METHODOLOGY APPENDIX

The Self-Sufficiency Standard for Maryland 2007

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Prepared for

Advocates
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Advocates for Children and Youth's mission is to identify problems, promote policies and programs that improve results for Maryland children in measurable and meaningful ways, and evaluate the effectiveness of programs and policies for the state's children and youth. The agency's goals include ensuring that children have access to: high quality, accessible health care at an affordable cost; quality educational programs that include supports necessary to learn; homes, schools and communities which are safe and provide opportunities for positive development; adequate economic assistance to meet basic needs; and supports to achieve economic independence. For more information contact:

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CENTER FOR WOMEN'S WELFARE

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 researches questions involving poverty measures, public policy, and programs that address income adequacy. The Center partners with a range of non-profit, women's, children's, and community-based groups to evaluate public policy, to devise tools for analyzing wage adequacy, and to help create programs to strengthen public investment in low-income women, children, and families. For more information contact:

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The 2007 Maryland Self-Sufficiency Standard has been prepared through the cooperative efforts of Liesl Eckert, Sarah Fickeisen, Lisa Manzer, and Maureen Newby at the University of Washington, Center for Women's Welfare; Matthew Joseph, Ameejill Whitlock and David McNear at Advocates for Children and Youth.

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those who sponsored this report. Data published in this report is the author's responsibility.

Methodology Appendix: Assumptions and Sources

I. INTRODUCTION

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.

The Self-Sufficiency Standard calculates a family-sustaining wage that does not require choosing between basic necessities such as child care, nutritional food, adequate housing, or health care. On the other hand, the Standard is a measurement of essentials excluding longer-term needs such as retirement savings or college tuition, purchases of major items such as a car, emergency expenses, or extras such as gifts, video rentals, or soccer fees.

Economic self-sufficiency cannot necessarily be achieved by wages alone. Public work supports (e.g., Medicaid) are often necessary, even critical, for some families to meet the costs of high-price necessities such as child care, health care, and housing. Moreover, long-lasting self-sufficiency involves more than a job with a certain wage and benefits at one point in time. Central to attaining true self-sufficiency is access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term.

Being "self-sufficient", however, does not imply that any family at any income should be completely self-reliant and independent of one another or the community-at-large. Indeed, it is through interdependence among families and community institutions (such as schools or religious institutions), as well as informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.

II. FEDERAL POVERTY LEVEL AND THE SELF-SUFFICIENCY STANDARD

The Federal Poverty Level, or FPL, was developed over four decades ago and is based on the cost of a single item—food. According to the then-current expenditure patterns, families spent an average of one-third of their income on food. Thus, the basic U.S. Department of Agriculture "thrifty food budget" was multiplied by three to determine the Federal Poverty Level. Although the FPL does vary by family size and is updated annually for inflation, it does not account for the age of children or the geographic location of the family. For instance, the annual 2007 FPL for a family of three (either two adults with one child, or one adult with two children) is $17,170 across the continental U.S.

The Self-Sufficiency Standard differs from the FPL in five important ways:

1. The Standard independently calculates the cost of each basic need (not just food) and does not assume that any single cost will account for a fixed percentage of the budget.

2. The Standard assumes that all adults—married or single—work full-time and includes all major costs (child care, taxes, and so forth) associated with employment.

3. The Standard varies costs not only by family size (as does the FPL), but also by family composition and the ages of children to create a total of 70 family types.

4. Whenever possible and appropriate, the Standard varies costs geographically (by state, region, county, and in some cases, by city or locality).

5. The Standard includes federal, state, and local taxes (e.g., income, payroll, and sales taxes) and tax credits. Federal tax credits include the Earned Income Tax Credit (EITC), Child Care Tax Credit (CCTC), and Child Tax Credit (CTC). When applicable, state tax credits can include a state EITC and/or other credits applicable to low-income families.

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 (or as updates are available); and, as mentioned,
- as geographically- and age-specific as possible and appropriate.

In addition, as improved or standardized data sources become available, the methodology used by the Standard is refined accordingly.

III. MONTHLY COSTS

Housing

For housing costs, all Standards use the most recent Fiscal Year 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. Annual FMRs are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency.[1] 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. HUD calculates FMRs for non-metropolitan counties and metropolitan areas, which sometimes consist of multiple counties.[2]

For Maryland, housing was calculated using the fiscal year 2008 HUD Fair Market Rents. About half of Maryland's FMRs are set at the 40th percentile, and half are set at the 50th percentile. Counties set at the 50th percentile include Anne Arundel, Baltimore, Calvert, Carroll, Charles, Frederick, Harford, Howard, Montgomery, Prince George's, and Queen Anne's County.

The Standard is calculated for 70 family types for each county in Maryland and the City of Baltimore. Three of the metropolitan areas in Maryland consist of more than one county. Since HUD calculates only one set of FMRs for each of these, the Standard uses the National Low Income Housing Coalition (NLHIC) median gross rents for each county/city to calculate individual county FMRs. The Standard uses Maryland's seven non-metropolitan FMR counties without adjustments.

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.

Child Care

Since a basic assumption for calculation of the Standard is that it provides the costs of meeting needs without public or private subsidies, free or unpaid child care provided by relatives and friends or any other private subsidies are not considered when choosing appropriate child care settings.

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.[3] Many states have continued to conduct or commission the surveys as well as reimburse child care at this level. Data for the 2007 Self-Sufficiency Standard for Maryland is from the Maryland Committee for Children *Cost of Care Report* for fiscal year 2006-07.

Infant rates (defined by the Standard as 0 to 3 years of age) were calculated by averaging the cost of licensed family care rates for the infant and the toddler (defined as 0 to 11 months, 12-23 months, and 2 years by the Maryland Committee for Children).

Maryland's licensed center care rates were used to calculate child care costs for preschoolers (defined as 3 to 5 years of age by the Standard and by the Maryland Committee for Children). For schoolage children, before and after school care rates were used.[4]

Food Costs

Food costs for the Standard are based on the U.S. Department of Agriculture (USDA) Low-Cost Food Plan. Because it is based on more realistic assumptions about food preparation time and consumption patterns, it is about 25% higher than the Thrifty Food Plan. Nevertheless, the Low-Cost Food Plan is still a very conservative estimate of food costs, e.g., it does not allow for any takeout, fast-food, or restaurant meals.

The Standard varies food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household consists of one adult male, while the single-parent household has one adult female. A two-parent household is assumed to include one adult male and one adult female.

Geographic differences in Maryland's grocery costs were varied by using the ACCRA Cost of Living Index. Overall, across Maryland, food costs range from 10% to 21% higher than the national average.

Transportation

Public: If there is an "adequate" public transportation system in a given area, the Standard assumes that workers use public transportation to get to and from work within the same county they live. Public transportation use is generally assumed for an entire statistical area when more than 7% of the population in that area uses public transportation; private transportation (a car) is assumed where public transportation use is less than 7%.[5] Public transportation is assumed for Baltimore City, Montgomery County, and Prince George's County. Public transportation costs in Baltimore City are determined as the cost of an unlimited monthly express bus pass from the Maryland Transit Administration. For Montgomery and Prince George's Counties, public transportation costs are based on the use of the Washington Metropolitan Area Transit Authority. Each trip assumes travel on metrobus with a transfer to metrorail.

Private: Private transportation costs are based on the costs of owning and operating an average 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 Maryland, ratios were created using quotes from the Maryland Insurance Administration for the top five insurance carriers by market share.

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 by region.

Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and region-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. In Maryland, 77% 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 Maryland, the full-time worker's employer pays an average of 78% of the insurance premium for the employee and 70% of the insurance premium for the family.[6]

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) and adjusted for inflation using the Medical Care Services Consumer Price Index. A ratio was created using data from Maryland's Comprehensive Standard Health Benefit Plan Health Care for Small Employers (With Sample Premiums). The ratio was applied to the average statewide health insurance premium in order to calculate sub-state regional variations.

Health 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 region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Miscellaneous Costs

Miscellaneous items include all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone. 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%.[7]

IV. TAXES AND TAX CREDITS

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.

State income taxes are calculated using tax forms and instructions from the Comptroller of Maryland. As of November 1, 2007 the state income tax calculation includes state specific deductions, exemptions, and tax credits, as well as local (county) income taxes.

State sales taxes are calculated only on miscellaneous items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Additionally, taxes on gasoline and automobiles are included as a cost of owning and running a car. In Maryland, the sales tax rate is 5% throughout the state.

This report reflects the status of taxes in Maryland as of November 1, 2007. At the time of this writing, the State of Maryland is experiencing a budget shortfall and is considering revisions to the tax structure. Supplemental calculations by Advocates for Children and Youth and its partners will determine how the various proposed changes in state taxes, fees and work supports will affect the self-sufficiency of families in Maryland.

Tax Credits

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 paid by low-income workers. The EITC is a "refundable" tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes.

Although by law an eligible worker can receive part of the federal EITC on a monthly basis (Advance EITC), many workers prefer to receive it annually, as it is difficult to estimate the amount of EITC eligibility due to fluctuating hours and wages. In addition, some workers prefer to use EITC as "forced savings" to meet important family needs, such as paying the security deposit for housing, buying a car, settling debts, paying tuition, or starting a savings account. Thus, nearly all families receive the federal EITC as a lump sum payment the following year when they file their tax returns, even though the Standard shows the EITC as income available monthly.[8]

Maryland has a state and local EITC. Individuals eligible for the Federal EITC may be eligible for a state level EITC equal to either 50% or 20% of the federal tax credit, depending on income level. The Maryland EITC either reduces or eliminates the amount of state and local income tax a Maryland resident owes.

The Child Care Tax Credit (CCTC), now called the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2007 a portion of up to $3,000 in child care costs could be received as a credit for one qualifying child and up to $6,000 for two or more qualifying children.

Maryland has a state level Child and Dependent Care Tax Credit. To qualify for the credit an individual's federal adjusted gross income must be $50,000 or less (unless married and filing separately, then one's federal adjusted gross income must be $25,000 or less). Also, in Maryland, families have a Child Care Deduction which allows them to deduct their child care costs from their income.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2007, the CTC provides parents with a refundable credit of $1,000 for each child under 17 years old, or 15% of earned income over $11,750, whichever is less. For the Standard, the CTC is shown as received monthly.

In addition, the taxes for Maryland include the calculation of the Poverty Level Tax Credit and the Renter's Tax Credit.

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[2] HUD defines non-metropolitan counties and multi-county metropolitan areas as Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. HMFAs were identified through a 2005 MSA "re-benchmarking" process (and a revised definition of an MSA) causing over 300 counties nationwide to be removed from or added to metro areas. In Maryland, two formerly non-metropolitan counties have become HMFAs, and several MSAs/HMFAs have undergone name changes.

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