



THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE 2017

Prepared for
The Workforce Development Council of Seattle-King County



WORKFORCE DEVELOPMENT COUNCIL OF SEATTLE-KING COUNTY

The Workforce Development Council of Seattle-King County (WDC) is a nonprofit, grant-making organization dedicated to creating career pathways for adults and youth through demand-driven workforce and training programs. The WDC forges relationships across industries and sectors in order to contribute to an inclusive and dynamic regional economy in which all residents and their families thrive in careers defined by growth and self-sufficiency.

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VISION: Leadership toward an inclusive, dynamic regional economy

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THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE 2017

By Diana M. Pearce, PhD • September 2017

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UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK

PREPARED FOR

The Workforce Development Council of Seattle-King County

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Support for the 2017 report was also provided by the Olympic Workforce Development Council, Pacific Mountain Workforce Development, Workforce Snohomish, Workforce Southwest Washington, the South Central Workforce Council, the Benton-Franklin Workforce Development Council, and the Spokane Area Workforce Development Council.

A number of other people have also contributed to the development of the Standard, its calculation, and the writing of state reports over the past 20 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at Wider Opportunities for Women, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

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

PREFACE

The Workforce Development Council is publishing *The Self-Sufficiency Standard for Washington State 2017* in an effort to ensure the best data and analyses are available to enable Washington State's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. This report presents and analyzes *The Self-Sufficiency Standard for Washington State 2017*. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers to evaluate program effectiveness, and by policymakers and legislators seeking to create programs and pathways that lead to self-sufficiency for working families.

As with all Self-Sufficiency Standard reports, *The Self-Sufficiency Standard for Washington State 2017* was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, plus tables providing county-specific information for over 700 family types, is available at www.selfsufficiencystandard.org/washington. Or, download the report at www.seekingwdc.org/worksource-resources and look up the Standard at www.thecalculator.org/.

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

Over the past 21 years the Standard has been calculated for 39 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one's basic needs in the United States.

For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please see www.selfsufficiencystandard.org.

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

KEY FINDINGS

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

The Self-Sufficiency Standard for Washington State 2017 defines the minimum income needed to realistically support a family, meeting basic needs without aid from government, community or personal aid. Note that these budgets are “bare bones,” with just enough allotted to meet basic needs, but no extras. Thus the food budget is only for groceries. It does not allow for any takeout or restaurant food, not even a pizza or a latte.

The official poverty measure, developed half a century ago, is now methodologically out of date and no longer accurately measures poverty, and at best measures “deprivation.” Throughout Washington State, the Self-Sufficiency Standard shows that incomes well above the official federal poverty thresholds are nevertheless far below what is necessary to meet families’ basic needs.

SELECTED FINDINGS FROM THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON 2017

- **The Standard varies by family type; that is, by how many adults and children are in a family and the age of each child.** One adult living in Snohomish County (West) needs an hourly wage of \$14.06 (\$29,689 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure more than doubles increasing to \$34.07 per hour (\$71,957 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. See *Table 1 on page 6*.

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THE SELF-SUFFICIENCY STANDARD IS A MEASURE OF INCOME ADEQUACY THAT IS BASED ON THE COSTS OF BASIC NEEDS FOR WORKING FAMILIES: HOUSING, CHILD CARE, FOOD, HEALTH CARE, TRANSPORTATION, AND MISCELLANEOUS ITEMS, AS WELL AS THE COST OF TAXES AND THE IMPACT OF TAX CREDITS.

.....

- **In Washington State, the amount needed to be economically self-sufficient also varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$15.09 per hour (\$31,870 annually) in Adams County to \$30.69 per hour (\$64,816 annually) in King County (East), or from 196% of the federal poverty guidelines to 399% of the federal poverty guidelines for a family of two. See *Figure A on page 7*.
- **For families with young children, the cost of housing and child care combined typically make up nearly half of the family's budget.** For example, for a family with two adults, one infant, and one preschooler in Yakima County, child care is 30% of the family's budget while housing is 18%. See *Figure B on page 8*.
- **The 2017 Self-Sufficiency Standard for Seattle is more expensive than most major cities.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Seattle (\$33.37 per hour) is most comparable to Chicago (North Side) (\$31.43 per hour). See *Figure C on page 10*.
- **The amount needed to meet the costs of basic needs increased between 2001 and 2017 in all Washington State counties, despite the financial crisis.** For a family with two adults, one preschooler, and one school-age child, the Standard increased on average by 59%, across the state. This contrasts with the median wage, which only increased 41% over this time period. See *Figure E on page 12 and Table 2 on page 14*.
- **The federal poverty guidelines for three-person families (\$20,420 annually) is set at a level well below what is minimally needed to meet a family's basic needs.** For example, the federal poverty guideline is 38% of the Standard for one adult, one preschooler, and one school-age child in Thurston County (\$25.35 per hour and \$53,543 annually). See *Figure H on page 16*.
- **Even working full time, a parent earning the 2017 Washington State minimum wage (\$11.00 per hour) will fall short of meeting the Standard for a family with two young children.** If she has one preschooler and one school-age child, and lives in Thurston County, she would be able to cover only 42% of her family's basic needs (with her take-home pay after accounting for taxes). See *Figure H on page 16*.
- **Although a fifth of workers hold one of the top ten most common occupations in Kennewick-Richland (measured by the number of workers), only one of these occupations has median wages above the Standard for a two-person family in Benton County (Kennewick-Richland).** Only secretaries and administrative assistants have median wages above the Self-Sufficiency Standard for one adult and one preschooler in Benton County (Kennewick-Richland), which is \$18.67 per hour (\$38,829 annually), while the median wages for the other nine most common occupations are below this family type's Standard in Benton County (Kennewick-Richland). See *Figure I on page 21*.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschool-aged child living in Pend Oreille County needs to earn \$3,159 per month to meet her basic needs. She needs to earn an additional \$111 per month to have an emergency savings fund. If she lives in King County (East) she needs \$5,401 per month to be self-sufficient and an additional \$166 per month to save for emergencies. See *Table 6 on page 36*.

WHAT THE SELF-SUFFICIENCY STANDARD MEANS FOR WASHINGTON STATE

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

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

- Work supports are crucial for helping families meet their basic needs.** A single parent in Spokane County with one preschooler and one school-age child transitioning from welfare to work with the help of child care assistance, food assistance (SNAP/WIC), and transitional Medicaid would be able to meet her family’s needs on a wage of \$12.11 per hour. This is significantly less than the full wage needed of \$23.30 per hour without work supports, though it is still above the minimum wage. See *Table 5 on page 27*.
- Even at the minimum wage, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one preschooler and one school-age child living in Kitsap County (South) and working a full-time minimum wage job, which is currently \$11.00 in Washington State, earns only 47% of the income needed to meet her family’s basic needs if she is not receiving any work supports. However, with the help of housing, child care, food, and health care work supports, this parent could meet all of her family’s basic needs. See *Figure K on page 24*.

The Self-Sufficiency Standard for Select Washington State Places and Family Types, 2017

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Benton County (Kennewick-Richland)	\$19,716	\$39,390	\$51,361	\$57,884
Clark County	\$27,020	\$49,644	\$62,009	\$69,172
Island County	\$22,417	\$43,623	\$56,259	\$63,526
King County (City of Seattle)	\$27,241	\$56,964	\$70,468	\$75,616
King County (East)	\$33,647	\$64,816	\$79,214	\$83,778
Kitsap County (South County)	\$21,573	\$42,788	\$52,079	\$59,075
Lewis County	\$18,399	\$34,496	\$47,164	\$54,187
Pend Oreille County	\$17,852	\$39,446	\$50,138	\$56,831
Pierce County (West County Cities)	\$22,932	\$45,116	\$56,192	\$63,634
Snohomish County (West)	\$29,689	\$56,065	\$71,957	\$79,374
Spokane County	\$18,972	\$38,103	\$49,205	\$56,010
Thurston County	\$22,816	\$43,477	\$53,543	\$60,518
Whatcom County	\$20,718	\$43,496	\$56,685	\$63,361
Yakima County	\$18,466	\$34,269	\$44,638	\$51,321

An Excel file of all 700+ family types for each county can be downloaded at: www.selfsufficiencystandard.org/washington

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

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

- Evaluate proposed policy changes
- Target resources toward job training for fields that pay self-sufficiency wages
- Evaluate outcomes for clients in employment programs
- Assist grant-makers with needs analyses of their communities to assess the impacts of their grants
- Serve as a counseling tool in work training programs

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

THE REPORT IN A NUTSHELL

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

The appendices provide a more detailed explanation of the methodology and data sources used to calculate the Washington State Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. Data for over 700 family types in every Washington State county, is available at www.selfsufficiencystandard.org/washington and www.thecalculator.org.



A PARENT WORKING FULL TIME AND EARNING THE 2017 WASHINGTON STATE MINIMUM WAGE (\$11.00 PER HOUR) WILL FALL SHORT OF MEETING THE STANDARD FOR A FAMILY WITH TWO YOUNG CHILDREN.



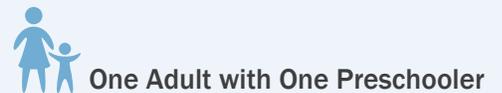
HOW MUCH IS ENOUGH IN WASHINGTON?

The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without *public or private assistance*, varied by county.

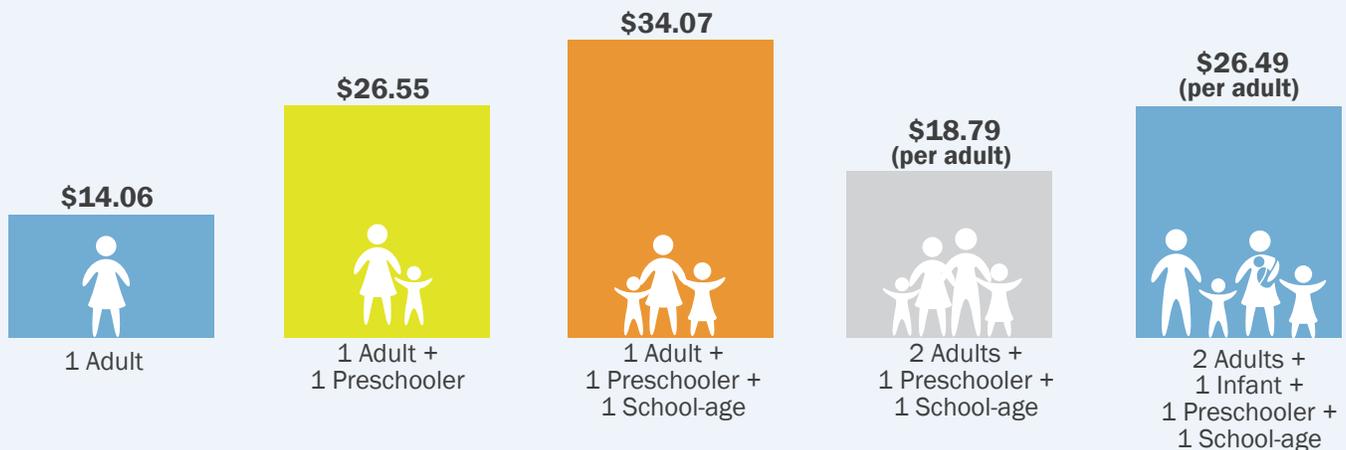
THE SELF-SUFFICIENCY STANDARD VARIES BY COUNTY

SELF-SUFFICIENCY STANDARD (HOURLY)

\$15.00 - \$16.99
 \$17.00 - \$18.99
 \$19.00 - \$20.99
 \$21.00 - \$24.99
 \$25.00 +



THE SELF-SUFFICIENCY STANDARD VARIES BY FAMILY TYPE



Hourly Self-Sufficiency Wage in Snohomish County (West)

To download the full report and data for all 700+ family types visit www.selfsufficiencystandard.org/washington

HOW DOES THE STANDARD COMPARE?

The Self-Sufficiency Standard calculates the real costs of meeting *all* basic needs. In contrast, the official poverty measure is based only on the cost of food.

THE STANDARD CALCULATES THE REAL COSTS OF MEETING EACH OF THE MAJOR BUDGET ITEMS

OFFICIAL POVERTY MEASURE

Food is 1/3 of the budget and all other costs are 2/3 of the budget.



SELF-SUFFICIENCY STANDARD

Housing and child care account for almost half of the family budget in the Standard



54% The percentage by which the federal poverty guideline falls short of capturing all basic needs as defined by the Self-Sufficiency Standard



Yakima County
2 adults + 1 infant + 1 preschooler

A MINIMUM WAGE JOB DOES NOT COVER THE COST OF BASIC NEEDS IN WASHINGTON

SELF-SUFFICIENCY STANDARD

\$53,543

FULL-TIME MINIMUM WAGE

\$28,040

FEDERAL POVERTY GUIDELINE

\$20,420

Includes tax and tax credits, \$11.00/hr

Family of 3

Number of hours a minimum wage worker must work per week to meet her family's basic needs

92

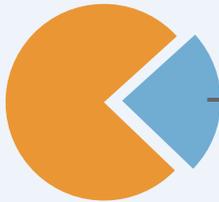


Thurston County
1 adult + 1 preschooler + 1 school-age

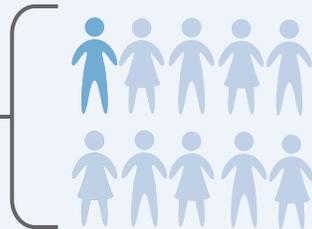
GETTING TO SELF-SUFFICIENCY

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

HOW DO WASHINGTON STATE'S JOBS STACK UP?



The ten most common occupations cover a fifth of Washington's workforce



Only **ONE** of the top ten occupations in Kennewick-Richland has median wages above the Standard for this family in Benton County (Kennewick-Richland)



Benton County (Kennewick-Richland)
1 adult +
1 preschooler

HOW DO WORK SUPPORTS HELP FAMILIES MEET BASIC NEEDS?

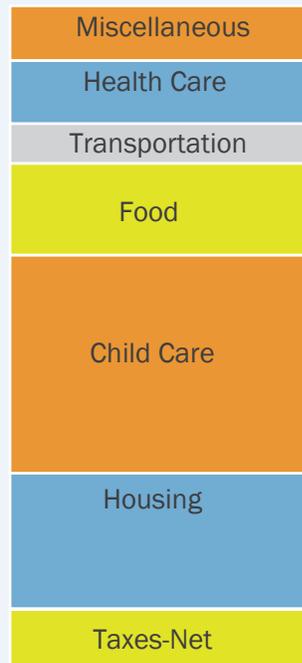


Spokane County
1 adult + 1 preschooler + 1 school-age

This figure shows how work supports can reduce a family's expenses, so they can get by on a lower wage until they are able to earn Self-Sufficiency Wages.

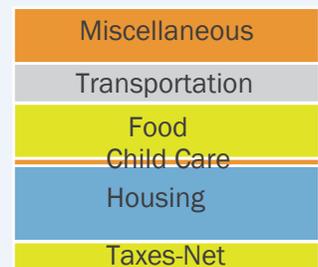
- Apple Health (Medicaid) reduces health care costs from \$390 to \$0 per month.
- Food assistance reduces groceries from \$566 to \$338 per month.
- Child care voucher reduces child care costs from \$1,323 to just a \$65 copay per month.
- A housing voucher reduces costs from \$869 to \$490 per month (30% of income).
- Taxes (net of tax credits) decrease from \$368 to \$155 per month.

Monthly Expenses = \$4,100
Wage needed = \$23.30 per hour



WITH NO WORK SUPPORTS

Monthly Expenses = \$1,633
Wage needed = \$9.28 per hour



WITH WORK SUPPORTS

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PART 1

ABOUT THE SELF-SUFFICIENCY STANDARD

INTRODUCTION

Across America today many families are struggling to stretch their wages to meet the costs of basic necessities. Though often not deemed “poor” by the official poverty measure, these families lack enough income to meet the rising costs of essentials such as food, housing, transportation, and health care. The Self-Sufficiency Standard meets the need for a measure of income adequacy that more accurately tracks and measures the true cost of living facing families today.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and ever-increasing expenses, clearly illuminating the economic “crunch” experienced by so many families today.¹ Moreover, by tracking and calculating the true cost of living facing American families, the Standard allows for comparisons of geographic differences as well as documentation of historical trends.

The Self-Sufficiency Standard for Washington State 2017 defines the amount of income necessary to meet the basic needs of Washington State families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from *public* subsidies (e.g., public housing, Medicaid, or child care assistance) or *private/informal* assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing).

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

- Part 1 includes the introduction which explains the unique features of the Self-Sufficiency Standard and how it is calculated.
- Part 2 presents the details of the Standard for Washington State: how much a self-sufficient income is for Washington State families, how the Standard varies by family type and county, how the Washington State Standard compares to other places across the United States, how the cost of living has changed overtime, and how the Standard compares to other income benchmarks.
- Part 3 discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.
- Part 4 provides examples of how the Standard is used and discusses what it takes to move toward long-term economic security once the resources to meet basic needs have been secured.

This report also has several appendices:

- *Appendix A: Methodology, Assumptions, and Sources* provides a detailed description of the data, sources, and assumptions used to calculate the Standard.
- *Appendix B: The Self-Sufficiency Standard for Select Family Types in Washington State* provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Washington State county.

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THE SELF-SUFFICIENCY STANDARD MEASURES HOW MUCH INCOME A FAMILY OF A CERTAIN COMPOSITION IN A GIVEN PLACE NEEDS TO ADEQUATELY MEET THEIR BASIC NEEDS—WITHOUT PUBLIC OR PRIVATE ASSISTANCE.

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HOW IS THE SELF-SUFFICIENCY STANDARD CALCULATED?

The Self-Sufficiency Standard is the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The Standard is calculated for over 700 family types for all Washington State counties. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for Washington State, see the *Appendix A: Methodology, Assumptions, and Data Sources*.



HOUSING. Housing costs are based on the U.S. Department of Housing and Urban Development Fair Market Rents (FMRs). FMRs include utilities, except telephone and cable, and reflect the cost of housing that meets basic standards of decency. FMRs are set at the 40th percentile, meaning that 40% of the decent rental housing in a given area is less expensive than the FMR and 60% is more expensive. FMRs within a multi-county metropolitan area are adjusted using Small Area FMRs. Sub-county areas are adjusted using American Community Survey data.



CHILD CARE. Child care includes the expense of full-time care for infants and preschoolers and part-time—before and after school—care for school-age children. The cost of child care is calculated from market-rate costs (defined as the 75th percentile) taken from a state-commissioned survey by facility type, age, and geographic location. It does not include extracurricular activities or babysitting when not at work.



FOOD. Food assumes the cost of nutritious food prepared at home based on the U.S. Department of Agriculture Low-Cost Food Plan. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption patterns. The food costs do not allow for any take-out or restaurant meals. Food costs are varied by county using Feeding America's *Map the Meal Gap* data based on Nielsen scans of grocery receipts.



TRANSPORTATION. Public transportation is assumed if 7% or more of workers use public transportation to get to and from work. Private transportation costs assume the expense of owning and operating a car. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners indexed by county using premiums from top market share automobile insurance companies. Fixed costs of car ownership are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. Travel is limited to commuting to work and day care plus one shopping trip per week.



HEALTH CARE. Health care costs assume the expenses of employer-sponsored health insurance. Health care premiums are the statewide average paid by workers, for single adults and for families, from the Medical Expenditure Panel Survey. A county index is calculated from rates for the second-lowest cost Silver plan via the state marketplace. Out-of-pocket costs are from the Medical Expenditure Panel Survey Insurance Component.



MISCELLANEOUS. Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.



TAXES AND TAX CREDITS. Taxes include federal income tax, payroll taxes, and state and local sales taxes where applicable. Tax credits calculated in the Standard include: the federal Earned Income Tax Credit (EITC), Child and Dependent Care Tax Credit (CCTC), and the Child Tax Credit (CTC).



EMERGENCY SAVINGS. Emergency savings is the amount needed to cover living expenses when there is job loss net of the amount expected to be received in unemployment benefits. The amount calculated takes into account the average tenure on a job and the average length of unemployment of Washington State workers. In two-adult households, the second adult is assumed to be employed so that the savings only need to cover half of the family's basic living expenses over the job loss period.

- *Appendix C: Impact of Work Supports on Wage Adequacy* shows the detailed data behind **Figure L**.

A REAL-WORLD APPROACH TO MEASURING NEED

The official poverty measure (OPM), was developed five decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.² Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”³ Despite the many limitations of the official poverty measure, it is still used to set the eligibility guidelines for numerous poverty and work support programs.

The most significant shortcoming of the OPM is that for most families, in most places, the threshold is simply too low. While the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the OPM increases by a constant amount for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

However, simply raising the level of the official poverty measure, or using a multiple of the poverty guidelines, cannot solve the structural problems inherent in the official poverty measure. The OPM is based only on the cost of food, is the same no matter where one lives, and the demographic model of a two-parent family with a “stay-at-home” mom no longer reflects the majority of families today. *A real-world approach to measuring need is necessary.*

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

A FOCUS ON MODERN FAMILIES WITH WORKING ADULTS.

Because paid employment is the norm for supporting families today in the United States,⁴ the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care (when needed), taxes, and transportation.

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

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

INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST.

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

TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET ITEMS.

Instead of calculating needs “pretax,” taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, plus applicable state and federal tax credits.

PERMITS MODELING OF THE IMPACT OF SUBSIDIES.

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

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the official poverty measure.

PART 2

SELF-SUFFICIENCY STANDARD RESULTS FOR WASHINGTON STATE

WHAT IT TAKES TO MAKE ENDS MEET IN WASHINGTON STATE

How much income families need to be economically self-sufficient depends both on family composition—the number of adults, the number of children, and the children’s ages—and where they live. **Table 1** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Snohomish County (West).

- A single adult needs to earn \$14.06 per hour working full time to be able to meet his or her basic needs, which is three dollars more than the 2017 Washington State minimum wage (\$11.00 per hour). For more information about minimum wages in Washington State, see page 33.
- Adding a child nearly doubles this requirement; one parent caring for one preschool-aged child needs to earn \$26.55 per hour to be self-sufficient.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$34.07 per hour to meet her family’s basic needs. This is the equivalent of over three full-time minimum wage jobs in Washington State, even at the newly implemented statewide minimum wage of \$11.00 per hour.⁵
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child *each* need to earn a minimum

TABLE 1. The Self-Sufficiency Standard for Select Family Types*
Snohomish County (West), WA 2017

	1 ADULT	1 ADULT 1 PRESCHOOLER	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
MONTHLY COSTS				
Housing	\$1,235	\$1,526	\$1,526	\$1,526
Child Care	\$0	\$1,036	\$1,895	\$1,895
Food	\$268	\$406	\$613	\$842
Transportation	\$257	\$264	\$264	\$508
Health Care	\$116	\$390	\$412	\$473
Miscellaneous	\$188	\$362	\$471	\$524
Taxes	\$411	\$822	\$1,082	\$1,113
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE				
Hourly**	\$14.06	\$26.55	\$34.07	\$18.79 <i>per adult</i>
Monthly	\$2,474	\$4,672	\$5,996	\$6,615
Annual	\$29,689	\$56,065	\$71,957	\$79,374
Emergency Savings Fund	\$152	\$326	\$487	\$236

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes payroll and sales taxes plus federal income taxes.

** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month). The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents’ wages combined.

Note: Totals may not add exactly due to rounding.

of \$18.79 per hour, working full time, to meet their family's basic needs.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure A** displays the geographic variation in the cost of meeting basic needs across Washington State for families with one adult and one preschooler. The 2017 Self-Sufficiency Standard for a single adult with one preschooler ranges from \$15.09 to \$30.69 per hour, depending on the county, or 196% of the federal poverty guidelines to 399% of the federal poverty guidelines for a family of two.

- The most affordable areas in Washington State are located primarily east of the Cascade Range except for Gray Harbor and Lewis counties. These counties require between \$15.00 and \$16.99 per hour at a full-time job for a family with one adult and one preschooler.

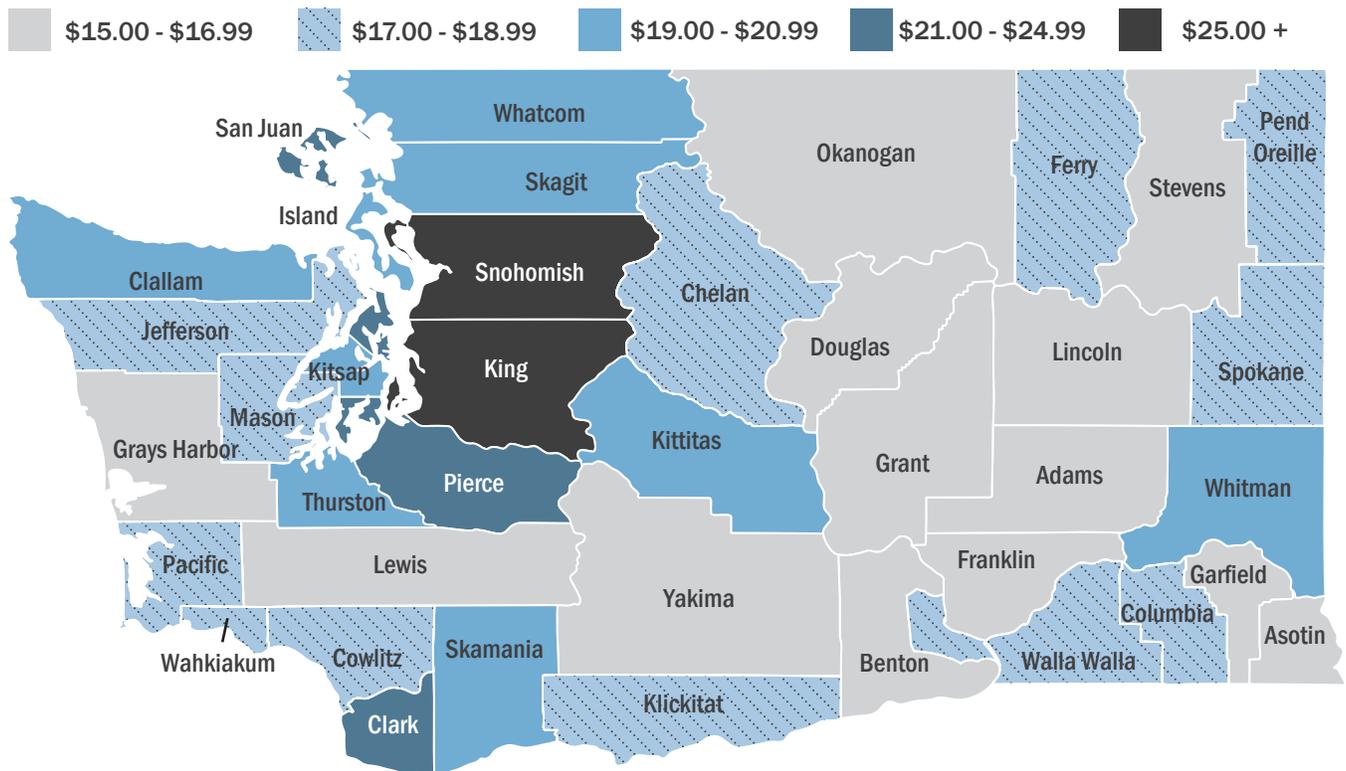
- The second lowest cost group requires between \$17.00 and \$18.99 hourly for a family with one adult and one preschooler. This group includes counties in rural areas throughout the state.

The middle group requires wages between \$19.00 and \$20.99 per hour, working full time, to meet basic needs. These include some rural counties, especially along the Columbia River, and many that contain mid-sized-urban areas, such as Whatcom and Thurston counties.

- The second highest cost group requires wages between \$21.00 and \$24.99 per hour, working full time, to meet basic needs. These include Pierce, San Juan, and the North Kitsap sub-area in the Puget Sound region, and Clark County, which is a part of the Portland metropolitan area, to the south.
- The most expensive counties, King and Snohomish, require wages between \$25.00 and \$30.69 per hour for this single parent to make ends meet.

FIGURE A. Map of Counties by Level of Annual Self-Sufficiency Wage One Adult and One Preschooler, WA 2017

SELF-SUFFICIENCY STANDARD (HOURLY)



HOW DO FAMILY BUDGETS CHANGE AS FAMILIES GROW?

As a family grows and changes composition, the amounts they spend on basic expenses (such as food and shelter) change, and new costs are added, most notably child care. **Figure B** demonstrates how these changes occur, as the family composition changes, for a family in Yakima County. Each bar shows the percentage of the total budget needed for each expense and how it differs as the family changes composition.

When there are just two adults, they need to earn a total of \$2,482 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Yakima County:

- Housing is a quarter of the Self-Sufficiency Standard budget.

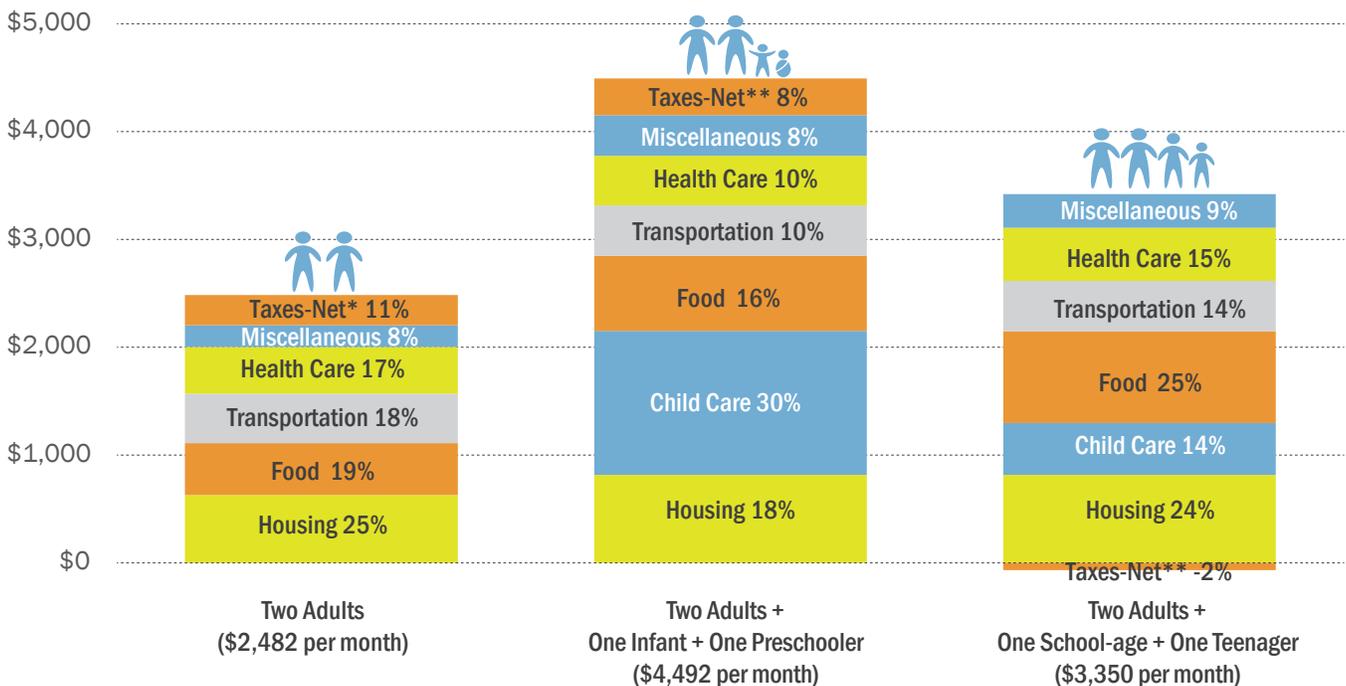
- Food takes up about a fifth of the budget.
- Transportation is 18% of the budget.
- Health care accounts for 17% of the total household budget.
- Taxes account for 11% of household expenses and there are no tax credits.

When a family expands to include two young children (one infant and one preschooler), the total budget nearly doubles to \$4,492 per month. At the same time, with the addition of child care, the proportions spent on each basic need change:

- Child care alone accounts for almost a third of the family's budget; when one adds housing, together these two items account for 48% of expenses. This

FIGURE B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types*
Yakima County, WA 2017

MONTHLY EXPENSES



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

** The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 14% for two adults with one infant and one preschooler and 11% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

is quite common: across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going for housing and child care expenses alone.

- Food costs are 16% of total income. This is slightly higher than the national average expenditure on food of 13%, but it is much lower than the 33% assumed by the methodology of the federal poverty guidelines.⁶
- Health care accounts for 10% of the family budget, including both the employees' share of the health care premium (\$312 per month) and out-of-pocket costs (\$149 per month).⁷ If neither adult had employer sponsored health insurance, and they got a Silver health care plan through the Washington State health care marketplace, the premium amount would be about \$323 per month after estimated tax credits.⁸
- Net taxes for the family now reflect a tax burden that is about 8%, due to the offsetting effects of tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although most credits are not received until the following year when taxes are filed. If it were assumed that tax credits are not received monthly, but instead annually in a lump sum, then the monthly tax burden would be 14% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to \$3,350 per month and without the large amount for child care, the proportions for the other budget items all increase.

- The larger proportion of the budget for food, at 25%, is due in part to increased food costs for the teenager.
- Housing costs are now 24% of the family budget.
- Transportation is 14% of the total family budget.
- Health care accounts for 15% of the family budget.
- The decreased amount for child care for the school-age child accounts for just 14% of the basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- Net taxes have actually become -2% of the family's budget, meaning they receive back more in tax credits than they pay in taxes. If it were assumed, as noted above, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 11% of the total costs for two adults with one school-age child and one teenager.

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ACROSS THE COUNTRY, IT IS TYPICAL FOR SELF-SUFFICIENCY STANDARD BUDGETS FOR FAMILIES WITH TWO CHILDREN (WHEN AT LEAST ONE IS UNDER SCHOOL-AGE) TO HAVE ROUGHLY HALF THE BUDGET GOING FOR HOUSING AND CHILD CARE EXPENSES ALONE.

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HOW DOES THE STANDARD IN SEATTLE AND SPOKANE COMPARE TO OTHER U.S. CITIES?

The cost of living varies not only within Washington State, but across the United States as well.

SEATTLE. In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Seattle is compared to the Standard for the same family type in twelve other major U.S. cities: Atlanta, GA; Baltimore, MD; Charlotte, NC; Chicago, IL (North Side); Columbus, OH; Denver, CO; Phoenix, AZ; Milwaukee, WI; New York City (Northwest Brooklyn); Philadelphia, PA; Portland, OR; and San Francisco, CA.¹⁰

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$22.88 (Atlanta, GA) to a high of \$37.71 per hour (San Francisco, CA), or \$48,322 to \$79,644 annually.

- Seattle requires a Self-Sufficiency Wage of \$33.37 per hour for this family type and is most comparable in cost to the north side of Chicago. It is less expensive than Brooklyn in New York City and San Francisco, which top the list at over \$37 per hour. However, Seattle is more expensive than all other cities on the list.

While all the budget items in the Standard vary geographically, housing and child care costs in particular vary considerably. For example, a two-bedroom rental costs over \$1,500 in Seattle compared to less than \$990 per month in Atlanta. Additionally, public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Standard wage reflects higher transportation expenses.

FIGURE C. The Self-Sufficiency Wage for Seattle, WA Compared to Other U.S. Cities, 2017*
One Adult, One Preschooler, and One School-age Child.



*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages other than Seattle are updated using the Consumer Price Index.
** Wage calculated assuming family uses public transportation.

Overall, if the parent in this comparison has a minimum wage job with a large employer who provides medical benefits, they will need to work 100 hours per week, or 2.5 minimum wage jobs at \$13.50 per hour, to meet the families' basic needs in Seattle.

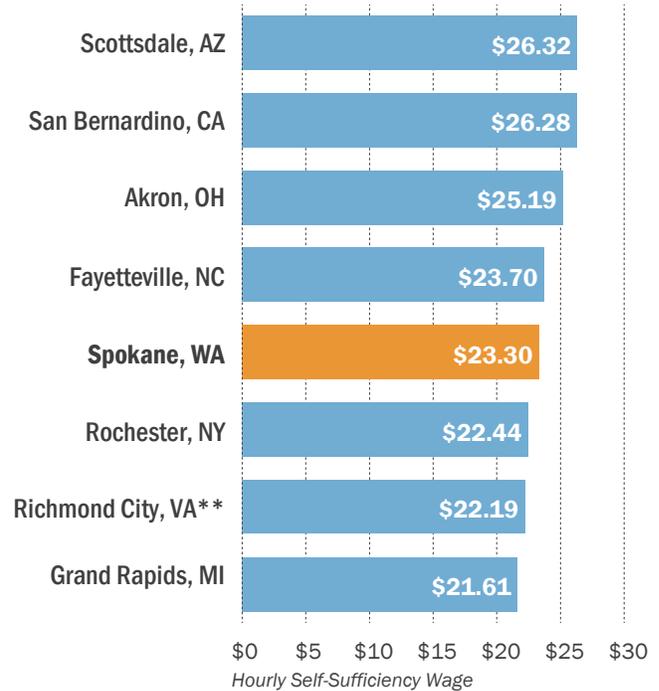
SPOKANE. Figure D compares Washington's second largest city, Spokane to other midsize cities throughout the country: Akron, OH; Fayetteville, NC; Grand Rapids, MI; Richmond City, VA; Rochester, NY; San Bernardino, CA; and Scottsdale, AZ. The population of these cities is around 200,000 which is about a third of the population of Seattle.

In Spokane, a parent with one preschooler and one school-age child requires a wage of \$23.30 per hour to meet the families' basic needs.

- The hourly Self-Sufficiency wage for these mid-sized cities ranges from a low of \$21.61 in Grand Rapids, MI to a higher of \$26.32 in Scottsdale, AZ.
- The Self-Sufficiency Wage for Spokane is at about the midpoint of this comparison and is most comparable in cost to Fayetteville, NC. Housing, transportation, and food costs are very similar between the two cities. However, while child care is less expensive in Fayetteville, NC, health care and taxes are lower in Spokane.

A Spokane parent with two young children needs to work more than two minimum wage jobs at \$11.00 per hour to meet his/her family's basic needs.

FIGURE D. The Self-Sufficiency Wage for Spokane, WA Compared to Other U.S. Cities, 2017* One Adult, One Preschooler, and One School-age



*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages other than Spokane are updated using the Consumer Price Index.

** Wage calculated assuming family uses public transportation.

HOW HAS THE COST OF LIVING CHANGED OVER TIME IN WASHINGTON?

This is the sixth time the Self-Sufficiency Standard has been calculated for Washington State. This section examines how the 2017 Self-Sufficiency Standard and cost components compare to the results in 2001, 2006, 2009, 2011, and 2014.

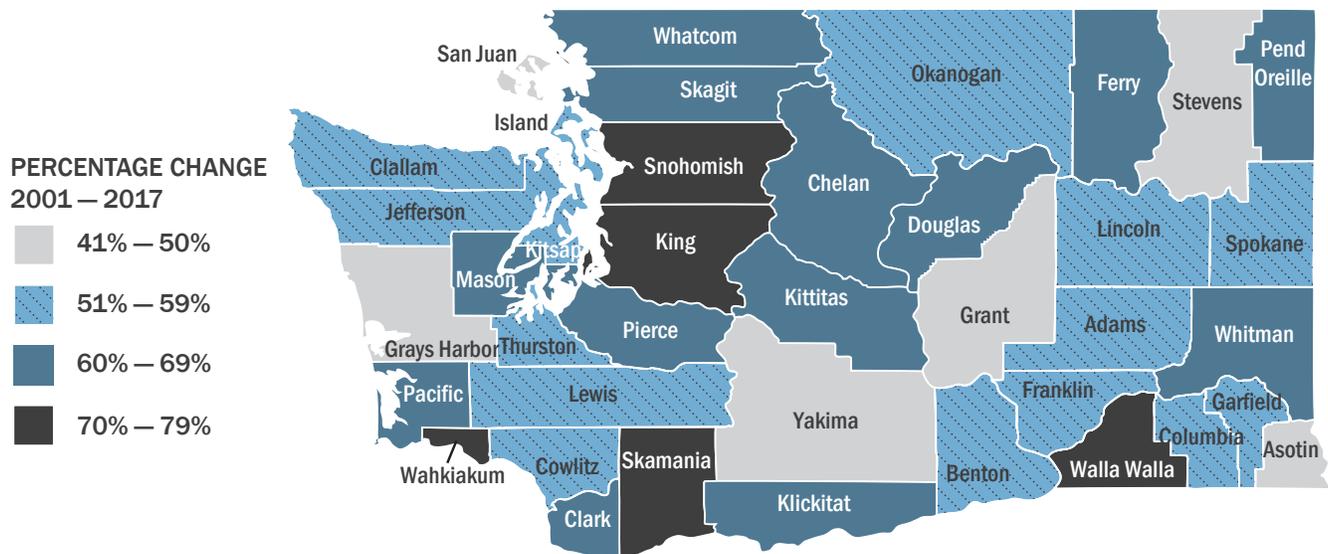
The map in **Figure E** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—two adults, one preschooler, and one school-age child—by county between 2001 and 2017.

Over the last 16 years, the Self-Sufficiency Standard for this four-person family has increased on average across all Washington State counties by 59%, or an annual average growth rate of 2.9% per year. However, there is considerable variation by county, ranging from 41% to 86%. King County (Seattle) costs increased at the fastest rate: in 2001, a family with two adults, one preschooler, and one school-age child in King County (Seattle) needed about \$40,000 per year to meet their basic needs, but by 2017 that amount had nearly doubled to about \$75,000, increasing by an average of about \$2,200 each year. Above average housing costs

were the primary driver of the increased cost of living in King County (Seattle) and most other places where the Standard rose faster than the statewide average.

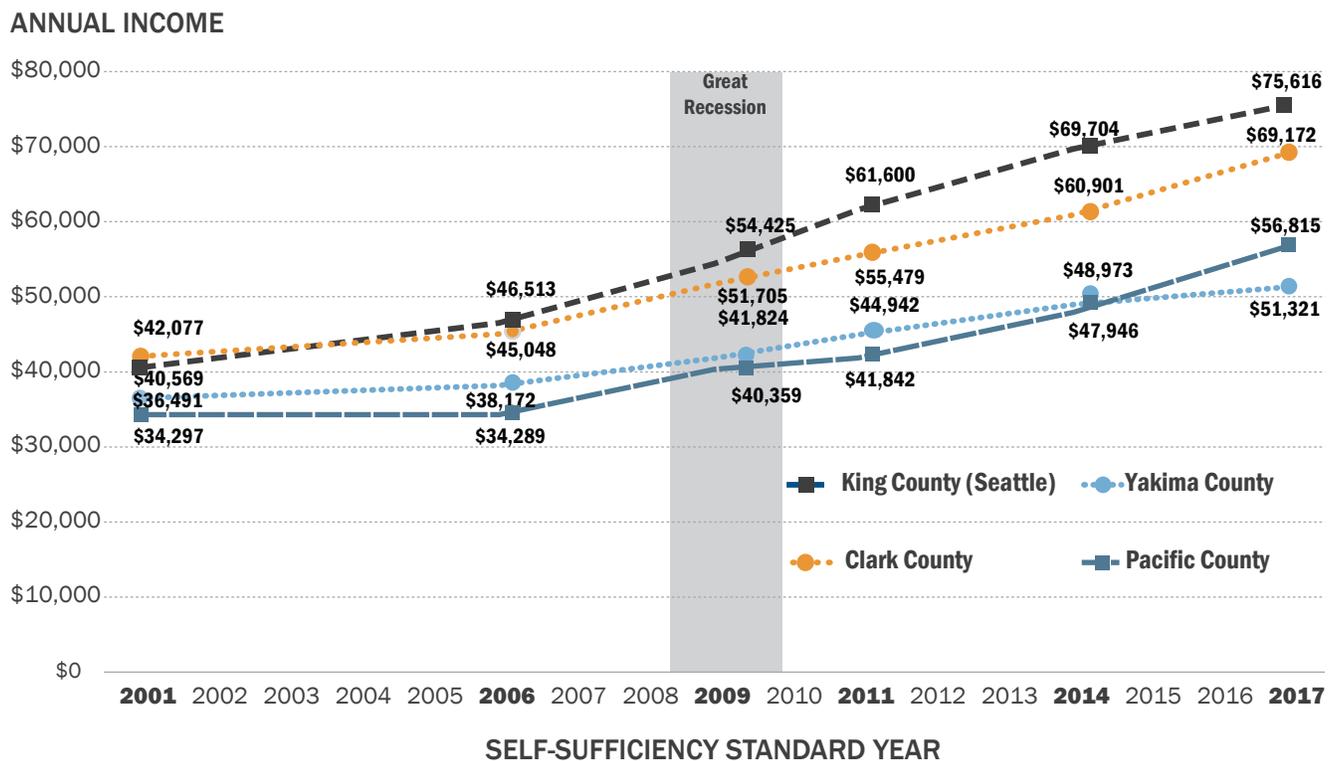
Over time, costs have increased fairly steadily, although with some variation, as can be seen in **Figure F on page 13**. Tracing the changes in the Standard for this four-person family in four counties illustrates a few trends. First, while all counties increased over the 16 years, the variation in rates of change increased the difference (or spread) between higher cost and lower cost counties in 2017. For these four counties, the difference between the highest cost and lowest cost county increased substantially, from about \$8,000 to about \$24,000. To put this another way, when the Washington State Self-Sufficiency Standard was first calculated in 2001, the Yakima County Standard was 90% of the King County (Seattle) Standard for a family with two adults, one preschooler, and one school-age child. In 2017, the Yakima County Standard is only 68% of the King County (Seattle) Standard for the same family type due to the higher percentage increase in the latter over time.

FIGURE E. Percentage Change in the Self-Sufficiency Standard for Washington State between 2001-2017 Two Adults, One Preschooler, and One School-Age Child: WA 2017



Note: King and Pierce counties percentage change represents weighted average across counties. In 2001, Kitsap and Snohomish counties were calculated in one area. Thus, for 2017 the cost data representing the largest population is used for this comparison (South Kitsap County and West Snohomish County).

FIGURE F. The Self-Sufficiency Standard for Washington State by Year for Select Counties
Two Adults, One Preschooler, and One School-age Child: 2001, 2006, 2009, 2011, 2014, and 2017



THERE IS NO SIGNIFICANT SLOWING OF COST INCREASES DURING THE GREAT RECESSION OR THE RECOVERY AFTER 2009. THAT, DESPITE THE SLOWDOWN IN THE ECONOMY, THE COST OF LIVING CONTINUED TO RISE IN WASHINGTON STATE.

Second, there is no significant slowing of cost increases during the Great Recession or the recovery after 2009 (shown by the vertical band in **Figure F**). That is, despite the slowdown in the economy, when many people experienced job loss, decreased hours, and/or stagnant wages, the cost of living continued to rise in Washington State.

Although the Standard increased to various degrees in different counties in Washington State (fairly steadily), this masks sizable variation in how much *each* cost increased across counties. Using the same four-person family as above (two adults, one preschooler, and one school-age child), **Table 2** shows the actual cost and percentage of change for each basic need since 2001 in Clark County, as well as statewide.

- Housing was the budget item with the largest increase in Clark County, rising 95% since 2001, growing from \$657 to \$1,278 per month for a two-bedroom housing unit in Clark County. Housing costs increased 54% on average statewide, with urban counties' housing costs generally increasing more than in rural counties.
- Health care was the second largest increase in Clark County, rising by 93%, almost the same rate (87%) as the statewide average.
- The increase in child care costs was 66% for Clark County, significantly lower than the statewide average increase of 93%. In dollar terms, the cost of child care increased by \$606 per month in Clark County over this time period.

TABLE 2. Percent Change in the Self-Sufficiency Standard Over Time, 2001-2017
Clark County, WA: Two Adults, One Preschooler, and One School-Age Child

COSTS	2001	2017	PERCENT CHANGE 2001-2017	
			Clark County	Statewide
Housing	\$657	\$1,278	95%	54%
Child Care	\$918	\$1,524	66%	93%
Food	\$521	\$780	50%	57%
Transportation	\$425	\$516	21%	10%
Health Care	\$291	\$562	93%	87%
Miscellaneous	\$281	\$466	66%	62%
Taxes	\$576	\$906	57%	48%
Tax Credits*	(\$163)	(\$267)	63%	64%
SELF-SUFFICIENCY WAGE				
Monthly	\$3,506	\$5,764	64%	59%
Annual	\$42,077	\$69,172		
MEDIAN EARNINGS**				
Clark County	\$27,119	\$36,952	36%	41%
Statewide	\$26,038	\$36,783		

* Total Tax Credits is the sum of the monthly EITC, CCTC, and CTC.

** U.S. Census Bureau, 2015 American Community Survey, "B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, Washington State and Clark County" and Census 2000 Summary File 3, P085, "Median Earnings in 1999 (Dollars) by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months," <http://factfinder2.census.gov> (accessed May 15, 2017). Median earnings from 1999 and 2015 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Employment Cost Index Historical Listing – Volume II, March 2013, <http://www.bls.gov/ncs/ect/sp/econst.pdf>, and <http://data.bls.gov/cgi-bin/srgate>, Series C1S10200000000001 (accessed May 15, 2017).

- Food costs increased by 50% in Clark County, slightly below the statewide average of 57%.
- Transportation costs in Clark County increased by 21% since 2001, but have only gone up by 10% across the state.

COST OF LIVING INCREASES VERSUS EARNINGS INCREASES. While the Self-Sufficiency Standard for this four-person family in Clark County increased by 64% over the past 16 years, workers' median earnings increased by just 36% (from \$27,119 to \$36,952) in

Clark County over the same time period. Statewide median earnings, meanwhile, have increased by 41%, while statewide costs have increased by 59% on average. Clearly, the fact that cost increases have far outstripped wage increases puts pressure on family budgets.

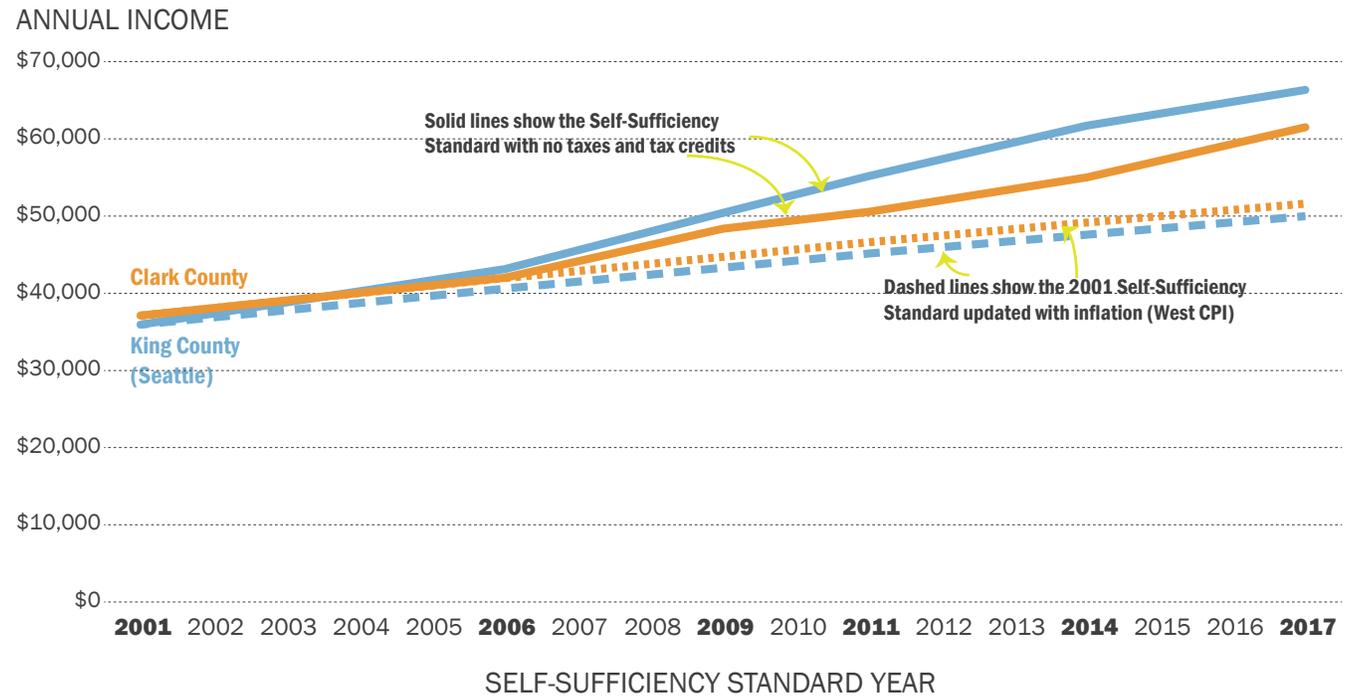
DOCUMENTING CHANGES IN LIVING COSTS WITH THE STANDARD VERSUS THE CONSUMER PRICE INDEX

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

The West Region Consumer Price Index (CPI) increased 39% between 2001 and 2017. If the 2001 Self-Sufficiency Standard for King County (Seattle) (\$35,939 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2017 would be estimated to be \$49,981 per year.⁹ However, the *actual* 2017 Standard (without taxes or tax credits) for King County (Seattle), is considerably higher: \$66,353 per year for this family type, an 85% increase over the last 16 years. Similarly, when the CPI inflation rate of 39% is applied to the 2001 Standard for Clark County (\$37,120 without

OVER THE LAST 16 YEARS, THE SELF-SUFFICIENCY STANDARD FOR THIS FOUR-PERSON FAMILY HAS INCREASED ON AVERAGE ACROSS ALL WASHINGTON COUNTIES BY 59%, AT AN AVERAGE ANNUAL GROWTH RATE OF 3.14% PER YEAR.

FIGURE G. CPI*-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2001-2017 King County (Seattle) and Clark County, WA 2017: Two Adults, One Preschooler, and One School-Age Child



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items, 1982-84=100-CUURA101SA0," <http://data.bls.gov/cgi-bin/survey/most?cu> (accessed May 15, 2017).

** Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure.

taxes in 2001), the CPI adjusted estimate for 2017 would be \$51,624. However, the actual 2017 Self-Sufficiency Standard amount for Clark County (without taxes or tax credits) is \$61,503, 66% higher than in 2001.

In sum, **Figure G** demonstrates that the rate of inflation as measured by the CPI substantially underestimates the rising costs of basic needs; instead of increasing 39%, costs rose by 85% in King County (Seattle) and 66% in Clark County. Indeed, using the CPI for this family type in King County (Seattle) results in a 2017 estimate of costs that is about \$16,000 less than the

actual costs in the 2017 Standard, and about \$10,000 less for Clark County. That is, estimating the increase in costs using the CPI drastically underestimates the real increases in the cost of basic needs faced by Washington State families, leaving them thousands of dollars short. This analysis also suggests that assuming that the CPI reflects the experience of households equally across the income spectrum conceals the lived experience of those at the lower end. For lower income families, not only have wages stagnated, but the cost of basic needs are rising faster than overall inflation measures indicate, aggravating the real but hidden economic crunch that they are experiencing.

ESTIMATING THE INCREASE IN COSTS USING THE CPI DRASTICALLY UNDERESTIMATES THE REAL INCREASES IN THE COST OF BASIC NEEDS FACED BY WASHINGTON STATE FAMILIES, LEAVING THEM THOUSANDS OF DOLLARS SHORT.

HOW DOES THE SELF-SUFFICIENCY STANDARD COMPARE TO OTHER BENCHMARKS OF INCOME?

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

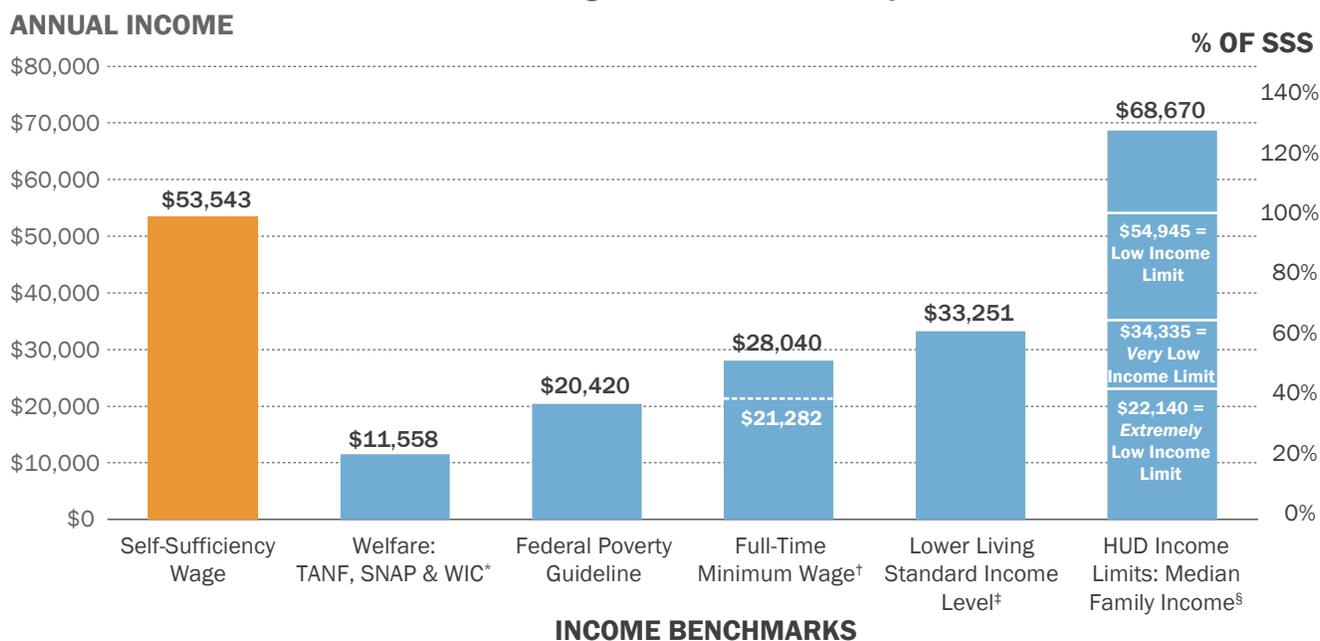
- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service's federal poverty guidelines (FPG, also called federal poverty level)
- The Washington State minimum wage of \$11.00 per hour
- The U.S. Department of Labor's Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development's Median Family Income

As indicated in the first bar in **Figure H**, the Self-Sufficiency Wage for this family type in Thurston County is \$53,543 per year.

TANF, SNAP AND WIC. The second bar on the left in **Figure H** calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$11,558 per year for three-person families in Washington State, which is just one quarter of the Standard for this three-person family in Thurston County.

FEDERAL POVERTY GUIDELINES. According to the 2017 federal poverty guidelines, a three-person family, regardless of composition or where they live, would be considered "poor" with an income of \$20,420 annually or less. The FPG for three-person families is just 38% of the Self-Sufficiency Standard for this Thurston County family.

FIGURE H. The Self-Sufficiency Standard Compared to Other Benchmarks One Adult, One Preschooler, and One School-Age Child: Thurston County, WA 2017



* The maximum TANF benefit is \$6,252 annually, the SNAP benefit is \$4,822 annually, and the WIC benefit is \$484 annually for a family of three in Washington State.
 †The 2017 Washington minimum wage is \$11.00 per hour. This amounts to \$23,232 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$28,040 as shown. The dashed line shows the annual income received after accounting for taxes (\$21,282) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.
 ‡ The U.S. Department of Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2016 adjusted metropolitan West region for a three-person family.
 § The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for FY 2017.

This comparison is for just one family type. For other family types in Thurston County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG is 65% of the Self-Sufficiency Standard, but for a household with a higher budget, such as a household consisting of one adult with two infants the FPG is only 34% of the Self-Sufficiency Standard.

There is also considerable variation by place. **Table 3** compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across Washington State, and finds that the Self-Sufficiency Standard for this family type ranges from 204% of the FPG in Asotin County to 388% of the FPG in King County (East).

MINIMUM WAGE. Washington State's minimum wage is incrementally increasing (see box on page 33), so that as of 2017, it is \$11.00 per hour, or \$23,232 per year working full time. Because this is earned income, taxes are subtracted and eligible tax credits are added. Because the tax credits the family qualifies for are more than the taxes owed, the net total income of \$28,040 is more than the worker's earnings alone.

A full-time minimum wage job in Washington State provides 52% of the amount needed to be self-sufficient for this family type in Thurston County. If a more realistic assumption is made that the worker pays taxes *monthly* through withholding, but receives tax credits *annually* (as is true of all workers), her take-home income would be \$21,282 over the year, shown by the dashed line on the third bar in **Figure H**. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 42% of the Self-Sufficiency Standard for this family type in Thurston County.

Put another way, including the value of tax credits, at the minimum wage she would need to work nearly two full-time jobs to meet her basic costs of living. If tax credits are excluded from current income (as they are actually received the next year at tax filing), she would need to work over 100 hours per week at the minimum wage to meet her basic costs.

LOWER LIVING STANDARD INCOME LEVEL. The LLSIL was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living

facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since then. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus has first priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.¹¹ For 2016 the LLSIL for a three-person family in the metropolitan West is \$33,251 and 70% of the LLSIL is \$23,276, which is less than \$2,000 above the FPG for this family size.¹²

MEDIAN FAMILY INCOME LIMITS. The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (by family size) to determine families' eligibility for housing assistance on the assumption that area median income is a rough measure of the local cost of living. The median is the midpoint, which means that half of families in the area have incomes above this amount, and half below. HUD defines three levels of need: (1) "Low income", which is between 50% and 80% of median income; (2) "Very Low Income", which is between 30% and 50% of median income, and (3) Extremely Low Income, which is income less than 30% of median income.

The HUD median income for a three-person family in Thurston County is \$68,670 annually.¹³ For a three-person family in Thurston County, HUD income limits for three-person families in Thurston County are as follows:

- **Low income.** Income between \$34,335 and \$54,945.
- **Very low income.** Income between \$22,140 and \$34,335.
- **Extremely Low Income.** Income less than \$22,140.¹⁴

The Self-Sufficiency Standard of \$53,543 for this family type in Thurston County is in the HUD "Low Income" range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Thurston County. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered "Very Low Income" or "Extremely Low Income").

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2017
Two Family Types, All Washington State Counties

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
Adams County	\$43,561	213%	188%	97%	\$50,178	204%	108%	101%
Asotin County	\$41,647	204%	179%	85%	\$49,053	199%	106%	91%
Benton County (Excluding Kennewick-Richland)	\$48,365	237%	208%	83%	\$54,900	223%	118%	84%
Benton County (Kennewick-Richland)	\$51,361	252%	221%	88%	\$57,884	235%	125%	89%
Chelan County	\$48,001	235%	207%	85%	\$55,227	224%	119%	88%
Clallam County	\$52,945	259%	228%	94%	\$59,617	242%	128%	96%
Clark County	\$62,009	304%	267%	92%	\$69,172	281%	149%	93%
Columbia County	\$46,987	230%	202%	101%	\$53,519	218%	115%	103%
Cowlitz County	\$49,554	243%	213%	106%	\$56,365	229%	121%	108%
Douglas County	\$44,925	220%	193%	79%	\$51,483	209%	111%	82%
Ferry County	\$47,984	235%	207%	120%	\$54,829	223%	118%	123%
Franklin County	\$47,750	234%	206%	81%	\$54,185	220%	117%	83%
Garfield County	\$47,313	232%	204%	87%	\$53,877	219%	116%	89%
Grant County	\$43,318	212%	186%	81%	\$50,227	204%	108%	84%
Grays Harbor County	\$44,317	217%	191%	96%	\$51,485	209%	111%	100%
Island County	\$56,259	276%	242%	81%	\$63,526	258%	137%	82%
Jefferson County	\$48,590	238%	209%	85%	\$56,426	229%	121%	89%
King County (City of Seattle)	\$70,468	345%	303%	82%	\$75,616	307%	163%	79%
King County (East)	\$79,214	388%	341%	92%	\$83,778	341%	180%	87%
King County (North)	\$72,510	355%	312%	84%	\$77,941	317%	168%	81%
King County (South)	\$68,625	336%	295%	79%	\$74,083	301%	159%	77%
Kitsap County (North County)	\$54,548	267%	235%	79%	\$61,518	250%	132%	80%
Kitsap County (South County)	\$52,079	255%	224%	75%	\$59,075	240%	127%	77%
Kittitas County	\$51,886	254%	223%	86%	\$59,438	242%	128%	88%
Klickitat County	\$50,814	249%	219%	106%	\$57,456	234%	124%	108%
Lewis County	\$47,164	231%	203%	87%	\$54,187	220%	117%	90%

Definitions: The federal poverty guidelines for family of three = \$20,420 and for a family of four = \$24,600. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$11.00 per hour (assumes both adults work). Median family income varies by county and calculated from HUD's FY2017 Income Limits.

**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2017
Two Family Types, All Washington State Counties**

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
Lincoln County	\$45,626	223%	196%	79%	\$52,322	213%	113%	82%
Mason County	\$48,063	235%	207%	88%	\$55,117	224%	119%	91%
Okanogan County	\$46,307	227%	199%	105%	\$53,027	216%	114%	108%
Pacific County	\$49,645	243%	214%	105%	\$56,815	231%	122%	108%
Pend Oreille County	\$50,138	246%	216%	112%	\$56,831	231%	122%	115%
Pierce County (Excluding West County Cities)	\$61,878	303%	266%	92%	\$69,462	282%	149%	93%
Pierce County (West County Cities)	\$56,192	275%	242%	84%	\$63,634	259%	137%	85%
San Juan County	\$58,566	287%	252%	96%	\$65,299	265%	141%	97%
Skagit County	\$55,229	270%	238%	93%	\$61,964	252%	133%	93%
Skamania County	\$54,488	267%	235%	81%	\$61,657	251%	133%	83%
Snohomish County (East)	\$71,144	348%	306%	82%	\$78,470	319%	169%	82%
Snohomish County (West)	\$71,957	352%	310%	83%	\$79,374	323%	171%	83%
Spokane County	\$49,205	241%	212%	83%	\$56,010	228%	121%	85%
Stevens County	\$44,577	218%	192%	91%	\$51,434	209%	111%	95%
Thurston County	\$53,543	262%	230%	78%	\$60,518	246%	130%	79%
Wahkiakum County	\$48,436	237%	208%	105%	\$55,410	225%	119%	108%
Walla Walla County	\$50,283	246%	216%	89%	\$57,388	233%	124%	91%
Whatcom County	\$56,685	278%	244%	92%	\$63,361	258%	136%	93%
Whitman County	\$50,811	249%	219%	84%	\$58,057	236%	125%	86%
Yakima County	\$44,638	219%	192%	95%	\$51,321	209%	110%	98%
Minimum (Asotin County)	\$41,647	204%	179%	75%	\$49,053	199%	106%	77%
Maximum (King County East)	\$79,214	388%	341%	120%	\$83,778	341%	180%	123%

Definitions: The federal poverty guidelines for family of three = \$20,420 and for a family of four = \$24,600. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$11.00 per hour (assumes both adults work). Median family income varies by county and calculated from HUD's FY2017 Income Limits.

OTHER APPROACHES TO POVERTY MEASUREMENT

For a more in-depth look at how the Standard compares to the official poverty measure (OPM or FPL) and the Supplemental Poverty Measure (SPM) please visit www.selfsufficiencystandard.org/measuring-poverty

PART 3

STRATEGIES TO MEET THE STANDARD

HOW DO WASHINGTON STATE'S MOST COMMON OCCUPATIONS COMPARE TO THE SELF-SUFFICIENCY STANDARD?

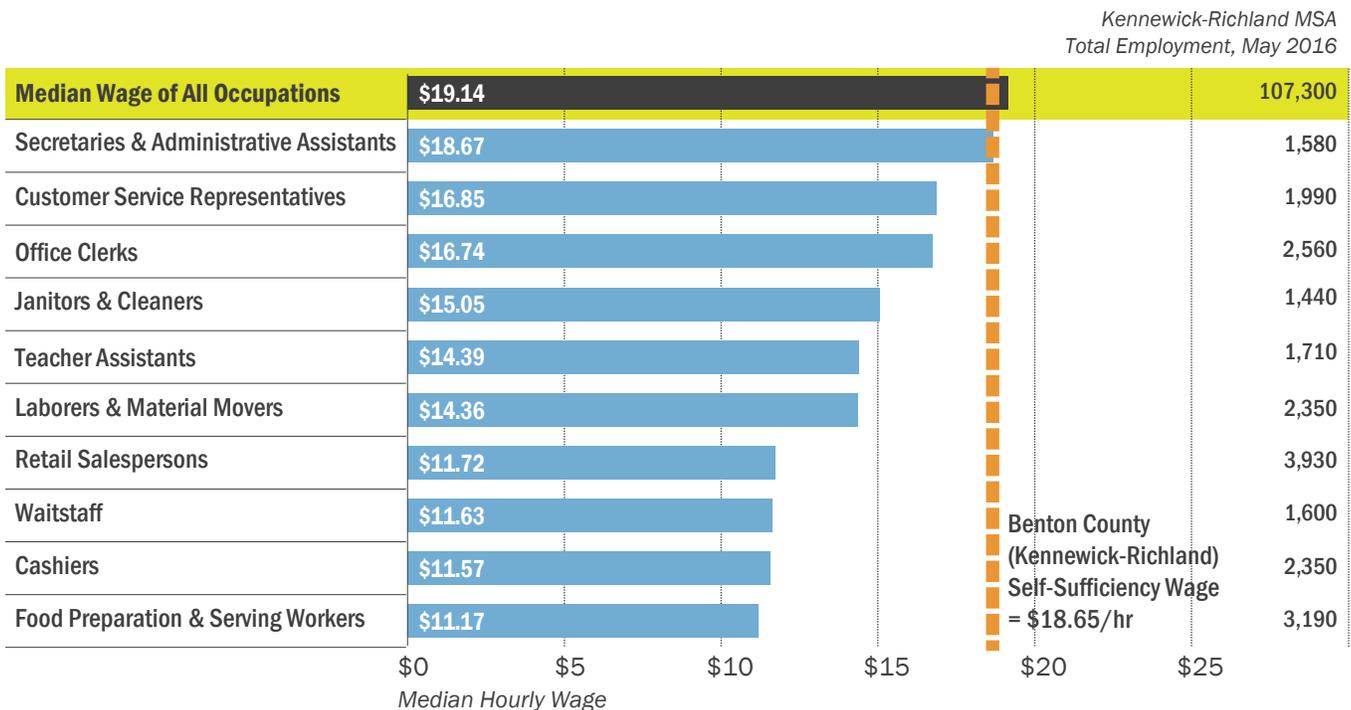
Now that the cost of meeting basic needs in Washington State has been detailed, the next question is how families can secure the resources necessary to meet their needs. *Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages.* To answer this question, the median wages of the ten occupations with the highest number of employees in Kennewick-Richland are compared to the Self-Sufficiency Standard for a family with one adult and one preschooler in Benton County (Kennewick-Richland), which is \$18.65 per hour, and close to the median wage for this family type across all Washington State counties.¹⁵

Only one of Kennewick-Richland ten most common occupations—secretaries and administrative assistants—have median wages that are above the Self-Sufficiency Standard for this family type in Benton County (Kennewick-Richland). On the other hand, four of Kennewick-Richland's top ten occupations have median earnings that are less than two-thirds of the Standard for this family type in Benton County

Definition note: A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn below this point and half earn more. Average wages are skewed by a small number of high earners so the median is a more realistic measure of a typical worker's earnings.

There are over 100,000 workers in the Kennewick-Richland MSA and a fifth work in the ten most common occupations shown below in **Figure I**.

FIGURE I. Hourly Wages of Kennewick-Richland's Ten Largest Occupations Compared to the Self-Sufficiency Standard
One Adult and One Preschooler: Benton County (Kennewick-Richland), WA 2017



Source: U.S. Department of Labor, "May 2016 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed March 27 2017). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

(Kennewick-Richland): retail salespersons, cashiers, waitstaff, and food preparation workers.

The most common occupation in both Kennewick-Richland and Washington State is retail salesperson, which accounts for 3.3% of all Washington State workers. With median hourly earnings of \$11.72 per hour (median annual earnings of \$26,436) in Kennewick-Richland, the most common occupation provides workers with earnings that are only 63% of the Standard for this family type in Benton County (Kennewick-Richland). This single parent would have to work almost two full-time jobs to yield enough income to meet her family’s basic needs. The median wages of this occupation are above the Washington State minimum wage yet are not enough for a single adult to support a child of any age in Benton County (Kennewick-Richland).

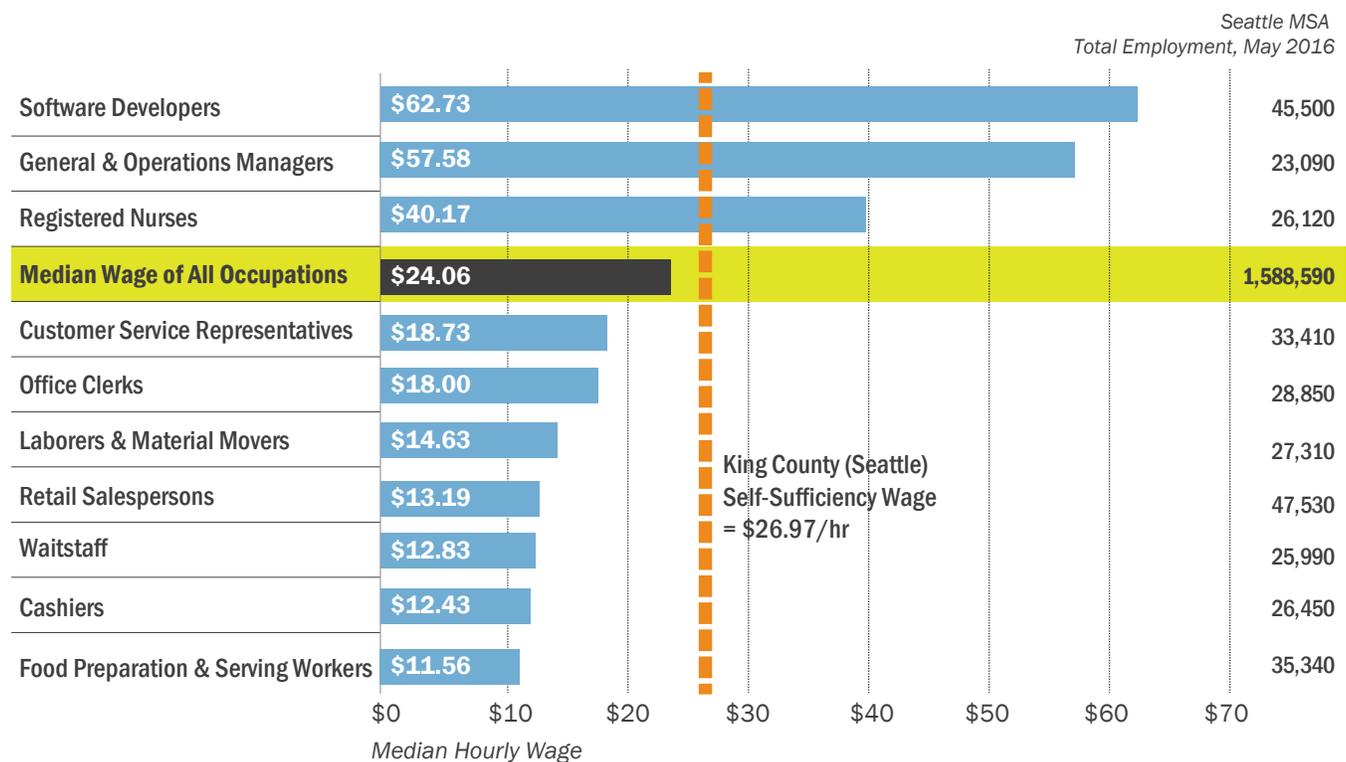
The median wages for four of the top ten occupations are such that two adults working full time at this wage

would still not be able to earn the minimum needed to support a preschooler and a school-age child in Benton County (Kennewick-Richland). This is because the Self-Sufficiency Standard for two adults with one preschooler and one school-age child requires each adult to earn at least \$13.70 per hour (a total of \$57,884 annually) working full time just to meet basic needs of the family.

While the Self-Sufficiency Standard for Benton County (Kennewick-Richland) is around the median Self-Sufficiency Standard wage for this family type in Washington State, almost one-third of the state’s population resides in King County, which is much more expensive. In **Figure J**, we compare the Self-Sufficiency Standard for this family type in King County (City of Seattle), which is \$26.97 per hour, to median wages in the Seattle-Bellevue-Everett MSA.

Three occupations—software developers, general and operations managers, and registered nurses—have

FIGURE J. Hourly Wages of Seattle-Bellevue-Everett MSA’s Ten Largest Occupations Compared to the Self-Sufficiency Standard One Adult and One Preschooler: King County (City of Seattle), WA 2017



Source: U.S. Department of Labor, “May 2016 State Occupational Employment and Wage Estimates,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed March 27 2017). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

median wages that are above the Self-Sufficiency Standard for this family type in King County (City of Seattle). On the other hand, four of the top ten occupations have median earnings *less than half* of the Standard for this family type in King County (City of Seattle): retail salespersons, cashiers, waitstaff, and food preparation workers.

The most common occupation is retail salesperson, which accounts for 3% of all workers in the Seattle-Bellevue-Everett MSA. With median hourly earnings of \$13.19 per hour (median annual earnings of \$27,423), the most common occupation in Washington State provides workers with earnings that are only 49% of the Standard for this family type in King County (City of Seattle). This single parent would have to work more than two full-time jobs to yield enough income to meet her family's basic needs. The median wages of this occupation are above the Washington State minimum wage yet are not enough for a single adult to support a child of any age anywhere in King County.

These numbers reflect the shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovers the job gains have been disproportionately in lower-wage occupations. At the same time the income gains have been to those at the very top, driving the increased income inequality that underlies Washington State's high levels of socioeconomic inequality.¹⁶ *Put another way, three-quarters of workers in the ten most common occupations, many of them in fast growing but low-wage service occupations, are in occupations with median wages insufficient to support a family with young children. Indeed, the wages are low enough that even two adults working full time cannot earn enough to meet their families' basic needs at a minimally adequate level.*

This growing job gap has consequences in increased economic distress, as increasing numbers of workers struggle to make ends meet at wages well below the minimum required to meet their needs. At the same time, this analysis of the wages of the state's most common occupations demonstrates that the economic insecurity faced by so many of Washington State's workers does not reflect a lack of work effort, or lack of skills. Rather, it is simply that wages are too low in many common Washington State occupations to support a family at minimally adequate levels, even sometimes with two workers, a situation exacerbated by the unbalanced recovery from the Great Recession.

Given this state of affairs, there are two basic approaches to closing the income gap: reduce costs or raise incomes. The next two sections will discuss each of these approaches.

The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food and child care assistance. Strategies for the second approach, raising incomes, are often broader, such as increasing incomes through increasing education levels, incumbent worker programs, raising the minimum wage, and nontraditional job training. Reducing costs and raising incomes are not necessarily mutually exclusive, but can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some parents may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level.

.....

THREE-QUARTERS OF WORKERS IN THE TEN MOST COMMON OCCUPATIONS ARE IN OCCUPATIONS WITH MEDIAN WAGES INSUFFICIENT TO SUPPORT A FAMILY WITH YOUNG CHILDREN.

.....

MEETING THE STANDARD: REDUCING COSTS

As described above, given the current job situation, many families struggle to meet their families' basic needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages.

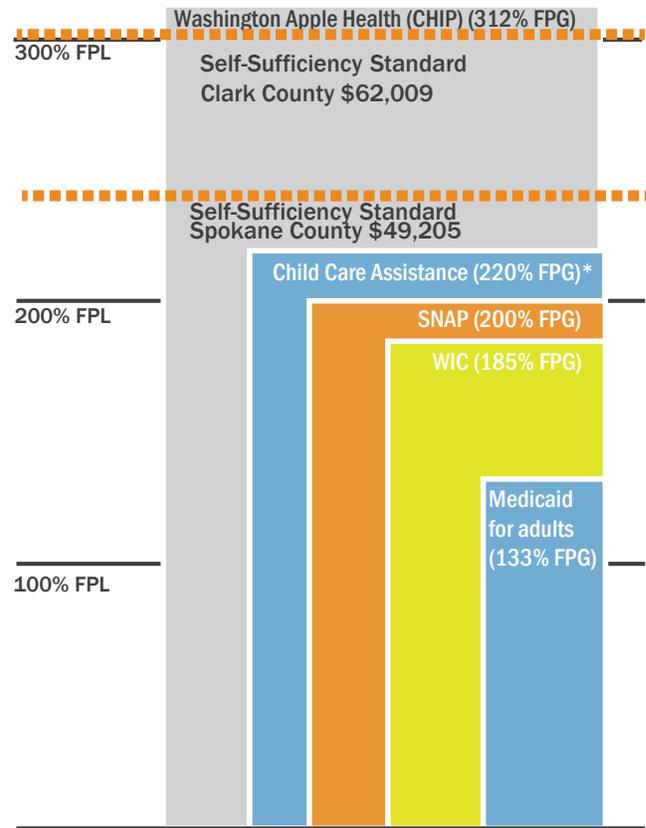
This section models how work supports can reduce a family's expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Washington State work supports include programs such as:

- Washington State's Child Care Subsidy Program
- Washington Apple Health (Medicaid and CHIP)
- Basic Food [Supplemental Nutrition Assistance Program (SNAP)] and the Women, Infants, and Children (WIC) Program
- Section 8 vouchers and public housing

While not a work support per se, child support is also modeled as it assists families in meeting basic needs. **Figure K** shows the income eligibility levels for the work supports modeled in this section compared to the Self-Sufficiency Standard for the family type and counties modeled in this section—one adult, one preschooler, and one school-age child in Spokane and Kitsap (South) counties. **Table 4** provides a summary of the work supports, child support, and tax credits modeled in this section.

FIGURE K. Eligibility Levels Compared to the Washington State Self-Sufficiency Standard, 2017 One Adult, One Preschooler, & One School-Age Child



*Initial entry into the child care subsidy program in Washington State requires incomes below 200% of the FPG.
 Note: Eligibility levels and benefits for work supports change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2017. The federal poverty guideline (FPG) for a family of three is \$20,420 (annual income).

WORK SUPPORTS (SUBSIDIES OR ASSISTANCE) CAN HELP WORKING FAMILIES ACHIEVE ECONOMIC STABILITY, SO THAT THEY DO NOT NEED TO CHOOSE FROM AMONG THEIR BASIC NEEDS, SUCH AS SCRIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE OR NON-STIMULATING ENVIRONMENTS.

TABLE 4. Summary of Washington State's Work Supports, Child Support, and Tax Credits

PROGRAM	BENEFIT	INCOME ELIGIBILITY
WORK SUPPORTS		
CHILD CARE ASSISTANCE (Washington State's Child Care Subsidy Program)	Child care copayments are calculated on a sliding scale based on income.	Families are no longer eligible once income exceeds 220% of the FPG.
HOUSING ASSISTANCE (Section 8 Housing Vouchers & Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are below 80% of area median income. Due to limited funding most new program participants must have income below 30% of area median income (or below the FPG).
MEDICAID	Subsidized health insurance with copays.	133% of the FPG.
CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) (Apple Health)	Health care benefits for uninsured children ages 18 and under.	Children in families with income less than 210% FPG receive free care. Families with incomes between 210-312% of the FPG pay annual premiums.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) (Basic Food)	Maximum benefit for a family of 3: \$511 per month. Maximum benefit for a family of 4: \$649 per month.	Families must earn gross income less than 200% of the FPG to be eligible and must also meet net income (gross income minus allowable deductions) guidelines.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$40 in Washington State for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPG.
TAX CREDITS		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with: <ul style="list-style-type: none"> • 1 child = \$3,400 per year • 2 children = \$5,616 per year • 3+ children = \$6,318 per year. 	Maximum eligibility for families with: <ul style="list-style-type: none"> • 1 child = \$39,617 one parent, \$45,207 married • 2 children = \$45,007 one parent, \$50,597 married • 3+ children = \$48,340 one parent, \$53,930 married.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	Nonrefundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child. Benefit is reduced by \$50 for every \$1,000 over income threshold.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000. Refundable portion limited to earnings over \$3,000.
OTHER		
CHILD SUPPORT	Average payment from non-custodial parents is \$210 per month in Washington State.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2017. The 2017 federal poverty guidelines (FPG) for a family of three is \$20,420 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

HOW DO WORK SUPPORTS AND CHILD SUPPORT REDUCE COSTS?

In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work supports, one by one. **Table 5 on page 27** shows the impact of work supports. The family type used here is a Spokane County family with one adult, one preschooler, and one school-age child. Column #1 of **Table 5** shows the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support to reduce these costs. Subsequent columns (#2-#6) of **Table 5** model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

NO WORK SUPPORTS (COLUMN #1). Note that in **Table 5** tax credits that are available as a refund when annual taxes are filed in the next year, are shown at the bottom of the table and not included in the monthly wage calculation as in the Self-Sufficiency Standard. This family has monthly child care expenses of \$1,323 and monthly housing costs of \$869. Without any refundable tax credits, child support or work supports to reduce costs, this Spokane County family needs \$4,100 per month, or \$23.30 per hour, to meet the cost of basic needs.

CHILD SUPPORT (COLUMN #2). Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Washington State is \$210 per month (see column #2).¹⁷ Adding child support reduces the wage needed by this parent to meet basic needs to \$3,848 per month, or \$21.86 per hour.

CHILD CARE (COLUMN #3). Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. In Washington State, to be eligible for child care assistance a three-person family must have income below \$3,403 per month (200% of the FPG) for initial entry into the program and \$3,744 per month (220% of the FPG) for continuing eligibility.¹⁸ The family's child

care costs are reduced substantially from \$1,323 per month to a \$471 monthly copayment. This brings the hourly wage needed down to \$17.92 per hour, or \$3,153 monthly.

CHILD CARE, FOOD, & MEDICAID (COLUMN #4).

For adults transitioning from cash assistance to employment, the typical package of benefits includes child care assistance, food assistance, and Medicaid.

- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$390 per month to zero in column #4.
- **Food.** SNAP and WIC food assistance reduces food costs from \$566 to \$419 per month.¹⁹
- **Child Care.** Child care assistance further reduces the family's child care costs to the copayment of \$65 per month.

Altogether, these three work supports reduce the wage required to meet basic needs to \$2,132 per month, just over half of the full Self-Sufficiency Standard. With the help of these crucial work supports, this Spokane County family making the transition from public assistance would be able to meet the family's basic needs at a starting wage of \$12.11 per hour.

CHILD CARE, FOOD, & CHIP (COLUMN #5). After 12 months, the adult would no longer be eligible for transitional Medicaid. However, the children would continue to be eligible for free coverage under Washington State's CHIP program (Apple Health) with family income up to 210% of the FPG, and premium-based coverage up to 312% of the FPG. Column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while keeping the children covered under CHIP.

Assuming the adult obtains health insurance through her employer, and pays her employee share of the premium, the health care costs for the family go up to \$112 to cover the adult. Food costs also increase to \$491 as SNAP benefits decrease. The minimum monthly wage needed under these circumstances is \$2,331 (\$13.24 hourly).

**TABLE 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage
One Adult, One Preschooler, and One School-Age Child: Spokane County, WA 2017**

Each column demonstrates how specific work supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet all of a family's basic needs. Costs that have been reduced by these supports are indicated with bold font in the table.

	#1	#2	#3	#4	#5	#6
	No Work Supports	Child Support	Child Care	Child Care, SNAP/ WIC* & Transitional Medicaid	Child Care, SNAP/ WIC* & CHIP	Housing, Child Care, SNAP/ WIC*, & Medicaid
MONTHLY EXPENSES						
Housing	\$869	\$869	\$869	\$869	\$869	\$490
Child Care	\$1,323	\$1,323	\$471	\$65	\$65	\$65
Food	\$566	\$566	\$566	\$419	\$491	\$338
Transportation	\$246	\$246	\$246	\$246	\$246	\$246
Health Care	\$390	\$390	\$390	\$0	\$112	\$0
Miscellaneous	\$339	\$339	\$339	\$339	\$339	\$339
Taxes	\$634	\$577	\$421	\$227	\$262	\$155
TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)	\$4,367	\$4,310	\$3,302	\$2,166	\$2,385	\$1,633
ADDITIONAL MONTHLY RESOURCES						
Earned Income Tax Credit (-)	**	**	**	**	**	**
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$108)	(\$19)	(\$18)	(\$0)
Child Tax Credit (-)	(\$167)	(\$153)	(\$40)	(\$15)	(\$36)	(\$0)
Child Support		(\$210)				
TOTAL ADDITIONAL MONTHLY RESOURCES	(\$267)	(\$462)	(\$149)	(\$34)	(\$54)	\$0
SELF SUFFICIENCY WAGE (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)						
Hourly	\$23.30	\$21.86	\$17.92	\$12.11	\$13.24	\$9.28
Monthly	\$4,100	\$3,848	\$3,153	\$2,132	\$2,331	\$1,633
Annual	\$49,205	\$46,172	\$37,839	\$25,583	\$27,967	\$19,594
ANNUAL REFUNDABLE TAX CREDITS**						
Total Federal EITC	\$0	\$0	\$1,510	\$4,091	\$3,588	\$5,352
Total Federal CTC	\$0	\$167	\$1,517	\$1,818	\$1,572	\$2,000

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$40 (FY 2017) in Washington State. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

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

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THESE SUPPORTS ARE NOT AVAILABLE OR ACCESSIBLE TO ALL WHO NEED THEM...YET, WHEN FAMILIES DO RECEIVE THEM, WORK SUPPORTS, TAX CREDITS, AND/OR CHILD SUPPORT PLAY A CRITICAL ROLE IN HELPING FAMILIES MOVE TOWARDS ECONOMIC SELF-SUFFICIENCY.

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HOUSING, CHILD CARE, FOOD, & MEDICAID (COLUMN #6). Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$869 to \$490 per month.²⁰ The addition of housing assistance reduces the income needed to meet basic needs, thereby increasing the family's SNAP benefits, lowering food costs to \$338 per month. At this income level, the adult also qualifies for health coverage under Washington State's Medicaid expansion, reducing health costs to zero. With this full benefit package, a parent with one preschooler and one school-age child living in Spokane County can meet basic needs with an income of just \$1,633 per month.

*Note however that very few families receive **all** of these benefits.* Although analyzed in this section, this modeling should not imply that all households with inadequate income receive these work supports or child support. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families move towards economic self-sufficiency.

Unfortunately, these supports are not available or accessible to all who need them. The reasons are many, and include eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge of available benefits, lack of legal enforcement of rights, and the perceived stigma of receiving assistance.²¹

REFUNDABLE TAX CREDITS. The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in the modeling table and figure, the refundable federal Earned Income Tax Credit (EITC) and the "additional" refundable portion of the Child Tax Credit (CTC) are shown as received annually. However, the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund. Therefore, when it is received, it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling shown here.

The tax credits are calculated this way in the modeling table and figure in order to be as realistic as possible. Families receive the EITC as a single payment the following year when they file their tax returns.²² As

such, many families use the EITC as "forced savings" to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.²³ Therefore, in the modeling section, the total amounts of the refundable federal EITC the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. The amount of the EITC is based on the assumption that the adult works at this same wage, full time, for the whole year.

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

The amounts of tax credits vary significantly, depending upon income. When costs are shown without work supports in column #2, the family's income is high enough that they only qualify for about \$167 in refundable tax credits. In column #6, however, where the full work support package is modeled, the parent is eligible for over \$7,000 in annual refundable tax credits.

HOW DO WORK SUPPORTS INCREASE WAGE ADEQUACY?

Table 5 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure L** starts with specific wages and asks: "How adequate are these wages in meeting a family's needs, with and without various combinations of work supports?"

Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family's basic needs; if it is below 100%, it is only adequate to cover that percentage of the family's basic needs. For example, if wage

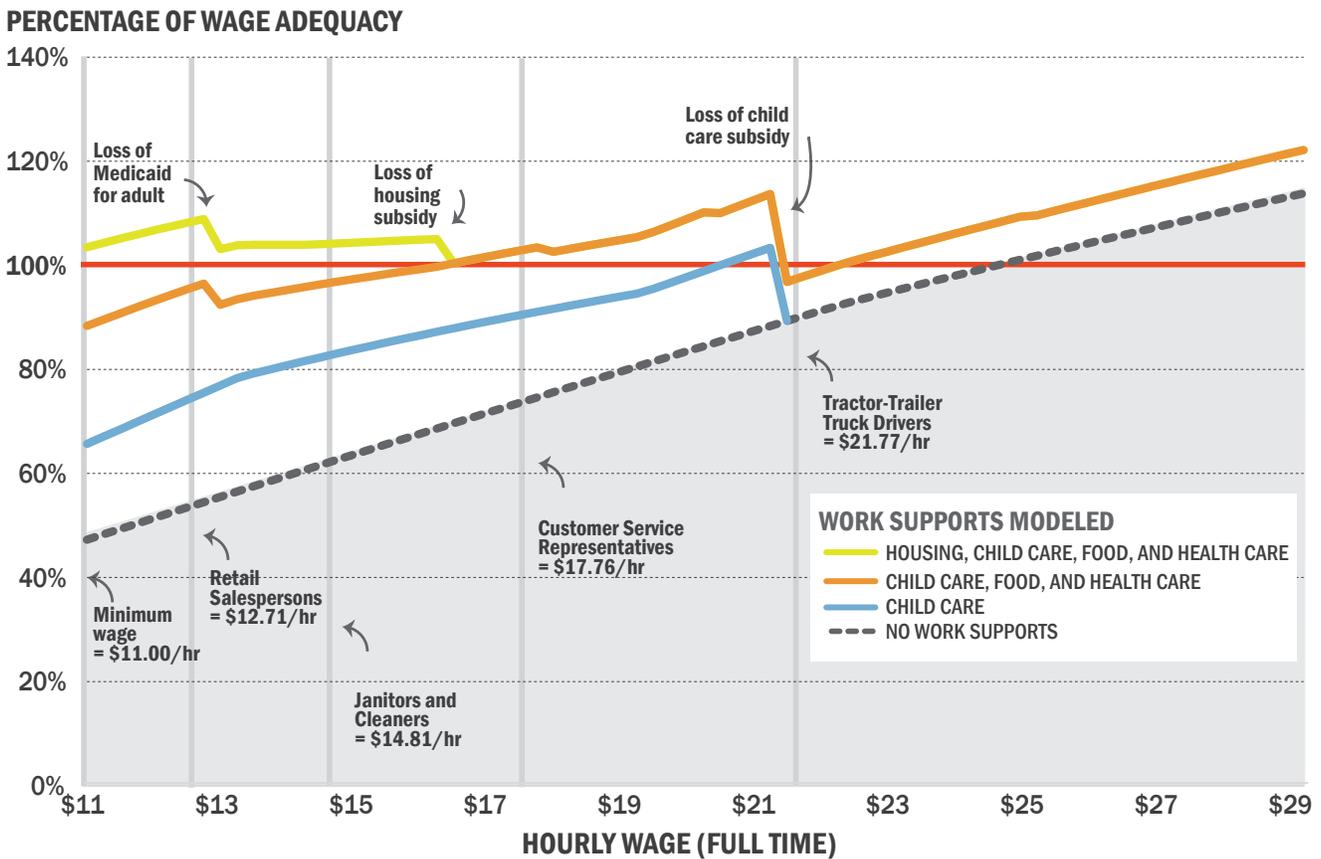
adequacy is at 60%, then the wage (along with any work supports) only covers 60% of the cost of meeting that family's basic needs.

Modeling the same family type as in **Table 5** (one parent with one preschooler and one school-age child) but residing in Kitsap County (South), **Figure L** shows the impact of work supports on wage adequacy as the parent's earnings increase, starting with the minimum wage. The dashed line provides the baseline, showing the adequacy of various wages without *any* work supports. Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. In addition to examining wage adequacy results at the minimum wage level, **Figure L** highlights the adequacy results at the median wage level of four common occupations in Washington State.

MINIMUM WAGE. With the Washington State minimum wage of \$11.00 per hour in 2017, a Kitsap County (South) parent with two children working full time earns just under half (only 47%) of the income needed to meet her family's basic needs if she is not receiving any work supports (see the dashed line in **Figure L**).²⁴

However, if the parent receives help from Washington State's child care subsidy program (the first solid line from the bottom in **Figure L**), the monthly cost of child care decreases from \$1,213 to \$65, and wage adequacy increases to 66%—a substantial increase but still only covering about two-thirds of her monthly expenses. If the family also receives assistance with food (SNAP and WIC) and health care, the cost of food decreases to \$342 per month and the cost of health care to \$0 per month. The combination of assistance with child care, food, and health care increases wage

FIGURE L. Impact of Wage Adequacy on Work Supports
One Adult, One Preschooler, & One School-Age Child: Kitsap County (South), WA 2017



Source: U.S. Department of Labor, "May 2016 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed May 15, 2017). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

adequacy to 88% (shown in the second solid line from the top in **Figure L**). Finally, the addition of housing assistance reduces housing costs to 30% of income; together with the other work supports, housing assistance increases her wage adequacy to over 100%, and she is able to meet all of her family's basic needs (top solid line in **Figure L**).

RETAIL SALESPERSONS. If this parent's wage is the median hourly wage for retail salespersons, which is \$12.71 per hour, she would earn enough to cover 54% of the family's basic needs without any assistance. Receiving assistance with child care costs increases the wage adequacy to 75%. The further addition of food assistance and health coverage increases the wage adequacy to 96% and if they also receive housing assistance, she can more than cover all of their family's basic needs.

JANITORS AND CLEANERS. The median wage of janitors and cleaners, \$14.81 per hour, is such that this single parent would be able to meet 63% of the income needs of her family without any assistance. Receiving assistance with child care costs increases the wage adequacy to 83%. The family no longer qualifies for SNAP or adult Medicaid coverage, but still receives WIC food assistance and CHIP health coverage for the children, increasing the wage adequacy to 97%. Finally, if they receive the full work support package, including housing, they will reach a wage adequacy of 104%.

CUSTOMER SERVICE REPRESENTATIVES. At the median wage of customer service representatives, which is \$17.76 per hour, this single parent would be able to cover 75% of their family's basic needs without any work supports. With child care assistance, their wages cover 91% of their family's needs. At this income level, the family also still receives some food assistance, and the children still receive health coverage under CHIP, increasing their wage adequacy to 103%. However, their income is now too high for initial qualification for housing assistance.

HEAVY AND TRACTOR-TRAILER TRUCK DRIVERS. If this parent's wage was \$21.77 per hour, the median hourly wage of tractor-trailer truck drivers, wage adequacy would be 90% without any assistance. At this income level they do not qualify for child care assistance, but they still qualify for premium-based CHIP coverage for the children which reduces health care costs and increases wage adequacy to 98%.

Appendix C: Modeling the Impact of Work Supports on Wage Adequacy provides a detailed table of the exact amounts of each work support modeled.

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WITH THE WASHINGTON STATE MINIMUM WAGE OF \$11.00 PER HOUR IN 2017, A KITSAP COUNTY (SOUTH) PARENT WITH TWO CHILDREN WORKING FULL TIME EARNS JUST UNDER HALF (ONLY 47%) OF THE INCOME NEEDED TO MEET HER FAMILY'S BASIC NEEDS IF SHE IS NOT RECEIVING ANY WORK SUPPORTS.

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MEETING THE STANDARD: RAISING INCOMES

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

INCREASE SKILLS

POST-SECONDARY EDUCATION/TRAINING. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.²⁵ As shown in **Figure M**, the median earnings of male and female workers in Washington State increase as education levels increase.²⁶ While increased education is important for both men and women, the gender wage gap at every level continues to present additional challenges for women workers. In Washington State, women at each educational level earn about the same, sometimes a little less, than the average for men at the next lower level of education. For example, women with a bachelor’s degree in Washington State earn about what the average man does with just some college or an associate degree.

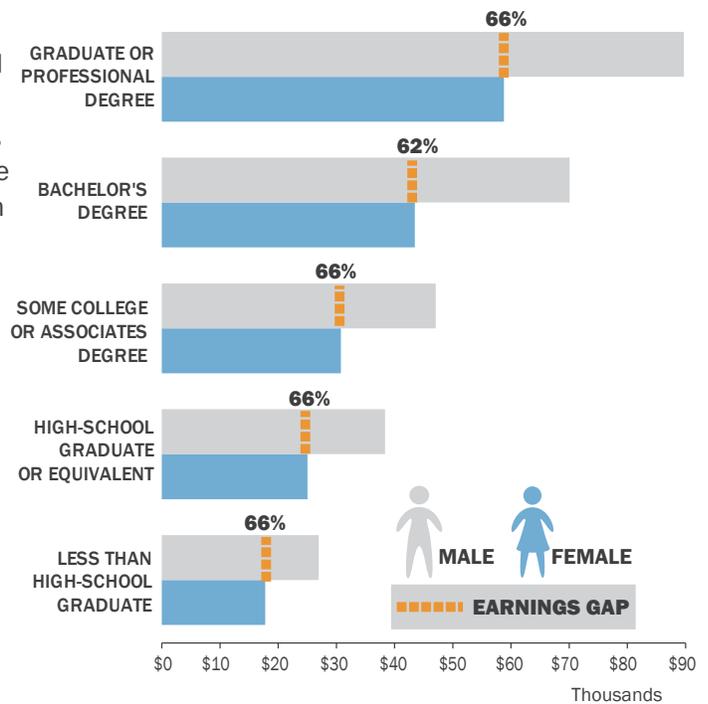
BASIC ADULT EDUCATION. For many workers with inadequate education, Limited English Proficiency, or insufficient job skills or experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high quality programs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

NONTRADITIONAL OCCUPATIONS. For women, many “nontraditional” occupations (NTOs), such as in manufacturing, science, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, demand for workers in the “green economy”

is growing.²⁷ Investing in NTO training programs for women will both broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.²⁸

INCUMBENT WORKER TRAINING. For low-wage workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving employees an opportunity to become self-sufficient. Retraining and training current employees is a “win-win” (for both employer and employee) strategy in many industries, particularly those which rely on skills and technology unique to a given company or industry subset.

FIGURE M. Impact of Education on Median Earnings by Gender, WA 2017



Source: U.S. Census Bureau, American Factfinder, 2015 American Community Survey, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” Detailed Tables, <http://factfinder.census.gov/> (accessed March 27 2016). U.S. Department of Labor, Bureau of Labor Statistics, “Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index,” <http://data.bls.gov/cgi-bin/srgate>, Series C1S10200000000001 (accessed May 17, 2017).

TARGETED JOBS/SECTOR STRATEGIES. Aligning training and postsecondary education programs with the workforce needs of the local labor market increases the potential income of low-wage workers and helps communities strengthen their local economies by responding to businesses' specific labor needs. Targeting job training programs towards occupations with both high growth projections and self-sufficient wages is one way to respond to workforce needs.

COUNSELING AND COORDINATED TARGETED SERVICES. Helping low-wage workers balance work, family, and financial responsibilities requires provision of a wide range of services that meet specific subsets of clients' particular needs, including career counseling to find the occupations that best fit workers' skills and needs as well as linkage to income and in-kind work supports such as child care, food, transportation, housing, and health care assistance.

INCREASE ASSETS

INDIVIDUAL DEVELOPMENT ACCOUNTS. A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings Funds (see “Beyond Self-Sufficiency,” page 35), Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. Managed by community-based organizations, IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

SELF-EMPLOYMENT

Some individuals, rather than seeking new training or higher wage employment, may choose to become entrepreneurs and start their own business. This is a viable opportunity for some, and small businesses help support and grow the economic base of local communities.²⁹ However, failure rates are extremely high, with half of businesses no longer in operation

after five years.³⁰ Most businesses are launched via the owners' or relatives' personal financial resources, so low-income individuals may have difficulty accessing capital to start their business, particularly if they have poor credit.³¹

RAISE WAGES

As demonstrated in this report, in many cases even two adults working full time must each earn well beyond the minimum wage to meet their family's basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.³²

MINIMUM WAGE. One method to increase salaries of low-wage workers is to increase and index the minimum wage, thus providing a floor under wages for all workers, and insuring that the minimum wage will continue to keep pace with inflation.

While the federal minimum wage has remained at \$7.25 an hour since 2009, 29 states have passed higher minimum wages, with ten indexing them as well.³³ In 2017, Washington DC has the highest minimum wage at \$11.50 per hour, followed by Massachusetts and Washington State at \$11 per hour.³⁴ Twenty-one states have enacted legislation that will lead to higher wages in the future.³⁵

Local minimum wages are even higher, with New York City, NY, Seattle, WA, and San Francisco, CA having adopted the highest to date. In 2018 the minimum wage will reach \$15 per hour in San Francisco and New York City, and thereafter will be indexed. In Seattle the minimum wage reached \$15 per hour in 2017 for some workers of large employers, though it won't reach \$15 per hour for all workers until 2021; as with the statewide minimum wage, it will be indexed to inflation thereafter.³⁶

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

MINIMUM WAGE INCREASES IN WASHINGTON STATE

WASHINGTON STATE MINIMUM WAGE RATES

- \$11.00 Effective 1/1/17
- \$11.50 Effective 1/1/18
- \$12.00 Effective 1/1/19
- \$13.50 Effective 1/1/20
- As of 1/1/21, the rate will increase annually at a rate tied to inflation

SEATTLE MINIMUM WAGE SCHEDULE FOR 2017

SMALL EMPLOYERS

- \$11.00 if paying towards health benefits and/or the employee earns tips
- \$12.00 if no health benefits/tips

LARGE EMPLOYERS

- \$13.50 if paying towards health benefits
- \$15.00 if not paying towards health benefits

TACOMA MINIMUM WAGE SCHEDULE

- \$11.15 per hour on January 1, 2017
- \$12 per hour on January 1, 2018
- Adjusted for inflation beginning January 1, 2019

SEATAC MINIMUM WAGE

- \$15.34 per hour in 2017 for hospitality and transportation industry workers

Sources: <http://www.lni.wa.gov/WorkplaceRights/Wages/Minimum/1443.asp>, <http://murray.seattle.gov/minimumwage/#charts>
<http://www.ci.seatac.wa.us/Modules/ShowDocument.aspx?documentid=13475>, <https://www.cityoftacoma.org/cms/one.aspx?objectId=89891>

UNIONIZATION. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.³⁷ This union “premium,” controlling for other factors is worth about 14% in increased wages.³⁸ However, the percentage of workers represented by unions over the past half century has decreased, so that currently only about 7% of private sector, and 35% of public sector workers are union members.³⁹

BENEFITS. An increasingly important source of resources for workers are employer-provided benefits, including health insurance, paid sick leave, paid holidays, paid family leave, and retirement.

PAY EQUITY AND ANTI-DISCRIMINATION LAWS. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job’s occupant.⁴⁰ Women and people of color all too often face artificial barriers to fair hiring, fair wages, and equal benefits and promotion opportunities—barriers not addressed by tax credits or training and education strategies. It is important to recognize that not all barriers to self-sufficiency lie in the individuals or families seeking self-sufficiency, but that some are gender- or race-based structural constraints and discrimination.

PART 4

BEYOND SELF-SUFFICIENCY

SAVING FOR EMERGENCIES

The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building Economic Security Pathway(s). This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across Washington State and by family type.

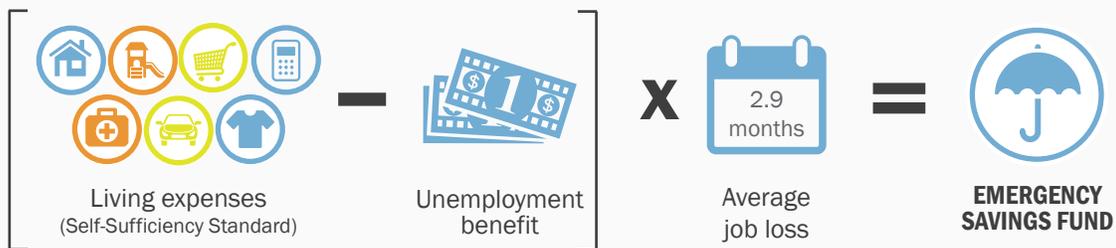
Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises, and are essential for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, that of job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance), for the length of time of the emergency. The estimates use the median amount of time out of work (a little under three months in Washington State), and the median tenure in current employment in Washington State (just over 4 years). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 6** illustrates the emergency savings

amounts for Pend Oreille County and King County (East) for three different family types.

- A single adult needs to earn \$1,488 per month working full time to be able to meet basic needs in Pend Oreille County. In the case of job loss, the single adult needs to earn an additional \$45 per month to meet the emergency savings goal of having enough savings to meet basic living costs over the average unemployment period, allowing for the receipt of unemployment insurance. In King County (East) a single adult needs to earn a minimum of \$2,804 per month to be self-sufficient and earn an additional \$79 per month to meet the emergency savings goal.
- One adult caring for a preschool-age child needs to earn \$3,159 per month in Pend Oreille County or \$5,401 per month in King County (East) to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$111 per month in Pend Oreille County and an additional \$166 per month in King County (East). In these counties, the overall emergency savings goal over four years is \$5,767 in Pend Oreille County and \$8,618 in King County (East).
- For families with two adults, a preschooler, and a school-age child, it is assumed that only one adult is out of work at a given time, so the emergency savings goal needs to cover only half of the family's total living expenses for almost three months.

HOW IS THE EMERGENCY SAVINGS FUND CALCULATED?



Therefore, the monthly contribution to the savings account is less for the two-parent household with one preschooler and one school-age child than the one-adult household with one child. In Pend Oreille County this household needs an additional \$84 per month in total earnings and in King County (East) the adults need an additional \$110 per month in earnings in order to save for an average spell of unemployment of one of them.

Note that the Emergency Savings Fund assumes adults receive unemployment insurance if a job loss occurs. Without unemployment insurance, the adults would need to save about twice as much per month.

Once a family has secured income at the Self-Sufficiency Standard level and instituted their

Emergency Savings Fund, the road to long-term economic security will be different for each.

- For some, this might be additional savings to meet immediate costs (such as a car breakdown) or paying off debts might be the most important goal.
- For others, investing in additional education or skill training to achieve higher wages and increased economic security, or saving for retirement may be the first priority.
- For still others, income beyond that needed for the essentials may be devoted to securing alternative housing, enabling the family to move, thus leaving an abusive partner or a problematic living situation.

TABLE 6. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types Pend Oreille County and King County (East), WA 2017

	PEND OREILLE COUNTY			KING COUNTY (EAST)		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
MONTHLY EXPENSES						
Housing	\$551	\$733	\$733	\$1,590	\$1,966	\$1,966
Child Care	\$0	\$569	\$1,287	\$0	\$1,231	\$1,939
Food	\$246	\$443	\$774	\$284	\$431	\$893
Transportation	\$234	\$241	\$463	\$117	\$117	\$234
Health Care	\$153	\$615	\$688	\$115	\$386	\$469
Miscellaneous	\$118	\$260	\$394	\$211	\$413	\$550
Taxes & Tax Credits	\$257	\$125	\$168	\$487	\$858	\$931
SELF-SUFFICIENCY WAGE						
Monthly	\$1,488	\$3,159	\$4,736	\$2,804	\$5,401	\$6,982
EMERGENCY SAVINGS FUND						
Living expenses (2.9 months)*	\$4,475	\$10,089	\$7,453	\$7,976	\$15,643	\$10,416
Tax on additional earnings	\$414	\$1,307	\$996	\$930	\$2,224	\$1,301
Subtotal	\$4,889	\$11,396	\$8,449	\$8,906	\$17,867	\$11,717
Unemployment Insurance Benefit	-\$2,547	-\$5,629	-\$4,055	-\$4,801	-\$9,249	-\$5,977
Total Savings	\$2,342	\$5,767	\$4,394	\$4,105	\$8,618	\$5,739
Additional Monthly Earnings (Assumes interest accrued)	\$45	\$111	\$84 Per Adult	\$79	\$166	\$110 Per Adult

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

FOR ALL FAMILIES, HAVING SAVINGS TO MEET UNEXPECTED EMERGENCIES IS AN IMPORTANT STEP TOWARDS ECONOMIC SECURITY.

HOW IS THE SELF-SUFFICIENCY STANDARD USED?

The Self-Sufficiency Standard is used to better understand issues of income adequacy, create and analyze policy, and help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, workforce development agencies, and state and local officials, among others are using the Standard. Below are some examples of ways that the Standard is being used.

POLICY ANALYSIS

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

- The Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility.
- In Pennsylvania, the Standard was used to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages. Pennsylvania also used the Standard to successfully prevent proposed child care co-payment increases.

COUNSELING TOOL

The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs to choose jobs that pay adequate wages, access benefits and develop strategies to become self-sufficient. Counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Clients are empowered with information that allows them to develop and test out their own strategies for achieving self-sufficient incomes.

- In Washington State, the online Self-Sufficiency Calculator is used by workforce councils across the

state as a counseling tool; it is publicly accessible at www.thecalculator.org (see box below).

- Also in Washington State, counselors in a variety of agencies such as homeless shelters, transitional housing, and substance abuse counseling centers, have used the Standard-based Snohomish Self-Sufficiency Matrix, or adaptations of this tool. It includes 25 dimensions that measure client progress from “striving/in crisis” to “thriving.”
- The Financial Literacy Independence Program (FLIP) utilizes the Self-Sufficiency Standard to teach the young women what the actual cost of living in New York City is and what it entails to become economically self-sufficient adult woman. Unlike many financial literacy programs that only focus on saving money and banking, FLIP utilizes the Self-Sufficiency Standard to teach the young women what the actual cost of living in New York City is and what it entails to become economically self-sufficient adult woman

EVALUATION TOOL

The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation programs. Such evaluations help redirect resources to approaches that result in improved outcomes and more efficient use of limited foundation and government funding.

- In California, the United Way of the Bay Area and Y&H Soda Foundation are evaluating the success of their grantees by how effectively they are able to move families toward self-sufficiency, as defined by the Self-Sufficiency Standard. These foundations understand that to be effective, job training and direct service programs need to know the actual costs that clients are facing, information that is provided by the Standard.
- The San Diego Women’s Foundation focused their 2013-2014 grant cycle on proposals that would help families move to self-sufficiency. They defined their target population as families with incomes higher than the federal poverty guidelines but lower than the Standard for San Diego.

THE WASHINGTON STATE SELF-SUFFICIENCY CALCULATOR

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

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

Also included in the Calculator is a database that allows case managers with logon rights to save customer income and expense information at program enrollment and exit. The database provides the WDC with a vehicle for understanding where customers are (relative to the Standard) when they enroll in WDC programs, and the progress they make toward economic self-sufficiency between enrollment and exit.

BENCHMARK FOR WAGE-SETTING

The Self-Sufficiency Standard has been used as a guideline for wage setting. By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards. The Standard has been used in California, Connecticut, Hawaii, Illinois, New York, New Jersey, Nebraska, Oregon, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

- In New York City, the Real Living Wage NYC campaign used the Standard to make a case for their target of a \$20 per hour “living wage.”
- The Standard was cited in the successful campaign to raise the minimum wage in Seattle to \$15/hour (over several years, depending on establishment size), in support of the SeaTac, Washington living wage ordinance (raising wages to \$15/

hour for covered employees), and in support of the successful initiative that raises the statewide Washington minimum wage from \$11/hour in 2017, then in steps to \$13.50/hour by 2020 (and indexed thereafter).

- The Standard was used to design the unique Oregon statewide three-tiered minimum wage schedule, which raises the minimum wage (in steps, and then indexed) to three different levels (\$10, \$10.25 and \$11.25/hour as of 7/1/17, depending on the cost of living in three areas in Oregon).

TARGETED ALLOCATION OF RESOURCES

The Self-Sufficiency Standard is used to target job training resources on education/training that leads to self-sufficiency waged jobs. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through analysis it is possible to determine the jobs and sectors on which to target training and education

resources, including training for occupations that are nontraditional for women.

- In California's Santa Clara County, the Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs.

SUPPORT RESEARCH

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

- Rise Together Bay Area and Insight Center for Community Economic Development's report *Promoting Family Economic Security in the San Francisco Bay Area Region* included the Standard as a key benchmark in its economic models.

- The Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Standard, as well as by characteristics such as race, ethnicity, gender, family type, education, occupation, and employment. These demographic reports have been published by the Center for Women's Welfare for ten states, and the most recent reports demonstrate the impact of the Great Recession as measured by the Standard.

COMMUNITY INDICATOR

Community indicators and scorecards help communities to examine the well-being of residents. The Self-Sufficiency Standard provides communities with an indicator of the cost of living at a basic needs level and, in some states, how many households are living below the Standard.

- The Dave and Lucille Packard Foundation includes the Standard in kidsdata.org, a database tool providing access to information about the health and well-being of children across California.
- The increase or decrease in the number of families living below the Self-Sufficiency Standard is included as an indicator of economic well-being in the Erie Vital Signs Dashboard (Pennsylvania).

THE STANDARD IN PRACTICE

For more descriptions of the ways organizations apply the Self-Sufficiency Standard in their work and links to examples, please visit: www.selfsufficiencystandard.org/standard-practice

CONCLUSION

While the unemployment rate in Washington State has returned to levels prior to the Great Recession, Washington State families continue to struggle with costs that are rising faster than wages. The Self-Sufficiency Standard for Washington State 2017 defines the income needed to realistically support a family without public or private assistance in Washington State. For most workers, the Standard shows that earnings above the official federal poverty guidelines are nevertheless far below what is needed to meet families' basic needs. A strong economy means good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

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

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

FOR MORE INFORMATION ABOUT THE STANDARD

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

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

For more information on *The Self-Sufficiency Standard for Washington State 2017*, this publication, the Standard wage tables for Washington State counties, or to find out more about the Workforce Development Council of Seattle-King County, visit www.thecalculator.org or www.seakingwdc.org.

ENDNOTES

1. Jared Bernstein, *Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries)*, (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).
2. There are two versions of the official poverty measure. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household, and by age for one- and two-adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “federal poverty level” (FPG/FPL). The FPG is calculated by the U.S. Department of Health and Human Services in late January and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPG only varies by family size, regardless of composition; the 2017 FPG for a family of three is \$20,420. The Standard generally references the FPG in this report. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/>
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**APPENDIX A:
METHODOLOGY, ASSUMPTIONS, &
SOURCES**

METHODOLOGY AND DATA SOURCES FOR THE WASHINGTON STATE SELF-SUFFICIENCY STANDARD

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

- Collected or calculated using standardized or equivalent methodology nationwide
- Obtained from scholarly or credible sources such as the U.S. Census Bureau
- Updated regularly
- Geographically and age-specific (as appropriate)

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

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

The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year.

Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults plus the number *and* age of children in a family. The four ages of children in the Standard are: (1) infants—0 to 2 years old (meaning 0 through 35 months), (2) preschoolers—3 to 5 years old, (3) school-age children—6 to 12 years old, and (4) teenagers—13 to 18 years old.

The 2017 edition of the Washington State Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.¹

All adults in one- and two-adult households are working full time. For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.² The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs such as food, housing, health care, and miscellaneous).

The cost components of *The Self-Sufficiency Standard for Washington State 2017* and the assumptions included in the calculations are described below.

HOUSING

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the 2017 Washington State Self-Sufficiency Standard are calculated using the FY 2017 HUD Fair Market Rents.

The FMRs are based on data from the 1-year and 5-year American Community Survey, and are updated for inflation using the Consumer Price Index. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.³ All of Washington State's FMRs are set at the 40th percentile except those in Pierce and Spokane counties, which are set at the 50th percentile.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area. In Washington State there are four MSAs with more than one county sharing the same FMR: Kennewick-Richland, WA MSA, Portland-Vancouver-Hillsboro, OR-WA MSA; Seattle-Bellevue, WA HUD Metro FMR Area; and Wenatchee, WA MSA. Because HUD only calculates one set of FMRs for each of these metropolitan area, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

Within county variation in housing costs is calculated based on the 2011-2015, 5-Year American Community Survey. For Benton, Pierce, Kitsap, and Snohomish counties, a weighted median gross rent was calculated by Census County Divisions based on the number of renter occupied units. For King County, a weighted median gross rent was calculated by Census Places based on the number of renter occupied units.

Note that the within county housing methodology has changed from previous years. Past calculations used 3-year ACS median gross rent data to calculate housing ratios. However, the 3-year ACS data has been discontinued. Additionally, except for King County, the weighted median gross rents are now calculated by groups of Census County Divisions (CCDs) instead of using Census Places. CCDs subdivided counties into areas that align with subcounty areas used in previous calculations. Within county variation for King County continues to use Place data which covers 99% of the county rental population.

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

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CHILD CARE

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.⁴ The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Many states have continued to conduct or commission the surveys on a regular basis. Child Care Aware of Washington conducted their most recent market rate survey in 2016.

Infant and preschooler costs were calculated assuming full-time care and costs for school-age children were calculated using part-time rates. Costs were calculated based on a weighted average of family child care and center child care. Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the “private subsidy” of free or low-cost child care provided by relatives and others is not assumed.

For infants, family child care accounts for 43% of the care and center child care accounts for 57%. For preschoolers, family child care accounts for 26% of the care and center child care accounts for 74%. For school-age children, family child care accounts for 46% of the care and center child care accounts for 54%.⁵

Several counties with low populations in the Market Rate Survey were missing values for some categories. In these cases, the average for the child care region was substituted for the missing data.

DATA SOURCES

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FOOD

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary diet.⁶

The Low-Cost Food Plan costs 25% more than the Thrifty Food Plan, and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.⁷

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. The Washington State Standard for 2017 uses data for June 2016.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female. Additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.

Geographic differences in food costs within Washington State are varied using *Map the Meal Gap* data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.⁸ Additionally, Klickitat and Pacific counties were also imputed due to low sample size.

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is applied to the Low-Cost Food Plan.

DATA SOURCES

FOOD COSTS. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, "Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2016," <http://www.cnpp.usda.gov/sites/default/files/CostofFoodJun2016.pdf> (accessed August 22, 2016).

COUNTY INDEX. Craig Gunderson, Adam Dewey, Michael Kato, & Elaine Waxman, Feeding America, "Map the Meal Gap 2016: Food Insecurity and Child Food Insecurity Estimates at the County Level," received from research@feedingamerica.org (May 2, 2016).

TRANSPORTATION

PUBLIC TRANSPORTATION. If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.⁹ The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

For Washington State, the Standard uses the 2011-2015 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. King County had a rate of in-county public transit usage of 12.8%. The cost for the City of Seattle is based on a one-zone PugetPass. A two-zone PugetPass is assumed for the remainder of King County. In Kitsap County, the rate of public transportation use is 9%, however, 66% of public transportation users in Kitsap County are commuting out of county (primarily via ferry to work in another metropolitan area) and less than 4% of the population who live and work within county use public transit. Therefore, private transportation is assumed for all of Kitsap County. All other counties are assumed to use private transportation.

PRIVATE TRANSPORTATION. For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for "linking" trips to a day care site.

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2009 National Household Travel Survey (NHTS). The Washington State statewide average round trip commute to work distance is 19 miles. Clark and Skamania counties, in the Portland-Vancouver MSA, have an average commute distance of 21.8 miles. King, Kitsap, Pierce, and Snohomish counties, in the Seattle-Tacoma-Bremerton MSA, have an average commute distance of 19.94 miles.

In Washington State, the average expenditure for auto insurance was \$72.66 per month in 2014 based on data from the National Association of Insurance Commissioners (NAIC). County variation in the cost of auto insurance for the 2017 Washington State Standard is calculated using rate filings by top insurers via the Washington State Office of the Insurance Commissioner.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2015 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

DATA SOURCES

PUBLIC TRANSPORTATION USE. U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2011-2015 American Community Survey 5-Year Estimates, Detailed Tables, <http://www.factfinder.census.gov> (accessed March 15, 2017).

PUBLIC TRANSPORTATION COSTS. King County Department of Transportation, “What to Pay.” <http://kingcounty.gov/depts/transportation/metro/fares-orca/what-to-pay.aspx> (accessed January 25, 2017).

AUTO INSURANCE PREMIUM. National Association of Insurance Commissioners, “Average Expenditures for Auto Insurance by State, 2010-2014,” Insurance Information Institute, <http://www.iii.org/fact-statistic/auto-insurance> (accessed March 27, 2017).

COUNTY INDEX. Market Share information: Washington State Office of the Insurance Commissioner, “2015 Private Passenger Auto Insurance Company Complaints”, available at <https://fortress.wa.gov/oic/complaints/complaints.aspx?Type=PP&Year=2015&Name=> (accessed February 28, 2017). Rates: Washington State Office of the Insurance Commissioner, Find companies & agents, Company filings, “Rates and Forms Filing Search,” <https://fortress.wa.gov/oic/onlinefilingsearch/> (accessed February 28, 2017). Type of insurance: Property and Casualty, 190 Personal Auto; Filing type: Rate/Rule.

FIXED AUTO COSTS. Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle Expenses,” Consumer Expenditure Survey 2015, CE Databases, <http://data.bls.gov/pdq/querytool.jsp?survey=cx> (accessed March 27, 2017).

INFLATION. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index–All Urban Consumers, U.S. City Average,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed March 27, 2017).

PER-MILE COSTS. American Automobile Association, “Your Driving Costs,” Behind the Numbers 2016 Edition, AAA Association Communication, <http://publicaffairsresources.aaa.biz/resources/yourdrivingcosts/index.html> (accessed March 27, 2017).

HEALTH CARE

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In Washington State, 66% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 64% have employer sponsored health insurance).¹⁰ The full-time worker's employer pays an average of 88% of the insurance premium for the employee and 74% for the family in Washington State. Nationally, the employer pays 79% of the insurance premium for the employee and 73% of the insurance premium for the family.¹¹

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution at private-sector establishments. In Washington State the average premium paid by the employee was \$62 for a single adult and \$355 for a family in 2015. The premium costs are adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In Washington State, there are 5 rating areas based on county groupings.¹² To vary the state premium by the Washington State rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. However, as a result of the Patient

Protection and Affordable Care Act of 2010, large employers are required to provide health insurance or pay a fine. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace, or pay a fine.¹³ Individuals who cannot afford health insurance may be eligible for a premium tax credit or lower copayments, deductibles, and out of pocket cost maximums.¹⁴ Additional assistance programs also exist such as Apple Health for Kids (CHIP), which provide health insurance to children in families with income below 312% of the federal poverty guidelines.¹⁵

DATA SOURCES

INFLATION. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Price Index – All Urban Consumers, U.S. City Average," Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed March 27, 2017).

OUT-OF-POCKET COSTS. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Household Component Analytical Tool, "Total Amount Paid by Self/Family, all Types of Service, 2013" MEPSnetHC, http://www.meps.ahrq.gov/mepsweb/data_stats/MEPSnetHC.jsp (accessed March 27, 2017).

PREMIUMS. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2015," Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp (accessed March 27, 2017).

COUNTY INDEX. Washington State Office of the Insurance Commissioner, "2017 individual and family health plans and premiums" <http://www.insurance.wa.gov/your-insurance/health-insurance/individuals-families/health-plans-rates/> (accessed March 8, 2017).

MISCELLANEOUS

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

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.¹⁶

TAXES

Taxes calculated in the Standard include federal and state income tax, payroll taxes, and state and local sales tax where applicable. The first two adults in a family are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as additional (adult) tax exemptions.

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

Washington State does not have a state income tax.

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

Washington State has a 7% statewide sales and use tax. There are also numerous local benefit districts, municipal sales taxes, and other authorities that raise local rates to up to 10.3%. In areas where there is more

than one local rate in a county or subarea, the rate that applies to the largest portion of the population is used.

DATA SOURCES

FEDERAL INCOME TAX. Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed January 31, 2017). Internal Revenue Service, “Revenue Procedure 2016-55,” <https://www.irs.gov/pub/irs-drop/rp-16-55.pdf> (accessed October 28, 2016).

STATE SALES TAX. Washington State Department of Revenue, “Local Sales and Use Tax, Excel File Format.” http://dor.wa.gov/content/findtaxesandrates/SalesAndUseTaxRates/LocalSales_Use.aspx (accessed January 19, 2017).

TAX CREDITS

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

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

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2016, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2016, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever was less. For the Standard, the CTC is shown as received monthly.

DATA SOURCES

FEDERAL CHILD CARE TAX CREDIT. Internal Revenue Service, “Publication 503. Child and Dependent Care Expenses,” <http://www.irs.gov/pub/irs-pdf/p503.pdf> (accessed January 31, 2017).

FEDERAL CHILD TAX CREDIT. Internal Revenue Service, “Publication 972. Child Tax Credit,” <http://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed January 31, 2017).

FEDERAL EARNED INCOME TAX CREDIT. Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed January 31, 2017).

FEDERAL TAX CREDITS (GENERAL). Internal Revenue Service, “Revenue Procedure 2016-55,” <https://www.irs.gov/pub/irs-drop/rp-16-55.pdf> (accessed October 28, 2016).

EMERGENCY SAVINGS FUND

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

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings

only need to cover half of the family’s basic living expenses over the job loss period. Since the median length of job tenure among Washington State workers is four years, it is assumed that workers save for job loss over the course of four years.

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

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.¹⁷ The adult may not be commuting to work five days a week; however, the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse’s health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.¹⁸ In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect

at the time, which would decrease health care costs below these estimates.¹⁹

DATA SOURCES

JOB TENURE. U.S. Census Bureau, Current Population Survey, “Washington State: Median years of tenure with current employer, all workers” <http://dataferrett.census.gov/> (accessed February 28, 2017).

UNEMPLOYMENT DURATION. U.S. Department of Labor, Employment and Training Administration, “Unemployment Insurance Data Summary,” <http://www.workforcesecurity.doleta.gov/unemploy/content/data.asp> (accessed February 28, 2017).

UNEMPLOYMENT INSURANCE. Washington State Employment Security Department, “Handbook for Unemployed Workers,” <https://esdorhardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/Unemployment/ESD-Handbook-for-Unemployed-Workers.pdf> (accessed January 19, 2017).

SAVINGS RATE. Federal Deposit Insurance Corporation, “Weekly National Rates,” <http://www.fdic.gov/regulations/resources/rates/previous.html> (accessed April 22, 2016).

ENDNOTES FOR APPENDIX A

1. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups).

2. Diana Pearce and Rachel Cassidy, “Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California,” Seattle: University of Washington (2003), <http://www.insightcced.org/past-archives/publication-registration/registration-page-summary-of-highlights-overlooked-undercounted-a-perspective-on-the-struggle-to-make-ends-meet-in-california/> (accessed July 28, 2016).

3. U.S. Housing and Urban Development, “Fair Market Rents for the Section 8 Housing Assistance Payments Program,” Data Sets, Fair Market Rents: Overview (2007), http://www.huduser.org/portal/datasets/fmr/fmrover_071707R2.doc (accessed June 7, 2014).

4. U.S. Government Printing Office, “Section 9. Child Care,” 108th Congress 2004 House Ways and Means Committee Green Book, <http://www.gpo.gov/fdsys/pkg/>

GPO-CPRT-108WPRT108-6/pdf/GPO-CPRT-108WPRT108-6-2-9.pdf (accessed June 7, 2014).

5. U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 8. “Who’s Minding the Kids? Child Care Arrangements: Spring 2011,” <http://www.census.gov/hhes/childcare/data/sipp/index.html> (accessed August 25, 2015).

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7. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2014,” Economic News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed July 28, 2016).

8. Craig Gunderson, Emily Engelhard, Amy Satoh, and Elaine Waxman. “Map the Meal Gap: highlights of Findings for Overall and Child Food Insecurity,” <http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/2012/2012-mapthemealgap-exec-summary.pdf> (accessed May 28, 2014), p. 8.

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

10. The Henry J. Kaiser Foundation State Health Facts Online, “Washington State: Employer-Sponsored Coverage Rates for the Nonelderly by Family Work Status (2015),” <http://kff.org/other/state-indicator/rate-by-employment-status-2/?state=WA> (accessed March 27, 2017).

11. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.3 and II.D.3: Percent of Total Premiums Contributed by Employees Enrolled in Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2014,” Medical Expenditure Panel Survey-Insurance Component, http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2014&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search (accessed May 15, 2017).

12. Centers for Medicare & Medicaid Service, The Center for Consumer Information & Insurance Oversight, “Washington State Geographic Rating Areas: Including State Specific Geographic Divisions,” <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/wa-gra.html> (accessed May 3, 2017).

13. Office of the Legislative Counsel, 111th Congress 2nd Session, Compilation of Patient Protection and Affordable Care Act, “Requirement to Maintain Minimum Essential Coverage,” Part 1 Individual Responsibility, Section 1501, p. 143, <http://>

docs.house.gov/energycommerce/ppacacon.pdf (accessed August 31, 2010).

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15. Washington State Health Care Authority, “Eligibility Overview: Washington Apple Health (Medicaid) Programs” <http://www.hca.wa.gov/assets/free-or-low-cost/22-315.pdf> (accessed February 10th, 2017).

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

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

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

19. Washington State Health Care Authority, “Eligibility Overview: Washington Apple Health (Medicaid) Programs” <http://www.hca.wa.gov/assets/free-or-low-cost/22-315.pdf> (accessed February 10th, 2017).

APPENDIX B: THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN WASHINGTON

This report and an Excel file of all 700+ family types can be downloaded at:
www.selfsufficiencystandard.org/washington

County Data Table Index: Ordered Alphabetically by County

TABLE	COUNTY	TABLE	COUNTY
25	Adams County	30	Kittitas County
34	Asotin County	31	Klickitat County
43	Benton County (Kennewick/Richland)	6	Lewis County
44	Benton County (Excluding Kennewick/Richland)	38	Lincoln County
26	Chelan County	7	Mason County
1	Clallam County	29	Okanogan County
22	Clark County	8	Pacific County
35	Columbia County	39	Pend Oreille County
23	Cowlitz County	20	Pierce County (West County Cities)
27	Douglas County	21	Pierce County (Excluding West County Cities)
36	Ferry County	11	San Juan County
45	Franklin County	12	Skagit County
37	Garfield County	32	Skamania County
28	Grant County	14	Snohomish County (West)
5	Grays Harbor County	15	Snohomish County (East)
10	Island County	46	Spokane County
2	Jefferson County	40	Stevens County
16	King County (City of Seattle)	9	Thurston County
17	King County (East)	24	Wahkaikum County
18	King County (North)	41	Walla Walla County
19	King County (South)	13	Whatcom County
3	Kitsap County (North)	42	Whitman County
4	Kitsap County (South)	33	Yakima County

Definitions of Within-County Regions

WITHIN-COUNTY REGION	AREA COVERED
Benton County (Kennewick/Richland)	Richland-Kennewick Census County Division
Benton County (Excluding Kennewick/Richland)	All other areas in Benton County
King County (City of Seattle)	City of Seattle
King County (East)	Cities of Bellevue, Issaquah, Kirkland, Mercer Island, Redmond, Sammamish, also including nearby unincorporated areas and smaller cities/towns east of Lake Washington and North of Interstate 90
King County (North)	Cities of Bothell, Kenmore, and Shoreline, also including nearby unincorporated areas and smaller cities/towns north of Lake Washington
King County (South)	Cities of Auburn, Burien, Des Moines, Federal Way, Kent, SeaTac, and Renton, also including nearby unincorporated areas and smaller cities/towns south of Interstate 90
Kitsap County (North)	Bainbridge Island, Kingston, and Poulsbo Census County Divisions
Kitsap County (Sout)	Bremerton and Port Orchard Census County Divisions
Pierce County (West County Cities)	Tacoma and Puyallup Census County Divisions
Pierce County (Excluding West County Cities)	All other areas in Pierce County
Snohomish County (West)	Edmonds, Everett, Lake Stevens, Maltby, Marysville, and Stanwood, Census County Divisions
Snohomish County (East)	All other areas of Snohomish County

MAP OF WASHINGTON WORKFORCE DEVELOPMENT AREAS



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

WORKFORCE DEVELOPMENT AREA 1: OLYMPIC

TABLE 1. The Self-Sufficiency Standard for Clallam County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$700	\$931	\$931	\$931	\$931	\$931	\$931	\$931
Child Care	\$0	\$821	\$1,775	\$1,338	\$517	\$954	\$1,775	\$1,338
Food	\$251	\$381	\$500	\$576	\$667	\$611	\$718	\$790
Transportation	\$228	\$235	\$235	\$235	\$235	\$451	\$451	\$451
Health Care	\$137	\$511	\$526	\$533	\$560	\$575	\$587	\$594
Miscellaneous	\$132	\$288	\$397	\$361	\$291	\$352	\$446	\$410
Taxes	\$220	\$566	\$823	\$705	\$438	\$631	\$840	\$721
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$104)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.48	\$20.45	\$27.96	\$25.07	\$18.52	\$12.42 per adult	\$15.57 per adult	\$14.11 per adult
Monthly	\$1,668	\$3,599	\$4,920	\$4,412	\$3,259	\$4,371	\$5,481	\$4,968
Annual	\$20,013	\$43,182	\$59,043	\$52,945	\$39,109	\$52,451	\$65,777	\$59,617
Emergency Savings Fund (Monthly)	\$53	\$117	\$163	\$152	\$135	\$72	\$93	\$87

TABLE 2. The Self-Sufficiency Standard for Jefferson County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$726	\$965	\$965	\$965	\$965	\$965	\$965	\$965
Child Care	\$0	\$610	\$1,348	\$989	\$379	\$738	\$1,348	\$989
Food	\$330	\$501	\$657	\$756	\$877	\$802	\$944	\$1,039
Transportation	\$228	\$235	\$235	\$235	\$235	\$451	\$451	\$451
Health Care	\$116	\$390	\$405	\$412	\$439	\$454	\$466	\$473
Miscellaneous	\$140	\$270	\$361	\$336	\$289	\$341	\$417	\$392
Taxes	\$249	\$507	\$707	\$623	\$444	\$597	\$747	\$661
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$99)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$83)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.17	\$18.97	\$25.07	\$23.01	\$18.63	\$11.97 per adult	\$14.41 per adult	\$13.36 per adult
Monthly	\$1,789	\$3,339	\$4,412	\$4,049	\$3,279	\$4,214	\$5,072	\$4,702
Annual	\$21,471	\$40,067	\$52,941	\$48,590	\$39,352	\$50,572	\$60,859	\$56,426
Emergency Savings Fund (Monthly)	\$56	\$112	\$152	\$143	\$133	\$71	\$88	\$84

TABLE 3. The Self-Sufficiency Standard for Kitsap County (North), WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$887	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Child Care	\$0	\$734	\$1,593	\$1,213	\$479	\$859	\$1,593	\$1,213
Food	\$262	\$397	\$521	\$599	\$695	\$636	\$748	\$823
Transportation	\$237	\$244	\$244	\$244	\$244	\$468	\$468	\$468
Health Care	\$131	\$477	\$493	\$500	\$527	\$541	\$553	\$560
Miscellaneous	\$152	\$300	\$400	\$370	\$309	\$365	\$451	\$421
Taxes	\$288	\$608	\$837	\$739	\$552	\$678	\$860	\$760
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$16)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$96)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.11	\$21.45	\$28.23	\$25.83	\$20.88	\$12.96 per adult	\$15.78 per adult	\$14.56 per adult
Monthly	\$1,956	\$3,775	\$4,968	\$4,546	\$3,674	\$4,561	\$5,554	\$5,127
Annual	\$23,474	\$45,296	\$59,615	\$54,548	\$44,093	\$54,737	\$66,650	\$61,518
Emergency Savings Fund (Monthly)	\$59	\$121	\$165	\$155	\$134	\$75	\$94	\$89

TABLE 4. The Self-Sufficiency Standard for Kitsap County (South), 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$775	\$1,003	\$1,003	\$1,003	\$1,003	\$1,003	\$1,003	\$1,003
Child Care	\$0	\$734	\$1,593	\$1,213	\$479	\$859	\$1,593	\$1,213
Food	\$262	\$397	\$521	\$599	\$695	\$636	\$748	\$823
Transportation	\$239	\$245	\$245	\$245	\$245	\$471	\$471	\$471
Health Care	\$131	\$477	\$493	\$500	\$527	\$541	\$553	\$560
Miscellaneous	\$141	\$286	\$385	\$356	\$295	\$351	\$437	\$407
Taxes	\$251	\$560	\$789	\$691	\$460	\$630	\$812	\$713
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$85)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$105)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.21	\$20.26	\$27.06	\$24.66	\$19.01	\$12.38 per adult	\$15.20 per adult	\$13.99 per adult
Monthly	\$1,798	\$3,566	\$4,762	\$4,340	\$3,346	\$4,358	\$5,351	\$4,923
Annual	\$21,573	\$42,788	\$57,146	\$52,079	\$40,155	\$52,294	\$64,207	\$59,075
Emergency Savings Fund (Monthly)	\$56	\$117	\$160	\$150	\$135	\$72	\$92	\$87

WORKFORCE DEVELOPMENT AREA 2: PACIFIC MOUNTAIN

TABLE 5. The Self-Sufficiency Standard for Grays Harbor County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$578	\$755	\$755	\$755	\$755	\$755	\$755	\$755
Child Care	\$0	\$577	\$1,242	\$943	\$366	\$665	\$1,242	\$943
Food	\$279	\$423	\$555	\$639	\$740	\$677	\$797	\$877
Transportation	\$233	\$240	\$240	\$240	\$240	\$461	\$461	\$461
Health Care	\$137	\$511	\$526	\$533	\$560	\$575	\$587	\$594
Miscellaneous	\$123	\$251	\$332	\$311	\$266	\$313	\$384	\$363
Taxes	\$197	\$425	\$609	\$552	\$341	\$504	\$636	\$565
Earned Income Tax Credit (-)	\$0	(\$50)	\$0	(\$12)	(\$198)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.79	\$16.97	\$22.68	\$20.98	\$15.98	\$10.84 per adult	\$13.05 per adult	\$12.19 per adult
Monthly	\$1,547	\$2,987	\$3,992	\$3,693	\$2,812	\$3,817	\$4,595	\$4,290
Annual	\$18,561	\$35,848	\$47,901	\$44,317	\$33,744	\$45,802	\$55,138	\$51,485
Emergency Savings Fund (Monthly)	\$47	\$108	\$142	\$135	\$131	\$66	\$83	\$79

TABLE 6. The Self-Sufficiency Standard for Lewis County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$600	\$788	\$788	\$788	\$788	\$788	\$788	\$788
Child Care	\$0	\$624	\$1,338	\$1,227	\$603	\$714	\$1,338	\$1,227
Food	\$265	\$402	\$527	\$607	\$704	\$644	\$758	\$834
Transportation	\$237	\$244	\$244	\$244	\$244	\$469	\$469	\$469
Health Care	\$116	\$390	\$405	\$412	\$439	\$454	\$466	\$473
Miscellaneous	\$122	\$245	\$330	\$328	\$278	\$307	\$382	\$379
Taxes	\$193	\$396	\$600	\$591	\$372	\$486	\$623	\$613
Earned Income Tax Credit (-)	\$0	(\$68)	\$0	\$0	(\$163)	(\$8)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.71	\$16.33	\$22.53	\$22.33	\$16.92	\$10.57 per adult	\$12.94 per adult	\$12.83 per adult
Monthly	\$1,533	\$2,875	\$3,965	\$3,930	\$2,978	\$3,720	\$4,556	\$4,516
Annual	\$18,399	\$34,496	\$47,585	\$47,164	\$35,732	\$44,641	\$54,673	\$54,187
Emergency Savings Fund (Monthly)	\$46	\$108	\$141	\$141	\$134	\$65	\$82	\$82

TABLE 7. The Self-Sufficiency Standard for Mason County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$720	\$957	\$957	\$957	\$957	\$957	\$957	\$957
Child Care	\$0	\$599	\$1,300	\$1,019	\$420	\$701	\$1,300	\$1,019
Food	\$266	\$403	\$529	\$609	\$706	\$646	\$760	\$836
Transportation	\$238	\$244	\$244	\$244	\$244	\$470	\$470	\$470
Health Care	\$131	\$476	\$492	\$499	\$526	\$540	\$552	\$559
Miscellaneous	\$135	\$268	\$352	\$333	\$285	\$331	\$404	\$384
Taxes	\$233	\$498	\$676	\$611	\$418	\$563	\$700	\$634
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$122)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$97)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.79	\$18.80	\$24.34	\$22.76	\$18.02	\$11.58 per adult	\$13.85 per adult	\$13.05 per adult
Monthly	\$1,723	\$3,308	\$4,284	\$4,005	\$3,171	\$4,075	\$4,877	\$4,593
Annual	\$20,675	\$39,695	\$51,403	\$48,063	\$38,056	\$48,906	\$58,522	\$55,117
Emergency Savings Fund (Monthly)	\$54	\$111	\$149	\$142	\$133	\$69	\$86	\$83

TABLE 8. The Self-Sufficiency Standard for Pacific County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$631	\$839	\$839	\$839	\$839	\$839	\$839	\$839
Child Care	\$0	\$620	\$1,253	\$1,190	\$570	\$633	\$1,253	\$1,190
Food	\$265	\$402	\$528	\$608	\$705	\$645	\$758	\$834
Transportation	\$245	\$252	\$252	\$252	\$252	\$485	\$485	\$485
Health Care	\$137	\$511	\$526	\$533	\$560	\$575	\$587	\$594
Miscellaneous	\$128	\$262	\$340	\$342	\$293	\$318	\$392	\$394
Taxes	\$209	\$473	\$632	\$640	\$444	\$515	\$658	\$665
Earned Income Tax Credit (-)	\$0	(\$16)	\$0	\$0	(\$98)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.18	\$18.19	\$23.31	\$23.51	\$18.68	\$11.01 per adult	\$13.37 per adult	\$13.45 per adult
Monthly	\$1,615	\$3,202	\$4,103	\$4,137	\$3,287	\$3,876	\$4,706	\$4,735
Annual	\$19,378	\$38,427	\$49,239	\$49,645	\$39,448	\$46,507	\$56,475	\$56,815
Emergency Savings Fund (Monthly)	\$50	\$110	\$145	\$145	\$135	\$67	\$84	\$84

TABLE 9. The Self-Sufficiency Standard for Thurston County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$866	\$1,071	\$1,071	\$1,071	\$1,071	\$1,071	\$1,071	\$1,071
Child Care	\$0	\$799	\$1,707	\$1,330	\$531	\$908	\$1,707	\$1,330
Food	\$257	\$389	\$510	\$587	\$681	\$623	\$733	\$807
Transportation	\$242	\$248	\$248	\$248	\$248	\$478	\$478	\$478
Health Care	\$116	\$390	\$405	\$412	\$439	\$454	\$466	\$473
Miscellaneous	\$148	\$290	\$394	\$365	\$297	\$353	\$445	\$416
Taxes	\$274	\$570	\$812	\$715	\$464	\$633	\$835	\$736
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$79)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.80	\$20.59	\$27.74	\$25.35	\$19.18	\$12.46 per adult	\$15.53 per adult	\$14.33 per adult
Monthly	\$1,901	\$3,623	\$4,882	\$4,462	\$3,375	\$4,387	\$5,468	\$5,043
Annual	\$22,816	\$43,477	\$58,580	\$53,543	\$40,502	\$52,641	\$65,618	\$60,518
Emergency Savings Fund (Monthly)	\$58	\$118	\$163	\$153	\$135	\$73	\$93	\$88

WORKFORCE DEVELOPMENT AREA 3: NORTHWEST

TABLE 10. The Self-Sufficiency Standard for Island County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$805	\$984	\$984	\$984	\$984	\$984	\$984	\$984
Child Care	\$0	\$766	\$1,626	\$1,420	\$654	\$860	\$1,626	\$1,420
Food	\$290	\$440	\$577	\$664	\$770	\$704	\$829	\$912
Transportation	\$230	\$236	\$236	\$236	\$236	\$454	\$454	\$454
Health Care	\$131	\$477	\$493	\$500	\$527	\$541	\$553	\$560
Miscellaneous	\$146	\$290	\$392	\$380	\$317	\$354	\$445	\$433
Taxes	\$267	\$575	\$808	\$771	\$560	\$640	\$836	\$798
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.61	\$20.65	\$27.55	\$26.64	\$21.48	\$12.51 per adult	\$15.51 per adult	\$15.04 per adult
Monthly	\$1,868	\$3,635	\$4,849	\$4,688	\$3,781	\$4,405	\$5,460	\$5,294
Annual	\$22,417	\$43,623	\$58,185	\$56,259	\$45,369	\$52,855	\$65,524	\$63,526
Emergency Savings Fund (Monthly)	\$57	\$118	\$162	\$158	\$137	\$73	\$93	\$91

TABLE 11. The Self-Sufficiency Standard for San Juan County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$836	\$1,078	\$1,078	\$1,078	\$1,078	\$1,078	\$1,078	\$1,078
Child Care	\$0	\$874	\$1,924	\$1,546	\$672	\$1,050	\$1,924	\$1,546
Food	\$253	\$384	\$504	\$580	\$672	\$615	\$723	\$796
Transportation	\$230	\$237	\$237	\$237	\$237	\$455	\$455	\$455
Health Care	\$131	\$477	\$493	\$500	\$527	\$541	\$553	\$560
Miscellaneous	\$145	\$305	\$424	\$394	\$319	\$374	\$473	\$444
Taxes	\$264	\$621	\$911	\$813	\$562	\$703	\$929	\$829
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.57	\$21.84	\$30.13	\$27.73	\$21.59	\$13.30 per adult	\$16.67 per adult	\$15.46 per adult
Monthly	\$1,860	\$3,843	\$5,303	\$4,880	\$3,799	\$4,682	\$5,870	\$5,442
Annual	\$22,314	\$46,119	\$63,639	\$58,566	\$45,594	\$56,190	\$70,435	\$65,299
Emergency Savings Fund (Monthly)	\$57	\$123	\$172	\$163	\$138	\$76	\$98	\$93

TABLE 12. The Self-Sufficiency Standard for Skagit County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$728	\$958	\$958	\$958	\$958	\$958	\$958	\$958
Child Care	\$0	\$771	\$1,688	\$1,478	\$707	\$917	\$1,688	\$1,478
Food	\$249	\$377	\$495	\$570	\$661	\$604	\$711	\$782
Transportation	\$234	\$241	\$241	\$241	\$241	\$463	\$463	\$463
Health Care	\$131	\$477	\$493	\$500	\$527	\$541	\$553	\$560
Miscellaneous	\$134	\$282	\$387	\$375	\$309	\$348	\$437	\$424
Taxes	\$228	\$546	\$791	\$748	\$549	\$617	\$809	\$765
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$18)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.68	\$19.98	\$27.20	\$26.15	\$20.83	\$12.26 per adult	\$15.21 per adult	\$14.67 per adult
Monthly	\$1,704	\$3,517	\$4,786	\$4,602	\$3,667	\$4,316	\$5,353	\$5,164
Annual	\$20,448	\$42,199	\$57,437	\$55,229	\$44,001	\$51,790	\$64,232	\$61,964
Emergency Savings Fund (Monthly)	\$54	\$116	\$160	\$156	\$135	\$72	\$92	\$89

TABLE 13. The Self-Sufficiency Standard for Whatcom County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$747	\$968	\$968	\$968	\$968	\$968	\$968	\$968
Child Care	\$0	\$838	\$1,769	\$1,558	\$720	\$931	\$1,769	\$1,558
Food	\$246	\$373	\$490	\$564	\$654	\$598	\$704	\$774
Transportation	\$233	\$239	\$239	\$239	\$239	\$460	\$460	\$460
Health Care	\$131	\$477	\$493	\$500	\$527	\$541	\$553	\$560
Miscellaneous	\$136	\$290	\$396	\$383	\$311	\$350	\$445	\$432
Taxes	\$234	\$572	\$822	\$779	\$551	\$625	\$839	\$795
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$13)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.81	\$20.59	\$27.90	\$26.84	\$20.97	\$12.33 per adult	\$15.54 per adult	\$15.00 per adult
Monthly	\$1,726	\$3,625	\$4,910	\$4,724	\$3,690	\$4,340	\$5,472	\$5,280
Annual	\$20,718	\$43,496	\$58,924	\$56,685	\$44,282	\$52,076	\$65,660	\$63,361
Emergency Savings Fund (Monthly)	\$54	\$118	\$163	\$159	\$135	\$72	\$93	\$91

WORKFORCE DEVELOPMENT AREA 4: SNOHOMISH

TABLE 14. The Self-Sufficiency Standard for Snohomish County (West), WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,235	\$1,526	\$1,526	\$1,526	\$1,526	\$1,526	\$1,526	\$1,526
Child Care	\$0	\$1,036	\$2,231	\$1,895	\$859	\$1,195	\$2,231	\$1,895
Food	\$268	\$406	\$533	\$613	\$711	\$650	\$765	\$842
Transportation	\$257	\$264	\$264	\$264	\$264	\$508	\$508	\$508
Health Care	\$116	\$390	\$405	\$412	\$439	\$454	\$466	\$473
Miscellaneous	\$188	\$362	\$496	\$471	\$380	\$433	\$550	\$524
Taxes	\$411	\$822	\$1,215	\$1,082	\$777	\$912	\$1,198	\$1,113
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$14.06	\$26.55	\$36.38	\$34.07	\$26.64	\$15.75 per adult	\$19.82 per adult	\$18.79 per adult
Monthly	\$2,474	\$4,672	\$6,402	\$5,996	\$4,688	\$5,546	\$6,977	\$6,615
Annual	\$29,689	\$56,065	\$76,827	\$71,957	\$56,261	\$66,547	\$83,724	\$79,374
Emergency Savings Fund (Monthly)	\$71	\$142	\$248	\$221	\$158	\$86	\$110	\$106

TABLE 15. The Self-Sufficiency Standard for Snohomish County (East), WA2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,201	\$1,484	\$1,484	\$1,484	\$1,484	\$1,484	\$1,484	\$1,484
Child Care	\$0	\$1,036	\$2,231	\$1,895	\$859	\$1,195	\$2,231	\$1,895
Food	\$268	\$406	\$533	\$613	\$711	\$650	\$765	\$842
Transportation	\$252	\$259	\$259	\$259	\$259	\$498	\$498	\$498
Health Care	\$116	\$390	\$405	\$412	\$439	\$454	\$466	\$473
Miscellaneous	\$184	\$357	\$491	\$466	\$375	\$428	\$544	\$519
Taxes	\$398	\$806	\$1,189	\$1,066	\$761	\$895	\$1,180	\$1,096
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.74	\$26.16	\$35.93	\$33.69	\$26.25	\$15.54 per adult	\$19.61 per adult	\$18.58 per adult
Monthly	\$2,418	\$4,604	\$6,324	\$5,929	\$4,621	\$5,470	\$6,902	\$6,539
Annual	\$29,013	\$55,251	\$75,892	\$71,144	\$55,447	\$65,644	\$82,820	\$78,470
Emergency Savings Fund (Monthly)	\$70	\$141	\$243	\$216	\$157	\$85	\$109	\$105

WORKFORCE DEVELOPMENT AREA 5: SEATTLE-KING

TABLE 16. The Self-Sufficiency Standard for King County (City of Seattle), WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,236	\$1,528	\$1,528	\$1,528	\$1,528	\$1,528	\$1,528	\$1,528
Child Care	\$0	\$1,231	\$2,651	\$1,939	\$708	\$1,420	\$2,651	\$1,939
Food	\$284	\$431	\$565	\$650	\$754	\$690	\$812	\$893
Transportation	\$99	\$99	\$99	\$99	\$99	\$198	\$198	\$198
Health Care	\$115	\$386	\$401	\$408	\$435	\$450	\$462	\$469
Miscellaneous	\$173	\$367	\$524	\$462	\$352	\$429	\$565	\$503
Taxes	\$363	\$838	\$1,369	\$1,052	\$683	\$895	\$1,248	\$1,039
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.90	\$26.97	\$39.04	\$33.37	\$24.39	\$15.56 per adult	\$20.45 per adult	\$17.90 per adult
Monthly	\$2,270	\$4,747	\$6,871	\$5,872	\$4,293	\$5,476	\$7,197	\$6,301
Annual	\$27,241	\$56,964	\$82,454	\$70,468	\$51,520	\$65,710	\$86,359	\$75,616
Emergency Savings Fund (Monthly)	\$67	\$144	\$279	\$213	\$149	\$85	\$113	\$102

TABLE 17. The Self-Sufficiency Standard for King County (East), 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,590	\$1,966	\$1,966	\$1,966	\$1,966	\$1,966	\$1,966	\$1,966
Child Care	\$0	\$1,231	\$2,651	\$1,939	\$708	\$1,420	\$2,651	\$1,939
Food	\$284	\$431	\$565	\$650	\$754	\$690	\$812	\$893
Transportation	\$117	\$117	\$117	\$117	\$117	\$234	\$234	\$234
Health Care	\$115	\$386	\$401	\$408	\$435	\$450	\$462	\$469
Miscellaneous	\$211	\$413	\$570	\$508	\$398	\$476	\$612	\$550
Taxes	\$487	\$991	\$1,619	\$1,279	\$836	\$1,054	\$1,406	\$1,197
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$15.93	\$30.69	\$43.31	\$37.51	\$28.11	\$17.49 per adult	\$22.38 per adult	\$19.83 per adult
Monthly	\$2,804	\$5,401	\$7,623	\$6,601	\$4,948	\$6,156	\$7,877	\$6,982
Annual	\$33,647	\$64,816	\$91,473	\$79,214	\$59,373	\$73,872	\$94,522	\$83,778
Emergency Savings Fund (Monthly)	\$79	\$166	\$328	\$261	\$164	\$93	\$121	\$110

TABLE 18. The Self-Sufficiency Standard for King County (North), WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,316	\$1,627	\$1,627	\$1,627	\$1,627	\$1,627	\$1,627	\$1,627
Child Care	\$0	\$1,231	\$2,651	\$1,939	\$708	\$1,420	\$2,651	\$1,939
Food	\$284	\$431	\$565	\$650	\$754	\$690	\$812	\$893
Transportation	\$117	\$117	\$117	\$117	\$117	\$234	\$234	\$234
Health Care	\$115	\$386	\$401	\$408	\$435	\$450	\$462	\$469
Miscellaneous	\$183	\$379	\$536	\$474	\$364	\$442	\$579	\$516
Taxes	\$396	\$877	\$1,433	\$1,093	\$723	\$940	\$1,293	\$1,084
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.70	\$27.93	\$40.14	\$34.33	\$25.35	\$16.11 per adult	\$21.00 per adult	\$18.45 per adult
Monthly	\$2,411	\$4,915	\$7,064	\$6,043	\$4,461	\$5,670	\$7,390	\$6,495
Annual	\$28,929	\$58,979	\$84,768	\$72,510	\$53,535	\$68,034	\$88,684	\$77,941
Emergency Savings Fund (Monthly)	\$70	\$148	\$291	\$224	\$153	\$87	\$115	\$105

TABLE 19. The Self-Sufficiency Standard for King County (South), WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,135	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,231	\$2,651	\$1,939	\$708	\$1,420	\$2,651	\$1,939
Food	\$284	\$431	\$565	\$650	\$754	\$690	\$812	\$893
Transportation	\$117	\$117	\$117	\$117	\$117	\$234	\$234	\$234
Health Care	\$115	\$386	\$401	\$408	\$435	\$450	\$462	\$469
Miscellaneous	\$165	\$357	\$514	\$452	\$342	\$420	\$556	\$494
Taxes	\$335	\$802	\$1,310	\$1,016	\$647	\$865	\$1,218	\$1,009
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.22	\$26.10	\$38.04	\$32.49	\$23.52	\$15.19 per adult	\$20.08 per adult	\$17.54 per adult
Monthly	\$2,151	\$4,593	\$6,695	\$5,719	\$4,140	\$5,348	\$7,069	\$6,174
Annual	\$25,812	\$55,121	\$80,338	\$68,625	\$49,677	\$64,177	\$84,827	\$74,083
Emergency Savings Fund (Monthly)	\$64	\$140	\$267	\$209	\$145	\$84	\$111	\$101

WORKFORCE DEVELOPMENT AREA 6: TACOMA-PIERCE

TABLE 20. The Self-Sufficiency Standard for Pierce County (West County Cities), WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$843	\$1,087	\$1,087	\$1,087	\$1,087	\$1,087	\$1,087	\$1,087
Child Care	\$0	\$845	\$1,793	\$1,432	\$587	\$948	\$1,793	\$1,432
Food	\$258	\$392	\$514	\$591	\$686	\$627	\$738	\$812
Transportation	\$267	\$273	\$273	\$273	\$273	\$528	\$528	\$528
Health Care	\$116	\$390	\$405	\$412	\$439	\$454	\$466	\$473
Miscellaneous	\$148	\$299	\$407	\$380	\$307	\$364	\$461	\$433
Taxes	\$279	\$607	\$866	\$774	\$554	\$679	\$899	\$805
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$22)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.86	\$21.36	\$28.86	\$26.61	\$20.71	\$12.94 per adult	\$16.21 per adult	\$15.06 per adult
Monthly	\$1,911	\$3,760	\$5,080	\$4,683	\$3,644	\$4,554	\$5,705	\$5,303
Annual	\$22,932	\$45,116	\$60,954	\$56,192	\$43,731	\$54,649	\$68,460	\$63,634
Emergency Savings Fund (Monthly)	\$58	\$121	\$167	\$158	\$134	\$75	\$96	\$91

TABLE 21. The Self-Sufficiency Standard for Pierce County (Excluding West County Cities), WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,092	\$1,409	\$1,409	\$1,409	\$1,409	\$1,409	\$1,409	\$1,409
Child Care	\$0	\$845	\$1,793	\$1,432	\$587	\$948	\$1,793	\$1,432
Food	\$258	\$392	\$514	\$591	\$686	\$627	\$738	\$812
Transportation	\$275	\$282	\$282	\$282	\$282	\$544	\$544	\$544
Health Care	\$116	\$390	\$405	\$412	\$439	\$454	\$466	\$473
Miscellaneous	\$174	\$332	\$440	\$413	\$340	\$398	\$495	\$467
Taxes	\$365	\$718	\$977	\$884	\$642	\$793	\$1,012	\$918
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.96	\$24.05	\$31.55	\$29.30	\$23.40	\$14.32 per adult	\$17.59 per adult	\$16.44 per adult
Monthly	\$2,280	\$4,233	\$5,553	\$5,157	\$4,118	\$5,040	\$6,191	\$5,789
Annual	\$27,362	\$50,802	\$66,640	\$61,878	\$49,417	\$60,477	\$74,288	\$69,462
Emergency Savings Fund (Monthly)	\$67	\$132	\$186	\$169	\$145	\$80	\$101	\$97

WORKFORCE DEVELOPMENT AREA 7: SOUTHWEST

TABLE 22. The Self-Sufficiency Standard for Clark County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,083	\$1,278	\$1,278	\$1,278	\$1,278	\$1,278	\$1,278	\$1,278
Child Care	\$0	\$853	\$1,836	\$1,524	\$671	\$983	\$1,836	\$1,524
Food	\$248	\$376	\$493	\$568	\$658	\$602	\$709	\$780
Transportation	\$262	\$268	\$268	\$268	\$268	\$516	\$516	\$516
Health Care	\$131	\$479	\$495	\$502	\$529	\$543	\$555	\$562
Miscellaneous	\$172	\$325	\$437	\$414	\$340	\$392	\$489	\$466
Taxes	\$356	\$691	\$958	\$881	\$636	\$765	\$984	\$906
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.79	\$23.51	\$31.24	\$29.36	\$23.37	\$14.05	\$17.33	\$16.38
						per adult	per adult	per adult
Monthly	\$2,252	\$4,137	\$5,498	\$5,167	\$4,114	\$4,946	\$6,100	\$5,764
Annual	\$27,020	\$49,644	\$65,975	\$62,009	\$49,362	\$59,349	\$73,199	\$69,172
Emergency Savings Fund (Monthly)	\$66	\$130	\$177	\$169	\$145	\$79	\$100	\$96

TABLE 23. The Self-Sufficiency Standard for Cowlitz County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$605	\$745	\$745	\$745	\$745	\$745	\$745	\$745
Child Care	\$0	\$682	\$1,430	\$1,329	\$647	\$748	\$1,430	\$1,329
Food	\$251	\$380	\$498	\$574	\$665	\$608	\$716	\$788
Transportation	\$237	\$244	\$244	\$244	\$244	\$469	\$469	\$469
Health Care	\$135	\$502	\$518	\$525	\$552	\$566	\$578	\$585
Miscellaneous	\$123	\$255	\$343	\$342	\$285	\$314	\$394	\$392
Taxes	\$196	\$442	\$645	\$639	\$409	\$502	\$664	\$657
Earned Income Tax Credit (-)	\$0	(\$37)	\$0	\$0	(\$130)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.79	\$17.44	\$23.62	\$23.46	\$17.81	\$10.85	\$13.44	\$13.34
						per adult	per adult	per adult
Monthly	\$1,547	\$3,070	\$4,157	\$4,129	\$3,135	\$3,819	\$4,729	\$4,697
Annual	\$18,564	\$36,843	\$49,878	\$49,554	\$37,623	\$45,826	\$56,751	\$56,365
Emergency Savings Fund (Monthly)	\$47	\$109	\$146	\$145	\$135	\$66	\$84	\$84

TABLE 24. The Self-Sufficiency Standard for Wahkiakum County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$558	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$695	\$1,473	\$1,309	\$614	\$778	\$1,473	\$1,309
Food	\$252	\$382	\$502	\$578	\$670	\$613	\$721	\$793
Transportation	\$245	\$252	\$252	\$252	\$252	\$485	\$485	\$485
Health Care	\$137	\$511	\$526	\$533	\$560	\$575	\$587	\$594
Miscellaneous	\$119	\$252	\$343	\$335	\$278	\$313	\$395	\$386
Taxes	\$187	\$427	\$642	\$615	\$370	\$498	\$664	\$636
Earned Income Tax Credit (-)	\$0	(\$46)	\$0	\$0	(\$163)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.51	\$17.11	\$23.60	\$22.93	\$16.90	\$10.82 per adult	\$13.46 per adult	\$13.12 per adult
Monthly	\$1,498	\$3,011	\$4,153	\$4,036	\$2,974	\$3,810	\$4,739	\$4,617
Annual	\$17,980	\$36,128	\$49,834	\$48,436	\$35,694	\$45,715	\$56,870	\$55,410
Emergency Savings Fund (Monthly)	\$45	\$109	\$146	\$143	\$134	\$66	\$84	\$83

WORKFORCE DEVELOPMENT AREA 8: NORTH CENTRAL

TABLE 25. The Self-Sufficiency Standard for Adams County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$592	\$683	\$683	\$683	\$683	\$683	\$683	\$683
Child Care	\$0	\$652	\$1,329	\$1,179	\$527	\$677	\$1,329	\$1,179
Food	\$246	\$373	\$490	\$564	\$654	\$598	\$704	\$774
Transportation	\$230	\$236	\$236	\$236	\$236	\$454	\$454	\$454
Health Care	\$115	\$384	\$400	\$406	\$433	\$448	\$460	\$467
Miscellaneous	\$118	\$233	\$314	\$307	\$253	\$286	\$363	\$356
Taxes	\$185	\$346	\$549	\$547	\$301	\$405	\$560	\$543
Earned Income Tax Credit (-)	\$0	(\$103)	(\$5)	(\$25)	(\$243)	(\$67)	\$0	(\$7)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$100)	(\$81)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.44	\$15.09	\$21.19	\$20.63	\$14.76	\$9.50	\$12.17	\$11.88
						per adult	per adult	per adult
Monthly	\$1,486	\$2,656	\$3,729	\$3,630	\$2,598	\$3,346	\$4,286	\$4,181
Annual	\$17,826	\$31,870	\$44,749	\$43,561	\$31,171	\$40,148	\$51,427	\$50,178
Emergency Savings Fund (Monthly)	\$45	\$106	\$136	\$134	\$127	\$61	\$79	\$78

TABLE 26. The Self-Sufficiency Standard for Chelan County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$609	\$807	\$807	\$807	\$807	\$807	\$807	\$807
Child Care	\$0	\$661	\$1,354	\$1,220	\$559	\$693	\$1,354	\$1,220
Food	\$286	\$433	\$568	\$654	\$758	\$694	\$816	\$898
Transportation	\$231	\$238	\$238	\$238	\$238	\$457	\$457	\$457
Health Care	\$115	\$384	\$400	\$406	\$433	\$448	\$460	\$467
Miscellaneous	\$124	\$252	\$337	\$333	\$280	\$310	\$389	\$385
Taxes	\$200	\$430	\$623	\$609	\$381	\$490	\$650	\$635
Earned Income Tax Credit (-)	\$0	(\$45)	\$0	\$0	(\$155)	(\$0)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.89	\$17.14	\$23.06	\$22.73	\$17.13	\$10.70	\$13.26	\$13.07
						per adult	per adult	per adult
Monthly	\$1,564	\$3,017	\$4,059	\$4,000	\$3,015	\$3,765	\$4,667	\$4,602
Annual	\$18,771	\$36,201	\$48,711	\$48,001	\$36,181	\$45,182	\$56,007	\$55,227
Emergency Savings Fund (Monthly)	\$47	\$109	\$144	\$142	\$134	\$65	\$84	\$83

TABLE 27. The Self-Sufficiency Standard for Douglas County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$605	\$809	\$809	\$809	\$809	\$809	\$809	\$809
Child Care	\$0	\$646	\$1,323	\$1,142	\$496	\$677	\$1,323	\$1,142
Food	\$241	\$366	\$480	\$552	\$640	\$586	\$689	\$758
Transportation	\$230	\$237	\$237	\$237	\$237	\$455	\$455	\$455
Health Care	\$115	\$384	\$400	\$406	\$433	\$448	\$460	\$467
Miscellaneous	\$119	\$244	\$325	\$315	\$262	\$297	\$374	\$363
Taxes	\$187	\$395	\$583	\$551	\$327	\$477	\$598	\$563
Earned Income Tax Credit (-)	\$0	(\$70)	\$0	(\$1)	(\$215)	(\$29)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$94)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.51	\$16.28	\$22.10	\$21.27	\$15.50	\$10.19 per adult	\$12.62 per adult	\$12.19 per adult
Monthly	\$1,498	\$2,866	\$3,889	\$3,744	\$2,728	\$3,588	\$4,441	\$4,290
Annual	\$17,974	\$34,389	\$46,674	\$44,925	\$32,735	\$43,053	\$53,291	\$51,483
Emergency Savings Fund (Monthly)	\$45	\$107	\$140	\$136	\$130	\$63	\$81	\$79

TABLE 28. The Self-Sufficiency Standard for Grant County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$606	\$770	\$770	\$770	\$770	\$770	\$770	\$770
Child Care	\$0	\$650	\$1,350	\$1,037	\$387	\$700	\$1,350	\$1,037
Food	\$263	\$398	\$522	\$601	\$697	\$638	\$750	\$825
Transportation	\$233	\$239	\$239	\$239	\$239	\$460	\$460	\$460
Health Care	\$115	\$384	\$400	\$406	\$433	\$448	\$460	\$467
Miscellaneous	\$122	\$244	\$328	\$305	\$253	\$302	\$379	\$356
Taxes	\$193	\$394	\$593	\$547	\$300	\$481	\$614	\$544
Earned Income Tax Credit (-)	\$0	(\$70)	\$0	(\$30)	(\$245)	(\$20)	\$0	(\$6)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$80)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.70	\$16.27	\$22.36	\$20.51	\$14.70	\$10.35 per adult	\$12.83 per adult	\$11.89 per adult
Monthly	\$1,531	\$2,864	\$3,935	\$3,610	\$2,588	\$3,645	\$4,516	\$4,186
Annual	\$18,367	\$34,369	\$47,224	\$43,318	\$31,053	\$43,737	\$54,198	\$50,227
Emergency Savings Fund (Monthly)	\$46	\$107	\$141	\$133	\$127	\$64	\$82	\$78

TABLE 29. The Self-Sufficiency Standard for Okanogan County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$610	\$736	\$736	\$736	\$736	\$736	\$736	\$736
Child Care	\$0	\$647	\$1,313	\$1,171	\$524	\$666	\$1,313	\$1,171
Food	\$247	\$375	\$492	\$566	\$656	\$600	\$706	\$777
Transportation	\$235	\$241	\$241	\$241	\$241	\$464	\$464	\$464
Health Care	\$133	\$492	\$507	\$514	\$541	\$556	\$568	\$575
Miscellaneous	\$123	\$249	\$329	\$323	\$270	\$302	\$379	\$372
Taxes	\$195	\$415	\$595	\$575	\$349	\$481	\$612	\$591
Earned Income Tax Credit (-)	\$0	(\$55)	\$0	\$0	(\$188)	(\$18)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$106)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.77	\$16.80	\$22.42	\$21.93	\$16.23	\$10.38 per adult	\$12.82 per adult	\$12.55 per adult
Monthly	\$1,543	\$2,957	\$3,946	\$3,859	\$2,856	\$3,653	\$4,511	\$4,419
Annual	\$18,516	\$35,480	\$47,354	\$46,307	\$34,272	\$43,841	\$54,134	\$53,027
Emergency Savings Fund (Monthly)	\$46	\$108	\$141	\$139	\$132	\$64	\$82	\$81

WORKFORCE DEVELOPMENT AREA 9: SOUTH CENTRAL

TABLE 30. The Self-Sufficiency Standard for Kittitas County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$658	\$874	\$874	\$874	\$874	\$874	\$874	\$874
Child Care	\$0	\$660	\$1,379	\$1,241	\$581	\$719	\$1,379	\$1,241
Food	\$307	\$466	\$611	\$703	\$815	\$746	\$878	\$966
Transportation	\$232	\$238	\$238	\$238	\$238	\$458	\$458	\$458
Health Care	\$130	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$133	\$271	\$359	\$355	\$303	\$333	\$414	\$409
Taxes	\$223	\$507	\$696	\$683	\$494	\$567	\$730	\$716
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$52)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$105)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.56	\$19.04	\$24.88	\$24.57	\$19.91	\$11.65	\$14.25	\$14.07
						per adult	per adult	per adult
Monthly	\$1,683	\$3,351	\$4,379	\$4,324	\$3,504	\$4,101	\$5,015	\$4,953
Annual	\$20,194	\$40,208	\$52,554	\$51,886	\$42,050	\$49,218	\$60,181	\$59,438
Emergency Savings Fund (Monthly)	\$53	\$112	\$151	\$150	\$136	\$69	\$88	\$87

TABLE 31. The Self-Sufficiency Standard for Klickitat County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$667	\$817	\$817	\$817	\$817	\$817	\$817	\$817
Child Care	\$0	\$702	\$1,495	\$1,329	\$627	\$793	\$1,495	\$1,329
Food	\$246	\$373	\$489	\$563	\$652	\$597	\$702	\$772
Transportation	\$232	\$238	\$238	\$238	\$238	\$458	\$458	\$458
Health Care	\$139	\$523	\$539	\$546	\$573	\$588	\$600	\$606
Miscellaneous	\$128	\$265	\$358	\$349	\$291	\$325	\$407	\$398
Taxes	\$208	\$482	\$687	\$659	\$429	\$536	\$703	\$673
Earned Income Tax Credit (-)	\$0	(\$7)	\$0	\$0	(\$108)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.20	\$18.50	\$24.75	\$24.06	\$18.40	\$11.31	\$13.96	\$13.60
						per adult	per adult	per adult
Monthly	\$1,620	\$3,255	\$4,357	\$4,235	\$3,238	\$3,980	\$4,915	\$4,788
Annual	\$19,441	\$39,062	\$52,279	\$50,814	\$38,854	\$47,763	\$58,981	\$57,456
Emergency Savings Fund (Monthly)	\$50	\$111	\$150	\$148	\$135	\$68	\$87	\$85

TABLE 32. The Self-Sufficiency Standard for Skamania County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$901	\$1,065	\$1,065	\$1,065	\$1,065	\$1,065	\$1,065	\$1,065
Child Care	\$0	\$691	\$1,485	\$1,256	\$565	\$794	\$1,485	\$1,256
Food	\$255	\$386	\$507	\$584	\$676	\$619	\$728	\$801
Transportation	\$256	\$263	\$263	\$263	\$263	\$505	\$505	\$505
Health Care	\$137	\$515	\$530	\$537	\$564	\$579	\$591	\$598
Miscellaneous	\$155	\$292	\$385	\$370	\$313	\$356	\$437	\$422
Taxes	\$296	\$577	\$781	\$733	\$549	\$642	\$807	\$757
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$6)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.37	\$20.77	\$26.98	\$25.80	\$21.15	\$12.57	\$15.20	\$14.60
						per adult	per adult	per adult
Monthly	\$2,001	\$3,655	\$4,749	\$4,541	\$3,723	\$4,426	\$5,352	\$5,138
Annual	\$24,007	\$43,863	\$56,990	\$54,488	\$44,676	\$53,115	\$64,221	\$61,657
Emergency Savings Fund (Monthly)	\$60	\$119	\$159	\$155	\$136	\$73	\$92	\$89

TABLE 33. The Self-Sufficiency Standard for Yakima County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$628	\$814	\$814	\$814	\$814	\$814	\$814	\$814
Child Care	\$0	\$627	\$1,337	\$1,110	\$483	\$710	\$1,337	\$1,110
Food	\$244	\$369	\$485	\$558	\$647	\$592	\$696	\$766
Transportation	\$236	\$242	\$242	\$242	\$242	\$466	\$466	\$466
Health Care	\$115	\$384	\$400	\$406	\$433	\$448	\$460	\$467
Miscellaneous	\$122	\$244	\$328	\$313	\$262	\$303	\$377	\$362
Taxes	\$195	\$392	\$592	\$549	\$327	\$482	\$608	\$558
Earned Income Tax Credit (-)	\$0	(\$71)	\$0	(\$6)	(\$214)	(\$16)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$94)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.74	\$16.23	\$22.33	\$21.14	\$15.53	\$10.41	\$12.76	\$12.15
						per adult	per adult	per adult
Monthly	\$1,539	\$2,856	\$3,930	\$3,720	\$2,733	\$3,665	\$4,492	\$4,277
Annual	\$18,466	\$34,269	\$47,163	\$44,638	\$32,798	\$43,980	\$53,906	\$51,321
Emergency Savings Fund (Monthly)	\$46	\$107	\$141	\$136	\$130	\$64	\$82	\$79

WORKFORCE DEVELOPMENT AREA 10: EASTERN

TABLE 34. The Self-Sufficiency Standard for Asotin County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$545	\$722	\$722	\$722	\$722	\$722	\$722	\$722
Child Care	\$0	\$567	\$1,268	\$997	\$430	\$701	\$1,268	\$997
Food	\$236	\$358	\$469	\$540	\$626	\$573	\$674	\$742
Transportation	\$227	\$233	\$233	\$233	\$233	\$448	\$448	\$448
Health Care	\$135	\$500	\$515	\$522	\$549	\$564	\$576	\$583
Miscellaneous	\$114	\$238	\$321	\$301	\$256	\$301	\$369	\$349
Taxes	\$175	\$367	\$568	\$485	\$309	\$479	\$579	\$541
Earned Income Tax Credit (-)	\$0	(\$88)	\$0	(\$59)	(\$234)	(\$21)	\$0	(\$27)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$105)	(\$85)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.13	\$15.62	\$21.76	\$19.72	\$15.00	\$10.32	\$12.41	\$11.61
						per adult	per adult	per adult
Monthly	\$1,431	\$2,748	\$3,830	\$3,471	\$2,641	\$3,633	\$4,369	\$4,088
Annual	\$17,177	\$32,981	\$45,960	\$41,647	\$31,690	\$43,596	\$52,432	\$49,053
Emergency Savings Fund (Monthly)	\$44	\$107	\$138	\$135	\$128	\$64	\$80	\$77

TABLE 35. The Self-Sufficiency Standard for Columbia County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$545	\$725	\$725	\$725	\$725	\$725	\$725	\$725
Child Care	\$0	\$708	\$1,460	\$1,254	\$546	\$752	\$1,460	\$1,254
Food	\$244	\$369	\$485	\$558	\$647	\$592	\$696	\$766
Transportation	\$227	\$233	\$233	\$233	\$233	\$448	\$448	\$448
Health Care	\$130	\$474	\$489	\$496	\$523	\$538	\$550	\$557
Miscellaneous	\$115	\$251	\$339	\$327	\$267	\$305	\$388	\$375
Taxes	\$176	\$425	\$632	\$590	\$346	\$486	\$645	\$602
Earned Income Tax Credit (-)	\$0	(\$49)	\$0	\$0	(\$196)	(\$10)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$103)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.16	\$17.00	\$23.27	\$22.25	\$16.03	\$10.52	\$13.20	\$12.67
						per adult	per adult	per adult
Monthly	\$1,437	\$2,992	\$4,096	\$3,916	\$2,822	\$3,702	\$4,645	\$4,460
Annual	\$17,238	\$35,908	\$49,152	\$46,987	\$33,861	\$44,421	\$55,744	\$53,519
Emergency Savings Fund (Monthly)	\$44	\$108	\$144	\$140	\$131	\$65	\$83	\$81

TABLE 36. The Self-Sufficiency Standard for Ferry County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$550	\$731	\$731	\$731	\$731	\$731	\$731	\$731
Child Care	\$0	\$639	\$1,310	\$1,141	\$502	\$671	\$1,310	\$1,141
Food	\$256	\$388	\$509	\$585	\$679	\$621	\$731	\$804
Transportation	\$235	\$241	\$241	\$241	\$241	\$464	\$464	\$464
Health Care	\$153	\$605	\$620	\$627	\$654	\$669	\$681	\$688
Miscellaneous	\$119	\$260	\$341	\$333	\$281	\$316	\$392	\$383
Taxes	\$187	\$463	\$635	\$607	\$385	\$507	\$655	\$625
Earned Income Tax Credit (-)	\$0	(\$22)	\$0	\$0	(\$151)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.52	\$17.98	\$23.41	\$22.72	\$17.25	\$10.92	\$13.34	\$12.98
						per adult	per adult	per adult
Monthly	\$1,500	\$3,165	\$4,121	\$3,999	\$3,035	\$3,845	\$4,697	\$4,569
Annual	\$18,002	\$37,974	\$49,450	\$47,984	\$36,424	\$46,139	\$56,358	\$54,829
Emergency Savings Fund (Monthly)	\$45	\$110	\$145	\$142	\$134	\$66	\$84	\$83

TABLE 37. The Self-Sufficiency Standard for Garfield County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$590	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$718	\$1,522	\$1,287	\$569	\$804	\$1,522	\$1,287
Food	\$246	\$373	\$490	\$564	\$654	\$598	\$704	\$774
Transportation	\$227	\$233	\$233	\$233	\$233	\$448	\$448	\$448
Health Care	\$135	\$500	\$515	\$522	\$549	\$564	\$576	\$583
Miscellaneous	\$120	\$251	\$344	\$329	\$269	\$309	\$393	\$377
Taxes	\$188	\$421	\$644	\$593	\$346	\$487	\$659	\$606
Earned Income Tax Credit (-)	\$0	(\$51)	\$0	\$0	(\$192)	(\$2)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$105)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.55	\$16.95	\$23.66	\$22.40	\$16.12	\$10.67	\$13.40	\$12.75
						per adult	per adult	per adult
Monthly	\$1,506	\$2,982	\$4,163	\$3,943	\$2,837	\$3,757	\$4,716	\$4,490
Annual	\$18,067	\$35,790	\$49,962	\$47,313	\$34,045	\$45,082	\$56,586	\$53,877
Emergency Savings Fund (Monthly)	\$45	\$108	\$146	\$141	\$132	\$65	\$84	\$82

TABLE 38. The Self-Sufficiency Standard for Lincoln County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$723	\$1,513	\$1,310	\$587	\$790	\$1,513	\$1,310
Food	\$248	\$376	\$493	\$568	\$658	\$602	\$709	\$780
Transportation	\$233	\$239	\$239	\$239	\$239	\$460	\$460	\$460
Health Care	\$112	\$368	\$383	\$390	\$417	\$432	\$444	\$450
Miscellaneous	\$110	\$239	\$331	\$319	\$258	\$296	\$381	\$368
Taxes	\$166	\$372	\$603	\$562	\$316	\$439	\$620	\$578
Earned Income Tax Credit (-)	\$0	(\$86)	\$0	\$0	(\$226)	(\$39)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$88)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$7.85	\$15.71	\$22.59	\$21.60	\$15.20	\$10.01	\$12.90	\$12.39
						per adult	per adult	per adult
Monthly	\$1,381	\$2,766	\$3,976	\$3,802	\$2,675	\$3,525	\$4,539	\$4,360
Annual	\$16,569	\$33,188	\$47,717	\$45,626	\$32,103	\$42,303	\$54,474	\$52,322
Emergency Savings Fund (Monthly)	\$42	\$107	\$142	\$138	\$129	\$64	\$82	\$80

TABLE 39. The Self-Sufficiency Standard for Pend Oreille County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$551	\$733	\$733	\$733	\$733	\$733	\$733	\$733
Child Care	\$0	\$718	\$1,522	\$1,287	\$569	\$804	\$1,522	\$1,287
Food	\$246	\$373	\$490	\$564	\$654	\$598	\$704	\$774
Transportation	\$234	\$241	\$241	\$241	\$241	\$463	\$463	\$463
Health Care	\$153	\$605	\$620	\$627	\$654	\$669	\$681	\$688
Miscellaneous	\$118	\$267	\$361	\$345	\$285	\$327	\$410	\$394
Taxes	\$185	\$491	\$699	\$648	\$406	\$543	\$716	\$664
Earned Income Tax Credit (-)	\$0	(\$2)	\$0	\$0	(\$131)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.45	\$18.68	\$24.99	\$23.74	\$17.78	\$11.37	\$14.10	\$13.45
						per adult	per adult	per adult
Monthly	\$1,488	\$3,287	\$4,399	\$4,178	\$3,129	\$4,003	\$4,962	\$4,736
Annual	\$17,852	\$39,446	\$52,787	\$50,138	\$37,544	\$48,034	\$59,540	\$56,831
Emergency Savings Fund (Monthly)	\$45	\$111	\$151	\$146	\$135	\$68	\$87	\$84

TABLE 40. The Self-Sufficiency Standard for Stevens County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$557	\$709	\$709	\$709	\$709	\$709	\$709	\$709
Child Care	\$0	\$652	\$1,364	\$1,199	\$547	\$712	\$1,364	\$1,199
Food	\$257	\$390	\$512	\$589	\$683	\$625	\$736	\$809
Transportation	\$234	\$241	\$241	\$241	\$241	\$463	\$463	\$463
Health Care	\$112	\$368	\$383	\$390	\$417	\$432	\$444	\$450
Miscellaneous	\$116	\$236	\$321	\$313	\$260	\$294	\$371	\$363
Taxes	\$179	\$358	\$568	\$548	\$319	\$430	\$587	\$559
Earned Income Tax Credit (-)	\$0	(\$94)	\$0	(\$8)	(\$222)	(\$45)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$100)	(\$90)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.27	\$15.40	\$21.76	\$21.11	\$15.32	\$9.90	\$12.52	\$12.18
						per adult	per adult	per adult
Monthly	\$1,455	\$2,711	\$3,830	\$3,715	\$2,697	\$3,483	\$4,407	\$4,286
Annual	\$17,466	\$32,532	\$45,966	\$44,577	\$32,359	\$41,799	\$52,886	\$51,434
Emergency Savings Fund (Monthly)	\$44	\$106	\$138	\$136	\$129	\$64	\$81	\$79

TABLE 41. The Self-Sufficiency Standard for Walla Walla County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$576	\$766	\$766	\$766	\$766	\$766	\$766	\$766
Child Care	\$0	\$759	\$1,581	\$1,410	\$651	\$822	\$1,581	\$1,410
Food	\$278	\$422	\$553	\$637	\$738	\$675	\$794	\$874
Transportation	\$230	\$237	\$237	\$237	\$237	\$455	\$455	\$455
Health Care	\$115	\$384	\$400	\$406	\$433	\$448	\$460	\$467
Miscellaneous	\$120	\$257	\$354	\$346	\$283	\$317	\$406	\$397
Taxes	\$190	\$452	\$682	\$655	\$398	\$515	\$708	\$680
Earned Income Tax Credit (-)	\$0	(\$32)	\$0	\$0	(\$142)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.58	\$17.64	\$24.47	\$23.81	\$17.48	\$10.98	\$13.93	\$13.59
						per adult	per adult	per adult
Monthly	\$1,509	\$3,104	\$4,306	\$4,190	\$3,077	\$3,865	\$4,904	\$4,782
Annual	\$18,114	\$37,251	\$51,670	\$50,283	\$36,926	\$46,381	\$58,844	\$57,388
Emergency Savings Fund (Monthly)	\$46	\$109	\$149	\$147	\$135	\$67	\$86	\$85

TABLE 42. The Self-Sufficiency Standard for Whitman County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$603	\$766	\$766	\$766	\$766	\$766	\$766	\$766
Child Care	\$0	\$825	\$1,724	\$1,325	\$500	\$899	\$1,724	\$1,325
Food	\$293	\$444	\$582	\$670	\$777	\$711	\$836	\$920
Transportation	\$227	\$233	\$233	\$233	\$233	\$448	\$448	\$448
Health Care	\$130	\$474	\$489	\$496	\$523	\$538	\$550	\$557
Miscellaneous	\$125	\$274	\$379	\$349	\$280	\$336	\$432	\$402
Taxes	\$202	\$516	\$763	\$662	\$381	\$575	\$791	\$688
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$154)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.98	\$19.28	\$26.53	\$24.06	\$17.16	\$11.76	\$15.00	\$13.74
						per adult	per adult	per adult
Monthly	\$1,580	\$3,394	\$4,670	\$4,234	\$3,019	\$4,139	\$5,280	\$4,838
Annual	\$18,956	\$40,723	\$56,040	\$50,811	\$36,233	\$49,669	\$63,358	\$58,057
Emergency Savings Fund (Monthly)	\$47	\$113	\$158	\$148	\$134	\$70	\$91	\$86

WORKFORCE DEVELOPMENT AREA 11: BENTON-FRANKLIN

TABLE 43. The Self-Sufficiency Standard for Benton County (Kennewick/Richland), WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$715	\$886	\$886	\$886	\$886	\$886	\$886	\$886
Child Care	\$0	\$796	\$1,690	\$1,444	\$648	\$894	\$1,690	\$1,444
Food	\$239	\$362	\$475	\$546	\$633	\$579	\$682	\$750
Transportation	\$230	\$237	\$237	\$237	\$237	\$455	\$455	\$455
Health Care	\$115	\$384	\$400	\$406	\$433	\$448	\$460	\$467
Miscellaneous	\$130	\$266	\$369	\$352	\$284	\$326	\$417	\$400
Taxes	\$214	\$493	\$731	\$675	\$404	\$546	\$745	\$688
Earned Income Tax Credit (-)	\$0	(\$3)	\$0	\$0	(\$135)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.34	\$18.65	\$25.68	\$24.32	\$17.66	\$11.37	\$14.40	\$13.70
						per adult	per adult	per adult
Monthly	\$1,643	\$3,283	\$4,520	\$4,280	\$3,109	\$4,002	\$5,069	\$4,824
Annual	\$19,716	\$39,390	\$54,242	\$51,361	\$37,303	\$48,020	\$60,824	\$57,884
Emergency Savings Fund (Monthly)	\$52	\$111	\$154	\$149	\$134	\$68	\$88	\$85

TABLE 44. The Self-Sufficiency Standard for Benton County (Excluding Kennewick/Richland), WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$574	\$711	\$711	\$711	\$711	\$711	\$711	\$711
Child Care	\$0	\$796	\$1,690	\$1,444	\$648	\$894	\$1,690	\$1,444
Food	\$239	\$362	\$475	\$546	\$633	\$579	\$682	\$750
Transportation	\$231	\$238	\$238	\$238	\$238	\$457	\$457	\$457
Health Care	\$115	\$384	\$400	\$406	\$433	\$448	\$460	\$467
Miscellaneous	\$116	\$249	\$351	\$335	\$266	\$309	\$400	\$383
Taxes	\$180	\$418	\$673	\$617	\$344	\$491	\$687	\$630
Earned Income Tax Credit (-)	\$0	(\$55)	\$0	\$0	(\$199)	(\$2)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$102)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.26	\$16.82	\$24.26	\$22.90	\$15.95	\$10.66	\$13.69	\$13.00
						per adult	per adult	per adult
Monthly	\$1,454	\$2,960	\$4,270	\$4,030	\$2,807	\$3,753	\$4,820	\$4,575
Annual	\$17,451	\$35,515	\$51,245	\$48,365	\$33,684	\$45,036	\$57,840	\$54,900
Emergency Savings Fund (Monthly)	\$44	\$108	\$148	\$143	\$131	\$65	\$85	\$83

TABLE 45. The Self-Sufficiency Standard for Franklin County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$653	\$807	\$807	\$807	\$807	\$807	\$807	\$807
Child Care	\$0	\$686	\$1,510	\$1,328	\$642	\$824	\$1,510	\$1,328
Food	\$232	\$351	\$461	\$530	\$615	\$563	\$662	\$728
Transportation	\$231	\$238	\$238	\$238	\$238	\$457	\$457	\$457
Health Care	\$115	\$384	\$400	\$406	\$433	\$448	\$460	\$467
Miscellaneous	\$123	\$247	\$342	\$331	\$274	\$310	\$390	\$379
Taxes	\$198	\$407	\$641	\$605	\$358	\$492	\$653	\$616
Earned Income Tax Credit (-)	\$0	(\$62)	\$0	\$0	(\$177)	(\$0)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$112)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.81	\$16.54	\$23.47	\$22.61	\$16.54	\$10.70	\$13.27	\$12.83
						per adult	per adult	per adult
Monthly	\$1,551	\$2,911	\$4,130	\$3,979	\$2,911	\$3,766	\$4,671	\$4,515
Annual	\$18,616	\$34,937	\$49,565	\$47,750	\$34,933	\$45,197	\$56,057	\$54,185
Emergency Savings Fund (Monthly)	\$47	\$108	\$145	\$142	\$133	\$65	\$84	\$82

WORKFORCE DEVELOPMENT AREA 12: SPOKANE

TABLE 46. The Self-Sufficiency Standard for Spokane County, WA 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$654	\$869	\$869	\$869	\$869	\$869	\$869	\$869
Child Care	\$0	\$750	\$1,590	\$1,323	\$573	\$840	\$1,590	\$1,323
Food	\$247	\$375	\$492	\$566	\$656	\$600	\$706	\$777
Transportation	\$239	\$246	\$246	\$246	\$246	\$473	\$473	\$473
Health Care	\$112	\$368	\$383	\$390	\$417	\$432	\$444	\$450
Miscellaneous	\$125	\$261	\$358	\$339	\$276	\$321	\$408	\$389
Taxes	\$203	\$468	\$696	\$634	\$368	\$531	\$716	\$652
Earned Income Tax Credit (-)	\$0	(\$20)	\$0	\$0	(\$168)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$118)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.98	\$18.04	\$24.81	\$23.30	\$16.77	\$11.17	\$14.03	\$13.26
						per adult	per adult	per adult
Monthly	\$1,581	\$3,175	\$4,367	\$4,100	\$2,951	\$3,933	\$4,939	\$4,668
Annual	\$18,972	\$38,103	\$52,403	\$49,205	\$35,418	\$47,191	\$59,269	\$56,010
Emergency Savings Fund (Monthly)	\$47	\$110	\$151	\$145	\$134	\$67	\$87	\$84

APPENDIX C: IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN WASHINGTON STATE

TABLE C-1 Impact of Work Supports on Wage Adequacy Compared to Median Earnings by Select Occupations
One Adult, One Preschooler, and One School-Age Child: Kitsap County (South), WA 2017

	#1	#2	#3	#4	#5
	WASHINGTON MINIMUM WAGE	MEDIAN WAGE			
		Retail Salespersons	Janitors and Cleaners	Customer Service Representatives	Tractor-Trailer Truck Drivers
HOURLY WAGE:	\$11.00	\$12.71	\$14.81	\$17.76	\$21.77
TOTAL MONTHLY INCOME:	\$1,936	\$2,237	\$2,606	\$3,125	\$3,831
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS					
Housing	\$1,003	\$1,003	\$1,003	\$1,003	\$1,003
Child Care	\$1,213	\$1,213	\$1,213	\$1,213	\$1,213
Food	\$599	\$599	\$599	\$599	\$599
Transportation	\$245	\$245	\$245	\$245	\$245
Health Care	\$500	\$500	\$500	\$500	\$500
Miscellaneous	\$356	\$356	\$356	\$356	\$356
Taxes	\$195	\$248	\$313	\$415	\$575
Tax Credits (-) *	(\$14)	(\$45)	(\$81)	(\$144)	(\$250)
TOTAL MONTHLY EXPENSES	\$4,096	\$4,119	\$4,147	\$4,187	\$4,241
SHORTFALL (-) or SURPLUS	(\$2,160)	(\$1,882)	(\$1,542)	(\$1,062)	(\$410)
WAGE ADEQUACY Total Income/Total Expenses	47%	54%	63%	75%	90%
PANEL B: CHILD CARE ASSISTANCE					
MONTHLY COSTS					
Housing	\$1,003	\$1,003	\$1,003	\$1,003	\$1,003
Child Care	\$65	\$65	\$198	\$458	\$1,213
Food	\$599	\$599	\$599	\$599	\$599
Transportation	\$245	\$245	\$245	\$245	\$245
Health Care	\$500	\$500	\$500	\$500	\$500
Miscellaneous	\$356	\$356	\$356	\$356	\$356
Taxes	\$195	\$248	\$313	\$415	\$575
Tax Credits (-) *	(\$14)	(\$45)	(\$81)	(\$144)	(\$250)
TOTAL MONTHLY EXPENSES	\$2,948	\$2,971	\$3,132	\$3,432	\$4,241
SHORTFALL (-) or SURPLUS	(\$1,012)	(\$734)	(\$527)	(\$307)	(\$410)
WAGE ADEQUACY Total Income/Total Expenses	66%	75%	83%	91%	90%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$4,586	\$3,826	\$2,893	\$1,581	\$0
Annual Federal CTC	\$2,000	\$1,692	\$1,641	\$1,530	\$197

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

TABLE C-1 (CONTINUED) Impact of Work Supports on Wage Adequacy Compared to Median Earnings by Select Occupations
One Adult, One Preschooler, and One School-Age Child: Kitsap County (South), WA 2017

	#1	#2	#3	#4	#5
	WASHINGTON MINIMUM WAGE	MEDIAN WAGE			
		Retail Salespersons	Janitors and Cleaners	Customer Service Representatives	Tractor-Trailer Truck Drivers
HOURLY WAGE:	\$11.00	\$12.71	\$14.81	\$17.76	\$21.77
TOTAL MONTHLY INCOME:	\$1,936	\$2,237	\$2,606	\$3,125	\$3,831
PANEL C: CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	\$1,003	\$1,003	\$1,003	\$1,003	\$1,003
Child Care	\$65	\$65	\$198	\$458	\$1,213
Food	\$342	\$450	\$523	\$557	\$599
Transportation	\$245	\$245	\$245	\$245	\$245
Health Care	\$0	\$0	\$131	\$131	\$171
Miscellaneous	\$356	\$356	\$356	\$356	\$356
Taxes	\$195	\$248	\$313	\$415	\$575
Tax Credits (-) *	(\$14)	(\$45)	(\$81)	(\$144)	(\$250)
TOTAL MONTHLY EXPENSES	\$2,191	\$2,323	\$2,688	\$3,021	\$3,912
SHORTFALL (-) or SURPLUS	(\$255)	(\$86)	(\$82)	\$105	(\$81)
WAGE ADEQUACY	88%	96%	97%	103%	98%
Total Income/Total Expenses					
PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	\$581	\$671	\$782	\$1,003	\$1,003
Child Care	\$65	\$65	\$198	\$458	\$1,213
Food	\$444	\$516	\$557	\$557	\$599
Transportation	\$245	\$245	\$245	\$245	\$245
Health Care	\$0	\$0	\$131	\$131	\$171
Miscellaneous	\$356	\$356	\$356	\$356	\$356
Taxes	\$195	\$248	\$313	\$415	\$575
Tax Credits (-) *	(\$14)	(\$45)	(\$81)	(\$144)	(\$250)
TOTAL MONTHLY EXPENSES	\$1,871	\$2,056	\$2,500	\$3,021	\$3,912
SHORTFALL (-) or SURPLUS	\$65	\$180	\$106	\$105	(\$81)
WAGE ADEQUACY	103%	109%	104%	103%	98%
Total Income/Total Expenses					
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$4,586	\$3,826	\$2,893	\$1,581	\$0
Annual Federal CTC	\$2,000	\$1,692	\$1,641	\$1,530	\$197

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

ABOUT THE AUTHOR

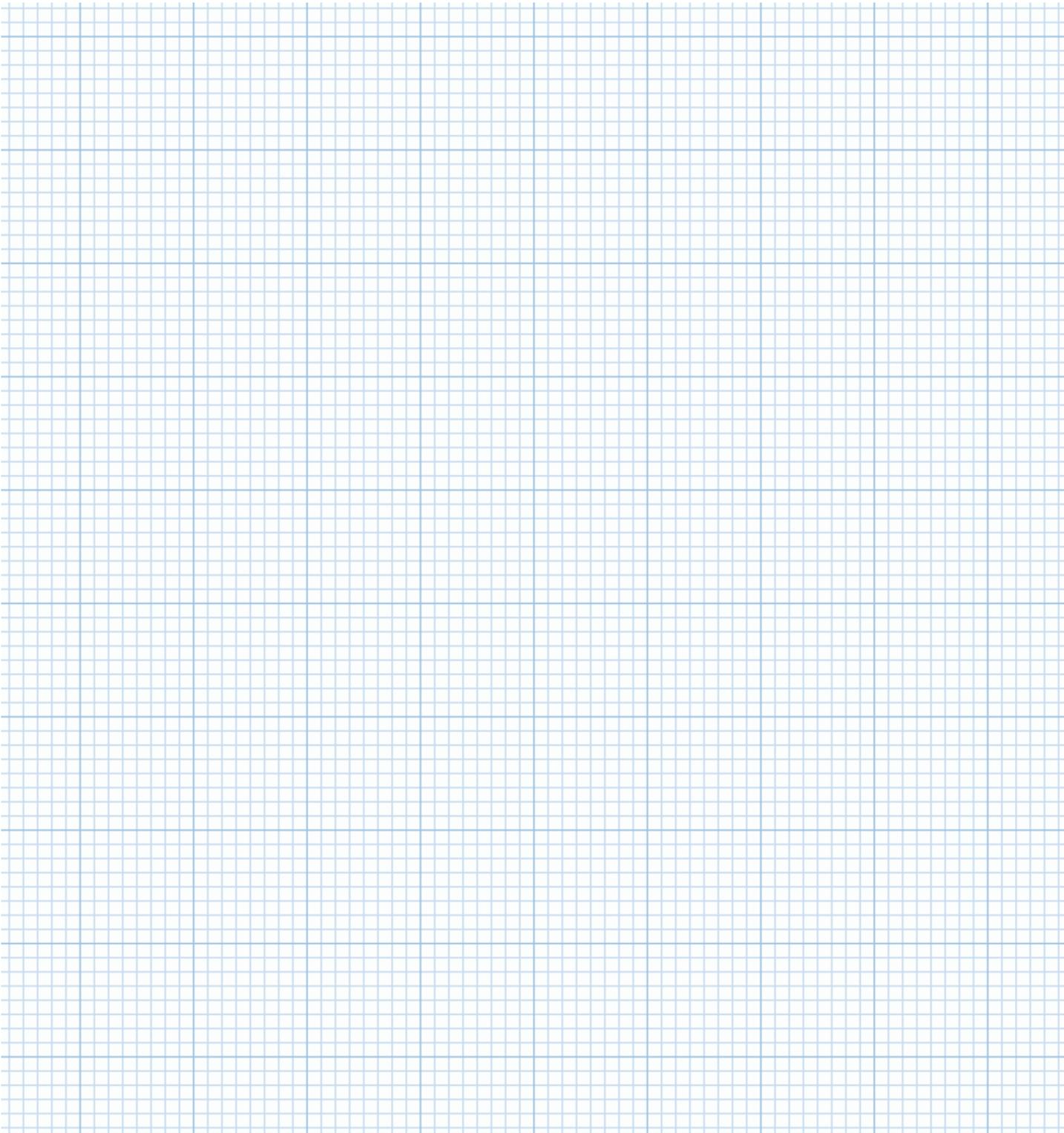
Diana M. Pearce, PhD is on faculty at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider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

THE CENTER FOR WOMEN'S WELFARE

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

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

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



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