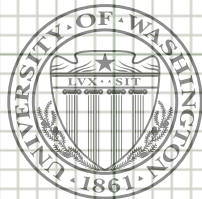




# THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE 2014

Prepared for  
Workforce Development Council of Seattle-King County



## WORKFORCE DEVELOPMENT COUNCIL OF SEATTLE-KING COUNTY

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

The WDC administers Workforce Investment Act (WIA) funds, and per the Act, adopted the Self-Sufficiency Standard for Washington State as its local criteria for economic self-sufficiency in 2001. The WDC has been a partner and leader in the development of a Standard for Washington State in 2001, and subsequent updates in 2006, 2009, and 2011. In partnership with peer workforce boards across the state, the WDC developed a statewide online Self-Sufficiency Calculator ([www.thecalculator.org](http://www.thecalculator.org)) to integrate the Standard with other data and resources that support self-sufficiency planning with workforce customers (see Appendix B of this report). The Calculator was awarded the 2009 Innovation Award by the Seattle Chapter of NPower.

For further information on the Workforce Development Council of Seattle-King County, go to [www.seakingwdc.org](http://www.seakingwdc.org) or contact:

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## THE CENTER FOR WOMEN’S WELFARE

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

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

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



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# THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE 2014

By Diana M. Pearce, PhD • Revised August 2015

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

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## Note on August 2015 Revision

Housing costs in the Self-Sufficiency Standard are based on Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), released on October 1 of each year. The 2014 Washington State Self-Sufficiency Standard was based on the FY 2015 FMRs. However, reflecting rapid changes in the housing market, HUD released a revised FY2015 dataset on January 12, 2015 which updated the FY2015 FMRs for Seattle-Bellevue, WA HMFA, resulting in a 20% increase in housing costs for King and Snohomish counties. Due to the large increase in housing costs, the 2014 Washington State Self-Sufficiency Standard has been updated to reflect HUD's revision of the FY2015 FMRs.

## Preface

This report presents and analyzes the Self-Sufficiency Standard for Washington State 2014. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce/training programs seeking paths to self sufficiency, by program managers to evaluate program effectiveness, by policymakers and legislators seeking to create programs and pathways that lead to self sufficiency for working families.

The Self-Sufficiency Standard for Washington State 2014 is the fifth calculation of this data. The Standard for Washington State has been previously published in 2001, 2006, 2009, and 2011. As with all Self-Sufficiency Standard reports, this one was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, plus tables providing county-specific information for 152 family types, is available online at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org) or download the report at [www.seakingwdc.org/workforce/self-sufficiency-calculator.html](http://www.seakingwdc.org/workforce/self-sufficiency-calculator.html) and look up the Standard at [www.thecalculator.org/](http://www.thecalculator.org/).

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

Over the past 18 years the Standard has been calculated in 37 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and what it takes to have adequate income to meet one's basic needs in the United States.

For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please see [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org). A list of Self-Sufficiency Standard state partners is also available at this website.

For further information, contact Lisa Manzer with the Center at (206) 685-5264/[lmanzer@uw.edu](mailto:lmanzer@uw.edu), or the report author and Center Director, Dr. Diana Pearce, at (206) 616-2850/[pearce@uw.edu](mailto:pearce@uw.edu).

## Acknowledgments

*The Self-Sufficiency Standard for Washington State 2014* has been prepared through the cooperative efforts of Lisa and Karen Segar at the University of Washington, Center for Women's Welfare, and Seanna Ruvkun of the Workforce Development Council of Seattle-King County. Support for the 2014 report was also provided by the Benton-Franklin Workforce Development Council, the Olympic Workforce Development Council, the Pacific Mountain Workforce Development Council, the Southwest Washington Workforce Development Council, the Spokane Area Workforce Development Council, Workforce Central (Tacoma-Pierce), and Workforce Snohomish.

A number of other people have also contributed to the development of the Standard, its calculation, and the writing of state reports over the past 18 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at WOW, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

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



## Executive Summary

The Workforce Development Council of Seattle-King County, in collaboration with its partners, publishes *The Self-Sufficiency Standard for Washington State* in an effort to ensure the best data and analyses are available to enable Washington State's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool.

At the heart of this report is the Self-Sufficiency Standard itself. This measure describes how much income families of various sizes and composition need to make ends meet without public or private assistance in each county of Washington State. The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits. In addition, this report provides for each family type, in each place, the amount of emergency savings required to meet needs during a period of unemployment or other emergency.

*The Self-Sufficiency Standard for Washington State 2014* defines the income needed to realistically support a family, without public or private assistance. For most workers throughout Washington State the Self-Sufficiency Standard shows that earnings well above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs.

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

The appendices provide: a more detailed explanation of the methodology and data sources used to calculate the Washington State Standard; a discussion with examples of how the Self-Sufficiency Standard can be used as a tool to evaluate program performance, inform

policy making, counsel clients, and to improve research on poverty and income adequacy; a more detailed comparison of the Washington Standard and federal poverty measures; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in every county of Washington State; and detailed calculations for the modeling of work supports' impact on wage adequacy (Figure 9). Note that the data for the full set of 152 family types, for every county of Washington State—is available at [www.selfsufficiencystandard.org/pubs.html](http://www.selfsufficiencystandard.org/pubs.html).

### SELECTED FINDINGS FROM THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE 2014

- **In Washington State, the amount needed to be economically self-sufficient varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$13.23 per hour (\$27,945 annually) in Pend Oreille County to \$29.28 per hour (\$61,839 annually) in King County (East), or from 178% of the Federal Poverty Level to 393% of the Federal Poverty Level.
- **The Standard also varies by family type, such as how many adults and children are in a family and the age of each child.** One adult living in Pierce County (West County Cities) needs an hourly wage of \$11.06 (\$23,360 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to \$26.02 per hour (\$54,946 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. For families with young children, the cost of housing and child care combined typically make up about 50% of the family's budget. For example, for this family type in Pierce County, child care is 28% of the family's budget while housing is 24%. Food costs take up 13% and health care is 9% of the family's budget.

The Self-Sufficiency Standard for Select Washington Counties and Family Types, 2014

	ONE ADULT	ONE ADULT ONE PRESCHOOLER	ONE ADULT ONE PRESCHOOLER ONE SCHOOL-AGE	TWO ADULTS ONE PRESCHOOLER ONE SCHOOL-AGE
BENTON (KENNEWICK-RICHLAND)	\$19,779	\$38,014	\$47,983	\$54,747
CLARK	\$22,223	\$42,657	\$53,525	\$60,901
KING (CITY OF SEATTLE)	\$25,440	\$52,443	\$64,667	\$69,704
KING (EAST)	\$33,135	\$61,839	\$74,616	\$79,411
LEWIS	\$17,700	\$34,413	\$45,945	\$53,050
PEND ORIELLE	\$16,798	\$27,945	\$35,062	\$43,105
PIERCE (WEST CITIES)	\$23,360	\$44,806	\$54,946	\$62,607
SNOHOMISH (WEST CITIES)	\$31,096	\$55,336	\$66,941	\$74,503
SPOKANE	\$17,923	\$36,023	\$46,573	\$53,532
THURSTON	\$22,553	\$42,919	\$52,208	\$59,212
YAKIMA	\$18,366	\$32,210	\$41,085	\$48,973



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

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- **The Federal Poverty Level for three-person families (\$19,790 annually) is 38% of the Standard for one adult, one preschooler, and one school-age child in Thurston County (\$24.72 per hour and \$52,208 annually).** A full-time worker earning the state minimum wage and living in Thurston County would be able to cover only 49% of her family’s basic needs (with her take-home pay after accounting for taxes) if she had one preschooler and one school-age child.
- **The amount needed to meet the costs of basic needs increased between 2001 and 2014 in all Washington State counties, despite the financial crisis.** For a family with two adults, one preschooler, and one school-age child, the Standard increased between 23% and 72% percent, on average by 47%, across the state.
- **The 2014 Self-Sufficiency Standard for one adult with one preschooler and one school-age child in Seattle (\$30.62 per hour) is comparable to San Diego, CA (\$30.24 per hour).** The Self-Sufficiency Standard for the same family type in Spokane, WA (\$22.05 per hour) is comparable to Indianapolis, IN (\$21.97 per hour).
- **Of the top ten most common occupations in Washington State (measured by the number of workers), only two—registered nurses and software developers—have median wages above the Standard for a family of three in Benton County (Kennewick/Richland).** The “top ten” occupations account for 19% of all Washington State workers. However, with the exception of registered nurses and software developers, the median wages of each of the top ten most common occupation groups are all below the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Benton County (Kennewick/Richland), which is \$22.72 per hour (\$47,983 annually).
- **With the help of child care assistance, food assistance (SNAP and WIC), and Medicaid, a single adult supporting one preschooler and one school-age child and living in Spokane County transitioning from welfare to work would be able to meet her family’s needs with a wage of \$11.57 per hour, significantly less than the full Self-Sufficiency Wage of \$22.05 per hour.**
- **A single parent with one preschooler and one school-age child living in Spokane County and working a full-time minimum wage job earns only 44% of the income needed to meet her family’s basic needs if she is not receiving any work supports.** With the help of housing, child care, food, and health care work supports, this parent could meet 99% of her family’s needs.
- **A single parent with a preschool-aged child needs to earn \$2,868 per month in Lewis County or \$5,424 per month in King County (East) to be self-sufficient.** Maintaining an emergency savings fund for this family type requires earning an additional \$80 per month in Lewis County and an additional \$116 per month in King County (East).

Clearly, the cost of meeting basic needs continues to increase in most of Washington State despite stagnating wages and difficult economic times. Further, what it takes to become self-sufficient in Washington State depends on where a family lives, how many people are in the family and the number and ages of children.

### **WHAT THE SELF-SUFFICIENCY STANDARD MEANS FOR WASHINGTON STATE**

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

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

**RAISING INCOMES** means enhancing skills as well as improving access to jobs that pay self-sufficient wages and have career potential. A strong economy will mean good jobs that pay self-sufficient wages and a workforce with the skills necessary to fill those jobs. Key to raising incomes is access to education, training, and jobs that provide real potential for skill and career advancement over the long term, as well as public policies such as living wage/ minimum wage and paid sick leave, that increase wages directly.

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

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

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

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# Introduction

This report documents the changing, and mostly increasing, costs of living in Washington State in the last few years. Even as Washington State’s economy emerges from the Great Recession, many of the longer-term trends continue, particularly stagnating wages and widening income inequality. As a result, many find that even with full-time jobs they are unable to stretch their wages to pay for basic necessities. Indeed, in many places in Washington State, the gap between income and expenses has continued to widen, as the costs of food, housing, transportation, health care, and other essentials have risen—even during the Great Recession—while wages have not.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and ever increasing expenses. Because the Standard is consistent over time and place, it allows documentation of geographic differences and historical trends. Because the Standard tracks and calculates the true cost of living facing American families, it illuminates clearly the economic “crunch” experienced by so many families today.<sup>1</sup>

*The Self-Sufficiency Standard for Washington State 2014* defines the amount of income necessary to meet the basic needs of Washington families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from *public* subsidies (e.g., public housing, Medicaid, or child care assistance) or *private/informal* assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing).

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

This report presents the Standard and what it means for Washington families. Below is a summary of the sections included in this report:

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



- The final section discusses what it takes to move towards long-term economic security once the resources needed to meet basic needs have been secured. This includes assets, savings, and investments to achieve long-term financial goals. This section includes a discussion of the Emergency Savings Fund amounts that are included with each Standard.

This report also has several appendices:

- Appendix A: *Methodology* provides a detailed description of the data and sources used to calculate the Standard.
- Appendix B: *Applications and Uses* explains the various ways of using the Standard to inform policy making, counsel clients, evaluate programs, and improve poverty research.
- Appendix C: *The Self-Sufficiency Standard for Washington State Compared to the Federal Poverty Level* explains federal approaches to measuring poverty and shows the Self-Sufficiency Standard for Washington State for select family types as a percentage of the Federal Poverty Level.
- Appendix D: *Selected Family Types, Washington State, by County* provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Washington county.
- Appendix E: *Impact of Work Supports on Wage Adequacy* shows the data behind Figure 9.

## A REAL-WORLD APPROACH TO MEASURING NEED

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

### A FOCUS ON MODERN FAMILIES WITH WORKING ADULTS.

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

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

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

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

**TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET ITEMS.** Instead of calculating needs “pretax,” taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, plus applicable state and federal tax credits.

**PERMITS MODELING OF THE IMPACT OF SUBSIDIES.** Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) on reducing (or increasing) costs. Likewise, the adequacy of a given wage for a given family, with and without subsidies, can be evaluated using the family's Standard as the benchmark.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the Federal Poverty Level. *Appendix C* provides a more detailed explanation of the federal approaches to measuring poverty, including the traditional and more recent federal approaches to measuring poverty, including the Federal Poverty Level and the Supplemental Poverty Measure, and how the Standard contrasts with each approach.

# How is the Washington State Self-Sufficiency Standard Calculated?

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

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

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

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

**HOUSING.** For housing costs, the Standard uses the most recent Fair Market Rents (FMRs), which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. FMRs include utilities (except telephone and cable) and reflect the cost of housing that meets basic standards of decency. FMRs are generally set at the 40th

percentile, meaning that 40% of the housing in a given area is less expensive than the FMR.<sup>3</sup>

HUD calculates only one set of FMRs for each metropolitan area. In multiple-county metropolitan areas the Standard uses median gross rent data from the U.S. Census Bureau’s American Community Survey (ACS) to vary the FMR housing costs by individual counties within the metropolitan area.

**CHILD CARE.** To calculate the cost of child care, the Standard utilizes market-rate costs (defined as the 75th percentile) by facility type, age, and geographic location.<sup>4</sup> Most states conduct or commission market-rate surveys for setting child care assistance reimbursement rates. The Washington State Standard assumes infants and preschoolers receive full-time child care. Costs for school-age children assume they receive care before and after school (part time).

**FOOD.** The Standard uses the U.S. Department of Agriculture Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption patterns. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out or restaurant meals. Geographic differences in food costs are calculated using Feeding America’s Map the Meal Gap data based on Nielsen scans of grocery receipts to calculate comparative food costs across the country.

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

Table 1. Items Included in the Standard

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

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

Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult, and two cars are assumed for households with two adults. Per-mile costs (e.g., gas, oil, tires, and maintenance) are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners. Within-state variation in auto insurance premiums is calculated using sample premiums for the automobile insurance companies with the largest market shares in the state. To estimate the fixed costs of car ownership (e.g. license, registration, repairs, monthly payments) the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. The initial cost of purchasing a car is not included.

Residents of those cities who use public transit instead of the assumed private transportation may find their cost of living is lower than that reflected in the Self-Sufficiency

Standard. Likewise, King County residents who cannot reasonably rely on public transportation may find their cost of living is higher.

**HEALTH CARE.** The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. For full-time workers, employers must provide health insurance or pay a fine, as a result of the Patient Protection and Affordable Care Act. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey.<sup>5</sup> Premiums are varied by county using sample insurance rates for the top market share companies in the state. Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers.

**MISCELLANEOUS.** Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines,

cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

**TAXES.** Taxes include federal income tax, payroll taxes, and state and local sales taxes where applicable. Additionally, the Standard includes federal, state, and local tax credits. Federal tax credits calculated for the Washington Standard include: the 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). Note that property taxes are assumed to be included in the cost of housing, as are gasoline taxes in the cost of transportation.

**SAVINGS.** Emergency savings are intended to cover living expenses when there is job loss, and is the amount needed

to do so, net of the amount expected to be received in unemployment benefits. The amount calculated takes into account the average tenure on a job of Washington workers, and the average length of the job loss period. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family's basic living expenses over the job loss period. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes that would be needed for the additional earnings, using the applicable tax rates at current earnings levels, that is, at the Self-Sufficiency Standard level.

## How Much Does it Cost to Make Ends Meet in Washington State?

How much income families need to be economically self-sufficient depends both on family composition—how many adults and how many children and the children’s ages—and where they live. **Table 2** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Pierce County (West County Cities):

- A single adult needs to earn \$11.06 per hour working full time to be able to meet his or her basic needs, which is almost two dollars more than the Washington State minimum wage (\$9.32 per hour in 2014).
- Adding a child almost doubles this number; one parent caring for one preschool-aged child needs to earn \$21.21 per hour to be self-sufficient.

- Adding a second child further increases the wage: one parent with two children—a preschooler and school-age child—needs \$26.02 per hour to meet her family’s basic needs. Even with one of the highest state minimum wages, this is the equivalent of nearly three full-time minimum wage jobs in Washington.<sup>6</sup>
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless,

.....

**THE AMOUNT OF MONEY FAMILIES NEED TO BE ECONOMICALLY SELF-SUFFICIENT VARIES DRASTICALLY DEPENDING ON FAMILY SIZE AND THE GEOGRAPHIC REGION OF RESIDENCE.**

.....

**Table 2. The Self-Sufficiency Standard for Select Family Types\***  
*Monthly Expenses and Shares of Total Budgets*  
Pierce County (West County Cities), WA 2014

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$845	43	\$1,101	29	\$1,101	24	\$1,101	21
Child Care	\$0	0	\$765	20	\$1,305	28	\$1,305	25
Food	\$255	13	\$387	10	\$583	13	\$799	15
Transportation	\$289	15	\$298	8	\$298	7	\$571	11
Health Care	\$116	6	\$413	11	\$431	9	\$488	9
Miscellaneous	\$151	8	\$296	8	\$372	8	\$426	8
Taxes	\$290	15	\$607	16	\$756	17	\$794	15
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$50)	-1	(\$100)	-2	(\$100)	-2
Child Tax Credit (-)	\$0	0	(\$83)	-2	(\$167)	-4	(\$167)	-3
<b>TOTAL PERCENT</b>		<b>100</b>		<b>100</b>		<b>100</b>		<b>100</b>
<b>SELF-SUFFICIENCY WAGE</b>								
<b>HOURLY**</b>	<b>\$11.06</b>		<b>\$21.21</b>		<b>\$26.02</b>		<b>\$14.82</b>	per adult***
<b>MONTHLY</b>	\$1,947		\$3,734		\$4,579		\$5,217	combined***
<b>ANNUAL</b>	\$23,360		\$44,806		\$54,946		\$62,607	combined***
<b>EMERGENCY SAVINGS FUND</b>	\$45		\$91		\$117		\$68	

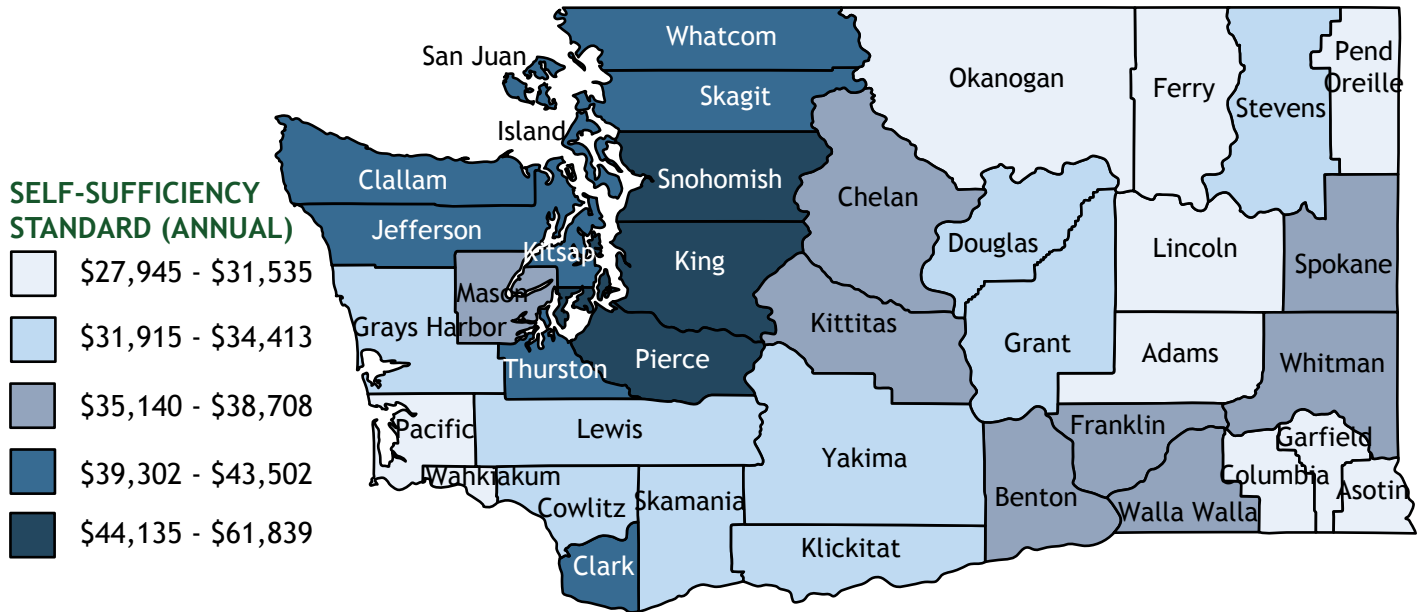
\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes federal and state income taxes (including federal and state income taxes) and payroll taxes.

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

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

Note: Totals may not add exactly due to rounding.

**Figure 1. Map of Counties by Level of Annual Self-Sufficiency Wage One Adult and One Preschooler, WA 2014**



two parents with one preschooler and one school-age child *each* need to earn a minimum of \$14.82 per hour, working full time, to meet their family’s basic needs.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure 1** displays the geographic variation in the cost of meeting basic needs across Washington’s counties for families with one adult and one preschooler. The 2014 annual Self-Sufficiency Standard for a single adult with one preschooler ranges from \$27,945 to \$61,839 depending on the county. For Figure 1, the counties were ranked by their Self-Sufficiency wages and then divided into five equal groups, or quintiles. The counties in the top quintile, that is, the most expensive counties, comprise the Seattle-Tacoma area, Snohomish, King and Pierce counties, and Bainbridge Island (in Kitsap County). East King County (including the cities of Bellevue, Issaquah, Kirkland, Mercer Island, Redmond, and Sammamish) has the highest Self-Sufficiency Standard for this family type in the state, at \$61,839 per year.

The counties in the second most expensive group are also all located in western Washington State and surround Puget Sound, with the one exception of Clark County, located just north of Portland, Oregon. With annual Self-Sufficiency Wages between \$39,302 and \$43,502, the second quintile includes Clallam, Clark, Jefferson, Island, Kitsap (excluding Bainbridge Island), San Juan, Skagit, Thurston, and Whatcom counties. The middle quintile of Washington State counties ranges between \$35,140 and \$38,708 per year. Counties in this group are all located east of the mountains and include: Benton, Chelan, Franklin, Kittitas, Mason, Spokane, Walla Walla, and Whitman counties. The lowest two cost quintiles of counties in Washington State, with Self-Sufficiency Wages between \$27,945 and \$34,413 per year for an adult with one preschooler, are concentrated in the eastern and the southwest portions of Washington State.



# How do Family Budgets Change as Families Grow?

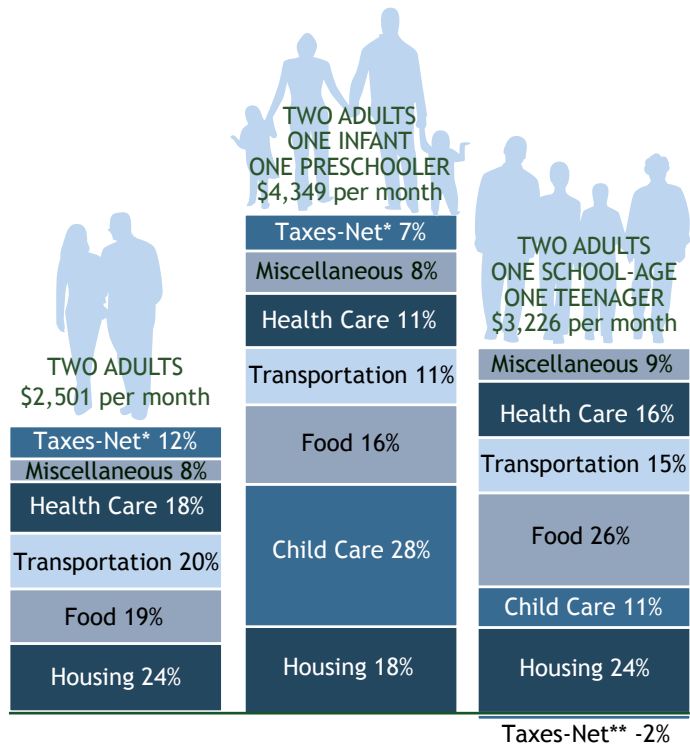
As a family grows and changes composition, the amounts spent on basic expenses families need to live adequately, such as food and shelter, change, and new ones are added, most notably child care. **Figure 2** demonstrates how these changes occur, as the family composition changes, for a family in Yakima County. Each bar chart shows the percentage of the total budget needed for each expense and how they differ as the family changes composition.

When there are just two adults they need to earn a total of \$2,501 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Yakima County, about a quarter of the Self-Sufficiency Standard goes towards housing. The budget categories of food, transportation, and health care each account for 18%-20% of the total household budget. Taxes accounts for 12% of household expenses, and there are no tax credits. (The emergency savings fund contribution is an additional \$31 (about 1%) added to the family budget.)

When a family expands to include two young children (one infant and one preschooler), the total budget increases substantially to \$4,349 per month, and at the same time, with the addition of child care, the proportions spent on each basic need change. Indeed, child care alone accounts for over a quarter of the family’s budget; when one adds housing, together these two items account for 46% of expenses. This is quite common: across the country, it is common for Self-Sufficiency Standard budgets for families with two children (when at least one is under school age) to have roughly half the budget going for housing and child care expenses alone. Food costs are 16% of total income. This is much lower than the 33% assumed by the methodology of the Federal Poverty Level, and similar to the national average expenditure on food, which was 13% in 2012.<sup>7</sup>

Health care accounts for 11% of the family budget, including both the employees’ share of the health care premium and out-of-pocket costs.<sup>8</sup> If neither adult had health insurance through their employer, a Silver plan through the Washington Health Exchange, after the tax credit, would be about the same amount per month as

**Figure 2. Percentage of Standard Needed to Meet Basic Needs for Three Family Types\* Yakima County, WA 2014**



\* While the column heights are different to represent the different totals, the percentages for each cost add to 100% for each column.

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

the health costs (premium and out-of-pocket costs) in the Self-Sufficiency Standard.<sup>9</sup> Note that the family would need to plan for out-of-pocket costs.

Net taxes for the family now reflect a tax burden that is 7%, taking into account the offsetting effects of tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although most credits are not received until the following year when taxes are filed. If it were assumed that tax credits are not received monthly, but instead annually in a lump sum, then the monthly tax burden would be 13% of total expenses for this family.



The emergency savings fund adds an additional 1% to the family budget. Note that this fund assumes the adults will receive unemployment insurance if a job loss occurs. Without unemployment insurance, the adults would need to save twice as much per month and the emergency savings fund would account for an additional 3% of the family budget.

The third bar in Figure 2 shows the shift in the amount and proportions spent in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to \$3,226 per month; the decreased amount for child care for the school-age child accounts for just 11% of this basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger. In contrast, food accounts for a larger proportion of the budget, at 26%, in part due to increased food costs for the teenager. The emergency savings fund is an additional \$54, or 2% added to the family budget.

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

Net taxes are shown as negative 2% of the family’s budget. If it were assumed, as suggested above, that tax credits are received annually in a lump sum, then the monthly tax burden would be 10% of the total costs for two adults with one school-age child and one teenager.

# How Does the Real Cost of Living in Washington Cities Compare to Other U.S. Cities?

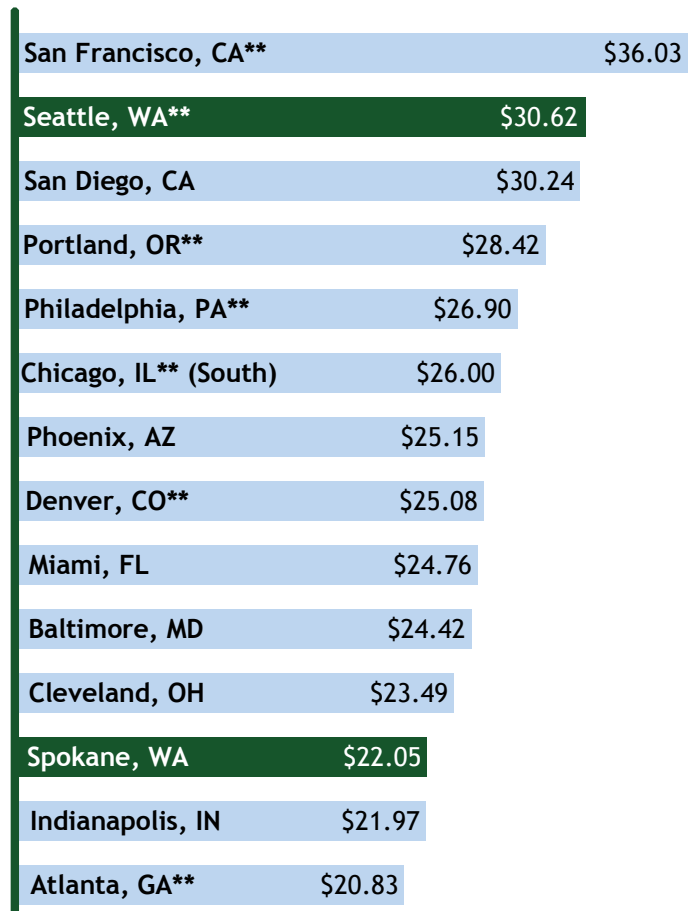
The cost of living varies not only across the United States, but within Washington State as well. In **Figure 3**, the Self-Sufficiency Standard for families with one parent, one preschooler, and one school-age child in Seattle and Spokane, WA are compared to the Standard for several other places: Atlanta, GA; Baltimore, MD; Chicago (North), IL; Cleveland, OH; Denver, CO; Indianapolis, IN; Miami, FL; Philadelphia, PA; Phoenix, AZ; San Diego, CA; and San Francisco, CA.<sup>10</sup>

The full-time, year-round wages required to meet the Self-Sufficiency Standard range from a low of \$20.83 per hour to \$36.03, with Seattle nearer the top end, and Spokane near the lower end of this range. In fact, Seattle is the second most expensive place in this group of cities, with the adult needing to earn \$30.62 per hour to be self-sufficient and is most comparable to San Diego. In contrast, in Spokane, the third least expensive city in this comparison, the adult must earn a wage of \$22.05 per hour to be self-sufficient, most comparable to Indianapolis.

The differences in the Self-Sufficiency Standard wages reflect the variation in the costs of meeting basic needs in urban areas in the United States. Housing costs in particular vary considerably (e.g. in San Francisco, CA, a two-bedroom unit is \$2,062 per month compared to \$764 per month in Cleveland, OH, according to the 2015 Fair Market Rents).

Everywhere 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 Standard wage reflects higher transportation expenses. While Spokane is one of the least costly places in this comparison, if this single parent had just a minimum wage job, she would need to work 95 hours per week to meet her family’s basic needs. Seattle, one of the costliest places in this comparison, requires the equivalent of over three full-time minimum wage jobs or 131 hours per week.

**Figure 3. The Self-Sufficiency Wage for Seattle & Spokane, WA Compared to Other Cities, 2014\***  
*One Adult, One Preschooler, and One School-Age Child*



### HOURLY SELF-SUFFICIENCY WAGE

\*Data for each city is the Self-Sufficiency Standard for the county in which the city is located. Wages for cities other than Portland, Seattle, and Spokane are updated using the Consumer Price Index.

\*\*Wage calculated assuming family uses public transportation.

.....  
**SEATTLE, ONE OF THE HIGHEST COST PLACE IN THIS COMPARISON, REQUIRES THE EQUIVALENT OF OVER THREE FULL-TIME MINIMUM WAGE JOBS OR 131 HOURS PER WEEK.**  
 .....

# How Has the Cost of Living Changed Over Time and Across Washington State?

The map in **Figure 4** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—two adults, one preschooler, and one school-age child—by county between 2001 and 2014.

On average, the Self-Sufficiency Standard has increased in Washington State counties over the last thirteen years for this four-person family by 47% or 3.6% per year. However, there is considerable variation by county. The two largest increases in the Standard since 2001 occurred in Seattle and Walla Walla County, where costs increased by 72%. In 2001, this four-person family in Seattle needed \$40,569 per year to meet their basic needs, but by 2014 that amount had increased to \$69,704, over \$2,241 per year (about 5.5% on average per year). In Walla Walla County, although starting at lower level of \$33,804, costs increased almost as much, nearly \$1,900 a year (5.5% per year on average). In contrast, for the lowest quintile of counties, costs increased only 23-39%, about 2-3% per year; most of these counties are located in eastern Washington (see Figure 4 map).

The changes over time are not steady, as can be seen in **Figure 5**. The Standard for Washington State has been calculated five times over the past 13 years. Tracing the changes in the Standard for this four-person family, in five

places, illustrates some of these differences: all counties increased, but as illustrated in Figure 5, the variation in rates of change increased the differences (or spread) between higher cost and lower cost counties in 2014.

- Despite a decrease between 2001 and 2006, Pacific County experienced a larger increase in the cost of living than most counties in Washington State overall between 2006 and 2014 (40% compared to the statewide average of 36%).
- Costs in Yakima County have increased steadily but at a lower rate than most of the state, so in this chart it goes from being the third most expensive in 2001 to the second least expensive, almost tied with Pacific County by 2014.
- Most notable is what this chart does NOT show, and that is any significant slowing of cost increases during the Great Recession or the (slow) recovery post-2009.

Although the Standard increased to various degrees in different counties in Washington (apparently fairly steadily) this masks sizable variation in how much *each cost* increased across counties. Using the same four-person family as above (two adults, one preschooler, and one school-age child), **Table 3** shows the actual cost and percentage change for each basic need since 2001 in Clark County as well as statewide.

**Figure 4. Percentage Change in the Self-Sufficiency Standard for Washington between 2001 and 2014 Two Adults, One Preschooler and One School-Age Child, WA 2014**

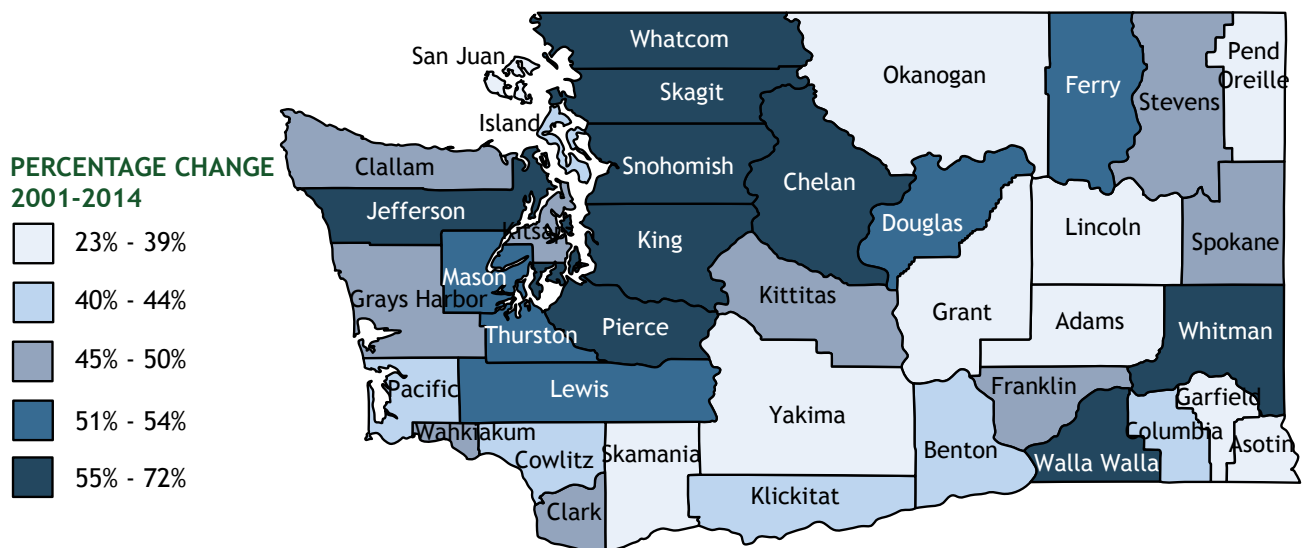
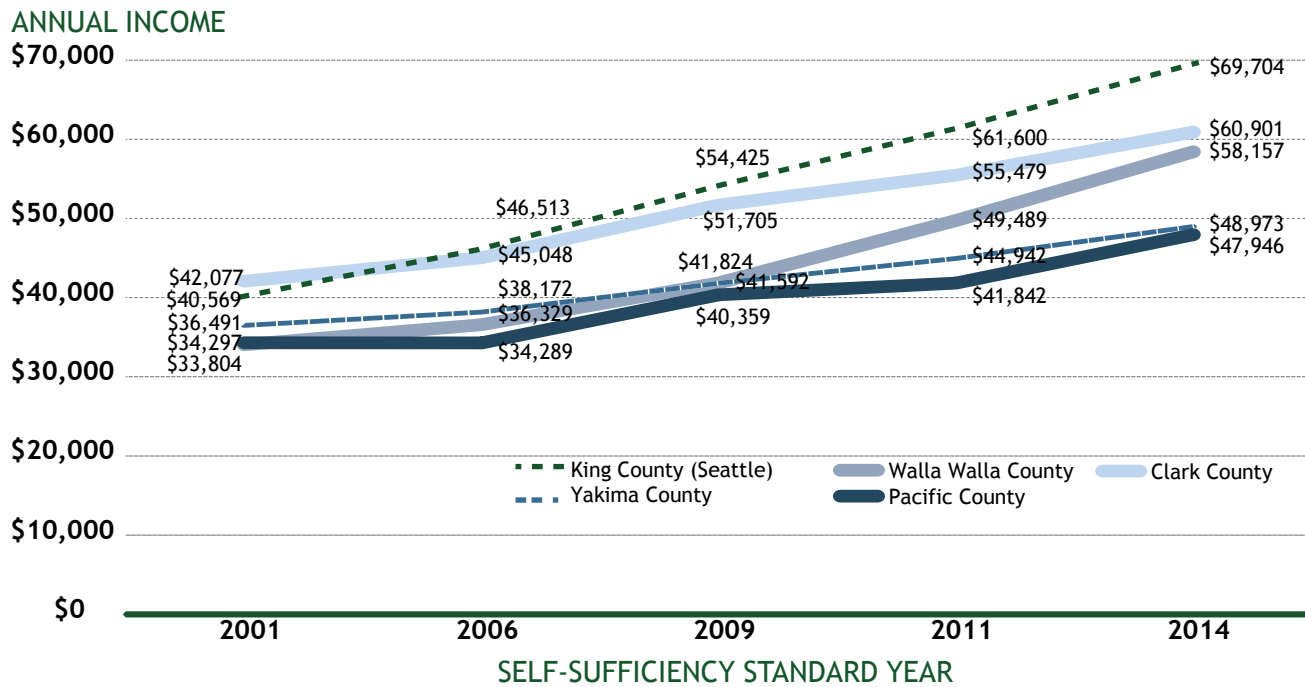


Figure 5. The Self-Sufficiency Standard for Washington State by County and Year  
Two Adults, One Preschooler, and One School-age Child 2001, 2006, 2009, 2011, and 2014



- Health care increased the most, for both Clark County and statewide, 66% and 70% respectively.
- The increase in child care was almost as great, at 54% for Clark County and 68% statewide. In dollar terms, the cost of child care increased by almost \$500 per month in Clark county over this time period, but in percentage terms this is actually less than the statewide average.
- The cost of housing increased 44% since 2001, growing from \$657 to \$947 per month for a two-bedroom apartment in Clark County.
- Food also increased significantly in cost, 48% in Clark County and 55% statewide over the past 13 years.
- The one area of reduced costs for families is taxes and tax credits: while taxes for this family type in Clark County have increased 31% since 2001, tax credits have increased 63%, helping to partially offset the increase in taxes and other costs.

**COST OF LIVING INCREASES VERSUS EARNINGS INCREASES.**

While the Self-Sufficiency Standard for this four-person family in Clark County increased by 45% over the past 13 years, workers’ median earnings increased by just 16% (from \$28,491 to \$32,946) in Clark County over the same time period. Likewise, statewide median earnings have lagged almost as far behind, increasing only 21%

Table 3. Percent Change in the Self-Sufficiency Standard Over Time, 2001-2014, Clark County, WA: Two Adults, One Preschooler, and One School-Age Child

COSTS	2001	2014	PERCENT CHANGE 2001 TO 2014	STATEWIDE PERCENT CHANGE 2001 TO 2014
Housing	\$657	\$947	44%	43%
Child Care	\$918	\$1,409	54%	68%
Food	\$521	\$773	48%	55%
Transportation	\$425	\$557	31%	17%
Health Care	\$291	\$483	66%	70%
Miscellaneous	\$281	\$417	48%	51%
Taxes	\$576	\$756	31%	31%
Tax Credits*	-\$163	-\$267	63%	73%
<b>SELF-SUFFICIENCY WAGE</b>				
MONTHLY	\$3,506	\$5,075	45%	47%
ANNUAL	\$42,077	\$60,901		
<b>MEDIAN EARNINGS**</b>				
CLARK COUNTY	\$28,491	\$32,946	16%	-
STATEWIDE	\$27,355	\$33,149	-	21%

\* Total Tax Credits is the sum of the monthly EITC, CCTC, and CTC.  
 \*\* Clark County and Washington statewide Median Earnings: U.S. Census Bureau, 2013, American Community Survey 1-Year Estimates, B20002, and Census 2000 Summary File 3, P085, <http://factfinder2.census.gov> (accessed September 24, 2014). Data updated using the Consumer Price Index. U.S. Department of Labor, Bureau of Labor Statistics, (2014), Consumer Price Index, West Region All Items, 1982-1984=100-CUUR0400SA0, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed September 24, 2014).

compared to the statewide average increase of 47% in the Standard. Put another way, Washington State wages have risen in the first thirteen years of the twenty-first century at less than half the rate at which the cost of living has increased.

### DOCUMENTING CHANGES IN LIVING COSTS WITH THE STANDARD VERSUS THE CONSUMER PRICE INDEX

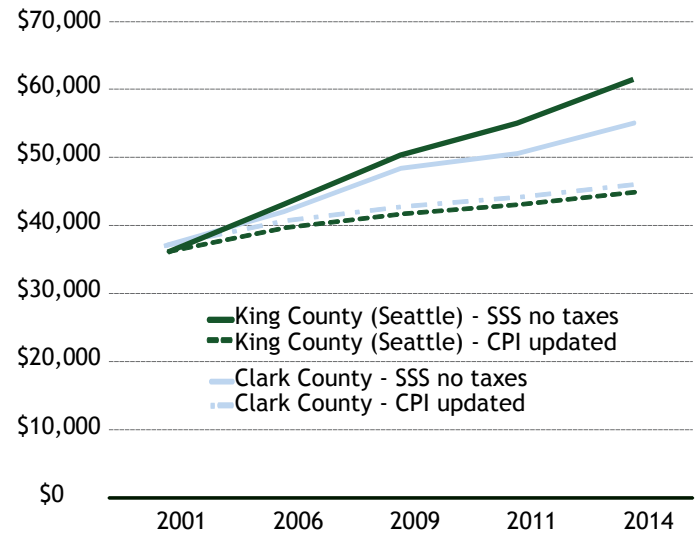
The official measure of inflation in the U.S is the U.S. Department of Labor’s Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for goods and services. Since the Standard measures the costs of just basic needs, the question is how the increases in costs documented here compare to official inflation rates. We examine this question in **Figure 6** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2001 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in Figure 6. Using the same four-person family as above (two adults, a preschooler and school-age child), this comparison was done for two places in Washington: Seattle (in King County) and Clark County.

The West Region Consumer Price Index (CPI) increased 32% between 2001 and 2014. If the 2001 Self-Sufficiency Standard for Seattle (\$35, 939 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2014 would be estimated to have increased to \$47,590 per year.<sup>11</sup> Similarly, when the CPI inflation rate is applied to the 2001 Standard for Clark County (\$37,120 without taxes in 2001), the CPI adjusted estimate for 2014 would be \$49,153. However, the actual 2014 Self-Sufficiency Standard amounts for both of these counties are considerably higher: the actual 2014 Standard for Seattle, (without taxes/tax credits) is \$61,721 per year for this family type, a 72% increase over the last 13 years. Likewise, the actual 2014 Standard for Clark County (without taxes and tax credits) is \$55,024, 48% higher than in 2001.

In sum, Figure 6 demonstrates that the rate of inflation as measured by the CPI substantially underestimates the rising costs of basic needs; instead of increasing 32%, costs

**Figure 6. CPI\*-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2001-2014**

Clark County and King County (Seattle), WA  
Two Adults, One Preschooler, and One School-Age Child



\* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items, 1982-84=100 - CUURA101SA0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed January 12, 2011).  
\*\* Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure.

rose by 72% in Seattle and 48% in Clark County. Indeed, using the CPI for this family type in Seattle results in a 2014 estimate of costs that is over \$14,000 less than the actual costs in the 2014 Standard. That is, estimating the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by Washington families, leaving them thousands of dollars short. This analysis also suggests that assuming that the CPI reflects the experience of households equally across the income spectrum hides the lived experience of those at the lower end. For lower income families, not only have wages stagnated, but basic costs are rising faster than for higher-income families, making worse the economic crunch, or squeeze that they are experiencing.

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

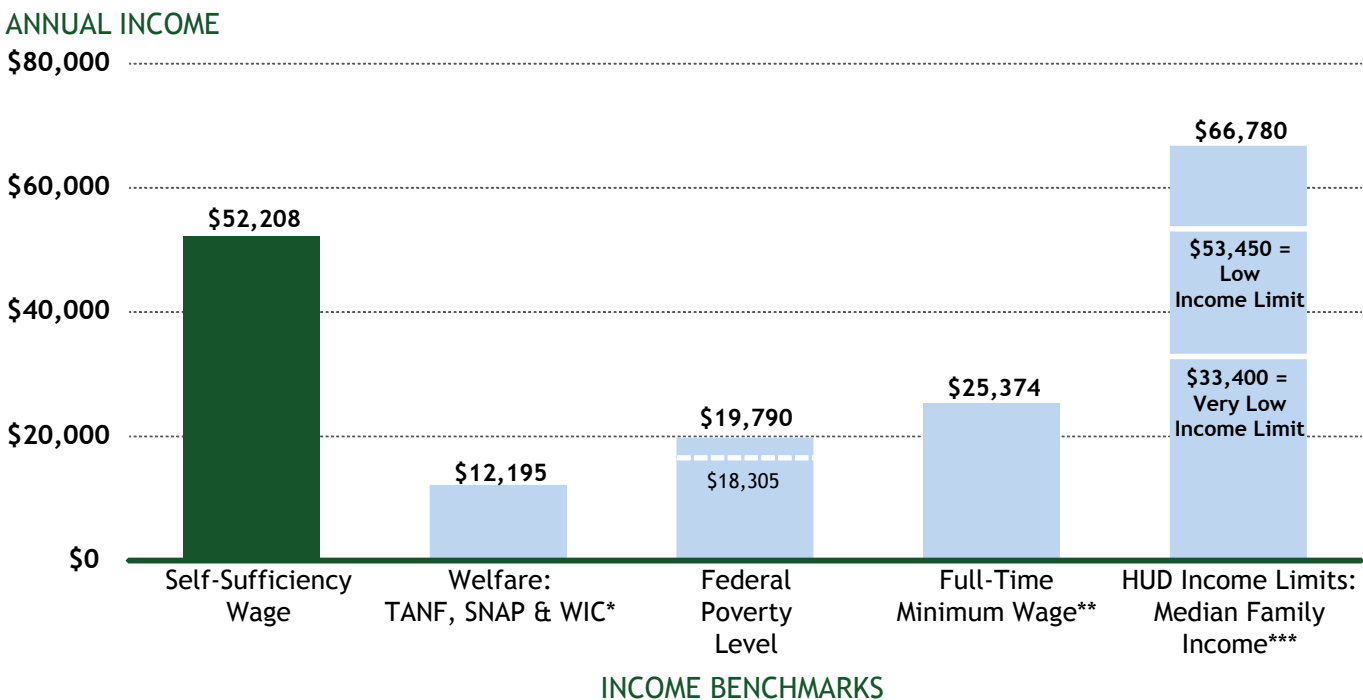
As a measure of income adequacy, how does the Standard compare to other commonly used measures? Figure 7 compares the Thurston County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child, to the following income benchmarks for three-person families:

- Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), and WIC (Women, Infants and Children);
- the Federal Poverty Level (FPL) for a family of three;
- the Washington minimum wage of \$9.32 per hour; and
- the HUD median family income limits for a family of three in Thurston County.

Note that the Standard is more specific in terms of the age as well as number of children and geography than any of these other income benchmarks. Even though there is a “progression” in the amounts of each of these benchmarks, it should be noted that this comparison is not meant to show how a family would move from a lower income to economic self-sufficiency. (Instead, see below for a discussion of pathways to self-sufficiency, including the role of work supports and other approaches.) Rather, this comparison is intended to indicate how the Standard compares to other indicators of poverty or minimum income adequacy.

As indicated in the first bar in Figure 7, the Self-Sufficiency Wage for this family type in Thurston County is \$52,208 per year.

**Figure 7. The Self-Sufficiency Standard Compared to Other Benchmarks, 2014**  
*One Adult, One Preschooler, and One School-Age Child*  
 Thurston County, WA 2014



\* For FY 2014, the TANF benefit amount is \$5,736 annually, the SNAP benefit amount is \$5,964 annually, and the WIC benefit amount is \$495 annually for a family of three in Washington.

\*\*The 2014 Washington minimum wage is \$9.32 per hour. This amounts to \$19,684 per year; however, assuming this family pays federal, state, and city taxes and receives tax credits, the net yearly income would be a larger amount, \$25,374 as shown. The dashed line shows the annual income received after accounting for taxes (\$18,305) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

\*\*\* The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for 2014.



**TANF, SNAP AND WIC.** The second bar on the left in Figure 7 calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$12,195 per year for three-person families in Washington, which is just 23% of the Self-Sufficiency Standard for a three-person family in Thurston County, and 62% of the FPL for a three-person family.

**FEDERAL POVERTY LEVEL.** A three-person family, regardless of composition or where they live, would be considered “poor” with an income of \$19,790 annually or less, according to the Federal Poverty Level. The FPL for three-person families is just 38% of the Self-Sufficiency Standard for this Thurston County family.

This comparison is for just one family type. In Thurston County, the Self-Sufficiency Standard ranges from 159% of the FPL for a household with one adult and two teenagers to 326% of the FPL for a household consisting of one adult with three infants. This comparison is also for just one place. *Appendix C: Federal Approaches to Measuring Poverty* compares the percentage of the FPL needed to meet basic needs for one adult, one preschooler, and one school-age child across Washington’s counties, and finds that the Self-Sufficiency Standard for this family type ranges from 171% of the FPL in Lincoln County to 377% of the FPL in East King County. See Appendix C for discussion of the related Supplemental Poverty Measure (SPM).

**MINIMUM WAGE.** Currently Washington State has the highest minimum wage in the country, at \$9.32 per hour in 2014, which amounts to \$19,684 per year working full time. Because this is earned income, payroll taxes (Social Security and Medicare) are subtracted and eligible tax credits (EITC and CTC) are added, so that a working parent with two children would have a net cash income of \$25,374 per year. This net “take home” amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

Even with a high statewide minimum wage, a full-time minimum wage job in Washington State provides less than half, or 49% of the amount needed to be self-sufficient for this family type in Thurston County. If it is assumed more realistically that the worker pays taxes *monthly* through withholding, but does not receive tax credits on a *monthly* basis (as is true of all workers), her take-home income would be \$18,305 during the year, shown by the dashed line on the third bar. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 35% of the Self-Sufficiency Standard for this family type in Thurston County.

**MEDIAN FAMILY INCOME LIMITS.** The U.S. Department of Housing and Urban Development (HUD) uses area median family income (i.e., half of families in the area have income above this amount, and half below) to calculate income limits to assess families’ needs for housing assistance on the assumption that median income is a rough measure of the local cost of living. The Fiscal Year 2014 HUD median income for a three-person family in Thurston County is \$66,780 annually.<sup>12</sup> HUD income limits define three levels: “low income” three-person families in Thurston County have incomes between 50 and 80% of area median income, or \$33,400 and \$53,450; “very low income” three-person families have incomes between 30% and 50% of area median income, or \$20,050 and \$33,400; and those with incomes below 30% of area median income, or \$20,050, are considered “extremely low income.”<sup>13</sup> The Self-Sufficiency Standard of \$52,208 for this family type in Thurston County is in the HUD “low income” range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Thurston County. (Note that with limited resources, most federal housing assistance goes to families with incomes that are considered “very low” or “extremely low.”)



## The Wage Gap: Which Washington State Occupations Provide Self-Sufficiency Level Wages?

Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages.

To answer this question, the wages of the ten most common occupations (by number of employees) in Washington State are compared to the Standard. The Standard used is that for a one-parent family with a preschooler and school-age child in the Richland and Kennewick areas of Benton County, which is \$22.72 per hour and \$47,983 per year.<sup>14</sup> This amount is representative of the median Standard in Washington State. These ten occupations, which include 19% of Washington workers, and their median wages are listed in **Table 4**.

The median wage of eight of the state's top ten occupations, representing 15% of all Washington workers, is below the Self-Sufficiency Standard for this family type in Benton County. Indeed, four of Washington's top ten occupations

have median earnings that are half or less of the Standard for a Richland/Kennewick family with one adult, one preschooler, and one school-age child.

The most common Washington occupation is retail salespersons and accounts for 4% of all Washington workers. With median hourly earnings of \$11.64 per hour (median annual earnings of \$24,208), the top occupation in Washington provides workers with earnings that are only 50% of the Standard for this family type in the Richland and Kennewick area of Benton County. In fact, two adults working full time at this wage would still not be able to earn the minimum needed to support a preschooler and a school-age child in Benton County, as the Self-Sufficiency Standard for *two* adults with one preschooler and one school-age child requires *each* adult to earn at least \$12.96 (a total of \$54,747 annually) per hour working full time.

**Table 4. Wages of Washington's Ten Largest Occupations, 2014**

OCCUPATION TITLE	NUMBER OF EMPLOYEES	MEDIAN WAGE		PERCENT OF STANDARD BENTON COUNTY
		Hourly	Annual*	
All Occupations	2,827,200	\$20.16	\$41,928	87%
Retail Salespersons	99,570	\$11.64	\$24,208	50%
Cashiers	66,060	\$11.34	\$23,572	49%
Combined Food Preparation and Serving Workers	57,300	\$9.71	\$20,180	42%
Registered Nurses	53,060	\$37.20	\$77,378	161%
Software Developers Applications	52,000	\$54.24	\$112,819	235%
Waiters and Waitresses	42,960	\$9.81	\$20,405	43%
Laborers and Freight Stock and Material Movers Hand	42,180	\$13.98	\$29,076	61%
Office Clerks General	41,280	\$14.88	\$30,951	65%
Customer Service Representatives	39,980	\$17.08	\$35,543	74%
Bookkeeping Accounting and Auditing Clerks	39,480	\$18.96	\$39,427	82%
<b>SELF-SUFFICIENCY STANDARD FOR ONE ADULT, ONE PRESCHOOLER, AND ONE SCHOOL-AGE CHILD</b>				
Benton County (Kennewick-Richland)		\$22.72	\$47,983	100%

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

Source: US Department of Labor, "May 2013 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed September 24, 2014).

.....  
**ONLY TWO OF THE STATE’S TOP OCCUPATIONS,  
 REGISTERED NURSES AND SOFTWARE  
 DEVELOPERS, YIELD EARNINGS THAT ARE  
 ABOVE THE MINIMUM REQUIRED TO MEET  
 BASIC NEEDS**  
 .....

Similarly, the median wages of three more of the top ten occupations—cashiers at \$11.34 per hour, food preparation and serving workers at \$9.71 per hour, and waiters and waitresses at \$9.81 per hour—are such that even working two full-time jobs would not yield enough income to meet this single-parent family’s basic needs.

Only two of the state’s top occupations, registered nurses and software developers, yield earnings that are above the minimum required to meet basic needs in Benton County for a three-person family with one adult, one preschooler, and one school-age child. The median wage of registered nurses is 161% of the Benton County Standard for this family type and for software developers the median wage is 235% of the Standard.

These numbers reflect the shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovers the job gains have been disproportionately in lower-wage occupations.<sup>15</sup> Put another way, 85% of workers in the most common occupations, many of them in the fast growing but low wage service sector, do not earn wages sufficient to support their families. [Note that it also illustrates the rapid growth of income inequality: this is the first Self-Sufficiency Standard report for Washington, or any state, to have the job category

of software developers among the top ten jobs, and the first time a job with a median wage of over \$100,000 is among the top ten occupations.]

This growing job gap has consequences in increased economic distress, as increasing numbers of workers struggle to make ends meet at wages well below the minimum needed to meet their needs. At the same time, this analysis of the wages of the state’s most common occupations demonstrates that the economic insecurity faced by so many of Washington’s workers does not reflect a lack of work effort, or lack of skills, but simply that wages are too low in many common Washington occupations, a situation exacerbated by the unbalanced post-Great Recession recovery.

\*\*\*

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

# Closing the Wage Gap: Reducing Costs

As described above, given the current job situation, many families struggle to meet their families’ basic needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose between basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages. This section models how work supports can reduce a family’s expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Work supports include programs such as:

- *child care assistance*: Washington’s Working Connections Child Care program;
- *health care assistance*: Washington Apple Health (Medicaid) and Washington Apple Health for Kids (Children’s Health Insurance Program);
- *food assistance*: Basic Food (Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamp Program) and the Women, Infants and Children (WIC) Program;
- *housing assistance*: Section 8 vouchers and public housing.

Although not a work support per se, child support is also modeled as it assists families in meeting basic needs.

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

Although analyzed here, this modeling should not imply that all households with inadequate income receive these work supports or child support. Unfortunately, these supports are not available or accessible to all who need them due to eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge or legal enforcement, or the perceived stigma of receiving assistance. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families move towards economic self-sufficiency.

## HOW DO WORK SUPPORTS AND CHILD SUPPORT REDUCE COSTS?

Our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private, and then we add work supports (one by one). Table 5 provides a summary of the work supports, child support, and tax credits modeled in this section, while Figure 8 shows the income eligibility levels for the work supports modeled in this section.

**Figure 8. Eligibility Levels for Washington State Work Supports**  
*One Adult, One Preschooler, and One School-Age Child: Spokane County, WA 2014*

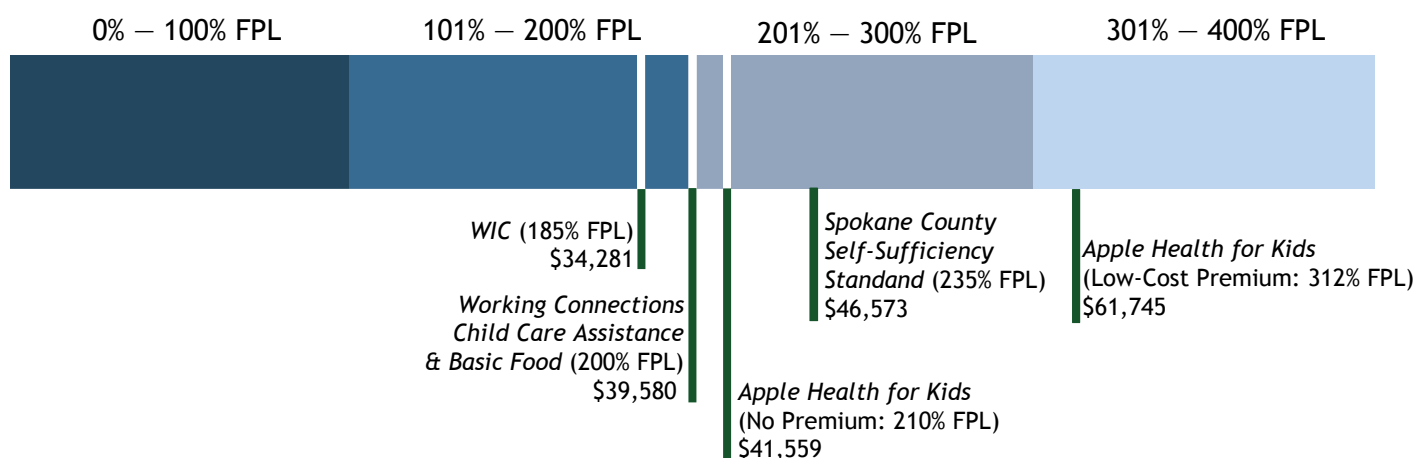


Table 5. Summary of Washington State Work Supports, Child Support, and Tax Credits

WORK SUPPORT PROGRAM	BENEFIT	INCOME ELIGIBILITY
<b>CHILD CARE ASSISTANCE</b> (Washington Working Connections Child Care)	Child care costs are reduced to a monthly co-payment which is dependent on income level. For example, a family earning below 82% of the FPL pays a \$15 co-pay while a family with income between 82% and 137.5% of the FPL pays a \$65 co-pay. Families with income between 137.5% and 200% of the FPL pay a co-pay of \$65 plus 50% of countable income above 137.5% of the FPL.	Eligibility for Working Connections Child Care is set at 200% of the FPL.
<b>HOUSING ASSISTANCE</b> (Section 8 Housing Vouchers & Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are 80% of area median income. However, due to limited funding most new program participants must have income below 30% of area median income.
<b>MEDICAID</b> (Washington Apple Health)	Health care benefits are fully subsidized.	Adults are covered with income up to 138% FPL.
<b>CHILDREN'S HEALTH INSURANCE PROGRAM</b> (Washington Apple Health for Kids)	Health care benefits for children under 19 years of age with either no or full premiums depending on income and number of children insured.	Children in families with income below 312% of the FPL are eligible.
<b>SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP), FORMERLY FOOD STAMP PROGRAM</b> (Washington Basic Food)	Maximum benefit for a family of 3: \$497 per month. Maximum benefit for a family of 4: \$632 per month. Average SNAP benefit per household in Washington: \$237 per month.	Families must earn gross income less than 130% of the FPL to be eligible and must also meet net income (gross income minus allowable deductions) guidelines.
<b>SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)</b>	Average monthly benefit of \$41 in Washington for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPL.
<b>CHILD SUPPORT</b>	Average payment is \$198 per month in Washington.	No income limit.
<b>FEDERAL TAX CREDITS*</b>		
<b>FEDERAL EARNED INCOME TAX CREDIT (EITC)</b>	Maximum benefit for families with 1 child: \$3,305 per year. Maximum benefit for families with 2 children: \$5,460 per year. Maximum benefit for families with 3+ children: \$6,143 per year.	One-parent family with 1 child: up to \$38,511. One-parent family with 2 children: up to \$43,756. One-parent family with 3+ children: up to \$46,997.
<b>FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)</b>	\$3,000-\$6,000 annual tax deduction.	No income limit.
<b>FEDERAL CHILD TAX CREDIT (CTC)</b>	Up to \$1,000 annual tax credit per child. Benefit is reduced by \$50 for every \$1000 over income threshold.	*Married filing jointly: up to \$110,000. Head of Household: up to \$75,000. Refundable portion limited to earnings over \$3,000. "

Note: Eligibility and benefits for work supports and tax credits change routinely—typically yearly. The information reported in Table 5 represents eligibility and benefit guidelines for 2014. The 2014 Federal Poverty Level (FPL) for a family of three is \$19,790 (annual income). See <http://aspe.hhs.gov/poverty/14poverty.shtml>.

Table 6 shows the impact of work supports. The family type used here is a Spokane County family with one adult, one preschooler, and one school-age child. Column #1 of Table 6 shows the costs in the Standard, without any work supports or child support, with various combinations of work supports and child support shown in the subsequent columns. In columns #2-#6 of Table 6, the work supports modeled are listed in the column headings and monthly costs that have been reduced by these work supports are indicated with bold font in the table (brackets surrounding column titles in the table show that a work support was modeled but the family was not eligible to receive it and therefore the corresponding monthly cost was not reduced).

### THE SELF-SUFFICIENCY STANDARD (COLUMN #1).

Without any work (or other) supports to reduce costs, to

meet the cost of basic needs, this Spokane family needs to earn \$3,881 per month. This family has monthly child care expenses of \$1,224 and monthly housing costs of \$773. The adult in this family must earn a Self-Sufficiency Wage of \$3,881 per month, or \$22.05 per hour working full time, to meet the family's basic needs without the help of public or private assistance.

**CHILD SUPPORT (COLUMN #2).** Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Washington is \$198 per month (see column #2).<sup>16</sup> Adding child support reduces the wage needed by this parent to meet basic needs to \$3,625 per month, or \$20.60 per hour.

**CHILD CARE (COLUMN #3).** Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. Families must have incomes below 200% of the FPL to be eligible for Washington’s child care assistance program, known as Working Connections Child Care (WCCC).<sup>17</sup> Adding the impact of child care assistance reduces the monthly wage needed by roughly one-third, to \$2,831 (\$16.08 per hour).

**CHILD CARE, FOOD, AND TRANSITIONAL MEDICAID (COLUMN #4).** For adults transitioning from cash assistance to employment, child care assistance, food assistance, and transitional Medicaid comprise the typical “package” of benefits.

- Under the assumption that transitional Medicaid covers all of the family’s health care expenses, health care costs are reduced from \$410 per month to zero in column #4.
- Basic Food and WIC reduce food costs from \$560 to \$425 per month (families are eligible for Basic Food with incomes up to 200% of the FPL in Washington State and for WIC with incomes up to 185% of the FPL).<sup>18</sup>
- Working Connections Child Care reduces the family’s child care copayment to \$65 per month.

Altogether, these work supports reduce the wage required to meet basic needs to just \$2,036 per month, just over half (52%) of the full Self-Sufficiency Standard. With the help of these crucial work supports, this Spokane County family making the transition from public assistance/non-employment would be able to meet the family’s basic needs at a starting wage of \$11.57 per hour. This is just two dollars over the state minimum wage, and four of Washington’s top ten occupations pay median wages that are close to this starting wage.

**CHILD CARE, FOOD, APPLE HEALTH FOR KIDS (COLUMN #5).** After 12 months, the adult would no longer be eligible for transitional Medicaid, but would be eligible for Washington’s Apple Health which is now expanded to cover adults under the Affordable Care Act (ObamaCare). Additionally, children in families with income up to 210% of the FPL are eligible for health insurance with no premiums and children in families with income between

210% and 312% of the FPL are eligible for low-cost premiums.

Column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while still keeping the children covered by Apple Health for Kids. Assuming the adult pays for her portion of health insurance through her employer, the health care costs for the family go up to \$113 to cover the adult. The additional income needed to cover that expense lowers the Basic Food benefit, raising food costs from \$425 to \$492. The minimum monthly wage needed under these circumstances is \$2,231 (\$12.67 hourly).

**CHILD CARE, FOOD, APPLE HEALTH, AND HOUSING (COLUMN #6).** Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #4 and #5 to column #6. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$773 to \$485 per month.<sup>19</sup> Additionally, health care costs drop to \$0 as the entire family is modeled to be covered by the Apple Health program. The addition of housing assistance reduces the income needed to meet basic needs, thereby increasing the potential food subsidy level and lowering food costs to \$350 per month. With the full benefit package, a parent with one preschooler and one school-age child living in Spokane County can meet basic needs with an income of just \$1,634 per month. Note however that very few families receive all of these benefits.

**A NOTE ON REFUNDABLE TAX CREDITS.** All taxes and tax credits are shown in the Standard as monthly because the Standard costs are shown as a monthly budget. However, because families do not actually receive the refundable tax credits monthly, but instead receive them at the end of the year (as tax refunds), the annual amounts of the refundable tax credits are shown in the shaded rows at the bottom of the table for columns #2-#6. (This annual total assumes that the adult works full time at these wages throughout the year.) The amounts vary significantly, depending upon income. When costs are only reduced by child support as in column #2, the family’s income is high enough that refundable tax credits total only \$519. In column #6, in which the full work support package is modeled, the parent is eligible for over \$7,000 in annual refundable tax credits.



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

**One Adult, One Preschooler, and One School-Age Child: Spokane County, WA 2014**

Each column demonstrates how specific work supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet all of a family's basic needs. Costs that have been reduced by these supports are indicated with bold font in the table. Brackets surrounding column titles show that a work support was modeled but the family was not eligible to receive it in that column based on income eligibility.

	#1	#2	#3	#4	#5	#6
	SELF-SUFFICIENCY STANDARD	CHILD SUPPORT	CHILD CARE	CHILD CARE, SNAP/ WIC* & TRANSITIONAL MEDICAID	CHILD CARE, SNAP/WIC, APPLE HEALTH FOR KIDS	HOUSING, CHILD CARE, SNAP/WIC, APPLE HEALTH & APPLES HEALTH FOR KIDS
<b>MONTHLY EXPENSES:</b>						
Housing	\$773	\$773	\$773	\$773	\$773	<b>\$485</b>
Child Care	\$1,224	\$1,224	<b>\$251</b>	<b>\$65</b>	<b>\$65</b>	<b>\$65</b>
Food	\$560	\$560	\$560	<b>\$425</b>	<b>\$492</b>	<b>\$350</b>
Transportation	\$266	\$266	\$266	\$266	\$266	\$266
Health Care	\$410	\$410	\$410	<b>\$0</b>	<b>\$113</b>	<b>\$0</b>
Miscellaneous	\$323	\$323	\$323	\$323	\$323	\$323
Taxes	\$591	\$495	\$356	\$213	\$248	\$154
<b>TOTAL MONTHLY EXPENSES (Net of Work Supports)</b>	<b>\$4,148</b>	<b>\$4,051</b>	<b>\$2,940</b>	<b>\$2,065</b>	<b>\$2,279</b>	<b>\$1,643</b>
<b>ADDITIONAL MONTHLY RESOURCES:</b>						
Total Tax Credits**	(267)	(228)	(109)	(29)	(48)	0
Child Support	0	<b>(198)</b>	0	0	0	0
<b>TOTAL ADDITIONAL MONTHLY RESOURCES</b>	<b>(267)</b>	<b>(426)</b>	<b>(109)</b>	<b>(29)</b>	<b>(48)</b>	<b>0</b>
<b>SELF SUFFICIENCY WAGE:</b> (Total Monthly Expenses Minus Total Additional Monthly Resources)						
<b>HOURLY</b>	<b>\$22.05</b>	<b>\$20.60</b>	<b>\$16.08</b>	<b>\$11.57</b>	<b>\$12.67</b>	<b>\$9.34</b>
<b>MONTHLY</b>	<b>\$3,881</b>	<b>\$3,625</b>	<b>\$2,831</b>	<b>\$2,036</b>	<b>\$2,231</b>	<b>\$1,643</b>
<b>ANNUAL</b>	<b>\$46,573</b>	<b>\$43,501</b>	<b>\$33,969</b>	<b>\$24,433</b>	<b>\$26,769</b>	<b>\$19,718</b>
<b>ANNUAL REFUNDABLE TAX CREDITS**:</b>						
Total Federal EITC		\$54	\$2,061	<b>\$4,069</b>	<b>\$3,577</b>	<b>\$5,062</b>
Total Federal CTC		\$465	\$1,448	\$1,886	\$1,644	\$2,000

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Washington. Assumes average monthly value of WIC benefit \$41.29 (FY 2014). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

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

## HOW DO WORK SUPPORTS INCREASE WAGE ADEQUACY?

Table 6 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, Figure 9 starts with specific wages and asks “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?” Wage adequacy is defined as the degree to which a given wage is adequate to meet

basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family’s basic needs; if it is below 100%, it is only adequate to cover that percentage of the family’s basic needs. For example, if wage adequacy is at 80%, then the wage only covers 80% of the cost of meeting that family’s basic needs.

As wages increase, starting out at minimum wage, work supports help close the gap between actual wages and how much it takes to meet basic needs. Modeling the same family type as in Table 6 (one parent with one preschooler and one school-age child in Spokane County), Figure 9 shows the impact of work supports on wage adequacy as the parent’s income increases. The dashed line provides the baseline, showing the adequacy of various wages without any work supports. Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of work supports. In addition to Figure 9, see *Appendix E: Modeling the Impact of Work Supports on Wage Adequacy* for a detailed table of the exact amounts of each work support modeled in the figure.

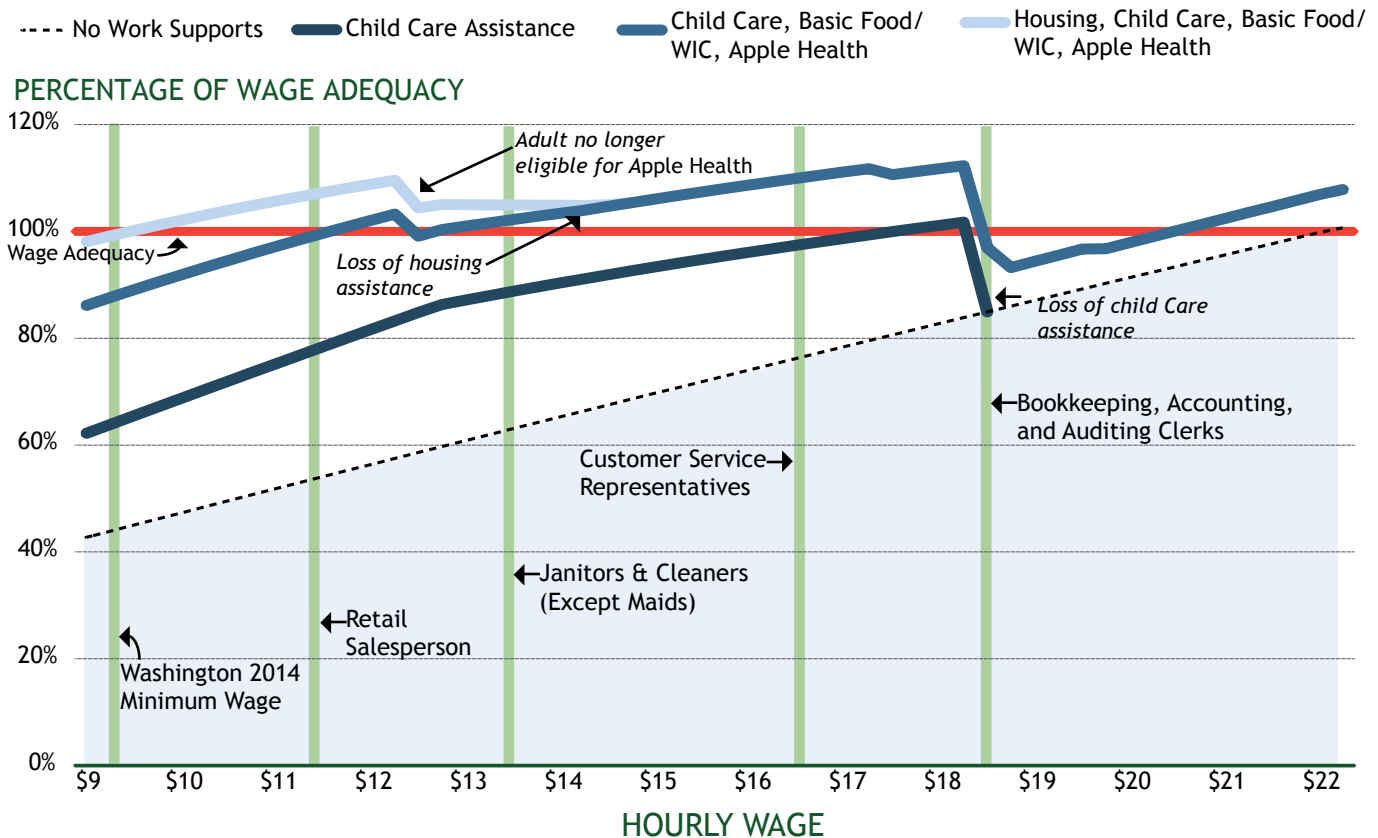
**WASHINGTON MINIMUM WAGE.** With a Washington State 2014 minimum wage of \$9.32 per hour, a Spokane single parent with two children working full time earns less than half (only 44%) of the income needed to meet

her family’s basic needs if she is not receiving any work supports (see the dashed line in Figure 9).<sup>20</sup>

However, if the parent receives Working Connections Child Care (the first solid line from the bottom in Figure 9), the monthly cost of child care decreases from \$1,224 to just \$65, and wage adequacy increases to 64%—still covering less than two-thirds of her monthly expenses. If the family also receives assistance with food (Basic Food and WIC) and health care (Apple Health for the adult and children) the cost of food decreases to \$282 per month and health insurance to \$0 per month, increasing wage adequacy to 88% (shown in the second solid line from the top in Figure 9). With the addition of housing assistance combined with the other work supports, housing costs are reduced to 30% of the family’s income and wage adequacy reaches 99% (top solid line in Figure 9).

**RETAIL SALESPERSONS.** Retail salespersons are the most common occupation in Spokane County. Working

**Figure 9. Impact of Work Supports on Wage Adequacy**  
*One Adult, One Preschooler, and One School-Age Child*  
 Spokane County, WA 2014





at the retail salesperson's median wage of \$11.36 per hour, this Spokane single parent's wage adequacy would be 53% without any assistance. However, the addition of just child care assistance increases her wage adequacy to 78%, and if she also receives food assistance and Apple Health for the whole family, it reaches 99%. Receiving the full work support package with housing assistance allows her to meet 107% of the family's basic needs.

**JANITORS & CLEANERS (EXCEPT MAIDS).** At the median wage of janitors and cleaners, which is \$13.42 per hour, this single parent would be able to cover 63% of her family's basic needs without any work supports. With child care assistance her wage adequacy would increase to 89%. If she also receives food assistance and Apple Health for Kids, wage adequacy reaches just above 100%. Note that at this income level the adult is no longer eligible for the Apple Health program and health care costs increase to \$113 per month.

**CUSTOMER SERVICE REPRESENTATIVES.** The median wage of customer service representatives in Spokane County, \$16.67 per hour, is such that this single parent would be able to meet three-fourths (77%) of the income

needs of her family without any assistance. Receiving assistance with child care costs increases the wage adequacy to 98%. The further addition of food assistance and Apple Health for Kids increases the wage adequacy to 110%.

**BOOKKEEPING, ACCOUNTING, AND AUDITING CLERKS.** If this parent's wage was \$18.50 per hour, which is the median hourly wage for bookkeeping, accounting, and auditing clerks, she would earn enough for her to cover 85% of her family's basic needs without any assistance. At this wage level the family is no longer eligible for Working Connections Child Care Assistance and must pay for the full cost of child care (\$1,224 per month). Due to the dependent care deduction she is once again eligible for Basic Food and food costs decrease to \$384 per month. With the help of Apple Health for Kids and Basic Food, the parent is able to meet 97% of the family's basic needs.

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

# Closing the Wage Gap: Raising Incomes

For families whose earnings are below 100% wage adequacy, work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance. Fully closing Washington State’s wage gap will require increasing the skills of low-wage workers, recognizing the importance of asset building, and public policies that make work pay.

## INCREASE SKILLS

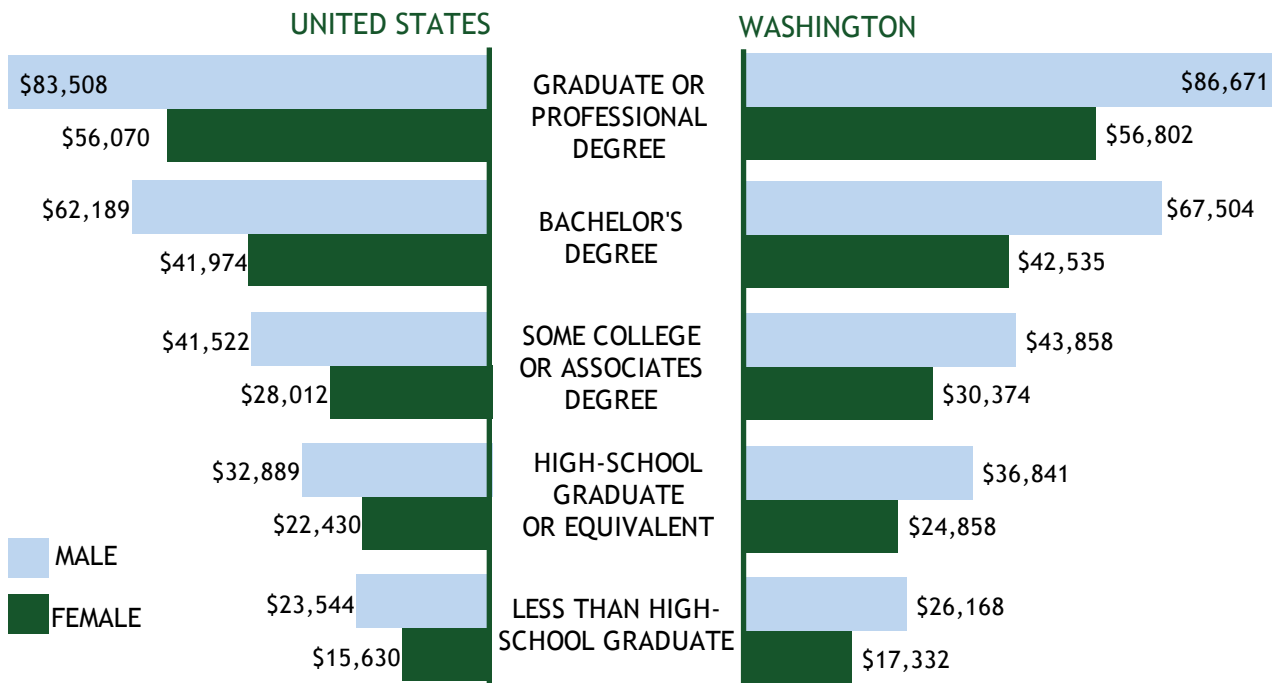
**POST-SECONDARY EDUCATION/TRAINING.** Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.<sup>21</sup> As shown in **Figure 10**, the median earnings of male and female workers in Washington grow as education levels increase.<sup>22</sup> While increased education is important for both men and women, the gender wage gap at every level continues to present additional challenges for women workers.

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

**NONTRADITIONAL OCCUPATIONS.** For women, many “nontraditional” occupations (NTOs), such as in manufacturing, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, demand for workers in the “green economy” is anticipated and investing in NTO training programs for women will broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.<sup>23</sup>

**INCUMBENT WORKER TRAINING.** For low-income workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency.

Figure 10. Impact of Education on Median Earnings by Gender, 2014



Source: U.S. Census Bureau, American Factfinder, 2012 American Community Survey, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” Detailed Tables, <http://factfinder2.census.gov/> (accessed September 12, 2014).

Training incumbent workers allows employers to retain their employees while giving employees an opportunity to become self-sufficient. Retraining and training current employees is a “win-win” (for both employer and employee) strategy in many industries, particularly those which rely on skills and technology unique to a given company or industry subset.

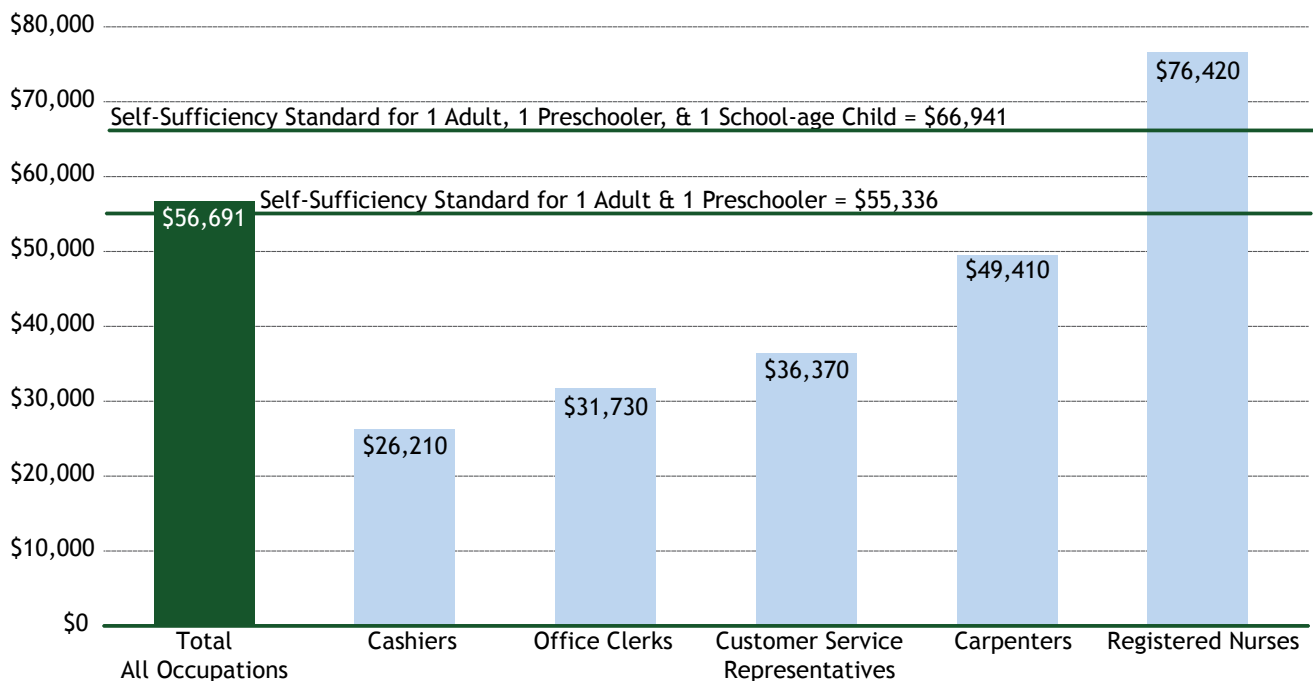
**TARGETED JOBS/SECTOR STRATEGIES.** Aligning training and postsecondary education programs with the workforce needs of the local labor market increases the potential income of low-wage workers and helps communities strengthen their local economies by responding to businesses’ specific labor needs. Targeting job training programs towards occupations with both high growth projections and self-sufficient wages is one way to respond to workforce needs. **Figure 11** shows median earnings for select high-growth occupations in Washington (obtained from the Washington State Employment Security Department) compared to the Standard for two family types in Snohomish County (West County Cities).

**CAREER COUNSELING.** Opportunities to increase the skills of low-wage workers requires balancing work requirements and access to training, as well as providing income supports for low-income employed parents in college or training. Helping low-wage workers balance work, family, and financial responsibilities through career counseling, child care assistance, transportation assistance, or flexible scheduling can increase success.

**INCREASE ASSETS**

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

**Figure 11. Self-Sufficiency Standard for Snohomish County (West County Cities) Compared to Occupations with High Employment Prospects in Washington, 2014**



Source: Washington State Employment Security Department, Occupational Employment and Wage Estimates, “2014 Data,” <https://fortress.wa.gov/esd/employment-data/reports-publications/occupational-reports/occupational-employment-and-wage-estimates> (accessed September 24, 2014) and Washington State Employment Security Department, Employment Projections, “All Occupational Projections,” <https://fortress.wa.gov/esd/employmentdata/reports-publications/industry-reports/employment-projections> (accessed September 24, 2014).

security, such as the down payment for a house, payment for higher education, or start-up costs for a small business. (Please see the next section, *Moving Towards Economic Security*, for an expanded discussion of savings, asset accumulation, and investments to achieve greater economic security beyond meeting daily basic needs.)

## RAISE WAGES

As demonstrated in this report, in many cases even two adults working full time must each earn well beyond a minimum wage to meet their family's basic needs. Raising wages can have a positive impact not only for workers, but also for their employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.

**MINIMUM WAGES.** One method to increase salaries of low-wage workers is to increase and index the minimum wage, thus providing a floor under wages for all workers, and insuring that the wages will continue to keep pace with inflation. Minimum wages can be set at the federal level, but also at the state and local level. While the federal minimum wage has remained at \$7.25 an hour since 2009, 22 states have passed higher minimum wages, with nine indexing them as well.<sup>24</sup> The highest (and indexed) is Washington State at \$9.32 per hour.<sup>25</sup> Eleven states have enacted legislation that will lead to higher wages in the future.<sup>26</sup> The highest local wage to be enacted to date is that of Seattle, Washington, which will reach \$15 per hour in as little as three years for workers of large employers, and by 2021 for all workers (and thereafter will be indexed).<sup>27</sup>

**LOCAL LIVING WAGES.** Localized living wage laws are another approach to raising wages of workers. These laws mandate that public employers, as well as contractors and employers receiving public subsidies, pay a “living wage,” thus impacting private sector as well as public sector wages.

**UNIONIZATION.** According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.<sup>28</sup> This union “premium,” controlling for other factors is worth about 13.6% in increased wages.<sup>29</sup> However, the percentage of workers represented in unions over the past half century has decreased, now only about 7% of private sector, and 35% of public sector workers are union members.<sup>30</sup>

**PAY EQUITY LAWS.** Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupants.<sup>31</sup> Women and people of color all too often face artificial barriers to fair hiring, fair wages, and equal benefits and promotion opportunities—barriers not addressed by tax credits or training and education strategies. It is important to recognize that not all barriers to self-sufficiency lie in the individuals or families seeking self-sufficiency, but that some are gender- or race-based structural constraints and discrimination.

## How Has the Self-Sufficiency Standard Been Used?

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

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

### EVALUATIONS OF ECONOMIC DEVELOPMENT

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

**EMPLOYMENT PROGRAMS.** The Self-Sufficiency Standard has been used in employment programs to

determine which individuals are eligible and/or to target those most in need of specific support or training services, as well as to determine training and counseling needs, and to measure the effectiveness of employment programs.

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

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

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

### CASE HIGHLIGHT: THE WASHINGTON STATE SELF-SUFFICIENCY CALCULATOR

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

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

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

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



# Moving Towards Economic Security

Attaining income at the Self-Sufficiency Standard level means being able to meet one’s basic needs and not having to choose between basic necessities (such as child care versus food, or housing versus health care). At the same time, the Standard is admittedly a *conservative measure*. It is a “bare bones” budget with costs set at minimally adequate levels with no extras. For example, the food budget has no take-out or restaurant food, not even a pizza or a cup of coffee. Realistically, achieving incomes at the Self-Sufficiency level should not be assumed to mean the achievement of economic security, but is just the first, necessary but not sufficient step. As most would agree, families need more resources in order to be able to weather any unexpected income loss, and furthermore, to achieve long-term economic security.

Below we discuss four different types of future-oriented financial decisions that move families toward increased economic security: 1) saving for emergencies, 2) meeting the cost of big-ticket items, 3) investing in post-secondary education/training, and 4) saving for retirement.

The choices families make to achieve economic security vary, depending on many characteristics, including the age of the adults, family composition and changes (marriage, divorce, birth of a child), educational levels, and residential location. For young adults, investing in education may be a high priority, while for older adults, retirement savings may be of primary importance. Once a family has secured income at the Self-Sufficiency Standard level, the road to long-term economic security will be different for each. For some, this might be precautionary savings, to meet immediate costs (such as a car breakdown) and long-term costs such as retirement. For others, paying off debts may be the first priority. For still others, income beyond that needed for the essentials may be devoted to securing housing, enabling the family to move, thus leaving an abusive partner or a problematic neighborhood.

**SAVING FOR EMERGENCIES.** The first and most universal of economic security needs—once basic needs are met at the Self-Sufficiency Standard level—is that of savings for emergencies. For all families, having savings to meet unexpected emergencies is an important step

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towards economic security. Whether it is an accident, unemployment, an unexpected loss of a family member (through divorce, disease, desertion, or death), the unforeseen happens, and is likely to have a greater financial impact on low-income families.<sup>32</sup> The lack of savings has long been recognized as crucial by many anti-poverty organizations, as evidenced by the many programs that encourage liquid savings on a regular basis, even at very low levels.<sup>33</sup>

The 2014 Standard for Washington includes an emergency savings amount for the first time. This estimate is based on the assumption that the minimum savings needed reflects the cost of living expenses, using the Self-Sufficiency Standard, less the amount of other resources available to meet those needs (such as unemployment insurance), for the length of time of the emergency. These calculations are for the most common emergency, that of job loss, and use the median amount of time out of work (about four months in Washington), and the median tenure in current employment in Washington (five years). Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 7** illustrates the emergency savings amounts for Lewis and King (East) counties for three different family types.

- A single adult needs to earn \$1,475 per month working full time to be able to meet basic needs in Lewis County. The single adult needs to earn an additional \$36 per month to meet the emergency savings goal of having enough savings to meet basic living costs, allowing for the receipt of unemployment insurance. In King County (East) a single adult needs to earn \$2,903 per month to be

Table 7. The Self-Sufficiency Standard and Emergency Savings for Select Family Types\*  
Lewis and King (East) Counties: WA 2014

MONTHLY COSTS	LEWIS COUNTY			KING COUNTY (EAST)		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
Housing	\$543	\$724	\$724	\$1,563	\$1,923	\$1,923
Child Care	\$0	\$629	\$1,184	\$0	\$1,093	\$1,733
Food	\$262	\$398	\$822	\$281	\$426	\$880
Transportation	\$251	\$260	\$495	\$117	\$117	\$234
Health Care	\$116	\$413	\$488	\$113	\$395	\$469
Miscellaneous	\$117	\$242	\$371	\$207	\$395	\$524
Taxes and Tax Credits	\$185	\$202	\$335	\$622	\$1,076	\$1,033
<b>SELF-SUFFICIENCY WAGE</b>						
Hourly**	\$8.38	\$16.29	\$12.56 <i>per adult</i>	\$16.50	\$30.82	\$19.31 <i>per adult</i>
Monthly	\$1,475	\$2,868	\$4,421	\$2,903	\$5,424	\$6,797
Annual	\$17,700	\$34,413	\$53,050	\$34,839	\$65,088	\$81,564
<b>EMERGENCY SAVINGS FUND</b>						
Living expenses (3.7 months)***	\$4,812	\$9,945	\$7,620	\$8,521	\$16,245	\$10,766
Tax on additional earnings	\$80	\$166	\$127	\$142	\$271	\$179
<b>SUBTOTAL</b>	\$4,892	\$10,111	\$7,747	\$8,663	\$16,516	\$10,946
Unemployment Insurance Benefit (4 months)	-\$2,739	-\$5,324	-\$4,104	-\$5,127	-\$9,568	-\$6,143
<b>TOTAL SAVINGS</b>	\$2,154	\$4,787	\$3,643	\$3,536	\$6,948	\$4,802
<b>ADDITIONAL MONTHLY EARNINGS (ASSUMES INTEREST ACCRUED)</b>	<b>\$36</b>	<b>\$80</b>	<b>\$61</b>	<b>\$59</b>	<b>\$116</b>	<b>\$80</b>

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes calculated in the Standard include federal and state income taxes (including federal and state tax credits), payroll taxes, and state and local sales tax.

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

\*\*\* Living expenses for two adults assumes half of overall living expenses, assuming only one adult will be unemployed at a time.

self-sufficient and earn an additional \$59 per month to meet the emergency savings goal.

- One adult caring for a preschool-age child needs to earn \$2,868 per month in Lewis County or \$5,424 per month in King County (East) to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$80 per month in Lewis County and an additional \$116 per month in King County (East). In these counties, the overall emergency savings goal over five years is \$4,787 in Lewis County and \$6,948 in King County (East).
- For families with two adults, a preschooler, and a school-age child, as it is assumed that only one adult is out of work at a given time, the emergency savings goal needs to cover only half of the family's total living expenses for four months. Therefore, the monthly contribution to the savings account is less for the two-parent household

with one preschooler and one school-age child than the one-adult household with one child. In Lewis County this household needs an additional \$61 per month in total earnings and in King County (East) the adults need an additional \$80 per month in earnings in order to save for a spell of unemployment.

**MEETING THE COST OF “BIG TICKET” ITEMS.** The Standard covers the ongoing cost of meeting day-to-day expenses, but does not address “lump sum” needs, for example, purchasing a car or replacing a refrigerator. Unless public transportation is adequate, the Standard assumes that adults will use a car to commute to work and for shopping; it covers the cost of maintaining, insuring, and running a car, but not the initial purchase. Likewise, major appliances are presumed to be functioning, so the costs of electricity and fuel are covered, but not the cost of purchasing such appliances.



The single most expensive “big ticket” item for most families is the purchase of a home. The Standard presumes that all households are renters, so only includes the cost of rent and utilities, and does not include the costs of owning a home nor even the costs of getting into secure rental housing (such as a security deposit.). Owning a home has been considered part of the “American dream,” and an investment that can provide long-term security. Depending on the local housing market, it may also cost less to own than rent when income tax impacts are taken into consideration, once one secures a mortgage instead of paying rent. Home ownership may also provide more economic certainty, particularly if families are able to secure long-term fixed rate mortgages, thus avoiding rent increases. For other families, such as those currently living in doubled-up situations or even in shelters or transitional housing, “secure housing” may be getting into rental housing, and require saving for security deposits, damage deposits, and first and last month’s rent.

**INVESTING IN 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. In today’s economy, one cannot easily maintain and move beyond self-sufficiency without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers. This means that a high school degree or G.E.D. is increasingly insufficient to access such jobs and careers.

Given this, human capital investment requires attending post-secondary vocational training in specialized institutions, community college which provides two-year associate’s degrees or certificates in specialized fields, or a four-year college or university. Almost all post-secondary education or training requires resources for tuition, thus requiring monetary investment, as well as addressing decreased wages if attendance cannot be combined with full-time work. Altogether, investment in education and training provides flexibility for adaptation to an economy where job requirements are shifting ever more rapidly.

Likewise, just as it is for the adults, securing advanced education and training for the next generation is an important investment for the future, with children and young adults even less able to access the resources to make

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 .....

these crucial investments or doing so resulting in incurring substantial student loan debt.

**SAVING FOR RETIREMENT.** Savings for retirement are the longest-term savings, and may seem like the least important, particularly for younger workers. Substantial data suggests that even now Social Security does not provide adequate income for most individuals during retirement, and is likely to be even less adequate in the future. Although Social Security is the largest single source of income for both men and women over 65 today, more than earnings, pensions, and assets combined, most elders, particularly those most heavily dependent on Social Security, find themselves just barely above the official poverty level.<sup>34</sup> In addition, although Medicare was originally intended to meet elders’ medical needs once they were no longer covered by employer-provided health benefits, Medicare does not cover all such costs, such that elders are spending an increasingly higher proportion of their income on health care costs, often as much if not more than before Medicare.<sup>35</sup> Indeed, recent research using the Supplemental Poverty Measure, which takes into account the impact of “necessary expenditures,” finds that health expenditures by the elderly push many below the poverty level, substantially increasing the proportion of the elderly deemed “poor” by this poverty measure.<sup>36</sup> Thus saving for retirement is crucial for achieving economic security beyond the working years.

**ACHIEVING ECONOMIC SECURITY: STAKEHOLDER SUPPORTS**

Each individual and family must decide how best to save or invest to move towards economic security in the future. However, a wide range of supports and institutions amplify and enhance such individual efforts. Just as achieving Self-Sufficiency Wages involves a range of stakeholders, the same is true for economic security.

**EMPLOYERS.** Several key components of economic security are employment based, including health insurance, Social Security and Medicare, and unemployment insurance. The Standard already incorporates the employee share of employer-provided health insurance, defining a Self-Sufficiency Standard job as including health insurance. Likewise, it is assumed that both the employer and employee pay Social Security and Medicare taxes. That is, Self-Sufficiency Standard wages are not “cash” or under-the-table wages with no deductions, but rather take into account that employers not only pay their share of Social Security and Medicare taxes, but also make required workers’ compensation contributions. With such coverage, workers are assured that if they become disabled at any age, or when they reach retirement age, they will then be entitled to the income support and health care coverage to which they as well as their employers have contributed over their working lives. Finally, it is also assumed that a Standard job includes unemployment insurance coverage (unemployment insurance is paid for by employers through a tax on their payrolls). That is, it is assumed that a Standard level wage should include such coverage against job loss, just as health insurance, Social Security, and Medicare insure against income loss due to health care costs, disability, or old age.

**GOVERNMENT.** In addition to insurance programs such as Social Security and Medicare for retirement or disability, a major source of government support for economic security is the tax system, operating through deductions and tax credits. Income tax mortgage deductions reduce the cost of home ownership, thus subsidizing this type of investment. This deduction alone saves American taxpayers \$104.5 billion and supports home ownership.<sup>37</sup> While this is highly skewed to higher-income families, FHA and other programs have enabled low-income families to become homeowners with lower down payments and favorable terms.<sup>38</sup>

Tax credits are another key source of government support for savings for low-income families, particularly the EITC and Child Tax Credit. Because they are received as lump sum payments when families file their income taxes, they act as forced savings as many studies have shown.<sup>39</sup> While they may be used to pay down debt (often medical debt) or make major purchases, increasingly service providers are supporting the use of these credits and tax refunds to set up

savings programs, such as IDAs (Individual Development Accounts).

An additional source of support for future investments is government support of higher education through educational loans, particularly Pell grants for low-income families. Pell grants provide resources for tuition and books, and make it possible for millions of low-income students, both adult learners returning to school and the next generation, to continue their education beyond high school.

**COMMUNITY.** The third type of stakeholder providing support is the local community, including public and/or private community organizations and programs. A good example is IDA programs, which encourage savings through matching programs underwritten by foundations, the United Way, or state governments. Other sources are local scholarship funds (e.g., Kiwanis) and entrepreneurship programs, such as Junior Achievement. Some local programs address specific needs, such as programs like Habitat for Humanity that help families become homeowners, or programs that help secure cars or carpooling to increase access to jobs, particularly in areas with limited public transportation.

## THE FUTURE OF ECONOMIC SECURITY

As we look to the future, the trends impacting families striving to achieve economic security are mixed. On the one hand, the importance of savings, investments, and particularly education and training have been increasingly recognized as key to achieving economic security, leading to relaxed restrictions on assets and savings for low income programs.<sup>40</sup> Health care has become more accessible as the Patient Protection and Affordable Care Act (PPACA) extends Washington Apple Health to more people.<sup>41</sup> Additionally, reforms included in the 2009 American Recovery and Reinvestment Act (ARRA) extended unemployment insurance to more workers in many states, partly by broadening eligibility for part-time workers and increasing the number of weeks of unemployment benefits for workers who need training to improve their job skills.<sup>42</sup> Washington State extended benefits to qualifying part-time workers, individuals who separated from work due to

compelling family and other circumstances, and enrollees in qualifying training programs.<sup>43</sup>

At the same time, there has been a shifting of risk from corporations and government to individuals over the past several decades. For example, an increasing number of employers have cut or eliminated health insurance coverage, reduced or eliminated pensions, or structured jobs as temporary or contract work.<sup>44</sup> Furthermore, although home ownership opportunities for low-income households expanded prior to the Great Recession,<sup>45</sup> this trend was partially fueled by predatory lending and subprime mortgages, resulting in increased rates of default and foreclosures during the downturn.<sup>46</sup> In fact, homeownership rates have fallen from 67.3% in 2009 to 65% in 2013, and especially so for people of color, whose home ownership rates have fallen even more, from 46.1% to 43.1% for African Americans, and from 48.6% to 45.3% for Hispanics.<sup>47</sup> Tightening of underwriting standards was a prudent and necessary move, but raises barriers to low-income households achieving the security of home ownership.<sup>48</sup>

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In other areas as well, the Great Recession led to cutbacks, particularly at the state level, in programs that support low-income working families, such as child care assistance.<sup>49</sup>

Looking to the future, from Social Security to food stamps, there are public policy proposals being put forward that would restrict access to or decrease benefits in a wide range of federal programs. Such proposals suggest that achieving economic security and even maintaining current programs will continue to be a challenge. This is not a challenge that individuals must face alone, but one where employers, the government, and the community can and will contribute towards achieving economic security.

## Conclusion

As Washington continues to recover from the Great Recession, long-term economic prosperity will require responsible action at the state and community level that puts all Washingtonians on the path to self-sufficiency. A strong economy means good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs. The Self-Sufficiency Standard for Washington State 2014 defines the income needed to realistically support a family without public or private assistance in Washington. For most workers, the Self-Sufficiency Standard shows that earnings above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs.

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

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

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

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

For more information on The Self-Sufficiency Standard for Washington State 2014, this publication or the Standard wage tables for Washington's counties, or to find out more about the programs at the Workforce Development Council of Seattle-King County, contact (206) 448-0474 or visit [www.seakingwdc.org](http://www.seakingwdc.org).

## Endnotes

1. Jared Bernstein, *Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries)* (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).
2. According to the U.S. Bureau of Labor Statistics, both parents were employed in 59% of two-parent families with children in 2013. Likewise, 68% of single mothers and 81% of single fathers were employed in 2013. Although about 75% of employed women with children under 18 years of age worked full time in 2013, 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 it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Department of Labor, Bureau of Labor Statistics, “Employment Characteristics of Families in 2013,” Economic News Releases, Employment and Unemployment, <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed June 9, 2014).
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## Appendix A: Methodology, Assumptions, and Sources

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

- Collected or calculated using standardized or equivalent methodology nationwide
- Obtained from scholarly or credible sources such as the U.S. Census Bureau
- Updated regularly
- Geographically and 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 are 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 assumes adult household members work full time and therefore includes all major costs associated with employment for every adult household member (i.e., taxes, transportation, and child care for families with young children). The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month

to obtain the hourly wage and multiplying by 12 months per year to obtain the annual wage.

The components of The Self-Sufficiency Standard for Washington 2014 and the assumptions included in the calculations are described below.

### EXTENDED FAMILY TYPES

The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Washington State are included in Appendix D of this report. Overall, the 2014 edition of the Washington State Self-Sufficiency Standard is calculated for 152 family types. The first 70 family types include all one- and two-adult families with zero to three children and 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. The additional types include larger families, including multigenerational families and families with three or more adults and four or more children.<sup>a</sup> Note that the four ages of children in the Standard are: (1) infants—0 to 2 years old (meaning 0 through 35 months), (2) preschoolers—3 to 5 years old, (3) school-age children—6 to 12 years old, and (4) teenagers—13 to 18 years old.

In order to remain consistent with the Standard's methodology, it is assumed that all adults in one- and two-adult households are working full time. The Self-Sufficiency Standard therefore includes all major costs associated with employment for adult household members (i.e., taxes, transportation, and child care for families with young children) up to two adults per household.

For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.<sup>b</sup> The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs such as food, housing, health care, and miscellaneous).

As in the original Standard calculations, it is assumed that adults and children do not share the same bedroom and that there are no more than two children or two adults per bedroom.

Food costs for additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.

The first two adults are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as additional (adult) tax exemptions.

The Standard assumes that all non-teenage children are in paid child care, even in larger families. This is consistent with the principle that self-sufficiency means having enough to pay the full cost of each basic need without public or private subsidies. Some families in fact may choose to have older children or other non-employed adults in the family care for younger children; however, that is a form of private subsidy and thus would make these Standards inconsistent in methodology from those calculated for smaller families.

## HOUSING

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the 2014 Washington State Self-Sufficiency Standard are calculated using the FY 2015 HUD Fair Market Rents and reflect the revised data released by HUD on January 12, 2015.

The FMRs are based on data from the 1-year and 5-year American Community Survey, and are updated for inflation using the Consumer Price Index. 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.<sup>c</sup> All of Washington's FMRs are set at the 40th percentile except for Pierce County, which is set at the 50th percentile.

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. HUD calculates one set of FMRs for an entire metropolitan area. In Washington there are four MSAs (Kennewick-Pasco-Richland, WA MSA; Portland-Vancouver-Hillsboro, OR-WA MSA; Seattle-Bellevue, WA HUD Metro FMR Area; and Wenatchee-East Wenatchee, WA MSA) with more than one county sharing the same FMRs. In order to differentiate the cost of housing by county, the Standard uses median gross rent ratios by county calculated from the U.S. Census Bureau's 2008-2012 American Community Survey (ACS) 5-Year Estimates for these MSAs.

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

## DATA SOURCES

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## 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 or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.<sup>d</sup> Many states, including Washington, have continued to conduct or commission the surveys on a regular basis. Data for Washington child care costs are from the 2013 child care rate data from the Child Care Aware of Washington (CCAW).

Child care rates at the 75th percentile are provided in the CCAW 2013 data for both center and family child care rates, and every county. However, the following counties have missing data for either family- or center-based care, therefore we plan to substitute the following rates:

- Substitute center rates for missing family rates: Asotin, Garfield, Lincoln, Pend Oreille (infant only), and San Juan
- Substituted family rates for missing center rates: Columbia, Douglas (school-age only), Ferry, Klickitat, Skamania
- Substitute nearby counties due to missing data: Lincoln (average of Adams and Grant), Wahkiakum (average of Pacific and Cowlitz).

Rates were updated for inflation using the West Region Consumer Price Index. For the 2014 Washington Standard, infant and preschooler costs were calculated assuming full-time care and costs for school-age children were calculated using part-time rates. Costs were calculated based on a weighted average of family child care and center child care. Since one of the basic assumptions of the Standard is that it provides the cost 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. Note that previous Standards did not assume a weighted average of family and center child care. Previously, infants were assumed to be cared for in family child care while preschool and school-age children were assumed to be cared for in child care centers.

For infants, family child care accounts for 43% of the care and center child care accounts for 57%. For preschoolers,

family child care accounts for 26% of the care and center child care accounts for 74%. For school-age children, family child care accounts for 46% of the care and center child care accounts for 54%.<sup>e</sup>

## DATA SOURCES

**Child care rates:** Child Care Aware of Washington, “2013 Median Rates by County - Centers” and “2013 Median Rates by County - FCC,” [http://www.childcarenet.org/about-us/data/index\\_html](http://www.childcarenet.org/about-us/data/index_html) (accessed July 7, 2014).

**Inflation:** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index–All Urban Consumers, West Region Average,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed August 20, 2014).

## 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.<sup>f</sup>

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

The USDA Low-Cost Food Plan varies by month and does not give an annual average food cost, so the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. The 2014 Washington Standard uses data for June 2014.

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one

adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female.

Geographic differences in food costs within Washington are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.<sup>h</sup> Ratios of the county market basket price to the state average are then calculated to compare the cost of food across Washington.

## DATA SOURCES

**Food Costs:** U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2014,” [http://www.cnpp.usda.gov/sites/default/files/usda\\_food\\_plans\\_cost\\_of\\_food/CostofFoodJun2014.pdf](http://www.cnpp.usda.gov/sites/default/files/usda_food_plans_cost_of_food/CostofFoodJun2014.pdf) (accessed August 26, 2014).

**County-Level Food Costs:** Craig Gunderson, Emily Engelhard, Amy Satoh, and Elaine Waxman, Feeding America, “Map the Meal Gap 2014: Food Insecurity and Child Food Insecurity Estimates at the County Level,” received from [research@feedingamerica.org](mailto:research@feedingamerica.org) (May 13, 2013).

## TRANSPORTATION

**PUBLIC TRANSPORTATION.** If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.<sup>i</sup> The Standard assumes private transportation (a

car) in counties where less than 7% of workers commute by public transportation. For Washington, the Standard uses 2008-2012 American Community Survey 5-Yr Estimates to calculate the percent of each county’s population that commutes by public transportation. King County has 11% public transportation use among work commuters. The cost for the City of Seattle is based on a one-zone PugetPass. A two-zone PugetPass is assumed for the remainder of King County. In Kitsap County, the rate of public transportation use is 8%, however, analysis of public transportation use data from the ACS indicate that the individuals using public transportation to commute to work in Kitsap County represent a small percentage of people who travel via ferry to work in another metropolitan area. Therefore, private transportation is assumed for all of Kitsap County. All other Washington counties have fewer than 7% of workers using public transportation to commute.<sup>j</sup> Therefore, the Standard uses private transportation to calculate transportation costs for all other Washington counties.

**PRIVATE TRANSPORTATION.** For private transportation, the Standard assumes that adults need a car to get to 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 for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site. Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2009 National Household Travel Survey (NHTS). The Washington statewide average round trip commute to work distance is 19.1 miles. The Portland-Vancouver MSA has a separate average round trip commute distance of 23.1 miles, and King, Pierce, Snohomish, and Kitsap counties have an average round trip commute distance of 19.2 miles.

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2011 State Averages Expenditures and Premiums for Personal Automobile Insurance. Regional variation in the cost of auto insurance for the 2014 Washington Standard is calculated using rates filed with the



Washington State Office of the Insurance Commissioner for the top four market share companies (State Farm, Farmers, Pemco, and Allstate). Market share information is obtained from the Washington State Office of the Insurance Commissioner *2013 Private Passenger Auto Insurance Company Complaints*. We use the rates from the top market share companies to calculate ratios that compare the cost of insurance across counties and vary the statewide premium from the National Association of Insurance Commissioners by county 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 also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2009 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the U.S. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

## DATA SOURCES

**Public Transportation Use:** U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2010-2012 American Community Survey 3-Year Estimates, Detailed Tables, <http://www.factfinder2.census.gov> (accessed July 7, 2014).

**Auto Insurance Premium:** National Association of Insurance Commissioners, “Average Expenditures for Auto Insurance by State, 2011,” Insurance Information Institute, <http://www.iii.org/media/facts/statsbyissue/auto> (accessed May 19, 2014).

**Auto Insurance Market Share:** Washington State Office of the Insurance Commissioner, “2013 Private Passenger Auto Insurance Company Complaints”, available at <https://fortress.wa.gov/oic/complaints/complaints.aspx?Type=PP&Year=2013&Name=> (accessed August 18, 2014).

**County-Level Insurance Premium:** Washington State Office of the Insurance Commissioner, Find companies & agents, Company filings, “Rates and Forms Filing Search,” <https://fortress.wa.gov/oic/onlinefilingsearch/> (accessed

August 18, 2014). Type of insurance: Property and Casualty, 190 Personal Auto; Filing type: Rate/Rule; Company: State Farm Mutual Automobile Insurance Company, Farmers Insurance Company of Washington, Pemco Mutual Insurance Company, All State Fire and Casualty Insurance Company; Document description: State Farm 2014 Auto Symbols (OIC Tracker ID: 266440), PPA Rate Rev Impact ranges from -16% to +33% (OIC Tracker ID: 253978), Base Rate Rev (OIC Tracker ID: 253404), Rev Non-Standard Prior Carrier List (OIC Tracker ID: 269701), (accessed August 19, 2014). Distance to Work: U.S. Department of Transportation, 2009 National Household Transportation Survey, “Average Person Trip Length (Trip Purpose: to/from Work),” Online Analysis Tools, <http://www.nhts.ornl.gov> (accessed January 21, 2010).

**Fixed Auto Costs:** Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle Expenses,” Consumer Expenditure Survey 2012, CE Databases, <http://www.bls.gov/data/> (accessed August 26, 2014).

**Inflation:** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index–All Urban Consumers, U.S. City Average,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed September 5, 2014).

**Per-Mile Costs:** American Automobile Association, “Your Driving Costs,” Behind the Numbers 2014 Edition, AAA Association Communication, <http://publicaffairsresources.aaa.biz/wp-content/uploads/2014/05/Your-Driving-Costs-2014.pdf> (accessed May 19, 2014).

## HEALTH CARE

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In Washington, 67% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (this is the same as the national rate).<sup>k</sup> The full-time worker’s employer pays an average of 88% of the insurance premium for the employee and 75% for the family in Washington. Nationally, the employer pays 79% of the insurance premium for the employee and 73% of the insurance premium for the family.<sup>l</sup>

## TREATMENT OF TAX CREDITS IN TABLE 6 AND FIGURE 9

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

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

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

a. Some workers may have been unaware of the advance payment option, and others may have had employers who did 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. Jennifer Romich and Thomas Weisner, “How Families View and Use the EITC: The Case for Lump-Sum Delivery,” *National Tax Journal*, 53(4) (part 2) (2000): 1107-1134; hereafter cited as How Families View and Use the EITC.

b. How Families View and Use the EITC.

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state’s residents for a single adult and for a family. In Washington the average premium paid by the employee is \$56.67 for a single adult and \$327.50 for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

To vary the state premium costs for Washington, the Standard uses sample premiums from the five top market share companies for health insurance in Washington. Market share information is obtained from the Washington State Office of the Insurance Commissioner publication,

“2013 Health Carrier Complaints.” The state-level MEPS average premium is adjusted by county using ratios calculated from the county-specific premium rates for the top market share companies.<sup>m</sup>

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers.

However, as a result of the Patient Protection and Affordable Care Act of 2010, employers will now be required to provide health insurance or pay a fine (a mandate that is now set to be in effect in 2015). Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance.<sup>n</sup> Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through Washington’s individual marketplace (Washington Health Benefit Exchange), or pay a fine. Individuals who cannot afford health insurance may be eligible for a premium tax credit or cost-sharing reductions.<sup>o</sup>

## DATA SOURCES

**Inflation:** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. City Average,” Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed September 5, 2014).

**Out-of-Pocket Costs:** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Household Component Analytical Tool, “Total Amount Paid by Self/Family, all Types of Service, 2011” MEPSnetHC, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/MEPSnetHC.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/MEPSnetHC.jsp) (accessed April 17, 2014).

**State Premiums:** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2013,” Medical Expenditure Panel Survey-Insurance Component, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2013&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2013&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search) (accessed August 26, 2014).

**Health Insurance Market Share:** Washington State Office of the Insurance Commissioner, “2013 Health Carrier Complaints,” Health Insurance, Shopping

for Insurance, Compare Health Care Complaints, <https://fortress.wa.gov/oic/complaints/complaints.aspx?Type=HC&Year=2013&Name=> (accessed July 1, 2014).

**County-Level Premium Costs:** Washington State Office of the Insurance Commissioner, “Individual Health Plans and Rates,” Health, 2014 Health Plans and Rates, <http://www.insurance.wa.gov/your-insurance/health-insurance/individuals-families/health-plans-rates/> (accessed August 13, 2014).

## MISCELLANEOUS

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

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

## TAXES

Taxes calculated in the Standard include federal and state income tax, payroll taxes, and state and local sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types. When applicable, income tax calculations for the Standard include state and local income tax, however, there are no state income taxes in Washington.

Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

Washington has a 6.5% state sales and use tax. Local sales tax varies between 1.0% and 3.0%.



## DATA SOURCES

**Federal Income Tax:** Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed June 8, 2014). Internal Revenue Service, “Revised Procedures 2013-35, Section 3. 2014 Adjusted Items,” <http://www.irs.gov/pub/irs-drop/rp-13-35.pdf> (accessed October 31, 2013).

**State and Local Sales Tax:** Washington State Department of Revenue, “Local Sales and Use Tax Rates”, Effective July 1, 2014 - September 30, 2014, [http://dor.wa.gov/Docs/forms/ExcsTx/LocSalUseTx/LocalSlsUseFlyer\\_Quarterly.pdf](http://dor.wa.gov/Docs/forms/ExcsTx/LocSalUseTx/LocalSlsUseFlyer_Quarterly.pdf) (accessed July 18, 2014).

## TAX CREDITS

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

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

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2013, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2013, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever

was less. For the Standard, the CTC is shown as received monthly

## DATA SOURCES

**Federal Child Care Tax Credit:** Internal Revenue Service, “Publication 503. Child and Dependent Care Expenses,” <http://www.irs.gov/pub/irs-pdf/p503.pdf> (accessed June 8, 2014).

**Federal Child Tax Credit:** Internal Revenue Service, “Publication 972. Child Tax Credit,” <http://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed June 8, 2014).

**Federal Earned Income Tax Credit:** Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed June 8, 2014). Internal Revenue Service, “Revised Procedures 2013-35, Section 3. 2014 Adjusted Items,” <http://www.irs.gov/pub/irs-drop/rp-13-35.pdf> (accessed October 31, 2013).

**Federal Tax Credits (General):** Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed June 8, 2014).

## EMERGENCY SAVINGS FUND

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as retirement savings, education expenses, or emergencies. Of course, without question families need more resources if they are to maintain economic security and be able to weather any unexpected income loss. Therefore, new to this Self-Sufficiency Standard update is the calculation of the most universal of economic security needs after basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies.

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family’s basic living expenses over the job loss period. Since the median length of job tenure among Washington

workers is five years, it is assumed that workers save for job loss over a course of five years.

To determine the amount of resources needed, this estimate uses the average period of unemployment and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family's Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.<sup>9</sup> The adult may not be commuting to work five days a week; however the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Self-Sufficiency Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.<sup>7</sup> In some cases, children, or the whole family, may be covered under state Medicaid or Washington's Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.<sup>8</sup>

## DATA SOURCES

**Job Tenure:** U.S. Census Bureau, Current Population Survey, "Washington: Median Years of Tenure with Current Employer, all workers" <http://dataferrett.census.gov/> (accessed August 26, 2014).

**Unemployment Duration:** U.S. Department of Labor, Employment and Training Administration, "Unemployment Insurance Data Summary," <http://www.workforcesecurity.doleta.gov/unemploy/content/data.asp> (accessed September 8, 2014).

**Unemployment Insurance:** Washington State Employment Security Department, "How Much will you Receive," <http://www.esd.wa.gov/uibenefits/benefitcheck/how-much.php>, (accessed August 26, 2014).

**Savings Rate:** Federal Deposit Insurance Corporation, "Weekly National Rates" <http://www.fdic.gov/regulations/resources/rates/previous.html> (accessed October 17, 2013).

## ENDNOTES FOR APPENDIX A

a. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups). In order to increase the number of family configurations to encompass larger families, that is, those with more than two adults or more than three children, Dr. Pearce examined Census data to determine the most common sizes of larger families, and calculated Standards for these families. Once the addition of a particular family configuration added less than 1% to the number of households covered, Dr. Pearce created a "catchall" Standard to cover these remaining larger but relatively rare family types, e.g., one-adult families with six or more children, or families with four or more adults and three or more children.

b. Diana Pearce and Rachel Cassidy, "Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California," Seattle: University of Washington (2003), <http://www.insightcced.org/uploads/publications/wd/overlookedexecsumm.pdf> (accessed August 17, 2010).

c. U.S. Housing and Urban Development, "Fair Market Rents for the Section 8 Housing Assistance Payments Program," Data Sets, Fair Market Rents: Overview

(2007), [http://www.huduser.org/portal/datasets/fmr/fmrover\\_071707R2.doc](http://www.huduser.org/portal/datasets/fmr/fmrover_071707R2.doc) (accessed June 7, 2014).

d. U.S. Government Printing Office, “Section 9. Child Care,” 108th Congress 2004 House Ways and Means Committee Green Book, <http://www.gpo.gov/fdsys/pkg/GPO-CPRT-108WPRT108-6/pdf/GPO-CPRT-108WPRT108-6-2-9.pdf> (accessed June 7, 2014).

e. U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 8. “Who’s Minding the Kids? Child Care Arrangements: Spring 2011,” <http://www.census.gov/hhes/childcare/data/sipp/index.html> (accessed July 19, 2013).

f. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Thrifty Food Plan, 2006,” <http://www.cnpp.usda.gov/Publications/FoodPlans/MiscPubs/TFP2006Report.pdf> (accessed November 5, 2013).

g. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2012,” Economic News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed June 7, 2014).

h. Craig Gunderson, Emily Engelhard, Amy Satoh, and Elaine Waxman. “Map the Meal Gap 2014: Technical Brief,” <http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap/~media/Files/research/map-meal-gap/2014-MMG-web-2014.ashx> (accessed May 28, 2014), pp. 2 and 11.

i. Chris Porter and Elizabeth Deakin, Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas (Berkeley: Institute of Urban and Regional Development, University of California, 1995).

j. U.S. Census Bureau, “Means of Transportation to Work,” 2008-2012 American Community Survey 5-Year Estimates, “Table B08101: Means of Transportation to Work by Age, Universe: Workers 16 Years and Over,” <http://www.factfinder2.census.gov/> (accessed July 11, 2014).

k. The Henry J. Kaiser Foundation State Health Facts Online, “Washington: Employer-Sponsored Coverage Rates for the Nonelderly by Family Work Status, States (2011-2012), U.S. (2012),” <http://kff.org/other/state-indicator/rate-by-employment-status-2/?state=WA> (accessed July 8, 2014).

l. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.3 and II.D.3: Percent of Total Premiums Contributed by Employees Enrolled in Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2012,” Medical Expenditure Panel Survey-Insurance Component, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2012&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2012&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search) (accessed July 18, 2014).

m. Premera Blue Cross, Regence Blue Blue Shield, Molina Healthcare of Washington, Inc., Group Health Cooperative, and Group Health Options are the top five market share companies for health insurance plans in Washington. Together these companies make up 68% of the total Washington health insurance market. Washington State Office of the Insurance Commissioner, “2013 Health Carrier Complaints,” Health Insurance, Shopping for Insurance, Compare Health Care Complaints, <https://fortress.wa.gov/oic/complaints/complaints.aspx?Type=HC&Year=2013&Name=> (accessed July 1, 2014).

n. Office of the Legislative Counsel, 111th Congress 2nd Session, Compilation of Patient Protection and Affordable Care Act, “Requirement to Maintain Minimum Essential Coverage,” Part 1 Individual Responsibility, Section 1501, p. 143, <http://docs.house.gov/energycommerce/ppacacon.pdf> (accessed August 31, 2010).

o. Center on Budget and Policy Priorities, Health Reform: Beyond the Basics, “Premium Tax Credits: Answers to Frequently Asked Questions,” <http://www.cbpp.org/files/QA-on-Premium-Credits.pdf> (accessed June 9, 2014).

p. Constance F. Citro and Robert T. Michael, eds., *Measuring Poverty: A New Approach* (Washington, DC: National Academy Press, 1995), <http://www.census.gov/hhes/povmeas/methodology/nas/report.html> (accessed June 7, 2014).

q. This amount excludes taxes and tax credits (which are in the Standard), as the family would be living on savings, on which taxes and tax credits have already been paid when earned, as described above.

r. Patient Protection and Affordable Care Act (ACA). Affordable Insurance Exchanges are required as of 2014, and health insurance tax credits are available to offset monthly premium costs for those enrolled in the Exchanges with income up to 400% FPL. Centers for Medicare & Medicaid Services, Fact Sheets, “Affordable Insurance Exchanges: Seamless Access to Affordable Coverage,” <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-Sheets/2011-Fact-Sheets-Items/2011-08-125.html> (accessed July 23, 2014).

s. Children are eligible for free coverage under Washington’s Children’s Health Insurance Program if family income is less than 210% of the FPL. Families above that level may be eligible for the same coverage at low cost: \$20 a month per child for families below 260 percent of the poverty level and \$30 a month per child for families below 312 percent of the poverty line. Premiums are paid only for the first two children, so the maximum possible premium is \$60. Washington Apple Health for Kids, <http://www.hca.wa.gov/applehealth/Pages/default.aspx> (accessed August 28, 2014).

## Appendix B: Examples of How the Standard Has Been Used

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

### ASSESSMENT OF PUBLIC POLICY OPTIONS

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

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

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

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

### EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

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

Using the Standard can help determine whether businesses seeking tax breaks or other government subsidies will create jobs that pay “living wages.” If the jobs to be created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” Economic development proposals can be evaluated for their net positive or negative effect on the local economy,



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

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

## TARGETING OF JOB TRAINING RESOURCES

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

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in high-growth occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers.

## EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

*The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs,* from short-term job search and placement programs to programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard,

programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online Self-Sufficiency Standard Calculator, the Council demonstrates the impact of its education and training programs on the achievement of self-sufficiency by its participants. For more information on the Workforce Development Council of Seattle-King County, see [www.seakingwdc.org](http://www.seakingwdc.org).
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. For more information on Chicago’s Workforce Investment Act, see [www.cityofchicago.org](http://www.cityofchicago.org).
- The Colorado Center on Law and Policy successfully lobbied the Eastern Regional Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for training and intensive services (see <http://www.colorado.gov/cs/Satellite/CDLE-CRWC/CDLE/1251629041128>).
- ACHIEVEability in Pennsylvania works to break the cycle of poverty by helping families move towards financial freedom. They use the Standard to measure progress towards financial self-sufficiency (see <http://bit.ly/ACHIEVEabilityStandard>).

## TARGETING EDUCATION RESOURCES

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

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

Missouri Women’s Council see [www.womenscouncil.org/about.html](http://www.womenscouncil.org/about.html).

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

## DETERMINATION OF NEED FOR SERVICES

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

- For example, in Virginia, Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines. For more information on the programs of Voices for Virginia’s Children go to [vakids.org/our-work/family-economic-success](http://vakids.org/our-work/family-economic-success).
- 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 [larcc.org/files/larcc\\_files/documents/mapping\\_change\\_2002.pdf](http://larcc.org/files/larcc_files/documents/mapping_change_2002.pdf)).
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada’s 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads.

## COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

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



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

- For example, in Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at [www.thecalculator.org](http://www.thecalculator.org). Additionally, the Snohomish County Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g., employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving.” The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix, please visit [www.worksourceonline.com/js/documents/Instructions.pdf](http://www.worksourceonline.com/js/documents/Instructions.pdf).
- PathWays PA offers *The Pennsylvania Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2012 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to test the ability of various wages to meet a family’s self-sufficiency needs, as well as what training programs they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client’s behalf. *The Pennsylvania Online Training and Benefits Eligibility Tool* can be found at [www.pathwayspa.org](http://www.pathwayspa.org).
- The Oregon *Prosperity Planner*, a calculator based on the Oregon Self-Sufficiency Standard can be found at [www.prosperityplanner.org](http://www.prosperityplanner.org).
- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them toward economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs.
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise* as a counseling tool (see [http://www.vakids.org/pubs/FES/budget\\_worksheet\\_exercise.htm](http://www.vakids.org/pubs/FES/budget_worksheet_exercise.htm)).
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see [www.wowonline.org](http://www.wowonline.org)). Additionally, the Washington, D.C. Metro Area Self-Sufficiency Calculator can be found at <http://www.dcmassc.org/calculator.cfm>.
- In New York the Women’s Center for Education and Career Advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women’s Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Calculator for the City of New York can be accessed at [www.wceca.org/self\\_sufficiency.php](http://www.wceca.org/self_sufficiency.php).
- The Indiana Institute for Working Families hosts the calculator at [www.indianaselfsufficiencystandard.org](http://www.indianaselfsufficiencystandard.org).
- The California Self-Sufficiency Calculator, *The Calculator*, can be found at [www.insightcced.org/index.php/insight-communities/cfess/calculator](http://www.insightcced.org/index.php/insight-communities/cfess/calculator).
- The Wyoming Self-Sufficiency Standard & Personal Calculator can be viewed at <https://public.wyomingworkforce.org/sscalc/>

## PUBLIC EDUCATION

*The Self-Sufficiency Standard has been used as a public education tool.* As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency. For employers the Standard can be used to demonstrate the importance of providing benefits, especially health care, which help families meet their needs. As an education tool for service providers, the Standard can show how the various components of social services fit together, helping to facilitate the coordination

of a range of services and supports. For policy makers and legislators, the Standard as an education tool shows both the need for and the impact of work support programs on low-wage workers' family budgets.

- For example, Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah's Children's Health Insurance Program. For more information on Voices for Utah Children go to [www.utahchildren.org](http://www.utahchildren.org).
  - In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
  - MassFESS (hosted by the Crittenton Women's Union) developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. For information on the Crittenton Women's Union, see [www.liveworkthrive.org](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 Standard was used to develop educational tools used by policymakers about the impact of benefits on family budgets.
  - The Wisconsin Women's Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women's coalition members, many of whom continue to find a use for the Standard in their advocacy work. The Wisconsin Women's Network website can be accessed at [www.wiwomensnetwork.org](http://www.wiwomensnetwork.org).
- ## CREATE GUIDELINES FOR WAGE SETTING
- The Self-Sufficiency Standard has been used as a guideline for wage setting.* By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards.
- For example, Vanderbilt University in Tennessee uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff. For more information go to [studentorgs.vanderbilt.edu/students4livingwage/info.php](http://studentorgs.vanderbilt.edu/students4livingwage/info.php).
  - Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado, has encouraged county commissioners and directors to review current pay scales and work support policies.
  - The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances and in negotiating labor union agreements (see [www.ncsl.org/default.aspx?tabid=13394](http://www.ncsl.org/default.aspx?tabid=13394)).
  - At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see [www.ccw.org/data.html](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 [www.acy.org](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 [www.insightcced.org](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 \$7.25 on January 1, 2007.
- Georgetown University students ended a nine-day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.
- The Standard was cited in research and testimony in support of the SeaTac living wage ordinance (raising wages to \$15/hour for covered employees) and in the successful campaign to raise the minimum wage in Seattle to \$15/hour (over several years, depending on establishment size).
- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* used the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see [www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf](http://www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf)).
- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*, a policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level (see [pathwayspa.org.mytempweb.com/wp-content/uploads/2014/01/Investing-in-PA-Families-2007.pdf](http://pathwayspa.org.mytempweb.com/wp-content/uploads/2014/01/Investing-in-PA-Families-2007.pdf)). PathWays PA also uses the Standard as a measure on which to base tax credits, healthcare reform, and other needs.
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as the characteristics of those above and below the Standard, such as race, ethnicity, family type, education, and employment. These demographic reports have been published by the Center for Women's Welfare for seven states, such as the report *Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California* (see [www.selfsufficiencystandard.org/pubs.html#addpubs](http://www.selfsufficiencystandard.org/pubs.html#addpubs)). The most recent of these reports, which demonstrate the impact of the Great Recession as measured by the Standard, is for Pennsylvania, and can be found at [selfsufficiencystandard.org/docs/PA2012\\_Web\\_101112.pdf](http://selfsufficiencystandard.org/docs/PA2012_Web_101112.pdf).

## SUPPORT RESEARCH

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

## Appendix C: Federal Approaches to Measuring Poverty

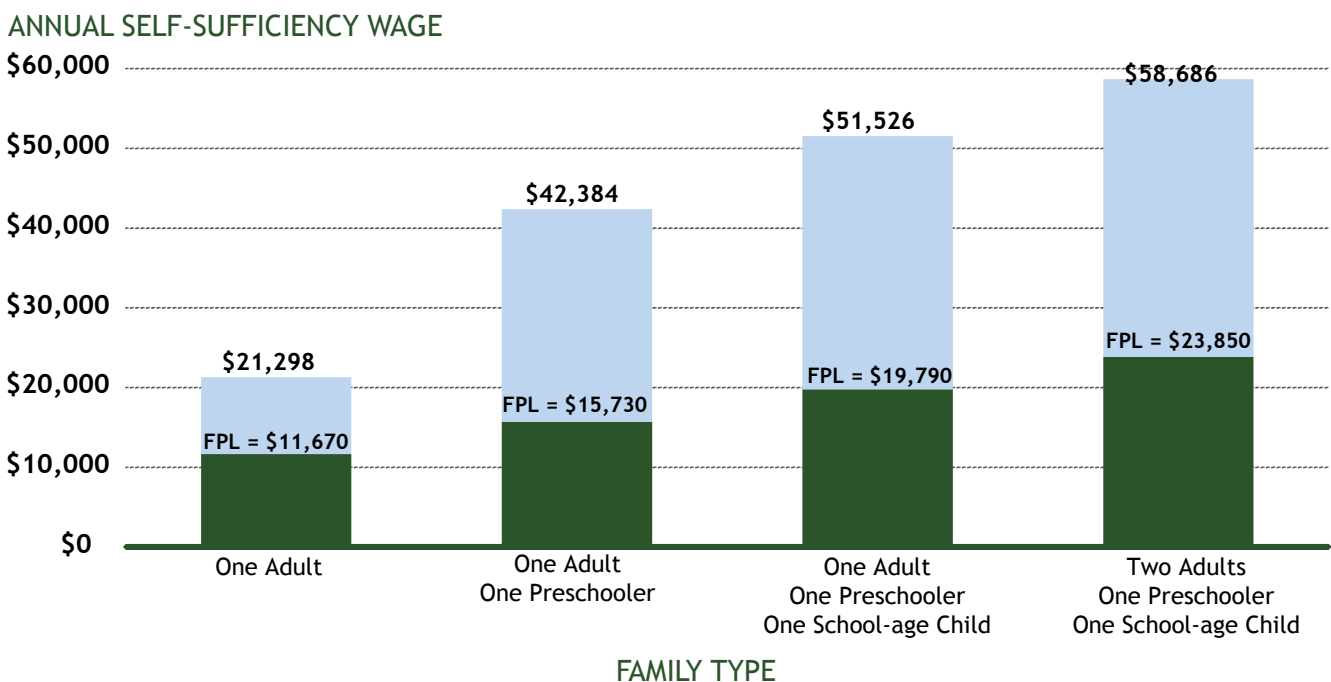
The official federal poverty measure, often known as the Federal Poverty Level (FPL), was developed over four decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.<sup>a</sup> Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”<sup>b</sup> Despite the many limitations of the federal poverty measure, it is still used to calculate eligibility for a number of poverty and work support programs. The most significant shortcoming of the federal poverty measure is that for most families, in most places, *the poverty level is simply too low*. **Figure C-1, The Self-Sufficiency Standard and Federal Poverty Level for Select Family Types**, demonstrates that for various family types in Kitsap County (Excluding Bainbridge Island) the income needed to meet basic needs is far above the FPL. While the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the FPL increases by a constant \$4,060 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs. Table C-1, The Self-Sufficiency Standard as a

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

Percentage of the Federal Poverty Level, demonstrates that across all of Washington State’s counties the income needed to meet basic needs is far above the FPL, indicating that families across Washington can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs. For this reason, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, child care assistance with low-cost co-payments is available through Washington’s child care assistance program for families with incomes up to 200% of the FPL.<sup>c</sup>

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

**Figure C-1. The Self-Sufficiency Standard and Federal Poverty Level for Select Family Types Kitsap County (Excluding Bainbridge Island), WA 2014**



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

*First, the measure is based on the cost of a single item—food—rather than a “market basket” of all basic needs.*

Over five decades ago, when the FPL was first developed by Mollie Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. (The Department of Agriculture had determined household food budgets based on nutritional standards.) Knowing that the average American family spent a third of their budget on food, Orshansky reasoned that multiplying the food budget by three would yield an estimate of the amount needed to meet other basic needs, and thus this became the basis of the FPL.<sup>d</sup>

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

*Third, the federal poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife, or if a single parent, implicitly assumes she is not employed.* This family demographic no longer reflects the reality of the majority of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 59% of two-parent families with children in 2013. Likewise, 68% of single mothers with children were employed and 81% of single fathers with children were employed in 2013.<sup>f</sup> Thus paid employment with its associated costs such as child care, transportation, and taxes is the norm for the majority of families today rather than the exception. Moreover, when the poverty measure was first developed, these employment-related items were not a significant expense for most families: taxes were relatively low and child care for families with young children was not common.<sup>g</sup> However, today these expenses

are substantial, and borne by most families, and thus these costs should be included in a modern poverty measure.

*Fourth, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay Area of California (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the United States costs over three times as much as in the least expensive areas.<sup>h</sup> Even within states, costs vary considerably: in Washington State, the cost of a three-bedroom housing rental in East King County is nearly \$2,833 per month, while in Garfield County a three-bedroom unit is \$801 per month.

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

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

## THE SUPPLEMENTAL POVERTY MEASURE

Besides the Self-Sufficiency Standard, the other major proposed alternative to the federal poverty measure is a measure based on recommendations from the National Academy of Sciences (NAS).<sup>j</sup> The Census Bureau produced poverty estimates based on various combinations of the NAS recommendations, designating them as experimental poverty measures.<sup>k</sup> The new Supplemental Poverty Measure (SPM) developed by the Obama Administration, for which data were first released November 7, 2011, is based on the NAS methodology, with some revisions, and the earlier work by the Census Bureau and others.<sup>l</sup> Since 2011, the Census Bureau has released reports of poverty trends utilizing the SPM measure.



Table C-1. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2014  
 Three Family Types, All Washington State Counties

COUNTY	ONE ADULT ONE PRESCHOOLER		ONE ADULT ONE PRESCHOOLER ONE SCHOOL-AGE		TWO ADULTS ONE PRESCHOOLER ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Clallam	\$40,160	255%	\$48,421	245%	\$55,279	232%
Jefferson	\$40,402	257%	\$48,025	243%	\$56,053	235%
Kitsap (Bainbridge Island)	\$45,073	287%	\$54,176	274%	\$61,358	257%
Kitsap (Excluding Bainbridge Island)	\$42,384	269%	\$51,526	260%	\$58,686	246%
Grays Harbor	\$32,744	208%	\$41,744	211%	\$49,708	208%
Lewis	\$34,413	219%	\$45,945	232%	\$53,050	222%
Mason	\$37,450	238%	\$45,603	230%	\$52,807	221%
Pacific	\$31,535	200%	\$40,372	204%	\$47,946	201%
Thurston	\$42,919	273%	\$52,208	264%	\$59,212	248%
Island	\$39,302	250%	\$49,941	252%	\$57,159	240%
San Juan	\$43,502	277%	\$51,961	263%	\$58,868	247%
Skagit	\$40,162	255%	\$50,479	255%	\$57,321	240%
Whatcom	\$41,640	265%	\$52,918	267%	\$59,773	251%
Snohomish (West County Cities)	\$55,336	352%	\$66,941	338%	\$74,503	312%
Snohomish (Excluding West County Cities)	\$49,501	315%	\$61,094	309%	\$68,288	286%
King (City of Seattle)	\$52,443	333%	\$64,667	327%	\$69,704	292%
King (East)	\$61,839	393%	\$74,616	377%	\$79,411	333%
King (North)	\$57,819	368%	\$70,044	354%	\$75,391	316%
King (South)	\$52,436	333%	\$64,661	327%	\$70,007	294%
Pierce (West County Cities)	\$44,806	285%	\$54,946	278%	\$62,607	263%
Pierce (Excluding West County Cities)	\$44,135	281%	\$54,275	274%	\$61,547	258%
Clark	\$42,657	271%	\$53,525	270%	\$60,901	255%
Cowlitz	\$34,075	217%	\$45,662	231%	\$52,573	220%
Wahkiakum	\$30,364	193%	\$40,669	206%	\$48,214	202%
Adams	\$30,449	194%	\$37,601	190%	\$45,295	190%
Chelan	\$35,140	223%	\$44,406	224%	\$51,705	217%
Douglas	\$33,240	211%	\$41,646	210%	\$48,639	204%
Grant	\$32,229	205%	\$38,810	196%	\$46,653	196%
Okanogan	\$29,606	188%	\$35,497	179%	\$43,538	183%
Kittitas	\$37,254	237%	\$47,442	240%	\$54,991	231%
Klickitat	\$31,915	203%	\$44,088	223%	\$50,998	214%
Skamania	\$33,187	211%	\$40,340	204%	\$47,776	200%
Yakima	\$32,210	205%	\$41,085	208%	\$48,973	205%
Asotin	\$29,993	191%	\$34,815	176%	\$42,549	178%
Columbia	\$31,004	197%	\$42,323	214%	\$49,543	208%
Ferry	\$30,919	197%	\$43,738	221%	\$50,680	212%



**Table C-1. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2014**  
*Three Family Types, All Washington State Counties*

COUNTY	ONE ADULT ONE PRESCHOOLER		ONE ADULT ONE PRESCHOOLER ONE SCHOOL-AGE		TWO ADULTS ONE PRESCHOOLER ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Garfield	\$28,778	183%	\$38,509	195%	\$46,222	194%
Lincoln	\$28,991	184%	\$33,805	171%	\$41,563	174%
Pend Oreille	\$27,945	178%	\$35,062	177%	\$43,105	181%
Stevens	\$34,009	216%	\$44,912	227%	\$51,805	217%
Walla Walla	\$38,708	246%	\$50,933	257%	\$58,157	244%
Whitman	\$38,420	244%	\$48,209	244%	\$55,552	233%
Benton Kennewick/Richland)	\$38,014	242%	\$47,983	242%	\$54,747	230%
Benton Excluding Kennewick/Richland)	\$36,036	229%	\$46,453	235%	\$53,136	223%
Franklin	\$35,210	224%	\$46,078	233%	\$52,936	222%
Spokane	\$36,023	229%	\$46,573	235%	\$53,532	224%

Designed primarily to track poverty trends over time, the Supplemental Poverty Measure provides a new and improved statistic to better understand the prevalence of poverty in the United States. The primary differences from the FPL are two: first, the thresholds are based on expenditures, and thus track living standards, making the SPM a relative measure. Second, the SPM uses a broader measure of resources, beyond cash income, including the value of some benefits (those that offset the core elements of the SPM, i.e., food, housing and utilities). The SPM is not intended to be a replacement for the FPL, but it will provide policymakers with additional data on the extent of poverty and the impact of public policies. At the same time, the SPM will not replace the need for other benchmarks of income adequacy, particularly because its thresholds are set at a level roughly the same as the FPL. The Standard will continue to be an essential tool for understanding what it takes to make ends meet at a minimally adequate level in today's economy.

## APPENDIX C ENDNOTES

a. There are two federal measurements of poverty. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household, and by age for one- and two-adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines”

or the “Federal Poverty Level” (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPL only varies by family size, regardless of composition; the 2014 FPL for a family of three is \$19,790. The Standard references the FPL in this report. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.cfm> and <http://aspe.hhs.gov/poverty/14poverty.cfm>.

b. Carmen DeNavas-Walt, Bernadette Proctor, and Jessica C. Smith, “Income, Poverty, and Health Insurance Coverage in the U.S.: 2012,” U.S. Census Bureau, Current Population Reports, Series P60-245, Washington, D.C. (U.S. Government Printing Office), <http://www.census.gov/prod/2013pubs/p60-245.pdf> (accessed June 24, 2014).

c. Washington State Department of Health and Human Services, “Working Connections Child Care” <http://www.dshs.wa.gov/onlineco/wccc.shtml> (accessed September 5, 2014).

d. U.S. Department of Health and Human Services, “Frequently Asked Questions Related to the Poverty Guidelines and Poverty,” <http://aspe.hhs.gov/poverty/faq.cfm> (accessed June 25, 2014).

e. In 2012 the average consumer expenditure on food was \$6,599 per year or 12.8% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2012,” <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed June 25, 2014).

f. U.S. Department of Labor, U.S. Bureau of Labor Statistics, “Employment Characteristics of Families-2013,” <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed June 7, 2014).

g. At the time the federal poverty measure was developed child care was a negligible component of consumer expenditures (p. 27)

and the tax burden on the low-income population was relatively low at an effective 1% in 1966 (p. 29). Constance Citro and Robert Michael, Eds., *Measuring Poverty: A New Approach*, Washington, D.C.: National Academy Press, [http://www.nap.edu/openbook.php?record\\_id=4759](http://www.nap.edu/openbook.php?record_id=4759) (accessed June 25, 2014); hereafter cited as *Measuring Poverty*.

h. Using the 2015 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile for a two-bedroom unit in the most expensive place—the San Francisco metropolitan area—is \$2,062 per month. This is nearly four times as much as the least expensive housing in the country, found in most counties in Kentucky, where two-bedroom units cost \$558 per month. U.S. Housing and Urban Development Department, “Fair Market Rents,” <http://www.huduser.org/datasets/fmr.html> (accessed August 15, 2014).

i. One of the first people to advocate implementing changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the Line*. Ruggles’ work and the analyses of many others are summarized in *Measuring Poverty*.

j. *Measuring Poverty*.

k. Thesia I. Garner and Kathleen S. Short, “Creating a Consistent Poverty Measure Over Time Using NAS Procedures: 1996-2005,” U.S. Department of Labor, BLS Working Papers, Working Paper 417, April 2008, <http://www.bls.gov/osmr/pdf/ec080030.pdf> (accessed June 25, 2014).

l. U.S. Department of Commerce, U.S. Census Bureau, Poverty – Experimental Measures, Supplemental Poverty Measure Methodology, “Observations from the Interagency Technical Working Group on Developing a Supplemental Poverty Measure,” March 2010, [https://www.census.gov/hhes/www/poverty/SPM\\_TWGObservations.pdf](https://www.census.gov/hhes/www/poverty/SPM_TWGObservations.pdf) (accessed June 25, 2014). U.S. Department of Commerce, U.S. Census Bureau, “Webinar: Supplemental Poverty Measure Research,” [http://www.census.gov/newsroom/releases/archives/news\\_conferences/2011-11-04\\_spm\\_webinar.html](http://www.census.gov/newsroom/releases/archives/news_conferences/2011-11-04_spm_webinar.html) (accessed November 10, 2011).



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

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## County Data Table Index

### Ordered Alphabetically by County

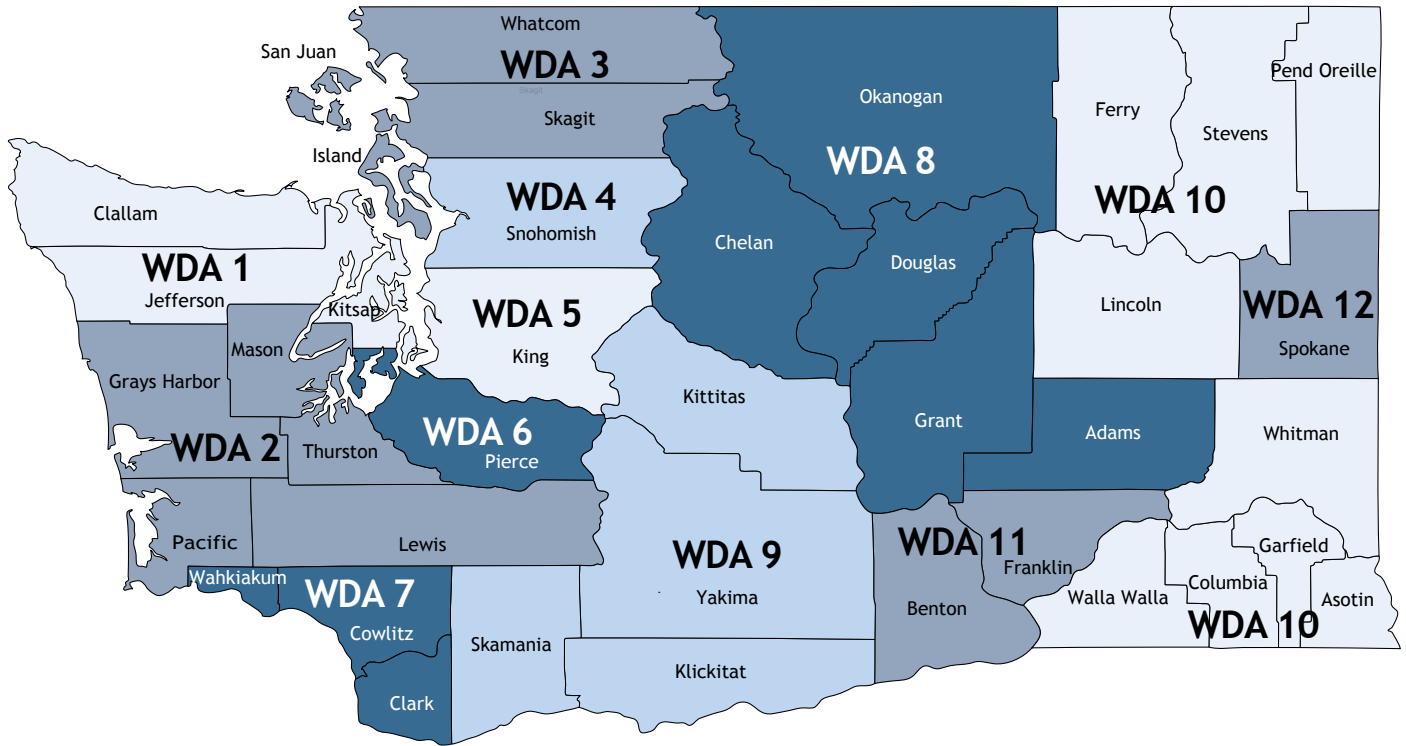
TABLE	COUNTY
25	Adams County
34	Asotin County
43	Benton County (Kennewick/Richland)
44	Benton County (Excluding Kennewick/Richland)
26	Chelan County
1	Clallam County
22	Clark County
35	Columbia County
23	Cowlitz County
27	Douglas County
36	Ferry County
45	Franklin County
37	Garfield County
28	Grant County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

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

## Explanation of Within-County Regions

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

Map of Washington Workforce Development Areas



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



## Workforce Development Area 1: Olympic

Table 1  
The Self-Sufficiency Standard for Clallam County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$619	\$838	\$838	\$838	\$838	\$838	\$838	\$1,203
Child Care	\$0	\$815	\$1,656	\$1,244	\$429	\$841	\$1,244	\$2,085
Food	\$251	\$380	\$499	\$573	\$663	\$608	\$787	\$870
Transportation	\$246	\$255	\$255	\$255	\$255	\$486	\$486	\$486
Health Care	\$116	\$416	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$123	\$270	\$367	\$334	\$265	\$324	\$384	\$514
Taxes	\$200	\$514	\$737	\$626	\$358	\$552	\$648	\$993
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$162)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$63)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.84	\$19.02	\$25.63	\$22.93	\$16.35	\$11.33 per adult	\$13.09 per adult	\$17.90 per adult
MONTHLY	\$1,556	\$3,347	\$4,510	\$4,035	\$2,877	\$3,987	\$4,607	\$6,301
ANNUAL	\$18,673	\$40,160	\$54,122	\$48,421	\$34,528	\$47,845	\$55,279	\$75,614
EMERGENCY SAVINGS (Monthly Contribution)	\$38	\$84	\$116	\$107	\$95	\$51	\$62	\$81

Table 2  
The Self-Sufficiency Standard for Jefferson County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$670	\$907	\$907	\$907	\$907	\$907	\$907	\$1,130
Child Care	\$0	\$637	\$1,355	\$968	\$330	\$718	\$968	\$1,686
Food	\$330	\$501	\$658	\$756	\$874	\$801	\$1,037	\$1,147
Transportation	\$246	\$255	\$255	\$255	\$255	\$485	\$485	\$485
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$136	\$271	\$360	\$332	\$283	\$338	\$388	\$495
Taxes	\$242	\$521	\$715	\$620	\$446	\$601	\$665	\$932
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$83)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$55)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.89	\$19.13	\$25.05	\$22.74	\$18.47	\$11.90 per adult	\$13.27 per adult	\$17.12 per adult
MONTHLY	\$1,741	\$3,367	\$4,409	\$4,002	\$3,250	\$4,190	\$4,671	\$6,025
ANNUAL	\$20,897	\$40,402	\$52,912	\$48,025	\$39,003	\$50,275	\$56,053	\$72,303
EMERGENCY SAVINGS (Monthly Contribution)	\$41	\$85	\$114	\$107	\$96	\$53	\$63	\$79

Table 3  
The Self-Sufficiency Standard for Kitsap County (Bainbridge Island), WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$871	\$1,142	\$1,142	\$1,142	\$1,142	\$1,142	\$1,142	\$1,641
Child Care	\$0	\$767	\$1,654	\$1,244	\$477	\$887	\$1,244	\$2,131
Food	\$258	\$392	\$514	\$591	\$683	\$626	\$810	\$897
Transportation	\$259	\$267	\$267	\$267	\$267	\$510	\$510	\$510
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$150	\$298	\$400	\$368	\$303	\$364	\$419	\$568
Taxes	\$289	\$610	\$848	\$739	\$538	\$684	\$766	\$1,173
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$11.04	\$21.34	\$28.32	\$25.65	\$20.76	\$12.93 per adult	\$14.53 per adult	\$20.08 per adult
MONTHLY	\$1,944	\$3,756	\$4,985	\$4,515	\$3,654	\$4,552	\$5,113	\$7,069
ANNUAL	\$23,324	\$45,073	\$59,816	\$54,176	\$43,853	\$54,623	\$65,075	\$84,827
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$91	\$124	\$116	\$98	\$56	\$69	\$88

Table 4  
The Self-Sufficiency Standard for Kitsap County (Excluding Bainbridge Island), WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$755	\$989	\$989	\$989	\$989	\$989	\$989	\$1,421
Child Care	\$0	\$767	\$1,654	\$1,244	\$477	\$887	\$1,244	\$2,131
Food	\$258	\$392	\$514	\$591	\$683	\$626	\$810	\$897
Transportation	\$258	\$266	\$266	\$266	\$266	\$508	\$508	\$508
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$139	\$283	\$385	\$352	\$288	\$348	\$404	\$546
Taxes	\$249	\$558	\$797	\$687	\$467	\$632	\$715	\$1,099
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$63)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$55)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.08	\$20.07	\$27.07	\$24.40	\$19.01	\$12.30 per adult	\$13.89 per adult	\$19.18 per adult
MONTHLY	\$1,775	\$3,532	\$4,764	\$4,294	\$3,345	\$4,329	\$4,890	\$6,751
ANNUAL	\$21,298	\$42,384	\$57,165	\$51,526	\$40,141	\$51,952	\$58,686	\$81,009
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$87	\$120	\$112	\$96	\$54	\$65	\$85

## Workforce Development Area 2: Pacific Mountain

Table 5  
The Self-Sufficiency Standard for Grays Harbor County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$527	\$681	\$681	\$681	\$681	\$681	\$681	\$972
Child Care	\$0	\$572	\$1,226	\$981	\$409	\$654	\$981	\$1,635
Food	\$278	\$422	\$554	\$637	\$737	\$675	\$874	\$967
Transportation	\$251	\$259	\$259	\$259	\$259	\$494	\$494	\$494
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$117	\$235	\$315	\$299	\$255	\$298	\$352	\$457
Taxes	\$186	\$372	\$562	\$497	\$322	\$472	\$540	\$802
Earned Income Tax Credit (-)	\$0	(\$77)	\$0	(\$35)	(\$202)	(\$9)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$105)	(\$65)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.38	\$15.50	\$21.34	\$19.77	\$15.28	\$10.24 per adult	\$11.77 per adult	\$15.56 per adult
MONTHLY	\$1,476	\$2,729	\$3,756	\$3,479	\$2,689	\$3,604	\$4,142	\$5,477
ANNUAL	\$17,707	\$32,744	\$45,071	\$41,744	\$32,270	\$43,247	\$49,708	\$65,723
EMERGENCY SAVINGS (Monthly Contribution)	\$36	\$79	\$103	\$100	\$94	\$48	\$56	\$74

Table 6  
The Self-Sufficiency Standard for Lewis County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$543	\$724	\$724	\$724	\$724	\$724	\$724	\$951
Child Care	\$0	\$629	\$1,344	\$1,184	\$555	\$715	\$1,184	\$1,899
Food	\$262	\$398	\$522	\$600	\$693	\$636	\$822	\$910
Transportation	\$251	\$260	\$260	\$260	\$260	\$495	\$495	\$495
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$117	\$242	\$328	\$320	\$269	\$304	\$371	\$476
Taxes	\$185	\$402	\$602	\$576	\$378	\$482	\$602	\$860
Earned Income Tax Credit (-)	\$0	(\$55)	\$0	\$0	(\$142)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.38	\$16.29	\$22.38	\$21.75	\$16.88	\$10.50 per adult	\$12.56 per adult	\$16.31 per adult
MONTHLY	\$1,475	\$2,868	\$3,938	\$3,829	\$2,971	\$3,695	\$4,421	\$5,742
ANNUAL	\$17,700	\$34,413	\$47,258	\$45,945	\$35,657	\$44,337	\$53,050	\$68,902
EMERGENCY SAVINGS (Monthly Contribution)	\$36	\$80	\$106	\$104	\$95	\$47	\$61	\$76

Table 7  
The Self-Sufficiency Standard for Mason County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$647	\$876	\$876	\$876	\$876	\$876	\$876	\$1,186
Child Care	\$0	\$606	\$1,300	\$1,005	\$399	\$694	\$1,005	\$1,698
Food	\$263	\$398	\$523	\$601	\$695	\$637	\$824	\$912
Transportation	\$256	\$265	\$265	\$265	\$265	\$505	\$505	\$505
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$128	\$256	\$339	\$318	\$269	\$318	\$370	\$480
Taxes	\$214	\$462	\$642	\$572	\$382	\$532	\$600	\$880
Earned Income Tax Credit (-)	\$0	(\$14)	\$0	\$0	\$(141)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.23	\$17.73	\$23.32	\$21.59	\$16.92	\$11.08 per adult	\$12.50 per adult	\$16.51 per adult
MONTHLY	\$1,625	\$3,121	\$4,103	\$3,800	\$2,979	\$3,901	\$4,401	\$5,812
ANNUAL	\$19,496	\$37,450	\$49,241	\$45,603	\$35,743	\$46,813	\$52,807	\$69,738
EMERGENCY SAVINGS (Monthly Contribution)	\$39	\$81	\$109	\$103	\$95	\$50	\$60	\$77

Table 8  
The Self-Sufficiency Standard for Pacific County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$619	\$767	\$767	\$767	\$767	\$767	\$767	\$1,027
Child Care	\$0	\$474	\$1,061	\$908	\$434	\$587	\$908	\$1,495
Food	\$249	\$378	\$496	\$570	\$659	\$604	\$782	\$865
Transportation	\$253	\$261	\$261	\$261	\$261	\$498	\$498	\$498
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$124	\$229	\$301	\$294	\$258	\$293	\$344	\$439
Taxes	\$201	\$347	\$504	\$469	\$329	\$438	\$497	\$737
Earned Income Tax Credit (-)	\$0	(\$93)	(\$27)	(\$59)	(\$189)	(\$26)	(\$22)	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$110)	(\$63)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.87	\$14.93	\$19.99	\$19.12	\$15.63	\$9.94 per adult	\$11.35 per adult	\$14.80 per adult
MONTHLY	\$1,562	\$2,628	\$3,518	\$3,364	\$2,751	\$3,497	\$3,996	\$5,211
ANNUAL	\$18,739	\$31,535	\$42,213	\$40,372	\$33,011	\$41,966	\$47,946	\$62,535
EMERGENCY SAVINGS (Monthly Contribution)	\$38	\$78	\$100	\$100	\$94	\$48	\$58	\$72

Table 9  
The Self-Sufficiency Standard for Thurston County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$543	\$1026	\$724	\$1,026	\$1,026	\$1,026	\$1,026	\$1,486
Child Care	\$0	\$776	\$1344	\$1,267	\$491	\$919	\$1,267	\$1,695
Food	\$262	\$380	\$522	\$573	\$663	\$608	\$787	\$891
Transportation	\$251	\$263	\$260	\$263	\$263	\$502	\$502	\$502
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$521
Miscellaneous	\$117	\$286	\$328	\$356	\$290	\$353	\$407	\$509
Taxes	\$185	\$568	\$602	\$701	\$480	\$647	\$725	\$979
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$52)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$55)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.38	\$20.32	\$22.38	\$24.72	\$19.32	\$12.48 per adult	\$14.02 per adult	\$17.71 per adult
MONTHLY	\$1,475	\$3,577	\$3,938	\$4,351	\$3,401	\$4,394	\$4,934	\$6,233
ANNUAL	\$17,700	\$42,919	\$47,258	\$52,208	\$40,809	\$52,724	\$59,212	\$74,795
EMERGENCY SAVINGS (Monthly Contribution)	\$36	\$88	\$106	\$113	\$97	\$55	\$65	\$81

## Workforce Development Area 3: Northwest

Table 10  
The Self-Sufficiency Standard for Island County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$696	\$909	\$909	\$909	\$909	\$909	\$909	\$1,339
Child Care	\$0	\$657	\$1,443	\$1,206	\$549	\$786	\$1,206	\$1,993
Food	\$274	\$415	\$545	\$626	\$724	\$664	\$859	\$951
Transportation	\$248	\$256	\$256	\$256	\$256	\$488	\$488	\$488
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$133	\$265	\$358	\$343	\$290	\$332	\$395	\$527
Taxes	\$232	\$498	\$707	\$657	\$478	\$578	\$685	\$1,037
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$54)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$55)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.65	\$18.61	\$24.87	\$23.65	\$19.27	\$11.64 per adult	\$13.53 per adult	\$18.42 per adult
MONTHLY	\$1,699	\$3,275	\$4,377	\$4,162	\$3,392	\$4,096	\$4,763	\$6,485
ANNUAL	\$20,385	\$39,302	\$52,521	\$49,941	\$40,699	\$49,149	\$57,159	\$77,815
EMERGENCY SAVINGS (Monthly Contribution)	\$40	\$83	\$113	\$110	\$97	\$52	\$64	\$83

Table 11  
The Self-Sufficiency Standard for San Juan County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$764	\$974	\$974	\$974	\$974	\$974	\$974	\$1,286
Child Care	\$0	\$866	\$1,748	\$1,310	\$444	\$883	\$1,310	\$2,193
Food	\$252	\$382	\$501	\$576	\$666	\$611	\$790	\$874
Transportation	\$248	\$257	\$257	\$257	\$257	\$490	\$490	\$490
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$138	\$289	\$391	\$355	\$280	\$343	\$405	\$534
Taxes	\$246	\$578	\$813	\$694	\$430	\$612	\$716	\$1,057
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$96)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$58)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.03	\$20.60	\$27.52	\$24.60	\$18.14	\$12.08 per adult	\$13.94 per adult	\$18.71 per adult
MONTHLY	\$1,765	\$3,625	\$4,843	\$4,330	\$3,193	\$4,250	\$4,906	\$6,584
ANNUAL	\$21,179	\$43,502	\$58,112	\$51,961	\$38,311	\$51,006	\$58,868	\$79,012
EMERGENCY SAVINGS (Monthly Contribution)	\$41	\$89	\$122	\$113	\$96	\$53	\$65	\$84



Table 12  
The Self-Sufficiency Standard for Skagit County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$735	\$988	\$988	\$988	\$988	\$988	\$988	\$1,387
Child Care	\$0	\$669	\$1,492	\$1,222	\$553	\$823	\$1,222	\$2,045
Food	\$245	\$372	\$488	\$561	\$649	\$594	\$769	\$851
Transportation	\$250	\$259	\$259	\$259	\$259	\$493	\$493	\$493
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$135	\$270	\$365	\$346	\$291	\$337	\$396	\$528
Taxes	\$236	\$515	\$730	\$666	\$481	\$594	\$687	\$1,038
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$50)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$55)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.76	\$19.02	\$25.46	\$23.90	\$19.37	\$11.84 per adult	\$13.57 per adult	\$18.44 per adult
MONTHLY	\$1,717	\$3,347	\$4,481	\$4,207	\$3,409	\$4,168	\$4,777	\$6,492
ANNUAL	\$20,604	\$40,162	\$53,772	\$50,479	\$40,906	\$50,019	\$57,321	\$77,902
EMERGENCY SAVINGS (Monthly Contribution)	\$40	\$84	\$115	\$110	\$97	\$53	\$64	\$83

Table 13  
The Self-Sufficiency Standard for Whatcom County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$721	\$948	\$948	\$948	\$948	\$948	\$948	\$1,372
Child Care	\$0	\$789	\$1,676	\$1,398	\$608	\$886	\$1,398	\$2,284
Food	\$249	\$377	\$495	\$568	\$658	\$603	\$780	\$863
Transportation	\$248	\$256	\$256	\$256	\$256	\$489	\$489	\$489
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$133	\$278	\$380	\$360	\$293	\$340	\$410	\$551
Taxes	\$232	\$544	\$781	\$714	\$493	\$604	\$736	\$1,116
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$40)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$53)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.65	\$19.72	\$26.67	\$25.06	\$19.65	\$11.96 per adult	\$14.15 per adult	\$19.39 per adult
MONTHLY	\$1,699	\$3,470	\$4,694	\$4,410	\$3,458	\$4,208	\$4,981	\$6,825
ANNUAL	\$20,387	\$41,640	\$56,333	\$52,918	\$41,494	\$50,498	\$59,773	\$81,900
EMERGENCY SAVINGS (Monthly Contribution)	\$40	\$86	\$119	\$114	\$97	\$53	\$66	\$86

## Workforce Development Area 4: Snohomish

Table 14  
The Self-Sufficiency Standard for Snohomish County (West County Cities), WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$1,299	\$1,599	\$1,599	\$1,599	\$1,599	\$1,599	\$1,599	\$2,355
Child Care	\$0	\$880	\$1,936	\$1,497	\$618	\$1,057	\$1,497	\$2,554
Food	\$263	\$400	\$524	\$602	\$697	\$639	\$826	\$914
Transportation	\$276	\$285	\$285	\$285	\$285	\$545	\$545	\$545
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$195	\$358	\$477	\$441	\$366	\$431	\$495	\$687
Taxes	\$441	\$812	\$1,142	\$990	\$751	\$913	\$1,025	\$1,577
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$14.72	\$26.20	\$34.78	\$31.70	\$25.90	\$15.69 per adult	\$17.64 per adult	\$24.95 per adult
MONTHLY	\$2,591	\$4,611	\$6,121	\$5,578	\$4,559	\$5,521	\$6,209	\$8,783
ANNUAL	\$31,096	\$55,336	\$73,455	\$66,941	\$54,702	\$66,254	\$74,503	\$105,391
EMERGENCY SAVINGS (Monthly Contribution)	\$56	\$106	\$161	\$136	\$113	\$65	\$76	\$103

Table 15  
The Self-Sufficiency Standard for Snohomish County (Excluding West County Cities), WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$1,043	\$1,283	\$1,283	\$1,283	\$1,283	\$1,283	\$1,283	\$1,891
Child Care	\$0	\$880	\$1,936	\$1,497	\$618	\$1,057	\$1,497	\$2,554
Food	\$263	\$400	\$524	\$602	\$697	\$639	\$826	\$914
Transportation	\$255	\$264	\$264	\$264	\$264	\$503	\$503	\$503
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$168	\$324	\$443	\$408	\$332	\$395	\$460	\$636
Taxes	\$346	\$696	\$991	\$872	\$635	\$789	\$900	\$1,400
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.45	\$23.44	\$31.82	\$28.93	\$23.14	\$14.22 per adult	\$16.17 per adult	\$22.86 per adult
MONTHLY	\$2,192	\$4,125	\$5,600	\$5,091	\$4,072	\$5,004	\$5,691	\$8,048
ANNUAL	\$26,299	\$49,501	\$67,201	\$61,094	\$48,866	\$60,049	\$68,288	\$96,581
EMERGENCY SAVINGS (Monthly Contribution)	\$49	\$98	\$138	\$126	\$105	\$60	\$72	\$97

## Workforce Development Area 5: Seattle-King

Table 16  
The Self-Sufficiency Standard for King County (City of Seattle), WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$1,134	\$1,395	\$1,395	\$1,395	\$1,395	\$1,395	\$1,395	\$2,056
Child Care	\$0	\$1,093	\$2,400	\$1,733	\$640	\$1,307	\$1,733	\$3,040
Food	\$281	\$426	\$559	\$642	\$742	\$680	\$880	\$974
Transportation	\$99	\$99	\$99	\$99	\$99	\$198	\$198	\$198
Health Care	\$113	\$395	\$407	\$413	\$442	\$454	\$469	\$482
Miscellaneous	\$163	\$341	\$486	\$428	\$332	\$403	\$468	\$675
Taxes	\$331	\$756	\$1,191	\$945	\$638	\$820	\$932	\$1,537
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.05	\$24.83	\$35.63	\$30.62	\$23.14	\$14.56 per adult	\$16.50 per adult	\$24.47 per adult
MONTHLY	\$2,120	\$4,370	\$6,271	\$5,389	\$4,072	\$5,125	\$5,809	\$8,612
ANNUAL	\$25,440	\$52,443	\$75,246	\$64,667	\$48,865	\$61,497	\$69,704	\$103,346
EMERGENCY SAVINGS (Monthly Contribution)	\$48	\$102	\$167	\$131	\$105	\$61	\$73	\$102

Table 17  
The Self-Sufficiency Standard for King County (East), WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$1,563	\$1,923	\$1,923	\$1,923	\$1,923	\$1,923	\$1,923	\$2,833
Child Care	\$0	\$1,093	\$2,400	\$1,733	\$640	\$1,307	\$1,733	\$3,040
Food	\$281	\$426	\$559	\$642	\$742	\$680	\$880	\$974
Transportation	\$117	\$117	\$117	\$117	\$117	\$234	\$234	\$234
Health Care	\$113	\$395	\$407	\$413	\$442	\$454	\$469	\$482
Miscellaneous	\$207	\$395	\$541	\$483	\$386	\$460	\$524	\$756
Taxes	\$480	\$938	\$1,490	\$1,174	\$821	\$1,009	\$1,121	\$1,951
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$15.69	\$29.28	\$40.74	\$35.33	\$27.59	\$16.86 per adult	\$18.80 per adult	\$28.18 per adult
MONTHLY	\$2,761	\$5,153	\$7,170	\$6,218	\$4,855	\$5,934	\$6,618	\$9,921
ANNUAL	\$33,135	\$61,839	\$86,038	\$74,616	\$58,262	\$71,203	\$79,411	\$119,048
EMERGENCY SAVINGS (Monthly Contribution)	\$16	\$29	\$41	\$35	\$28	\$17	\$19	\$28

Table 18  
The Self-Sufficiency Standard for King County (North), WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$1,373	\$1,689	\$1,689	\$1,689	\$1,689	\$1,689	\$1,689	\$2,489
Child Care	\$0	\$1,093	\$2,400	\$1,733	\$640	\$1,307	\$1,733	\$3,040
Food	\$281	\$426	\$559	\$642	\$742	\$680	\$880	\$974
Transportation	\$117	\$117	\$117	\$117	\$117	\$234	\$234	\$234
Health Care	\$113	\$395	\$407	\$413	\$442	\$454	\$469	\$482
Miscellaneous	\$188	\$372	\$517	\$459	\$363	\$436	\$501	\$722
Taxes	\$417	\$860	\$1,362	\$1,050	\$742	\$931	\$1,042	\$1,762
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$14.14	\$27.38	\$38.55	\$33.16	\$25.68	\$15.91 per adult	\$17.85 per adult	\$26.57 per adult
MONTHLY	\$2,489	\$4,818	\$6,785	\$5,837	\$4,520	\$5,599	\$6,283	\$9,354
ANNUAL	\$29,868	\$57,819	\$81,421	\$70,044	\$54,242	\$67,183	\$75,391	\$112,245
EMERGENCY SAVINGS (Monthly Contribution)	\$54	\$110	\$189	\$149	\$113	\$65	\$77	\$106

Table 19  
The Self-Sufficiency Standard for King County (South), WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$1,119	\$1,377	\$1,377	\$1,377	\$1,377	\$1,377	\$1,377	\$2,028
Child Care	\$0	\$1,093	\$2,400	\$1,733	\$640	\$1,307	\$1,733	\$3,040
Food	\$281	\$426	\$559	\$642	\$742	\$680	\$880	\$974
Transportation	\$117	\$117	\$117	\$117	\$117	\$234	\$234	\$234
Health Care	\$113	\$395	\$407	\$413	\$442	\$454	\$469	\$482
Miscellaneous	\$163	\$341	\$486	\$428	\$332	\$405	\$469	\$676
Taxes	\$332	\$756	\$1,191	\$945	\$638	\$826	\$938	\$1,540
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$12.07	\$24.83	\$35.62	\$30.62	\$23.13	\$14.63 per adult	\$16.57 per adult	\$24.50 per adult
MONTHLY	\$2,124	\$4,370	\$6,270	\$5,388	\$4,072	\$5,150	\$5,834	\$8,625
ANNUAL	\$25,493	\$52,436	\$75,238	\$64,661	\$48,858	\$61,800	\$70,007	\$103,499
EMERGENCY SAVINGS (Monthly Contribution)	\$48	\$102	\$167	\$131	\$105	\$61	\$73	\$102

## Workforce Development Area 6: Tacoma-Pierce

Table 20  
The Self-Sufficiency Standard for Pierce County (West County Cities), WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$845	\$1,101	\$1,101	\$1,101	\$1,101	\$1,101	\$1,101	\$1,623
Child Care	\$0	\$765	\$1,630	\$1,305	\$539	\$864	\$1,305	\$2,169
Food	\$255	\$387	\$507	\$583	\$674	\$618	\$799	\$884
Transportation	\$289	\$298	\$298	\$298	\$298	\$571	\$571	\$571
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$151	\$296	\$396	\$372	\$307	\$363	\$426	\$575
Taxes	\$290	\$607	\$838	\$756	\$555	\$684	\$794	\$1,201
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.06	\$21.21	\$28.00	\$26.02	\$21.13	\$12.90 per adult	\$14.82 per adult	\$20.38 per adult
MONTHLY	\$1,947	\$3,734	\$4,929	\$4,579	\$3,719	\$4,540	\$5,217	\$7,174
ANNUAL	\$23,360	\$44,806	\$59,143	\$54,946	\$44,622	\$54,474	\$62,607	\$86,091
EMERGENCY SAVINGS (Monthly Contribution)	\$45	\$91	\$123	\$117	\$99	\$56	\$68	\$89

Table 21  
The Self-Sufficiency Standard for Pierce County (Excluding West County Cities), WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$833	\$1,085	\$1,085	\$1,085	\$1,085	\$1,085	\$1,085	\$1,599
Child Care	\$0	\$765	\$1,630	\$1,305	\$539	\$864	\$1,305	\$2,169
Food	\$255	\$387	\$507	\$583	\$674	\$618	\$799	\$884
Transportation	\$267	\$275	\$275	\$275	\$275	\$526	\$526	\$526
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$147	\$292	\$392	\$368	\$303	\$357	\$420	\$568
Taxes	\$279	\$594	\$825	\$743	\$542	\$663	\$773	\$1,178
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.77	\$20.90	\$27.69	\$25.70	\$20.81	\$12.65 per adult	\$14.57 per adult	\$20.10 per adult
MONTHLY	\$1,896	\$3,678	\$4,873	\$4,523	\$3,663	\$4,451	\$5,129	\$7,075
ANNUAL	\$22,754	\$44,135	\$58,472	\$54,275	\$43,951	\$53,414	\$61,547	\$84,897
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$90	\$122	\$116	\$98	\$55	\$67	\$88

## Workforce Development Area 7: Southwest

Table 22  
The Self-Sufficiency Standard for Clark County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$796	\$947	\$947	\$947	\$947	\$947	\$947	\$1,396
Child Care	\$0	\$823	\$1,788	\$1,409	\$586	\$966	\$1,409	\$2,375
Food	\$246	\$374	\$490	\$563	\$651	\$597	\$773	\$855
Transportation	\$284	\$292	\$292	\$292	\$292	\$557	\$557	\$557
Health Care	\$115	\$408	\$421	\$427	\$456	\$467	\$483	\$495
Miscellaneous	\$144	\$284	\$394	\$364	\$293	\$353	\$417	\$568
Taxes	\$267	\$563	\$825	\$725	\$493	\$648	\$756	\$1,171
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$39)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$53)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.52	\$20.20	\$27.79	\$25.34	\$19.66	\$12.50 per adult	\$14.42 per adult	\$20.07 per adult
MONTHLY	\$1,852	\$3,555	\$4,891	\$4,460	\$3,460	\$4,402	\$5,075	\$7,066
ANNUAL	\$22,223	\$42,657	\$58,689	\$53,525	\$41,522	\$52,820	\$60,901	\$84,790
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$88	\$122	\$115	\$97	\$55	\$66	\$88

Table 23  
The Self-Sufficiency Standard for Cowlitz County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$599	\$737	\$737	\$737	\$737	\$737	\$737	\$1,086
Child Care	\$0	\$620	\$1,303	\$1,183	\$563	\$683	\$1,183	\$1,866
Food	\$250	\$379	\$498	\$572	\$662	\$607	\$785	\$868
Transportation	\$250	\$259	\$259	\$259	\$259	\$493	\$493	\$493
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$122	\$241	\$322	\$318	\$268	\$299	\$369	\$481
Taxes	\$196	\$396	\$585	\$571	\$374	\$472	\$594	\$881
Earned Income Tax Credit (-)	\$0	(\$59)	\$0	\$0	(\$147)	(\$6)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.71	\$16.13	\$21.94	\$21.62	\$16.76	\$10.29 per adult	\$12.45 per adult	\$16.55 per adult
MONTHLY	\$1,533	\$2,840	\$3,862	\$3,805	\$2,949	\$3,624	\$4,381	\$5,826
ANNUAL	\$18,394	\$34,075	\$46,348	\$45,662	\$35,393	\$43,482	\$52,573	\$69,909
EMERGENCY SAVINGS (Monthly Contribution)	\$37	\$79	\$104	\$103	\$95	\$48	\$60	\$77



Table 24  
The Self-Sufficiency Standard for Wahkiakum County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$475	\$643	\$643	\$643	\$643	\$643	\$643	\$801
Child Care	\$0	\$547	\$1,182	\$1,046	\$499	\$635	\$1,046	\$1,681
Food	\$249	\$378	\$496	\$570	\$659	\$604	\$781	\$865
Transportation	\$253	\$261	\$261	\$261	\$261	\$498	\$498	\$498
Health Care	\$116	\$413	\$426	\$431	\$460	\$472	\$488	\$500
Miscellaneous	\$109	\$224	\$301	\$295	\$252	\$285	\$346	\$434
Taxes	\$165	\$324	\$502	\$474	\$311	\$414	\$500	\$722
Earned Income Tax Credit (-)	\$0	(\$109)	(\$29)	(\$54)	(\$212)	(\$47)	(\$17)	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$105)	(\$110)	(\$65)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.77	\$14.38	\$19.94	\$19.26	\$15.01	\$9.56 per adult	\$11.41 per adult	\$14.63 per adult
MONTHLY	\$1,367	\$2,530	\$3,510	\$3,389	\$2,642	\$3,365	\$4,018	\$5,151
ANNUAL	\$16,409	\$30,364	\$42,118	\$40,669	\$31,703	\$40,381	\$48,214	\$61,815
EMERGENCY SAVINGS (Monthly Contribution)	\$34	\$77	\$100	\$100	\$93	\$47	\$58	\$71

## Workforce Development Area 8: North Central

Table 25  
The Self-Sufficiency Standard for Adams County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$542	\$643	\$643	\$643	\$643	\$643	\$643	\$898
Child Care	\$0	\$572	\$1,201	\$943	\$371	\$629	\$943	\$1,572
Food	\$247	\$375	\$492	\$565	\$653	\$599	\$775	\$857
Transportation	\$245	\$254	\$254	\$254	\$254	\$483	\$483	\$483
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$115	\$225	\$300	\$282	\$237	\$282	\$332	\$430
Taxes	\$179	\$326	\$501	\$416	\$264	\$403	\$457	\$708
Earned Income Tax Credit (-)	\$0	(\$107)	(\$30)	(\$108)	(\$268)	(\$57)	(\$68)	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$105)	(\$115)	(\$63)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.19	\$14.42	\$19.91	\$17.80	\$13.49	\$9.39 per adult	\$10.72 per adult	\$14.46 per adult
MONTHLY	\$1,442	\$2,537	\$3,505	\$3,133	\$2,374	\$3,305	\$3,775	\$5,088
ANNUAL	\$17,308	\$30,449	\$42,055	\$37,601	\$28,483	\$39,658	\$45,295	\$61,061
EMERGENCY SAVINGS (Monthly Contribution)	\$35	\$77	\$100	\$99	\$91	\$47	\$57	\$71

Table 26  
The Self-Sufficiency Standard for Chelan County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$560	\$758	\$758	\$758	\$758	\$758	\$758	\$954
Child Care	\$0	\$613	\$1,238	\$1,032	\$419	\$625	\$1,032	\$1,657
Food	\$281	\$426	\$559	\$643	\$744	\$681	\$882	\$976
Transportation	\$246	\$255	\$255	\$255	\$255	\$485	\$485	\$485
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$120	\$245	\$322	\$311	\$263	\$301	\$363	\$456
Taxes	\$193	\$417	\$586	\$548	\$348	\$475	\$578	\$798
Earned Income Tax Credit (-)	\$0	(\$45)	\$0	\$0	(\$171)	(\$2)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$63)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.61	\$16.64	\$21.97	\$21.03	\$16.12	\$10.37 per adult	\$12.24 per adult	\$15.53 per adult
MONTHLY	\$1,515	\$2,928	\$3,867	\$3,701	\$2,836	\$3,652	\$4,309	\$5,466
ANNUAL	\$18,175	\$35,140	\$46,404	\$44,406	\$34,036	\$43,821	\$51,705	\$65,587
EMERGENCY SAVINGS (Monthly Contribution)	\$37	\$80	\$104	\$102	\$95	\$48	\$60	\$74

Table 27  
The Self-Sufficiency Standard for Douglas County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$568	\$769	\$769	\$769	\$769	\$769	\$769	\$968
Child Care	\$0	\$585	\$1,191	\$1,003	\$417	\$606	\$1,003	\$1,608
Food	\$235	\$357	\$468	\$538	\$623	\$571	\$738	\$817
Transportation	\$247	\$255	\$255	\$255	\$255	\$486	\$486	\$486
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$116	\$237	\$310	\$299	\$251	\$289	\$347	\$437
Taxes	\$184	\$380	\$545	\$495	\$310	\$429	\$509	\$734
Earned Income Tax Credit (-)	\$0	(\$70)	\$0	(\$37)	(\$214)	(\$35)	(\$10)	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$65)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.32	\$15.74	\$20.94	\$19.72	\$14.94	\$9.77 per adult	\$11.51 per adult	\$14.74 per adult
MONTHLY	\$1,465	\$2,770	\$3,686	\$3,471	\$2,630	\$3,440	\$4,053	\$5,190
ANNUAL	\$17,578	\$33,240	\$44,235	\$41,646	\$31,561	\$41,277	\$48,639	\$62,277
EMERGENCY SAVINGS (Monthly Contribution)	\$36	\$79	\$101	\$100	\$93	\$47	\$58	\$72

Table 28  
The Self-Sufficiency Standard for Grant County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$513	\$679	\$724	\$679	\$679	\$679	\$679	\$918
Child Care	\$0	\$597	\$1344	\$930	\$333	\$625	\$930	\$1,555
Food	\$258	\$392	\$522	\$591	\$683	\$626	\$810	\$896
Transportation	\$247	\$255	\$260	\$255	\$255	\$487	\$487	\$487
Health Care	\$114	\$402	\$426	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$113	\$233	\$328	\$288	\$240	\$288	\$338	\$435
Taxes	\$175	\$360	\$602	\$439	\$271	\$423	\$478	\$724
Earned Income Tax Credit (-)	\$0	(\$84)	\$0	(\$87)	(\$258)	(\$40)	(\$44)	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$67)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.07	\$15.26	\$20.83	\$18.38	\$13.75	\$9.69 per adult	\$11.04 per adult	\$14.65 per adult
MONTHLY	\$1,421	\$2,686	\$3,666	\$3,234	\$2,420	\$3,411	\$3,888	\$5,155
ANNUAL	\$17,053	\$32,229	\$43,995	\$38,810	\$29,037	\$40,926	\$46,653	\$61,861
EMERGENCY SAVINGS (Monthly Contribution)	\$35	\$78	\$101	\$100	\$92	\$47	\$57	\$71

Table 29  
The Self-Sufficiency Standard for Okanogan County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$535	\$667	\$667	\$667	\$667	\$667	\$667	\$848
Child Care	\$0	\$504	\$1,079	\$832	\$327	\$575	\$832	\$1,407
Food	\$246	\$373	\$489	\$562	\$650	\$596	\$771	\$853
Transportation	\$250	\$258	\$258	\$258	\$258	\$492	\$492	\$492
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$114	\$220	\$291	\$274	\$235	\$279	\$324	\$409
Taxes	\$178	\$312	\$457	\$376	\$260	\$397	\$432	\$640
Earned Income Tax Credit (-)	\$0	(\$119)	(\$71)	(\$145)	(\$274)	(\$63)	(\$99)	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$120)	(\$60)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.17	\$14.02	\$18.80	\$16.81	\$13.33	\$9.28 per adult	\$10.31 per adult	\$13.60 per adult
MONTHLY	\$1,438	\$2,467	\$3,309	\$2,958	\$2,347	\$3,266	\$3,628	\$4,788
ANNUAL	\$17,253	\$29,606	\$39,708	\$35,497	\$28,162	\$39,188	\$43,538	\$57,461
EMERGENCY SAVINGS (Monthly Contribution)	\$35	\$77	\$100	\$99	\$91	\$46	\$56	\$68

## Workforce Development Area 9: South Central

Table 30  
The Self-Sufficiency Standard for Kittitas County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$605	\$818	\$818	\$818	\$818	\$818	\$818	\$1,205
Child Care	\$0	\$622	\$1,308	\$1,110	\$487	\$686	\$1,110	\$1,796
Food	\$299	\$453	\$594	\$683	\$790	\$724	\$937	\$1,037
Transportation	\$246	\$254	\$254	\$254	\$254	\$485	\$485	\$485
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$126	\$255	\$339	\$329	\$280	\$317	\$383	\$501
Taxes	\$208	\$457	\$641	\$606	\$428	\$527	\$640	\$946
Earned Income Tax Credit (-)	\$0	(\$17)	\$0	\$0	(\$97)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$58)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.08	\$17.64	\$23.31	\$22.46	\$18.11	\$11.04 per adult	\$13.02 per adult	\$17.36 per adult
MONTHLY	\$1,598	\$3,105	\$4,103	\$3,953	\$3,187	\$3,885	\$4,583	\$6,109
ANNUAL	\$19,178	\$37,254	\$49,241	\$47,442	\$38,244	\$46,625	\$54,991	\$73,313
EMERGENCY SAVINGS (Monthly Contribution)	\$38	\$81	\$109	\$106	\$96	\$50	\$62	\$80

Table 31  
The Self-Sufficiency Standard for Klickitat County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$574	\$680	\$680	\$680	\$680	\$680	\$680	\$851
Child Care	\$0	\$584	\$1,250	\$1,151	\$567	\$667	\$1,151	\$1,817
Food	\$254	\$385	\$505	\$580	\$671	\$615	\$796	\$880
Transportation	\$248	\$256	\$256	\$256	\$256	\$488	\$488	\$488
Health Care	\$115	\$408	\$421	\$427	\$456	\$467	\$483	\$495
Miscellaneous	\$119	\$231	\$311	\$309	\$263	\$292	\$360	\$453
Taxes	\$188	\$352	\$544	\$538	\$346	\$432	\$560	\$781
Earned Income Tax Credit (-)	\$0	(\$88)	\$0	\$0	(\$170)	(\$30)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$100)	(\$63)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.51	\$15.11	\$21.03	\$20.87	\$16.13	\$9.87 per adult	\$12.07 per adult	\$15.39 per adult
MONTHLY	\$1,498	\$2,660	\$3,700	\$3,674	\$2,839	\$3,474	\$4,250	\$5,416
ANNUAL	\$17,975	\$31,915	\$44,405	\$44,088	\$34,073	\$41,691	\$50,998	\$64,997
EMERGENCY SAVINGS (Monthly Contribution)	\$36	\$78	\$102	\$101	\$95	\$48	\$57	\$74

Table 32  
The Self-Sufficiency Standard for Skamania County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$571	\$680	\$680	\$680	\$680	\$680	\$680	\$1,002
Child Care	\$0	\$570	\$1,258	\$1,001	\$431	\$688	\$1,001	\$1,689
Food	\$252	\$383	\$502	\$577	\$667	\$612	\$791	\$876
Transportation	\$275	\$284	\$284	\$284	\$284	\$540	\$540	\$540
Health Care	\$115	\$408	\$421	\$427	\$456	\$467	\$483	\$495
Miscellaneous	\$121	\$232	\$314	\$297	\$252	\$299	\$349	\$460
Taxes	\$195	\$359	\$558	\$478	\$310	\$471	\$507	\$808
Earned Income Tax Credit (-)	\$0	(\$84)	\$0	(\$47)	(\$213)	(\$7)	(\$4)	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$105)	(\$65)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.70	\$15.25	\$21.31	\$19.45	\$14.96	\$10.27 per adult	\$11.59 per adult	\$15.68 per adult
MONTHLY	\$1,530	\$2,684	\$3,751	\$3,424	\$2,634	\$3,615	\$4,081	\$5,520
ANNUAL	\$18,366	\$32,210	\$45,007	\$41,085	\$31,606	\$43,382	\$48,973	\$66,246
EMERGENCY SAVINGS (Monthly Contribution)	\$37	\$78	\$102	\$100	\$93	\$48	\$57	\$74

Table 33  
The Self-Sufficiency Standard for Yakima County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$597	\$769	\$769	\$769	\$769	\$769	\$769	\$1,027
Child Care	\$0	\$568	\$1,235	\$932	\$364	\$667	\$932	\$1,599
Food	\$242	\$367	\$482	\$554	\$640	\$587	\$759	\$840
Transportation	\$252	\$261	\$261	\$261	\$261	\$497	\$497	\$497
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$121	\$237	\$316	\$294	\$248	\$298	\$343	\$445
Taxes	\$193	\$379	\$564	\$469	\$299	\$471	\$495	\$760
Earned Income Tax Credit (-)	\$0	(\$71)	\$0	(\$60)	(\$227)	(\$9)	(\$25)	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$68)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.63	\$15.71	\$21.45	\$19.10	\$14.60	\$10.25 per adult	\$11.31 per adult	\$15.08 per adult
MONTHLY	\$1,519	\$2,766	\$3,775	\$3,362	\$2,570	\$3,609	\$3,981	\$5,309
ANNUAL	\$18,233	\$33,187	\$45,303	\$40,340	\$30,840	\$43,304	\$47,776	\$63,703
EMERGENCY SAVINGS (Monthly Contribution)	\$37	\$79	\$103	\$100	\$93	\$48	\$58	\$73



## Workforce Development Area 10: Eastern

Table 34  
The Self-Sufficiency Standard for Asotin County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$538	\$695	\$695	\$695	\$695	\$695	\$695	\$899
Child Care	\$0	\$517	\$1,198	\$806	\$289	\$681	\$806	\$1,487
Food	\$233	\$354	\$464	\$533	\$617	\$565	\$731	\$809
Transportation	\$249	\$257	\$257	\$257	\$257	\$490	\$490	\$490
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$113	\$222	\$303	\$271	\$231	\$289	\$320	\$417
Taxes	\$175	\$317	\$532	\$362	\$246	\$427	\$415	\$666
Earned Income Tax Credit (-)	\$0	(\$113)	(\$13)	(\$157)	(\$289)	(\$36)	(\$116)	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$119)	(\$53)	(\$53)	(\$105)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.08	\$14.20	\$20.36	\$16.48	\$12.93	\$9.76 per adult	\$10.07 per adult	\$13.94 per adult
MONTHLY	\$1,423	\$2,499	\$3,584	\$2,901	\$2,275	\$3,437	\$3,546	\$4,908
ANNUAL	\$17,073	\$29,993	\$43,010	\$34,815	\$27,304	\$41,240	\$42,549	\$58,895
EMERGENCY SAVINGS (Monthly Contribution)	\$35	\$77	\$99	\$99	\$90	\$47	\$56	\$69

Table 35  
The Self-Sufficiency Standard for Columbia County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$484	\$655	\$655	\$655	\$655	\$655	\$655	\$940
Child Care	\$0	\$589	\$1,177	\$1,127	\$538	\$589	\$1,127	\$1,716
Food	\$244	\$370	\$485	\$557	\$644	\$591	\$764	\$846
Transportation	\$246	\$255	\$255	\$255	\$255	\$486	\$486	\$486
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$109	\$227	\$299	\$301	\$254	\$278	\$351	\$448
Taxes	\$165	\$335	\$495	\$507	\$319	\$393	\$535	\$769
Earned Income Tax Credit (-)	\$0	(\$100)	(\$37)	(\$25)	(\$203)	(\$67)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$105)	(\$65)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.74	\$14.68	\$19.73	\$20.04	\$15.23	\$9.22 per adult	\$11.73 per adult	\$15.18 per adult
MONTHLY	\$1,362	\$2,584	\$3,472	\$3,527	\$2,681	\$3,245	\$4,129	\$5,343
ANNUAL	\$16,344	\$31,004	\$41,667	\$42,323	\$32,174	\$38,946	\$49,543	\$64,120
EMERGENCY SAVINGS (Monthly Contribution)	\$34	\$78	\$100	\$100	\$94	\$46	\$56	\$73

Table 36  
The Self-Sufficiency Standard for Ferry County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$542	\$643	\$643	\$643	\$643	\$643	\$643	\$947
Child Care	\$0	\$591	\$1,241	\$1,181	\$591	\$651	\$1,181	\$1,832
Food	\$253	\$383	\$503	\$578	\$669	\$613	\$793	\$877
Transportation	\$250	\$258	\$258	\$258	\$258	\$493	\$493	\$493
Health Care	\$113	\$392	\$405	\$410	\$439	\$451	\$467	\$479
Miscellaneous	\$116	\$227	\$305	\$307	\$260	\$285	\$358	\$463
Taxes	\$181	\$335	\$533	\$534	\$337	\$413	\$556	\$817
Earned Income Tax Credit (-)	\$0	(\$101)	(\$7)	\$0	(\$181)	(\$48)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$100)	(\$63)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.26	\$14.64	\$20.54	\$20.71	\$15.84	\$9.55 per adult	\$12.00 per adult	\$15.79 per adult
MONTHLY	\$1,454	\$2,577	\$3,615	\$3,645	\$2,787	\$3,362	\$4,223	\$5,558
ANNUAL	\$17,448	\$30,919	\$43,382	\$43,738	\$33,448	\$40,345	\$50,680	\$66,697
EMERGENCY SAVINGS (Monthly Contribution)	\$35	\$78	\$100	\$101	\$94	\$47	\$56	\$75

Table 37  
The Self-Sufficiency Standard for Garfield County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$542	\$643	\$643	\$643	\$643	\$643	\$643	\$801
Child Care	\$0	\$489	\$978	\$978	\$489	\$489	\$978	\$1,467
Food	\$247	\$374	\$491	\$564	\$653	\$598	\$774	\$856
Transportation	\$250	\$258	\$258	\$258	\$258	\$492	\$492	\$492
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$115	\$217	\$278	\$286	\$249	\$268	\$336	\$411
Taxes	\$180	\$298	\$395	\$433	\$301	\$361	\$470	\$643
Earned Income Tax Credit (-)	\$0	(\$130)	(\$127)	(\$92)	(\$223)	(\$94)	(\$52)	\$0
Child Care Tax Credit (-)	\$0	(\$70)	(\$120)	(\$115)	(\$65)	(\$60)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.23	\$13.63	\$17.30	\$18.23	\$14.71	\$8.74 per adult	\$10.94 per adult	\$13.66 per adult
MONTHLY	\$1,448	\$2,398	\$3,045	\$3,209	\$2,588	\$3,076	\$3,852	\$4,809
ANNUAL	\$17,374	\$28,778	\$36,538	\$38,509	\$31,060	\$36,915	\$46,222	\$57,710
EMERGENCY SAVINGS (Monthly Contribution)	\$35	\$76	\$99	\$100	\$93	\$46	\$57	\$68

Table 38  
The Self-Sufficiency Standard for Lincoln County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$475	\$643	\$643	\$643	\$643	\$643	\$643	\$801
Child Care	\$0	\$511	\$1,107	\$780	\$269	\$596	\$780	\$1,376
Food	\$246	\$373	\$490	\$563	\$651	\$597	\$772	\$855
Transportation	\$249	\$258	\$258	\$258	\$258	\$491	\$491	\$491
Health Care	\$113	\$392	\$405	\$410	\$439	\$451	\$467	\$479
Miscellaneous	\$108	\$218	\$290	\$265	\$226	\$278	\$315	\$400
Taxes	\$163	\$301	\$452	\$346	\$232	\$391	\$401	\$609
Earned Income Tax Credit (-)	\$0	(\$127)	(\$74)	(\$175)	(\$304)	(\$68)	(\$134)	\$0
Child Care Tax Credit (-)	\$0	(\$70)	(\$110)	(\$107)	(\$46)	(\$58)	(\$105)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.69	\$13.73	\$18.71	\$16.01	\$12.51	\$9.20 per adult	\$9.84 per adult	\$13.24 per adult
MONTHLY	\$1,354	\$2,416	\$3,293	\$2,817	\$2,202	\$3,237	\$3,464	\$4,661
ANNUAL	\$16,247	\$28,991	\$39,518	\$33,805	\$26,423	\$38,844	\$41,563	\$55,928
EMERGENCY SAVINGS (Monthly Contribution)	\$33	\$76	\$100	\$97	\$89	\$46	\$56	\$67

Table 39  
The Self-Sufficiency Standard for Pend Oreille County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$506	\$685	\$685	\$685	\$685	\$685	\$685	\$901
Child Care	\$0	\$414	\$914	\$804	\$390	\$500	\$804	\$1,305
Food	\$245	\$372	\$488	\$561	\$649	\$595	\$769	\$851
Transportation	\$253	\$262	\$262	\$262	\$262	\$499	\$499	\$499
Health Care	\$113	\$392	\$405	\$410	\$439	\$451	\$467	\$479
Miscellaneous	\$112	\$212	\$275	\$272	\$242	\$273	\$322	\$404
Taxes	\$171	\$286	\$381	\$367	\$278	\$376	\$419	\$620
Earned Income Tax Credit (-)	\$0	(\$141)	(\$140)	(\$153)	(\$249)	(\$81)	(\$107)	\$0
Child Care Tax Credit (-)	\$0	(\$70)	(\$120)	(\$120)	(\$68)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.95	\$13.23	\$16.95	\$16.60	\$13.99	\$8.97 per adult	\$10.20 per adult	\$13.38 per adult
MONTHLY	\$1,400	\$2,329	\$2,984	\$2,922	\$2,462	\$3,157	\$3,592	\$4,708
ANNUAL	\$16,798	\$27,945	\$35,805	\$35,062	\$29,547	\$37,887	\$43,105	\$56,499
EMERGENCY SAVINGS (Monthly Contribution)	\$34	\$76	\$99	\$99	\$92	\$46	\$56	\$67

Table 40  
The Self-Sufficiency Standard for Stevens County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$493	\$667	\$667	\$667	\$667	\$667	\$667	\$932
Child Care	\$0	\$709	\$1,472	\$1,232	\$523	\$762	\$1,232	\$1,994
Food	\$250	\$380	\$499	\$573	\$663	\$607	\$786	\$870
Transportation	\$249	\$257	\$257	\$257	\$257	\$491	\$491	\$491
Health Care	\$113	\$392	\$405	\$410	\$439	\$451	\$467	\$479
Miscellaneous	\$111	\$241	\$330	\$314	\$255	\$298	\$364	\$477
Taxes	\$168	\$394	\$609	\$556	\$320	\$469	\$577	\$862
Earned Income Tax Credit (-)	\$0	(\$60)	\$0	\$0	(\$201)	(\$9)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$65)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.86	\$16.10	\$22.56	\$21.27	\$15.29	\$10.23 per adult	\$12.26 per adult	\$16.35 per adult
MONTHLY	\$1,384	\$2,834	\$3,971	\$3,743	\$2,691	\$3,603	\$4,317	\$5,754
ANNUAL	\$16,604	\$34,009	\$47,652	\$44,912	\$32,291	\$43,232	\$51,805	\$69,053
EMERGENCY SAVINGS (Monthly Contribution)	\$34	\$79	\$106	\$102	\$94	\$48	\$60	\$76

Table 41  
The Self-Sufficiency Standard for Walla Walla County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$540	\$731	\$731	\$731	\$731	\$731	\$731	\$966
Child Care	\$0	\$811	\$1,627	\$1,449	\$638	\$815	\$1,449	\$2,265
Food	\$275	\$418	\$548	\$630	\$729	\$668	\$864	\$956
Transportation	\$246	\$255	\$255	\$255	\$255	\$486	\$486	\$486
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$118	\$262	\$358	\$349	\$280	\$316	\$401	\$516
Taxes	\$187	\$487	\$707	\$677	\$433	\$526	\$705	\$1,002
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$95)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$58)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.42	\$18.33	\$24.85	\$24.12	\$18.17	\$10.99 per adult	\$13.77 per adult	\$17.98 per adult
MONTHLY	\$1,481	\$3,226	\$4,373	\$4,244	\$3,197	\$3,870	\$4,846	\$6,331
ANNUAL	\$17,776	\$38,708	\$52,479	\$50,933	\$38,366	\$46,440	\$58,157	\$75,968
EMERGENCY SAVINGS (Monthly Contribution)	\$36	\$82	\$113	\$111	\$96	\$50	\$64	\$82

Table 42  
The Self-Sufficiency Standard for Whitman County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$562	\$736	\$736	\$736	\$736	\$736	\$736	\$1,085
Child Care	\$0	\$780	\$1,643	\$1,268	\$489	\$863	\$1,268	\$2,132
Food	\$285	\$432	\$567	\$652	\$754	\$691	\$894	\$989
Transportation	\$246	\$254	\$254	\$254	\$254	\$484	\$484	\$484
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$121	\$260	\$362	\$333	\$268	\$324	\$386	\$518
Taxes	\$193	\$479	\$715	\$620	\$374	\$546	\$651	\$1,001
Earned Income Tax Credit (-)	\$0	(\$1)	\$0	\$0	(\$146)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.64	\$18.19	\$25.14	\$22.83	\$16.77	\$11.29 per adult	\$13.15 per adult	\$18.04 per adult
MONTHLY	\$1,521	\$3,202	\$4,425	\$4,017	\$2,951	\$3,973	\$4,629	\$6,349
ANNUAL	\$18,255	\$38,420	\$53,098	\$48,209	\$35,417	\$47,672	\$55,552	\$76,184
EMERGENCY SAVINGS (Monthly Contribution)	\$37	\$82	\$114	\$107	\$95	\$51	\$62	\$82

## Workforce Development Area 11: Benton-Franklin

Table 43

The Self-Sufficiency Standard for Benton County (Kennewick/Richland), WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$695	\$889	\$889	\$889	\$889	\$889	\$889	\$1,188
Child Care	\$0	\$672	\$1,496	\$1,201	\$529	\$824	\$1,201	\$2,025
Food	\$239	\$363	\$476	\$547	\$633	\$580	\$750	\$830
Transportation	\$251	\$259	\$259	\$259	\$259	\$494	\$494	\$494
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$130	\$258	\$353	\$332	\$276	\$325	\$381	\$503
Taxes	\$219	\$473	\$690	\$617	\$411	\$552	\$637	\$953
Earned Income Tax Credit (-)	\$0	(\$7)	\$0	\$0	(\$113)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$58)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.37	\$18.00	\$24.49	\$22.72	\$17.67	\$11.34 per adult	\$12.96 per adult	\$17.42 per adult
MONTHLY	\$1,648	\$3,168	\$4,311	\$3,999	\$3,110	\$3,992	\$4,562	\$6,132
ANNUAL	\$19,779	\$38,014	\$51,731	\$47,983	\$37,315	\$47,902	\$54,747	\$73,587
EMERGENCY SAVINGS (Monthly Contribution)	\$39	\$82	\$112	\$107	\$96	\$51	\$62	\$80

Table 44

The Self-Sufficiency Standard for Benton County (Excluding Kennewick/Richland), WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$629	\$804	\$804	\$804	\$804	\$804	\$804	\$1,075
Child Care	\$0	\$672	\$1,496	\$1,201	\$529	\$824	\$1,201	\$2,025
Food	\$239	\$363	\$476	\$547	\$633	\$580	\$750	\$830
Transportation	\$246	\$255	\$255	\$255	\$255	\$485	\$485	\$485
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$123	\$250	\$345	\$323	\$267	\$315	\$372	\$490
Taxes	\$199	\$434	\$660	\$588	\$370	\$521	\$606	\$913
Earned Income Tax Credit (-)	\$0	(\$33)	\$0	\$0	(\$151)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.81	\$17.06	\$23.77	\$21.99	\$16.65	\$10.96 per adult	\$12.58 per adult	\$16.92 per adult
MONTHLY	\$1,550	\$3,003	\$4,183	\$3,871	\$2,930	\$3,858	\$4,428	\$5,957
ANNUAL	\$18,605	\$36,036	\$50,200	\$46,453	\$35,158	\$46,292	\$53,136	\$71,488
EMERGENCY SAVINGS (Monthly Contribution)	\$37	\$81	\$110	\$105	\$95	\$50	\$61	\$78



Table 45  
The Self-Sufficiency Standard for Franklin County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$601	\$768	\$768	\$768	\$768	\$768	\$768	\$1,027
Child Care	\$0	\$655	\$1,420	\$1,196	\$541	\$765	\$1,196	\$1,961
Food	\$245	\$371	\$487	\$559	\$647	\$593	\$767	\$849
Transportation	\$252	\$260	\$260	\$260	\$260	\$496	\$496	\$496
Health Care	\$114	\$402	\$415	\$421	\$450	\$461	\$477	\$490
Miscellaneous	\$121	\$246	\$335	\$320	\$267	\$308	\$370	\$482
Taxes	\$195	\$419	\$630	\$581	\$366	\$499	\$603	\$887
Earned Income Tax Credit (-)	\$0	(\$44)	\$0	\$0	(\$153)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.68	\$16.67	\$23.00	\$21.82	\$16.58	\$10.67 per adult	\$12.53 per adult	\$16.60 per adult
MONTHLY	\$1,528	\$2,934	\$4,048	\$3,840	\$2,919	\$3,757	\$4,411	\$5,842
ANNUAL	\$18,331	\$35,210	\$48,574	\$46,078	\$35,023	\$45,081	\$52,936	\$70,098
EMERGENCY SAVINGS (Monthly Contribution)	\$37	\$80	\$108	\$104	\$95	\$47	\$61	\$77

## Workforce Development Area 12: Spokane

Table 46  
The Self-Sufficiency Standard for Spokane County, WA 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	2 Adults + Infant	2 Adults+ Preschooler School-age	2 Adults + Infant Preschooler School-age
Housing	\$571	\$773	\$773	\$773	\$773	\$773	\$773	\$1,105
Child Care	\$0	\$692	\$1,492	\$1,224	\$532	\$800	\$1,224	\$2,024
Food	\$245	\$371	\$487	\$560	\$647	\$593	\$768	\$850
Transportation	\$257	\$266	\$266	\$266	\$266	\$507	\$507	\$507
Health Care	\$113	\$392	\$405	\$410	\$439	\$451	\$467	\$479
Miscellaneous	\$119	\$249	\$342	\$323	\$266	\$312	\$374	\$497
Taxes	\$189	\$435	\$654	\$591	\$365	\$513	\$615	\$935
Earned Income Tax Credit (-)	\$0	(\$33)	\$0	\$0	(\$157)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$63)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$250)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.49	\$17.06	\$23.59	\$22.05	\$16.49	\$10.84 per adult	\$12.67 per adult	\$17.18 per adult
MONTHLY	\$1,494	\$3,002	\$4,152	\$3,881	\$2,903	\$3,816	\$4,461	\$6,047
ANNUAL	\$17,923	\$36,023	\$49,825	\$46,573	\$34,830	\$45,796	\$53,532	\$72,564
EMERGENCY SAVINGS (Monthly Contribution)	\$36	\$81	\$109	\$105	\$95	\$50	\$61	\$79

## Appendix E: Impact of Work Supports on Wage Adequacy

Appendix E. Impact of Work Supports on Wage Adequacy  
 One Adult, One Preschooler, and One School-Age Child  
 Spokane County, WA 2014

	#1	#2	#4	#3	#5
	Washington 2014 Minimum Wage	Median Wage of Top Washington Occupations			
		Retail Salesperson	Janitors & Cleaners (Except Maids)	Customer Service Representatives	Bookkeeping, Accounting, and Auditing Clerks
HOURLY WAGE:	\$9.32	\$11.36	\$13.42	\$16.67	\$18.50
TOTAL MONTHLY INCOME:	\$1,640	\$1,999	\$2,362	\$2,934	\$3,256
<b>PANEL A: NO WORK SUPPORTS</b>					
<b>MONTHLY COSTS:</b>					
Housing	\$773	\$773	\$773	\$773	\$773
Child Care	\$1,224	\$1,224	\$1,224	\$1,224	\$1,224
Food	\$560	\$560	\$560	\$560	\$560
Transportation	\$266	\$266	\$266	\$266	\$266
Health Care	\$410	\$410	\$410	\$410	\$410
Miscellaneous	\$323	\$323	\$323	\$323	\$323
Taxes	\$154	\$206	\$270	\$377	\$450
Tax Credits (-) *	\$0	(\$25)	(\$62)	(\$124)	(\$173)
<b>TOTAL MONTHLY EXPENSES</b>	<b>\$3,710</b>	<b>\$3,737</b>	<b>\$3,765</b>	<b>\$3,809</b>	<b>\$3,834</b>
<b>SHORTFALL (-) OR SURPLUS</b>	<b>(\$2,070)</b>	<b>(\$1,738)</b>	<b>(\$1,403)</b>	<b>(\$875)</b>	<b>(\$578)</b>
<b>WAGE ADEQUACY Total Income/Total Expenses</b>	<b>44%</b>	<b>53%</b>	<b>63%</b>	<b>77%</b>	<b>85%</b>
<b>PANEL B: CHILD CARE ASSISTANCE</b>					
<b>MONTHLY COSTS:</b>					
Housing	\$773	\$773	\$773	\$773	\$773
Child Care	\$65	\$65	\$127	\$413	\$1,224
Food	\$560	\$560	\$560	\$560	\$560
Transportation	\$266	\$266	\$266	\$266	\$266
Health Care	\$410	\$410	\$410	\$410	\$410
Miscellaneous	\$323	\$323	\$323	\$323	\$323
Taxes	\$154	\$206	\$270	\$377	\$450
Tax Credits (-) *	\$0	(\$25)	(\$62)	(\$124)	(\$173)
<b>TOTAL MONTHLY EXPENSES</b>	<b>\$2,551</b>	<b>\$2,578</b>	<b>\$2,668</b>	<b>\$2,997</b>	<b>\$3,834</b>
<b>SHORTFALL (-) OR SURPLUS</b>	<b>(\$910)</b>	<b>(\$579)</b>	<b>(\$306)</b>	<b>(\$63)</b>	<b>(\$578)</b>
<b>WAGE ADEQUACY Total Income/Total Expenses</b>	<b>64%</b>	<b>78%</b>	<b>89%</b>	<b>98%</b>	<b>85%</b>
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
Annual Federal EITC	\$5,070	\$4,162	\$3,246	\$1,800	\$986
Annual Federal CTC	\$2,000	\$2,000	\$2,000	\$1,949	\$1,249

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

Table E-1 *Continued*. Impact of Work Supports on Wage Adequacy  
 One Adult, One Preschooler, and One School-Age Child  
 Spokane County, WA 2014

	#1	#2	#4	#3	#5
	Washington 2014 Minimum Wage	Median Wage of Top Washington Occupations			
		Retail Salesperson	Janitors & Cleaners (Except Maids)	Customer Service Representatives	Bookkeeping, Accounting, and Auditing Clerks
HOURLY WAGE:	\$9.32	\$11.36	\$13.42	\$16.67	\$18.50
TOTAL MONTHLY INCOME:	\$1,640	\$1,999	\$2,362	\$2,934	\$3,256
<b>PANEL C: CHILD CARE, FOOD (SNAP/ WIC*), &amp; APPLE HEALTH</b>					
<b>MONTHLY COSTS:</b>					
Housing	\$773	\$773	\$773	\$773	\$773
Child Care	\$65	\$65	\$127	\$413	\$1,224
Food	\$282	\$412	\$505	\$518	\$384
Transportation	\$266	\$266	\$266	\$266	\$266
Health Care	\$0	\$0	\$113	\$113	\$113
Miscellaneous	\$323	\$323	\$323	\$323	\$323
Taxes	\$154	\$206	\$270	\$377	\$450
Tax Credits (-) *	\$0	(\$25)	(\$62)	(\$124)	(\$173)
TOTAL MONTHLY EXPENSES	\$1,863	\$2,020	\$2,315	\$2,658	\$3,360
SHORTFALL (-) OR SURPLUS	(\$223)	(\$20)	\$47	\$276	(\$104)
WAGE ADEQUACY Total Income/Total Expenses	88%	99%	102%	110%	97%
<b>PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC*), &amp; APPLE HEALTH</b>					
<b>MONTHLY COSTS:</b>					
Housing	\$492	\$600	\$709	\$773	\$773
Child Care	\$65	\$65	\$127	\$413	\$1,224
Food	\$350	\$436	\$505	\$518	\$384
Transportation	\$266	\$266	\$266	\$266	\$266
Health Care	\$0	\$0	\$113	\$113	\$113
Miscellaneous	\$323	\$323	\$323	\$323	\$323
Taxes	\$154	\$206	\$270	\$377	\$450
Tax Credits (-) *	\$0	(\$25)	(\$62)	(\$124)	(\$173)
TOTAL MONTHLY EXPENSES	\$1,650	\$1,871	\$2,250	\$2,658	\$3,360
SHORTFALL (-) OR SURPLUS	(\$9)	\$128	\$112	\$276	(\$104)
WAGE ADEQUACY Total Income/Total Expenses	99%	107%	105%	110%	97%
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
Annual Federal EITC	\$5,070	\$4,162	\$3,246	\$1,800	\$986
Annual Federal CTC	\$2,000	\$2,000	\$2,000	\$1,949	\$1,249

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



## About the Author

Diana M. Pearce, PhD is on faculty 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.



