206
Miscellaneous	254	400	403	395	374	405	397
Taxes	702	1,211	1,229	1,179	1,013	1,248	1,198
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$19.31	\$30.57	\$30.84	\$30.06	\$27.80	\$31.11	\$30.33
-Monthly	\$3,399	\$5,381	\$5,428	\$5,291	\$4,892	\$5,475	\$5,338
-Annual	\$40,793	\$64,568	\$65,135	\$63,490	\$58,708	\$65,703	\$64,057

Table 7 - continued
The Self-Sufficiency Standard for Kauai County, HI, 2003

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,577	1,577	1,577	1,577	1,577	1,577	1,577
Child Care	826	936	675	413	1,236	1,085	824
Food	869	910	941	973	781	853	884
Transportation	265	265	265	265	265	265	265
Health Care	225	205	225	244	218	218	237
Miscellaneous	376	389	368	347	408	400	379
Taxes	1,022	1,148	995	965	1,267	1,217	1,034
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$28.02	\$29.55	\$27.37	\$26.10	\$31.38	\$30.60	\$28.24
-Monthly	\$4,931	\$5,201	\$4,816	\$4,594	\$5,523	\$5,385	\$4,971
-Annual	\$59,168	\$62,411	\$57,797	\$55,134	\$66,270	\$64,624	\$59,649

Table 7 - continued
The Self-Sufficiency Standard for Kauai County, HI, 2003

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	1,577	1,577	1,577	1,577	1,577	1,577	1,577
Child Care	934	673	412	784	522	261	0
Food	925	957	988	997	1,029	1,060	1,092
Transportation	265	265	265	265	265	265	258
Health Care	217	236	256	217	236	255	274
Miscellaneous	392	371	350	384	363	342	320
Taxes	1,167	1,005	977	1,117	978	948	916
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$29.82	\$27.58	\$26.33	\$29.04	\$26.93	\$25.67	\$24.36
-Monthly	\$5,248	\$4,855	\$4,634	\$5,111	\$4,741	\$4,519	\$4,287
-Annual	\$62,978	\$58,258	\$55,613	\$61,333	\$56,886	\$54,223	\$51,447

Table 7 - continued
The Self-Sufficiency Standard for Kauai County, HI, 2003

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	978	1,192	1,192	1,192	1,192	1,192	1,192
Child Care	0	413	412	261	0	827	826
Food	623	759	775	851	884	880	895
Transportation	498	506	506	506	498	506	506
Health Care	198	206	217	217	236	213	225
Miscellaneous	230	308	310	303	281	362	364
Taxes	623	825	837	808	779	929	940
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$8.95	\$11.70	\$11.82	\$11.50	\$10.85	\$13.43	\$13.55
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,150	\$4,119	\$4,160	\$4,048	\$3,821	\$4,728	\$4,768
-Annual	\$37,805	\$49,422	\$49,924	\$48,579	\$45,847	\$56,735	\$57,214

Table 7 - continued
The Self-Sufficiency Standard for Kauai County, HI, 2003

2 Adults, 2 Children, continued

Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	1,192	1,192	1,192	1,192	1,192	1,192	1,192
Child Care	675	413	824	673	412	522	261
Food	967	999	911	983	1,014	1,055	1,086
Transportation	506	506	506	506	506	506	506
Health Care	224	243	236	236	255	235	254
Miscellaneous	356	335	367	359	338	351	330
Taxes	912	883	952	923	894	894	866
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$13.22	\$12.59	\$13.66	\$13.33	\$12.70	\$13.00	\$12.37
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,652	\$4,432	\$4,808	\$4,692	\$4,472	\$4,576	\$4,356
-Annual	\$55,825	\$53,180	\$57,694	\$56,304	\$53,659	\$54,914	\$52,269

Table 7 - continued
The Self-Sufficiency Standard for Kauai County, HI, 2003

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
Housing	1,192	1,577	1,577	1,577	1,577	1,577	1,577
Child Care	0	1,240	1,239	1,088	827	1,238	1,087
Food	1,118	985	999	1,068	1,098	1,014	1,083
Transportation	498	506	506	506	506	506	506
Health Care	274	220	232	231	251	244	243
Miscellaneous	308	453	455	447	426	458	450
Taxes	834	1,240	1,251	1,221	1,135	1,262	1,232
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$11.72	\$17.02	\$17.13	\$16.78	\$15.88	\$17.24	\$16.89
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,124	\$5,991	\$6,030	\$5,908	\$5,590	\$6,068	\$5,947
-Annual	\$49,492	\$71,892	\$72,356	\$70,899	\$67,076	\$72,821	\$71,363

Table 7 - continued
The Self-Sufficiency Standard for Kauai County, HI, 2003

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,577	1,577	1,577	1,577	1,577	1,577	1,577
Child Care	826	936	675	413	1,236	1,085	824
Food	1,113	1,151	1,181	1,211	1,029	1,097	1,127
Transportation	506	506	506	506	506	506	506
Health Care	262	242	262	281	255	255	274
Miscellaneous	428	441	420	399	460	452	431
Taxes	1,147	1,202	1,116	1,085	1,273	1,243	1,158
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$15.99	\$16.55	\$15.64	\$15.01	\$17.35	\$17.00	\$16.10
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$5,628	\$5,825	\$5,507	\$5,282	\$6,107	\$5,986	\$5,667
-Annual	\$67,540	\$69,906	\$66,083	\$63,385	\$73,286	\$71,828	\$68,005

Table 7 - continued
The Self-Sufficiency Standard for Kauai County, HI, 2003

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	1,577	1,577	1,577	1,577	1,577	1,577	1,577
Child Care	934	673	412	784	522	261	0
Food	1,166	1,196	1,226	1,235	1,265	1,294	1,324
Transportation	506	506	506	506	506	506	498
Health Care	254	273	293	254	273	292	311
Miscellaneous	444	423	401	435	414	393	371
Taxes	1,213	1,127	1,096	1,182	1,095	1,066	1,033
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$16.66	\$15.75	\$15.12	\$16.31	\$15.40	\$14.77	\$14.11
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$5,864	\$5,546	\$5,321	\$5,743	\$5,422	\$5,199	\$4,966
-Annual	\$70,370	\$66,547	\$63,850	\$68,913	\$65,067	\$62,392	\$59,587

Maui County, HI, 2003

City of Lahaina

Table 8
The Self-Sufficiency Standard for Maui County, HI, 2003
City of Lahaina

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1,111	1,357	1,357	1,357	1,357	1,357	1,357
Child Care	0	460	432	250	0	920	892
Food	316	463	480	559	594	606	623
Transportation	278	285	285	285	278	285	285
Health Care	55	169	180	180	199	176	188
Miscellaneous	176	273	273	263	243	334	334
Taxes	623	750	773	735	709	907	907
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$14.54	\$20.84	\$20.97	\$20.11	\$18.91	\$25.03	\$25.04
-Monthly	\$2,560	\$3,667	\$3,690	\$3,539	\$3,329	\$4,405	\$4,406
-Annual	\$30,719	\$44,004	\$44,283	\$42,469	\$39,948	\$52,865	\$52,874

Table 8 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
City of Lahaina

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	1,357	1,357	1,357	1,357	1,357	1,357	1,357
Child Care	710	460	864	682	432	501	250
Food	698	731	639	715	748	791	823
Transportation	285	285	285	285	285	285	285
Health Care	187	206	199	199	218	198	217
Miscellaneous	324	304	334	324	304	313	293
Taxes	868	843	908	869	844	827	804
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$24.14	\$22.99	\$25.04	\$24.15	\$23.00	\$23.25	\$22.10
-Monthly	\$4,249	\$4,046	\$4,407	\$4,250	\$4,047	\$4,091	\$3,890
-Annual	\$50,993	\$48,557	\$52,883	\$51,002	\$48,566	\$49,098	\$46,684

Table 8 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
City of Lahaina

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	1,357	1,752	1,752	1,752	1,752	1,752	1,752
Child Care	0	1,380	1,352	1,171	920	1,324	1,143
Food	856	734	750	822	853	765	838
Transportation	278	285	285	285	285	285	285
Health Care	237	183	195	194	214	207	206
Miscellaneous	273	433	433	422	402	433	422
Taxes	778	1,445	1,445	1,374	1,239	1,445	1,374
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$20.90	\$33.99	\$33.99	\$32.90	\$30.88	\$33.99	\$32.90
-Monthly	\$3,678	\$5,983	\$5,983	\$5,790	\$5,435	\$5,982	\$5,790
-Annual	\$44,134	\$71,796	\$71,790	\$69,482	\$65,222	\$71,784	\$69,476

Table 8 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
City of Lahaina

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,752	1,752	1,752	1,752	1,752	1,752	1,752
Child Care	892	961	710	460	1,296	1,115	864
Food	869	910	941	973	781	853	884
Transportation	285	285	285	285	285	285	285
Health Care	225	205	225	244	218	218	237
Miscellaneous	402	411	391	371	433	422	402
Taxes	1,235	1,303	1,168	1,064	1,446	1,375	1,236
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$30.86	\$31.80	\$29.79	\$28.17	\$33.99	\$32.89	\$30.85
-Monthly	\$5,431	\$5,597	\$5,242	\$4,959	\$5,981	\$5,789	\$5,430
-Annual	\$65,170	\$67,168	\$62,908	\$59,504	\$71,778	\$69,469	\$65,164

Table 8 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
City of Lahaina

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	1,752	1,752	1,752	1,752	1,752	1,752	1,752
Child Care	933	682	432	751	501	250	0
Food	925	957	988	997	1,029	1,060	1,092
Transportation	285	285	285	285	285	285	278
Health Care	217	236	256	217	236	255	274
Miscellaneous	411	391	371	400	380	360	340
Taxes	1,304	1,164	1,064	1,229	1,049	1,023	996
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$31.80	\$29.76	\$28.17	\$30.69	\$28.42	\$27.25	\$26.03
-Monthly	\$5,597	\$5,238	\$4,958	\$5,401	\$5,001	\$4,796	\$4,581
-Annual	\$67,161	\$62,855	\$59,499	\$64,807	\$60,017	\$57,550	\$54,970

Table 8 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
City of Lahaina

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	1,111	1,357	1,357	1,357	1,357	1,357	1,357
Child Care	0	460	432	250	0	920	892
Food	623	759	775	851	884	880	895
Transportation	539	546	546	546	539	546	546
Health Care	198	206	217	217	236	213	225
Miscellaneous	247	333	333	322	302	392	391
Taxes	695	928	929	888	862	1,051	1,051
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$9.70	\$12.78	\$12.78	\$12.33	\$11.73	\$14.71	\$14.71
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,413	\$4,498	\$4,500	\$4,341	\$4,130	\$5,178	\$5,178
-Annual	\$40,957	\$53,977	\$53,994	\$52,090	\$49,554	\$62,137	\$62,132

Table 8 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
City of Lahaina

<i>2 Adults, 2 Children, continued</i>							
<i>Monthly Costs</i>	<i>2 Adults + infant + schoolage</i>	<i>2 Adults + infant + teenager</i>	<i>2 Adults + preschooler + preschooler</i>	<i>2 Adults + preschooler + schoolage</i>	<i>2 Adults + preschooler + teenager</i>	<i>2 Adults + schoolage + schoolage</i>	<i>2 Adults + schoolage + teenager</i>
<i>Housing</i>	1,357	1,357	1,357	1,357	1,357	1,357	1,357
<i>Child Care</i>	710	460	864	682	432	501	250
<i>Food</i>	967	999	911	983	1,014	1,055	1,086
<i>Transportation</i>	546	546	546	546	546	546	546
<i>Health Care</i>	224	243	236	236	255	235	254
<i>Miscellaneous</i>	380	360	391	380	360	369	349
<i>Taxes</i>	1,012	986	1,052	1,011	986	969	945
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-80	-40	-80	-80	-40	-80	-40
<i>Child Tax Credit (-)</i>	-100	-100	-100	-100	-100	-100	-100
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$14.25	\$13.67	\$14.71	\$14.25	\$13.67	\$13.79	\$13.21
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$5,017	\$4,811	\$5,177	\$5,015	\$4,811	\$4,852	\$4,648
<i>-Annual</i>	\$60,206	\$57,734	\$62,127	\$60,177	\$57,729	\$58,228	\$55,780

Table 8 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
City of Lahaina

<i>Monthly Costs</i>	<i>2 Adults, 2 Children</i>	<i>2 Adults, 3 Children</i>					
	<i>2 Adults + teenager + teenager</i>	<i>2 Adults + infant + infant + infant</i>	<i>2 Adults + infant + infant + preschooler</i>	<i>2 Adults + infant + infant + schoolage</i>	<i>2 Adults + infant + infant + teenager</i>	<i>2 Adults + infant + preschooler + preschooler</i>	<i>2 Adults + infant + preschooler + schoolage</i>
<i>Housing</i>	1,357	1,752	1,752	1,752	1,752	1,752	1,752
<i>Child Care</i>	0	1,380	1,352	1,171	920	1,324	1,143
<i>Food</i>	1,118	985	999	1,068	1,098	1,014	1,083
<i>Transportation</i>	539	546	546	546	546	546	546
<i>Health Care</i>	274	220	232	231	251	244	243
<i>Miscellaneous</i>	329	488	488	477	457	488	477
<i>Taxes</i>	918	1,508	1,508	1,434	1,262	1,508	1,434
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-80	-80	-80	-80	-80	-80
<i>Child Tax Credit (-)</i>	-100	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$12.59	\$18.89	\$18.89	\$18.32	\$17.20	\$18.88	\$18.31
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$4,433	\$6,650	\$6,648	\$6,449	\$6,055	\$6,646	\$6,447
<i>-Annual</i>	\$53,200	\$79,794	\$79,771	\$77,382	\$72,660	\$79,748	\$77,359

Table 8 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
City of Lahaina

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,752	1,752	1,752	1,752	1,752	1,752	1,752
Child Care	892	961	710	460	1,296	1,115	864
Food	1,113	1,151	1,181	1,211	1,029	1,097	1,127
Transportation	546	546	546	546	546	546	546
Health Care	262	242	262	281	255	255	274
Miscellaneous	456	465	445	425	488	476	456
Taxes	1,262	1,300	1,219	1,194	1,507	1,434	1,262
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$17.20	\$17.58	\$16.72	\$16.13	\$18.87	\$18.31	\$17.19
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$6,053	\$6,188	\$5,885	\$5,679	\$6,644	\$6,445	\$6,052
-Annual	\$72,640	\$74,251	\$70,623	\$68,145	\$79,724	\$77,335	\$72,620

Table 8 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
City of Lahaina

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	1,752	1,752	1,752	1,752	1,752	1,752	1,752
Child Care	933	682	432	751	501	250	0
Food	1,166	1,196	1,226	1,235	1,265	1,294	1,324
Transportation	546	546	546	546	546	546	539
Health Care	254	273	293	254	273	292	311
Miscellaneous	465	445	425	454	434	413	393
Taxes	1,300	1,219	1,194	1,257	1,176	1,149	1,121
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$17.57	\$16.71	\$16.13	\$17.10	\$16.24	\$15.65	\$15.03
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$6,186	\$5,884	\$5,677	\$6,018	\$5,716	\$5,507	\$5,290
-Annual	\$74,231	\$70,603	\$68,125	\$72,213	\$68,586	\$66,086	\$63,476

Maui County, HI, 2003

(Excluding City of Lahaina)

Table 9
The Self-Sufficiency Standard for Maui County, HI, 2003
(Excluding City of Lahaina)

Monthly Costs	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1,018	1,243	1,243	1,243	1,243	1,243	1,243
Child Care	0	460	432	250	0	920	892
Food	316	463	480	559	594	606	623
Transportation	278	285	285	285	278	285	285
Health Care	55	169	180	180	199	176	188
Miscellaneous	167	262	262	252	231	323	323
Taxes	572	726	726	663	662	860	861
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$13.67	\$19.98	\$19.99	\$18.99	\$17.94	\$24.05	\$24.06
-Monthly	\$2,406	\$3,517	\$3,518	\$3,342	\$3,157	\$4,233	\$4,234
-Annual	\$28,873	\$42,200	\$42,217	\$40,099	\$37,882	\$50,800	\$50,809

Table 9 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
(Excluding City of Lahaina)

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	1,243	1,243	1,243	1,243	1,243	1,243	1,243
Child Care	710	460	864	682	432	501	250
Food	698	731	639	715	748	791	823
Transportation	285	285	285	285	285	285	285
Health Care	187	206	199	199	218	198	217
Miscellaneous	312	293	323	312	293	302	282
Taxes	821	796	862	822	797	781	757
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$23.17	\$22.01	\$24.06	\$23.17	\$22.02	\$22.27	\$21.13
-Monthly	\$4,077	\$3,874	\$4,235	\$4,078	\$3,875	\$3,919	\$3,718
-Annual	\$48,927	\$46,491	\$50,818	\$48,937	\$46,500	\$47,032	\$44,619

Table 9 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
(Excluding City of Lahaina)

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	1,243	1,604	1,604	1,604	1,604	1,604	1,604
Child Care	0	1,380	1,352	1,171	920	1,324	1,143
Food	856	734	750	822	853	765	838
Transportation	278	285	285	285	285	285	285
Health Care	237	183	195	194	214	207	206
Miscellaneous	261	419	419	408	388	419	408
Taxes	731	1,343	1,344	1,269	1,070	1,344	1,269
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$19.92	\$32.50	\$32.50	\$31.38	\$29.01	\$32.49	\$31.38
-Monthly	\$3,506	\$5,720	\$5,719	\$5,523	\$5,105	\$5,719	\$5,523
-Annual	\$42,069	\$68,639	\$68,632	\$66,278	\$61,260	\$68,626	\$66,272

Table 9 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
(Excluding City of Lahaina)

Monthly Costs	1 Adult, 3 Children, continued						
	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,604	1,604	1,604	1,604	1,604	1,604	1,604
Child Care	892	961	710	460	1,296	1,115	864
Food	869	910	941	973	781	853	884
Transportation	285	285	285	285	285	285	285
Health Care	225	205	225	244	218	218	237
Miscellaneous	388	397	377	357	419	407	388
Taxes	1,134	1,198	1,030	1,004	1,345	1,270	1,134
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$29.36	\$30.29	\$28.08	\$26.91	\$32.49	\$31.38	\$29.36
-Monthly	\$5,168	\$5,330	\$4,942	\$4,736	\$5,718	\$5,522	\$5,167
-Annual	\$62,012	\$63,964	\$59,304	\$56,838	\$68,620	\$66,266	\$62,005

Table 9 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
(Excluding City of Lahaina)

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
Housing	1,604	1,604	1,604	1,604	1,604	1,604	1,604
Child Care	933	682	432	751	501	250	0
Food	925	957	988	997	1,029	1,060	1,092
Transportation	285	285	285	285	285	285	278
Health Care	217	236	256	217	236	255	274
Miscellaneous	396	377	357	385	365	346	325
Taxes	1,199	1,029	1,004	1,127	989	963	936
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$30.28	\$28.07	\$26.91	\$29.19	\$27.15	\$25.99	\$24.76
-Monthly	\$5,330	\$4,940	\$4,736	\$5,137	\$4,779	\$4,574	\$4,359
-Annual	\$63,957	\$59,281	\$56,832	\$61,649	\$57,350	\$54,883	\$52,303

Table 9 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
(Excluding City of Lahaina)

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	1,018	1,243	1,243	1,243	1,243	1,243	1,243
Child Care	0	460	432	250	0	920	892
Food	623	759	775	851	884	880	895
Transportation	539	546	546	546	539	546	546
Health Care	198	206	217	217	236	213	225
Miscellaneous	238	321	321	311	290	380	380
Taxes	656	881	883	841	816	1,004	1,005
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$9.30	\$12.29	\$12.29	\$11.84	\$11.24	\$14.22	\$14.22
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,272	\$4,326	\$4,327	\$4,169	\$3,957	\$5,006	\$5,006
-Annual	\$39,265	\$51,911	\$51,929	\$50,025	\$47,489	\$60,072	\$60,066

Table 9 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
(Excluding City of Lahaina)

<i>2 Adults, 2 Children, continued</i>							
<i>Monthly Costs</i>	<i>2 Adults + infant + schoolage</i>	<i>2 Adults + infant + teenager</i>	<i>2 Adults + preschooler + preschooler</i>	<i>2 Adults + preschooler + schoolage</i>	<i>2 Adults + preschooler + teenager</i>	<i>2 Adults + schoolage + schoolage</i>	<i>2 Adults + schoolage + teenager</i>
<i>Housing</i>	1,243	1,243	1,243	1,243	1,243	1,243	1,243
<i>Child Care</i>	710	460	864	682	432	501	250
<i>Food</i>	967	999	911	983	1,014	1,055	1,086
<i>Transportation</i>	546	546	546	546	546	546	546
<i>Health Care</i>	224	243	236	236	255	235	254
<i>Miscellaneous</i>	369	349	380	369	349	358	338
<i>Taxes</i>	963	939	1,005	964	939	923	898
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-80	-40	-80	-80	-40	-80	-40
<i>Child Tax Credit (-)</i>	-100	-100	-100	-100	-100	-100	-100
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$13.76	\$13.18	\$14.22	\$13.76	\$13.18	\$13.30	\$12.72
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$4,843	\$4,639	\$5,005	\$4,843	\$4,639	\$4,680	\$4,476
<i>-Annual</i>	\$58,117	\$55,669	\$60,061	\$58,112	\$55,663	\$56,163	\$53,714

Table 9 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
(Excluding City of Lahaina)

<i>Monthly Costs</i>	<i>2 Adults, 2 Children</i>	<i>2 Adults, 3 Children</i>					
	<i>2 Adults + teenager + teenager</i>	<i>2 Adults + infant + infant + infant</i>	<i>2 Adults + infant + infant + preschooler</i>	<i>2 Adults + infant + infant + schoolage</i>	<i>2 Adults + infant + infant + teenager</i>	<i>2 Adults + infant + preschooler + preschooler</i>	<i>2 Adults + infant + preschooler + schoolage</i>
<i>Housing</i>	1,243	1,604	1,604	1,604	1,604	1,604	1,604
<i>Child Care</i>	0	1,380	1,352	1,171	920	1,324	1,143
<i>Food</i>	1,118	985	999	1,068	1,098	1,014	1,083
<i>Transportation</i>	539	546	546	546	546	546	546
<i>Health Care</i>	274	220	232	231	251	244	243
<i>Miscellaneous</i>	317	474	473	462	442	473	462
<i>Taxes</i>	871	1,407	1,406	1,282	1,201	1,406	1,282
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-80	-80	-80	-80	-80	-80
<i>Child Tax Credit (-)</i>	-100	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$12.11	\$18.14	\$18.14	\$17.43	\$16.57	\$18.13	\$17.42
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$4,261	\$6,386	\$6,384	\$6,135	\$5,833	\$6,382	\$6,133
<i>-Annual</i>	\$51,134	\$76,636	\$76,613	\$73,620	\$69,993	\$76,589	\$73,600

Table 9 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
(Excluding City of Lahaina)

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,604	1,604	1,604	1,604	1,604	1,604	1,604
Child Care	892	961	710	460	1,296	1,115	864
Food	1,113	1,151	1,181	1,211	1,029	1,097	1,127
Transportation	546	546	546	546	546	546	546
Health Care	262	242	262	281	255	255	274
Miscellaneous	442	451	430	410	473	462	442
Taxes	1,202	1,239	1,159	1,132	1,406	1,282	1,202
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$16.57	\$16.95	\$16.09	\$15.50	\$18.13	\$17.42	\$16.56
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$5,831	\$5,965	\$5,663	\$5,455	\$6,380	\$6,132	\$5,829
-Annual	\$69,973	\$71,583	\$67,956	\$65,456	\$76,566	\$73,580	\$69,953

Table 9 - continued
The Self-Sufficiency Standard for Maui County, HI, 2003
(Excluding City of Lahaina)

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	1,604	1,604	1,604	1,604	1,604	1,604	1,604
Child Care	933	682	432	751	501	250	0
Food	1,166	1,196	1,226	1,235	1,265	1,294	1,324
Transportation	546	546	546	546	546	546	539
Health Care	254	273	293	254	273	292	311
Miscellaneous	450	430	410	439	419	399	378
Taxes	1,240	1,159	1,132	1,197	1,116	1,089	1,061
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$16.94	\$16.08	\$15.49	\$16.46	\$15.61	\$15.01	\$14.40
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$5,964	\$5,661	\$5,453	\$5,796	\$5,493	\$5,285	\$5,067
-Annual	\$71,563	\$67,937	\$65,436	\$69,546	\$65,920	\$63,419	\$60,810