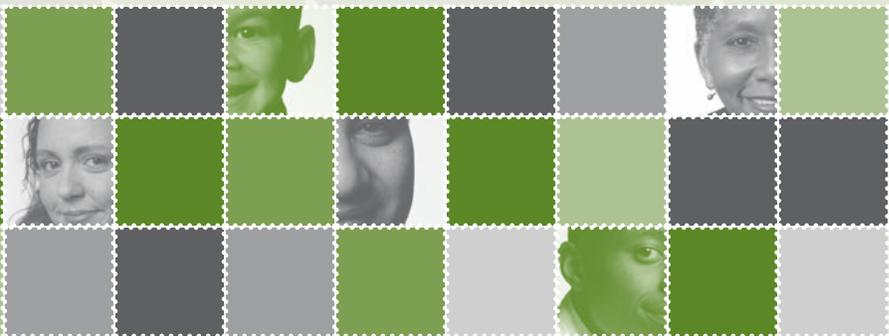


THE SELF-SUFFICIENCY STANDARD

for **COLORADO 2008:** A FAMILY NEEDS BUDGET



Prepared for:



**COLORADO FISCAL
POLICY INSTITUTE**

Justice and Economic Security for all Coloradans



**COLORADO FISCAL
POLICY INSTITUTE**

Justice and Economic Security for *all* Coloradans

The Colorado Fiscal Policy Institute (COFPI), formerly the Colorado Fiscal Project, was founded in 1996 as an all volunteer coalition of community-based organizations, individuals, advocates, educators, and nonprofits. In 1999, with funding from the Charles Stewart Mott Foundation and the Open Society Institute, COFPI became a permanent project of the Colorado Center on Law and Policy. Since its inception, COFPI has worked toward the development of adequate and fair fiscal policies (including the promotion of self-sufficiency) that will benefit all Coloradans, especially low and moderate income populations. Through education, fiscal and policy analysis, and collaboration COFPI informs policymakers, the media, and the public about the importance of a fair and equitable state fiscal system.

For further information on COFPI, go to http://www.cclponline.org/ccs/about_CFPI.php or contact:

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The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center partners with a range of non-profit, women's, children's, and community-based groups to:

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

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. Full copies of this report can be viewed at <http://www.sixstrategies.org>.

THE SELF-SUFFICIENCY STANDARD FOR COLORADO 2008: A FAMILY NEEDS BUDGET

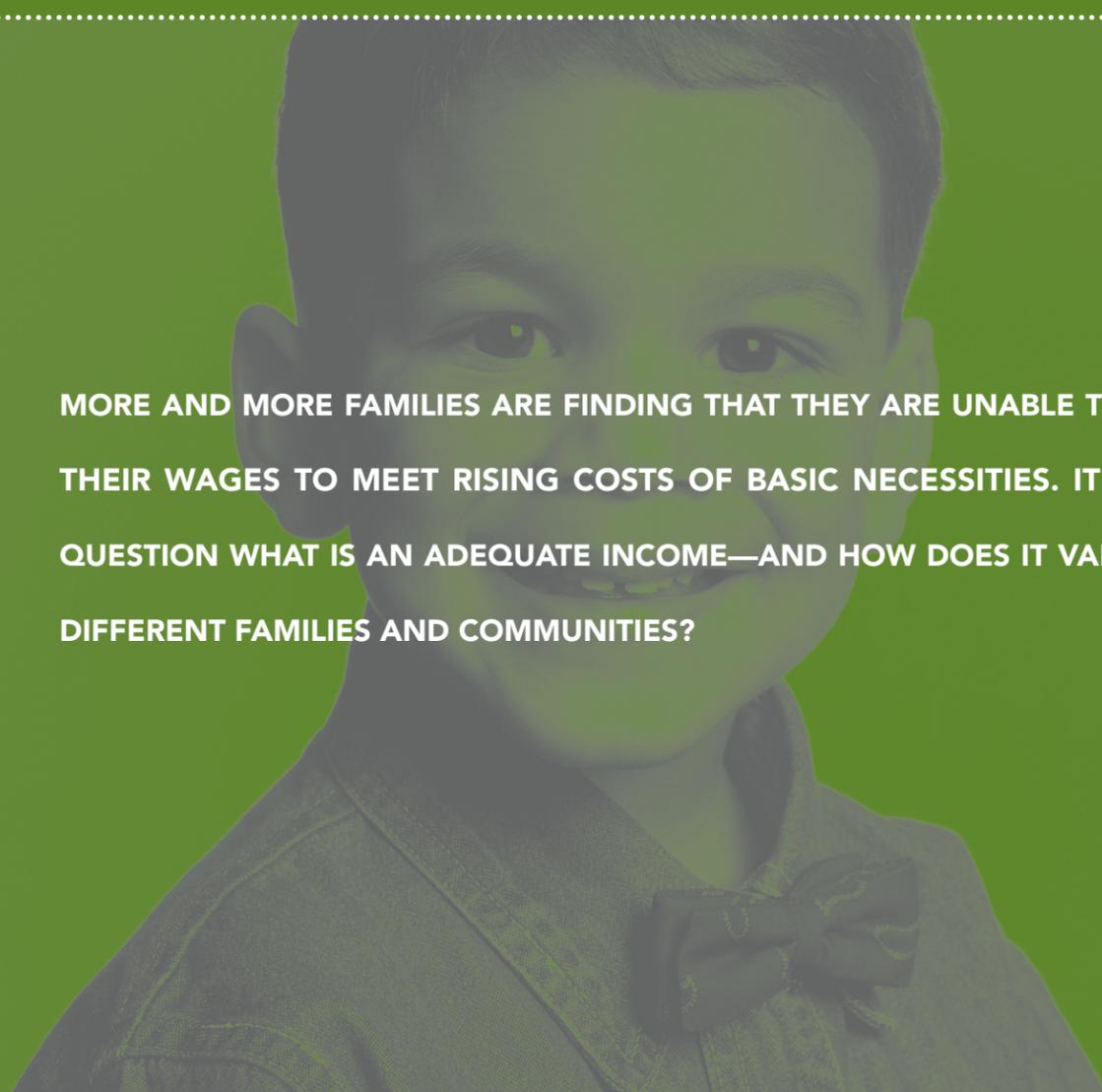


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FEBRUARY 2008

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Prepared for the Colorado Fiscal Policy Institute
The Self-Sufficiency Standard for Colorado 2008: A Family Needs Budget
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MORE AND MORE FAMILIES ARE FINDING THAT THEY ARE UNABLE TO STRETCH THEIR WAGES TO MEET RISING COSTS OF BASIC NECESSITIES. IT BEGS THE QUESTION WHAT IS AN ADEQUATE INCOME—AND HOW DOES IT VARY AMONG DIFFERENT FAMILIES AND COMMUNITIES?

The Self-Sufficiency Standard was originally developed by Dr. Diana Pearce, while serving as Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development.

This Colorado update report has been prepared through the cooperative efforts of Liesl Eckert, Sarah Fickeisen, Karen Granberg, Catherine Hirst, Lisa Manzer, Kate Morgan, and Maureen Newby, at the University of Washington, Center for Women's Welfare, and Maureen Farrell, Tracey Stewart, Kathy White, and Carol Hedges of the Colorado Fiscal Policy Institute (COFPI).

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

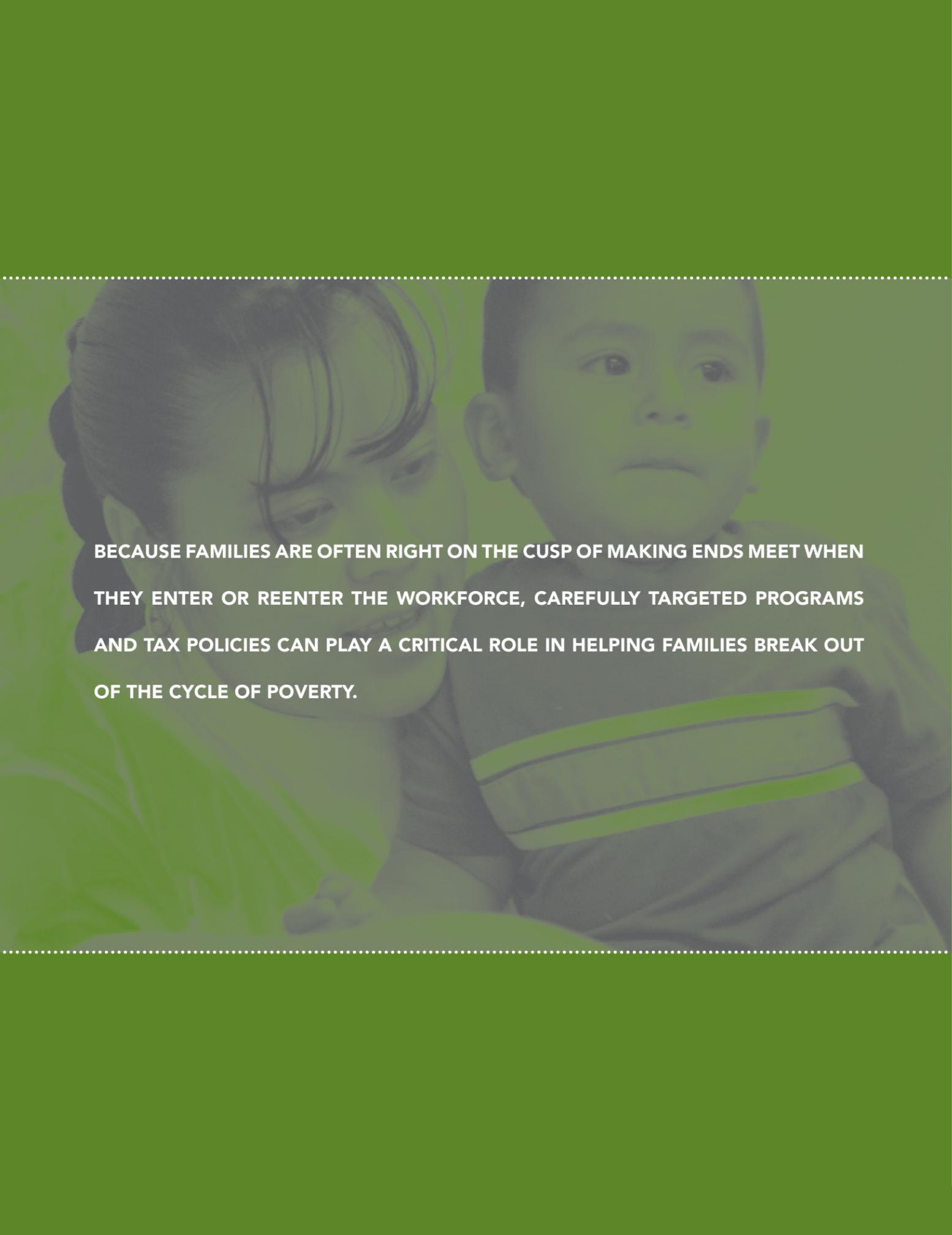
The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.

The Colorado Fiscal Policy Institute arranges for the updating of *The Self-Sufficiency Standard for Colorado* every three years. The first two versions were published in 2001 and 2004. The Colorado Fiscal Policy Institute would like to thank the following people and agencies for their assistance and support in the development of the 2008 update: Letty Bass, Chambers Family Fund; Hi Howard, Piton Foundation; and Gretchen Gagel McComb, The Women's Foundation of Colorado.

USING THE SELF-SUFFICIENCY STANDARD, A GIVEN FAMILY'S INCOME IS DEEMED INADEQUATE IF IT FALLS BELOW THE APPROPRIATE THRESHOLD BASED ON TYPE OF FAMILY AND LOCATION. HOWEVER, IT'S BETTER TO THINK IN TERMS OF "WAGE ADEQUACY" AND HOW CLOSE A PERSON OR A FAMILY IS TO THE STANDARD.

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BECAUSE FAMILIES ARE OFTEN RIGHT ON THE CUSP OF MAKING ENDS MEET WHEN THEY ENTER OR REENTER THE WORKFORCE, CAREFULLY TARGETED PROGRAMS AND TAX POLICIES CAN PLAY A CRITICAL ROLE IN HELPING FAMILIES BREAK OUT OF THE CYCLE OF POVERTY.

INTRODUCTION

As income inequality has increased in the United States, more and more families are finding they are unable to stretch their wages to meet the rising costs of basic necessities. Though many of these families are not defined as poor according to the official poverty measure, their incomes are inadequate. But what is an adequate income—and how does this amount vary among different family types and different places? The Self-Sufficiency Standard is a sophisticated measure of income adequacy designed to answer this question.

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs—without public or private assistance. This report explains the origin of the Standard; how it differs from the official Federal Poverty Level; how it is calculated; what an adequate income is for Colorado families; and how various public work supports, public policies, child support, and other resources can help families move toward self-sufficiency. The report concludes with a discussion of the varied ways the Self-Sufficiency Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

Measuring Income Adequacy: Problems with the Federal Poverty Level

How much income is enough for families to meet their needs without public subsidies? Although determining an exact dollar figure may be difficult, most people know when their income is adequate and when it is not. One participant in a training program defined economic self-sufficiency as:

Being able to take care of yourself and your family, you can pay the rent, you have a car for transportation, you have a job and you can pay your bills. You don't need to depend on anyone for anything; you are off all assistance programs. You can pay for daycare for your children, you can buy groceries and you can pay for life necessities.¹

Because it is not possible to interview every person for his or her assessment of their income adequacy, there is a need for a measurement that uses objective and consistent assumptions. Historically, the federal poverty measure or the Federal Poverty Level (FPL)² has been used to characterize a family as “poor” if their income is below a certain level and “not poor” if it is above that level. The federal 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 as a complete description of what people and families need to live.”³

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. Because families can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs, most assistance programs use a

multiple of the federal poverty measure to determine need. For instance, Colorado’s Children’s Health Insurance Program (SCHIP) is available for families with incomes at or below 200% of the FPL.⁴

Not only the government, but also the general public considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income up to 47% above the Federal Poverty Level, depending upon the family’s composition and where the family lives.⁵

However, simply raising the poverty level, or using a multiple of the FPL, cannot solve the structural problems inherent in the official poverty measure.

There are four basic methodological problems with the federal poverty measure.

- *First, the measure is based on the cost of a single item—food—not on a “market basket” of basic needs.* This is because over four decades ago when the FPL was developed, families spent about one-third of their income on food. The food budget was then simply multiplied by three to determine poverty levels.
- *Second, the federal poverty measure uses the demographic model of a two-parent family with a stay-at-home wife.* However, according to the U.S. Bureau of Labor Statistics, both parents were employed in 62% of two-parent families with children in 2006. Likewise, the adult was employed in a substantial number of single-parent families in 2006.⁶ For these families there are many additional costs associated with employment including taxes, transportation,

and most significantly, child care for those families with young children in family, center, or after school care.

- *Third, the poverty measure does not distinguish between those families in which the adults are employed and those in which the adults are not employed.* For instance, when the poverty measure was first developed, taxes were very low, transportation was inexpensive, and child care was not a significant issue, therefore the difference in expenses between families with earned incomes compared to those without earnings was not as great as it is today.
- *Finally, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay area of California. Although the FPL accounted for some geographical variation in costs four decades ago, differences in the cost of living between areas have increased substantially since then. Indeed, housing in the most expensive areas of the U.S. costs nearly four times as much as the same size units in the least expensive areas.⁷ Even within states, costs vary considerably. For example, in Colorado housing costs are 32% higher for a single-parent family with a preschooler and a schoolage child in Garfield County than in Alamosa County. Child care costs also vary by locality; for instance, child care costs are 36% higher in Garfield County than in Alamosa County for a single parent with one preschooler and one schoolage child. Thus, rather than simply use the FPL, federal housing programs assess need using the local area median income to account for the significant differences in cost of living between localities.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically based differences in costs, and build in more responsiveness to changes over time.⁸ In addition to the Self-Sufficiency Standard, examples of proposals for alternative measures of income adequacy include the Living Wage and the Basic Needs Budget.⁹

How the Standard Differs from the Federal Poverty Measure

In order to provide a realistic measurement of the income necessary for a given family to meet their needs without public or private assistance, the Self-Sufficiency Standard addresses each of the methodological problems with the federal poverty measure cited above.

- *The Standard is based on the individual cost of each basic need, which allows each cost to increase at its own rate.* Thus, the Standard does not assume that food is always one-third of a family's budget, as the federal poverty measure does.
- *The Standard assumes that all adults—married or single—work full-time,¹⁰ and therefore, includes all major costs associated with employment* (i.e., taxes, transportation, and, for families with young children, child care).
- *The Standard incorporates geographical variations in costs.* While this is particularly important for housing, there is also substantial geographic variation in child care, as well as some variation in health care, food, and transportation. Unlike some proposed revisions to the poverty measure, however, the Standard uses actual costs and does not assume fixed relationships by geography, e.g., a fixed ratio of urban to rural costs. Although rural areas generally have lower costs than metropolitan areas, the urban-rural cost ratios can vary. In some cases, a rural area can be more expensive. For example, 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.
- *The Standard accounts for cost variation by family size and composition (as does the FPL), but also by the ages of children.* While food and health care costs are slightly lower for younger children, child care costs can be much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard includes the net effect of taxes and tax credits.* All taxes, including state sales and use tax, payroll (Social Security and Medicare) tax, and federal, state, and city income taxes are calculated into the Standard. Additionally, the federal Child and Dependent Care Tax Credit (referred to in the Standard

as the Child Care Tax Credit or CCTC), Earned Income Tax Credit (EITC), and Child Tax Credit (CTC) are "credited" against the income required to meet basic needs.

The Self-Sufficiency Standard can establish a family-sustaining wage specific to most families throughout the U.S. by making real-world assumptions, varying data regionally and by family type, and including the net effect of taxes and tax credits. A Self-Sufficiency Wage means the family or individual is on the road to economic independence and is not forced to choose between basic necessities (child care versus nutritional food, or adequate housing versus health care). However, it is important to note that the Standard is a *conservative measure* that does not allow for longer-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator), emergency expenses, or even items such as school supplies.

The Self-Sufficiency Standard: More Than Wages Alone

Using the Self-Sufficiency Standard, a given family's income is deemed inadequate if it falls below the appropriate threshold based on their family type and location. However, users of the Standard are urged to think in terms of "wage adequacy." That is, one should ask: How close is a given wage to the Standard? For example, if the Standard for a certain family type is \$20 per hour, but the adult supporting the family only earns \$10 per hour, then the latter wage has a "wage adequacy" level of only 50%.

Likewise, the Standard's use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with wages alone or even with wages and benefits together. True self-sufficiency involves more than a job with a certain wage and benefits at one point in time; true self-sufficiency is a larger goal toward which one is striving and a process in which one is actively engaged. As one person put it, "Self-sufficiency is a road I'm on."¹¹

Central to efforts to attain self-sufficiency is access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. Most individuals moving from welfare to work cannot achieve self-sufficiency through stopgap measures or in a single step, but require assistance, guidance, and transitional work supports to become

self-sufficient over time. While meeting basic needs may be more urgent than access to education and training, true long-term self-sufficiency increasingly requires investments that enhance skills and adaptability. Self-sufficiency is not likely to be sustainable without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers.

Finally, although the Self-Sufficiency Standard determines a wage that is adequate without public benefits, this does not imply that public work supports are inappropriate, or unnecessary, for Colorado families. Given the number of families who have not yet achieved "wage adequacy" (see box A *Snapshot of Colorado Households below the Self-Sufficiency Standard*), public assistance for such high-price necessities as child care, health care, and housing is frequently the only way these families can meet their basic needs. Furthermore, the Self-Sufficiency Standard does not imply that families at any income should be completely self-reliant and independent of one another or the community at large. Indeed, it is through interdependence with community institutions, informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.



BOX 1: A Snapshot of Colorado Households Below the Self-Sufficiency Standard

What are the characteristics of those who are below the Standard? The odds of experiencing inadequate income are clearly concentrated among certain families by such factors as geographic location, gender, race/ethnicity, education, and family type:

- Although one in five Colorado households experience inadequate income, counties with the highest percentage of households with incomes below the Standard are concentrated in the south central and southeastern corner of the state, where one in three households lack sufficient income. Income inadequacy is most prevalent in the non-mountainous rural areas of Colorado.
- Although the majority of families with inadequate income in Colorado are White, the rate of income inadequacy is higher among households of color. In Colorado, 16% of non-Hispanic White households lack sufficient income while 43% of Latino households lack sufficient income.
- Single parents have a greater likelihood of income inadequacy than married couples. However the effect is much greater for single mothers than single fathers, with over half of Colorado's single mothers lacking sufficient income.
- Householders with less education are more likely to have insufficient income. More than half of those with less than a high school education have income below the Standard, compared to 10% of those with a college degree.

Nevertheless, overall, families with inadequate incomes in Colorado are remarkably diverse, resembling in many ways the population of Colorado as a whole. Below is a summary of key profile characteristics of the Colorado families with inadequate income:

- Although Latinos generally have the highest rates of income inadequacy, six out of ten households in Colorado with inadequate income are non-Hispanic White, while about 25% are Latino, 6% are African-American, 3% are Asian/Pacific Islander, and 2% are Native American.
- U.S. citizens head nearly nine out of ten households below the Standard.
- 60% of households below the Standard have children, with about 62% of these with one or more children under age six.
- Married couples with children head 44% of households with inadequate income; only one in sixteen households with inadequate income is maintained by a never-married mother with children.
- Among householders in families with inadequate income, only one in five has less than a high school degree, and about 26% have a high school degree as their highest level of education. The remaining householders lacking adequate income have at least some college.
- 85% of Colorado households with inadequate income have at least one worker, and in about half of these, there is at least one full-time year-round worker.
- Only 6% of households with inadequate income receive public cash assistance.
- About 40% of households with inadequate income own their own homes, while nearly all of the rest are renters.

Source: Pearce, D. (2007). *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*. Seattle, WA: University of Washington.

How the Self-Sufficiency Standard is Calculated

Making the Standard methodologically consistent, accurate, and timely, requires that—to the extent possible—data are:

- Collected or calculated using standardized or equivalent methodology nationwide;
- Obtained from scholarly or credible sources such as the U.S. Census Bureau;
- Updated periodically, preferably annually; and
- Geographically—and/or age-specific, as appropriate.

The Self-Sufficiency Standard is calculated for 70 different family types for the 64 counties in Colorado. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Colorado are included in Appendix B.

The components included in the calculations of the Self-Sufficiency Standard for Colorado are described in **Table 1** below. (Note: See Appendix A for more detailed information on sources and methodology.)

Table 1: Summary of Data Components of the Self-Sufficiency Standard for Colorado

Housing	The cost of rent and utilities is based on the Fair Market Rents calculated by the U.S. Department of Housing and Urban Development (HUD). Estimates for Colorado counties in the Denver-Aurora metropolitan area are adjusted for specific geographic areas using ratios based on median gross rents from U.S. Census data, calculated by the National Low Income Housing Coalition.
Child Care	Child care data is calculated based on the 75th percentile of the market rate survey from the Colorado Department of Human Services, Division of Child Care, by age, setting, and place.
Food	The food costs are estimated based on the U.S. Department of Agriculture's Low-Cost Food Plan. Geographic differences are varied using the ACCRA Cost of Living Index published by the Council for Community and Economic Research.
Transportation	Public transportation is calculated for the counties of Denver, Eagle, and Pitkin. The cost of public transportation assumes that commuters use an unlimited monthly bus pass. Private transportation costs of owning and operating an average car are calculated based on the American Automobile Association, the National Household Travel Survey, the National Association of Insurance Commissioners, and the Consumer Expenditure Survey. For Colorado, geographic variation in insurance cost is created using rates for the top five carriers from the Colorado Division of Insurance, Passenger Automobile Insurance Premiums Report.
Health Insurance	Health care premiums and out-of-pocket costs are based on data calculated by the U.S. Medical Expenditure Panel Survey. For Colorado, geographic variation in insurance cost is created using rates for the top five carriers from the Colorado Division of Insurance, Small Group Insurance Premiums Report.
Taxes & Tax Credits	Federal taxes include income tax and payroll taxes. State taxes for Colorado include state sales and income tax. Federal credits include the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit. State credits for Colorado include the state Child Care Tax Credit, and the Child Tax Credit.
Miscellaneous	Miscellaneous expenses are calculated as 10% of all other costs, including all other essentials, such as clothing, shoes, diapers, nonprescription medicines, household items, and telephone. This percentage is a conservative estimate and does not include costs for recreation, entertainment, debt repayment or savings.

HOW MUCH IS ENOUGH IN COLORADO?

The Self-Sufficiency Standard varies by both family type and by geographic location because the amount of money a family needs to be economically self-sufficient depends on family size, composition, and children's ages, and on the state and county of residence. This section of the report uses examples from El Paso County to present an overview of how much is enough to live in Colorado.

To illustrate how a Self-Sufficiency Standard is calculated, **Table 2** shows the monthly expenses and the Self-Sufficiency Wages in El Paso County for three different family types (one adult; one adult with one preschooler; and two adults with one preschooler and one schoolage child). In El Paso

County, a single adult needs to earn \$9.14 per hour to be able to meet her/his basic needs. With the addition of a preschooler, the single parent needs to earn \$16.97 per hour, nearly eight dollars more per hour than the single adult requires to be self-sufficient. A single adult with a preschooler needs a two-bedroom housing unit and full-time child care, in addition to other expenses. If this family has two adults and two children—a preschooler and a schoolage child—costs for basic needs such as child care, food, transportation, and health care increase, and each adult must now earn \$11.69 per hour to meet the family's needs. Therefore, meeting all of the basic needs of a family consisting of two adults with a preschooler and a schoolage child

Table 2
The Self-Sufficiency Standard for Selected Family Types* | Colorado 2008: El Paso County

Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		Two Adults, One Preschooler & One Schoolage Child	
	Costs	%	Costs	%	Costs	%
Housing	\$631	39	\$797	27	\$797	19
Child Care	\$0	0	\$661	22	\$1,019	25
Food	\$217	14	\$329	11	\$678	16
Transportation	\$243	15	\$250	8	\$479	12
Health Care	\$124	8	\$317	11	\$401	10
Miscellaneous	\$122	8	\$235	8	\$337	8
Taxes	\$271	17	\$540	18	\$672	16
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$60)	-2	(\$100)	-2
Child Tax Credit (-)	\$0	0	(\$83)	-3	(\$167)	-4
Total Percent		100		100		100
Self-Sufficiency Wage						
Hourly**	\$9.14		\$16.97		\$11.69 per adult***	
Monthly	\$1,609		\$2,986		\$4,115	
Annual	\$19,302		\$35,831		\$49,383	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal, state, and city income taxes (including state tax credits except state EITC) and payroll taxes.

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

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

Note: Totals may not add exactly due to rounding.

requires a combined wage over six dollars per hour more than the wage required by the single adult with one preschooler. The two adult and two children family require a combined wage over fourteen dollars per hour more than the wage required by a single adult.

In addition to the basic expenses such as housing and child care, the Standard includes taxes and tax credits in the calculation of the Self-Sufficiency Wage. Table 2 shows that the Self-Sufficiency Wage for these family types is too high to qualify for the Earned Income Tax Credit. However, a family with one adult and one preschooler receives a Child Care Tax Credit of \$60 per month and a Child Tax Credit of \$83 per month. If the family consists of two adults with one preschooler and one schoolage child, these tax credits increase to \$100 per month for the Child Care Tax Credit and to \$167 for the Child Tax Credit. These federal tax credits are subtracted from the other expenses and taxes to calculate the Self-Sufficiency Wage. Appendix B of this report shows the monthly expenses, tax credits, and Self-Sufficiency Wages for eight different family types for each county in Colorado.

Figure 1 shows the proportion of income spent on each basic need for a single-parent family with one preschooler and one schoolage child in El Paso County. Each monthly expense is shown as a percentage of the total income necessary for this family to be self-sufficient. Generally, families with two children (when one is under schoolage) spend about half their incomes on housing and child care expenses alone. Indeed, for this family in El Paso County, with child care accounting for 29% of the family's monthly costs and housing accounting for 22%, over half (51%) of this parent's expenses are spent on child care and housing alone. The cost of food for this family is 14% of total expenses, far lower than the 33% assumed by the methodology of the Federal Poverty Level.

Other expenses account for smaller shares of the Standard:

- **Health Care:** Health care makes up a relatively small share at 10%. However, the calculation for health care assumes that the employer both provides health insurance for the family and pays 74% of the premium (the average proportion paid by Colorado employers). For Colorado families who do not have employer-sponsored health insurance, it is likely that health care costs would account for a greater proportion of the family budget than shown in Figure 1.

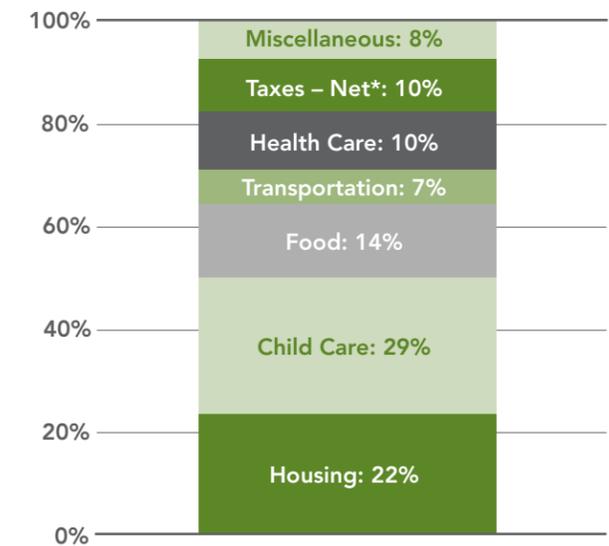
- **Transportation:** Transportation costs account for 7% of total monthly costs. The Standard for El Paso County has been calculated assuming that workers use private transportation to get to and from work.

- **Miscellaneous:** Miscellaneous items (such as clothing and household items) make up 8% of household costs.

- **Taxes and Tax Credits:** Taxes account for 10% of the total monthly costs. Note that this tax percentage includes all tax credits, although credits are generally not received until the following year after taxes are filed. If it is assumed, as is generally the case, that tax credits are received annually in a lump sum, then the monthly tax burden for this family in El Paso County would be 18% of total costs.

Figure 1
Percentage of Standard Needed to Meet Basic Needs

The Self-Sufficiency Standard for a Family with One Adult, One Preschooler, and One Schoolage Child
El Paso County, CO, 2008

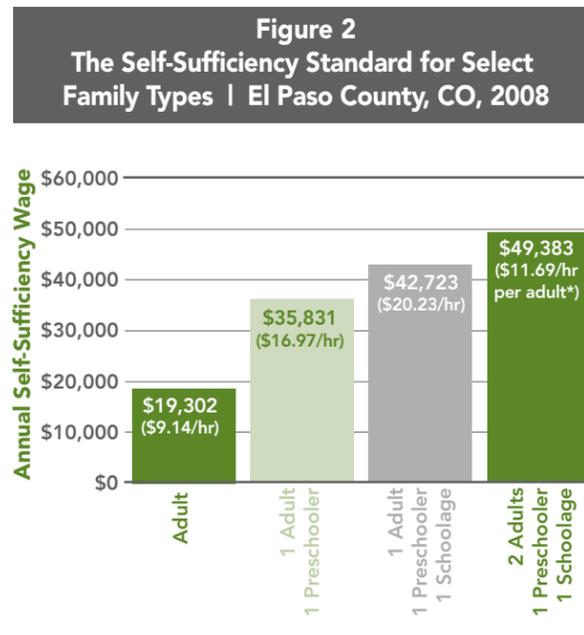


*Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 18%, but with tax credits, the amount owed in taxes is reduced to 10%. Please see the text for an explanation of the treatment of tax credits in modeling.

FOOD PRICES SPIKED MORE IN RURAL COMMUNITIES THAN IN URBAN OR SUBURBAN AREAS. SINCE 2004, FOOD COSTS HAVE INCREASED 16% TO 26% IN ALAMOSA, DENVER, GARFIELD AND PUEBLO COUNTIES. IN OTHER COUNTIES, FOOD COSTS HAVE AVERAGED A 45% INCREASE.



Figure 2 uses El Paso County to provide another illustration of how the Self-Sufficiency Wage varies by family type. The bar chart shows that one adult in El Paso County needs a yearly income of \$19,302 to be self-sufficient, while a single adult with one preschooler must earn nearly twice as much, or \$35,831 per year. The single parent with two children (one preschooler and one schoolage child) must earn \$42,723 per year to meet the family's needs. Note that the Self-Sufficiency Standard for a single parent with two children in El Paso County is nearly three times the amount of Colorado's 2008 hourly minimum wage of \$7.02.¹² In a two-parent family with a preschooler and schoolage child, the family needs a combined income of \$49,383 to meet their basic needs.

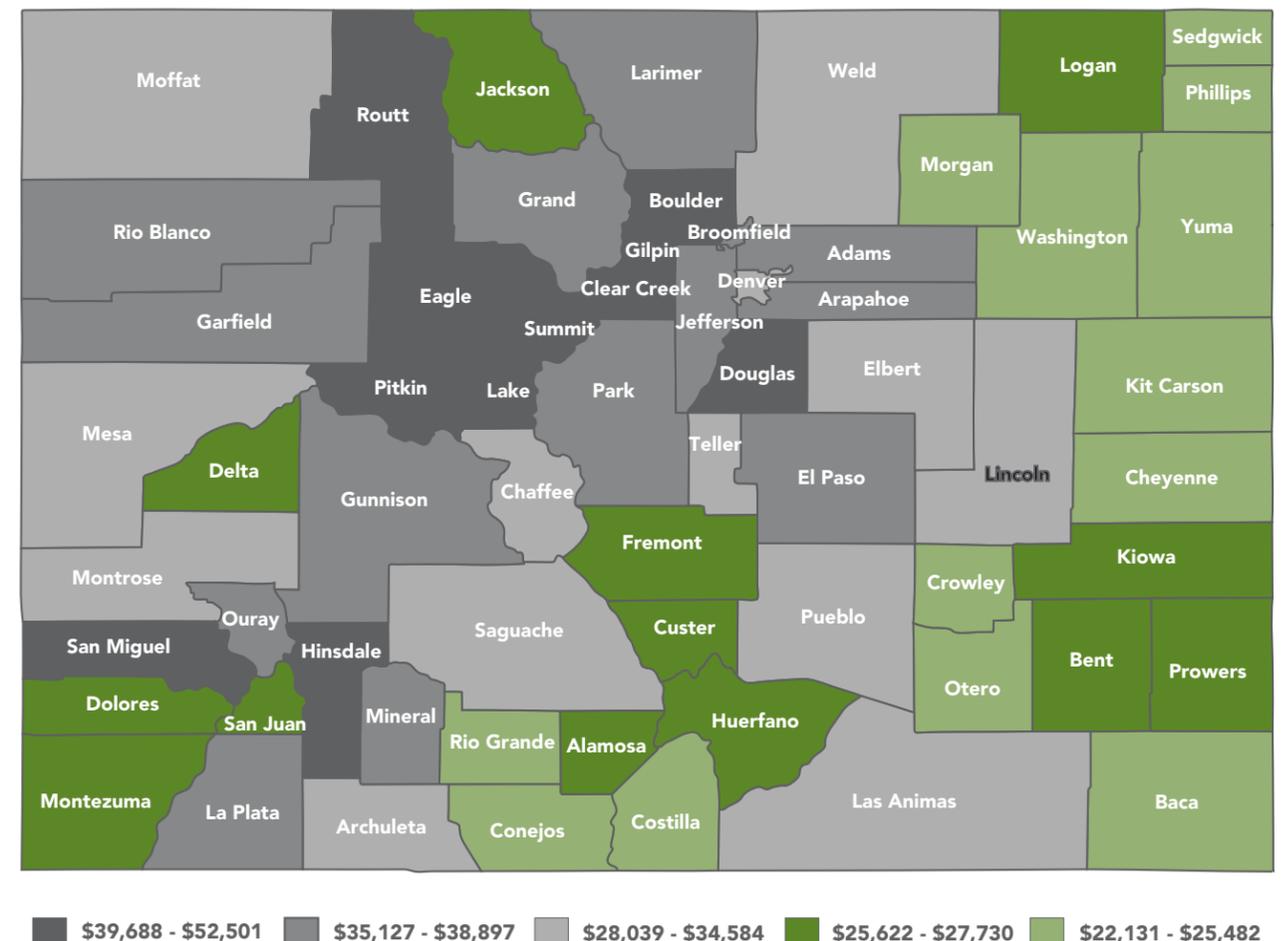


* The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. In the map below (**Figure 3**), the Self-Sufficiency Standard for Colorado's counties are shown, visually displaying the geographical variation in the Standard for a family with one adult and one preschooler. Figure 3 reveals a noticeable disparity between the higher cost suburban and resort areas and the lower cost non-mountainous rural areas of Colorado. Urban Denver County falls roughly in the middle, where the Self-Sufficiency Wage is over \$33,000 annually for a single parent with one preschooler. In contrast, the costs of living in the suburban counties surrounding Denver are

about one-sixth higher. For example, in Jefferson County, the Self-Sufficiency Wage for this family type is \$38,897 annually. In primarily mountainous resort counties such as Eagle, Pitkin, and Summit, the Self-Sufficiency Wages are even higher—over \$45,000 annually for a family of one adult and one preschooler. Conversely, the Self-Sufficiency Wages in Colorado's non-mountainous, agricultural rural areas on the east side of the state are the lowest. For example, in the counties of Kit Carson and Phillips, Self-Sufficiency Wages drop to just over \$22,000 annually, less than approximately half the wages needed in resort areas.

Figure 3
The Self-Sufficiency Wage for Colorado, 2008 | One Adult and One Preschooler



COMPARISON OF 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 4**, a comparison is made between the Self-Sufficiency Standard and four other benchmarks of income:

- Temporary Assistance for Needy Families (TANF), Food Stamps Program, and WIC (Women, Infants and Children);
- The Colorado State minimum wage;
- The Federal Poverty Level (FPL) for a family of three;
- The median family income for a family of three in Denver County.

For this comparison, earnings benchmarks are shown for a family of three including one adult, one preschooler, and one schoolage child living in Denver County. (Note that this set of benchmarks is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression that takes place over time.) Where relevant, the comparison benchmarks are for three-person families. However, none is as specific as the Standard in terms of age and number of children and/or geographic location. As indicated in the fourth bar from the left in Figure 4, the Self-Sufficiency Wage for this Denver County family is **\$41,523 per year**.

TANF, Food Stamps and WIC: Including the cash value of Food stamps as well as the TANF cash grant and assuming no wage or other income, the total basic “cash” assistance package is **\$9,763 per year**. This amount is **24%** of the Self-Sufficiency Standard for a three-person family in Denver County and is **57%** of the FPL.

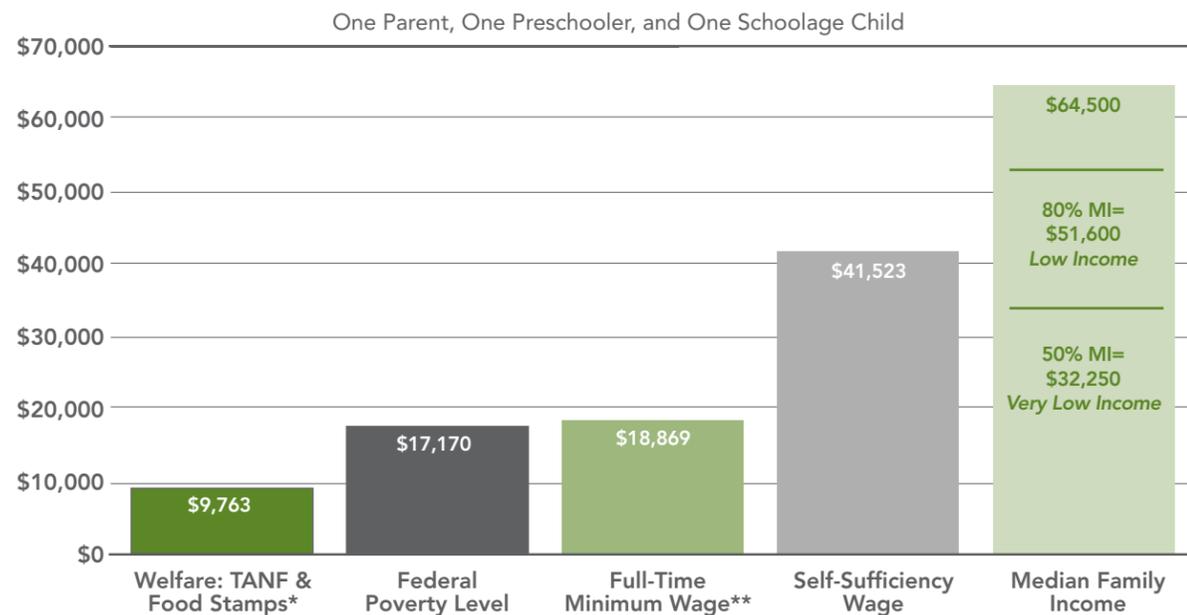
Federal Poverty Level: Not surprisingly, the Standard wage is quite a bit higher than the poverty level for a family of three. According to federal guidelines, a family consisting of one adult and two children would be considered “poor” with an income of **\$17,170** annually or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is only **41%** of the Self-Sufficiency Wage. Even in Costilla County, the least expensive county in Colorado for a family with one adult, one preschooler, and one schoolage child, the official poverty line is only **63%** of the minimum amount necessary to be self-sufficient.

Minimum Wage: The Colorado 2008 minimum wage is **\$7.02 per hour**. A full-time worker at **\$7.02 per hour** earns **\$14,826 per year**. Subtracting payroll taxes (Social Security and Medicare) and adding tax credits when eligible (the Earned Income Tax Credit, Child Tax Credit, and Child Care Tax Credit), this worker would have a net cash income of **\$18,869 per year**. This amount is more than the worker’s earnings alone because the federal EITC benefit for which the parent qualifies is more than the taxes owed.

Even with the help of the federal EITC, a full-time job at the minimum wage provides only **45%** of the amount needed to be self-sufficient. If it is assumed that the worker pays taxes monthly through withholding, but does not receive the EITC payments on a monthly basis (as is true of most workers), she will only receive **\$14,153** during the year, which is **34%** of the Self-Sufficiency Standard and about **82%** of the FPL.

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 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 between 50% and 80% of the median area income are considered “Low Income”.¹³ The median income for a three-person family in Denver County is **\$64,500** annually. A family of three living in Denver County with an income between **\$32,250** and **\$51,600** is therefore considered “Low Income.” The Self-Sufficiency Standard of \$41,523 for a single-parent family with one preschooler and one schoolage child is 64% of the median family income for Denver County.¹⁴ Thus, Figure 4 shows that the Self-Sufficiency Standard for a Denver County family falls within HUD’s definition of “Low Income,” suggesting that a substantial portion of Colorado families lack adequate income to meet their needs. At the same time, it suggests that the Standard is set at a level that is neither too high nor too low.

Figure 4
The Self-Sufficiency Compared to other Benchmarks, 2008 | Denver County 2008



* The TANF benefit is \$4,651 annually (\$388 per month) and the Food Stamps benefit is \$5,112 annually (\$426 per month) for a family of three in Colorado.
 ** The Colorado minimum wage is \$7.02 per hour for 2008. Calculated before taxes and tax credits this amounts to \$14,826 per year. The third bar includes the net effect of the addition of tax credits (EITC, CTC, and CCTC) and the subtraction of federal, state, and city taxes.

COLORADO’S WAGE DISPARITY PRESENTS COMMUNITIES WITH THE CHALLENGE OF HOW TO AID FAMILIES WHO ARE STRIVING FOR SELF-SUFFICIENCY – PARTICULARLY THOSE FAMILIES WHO EARN ABOVE THE FEDERAL POVERTY LINE AND ARE NOT ELIGIBLE FOR ASSISTANCE, YET DO NOT EARN ENOUGH TO MAKE ENDS MEET.

COMPARISON OF COLORADO CITIES TO OTHER U.S. CITIES

The Self-Sufficiency Standard has been completed for 35 states, plus the Washington, D.C. Metro Area and New York City. 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.

Since the Standards have been completed in different years, all numbers have been updated to 2007 dollars for the purpose of this analysis. While costs are likely to increase at varying rates in different places, for the sake of consistency the U.S. Bureau of Labor Statistics' Consumer Price Index (CPI) is used to estimate inflation when updating other Standards for this table.

In **Figure 5**, the Standard for Denver County, which includes the city of Denver, is compared to the cities of Boston, MA; Seattle, WA; and Washington, D.C.; and to six counties that have moderately sized cities: Marion County, IN (Indianapolis); Clark County, NV (Las Vegas); Oklahoma County, OK (Oklahoma City);

Jackson County, MO (Kansas City); Fulton County, GA (Atlanta); and Davidson County, TN (Nashville).

The wages shown in Figure 5 are Self-Sufficiency Wages for a single adult with one preschooler and one schoolage child. In Denver, the single parent of this family type must earn a wage of **\$19.66** per hour to be self-sufficient, making Denver the fifth most expensive city in this comparison. Living in Denver is less expensive than Boston, Washington, D.C., Seattle, and Atlanta. The most comparable costs of living to Denver are found in Oklahoma City, where a single-adult family with two children needs a Self-Sufficiency Wage seven cents less per hour than in Denver. The most expensive city shown in Figure 5, Boston, has a Self-Sufficiency Wage of **\$28.11** per hour for a family of three and is about 43% more expensive than the cost of living in Denver. However, the cost of living in Denver is 21% more expensive than the least expensive city shown, Indianapolis, where this family type needs **\$15.56** per hour to meet their basic needs.

to 2008 in four of the five counties, with the largest increases occurring in Pueblo and Alamosa Counties. Over the last six years food costs have increased by **22% to 32%**, depending on the county. Housing costs have increased between 6% and 15% in four of the five counties, while child care costs increased up to **24%** depending on county. The greatest increase of child care costs occurred in Garfield County. With the exception of Denver County, private transportation is assumed for all years and transportation costs increased between **2% and 10%**.

The increase in the Self-Sufficiency Standard between 2004 and 2008 is due primarily to the growing costs of health care and food. For all five counties, health care costs rose by over **30%** between 2004 and 2008, with health care costs in both Alamosa and Pueblo Counties increasing by **45%**. Food costs have increased by **16% to 26%**. Although food costs did increase in all places over this time period, the increases also reflect the incorporation of ACCRA data into the calculation of food costs, making estimates of food costs more accurate and geographically specific than was possible for earlier reports.

The Self-Sufficiency Standard for Denver is calculated assuming families use public transportation. Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where public transportation costs are assumed, the Self-Sufficiency Wage reflects lower transportation expenses. Public transportation is also assumed for the four cities shown in Figure 5 that have higher Self-Sufficiency Wages than Denver (Seattle, Atlanta, Washington D.C., and Boston). Therefore, the higher Self-Sufficiency Wage needed in these cities is likely to be partially attributed to higher costs for basic needs other than transportation, such as housing and child care.

While Denver is less expensive than four of the nine places with which it has been compared here, a family with one adult, one preschooler, and one schoolage child living in Denver still requires nearly three times Colorado's 2008 minimum wage of **\$7.02** per hour to meet basic needs.

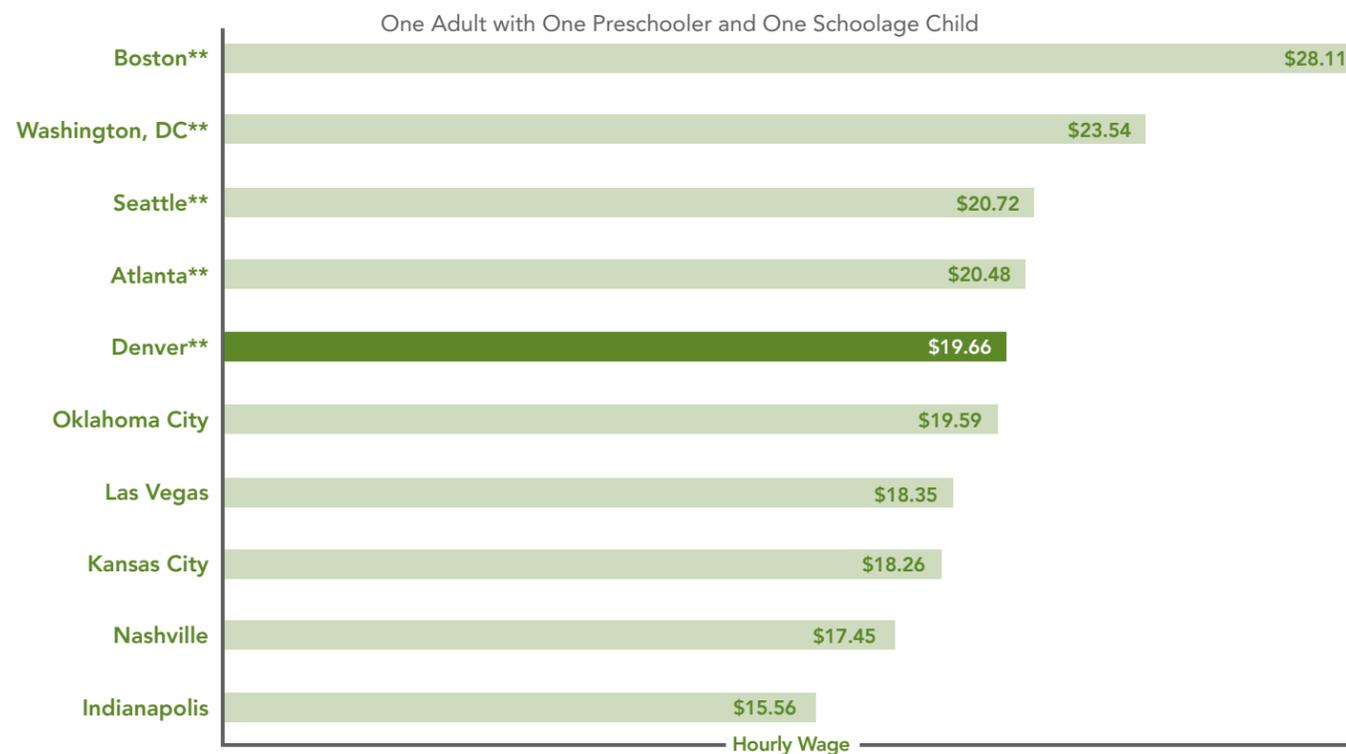
THE SELF-SUFFICIENCY WAGE OVER TIME

How have costs increased overtime in Colorado? In this section the historical Self-Sufficiency Wages for one family type in several counties in Colorado are compared to the current Self-Sufficiency Wage to illustrate changes in the cost of living over time. Because the first Colorado Self-Sufficiency Standard report was completed in 2001, and updated in 2004 and now again in 2008, cost changes can be examined across three points in time. **Figure 6** compares the Self-Sufficiency Wages in 2001, 2004 and 2008 for five counties (Denver, Garfield, Larimer, Pueblo, and Alamosa) for one family type: one adult, one preschooler, and one schoolage child. Costs in Colorado have risen since 2001 in all of the counties shown; the small decrease in combined costs between 2004 and 2008 in Denver County primarily reflects a change from assuming private transportation to less expensive public transportation.

Increases in the Self-Sufficiency Standards for an adult, one preschooler, and one schoolage child range from 4% to 20% since 2001, depending on the county. The growth of the Self-Sufficiency Wage from 2001 to 2008 is due to the growth of all costs in all five counties, with the exception of transportation costs in Denver County (see above).

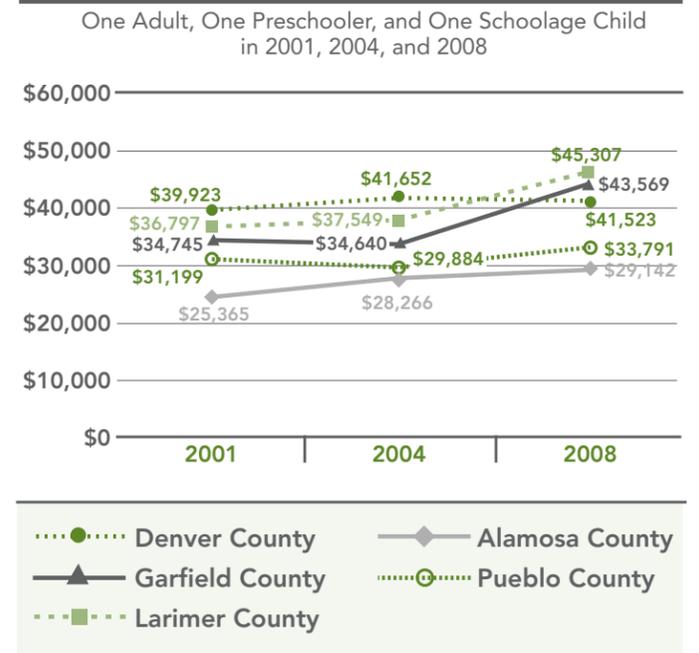
However, some costs grew at higher rates than others. Health care costs grew by **29% to 37%** from 2001

Figure 5
The Self-Sufficiency Wage for Denver, CO Compared to Other U.S. Cities, 2007*



* Wages are updated to October 2007 using the Consumer Price Index.
** Wage calculated assuming family uses public transportation.

Figure 6
The Colorado Self-Sufficiency Standard by County and Year



MODELING THE IMPACT OF WORK SUPPORTS

While the Self-Sufficiency Standard provides the amount of income that meets a family's basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. "Work supports"—such as child care assistance, health care (Medicaid or Colorado's Children's Health Insurance Program), housing assistance (including Section 8 vouchers and public housing), Temporary Assistance for Needy Families (TANF) cash assistance, Food stamps, and/or Women, Infants and Children (WIC) programs—can help a working family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or non-stimulating environments. The stability that work supports offer also can help a family retain employment, which is a necessary condition for improving wages.

As previously discussed, the Standard assumes that a Self-Sufficiency Wage includes employer-sponsored health insurance for workers and their families, with the cost partially financed by the employer. Without health benefits, most people would find it difficult, and sometimes prohibitively expensive, to meet their families' health care needs. Without health care coverage, an illness or injury in a family can become a very serious financial crisis.

However, with the expansions of the federal and state-supported Children's Health Insurance Program, or SCHIP, many working families now have the option of covering their children's health care needs when their employer does not offer family coverage and the family does not qualify for Medicaid. Families that enter the workforce from welfare may be eligible for continued coverage by

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AT A TIME WHEN POLICYMAKERS AND LEGISLATORS ARE POISED TO MAKE KEY DECISIONS AT THE STATE AND LOCAL LEVELS, THE SELF-SUFFICIENCY STANDARD PROVIDES A TOOL AND A MEANS TO FIGURE OUT WHAT THE BEST OPTIONS ARE AND WHAT ARE THE MOST EFFECTIVE POLICY PRIORITIES.

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Below is a brief discussion of each work support modeled in **Tables 3 and 4**. Child support, although not a work support per se, can assist a family in meeting basic needs and so is also modeled. In addition, an explanation of how the taxes/credits are treated differently in the modeling tables than in the Self-Sufficiency Standard is provided.

Child Support: Child support payments from absent, non-custodial parents can be a valuable addition to some family budgets, even in cases where the non-custodial parent's income is relatively low. When both parents provide support to meet their children's needs, whatever the amount, children are likely to benefit.

Child Care: Since child care is one of the major expenses for families with children, a child care subsidy can substantially reduce this expense. For this reason, child care assistance is modeled separately as well as in combination with other work supports. The addition of a child care subsidy generally provides single parents the greatest financial relief of any work support.

Health Care: While health care expenses are a relatively small cost item in the Standard (less than 10%), health care coverage is essential.

Medicaid for themselves and their children for up to 12 months through the Transitional Medicaid program.¹⁵ After that time, and for those families not transitioning off welfare, children can be covered by Colorado Child Health Plan Plus, as long as family income is at or below 200% of the FPL.¹⁶

Food Stamps and Women, Infants and Children (WIC) Programs: Most households with a gross monthly income of 130% or less of the Federal Poverty Level (FPL) are eligible for the federal Food Stamp Program. This program, administered by individual states, provides crucial support to needy households. Additionally, Colorado's WIC program helps pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five if their income falls at or below 185% of the FPL.¹⁷ For those who qualify, the work support tables includes WIC benefits (along with Food stamps) in the calculation of food costs.

Housing: Like the child care subsidy, housing assistance is a major support for families. However, despite their importance, housing subsidies are extremely limited nationwide. When it is available, housing assistance generally reduces housing costs to 30% of income.

Table 3
Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage

Single Parent with One Preschooler and One Schoolage Denver County, CO 2008						
Monthly Costs	#1	Child Support and Work Supports				
	Self-Sufficiency Standard	#2	#3	#4	#5	#6
		Child Support	Child Care	Child Care, Food Stamps/WIC* & Medicaid	Child Care, Food Stamps/WIC & CHP+	Housing, Child Care, Food Stamps/WIC & CHP+
Housing	\$728	\$728	\$728	\$728	\$728	\$515
Child Care	\$1,137	\$1,137	\$1,137	\$246	\$265	\$189
Food	\$511	\$511	\$511	\$479	\$479	\$373
Transportation	\$99	\$99	\$99	\$99	\$99	\$99
Health Care	\$356	\$356	\$356	\$0	\$128	\$128
Miscellaneous	\$283	\$283	\$283	\$283	\$283	\$283
Taxes	\$618	\$518	\$518	\$225	\$266	\$177
Earned Income Tax Credit	\$0	**	**	**	**	**
Child Care Tax Credit (-)	-\$105	-\$115	-\$115	-\$50	-\$68	-\$24
Child Tax Credit (-)	-\$167	-\$79	-\$79	\$0	\$0	\$0
Child Support		-\$327	-\$327			
Self-Sufficiency Wage						
Hourly**	\$19.66	\$17.67	\$14.53	\$11.41	\$12.39	\$9.89
Monthly	\$3,460	\$3,110	\$2,557	\$2,009	\$2,180	\$1,740
Annual	\$41,523	\$37,319	\$30,687	\$24,108	\$26,162	\$20,881
Total Federal EITC (annually refundable)**		\$98	\$1,494	\$2,880	\$2,447	\$3,559
Total Federal CTC (annually refundable)**		\$1,050	\$1,773	\$1,854	\$2,000	\$1,370

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Colorado. Assumes average monthly value of WIC benefit \$31.57 per child (FY 2006).

** See discussion at the beginning of this section titled "Modeling the Impact of Supports of Wages Required to Meet Basic Needs."

Note: 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.

Tax Credits: Tax credits can also provide needed income for families. The Standard shows tax credits as if they are received *monthly*. However, for the work supports modeled in **Table 3** (Columns 2–6), the refundable federal EITC and the "additional" refundable portion of the Child Tax Credit (CTC) are shown as received *annually*. The Child Care Tax Credit, which is not refundable, is only shown as a monthly credit against federal taxes, if any, in both the Self-Sufficiency Standard and in the modeling columns of the table. (Note that the state EITC is suspended for now in Colorado and is not modeled.)

The tax credits are shown this way in order to be as realistic as possible. Although by law, a family can receive part of their forthcoming federal EITC on a monthly basis (called Advance EITC), many workers prefer to receive it annually. Some prefer to use the EITC as "forced savings" to meet important family needs, such as paying the security deposit for housing, buying a car, or settling debts.¹⁸

In fact, nearly all families receive the federal EITC as a lump sum payment the following year when they file their tax returns.¹⁹ Therefore, for all but the first column (the Self-Sufficiency Standard) of **Table 3**, the total amount of the refundable EITC tax credit the family would receive annually (when they file their taxes) is shown in the first shaded line at the bottom of the table (assuming the adult works at this same wage, full-time, for the year).

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) federal taxes owed shown monthly, while the "additional" refundable portion of the CTC is shown as a lump sum received annually in the second shaded line of **Table 3**. Note that one cannot legally receive the "additional" refundable portion of the Child Tax Credit on a monthly basis.

Table 3—Modeling the Impact of Work Supports and Child Support in Denver County

In **Table 3**, the impact of adding work supports and child support is modeled for a single-parent family with one preschooler and one schoolage child living in Denver County. Costs that have been reduced by these supports are indicated with bold font in the table. Brackets in the column headings indicate that the work support was attempted to be modeled, but could not be modeled. That is, in such instance, if the family's income is high enough to meet their needs, their income is too high to qualify for the work support.

The Self-Sufficiency Standard (Column 1):

The first column of Table 3 shows the Self-Sufficiency Standard without any work (or other) supports to reduce costs (except tax credits where applicable) for a Denver County family consisting of a single parent with one preschooler and one schoolage child. This family has monthly child care expenses of \$1,137 and monthly housing costs of \$728; therefore, this parent must earn a Self-Sufficiency Wage of \$3,460 per month, or \$19.66 per hour working full-time.

Child Support (Column 2): In Column 2, child support is added. The child support payment of \$327 per month is the average amount received by families participating in the Child Support Program in Colorado.²⁰ Unlike additional earned income, child support is not taxable, and can reduce the amount families need to earn both directly and indirectly through reduced taxes, thus having a strong impact on helping families meet their needs. Overall, with child support the wage needed to meet basic needs is reduced to \$3,110 per month (\$17.67 per hour).

Child Care (Column 3): In Column 3, the first work support—child care—is added. Colorado's child care assistance program provides child care for families whose income is less than 225% of the FPL (specific eligibility levels are set by each county, but counties cannot set the maximum income eligibility level lower than 130% of the FPL and or higher than 225% of the FPL). Since child care is \$1,137 per month for this family type, receiving this support reduces child care costs substantially to just **\$342** per month. The addition of child care assistance reduces the wage this parent must earn from \$3,460 to \$2,557 per month (\$17.67 to \$14.53 per hour).

Child Care, [Food Stamps], WIC, and Medicaid (Column 4): For adults moving from welfare to work, child care, food stamps, WIC, and Medicaid comprise the typical "package" of benefits.

In Column 4, it is assumed that Medicaid will cover all of the family's health care expenses, reducing health care costs from \$356 per month to **zero**. This family is eligible for WIC benefits as well, which reduces food costs from \$511 to **\$479** per month. The reduced health care and food costs decrease the wage needed to meet basic needs, therefore lowering the child care co-payment from \$342 to **\$246**. Altogether, child care assistance, WIC, and Medicaid, lower the wage required to meet basic needs to \$2,009 per month (\$11.41 per hour) in Denver County, a reduction of 72% in the Self-Sufficiency Wage. However, note that this wage level is too high for the family to qualify for food stamps, as income must be below 130% of the FPL (\$1,860 per month).

Child Care, [Food Stamps], WIC, and Colorado Child Health Plan Plus (Column 5):

After one year, the parent making the transition from welfare to work loses Medicaid coverage for the entire family. However, as with all families in Colorado, if family income remains below 200% of the FPL, children would be eligible for *Child Health Plan Plus (CHP+)*, Colorado's State Children's Health Insurance Program (SCHIP). Under these circumstances, the parent would pay only for the cost of their own health care, which is their share of the health insurance premium that is available through their employer and their out-of-pocket costs. Column 5 shows the same work support package as Column 4, with *Colorado Child Health Plan Plus* for the children substituted for Medicaid for the whole family. As a result, the cost of health care increases to **\$128** per month to cover the parent's costs, and the parent goes from needing to earn \$2,009 per month (\$11.41 per hour) in Column 4 to needing to earn \$2,180 per month (\$12.39 per hour) to meet the family's basic needs.

Housing, Child Care, Food Stamps, WIC, and Colorado Child Health Plan Plus (Column 6):

In the final column, housing assistance is added to the work support package modeled in Column 5. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$728 to **\$515** per month. This family is now eligible for a partial food stamps benefit (in addition to WIC), which together reduces food costs from \$479 to **\$373**. With the addition of a housing subsidy, this parent needs to earn almost \$10 less per hour than the Self-Sufficiency Wage to meet the family's basic needs. Overall, with this benefit package, the parent needs to earn just \$1,740 per month (\$9.89 per hour) to meet the family's basic needs. Note that this wage is still almost three dollars more than the 2008 Colorado minimum wage of \$7.02 per hour. Additionally, at this wage level, the parent is eligible for nearly \$5,000 in annual refundable tax credits if she worked at this wage throughout the year.

Table 4—Modeling the Impact of Work Supports on Wage Adequacy in Denver County

While Table 3 shows how child support and work supports reduce the wage a parent needs to meet their needs, **Table 4**, asks "How adequate are various wages in meeting a family's needs, with and without various work supports?" In **Table 4**, and throughout the Self-Sufficiency Standard, "wage adequacy" is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. *If wage adequacy is at or above 100%, the wage is enough or more than enough to meet 100% or more of the family's basic needs.*

To model wage adequacy, Table 4 uses Denver County and the same family type (a single parent

with one preschooler and one schoolage child) as Table 3. Costs in Table 4 that are reduced by work supports are also noted in bold in the table. As in Table 3, it is assumed that the "refundable" federal EITC and the "additional" refundable portion of the CTC are received annually; therefore, these credits are not shown in Table 4 as available to reduce costs monthly, but again the annual credits are shown in shaded rows at the bottom of each panel.

In Table 4, **Panel A** models how "no work supports" (wages only) impacts the wage needed for a family to meet basic needs at five wage levels. The next three illustrations of wage adequacy are modeled using the same five wage levels, but adds work supports. **Panel B** models child care alone; **Panel C** models child care, food stamps/WIC, and *Colorado Child Health Plan Plus*; and **Panel D** adds a housing subsidy to the supports modeled in Panel C.

Single Parent with One Preschooler and One Schoolage Child Denver County, CO 2008					
	#1	#2	#3	#4	#5
	\$7.02/hour CO State Minimum Wage	\$9.00/hour	\$12.00/hour	\$14.00/hour	\$16.00/hour
TOTAL MONTHLY INCOME	\$1,236	\$1,584	\$2,112	\$2,464	\$2,816

Monthly Costs					
Housing	\$728	\$728	\$728	\$728	\$728
Child Care	\$1,137	\$1,137	\$1,137	\$1,137	\$1,137
Food	\$511	\$511	\$511	\$511	\$511
Transportation	\$99	\$99	\$99	\$99	\$99
Health Care	\$356	\$356	\$356	\$356	\$356
Miscellaneous	\$283	\$283	\$283	\$283	\$283
Taxes	\$116	\$151	\$244	\$322	\$418
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$8)	(\$61)	(\$97)	(\$125)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	(\$25)
TOTAL MONTHLY EXPENSES	\$3,230	\$3,257	\$3,297	\$3,338	\$3,382
SHORTFALL (-) or SURPLUS	(\$1,994)	(\$1,673)	(\$1,185)	(\$874)	(\$566)
WAGE ADEQUACY (Total Income/Total Expenses)	38%	49%	64%	74%	83%
TOTAL FEDERAL EITC (refundable, received annually)***	\$4,716	\$3,954	\$2,620	\$1,730	\$841
TOTAL FEDERAL CTC (refundable, received annually)***	\$461	\$1,089	\$2,000	\$2,000	\$1,699

Table 4 (CONTINUED)
Impact of Work Supports on Wage Adequacy

Single Parent with One Preschooler and One Schoolage Child | Denver County, CO 2008

	#1	#2	#3	#4	#5
	\$7.02/hour CO State Minimum Wage	\$9.00/hour	\$12.00/hour	\$14.00/hour	\$16.00/hour
TOTAL MONTHLY INCOME	\$1,236	\$1,584	\$2,112	\$2,464	\$2,816

PANEL B: CHILD CARE

Monthly Costs					
Housing	\$728	\$728	\$728	\$728	\$728
Child Care	\$116	\$173	\$257	\$331	\$406
Food	\$511	\$511	\$511	\$511	\$511
Transportation	\$99	\$99	\$99	\$99	\$99
Health Care	\$356	\$356	\$356	\$356	\$356
Miscellaneous	\$283	\$283	\$283	\$283	\$283
Taxes	\$116	\$151	\$244	\$322	\$418
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$8)	(\$61)	(\$97)	(\$125)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	(\$25)
TOTAL MONTHLY EXPENSES	\$2,209	\$2,293	\$2,417	\$2,532	\$2,651
SHORTFALL (-) or SURPLUS	(\$974)	(\$709)	(\$305)	(\$68)	\$165
WAGE ADEQUACY (Total Income/Total Expenses)	56%	69%	87%	97%	106%
TOTAL FEDERAL EITC (refundable, received annually)***	\$4,716	\$3,954	\$2,620	\$1,730	\$841
TOTAL FEDERAL CTC (refundable, received annually)***	\$461	\$1,089	\$2,000	\$2,000	\$1,699

** 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).

Note: Brackets [] indicate that this family is not income eligible for this work support.

The five wages used in each of the Panels represent commonly used benchmarks of income. In each Panel, Column 1 models the Colorado minimum wage (\$7.02 per hour in 2008). The remaining columns are the Bureau of Labor Statistics median wages in Colorado for different occupations. Column 2 models \$9.00 per hour, close to the median wage for child care, cashiers, and food preparation workers; Column 3 models an hourly wage at \$12.00, about the median wage of receptionists, file clerks, tellers, and production workers; Column 4 models \$14.00 per hour, approximately the median wage of customer service representatives, bus drivers, and maintenance workers; and Column 5 models \$16.00 per hour, approximately the median wage for all occupations in Colorado²¹

Panel A—No Work Supports (Wages Only):

In Panel A the parent is not receiving any work supports. In Column 1, the parent earning the minimum wage of **\$7.02** per hour for a total monthly income of \$1,236, excluding tax credits, experiences a shortfall of \$1,994 and has a wage adequacy of just **38%**. In other words, working full-time at the Colorado minimum wage, without any other support or resources, only provides 38% of the income needed to meet this family's needs. The second column of Panel A increases the parent's wage to **\$9.00** per hour. Column 3 demonstrates the parent's wage at **\$12.00** per hour, and Column 4 shows the parent's wage at **\$14.00** per hour. These income levels increase wage adequacy to **49%**, **64%**, and **74%** respectively. The final Column shows the parent's

Table 4 (CONTINUED)
Impact of Work Supports on Wage Adequacy

Single Parent with One Preschooler and One Schoolage Child | Denver County, CO 2008

	#1	#2	#3	#4	#5
	\$7.02/hour CO State Minimum Wage	\$9.00/hour	\$12.00/hour	\$14.00/hour	\$16.00/hour
TOTAL MONTHLY INCOME	\$1,236	\$1,584	\$2,112	\$2,464	\$2,816

PANEL C: CHILD CARE, FOOD STAMPS/WIC, CHP+

Monthly Costs					
Housing	\$728	\$728	\$728	\$728	\$728
Child Care	\$116	\$173	\$257	\$331	\$406
Food	\$167	\$267	\$479	\$479	\$511
Transportation	\$99	\$99	\$99	\$99	\$99
Health Care	\$128	\$128	\$128	\$128	\$128
Miscellaneous	\$283	\$283	\$283	\$283	\$283
Taxes	\$116	\$151	\$244	\$322	\$418
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$8)	(\$61)	(\$97)	(\$125)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	(\$25)
TOTAL MONTHLY EXPENSES	\$1,637	\$1,821	\$2,158	\$2,273	\$2,423
SHORTFALL (-) or SURPLUS	(\$402)	(\$237)	(\$46)	\$191	\$393
WAGE ADEQUACY (Total Income/Total Expenses)	75%	87%	98%	108%	116%
TOTAL FEDERAL EITC (refundable, received annually)***	\$4,716	\$3,954	\$2,620	\$1,730	\$841
TOTAL FEDERAL CTC (refundable, received annually)***	\$461	\$1,089	\$2,000	\$2,000	\$1,699

wage at **\$16.00** per hour yielding a wage adequacy of **83%** and a monthly shortfall in income of just \$566. The family's monthly income at all of the wage levels shown in Panel A is still far below what is needed to meet basic needs at a minimally adequate level.

Panel B—Child Care: When the family receives child care assistance, it reduces their expenses and raises Wage Adequacy, as shown in Panel B. At **\$7.02** per hour, child care assistance alone decreases the cost of child care from \$1,137 to **\$116**, increasing wage adequacy from 38% with no work supports to **56%** with child care assistance. As child care assistance is added to each increased wage, the wage adequacy increases to **69%** at **\$9.00** per hour, **87%** at **\$12.00**

per hour, and **97%** at **\$14.00** per hour. At **\$16.00** per hour, child care assistance increases wage adequacy to just over 100%.

Panel C—Child Care, Food Stamps, WIC, and Colorado Child Health Plan Plus: Receiving help with health care and food costs further increases wages adequacy. With help paying the cost of health care for the children, health care costs decrease from \$356 to **\$128**. Additionally, at wages ranging from the minimum wage (\$7.02 per hour) up to **\$14.00** per hour, the addition of WIC and/or food stamps reduces food costs from \$511 to between **\$167** and **\$479** per month. As a result, wage adequacy increases at each income level. At the minimum wage of **\$7.02** per hour, the additions of food

Table 4 (CONTINUED)
Impact of Work Supports on Wage Adequacy

Single Parent with One Preschooler and One Schoolage Child | Denver County, CO 2008

	#1	#2	#3	#4	#5
	\$7.02/hour CO State Minimum Wage	\$9.00/hour	\$12.00/hour	\$14.00/hour	\$16.00/hour
TOTAL MONTHLY INCOME	\$1,236	\$1,584	\$2,112	\$2,464	\$2,816

PANEL D: HOUSING, CHILD CARE, FOOD STAMPS/WIC, CHP+

Monthly Costs					
Housing	\$371	\$475	\$634	\$728	\$728
Child Care	\$116	\$173	\$257	\$331	\$406
Food	\$167	\$267	\$479	\$479	\$511
Transportation	\$99	\$99	\$99	\$99	\$99
Health Care	\$128	\$128	\$128	\$128	\$128
Miscellaneous	\$283	\$283	\$283	\$283	\$283
Taxes	\$116	\$151	\$244	\$322	\$418
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$8)	(\$61)	(\$97)	(\$125)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	(\$25)
TOTAL MONTHLY EXPENSES	\$1,280	\$1,568	\$2,064	\$2,273	\$2,423
SHORTFALL (-) or SURPLUS	(\$45)	\$16	\$48	\$191	\$393
WAGE ADEQUACY (Total Income/Total Expenses)	97%	101%	102%	108%	116%
TOTAL FEDERAL EITC (refundable, received annually)***	\$4,716	\$3,954	\$2,620	\$1,730	\$841
TOTAL FEDERAL CTC (refundable, received annually)***	\$461	\$1,089	\$2,000	\$2,000	\$1,699

** 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).

Note: Brackets [] indicate that this family is not income eligible for this work support.

stamps, WIC, and *Colorado Child Health Plan Plus* to child care assistance increases wage adequacy from 56% to 75%. At **\$9.00** and **\$12.00** per hour, wage adequacy increases from 69% and 87% to **87%** and **98%** respectively. At both **\$14.00** and **\$16.00** per hour, wage adequacy is above 100%, increasing from 97% and 106% to **108%** and **116%** respectively.

Panel D—Housing, Child Care, Food Stamps, WIC, and Colorado Child Health Plan Plus:

With the addition of housing assistance, the cost of housing is reduced from \$728 to between **\$371** and **\$634** for the first three wage levels. However at \$14.00 and \$16.00 per hour, this family is not eligible

for housing assistance. At the minimum wage of **\$7.02** per hour, the addition of housing assistance increases the wage adequacy rate by over 20% from the package of supports in Panel C to **97%**. At **\$9.00** and **\$12.00** per hour, with housing assistance, child care assistance, food stamps, WIC, and *Colorado Child Health Plan Plus*, the wage adequacy for this family reaches **101%** and **102%**, enough to meet this family's basic needs. At **\$14.00** and **\$16.00** per hour, the wage adequacy remains at 108% and 116% because the family is not eligible for housing assistance.

Importance and Availability of Work Supports

When assisted temporarily with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their basic needs as they enter or re-enter the workforce. In turn, re-entering the workforce means families can continue to meet basic needs. Thus, carefully targeted programs and tax policies can play a critical role in helping families break out of a poverty cycle. Unfortunately, the various work supports modeled here are not available to all who need them.

- **Housing:** Nationally, nearly two million households received federally assisted housing vouchers in 2007.²² However, according to the Center on Budget and Policy Priorities (CBPP), 15 million low-income families have unaffordable housing costs (exceeding 30% of their income) and nearly nine million households have severe housing cost burdens (exceeding 50% of their income).²³ Of the households receiving federal housing assistance, 59% are households with children.²⁴ In Colorado, around 55,309 households received federally assisted housing in 2005. However, the CBPP estimates that during the same year there were 249,700 low-income families in Colorado with unaffordable housing-cost burdens, in which case approximately one-quarter of eligible households received assistance.²⁵

- **Food:** Nationally, enrollment in the Food Stamp Program has increased steadily since 2002, reaching 26.5 million people or 12 million households in 2007.²⁶ In Colorado, participation in the Food Stamp Program rose from 178,490 participants in fiscal year 2002 to 250,704 in fiscal year 2007, a 40% increase. In August 2007, 106,226 households in Colorado participated in the Food Stamp Program.²⁷ However, it is likely that many families who leave TANF cash assistance programs to begin employment remain eligible for Food stamps that they do not receive. The Center on Budget and Policy Priorities states, "Research by both the Department of Health and Human Services and the Urban Institute has shown that fewer than half of the individuals who leave TANF cash assistance continue to participate in the Food Stamp Program despite earning low wages and (in most cases) remaining eligible for food stamp benefits."²⁸ Moreover, according to the Urban Institute, in 2002 nearly 30% of children under age six were children of immigrants.²⁹ Documented immigrants are excluded from federal benefits for five years after entry into the U.S., and undocumented immigrants are always ineligible for food stamps. Thus, a large number of low-income

children do not receive food benefits because of their citizenship status. Although citizen children of non-citizen parents are eligible for benefits, it is unlikely that non-citizen parents will apply for federal benefits, either due to perceived risk or lack of knowledge.³⁰

- **Child Care:** According to calculations done by the National Women's Law Center, the FY 2007 Federal Child Care and Development Block Grant (CCDBG) was nearly \$500 million less than the grant for FY 2002, when adjusted for inflation.³¹ Although some states made progress in improving child care assistance policies in 2006-2007, 17 states continue to have waiting lists or have frozen new intakes for families seeking child care assistance in 2007.³² Additionally, in over 25 states copayments made up a greater percentage of parents' income in 2007 than in 2001.³³ Low-wage working parents continue to face barriers to accessing quality child care. In Colorado, around 19,100 children, or 10,400 families, received Child Care and Development Fund (CCDF) subsidies in fiscal year 2005.³⁴ Those children represent just 5% of Colorado's 404,000 children under age 19 who lived in households with incomes at or below 200% of the Federal Poverty Level.³⁵

- **Health Insurance:** According to the Center on Budget and Policy Priorities, nearly 16% of Americans lacked health insurance in 2006, compared to 14% in 2001. The percentage of all children who lack health insurance has grown nationwide from 11% in 2005 to nearly 12% in 2006.³⁶ However, Families USA reports that "since 2001, low-income children's access to health insurance coverage has been negatively affected by state budget cuts" resulting from fiscal pressures of the recent economic recession.³⁷ Although SCHIP has expanded since 2001, the number of uninsured children has continued to increase at an even faster pace. According to the CBPP, "the main reason that both children and adults have been losing ground in health insurance coverage is the erosion of employer-sponsored insurance."³⁸ Colorado's SCHIP program currently serves approximately 69,997 children and teens under 19 years of age.³⁹ According to U.S. Census Health Insurance Data (2006), over 9% of Colorado's children in families at or below 200% of the Federal Poverty Level do not have health insurance.⁴⁰

- **Child Support:** Although 60% of custodial parents in the United States have child support awards, only 45% receive the full amount owed to them. Of the remaining 55%, only 31% receive a portion of the child support payment awarded, leaving 24% with no support at all.⁴¹ Of families who receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$235, and in Colorado the average is \$327.⁴²

CLOSING THE GAP BETWEEN INCOMES AND THE STANDARD

Many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce or live in high cost or low-wage areas. Such families cannot afford their housing and food and child care; much less their other basic needs and are forced to choose between basic needs.

This wage disparity presents states and localities with the challenge of how to aid families who are striving for self-sufficiency. This is especially true for families whose incomes may be above the Federal Poverty Level and/or assistance eligibility levels, yet not sufficient to meet all their basic needs. While many families benefited from an expanding economy during the late 1990s, the recent economic slowdown plus cutbacks of social services have made families of low-wage workers vulnerable. Adults earning incomes that are sufficient only with the help of work supports will no longer be able to meet their families' basic needs if these work supports are removed or reduced without a commensurate increase in wages. Additionally, even in times of economic growth, continuing wage disparity remains a challenge for families.

Table 5 below shows the top ten occupations (by number of employees) in Colorado and their average wages. The data was collected by the

Bureau of Labor Statistics (BLS) from the 2006 National Survey of Employers. In many cases, parents working in these occupations and at these wages will not reach economic self-sufficiency. For example, a single parent with a preschooler and a schoolage child in Denver County requires **\$41,523** per year or \$19.66 per hour (without work supports) to be self-sufficient. The top five occupations by number of employees all have average wages below the Self-Sufficiency Standard for this family type in Denver County. Four of the top ten occupations in Colorado have average wages above the Self-Sufficiency Standard for this family type (health care practitioners and technical occupations, business and financial operations, management occupations, education, and training and library occupations), while the third most common Colorado occupation—food preparation and serving—has an average wage that is less than half of the Self-Sufficiency Wage for this family type.

Closing the Gap: Micro vs. Macro Strategies

There are two basic approaches for individuals to close the income gap: *reduce costs or raise incomes*. The first approach, reducing costs through various subsidies and supports, such as child support, Food stamps, and child care assistance was modeled

and discussed in the previous section. The second approach, raising incomes, can be implemented at either the "micro," or individual level, or at the "macro," or systemic level.

Micro strategies to raise individual incomes include: improved access to higher education; functional context education; nontraditional employment opportunities; micro enterprise training and development; and individual development accounts. Macro strategies address labor market structures (rather than the individual wage-earner) and include labor market reforms, gender- and race-based anti-discrimination measures, and sectoral employment initiatives.

Both micro and macro approaches to raising incomes are discussed in detail below. Note, however, that reducing costs (as previously discussed) and raising incomes (either at the micro or macro level) are not mutually exclusive, but can and should be used sequentially or in tandem. Some parents may, for instance, receive education and training leading to new jobs;

yet continue to have their incomes supplemented by work supports until their wages reach the self-sufficiency level. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their families' well-being and allows them to balance work, education, and family responsibilities.

Raising Incomes: Micro Approaches

Improved Access to Higher Education:

Adults with language difficulties, inadequate education, or insufficient job skills or experience usually cannot achieve Self-Sufficiency Wages without access to training and education. Training and education is often the key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages. 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.

Figure 7 clearly depicts the benefits of access

Occupation Title	Number of Employees	Average Wage**	
		Hourly	Annual
Office and administrative support occupations	372,340	\$15.39	\$32,020
Sales and related occupations	257,450	\$17.67	\$36,740
Food preparation and serving related occupations	197,070	\$8.98	\$18,670
Construction and extraction occupations	141,740	\$18.22	\$37,900
Transportation and material moving occupations	137,740	\$15.05	\$31,310
Education, training, and library occupations	120,890	\$21.14	\$43,960
Business and financial operations occupations	114,640	\$30.23	\$62,870
Management occupations	107,070	\$43.87	\$91,240
Production occupations	103,820	\$15.07	\$31,350
Healthcare practitioners and technical occupations	99,920	\$30.57	\$63,580

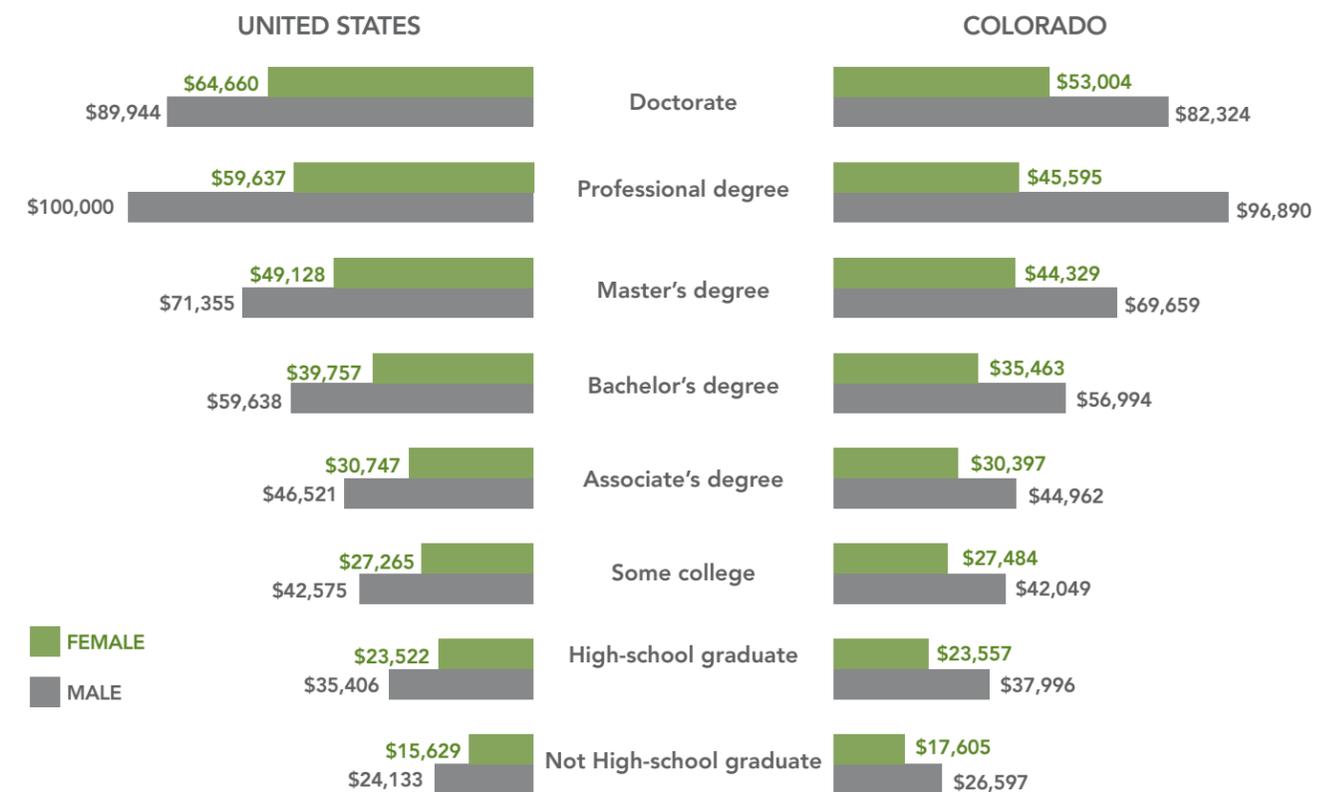
Self-Sufficiency Wage for One Adult, One Preschooler and One Schoolage Child in Denver is \$41,523 annually

*Occupational data was obtained from the latest National Survey of Employers completed in 2006.

**The wages and annual income listed here are the median wages and annual income for that occupation.

Source: US Department of Labor

Figure 7
Impacts of Education on Earnings by Gender in the United States and Colorado



Sources: United States—Bureau of Labor Statistics, Current Population Survey 2003; Colorado Decennial Census 2000
Note: Males with professional degrees are top-coded as \$100,000 and over in the Current Population Survey data.

to higher education for U.S. and Colorado workers.⁴³ Though wages increase with increased education, note the considerably lower average incomes for women, as compared to men, at each educational level.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “work first,” the federal Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 has restricted welfare recipients’ access to higher education. Because of federal and state rules, few recipients are now enrolled in post-secondary education programs or long-term training.⁴⁴ Effectively coupling work and access to occupational skills training or higher education requires balancing work requirements and access to training, as well as providing income supports for low-income parents in college or training. The development of an educated workforce is necessary for employers to remain competitive. Indeed, businesses must invest 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 benefiting the employer as well as the employee.

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.

By using content related to an individual’s own goals and experience, FCE promotes better retention, encourages lifelong learning, and supports the intergenerational transfer of knowledge. Furthermore, 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. For example, Californians for Family Economic Self-Sufficiency (CFESS) coalition member Women’s Initiative for Self-Employment in San Francisco incorporates FCE into their micro enterprise training curriculum. Since many of the Women’s Initiative low-income clients have low basic math and English skills, FCE helps them build those skills in the context of the economic literacy and business development skills that they seek to attain.⁴⁵

Welfare time limits and restrictions on education and training are further constrained as a result of the reauthorization of the TANF program under the Deficit Reduction Act, both via the new provisions themselves and via the regulations issued by the Department of Health and Human Services implementing these new provisions of this legislation. In particular, the new rules effectively increase the proportion of welfare program participants who must be working, while narrowing the definition of acceptable work activities, further restricting access to education and skill training. It is now more important than ever that individuals master basic and job-specific skills as quickly and efficiently as possible.

Nontraditional Employment for Women:

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% of the workforce is female. For many women, nontraditional jobs (e.g., construction, banking officer, computer repairer, police officer, truck driver) require relatively little post-secondary training yet can provide wages at self-sufficiency levels.

Increasing women’s access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. In addition to the higher wages, NTOs frequently have greater career and training opportunities, which can lead to greater job satisfaction and result in longer-term employment. Moreover, hiring women in nontraditional jobs is good for business because it opens up a new pool of skilled workers to employers and creates a more diverse workforce that is reflective of the community.

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many community-based women’s organizations began offering nontraditional training 25 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. Since fiscal year 1994, the U.S. Department of Labor Women’s Bureau and the Bureau of Apprenticeship and Training (WANTO) have awarded grants to 26 community-based, union, and employer organizations. These grants fund efforts to develop and implement technical assistance programs so employers and unions may recruit, train, and retain women in nontraditional occupations and apprenticeships and prevent sexual harassment in the workplace. WANTO funding continues on an annual appropriation basis.⁴⁶

While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in the nontraditional jobs were institutionalized into mainstream job training and vocational education systems. For NTOs to become a successful strategy for moving families out of poverty, it is critical to address the range of economic, political, and social barriers that prevent workforce development and welfare systems from institutionalizing nontraditional employment for women.

Microenterprise Training and Development:

Microenterprise development is an income-generating strategy 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 individuals who may have skills in a particular craft or service.

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) can help women “learn to earn” from each other, build self-esteem, and organize around policy advocacy. Linkages between other micro entrepreneurs and established women business owners can provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

Microenterprise is also a local economic development strategy, since micro businesses have the potential to grow into small businesses that respond to local demand, create jobs, and add to the local tax base.⁴⁷

Individual Development Accounts or Family Savings 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, the average family with a household income between \$10,000 and \$25,000 had net financial assets of \$1,000, while the average family with a household income of less than \$10,000 had net financial assets of \$10.⁴⁸ 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 (e.g., “payday loans”) just to make it to the next paycheck, often resulting in spiraling debt.

In addition, public policies too often work against the promotion of savings by actively penalizing families that manage to put some money aside. In most states, the TANF asset limit is usually \$2,000 per family. However, in Colorado, a family is eligible with savings up to \$15,000.⁴⁹

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) or Family Savings Account (FSA) program. IDAs or FSAs 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 savings can be withdrawn if it is used for a specified objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

The American Dream Demonstration (ADD), a 14-site IDA (or FSA) program, has proven that low-income families, with proper incentives and support, can and do save for longer-term goals. In ADD, average monthly net deposits per participant were \$19.07, with the average participant saving 50% of the monthly savings target and making deposits in six of 12 months. Participants accumulated an average of \$700 per year including matches. Importantly, deposits increased as the monthly target increased, indicating that low-income families’ saving behavior, like that of wealthier individuals, is influenced by the incentives they receive.⁵⁰ While less common than income supports, these “wealth supports” can be an important tool in helping families move towards self-sufficiency.

Raising Incomes: Macro Approaches

Labor Market Reforms: As demonstrated in this report, 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. As of January 2008, thirty states and the District of Columbia have a minimum wage that is above the federal minimum wage. In all, over 65% of U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage, the highest being Washington State at \$8.07 per hour, followed by California and Massachusetts at \$8.00 per hour.⁵¹

Higher wages can have a positive impact on both workers and their employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.

Another approach to raising wages of workers is through the use of Living Wage laws (see Endnote 9) 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. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages⁵² as well as better benefits,⁵³ moving workers closer to the Self-Sufficiency Standard.

Gender- and Race-Based Wage Reform:

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 people of color all too often face artificial barriers to employment—barriers not addressed by public policy or training and 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 requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials, and program participants—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 require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on who holds those jobs. These laws raise the wages of women and people of color who are subject to race and gender-based discrimination.⁵⁴

Sectoral Employment Intervention: A strategy that targets high-wage jobs, Sectoral Employment Intervention, determines the wage needed by a worker to sustain her or his family, 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 and workforce development boards, establishing occupational information systems based on local and regional labor market specific data, targeting training for specific jobs, and developing realistic outcome standards.

Because Sectoral Employment Intervention looks at labor market issues from both supply and demand perspectives, it helps communities strengthen their local economies while reinvesting in families and neighborhoods. Also responding to businesses’ specific labor needs, a high-wage job targeting strategy improves a region’s ability to attract and keep industries and to support a healthy business climate.

For example, the Insight Center for Community Economic Development and Wider Opportunities for Women (WOW) hosted a Sector Training Institute to prepare a cadre of workforce development practitioners and intermediaries from around the country to facilitate sectoral employment projects. This team of certified trainers is now available to help groups of community-based organizations, employment and job training agencies and others understand the concepts and process involved in a sector project—from the research phase through program planning and implementation.⁵⁵

HOW THE SELF-SUFFICIENCY STANDARD CAN BE USED

At a time when many policy and programmatic decisions are being made at the state and local levels, the Self-Sufficiency Standard provides a tool and a means to evaluate many different options. For instance, the Standard can be used to help design effective strategies for low-wage workers and welfare recipients choosing the best route out of poverty for themselves and their families; dislocated workers who are seeking new employment opportunities and careers; organizations weighing investment in various education and training opportunities; and state-level policymakers making critical policy choices on workforce development, TANF implementation, tax policy, work supports, child care co-payments, and education and training programs.

The discussion below illustrates ways the Standard can be used, followed by a bulleted list of specific examples of such uses. This 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 Tool to Evaluate Policy

The Standard can be used to evaluate the impact of current and proposed policy changes. For instance, the Standard can be used to evaluate the impact of a variety of work supports (Food stamps, Medicaid) or policy options (child care co-payments, tax reform or credits) on family income. In Oklahoma, the Standard has been used in a variety of ways to shape policy and service delivery. The Oklahoma Community Action Project of Tulsa County (CAP) incorporated analysis based on the Standard in the report *Increased Child Care Co-Payments Threaten Access to Care for Low-Income Families* to address a proposal by the Oklahoma Department of Human Services to make large increases in child care co-payments. The Standard has been used in reports that critique limitations in social service delivery, such as in the CAP report *Cost-Sharing in Medicaid: Fostering Responsibility or Hindering Access?* (See <http://www.captc.org>), which influenced the withdrawal of a proposal to restrict Oklahoma Medicaid eligibility upon its release. The Oklahoma Department of Social Services used the Standard in its five-year Strategic Plan, which outlines how best to apply policy and shape service delivery to meet the needs of working families.

• Colorado has also used the Standard in a variety of ways. In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard in October 2005 to determine the impact of affordable housing on family stability and upward mobility (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>). In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://www.dola.state.co.us/Doh/Documents/HousingColo02.pdf>). The Colorado Center on Law and Policy continues to meet requests for the use of the Self-Sufficiency Standard from employers, the military, educational institutions, government agencies and the legislature. The Standard is being used to negotiate wages, business contracts and policies addressing economic sustainability.

• In December 2005, the Human Services Coalition of Dade County of Florida issued a policy brief titled *Nonprofits, Government, and The New War on Poverty: Beating the Odds in a Global Economy*, which used the Standard to examine Florida’s human services sector from an economic and community perspective (see <http://www.hscdade.org/>).

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

The Standard can be used to evaluate economic development proposals. For instance, the Standard can help determine if new businesses seeking tax breaks or other government subsidies will create jobs that pay wages that are at or above self-sufficiency. If proposed wages are below the Self-Sufficiency Standard and the employees will need work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” In this way, economic development proposals can be evaluated for their net positive or negative effect on the local economy, as well as on the well-being of the potential workers and their families.



- Colorado's Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Under consideration is that vendors will demonstrate an ability to pay livable wages to their employees when negotiating contracts with the military.
- In Nebraska, the Nebraska Appleseed Center developed a set of job quality standards that corporations should follow prior to receiving public funds (see <http://www.neappleseed.org/>). The Appleseed center has also used the Standard to inform their advocacy work in support of increasing self-sufficiency for working families in the State of Nebraska.
- The Delaware Economic Development Office applies the Delaware Self-Sufficiency Standard to strategic fund grant applications in order to focus on quality employment growth (see <http://www.state.de.us/dedo/information/databook/financing.shtml>).

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

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of job training and education policy. For example, using a "targeted jobs strategy," the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Then the local labor market supply and demand is evaluated and the available job training and education infrastructure is assessed. Following this evaluation, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with family sustaining wages. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

- The District of Columbia used the Self-Sufficiency Standard in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in "high growth" occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers (see <http://www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp>).

Given the Self-Sufficiency Wages for most family types, the Standard can also help demonstrate the "pay off" for investing in various education resources such as post-secondary education and training, including training for occupations that are nontraditional for women and people of color.

- In California's Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs (see <http://www.nedlc.org>).
- The Missouri Women's Council of the Department of Economic Development used the Standard to begin a program to promote nontraditional career development among low-income women. The program encourages women and girls to explore different, nontraditional career options that will pay a self-sufficiency wage (see http://www.womenscouncil.org/about_WC.htm).
- At Pennsylvania's Laurel House, a Self-Sufficiency Specialist trained all staff how to use Self-Sufficiency materials with survivors of domestic violence. Staff used the Standard and the Budget Worksheet with clients moving to transitional housing to test eligibility for programs and benefits. Additionally, Pittsburgh advocates used the Standard to determine water and sewage affordability for residents.
- In Pennsylvania's Delaware County, the Self-Sufficiency Standard was used to design and implement a sector employment intervention strategy that identifies, recruits, hires, trains, retains, and provides upward mobility to low-income residents.
- In North Carolina, the Wilford County working group for the NC State project developed a *Targeting Higher-Wage Jobs Resource Guide* for social services caseworkers. The project presented legislative testimony and made presentations at conferences and trainings (see <http://www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC>).

- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals who are seeking education, training, or employment (see <http://www.ct.gov>).
- In New York, the Standard has been used in modeling services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address changing family dynamics. The Standard has also been used in New York for job readiness planning for women seeking skilled employment.
- In Delaware, the Standard was used to train people from the developmental disability community on how to retain their benefits when returning to the workforce.

THERE IS A CLEAR CONNECTION BETWEEN EDUCATION AND ECONOMIC INDEPENDENCE, SO ENSURING THAT WORKERS HAVE ACCESS TO KEY WORKFORCE SKILLS AND JOB-SPECIFIC TRAINING IS A VITAL PART OF CREATING BROADER ECONOMIC SELF-SUFFICIENCY.

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

The Standard can and has been used to determine which individuals are eligible and most in need of support or training services.

- The Connecticut Legislature enacted a state statute that identified "the under-employed worker" as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers (see http://www.larcc.org/documents/mapping_change_2002.pdf).
- Voices for Virginia's Children successfully advocated for the state's TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines in their recommendations to the state (see <http://www.vakids.org/FES/TANF.pdf>).

- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada's 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads (see <http://www.hr.state.nv.us/directors/grantsmanage.htm>).

The Self-Sufficiency Standard as a Counseling Tool

The Standard can be used as a counseling tool to help participants in work and training programs make informed choices among various occupations and jobs. The Standard can also be used to develop a *Self-Sufficiency Standard Budget Worksheet*, a tool that counselors and clients can use to "test" the ability of various wages to meet a family's self-sufficiency needs. Additionally, the Standard can help participants determine how microenterprise or Individual Development Account strategies can, along with paid employment, provide a path to self-sufficiency for themselves and their families.

In Denver, Colorado the use of the Self-Sufficiency Standard is gaining momentum as a counseling tool for individuals. The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard, as well as, the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them towards economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic "cliff effect" built in to many work support programs.

- The Snohomish Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g. employment stability, education, English language skills, life skills, and child care).

The scales are based on a continuum of “in crisis” to “thriving”. The case manager “works with the customer to score the scales and monitor progress. To learn more about the matrix please visit: <http://www.worksourceonline.com/js/documents/Instructions.pdf>

- The Self-Sufficiency Standard for Virginia–Budget Worksheet Exercise (see http://www.vakids.org/Publications/budget_exercise.htm).
- The Self-Sufficiency Standard for Colorado–Budget Worksheet Exercise (see http://www.larimer.org/compass/budget_exercise_worksheet.pdf).
- Women Work! (National Network for Women’s Employment) used the Standard as a career-counseling tool in South Dakota (see <http://www.womenwork.org>).
- The Houston READ Commission, the Women’s Center of Tarrant County, and Project Quest in San Antonio in Texas, all used the Standard with low-income individuals enrolled in job training programs (see <http://www.houread.org>, <http://www.womenscenter.info>, and <http://www.quests.com/>).
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see <http://www.sixstrategies.org>).
- In New York the Women’s Center for Education and Career advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility.

The Self-Sufficiency Standard and Online Calculators

Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Colorado, Illinois, New York, Pennsylvania, Seattle-King County, the San Francisco Bay Area in California, and Washington, DC. These computer-based tools allow users to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. These tools integrate a wide variety of data not usually brought together and allow clients to access information about the

benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at: <http://www.coloradoselfsufficiencystandardcalculator.org/ColoradoCalculator/home.aspx>
- The Illinois Department of Employment Security hosts the Illinois Self-Sufficiency Calculator at <https://www.ides.state.il.us/calculator/counties.asp>.
- The Self-Sufficiency Calculator for the City of New York can be accessed at <http://www.wceca.org/index.html#calculator>.
- The Pennsylvania Self-Sufficiency On-Line Budget Worksheet can be found at <http://www.pathwayspa.org/Worksheet/worksheet.htm>.
- In Washington State a statewide Self-Sufficiency Calculator can be viewed at <http://www.thecalculator.org>.
- The Bay Area Self-Sufficiency Calculator in California can be found at <http://www.nedlc.org/calca.htm>.
- The Washington, DC Metro Area Self-Sufficiency Calculator can be found at <http://www.dcmassc.org/>.

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

The Standard can be used to evaluate a wide range of employment programs, 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. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In 1999, Sonoma County, California was 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 (see http://www.dss.cahwnet.gov/cdssweb/CountyPlan_291.htm).

- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark (see <http://www.ccwib.org>).
- The Philadelphia Workforce Investment Board adopted the Standard as its local benchmark for economic self-sufficiency.
- The Seattle-King County Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark (see <http://www.seakingwdc.org/>).
- The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and training services (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>).

The Self-Sufficiency Standard as a Public Education Tool

Each year, the Self-Sufficiency Standard is presented in hundreds of workshops and classrooms across the country. As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency; shows employers the importance of providing benefits, especially health care, which help families meet their needs; and demonstrates to service providers, both public and private, how the various components fit together, helping to facilitate the coordination of a range of services and supports.

- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts (see http://www.weiu.org/pdf_files/MassFESSCurriculum.pdf).

- In an initiative started at the University of Washington School of Social Work, policymakers participate in the “Walk-A-Mile” program, where they “walk” in the shoes of welfare recipients by living on a Food Stamp budget for one month.
- The Wisconsin Women’s Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women’s coalition members, many of whom continue to find a use for the Standard in their advocacy work (see <http://www.wiwomensnetwork.org/>).
- Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for the Children’s Health Insurance Program (see <http://www.utahchildren.org/>).

The Self-Sufficiency Standard as a Guideline for Wage-Setting and Living Wage Campaigns

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards and for “living wage” campaigns.

- The Self-Sufficiency Standard has been used by employers and educational institutions for setting organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see <http://www.ncsl.org/programs/employ/livingwage2005.htm>).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see <http://www.ccw.org/data.html>).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation

that would require the Maryland Secretary of Budget and Management to consider a specified self-sufficiency standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the self-sufficiency standard receive a specified pay increase (see <http://www.acy.org/>).

- The Self-Sufficiency Standard was an integral tool for increasing Hawaii's minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a 9-day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.
- Vanderbilt University in Tennessee currently uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff (see <http://www.vanderbilt.edu/students4livingwage/info.php>).

The Self-Sufficiency Standard in Research

Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research. The Standard provides a means of estimating how poverty differs from place to place and among different family types. 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.

- In Pennsylvania, the Standard was used to create a report, *The Road to Self-Sufficiency*, which used individual vignettes to explore the impact of public subsidies on full and part-time low-wage workers. Also in Pennsylvania, PathWaysPA teamed with the University of Washington to demonstrate how work supports impact family budgets as wages increase, resulting in the report, *Making Wages Work: The Impact of Work Supports on Wage Adequacy for Pennsylvania Families*.

- The Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State and the Health Economic Sufficiency Standard for Massachusetts* uses the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see <http://www.ofm.wa.gov/accesshealth/research/33affordability.pdf> and http://www.weiu.org/HESS/HESS_11-11.pdf).
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). Findings from these studies can be found in the reports on California, *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California* (see <http://www.nedlc.org/>); Washington State, *Overlooked and Undercounted: Wages, Work and Poverty in Washington State*; Colorado: *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*; Connecticut: *Overlooked and Undercounted: Where Connecticut Stands*; and a forthcoming report on New Jersey.
- The Women's Union has released a report titled *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self-Sufficiency in Massachusetts*. The findings of the report indicate that the majority of job vacancies in key nontraditional sectors, which will lead to economic self-sufficiency, do not require a four-year degree or Bachelor's degree (see <http://www.weiu.org/>).



WITH THE SHARP INCREASE IN THE COSTS FOR SUCH BASIC NECESSITIES AS FOOD AND HEALTH CARE, THE CHALLENGE FACING COLORADO CONTINUES TO BE HOW TO MAKE IT POSSIBLE FOR LOW-INCOME FAMILIES TO BECOME ECONOMICALLY SELF-SUFFICIENT.

CONCLUSION

The challenge facing Colorado is to determine how to make it possible for low-income households to become economically self-sufficient. The high costs of housing, child care and health care, the lack of education and skills, welfare time limits, and restrictions on training and education all add to the problems faced by many parents seeking self-sufficiency. In addition, there are thousands of families in Colorado who have never been on TANF, and are trapped in low-wage jobs and struggling to make ends meet.

The Self-Sufficiency Standard documents the income required for families to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official Federal Poverty Level are nevertheless far below what is needed 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 Standard.

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

For further information about the Standard, how it is calculated or used, or the findings reported here, contact Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264. To learn about how to have the Standard developed for your community or state, contact Dr. Pearce or Wider Opportunities for Women at (202) 464-1596.

For more information on The Self-Sufficiency Standard for Colorado, to order this publication or the Standard wage tables for any of Colorado's counties, or to find out more about the programs at the Colorado Fiscal Policy Institute, contact Tracey Stewart, at (303) 573-5669 ext. 314 or visit http://www.cclponline.org/ccs/about_CFPi.php.

ENDNOTES

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² There are two federal measurements of poverty. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the "federal poverty guidelines" or the "Federal Poverty Level" (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for Food stamps. The FPL only varies by family size, regardless of composition; the 2007 FPL for a family of three was \$17,170 and is \$17,600 in 2008. The Standard uses the FPL in its calculations. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.shtml#thrifty> and <http://aspe.hhs.gov/poverty/08poverty.shtml>

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where a two-bedroom cost \$474 per month. U.S. Housing and Urban Development Department. (2008). *Fair Market Rents*. Retrieved November 13, 2007, from <http://www.huduser.org/datasets/fmr.html>

⁸ One of the first persons to advocate building changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press. Retrieved from <http://www.census.gov/hhes/poverty/povmeas/toc.html>

⁹ A living wage is usually the wage a full time worker would need to earn to support a family above the FPL without depending upon government assistance. Economic Policy Institute. Retrieved February 22, 2006, from http://www.epi.org/content.cfm/issueguides_livingwage_livingwagefaq. A Basic Needs Budget encompasses families' differing needs for child care, transportation, food, health care, regional differences in housing costs, taxes and non-cash benefits from government and private sources, and other miscellaneous items such as clothing and personal care products. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. 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.

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¹⁴ HUD calculates the median family income using Core-Based Statistical Areas; their methodology yields a slightly different number from the Census median family income calculations. For HUD's methodology see <http://www.huduser.org/datasets/il/il07/Medians2007.pdf>

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¹⁶ Colorado Child Health Plan Plus. *Colorado Child Health Insurance Program*. Retrieved October 11, 2007, from <http://www.cchp.org/chpweb/mainpage.cfm?pageToLoad=applicants.cfm#q4>

¹⁷ U.S. Department of Agriculture. Food and Nutrition Service. WIC Program. *Average monthly benefit per person*. Retrieved October 11, 2007, from <http://www.fns.usda.gov/wic/FAQs/faq.htm>

¹⁸ Some workers may be unaware of the advanced payment option, and others may have employers who do not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Romich, J. L. & Weisner, T. (2000). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference.

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²⁷ U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Food Stamp Program: Average monthly participation and number of households participating*. (Data as of November 30, 2007). Retrieved December 21, 2007, from <http://www.fns.usda.gov/pd/15fsfypart.htm> and <http://www.fns.usda.gov/pd/30fslatehh.htm>. Note that this increase does not control for population change in Colorado, or any USDA methodological changes.

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³⁰ Capps et al. state that, "many eligible citizen children with noncitizen parents do not participate in these programs because the parents are unaware that their children are eligible. They may also be afraid of receiving benefits because of the consequences for retaining legal status or becoming a citizen." Capps et al. (2005). *Immigrant Families and Workers: The Health and Well-Being of Young Children and Immigrants*. Facts and Perspectives Brief Number 5. Urban Institute Immigration Studies Program. Retrieved July 2007, from http://www.urban.org/UploadedPDF/311182_immigrant_families_5.pdf

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³² States made limited improvements in child care assistance policies between February 2006 and February 2007, such as slight decreases to number of families on waiting lists; however, states have not been able to recover from declining federal funding and gaps remain in policies such as eligibility limits, copayments, and reimbursement rates. Schulman, K. and Blank, H. (2007). *State child care assistance policies 2007: Some steps forward, more progress*

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³³ Ibid.

³⁴ U.S. Department of Health and Human Services. Administration for Children and Families. Retrieved November 13, 2007, from http://www.acf.hhs.gov/programs/ccb/data/ccdf_data/05acf800/table1.htm

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³⁶ Center on Budget and Policy Priorities (2007). *More Americans, including more children, now lack health insurance*. Retrieved on September 4, 2007, from <http://www.cbpp.org/8-28-07health.htm>

³⁷ Families USA. (2004, September) *Health care: Are you better off today than you were four years ago?* Retrieved September 14, 2005, from http://www.familiesusa.org/site/docserver/Are_you_better_off_final.pdf

³⁸ The number of uninsured children has increased from 7.72 million in 2004 to 8.6 million in 2006. The percentage of people with employer-sponsored health insurance coverage has decreased from 63.2% in 2001 to 59.7% in 2006. Center on Budget and Policy Priorities (2007) *More Americans, including more children, now lack health insurance*. Retrieved on September 4, 2007, from <http://www.cbpp.org/8-28-07health.htm>

³⁹ Centers for Medicare and Medicaid Services. *FY 2006 number of children ever enrolled year-SCHIP by program type*. Retrieved on October 11, 2007, from <http://www.cms.hhs.gov/NationalSCHIPPolicy/downloads/FY2006StateTotalTable.pdf>

⁴⁰ U.S. Census Bureau. *Number and percent of children under 19 at or below 200% of poverty by health insurance coverage and state: 2006*. Retrieved October 11, 2007, from <http://www.census.gov/hhes/www/hlthins/liuc06.html>

⁴¹ Grall, T. (2006). *Custodial mothers and fathers and their child support: 2003*. (U.S. Census Bureau, Current Population Reports, Series P60-230). Washington, DC: U.S. Government Printing Office. Retrieved December 19, 2007, from <http://www.census.gov/prod/2006pubs/p60-230.pdf>

⁴² This amount is the average of those who participate in child support enforcement. Note that the average child support figure excludes families on assistance, as any child support collected on their behalf goes directly to the state. Also note that because the monthly child support average excludes those currently receiving TANF, it disproportionately represents those who have received cash assistance. The child support figures in this report were originally compiled in 2004, and have been inflated to 2007 to more accurately reflect trends for the last calendar year. U.S. Department of Health and Human Services. Administration for Children and Families. Office of Child Support Enforcement. (FY 2004). *Annual statistical report*. (Tables 4, 10, 11, and 52). Retrieved November 8, 2007, from http://www.acf.hhs.gov/programs/cse/pubs/2007/reports/annual_report/#40. Updated for August 2007 CPI.

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⁴⁴ Center for Women Policy Studies. (2002). *From Poverty to Self-Sufficiency: The Role of Postsecondary Education in Welfare Reform*. Retrieved February 28, 2006, from <http://www.centerwomenpolicy.org/pdfs/POV1.pdf>

⁴⁵ Many uses of the Self-Sufficiency Standard can be found on the website for Six Strategies for Family Economic Self-Sufficiency, A Project of Wider Opportunities for Women. More information about Functional Context Education can be found at <http://www.sixstrategies.org/sixstrategies/functional.cfm>

⁴⁶ For more information about NTOs see Workplace Solutions. *Women in Nontraditional Occupations and Apprenticeships*. Available at <http://www.workplacesolutions.org/about/grantees.cfm>

⁴⁷ For more information about microenterprise training and development see <http://www.womensinitiative.org>

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⁵⁰ For more information about Individual Development Accounts see <http://gwbweb.wustl.edu/csd/asset/idas.htm>

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⁵³ In 2007, a union employee's average share of employer-sponsored health insurance was 8% of the medical care premium for single coverage and 12% for family coverage, compared with a nonunion employee's average share of 20% and 32% for single and family premiums, respectively. U.S. Department of Labor, Bureau of Labor Statistics. (2007, August). *National compensation survey: Employee benefits in private industry in the United States*. March 2007. (Summary 07-05). Retrieved January 22, 2008, from <http://www.bls.gov/ncs/ebs/sp/ebsm0006.pdf>

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⁵⁵ For more information on Sector Training Institute and the Insight Center for Community Economic Development see <http://www.insightcced.org/> and <http://www.sixstrategies.org/sixstrategies/targeting-sect.cfm>

APPENDIX A: METHODOLOGY, ASSUMPTIONS AND SOURCES

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

- collected or calculated using standardized or equivalent methodology nationwide;
- obtained from scholarly or credible sources such as the U.S. Census Bureau;
- updated annually; and
- geographically- and/or age-specific, as appropriate.

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

The Self-Sufficiency Standard is calculated for 70 different family types for 64 counties in Colorado. The 70 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. These 70 family types represent the majority of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each Colorado county are included in Appendix B.

The components of the Self-Sufficiency Standard for Colorado and the assumptions included in the calculations are described below.

Housing: For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state's metropolitan and non-metropolitan areas. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 1, 2007, HUD published final FMRs for fiscal year 2008.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into "Metropolitan Divisions" (i.e. HMFAs). These designations were new to 2005, a "rebenchmarking" year, in which FMRs were calculated, based on 2000 Census data for the first time. This process (and a revised definition of an MSA) caused over 300 counties nationwide to be removed from or added to metro areas, or moved to another metro area. In Colorado, rebenchmarking resulted in one additional county classified as an MSA and the addition of five counties into the Denver-Aurora MSA.

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.^a

For Colorado, housing is calculated using the FY2008 HUD Fair Market Rents. Most of Colorado's FMRs are set at the 40th percentile, with the exception of the Denver-Aurora MSA, in which the FMRs for the following ten counties are set at the 50th percentile: Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, and Park.

One of the metropolitan areas in Colorado, the Denver-Aurora MSA, consists of more than one county. Since HUD calculates only one set of FMRs for the entire Denver-Aurora metropolitan area, the Standard used the National Low Income Housing Coalition (NLHIC) median gross rents for each county (Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, and Park) to obtain the individual county housing costs. The remaining 54 counties in Colorado use HUD FMRs without adjustments. County wide FMRs may not reflect some localized anomalies.^b

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons, and couples without children have one-bedroom units, families with one or two children require two bedrooms, and families with three children need three bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

Child Care: The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.^c Many states, including Colorado, have continued to conduct or commission the surveys as well as reimburse child care at this level. Data for Colorado is from the most recent child care rate survey, released in April 2007 for the Colorado Department of Human Services Division of Child Care.

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

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

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

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

In Colorado, infant rates (normally defined by the Standard as 0 to 3 years of age) were calculated using the cost of licensed family care rates for infants (defined as 0 to 2 years by the Colorado Department of Human Services). Colorado's licensed center care rates were used to calculate child care costs for preschoolers (normally defined as 3 to 5 years of age by the Standard, and as 2 to 6 years by the Colorado Department of Human Services). To calculate costs for schoolage children in Colorado (defined as 6 to 12 years by the Standard and as 6 and above by the Colorado Department of Human Services), the Standard averages available data for licensed center and family care for "before and after school" care and at 60% of full day care.^e

Food: Although the Food Stamps Program uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, the Food Stamps Program (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.^f

The Low-Cost Food Plan, although 25% higher than the Thrifty Food Plan, is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.^g

The USDA Low-Cost Food Plan varies by month and does not give an annual average food cost, so the Standard follows the Food Stamps Program protocol of using June as the average month.

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

Within-state geographic differences in food costs were varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. Overall, across Colorado, food costs range from 1% lower to 21% higher than the national average. ACCRA's average cost of groceries for the first through the third quarter of 2004 was averaged and applied to their respective counties. Note that although the ACCRA Cost of Living Index is generally intended for upper-middle income families, the ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socio-economic status.

Transportation: If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population. According to one study, if about 7% of the total public uses public transportation that "translates" to approximately 30% of the low- and moderate-income population.^h The Standard assumes private transportation (a car) where public transportation use is less than 7%. In Denver, Eagle, and Pitkin counties, public transportation use ranged from 8.4% to 10.6%.ⁱ Thus for these counties, the Standard calculates public transportation costs.

The cost of public transportation for Denver County assumes that travel is within the Denver metropolitan areas and that commuters use an express monthly pass. In Eagle and Pitkin counties, the cost of public transportation assumes an unlimited monthly bus pass.

For Colorado's 61 counties not using public transportation, the Standard assumes that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for the single-parent family and two cars are assumed for a family with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for "linking" trips to a day care site. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the most recent national data available, the National Household Travel Survey 2001.

The auto insurance premium is the average premium cost for a given state from a survey conducted by the National Association of Insurance Commissioners (NAIC). To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from up to five automobile insurance companies with the largest market shares in the state. For Colorado, ratios were created using quotes for the top five carriers from the Colorado Division of Insurance *Private Passenger Automobile Insurance Premiums Report*, in which rates were drawn from a survey of 2006 premiums.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are included. 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 private transportation fixed costs, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile living in the Census Western region of the U.S.

Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

Health Care: The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. Nationally, the employer pays 83% of the insurance premium for the employee and 75% of the insurance premium for the family. In Colorado, the full-time worker's employer pays an average of 81% of the insurance premium for the employee and 74% for the family.^j

Health care premiums are obtained from The Henry J. Kaiser Foundation State Health Facts Online, Employment-Based Health Premium for a single adult and for a family. The Kaiser Foundation bases the cost of health insurance premiums on the average premium paid by a state's residents, according to the national Medical Expenditure Panel Survey (MEPS). These costs are then adjusted for inflation using the Medical Care Services Consumer Price Index. To vary premium costs by county or regions within the state, the Standard uses average premiums from the health care insurance companies with the largest market shares. In Colorado, health insurance ratios were created using quotes for three of the top five carriers from the Colorado Division of Insurance *Small Group Insurance Premiums Report*. The figures quoted were drawn from a January 2007 survey of Colorado's small group health carriers.

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

Note that although the Standard assumes employer-sponsored health coverage, many workers do not have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In Colorado, between 2000 and 2004, the worker's share of health care premium increased 45% while the average worker's earnings increased 13%.^k Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis.

Miscellaneous: This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15%.^l

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

Colorado state income taxes are calculated using the tax forms and instructions from the Colorado Department of Revenue Taxpayer Service Division. The statutory state income tax rate is 4.63% of Colorado taxable income. The state income tax calculations include state specific deductions, exemptions, and the Colorado Child Care Credit.

State sales taxes are calculated only on "miscellaneous" items, as one does not ordinarily pay tax on rent, child care, and so forth. In Colorado, the statewide sales tax rate is 2.9%. Most Colorado counties and some Colorado cities also have local sales taxes, varying from no local tax up to 5%. While Colorado's state sales tax does not apply to groceries, some counties and cities do apply local sales tax to groceries. 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. Additionally, taxes on gasoline and automobiles are included as a cost of owning and running a car.

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

Colorado's state EITC is not available for tax years 2002 through 2010 and thus, is not calculated in the 2008 Colorado Standard.

The Child Care Tax Credit (CCTC), also known as the Child and Dependant Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2006, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

In addition to the federal CCTC, Colorado has a state CCTC that is between 10 and 50% of the federal child care credit claimed, depending on income level, with an income limit of \$60,000 annually for a family with two or more qualifying children and a maximum yearly benefit of \$1,050.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2006, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$11,300, whichever was less. For the Standard, the CTC is shown as received monthly.

DATA SOURCES

Housing

Housing Cost: U.S. Department of Housing and Urban Development. (2007). *Schedule B: FY 2008 final fair market rents for existing housing*. Retrieved November 1, 2007 from <http://www.huduser.org/datasets/fmr.html>

County-Level Housing Costs: National Low Income Housing Coalition. (2004). *Local Area Low Income Housing Database*. Colorado Median Gross Rent by County, 2000. Retrieved November 1, 2007 from <http://www.nlihc.org/doc/lalihdColorado.pdf>

Child Care

Child Care Costs: Qualistar Early Learning. (2007). *Colorado Child Care Market Rate Survey*. Stacy Buchanan (personal communication, September 13, 2007).

Food

Food Costs: U.S. Department of Agriculture, Center for Nutrition Policy and Promotion. (2007). *Official USDA food plans: Cost of food at home at four levels, U.S. average, June 2007*. Retrieved July 15, 2007 from <http://www.cnpp.usda.gov/Publications/FoodPlans/2007/CostoffoodJune07.pdf>

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Public Transportation

Public Transportation Use: Census Transportation Planning Package (CTPP). (2000). *Profiles for Colorado*. Retrieved September 12, 2007 from <http://ctpp.transportation.org/home/wy.htm>

Denver County Public Transportation:

Denver Regional Transit Authority. (2007). *Fares and passes*. Retrieved September 12, 2007 from <http://www.rtd-denver.com/>

Eagle County Public Transportation:

Eagle County Regional Transportation. (2007). *Fares and policies*. Retrieved September 12, 2007 from http://www.eaglecounty.us/ECO_Transit/fares.cfm

Pitkin County Public Transportation:

Roaring Fork Transportation Authority. (2007). *Tickets and passes*. Retrieved September 12, 2007 from <http://www.rfta.com/passes.html>

Private Transportation

Auto Insurance Premium: National Association of Insurance Commissioners. (2006). *Average expenditures for auto insurance by state, 2000-2004*. Retrieved October 15, 2007 from Insurance Information Institute at <http://www.iii.org/media/facts/statsbyissue/auto/>

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Health Care

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Taxes

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ENDNOTES FOR APPENDIX A

^a The U.S. Housing and Urban Development. *Fair Market Rents for the Section 8 Housing Assistance Payments Program*. Retrieved from http://www.huduser.org/datasets/fmr/fmrover_071707R2.doc

^b For example, counties in Colorado's Western Slope have some of the highest rental rates in the state and some communities such as Vail or Aspen may have even higher housing rates than the county-wide FMR amount.

^c Almanac of Policy Issues. (2000). *Child care*. (Excerpted from the 2000 House Ways and Means Green Book.) Retrieved from http://www.policyalmanac.org/social_welfare/archive/child_care.shtml

^d Capizzano, J., Adams, G. & Sonenstein, F. (2000). *Child Care arrangements for child under five: Variation across states*. New federalism: National Survey of America's Families. (Series B, No. B-7). Washington DC: The Urban Institute; Urban Institute calculations from the 1999 National Survey of America's Families from http://www.urban.org/UploadedPDF/anf_b7.pdf. Capizzano notes in a 2003 report analyzing updated NSAF data "...there seems to have been little change in the distribution of child care arrangements among both low- and higher-income families from 1999 to 2002." Capizzano, J. and Adams, G. (2003). *Children in low-income families are less likely to be in center-based child care*. Washington DC: The Urban Institute. Retrieved from <http://www.urban.org/publications/310923.html>

^e The child care data from the Colorado Department of Human Services contained missing data in 11 counties for one or more age levels due to small sample sizes. Estimates for the missing data were calculated by multiplying the non-missing child care costs by the average difference between non-missing child care costs

APPENDIX B: THE SELF-SUFFICIENCY STANDARD FOR SELECTED FAMILY TYPES IN COLORADO

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and the missing child care costs. In one instance, Kiowa County, child care data was missing for all age levels. Therefore, the average child care rates for neighboring counties of Cheyenne, Bent, Prowers, Crowley, and Lincoln were applied.

^f Food Research and Action Center. *Federal Food Programs*. Retrieved February 15, 2006 from http://www.frac.org/html/federal_food_programs/programs/fsp_faq.html

^g U.S. Department of Labor. Bureau of Labor Statistics. (2005). *Consumer expenditures in 2003*. Table 4. Size of consumer unit: Average annual expenditures and characteristics. Retrieved September 12, 2005, from <http://www.bls.gov/cex/csxann03.pdf>

^h 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.

ⁱ Census Transportation Planning Package 2000: Profiles for Colorado. Retrieved September 12, 2007 from <http://ctpp.transportation.org/home/co.htm>

^j Kaiser Family Foundation. *State Health Facts Online*, <http://www.statehealthfacts.org>.

^k Families USA (2004). *New Report Shows Health Care is Far Less Affordable than it was Four Years Ago*. Retrieved October 6, 2007, from http://www.familiesusa.org/assets/pdfs/Are_You_Better_Off_Press_Release_Englisha43a.pdf

^l Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press. Retrieved October 12, 2005, from <http://www.census.gov/hhes/poverty/povmeas/toc.html>

Table 1
The Self-Sufficiency Standard for Boulder, CO MSA, 2008
Boulder County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	797	1000	1000	1000	1000	1458	1000	1000
Child Care	0	896	1764	1378	482	2246	1764	1378
Food	227	344	447	515	595	604	644	708
Transportation	243	249	249	249	249	249	477	477
Health Care	129	337	348	360	385	372	408	420
Miscellaneous	140	283	381	350	271	493	429	398
Taxes	351	750	1034	904	594	1598	1088	956
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-55	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$10.72	\$21.16	\$28.17	\$25.51	\$19.06	\$37.90	\$15.75 (per adult)	\$14.41 (per adult)
Monthly	\$1,887	\$3,725	\$4,957	\$4,489	\$3,355	\$6,670	\$5,544	\$5,071
Annual	\$22,644	\$44,696	\$59,489	\$53,871	\$40,265	\$80,044	\$66,528	\$60,850

Table 3
The Self-Sufficiency Standard for Denver-Aurora, CO MSA, 2008
Adams County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	642	813	813	813	813	1155	813	813
Child Care	0	719	1370	1060	341	1711	1370	1060
Food	227	344	447	515	595	604	644	708
Transportation	274	280	280	280	280	280	539	539
Health Care	128	332	344	356	381	368	404	416
Miscellaneous	127	249	326	302	241	412	377	354
Taxes	298	605	798	700	408	1055	850	751
Earned Income Tax Credit (-)	0	0	0	0	-86	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.64	\$18.19	\$23.36	\$21.36	\$15.58	\$29.74	\$13.44 (per adult)	\$12.43 (per adult)
Monthly	\$1,696	\$3,202	\$4,112	\$3,759	\$2,742	\$5,234	\$4,731	\$4,374
Annual	\$20,355	\$38,424	\$49,340	\$45,109	\$32,908	\$62,809	\$56,776	\$52,487

Table 2
The Self-Sufficiency Standard for Colorado Springs, CO HMFA, 2008
El Paso County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	631	797	797	797	797	1137	797	797
Child Care	0	661	1247	1019	358	1605	1247	1019
Food	217	329	429	493	570	579	617	678
Transportation	243	250	250	250	250	250	479	479
Health Care	124	317	329	341	366	352	389	401
Miscellaneous	122	235	305	290	234	392	353	337
Taxes	271	540	702	643	355	975	737	672
Earned Income Tax Credit (-)	0	0	0	0	-121	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.14	\$16.97	\$21.54	\$20.23	\$14.63	\$28.07	\$12.36 (per adult)	\$11.69 (per adult)
Monthly	\$1,609	\$2,986	\$3,791	\$3,560	\$2,576	\$4,940	\$4,351	\$4,115
Annual	\$19,302	\$35,831	\$45,497	\$42,723	\$30,907	\$59,274	\$52,213	\$49,383

Table 4
The Self-Sufficiency Standard for Denver-Aurora, CO MSA, 2008
Arapahoe County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	670	848	848	848	848	1204	848	848
Child Care	0	716	1476	1097	381	1856	1476	1097
Food	227	344	447	515	595	604	644	708
Transportation	253	259	259	259	259	259	498	498
Health Care	128	332	344	356	381	368	404	416
Miscellaneous	128	250	337	307	246	429	387	357
Taxes	300	608	846	719	440	1167	903	761
Earned Income Tax Credit (-)	0	0	0	0	-61	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.69	\$18.28	\$24.38	\$21.79	\$16.25	\$31.46	\$13.90 (per adult)	\$12.55 (per adult)
Monthly	\$1,705	\$3,217	\$4,291	\$3,834	\$2,860	\$5,538	\$4,892	\$4,417
Annual	\$20,465	\$38,602	\$51,492	\$46,010	\$34,326	\$66,452	\$58,710	\$53,005

Table 5
The Self-Sufficiency Standard for Denver-Aurora, CO MSA, 2008
Broomfield County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	692	876	876	876	876	1243	876	876
Child Care	0	775	1589	1205	430	2019	1589	1205
Food	227	344	447	515	595	604	644	708
Transportation	246	252	252	252	252	252	483	483
Health Care	129	337	348	360	385	372	408	420
Miscellaneous	129	258	351	321	254	449	400	369
Taxes	307	645	905	776	505	1301	959	815
Earned Income Tax Credit (-)	0	0	0	0	-21	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.83	\$19.02	\$25.58	\$22.94	\$17.32	\$33.46	\$14.47 (per adult)	\$13.09 (per adult)
Monthly	\$1,730	\$3,348	\$4,502	\$4,037	\$3,048	\$5,889	\$5,092	\$4,609
Annual	\$20,755	\$40,179	\$54,022	\$48,441	\$36,576	\$70,670	\$61,108	\$55,303

Table 7
The Self-Sufficiency Standard for Denver-Aurora, CO MSA, 2008
Denver County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	575	728	728	728	728	1034	728	728
Child Care	0	745	1461	1137	392	1853	1461	1137
Food	225	341	444	511	591	599	639	702
Transportation	99	99	99	99	99	99	198	198
Health Care	128	332	344	356	381	368	404	416
Miscellaneous	103	225	308	283	219	395	343	318
Taxes	193	497	718	618	281	995	702	596
Earned Income Tax Credit (-)	0	0	0	0	-185	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-105	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.52	\$16.03	\$21.79	\$19.66	\$12.89	\$28.37	\$11.96 (per adult)	\$10.88 (per adult)
Monthly	\$1,323	\$2,821	\$3,836	\$3,460	\$2,269	\$4,993	\$4,209	\$3,829
Annual	\$15,882	\$33,856	\$46,028	\$41,523	\$27,228	\$59,915	\$50,503	\$45,947

Table 6
The Self-Sufficiency Standard for Denver-Aurora, CO MSA, 2008
Clear Creek County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	590	747	747	747	747	1062	747	747
Child Care	0	966	1617	1335	369	1986	1617	1335
Food	227	344	447	515	595	604	644	708
Transportation	246	252	252	252	252	252	483	483
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	120	266	343	323	237	429	392	371
Taxes	276	694	888	806	410	1198	952	855
Earned Income Tax Credit (-)	0	0	0	0	-98	0	0	0
Child Care Tax Credit (-)	0	-53	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.05	\$19.82	\$24.96	\$23.23	\$15.25	\$31.65	\$14.19 (per adult)	\$13.27 (per adult)
Monthly	\$1,593	\$3,488	\$4,394	\$4,088	\$2,683	\$5,570	\$4,994	\$4,670
Annual	\$19,111	\$41,853	\$52,725	\$49,058	\$32,198	\$66,835	\$59,930	\$56,037

Table 8
The Self-Sufficiency Standard for Denver-Aurora, CO MSA, 2008
Douglas County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	960	1215	1215	1215	1215	1725	1215	1215
Child Care	0	899	1767	1331	432	2199	1767	1331
Food	227	344	447	515	595	604	644	708
Transportation	246	252	252	252	252	252	483	483
Health Care	128	332	344	356	381	368	404	416
Miscellaneous	156	304	403	367	287	515	451	415
Taxes	420	838	1174	970	660	1738	1176	1023
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$12.14	\$23.02	\$30.31	\$26.92	\$20.49	\$40.06	\$16.69 (per adult)	\$15.12 (per adult)
Monthly	\$2,136	\$4,051	\$5,334	\$4,738	\$3,606	\$7,050	\$5,873	\$5,324
Annual	\$25,631	\$48,610	\$64,014	\$56,861	\$43,268	\$84,600	\$70,478	\$63,888

Table 9
The Self-Sufficiency Standard for Denver-Aurora, CO MSA, 2008
Elbert County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	597	756	756	756	756	1073	756	756
Child Care	0	564	1259	928	364	1623	1259	928
Food	227	344	447	515	595	604	644	708
Transportation	243	250	250	250	250	250	479	479
Health Care	124	317	329	341	366	352	389	401
Miscellaneous	119	223	304	279	233	390	353	327
Taxes	267	495	709	608	369	982	753	648
Earned Income Tax Credit (-)	0	0	0	0	-120	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.96	\$15.93	\$21.51	\$19.31	\$14.65	\$27.98	\$12.40 (per adult)	\$11.31 (per adult)
Monthly	\$1,577	\$2,803	\$3,786	\$3,399	\$2,578	\$4,924	\$4,364	\$3,980
Annual	\$18,927	\$33,634	\$45,435	\$40,787	\$30,935	\$59,084	\$52,374	\$47,757

Table 11
The Self-Sufficiency Standard for Denver-Aurora, CO MSA, 2008
Jefferson County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	693	877	877	877	877	1245	877	877
Child Care	0	703	1463	1113	410	1873	1463	1113
Food	227	344	447	515	595	604	644	708
Transportation	245	252	252	252	252	252	483	483
Health Care	128	332	344	356	381	368	404	416
Miscellaneous	129	251	338	311	251	434	387	360
Taxes	314	624	865	753	513	1225	926	798
Earned Income Tax Credit (-)	0	0	0	0	-26	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.87	\$18.42	\$24.54	\$22.21	\$17.20	\$32.10 (per adult)	\$13.97 (per adult)	\$12.75 (per adult)
Monthly	\$1,737	\$3,241	\$4,319	\$3,909	\$3,027	\$5,650	\$4,916	\$4,487
Annual	\$20,840	\$38,897	\$51,830	\$46,911	\$36,329	\$67,795	\$58,993	\$53,849

Table 10
The Self-Sufficiency Standard for Denver-Aurora, CO MSA, 2008
Gilpin County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	767	971	971	971	971	1379	971	971
Child Care	0	685	1411	1110	425	1836	1411	1110
Food	227	344	447	515	595	604	644	708
Transportation	246	252	252	252	252	252	483	483
Health Care	129	337	348	360	385	372	408	420
Miscellaneous	137	259	343	321	263	444	392	369
Taxes	336	643	864	770	551	1260	918	808
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-58	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$10.47	\$19.05	\$24.83	\$22.91	\$18.29	\$32.94 (per adult)	\$14.09 (per adult)	\$13.08 (per adult)
Monthly	\$1,842	\$3,352	\$4,371	\$4,032	\$3,218	\$5,798	\$4,960	\$4,603
Annual	\$22,107	\$40,226	\$52,450	\$48,384	\$38,620	\$69,571	\$59,525	\$55,236

Table 12
The Self-Sufficiency Standard for Denver-Aurora, CO MSA, 2008
Park County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	734	930	930	930	930	1320	930	930
Child Care	0	529	1251	870	341	1592	1251	870
Food	227	344	447	515	595	604	644	708
Transportation	246	252	252	252	252	252	483	483
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	134	240	324	293	251	415	372	342
Taxes	325	564	787	659	487	1070	827	698
Earned Income Tax Credit (-)	0	0	0	0	-34	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$10.21	\$17.39	\$23.18	\$20.57	\$16.98	\$30.01 (per adult)	\$13.23 (per adult)	\$11.91 (per adult)
Monthly	\$1,797	\$3,060	\$4,080	\$3,620	\$2,988	\$5,282	\$4,656	\$4,191
Annual	\$21,568	\$36,720	\$48,958	\$43,436	\$35,862	\$63,387	\$55,876	\$50,296

Table 13
The Self-Sufficiency Standard for Fort Collins-Loveland, CO MSA, 2008
Larimer County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	666	807	807	807	807	1175	807	807
Child Care	0	727	1378	1114	387	1765	1378	1114
Food	226	341	445	511	591	600	640	703
Transportation	243	249	249	249	249	249	478	478
Health Care	126	324	336	348	373	359	396	408
Miscellaneous	126	245	321	303	241	415	370	351
Taxes	297	593	786	710	421	1085	830	752
Earned Income Tax Credit (-)	0	0	0	0	-82	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.57	\$17.87	\$23.04	\$21.45	\$15.67	\$30.11	\$13.16 (per adult)	\$12.35 (per adult)
Monthly	\$1,684	\$3,146	\$4,056	\$3,776	\$2,759	\$5,299	\$4,632	\$4,347
Annual	\$20,208	\$37,752	\$48,670	\$45,307	\$33,105	\$63,583	\$55,584	\$52,161

Table 15
The Self-Sufficiency Standard for Greeley, CO MSA, 2008
Weld County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	533	652	652	652	652	951	652	652
Child Care	0	685	1271	1067	382	1653	1271	1067
Food	207	314	409	470	543	551	588	646
Transportation	255	262	262	262	262	262	502	502
Health Care	129	334	346	358	383	370	406	418
Miscellaneous	112	225	294	281	222	379	342	329
Taxes	234	496	659	601	296	909	696	639
Earned Income Tax Credit (-)	0	0	0	0	-172	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-105	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.35	\$16.03	\$20.60	\$19.42	\$13.25	\$26.84 (per adult)	\$11.90 (per adult)	\$11.32 (per adult)
Monthly	\$1,470	\$2,822	\$3,625	\$3,418	\$2,332	\$4,724	\$4,190	\$3,986
Annual	\$17,643	\$33,859	\$43,497	\$41,018	\$27,978	\$56,690	\$50,275	\$47,834

Table 14
The Self-Sufficiency Standard for Grand Junction, CO MSA, 2008
Mesa County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	506	608	608	608	608	885	608	608
Child Care	0	477	1020	800	322	1342	1020	800
Food	228	346	450	518	599	607	647	712
Transportation	241	247	247	247	247	247	474	474
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	111	203	269	255	218	347	318	303
Taxes	228	356	555	427	279	777	594	532
Earned Income Tax Credit (-)	0	-63	0	-55	-190	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-125	-73	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.23	\$13.50	\$18.37	\$16.40	\$12.77	\$24.12	\$10.85 (per adult)	\$10.23 (per adult)
Monthly	\$1,448	\$2,376	\$3,233	\$2,886	\$2,247	\$4,246	\$3,820	\$3,600
Annual	\$17,373	\$28,509	\$38,799	\$34,627	\$26,964	\$50,948	\$45,834	\$43,194

Table 16
The Self-Sufficiency Standard for Pueblo, CO MSA, 2008
Pueblo County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	500	657	657	657	657	861	657	657
Child Care	0	483	1090	738	255	1346	1090	738
Food	215	325	424	487	564	572	610	670
Transportation	262	268	268	268	268	268	515	515
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	111	208	280	252	214	343	329	301
Taxes	227	381	600	407	253	757	640	526
Earned Income Tax Credit (-)	0	-48	0	-70	-207	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-125	-66	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.21	\$14.02	\$19.31	\$16.00	\$12.30	\$23.73 (per adult)	\$11.34 (per adult)	\$10.12 (per adult)
Monthly	\$1,445	\$2,467	\$3,398	\$2,816	\$2,164	\$4,176	\$3,991	\$3,564
Annual	\$17,344	\$29,608	\$40,781	\$33,791	\$25,971	\$50,109	\$47,887	\$42,765

Table 17
The Self-Sufficiency Standard for Teller County, CO HMFA, 2008
Teller County

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	675	888	888	888	888	1293	888	888
Child Care	0	488	1058	801	313	1371	1058	801
Food	227	344	447	515	595	604	644	708
Transportation	243	250	250	250	250	250	479	479
Health Care	124	317	329	341	366	352	389	401
Miscellaneous	127	229	297	279	241	387	346	328
Taxes	294	512	671	598	403	942	709	633
Earned Income Tax Credit (-)	0	0	0	0	-86	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-110	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.61	\$16.37	\$20.87	\$19.29	\$15.56	\$27.55	\$12.06 (per adult)	\$11.28 (per adult)
Monthly	\$1,691	\$2,882	\$3,673	\$3,395	\$2,738	\$4,849	\$4,246	\$3,970
Annual	\$20,290	\$34,584	\$44,079	\$40,744	\$32,857	\$58,187	\$50,948	\$47,646

Table 19
The Self-Sufficiency Standard for Archuleta County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	598	752	752	752	752	914	752	752
Child Care	0	483	1025	773	290	1315	1025	773
Food	227	344	447	515	595	604	644	708
Transportation	240	247	247	247	247	247	473	473
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	120	218	284	266	229	347	332	314
Taxes	277	458	643	569	362	806	687	616
Earned Income Tax Credit (-)	0	-12	0	0	-135	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-115	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.07	\$15.31	\$19.84	\$18.28	\$14.25	\$24.27	\$11.57 (per adult)	\$10.81 (per adult)
Monthly	\$1,596	\$2,695	\$3,492	\$3,217	\$2,508	\$4,272	\$4,071	\$3,806
Annual	\$19,154	\$32,341	\$41,904	\$38,605	\$30,096	\$51,264	\$48,857	\$45,671

Table 18
The Self-Sufficiency Standard for Alamosa County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	500	555	555	555	555	754	555	555
Child Care	0	415	812	615	200	1012	812	615
Food	227	344	447	515	595	604	644	708
Transportation	242	249	249	249	249	249	476	476
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	110	191	242	230	199	300	290	278
Taxes	229	295	364	308	221	595	497	437
Earned Income Tax Credit (-)	0	-101	-110	-152	-248	0	0	-27
Child Care Tax Credit (-)	0	-73	-122	-92	-46	-105	-105	-115
Child Tax Credit (-)	0	-83	-167	-167	-148	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.18	\$12.13	\$14.92	\$13.80	\$11.19	\$20.10	\$9.71 (per adult)	\$9.06 (per adult)
Monthly	\$1,440	\$2,135	\$2,627	\$2,429	\$1,969	\$3,537	\$3,419	\$3,188
Annual	\$17,275	\$25,622	\$31,519	\$29,142	\$23,625	\$42,448	\$41,025	\$38,258

Table 20
The Self-Sufficiency Standard for Baca County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	498	555	555	555	555	790	555	555
Child Care	0	358	705	540	182	887	705	540
Food	227	344	447	515	595	604	644	708
Transportation	248	254	254	254	254	254	488	488
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	110	186	232	223	198	291	281	272
Taxes	228	249	321	286	213	549	446	403
Earned Income Tax Credit (-)	0	-121	-145	-175	-253	0	-17	-52
Child Care Tax Credit (-)	0	-75	-97	-81	-44	-110	-115	-104
Child Tax Credit (-)	0	-83	-167	-167	-145	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.19	\$11.42	\$13.99	\$13.16	\$11.07	\$19.29	\$9.19 (per adult)	\$8.72 (per adult)
Monthly	\$1,442	\$2,010	\$2,462	\$2,317	\$1,948	\$3,395	\$3,236	\$3,069
Annual	\$17,305	\$24,119	\$29,549	\$27,803	\$23,374	\$40,735	\$38,829	\$36,833

Table 21
The Self-Sufficiency Standard for Bent County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	456	555	555	555	555	728	555	555
Child Care	0	445	803	713	268	1071	803	713
Food	227	344	447	515	595	604	644	708
Transportation	259	265	265	265	265	265	510	510
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	107	195	243	242	208	305	293	291
Taxes	224	329	378	378	263	628	525	523
Earned Income Tax Credit (-)	0	-85	-105	-108	-221	0	0	0
Child Care Tax Credit (-)	0	-73	-125	-123	-60	-100	-105	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.98	\$12.71	\$15.06	\$14.99	\$11.94	\$20.63	\$9.87 (per adult)	\$9.82 (per adult)
Monthly	\$1,404	\$2,237	\$2,651	\$2,638	\$2,101	\$3,631	\$3,474	\$3,456
Annual	\$16,852	\$26,840	\$31,808	\$31,658	\$25,207	\$43,570	\$41,686	\$41,474

Table 23
The Self-Sufficiency Standard for Cheyenne County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	456	555	555	555	555	728	555	555
Child Care	0	409	843	665	256	1099	843	665
Food	227	344	447	515	595	604	644	708
Transportation	243	250	250	250	250	250	479	479
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	106	190	245	235	205	306	294	283
Taxes	202	279	357	322	212	592	486	435
Earned Income Tax Credit (-)	0	-105	-103	-136	-238	0	0	-10
Child Care Tax Credit (-)	0	-73	-126	-103	-52	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-156	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.76	\$11.99	\$15.10	\$14.23	\$11.48	\$20.50	\$9.79 (per adult)	\$9.28 (per adult)
Monthly	\$1,365	\$2,110	\$2,657	\$2,504	\$2,021	\$3,608	\$3,445	\$3,266
Annual	\$16,384	\$25,324	\$31,889	\$30,050	\$24,249	\$43,302	\$41,339	\$39,190

Table 22
The Self-Sufficiency Standard for Chaffee County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	534	650	650	650	650	947	650	650
Child Care	0	425	968	724	298	1266	968	724
Food	227	344	447	515	595	604	644	708
Transportation	223	229	229	229	229	229	437	437
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	112	200	266	249	218	344	312	296
Taxes	243	357	563	423	306	792	604	541
Earned Income Tax Credit (-)	0	-69	0	-73	-183	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-125	-70	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.36	\$13.28	\$18.23	\$15.93	\$12.95	\$23.98	\$10.72 (per adult)	\$10.00 (per adult)
Monthly	\$1,472	\$2,337	\$3,208	\$2,803	\$2,280	\$4,220	\$3,775	\$3,521
Annual	\$17,662	\$28,039	\$38,494	\$33,634	\$27,357	\$50,645	\$45,298	\$42,255

Table 24
The Self-Sufficiency Standard for Conejos County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	498	555	555	555	555	790	555	555
Child Care	0	391	732	603	213	945	732	603
Food	227	344	447	515	595	604	644	708
Transportation	242	248	248	248	248	248	476	476
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	110	188	234	229	200	297	282	277
Taxes	221	276	320	291	210	561	440	410
Earned Income Tax Credit (-)	0	-111	-140	-159	-248	0	-14	-37
Child Care Tax Credit (-)	0	-75	-101	-89	-47	-105	-115	-112
Child Tax Credit (-)	0	-83	-167	-167	-149	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.12	\$11.80	\$14.13	\$13.60	\$11.20	\$19.71	\$9.23 (per adult)	\$8.92 (per adult)
Monthly	\$1,429	\$2,077	\$2,486	\$2,394	\$1,971	\$3,469	\$3,249	\$3,141
Annual	\$17,142	\$24,918	\$29,832	\$28,730	\$23,655	\$41,632	\$38,991	\$37,695

Table 25
The Self-Sufficiency Standard for Costilla County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	498	555	555	555	555	790	555	555
Child Care	0	354	729	525	171	900	729	525
Food	227	344	447	515	595	604	644	708
Transportation	242	248	248	248	248	248	476	476
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	110	185	234	221	196	292	282	269
Taxes	225	245	328	280	207	552	445	393
Earned Income Tax Credit (-)	0	-124	-139	-182	-258	0	-12	-61
Child Care Tax Credit (-)	0	-75	-101	-78	-42	-110	-110	-100
Child Tax Credit (-)	0	-83	-167	-167	-142	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.14	\$11.32	\$14.15	\$12.98	\$10.94	\$19.35	\$9.25 (per adult)	\$8.60 (per adult)
Monthly	\$1,433	\$1,992	\$2,490	\$2,285	\$1,925	\$3,406	\$3,257	\$3,025
Annual	\$17,197	\$23,904	\$29,882	\$27,423	\$23,099	\$40,866	\$39,083	\$36,306

Table 27
The Self-Sufficiency Standard for Custer County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	528	696	696	696	696	974	696	696
Child Care	0	343	733	590	247	981	733	590
Food	227	344	447	515	595	604	644	708
Transportation	262	268	268	268	268	268	516	516
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	115	200	250	244	220	321	300	294
Taxes	249	343	409	372	301	678	540	514
Earned Income Tax Credit (-)	0	-73	-75	-104	-177	0	0	0
Child Care Tax Credit (-)	0	-70	-125	-126	-69	-100	-105	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.59	\$13.13	\$15.87	\$15.09	\$13.11	\$21.91	\$10.15 (per adult)	\$9.87 (per adult)
Monthly	\$1,512	\$2,311	\$2,794	\$2,656	\$2,308	\$3,855	\$3,574	\$3,473
Annual	\$18,146	\$27,730	\$33,526	\$31,868	\$27,699	\$46,265	\$42,888	\$41,676

Table 26
The Self-Sufficiency Standard for Crowley County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	456	555	555	555	555	728	555	555
Child Care	0	304	626	586	282	908	626	586
Food	227	344	447	515	595	604	644	708
Transportation	259	265	265	265	265	265	510	510
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	107	181	225	229	209	288	275	279
Taxes	224	244	305	318	267	561	438	466
Earned Income Tax Credit (-)	0	-131	-166	-153	-216	0	-35	-18
Child Care Tax Credit (-)	0	-73	-86	-92	-62	-110	-112	-115
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.98	\$11.08	\$13.42	\$13.77	\$12.06	\$19.17	\$8.95 (per adult)	\$9.18 (per adult)
Monthly	\$1,404	\$1,950	\$2,361	\$2,424	\$2,122	\$3,374	\$3,149	\$3,231
Annual	\$16,852	\$23,395	\$28,337	\$29,089	\$25,465	\$40,486	\$37,792	\$38,770

Table 28
The Self-Sufficiency Standard for Delta County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	508	598	598	598	598	820	598	598
Child Care	0	391	911	648	257	1169	911	648
Food	227	344	447	515	595	604	644	708
Transportation	241	248	248	248	248	248	474	474
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	111	193	257	239	210	323	305	287
Taxes	235	312	494	358	258	692	561	485
Earned Income Tax Credit (-)	0	-93	-30	-120	-216	0	0	0
Child Care Tax Credit (-)	0	-73	-120	-115	-62	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.27	\$12.44	\$17.07	\$14.66	\$12.07	\$22.13	\$10.38 (per adult)	\$9.54 (per adult)
Monthly	\$1,456	\$2,190	\$3,005	\$2,581	\$2,124	\$3,894	\$3,652	\$3,360
Annual	\$17,467	\$26,284	\$36,055	\$30,971	\$25,485	\$46,732	\$43,829	\$40,314

Table 29
The Self-Sufficiency Standard for Dolores County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	595	689	689	689	689	912	689	689
Child Care	0	282	581	451	169	750	581	451
Food	227	344	447	515	595	604	644	708
Transportation	243	249	249	249	249	249	477	477
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	120	192	233	228	211	290	282	276
Taxes	267	295	326	298	269	545	445	426
Earned Income Tax Credit (-)	0	-99	-140	-159	-208	0	-13	-32
Child Care Tax Credit (-)	0	-73	-100	-89	-49	-110	-110	-104
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.01	\$12.21	\$14.12	\$13.60	\$12.28	\$19.20	\$9.24 (per adult)	\$8.98 (per adult)
Monthly	\$1,585	\$2,149	\$2,485	\$2,393	\$2,161	\$3,379	\$3,254	\$3,162
Annual	\$19,026	\$25,792	\$29,819	\$28,719	\$25,930	\$40,554	\$39,043	\$37,948

Table 31
The Self-Sufficiency Standard for Fremont County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	481	618	618	618	618	887	618	618
Child Care	0	412	857	711	299	1156	857	711
Food	227	344	447	515	595	604	644	708
Transportation	262	268	268	268	268	268	516	516
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	110	199	255	248	217	329	305	298
Taxes	222	327	420	376	272	697	536	510
Earned Income Tax Credit (-)	0	-78	-58	-91	-193	0	0	0
Child Care Tax Credit (-)	0	-70	-125	-130	-73	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.15	\$12.96	\$16.32	\$15.43	\$12.67	\$22.56	\$10.30 (per adult)	\$9.99 (per adult)
Monthly	\$1,434	\$2,280	\$2,872	\$2,716	\$2,231	\$3,971	\$3,624	\$3,517
Annual	\$17,203	\$27,364	\$34,464	\$32,590	\$26,767	\$47,650	\$43,494	\$42,203

Table 30
The Self-Sufficiency Standard for Eagle County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	982	1292	1292	1292	1292	1625	1292	1292
Child Care	0	819	1687	1204	384	2072	1687	1204
Food	227	344	447	515	595	604	644	708
Transportation	60	60	60	60	60	60	120	120
Health Care	129	337	348	360	385	372	408	420
Miscellaneous	140	285	383	343	272	473	415	374
Taxes	365	780	1080	902	630	1506	1063	879
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-55	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$10.81	\$21.49	\$28.59	\$25.05	\$19.30	\$36.14	\$15.23 (per adult)	\$13.44 (per adult)
Monthly	\$1,903	\$3,783	\$5,032	\$4,408	\$3,397	\$6,361	\$5,362	\$4,730
Annual	\$22,836	\$45,395	\$60,381	\$52,899	\$40,763	\$76,336	\$64,349	\$56,762

Table 32
The Self-Sufficiency Standard for Garfield County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	734	814	814	814	814	1004	814	814
Child Care	0	671	1430	965	294	1724	1430	965
Food	245	371	483	555	642	651	694	763
Transportation	242	249	249	249	249	249	476	476
Health Care	129	337	348	360	385	372	408	420
Miscellaneous	135	244	332	294	238	400	382	344
Taxes	330	582	822	661	387	1014	867	705
Earned Income Tax Credit (-)	0	0	0	0	-99	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$10.31	\$17.76	\$23.93	\$20.63	\$15.22	\$28.77	\$13.65 (per adult)	\$11.99 (per adult)
Monthly	\$1,815	\$3,125	\$4,211	\$3,631	\$2,678	\$5,064	\$4,806	\$4,220
Annual	\$21,781	\$37,501	\$50,538	\$43,569	\$32,139	\$60,768	\$57,675	\$50,643

Table 33
The Self-Sufficiency Standard for Grand County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	576	732	732	732	732	1065	732	732
Child Care	0	651	1259	1095	444	1703	1259	1095
Food	227	344	447	515	595	604	644	708
Transportation	242	248	248	248	248	248	476	476
Health Care	126	324	336	348	373	359	396	408
Miscellaneous	117	230	302	294	239	398	351	342
Taxes	270	542	727	696	442	1049	779	746
Earned Income Tax Credit (-)	0	0	0	0	-81	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.85	\$16.63	\$21.50	\$20.80	\$15.70	\$28.84	\$12.41 (per adult)	\$12.04 (per adult)
Monthly	\$1,558	\$2,927	\$3,784	\$3,660	\$2,763	\$5,076	\$4,369	\$4,240
Annual	\$18,694	\$35,127	\$45,414	\$43,925	\$33,162	\$60,912	\$52,426	\$50,876

Table 35
The Self-Sufficiency Standard for Hinsdale County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	802	969	969	969	969	1206	969	969
Child Care	0	732	1509	1172	439	1948	1509	1172
Food	227	344	447	515	595	604	644	708
Transportation	240	247	247	247	247	247	473	473
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	140	265	354	328	265	439	402	376
Taxes	368	696	945	840	607	1283	1010	890
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-53	-100	-100	-55	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$10.86	\$19.72	\$25.96	\$23.76	\$18.77	\$32.76	\$14.68 (per adult)	\$13.52 (per adult)
Monthly	\$1,912	\$3,470	\$4,570	\$4,181	\$3,304	\$5,766	\$5,166	\$4,758
Annual	\$22,941	\$41,644	\$54,837	\$50,176	\$39,647	\$69,192	\$61,988	\$57,100

Table 34
The Self-Sufficiency Standard for Gunnison County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	573	745	745	745	745	1031	745	745
Child Care	0	760	1280	1238	479	1759	1280	1238
Food	252	381	497	571	661	670	714	785
Transportation	223	229	229	229	229	229	437	437
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	118	247	312	316	252	408	360	364
Taxes	262	600	743	762	500	1035	785	804
Earned Income Tax Credit (-)	0	0	0	0	-29	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.87	\$18.04	\$22.18	\$22.57	\$17.12	\$29.38	\$12.73 (per adult)	\$12.91 (per adult)
Monthly	\$1,562	\$3,175	\$3,904	\$3,973	\$3,013	\$5,171	\$4,482	\$4,544
Annual	\$18,739	\$38,098	\$46,853	\$47,671	\$36,152	\$62,052	\$53,780	\$54,533

Table 36
The Self-Sufficiency Standard for Huerfano County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	498	555	555	555	555	790	555	555
Child Care	0	416	833	625	208	1041	833	625
Food	227	344	447	515	595	604	644	708
Transportation	248	254	254	254	254	254	488	488
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	110	191	245	232	201	307	294	280
Taxes	237	308	385	342	239	637	529	468
Earned Income Tax Credit (-)	0	-98	-99	-140	-242	0	0	-11
Child Care Tax Credit (-)	0	-73	-130	-100	-50	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-153	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.25	\$12.27	\$15.23	\$14.11	\$11.37	\$20.81	\$9.90 (per adult)	\$9.27 (per adult)
Monthly	\$1,451	\$2,160	\$2,680	\$2,483	\$2,001	\$3,662	\$3,486	\$3,263
Annual	\$17,417	\$25,915	\$32,157	\$29,795	\$24,010	\$43,948	\$41,827	\$39,161

Table 37
The Self-Sufficiency Standard for Jackson County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	654	726	726	726	726	936	726	726
Child Care	0	342	704	684	342	1046	704	684
Food	227	344	447	515	595	604	644	708
Transportation	243	250	250	250	250	250	479	479
Health Care	126	324	336	348	373	359	396	408
Miscellaneous	125	199	246	252	229	319	295	300
Taxes	299	348	395	439	361	690	534	556
Earned Income Tax Credit (-)	0	-74	-91	-61	-135	0	0	0
Child Care Tax Credit (-)	0	-70	-130	-125	-68	-100	-105	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.51	\$13.09	\$15.44	\$16.25	\$14.24	\$21.90	\$9.96 (per adult)	\$10.21 (per adult)
Monthly	\$1,674	\$2,304	\$2,717	\$2,860	\$2,505	\$3,854	\$3,506	\$3,593
Annual	\$20,089	\$27,648	\$32,605	\$34,319	\$30,066	\$46,251	\$42,069	\$43,119

Table 39
The Self-Sufficiency Standard for Kit Carson County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	456	555	555	555	555	728	555	555
Child Care	0	263	685	576	312	998	685	576
Food	227	344	447	515	595	604	644	708
Transportation	243	250	250	250	250	250	479	479
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	106	176	229	226	211	296	278	274
Taxes	202	206	288	281	236	547	407	394
Earned Income Tax Credit (-)	0	-148	-158	-168	-220	0	-35	-47
Child Care Tax Credit (-)	0	-62	-89	-85	-60	-105	-112	-107
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.76	\$10.48	\$13.62	\$13.36	\$11.96	\$19.58	\$8.95 (per adult)	\$8.79 (per adult)
Monthly	\$1,365	\$1,844	\$2,397	\$2,351	\$2,106	\$3,446	\$3,150	\$3,092
Annual	\$16,384	\$22,131	\$28,765	\$28,208	\$25,268	\$41,354	\$37,794	\$37,110

Table 38
The Self-Sufficiency Standard for Kiowa County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	456	555	555	555	555	728	555	555
Child Care	0	425	827	681	257	1084	827	681
Food	227	344	447	515	595	604	644	708
Transportation	259	265	265	265	265	265	510	510
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	107	193	245	238	207	306	295	288
Taxes	215	302	368	348	224	608	510	479
Earned Income Tax Credit (-)	0	-95	-101	-122	-232	0	0	0
Child Care Tax Credit (-)	0	-73	-128	-113	-55	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-161	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.93	\$12.38	\$15.16	\$14.59	\$11.64	\$20.60	\$9.90 (per adult)	\$9.58 (per adult)
Monthly	\$1,395	\$2,178	\$2,669	\$2,569	\$2,049	\$3,625	\$3,485	\$3,372
Annual	\$16,741	\$26,137	\$32,025	\$30,824	\$24,592	\$43,499	\$41,822	\$40,466

Table 40
The Self-Sufficiency Standard for Lake County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	802	969	969	969	969	1206	969	969
Child Care	0	651	1164	1027	376	1540	1164	1027
Food	227	344	447	515	595	604	644	708
Transportation	223	229	229	229	229	229	437	437
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	139	255	317	312	257	397	364	358
Taxes	356	644	781	760	560	1030	822	800
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-58	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$10.68	\$18.79	\$22.76	\$22.29	\$17.99	\$28.67	\$12.95 (per adult)	\$12.70 (per adult)
Monthly	\$1,880	\$3,307	\$4,007	\$3,923	\$3,165	\$5,045	\$4,558	\$4,470
Annual	\$22,557	\$39,688	\$48,079	\$47,077	\$37,986	\$60,544	\$54,702	\$53,638

Table 41
The Self-Sufficiency Standard for La Plata County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	679	777	777	777	777	1090	777	777
Child Care	0	602	1210	936	334	1544	1210	936
Food	227	344	447	515	595	604	644	708
Transportation	241	247	247	247	247	247	473	473
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	128	232	305	285	236	387	353	333
Taxes	307	541	719	643	389	979	762	680
Earned Income Tax Credit (-)	0	0	0	0	-106	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.75	\$16.79	\$21.61	\$19.94	\$15.02	\$27.79	\$12.44 (per adult)	\$11.59 (per adult)
Monthly	\$1,715	\$2,954	\$3,804	\$3,509	\$2,643	\$4,891	\$4,378	\$4,079
Annual	\$20,584	\$35,451	\$45,644	\$42,104	\$31,718	\$58,690	\$52,537	\$48,946

Table 43
The Self-Sufficiency Standard for Lincoln County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	456	555	555	555	555	728	555	555
Child Care	0	543	971	786	243	1214	971	786
Food	227	344	447	515	595	604	644	708
Transportation	243	250	250	250	250	250	479	479
Health Care	124	317	329	341	366	352	389	401
Miscellaneous	105	201	255	245	201	315	304	293
Taxes	214	361	494	389	240	670	568	529
Earned Income Tax Credit (-)	0	-67	-36	-98	-241	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-130	-50	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-154	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.78	\$13.35	\$16.92	\$15.26	\$11.39	\$21.50	\$10.35 (per adult)	\$9.88 (per adult)
Monthly	\$1,370	\$2,350	\$2,979	\$2,685	\$2,005	\$3,783	\$3,642	\$3,478
Annual	\$16,440	\$28,198	\$35,744	\$32,219	\$24,056	\$45,400	\$43,705	\$41,733

Table 42
The Self-Sufficiency Standard for Las Animas County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	507	562	562	562	562	724	562	562
Child Care	0	521	945	760	239	1185	945	760
Food	227	344	447	515	595	604	644	708
Transportation	248	254	254	254	254	254	488	488
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	111	203	257	246	204	315	305	295
Taxes	241	370	501	397	240	670	575	536
Earned Income Tax Credit (-)	0	-62	-30	-92	-233	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-130	-54	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-159	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.32	\$13.54	\$17.08	\$15.41	\$11.60	\$21.48	\$10.42 (per adult)	\$9.96 (per adult)
Monthly	\$1,465	\$2,383	\$3,006	\$2,713	\$2,042	\$3,780	\$3,668	\$3,504
Annual	\$17,582	\$28,593	\$36,074	\$32,553	\$24,504	\$45,364	\$44,021	\$42,053

Table 44
The Self-Sufficiency Standard for Logan County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	437	557	557	557	557	725	557	557
Child Care	0	423	857	695	272	1129	857	695
Food	227	344	447	515	595	604	644	708
Transportation	256	262	262	262	262	262	504	504
Health Care	129	334	346	358	383	370	406	418
Miscellaneous	105	192	247	239	207	309	297	288
Taxes	204	296	379	349	236	621	516	478
Earned Income Tax Credit (-)	0	-98	-93	-121	-228	0	0	0
Child Care Tax Credit (-)	0	-73	-130	-114	-56	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-163	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.71	\$12.24	\$15.37	\$14.62	\$11.73	\$20.85	\$9.97 (per adult)	\$9.58 (per adult)
Monthly	\$1,357	\$2,155	\$2,706	\$2,573	\$2,065	\$3,669	\$3,509	\$3,370
Annual	\$16,290	\$25,856	\$32,467	\$30,873	\$24,778	\$44,034	\$42,102	\$40,445

Table 45
The Self-Sufficiency Standard for Mineral County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	802	969	969	969	969	1206	969	969
Child Care	0	586	1207	845	259	1466	1207	845
Food	227	344	447	515	595	604	644	708
Transportation	242	248	248	248	248	248	476	476
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	140	250	324	295	247	391	372	344
Taxes	367	629	814	698	506	1015	865	748
Earned Income Tax Credit (-)	0	0	0	0	-39	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$10.86	\$18.40	\$23.34	\$20.92	\$16.83	\$28.24	\$13.33 (per adult)	\$12.10 (per adult)
Monthly	\$1,912	\$3,239	\$4,108	\$3,682	\$2,962	\$4,970	\$4,691	\$4,260
Annual	\$22,944	\$38,867	\$49,297	\$44,178	\$35,545	\$59,644	\$56,293	\$51,114

Table 47
The Self-Sufficiency Standard for Montezuma County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	520	601	601	601	601	718	601	601
Child Care	0	388	822	669	281	1103	822	669
Food	227	344	447	515	595	604	644	708
Transportation	243	249	249	249	249	249	477	477
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	112	194	249	241	213	306	297	289
Taxes	233	301	383	352	251	603	510	475
Earned Income Tax Credit (-)	0	-94	-88	-115	-210	0	0	0
Child Care Tax Credit (-)	0	-73	-130	-118	-65	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.35	\$12.39	\$15.52	\$14.80	\$12.22	\$20.58	\$9.96 (per adult)	\$9.60 (per adult)
Monthly	\$1,469	\$2,180	\$2,732	\$2,604	\$2,151	\$3,623	\$3,505	\$3,380
Annual	\$17,630	\$26,160	\$32,783	\$31,250	\$25,813	\$43,471	\$42,058	\$40,555

Table 46
The Self-Sufficiency Standard for Moffat County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	447	561	561	561	561	735	561	561
Child Care	0	597	1248	920	323	1571	1248	920
Food	227	344	447	515	595	604	644	708
Transportation	249	255	255	255	255	255	490	490
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	106	211	288	263	214	355	337	312
Taxes	218	421	663	555	288	845	710	607
Earned Income Tax Credit (-)	0	-34	0	0	-199	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.84	\$14.53	\$20.20	\$17.98	\$12.52	\$25.02	\$11.78 (per adult)	\$10.70 (per adult)
Monthly	\$1,380	\$2,558	\$3,556	\$3,164	\$2,203	\$4,404	\$4,148	\$3,768
Annual	\$16,563	\$30,693	\$42,669	\$37,968	\$26,434	\$52,852	\$49,777	\$45,214

Table 48
The Self-Sufficiency Standard for Montrose County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	562	651	651	651	651	864	651	651
Child Care	0	434	933	754	320	1254	933	754
Food	227	344	447	515	595	604	644	708
Transportation	241	248	248	248	248	248	474	474
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	116	203	264	255	222	336	313	302
Taxes	249	351	522	419	290	724	568	524
Earned Income Tax Credit (-)	0	-64	0	-59	-175	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-125	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.69	\$13.45	\$17.90	\$16.30	\$13.16	\$23.11	\$10.63 (per adult)	\$10.18 (per adult)
Monthly	\$1,529	\$2,367	\$3,150	\$2,868	\$2,317	\$4,067	\$3,742	\$3,585
Annual	\$18,351	\$28,401	\$37,799	\$34,416	\$27,802	\$48,808	\$44,904	\$43,016

Table 49
The Self-Sufficiency Standard for Morgan County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	522	582	582	582	582	775	582	582
Child Care	0	311	766	573	262	1028	766	573
Food	227	344	447	515	595	604	644	708
Transportation	255	262	262	262	262	262	503	503
Health Care	129	334	346	358	383	370	406	418
Miscellaneous	113	183	240	229	208	304	290	278
Taxes	244	247	362	309	255	612	501	444
Earned Income Tax Credit (-)	0	-126	-114	-154	-221	0	0	-24
Child Care Tax Credit (-)	0	-75	-119	-91	-60	-100	-105	-115
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.47	\$11.24	\$14.81	\$13.72	\$11.93	\$20.47	\$9.72 (per adult)	\$9.09 (per adult)
Monthly	\$1,491	\$1,979	\$2,606	\$2,415	\$2,100	\$3,603	\$3,420	\$3,200
Annual	\$17,889	\$23,746	\$31,269	\$28,986	\$25,204	\$43,241	\$41,040	\$38,397

Table 51
The Self-Sufficiency Standard for Ouray County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	802	969	969	969	969	1206	969	969
Child Care	0	499	1085	764	265	1350	1085	764
Food	227	344	447	515	595	604	644	708
Transportation	243	249	249	249	249	249	477	477
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	141	241	312	287	248	380	360	336
Taxes	364	584	756	662	502	945	805	705
Earned Income Tax Credit (-)	0	0	0	0	-39	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-105	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$10.85	\$17.61	\$22.26	\$20.18	\$16.85	\$27.11	\$12.78 (per adult)	\$11.73 (per adult)
Monthly	\$1,910	\$3,099	\$3,917	\$3,552	\$2,966	\$4,772	\$4,499	\$4,129
Annual	\$22,921	\$37,191	\$47,006	\$42,625	\$35,586	\$57,265	\$53,992	\$49,551

Table 50
The Self-Sufficiency Standard for Otero County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	457	555	555	555	555	769	555	555
Child Care	0	352	721	635	283	1004	721	635
Food	227	344	447	515	595	604	644	708
Transportation	259	265	265	265	265	265	509	509
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	107	186	234	234	209	302	285	283
Taxes	212	247	325	322	237	588	452	443
Earned Income Tax Credit (-)	0	-121	-137	-139	-223	0	-3	-8
Child Care Tax Credit (-)	0	-75	-102	-101	-58	-105	-110	-110
Child Tax Credit (-)	0	-83	-167	-167	-166	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.91	\$11.44	\$14.19	\$14.13	\$11.87	\$20.21	\$9.38 (per adult)	\$9.30 (per adult)
Monthly	\$1,393	\$2,014	\$2,498	\$2,486	\$2,089	\$3,556	\$3,303	\$3,275
Annual	\$16,716	\$24,163	\$29,977	\$29,836	\$25,062	\$42,677	\$39,630	\$39,302

Table 52
The Self-Sufficiency Standard for Phillips County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	456	555	555	555	555	728	555	555
Child Care	0	264	690	586	322	1012	690	586
Food	227	344	447	515	595	604	644	708
Transportation	256	262	262	262	262	262	504	504
Health Care	129	334	346	358	383	370	406	418
Miscellaneous	107	176	230	228	212	298	280	277
Taxes	215	219	305	301	261	583	441	430
Earned Income Tax Credit (-)	0	-145	-152	-160	-211	0	-21	-31
Child Care Tax Credit (-)	0	-64	-92	-89	-64	-105	-115	-114
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.89	\$10.58	\$13.78	\$13.58	\$12.21	\$19.90	\$9.14 (per adult)	\$8.99 (per adult)
Monthly	\$1,389	\$1,862	\$2,425	\$2,390	\$2,149	\$3,502	\$3,218	\$3,166
Annual	\$16,667	\$22,339	\$29,102	\$28,680	\$25,782	\$42,023	\$38,610	\$37,990

Table 53
The Self-Sufficiency Standard for Pitkin County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	1039	1367	1367	1367	1367	1899	1367	1367
Child Care	0	1052	2056	1899	846	2902	2056	1899
Food	227	344	447	515	595	604	644	708
Transportation	141	141	141	141	141	141	282	282
Health Care	129	337	348	360	385	372	408	420
Miscellaneous	154	324	436	428	333	592	476	468
Taxes	422	944	1429	1380	888	2295	1317	1286
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$12.00	\$24.86	\$33.85	\$33.08	\$24.66	\$48.04	\$17.85 (per adult)	\$17.51 (per adult)
Monthly	\$2,112	\$4,375	\$5,958	\$5,823	\$4,340	\$8,455	\$6,283	\$6,162
Annual	\$25,347	\$52,501	\$71,491	\$69,872	\$52,076	\$101,458	\$75,398	\$73,941

Table 55
The Self-Sufficiency Standard for Rio Blanco County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	654	726	726	726	726	936	726	726
Child Care	0	651	1194	1088	437	1630	1194	1088
Food	227	344	447	515	595	604	644	708
Transportation	242	248	248	248	248	248	476	476
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	126	232	298	295	241	381	346	343
Taxes	299	544	695	687	434	943	742	733
Earned Income Tax Credit (-)	0	0	0	0	-79	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.56	\$16.80	\$21.06	\$20.85	\$15.77	\$27.17	\$12.18 (per adult)	\$12.06 (per adult)
Monthly	\$1,682	\$2,956	\$3,707	\$3,670	\$2,776	\$4,782	\$4,287	\$4,244
Annual	\$20,181	\$35,471	\$44,487	\$44,036	\$33,309	\$57,378	\$51,443	\$50,931

Table 54
The Self-Sufficiency Standard for Prowers County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	500	555	555	555	555	753	555	555
Child Care	0	407	797	663	256	1054	797	663
Food	227	344	447	515	595	604	644	708
Transportation	259	265	265	265	265	265	510	510
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	112	192	242	237	206	306	292	286
Taxes	233	295	360	344	223	607	498	471
Earned Income Tax Credit (-)	0	-100	-110	-128	-232	0	0	0
Child Care Tax Credit (-)	0	-73	-121	-109	-54	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.31	\$12.19	\$14.91	\$14.45	\$11.64	\$20.56	\$9.77 (per adult)	\$9.50 (per adult)
Monthly	\$1,462	\$2,146	\$2,625	\$2,543	\$2,048	\$3,618	\$3,440	\$3,344
Annual	\$17,548	\$25,752	\$31,499	\$30,513	\$24,574	\$43,420	\$41,280	\$40,130

Table 56
The Self-Sufficiency Standard for Rio Grande County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	498	555	555	555	555	805	555	555
Child Care	0	391	825	633	242	1067	825	633
Food	227	344	447	515	595	604	644	708
Transportation	242	248	248	248	248	248	476	476
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	110	189	244	233	204	311	292	281
Taxes	238	302	388	352	245	663	532	479
Earned Income Tax Credit (-)	0	-103	-99	-135	-232	0	0	-6
Child Care Tax Credit (-)	0	-73	-129	-104	-54	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.23	\$12.07	\$15.22	\$14.25	\$11.62	\$21.23	\$9.88 (per adult)	\$9.33 (per adult)
Monthly	\$1,449	\$2,124	\$2,678	\$2,507	\$2,046	\$3,737	\$3,478	\$3,285
Annual	\$17,388	\$25,482	\$32,141	\$30,089	\$24,552	\$44,845	\$41,731	\$39,419

Table 57
The Self-Sufficiency Standard for Routt County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	775	1008	1008	1008	1008	1206	1008	1008
Child Care	0	911	1703	1393	481	2185	1703	1393
Food	227	344	447	515	595	604	644	708
Transportation	250	256	256	256	256	256	492	492
Health Care	129	337	348	360	385	372	408	420
Miscellaneous	138	286	376	353	273	462	426	402
Taxes	344	761	1026	914	599	1391	1069	969
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-55	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$10.59	\$21.41	\$27.84	\$25.75	\$19.18	\$34.80	\$15.58 (per adult)	\$14.56 (per adult)
Monthly	\$1,863	\$3,769	\$4,899	\$4,532	\$3,376	\$6,125	\$5,483	\$5,124
Annual	\$22,361	\$45,227	\$58,790	\$54,383	\$40,512	\$73,502	\$65,791	\$61,490

Table 59
The Self-Sufficiency Standard for San Juan County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	595	689	689	689	689	912	689	689
Child Care	0	326	671	527	202	872	671	527
Food	227	344	447	515	595	604	644	708
Transportation	240	247	247	247	247	247	473	473
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	120	196	242	236	214	302	290	283
Taxes	276	332	376	359	301	618	515	487
Earned Income Tax Credit (-)	0	-83	-107	-127	-193	0	0	0
Child Care Tax Credit (-)	0	-73	-124	-110	-59	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$9.04	\$12.77	\$15.00	\$14.47	\$12.68	\$20.42	\$9.76 (per adult)	\$9.45 (per adult)
Monthly	\$1,592	\$2,248	\$2,640	\$2,547	\$2,232	\$3,595	\$3,435	\$3,328
Annual	\$19,100	\$26,977	\$31,678	\$30,562	\$26,778	\$43,135	\$41,218	\$39,936

Table 58
The Self-Sufficiency Standard for Saguache County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	498	555	555	555	555	790	555	555
Child Care	0	551	1093	876	326	1419	1093	876
Food	227	344	447	515	595	604	644	708
Transportation	242	248	248	248	248	248	476	476
Health Care	131	344	356	368	393	380	416	428
Miscellaneous	110	204	270	256	212	344	318	304
Taxes	227	366	559	484	258	773	607	550
Earned Income Tax Credit (-)	0	-59	0	-35	-211	0	0	0
Child Care Tax Credit (-)	0	-70	-110	-120	-64	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$8.15	\$13.64	\$18.48	\$16.93	\$12.19	\$23.90	\$10.92 (per adult)	\$10.31 (per adult)
Monthly	\$1,435	\$2,401	\$3,253	\$2,980	\$2,145	\$4,207	\$3,843	\$3,630
Annual	\$17,216	\$28,807	\$39,035	\$35,762	\$25,735	\$50,485	\$46,116	\$43,559

Table 60
The Self-Sufficiency Standard for San Miguel County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	823	1051	1051	1051	1051	1532	1051	1051
Child Care	0	770	1587	1229	458	2045	1587	1229
Food	227	344	447	515	595	604	644	708
Transportation	243	249	249	249	249	249	477	477
Health Care	134	354	366	378	403	389	426	438
Miscellaneous	143	277	370	342	276	482	418	390
Taxes	363	724	986	867	610	1522	1039	919
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-53	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$10.98	\$20.65	\$27.21	\$24.79	\$19.45	\$36.78	\$15.27 (per adult)	\$14.05 (per adult)
Monthly		\$3,635	\$4,789	\$4,363	\$3,422	\$6,473	\$5,375	\$4,945
Annual	\$23,190	\$43,621	\$57,468	\$52,360	\$41,070	\$77,679	\$64,501	\$59,335

Table 61
The Self-Sufficiency Standard for Sedgwick County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	456	555	555	555	555	728	555	555
Child Care	0	326	651	516	191	842	651	516
Food	227	344	447	515	595	604	644	708
Transportation	256	262	262	262	262	262	504	504
Health Care	129	334	346	358	383	370	406	418
Miscellaneous	107	182	226	221	199	281	276	270
Taxes	217	241	300	289	225	513	429	411
Earned Income Tax Credit (-)	0	-130	-164	-181	-249	0	-35	-54
Child Care Tax Credit (-)	0	-74	-87	-78	-46	-115	-113	-103
Child Tax Credit (-)	0	-83	-167	-167	-148	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.90	\$11.12	\$13.47	\$13.01	\$11.17	\$18.37	\$8.95 (per adult)	\$8.68 (per adult)
Monthly	\$1,391	\$1,957	\$2,371	\$2,289	\$1,967	\$3,234	\$3,151	\$3,057
Annual	\$16,695	\$23,481	\$28,447	\$27,470	\$23,601	\$38,807	\$37,810	\$36,685

Table 63
The Self-Sufficiency Standard for Washington County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	456	555	555	555	555	728	555	555
Child Care	0	320	754	581	261	1015	754	581
Food	227	344	447	515	595	604	644	708
Transportation	256	262	262	262	262	262	504	504
Health Care	129	334	346	358	383	370	406	418
Miscellaneous	107	182	236	227	206	298	286	277
Taxes	215	234	346	300	227	585	476	426
Earned Income Tax Credit (-)	0	-132	-127	-162	-233	0	0	-34
Child Care Tax Credit (-)	0	-72	-109	-88	-54	-105	-110	-113
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.89	\$11.04	\$14.45	\$13.53	\$11.61	\$19.92	\$9.51 (per adult)	\$8.96 (per adult)
Monthly	\$1,389	\$1,943	\$2,544	\$2,381	\$2,043	\$3,506	\$3,348	\$3,154
Annual	\$16,666	\$23,315	\$30,528	\$28,577	\$24,518	\$42,072	\$40,176	\$37,847

Table 62
The Self-Sufficiency Standard for Summit County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	864	1130	1130	1130	1130	1609	1130	1130
Child Care	0	1107	1781	1683	576	2357	1781	1683
Food	227	344	447	515	595	604	644	708
Transportation	246	252	252	252	252	252	483	483
Health Care	129	337	348	360	385	372	408	420
Miscellaneous	147	317	396	394	294	519	445	442
Taxes	389	907	1151	1141	711	1798	1174	1167
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$11.37	\$24.20	\$29.76	\$29.59	\$21.18	\$40.69	\$16.47 (per adult)	\$16.38 (per adult)
Monthly	\$2,001	\$4,259	\$5,238	\$5,208	\$3,727	\$7,161	\$5,798	\$5,767
Annual	\$24,014	\$51,108	\$62,860	\$62,497	\$44,724	\$85,938	\$69,574	\$69,201

Table 64
The Self-Sufficiency Standard for Yuma County, CO, 2008

Monthly Costs	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler + Schoolage	Adult + Schoolage + Teenager	Adult + Infant + Preschooler + Schoolage	2 Adults + Infant + Preschooler	2 Adults + Preschooler + Schoolage
Housing	456	555	555	555	555	728	555	555
Child Care	0	350	741	580	230	971	741	580
Food	227	344	447	515	595	604	644	708
Transportation	256	262	262	262	262	262	504	504
Health Care	129	334	346	358	383	370	406	418
Miscellaneous	107	185	235	227	203	293	285	276
Taxes	217	252	342	304	232	565	477	434
Earned Income Tax Credit (-)	0	-123	-131	-161	-239	0	0	-32
Child Care Tax Credit (-)	0	-75	-106	-88	-51	-105	-110	-114
Child Tax Credit (-)	0	-83	-167	-167	-155	-250	-167	-167
Self-Sufficiency Wage								
Hourly	\$7.90	\$11.37	\$14.34	\$13.55	\$11.45	\$19.53	\$9.47 (per adult)	\$8.98 (per adult)
Monthly	\$1,391	\$2,000	\$2,524	\$2,386	\$2,015	\$3,438	\$3,334	\$3,162
Annual	\$16,695	\$24,006	\$30,293	\$28,628	\$24,180	\$41,258	\$40,012	\$37,949

ABOUT THE AUTHOR

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. She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her Ph.D. degree in Sociology and Social Work from the University of Michigan.

ABOUT THE PROJECT

Wider Opportunities for Women (WOW) established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency. The Self-Sufficiency Standard was developed by Dr. Diana Pearce, while the Director of the Women and Poverty Project at WOW. Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 35 states, New York City and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. In nine years, the Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information about the Project, visit the website: <http://www.sixstrategies.org>.



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