



THE SELF-SUFFICIENCY STANDARD FOR MONTANA 2008

Prepared for The State of Montana
Department of Public Health and Human Services



MONTANA DEPARTMENT OF PUBLIC HEALTH AND HUMAN SERVICES

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The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

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

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THE SELF-SUFFICIENCY STANDARD FOR MONTANA 2008

By Diana M. Pearce, PhD • November 2008

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

PREPARED FOR



The Self-Sufficiency Standard for Montana 2008

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Preface

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.

The 2008 Montana Self-Sufficiency Standard report has been prepared through the cooperative efforts of Liesl Eckert, Sarah Fickeisen, Karen Granberg, Lisa Manzer, Kate Morgan, Maureen Newby, and Agnes Oswaha at the University of Washington, Center for Women's Welfare; and Jim Nolan and Kane Quenemoen of Montana Department of Public Health and Human Services.

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, have been key to the development of initiatives that promote the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing Family Economic Self-Sufficiency (FESS) state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, and Seook Jeong.

The 2008 Montana Self-Sufficiency Standard is the second edition. The first version was published in 2002. This report, including county specific information for more than 70 family types, is available online at <http://www.dphhs.mt.gov>. Hardcopies of this report may be ordered by calling the State of Montana Department of Public Health and Human Services at (406) 444-5622.

While meant to inform Montana's policy deliberations, the conclusions and opinions contained within this document do not necessarily reflect those listed above, including the report sponsor. Any mistakes are the author's responsibility.

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Introduction

As income inequality increases in the United States, more and more families are unable to stretch their wages to meet the costs of basic necessities. Though these families are often not deemed “poor” by the federal poverty measure, they lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials. The Self-Sufficiency Standard meets the need for a measure of income adequacy that more accurately tracks and measures the true cost of living facing American families today.

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

This report explains how the Standard differs from the official Federal Poverty Level; how it is calculated; what an adequate income is for Montana families; and how various public work supports, public policies, child support, and other resources can help families move toward self-sufficiency. This report concludes with a discussion of the varied ways the Self-Sufficiency Standard can be used as a tool for education and training, 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 are aware of whether or not their income is adequate. 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

The Federal Poverty Level (FPL), or federal poverty measure, is the official measurement used by the federal government to determine income adequacy.² Families are characterized as “poor” if their income is below the Federal Poverty Level and “not poor” if it is above the FPL. The federal poverty measure, however, has become increasingly problematic and outdated 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 Despite the

known problems in the federal poverty measure, it is still used to calculate eligibility for a number of poverty and work support programs.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, the poverty level is simply 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, Montana’s Children’s Health Insurance Program is available for families with incomes at or below 175% of the FPL.⁴

Not only does the government consider the poverty line to be low, but the general public does as well. More than three out of five Americans rated the threshold of being poor as higher than the Federal Poverty Level. Two out of five Americans say a family of four is poor with earnings of nearly 150% of the FPL.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.

In addition to the fundamental problem of being too low, there are five basic methodological problems with the federal poverty measure.

- *First, the measure is based on the cost of a single item—food—rather than a “market basket” of basic needs.* Over four decades ago, when the Federal Poverty Level was first developed by Molly Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. The Department of Agriculture had determined household food budgets based on nutritional standards. Because families spent about one-third of their income on food on average, this food budget was multiplied by three to determine the poverty level.⁶

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THE MOST SIGNIFICANT SHORTCOMING OF THE FEDERAL POVERTY MEASURE IS THAT FOR MOST FAMILIES, IN MOST PLACES, THE POVERTY LEVEL IS SIMPLY NOT HIGH ENOUGH.

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- *Second, the measure’s methodology is “frozen,” not allowing for changes in the cost of food or non-food items, nor the addition of new necessary costs.* Since it was developed, the poverty level has only been updated annually using the Consumer Price Index (CPI). As a result, the percentage of the household budget devoted to food has remained at one-third of the FPL even though American families now spend an average of about one-tenth of their income on food.⁷ At the same time, other costs have risen much faster and unevenly—such as health care, housing, and more recently food and energy—and new costs have arisen, such as child care and taxes. None of these changes are, or can be, reflected in the federal poverty measure based on a “frozen” methodology.
- *Third, the federal poverty measure implicitly uses the demographic model of a two-parent family with a “stay-at-home” wife, or if a single parent, implicitly assumes she is not employed.* This family demographic no longer reflects the reality of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 62% of two-parent families with children in 2006. Likewise, over 70% of the adults in single adult families with children were employed in 2006.⁸ Thus, working and its associated costs such as child care, transportation, and taxes is the norm for the majority of families rather than the exception. Moreover, when the poverty measure was first developed, employment-related costs were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. However, today these expenses are substantial, and thus these costs should be included.
- *Fourth, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay area of California (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the U.S. costs nearly four times as much as in the least expensive areas.⁹ Even within states, costs vary considerably. For example, in Montana, housing costs in Missoula County are 27 to 53 percent higher than in Fergus County, depending on family type. The cost of child care also varies by locality: child care costs in Gallatin, Park, and Meagher Counties are 30 to 150 percent higher than the cost of child care in counties located in the southeastern corner of the state, depending on the number and ages of children.
- *Finally, the federal poverty measure provides no information or means to track how individual costs change, nor the impact of subsidies, taxes, and tax credits that reduce those costs.* The federal poverty measure does not allow for determining how specific costs rise or fall overtime. Likewise, when assessing the impact of subsidies, taxes, and tax credits, poverty measures cannot trace the impact they have on reducing costs unless they are explicitly included in the measure itself.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically-based differences in costs, and respond to changes over time.¹⁰ In addition to the Self-Sufficiency Standard, examples of proposals for alternative measures of income adequacy include “living wages,” the Basic Needs Budget, and the National Academy of Science’s proposed alternatives.¹¹

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 its needs without public or private assistance, the Self-Sufficiency Standard addresses each of the methodological problems with the federal poverty measure cited above.

- **A Market Basket Approach:** *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, nor does it constrain any other cost to a fixed percentage of the budget.
- **A Standard for Working Families:** *The Standard assumes all adults, regardless of household composition, work full-time,¹² and therefore includes all major costs associated with employment (i.e., taxes, transportation, and child care for families with young children).*
- **Geographic Variation in Costs:** *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 the Standard uses actual costs and does not assume fixed relationships geographically between urban and rural costs. Although rural areas generally have lower costs than metropolitan areas, some rural areas (such as those that are desirable tourist or second-home locations) have costs as high as or higher than costs in a state's urban areas.
- **Accounting for Family Composition:** *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, even implicitly.
- **Inclusion of Taxes and Tax Credits:** *The Standard includes the net effect of taxes and tax credits.* All taxes, including state sales tax, payroll (Social Security and Medicare) tax, and federal, state, and city income taxes are included in the Standard. Additionally, the federal Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC), the Earned Income Tax Credit (EITC), and the Child Tax Credit (CTC) are also included in the calculation of the Standard.
- **Permits Modeling of the Impact of Subsidies, Taxes, and Tax Credits:** Because the Standard specifies the cost of each major necessity, it is possible to model the impact of specific subsidies (such as S-CHIP and child care) as well as the overall impact of taxes and tax credits (transfers) on income when evaluating the adequacy of a given wage for a given family.

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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 (SUCH AS CHILD CARE VERSUS NUTRITIOUS FOOD, OR ADEQUATE HOUSING VERSUS HEALTH CARE).

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The Self-Sufficiency Standard establishes 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 (such as child care versus nutritious food, or adequate housing versus health care). However, it is important to note that the Standard is a *conservative measure* that does not include long-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator) or emergency expenses.

HOW THE SELF-SUFFICIENCY STANDARD IS CALCULATED

Several different criteria are required to make the Standard as consistent and accurate as possible, yet varied by geography and family composition. 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.

The Self-Sufficiency Standard is calculated for 70 different family types for all counties within a state. Family types range from one adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. While these families represent the majority of households, the Standard can also be calculated for larger and multi-generational families.

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

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

Since HUD calculates only one set of FMRs for an entire metropolitan area, in multiple county metropolitan areas the Standard uses the National Low Income Housing Coalition (NLIHC) median gross rents to calculate the housing costs of the individual counties.

Child Care: To calculate the cost of child care, the Standard assumes market-rate costs (defined as the 75th percentile) by setting, age, and geographic location. Most states, including Montana, conduct or commission market-rate surveys biannually for setting child care assistance reimbursement rates.

The Standard assumes infants (children 0 to 2 years old) receive child care in *family* day care. Preschoolers (children 2 to 5 years old) are assumed to be in *center* care. Costs for schoolage children (6 to 12 years old) assume they receive care before and after school (part-time).

Food: the Standard uses the U.S. Department of Agriculture (USDA) Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals.

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

Transportation: If there is an “adequate” public transportation system in a given area, the Standard assumes workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by 7% or more of the working population in a given county. The cost of public transportation is calculated based on the price of a monthly adult pass. There are no counties in Montana with 7% or more of the working population using public transportation. Therefore all transportation costs in the Montana 2008 Standard are calculated based on private transportation.

Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult, and two cars are assumed for households with two adults. Costs are calculated assuming 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 adult 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 National Household Travel Survey.

The auto insurance premium is the average premium cost for a given state, calculated by the National Association of Insurance Commissioners. To create within-state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums for the automobile insurance companies with the largest market shares in the state.

To estimate the fixed costs of car ownership, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. The fixed costs include expenses such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not.

Health Care: The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. The average health care premiums paid by workers are from the national Medical Expenditure Panel Survey (MEPS) and vary for single adults and for a family. To vary premium costs by county or regions within each state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

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

Taxes: Taxes include federal and state income tax, payroll taxes, and state and municipal sales tax where applicable. Additionally, the Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, the Child Tax Credit) and applicable state tax credits.

*For more detailed information on the methodology of the Standard, assumptions included in the calculations, and for Montana-specific data sources, please see **Appendix A: Methodology, Assumptions, and Sources**.*

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, they 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%.

Despite the Standard's use of income thresholds, economic self-sufficiency cannot always be achieved with wages alone, or even with wages and benefits together. Self-sufficiency is more than a job with a certain wage and benefits at one point in time. True self-sufficiency is long-term economic security, making it a larger goal toward which to strive as well as a process in which to engage. As one person put it, "Self-sufficiency is a road I'm on."¹³

Central to attaining 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/or

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 human capital investments that enhance skills as well as improve access to jobs with career potential. 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.

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 Montana families. For families who have not yet achieved "wage adequacy," public subsidies for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs. Indeed, many families in Montana rely on public work supports to fill the gap between wages and 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. It is through interdependence with community institutions and informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.

How Much is Enough in Montana?

The Self-Sufficiency Standard varies by both family type and by geographic location because the amount of money families need 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 Beaverhead, Cascade, and Yellowstone Counties to present an overview of how much is enough to be economically self-sufficient in Montana.

The Self-Sufficiency Standard for Select Family Types:

To illustrate how a Self-Sufficiency Standard is calculated, **Table 1** shows the monthly expenses and the Self-Sufficiency Wages in Beaverhead County for four family types: one adult; one adult with one preschooler; one adult with one preschooler and one schoolage child; and two adults with one preschooler and one schoolage child.

In Beaverhead County, a single adult needs to earn \$8.30 per hour to be able to meet her basic needs. With the addition of a preschooler child, families with one adult need to earn \$13.83 per hour, almost \$6 more per hour than single adults require to be self-sufficient. The additional earnings cover the costs of a larger housing unit (two bedrooms) plus full-time child care, as well as increases in other expenses. When a schoolage child is added to families with one adult and one preschooler, the Self-Sufficiency Wage increases to \$16.92 per hour to cover increased child care, food, and health care costs (housing costs do not increase because the Standard assumes that up to two children or two adults share a bedroom). Altogether, this family type in Beaverhead County needs to earn wages that are nearly three times the amount of Montana's 2008 minimum wage of \$6.55 per hour.¹⁴

Table 1. The Self-Sufficiency Standard for Select Family Types*
Monthly Expenses and Shares of Total Budgets
Beaverhead County, MT 2008

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$531	36	\$698	29	\$698	23	\$698	19
Child Care	\$0	0	\$477	20	\$807	27	\$807	22
Food	\$224	15	\$340	14	\$509	17	\$700	19
Transportation	\$266	18	\$273	11	\$273	9	\$520	14
Health Care	\$110	8	\$274	11	\$292	10	\$350	9
Miscellaneous	\$113	8	\$206	8	\$258	9	\$308	8
Taxes	\$216	15	\$381	16	\$479	16	\$576	16
Earned Income Tax Credit (-)	\$0	0	-\$64	-3	-\$51	-2	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$68)	-3	(\$120)	-4	(\$100)	-3
Child Tax Credit (-)	\$0	0	(\$83)	-3	(\$167)	-6	(\$167)	-5
TOTAL PERCENT		100		100		100		100
SELF-SUFFICIENCY WAGE								
HOURLY**	\$8.30		\$13.83		\$16.92		\$10.49	per adult***
MONTHLY	\$1,461		\$2,434		\$2,978		\$3,693	combined***
ANNUAL	\$17,538		\$29,213		\$35,733		\$44,312	combined***

* 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.

When a second adult is added to the household, creating a family type of two adults and two children—a preschooler and a schoolage child—the costs for basic needs such as food, transportation, and health care increase somewhat. However, because the Standard assumes both adults work full-time, each adult must earn \$10.49 per hour to meet the family’s needs.

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. For example, in Table 1 families with one adult and one preschooler in Beaverhead County qualify for a Child Care Tax Credit of \$68 per month and a Child Tax Credit of \$83 per month. 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, taxes, tax credits, and Self-Sufficiency Wages for eight different family types for each county in Montana.

Percentage of the Standard Required to Meet

Basic Needs: Figure 1 shows the proportion of income spent on each basic need for families with one adult, one preschooler, and one schoolage child in Cascade County. Each monthly expense is shown as a percentage of the total income necessary for this family type to be self-sufficient. Families with two children (when one is under schoolage) generally spend about half their income on housing and child care expenses alone. For this family type in Cascade County, child care accounts for 32% and housing accounts for 20% of the family’s monthly costs. Over half (52%) of this family type’s income is spent on child care and housing alone. The cost of food for this family is 17% of total income, lower than the 33% assumed by the methodology of the Federal Poverty Level, yet still a substantial proportion of this family type’s income. Food costs for this family type are higher than the 10% current national average due to relatively lower housing and child care expenses.

Other expenses account for smaller shares of the Standard:

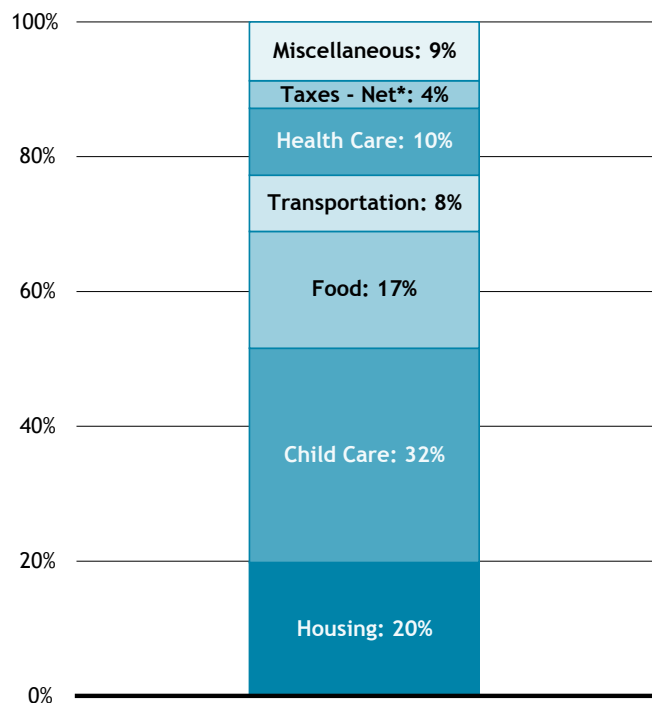
- **Health Care:** Health care makes up 10%, a relatively small share, of this family type’s expenses. However,

the calculation for health care assumes employers both provide health insurance for families and pay 79% of the premium (the average proportion paid by Montana employers for family coverage).¹⁵ For Montana 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 8% of total monthly costs. As with all counties in Montana, the Standard for Cascade County has been calculated assuming workers use private transportation to get to and from work.
- **Miscellaneous:** Miscellaneous items (such as clothing and household items) make up 9% of household costs.

Figure 1. Percent of the Self-Sufficiency Standard Needed to Meet Basic Needs
One Adult, One Preschooler, and One Schoolage Child
Cascade County, MT 2008

PERCENT OF TOTAL BUDGET

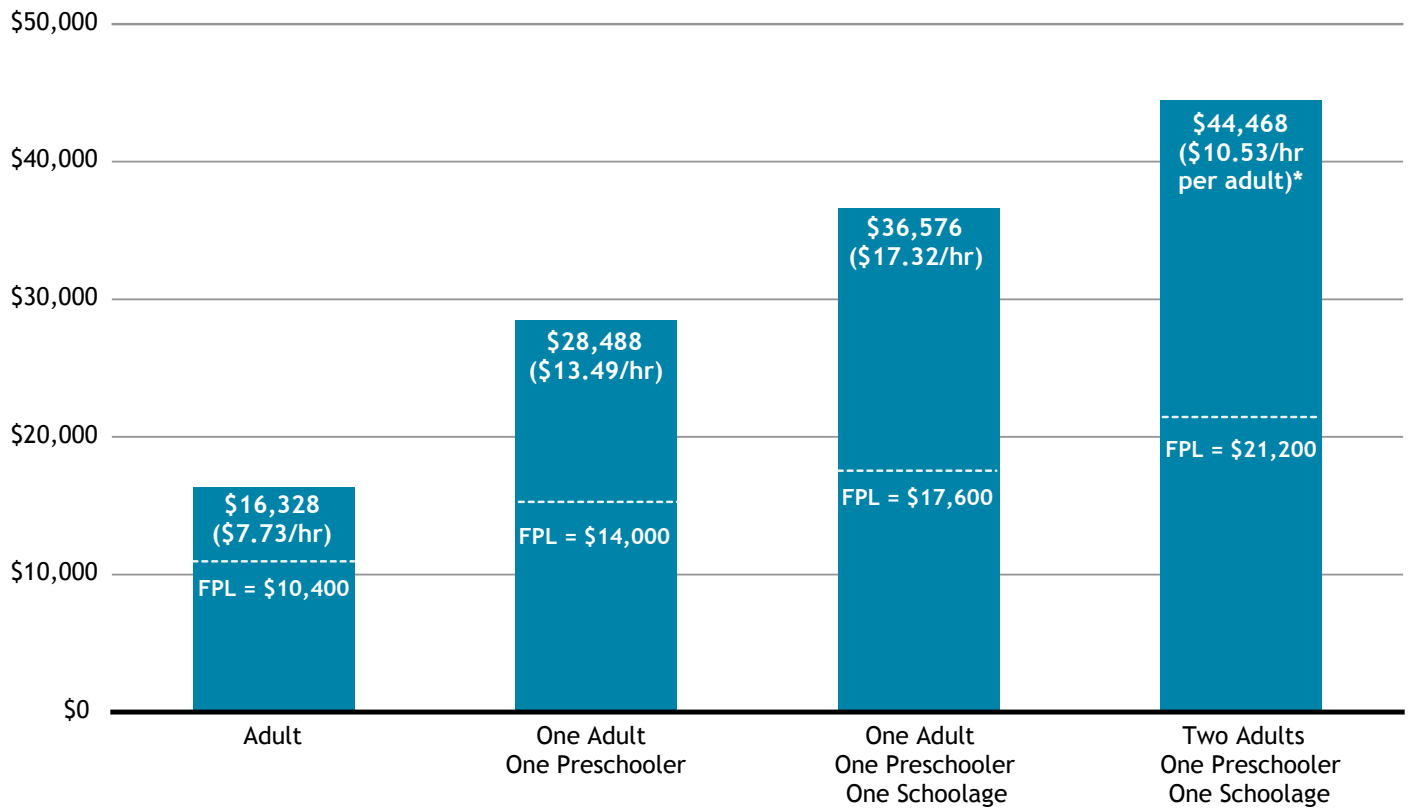


Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 14%, but with tax credits, the amount owed in taxes is reduced to 4%. Please see the text for an explanation of the treatment of tax credits in modeling.

Note: The annual Self-Sufficiency Wage for One Adult, One Preschooler and One Schoolage Child in Cascade County, MT is \$35,229.

Figure 2. The Self-Sufficiency Standard for Select Family Types
Yellowstone County, MT 2008

ANNUAL SELF-SUFFICIENCY WAGE



*The hourly wage for two adult families represents the hourly wage that each adult would need to earn; the annual wages represent both adults' wages combined.

- Taxes and Tax Credits:** Net taxes and tax credits account for 4% of the total monthly costs. Note that this tax percentage includes all tax credits as if they were received monthly, although credits are generally not received until the following year when taxes are filed. If it were assumed, as is generally the case for most families, that tax credits are received annually in a lump sum, then the *monthly* tax burden for this family in Cascade County would be 14% of total costs.

The Self-Sufficiency Standard for Select Family Types Compared to the Federal Poverty Level:

Figure 2 uses Yellowstone County to provide another illustration of how the Self-Sufficiency Wage varies by family type as well as how the Standard compares to the Federal Poverty Level. The bar chart shows that single adults in Yellowstone County need a yearly income of \$16,328 to be self-sufficient, while single adults with one preschooler child must earn \$28,488 per year. Families

with one adult and two children—one preschooler and one schoolage child—must earn \$36,576 per year to meet their basic needs. With the addition of a second adult—for a family type of two adults, one preschooler, and one schoolage child—the total income necessary to meet basic needs is \$44,468 in Yellowstone County.

The Federal Poverty Level is considerably lower than the Self-Sufficiency Wage for each of these family types. The 2008 FPL starts at \$10,400 for one adult, nearly \$6,000 less than the Self-Sufficiency Wage for one adult in Yellowstone County. With the addition of each family member the FPL increases by \$3,600 per year while the Standard varies by *family composition* and therefore does not increase by a constant factor for each family member. For instance, the Self-Sufficiency Wage for a single adult with a preschooler child is over \$12,000 more per year than for a single adult, which is nearly three times the FPL increase of \$3,600 for an additional family member.

The much larger increase in the Self-Sufficiency Standard reflects the substantial costs of adding a young child to a household, including child care, housing, and health care. The addition of a schoolage child to this family type adds over \$8,000 annually to the Self-Sufficiency Wage. Although this is less than the supplementary income needed with a younger child, it is still more than two times the income allotted by the FPL for another family member. Adding a second adult to the family type of one adult with one preschooler and one schoolage child increases the Self-Sufficiency Wage by nearly another \$8,000, again more than double the increase accounted for in the FPL.

Geographic Variation in the Self-Sufficiency

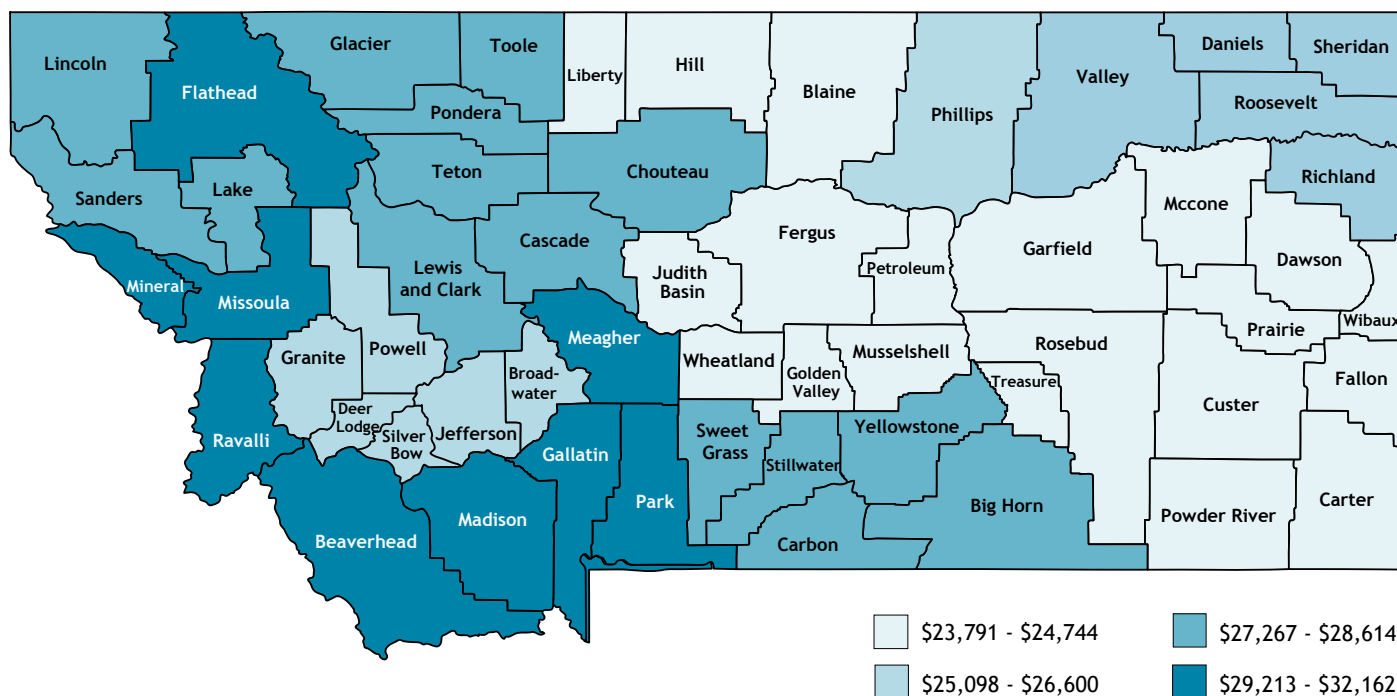
Standard: In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map below (**Figure 3**), visually displays the geographical variation in the cost of meeting basic needs across Montana's counties for families with one adult and one preschooler. Figure 3 groups counties into four wage ranges.

In Montana, the Self-Sufficiency Standard for a single adult with one preschooler ranges from nearly \$24,000 annually to just over \$32,000, depending on the county. The highest cost counties encircle the southwestern corner of the state while the lowest cost counties are concentrated in southeastern and central Montana.

With the highest child care expenses in Montana, Meagher, Gallatin and Park Counties have the highest Self-Sufficiency Standards for families with one adult and one preschooler, ranging from \$31,382 to \$32,162 per year. Missoula and Mineral are the fourth and fifth most expensive counties in Montana with Self-Sufficiency Wages of about \$30,800 for families with one adult and one preschooler.

Self-Sufficiency Wages are lower in eastern Montana than in western Montana. Counties in Montana's southeastern corner (including Treasure, Rosebud, Powder River, Custer, and Carter) are the least expensive for families with one adult and one preschooler with Self-Sufficiency Wages of \$23,791 per year.

Figure 3. Map of Counties by Level of Annual Self-Sufficiency Wage One Adult and One Preschooler, MT 2008



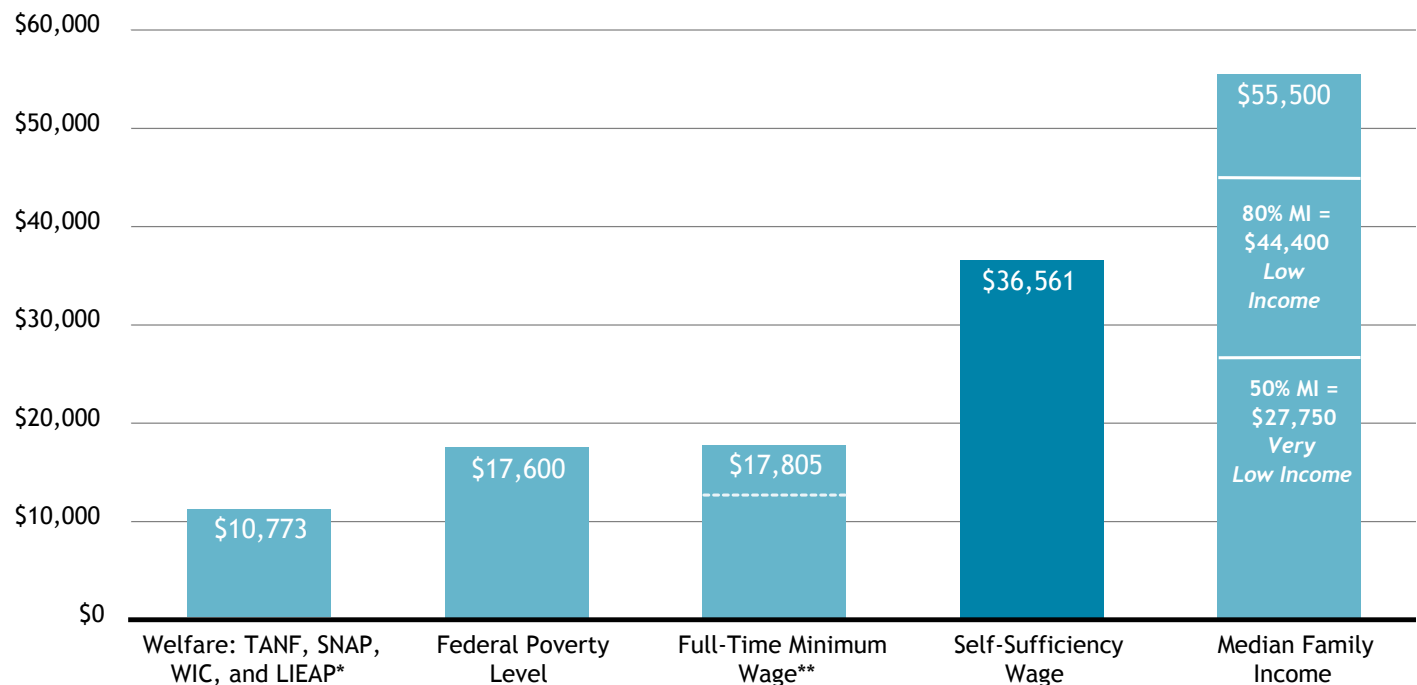
Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In **Figure 4**, a comparison is made between the Self-Sufficiency Standard and four other benchmarks of income:

- public assistance: Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), WIC (Women, Infants and Children), and Low Income Energy Assistance Program (LIEAP);
- the Federal Poverty Level (FPL) for a family of three;
- the Montana State minimum wage; and
- the median family income for a family of three in Lewis and Clark County.

For this comparison, income benchmarks are shown for three-person families—one adult, one preschooler, and one schoolage child—in Lewis and Clark 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 also for three-person families. However, none are 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 family type in Lewis and Clark County is **\$36,561** per year.

Figure 4. The Self-Sufficiency Compared to other Benchmarks, 2008
One Adult, One Preschooler, and One Schoolage Child
 Lewis and Clark County, MT 2008



* The TANF benefit is \$4,500 annually (\$375 per month), SNAP (formerly food stamps) benefit is \$5,112 annually (\$426 per month), the WIC benefit is \$452 annually (\$37.68 per month), and LIEAP is \$709 annually (\$59 per month) for a family of three in Montana.

**The Montana minimum wage is \$6.55 per hour as of July 24, 2008. Calculated before taxes and tax credits this amounts to \$13,834 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. The dashed line shows the annual amount received after taxes (\$12,981) without the inclusion of tax credits which are usually received as a separate lump sum.

TANF, SNAP, WIC, and LIEAP: The first bar on the left in Figure 4 demonstrates the income of the basic public assistance package, including the cash value of SNAP, WIC, LIEAP, and the TANF cash grant, and assuming no wage or other income. The total public assistance package amounts to **\$10,773** per year for three-person families in Montana. This amount is just 29% of the Self-Sufficiency Standard for a three-person family in Lewis and Clark County and is 61% of the Federal Poverty Level (FPL).

Federal Poverty Level: According to the 2008 federal poverty guidelines, a family consisting of one adult and two children would be considered “poor” with an income of **\$17,600** annually or less—regardless of where they live, or the age of their children. The Self-Sufficiency Wage for families with one adult, one preschooler, and one schoolage child in Lewis and Clark County is over two times (208%) the Federal Poverty Level for three-person families. Even in the least expensive counties in Southeastern Montana, the Self-Sufficiency Wage for this family type is still over one and a half times (153%) the official poverty line. Because 100% of the FPL is too low compared to real needs, many policy makers have turned to using 200% of the FPL as a better measure of poverty. Although 200% of the FPL is an improvement, the measure still does not reflect substantial variations in costs faced by families of different compositions or living in different places. Appendix C demonstrates that the percent of the Federal Poverty Level needed to meet basic needs varies greatly across counties and family types, ranging from 153% of the FPL in several Southeastern Montana counties to 230% of the FPL in Gallatin County for families with one adult, one preschooler, and one schoolage child.

Appendix C shows the Self-Sufficiency Standard as a percentage of the Federal Poverty Level for all counties in Montana for three different family types.

Minimum Wage: The Montana 2008 minimum wage is \$6.55 per hour. A full-time worker at \$6.55 per hour

earns **\$13,834** per year. After 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), a working parent with one preschooler and one schoolage child would have a net cash income of **\$17,805** per year. This amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

A full-time job at the minimum wage provides 49% of the amount needed to be self-sufficient for this family type in Lewis and Clark County. However, if it is assumed that the worker pays taxes monthly through withholding, but does not receive tax credits on a monthly basis (as is true of most workers), she will only receive \$12,981 during the year. This amounts to just 36% of the Self-Sufficiency Standard.

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” while those with incomes below 50% of the median income are considered “Very Low Income.”¹⁶ The median income for a three-person family in Lewis and Clark County is \$55,500 annually. Therefore, a family of three living in Lewis and Clark County with an income between \$27,750 and \$44,400 (between 50% and 80% of the median income) is considered “Low Income.” The Self-Sufficiency Standard of \$36,561 for this family type in Lewis and Clark County is 66% of the median family income, which falls within HUD’s definition of “Low Income.”¹⁷ This suggests that a substantial portion of Montana families lack adequate income to meet their needs, and that the Standard is set at a level that is neither too high nor too low.

Comparison of Montana Cities to Other U.S. Cities

The Self-Sufficiency Standard has been completed for 37 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.

In **Figure 5**, the Self-Sufficiency Standard for Missoula (Missoula County) and Billings (Yellowstone County) are compared to the Standard for counties that include the following cities: Atlanta, GA; Charleston, WV; Cheyenne, WY; Denver, CO; Milwaukee, WI; Phoenix, AZ; Portland, OR; Sacramento, CA; Salt Lake City, UT; Sioux Falls, SD; and Spokane, WA.

Since the Standards for these places were completed in different years, all numbers have been updated to 2008 dollars for the purpose of this analysis. While costs are likely to increase at varying rates in different places, for consistency the U.S. Bureau of Labor Statistics' Consumer Price Index (CPI) is used to estimate inflation when updating other Standards for this analysis.

The wages shown in Figure 5 are Self-Sufficiency Wages for families with one adult, one preschooler, and one schoolage child. In Missoula, the adult must earn a wage of **\$18.17** per hour to be self-sufficient, making Missoula the seventh most expensive city in this comparison. Milwaukee, Sacramento, Atlanta, Phoenix, Salt Lake City, and Denver each have higher Self-Sufficiency Wages than Missoula. The most expensive city shown in Figure 5 is Milwaukee, with a Self-Sufficiency Wage of \$22.75 per hour. In Milwaukee this family type requires a wage that is about \$4.50 more per hour than in Missoula to meet basic needs. Sioux Falls has the most comparable cost of living to Missoula, where this family type requires a Self-Sufficiency Wage of \$17.76 per hour to meet basic needs. The Self-Sufficiency Wage in Missoula is about \$3.00 per hour more than the Self-Sufficiency Wages of the two least expensive cities shown, Portland and Charleston.

Due to lower housing costs, the Self-Sufficiency Wage for this family type in Billings is **\$17.32** per hour, almost one dollar less per hour than the same family type needs in Missoula to be self-sufficient. Spokane, Cheyenne,

Figure 5. The Self-Sufficiency Wage for Billings and Missoula, MT Compared to Other U.S. Cities, 2008*
One Adult with One Preschooler and One Schoolage Child

SELECT U.S. CITIES

Milwaukee, WI	\$22.75
Sacramento, CA	\$22.06
Atlanta, GA**	\$21.77
Phoenix, AZ	\$21.73
Salt Lake City, UT	\$21.53
Denver, CO**	\$19.88
Missoula, MT	\$18.17
Sioux Falls, SD	\$17.76
Billings, MT	\$17.32
Spokane, WA	\$17.02
Cheyenne, WY	\$15.51
Portland, OR**	\$15.32
Charleston, WV	\$14.69

HOURLY SELF-SUFFICIENCY WAGE

*Wages are updated to May 2008 using the Consumer Price Index.

**Wage calculated assuming family uses public transportation.

Portland, and Charleston are less expensive than Billings. Spokane has the most comparable Self-Sufficiency Wage for this family type, where the adult needs to earn just over \$17.00 per hour to meet her basic needs.

The Self-Sufficiency Wages for Missoula and Billings are calculated assuming families use private transportation. Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Wage reflects higher transportation expenses. Residents of these cities who use public transit in place of private transportation may find their cost of living is lower than that reflected in the Standard.

While both Missoula and Billings are less expensive than some of the places with which they have been compared, families with one adult, one preschooler, and one schoolage child still require hourly wages that are well above Montana's 2008 minimum wage of **\$6.55** per hour to meet their basic needs.

The Self-Sufficiency Wage Over Time

How have costs increased overtime in Montana? In this section the 2002 Montana Self-Sufficiency Wages for specific family types in four counties are compared to the current 2008 Self-Sufficiency Wage to illustrate changes in the cost of living over time in those areas.

Table 2 compares the Self-Sufficiency Wages in 2002 and 2008 for four counties (Missoula, Dawson, Roosevelt, and Park) and for four family types: one adult; one adult and one preschooler; one adult, one preschooler, and one schoolage child; and two adults, one preschooler, and one schoolage child. Costs in Montana have risen since 2002 in all of the counties shown and for each family type.

Table 2 demonstrates that Missoula and Park Counties have the highest increases overall in costs for the counties shown, ranging from 18% to 23% across the four family types. The Self-Sufficiency Wage increased by 7% to

26% in Roosevelt County and by 13% to 24% in Dawson County, depending on family type.

The growth of the Self-Sufficiency Wage from 2002 to 2008 for each of these family types and counties is due to an increase in the cost of all basic needs, with the exception of taxes. However, some costs grew at higher rates than others.

- From 2002 to 2008 the cost of child care experienced the highest overall growth rates with increases between 22% and 36% for all four counties and the family types with children. The cost of child care for a family with one preschooler in Missoula County had the highest rate increase of 36%.
- Food costs grew between 16% and 36% in all places and family types over this time period. Missoula County

Table 2. Annual Self-Sufficiency Standard for Four Family Types and Four Counties
Montana: 2002 and 2008

	ONE ADULT	ONE ADULT, ONE PRESCHOOLER	ONE ADULT, ONE PRESCHOOLER AND ONE SCHOOLAGE CHILD	TWO ADULTS, ONE PRESCHOOLER AND ONE SCHOOLAGE CHILD
MISSOULA COUNTY				
2002	\$14,887	\$25,895	\$31,228	\$38,676
2008	\$17,706	\$30,858	\$38,368	\$45,797
Change: 2002-2008	+19%	+19%	+23%	+18%
DAWSON COUNTY				
2002	\$13,017	\$20,852	\$25,475	\$33,100
2008	\$16,142	\$24,744	\$28,932	\$37,287
Change: 2002-2008	+24%	+19%	+14%	+13%
ROOSEVELT COUNTY				
2002	\$12,819	\$24,169	\$28,282	\$35,706
2008	\$16,142	\$25,783	\$30,400	\$38,700
Change: 2002-2008	+26%	+7%	+7%	+8%
PARK COUNTY				
2002	\$13,991	\$26,408	\$33,303	\$39,931
2008	\$16,964	\$31,382	\$40,355	\$47,797
Change: 2002-2008	+21%	+19%	+21%	+20%

experienced the greatest growth in food prices, with growth rates of 35% and 36% for all four family types. Although food costs did increase, 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.

- Housing costs have increased by 7% to 42% depending on the county and family type since 2002, with the greatest increase of 42% occurring in Roosevelt County for single adults—one bedroom units.
- Transportation costs have risen by 12% to 25%, with the greatest increase in Gallatin County.
- The cost of health care grew by 13% to 20% across all four family types, however there was no variation in health care costs across counties. Single adult families with one preschooler experienced the highest increases in health care costs.
- Taxes were the only budget item that decreased across family types and counties in Montana between 2002 and 2008.

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" can help working families achieve stability without needing to choose between basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or non-stimulating environments. Work supports can also offer stability to help a family retain employment, a necessary condition for improving wages. Work supports include programs such as:

- child care assistance;
- health care (Medicaid or Montana's Children's Health Insurance Program);
- Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program);
- Women, Infants and Children (WIC) programs;
- housing assistance (including Section 8 vouchers and public housing); and
- Low Income Energy Assistance Program (LIEAP).

Child support, although not a work support per se, can assist a family in meeting basic needs and so is also modeled. Below is a brief discussion of each work support modeled in Tables 3 and 4. In addition, an explanation of how and why the taxes and tax 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 families the greatest financial relief of any work support.

WORK SUPPORTS CAN HELP WORKING FAMILIES ACHIEVE STABILITY WITHOUT...SCRIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE AND/OR NON-STIMULATING ENVIRONMENTS.

Health Care: While health care expenses are a relatively small cost item in the Standard (about 10%), health care coverage is essential. 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 often 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 (CHIP) 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 TANF are usually eligible for continued coverage by Medicaid for themselves and their children for up to 12 months through the Transitional Medicaid program, with the last six months limited to families earning no more than 185% of the FPL.¹⁸ After that time, children can be covered by Montana's Children's Health Insurance Program as long as family income is at or below 175% of the FPL.¹⁹

Supplemental Nutrition Assistance Program (SNAP) and Women, Infants and Children (WIC) Program:

Most households with a gross monthly income of 130% or less of the Federal Poverty Level (FPL) are eligible for the federal Supplemental Nutrition Assistance Program (SNAP). This program, administered by individual states, provides crucial support to needy households. Additionally, Montana'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.²⁰ For those who qualify, the work support tables include SNAP and WIC benefits in the calculation of food costs.

Housing: As with the child care subsidy, housing assistance is a major support for families, as housing is usually the largest expense or the second largest expense when child care costs are high. Housing assistance typically reduces housing costs to 30% of the household's income. Families with incomes below 80% of HUD's area median family income are considered low income and are therefore eligible for federal housing assistance. However, housing subsidies are limited and most new program participants must be families with very low income (defined by HUD as income below 30% of area median income). In addition, the Low-Income Energy Assistance Program (LIEAP) can substantially reduce the cost of heating utilities which are included in the overall cost of housing. LIEAP is available to households with income up to 150% of the FPL. Eligible households receive a subsidy which can help lower monthly heating costs or prevent a heating utility shut-off. Additionally, eligible households may also receive assistance for weatherization improvements and utility equipment repair and maintenance. In 2007, the average LIEAP subsidy was \$538 per month in Montana.²¹

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 (CCTC), 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.

The tax credits are shown annually in Table 3 in order to be as realistic as possible. Although by law a family can receive part of their EITC on a monthly basis (called Advance EITC), many workers prefer to receive it annually as a lump sum. In fact, nearly all families

receive the federal EITC as a single payment the following year when they file their tax returns.²² Many families prefer to use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.²³ Therefore, in Columns 2-6 of Table 3, the total amount of the refundable EITC the family would receive annually (when they file their taxes) is shown in the first shaded line at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full-time, for the year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) 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 YELLOWSTONE COUNTY

In **Table 3**, the impact of adding work supports and child support is modeled for families with one adult, one preschooler, and one schoolage child living in Yellowstone County. Costs that have been reduced by these supports are indicated with bold font in the table.

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 families with one adult, one preschooler, and one schoolage child living in Yellowstone County. This family type has monthly child care expenses of \$933 and monthly housing costs of \$634. The adult in this family must earn a Self-Sufficiency Wage of \$3,048 per month, or \$17.32 per hour, working full-time.

No Work Supports (Column 2): The second column of Table 3 shows the Self-Sufficiency Standard without any work (or other) supports to reduce costs and also excludes

Table 3. Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage
One Adult with One Preschooler and One Schoolage Child
 Yellowstone County, MT 2008

MONTHLY COSTS:	#1	CHILD SUPPORT AND WORK SUPPORTS				
		#2	#3	#4	#5	#6
	SELF-SUFFICIENCY STANDARD	No Work Supports	Child Support	Child Support, Child Care, SNAP/ WIC* & Medicaid	Child Support, Child Care, SNAP/ WIC* & CHIP	Child Support, Housing/ LIEAP**, Child Care, SNAP/ WIC* & CHIP
Housing	\$634	\$634	\$634	\$634	\$634	\$335
Child Care	\$933	\$933	\$933	\$75	\$160	\$24
Food	\$509	\$509	\$509	\$302	\$365	\$291
Transportation	\$243	\$243	\$243	\$243	\$243	\$243
Health Care	\$292	\$292	\$292	\$0	\$110	\$110
Miscellaneous	\$261	\$261	\$261	\$261	\$261	\$261
Taxes	\$498	\$550	\$497	\$143	\$188	\$109
Earned Income Tax Credit	-\$36	***	***	***	***	***
Child Care Tax Credit (-)	-\$120	-\$115	-\$120	\$0	-\$24	\$0
Child Tax Credit (-)	-\$167	-\$89	-\$57	\$0	\$0	\$0
Child Support			-\$155	-\$155	-\$155	-\$155
SELF-SUFFICIENCY WAGE:						
HOURLY	\$17.32	\$18.29	\$17.26	\$8.55	\$10.13	\$6.93
MONTHLY	\$3,048	\$3,218	\$3,038	\$1,504	\$1,783	\$1,219
ANNUAL	\$36,576	\$38,622	\$36,450	\$18,051	\$21,390	\$14,626
Total Federal EITC (annual refundable)		\$5	\$462	\$4,337	\$3,634	\$4,824
Total Federal CTC (annual refundable)**		\$934	\$1,320	\$900	\$1,401	\$386

*SNAP is the Supplemental Nutrition Assistance Program, formerly the Food Stamp Program. WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). In Montana the average monthly WIC benefit is \$37.44 (FY2007).

** LIEAP is the State of Montana Low Income Energy Assistance Program. The Standard assumes natural gas in a single family home with two bedrooms. Benefit amount is divided by 12 to equal a monthly value.

tax credits from the calculation of monthly costs. Tax credits are instead shown as received annually, as is common, and are not included in the Self-Sufficiency Wage (see the discussion above regarding tax credits). The Self-Sufficiency Wage for this family type in Yellowstone County without work supports or tax credits is \$3,218 per month, or \$18.29 per hour, nearly a dollar more per hour than the Self-Sufficiency Standard with tax credits included in the monthly costs.

Child Support (Column 3): In Column 3, child support is added to the “no work supports” column. The child support payment of \$155 per month is the average amount received by families participating in the Child Support Enforcement Program in Montana.²⁴ 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 \$3,038 per month (\$17.26 per hour).

A Note on Child Care Assistance: We attempted to model the work support of child care assistance without the addition of other work supports. However, the Montana child care assistance program income eligibility level is set at 150% of the FPL.²⁵ This level is low enough that if the adult has enough income to meet the cost of their other basic needs it would be above the eligibility level for Montana’s child care assistance program.

Child Support, Child Care, SNAP, WIC, and

Medicaid (Column 4): For adults moving from welfare to work, child care, SNAP, 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 \$292 per month to zero. The family qualifies for both SNAP and WIC benefits, reducing food costs from \$509 to \$302 per month. The reduced health care and food costs greatly decrease the wage needed to meet basic needs, therefore qualifying the family for a child care subsidy. Child care costs decrease significantly from \$933 without assistance to \$75 in Column 4. Together, child care assistance, WIC, SNAP, and Medicaid lower the wage required to meet basic needs by over half, to just \$1,504 per month (\$8.55 per hour).

Child Support, Child Care, SNAP, WIC, and Montana CHIP (Column 5):

After one year, families making the transition from welfare to work lose Medicaid coverage for the entire family. However, children are eligible for Montana’s Children’s Health Insurance Program if the family’s income is below 175% of the FPL. Under these circumstances, the adult in this family type would pay only for the cost of her own health care, which is her share of the health insurance premium available through her employer and her out-of-pocket costs. Column 5 shows the same work support package as Column 4, except that Montana CHIP, which covers only the children, has been substituted for Medicaid for the whole family. As a result, the cost of health care increases to \$110 per month to cover the adult’s costs. The family still qualifies for WIC and SNAP, however, the cost of food increases to \$365. The family now needs to earn \$1,783 per month (\$10.13 per hour) to meet the family’s basic needs.

Child Support, Housing/LIEAP, Child Care, SNAP, WIC, and Montana CHIP (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 \$634 to \$370 per month. LIEAP further reduces the cost of housing (which includes utilities) by \$35 per month, to \$335 per month. The cost of health care

remains \$110 per month. Food costs decrease slightly to \$291 per month. The decrease in the cost of housing lowers the total income needed, therefore significantly reducing the child care co-payment to \$24 per month. With the full benefit package, the single parent with one preschooler and one schoolage child in Yellowstone County needs to earn just \$1,219 per month (\$6.93 per hour) to meet her family’s basic needs. Note that even with all work supports modeled, this wage is still slightly more than the 2008 Montana minimum wage of \$6.55 per hour. Additionally, at this wage level, this family type in Yellowstone County is eligible for more than \$5,000 in annual refundable tax credits if the adult worked at this wage throughout the year.

TABLE 4 - MODELING THE IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN YELLOWSTONE COUNTY

While Table 3 shows how child support and work supports reduce the wage needed, **Table 4** starts with various wages and asks “How adequate are these wages in meeting a family’s needs, with and without various combinations of 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 Yellowstone County and the same family type (one adult with one preschooler and one schoolage child) as Table 3. Costs that are reduced by work supports in Table 4 are shown in bold. 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 each Panel of Table 4, Column 1 models the 2008 Montana minimum wage of \$6.55 per hour. Columns 2 through 5 model median hourly wages of selected occupations in Billings, Montana. Column 2 models the median hourly wage in food preparation and serving

occupations, \$7.47 per hour. Column 3 models \$9.09 per hour, the median wage in building, grounds cleaning, and maintenance occupations. In Column 4 the median wage for sales and related occupations is modeled at \$10.36 per hour. The last column models \$12.32 per hour, the median wage in office and administrative support occupations.²⁶

In Table 4, **Panel A** provides a “baseline,” and demonstrates the adequacy of five wage levels when there are no “work supports” (wages only). Using the same five wage levels, **Panel B** models the impact of child care alone on wage adequacy; **Panel C** models child care, SNAP/WIC, and Montana CHIP; and **Panel D** adds a housing subsidy and LIEAP to the supports modeled in Panel C.

Panel A—No Work Supports (Wages Only): In Panel A, the family does not receive work supports. In Column 1, the adult earning the minimum wage of \$6.55 per hour has a total monthly income of \$1,153, excluding tax credits. She experiences a monthly shortfall of \$1,811 and has a wage adequacy of just 39%. In other words, working full-time at the Montana minimum wage, without any other support or resources, provides little more than one-third of the income needed to meet the needs of families with one adult, one preschooler, and one schoolage child in Yellowstone County. In the second column of Panel A, the median wage of \$7.47 per hour for food preparation and serving occupations has a wage adequacy of 44%. Column 3 models building, grounds cleaning, and maintenance occupations, \$9.09 per hour, at which the family’s wage adequacy is 53%. In column 4, \$10.36 per hour, the median wage for sales and related occupations, has a wage adequacy of 60%. At \$12.32 per hour in the last column, the median wage for office and administrative support occupations, wage adequacy reaches 70%.

Panel B—Child Care: When the family receives child care assistance, expenses are reduced and wage adequacy increases, as shown in Panel B. At \$6.55 per hour, child care assistance alone decreases the monthly cost of child care from \$933 to just \$23, increasing wage adequacy from 39% with no work supports to 56% with child care assistance. At \$7.47 per hour, the monthly child care co-payment is \$26, increasing wage adequacy from 44%

to 63%. In columns 3 and 4, at \$9.09 and \$10.36 per hour, the monthly costs of child care are \$96 and \$164 respectively, and wage adequacy increases to 73% and 80%. In the last column, child care assistance brings the wage adequacy for office and administrative support occupations to 88%.

Panel C—Child Care, SNAP, WIC, and Montana

CHIP: Receiving help with health care and food costs further increases wage adequacy. As all of these wages are below the eligibility limit of 175% of the FPL, the cost of children’s health care is covered by Montana CHIP, reducing health care costs from \$292 to \$110 per month. At \$6.55, \$7.47, \$9.09, and \$10.36 per hour the family is eligible for both SNAP and WIC as well, reducing food costs from \$509 to \$200, \$256, \$328, and \$378 per month respectively. At \$12.32 per hour the family is no longer eligible for SNAP, but is still eligible for WIC, reducing food costs to \$471 per month. The child care assistance co-payments remain the same as in Panel B for each wage level. At the minimum wage of \$6.55 per hour, the additions of SNAP, WIC, and Montana CHIP to child care assistance increases wage adequacy to 74% so that this family type is now able to cover nearly three quarters of its basic needs. At \$7.47, \$9.09, and \$10.36 per hour, wage adequacy increases to 80%, 88% and 93% respectively. At \$12.32 per hour the wage adequacy reaches 97% with this package of benefits, and the family is nearly able to meet all of its basic needs.

Panel D—Housing/LIEAP, Child Care, SNAP, WIC,

and Montana CHIP: With the addition of housing assistance and LIEAP, housing costs are reduced from \$634 to between \$308 and \$612 per month for each wage level. At \$12.32 per hour this family type no longer qualifies for housing assistance but does qualify for LIEAP. Energy assistance alone reduces housing costs to \$612 per month. The costs of child care, food, and health care remain the same as in Panel C. The full package of work supports modeled in Panel D—housing assistance, child care assistance, SNAP, WIC, and Montana CHIP—increases wage adequacy to at least 93% for all the other wage levels. At the lowest wage of \$6.55 per hour, the full package of work supports brings wage adequacy to 93%. The same package of work supports brings the hourly wage of \$7.47 to 96% wage adequacy. At \$9.09, \$10.36,

Table 4. Impact of Work Supports on Wage Adequacy
One Adult with One Preschooler and One Schoolage Child
 Yellowstone County, MT 2008

	#1	#2	#3	#4	#5
	Montana Minimum Wage	MEDIAN HOURLY WAGE OF SELECT MONTANA OCCUPATIONS*			
		Food Preparation and Serving	Building and Grounds Cleaning and Maintenance	Sales and Related	Office and Administrative Support
HOURLY WAGE:	\$6.55	\$7.47	\$9.09	\$10.36	\$12.32
TOTAL MONTHLY INCOME:	\$1,153	\$1,315	\$1,600	\$1,823	\$2,168
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS:					
Housing	\$634	\$634	\$634	\$634	\$634
Child Care	\$933	\$933	\$933	\$933	\$933
Food	\$509	\$509	\$509	\$509	\$509
Transportation	\$243	\$243	\$243	\$243	\$243
Health Care	\$292	\$292	\$292	\$292	\$292
Miscellaneous	\$261	\$261	\$261	\$261	\$261
Taxes	\$91	\$108	\$147	\$196	\$272
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	\$0	(\$6)	(\$28)	(\$63)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,964	\$2,981	\$3,014	\$3,041	\$3,082
SHORTFALL (-) OR SURPLUS	(\$1,811)	(\$1,666)	(\$1,414)	(\$1,217)	(\$914)
WAGE ADEQUACY Total Income/Total Expenses	39%	44%	53%	60%	70%
PANEL B: CHILD CARE					
MONTHLY COSTS:					
Housing	\$634	\$634	\$634	\$634	\$634
Child Care	\$23	\$26	\$96	\$164	\$304
Food	\$509	\$509	\$509	\$509	\$509
Transportation	\$243	\$243	\$243	\$243	\$243
Health Care	\$292	\$292	\$292	\$292	\$292
Miscellaneous	\$261	\$261	\$261	\$261	\$261
Taxes	\$91	\$108	\$147	\$196	\$272
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	\$0	(\$6)	(\$28)	(\$63)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,054	\$2,074	\$2,177	\$2,272	\$2,453
SHORTFALL (-) OR SURPLUS	(\$901)	(\$759)	(\$577)	(\$448)	(\$284)
WAGE ADEQUACY Total Income/Total Expenses	56%	63%	73%	80%	88%
Total Federal EITC (annual refundable)**	\$4,824	\$4,816	\$4,096	\$3,531	\$2,659
Total Federal CTC (annual refundable)**	\$268	\$559	\$1,072	\$1,475	\$2,000

*U.S. Department of Labor, Bureau of Labor Statistics. May 2007 state occupational employment and wage estimates: Billings, Montana. Retrieved June 18, 2008 from http://www.bls.gov/oes/current/oes_mt.htm

**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).

Table 4. (Continued). **Impact of Work Supports on Wage Adequacy**
One Adult with One Preschooler and One Schoolage Child
 Yellowstone County, MT 2008

	#1 MT Minimum Wage	#2	#3	#4	#5
		MEDIAN HOURLY WAGE OF SELECT MONTANA OCCUPATIONS*			
		Food Preparation and Serving	Building and Grounds Cleaning and Maintenance	Sales and Related	Office and Administrative Support
HOURLY WAGE:	\$6.55	\$7.47	\$9.09	\$10.36	\$12.32
TOTAL MONTHLY INCOME:	\$1,153	\$1,315	\$1,600	\$1,823	\$2,168
PANEL C: CHILD CARE, SNAP (FOOD STAMPS)/WIC, MONTANA CHIP					
MONTHLY COSTS:					
Housing	\$634	\$634	\$634	\$634	\$634
Child Care	\$23	\$26	\$96	\$164	\$304
Food	\$200	\$256	\$328	\$378	\$471
Transportation	\$243	\$243	\$243	\$243	\$243
Health Care	\$110	\$110	\$110	\$110	\$110
Miscellaneous	\$261	\$261	\$261	\$261	\$261
Taxes	\$91	\$108	\$147	\$196	\$272
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	\$0	(\$6)	(\$28)	(\$63)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,563	\$1,639	\$1,814	\$1,958	\$2,233
SHORTFALL (-) OR SURPLUS	(\$410)	(\$325)	(\$214)	(\$135)	(\$65)
WAGE ADEQUACY Total Income/Total Expenses	74%	80%	88%	93%	97%
PANEL D: HOUSING/LIEAP, CHILD CARE, SNAP (FOOD STAMPS)/WIC, MONTANA CHIP					
MONTHLY COSTS:					
Housing	\$308	\$359	\$450	\$520	\$612
Child Care	\$23	\$26	\$96	\$164	\$304
Food	\$200	\$256	\$328	\$378	\$471
Transportation	\$243	\$243	\$243	\$243	\$243
Health Care	\$110	\$110	\$110	\$110	\$110
Miscellaneous	\$261	\$261	\$261	\$261	\$261
Taxes	\$91	\$108	\$147	\$196	\$272
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	\$0	(\$6)	(\$28)	(\$63)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,237	\$1,365	\$1,630	\$1,844	\$2,212
SHORTFALL (-) OR SURPLUS	(\$84)	(\$50)	(\$30)	(\$21)	(\$43)
WAGE ADEQUACY Total Income/Total Expenses	93%	96%	98%	99%	98%
Total Federal EITC (annual refundable)**	\$4,824	\$4,816	\$4,096	\$3,531	\$2,659
Total Federal CTC (annual refundable)**	\$268	\$559	\$1,072	\$1,475	\$2,000

*U.S. Department of Labor, Bureau of Labor Statistics. May 2007 state occupational employment and wage estimates: Billings, Montana. Retrieved June 18, 2008 from http://www.bls.gov/oes/current/oes_mt.htm

** 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).

and \$12.32 per hour wage adequacy is nearly **100%**, leaving shortfalls in income of just \$50 or less per month.

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. Thus, work support programs and tax policies can play a critical role in helping families move towards economic self-sufficiency. Unfortunately, the various work supports modeled here are not available to all who need them.

Housing: Nationally, nearly two million families received federally assisted housing vouchers in 2007.²⁷ 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 of these households have severe housing cost burdens (exceeding 50% of their income).²⁸ Of those receiving federal housing assistance, 59% are families with children.²⁹ In Montana, about 5,423 families received federally assisted housing vouchers in 2005. However, the CBPP estimates that during the same year there were 38,882 low-income families in Montana with unaffordable housing-cost burdens. Therefore about one out of every seven eligible families in Montana received assistance.³⁰ Currently, Congress is considering legislation to double the funding for the Low Income Home Energy Assistance Program due to significant increases in utility shut-offs around the nation.³¹ In Montana, only 22% of potentially eligible households received LIEAP in the winter of 2007-2008.³²

Food: Nationally, enrollment in the Supplemental Nutrition Assistance Program (SNAP), has increased steadily since 2002, reaching 26.5 million people or 11.8 million households in 2007.³³ In Montana, participation in SNAP has increased by 12% since 2003, from 71,320 to 79,969 participants (or 34,830 households) in fiscal year 2007.³⁴ However, it is likely that many families who leave TANF cash assistance programs to begin employment remain eligible for SNAP assistance that they do not receive. The Center on Budget and Policy Priorities states that

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 [now SNAP] despite earning low wages and (in most cases) remaining eligible for food stamp benefits.³⁵

According to the Urban Institute nearly 30% of children under age six were children of immigrants in 2002.³⁶ Documented immigrants are excluded from federal benefits for five years after entry into the U.S., and undocumented immigrants are always ineligible for SNAP. Although citizen children of non-citizen parents are eligible for benefits, it is likely that few non-citizen parents apply for federal benefits, either due to perceived risk or lack of knowledge.³⁷ Thus, a large number of low-income children may not receive food benefits because of their parents' citizenship status.

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.³⁸ 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. Montana, however, did not have a waiting list as of 2007.³⁹ Additionally, in over 25 states co-payments made up a greater percentage of parents' income in 2007 than in 2001. For families in Montana with incomes at 150% of the FPL and with one or more children in care, child care co-payments made up 14% of families' incomes in 2001, and in 2007, families with incomes above 150% of FPL were no longer eligible for child care subsidies.⁴⁰ In Montana, there were about 34,812 children under age six (and about 90,716 children under age 18) in families with incomes below 200% of the FPL in 2006.⁴¹ However, only about 4,800 children (in 2,900 families) in Montana received Child Care and Development Fund (CCDF) subsidies in fiscal year 2006.⁴² This amounts to approximately 8% of Montana's eligible children receiving child care subsidies in 2006.

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; meanwhile, the percentage of uninsured children nationwide has remained relatively steady between 2001 and 2006.⁴³ However, Families USA reports “since 2001, low-income children’s access to health insurance coverage has been negatively affected by state budget cuts” resulting from the fiscal pressures of the 2001 economic recession.⁴⁴ 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.”⁴⁵ Montana CHIP served 15,798 children and teens under 19 years of age in January of 2008.⁴⁶ According to U.S. Census Health Insurance Data (2006), 9.5% of Montana’s children in

families at or below 200% of the Federal Poverty Level do not have health insurance.⁴⁷

Child Support: Despite the fact that 60% of all custodial parents in the United States have child support awards, less than half of those awarded child support actually receive the full amount owed to them, while one-quarter of custodial parents awarded child support receive no payment at all.⁴⁸ When families receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$235 per family, and in Montana the state average is \$155 per family.⁴⁹

Closing the Gap Between Wages 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, food and child care, much less other expenses, and are forced to choose between basic needs. This section provides strategies to close the gap between wages earned and the cost of meeting all basic needs for working families.

Table 5 below shows average wages for Montana's top ten occupations (by number of employees). The data was collected by the Bureau of Labor Statistics (BLS) from the 2007 National Survey of Employers and updated using the Consumer Price Index to 2008. Families with one adult, one preschooler, and one schoolage child in

Missoula County require **\$38,368** per year (without work supports) to be self-sufficient. Only two of the top ten occupational categories in Montana provide average wages above the Self-Sufficiency Standard for this family type (health care practitioners and technical occupations; and installation, maintenance, and repair occupations). The most common Montana occupational categories—office and administrative support occupations, and sales and related occupations—have an average annual wage of \$28,014 and \$27,612 respectively, both approximately \$10,000 less than the annual Self-Sufficiency Wage for this family type in Missoula County. The third most common Montana occupational category—food preparation and serving related occupations—has an average annual wage of \$18,312, under half of the Self-Sufficiency Wage for this family type in Missoula County.

Thus, Montana's most common occupations have wages that are on average below the minimum level of self-sufficiency. The gap between wages and expenses presents a challenge for state and local agencies to seek strategies that will aid families striving to reach self-sufficiency.

Table 5.
Wages of Montana's Ten Largest Occupations: 2008

OCCUPATION TITLE	NUMBER OF EMPLOYEES	AVERAGE WAGE*	
		Hourly	Annual**
Office and administrative support occupations	74,670	\$13.47	\$28,014
Sales and related occupations	46,340	\$13.28	\$27,612
Food preparation and serving related occupations	43,210	\$8.81	\$18,312
Construction and extraction occupations	32,460	\$18.37	\$38,220
Transportation and material moving occupations	29,060	\$14.75	\$30,681
Education, training, and library occupations	27,890	\$16.61	\$34,543
Healthcare practitioners and technical occupations	22,240	\$27.01	\$56,203
Production occupations	18,950	\$15.27	\$31,763
Building and grounds cleaning and maintenance occupations	18,910	\$10.48	\$21,814
Installation, maintenance, and repair occupations	18,720	\$18.55	\$38,591
The Missoula County Self-Sufficiency Wage for one adult, one preschooler and one schoolage child is \$38,368 per year			

*Wages adjusted for inflation using April 2008 Consumer Price Index from the Bureau of Labor Statistics.

**Annual wages are calculated by multiplying the hourly wage by the "year-round, full-time" hours figure of 2,080 hours. The wages listed here are the median wages for that occupation.

Source: US Department of Labor. May 2007 State Occupational and Wage Estimates. Retrieved from http://www.bls.gov/oes/current/oes_or.htm#b41-0000b

STRATEGIES TO CLOSE THE GAP

Across the nation, a range of strategies are being developed to close the gap between income and wages. Overall these strategies fall into two basic approaches for individuals to close the income gap: reduce costs or raise incomes. The first approach, modeled and discussed in the previous section, reduces costs through subsidies and supports, such as child support, SNAP (formerly food stamps), and child care assistance. Strategies for the second approach, raising incomes, are detailed below. Note, however, that reducing costs and raising incomes 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.

Access to Higher Education: Education is often the key to entering occupations and workplaces that eventually, if not immediately, pay Self-Sufficiency Wages. Figure 6 clearly depicts the increases in annual income as education levels increase for U.S. and Montana workers.⁵⁰ Also notable is the considerably lower average incomes for women at each educational level, as compared to men, even while incomes rise as education levels increase for both men and women.

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 substantially restricted welfare recipients’ access to higher education. Due to federal and state rules, fewer recipients are now enrolled in post-secondary education programs or long-term training.⁵¹ In particular, new rules under the Deficit Reduction Act (both via the provisions themselves and via the regulations issued by the Department of Health and Human Services implementing the provisions) have increased the proportion of welfare program participants who must be working, while also narrowing the definition of acceptable work activities. The result

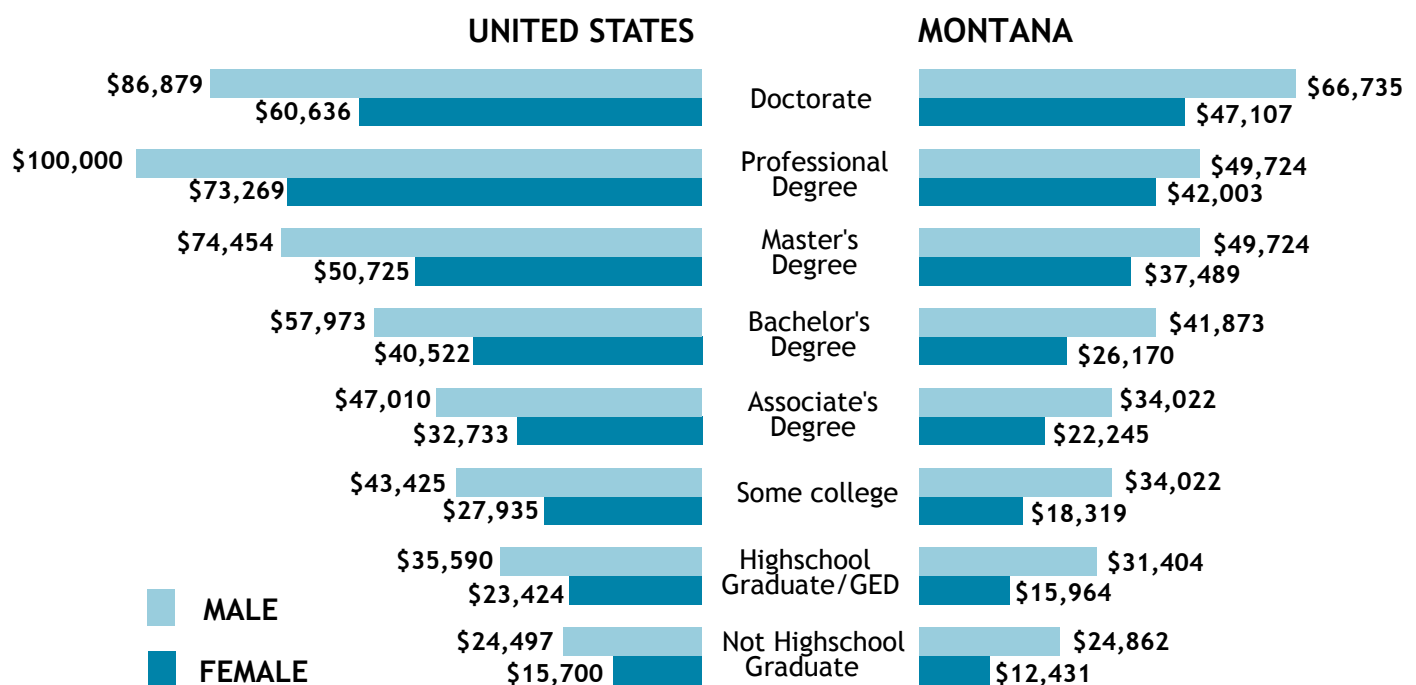
is a further restriction of access to education and skill training.

Careful balancing is necessary to effectively couple work requirements and access to occupational skills training or higher education, as is provision of income supports for low-income parents in college or training. The development of an educated workforce is essential 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. Opportunities for low-income workers to obtain more education are therefore vital.

Targeted Training for Higher-Wage Jobs and

Sectoral Employment Intervention: As discussed earlier in this section, eight of the ten largest occupations in Montana have average wages below the Self-Sufficiency Wage for families with one adult, one preschooler and one schoolage child in Missoula County. That leaves two of the largest occupations in Montana as potential sectors that pay wages high enough to meet basic needs. By identifying sectors that require less post-secondary education but pay higher wages, targeted training increases access to these positions, helping

Figure 6. Impacts of Education on Earnings by Gender in the United States and Montana, 2008*



Source: US Census Bureau, Current Population Survey, Annual Social and Economic Supplement, 2006; Montana Decennial Census 2000.

Note: Males with professional degrees are top-coded as \$100,000 and over in the Current Population Survey data.

*Wages are updated to May 2008 using the Consumer Price Index.

low-wage workers move into careers with Self-Sufficiency Wages. Targeting training towards higher-wage jobs helps communities strengthen their local economies by responding to businesses' specific labor needs and improving a region's ability to attract and keep industries.

Sectoral Employment Intervention is one strategy for targeting training towards higher-wage jobs. This approach to job training determines the wage needed by a worker to sustain her or his family using the Self-Sufficiency Standard, identifies well-paying jobs in sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components to Sectoral Employment Intervention include engaging industry representatives and workforce development boards, analyzing regional labor markets, targeting training for specific jobs, and developing realistic outcome standards.⁵²

Expanded and Enhanced Adult Basic Education and Functional Context Education: Adults with language difficulties, inadequate education, or insufficient job skills and experience usually cannot achieve Self-Sufficiency Wages without access to training and education. For some this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and/or ESL (English as a Second Language) programs. Expansion and improvement of training programs aimed at these necessary work skills could assist adults struggling to enter the workforce.

One component of an enhanced adult education program would involve Functional Context Education (FCE). FCE is an instructional strategy that teaches literacy and job skills within the context of the learners' educational and employment goals.⁵³ Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills separately, because this innovative approach teaches literacy and basic skills in the context in which the learner will use them.

Due to the welfare time limits and restrictions on education and training discussed above, it is now more important than ever for individuals to master basic and job-specific skills as quickly and efficiently as possible.

Short-term, high quality adult education trainings can assist in accomplishing this goal. Expanded and enhanced adult education programs not only benefit workers but they also benefit employers. Expanding incumbent worker trainings can result in increased productivity and increased efficiency, benefiting the employer as well as the employee.

Nontraditional Employment for Women: Entering “nontraditional” occupations (NTOs)—jobs historically thought of as “men’s jobs”—is an under-utilized but effective strategy by which women can access higher-wage jobs. According to the U.S. Department of Labor, NTOs include any occupation in which less than 25% of the workforce is female. Many nontraditional jobs such as construction worker, banking officer, computer repairer, police officer, or 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. The 1992 Women in Apprenticeship and Nontraditional Occupations (WANTO) Act provided funds through the U.S. Department of Labor Women’s Bureau and the Bureau of Apprenticeship and Training for such programs, providing grants for recruitment, training and retention of women in nontraditional occupations, as well as preventing sexual harassment in the workplace.⁵⁴ Nontraditional Employment for Women (NEW) in New York City is one such program, offering pre-

apprenticeship training in the construction, utilities and transportation sectors since 1978. Graduates of the NEW program gain education and skills leading to economic self-sufficiency, with jobs paying as much as \$45 an hour.⁵⁵

While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in the nontraditional jobs have been 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.⁵⁶

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 a report of Wealth-

Poor Households in the U.S., 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 \$10.⁵⁷ For these families with no savings, the slightest setback—a car in need of repair, 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 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 \$2,000 per family, meaning that families who have saved more than \$2,000 but still do not have enough to make ends meet must spend their savings before they qualify for assistance. In Montana however, the TANF asset limit is set at \$3,000 per family, allowing families to keep some savings and assets while qualifying for TANF.⁵⁸

Other recent policy changes have also 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.

Research from the American Dream Demonstration (ADD), a 14-site IDA (or FSA) program, indicates strong saving habits among low-income families supported through IDA programs. Financial literacy support and incentives of matched savings have led participants to save 50% of monthly savings targets, on average.⁵⁹ While less common than income supports, these “wealth supports” can be an important tool in helping families move towards self-sufficiency.

Direct Assistance to the Working Poor through Tax Reform:

Work is central to a families' ability to get ahead but, as this report illustrates, it is not always enough. For workers with incomes below the Self-Sufficiency Standard, public policy can help by "making work pay." Specifically, tax credits could be expanded so that they are provided to all working families below the Self-Sufficiency Standard. The Earned Income Tax Credit (EITC), the Child Care Tax Credit (CCTC), and the Child Tax Credit all benefit working families with low wages, but two of these credits offer reduced benefits to many families well below the Standard. As incomes increase, these benefits decrease, well before families reach the Self-Sufficiency Standard. For example, families with two children with incomes at \$35,000 receive an EITC equal to just 4% of their income. Likewise, the CCTC begins decreasing at \$15,000, and caps expenses that could be deducted at \$250 per month for one child and \$500 for two children, well below child care costs in most Montana counties.

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, raises the "floor" for wages, and therefore affects many workers' earnings. As of July 24th 2008, thirty seven states and the District of Columbia have a minimum wage that is above the federal minimum wage of \$6.55 per hour, the highest being Washington State at \$8.07 per hour, followed by California and Massachusetts at \$8.00 per hour.⁶⁰

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.

Living Wage laws (see Endnote 11) are another approach to raising wages of workers. These laws mandate that public employees as well as contractors and employers

receiving public subsidies pay a "living wage," thus impacting private sector as well as public sector wages. Living wage ordinances require wages be set above federal or state minimum wages, and are often determined using the Federal Poverty Level for a family of four or 130% of the FPL. Many living wage ordinances include provisions regarding benefits, such as health insurance coverage.⁶¹ According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages⁶² as well as better benefits,⁶³ 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 tax credits or training and education strategies. Discrimination on the basis of gender and/or race is a key issue (See page 26 for evidence of this in the discussion of education and earnings by gender).

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 the gender or race/ethnicities of the job's occupants. These laws raise the wages of women and people of color who are subject to race and gender-based discrimination.⁶³

How the Self-Sufficiency Standard Has Been Used

The Self-Sufficiency Standard provides a tool and means to evaluate policy and program options at the state and local level. For instance, the Standard has been 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 has been 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 (SNAP (formerly food stamps), Medicaid) or policy options (child care co-payments, tax reform or tax credits) on family income.

- In Maryland, Advocates for Children and Youth use the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010. During the 2007 special session of the Maryland General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland's 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families (see <http://www.acy.org>).
- The Self-Sufficiency Standard for Massachusetts was used in the Crittenton Women's Union 2007 report, *Unlocking the Doors to Higher Education and Training for Massachusetts' Working Poor Families* to advocate for tuition-free community college education and

other ways to address financial barriers to education in Massachusetts, citing the need for post-secondary education and training in order to acquire Self-Sufficiency Wage jobs (see http://liveworkthrive.org/admin/Editor/assets/WPFR_Report_031108.pdf).

- When the Oklahoma Department of Human Services proposed large increases in the child care co-payments, the Oklahoma Community Action Project (CAP) of Tulsa County incorporated analysis based on the Standard in the report *Increased Child Care Co-Payments Threaten Access to Care for Low Income Families*, resulting in a rescinding of the proposed increases.
- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility (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>).
- In December 2005, the Human Services Coalition of Dade County, 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 (the Human Services Coalition of Dade County can be accessed at <http://www.hscdade.org>).
- In Pennsylvania, many groups, including PathWays PA, have used the Standard to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages.

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, or will not, 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. Their sustainability plan would seek vendors who pay “livable wages” to their employees.
- In Nebraska, the Nebraska Appleseed Center has used the Standard to develop a set of job quality standards that corporations should follow prior to receiving public funds (see <http://www.neappleseed.org>).
- The Delaware Economic Development Office has applied the Delaware Self-Sufficiency Standard to strategic fund grant applications in order to focus its resources on quality employment growth.

THE SELF-SUFFICIENCY STANDARD AS A TOOL TO TARGET JOB TRAINING

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of job training 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 (for information on the Workforce Investment Act, see <http://www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp>).

- The Colorado Department of Labor and Employment commissioned the report *Sector Initiatives for Colorado’s Long-Term Care Industry*, which compares long-term care occupations compensation with the Self-Sufficiency Standard, and provides guidance on developing and operating sector initiatives (see <http://www.insightcced.org/uploads///publications/wd/Sector%20Initiatives%20for%20Colorado’s%20LTC%20Industry.pdf>).
- Using the Self-Sufficiency Standard as a benchmark, the Insight Center provided research and consultation to a coalition of job training and family support organizations in San Francisco’s Chinatown. The group identified structural barriers that prevent Chinese parents from accessing Self-Sufficiency Wages and career advancement (See *Building Bridges to Help Chinese Families Reach Economic Self-Sufficiency* at <http://www.insightcced.org/uploads///publications/wd/Building%20Bridges%20Helping%20Chinese.pdf>).

THE SELF-SUFFICIENCY STANDARD AS A TOOL TO TARGET EDUCATION RESOURCES

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.insightcced.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).
- Following the release of the Crittenton Women’s Union (CWU) 2005 report *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self Sufficiency*, CWU has established an online Hot Jobs for Women guide. Using the Self-Sufficiency Standard for Massachusetts, the online guide assists women in identifying high demand jobs that pay Self-Sufficiency Wages, yet require two years or less education or training (see <http://www.liveworkthrive.org/hotjobs.php>).
- 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 seeking education, training, or employment. Connecticut’s Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony (see <http://www.cga.ct.gov/PCSW>).
- 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 has been used to train people from the developmental disability community on how to retain their benefits when returning to the workforce.

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.
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark (see “Workforce Investment Act” at <http://www.cityofchicago.org>).
- 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. Using data collected by caseworkers and the online Self-Sufficiency Calculator, the Council is able to demonstrate the impact of its education and training programs on self-sufficiency (see <http://www.seekingwdc.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 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. For more information on the programs of Voices for Virginia's Children, go to <http://www.vakids.org/work/fes.htm>
- 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.

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. Computer-based counseling tools allow users to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Colorado, Illinois, New York, Oregon, Pennsylvania, Washington State, the San Francisco Bay Area in California, and Washington, DC. 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 their own strategies for achieving self-sufficient incomes.

- In Pennsylvania, PathWays PA offers *The Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2008 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to “test” the ability of various wages to meet a family's self-sufficiency needs, as well as which training programs

they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client's behalf. The *Pennsylvania Online Training and Benefits Eligibility Tool* can be found at www.pathwayspa.org.

- The 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 Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at <http://www.Coloradoselfsufficiencystandardcalculator.org>.
- In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at <http://www.thecalculator.org>. Additionally, 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>.
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia Budget Worksheet Exercise* as a counseling tool (see http://www.vakids.org/pubs/budget_worksheet_exercise.htm).
- Women Work! (National Network for Women's Employment) used the Standard as a career-counseling tool in South Dakota. For more information on Women Work!, see <http://www.womenwork.org>.

- The Houston READ Commission, the Women's Center of Tarrant County, and Project Quest in San Antonio, Texas, all used the Standard with low-income individuals enrolled in job training programs. For more information on these organizations, see <http://www.houread.org>, <http://www.womenscenter.info>, and <http://www.questsa.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>). Additionally, the Washington, DC Metro Area Self-Sufficiency Calculator can be found at <http://www.dcmassc.org>.
- In New York the Women's Center for Education and Career advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women's Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Self-Sufficiency Calculator can be accessed at <http://www.wceca.org/index.html>.
- The Oregon *Prosperity Planner*, a new online calculator based on the 2008 Oregon Self-Sufficiency Standard can be found at <http://www.prosperityplanner.org>.
- The Chicago, Illinois Mayor's Office of Workforce Development hosts the Illinois Self-Sufficiency Calculator at <http://www.cityofchicago.org/WorkforceDevelopment/selfsuff.html>.
- The Bay Area Self-Sufficiency Calculator in California can be found at <http://www.insightccd.org/index.php/insight-communities/cfess/calculator>.

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 (hosted by the Crittenton Women's Union) developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. For information on the Crittenton Women's Union, see <http://www.liveworkthrive.org>.
- In an initiative started at the University of Washington School of Social Work, policymakers participate in the "Walk-A-Mile" program, where they "walk" in the shoes of welfare recipients by living on a SNAP budget for one month. The Washington Self-Sufficiency Standard was used to develop educational tools used by policymakers about the impact of benefits on family budgets.
- The Standard was also used in Washington to advocate for supports for foster children as they are "aged out" of foster care and transition to independent living.
- The Wisconsin Women's Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women's coalition members, many of whom continue to find a use for the Standard in their advocacy work. The Wisconsin Women's Network website can be accessed at <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. For information on Voices for Utah Children, 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.

- Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see <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. For more information on Advocates for Children and Youth, see <http://www.acy.org>.
- In California, the National Economic Development and Law Center (now the Insight Center for Community Economic Development, or Insight CCED) used the Self-Sufficiency Standard in a wage analysis of University of California service workers, entitled *High Ideals, Low Pay*. The Standard was used to assess the degree to which University of California service workers’ wages are sufficient to provide the basic needs for employees and their families. Insight CCED recommends the University of California consider using the Standard to determine and adopt living wage policies (see <http://www.insightcced.org>).
- The Self-Sufficiency Standard was an integral tool for increasing Hawaii’s minimum wage to \$6.75 on January 1, 2006 and to \$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, with annual wage adjustments based on the Consumer Price Index.
- Vanderbilt University in Tennessee uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff. For more information on the Living Wage campaign at Vanderbilt University go to <http://studentorgs.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.

- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania’s Families: Economic Opportunities for All*, a recent policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level. PathWays PA also uses the Standard as a measure against which to base tax credits, healthcare reform, and other needs.
- 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* use 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/healthcare/spg/affordability/default.asp> and <http://www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.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 following reports:

- for California, *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California* (see <http://www.nedlc.org>);
- for Washington State, *Overlooked and Undercounted: Wages, Work and Poverty in Washington State*;
- for Colorado, *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*;
- for Connecticut, *Overlooked and Undercounted: Where Connecticut Stands*; and
- for New Jersey, *Not Enough to Live on: Characteristics of Households Beneath the Real Cost of Living*.

Conclusion

The challenge facing Montana is to determine how to make it possible for low-income households to become economically self-sufficient. The rising 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 Montana 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 Montana, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New York City, New York State, North Carolina, Ohio, Oklahoma, Oregon, 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, as well as information about other states or localities, 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.

For more information on The Self-Sufficiency Standard for Montana, to order this publication or the Standard wage tables for any of Montana's counties, or to find out more about the programs at the State of Montana Department of Public Health and Human Services, contact Jim Nolan, at (406) 444-5622 or visit <http://www.dphhs.mt.gov/>.

Endnotes

- ¹ Women's Foundation of Genesee Valley. (2004). *Improving economic self-sufficiency: Current status, future goals, and intervention strategies project*. Retrieved May 23, 2005, from http://www.womensfoundation.org/pdfs/Womens_Foundation_Research.pdf
- 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 SNAP (formerly food stamps). The FPL only varies by family size, regardless of composition; the 2008 FPL for a family of three is \$17,600. 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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- ⁸ U.S. Bureau of Labor Statistics. (2007, May). *Employment characteristics of families in 2006*. Retrieved January 22, 2008, from <http://www.bls.gov/news.release/pdf/famee.pdf>
- ⁹ Using the 2008 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive places—8 towns in Connecticut, is \$1,642. This is three and a half times as much as the least expensive housing, found in 21 of the 64 Parishes in Louisiana, where two-bedroom units 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>
- ¹⁰ One of the first persons to advocate implementing changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the line*. Ruggles' work and the analyses of many others are summarized in 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>
- ¹¹ 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.
- ¹² Although about 70% of employed women with children under 18 years of age worked full-time in 2006, working part-time is clearly the desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers,

economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Bureau of Labor Statistics. (2007, May). *Employment characteristics of families in 2006*. Retrieved January 21, 2008, from <http://www.bls.gov/news.release/pdf/famee.pdf>

¹³ Gowdy, E.A. & Pearlmutter, S.R. (1994). Economic self-sufficiency is a road I'm on: The results of focus group research with low-income women. In L.V. Davis (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (p. 91). New York: The Haworth Press.

¹⁴ As of July 24, 2008, Montana's minimum wage is \$6.55 per hour. Retrieved January 31, 2008, from <http://www.dol.gov/esa/minwage/america.htm#Montana>

¹⁵ The Henry J. Kaiser Foundation State Health Facts Online. Health cost and budgets. *Montana: Average family premium per enrolled employee for employer-based health insurance, 2005*. Retrieved January 16, 2008, from <http://www.statehealthfacts.org/profileind.jsp?rgn=28&cat=5&ind=271>

¹⁶ Families with incomes between 30% and 50% of the median area income (or between \$16,650 and \$27,750 for a family of three in Lewis and Clark County) are considered "Very Low Income." Those with incomes below 30% of the median area income (or below \$16,650 for a family of three in Lewis and Clark County) are considered "Extremely Low Income." Most housing assistance is limited to the "Very Low Income" category, and in some instances to the "Extremely Low Income" category. U.S. Housing and Urban Development. *Transmittal of FY 2007 income limits for the public housing and section 8 programs*. Retrieved October 1, 2007, from <http://www.huduser.org/datasets/il/il07/Medians2007.pdf>. *FY 2008 median family income for Montana counties*. Retrieved on May 30, 2008, from http://www.huduser.org/Datasets/IL/IL08/mt_fy2008.pdf

¹⁷ 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/il08/Medians_2008.pdf

¹⁸ Montana Department of Public Health and Human Services. Medicaid: Are you eligible? *Financial eligibility*

requirements. Retrieved January 31, 2008, from <http://www.dphhs.mt.gov/hcsd/medicaid.shtml#family>

¹⁹ Montana Department of Public Health and Human Services. Montana Children's Health Insurance Program. About CHIP. *Eligibility requirements*. Retrieved January 31, 2008, from <http://chip.mt.gov/aboutchip.shtml#eligibilityrequirements>

²⁰ U.S. Department of Agriculture. Food and Nutrition Services. WIC Program. *WIC income eligibility guidelines 2007-2008*. Retrieved January 25, 2008, from <http://www.fns.usda.gov/wic/howtoapply/incomeguidelines07-08.htm>

²¹ Administration for Children and Families. Low Income Heating Assistance Program. *About LIHEAP*. Retrieved August 12, 2008, from <http://www.acf.hhs.gov/programs/ocs/liheap/about/index.html#ps>. Average LIEAP benefit for Montana from the Department of Public Health and Human Services LIEAP Database. Personal Communication, Kane Quenemoen. August 28, 2008.

²² Some workers may be unaware of the advance 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.

²³ Of federal returns filed in 2001, only 137,685 taxpayers reported having received advance EITC payments out of more than 16 million families with children receiving the EITC. Numbers cited by John Wancheck of the Center on Budget and Policy Priorities, based on data reported in the IRS Income Tax Section, Monthly Operational Review of Earned Income Credit.

²⁴ U.S. Department of Health and Human Services. Administration for Children & Families. Office of Child Support Enforcement. *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). Data has been inflated using the Bureau of Labor Statistics Western Region Consumer Price Index for May 2008.

²⁵ Montana Department of Public Health and Human Services. Early Childhood Services Bureau. *Montana child care sliding fee scale*. Retrieved June 17, 2008, from <http://www.dphhs.mt.gov/hrd/childcare/bestbeginnings/slidingfee.shtml>

²⁶ U.S. Department of Labor. Bureau of Labor Statistics. *May 2007 state occupational employment and wage estimates: Billings, Montana*. Retrieved June 18, 2008, from http://www.bls.gov/oes/current/oes_mt.htm

²⁷ 1.95 million households received federal housing vouchers in 2007. Center on Budget and Policy Priorities. *Introduction to the housing voucher program*. Revised July 6, 2007. Retrieved December 20, 2007, from <http://www.centeronbudget.org/5-15-03hous.pdf>

²⁸ These figures are based on a Center on Budget and Policy Priorities analysis of data from the 2000 and 2005 American Community Surveys (the most recent Census data available). Rice, D. and Sard, B. (2007, June 1). *Congress should increase HUD's budget to prevent families from losing assistance and address growing need*. Center on Budget and Policy Priorities. Retrieved December 20, 2007, from <http://www.cbpp.org/5-29-07hous.htm>

²⁹ Center on Budget and Policy Priorities. (2007, July 6). *Introduction to the housing voucher program*. Retrieved December 20, 2007, from <http://www.centeronbudget.org/5-15-03hous.pdf>

³⁰ Rice, D. and Sard, B. (2007). *The effects of the federal budget squeeze on low-income housing assistance*. Center for Budget and Policy Priorities. Retrieved on October 26, 2007, from <http://www.centeronbudget.org/2-1-07hous.pdf>

³¹ Simon, Richard. (2008, August). Unpaid bills are causing more utility shut-offs. *Los Angeles Times*. August 7, 2008, from <http://www.latimes.com/news/nationworld/nation/la-na-energy7-2008aug07,0,1432772.story>

³² Information on Montana LIEAP participation for Winter 2007-2008 from Montana Department of Public Health and Human Services. Personal Communication, Kane Quenemoen. August 27, 2008.

³³ U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Food stamp program*. (Data as of

February 27, 2008). Retrieved March 7, 2008, from <http://www.fns.usda.gov/pd/34fsmmonthly.htm>

³⁴ Note that this increase does not control for population change in Montana, or any USDA methodological changes. U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Food stamp program: Average monthly participation (persons)*. (Data as of May 23, 2008). Retrieved June 23, 2008, from <http://www.fns.usda.gov/pd/15fsfypart.htm> and *Food stamp program: Average monthly participation (households)*. (Data as of May 23, 2008). Retrieved June 23, 2008, from <http://www.fns.usda.gov/pd/16fsfyhh.htm>

³⁵ Center on Budget and Policy Priorities. (2003, November 10). *Transitional food stamps: Background and implementation issue*. Retrieved October 10, 2005, from <http://www.cbpp.org/11-10-03fa.htm>

³⁶ Capps, R., Fix, M., Ost, J., Reardon-Anderson, J., and Passel, J. (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

³⁷ 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

³⁸ The FY 2007 funding for CCDBG was \$4.979 billion. When adjusted for inflation, the funding level for FY 2002 was \$5.530 billion. Schulman, K. and Blank, H. (2007). *State child care assistance policies 2007: Some steps forward, more progress needed*. National Women's Law Center. Issue Brief. Retrieved on December 18, 2007, from <http://www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport07Web.pdf>

³⁹ 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 needed*. National Women's Law Center. Issue Brief. Retrieved on May 1, 2008, from <http://www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport07Web.pdf>

⁴⁰ Ibid.

⁴¹ National Center for Children in Poverty. *Montana: Demographics of young, low-income children*. Retrieved on January 31, 2008, http://www.nccp.org/profiles/MT_profile_8.html and National Center for Children in Poverty. *Montana: demographics of low-income children*. Retrieved on June 23, 2008, from http://www.nccp.org/profiles/MT_profile_6.html

⁴² U.S. Department of Health and Human Services. Administration for Children and Families. *Table 1: child care and development fund average monthly adjusted number of family and children served (FFY 2006)*. Retrieved June 23, 2008, from http://www.acf.hhs.gov/programs/ccbf/data/ccdf_data/06acf800_preliminary/list.htm

⁴³ 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>

⁴⁴ 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

⁴⁵ 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>

⁴⁶ Montana Department of Public Health and Human Services. Montana Children's Health Insurance Program. *News and reports*. Monthly enrollment numbers. Retrieved February 6, 2008, from http://chip.mt.gov/pdf/monthlyenrollment/2008/2008_1.pdf

⁴⁷ 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 January 25, 2008, from <http://www.census.gov/hhes/www/hlthins/liuc06.html>

⁴⁸ 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>

⁴⁹ 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 the Midwest Region February 2008 CPI 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 February 2008 Consumer Price Index.

⁵⁰ United States data obtained from the U.S. Census Bureau, Current Population Survey, 2006 Annual Social and Economic Supplement. Table 9. *Earnings in 2005 by educational attainment of the population 18 years and over, by age, sex, race alone, and Hispanic origin: 2006*. Retrieved April 24, 2008, from <http://www.census.gov/population/www/socdemo/education/cps2006.html>. Montana data obtained from the U.S. Census Bureau. *2000 public use microdata sample (PUMS)*. Retrieved March 24, 2008, from <http://julius.cssc.washington.edu>

⁵¹ 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>

⁵² For more information on Sector Training see <http://www.insightcced.org/> and <http://www.sixstrategies.org/sixstrategies/targetingsect.cfm>

⁵³ 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>

⁵⁴ For more information about nontraditional occupations (NTOs) see Workplace Solutions. *Women in nontraditional occupations and apprenticeships*. Available at <http://www.workplacesolutions.org/about/grantees.cfm>

⁵⁵ For more information about Nontraditional Employment for Women (NEW) see <http://www.new-nyc.org/index.htm>

⁵⁶ For more information about microenterprise training and development see <http://www.womensinitiative.org>

⁵⁷ Montalto, C. P. (2002, May). *Wealth of American households: Evidence from the survey of consumer finances*. Report to the Consumer Federation of America. Retrieved February 9, 2005, from http://www.consumerfed.org/pdfs/cfa5_wealth_poor_final_report.pdf

⁵⁸ National Center for Children in Poverty. *Montana: Temporary assistance for needy families (TANF) cash assistance*. Retrieved January 23, 2008, from http://www.nccp.org/profiles/MT_profile_36.html

⁵⁹ More information on Individual Development Accounts at <http://gwbweb.wustl.edu/csd/asset/idas.htm>

⁶⁰ As of July 24, 2008 those states are Alaska, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Texas, Utah, Vermont, Virginia, Washington, and West Virginia. U.S. Department of Labor. Employment Standards Administration. Wage and Hour Division. Retrieved July 21, 2008, from <http://www.dol.gov/esa/minwage/america.htm>

⁶¹ Economic Policy Institute. *Living wage: Frequently asked questions*. Retrieved July 16, 2008, from http://www.epi.org/content.cfm/issueguides_livingwage_livingwagefaq

⁶² In 2006, union workers averaged \$23.33 per hour, compared to \$18.53 for nonunion workers. U.S. Department of Labor. Bureau of Labor Statistics. (2007, June). *National compensation survey: Occupational wages in the United States*. Retrieved January 22, 2008, from <http://www.bls.gov/ncs/ocs/sp/ncbl0910.pdf>

⁶³ 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>

⁶⁴ StateAction.Org. State Issues. (n.d.) Equal pay. Retrieved October 12, 2005, from <http://www.stateaction.org/issues/issue.cfm?issue=EqualPay.xml>. Also, see National Committee on Pay Equity at <http://www.pay-equity.org>

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 56 counties in Montana. 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 select family types for each county in Montana are included in Appendix B.

The Self-Sufficiency Standard assumes adult household members work full-time *and therefore includes all major costs associated with employment for every adult*

household member (i.e., taxes, transportation, and child care for families with young children). The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

The components of the Self-Sufficiency Standard for Montana 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 (USHA) of 1937 requires the Secretary to publish Fair Market Rents 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.

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 Montana, housing is calculated using the FY 2008 HUD Fair Market Rents. All of Montana's FMRs are set at the 40th percentile.

The Billings, Montana MSA is the only metropolitan area in Montana that consists of more than one county, and it includes both Yellowstone and Carbon Counties.

Since HUD calculates only one set of FMRs for an entire metropolitan area, the Standard used the National Low Income Housing Coalition (NLIHC) median gross rents for each of the counties included in the Billings, Montana MSA to obtain the individual county housing costs. The Standard's housing costs for the remaining counties in Montana are calculated using HUD FMRs 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. 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 have 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 geographic location or set a statewide rate.^b Many states, including Montana, have continued to conduct or commission the surveys as well as reimburse child care at or close to this level. Data

for Montana is from the most recent Child Care Market Rate Survey, released in 2007, conducted by the Montana Early Childhood Services Bureau of the Montana Department of Public Health and Human Services.^c

Care by family relatives accounts for the largest proportion of care for children less than three years of age (30% compared to 15% in family day care and 18% in child care centers). 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, 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

For the Montana 2008 Standard, infant rates (normally defined by the Standard as 0 up to 3 years of age) were calculated using the cost of full-time care at licensed family care facilities for infants (defined as newborn to 24 months by the Early Childhood Services Bureau). Montana's full-time center care rates were used to calculate child care costs for preschoolers (defined as 3 to 5 years of age by the Standard and as 2 years of age and older by the Early Childhood Services Bureau). Costs for schoolage children (defined as 6 to 12 years by the

Standard, and as 2 years of age and older by the Early Childhood Services Bureau) were calculated using part-time licensed center care rates.

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

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.^f

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

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 Montana food costs range from 3% lower to 14% higher than the national average. ACCRA's average cost of groceries for the first through the third quarter of 2007 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 a study done by the Institute of Urban and Regional Development, University of California, if about 7% of the total public uses public transportation, that "translates" to approximately 30% of the low- and moderate-income population.^g The Standard assumes private transportation (a car) where public transportation use is less than 7%. All counties in Montana have less than 7% public transportation use for commuting to and from work.^h Thus the Standard does not use public transportation costs in its calculations for Montana.

For all of Montana's counties the Standard assumes private transportation and that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for "linking" trips to a day care site. 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 Montana, ratios were created using quotes for the top five carriers from the 2001 Montana Self-Sufficiency Standard Report. Regional auto insurance rates were obtained from the 2008 Automobile Insurance Rate Comparison Guide, produced by the Montana Insurance

Commissioner. Each of Montana's counties was grouped geographically within nine regions and applied the appropriate sample insurance ratio.

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 West region of the U.S.

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

Health Care: The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. 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 Montana, the full-time worker's employer pays an average of 86% of the insurance premium for the employee and 79% for the family.ⁱ

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 or with the widest coverage. In Montana, Blue Cross Blue Shield of Montana holds nearly half (47.8%) of the total market share of health insurance companies in the state. There is no geographic variation in health insurance premiums

from Blue Cross Blue Shield of Montana, therefore the Montana 2008 Standard does not vary health insurance premiums within the state or by county.^j

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 Montana between 2000 and 2004, the worker's share of health care premiums increased 44% while the average worker's earnings increased by 12%.^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.

Montana state income taxes are calculated using the tax forms and instructions from the Montana Department of Revenue. The statutory state income tax rate varies from 1% to 6.9% of Montana taxable income.

Montana does not have a state sales and use tax.

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.

Montana does not have a state EITC.

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, Montana has a State Child and Dependent Care Tax Credit. Montana’s state CCTC has an income limit of \$25,200 annually for a family with two or more qualifying children and a maximum benefit level of \$180 per year.

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.

Montana does not have a state CTC.

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Appendix B:

The Self-Sufficiency Standard for Select Family Types in Montana

Table 1
The Self-Sufficiency Standard for Beaverhead County, 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	531	698	698	698	698	903	698	698
Child Care	0	477	955	807	330	1285	955	807
Food	224	340	443	509	589	597	637	700
Transportation	266	273	273	273	273	273	520	520
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	113	206	265	258	220	336	315	308
Taxes	216	381	528	479	293	752	613	576
Earned Income Tax Credit (-)	0	-64	-15	-51	-198	0	0	0
Child Care Tax Credit (-)	0	-68	-115	-120	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.30	\$13.83	\$17.90	\$16.92	\$12.97	\$23.30	\$10.84 per adult	\$10.49 per adult
MONTHLY	\$1,461	\$2,434	\$3,151	\$2,978	\$2,282	\$4,101	\$3,815	\$3,693
ANNUAL	\$17,538	\$29,213	\$37,814	\$35,733	\$27,387	\$49,209	\$45,786	\$44,312

Table 2
The Self-Sufficiency Standard for Big Horn County, 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	431	555	555	555	555	688	555	555
Child Care	0	543	1085	933	391	1476	1085	933
Food	224	340	443	509	589	597	637	700
Transportation	269	276	276	276	276	276	526	526
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	103	199	264	256	212	334	315	306
Taxes	185	338	521	470	273	742	609	571
Earned Income Tax Credit (-)	0	-88	-19	-58	-224	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-120	-61	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.52	\$12.97	\$17.78	\$16.74	\$12.25	\$23.11	\$10.81 per adult	\$10.44 per adult
MONTHLY	\$1,323	\$2,282	\$3,129	\$2,947	\$2,157	\$4,068	\$3,804	\$3,675
ANNUAL	\$15,876	\$27,384	\$37,553	\$35,359	\$25,879	\$48,811	\$45,650	\$44,094

Table 3
The Self-Sufficiency Standard for Blaine County, 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	439	557	557	557	557	742	557	557
Child Care	0	441	918	701	260	1178	918	701
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	102	187	246	231	197	308	294	279
Taxes	181	280	395	345	261	621	512	433
Earned Income Tax Credit (-)	0	-125	-110	-157	-261	0	0	-64
Child Care Tax Credit (-)	0	-75	-126	-93	-44	-100	-105	-109
Child Tax Credit (-)	0	-83	-167	-167	-147	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.42	\$11.65	\$15.33	\$14.06	\$11.26	\$20.77	\$9.88 per adult	\$8.99 per adult
MONTHLY	\$1,306	\$2,050	\$2,698	\$2,474	\$1,982	\$3,656	\$3,476	\$3,166
ANNUAL	\$15,670	\$24,599	\$32,373	\$29,685	\$23,785	\$43,873	\$41,712	\$37,992

Table 4
The Self-Sufficiency Standard for Broadwater County, 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	466	592	592	592	592	800	592	592
Child Care	0	477	944	911	434	1378	944	911
Food	224	340	443	509	589	597	637	700
Transportation	266	273	273	273	273	273	520	520
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	107	196	254	258	220	335	304	307
Taxes	194	319	450	477	292	748	558	575
Earned Income Tax Credit (-)	0	-99	-72	-52	-198	0	0	0
Child Care Tax Credit (-)	0	-73	-125	-120	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.77	\$12.59	\$16.35	\$16.89	\$12.94	\$23.21	\$10.32 per adult	\$10.48 per adult
MONTHLY	\$1,368	\$2,216	\$2,877	\$2,973	\$2,278	\$4,085	\$3,632	\$3,689
ANNUAL	\$16,414	\$26,592	\$34,529	\$35,677	\$27,336	\$49,022	\$43,585	\$44,266

Table 5
The Self-Sufficiency Standard for Carbon County, 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	454	587	587	587	587	792	587	587
Child Care	0	543	1085	933	391	1476	1085	933
Food	224	340	443	509	589	597	637	700
Transportation	237	243	243	243	243	243	467	467
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	103	199	264	256	212	341	312	304
Taxes	182	338	521	470	273	776	597	558
Earned Income Tax Credit (-)	0	-88	-19	-58	-224	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-120	-61	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.44	\$12.97	\$17.78	\$16.74	\$12.25	\$23.75	\$10.69 per adult	\$10.32 per adult
MONTHLY	\$1,310	\$2,282	\$3,129	\$2,947	\$2,157	\$4,179	\$3,762	\$3,633
ANNUAL	\$15,718	\$27,384	\$37,553	\$35,359	\$25,879	\$50,154	\$45,146	\$43,591

Table 6
The Self-Sufficiency Standard for Carter County, 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	467	555	555	555	555	748	555	555
Child Care	0	397	831	571	174	1005	831	571
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	182	237	218	189	291	285	266
Taxes	189	272	359	288	206	539	462	386
Earned Income Tax Credit (-)	0	-136	-140	-205	-292	0	-39	-110
Child Care Tax Credit (-)	0	-73	-104	-70	-29	-110	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-125	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.26	\$14.52	\$12.76	\$10.43	\$19.21	\$9.33 per adult	\$8.38 per adult
MONTHLY	\$1,345	\$1,983	\$2,556	\$2,246	\$1,835	\$3,380	\$3,284	\$2,950
ANNUAL	\$16,142	\$23,791	\$30,667	\$26,949	\$22,018	\$40,562	\$39,403	\$35,398

Table 7
The Self-Sufficiency Standard for Cascade County, 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	453	581	581	581	581	786	581	581
Child Care	0	543	1020	933	391	1411	1020	933
Food	224	340	443	509	589	597	637	700
Transportation	238	245	245	245	245	245	469	469
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	103	198	257	256	212	334	305	303
Taxes	182	335	476	467	271	743	565	557
Earned Income Tax Credit (-)	0	-90	-53	-60	-226	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-120	-61	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.45	\$12.91	\$16.86	\$16.68	\$12.21	\$23.13	\$10.38 per adult	\$10.30 per adult
MONTHLY	\$1,310	\$2,272	\$2,968	\$2,936	\$2,148	\$4,071	\$3,655	\$3,627
ANNUAL	\$15,725	\$27,267	\$35,612	\$35,229	\$25,780	\$48,846	\$43,855	\$43,519

Table 8
The Self-Sufficiency Standard for Chouteau County, 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	439	557	557	557	557	742	557	557
Child Care	0	543	1020	933	391	1411	1020	933
Food	224	340	443	509	589	597	637	700
Transportation	270	277	277	277	277	277	528	528
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	104	199	258	257	213	333	309	307
Taxes	187	340	481	472	274	738	581	573
Earned Income Tax Credit (-)	0	-87	-50	-56	-223	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-120	-62	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.59	\$13.00	\$16.96	\$16.78	\$12.28	\$23.02	\$10.54 per adult	\$10.46 per adult
MONTHLY	\$1,336	\$2,288	\$2,985	\$2,953	\$2,162	\$4,052	\$3,709	\$3,681
ANNUAL	\$16,031	\$27,459	\$35,825	\$35,442	\$25,942	\$48,625	\$44,512	\$44,176

Table 9
The Self-Sufficiency Standard for Custer County, 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	502	555	555	555	555	808	555	555
Child Care	0	397	831	571	174	1005	831	571
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	109	182	237	218	189	297	285	266
Taxes	200	272	359	288	206	569	462	386
Earned Income Tax Credit (-)	0	-136	-140	-205	-292	0	-39	-110
Child Care Tax Credit (-)	0	-73	-104	-70	-29	-105	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-125	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.92	\$11.26	\$14.52	\$12.76	\$10.43	\$19.78	\$9.33 per adult	\$8.38 per adult
MONTHLY	\$1,394	\$1,983	\$2,556	\$2,246	\$1,835	\$3,481	\$3,284	\$2,950
ANNUAL	\$16,731	\$23,791	\$30,667	\$26,949	\$22,018	\$41,772	\$39,403	\$35,398

Table 10
The Self-Sufficiency Standard for Daniels County, 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	467	555	555	555	555	748	555	555
Child Care	0	495	983	738	243	1226	983	738
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	192	252	235	196	313	300	283
Taxes	189	303	441	362	256	646	541	447
Earned Income Tax Credit (-)	0	-109	-79	-145	-266	0	0	-52
Child Care Tax Credit (-)	0	-73	-125	-101	-42	-100	-105	-115
Child Tax Credit (-)	0	-83	-167	-167	-143	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$12.21	\$16.16	\$14.39	\$11.12	\$21.25	\$10.16 per adult	\$9.16 per adult
MONTHLY	\$1,345	\$2,149	\$2,845	\$2,533	\$1,957	\$3,740	\$3,575	\$3,225
ANNUAL	\$16,142	\$25,783	\$34,136	\$30,400	\$23,483	\$44,880	\$42,895	\$38,700

Table 11
The Self-Sufficiency Standard for Dawson County, 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	467	555	555	555	555	748	555	555
Child Care	0	449	896	666	217	1113	896	666
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	187	244	228	193	302	292	276
Taxes	189	283	389	330	249	591	494	421
Earned Income Tax Credit (-)	0	-123	-117	-170	-273	0	-12	-76
Child Care Tax Credit (-)	0	-75	-121	-87	-38	-105	-110	-103
Child Tax Credit (-)	0	-83	-167	-167	-138	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.72	\$15.13	\$13.70	\$10.92	\$20.21	\$9.70 per adult	\$8.83 per adult
MONTHLY	\$1,345	\$2,062	\$2,663	\$2,411	\$1,923	\$3,557	\$3,415	\$3,107
ANNUAL	\$16,142	\$24,744	\$31,962	\$28,932	\$23,071	\$42,680	\$40,986	\$37,287

Table 12
The Self-Sufficiency Standard for Deer Lodge County, 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	466	592	592	592	592	800	592	592
Child Care	0	477	955	807	330	1285	955	807
Food	224	340	443	509	589	597	637	700
Transportation	266	273	273	273	273	273	520	520
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	107	196	255	247	210	326	305	297
Taxes	194	320	457	408	267	705	564	525
Earned Income Tax Credit (-)	0	-98	-67	-104	-232	0	0	0
Child Care Tax Credit (-)	0	-73	-125	-130	-58	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.77	\$12.59	\$16.49	\$15.50	\$12.03	\$22.39	\$10.37 per adult	\$10.00 per adult
MONTHLY	\$1,368	\$2,217	\$2,902	\$2,728	\$2,117	\$3,940	\$3,650	\$3,520
ANNUAL	\$16,419	\$26,600	\$34,819	\$32,732	\$25,400	\$47,280	\$43,800	\$42,241

Table 13
The Self-Sufficiency Standard for Fallon County, 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	467	555	555	555	555	748	555	555
Child Care	0	397	831	571	174	1005	831	571
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	182	237	218	189	291	285	266
Taxes	189	272	359	288	206	539	462	386
Earned Income Tax Credit (-)	0	-136	-140	-205	-292	0	-39	-110
Child Care Tax Credit (-)	0	-73	-104	-70	-29	-110	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-125	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.26	\$14.52	\$12.76	\$10.43	\$19.21	\$9.33 per adult	\$8.38 per adult
MONTHLY	\$1,345	\$1,983	\$2,556	\$2,246	\$1,835	\$3,380	\$3,284	\$2,950
ANNUAL	\$16,142	\$23,791	\$30,667	\$26,949	\$22,018	\$40,562	\$39,403	\$35,398

Table 14
The Self-Sufficiency Standard for Fergus County, 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	422	555	555	555	555	672	555	555
Child Care	0	430	901	777	347	1248	901	777
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	101	185	244	239	206	308	292	287
Taxes	176	275	391	367	262	621	500	469
Earned Income Tax Credit (-)	0	-129	-116	-134	-242	0	-7	-33
Child Care Tax Credit (-)	0	-75	-122	-109	-53	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.28	\$11.52	\$15.17	\$14.69	\$11.78	\$20.77	\$9.76 per adult	\$9.41 per adult
MONTHLY	\$1,282	\$2,027	\$2,671	\$2,585	\$2,073	\$3,655	\$3,435	\$3,313
ANNUAL	\$15,384	\$24,320	\$32,048	\$31,021	\$24,870	\$43,862	\$41,223	\$39,758

Table 15
The Self-Sufficiency Standard for Flathead County, 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	505	634	634	634	634	896	634	634
Child Care	0	545	1087	875	330	1417	1087	875
Food	233	353	459	528	611	620	661	727
Transportation	271	278	278	278	278	278	530	530
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	112	208	274	261	217	352	326	312
Taxes	211	393	577	495	279	823	660	594
Earned Income Tax Credit (-)	0	-57	0	-39	-212	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-120	-67	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.19	\$14.07	\$18.86	\$17.26	\$12.59	\$24.66	\$11.29 per adult	\$10.67 per adult
MONTHLY	\$1,442	\$2,476	\$3,319	\$3,037	\$2,216	\$4,340	\$3,975	\$3,754
ANNUAL	\$17,307	\$29,709	\$39,828	\$36,447	\$26,592	\$52,075	\$47,700	\$45,052

Table 16
The Self-Sufficiency Standard for Gallatin County, 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	552	718	718	718	718	959	718	718
Child Care	0	608	1178	1042	434	1612	1178	1042
Food	203	308	400	460	533	540	576	633
Transportation	259	265	265	265	265	265	505	505
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	112	217	285	278	226	368	332	325
Taxes	213	443	627	592	321	900	690	656
Earned Income Tax Credit (-)	0	-28	0	0	-172	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-110	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.23	\$15.09	\$19.82	\$19.15	\$13.65	\$26.13	\$11.58 per adult	\$11.26 per adult
MONTHLY	\$1,449	\$2,656	\$3,488	\$3,370	\$2,402	\$4,599	\$4,077	\$3,962
ANNUAL	\$17,391	\$31,871	\$41,856	\$40,441	\$28,820	\$55,190	\$48,926	\$47,543

Table 17
The Self-Sufficiency Standard for Garfield County, 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	467	555	555	555	555	748	555	555
Child Care	0	449	896	666	217	1113	896	666
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	187	244	228	193	302	292	276
Taxes	189	283	389	330	249	591	494	421
Earned Income Tax Credit (-)	0	-123	-117	-170	-273	0	-12	-76
Child Care Tax Credit (-)	0	-75	-121	-87	-38	-105	-110	-103
Child Tax Credit (-)	0	-83	-167	-167	-138	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.72	\$15.13	\$13.70	\$10.92	\$20.21	\$9.70 per adult	\$8.83 per adult
MONTHLY	\$1,345	\$2,062	\$2,663	\$2,411	\$1,923	\$3,557	\$3,415	\$3,107
ANNUAL	\$16,142	\$24,744	\$31,962	\$28,932	\$23,071	\$42,680	\$40,986	\$37,287

Table 18
The Self-Sufficiency Standard for Glacier County, 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	439	557	557	557	557	742	557	557
Child Care	0	543	1020	933	391	1411	1020	933
Food	224	340	443	509	589	597	637	700
Transportation	270	277	277	277	277	277	528	528
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	104	199	258	257	213	333	309	307
Taxes	187	340	481	472	274	738	581	573
Earned Income Tax Credit (-)	0	-87	-50	-56	-223	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-120	-62	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.59	\$13.00	\$16.96	\$16.78	\$12.28	\$23.02	\$10.54 per adult	\$10.46 per adult
MONTHLY	\$1,336	\$2,288	\$2,985	\$2,953	\$2,162	\$4,052	\$3,709	\$3,681
ANNUAL	\$16,031	\$27,459	\$35,825	\$35,442	\$25,942	\$48,625	\$44,512	\$44,176

Table 19
The Self-Sufficiency Standard for Golden Valley County, 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	467	555	555	555	555	748	555	555
Child Care	0	430	901	777	347	1248	901	777
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	185	244	239	206	315	292	287
Taxes	189	275	391	367	262	656	500	469
Earned Income Tax Credit (-)	0	-129	-116	-134	-242	0	-7	-33
Child Care Tax Credit (-)	0	-75	-122	-109	-53	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.52	\$15.17	\$14.69	\$11.78	\$21.44	\$9.76 per adult	\$9.41 per adult
MONTHLY	\$1,345	\$2,027	\$2,671	\$2,585	\$2,073	\$3,774	\$3,435	\$3,313
ANNUAL	\$16,142	\$24,320	\$32,048	\$31,021	\$24,870	\$45,286	\$41,223	\$39,758

Table 20
The Self-Sufficiency Standard for Granite County, 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	466	592	592	592	592	800	592	592
Child Care	0	477	955	807	330	1285	955	807
Food	224	340	443	509	589	597	637	700
Transportation	266	273	273	273	273	273	520	520
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	107	196	255	247	210	326	305	297
Taxes	194	320	457	408	267	705	564	525
Earned Income Tax Credit (-)	0	-98	-67	-104	-232	0	0	0
Child Care Tax Credit (-)	0	-73	-125	-130	-58	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.77	\$12.59	\$16.49	\$15.50	\$12.03	\$22.39	\$10.37 per adult	\$10.00 per adult
MONTHLY	\$1,368	\$2,217	\$2,902	\$2,728	\$2,117	\$3,940	\$3,650	\$3,520
ANNUAL	\$16,419	\$26,600	\$34,819	\$32,732	\$25,400	\$47,280	\$43,800	\$42,241

Table 21
The Self-Sufficiency Standard for Hill County, 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	445	555	555	555	555	800	555	555
Child Care	0	441	918	701	260	1178	918	701
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	103	186	246	231	197	314	294	279
Taxes	183	280	394	344	261	648	511	433
Earned Income Tax Credit (-)	0	-126	-111	-158	-261	0	0	-65
Child Care Tax Credit (-)	0	-75	-125	-93	-44	-100	-105	-109
Child Tax Credit (-)	0	-83	-167	-167	-146	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.47	\$11.63	\$15.31	\$14.04	\$11.25	\$21.29	\$9.87 per adult	\$8.99 per adult
MONTHLY	\$1,314	\$2,046	\$2,694	\$2,470	\$1,979	\$3,747	\$3,473	\$3,163
ANNUAL	\$15,771	\$24,555	\$32,333	\$29,644	\$23,754	\$44,960	\$41,675	\$37,954

Table 22
The Self-Sufficiency Standard for Jefferson County, 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	466	592	592	592	592	800	592	592
Child Care	0	477	944	911	434	1378	944	911
Food	224	340	443	509	589	597	637	700
Transportation	266	273	273	273	273	273	520	520
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	107	196	254	258	220	335	304	307
Taxes	194	319	450	477	292	748	558	575
Earned Income Tax Credit (-)	0	-99	-72	-52	-198	0	0	0
Child Care Tax Credit (-)	0	-73	-125	-120	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.77	\$12.59	\$16.35	\$16.89	\$12.94	\$23.21	\$10.32 per adult	\$10.48 per adult
MONTHLY	\$1,368	\$2,216	\$2,877	\$2,973	\$2,278	\$4,085	\$3,632	\$3,689
ANNUAL	\$16,414	\$26,592	\$34,529	\$35,677	\$27,336	\$49,022	\$43,585	\$44,266

Table 23
The Self-Sufficiency Standard for Judith Basin County, 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	439	557	557	557	557	742	557	557
Child Care	0	430	901	777	347	1248	901	777
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	102	186	244	239	206	315	292	287
Taxes	181	276	387	368	262	653	501	470
Earned Income Tax Credit (-)	0	-128	-116	-133	-241	0	-6	-32
Child Care Tax Credit (-)	0	-75	-121	-109	-53	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-161	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.42	\$11.54	\$15.16	\$14.71	\$11.79	\$21.39	\$9.77 per adult	\$9.42 per adult
MONTHLY	\$1,306	\$2,030	\$2,669	\$2,588	\$2,075	\$3,765	\$3,440	\$3,317
ANNUAL	\$15,670	\$24,363	\$32,023	\$31,060	\$24,899	\$45,174	\$41,277	\$39,807

Table 24
The Self-Sufficiency Standard for Lake County, 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	486	589	589	589	589	794	589	589
Child Care	0	545	1087	875	330	1417	1087	875
Food	224	340	443	509	589	597	637	700
Transportation	271	278	278	278	278	278	530	530
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	109	202	268	254	210	339	319	304
Taxes	202	359	545	453	267	765	628	561
Earned Income Tax Credit (-)	0	-76	-2	-70	-232	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-125	-58	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.97	\$13.39	\$18.26	\$16.41	\$12.04	\$23.55	\$10.99 per adult	\$10.35 per adult
MONTHLY	\$1,403	\$2,357	\$3,213	\$2,887	\$2,119	\$4,145	\$3,867	\$3,642
ANNUAL	\$16,836	\$28,283	\$38,555	\$34,649	\$25,425	\$49,736	\$46,401	\$43,707

Table 25
The Self-Sufficiency Standard for Lewis and Clark County, 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	501	626	626	626	626	909	626	626
Child Care	0	477	944	911	434	1378	944	911
Food	224	340	443	509	589	597	637	700
Transportation	266	273	273	273	273	273	520	520
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	110	199	257	261	223	346	307	311
Taxes	205	340	474	498	308	798	574	591
Earned Income Tax Credit (-)	0	-87	-55	-37	-184	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-120	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.05	\$13.00	\$16.82	\$17.31	\$13.32	\$24.18	\$10.47 per adult	\$10.63 per adult
MONTHLY	\$1,417	\$2,288	\$2,961	\$3,047	\$2,345	\$4,255	\$3,685	\$3,742
ANNUAL	\$17,006	\$27,450	\$35,534	\$36,561	\$28,139	\$51,064	\$44,222	\$44,903

Table 26
The Self-Sufficiency Standard for Liberty County, 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	439	557	557	557	557	742	557	557
Child Care	0	441	918	701	260	1178	918	701
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	102	187	246	231	197	308	294	279
Taxes	181	280	395	345	261	621	512	433
Earned Income Tax Credit (-)	0	-125	-110	-157	-261	0	0	-64
Child Care Tax Credit (-)	0	-75	-126	-93	-44	-100	-105	-109
Child Tax Credit (-)	0	-83	-167	-167	-147	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.42	\$11.65	\$15.33	\$14.06	\$11.26	\$20.77	\$9.88 per adult	\$8.99 per adult
MONTHLY	\$1,306	\$2,050	\$2,698	\$2,474	\$1,982	\$3,656	\$3,476	\$3,166
ANNUAL	\$15,670	\$24,599	\$32,373	\$29,685	\$23,785	\$43,873	\$41,712	\$37,992

Table 27
The Self-Sufficiency Standard for Lincoln County, 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	482	603	603	603	603	835	603	603
Child Care	0	545	1087	875	330	1417	1087	875
Food	224	340	443	509	589	597	637	700
Transportation	271	278	278	278	278	278	530	530
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	109	204	270	256	211	343	320	306
Taxes	201	367	552	465	271	784	634	568
Earned Income Tax Credit (-)	0	-72	0	-62	-227	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-120	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.94	\$13.55	\$18.39	\$16.64	\$12.16	\$23.91	\$11.05 per adult	\$10.41 per adult
MONTHLY	\$1,397	\$2,384	\$3,237	\$2,928	\$2,141	\$4,209	\$3,889	\$3,664
ANNUAL	\$16,769	\$28,614	\$38,844	\$35,135	\$25,688	\$50,504	\$46,663	\$43,969

Table 28
The Self-Sufficiency Standard for Madison County, 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	531	698	698	698	698	903	698	698
Child Care	0	477	955	807	330	1285	955	807
Food	224	340	443	509	589	597	637	700
Transportation	266	273	273	273	273	273	520	520
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	113	206	265	258	220	336	315	308
Taxes	216	381	528	479	293	752	613	576
Earned Income Tax Credit (-)	0	-64	-15	-51	-198	0	0	0
Child Care Tax Credit (-)	0	-68	-115	-120	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.30	\$13.83	\$17.90	\$16.92	\$12.97	\$23.30	\$10.84 per adult	\$10.49 per adult
MONTHLY	\$1,461	\$2,434	\$3,151	\$2,978	\$2,282	\$4,101	\$3,815	\$3,693
ANNUAL	\$17,538	\$29,213	\$37,814	\$35,733	\$27,387	\$49,209	\$45,786	\$44,312

Table 29
The Self-Sufficiency Standard for McCone County, 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	467	555	555	555	555	748	555	555
Child Care	0	449	896	666	217	1113	896	666
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	187	244	228	193	302	292	276
Taxes	189	283	389	330	249	591	494	421
Earned Income Tax Credit (-)	0	-123	-117	-170	-273	0	-12	-76
Child Care Tax Credit (-)	0	-75	-121	-87	-38	-105	-110	-103
Child Tax Credit (-)	0	-83	-167	-167	-138	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.72	\$15.13	\$13.70	\$10.92	\$20.21	\$9.70 per adult	\$8.83 per adult
MONTHLY	\$1,345	\$2,062	\$2,663	\$2,411	\$1,923	\$3,557	\$3,415	\$3,107
ANNUAL	\$16,142	\$24,744	\$31,962	\$28,932	\$23,071	\$42,680	\$40,986	\$37,287

Table 30
The Self-Sufficiency Standard for Meagher County, 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	531	698	698	698	698	903	698	698
Child Care	0	608	1178	1042	434	1612	1178	1042
Food	224	340	443	509	589	597	637	700
Transportation	259	265	265	265	265	265	505	505
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	112	218	287	281	230	368	336	329
Taxes	213	450	637	607	338	900	709	677
Earned Income Tax Credit (-)	0	-24	0	0	-157	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.24	\$15.23	\$20.01	\$19.44	\$14.07	\$26.14	\$11.76 per adult	\$11.46 per adult
MONTHLY	\$1,450	\$2,680	\$3,523	\$3,422	\$2,477	\$4,600	\$4,141	\$4,035
ANNUAL	\$17,398	\$32,162	\$42,270	\$41,059	\$29,723	\$55,205	\$49,686	\$48,416

Table 31
The Self-Sufficiency Standard for Mineral County, 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	552	692	692	692	692	887	692	692
Child Care	0	551	1072	898	347	1419	1072	898
Food	224	340	443	509	589	597	637	700
Transportation	265	272	272	272	272	272	518	518
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	115	213	276	266	221	348	326	316
Taxes	224	418	586	533	298	806	663	614
Earned Income Tax Credit (-)	0	-43	0	-11	-193	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.47	\$14.58	\$19.03	\$18.01	\$13.08	\$24.34	\$11.32 per adult	\$10.86 per adult
MONTHLY	\$1,491	\$2,565	\$3,350	\$3,169	\$2,302	\$4,284	\$3,985	\$3,822
ANNUAL	\$17,896	\$30,784	\$40,200	\$38,030	\$27,625	\$51,406	\$47,820	\$45,858

Table 32
The Self-Sufficiency Standard for Missoula County, 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	561	708	708	708	708	918	708	708
Child Care	0	551	1072	898	347	1419	1072	898
Food	237	359	468	538	622	631	673	740
Transportation	233	239	239	239	239	239	459	459
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	114	213	277	268	223	351	326	315
Taxes	220	420	590	541	306	821	659	613
Earned Income Tax Credit (-)	0	-42	0	-5	-186	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.38	\$14.61	\$19.11	\$18.17	\$13.27	\$24.63	\$11.29 per adult	\$10.84 per adult
MONTHLY	\$1,476	\$2,571	\$3,364	\$3,197	\$2,336	\$4,335	\$3,974	\$3,816
ANNUAL	\$17,706	\$30,858	\$40,368	\$38,368	\$28,033	\$52,020	\$47,692	\$45,797

Table 33
The Self-Sufficiency Standard for Musselshell County, 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	467	555	555	555	555	748	555	555
Child Care	0	430	901	777	347	1248	901	777
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	185	244	239	206	315	292	287
Taxes	189	275	391	367	262	656	500	469
Earned Income Tax Credit (-)	0	-129	-116	-134	-242	0	-7	-33
Child Care Tax Credit (-)	0	-75	-122	-109	-53	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.52	\$15.17	\$14.69	\$11.78	\$21.44	\$9.76 per adult	\$9.41 per adult
MONTHLY	\$1,345	\$2,027	\$2,671	\$2,585	\$2,073	\$3,774	\$3,435	\$3,313
ANNUAL	\$16,142	\$24,320	\$32,048	\$31,021	\$24,870	\$45,286	\$41,223	\$39,758

Table 34
The Self-Sufficiency Standard for Park County, 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	506	665	665	665	665	795	665	665
Child Care	0	608	1178	1042	434	1612	1178	1042
Food	224	340	443	509	589	597	637	700
Transportation	259	265	265	265	265	265	505	505
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	110	215	284	277	227	357	333	326
Taxes	204	432	622	590	322	850	693	662
Earned Income Tax Credit (-)	0	-35	0	0	-171	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-110	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.03	\$14.86	\$19.72	\$19.11	\$13.68	\$25.18	\$11.62 per adult	\$11.32 per adult
MONTHLY	\$1,414	\$2,615	\$3,471	\$3,363	\$2,408	\$4,432	\$4,089	\$3,983
ANNUAL	\$16,964	\$31,382	\$41,652	\$40,355	\$28,891	\$53,182	\$49,068	\$47,797

Table 35
The Self-Sufficiency Standard for Petroleum County, 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	467	555	555	555	555	748	555	555
Child Care	0	430	901	777	347	1248	901	777
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	185	244	239	206	315	292	287
Taxes	189	275	391	367	262	656	500	469
Earned Income Tax Credit (-)	0	-129	-116	-134	-242	0	-7	-33
Child Care Tax Credit (-)	0	-75	-122	-109	-53	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.52	\$15.17	\$14.69	\$11.78	\$21.44	\$9.76 per adult	\$9.41 per adult
MONTHLY	\$1,345	\$2,027	\$2,671	\$2,585	\$2,073	\$3,774	\$3,435	\$3,313
ANNUAL	\$16,142	\$24,320	\$32,048	\$31,021	\$24,870	\$45,286	\$41,223	\$39,758

Table 36
The Self-Sufficiency Standard for Phillips County, 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	467	555	555	555	555	748	555	555
Child Care	0	495	983	738	243	1226	983	738
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	192	252	235	196	313	300	283
Taxes	189	303	441	362	256	646	541	447
Earned Income Tax Credit (-)	0	-109	-79	-145	-266	0	0	-52
Child Care Tax Credit (-)	0	-73	-125	-101	-42	-100	-105	-115
Child Tax Credit (-)	0	-83	-167	-167	-143	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$12.21	\$16.16	\$14.39	\$11.12	\$21.25	\$10.16 per adult	\$9.16 per adult
MONTHLY	\$1,345	\$2,149	\$2,845	\$2,533	\$1,957	\$3,740	\$3,575	\$3,225
ANNUAL	\$16,142	\$25,783	\$34,136	\$30,400	\$23,483	\$44,880	\$42,895	\$38,700

Table 37
The Self-Sufficiency Standard for Pondera County, 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	439	557	557	557	557	742	557	557
Child Care	0	543	1020	933	391	1411	1020	933
Food	224	340	443	509	589	597	637	700
Transportation	270	277	277	277	277	277	528	528
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	104	199	258	257	213	333	309	307
Taxes	187	340	481	472	274	738	581	573
Earned Income Tax Credit (-)	0	-87	-50	-56	-223	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-120	-62	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.59	\$13.00	\$16.96	\$16.78	\$12.28	\$23.02	\$10.54 per adult	\$10.46 per adult
MONTHLY	\$1,336	\$2,288	\$2,985	\$2,953	\$2,162	\$4,052	\$3,709	\$3,681
ANNUAL	\$16,031	\$27,459	\$35,825	\$35,442	\$25,942	\$48,625	\$44,512	\$44,176

Table 38
The Self-Sufficiency Standard for Powder River County, 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	467	555	555	555	555	748	555	555
Child Care	0	397	831	571	174	1005	831	571
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	182	237	218	189	291	285	266
Taxes	189	272	359	288	206	539	462	386
Earned Income Tax Credit (-)	0	-136	-140	-205	-292	0	-39	-110
Child Care Tax Credit (-)	0	-73	-104	-70	-29	-110	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-125	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.26	\$14.52	\$12.76	\$10.43	\$19.21	\$9.33 per adult	\$8.38 per adult
MONTHLY	\$1,345	\$1,983	\$2,556	\$2,246	\$1,835	\$3,380	\$3,284	\$2,950
ANNUAL	\$16,142	\$23,791	\$30,667	\$26,949	\$22,018	\$40,562	\$39,403	\$35,398

Table 39
The Self-Sufficiency Standard for Powell County, 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	466	592	592	592	592	800	592	592
Child Care	0	477	955	807	330	1285	955	807
Food	224	340	443	509	589	597	637	700
Transportation	266	273	273	273	273	273	520	520
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	107	196	255	247	210	326	305	297
Taxes	194	320	457	408	267	705	564	525
Earned Income Tax Credit (-)	0	-98	-67	-104	-232	0	0	0
Child Care Tax Credit (-)	0	-73	-125	-130	-58	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.77	\$12.59	\$16.49	\$15.50	\$12.03	\$22.39	\$10.37 per adult	\$10.00 per adult
MONTHLY	\$1,368	\$2,217	\$2,902	\$2,728	\$2,117	\$3,940	\$3,650	\$3,520
ANNUAL	\$16,419	\$26,600	\$34,819	\$32,732	\$25,400	\$47,280	\$43,800	\$42,241

Table 40
The Self-Sufficiency Standard for Prairie County, 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	467	555	555	555	555	748	555	555
Child Care	0	449	896	666	217	1113	896	666
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	187	244	228	193	302	292	276
Taxes	189	283	389	330	249	591	494	421
Earned Income Tax Credit (-)	0	-123	-117	-170	-273	0	-12	-76
Child Care Tax Credit (-)	0	-75	-121	-87	-38	-105	-110	-103
Child Tax Credit (-)	0	-83	-167	-167	-138	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.72	\$15.13	\$13.70	\$10.92	\$20.21	\$9.70 per adult	\$8.83 per adult
MONTHLY	\$1,345	\$2,062	\$2,663	\$2,411	\$1,923	\$3,557	\$3,415	\$3,107
ANNUAL	\$16,142	\$24,744	\$31,962	\$28,932	\$23,071	\$42,680	\$40,986	\$37,287

Table 41
The Self-Sufficiency Standard for Ravalli County, 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	503	646	646	646	646	846	646	646
Child Care	0	551	1072	898	347	1419	1072	898
Food	224	340	443	509	589	597	637	700
Transportation	265	272	272	272	272	272	518	518
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	110	208	272	262	217	344	322	311
Taxes	206	392	565	502	279	787	641	593
Earned Income Tax Credit (-)	0	-57	0	-34	-211	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-120	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.06	\$14.06	\$18.63	\$17.38	\$12.60	\$23.98	\$11.12 per adult	\$10.65 per adult
MONTHLY	\$1,419	\$2,475	\$3,278	\$3,060	\$2,217	\$4,220	\$3,913	\$3,750
ANNUAL	\$17,024	\$29,697	\$39,338	\$36,717	\$26,608	\$50,638	\$46,958	\$44,997

Table 42
The Self-Sufficiency Standard for Richland County, 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	467	555	555	555	555	748	555	555
Child Care	0	449	896	666	217	1113	896	666
Food	224	340	443	509	589	597	637	700
Transportation	265	272	272	272	272	272	518	518
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	107	189	245	229	195	303	295	279
Taxes	194	288	392	337	253	601	516	432
Earned Income Tax Credit (-)	0	-118	-113	-165	-269	0	0	-66
Child Care Tax Credit (-)	0	-73	-124	-90	-40	-100	-105	-108
Child Tax Credit (-)	0	-83	-167	-167	-141	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.77	\$11.88	\$15.26	\$13.86	\$11.04	\$20.39	\$9.91 per adult	\$8.97 per adult
MONTHLY	\$1,368	\$2,091	\$2,685	\$2,439	\$1,943	\$3,589	\$3,490	\$3,159
ANNUAL	\$16,414	\$25,098	\$32,221	\$29,264	\$23,321	\$43,069	\$41,875	\$37,908

Table 43
The Self-Sufficiency Standard for Roosevelt County, 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	467	555	555	555	555	748	555	555
Child Care	0	495	983	738	243	1226	983	738
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	192	252	235	196	313	300	283
Taxes	189	303	441	362	256	646	541	447
Earned Income Tax Credit (-)	0	-109	-79	-145	-266	0	0	-52
Child Care Tax Credit (-)	0	-73	-125	-101	-42	-100	-105	-115
Child Tax Credit (-)	0	-83	-167	-167	-143	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$12.21	\$16.16	\$14.39	\$11.12	\$21.25	\$10.16 per adult	\$9.16 per adult
MONTHLY	\$1,345	\$2,149	\$2,845	\$2,533	\$1,957	\$3,740	\$3,575	\$3,225
ANNUAL	\$16,142	\$25,783	\$34,136	\$30,400	\$23,483	\$44,880	\$42,895	\$38,700

Table 44
The Self-Sufficiency Standard for Rosebud County, 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	428	555	555	555	555	685	555	555
Child Care	0	397	831	571	174	1005	831	571
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	101	182	237	218	189	285	285	266
Taxes	178	272	359	288	206	510	462	386
Earned Income Tax Credit (-)	0	-136	-140	-205	-292	0	-39	-110
Child Care Tax Credit (-)	0	-73	-104	-70	-29	-110	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-125	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.33	\$11.26	\$14.52	\$12.76	\$10.43	\$18.65	\$9.33 per adult	\$8.38 per adult
MONTHLY	\$1,290	\$1,983	\$2,556	\$2,246	\$1,835	\$3,282	\$3,284	\$2,950
ANNUAL	\$15,485	\$23,791	\$30,667	\$26,949	\$22,018	\$39,382	\$39,403	\$35,398

Table 45
The Self-Sufficiency Standard for Sanders County, 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	482	603	603	603	603	835	603	603
Child Care	0	545	1087	875	330	1417	1087	875
Food	224	340	443	509	589	597	637	700
Transportation	260	267	267	267	267	267	508	508
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	108	203	269	255	210	342	318	304
Taxes	197	361	548	455	267	779	624	558
Earned Income Tax Credit (-)	0	-75	0	-69	-231	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-125	-58	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.85	\$13.43	\$18.30	\$16.45	\$12.06	\$23.82	\$10.95 per adult	\$10.31 per adult
MONTHLY	\$1,382	\$2,363	\$3,220	\$2,895	\$2,123	\$4,192	\$3,855	\$3,631
ANNUAL	\$16,588	\$28,361	\$38,643	\$34,736	\$25,472	\$50,304	\$46,263	\$43,569

Table 46
The Self-Sufficiency Standard for Sheridan County, 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	467	555	555	555	555	748	555	555
Child Care	0	495	983	738	243	1226	983	738
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	192	252	235	196	313	300	283
Taxes	189	303	441	362	256	646	541	447
Earned Income Tax Credit (-)	0	-109	-79	-145	-266	0	0	-52
Child Care Tax Credit (-)	0	-73	-125	-101	-42	-100	-105	-115
Child Tax Credit (-)	0	-83	-167	-167	-143	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$12.21	\$16.16	\$14.39	\$11.12	\$21.25	\$10.16 per adult	\$9.16 per adult
MONTHLY	\$1,345	\$2,149	\$2,845	\$2,533	\$1,957	\$3,740	\$3,575	\$3,225
ANNUAL	\$16,142	\$25,783	\$34,136	\$30,400	\$23,483	\$44,880	\$42,895	\$38,700

Table 47
The Self-Sufficiency Standard for Silver Bow County, 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	431	555	555	555	555	725	555	555
Child Care	0	477	955	807	330	1285	955	807
Food	224	340	443	509	589	597	637	700
Transportation	266	273	273	273	273	273	520	520
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	103	192	251	244	206	318	301	293
Taxes	184	303	435	389	262	670	547	507
Earned Income Tax Credit (-)	0	-109	-84	-117	-242	0	0	-2
Child Care Tax Credit (-)	0	-73	-125	-121	-53	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.50	\$12.21	\$16.03	\$15.14	\$11.78	\$21.72	\$10.21 per adult	\$9.83 per adult
MONTHLY	\$1,319	\$2,149	\$2,822	\$2,664	\$2,073	\$3,823	\$3,592	\$3,459
ANNUAL	\$15,830	\$25,786	\$33,860	\$31,973	\$24,872	\$45,874	\$43,107	\$41,506

Table 48
The Self-Sufficiency Standard for Stillwater County, 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	467	555	555	555	555	748	555	555
Child Care	0	543	1085	933	391	1476	1085	933
Food	224	340	443	509	589	597	637	700
Transportation	269	276	276	276	276	276	526	526
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	107	199	264	256	212	340	315	306
Taxes	196	338	521	470	273	770	609	571
Earned Income Tax Credit (-)	0	-88	-19	-58	-224	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-120	-61	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.80	\$12.97	\$17.78	\$16.74	\$12.25	\$23.64	\$10.81 per adult	\$10.44 per adult
MONTHLY	\$1,374	\$2,282	\$3,129	\$2,947	\$2,157	\$4,161	\$3,804	\$3,675
ANNUAL	\$16,483	\$27,384	\$37,553	\$35,359	\$25,879	\$49,935	\$45,650	\$44,094

Table 49
The Self-Sufficiency Standard for Sweet Grass County, 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	467	555	555	555	555	748	555	555
Child Care	0	543	1085	933	391	1476	1085	933
Food	224	340	443	509	589	597	637	700
Transportation	269	276	276	276	276	276	526	526
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	107	199	264	256	212	340	315	306
Taxes	196	338	521	470	273	770	609	571
Earned Income Tax Credit (-)	0	-88	-19	-58	-224	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-120	-61	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.80	\$12.97	\$17.78	\$16.74	\$12.25	\$23.64	\$10.81 per adult	\$10.44 per adult
MONTHLY	\$1,374	\$2,282	\$3,129	\$2,947	\$2,157	\$4,161	\$3,804	\$3,675
ANNUAL	\$16,483	\$27,384	\$37,553	\$35,359	\$25,879	\$49,935	\$45,650	\$44,094

Table 50
The Self-Sufficiency Standard for Teton County, 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	439	557	557	557	557	742	557	557
Child Care	0	543	1020	933	391	1411	1020	933
Food	224	340	443	509	589	597	637	700
Transportation	270	277	277	277	277	277	528	528
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	104	199	258	257	213	333	309	307
Taxes	187	340	481	472	274	738	581	573
Earned Income Tax Credit (-)	0	-87	-50	-56	-223	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-120	-62	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.59	\$13.00	\$16.96	\$16.78	\$12.28	\$23.02	\$10.54 per adult	\$10.46 per adult
MONTHLY	\$1,336	\$2,288	\$2,985	\$2,953	\$2,162	\$4,052	\$3,709	\$3,681
ANNUAL	\$16,031	\$27,459	\$35,825	\$35,442	\$25,942	\$48,625	\$44,512	\$44,176

Table 51
The Self-Sufficiency Standard for Toole County, 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	439	557	557	557	557	742	557	557
Child Care	0	543	1020	933	391	1411	1020	933
Food	224	340	443	509	589	597	637	700
Transportation	270	277	277	277	277	277	528	528
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	104	199	258	257	213	333	309	307
Taxes	187	340	481	472	274	738	581	573
Earned Income Tax Credit (-)	0	-87	-50	-56	-223	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-120	-62	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.59	\$13.00	\$16.96	\$16.78	\$12.28	\$23.02	\$10.54 per adult	\$10.46 per adult
MONTHLY	\$1,336	\$2,288	\$2,985	\$2,953	\$2,162	\$4,052	\$3,709	\$3,681
ANNUAL	\$16,031	\$27,459	\$35,825	\$35,442	\$25,942	\$48,625	\$44,512	\$44,176

Table 52
The Self-Sufficiency Standard for Treasure County, 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	467	555	555	555	555	748	555	555
Child Care	0	397	831	571	174	1005	831	571
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	182	237	218	189	291	285	266
Taxes	189	272	359	288	206	539	462	386
Earned Income Tax Credit (-)	0	-136	-140	-205	-292	0	-39	-110
Child Care Tax Credit (-)	0	-73	-104	-70	-29	-110	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-125	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.26	\$14.52	\$12.76	\$10.43	\$19.21	\$9.33 per adult	\$8.38 per adult
MONTHLY	\$1,345	\$1,983	\$2,556	\$2,246	\$1,835	\$3,380	\$3,284	\$2,950
ANNUAL	\$16,142	\$23,791	\$30,667	\$26,949	\$22,018	\$40,562	\$39,403	\$35,398

Table 53
The Self-Sufficiency Standard for Valley County, 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	467	555	555	555	555	748	555	555
Child Care	0	495	983	738	243	1226	983	738
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	192	252	235	196	313	300	283
Taxes	189	303	441	362	256	646	541	447
Earned Income Tax Credit (-)	0	-109	-79	-145	-266	0	0	-52
Child Care Tax Credit (-)	0	-73	-125	-101	-42	-100	-105	-115
Child Tax Credit (-)	0	-83	-167	-167	-143	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$12.21	\$16.16	\$14.39	\$11.12	\$21.25	\$10.16 per adult	\$9.16 per adult
MONTHLY	\$1,345	\$2,149	\$2,845	\$2,533	\$1,957	\$3,740	\$3,575	\$3,225
ANNUAL	\$16,142	\$25,783	\$34,136	\$30,400	\$23,483	\$44,880	\$42,895	\$38,700

Table 54
The Self-Sufficiency Standard for Wheatland County, 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	467	555	555	555	555	748	555	555
Child Care	0	430	901	777	347	1248	901	777
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	185	244	239	206	315	292	287
Taxes	189	275	391	367	262	656	500	469
Earned Income Tax Credit (-)	0	-129	-116	-134	-242	0	-7	-33
Child Care Tax Credit (-)	0	-75	-122	-109	-53	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.52	\$15.17	\$14.69	\$11.78	\$21.44	\$9.76 per adult	\$9.41 per adult
MONTHLY	\$1,345	\$2,027	\$2,671	\$2,585	\$2,073	\$3,774	\$3,435	\$3,313
ANNUAL	\$16,142	\$24,320	\$32,048	\$31,021	\$24,870	\$45,286	\$41,223	\$39,758

Table 55
The Self-Sufficiency Standard for Wibaux County, 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	467	555	555	555	555	748	555	555
Child Care	0	449	896	666	217	1113	896	666
Food	224	340	443	509	589	597	637	700
Transportation	249	255	255	255	255	255	485	485
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	105	187	244	228	193	302	292	276
Taxes	189	283	389	330	249	591	494	421
Earned Income Tax Credit (-)	0	-123	-117	-170	-273	0	-12	-76
Child Care Tax Credit (-)	0	-75	-121	-87	-38	-105	-110	-103
Child Tax Credit (-)	0	-83	-167	-167	-138	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$11.72	\$15.13	\$13.70	\$10.92	\$20.21	\$9.70 per adult	\$8.83 per adult
MONTHLY	\$1,345	\$2,062	\$2,663	\$2,411	\$1,923	\$3,557	\$3,415	\$3,107
ANNUAL	\$16,142	\$24,744	\$31,962	\$28,932	\$23,071	\$42,680	\$40,986	\$37,287

Table 56
The Self-Sufficiency Standard for Yellowstone County, 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	490	634	634	634	634	855	634	634
Child Care	0	543	1085	933	391	1476	1085	933
Food	224	340	443	509	589	597	637	700
Transportation	237	243	243	243	243	243	467	467
Health Care	110	274	286	292	314	305	345	350
Miscellaneous	106	203	269	261	217	348	317	308
Taxes	193	364	550	498	280	805	618	580
Earned Income Tax Credit (-)	0	-73	0	-36	-210	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-120	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.73	\$13.49	\$18.35	\$17.32	\$12.63	\$24.31	\$10.90 per adult	\$10.53 per adult
MONTHLY	\$1,361	\$2,374	\$3,229	\$3,048	\$2,223	\$4,278	\$3,835	\$3,706
ANNUAL	\$16,328	\$28,488	\$38,745	\$36,576	\$26,672	\$51,337	\$46,023	\$44,468

Appendix C. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2008
Three Family Types, All Montana Counties

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Beaverhead County	\$27,224	194%	\$35,733	203%	\$44,312	209%
Big Horn County	\$25,388	181%	\$35,359	201%	\$44,094	208%
Blaine County	\$22,510	161%	\$29,685	169%	\$37,992	179%
Broadwater County	\$27,173	194%	\$35,677	203%	\$44,266	209%
Carbon County	\$25,388	181%	\$35,359	201%	\$43,591	206%
Carter County	\$20,839	149%	\$26,949	153%	\$35,398	167%
Cascade County	\$25,279	181%	\$35,229	200%	\$43,519	205%
Chouteau County	\$25,457	182%	\$35,442	201%	\$44,176	208%
Custer County	\$20,839	149%	\$26,949	153%	\$35,398	167%
Daniels County	\$22,149	158%	\$30,400	173%	\$38,700	183%
Dawson County	\$21,664	155%	\$28,932	164%	\$37,287	176%
Deer Lodge County	\$24,759	177%	\$32,732	186%	\$42,241	199%
Fallon County	\$20,839	149%	\$26,949	153%	\$35,398	167%
Fergus County	\$23,958	171%	\$31,021	176%	\$39,758	188%
Flathead County	\$26,154	187%	\$36,447	207%	\$45,052	213%
Gallatin County	\$29,131	208%	\$40,441	230%	\$47,543	224%
Garfield County	\$21,664	155%	\$28,932	164%	\$37,287	176%
Glacier County	\$25,457	182%	\$35,442	201%	\$44,176	208%
Golden Valley County	\$23,958	171%	\$31,021	176%	\$39,758	188%
Granite County	\$24,759	177%	\$32,732	186%	\$42,241	199%
Hill County	\$22,472	161%	\$29,644	168%	\$37,954	179%
Jefferson County	\$27,173	194%	\$35,677	203%	\$44,266	209%
Judith Basin County	\$23,997	171%	\$31,060	176%	\$39,807	188%
Lake County	\$24,797	177%	\$34,649	197%	\$43,707	206%
Lewis and Clark County	\$27,975	200%	\$36,561	208%	\$44,903	212%
Liberty County	\$22,510	161%	\$29,685	169%	\$37,992	179%
Lincoln County	\$25,103	179%	\$35,135	200%	\$43,969	207%
Madison County	\$27,224	194%	\$35,733	203%	\$44,312	209%
McCone County	\$21,664	155%	\$28,932	164%	\$37,287	176%
Meagher County	\$29,556	211%	\$41,059	233%	\$48,416	228%
Mineral County	\$27,460	196%	\$38,030	216%	\$45,858	216%
Missoula County	\$27,614	197%	\$38,368	218%	\$45,797	216%
Musselshell County	\$23,958	171%	\$31,021	176%	\$39,758	188%
Park County	\$28,721	205%	\$40,355	229%	\$47,797	225%
Petroleum County	\$23,958	171%	\$31,021	176%	\$39,758	188%
Phillips County	\$22,149	158%	\$30,400	173%	\$38,700	183%
Pondera County	\$25,457	182%	\$35,442	201%	\$44,176	208%
Powder River County	\$20,839	149%	\$26,949	153%	\$35,398	167%
Powell County	\$24,759	177%	\$32,732	186%	\$42,241	199%
Prairie County	\$21,664	155%	\$28,932	164%	\$37,287	176%
Ravalli County	\$26,329	188%	\$36,717	209%	\$44,997	212%

Appendix C. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2008
Three Family Types, All Montana Counties

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Richland County	\$21,965	157%	\$29,264	166%	\$37,908	179%
Roosevelt County	\$22,149	158%	\$30,400	173%	\$38,700	183%
Rosebud County	\$20,839	149%	\$26,949	153%	\$35,398	167%
Sanders County	\$24,869	178%	\$34,736	197%	\$43,569	206%
Sheridan County	\$22,149	158%	\$30,400	173%	\$38,700	183%
Silver Bow County	\$23,961	171%	\$31,973	182%	\$41,506	196%
Stillwater County	\$25,388	181%	\$35,359	201%	\$44,094	208%
Sweet Grass County	\$25,388	181%	\$35,359	201%	\$44,094	208%
Teton County	\$25,457	182%	\$35,442	201%	\$44,176	208%
Toole County	\$25,457	182%	\$35,442	201%	\$44,176	208%
Treasure County	\$20,839	149%	\$26,949	153%	\$35,398	167%
Valley County	\$22,149	158%	\$30,400	173%	\$38,700	183%
Wheatland County	\$23,958	171%	\$31,021	176%	\$39,758	188%
Wibaux County	\$21,664	155%	\$28,932	164%	\$37,287	176%
Yellowstone County	\$26,400	189%	\$36,576	208%	\$44,468	210%

About the Author

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

THE FAMILY ECONOMIC SELF-SUFFICIENCY PROJECT (FESS)

The Self-Sufficiency Standard was developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). 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 FESS 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. 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 37 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 twelve years, the FESS 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 FESS Project, visit the website: <http://www.wowonline.org/ourprograms/fess>.

