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# *The Self-Sufficiency Standard for Washington State*

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***Prepared for the Washington Association of Churches,  
the Washington Living Wage Movement and the  
Washington Self-Sufficiency Standard Committee***



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# *Preface*

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The Self-Sufficiency Standard was developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women. Funding for its original development and continued support have been provided by the Ford Foundation and additionally in Washington State, the Ottinger Foundation. A number of other people also have contributed to the development of the Standard, its calculation, and/or the writing of state reports. The Standard would not be what it is without the contributions of Jennifer Brooks, Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Sacha Crittenden, Seook Jeong and in Washington, Sara Fleming Merten and Michael Ramos. Nonetheless, any mistakes are the authors' responsibility.

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# *The Self-Sufficiency Standard for Washington State*

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

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## *Introduction*

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

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

### **Measuring Income Adequacy: Problems with the Poverty Line**

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

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

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

Obviously, however, we cannot interview every person for his or her own assessment of income adequacy, as quoted above. Besides, such assessments would be subjective and inconsistent. The need for an objective standard to assess income adequacy has thus led most of us to the official federal poverty measure. Using the federal poverty measure, we can determine that a family is "poor" if its income is below the appropriate threshold, and "not poor" if it is above that threshold. The poverty measure, however, has become increasingly problematic as a measure of income adequacy.

The most significant shortcoming of the federal poverty measure is: for most families, in most places, it is simply not high enough. There are many families with incomes above the federal poverty line who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a

multiple of the poverty standard to measure need. For example, Medicaid is extended to families with incomes that are 100%, 185%, or 200% of the official poverty thresholds.

Not only government, but the general public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty standard, depending upon the family's composition and where the family lives.<sup>2</sup>

However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty line, or using a multiple of the threshold cannot solve these problems. Since the

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***Not only is the federal poverty measure too low, but it is based on outdated assumptions, thus not incorporating new needs, changing demographics and widening geographic differentials.***

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official poverty measure was first developed and implemented in the early 1960s it has only been updated to reflect inflation, and has not and cannot incorporate modern-day needs.

This inability to account for new or different needs results from two methodological problems. The first is that the federal poverty measure is based on the cost of a single item, food. The second is that it assumes a fixed ratio between food and all other needs (housing, clothing, etc.). This fixed ratio does not allow for some costs to rise faster than food. In fact, there is no way to increase the amount allotted for food to take into account new nutritional standards.

In addition to outdated nutritional standards on which the poverty measure was based and the limited basic needs package, the demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. Particularly for working parents—of whom there are many more today than in the 1960s—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

The poverty thresholds are also the same whether one lives in Mississippi or Manhattan. That is, the poverty measure does not vary by geographic location. Although there was some geographic variation in costs three decades ago, differences in the cost of living

between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about four times as much as the same size units in the least expensive areas.<sup>3</sup>

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

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time that the poverty measure was first developed, there was probably not a large difference between families in these situations: taxes were very low for low-income families with earned income and transportation was inexpensive. Most important, the majority of workers with children had a nonworking spouse who provided child care. Today, taxes even for low-income families are substantial, transportation can be costly, and many families do not have “free” child care available.

For these and other reasons, many researchers and analysts have proposed revising the poverty standard. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.<sup>4</sup> Others have gone further, creating new measures of income adequacy, such as “Basic Needs Budgets” or Living Wages.<sup>5</sup>

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

While drawing on the critiques and analysis of the poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As the editors of the Boston Globe put it: “*Ask not where poverty ends, but where economic independence begins.*”<sup>6</sup> That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required to meet basic needs (including paying taxes) in the



regular “marketplace” without public or private/informal subsidies. By providing a measure that is customized to each family’s circumstances, i.e., taking account of where they live, and how old their children are, the Self-Sufficiency Standard makes it possible to determine if a family’s income is enough to meet their basic needs.

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,<sup>7</sup> and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children. While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.*
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing although regional variation also occurs to a lesser extent for child care, health care and transportation. Unlike some approaches suggested for a revised poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home destinations are often as high, or higher, than in a state’s urban areas.
- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, and federal and state income taxes. Three federal credits available to workers and their families are

“credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.

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

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

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

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

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

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold (family type and location). However, we emphasize that, as with any measure or threshold, the exact amount is essentially arbitrary, i.e., if a family’s income falls a dollar above or below the monthly Self-Sufficiency Wage, it should not be interpreted in absolute terms as having, or not having, adequate income. Rather, we urge users of the Stan-

ard to think in relative terms of “wage adequacy,” that is, one should ask how close is a given wage to the Standard?

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$7.00 per hour, then the latter wage has a “wage adequacy” level of only 70%. At the same time, a penny above or below \$10.00 (\$9.99 versus \$10.01) is not a meaningful distinction.

Second, the use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages com-

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

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bined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, “Self-sufficiency is a road I’m on.”<sup>8</sup>

Central to these efforts are access to education and training, access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their sole or an adjunct source of income. For many, if not most, however, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve a Self-Sufficiency Wage in a single step, but require the needed assistance, guidance, transitional work subsidies and the time necessary to become self-sufficient.

Although training and education do not have the same urgency as do basic needs such as food and shelter, true long-term self-sufficiency increasingly necessitates investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is in danger of being at best a fleeting accomplishment.

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

Likewise, it is important to recognize that self-sufficiency does not imply that families should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through interdependence between families, and community institutions such as schools or religious institutions, as well as informal networks of friends, family, and neighbors, that many are able to meet their non-economic needs as well as economic necessities. Such support and help is essential to our well-being, psychologically as well as materially, and should be supported.

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

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# *How the Self-Sufficiency Standard is Calculated*

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

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

Thus, costs that rarely have regional variation (such as food) are usually standardized, while costs such as housing and child care, which vary substantially, are calculated at the most geographically- specific level available.

For each county or sub-county area in Washington, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas may be found in the Full Report. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Washington in the Appendix to this report.

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

**Housing:** The Standard uses the Fiscal Year 2001 Fair Market Rents for housing costs, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county (totaling over 400 housing market areas). Fair market rents are based on data from the decennial census, the annual American

Housing Survey, and telephone surveys.<sup>9</sup> The Fair Market Rents (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. They reflect the cost of a given size unit at the 40<sup>th</sup> percentile level. (At the 40<sup>th</sup> percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.

The Standard has recently incorporated Payment Standards, which are adjustments to the FMR by local Public Housing Authorities (PHA). Each PHA has the authority to vary their payment standards by a range of 90-110%, based on the local market, and may do so in specific areas and even by size of unit. If there is a need to adjust the FMRs even further (above 110%), the PHA may seek the required approval from the state’s HUD office for an “exception” rent. Most exception rents are 120%, or the 50<sup>th</sup> percentile, but they are defined as anything over 110%.

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;<sup>10</sup> families with one or two children require two bedrooms, and families with three children, three bedrooms.

**Child Care:** The Standard uses the most accurate information available that is recent, geographically-specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75<sup>th</sup> percentile, by age of child and setting (family day care home, day care center, etc.).<sup>11</sup>

For Washington, the Standard uses the 3rd Quarter -Year 2000 Regional Market Rate (RMR) Ceilings, which are based on the results of a statewide survey of over 8,400 child care providers conducted by the Washington State Child Care Resource and Referral Network. The rates given are the DSHS reimbursement rates and are specified by age, setting, and county.

Because it is more common for very young children to be in day care homes rather than centers,<sup>12</sup> the Standard assumes that children less than three years of age (infants and toddlers, called “infants” here) receive full-time care in day care homes. Preschoolers (three through five years old), in contrast, are assumed to go to day care centers full-time. School-age children (ages six to 12) are assumed to receive part-time care in before- and after-school programs.

**Food:** Although the Thrifty Food Plan is used as the basis of both the poverty thresholds and the Food Stamps allotments, the Standard uses the Low-Cost Food Plan for food costs.<sup>13</sup> While both of these USDA diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. Although the Low-Cost Food Plan amounts are about 25% higher than the Thrifty Food Plan, they are

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

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

The food costs in the Standard are varied according to the number and age of children and the number and gender of adults. Since there is little regional variation in the cost of food overall, the Standard uses the national average throughout the State of Washington.

**Transportation:** If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low-

and moderate-income population.<sup>14</sup> The city of Seattle is the only area in Washington in which substantial numbers of workers use public transportation to get to and from work, with nearly 16% of those in the city of Seattle using public transportation.

Elsewhere in the state, the proportion using public transportation is much less, and therefore it is not a reasonable assumption that workers would be able to get to work by public transportation. Therefore, we assume only workers living in the city of Seattle use public transportation. For all others, it is assumed that adults require a car to get to and from work; if there are two adults in the family, we assume two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work, at exactly the same time.)

Data for public transportation costs are based on the cost of a monthly pass for each adult. Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The costs include the fixed costs of owning a car (including fire and theft insurance, property damage and liability, license, registration, taxes, repairs, and finance charges), in addition to monthly variable costs (e.g., gas, oil, tires, and maintenance), but do not include the initial cost of purchasing a car.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20<sup>th</sup> and 40<sup>th</sup> percentile) of income, by region. In Washington, there are differences in costs by region, with auto insurance costing more in King and Pierce counties. Therefore, we varied the insurance portion of the fixed costs by a ratio computed from a study of insurance costs differentials done by the Office of the Insurance Commissioner for Washington and the gas cost based on AAA Surveys.<sup>15</sup> For varied costs, the Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week per family for shopping for food and other errands. (The commuting distance is computed using the statewide average from the National Personal Transportation Survey). 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 the day care center or home.

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

Although workers who do not have employer-provided health insurance often “do without,” families cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that the employer provides health insurance coverage<sup>16</sup>, and that employees pay a portion of the premium for coverage (usually about one-fourth of the cost for employee only, and about one-third for family coverage).<sup>17</sup> The costs of health insurance in Washington are based on data from the Office of the Insurance Commissioner for Washington which was produced by the National Institute for Health Care Management. To capture the geographical differences in costs, we varied the health insurance premiums by a ratio computed from available HMOs through the Health Care Authority of Washington.

Data for out-of-pocket health care costs (by age) were obtained from the National Medical Expenditure Survey, adjusted by state using the Families USA report, *Skyrocketing Health Inflation: 1980–1993–2000*, and adjusted for inflation using the Medical Consumer Price Index (Medical CPI).

**Miscellaneous:** This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items, and telephone. It does not allow for recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.<sup>18</sup>

**Taxes:** Taxes include state sales tax, federal and state income taxes, and payroll taxes. The retail sales tax varies by locality from 7.5% to 8.6%, with no tax on food. Sales taxes are calculated only on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. (As is the case in many states, Washington does not tax services.) Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the Commerce Clearinghouse State Tax Handbook as well as tax forms from the Washington Department of Revenue. The federal income tax calculation assumes the standard deduction and exemptions, and includes tax credits, both refundable and nonrefundable. There is no state income tax in Washington.

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—15% of income for families in this range—federal exemptions and deductions are substantial. As a result, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7% to 10% for many taxpayers.

**Earned Income Tax Credit (EITC):** The EITC, or as it is sometimes called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by working-poor and near-poor families. The EITC is “refundable”; that is, working adults may receive the tax credit whether or not they owe any federal taxes, adding to their income.

**Child Care Tax Credit (CCTC):** The CCTC is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a “refundable” tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who pay little or no federal income taxes, receive little or no CCTC.

**Child Tax Credit (CTC):** The CTC is a federal tax credit that allows parents to deduct up to \$500 per child (for children less than 17 years old) from the federal income taxes they owe. If a family has one or two children, it is calculated like the CCTC, as a credit against federal taxes owed. If the family does not owe federal taxes, or has already taken the CCTC and there is no remaining liability (that is, no federal tax is owed after the CCTC is taken), then the family is not eligible for the CTC. However, if there are three or more children, then the CTC becomes refundable (as with the EITC). In this case, the family may receive the credit (up to \$500 per child), even if they do not owe any federal taxes. However, the amount of CTC they receive is limited to the amount their payroll tax exceeds the EITC that they have or will receive. Starting in 2002, the CTC will be refundable for those with earnings over \$10,000.

Given the high costs of child care, most families with young children who pay market rate child care offset most or all of the federal taxes they owe with their child care tax credit. However, those with older children, or three or more children and higher incomes, are more likely to receive the CTC.

# How Much Money is Enough in Washington State?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living for four different places in Washington: King

County (East), Chelan County, Franklin County and Spokane County.

In King County (East), which includes Bellevue, Juanita, Kirkland and Renton, a single person with no children needs to earn **\$9.61** per hour to be able to

Table 1  
**The Self-Sufficiency Standard for Selected Family Types  
 in King County (East), WA, 2001\***  
**Seattle-Bellevue-Everett, WA PMSA**  
 Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$767	45%	\$971	32%	\$971	27%	\$971	23%
Child Care	\$0	0%	\$650	21%	\$1,025	28%	\$1,025	25%
Food	\$168	10%	\$255	8%	\$379	10%	\$521	13%
Transportation	\$259	15%	\$265	9%	\$265	7%	\$457	11%
Health Care	\$69	4%	\$201	7%	\$222	6%	\$278	7%
Miscellaneous	\$126	7%	\$234	8%	\$286	8%	\$325	8%
Taxes**	\$301	18%	\$555	18%	\$658	18%	\$725	18%
Earned Income Tax Credit (-)	\$0	0%	\$0	0%	\$0	0%	\$0	0%
Child Care Tax Credit (-)	\$0	0%	-\$40	-1%	-\$80	-2%	-\$80	-2%
Child Tax Credit (-)	\$0	0%	-\$42	-1%	-\$83	-2%	-\$83	-2%
Total Percent Self-Sufficiency Wage - Hourly***	\$9.61	100	\$17.33	100	\$20.70	100	\$11.76 per adult	100
- Monthly	\$1,691		\$3,050		\$3,644		\$4,139	
- Annual	\$20,287		\$36,599		\$43,728		\$49,669	

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

\*\* Taxes (including federal income tax and federal tax credits) consist of federal and state payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

Table 2  
**The Self-Sufficiency Standard for Selected Family Types  
in Chelan County, WA, 2001\***  
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$382	35%	\$497	26%	\$497	23%	\$497	18%
Child Care	\$0	0%	\$429	22%	\$594	27%	\$594	21%
Food	\$168	15%	\$255	13%	\$379	17%	\$521	19%
Transportation	\$230	21%	\$236	12%	\$236	11%	\$416	15%
Health Care	\$69	6%	\$201	11%	\$222	10%	\$278	10%
Miscellaneous	\$85	8%	\$162	8%	\$193	9%	\$231	8%
Taxes**	\$162	15%	\$290	15%	\$324	15%	\$408	15%
Earned Income Tax Credit (-)	\$0	0%	-\$71	-4%	-\$99	-4%	\$0	0%
Child Care Tax Credit (-)	\$0	0%	-\$46	-2%	-\$84	-4%	-\$80	-3%
Child Tax Credit (-)	\$0	0%	-\$42	-2%	-\$55	-3%	-\$83	-3%
Total Percent	—	100%	—	100	—	100	—	100
<b>Self -Sufficiency Wage - Hourly***</b>	<b>\$6.23</b>		<b>\$10.86</b>		<b>\$12.54</b>		<b>\$7.90 per adult</b>	
- Monthly	<b>\$1,096</b>		<b>\$1,911</b>		<b>\$2,207</b>		<b>\$2,781</b>	
- Annual	<b>\$13,158</b>		<b>\$22,931</b>		<b>\$26,489</b>		<b>\$33,374</b>	

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

\*\* Taxes (including federal income tax and federal tax credits) consist of federal and state payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

meet her/his basic needs, as can be seen in the first column of Table 1 (previous page). While these costs are high, a single parent with one preschooler needs to earn almost double this amount, **\$17.33** per hour to meet the basic needs of her family.<sup>19</sup> If she has two children, one preschooler and one schoolage child, she would need over twice as much, **\$20.70** per hour to meet her family's needs. Finally, if there are two adults supporting two children, a preschooler and a school-age child, costs are increased slightly for additional food, health care, and miscellaneous costs, (the major costs of housing and

child care stay the same), but the amount *each* would need to earn is about one-fifth over the amount a single parent would need to earn: **\$11.76** per hour.

In Chelan County (see Table 2), the costs are significantly less than the costs in King County (East), for each family type. Thus a single adult's Self-Sufficiency Wage is **\$6.23** per hour (since the Washington state minimum wage is \$6.72 per hour in 2001, this means that the single adult would need to work a minimum of 37 rather than 40 hours per week, to meet

Table 3  
**The Self-Sufficiency Standard for Selected Family Types  
in Franklin County, WA, 2001\***  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$515	40%	\$617	30%	\$617	26%	\$617	21%
Child Care	\$0	0%	\$387	19%	\$581	24%	\$581	20%
Food	\$168	13%	\$255	12%	\$379	16%	\$521	18%
Transportation	\$230	18%	\$236	11%	\$236	10%	\$416	14%
Health Care	\$69	5%	\$201	10%	\$222	9%	\$278	9%
Miscellaneous	\$98	8%	\$170	8%	\$204	9%	\$241	8%
Taxes**	\$206	16%	\$323	16%	\$362	15%	\$444	15%
Earned Income Tax Credit (-)	\$0	0%	-\$48	-2%	-\$63	-3%	\$0	0%
Child Care Tax Credit (-)	\$0	0%	-\$44	-2%	-\$80	-3%	-\$80	-3%
Child Tax Credit (-)	\$0	0%	-\$42	-2%	-\$83	-4%	-\$83	-3%
<i>Total Percent</i>	—	100	—	100	—	100	—	100
<b>Self-Sufficiency Wage - Hourly***</b>	<b>\$7.31</b>		<b>\$11.68</b>		<b>\$13.50</b>		<b>\$8.34 per adult</b>	
- Monthly	<b>\$1,287</b>		<b>\$2,055</b>		<b>\$2,375</b>		<b>\$2,934</b>	
- Annual	<b>\$15,444</b>		<b>\$24,660</b>		<b>\$28,503</b>		<b>\$35,213</b>	

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

\*\* Taxes (including federal income tax and federal tax credits) consist of federal and state payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

his/her needs). The single parent must earn an additional \$4.00 per hour, or **\$10.86** per hour. The single parent with two children in Chelan County would need to earn **\$12.54** per hour to meet her family's needs (see Table 2). In the two-parent family, each adult would need to earn **\$7.90** per hour.

Franklin County (see Table 3) is approximately in the "middle" of the counties in Washington in terms of costs. The cost of meeting one's basic needs for a single adult is **\$7.31** per hour. She must earn **\$11.68**

per hour if she has a child. The single parent with two children in Franklin County would need to earn **\$13.50** per hour to meet her family's needs, almost double the single adult. In the two-parent family, each adult would need to earn **\$8.34** per hour.

In Spokane County, a single person with no children needs to earn just **\$7.06** per hour (Table 4). A single parent with one preschooler needs to earn over \$4.00 more per hour, or **\$11.88** per hour. If she has two children, one preschooler and one schoolage



Table 4  
**The Self-Sufficiency Standard for Selected Family Types  
in Spokane County, WA, 2001\***  
**Spokane, WA PMSA**

*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$480	39%	\$580	28%	\$580	23%	\$580	19%
Child Care	\$0	0%	\$440	21%	\$680	27%	\$680	22%
Food	\$168	14%	\$255	12%	\$379	15%	\$521	17%
Transportation	\$234	19%	\$240	11%	\$240	10%	\$420	14%
Health Care	\$69	6%	\$201	10%	\$222	9%	\$278	9%
Miscellaneous	\$95	8%	\$172	8%	\$210	8%	\$248	8%
Taxes**	\$196	16%	\$332	16%	\$393	16%	\$466	15%
Earned Income Tax Credit (-)	\$0	0%	-\$42	-2%	-\$36	-1%	\$0	0%
Child Care Tax Credit (-)	\$0	0%	-\$44	-2%	-\$80	-3%	-\$80	-3%
Child Tax Credit (-)	\$0	0%	-\$42	-2%	-\$83	-3%	-\$83	-3%
Total Percent	—	100	—	100	—	100	—	100
<b>Self -Sufficiency Wage - Hourly***</b>	<b>\$7.06</b>		<b>\$11.88</b>		<b>\$14.23</b>		<b>\$8.61 per adult</b>	
- Monthly	<b>\$1,243</b>		<b>\$2,091</b>		<b>\$2,505</b>		<b>\$3,029</b>	
- Annual	<b>\$14,910</b>		<b>\$25,094</b>		<b>\$30,063</b>		<b>\$36,349</b>	

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

\*\* Taxes (including federal income tax and federal tax credits) consist of federal and state payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

child, she would need to earn over twice the amount of the single adult, or **\$14.23** per hour. In the two-parent family, each adult would need to earn **\$8.61** per hour.

In Washington, the cost of living is highest in the large urban counties (see Tables 1 through 4), especially in the eastern portions of King County. Because both child care and housing costs are lower in less expensive areas of Washington compared to higher cost areas, and these two costs account for the majority of the budget, the proportions spent in each cost area do not vary greatly from place to place. Among families with just

one infant or preschool-age child, housing costs in Washington average over a fourth of costs—about 26 to 32%, while child care is somewhat lower—19 to 22%. For families with two children, however, child care costs exceed housing costs (except in Franklin County), with child care costing from 24 to 28% of the family budget, more than the 23 to 27% that goes to housing costs, depending on the place.

While the rent for a two-bedroom housing unit varies from a low of **\$497** per month (Chelan County) to a high of **\$971** per month (King County -East), the

differential in child care costs is just as large. For example, the cost of child care for two children, a preschooler full-time and a schoolage child part-time, ranges from **\$581** in Franklin County to **\$1025** in King County - East (see Tables 1 and 3).

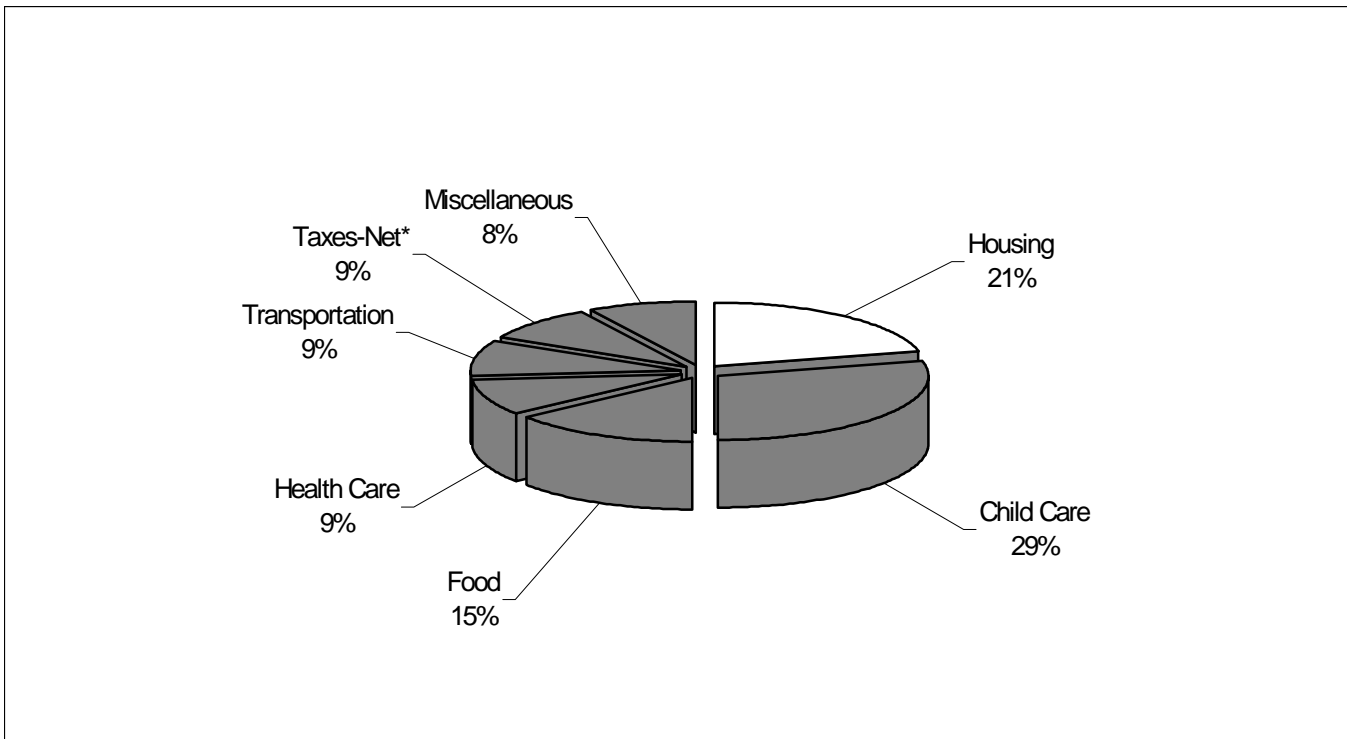
Consequently, the proportions of expenses that go to these two major costs, housing and child care, are similar for single parents across counties, ranging from 48 to 55% of total costs.

In Figure 1 below, we have shown the proportion of income spent on each basic need for a single parent family with one preschooler and one schoolage child in Kittitas County. Housing and child care are by far the greatest expenses for working families with children.

Single parent families with two children, one of whom is under school-age, generally spend half or more of their incomes on these two expenses alone. With two parents, these two expenses also account for nearly half the expenses.

The next largest expenses for a Washington family is food, which accounts for about 15% of the budget. Health care, transportation, and taxes account for about 9% of a budget. Even though taxes are reduced by tax credits, they still account for about one-tenth of expenses. The calculation for Health care assumes that the employer both provides health insurance as well as pays a portion of the premium.

Figure 1  
**Percentage of Income Needed to Meet Basic Needs, 2001**  
*Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschool-age Child and One School-Age Child in Kittitas County, WA*



*\*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 16%, but with tax credits, the amount owed in taxes is reduced to 9%.*

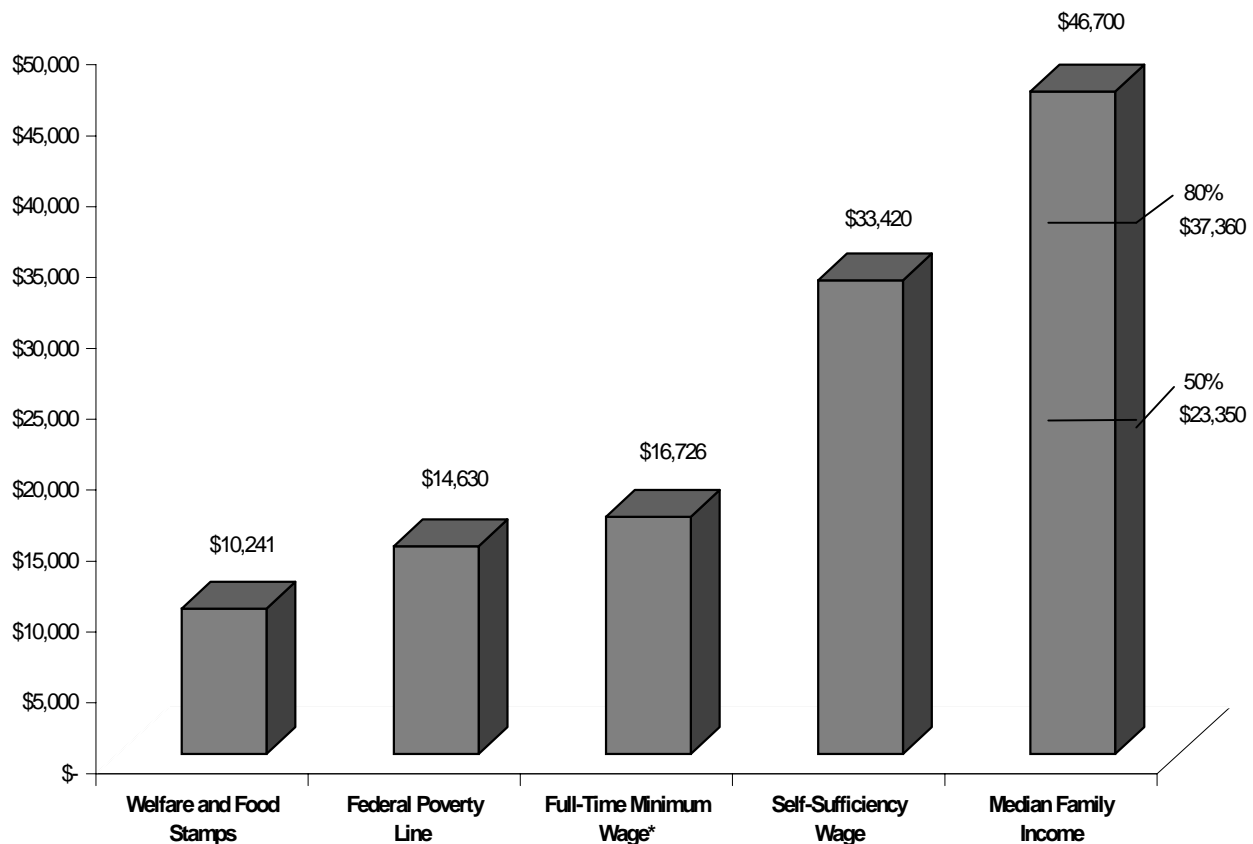
# Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2 above we have compared the Standard to four other benchmarks: the welfare grant package, the federal poverty measure, the Washington minimum wage, and median income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see the next two sections for a more

detailed discussion of how Washington families can achieve Self-Sufficiency Wages).

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one school-age child living in Thurston County. (The other benchmarks presented are also for three-person families; however, none is as specific as the Standard in terms of age and number of children, and/or geographic location.) The Standard for this family type, in Thurston County, Washington, is **\$33,420**.

Figure 2  
**The Self-Sufficiency Standard Compared to Other Benchmarks, 2001**  
*Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One School-Age Child in Thurston County, WA*



\* Note: Full-time minimum wage is the year 2001 Washington minimum wage of \$6.72 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

***The Welfare (TANF) Grant and Food Stamps:***

Including the cash value of Food Stamps as well as the cash TANF grant, the total assistance package is **\$853** per month in Thurston County or **\$10,241** per year assuming no wage or other income. This amount is less than one-third (**31%**) of the Self-Sufficiency Standard for a three-person family in Thurston County.

**Federal Poverty Level:** Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,219** (**\$14,630** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is less than half (**44%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one school-age child). Even in the least expensive jurisdiction in Washington, such as Chelan County, the official poverty guideline is only about 55% of the amount needed to meet family needs according to the Standard. And in East King County, the federal poverty level is just over one-fourth (34%) of the Self-Sufficiency Standard.

**Minimum Wage:** A full-time worker at the Washington minimum wage of **\$6.72** per hour (effective January 1, 2001) earns about **\$1,165** per month or **\$13,978** per year. Subtracting taxes—payroll (Social Security), and federal and state income taxes—and adding tax credits—the child care, child, and federal

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***A family with one parent, one preschool-age child and one school-age child spends more than half of its monthly budget on housing and child care.***

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Earned Income Tax Credits—this worker would have a cash income of **\$1,394** per month, or **\$16,726** per year. This amount is more than her earnings alone because the federal and state EITC benefit for which she qualifies is the maximum, and is more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes—her income is below the threshold for paying federal income taxes. Nevertheless, because she does not pay federal income taxes, she does not receive

either the Child Care Tax Credit or the Child Tax Credit.)

Even with the help of the federal EITC, however, a full-time job with the minimum wage provides only one-half (**50%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC payments on a monthly basis—as is true of most workers—she will only receive **\$12,908** during the year, which is just over one-third of the Self-Sufficiency Standard (**39%**). For all three of these benchmarks there is an unusually large gap (compared to other states) between each of them and the Self-Sufficiency Wage.

**Median Family Income:** Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Thurston County is **\$46,700**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one school-age child is thus **72%** of the median family income for Thurston County.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes below 80% of the median are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for a Thurston County family falls just below the HUD definition of “Low Income.” In most states and localities, the Self-Sufficiency Standard falls *between* 50% and 80% of area median income. That it is closest to the 80%-of-area-median-income/“Low Income” standard used by HUD suggests both that a substantial portion of Washington families lack adequate income to meet their needs, and that using area median income as a benchmark of income inadequacy (in this case, inadequate income to meet housing needs) is at times an imperfect measure of need for support.

# Comparing the Standard for Washington Cities to other Major Cities

With this report for Washington, the Self-Sufficiency Standard has now been completed for 16 states or cities. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type can be directly compared. However, since the Standard has been done in different years in the various places, it is necessary to update the numbers to the year 2001. While over a long period of time, costs are likely to increase at different rates, for our purposes here, it is acceptable to use the overall Consumer Price Index (for the appropriate region or city) to update the Standards to make them comparable.

As can be seen in Table 5, we have chosen to compare the Standard for two different cities in Washington--Seattle and Tacoma-- to ten other large American cities: Boston, Chicago, Denver, Houston, Milwaukee, Los Angeles, New York City, Philadelphia, San Francisco, and Washington, DC. (see Table 5 below).

For a single adult, the costs in Seattle are fairly low at \$6.82 per hour, which is lower than nine of the listed cities. In Tacoma, the Self-Sufficiency Wage for a single adult is lower than eight other cities at \$7.61 per hour. The Self-Sufficiency Wage for the other family types shown here in Seattle and Tacoma fall near the "bottom" compared to other large US cities. For example, the single adult with a preschooler and a schoolage child must earn \$17.59 per hour in Seattle and \$16.46 in Tacoma to be self-sufficient, these wages fall near the "low end" compared to the other cities which range from \$14.86 to \$25.89.

In contrast to each other, Seattle and Tacoma have similar costs which result in Self-Sufficiency Wages that resemble each other across family types. In conclusion, while Seattle and Tacoma are not the most expensive cities to live in, they are also not the least expensive, and still require substantial resources, particularly for families with children, in order to meet basic family needs at an adequate level.

Table 5  
**The Self-Sufficiency Standard for Two Washington Cities  
Compared to Other Major Cities, 2001**

City	Self-Sufficiency Standard Wage			
	Single Adult	Single Adult, Preschooler	Single Adult, Preschooler, Schoolage	Two Adults, Preschooler, Schoolage
Seattle, WA	\$6.82	\$14.22	\$17.59	\$9.60*
Tacoma, WA	\$7.61	\$13.72	\$16.46	\$9.59*
Boston, MA	\$8.28	\$16.82	\$20.41	\$11.09*
Chicago, IL	\$8.06	\$13.74	\$16.32	\$9.28*
Denver, CO	\$7.99	\$14.76	\$18.90	\$10.72*
Houston, TX	\$6.16	\$10.56	\$14.86	\$8.51*
Los Angeles, CA	\$7.28	\$16.20	\$21.06	\$11.74*
Milwaukee, WI	\$8.93	\$16.37	\$20.24	\$11.87*
New York City (Queens), NY	\$9.47	\$18.35	\$22.95	\$12.56*
Philadelphia, PA	\$8.32	\$15.13	\$17.93	\$10.13*
San Francisco, CA	\$11.33	\$21.84	\$25.89	\$13.66*
Washington, DC	\$8.70	\$17.49	\$24.71	\$13.59*

\*per adult

N.B.: All wages updated using regional urban CPI to the year 2001.

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# *Closing the Gap Between Incomes and the Self-Sufficiency Standard*

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

This wage gap presents states and localities with a challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by the expanding economy, helping families achieve self-sufficiency will be an even greater challenge in the future in the advent of economic downturns and/or those who have exhausted their time limits on welfare.

The two basic strategies to close this gap in income are to (1) **raise wages** and/or (2) **reduce costs through supports**—public and/or private, in cash or “in kind.” On the one hand, there are a number of strategies that may help individuals to raise their wages. On the other hand, families may be provided with other resources, in cash or in kind, in the form of subsidies or other supports, that help fill the gap between their earnings and their families’ needs.

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

## **Raising Wages**

**Training and Education:** Adults who have language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without first addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages (see Figure 3 on following page). For some, this may mean ESL (English as a Second Language), Adult Basic Education (ABE) and/or the GED (General Education Degree). For others, this may mean two- or four-year degrees.

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

**Access to Nontraditional Jobs:** For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. To enhance women’s access to these jobs—or training leading to these jobs—requires addressing a range of barriers that prevent women from entering and remaining in nontraditional occupations. Similarly, problems of sexual and racial harassment must be addressed in order for women and/or minorities to fully realize their potential.

**Labor Market Reforms:** As can be seen in Tables 1 through 4, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore affects many workers’ earnings. Higher wages also have a positive impact on both workers and their employers by reducing turnover,

increasing work experience, and saving on training and recruitment costs for both workers and employers. Another approach to raising wages of workers are the Living Wage laws that mandate city contractors and employers receiving subsidies pay a “living wage.” This policy would impact private sector workers’ wages as well as public sector workers.

**Removing Barriers to Employment:** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. Pay Equity laws would raise the wages of women and people of color who are subject to race and gender-based discrimination. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and

misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming.

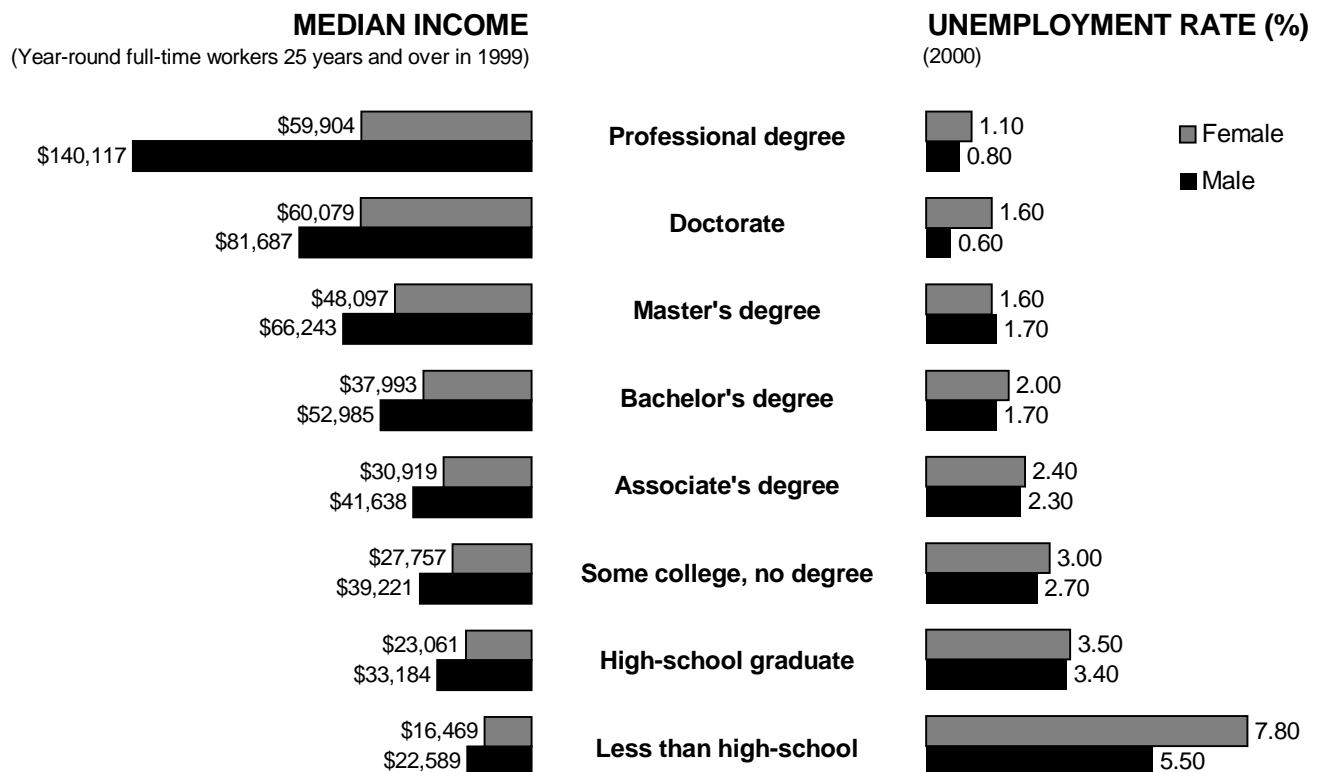
### Reducing Costs and Meeting Basic Needs Through Supports

There are a number of ways to address the gap between wages and family needs, thus helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives, and then in the next section model the effects on a family of adding these resources to their wages.

- **Work Supports:** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without the assistance of temporary subsidies, many families cannot achieve self-sufficiency immediately. Subsidies or vouchers such as cash assistance (TANF), housing (including Section 8, vouchers, and public housing), child care, health care (Medicaid or other plan), and/or transportation (tokens or employer subsidies) all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employ-

Figure 3

## Impacts of Education on Unemployment and Earnings by Gender



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

ment, such subsidies can help a family achieve stability, without scrimping on nutrition, or living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.

- **Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. Nevertheless, whatever the amount, child support payments reduce the amount required for a family to meet its needs, while providing the support of both parents to meet children's needs.
- **Health Care Coverage:** While health care expenses are a relatively small cost item in most of these family type budgets (less than 10%), health care coverage is essential. The Standard assumes that a

Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents have to make the difficult choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medicaid), and (2) employment without health care coverage for their families.

However, with the expansions in Medicaid and the state-subsidized Child Health Insurance Program—known as CHIP in Washington—many families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for one full year. After that, and for those families not transitioning from welfare, children can be covered by Medicaid or by CHIP, depending upon each child's age, family income and size.<sup>20</sup>



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

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In Table 6, we examine the effect of adding subsidies and supports for a family consisting of a single parent and two children, an infant and a preschooler, living in Tacoma, Pierce County.

**Treatment of Tax Credits.** Although we include the Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law, a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.<sup>21</sup>

While this money is frequently used, according to research, to meet important family needs, such as a security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.<sup>22</sup> Also, for many workers, it is difficult to gauge how much the EITC will total, because of fluctuating hours and wages, and sometimes job and/or wage changes, throughout the year.

We show the federal EITC only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the second line from the bottom of Table 6.) On the last line of Table 6, the amount that is shown is what Washington workers would receive if there was a Washington EITC set at 15% of the federal EITC. Note that because these amounts are not received during the month or year shown here, they are not included in the calculation of the wages shown.

**The Self-Sufficiency Standard (Column #1):** In the first column of Table 6, the Standard provides the full amount of this family's expenses, including taxes, without any subsidies or supports to reduce these costs (except tax credits where applicable). In Tacoma, with child care expenses of \$1,011 per month and housing

costs of \$706 per month, it is not surprising that the Self-Sufficiency Wage is **\$18.14** per hour.

## **Private Supports:**

**Child Support (Column #2):** In the second column of Table 6, the private "subsidy" of child support is added. The amount of \$306 shown in Table 6 is the average child support payments per month, per family (not per child) in Washington state.<sup>23</sup> Unlike additional earned income, child support is not reduced by taxes, and therefore it has a stronger impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes and tax credits as well. Taxes decrease from \$553 in Tacoma in Column #1—when all income is earned, to \$464—when some income is received as child support. Note that altogether, these changes reduce the amount this single parent must earn to meet her family's needs by more than two dollars, from \$18.14 to **\$15.90** per hour in Tacoma. Nonetheless, it does not reduce the wage needed to meet living costs enough to qualify for EITC.

## **Public Work Supports:**

**Child Care (Column #3):** In the third column, we show the effect of the Washington state child care program, Working Connections, available to low-income families, that is, families with incomes below 225% of the Federal Poverty Level. This subsidy substantially reduces child care costs for this family, by about \$700, to \$329 per month in Tacoma. The child care co-payment amounts (parent's fee) are based on a formula, in which the parent pays \$10 if family's countable income falls at or below 82% of the Federal Poverty Level (\$968 for a family of three), or pays a minimum of \$20 per month if family income is between 82% and 137.5% of the FPL, and up to \$474 per month if family income is between 137.5% and 225% of the FPL (\$20 plus 44% of your income above 137.5% of the FPL).

This subsidy in turn reduces the Self-Sufficiency wage by well over one-third, from \$18.14 to **\$13.22** per

Table 6  
**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage**  
*of a Single Parent with One Infant and One Preschool-age Child*  
*Pierce County, Tacoma, WA - 2001*

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	Child Care	Child Care & Health Care [Medical Coupons/Medicaid]	Child Care & Health Care [CHIP & Basic Health Plan]	Child Care, Health Care [CHIP & Basic Health Plan] Food Stamps & Housing
<b>Monthly Costs:</b>						
Housing	\$706	\$706	\$706	\$706	\$706	<b>\$450</b>
Child Care	\$1,011	\$1,011	<b>\$329</b>	<b>\$104</b>	<b>\$167</b>	<b>\$20</b>
Food	\$330	\$330	\$330	\$330	\$330	<b>\$300</b>
Transportation	\$257	\$257	\$257	\$257	\$257	\$257
Health Care	\$244	\$244	\$244	<b>\$0</b>	<b>\$69</b>	<b>\$69</b>
Miscellaneous	\$255	\$255	\$255	\$255	\$255	\$255
Taxes	\$553	\$464	\$357	\$241	\$273	\$167
Earned Income	\$0	\$0	\$0	\$0	\$0	\$0
Tax Credit						
Child Care Tax Credit (-)	-\$80	-\$80	-\$69	-\$25	-\$38	-\$5
Child Tax Credit (-)	-\$83	-\$83	-\$83	-\$55	-\$63	-\$26
Child Support	\$0	<b>-\$306</b>	\$0	\$0	\$0	\$0
<b>Self-Sufficiency Wage-</b>						
Hourly	<b>\$18.14</b>	<b>\$15.90</b>	<b>\$13.22</b>	<b>\$10.30</b>	<b>\$11.11</b>	<b>\$8.45</b>
Monthly	<b>\$3,193</b>	<b>\$2,798</b>	<b>\$2,326</b>	<b>\$1,813</b>	<b>\$1,956</b>	<b>\$1,487</b>
<b>Annual Wage</b>	<b>\$38,318</b>	<b>\$33,574</b>	<b>\$27,910</b>	<b>\$21,756</b>	<b>\$23,472</b>	<b>\$17,841</b>
<b>Total Federal EITC (annual)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$884</b>	<b>\$2,180</b>	<b>\$1,819</b>	<b>\$3,004</b>

\*Although we attempted to include Food Stamps here as well, the family does not qualify at this income level, i.e., if wages are sufficient to meet other expenses, family income will be too high to qualify for Food Stamps (see text).

hour in Tacoma (compare the first and third columns in Table 6). As with child support and other subsidies to be considered below, this impact comes in two ways: a subsidy directly reduces the cost of meeting a specific need, such as child care, but it also—by lowering the amount of income that must be earned—reduces taxes and/or increases tax credits such as the EITC.

**Child Care and Health Care [Medicaid]**  
**(Column #4):** For adults who are moving from welfare to work, there is available a set of supports to help with

that transition. In the fourth column of Table 6, we assume that this single parent is receiving a typical “package” of benefits available to those making the welfare-to-work transition. This package usually includes child care, Food Stamps and Medicaid.

These supports greatly reduce a family’s costs for these three basic needs. In this example, the child care costs are substantially reduced at this income level, reducing monthly childcare costs to just over \$100. Likewise, Medicaid reduces her health care costs to

zero. However, in order to be eligible for Food Stamps, gross family income must be less than 130% of the federal poverty threshold. Yet, if this parent's wage is to be sufficient to meet her housing and other necessities, even with the help of child care assistance and Medicaid, it would exceed the Food Stamps gross income limit. Thus, in Tacoma, this single parent would not be eligible for Food Stamps.

Although this family would not receive the Child Care Tax Credit or Food Stamps, this is more than made up by the two subsidies she does receive. By substantially lowering the income that must be earned to pay for child care and health care, these two work supports also decrease the taxes owed by more than the decreased tax credits. Altogether, this lowers the wages required to meet basic needs to **\$10.30** per hour in Tacoma, which is almost one-half of the full Self-Sufficiency Wage. The EITC to which she is entitled is substantial, totaling almost \$2200.

It should be noted that we attempted to model these subsidies together with a partial TANF cash grant. We found that families would lose any cash benefit before their combined income was enough to meet their needs, *even with the help of work supports*. That is, under Washington state earned income disregard rules, families may keep (or have disregarded) 50% of their earnings. As earnings increase, their cash grant decreases, until their earnings reach about double the grant, at which point the cash grant becomes zero. In our model, *even with the help of these work supports (child care, Food Stamps and Medicaid)*, parent's earnings must be considerably more than double the cash grant in order to meet their needs.

Earlier research showing that parents could combine work and cash assistance was based on the experience of families under AFDC, prior to TANF. At that time, there were different rules regarding earnings, especially in the first few months, and cash benefits were generally higher relative to costs than is true today.<sup>24</sup> Also, some families combined welfare and work as sources of income, but not at the same time. They did so by alternating between periods of work and welfare. Of course, families may use this strategy today, although this may not be as viable a strategy under TANF as it was under AFDC. Under TANF, each month on welfare, no matter how small the cash grant, counts against their lifetime limit of five years in Washington. Using such a strategy creates other problems such as securing adequate child care for short periods of employment.

***Child Care and Health Care [CHIP & Basic Health Plan] (Column #5):*** After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although she is eligible for CHIP for health insurance coverage for her children (if family income remains below 250% of poverty). In the fifth column of Table 6, we model this change by assuming that the children's health care costs (including both insurance and out-of-pocket costs) are covered by CHIP. The parent's cost is not covered, however, so the parent must pay for her share of the health insurance premium that is available through her employer, or through the Basic Health Plan as well as out-of-pocket costs for herself, which totals \$69 per month in Tacoma.

Although not by itself a large amount, as a result of the loss of Medicaid coverage for herself, she must increase her earnings by 81 cents per hour to **\$11.11** per hour in Tacoma, just to be able to meet her needs at the same level as when Medicaid covered all of her family's health care costs.

***Child Care, Food Stamps, Health Care [CHIP & Basic Health Plan], and Housing (Column #6):*** In the sixth column, we have assumed that she receives child care assistance and Medicaid, and that she receives housing assistance as well. The housing aid (whether in the form of a Section 8 Housing Choice Voucher or other assistance) reduces her housing costs to 30% of her income, which is less than half of what she had been paying. These work supports together lower the income she must earn to meet her family's other needs enough so that she now qualifies for a partial Food Stamps benefit as well. Altogether, the addition of housing aid, combined with the other increased work supports, reduces what she must earn by more than one-half, reducing the Self-Sufficiency Wage to **\$8.45** per hour in Tacoma.

The figures in Table 6 provide examples for one family—a single parent with one infant and one pre-school-age child, living in Tacoma in Pierce County. The impact of various work supports and taxes varies in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient, assisting families who receive the supports for which they are eligible.

By temporarily aiding families with work supports until they are able to earn Self-Sufficiency-level Wages,

families are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps support their achieving stable employment, depending on the state of the economy. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

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

- Nationally, only about 12% of eligible families receive housing assistance or live in public housing.<sup>25</sup>
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators, and the Urban Institute reported that about two-thirds of those that left the Food Stamps program as they left welfare, remained eligible.<sup>27</sup>
- Only 10% of about 15 million eligible children are receiving child care subsidies nationwide; in Washington state, 25% of eligible children are receiving child care assistance.<sup>28</sup>
- CHIP serves approximately 4,445 children in Washington.<sup>29</sup> Washington's Medical Assistance Administration estimate that approximately 14,500 uninsured children were eligible for CHIP when the program was implemented in 2000; this constitutes approximately 7.8% (March/April 1998) of all children in households with incomes between 200% and 250% of the FPL.<sup>30</sup>
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed them, and less than 20% received the full amount owed. Not surprisingly, the average monthly child support payment of \$309 represents just 17% of a single mother's, and 11% of a single father's income.<sup>31</sup> In Washington, the average child support amount is \$306 per month.<sup>32</sup>

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# *How the Self-Sufficiency Standard Can Be Used*

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

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many

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***The Self-Sufficiency Standard can be used in a variety of settings: to assist welfare clients choosing the best route out of poverty, to help organizations better target their education and training resources, to aid policy makers analyze proposals on tax policy, programs and economic development.***

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different options. The discussion below should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

## **The Self-Sufficiency Standard as a Policy Tool**

The Self-Sufficiency Standard has a number of uses in the development and evaluation of policy in different areas. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy uses the Standard to assess the ability of various jobs, occupations, and sectors to provide self-sufficient wages for workers. The Standard is used together with analysis of the current local labor market supply and demand (to determine jobs that have expanding but unfilled openings), an assessment of the available job training and education infrastructure, and an evaluation of the skills

and location of current/potential workers. Through such an analysis, it is possible to assess the jobs and sectors on which to target training and counseling resources.

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

The Standard has also been used to *evaluate the impact of proposed policy changes*. As shown in this report (see Table 6), the Standard can be used to evaluate the impact of restructuring work support programs, changing co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, subsidies. It can similarly be used to look at the impact of changing program rules—such as requiring parents to enter employment when their youngest child reaches the age of three years instead of the current 12 months—on both individual families and state budgets.

The Standard can be used to *target education and job training investments*. Given the Self-Sufficiency Wages for most family types, the Standard can help—make the case for investing in various types of post-secondary education and training, including in non-traditional occupations for women and minorities, which provide access to a wide range of jobs paying Self-Sufficiency Wages.

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

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this

way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers' salaries. It has also been used by private agencies, such as Community Action Agencies, to evaluate the adequacy of their own salary schedules. The Standard can and has been used in communities elsewhere to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.

### **The Self-Sufficiency Standard as a Benchmark for Evaluation**

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

### **The Self-Sufficiency Standard as a Counseling Tool**

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

The Budget Worksheet also provides both counselors and clients with information on available programs and

work supports, integrating in one place a wide range of possibilities not usually brought together—even though clients often must coordinate these various programs in their lives.

### **The Self-Sufficiency Standard as a Public Education Tool**

The Standard is an important public education tool. It helps the public at large understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. By demonstrating how the various

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*The Self-Sufficiency Standard shows that, for most families, earnings that are above the official poverty level—or are high enough to disqualify them from welfare—are nevertheless far below what they need to meet their families' basic needs.*

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components fit together, it helps facilitate the coordination of various providers of services and supports, both public and private, such as child care providers, community organizations and education and training organizations.

### **The Self-Sufficiency Standard in Research**

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically, and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of "poverty," or income inadequacy, and how this differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various work supports, such as child support or child care assistance—given a family's income, place of residence, and composition.

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# *Conclusion*

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With the passage of the 1996 welfare legislation—particularly with the advent of work requirements and time limits—helping participants become self-sufficient has become a top priority. The Self-Sufficiency Standard documents the cost of living that families of different sizes must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most families, earnings that are above the official poverty level or earnings that are high enough to disqualify them from welfare are nevertheless far below what they need to meet their families' basic needs.

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

The Standard has been calculated for a number of other states, including California, Colorado, Connecticut, Illinois, Indiana, Iowa, Massachusetts, New Jersey, New York, North Carolina, Pennsylvania, South Dakota, Texas, Wisconsin, and the Washington, DC metropolitan area.

For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women at (202) 638-3143 or Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or (206) 616-2850. For further information on the findings and implications of the Self-Sufficiency Standard for Washington, or to order the full Standard for Washington, contact Sara Fleming Merten or Michael Ramos at the Washington Association of Churches at (206) 625-9790.





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# Endnotes

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<sup>1</sup> Anonymous quote in Elizabeth A. Gowdy and Susan R. Pearlmutter, "Economic Self-Sufficiency is a Road I'm On: The Results of Focus Group Research with Low-Income Women," in Liane V. Davis, ed., *Building on Women's Strengths: A Social Work Agenda for the Twenty-First Century* (New York: The Haworth Press, 1994), p. 93.

<sup>2</sup> See for example, William O'Hare, Taynia Mann, Kathryn Porter and Robert Greenstein, *Real Life Poverty in America: Where the American Public Would Set the Poverty Line*, Center on Budget and Policy Priorities, July 1990.

<sup>3</sup> Using the Fair Market Rents for two-bedroom units, which is the cost of housing including utilities at the 40th percentile (see below for further explanation) housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,362. This is almost four times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$347 per month.

<sup>4</sup> One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Constance Citro and Robert Michael, eds., *Measuring Poverty: A New Approach*, Washington, DC: National Academy Press, 1995.

<sup>5</sup> The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Barbara Bergmann and Trudi Renwick, "A Budget-Based Definition of Poverty: With an Application to Single-Parent Families," *The Journal of Human Resources*, Vol.28, No.1, p.1-24, Winter 1993. Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state.

<sup>6</sup> *Boston Globe*, 9/25/98.

<sup>7</sup> While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.

<sup>8</sup> Quoted in Gowdy and Pearlmutter, *op.cit.*, p. 91.

<sup>9</sup> These costs are based on a survey of units that have been on the market within the last two years, and exclude both

new housing (two years old or less), and substandard and public housing.

<sup>10</sup> Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

<sup>11</sup> Under the 1988 Family Support Act (which was superceded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile, for the age of child, setting, and location. Most states conducted surveys of costs, or commissioned child care referral networks or researchers to do these studies

<sup>12</sup> Child care centers are more frequently used for older children (two to four years old) than for infants (J.R. Veum and P. M. Gleason. October, 1991. "Child Care Arrangements and Costs." *Monthly Labor Review*. p. 10-17.) However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care.) See J. Capizzano, G. Adams, and F. Sonenstein. March 2000. *Child Care Arrangements for Children under Five: Variation across States*. Washington, DC: The Urban Institute. National Survey of America's Families, Series B, No. b-7.

<sup>13</sup> Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.

<sup>14</sup> See C. Porter and E. Deakin. December 1995. *Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas*. Berkely, CA: Institute of Urban and Regional Development, University of California at Berkley.

<sup>15</sup> *Premium Comparison of Largest Auto Insurance Writers in Washington*. Washington Insurance Commissioner's Office: [www.insurance.state.pa.us/html/cauto.html](http://www.insurance.state.pa.us/html/cauto.html)

<sup>16</sup> According to the Bureau of Labor Statistics, 83% of non-temporary workers have health insurance provided through their employer.

<sup>17</sup> A. Foster Higgins & co., Inc., *Tables: National Surevey of Employer-Sponsored Health Plans, 1993-1996* (Princeton, NJ: A. Foster Higgins & Co., Inc., 1994-1997), and William M. Mercer, Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998*, (New York, NY: William M. Mercer, Inc., 1998 and 1999).

<sup>18</sup> See Citro and Michael, *op.cit.*

<sup>19</sup> In the report, single parents are referred to as “she” because over 90% of single parents are women.

<sup>20</sup> Under Medicaid, children from birth through their first birthday are covered up to 200% of poverty; children from age one through age five, up to 133% of poverty, and children age six through 19, up to 100% of poverty. Under Healthy Families, health care coverage is provided for children in families with net incomes (after certain deductions, such as for child care) that is less than 250% of poverty, with some families paying a small premium up to a maximum of \$27 per family).

<sup>21</sup> Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section is “Monthly Operational Review of Earned Income Credit.”)

<sup>22</sup> Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a “lump sum” is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See J. L. Romich and T. Weisner. October 1999. *How Families View and Use the EITC: The Case for Lump-sum Delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

<sup>23</sup> March 2001 data from the Department of Child Support, Department of Social and Health Services (DSHS).

<sup>24</sup> Roberta Spalter-Roth, Beverly Burr, Heidi Hartmann, and Lois Shaw, with Jill Braunstein and Robin Dennis. (1995). *Welfare that Works: The Working Lives of AFDC Recipients*. Washington, D.C.: Institute for Women’s Policy Research. Also, Roberta Spalter-Roth, *Income Packages Among Low-Income Single-Mother Families: Economic Well-Being and Income Security*, presented at the Coalition on Human Needs, 3/29/96.

<sup>25</sup> U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

<sup>26</sup> A. Kevin Williams, PhD. *The Long Wait: The Critical Shortage of Housing in California*. June 2000.

<sup>27</sup> “Current News and Analysis: 8.6 Million Fewer Food Stamp Participants in March 2000 than March 1996, Yet Studies Show Persistent Need”, <http://www.frac.org/html/news/fsmar00nos.html>. Also see Sheila R. Zedlewski and Sarah Brauner, *Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads?* The Urban Institute: Assessing the New Federalism, National survey of America’s Families (NSAF). Series B, No. B-3, November 1999.

<sup>28</sup> *Access to Child Care for Low-Income Working Families*. Child Care Bureau, Administration for Children and Families, U.S. Health and Human Services. (<http://www.acf.dhhs.gov/programs/ccb/research/ccreport/ccreport.htm#8>). For Washington, the number of children receiving CCDF subsidies from April to September 1998 was used along with the state’s eligibility rules effective October 1997 to calculate this percentage.

<sup>29</sup> *Medical Assistance Managed Care Enrollees In Capitated Plans and Primary Care Case Management*. Department of Social and Health Services, Medical Assistance Administration. August 2001.

<sup>30</sup> *State of Washington SCHIP Annual Report*. DSHS, Medical Assistance Administration. January 2001.

<sup>31</sup> Lydia Scoon-Rogers, *Child Support for Custodial Mothers and Fathers: 1995*. U.S. Bureau of the Census, Current Population Reports (P60-196, March 1999).

<sup>32</sup> Department of Child Support, DSHS, March 2001.

## Data Sources

Data Type	Source	Assumptions
<b>Child Care</b>	Washington State Child Care Resource and Referral Network. Quarterly Report: July – September 2000. <a href="http://www.childcarene.org">www.childcarene.org</a> . 1-800-446-1114.	<u>Infants</u> : Family Day Care Homes, FT, (0 -30 months). <u>Preschoolers</u> : Child Care Centers, FT, (3 and 4 year olds) <u>Schoolage</u> : Average of Child Care Center and Family Day Care Homes, PT, (above 6 years old)
<b>Food</b>	USDA Low-Cost Food Plan, June 2000.	USDA plan used for all counties. Assumed single adult families headed by female.
<b>Health Insurance</b>	Annual Reports, Office of the Insurance Commissioner, Washington State. National Institute for Health Care Management 199 Report to Washington, Office of the Insurance Commissioner, Washington State.  Medical Expenditure Panel Survey, <a href="http://www.meps.ahrp.gov/MEPSNct/IC/MEPSnetI.C.asp">http://www.meps.ahrp.gov/MEPSNct/IC/MEPSnetI.C.asp</a>  Out of Pocket Costs: U.S. Department of Health and Human Services. 1987. <i>National Expenditure Survey</i> .  <i>Introduction to PEBB Coverage K-12 Political &amp; Subdivisions</i> <a href="http://www.wa.gov/hca/PEBB/IntroPEBBCoverage.p">http://www.wa.gov/hca/PEBB/IntroPEBBCoverage.p</a>	All data is updated with Medical CPI.  Ratios were calculated for each county using a formula (using the least expensive plan available to each county through Washington PEBB). The ratio was then applied to the premium for families and individuals from MEPS statewide average for both single and family coverage in 1998.
<b>Housing</b>	Department of Housing and Urban Development; Fair Market Rents for the Section 8 Housing Assistance Payments Program – Fiscal Year 2000. (10/01/99). ( <a href="http://www.huduser.org">www.huduser.org</a> ).  Approved Plans from Public and Indian Housing Authorities - Fiscal Year 2000.	Fair Market Rents by county and/or MSA and PMSA and applicable payment standards in sub-MSA or sub-county areas
<b>Taxes</b>	Annual 2000 Local Sales and Use Tax Summary and Rate Chart. Washington - Department of Revenue <a href="http://dor.wa.gov/">http://dor.wa.gov/</a>	Food is not subject to WA sales tax. Sales tax amounts vary by county.
<b>Transportation</b>	<u>Public</u> : <i>Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census</i> ( <a href="http://www.census.gov">www.census.gov</a> ) or <a href="ftp://fischer.lib.virginia.edu/pub/ccdb.47948/tableD.html">ftp://fischer.lib.virginia.edu/pub/ccdb.47948/tableD.html</a>  <i>What and How to Pay on Metro Transit Metro</i> . Online <a href="http://transit.metrokc.gov/">http://transit.metrokc.gov/</a>  <u>Private variable expenses</u> (costs of gas and oil): One-way distance to work derived from the <i>1995 Nationwide Personal Transportation Survey</i> , Bureau of Transportation Statistics ( <a href="http://www.bts.gov">www.bts.gov</a> ).  Consumer Expenditure Survey 1997-1998. <i>In the Driver's Seat</i> <a href="http://www.insurance.wa.gov">http://www.insurance.wa.gov</a>  <i>State Averages Expenditures &amp; Premiums for Personal Automobile Insurance in 1998</i> , April 1998. National Association of Insurance Commissioners ( <a href="http://www.naic.org">www.naic.org</a> ). <i>Premium Comparison of Largest Auto Insurance Writers in Washington</i> . Washington Insurance Commissioner's Office: <a href="http://www.insurance.state.pa.us/html/cauto.html">www.insurance.state.pa.us/html/cauto.html</a>	Public transportation figures used in counties where 7% or more of people use public transportation for commuting to work as reported by the 1990 Census.  Private transportation figures used in all other counties.  Other: Consumer Expenditure Survey regional statistics updated with CPI.  Using premiums for the top five insurance carriers obtained from the Washington Insurance Commissioner's Office, the amount for each county is calculated using the ratio to vary the statewide average cost of auto insurance (from the National Insurance Commissioners report).



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## *About the Authors*

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

**Jennifer Brooks** is the Director of Self-Sufficiency Programs and Policy for Wider Opportunities for Women (WOW). Ms. Brooks has worked on the Self-Sufficiency Standards for seven states through her work on WOW’s State Organizing Project for Family Economic Self-Sufficiency. Ms. Brooks oversees the development and implementation of the Standard in the states; oversees WOW’s local, state and federal legislative involvement; assists in formulation of WOW’s policy positions; works to build coalitions of advocates at the local and regional levels; and provides technical assistance to WOW’s state and local partners on issues related to women, work and poverty. Ms. Brooks received a Master’s Degree in Public Policy with a Concentration in Women’s Studies from The George Washington University.



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# *List of Washington Metropolitan Areas and Non-Metropolitan Counties*

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## *Metropolitan Areas*

*Bellingham, WA MSA*

*Whatcom County*

*Bremerton, WA PMSA*

*Kitsap County*

*Olympia, WA PMSA*

*Thurston*

*Portland-Vancouver, OR-WA  
PMSA*

*Clark County*

*Richland-Kennewick-Pasco, WA  
MSA*

*Benton County*

*Franklin County*

*Seattle-Bellevue-Everett, WA  
PMSA*

*Island County*

*King County*

*Snohomish County*

*Spokane, WA MSA*

*Spokane County*

*Tacoma, WA PMSA*

*Pierce County*

*Yakima, WA MSA*

*Yakima County*

## *Non-Metropolitan Counties*

*Adams County*

*Asotin County*

*Chelan County*

*Clallam County*

*Columbia County*

*Cowlitz County*

*Douglas County*

*Ferry County*

*Garfield County*

*Grant County*

*Grays Harbor County*

*Jefferson County*

*Kittitas County*

*Klickitat County*

*Lewis County*

*Lincoln County*

*Mason County*

*Okanogan County*

*Pacific County*

*Pend Oreille County*

*San Juan County*

*Skagit County*

*Skamania County*

*Stevens County*

*Wahkiakum County*

*Walla Walla County*

*Whitman County*





# Map of Washington Counties



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***Appendix:***  
***The Self-Sufficiency Standard for Selected  
Family Types, Washington State***

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**Table 1**  
**The Self-Sufficiency Standard for Bellingham, WA MSA, 2001**  
**Whatcom County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	520	692	692	692	692	956	692	692
Child Care	0	618	477	1,095	224	1,319	1,095	701
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	99	201	186	260	184	322	298	261
Taxes	208	444	393	567	291	715	631	508
Earned Income Tax Credit (-)	0	0	0	0	-128	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-74	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.35	\$14.65	\$13.40	\$18.53	\$11.74	\$23.03	\$10.63 <i>per adult</i>	\$9.13 <i>per adult</i>
-Monthly	\$1,294	\$2,579	\$2,359	\$3,261	\$2,067	\$4,053	\$3,742	\$3,213
-Annual	\$15,528	\$30,946	\$28,304	\$39,136	\$24,800	\$48,640	\$44,905	\$38,561

**Table 2**  
**The Self-Sufficiency Standard for Bremerton, WA MSA, 2001**  
**Kitsap County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	524	679	679	679	679	917	679	679
Child Care	0	502	503	1,005	244	1,249	1,005	747
Food	168	246	255	330	437	444	475	521
Transportation	216	222	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	98	187	187	249	185	311	287	264
Taxes	205	398	398	534	294	680	598	520
Earned Income Tax Credit (-)	0	0	0	0	-126	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-76	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.27	\$13.49	\$13.51	\$17.70	\$11.81	\$22.15	\$10.22 <i>per adult</i>	\$9.27 <i>per adult</i>
-Monthly	\$1,280	\$2,374	\$2,378	\$3,115	\$2,078	\$3,898	\$3,596	\$3,262
-Annual	\$15,357	\$28,493	\$28,536	\$37,378	\$24,940	\$46,781	\$43,148	\$39,141

**Table 3**  
**The Self-Sufficiency Standard for Olympia, WA MSA, 2001**  
**Thurston County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage teenager	infant preschooler	infant preschooler	preschooler schoolage
Housing	573	716	716	716	716	985	716	716
Child Care	0	488	473	961	238	1,199	961	711
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	104	191	188	249	188	313	287	264
Taxes	226	409	400	531	305	686	595	520
Earned Income Tax Credit (-)	0	0	0	0	-116	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.78	\$13.79	\$13.57	\$17.64	\$12.08	\$22.29	\$10.18 per adult	\$9.27 per adult
-Monthly	\$1,370	\$2,427	\$2,388	\$3,104	\$2,126	\$3,923	\$3,585	\$3,262
-Annual	\$16,441	\$29,127	\$28,651	\$37,250	\$25,512	\$47,081	\$43,019	\$39,150

**Table 4**  
**The Self-Sufficiency Standard for Portland-Vancouver, OR-WA PMSA, 2001**  
**Clark County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage teenager	infant preschooler	infant preschooler	preschooler schoolage
Housing	533	657	657	657	657	914	657	657
Child Care	0	542	585	1,127	333	1,460	1,127	918
Food	168	246	255	330	437	444	475	521
Transportation	239	245	245	245	245	245	425	425
Health Care	71	237	215	258	263	279	313	291
Miscellaneous	101	193	196	262	194	334	300	281
Taxes	216	415	425	574	332	756	638	576
Earned Income Tax Credit (-)	0	0	0	0	-91	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.54	\$13.93	\$14.18	\$18.69	\$12.75	\$24.02	\$10.71 per adult	\$9.96 per adult
-Monthly	\$1,328	\$2,452	\$2,496	\$3,289	\$2,244	\$4,227	\$3,770	\$3,506
-Annual	\$15,930	\$29,425	\$29,947	\$39,473	\$26,927	\$50,729	\$45,241	\$42,077

**Table 5**  
**The Self-Sufficiency Standard for Richland-Kennewick-Pasco, WA MSA, 2001**  
**Benton County - Kennewick**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	515	617	617	617	617	859	617	617
Child Care	0	439	475	914	239	1,153	914	714
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	98	176	178	234	178	296	272	255
Taxes	206	351	361	483	269	628	546	488
Earned Income Tax Credit (-)	0	-29	-22	0	-148	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-58	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.31	\$12.36	\$12.60	\$16.45	\$11.21	\$20.89	\$9.59 per adult	\$8.88 per adult
-Monthly	\$1,287	\$2,175	\$2,217	\$2,895	\$1,974	\$3,677	\$3,376	\$3,125
-Annual	\$15,444	\$26,100	\$26,606	\$34,740	\$23,684	\$44,124	\$40,509	\$37,500

**Table 6**  
**The Self-Sufficiency Standard for Richland-Kennewick-Pasco, WA MSA, 2001**  
**Benton County - Richland**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	543	651	651	651	651	859	651	651
Child Care	0	439	475	914	239	1,153	914	714
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	101	179	182	238	181	296	275	258
Taxes	216	365	375	494	282	628	558	499
Earned Income Tax Credit (-)	0	-19	-13	0	-137	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-68	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.54	\$12.71	\$12.95	\$16.73	\$11.51	\$20.89	\$9.73 per adult	\$9.02 per adult
-Monthly	\$1,327	\$2,236	\$2,279	\$2,944	\$2,027	\$3,677	\$3,424	\$3,174
-Annual	\$15,925	\$26,837	\$27,342	\$35,324	\$24,318	\$44,124	\$41,094	\$38,084

**Table 7**  
**The Self-Sufficiency Standard for Richland-Kennewick-Pasco, WA MSA, 2001**  
**Benton County (Excluding Kennewick and Richland)**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	572	685	685	685	685	954	685	685
Child Care	0	439	475	914	239	1,153	914	714
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	104	183	185	241	185	305	279	261
Taxes	225	379	390	505	294	660	569	511
Earned Income Tax Credit (-)	0	-9	-2	0	-126	0	0	0
Child Care Tax Credit (-)	0	-42	-40	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-76	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.78	\$13.06	\$13.31	\$17.00	\$11.81	\$21.67	\$9.87 per adult	\$9.15 per adult
-Monthly	\$1,369	\$2,298	\$2,343	\$2,992	\$2,079	\$3,813	\$3,473	\$3,222
-Annual	\$16,424	\$27,574	\$28,118	\$35,909	\$24,953	\$45,757	\$41,678	\$38,668

**Table 8**  
**The Self-Sufficiency Standard for Richland-Kennewick-Pasco, WA MSA, 2001**  
**Franklin County**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	515	617	617	617	617	859	617	617
Child Care	0	390	387	777	194	971	777	581
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	98	171	170	220	173	278	258	241
Taxes	206	330	323	437	253	568	501	444
Earned Income Tax Credit (-)	0	-44	-48	0	-163	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-45	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-49	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.31	\$11.84	\$11.68	\$15.33	\$10.82	\$19.41	\$9.03 per adult	\$8.34 per adult
-Monthly	\$1,287	\$2,083	\$2,055	\$2,699	\$1,904	\$3,416	\$3,180	\$2,934
-Annual	\$15,444	\$25,000	\$24,660	\$32,385	\$22,845	\$40,996	\$38,154	\$35,213



**Table 9**  
**The Self-Sufficiency Standard for Seattle-Bellevue-Everett, WA PMSA, 2001**  
**Island County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	575	728	728	728	728	1,011	728	728
Child Care	0	561	523	1,084	235	1,319	1,084	758
Food	168	246	255	330	437	444	475	521
Transportation	244	250	250	250	250	250	442	442
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	106	201	196	264	190	329	303	273
Taxes	231	443	426	582	317	740	650	550
Earned Income Tax Credit (-)	0	0	0	0	-105	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.92	\$14.60	\$14.19	\$18.86	\$12.36	\$23.60	\$10.84 <i>per adult</i>	\$9.62 <i>per adult</i>
-Monthly	\$1,394	\$2,570	\$2,497	\$3,319	\$2,176	\$4,154	\$3,817	\$3,386
-Annual	\$16,724	\$30,841	\$29,970	\$39,827	\$26,108	\$49,850	\$45,806	\$40,629

**Table 10**  
**The Self-Sufficiency Standard for Seattle-Bellevue-Everett, WA PMSA, 2001**  
**King County - Bellevue, Juanita, Kirkland and Redmond**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	767	971	971	971	971	1,348	971	971
Child Care	0	675	650	1,325	375	1,700	1,325	1,025
Food	168	246	255	330	437	444	475	521
Transportation	259	265	265	265	265	265	457	457
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	126	238	234	314	230	402	353	325
Taxes	301	568	555	749	481	1,138	817	725
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$9.61	\$17.64	\$17.33	\$22.93	\$16.39	\$30.45	\$12.88 <i>per adult</i>	\$11.76 <i>per adult</i>
-Monthly	\$1,691	\$3,104	\$3,050	\$4,035	\$2,885	\$5,359	\$4,533	\$4,139
-Annual	\$20,287	\$37,247	\$36,599	\$48,419	\$34,625	\$64,302	\$54,401	\$49,669

**Table 11**  
**The Self-Sufficiency Standard for Seattle-Bellevue-Everett, WA PMSA, 2001**  
**King County - Renton**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	639	809	809	809	809	1,123	809	809
Child Care	0	675	650	1,325	375	1,700	1,325	1,025
Food	168	246	255	330	437	444	475	521
Transportation	259	265	265	265	265	265	457	457
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	114	222	218	297	214	380	336	309
Taxes	258	514	501	695	426	998	763	671
Earned Income Tax Credit (-)	0	0	0	0	-6	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.56	\$16.32	\$16.01	\$21.61	\$15.03	\$28.24	\$12.22 per adult	\$11.10 per adult
-Monthly	\$1,507	\$2,872	\$2,818	\$3,803	\$2,645	\$4,971	\$4,301	\$3,907
-Annual	\$18,086	\$34,461	\$33,813	\$45,633	\$31,738	\$59,651	\$51,615	\$46,883

**Table 12**  
**The Self-Sufficiency Standard for Seattle-Bellevue-Everett, WA PMSA, 2001**  
**King County - Seattle**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	639	809	809	809	809	1,123	809	809
Child Care	0	675	650	1,325	375	1,700	1,325	1,025
Food	168	246	255	330	437	444	475	521
Transportation	45	45	45	45	45	45	90	90
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	92	200	196	275	192	358	300	272
Taxes	187	440	428	622	325	861	641	549
Earned Income Tax Credit (-)	0	0	0	0	-99	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.82	\$14.52	\$14.22	\$19.81	\$12.54	\$26.09	\$10.72 per adult	\$9.60 per adult
-Monthly	\$1,200	\$2,556	\$2,502	\$3,487	\$2,207	\$4,591	\$3,775	\$3,381
-Annual	\$14,403	\$30,671	\$30,023	\$41,843	\$26,488	\$55,096	\$45,301	\$40,569

**Table 13**  
**The Self-Sufficiency Standard for Seattle-Bellevue-Everett, WA PMSA, 2001**  
**King County (Excluding Bellevue, Juanita, Kirkland, Redmond, Renton, and Seattle)**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	703	890	890	890	890	1,235	890	890
Child Care	0	675	650	1,325	375	1,700	1,325	1,025
Food	168	246	255	330	437	444	475	521
Transportation	259	265	265	265	265	265	457	457
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	120	230	226	305	222	391	345	317
Taxes	279	541	528	722	454	1,068	790	698
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$9.08</b>	<b>\$16.98</b>	<b>\$16.67</b>	<b>\$22.27</b>	<b>\$15.73</b>	<b>\$29.34</b>	<b>\$12.55</b> <i>per adult</i>	<b>\$11.43</b> <i>per adult</i>
-Monthly	<b>\$1,599</b>	<b>\$2,988</b>	<b>\$2,934</b>	<b>\$3,919</b>	<b>\$2,769</b>	<b>\$5,164</b>	<b>\$4,417</b>	<b>\$4,023</b>
-Annual	<b>\$19,187</b>	<b>\$35,854</b>	<b>\$35,206</b>	<b>\$47,026</b>	<b>\$33,232</b>	<b>\$61,966</b>	<b>\$53,008</b>	<b>\$48,276</b>

**Table 14**  
**The Self-Sufficiency Standard for Seattle-Bellevue-Everett, WA PMSA, 2001**  
**Snohomish County**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	703	890	890	890	890	1,235	890	890
Child Care	0	629	553	1,182	327	1,509	1,182	880
Food	168	246	255	330	437	444	475	521
Transportation	252	259	259	259	259	259	450	450
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	119	225	216	291	216	371	330	302
Taxes	277	523	494	672	436	945	740	648
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$9.03</b>	<b>\$16.55</b>	<b>\$15.83</b>	<b>\$21.05</b>	<b>\$15.29</b>	<b>\$27.41</b>	<b>\$11.94</b> <i>per adult</i>	<b>\$10.81</b> <i>per adult</i>
-Monthly	<b>\$1,589</b>	<b>\$2,912</b>	<b>\$2,785</b>	<b>\$3,704</b>	<b>\$2,691</b>	<b>\$4,823</b>	<b>\$4,203</b>	<b>\$3,806</b>
-Annual	<b>\$19,073</b>	<b>\$34,949</b>	<b>\$33,423</b>	<b>\$44,453</b>	<b>\$32,292</b>	<b>\$57,881</b>	<b>\$50,434</b>	<b>\$45,669</b>

**Table 15**  
**The Self-Sufficiency Standard for Spokane, WA MSA, 2001**  
**Spokane County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	480	580	580	580	580	788	580	580
Child Care	0	444	440	884	240	1,124	884	680
Food	168	246	255	330	437	444	475	521
Transportation	234	240	240	240	240	240	420	420
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	95	173	172	228	175	286	266	248
Taxes	196	339	332	462	258	597	526	466
Earned Income Tax Credit (-)	0	-38	-42	0	-158	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-51	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.06	\$12.05	\$11.88	\$15.94	\$10.93	\$20.11	\$9.33 per adult	\$8.61 per adult
-Monthly	\$1,243	\$2,121	\$2,091	\$2,805	\$1,924	\$3,540	\$3,286	\$3,029
-Annual	\$14,910	\$25,455	\$25,094	\$33,658	\$23,088	\$42,476	\$39,428	\$36,349

**Table 16**  
**The Self-Sufficiency Standard for Tacoma, WA PMSA, 2001**  
**Pierce County - Tacoma**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	530	706	706	706	706	982	706	706
Child Care	0	531	480	1,011	297	1,308	1,011	777
Food	168	246	255	330	437	444	475	521
Transportation	251	257	257	257	257	257	437	437
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	102	196	190	255	195	326	293	272
Taxes	219	429	407	553	338	730	617	547
Earned Income Tax Credit (-)	0	0	0	0	-86	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.61	\$14.24	\$13.72	\$18.14	\$12.89	\$23.34	\$10.44 per adult	\$9.59 per adult
-Monthly	\$1,339	\$2,506	\$2,415	\$3,193	\$2,268	\$4,107	\$3,674	\$3,375
-Annual	\$16,070	\$30,070	\$28,975	\$38,318	\$27,222	\$49,289	\$44,090	\$40,494

**Table 17**  
**The Self-Sufficiency Standard for Tacoma, WA PMSA, 2001**  
**Pierce County (Excluding Tacoma)**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	642	642	642	642	893	642	642
Child Care	0	531	480	1,011	297	1,308	1,011	777
Food	168	246	255	330	437	444	475	521
Transportation	251	257	257	257	257	257	437	437
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	97	190	183	248	188	317	286	265
Taxes	203	407	383	532	309	700	596	526
Earned Income Tax Credit (-)	0	0	-7	0	-113	0	0	0
Child Care Tax Credit (-)	0	-40	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.22	\$13.72	\$13.13	\$17.62	\$12.15	\$22.61	\$10.18 per adult	\$9.33 per adult
-Monthly	\$1,270	\$2,414	\$2,311	\$3,101	\$2,139	\$3,980	\$3,582	\$3,283
-Annual	\$15,245	\$28,969	\$27,728	\$37,217	\$25,667	\$47,758	\$42,989	\$39,393

**Table 18**  
**The Self-Sufficiency Standard for Yakima, WA MSA, 2001**  
**Yakima County**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	444	551	551	551	551	739	551	551
Child Care	0	451	390	841	331	1,172	841	721
Food	168	246	255	330	437	444	475	521
Transportation	231	237	237	237	237	237	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	91	171	163	220	181	286	258	249
Taxes	183	328	296	436	279	595	500	468
Earned Income Tax Credit (-)	0	-45	-67	0	-139	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-66	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.74	\$11.79	\$11.02	\$15.32	\$11.45	\$20.07	\$9.03 per adult	\$8.64 per adult
-Monthly	\$1,186	\$2,075	\$1,939	\$2,696	\$2,015	\$3,533	\$3,177	\$3,041
-Annual	\$14,231	\$24,900	\$23,265	\$32,357	\$24,177	\$42,393	\$38,126	\$36,491

**Table 19**  
**The Self-Sufficiency Standard for Adams County, WA, 2001**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	382	497	497	497	497	656	497	497
Child Care	0	433	390	823	159	982	823	549
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	85	163	158	213	158	258	251	226
Taxes	162	296	273	404	197	503	475	392
Earned Income Tax Credit (-)	0	-67	-83	-24	-213	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-18	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.23	\$11.02	\$10.45	\$14.55	\$9.44	\$17.84	\$8.73 per adult	\$7.71 per adult
-Monthly	\$1,096	\$1,940	\$1,839	\$2,560	\$1,662	\$3,140	\$3,072	\$2,716
-Annual	\$13,152	\$23,280	\$22,074	\$30,723	\$19,944	\$37,679	\$36,867	\$32,587

**Table 20**  
**The Self-Sufficiency Standard for Asotin County, WA, 2001**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	382	497	497	497	497	656	497	497
Child Care	0	439	390	829	147	976	829	537
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	237	215	258	263	279	313	292
Miscellaneous	85	165	159	215	158	259	253	226
Taxes	162	304	279	413	197	505	481	393
Earned Income Tax Credit (-)	0	-61	-79	-16	-213	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-37	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-21	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.24	\$11.23	\$10.59	\$14.77	\$9.46	\$17.90	\$8.81 per adult	\$7.72 per adult
-Monthly	\$1,098	\$1,976	\$1,865	\$2,599	\$1,665	\$3,151	\$3,101	\$2,718
-Annual	\$13,179	\$23,712	\$22,376	\$31,193	\$19,980	\$37,814	\$37,208	\$32,619

**Table 21**  
**The Self-Sufficiency Standard for Chelan County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	382	497	497	497	497	656	497	497
Child Care	0	401	429	830	165	995	830	594
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	85	160	162	214	158	260	252	231
Taxes	162	284	290	409	200	508	479	408
Earned Income Tax Credit (-)	0	-76	-71	-21	-211	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-19	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.23	\$10.70	\$10.86	\$14.63	\$9.50	\$17.95	\$8.76 <i>per adult</i>	\$7.90 <i>per adult</i>
-Monthly	\$1,096	\$1,883	\$1,911	\$2,576	\$1,672	\$3,160	\$3,084	\$2,781
-Annual	\$13,158	\$22,599	\$22,931	\$30,906	\$20,066	\$37,919	\$37,003	\$33,374

**Table 22**  
**The Self-Sufficiency Standard for Clallam County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	460	585	585	585	585	753	585	585
Child Care	0	561	585	1,146	187	1,333	1,146	772
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	70	227	205	248	253	269	304	282
Miscellaneous	93	185	187	255	170	304	292	258
Taxes	188	392	396	551	241	655	615	499
Earned Income Tax Credit (-)	0	-1	0	0	-174	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-43	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-43	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.87	\$13.35	\$13.45	\$18.11	\$10.51	\$21.53	\$10.42 <i>per adult</i>	\$9.00 <i>per adult</i>
-Monthly	\$1,209	\$2,349	\$2,367	\$3,188	\$1,850	\$3,790	\$3,669	\$3,169
-Annual	\$14,510	\$28,189	\$28,403	\$38,259	\$22,203	\$45,478	\$44,029	\$38,027

**Table 23**  
**The Self-Sufficiency Standard for Columbia County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	382	497	497	497	497	656	497	497
Child Care	0	488	488	976	163	1,139	976	651
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	70	227	205	248	253	269	304	282
Miscellaneous	85	169	168	229	159	275	267	237
Taxes	162	321	316	463	199	556	527	427
Earned Income Tax Credit (-)	0	-49	-53	0	-211	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-39	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-20	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.23	\$11.65	\$11.52	\$16.00	\$9.51	\$19.15	\$9.37 per adult	\$8.15 per adult
-Monthly	\$1,097	\$2,050	\$2,027	\$2,817	\$1,675	\$3,370	\$3,297	\$2,867
-Annual	\$13,159	\$24,598	\$24,324	\$33,798	\$20,095	\$40,446	\$39,565	\$34,408

**Table 24**  
**The Self-Sufficiency Standard for Cowlitz County, WA, 2001**  
**Kelso**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	440	568	568	568	568	788	568	568
Child Care	0	531	433	964	264	1,228	964	697
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	236	215	258	263	279	313	291
Miscellaneous	91	182	171	236	177	298	274	249
Taxes	181	374	327	486	265	633	550	469
Earned Income Tax Credit (-)	0	-13	-45	0	-151	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-56	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.71	\$12.93	\$11.78	\$16.56	\$11.12	\$21.03	\$9.65 per adult	\$8.66 per adult
-Monthly	\$1,181	\$2,276	\$2,073	\$2,915	\$1,957	\$3,701	\$3,395	\$3,049
-Annual	\$14,176	\$27,312	\$24,876	\$34,976	\$23,478	\$44,408	\$40,743	\$36,583



**Table 25**  
**The Self-Sufficiency Standard for Cowlitz County, WA, 2001**  
**(Excluding Kelso)**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	400	516	516	516	516	716	516	516
Child Care	0	531	433	964	264	1,228	964	697
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	236	215	258	263	279	313	291
Miscellaneous	87	177	165	230	172	290	268	244
Taxes	168	352	304	469	246	608	532	452
Earned Income Tax Credit (-)	0	-28	-61	0	-168	0	0	0
Child Care Tax Credit (-)	0	-42	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-43	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.39	\$12.40	\$11.23	\$16.14	\$10.66	\$20.44	\$9.43 per adult	\$8.45 per adult
-Monthly	\$1,124	\$2,182	\$1,976	\$2,840	\$1,876	\$3,597	\$3,320	\$2,974
-Annual	\$13,487	\$26,183	\$23,708	\$34,079	\$22,506	\$43,166	\$39,846	\$35,686

**Table 26**  
**The Self-Sufficiency Standard for Douglas County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	394	497	497	497	497	656	497	497
Child Care	0	403	379	782	141	923	782	520
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	86	160	157	209	156	252	247	223
Taxes	166	285	269	387	191	484	463	384
Earned Income Tax Credit (-)	0	-75	-86	-41	-219	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-35	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-18	-125	-83	-82
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.33	\$10.72	\$10.33	\$14.10	\$9.29	\$17.37	\$8.56 per adult	\$7.61 per adult
-Monthly	\$1,114	\$1,887	\$1,817	\$2,481	\$1,635	\$3,057	\$3,015	\$2,677
-Annual	\$13,364	\$22,642	\$21,809	\$29,773	\$19,619	\$36,681	\$36,178	\$32,129

**Table 27**  
**The Self-Sufficiency Standard for Ferry County, WA, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage teenager	infant	2 Adults + preschooler	2 Adults + preschooler
Housing	382	497	497	497	497	656	497	497
Child Care	0	476	410	886	132	1,018	886	542
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	85	168	160	219	155	262	257	225
Taxes	172	332	299	454	216	543	527	424
Earned Income Tax Credit (-)	0	-51	-74	0	-216	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-33	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-23	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.29	\$11.60	\$10.77	\$15.36	\$9.38	\$18.30	\$9.07 per adult	\$7.78 per adult
-Monthly	\$1,107	\$2,041	\$1,896	\$2,703	\$1,651	\$3,220	\$3,193	\$2,739
-Annual	\$13,283	\$24,490	\$22,756	\$32,439	\$19,808	\$38,643	\$38,317	\$32,871

**Table 28**  
**The Self-Sufficiency Standard for Garfield County, WA, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage teenager	infant	2 Adults + preschooler	2 Adults + preschooler
Housing	382	497	497	497	497	656	497	497
Child Care	0	455	433	888	209	1,097	888	642
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	237	215	258	263	279	313	292
Miscellaneous	85	167	164	221	164	271	259	237
Taxes	162	312	297	437	219	545	501	427
Earned Income Tax Credit (-)	0	-56	-66	0	-193	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-24	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.24	\$11.41	\$11.04	\$15.37	\$10.01	\$18.89	\$9.05 per adult	\$8.15 per adult
-Monthly	\$1,098	\$2,008	\$1,942	\$2,705	\$1,761	\$3,324	\$3,185	\$2,869
-Annual	\$13,179	\$24,097	\$23,307	\$32,456	\$21,136	\$39,893	\$38,222	\$34,423

**Table 29**  
**The Self-Sufficiency Standard for Grant County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	420	522	522	522	522	689	522	522
Child Care	0	455	417	872	179	1,051	872	596
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	89	168	163	220	162	269	258	233
Taxes	174	317	295	436	213	537	500	417
Earned Income Tax Credit (-)	0	-52	-68	0	-199	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-43	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-25	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.54	\$11.53	\$10.99	\$15.33	\$9.84	\$18.67	\$9.03 <i>per adult</i>	\$8.01 <i>per adult</i>
-Monthly	\$1,151	\$2,029	\$1,934	\$2,698	\$1,732	\$3,287	\$3,179	\$2,819
-Annual	\$13,808	\$24,343	\$23,206	\$32,378	\$20,788	\$39,440	\$38,146	\$33,831

**Table 30**  
**The Self-Sufficiency Standard for Gray's Harbor, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	382	502	502	502	502	677	502	502
Child Care	0	499	433	932	213	1,145	932	646
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	85	171	163	224	164	277	262	236
Taxes	162	328	294	451	219	566	515	428
Earned Income Tax Credit (-)	0	-45	-69	0	-194	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-23	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.23	\$11.78	\$10.95	\$15.66	\$9.97	\$19.35	\$9.20 <i>per adult</i>	\$8.13 <i>per adult</i>
-Monthly	\$1,097	\$2,073	\$1,928	\$2,757	\$1,755	\$3,406	\$3,238	\$2,863
-Annual	\$13,160	\$24,876	\$23,132	\$33,080	\$21,060	\$40,867	\$38,850	\$34,361

**Table 31**  
**The Self-Sufficiency Standard for Jefferson County, WA, 2001**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	453	558	558	558	558	756	558	558
Child Care	0	542	479	1,021	205	1,226	1,021	684
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	237	215	258	263	279	313	292
Miscellaneous	92	182	174	240	170	294	278	247
Taxes	186	376	344	504	241	624	568	464
Earned Income Tax Credit (-)	0	-12	-35	0	-174	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-40	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.82	\$12.96	\$12.16	\$16.96	\$10.52	\$20.77	\$9.85 <i>per adult</i>	\$8.57 <i>per adult</i>
-Monthly	\$1,201	\$2,281	\$2,141	\$2,985	\$1,852	\$3,655	\$3,465	\$3,018
-Annual	\$14,409	\$27,366	\$25,687	\$35,815	\$22,218	\$43,860	\$41,585	\$36,220

**Table 32**  
**The Self-Sufficiency Standard for Kittitas County, WA, 2001**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	420	547	547	547	547	722	547	547
Child Care	0	423	431	854	320	1,174	854	751
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	237	215	258	263	279	313	292
Miscellaneous	89	169	168	223	180	286	260	253
Taxes	175	320	318	443	278	593	507	481
Earned Income Tax Credit (-)	0	-50	-52	0	-140	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-66	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.55	\$11.60	\$11.55	\$15.50	\$11.43	\$20.06	\$9.12 <i>per adult</i>	\$8.80 <i>per adult</i>
-Monthly	\$1,153	\$2,041	\$2,033	\$2,728	\$2,012	\$3,530	\$3,209	\$3,097
-Annual	\$13,834	\$24,494	\$24,392	\$32,737	\$24,143	\$42,359	\$38,505	\$37,163

**Table 33**  
**The Self-Sufficiency Standard for Klickitat County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	420	547	547	547	547	722	547	547
Child Care	0	488	474	962	210	1,172	962	684
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	237	215	258	263	279	313	292
Miscellaneous	89	175	173	233	169	285	271	246
Taxes	175	346	335	478	238	592	542	458
Earned Income Tax Credit (-)	0	-32	-40	0	-176	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-38	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.55	\$12.26	\$11.99	\$16.38	\$10.46	\$20.04	\$9.55 per adult	\$8.52 per adult
-Monthly	\$1,153	\$2,158	\$2,110	\$2,882	\$1,841	\$3,526	\$3,363	\$3,000
-Annual	\$13,832	\$25,895	\$25,317	\$34,586	\$22,087	\$42,316	\$40,352	\$36,004

**Table 34**  
**The Self-Sufficiency Standard for Lewis County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	382	497	497	497	497	656	497	497
Child Care	0	446	440	886	218	1,104	886	658
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	85	165	163	219	164	271	257	237
Taxes	162	302	294	433	218	544	496	429
Earned Income Tax Credit (-)	0	-63	-68	0	-194	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-23	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.23	\$11.16	\$10.97	\$15.24	\$9.97	\$18.84	\$8.99 per adult	\$8.16 per adult
-Monthly	\$1,096	\$1,964	\$1,930	\$2,682	\$1,754	\$3,315	\$3,163	\$2,872
-Annual	\$13,154	\$23,564	\$23,160	\$32,186	\$21,046	\$39,780	\$37,953	\$34,463

**Table 35**  
**The Self-Sufficiency Standard for Lincoln County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	382	497	497	497	497	656	497	497
Child Care	0	458	461	919	165	1,084	919	626
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	85	166	165	223	158	269	261	234
Taxes	162	307	303	443	199	537	507	418
Earned Income Tax Credit (-)	0	-59	-62	0	-212	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-19	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.23	\$11.28	\$11.18	\$15.51	\$9.50	\$18.67	\$9.12 <i>per adult</i>	\$8.03 <i>per adult</i>
-Monthly	\$1,096	\$1,985	\$1,968	\$2,729	\$1,671	\$3,286	\$3,210	\$2,826
-Annual	\$13,152	\$23,821	\$23,611	\$32,749	\$20,055	\$39,432	\$38,516	\$33,910

**Table 36**  
**The Self-Sufficiency Standard for Mason County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	449	552	552	552	552	726	552	552
Child Care	0	450	395	845	206	1,051	845	601
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	92	171	164	221	168	272	259	237
Taxes	184	328	299	438	234	550	501	429
Earned Income Tax Credit (-)	0	-45	-65	0	-180	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-33	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.77	\$11.78	\$11.07	\$15.36	\$10.35	\$18.98	\$9.04 <i>per adult</i>	\$8.15 <i>per adult</i>
-Monthly	\$1,192	\$2,074	\$1,949	\$2,703	\$1,821	\$3,340	\$3,184	\$2,870
-Annual	\$14,308	\$24,888	\$23,383	\$32,433	\$21,854	\$40,080	\$38,202	\$34,436

**Table 37**  
**The Self-Sufficiency Standard for Okanogan County, WA, 2001**

Monthly Costs	Adult	Adult +							
		infant	preschooler	preschooler	infant	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	420	547	547	547	547	547	656	547	547
Child Care	0	402	436	838	147	985	838	583	
Food	168	246	255	330	437	444	475	521	
Transportation	230	236	236	236	236	236	416	416	
Health Care	69	223	201	244	249	265	299	278	
Miscellaneous	89	165	167	220	162	259	257	234	
Taxes	174	304	314	433	210	504	497	420	
Earned Income Tax Credit (-)	0	-61	-54	0	-201	0	0	0	
Child Care Tax Credit (-)	0	-46	-44	-80	-35	-80	-80	-80	
Child Tax Credit (-)	0	-42	-42	-83	-31	-125	-83	-83	
Self-Sufficiency Wage									
-Hourly	\$6.54	\$11.22	\$11.45	\$15.25	\$9.78	\$17.86	\$8.99 per adult	\$8.06 per adult	
-Monthly	\$1,150	\$1,974	\$2,016	\$2,685	\$1,721	\$3,144	\$3,165	\$2,836	
-Annual	\$13,805	\$23,691	\$24,192	\$32,217	\$20,652	\$37,731	\$37,984	\$34,030	

**Table 38**  
**The Self-Sufficiency Standard for Pacific County, WA, 2001**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	infant	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler
Housing	382	497	497	497	497	656	497	497
Child Care	0	443	433	876	201	1,077	876	634
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	237	215	258	263	279	313	292
Miscellaneous	85	166	164	220	163	269	258	236
Taxes	162	307	297	434	217	540	498	426
Earned Income Tax Credit (-)	0	-60	-66	0	-195	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-23	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.24	\$11.27	\$11.04	\$15.27	\$9.94	\$18.73	\$9.00 per adult	\$8.12 per adult
-Monthly	\$1,099	\$1,984	\$1,943	\$2,688	\$1,750	\$3,297	\$3,169	\$2,858
-Annual	\$13,183	\$23,808	\$23,317	\$32,260	\$20,995	\$39,562	\$38,028	\$34,297

**Table 39**  
**The Self-Sufficiency Standard for Pend Oreille County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	420	547	547	547	547	722	547	547
Child Care	0	390	414	804	151	955	804	565
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	89	164	165	216	162	262	254	233
Taxes	174	299	304	418	211	515	485	414
Earned Income Tax Credit (-)	0	-65	-61	-12	-200	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-36	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-31	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.54	\$11.09	\$11.21	\$14.89	\$9.81	\$18.16	\$8.85 <i>per adult</i>	\$7.98 <i>per adult</i>
-Monthly	\$1,150	\$1,952	\$1,973	\$2,621	\$1,727	\$3,195	\$3,116	\$2,810
-Annual	\$13,804	\$23,428	\$23,673	\$31,450	\$20,724	\$38,345	\$37,396	\$33,717

**Table 40**  
**The Self-Sufficiency Standard for San Juan County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	538	717	717	717	717	945	717	717
Child Care	0	622	719	1,341	233	1,574	1,341	952
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	237	215	258	263	279	313	292
Miscellaneous	101	206	214	288	189	348	326	290
Taxes	214	458	486	661	308	800	725	604
Earned Income Tax Credit (-)	0	0	0	0	-112	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.51	\$15.00	\$15.69	\$20.85	\$12.18	\$25.13	\$11.79 <i>per adult</i>	\$10.31 <i>per adult</i>
-Monthly	\$1,322	\$2,640	\$2,761	\$3,669	\$2,144	\$4,422	\$4,150	\$3,628
-Annual	\$15,862	\$31,680	\$33,129	\$44,028	\$25,732	\$53,065	\$49,795	\$43,538



**Table 41**  
**The Self-Sufficiency Standard for Skagit County, WA, 2001**

Monthly Costs	Adult	Adult +							
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage	
Housing	520	614	614	614	614	614	767	614	614
Child Care	0	623	488	1,111	191	1,302	1,111	679	
Food	168	246	255	330	437	444	475	521	
Transportation	230	236	236	236	236	236	416	416	
Health Care	69	223	201	244	249	265	299	278	
Miscellaneous	99	194	179	254	173	301	291	251	
Taxes	208	420	365	546	251	647	610	475	
Earned Income Tax Credit (-)	0	0	-20	0	-165	0	0	0	
Child Care Tax Credit (-)	0	-40	-42	-80	-44	-80	-80	-80	
Child Tax Credit (-)	0	-42	-42	-83	-48	-125	-83	-83	
Self-Sufficiency Wage									
-Hourly	\$7.35	\$14.06	\$12.70	\$18.02	\$10.76	\$21.35	\$10.38 <i>per adult</i>	\$8.72 <i>per adult</i>	
-Monthly	\$1,294	\$2,474	\$2,235	\$3,172	\$1,894	\$3,758	\$3,653	\$3,070	
-Annual	\$15,527	\$29,688	\$26,815	\$38,067	\$22,727	\$45,095	\$43,835	\$36,839	

**Table 42**  
**The Self-Sufficiency Standard for Skamania County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	420	547	547	547	547	722	547	547
Child Care	0	511	466	977	211	1,188	977	677
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	237	215	258	263	279	313	292
Miscellaneous	89	178	172	235	169	287	273	245
Taxes	175	357	332	483	238	597	547	456
Earned Income Tax Credit (-)	0	-25	-42	0	-176	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-38	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.55	\$12.52	\$11.91	\$16.50	\$10.47	\$20.17	\$9.61 <i>per adult</i>	\$8.50 <i>per adult</i>
-Monthly	\$1,153	\$2,203	\$2,095	\$2,904	\$1,842	\$3,549	\$3,384	\$2,990
-Annual	\$13,832	\$26,432	\$25,144	\$34,844	\$22,105	\$42,591	\$40,610	\$35,884

**Table 43**  
**The Self-Sufficiency Standard for Stevens County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	420	547	547	547	547	722	547	547
Child Care	0	447	417	864	192	1,056	864	609
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	89	170	166	222	166	272	260	237
Taxes	174	324	305	442	226	549	505	429
Earned Income Tax Credit (-)	0	-48	-60	0	-186	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-31	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.54	\$11.70	\$11.24	\$15.47	\$10.18	\$18.98	\$9.10 <i>per adult</i>	\$8.16 <i>per adult</i>
-Monthly	\$1,150	\$2,059	\$1,978	\$2,722	\$1,791	\$3,340	\$3,203	\$2,873
-Annual	\$13,805	\$24,705	\$23,741	\$32,664	\$21,491	\$40,085	\$38,431	\$34,477

**Table 44**  
**The Self-Sufficiency Standard for Wahkiakum County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	382	497	497	497	497	656	497	497
Child Care	0	518	343	861	194	1,055	861	537
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	236	215	258	263	279	313	291
Miscellaneous	85	173	155	218	163	267	256	226
Taxes	162	338	258	427	214	531	492	392
Earned Income Tax Credit (-)	0	-38	-93	-3	-198	0	0	0
Child Care Tax Credit (-)	0	-44	-48	-80	-47	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-22	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.24	\$12.05	\$10.09	\$15.12	\$9.87	\$18.54	\$8.94 <i>per adult</i>	\$7.72 <i>per adult</i>
-Monthly	\$1,098	\$2,121	\$1,776	\$2,661	\$1,737	\$3,264	\$3,146	\$2,718
-Annual	\$13,178	\$25,451	\$21,308	\$31,937	\$20,847	\$39,163	\$37,749	\$32,611

**Table 45**  
**The Self-Sufficiency Standard for Walla Walla County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	382	497	497	497	497	665	497	497
Child Care	0	461	433	894	186	1,080	894	619
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	69	223	201	244	249	265	299	278
Miscellaneous	85	166	162	220	161	269	258	233
Taxes	162	309	292	436	207	540	500	417
Earned Income Tax Credit (-)	0	-58	-70	0	-204	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-45	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-19	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.23	\$11.32	\$10.90	\$15.31	\$9.69	\$18.72	\$9.02 <i>per adult</i>	\$8.00 <i>per adult</i>
-Monthly	\$1,096	\$1,992	\$1,918	\$2,694	\$1,705	\$3,295	\$3,175	\$2,817
-Annual	\$13,158	\$23,899	\$23,018	\$32,334	\$20,458	\$39,535	\$38,103	\$33,804

**Table 46**  
**The Self-Sufficiency Standard for Whitman County, WA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	430	573	573	573	573	795	573	573
Child Care	0	414	455	869	193	1,062	869	648
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	237	215	258	263	279	313	292
Miscellaneous	90	171	173	227	170	282	265	245
Taxes	178	327	338	457	241	580	520	455
Earned Income Tax Credit (-)	0	-46	-37	0	-173	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-42	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.63	\$11.77	\$12.06	\$15.83	\$10.54	\$19.74	\$9.28 <i>per adult</i>	\$8.48 <i>per adult</i>
-Monthly	\$1,167	\$2,072	\$2,123	\$2,787	\$1,855	\$3,474	\$3,267	\$2,986
-Annual	\$14,005	\$24,858	\$25,472	\$33,438	\$22,257	\$41,685	\$39,205	\$35,836

