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# *The Self-Sufficiency Standard for Nebraska*

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with Jennifer Brooks*

**November 2002**

***Prepared in Collaboration with the Nebraska  
Appleseed Center for Law in the Public Interest***

*The Self-Sufficiency Standard for Nebraska*

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# *Preface*

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The Self-Sufficiency Standard was developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women. Funding for its original development was provided by the Ford Foundation. A number of other people also have contributed to the development of the Standard, its calculation, and/or the writing of state reports. The Standard would not be what it is without the contributions of Jennifer Brooks, Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Sacha Crittenden and Seook Jeong. This report for Nebraska would not have been possible without the assistance of Nicole Hoyes, Margaret McCurdy, Lisa Manzer, Jennifer Phipps, Bianca Quesada, Jennifer Rocili, and Jennifer Simmelink, and in Nebraska, Donna Wrightson and Steve Virgil of the Nebraska Appleseed Center for Law in the Public Interest. Nonetheless, any mistakes are the authors' responsibility.

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# *Table of Contents*

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*Introduction ..... 1*

*How the Self-Sufficiency Standard is Calculated ..... 5*

*How Much Money is Enough in Nebraska..... 8*

*Comparing the Standard to Other Benchmarks of Income ..... 15*

*Comparing the Standard for Omaha to Other Major Cities ..... 17*

*Modeling the Impact of Supports on Wages Required to Meet  
Basic Needs ..... 18*

*Closing the Gap Between Incomes and the Self-Sufficiency  
Standard ..... 23*

*How the Self-Sufficiency Standard Can be Used ..... 27*

*Conclusion ..... 31*

*Endnotes ..... 33*

*Data Sources ..... 35*

*About the Authors ..... 37*

*List of Counties by Metropolitan Area and Non-Metropolitan  
Counties ..... 39*

*Map of Nebraska Counties ..... 41*

*Appendix: Selected Family Types ..... 43*



# *The Self-Sufficiency Standard for Nebraska*

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

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## *Introduction*

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

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

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

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

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

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

Obviously, we cannot interview *every* person for his or her own assessment of income or wage adequacy, as quoted above. Thus, there is a need for a standard that is consistent in the assumptions made and as objective as possible. Most often we turn to the federal poverty measure to determine that a family is "poor" if their income is below the appropriate threshold, and "not poor" if it is above that threshold. The poverty measure, however, has become increasingly problematic as a measure of income adequacy. Indeed, the Census Bureau itself states, "the official poverty measure should be interpreted as a statistical yardstick rather than a complete description of what people and families need to live."<sup>2</sup>

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the federal poverty line who nonetheless lack sufficient resources to

adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty standard to measure need. For example, depending upon the state, Medicaid is extended to families with incomes at or below 30% to 200% of the federal poverty threshold. In Nebraska, children are eligible for Kids Connection up to 185% of the Federal Poverty Level (FPL).<sup>3</sup>

Not only government, but the general public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty standard, depending upon the family's composition and where the family lives.<sup>4</sup> However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty line, or using a multiple of the threshold cannot solve these problems.

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There are several basic methodological problems with the federal poverty measure. The first is that the federal poverty measure is based on the cost of a single item, food, not on a market basket of basic needs. At the time that it was developed, over four decades ago, families spent about one-third of their income on food. The food budget was then multiplied by three. Since the official poverty measure was first developed and implemented in the early 1960s it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

In addition, the implicit demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. Particularly for families in which all adults are working—of whom there are many more today than in the 1960s—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

The federal poverty measure is also the same whether one lives in Nebraska or Manhattan. That is, the poverty measure does not vary by geographic location. Although there was some geographical variation in costs three decades ago, differences in the

cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about five times as much as the same size units in the least expensive areas.<sup>5</sup>

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time that the poverty measure was first developed, there was probably not a large difference between families in these situations: for example, taxes were very low for low-income families with earned income, and transportation was inexpensive. Most important, because the poverty measure assumed that two-parent families with children had only one worker and that single-parent families had no workers, no child care costs were incorporated. Today, for both one- and two-parent families, child care costs are often a necessary expense and many families do not have unpaid child care available. Also, taxes today even for low-income families are substantial and transportation can be costly.

For these and other reasons, many researchers and analysts have proposed revising the poverty standard. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.<sup>6</sup> Others have gone further, creating new measures of income adequacy, such as Basic Needs Budgets or Living Wages.<sup>7</sup>

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

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

While drawing on the critiques and analyses of the federal poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As one observer put it: “Ask not where poverty ends, but where economic independence begins.”<sup>8</sup> That is, at

what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required to meet basic needs (including paying taxes) in the regular “marketplace” without public or private/informal subsidies. By providing a measure that is customized to each family’s circumstances, e.g., taking account of where they live and how old their children are, the Self-Sufficiency Standard makes it possible to determine if families’ incomes are enough to meet their basic needs.

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,<sup>9</sup> and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children.* While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing, although regional variation also occurs for child care, health care and transportation. Unlike some approaches suggested for a revised poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or

second-home locations are often as high or higher than in a state’s urban areas. Availability of housing in rural and urban areas can also affect costs.

- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, and federal and state income taxes. Three federal credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.
- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined independently*, which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family’s budget, or constrain housing to 30%.

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

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

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

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

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

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$5.15 per hour, then the latter wage has a "wage adequacy" level of only 51.5%. At the same time, a penny above or below \$10.00 is not a meaningful distinction.

The use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, "Self-sufficiency is a road I'm on."<sup>10</sup>

Central to these efforts are access to education and training, access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their sole or an adjunct source of income.

Generally, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve self-sufficiency in a single step, but require the needed assistance, guidance, transitional work supports and the time necessary to become self-sufficient.

The argument for education and training may not have the same urgency as do basic needs such as food and shelter; however, true long-term self-sufficiency

increasingly requires investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is not likely to be sustainable.

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

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

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

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psychologically as well as materially, and should be supported.

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

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# *How the Self-Sufficiency Standard is Calculated*

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

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

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

For each county in Nebraska, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each county and independent city in Nebraska in the Appendix to this report. (The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas are available from the Nebraska Appleseed Center.)

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

**Housing:** The Standard uses the Fiscal Year 2003 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan statistical area (MSA) and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census, the annual

American Housing Survey, and telephone surveys.<sup>11</sup> The FMRs (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious, and in most cases, the FMR is set at the 40<sup>th</sup> percentile level. (At the 40<sup>th</sup> percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.)

To reflect differences in housing costs within a housing market, HUD rules permit local housing authorities to increase or decrease FMRs for part or all of the area covered by the FMR. Each PHA has the authority to vary their payment standards by a range of 90-110% of the FMR, based on the local market, and may do so in specific areas and even by the size of unit. Nearly one-third of Nebraska's 93 counties have set payment standards at 103% or more of the HUD FMR. These increases are reflected in the housing costs used here.

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;<sup>12</sup> families with one or two children require two bedrooms, and families with three children, three bedrooms.

**Child Care:** The Standard uses the most accurate information available that is recent, geographically specific, and age- and setting- specific. In most states, this is the survey of market child care costs at the 75<sup>th</sup> percentile, by age of child and setting (family day care home, day care center, etc.). Surveys are conducted to determine child care costs at the 75<sup>th</sup> percentile because states were mandated under the federal Family Support Act to reimburse families receiving child care assistance at that cost level.<sup>13</sup> For Nebraska, the Standard used child care costs at the 75<sup>th</sup> percentile, specified by facility type and age, provided by the Nebraska Department of Health and Human Services.

Generally, the Standard defines "infants" as children 0-36 months old, "preschoolers" as 3-5 year

olds, and schoolage children as 6-12 year olds. However, the Nebraska Department of Health and Human Services definitions are slightly different. They define “infants” as children 6 weeks to 18 months old, “toddlers” as 18-36 months old, “preschoolers” as 3-4 years old, and “schoolage” children as 5-12 years old. To maintain continuity between Nebraska and other state Standards, costs for infants and toddlers were averaged together and used for “infant” costs. We then used the same age groups as the Nebraska Department of Health and Human Services for “preschool” and “schoolage”.

Because it is more common for very young children to be in family day care homes rather than centers,<sup>14</sup> the Standard assumes that infants receive full-time care

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

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in day care homes. Preschoolers, in contrast, are assumed to go to day care centers full-time. Schoolage children are assumed to receive part-time care in before- and after-school programs. Of course, some parents may put siblings in the same type of facility, though they fall in different age groups.

**Food:** Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty thresholds and the Food Stamps allotments, the Standard uses the Low-Cost Food Plan for food costs.<sup>15</sup> While both of these U.S. Department of Agriculture (USDA) diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. Although the Low-Cost Food Plan amounts are about 25% higher than the Thrifty Food Plan, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or

restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food eaten away from home.<sup>16</sup> Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

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

**Transportation:** If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate-income population.<sup>17</sup> There are no areas in Nebraska in which this population of workers use public transportation to get to and from work. Therefore, it is assumed that everywhere in Nebraska adults require a car; if there are two adults in the family, we assume they need two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time.)

Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The fixed costs of owning a car include fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included but the initial cost of purchasing a car is not.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20<sup>th</sup> and 40<sup>th</sup> percentile) of income, by region. For auto insurance, we use the average cost for Nebraska from the survey conducted by the National Association of Insurance Commissioners. For within state variation, we used premium cost comparisons from five major insurance companies in six areas available from the Nebraska Department of Insurance.<sup>18</sup> For variable costs, we used the AAA *Your Driving Costs 2000* survey for per-mile costs. The Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one shopping and errands trip per week. (The commuting distance is computed using the statewide average of

travel time from the National Personal Transportation Survey.) In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

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

Although workers who do not have employer-provided health insurance often “do without,” families cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that the employer provides health insurance coverage.<sup>19</sup> In Nebraska, employees pay 25% of the premium for coverage for themselves only, or 27% of the premium for family coverage.<sup>20</sup> The share for employees only is slightly higher than the national average share for individuals (which is 24% of employee-only coverage) and lower than the national average share for families (which is 36% of family coverage).<sup>21</sup> The costs of health insurance are based on the average premiums paid by Nebraska residents, according to the National Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Consumer Price Index (Medical CPI). To capture the geographic differences in costs, we varied the health insurance premiums using the differences in costs by county which were available from two on-line insurance agencies.

Data for out-of-pocket health care costs (by age) were obtained from MEPS, adjusted by region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical CPI.

**Miscellaneous:** This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.<sup>22</sup>

**Taxes:** Taxes include state sales tax, state and federal income taxes, and payroll taxes. The sales tax varies by city and county. In calculating sales tax by

county, we used the city tax from the most populated city and applied it to the respective county. Sales taxes are calculated on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. Food, however, is exempt from taxes. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the tax forms and instructions from the Nebraska Department of Revenue. The state income tax calculation includes state specific deductions, exemptions, and tax credits.

Although the federal income tax rate (15% for most family types) is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7% from 10% for most family types. Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned.

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

**Child Care Tax Credit (CCTC):** The CCTC is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a “refundable” tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC.

**Child Tax Credit (CTC):** The CTC is a refundable federal tax credit, like the EITC, that provides parents a deduction of up to \$600 (for children less than 17 years old). It is calculated as \$600 per child under 17, or 10% of earned income over \$10,000, whichever is less.

# How Much is Enough in Nebraska?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living in six different areas in Nebraska: Lincoln, Omaha, Scotts Bluff County, Hall County, Colfax County, and Dawson County.

In Lincoln a single adult with no children needs to earn **\$6.30** per hour to be able to meet her/his basic needs, as can be seen in the first column of Table 1. An adult with a preschooler (Column 2) needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires an increase in wages of over \$5.75 per hour, as compared to the single adult: she must earn

Table 1  
**The Self-Sufficiency Standard for Selected Family Types**  
**Lincoln, NE MSA 2002\***  
**Lancaster County**  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$427	39	\$564	27	\$564	20	\$564	17
Child Care	\$0	0	\$590	28	\$1,010	35	\$1,010	30
Food	\$178	16	\$270	13	\$403	14	\$554	17
Transportation	\$194	17	\$199	9	\$199	7	\$388	12
Health Care	\$70	6	\$157	7	\$171	6	\$206	6
Miscellaneous	\$87	8	\$178	8	\$235	8	\$272	8
Taxes**	\$153	14	\$294	14	\$462	16	\$517	16
Earned Income Tax Credit (-)	\$0	0	-\$38	-2	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$44	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	\$6.30	100	\$12.05	100	\$16.27	100	\$9.46 per adult	100
Monthly	\$1,109		\$2,121		\$2,864		\$3,331	
Annual	\$13,308		\$25,451		\$34,364		\$39,969	

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

\*\* Taxes include federal and state income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

Table 2  
**The Self-Sufficiency Standard for Selected Family Types**  
**Omaha, NE MSA 2002\***  
**Douglas County**  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$541	42	\$683	29	\$683	22	\$683	19
Child Care	\$0	0	\$590	25	\$1,010	32	\$1,010	28
Food	\$178	14	\$270	12	\$403	13	\$554	16
Transportation	\$198	15	\$204	9	\$204	7	\$398	11
Health Care	\$77	6	\$178	8	\$192	6	\$227	6
Miscellaneous	\$99	8	\$193	8	\$249	8	\$287	8
Taxes**	\$201	16	\$320	14	\$552	18	\$582	16
Earned Income Tax Credit (-)	\$0	0	-\$2	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-3
<i>Total Percent</i>	—	100	—	100	—	100	—	100
<b>Self-Sufficiency Wage - Hourly***</b>	<b>\$7.36</b>		<b>\$13.33</b>		<b>\$17.69</b>		<b>\$10.12 per adult</b>	
<b>Monthly</b>	<b>\$1,295</b>		<b>\$2,346</b>		<b>\$3,113</b>		<b>\$3,561</b>	
<b>Annual</b>	<b>\$15,538</b>		<b>\$28,155</b>		<b>\$37,357</b>		<b>\$42,732</b>	

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

\*\* Taxes include federal and state income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

**\$12.05** per hour.<sup>23</sup> If she has two children, a preschooler and a schoolage child, she must earn more than twice as much as the single person with no children, **\$16.27** per hour to meet her family's needs. Finally, if there are two adults with two children—a preschooler and a schoolage child—the major costs of housing and child care stay the same, while costs for additional food, health care, and miscellaneous costs increase slightly.

As a result, *each* adult would need to earn **\$9.46** per hour.

Costs in Omaha (see Table 2) are higher than those found in the city of Lincoln. A single adult's Self-Sufficiency Wage is **\$7.36** per hour. A single parent with one preschooler must earn an additional \$5.97 per hour, or **\$13.33** per hour to be self-sufficient. The single parent with two children in the city of Omaha would need to

earn **\$17.69** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$10.12** per hour.

In Scotts Bluff County, costs are lower than either Lincoln or Omaha. Thus, a single adult's Self-Sufficiency Wage is **\$5.71** per hour (see Table 3). A single parent with one preschooler needs to earn **\$8.09** per hour to meet the basic needs of her family. While these costs are high, if she has two children, one

preschooler and one schoolage child, she would need **\$10.71** per hour to meet her family's needs, which is just under twice the amount required of the single person with no children. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$7.27** per hour in Scotts Bluff County.

In Hall County, costs are generally higher than Scotts Bluff County, but lower than in Lincoln or Omaha. Thus, a single adult's Self-Sufficiency Wage is

Table 3  
**The Self-Sufficiency Standard for Selected Family Types**  
**Scotts Bluff County, NE, 2002\***  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$338	34	\$429	30	\$429	23	\$429	17
Child Care	\$0	0	\$310	22	\$615	33	\$615	24
Food	\$178	18	\$270	19	\$403	21	\$554	22
Transportation	\$203	20	\$208	15	\$208	11	\$408	16
Health Care	\$76	8	\$176	12	\$190	10	\$225	9
Miscellaneous	\$80	8	\$139	10	\$184	10	\$223	9
Taxes**	\$130	13	\$126	9	\$178	9	\$309	12
Earned Income Tax Credit (-)	\$0	0	-\$149	-10	-\$167	-9	-\$25	-1
Child Care Tax Credit (-)	\$0	0	-\$35	-2	-\$56	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-4	-\$100	-5	-\$100	-4
Total Percent Self-Sufficiency Wage - Hourly***	\$5.71	100	\$8.09	100	\$10.71	100	\$7.27 per adult	100
Monthly	\$1,005		\$1,424		\$1,884		\$2,558	
Annual	\$12,065		\$17,093		\$22,610		\$30,691	

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

\*\* Taxes include federal and state income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

Table 4  
**The Self-Sufficiency Standard for Selected Family Types**  
**Hall County, NE, 2002\***  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$440	38	\$586	35	\$586	27	\$586	21
Child Care	\$0	0	\$310	19	\$615	28	\$615	22
Food	\$178	16	\$270	16	\$403	19	\$554	19
Transportation	\$203	18	\$208	13	\$208	10	\$408	14
Health Care	\$76	7	\$176	11	\$190	9	\$225	8
Miscellaneous	\$90	8	\$155	9	\$200	9	\$239	8
Taxes**	\$161	14	\$164	10	\$257	12	\$406	14
Earned Income Tax Credit (-)	\$0	0	-\$112	-7	-\$107	-5	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$50	-3	-\$84	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$100	-5	-\$100	-4
<b>Total Percent Self-Sufficiency Wage - Hourly***</b>	<b>—</b>	<b>100</b>	<b>—</b>	<b>100</b>	<b>—</b>	<b>100</b>	<b>—</b>	<b>100</b>
	<b>\$6.52</b>		<b>\$9.42</b>		<b>\$12.32</b>		<b>\$8.10 per adult</b>	
<b>Monthly</b>	<b>\$1,148</b>		<b>\$1,658</b>		<b>\$2,168</b>		<b>\$2,852</b>	
<b>Annual</b>	<b>\$13,776</b>		<b>\$19,898</b>		<b>\$26,018</b>		<b>\$34,230</b>	

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

\*\* Taxes include federal and state income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

**\$6.52** per hour (see Table 4). A single parent with one preschooler needs to earn **\$9.42** per hour to meet the basic needs of her family. If she has two children, one preschooler and one schoolage child, she would need **\$12.32** per hour to meet her family's needs, which is \$5.80 more than the amount required of the single person with no children. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$8.10** per hour in Hall County.

In Colfax County (see Table 5), costs are typical of many of the rural counties in Nebraska, which are generally lower than urban areas in the state. A single adult in Colfax County must earn **\$5.67** per hour to be self-sufficient. A single parent with a preschooler must earn almost \$2.00 more per hour to meet costs, **\$7.61** per hour. An adult with a preschooler and schoolage child must earn **\$9.93** per hour to be self-sufficient. The two adults with a preschooler and schoolage child

must each earn **\$6.77** per hour in Colfax County to be self-sufficient.

In Dawson County, which is rural but slightly more expensive than Colfax County, a single adult must earn **\$5.99** per hour to be self-sufficient (see Table 6). A single parent with a preschooler must earn **\$7.93** per hour in Dawson County to be self-sufficient. An adult with two children, a preschooler and schoolage child, must earn **\$10.22** to meet costs—almost twice the amount of the single adult. In a two parent family with a preschooler and schoolage child, each adult must earn **\$7.01** per hour to be self-

sufficient. These costs are lower than the cities of Lincoln and Omaha, and Hall and Scotts Bluff Counties, but slightly higher than Colfax County.

Child care and housing costs account for the largest percentage of budget costs for Nebraska families with children. The proportions spent on each cost do not vary greatly from place to place. For single parent families with one child, across these six places in Nebraska, child care costs range from 19% to 28% of total budgets, while housing costs range from 27% to 35% of family budgets.

Table 5  
**The Self-Sufficiency Standard for Selected Family Types**  
**Colfax County, NE, 2002\***

*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$339	34	\$416	31	\$416	24	\$416	17
Child Care	\$0	0	\$259	19	\$518	30	\$518	22
Food	\$178	18	\$270	20	\$403	23	\$554	23
Transportation	\$199	20	\$204	15	\$204	12	\$399	17
Health Care	\$75	7	\$172	13	\$186	11	\$221	9
Miscellaneous	\$79	8	\$132	10	\$173	10	\$211	9
Taxes**	\$129	13	\$125	9	\$178	10	\$298	13
Earned Income Tax Credit (-)	\$0	0	-\$163	-12	-\$195	-11	-\$62	-3
Child Care Tax Credit (-)	\$0	0	-\$26	-2	-\$42	-2	-\$73	-3
Child Tax Credit (-)	\$0	0	-\$50	-4	-\$91	-5	-\$100	-4
Total Percent Self-Sufficiency Wage - Hourly***	\$5.67	100	\$7.61	100	\$9.93	100	\$6.77 per adult	100
Monthly	\$999		\$1,339		\$1,748		\$2,381	
Annual	\$11,983		\$16,069		\$20,970		\$28,576	

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

\*\* Taxes include federal and state income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

For families with two children, however, child care costs make up a larger part of the family budget, yet housing costs still make up the largest portion of the family budget. Depending on the location, child care costs range from 28% to 35% of the family budget for one adult families with two children, and 21% to 30% of the family budget for two-adult families with two children.

The monthly cost of child care for two children, a preschooler (full-time) and a schoolage child (part-time), ranges from \$518 in Colfax and Dawson counties to \$615 in Scotts Bluff and Hall counties and

\$1,010 in the cities of Lincoln and Omaha. The differential in housing costs is also large with the rent for a two-bedroom housing unit varying from a low of \$416 per month in Colfax County to a high of \$683 per month in the city of Omaha.

In Figure 1 on page 14, we have shown the proportion of income spent on each basic need for a single parent family with one preschooler and one schoolage child in the city of Omaha. Housing and child care are by far the greatest expenses for working families with children— 54% for this family in Omaha.

Table 6  
**The Self-Sufficiency Standard for Selected Family Types**  
**Dawson County, NE, 2002\***  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$373	35	\$458	33	\$458	25	\$458	19
Child Care	\$0	0	\$259	19	\$518	29	\$518	21
Food	\$178	17	\$270	19	\$403	22	\$554	22
Transportation	\$203	19	\$208	15	\$208	12	\$408	17
Health Care	\$76	7	\$176	13	\$190	11	\$225	9
Miscellaneous	\$83	8	\$137	10	\$178	10	\$216	9
Taxes**	\$141	13	\$124	9	\$175	10	\$312	13
Earned Income Tax Credit (-)	\$0	0	-\$154	-11	-\$185	-10	-\$44	-2
Child Care Tax Credit (-)	\$0	0	-\$32	-2	-\$47	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-4	-\$97	-5	-\$100	-4
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly Annual	\$5.99 \$1,054 \$12,653		\$7.93 \$1,395 \$16,746		\$10.22 \$1,799 \$21,592		\$7.01 per adult \$2,466 \$29,598	

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

\*\* Taxes include federal and state income taxes, payroll taxes and sales taxes.

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

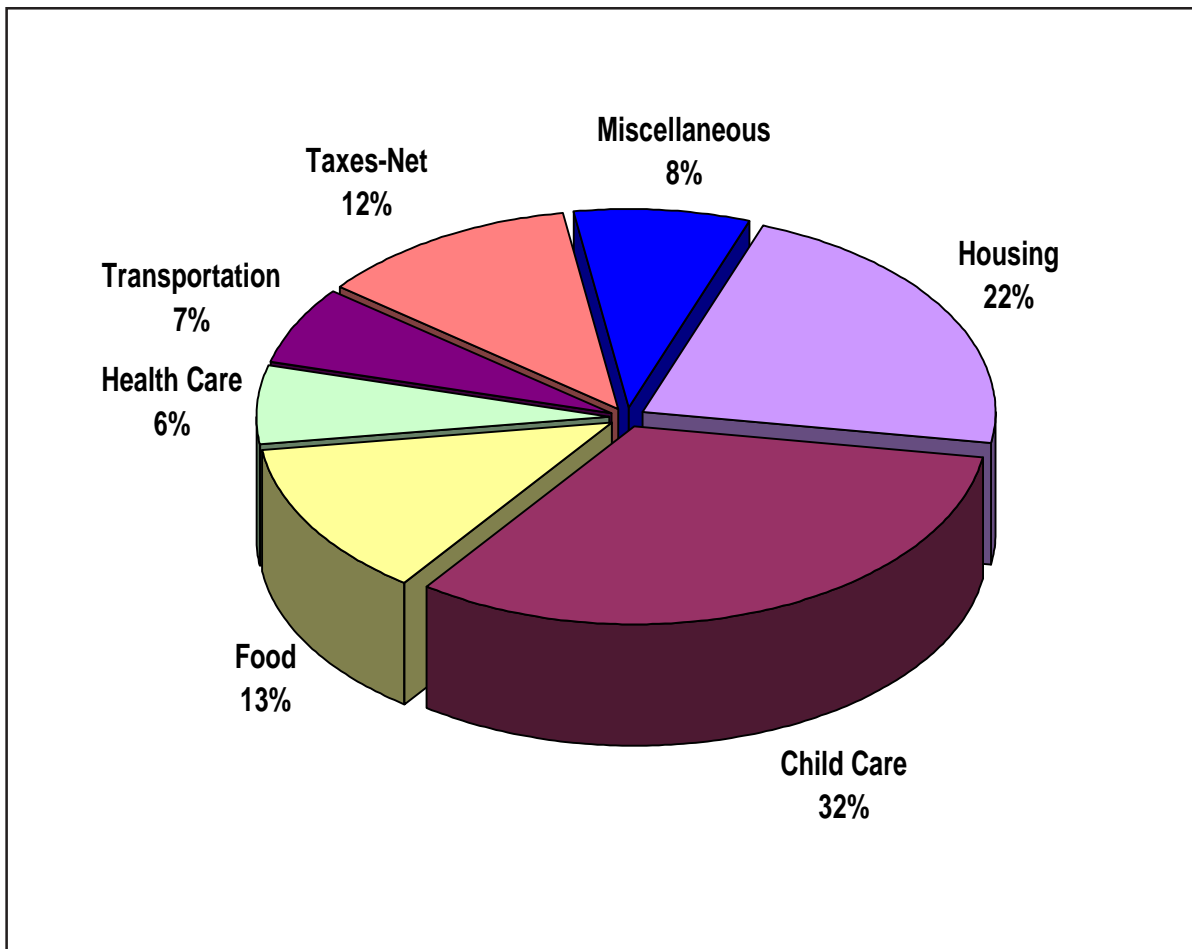
Note: Totals may not add exactly due to rounding.

Families with two children, when one is under schoolage, generally spend almost half their incomes on these two expenses alone.

The next largest expense for this Nebraska family is food, accounting for 13% of the total costs. Although taxes account ultimately for 12% of this family's budget, the tax burden month to month is actually 18%. The difference is due to tax credits, which reduce the tax burden. (However, note that some or all of these tax credits are usually received the next year when

taxes are filed.) Health care is a relatively small share at 6%, but this calculation assumes that the employer both provides health insurance and pays a portion of the premium. For families in Nebraska who do not have employer-provided health insurance, it is likely that health care costs account for even more of the family budget. While the cost of transportation makes up just under one-tenth of this family's budget, the Standard does not include the cost of car repair or the initial cost of purchasing a car.

Figure 1  
**Percentage of Income Needed to Meet Basic Needs, 2002**  
Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in Omaha, NE



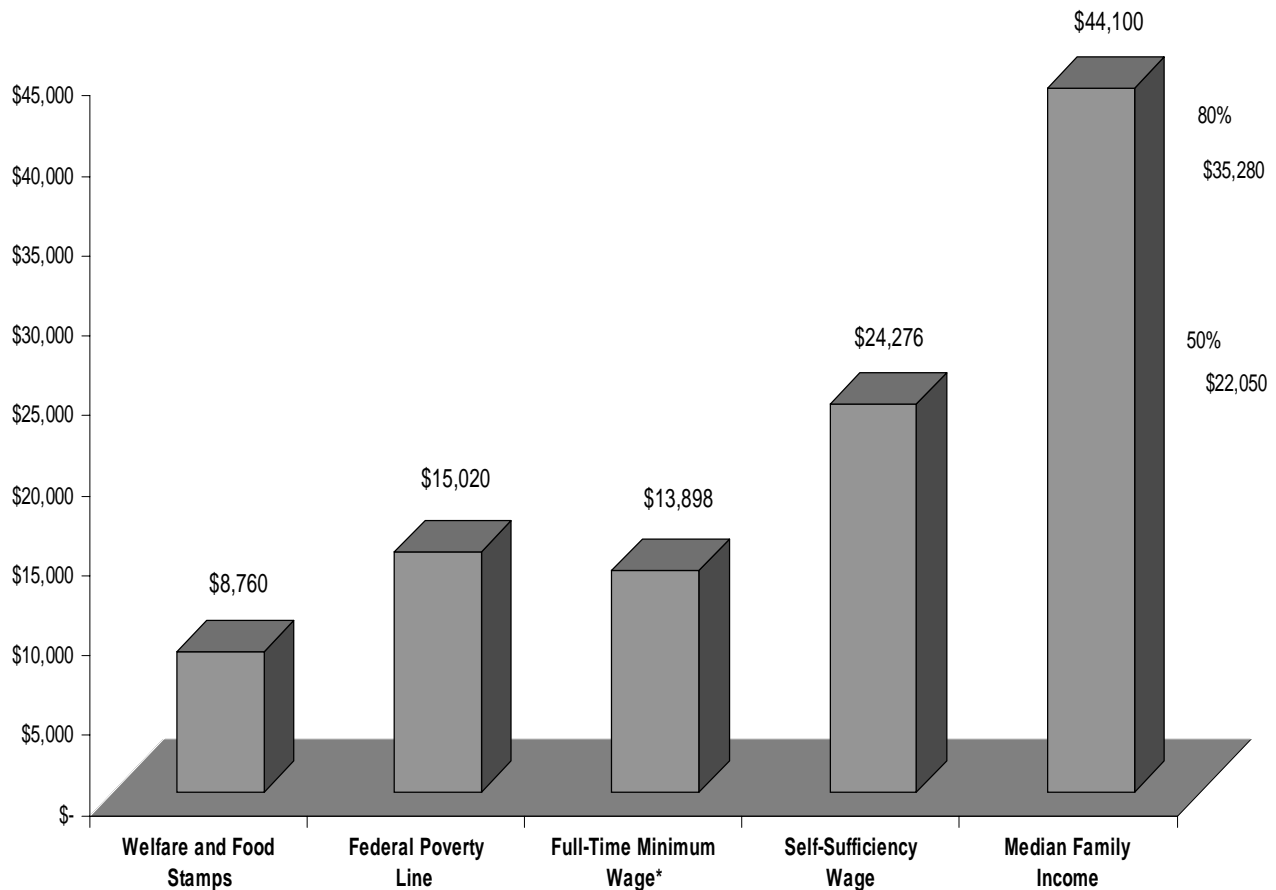
\*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 19%, but with tax credits, the amount owed in taxes is reduced to 10%. Also, percentage total may not equal 100% due to rounding.

# Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2 on page 15, we have compared the Self-Sufficiency Standard for a family of three living in Adams County to four other benchmarks: the welfare grant package, the federal poverty measure, the federal minimum wage, and the median family income. This set

of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see the next two sections for a more detailed discussion of how Nebraska families can achieve Self-Sufficiency Wages.)

Figure 2  
**The Self-Sufficiency Standard Compared to Other Benchmarks, 2002**  
 Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in Adams County, NE



\* Note: Full-time minimum wage is the year 2002 federal minimum wage of \$5.15 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one schoolage child living in Adams County. (The other benchmarks presented are also for three-person families, where relevant; however, none is as specific as the Standard in terms of age and number of children and/or geographic location.) The Standard for this family is **\$24,276** per year.

**The Welfare (TANF) Grant and Food Stamps:** Including the cash value of Food Stamps as well as the TANF cash grant, assuming no wage or other income, the total basic “cash” assistance package is **\$730** per month in Adams County or **\$8,760** per year. This amount is just over one-third (**36%**) of the Self-Sufficiency Standard for a three-person family in Adams County.

**Federal Poverty Level:** Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,252** (**\$15,020** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is slightly under two-thirds (**62%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one schoolage child). Even in the least expensive areas in Nebraska, such as Logan County, the official poverty line is only about **72%** of the amount necessary to meet family needs according to the Standard.

**Minimum Wage:** A full-time worker at the federal minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting payroll taxes (Social Security), and federal and state income taxes—and adding tax credits—the Child Care, Child, and Earned Income Tax Credits—this worker would have a cash income of **\$1,158** per month, or **\$13,898** per year. This amount is more than her earnings alone because the federal EITC benefit for which she qualifies is the maximum and she also receives a small Child Tax Credit. Together these are more than the taxes she owes. (At this income level, this worker only

has to pay sales and payroll taxes since her income is below the threshold for paying federal income taxes. Nevertheless, because she does not pay federal income taxes, she does not receive the Child Care Tax Credit.)

Even with the help of the federal EITC, however, a full-time job at the minimum wage provides a little more than one-half (**57%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC or the CTC payments on a monthly basis—as is true of most workers—she will only receive **\$9,893** during the year, which is less than only two-fifths of the Self-Sufficiency Standard (**40%**).

**Median Family Income:** Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Adams County, located in the Adams MSA is **\$44,100**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **55%** of the median family income for Adams County.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes between 50% and 80% of the median area income are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for an Adams County family falls within the HUD definition of “Low Income.” As in most states and localities, the Self-Sufficiency Standard falls *between* 50% and 80% of area median income. That it is below the 80%-of-area-median-income/“Low Income” standard used by HUD suggests that a substantial portion of Nebraska families lack adequate income to meet their needs. At the same time, it suggests that the Self-Sufficiency Standard is set at a level that is neither too high, nor too low.

# Comparing the Standard for Omaha to Other Major Cities

The Self-Sufficiency Standard has been completed for 29 states or cities. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared. However, since the Standards have been completed in different years, all numbers have been updated to 2002. While over time costs are likely to increase at varying rates, for our purposes it is acceptable to use the U.S. Bureau of Labor Statistic's Consumer Price Index (CPI) to update the Standards to make them comparable.

As can be seen in Table 7, we compare the Standard for the city of Omaha to eleven other cities: Baltimore, Billings, Boston, Denver, Kansas City, Las Vegas, Milwaukee, Oklahoma City, Rapid City, Seattle and Washington, DC.

For a single adult, the costs in the city of Omaha require a Self-Sufficiency Wage of **\$7.36** per

hour, which is higher than four of the cities listed, and lower than seven others. However, a single adult with one child requires a Self-Sufficiency Wage of **\$13.33**, which is the fourth lowest cost for this family type among the twelve cities.

For a single adult with two children in Omaha, the Self-Sufficiency Wage at **\$17.69** per hour is in the mid-range of the twelve cities. In a two parent family with a preschooler and schoolage child, each adult must earn **\$8.66** for the family to be Self-Sufficient. These wages are the second lowest among these eleven cities.

In conclusion, while the city of Omaha is generally not the most expensive city in which to live, it is also not the least expensive. Living in the city of Omaha requires substantial resources, particularly for families with children, in order to meet basic family needs at an adequate level.

**Table 7**  
**The Self-Sufficiency Standard for Omaha, NE**  
**Compared to Other Major Cities, 2002\***

City	Single Adult	City	Single Adult, Preschooler	City	Single Adult, Preschooler, Schoolage	City	Two Adults, Preschooler, Schoolage**
Rapid City	\$6.42	Rapid City	\$10.87	Rapid City	\$13.46	Rapid City	\$8.24
Seattle***	\$6.92	Billings	\$12.43	Billings	\$15.00	Omaha	\$8.66
Billings	\$7.26	Kansas City	\$12.69	Las Vegas	\$15.97	Billings	\$9.37
Kansas City	\$7.29	Omaha	\$13.33	Kansas City	\$16.01	Kansas City	\$9.47
Omaha	\$7.36	Oklahoma City	\$13.70	Oklahoma City	\$16.96	Las Vegas	\$9.60
Milwaukee	\$7.50	Las Vegas	\$13.95	Omaha	\$17.69	Seattle***	\$9.75
Oklahoma City	\$7.66	Seattle***	\$14.44	Baltimore	\$17.83	Oklahoma City	\$10.17
Denver	\$8.15	Baltimore	\$14.82	Seattle***	\$17.86	Baltimore	\$10.83
Boston***	\$8.48	Denver	\$15.05	Denver	\$19.27	Denver	\$10.93
Las Vegas	\$8.79	Milwaukee	\$16.69	Boston***	\$20.91	Boston***	\$11.37
Washington,DC***	\$8.87	Boston***	\$17.23	Milwaukee	\$21.69	Milwaukee	\$12.09
Baltimore	\$9.35	Washington,DC***	\$17.83	Washington,DC***	\$25.20	Washington,DC***	\$13.86

\*All wages are updated to 2002 using the Consumer Price Index

\*\*Wages shown are per adult

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

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

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## **The Impact of Supports on Reducing Costs and Meeting Basic Needs**

There are a number of ways to reduce the amount of income required to meet family needs, thus helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives. We then model their effects on wages for a single adult with one infant and a preschooler. Using the Self-Sufficiency Wage as a benchmark, we show the impact of adding various public and private resources on the income needed to meet basic needs.

**Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Even in situations of lower wages and therefore lesser amounts of child support payments, whatever the amount, child support reduces the amount required from single parents to meet their families' needs, by providing the support of both parents to meet children's needs.

**Work Supports:** While the Self-Sufficiency Standard provides the amount of income that families need to meet their basic needs, without public or private assistance, many families cannot achieve self-sufficiency immediately. Work supports or aid such as Temporary Assistance for Needy Families (TANF) cash assistance, housing (including Section 8 vouchers and public housing), child care, health care (Medicaid or other plan), and/or transportation subsidies all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such work supports can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.

**Health Care Coverage:** While health care expenses are a relatively small cost item in the budgets for most family types (less than 10%), health care coverage is essential. The Standard assumes that a Self-Sufficiency Wage includes employer-provided

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

However, with the expansions of the federal and state-supported Children's Health Insurance Program—known as Nebraska's Kids Connection—many families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to one full year. After that, and for those families not transitioning from welfare, children can be covered by Medicaid or by Kids Connection, depending upon family income and household size.<sup>24</sup>

## **Modeling the Impact of Supports**

In Table 8, we examine the effect of adding work supports for a family consisting of a single parent, an infant and a preschooler living in Lincoln, Lancaster County. These tables illustrate the impact of work supports in different combinations and under different costs of living conditions. The basis for these numbers can be found in the section entitled "How the Standard is Calculated," starting on page 5.

**Treatment of Tax Credits:** Although we include the federal Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law, a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.<sup>25</sup>

While research shows that this money is frequently used to meet important family needs, such as to pay the

security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.<sup>26</sup> Also, for many workers, it is difficult to gauge how much the EITC will total, because of fluctuating hours and wages, and sometimes job and/or wage changes, throughout the year.

We show the federal EITC only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the second shaded line from the bottom of Table 8.) Note that because these amounts are not received during the month or year shown here, they are not included in the calculation of the wages shown.

Starting in 2002, families that qualified for the refundable Child Tax Credit will also receive the amount not used to reduce their federal income taxes (if they owed any taxes) as a lump sum payment the next year, like the EITC. Thus the amount of the annual *refundable* Child Tax Credit is also shown at the bottom of Table 8, in the last shaded line.

**Table 8 - The Impact of Work Supports in Lincoln**

*The Self-Sufficiency Standard (Column #1):* In the first column of Table 8, the Standard provides the full amount of this family’s expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In Lincoln, with child care expenses of \$1,063 per month for an infant and a preschooler and housing costs of \$564 per

Table 8  
**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage**  
*of a Single Parent with One Infant and One Preschooler*  
*Lincoln, NE MSA, Lancaster County - 2002*

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	[Child Care]*	Child Care, Food Stamps & Medicaid	[Child Care], [Food Stamps] & [Kids Connection]	Housing, Child Care, Food Stamps & Kids Connection
<b>Monthly Costs:</b>						
Housing	\$564	\$564	\$564	\$564	\$564	\$350
Child Care	\$1,063	\$1,063	\$1,063	\$132	\$1,063	\$0
Food	\$351	\$351	\$351	\$206	\$351	\$233
Transportation	\$199	\$199	\$199	\$199	\$199	\$199
Health Care	\$166	\$166	\$166	\$0	\$166	\$70
Miscellaneous	\$234	\$234	\$234	\$234	\$234	\$234
Taxes	\$460	\$269	\$460	\$68	\$460	\$82
Earned Income Tax Credit	\$0	#	#	#	#	#
Child Care Tax Credit (-)	-\$80	-\$80	-\$80	-\$7	-\$80	\$0
Child Tax Credit (-)	-\$100	-\$41	-\$100	\$0	-\$100	\$0
Child Support		-\$312				
<b>Self-Sufficiency Wage:</b>						
Hourly	\$16.23	\$13.71	\$16.23	\$7.93	\$16.23	\$6.64
Monthly	\$2,857	\$2,412	\$2,857	\$1,396	\$2,857	\$1,169
Annual	\$34,281	\$28,948	\$34,281	\$16,755	\$34,281	\$14,032
Total Federal EITC (annual)		\$665	\$0	\$3,233	\$0	\$3,807
Total Federal CTC (annual) (refundable)		\$703	\$0	\$675	\$141	\$403

\*Brackets around work supports indicate that we attempted to model the work support, but if the income is sufficient to meet the costs of unsubsidized needs, it is too high to qualify for the work support.

# In the modeling columns, refundable credits are shown as they are usually received, as an annual lump sum when taxes are filed early the next year. The child tax credit is split, with the part that is a credit against taxes owed received monthly, and the refundable portion shown as received annually. EITC is not received as a credit against taxes, so it is shown only annually.

month, it is not surprising that the Self-Sufficiency Wage is **\$16.23** per hour.

### **Private Support:**

*Child Support (Column #2):* In the second column of Table 8, the private “subsidy” of child support is added. The amount of **\$312** shown in Table 8 is the average child support payment per month per family (not per child) in the United States.<sup>27</sup> Unlike additional earned income, child support is not taxable income, and thus it has a strong impact on helping families meet their needs.

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***Public policies can have a substantial impact on the ability of families to meet their needs—aiding them with temporary work supports until they are able to earn self-sufficiency wages.***

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Not only does child support reduce the amount that must be earned, but it changes taxes. Taxes decrease in Lincoln from \$460 in Column #1—when all income is earned to \$269 in Column #2—when some income is received as child support. Note that altogether, these changes reduce the amount this single parent must earn to meet her family’s needs by more than two dollars, from \$16.23 to **\$13.71**, per hour. Receipt of child support also reduces the wage needed to meet monthly costs enough to qualify for a \$665 annual EITC and a \$703 annual refundable Child Tax Credit.

### **Public Work Supports**

*Child Care (Column #3):* In the third column, we attempted to model the effect of a child care work support or subsidy available to low-income families in Nebraska. However, if the family’s income is sufficient enough to meet the costs of all their needs, it is too high to qualify for a child care subsidy. Therefore, their Self-Sufficiency Wage is the same as in Column #1, at **\$16.23**, and they do not qualify for an annual refundable EITC or Child Tax Credit.

*Child Care, Food Stamps & Health Care [Medicaid] (Column #4):* For adults who are moving from welfare to work, there is a set of supports available to help with that transition. In the fourth column of Table 8, we assume that this single parent family is receiving a typical “package” of benefits available to those making the welfare-to-work

transition. This package usually includes child care, Food Stamps, and Medicaid.

With this assistance package, child care costs are reduced to a co-payment of \$132 per month. Food Stamps reduce food expenditures from \$351 to **\$206** per month. With Medicaid, we assume it reduces the cost of health care to zero for the whole family. As a result, taxes also decrease from \$460 to **\$68** (compare Column #1 and #4). Altogether, this lowers the wages required to meet basic needs to **\$7.93** per hour in Lincoln, which is roughly half of the full Self-Sufficiency Wage.

*[Child Care], [Food Stamps] & [Kids Connection] (Column #5):* After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family. If the family income remains below 185% of poverty, she is eligible for Kids Connection (CHIP) for health insurance coverage for her children. The parent must pay for her share of the health insurance premium that is available through her employer, as well as out-of-pocket costs for herself. However, when the family loses Medicaid, their expenses increase substantially as they are now no longer eligible for child care assistance or Food Stamps. As a result, their income is above 185% of poverty and also do not qualify for Kids Connection.

As a result of the loss of these work supports, this single parent must increase her earnings from \$7.93 to **\$16.23** per hour in Lincoln just to be able to meet her needs at the same level as when Medicaid covered *all* of her family’s health care costs and she was eligible for child care assistance and Food Stamps.

*Housing, Child Care, Food Stamps & Kids Connection (Column #6):* In the sixth and final column of Table 8, we added housing assistance to the work support combination, modeling housing, child care, Food Stamps, and health care [Kids Connection]. Housing assistance typically reduces the cost of housing so that families pay only 30% of their income for housing and utilities. Housing assistance lowers this family’s housing costs from \$564 to \$350 per month. With housing assistance, the wage required for her to meet her other basic needs is reduced enough for the family to also qualify for child care, Food Stamps, and health care [Kids Connection]. With this combination of work supports the wage required to meet this family’s needs is reduced to **\$6.64** per hour.

The figures in Table 8 provide examples for one

family- a single parent with one preschooler, and one schoolage child, living in Lincoln. The impact of various work supports varies in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient, assisting families who receive the supports for which they are eligible.

By temporarily aiding families with work supports until they are able to earn Self-Sufficiency-level Wages, families are able to meet their needs adequately as they enter or re-enter the work force. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet and health care. This in turn helps support their achieving stable employment, depending on the state of the economy.

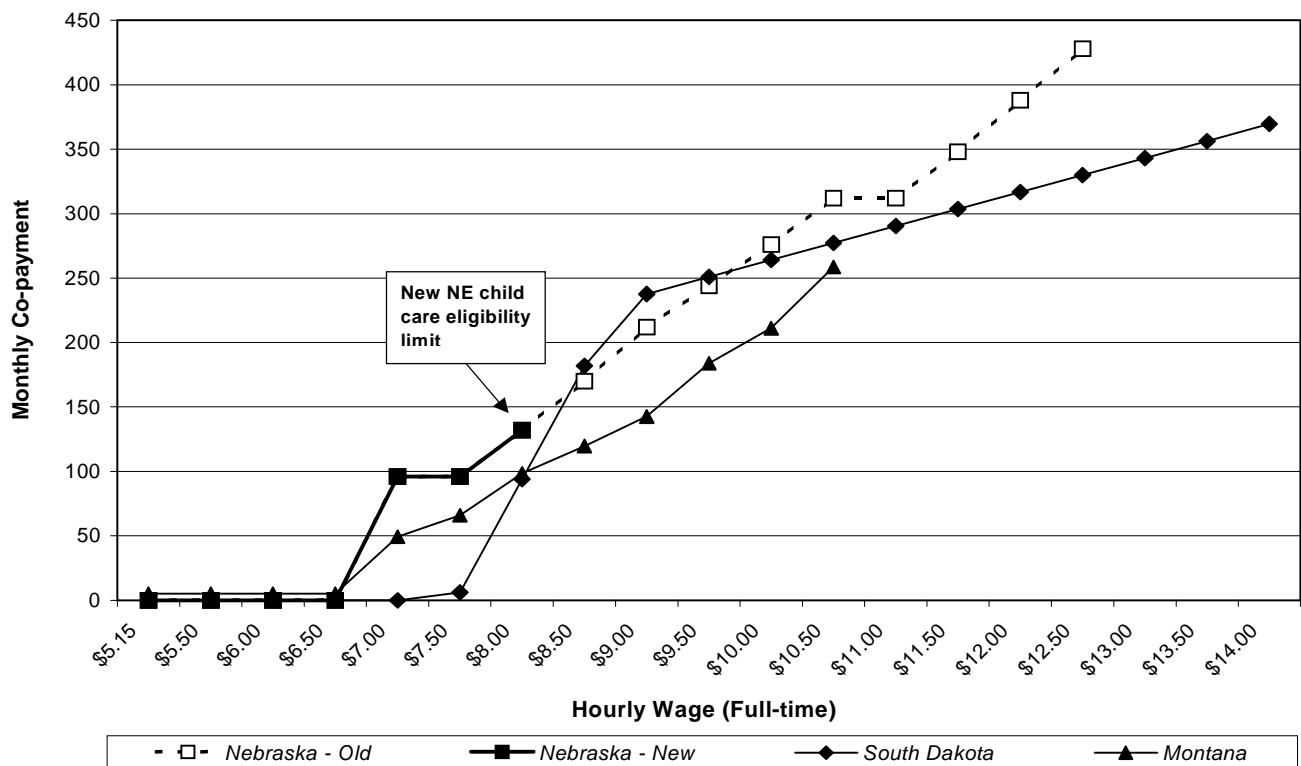
**Figure 4 - State Comparisons of Child Care Co-Payments**

Changes in child care eligibility were implemented in June 2002 and substantially changed a family's ability to meet their needs with the help of child care assistance. Figure 4 compares the new Nebraska

child care co-payment (the solid line with black boxes) with the old co-payment scale (the dashed line with white boxes) and with the co-payments of Montana and South Dakota. The difference between the new and old child care co-payment scale is substantial. Under the old co-payment scale, eligibility extended to 185% of the Federal Poverty Level (almost \$13.00 per hour). On the other hand, the maximum income eligibility level under the new co-payment scale is unusually low at 118% of the Federal Poverty Level (about \$8.00 per hour).

As can be seen, there are considerable differences between all of these co-payment scales. For example a mother with two children who works full-time at \$7.00 per hour (less than half the Self-Sufficiency Standard in Lincoln), is required to pay \$0 in South Dakota, \$50 in Montana, and \$96 in Nebraska. There is an even greater disparity in the maximum levels at which a family loses eligibility for child care assistance. A family of three in Montana is eligible for child care assistance while earning up to \$10.50 per hour. The same family type in South Dakota is eligible up to \$14.00 per hour, and under the old Nebraska co-payment scale a family of three would be eligible for assistance up to \$12.50 per hour. However, under the current co-payment scale a family of three with one parent working full-time is

Figure 4  
State Comparisons of Child Care Co-Payments, by Wage Level, 2002



eligible for assistance up to only \$8.00 per hour (about half of the Self-Sufficiency Wage needed by a family of three in Lincoln).

The figures in Table 8 provide examples for one family—a single parent with one infant and one preschooler, living in Lincoln. The impact of various work supports and taxes varies in different communities and family types, depending on cost levels and policy choices. What is clear from these examples is that public policy choices can have a substantial impact on the ability of families to become self-sufficient.

By temporarily aiding families with work supports until they are able to earn Self-Sufficiency-level Wages, families are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps them maintain stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

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

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.<sup>28</sup> In Nebraska, the Lincoln Department of Housing and Urban Development administers approximately 2,864 Section 8 vouchers per year. Currently, the waiting list for Section 8 housing in Lincoln takes over a year.<sup>29</sup>
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a U.S. General Accounting Office report concluded that the decline was greater than would be expected according to economic indicators. Also, the Urban Institute reported that about two-thirds of those who left the Food Stamps program as they left welfare remained eligible for the program.<sup>30</sup>
- Only 10% of about 15 million eligible children are receiving child care assistance nationwide.<sup>31</sup> In Nebraska, there are an estimated 15,000 families that receive child care assistance.<sup>32</sup>
- Families USA reports that in the 12 states with the largest numbers of uninsured children, from 1996 to 1999, Medicaid enrollment declined by nearly a million children.<sup>33</sup> There are currently 118,000 children enrolled in the Kids Connection, which is approximately 67% of the children estimated to be eligible.<sup>34</sup>
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed them, and less than 20% received the full amount owed. Not surprisingly, the national average monthly child support payment of \$312 represents 17% of a single mother's and 11% of a single father's income.<sup>35</sup>

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

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

This wage gap presents states and localities with the challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by an expanding economy during the late nineteen-nineties, helping families achieve self-sufficiency will be an even greater challenge during economic downturns. Additionally, timelimits for TANF cash assistance are limiting support available.

The two basic approaches for individuals to close this income gap are to: (1) reduce costs through supports—public or private, in cash or “in kind,” and (2) raise incomes. The first approach, that of reducing costs, can be accomplished through various subsidies and supports, such as child support, Food Stamps, and child care assistance (as discussed in the previous section).

The other approach, raising incomes, can be done at either the “micro” or individual level, or at the “macro” level. “Micro” strategies that raise individuals’ incomes include training and education, context literacy, nontraditional employment for women, microenterprise, and individual development accounts. “Macro” strategies address labor market structures, and include labor market reforms, removing artificial barriers to employment for women and/or persons of color, and sectorial employment initiatives. Below we will discuss in more detail each of these strategies.

These two approaches reducing costs and raising incomes—are not mutually exclusive, but in fact can and should be used as appropriate, sequentially or in

tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education and family responsibilities.

## **Raising Incomes: Micro Approaches**

***Targeting Higher-Wage Employment: Increasing Access to Higher Education:*** Adults with language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages (see chart on following page). For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and /or ESL (English as a Second Language) programs. For others, this may mean two- or four-year college degrees.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “workfirst,” the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 restricted low-income women’s access to higher education. Thus, students enrolled in college must meet the strict work requirements of the welfare reform law and take approved courses that qualify as “vocational education training.” Currently, states can count only twelve months of vocational education as a work activity for TANF recipients. Effectively increasing access to higher education requires a relaxing of such restrictions, as well as providing supports for low-income parents in college, including child care, tuition waivers, transportation, etc. In addition, policy changes at the local, state as well as federal levels are necessary.

The development of an educated workforce is necessary for many employers to remain competitive.

Indeed, businesses have long invested heavily in education and training for their skilled workers in order to take advantage of new technology. Expanding incumbent worker training results in increased productivity and increased efficiency benefitting the employer as well as the employee by increasing wages.

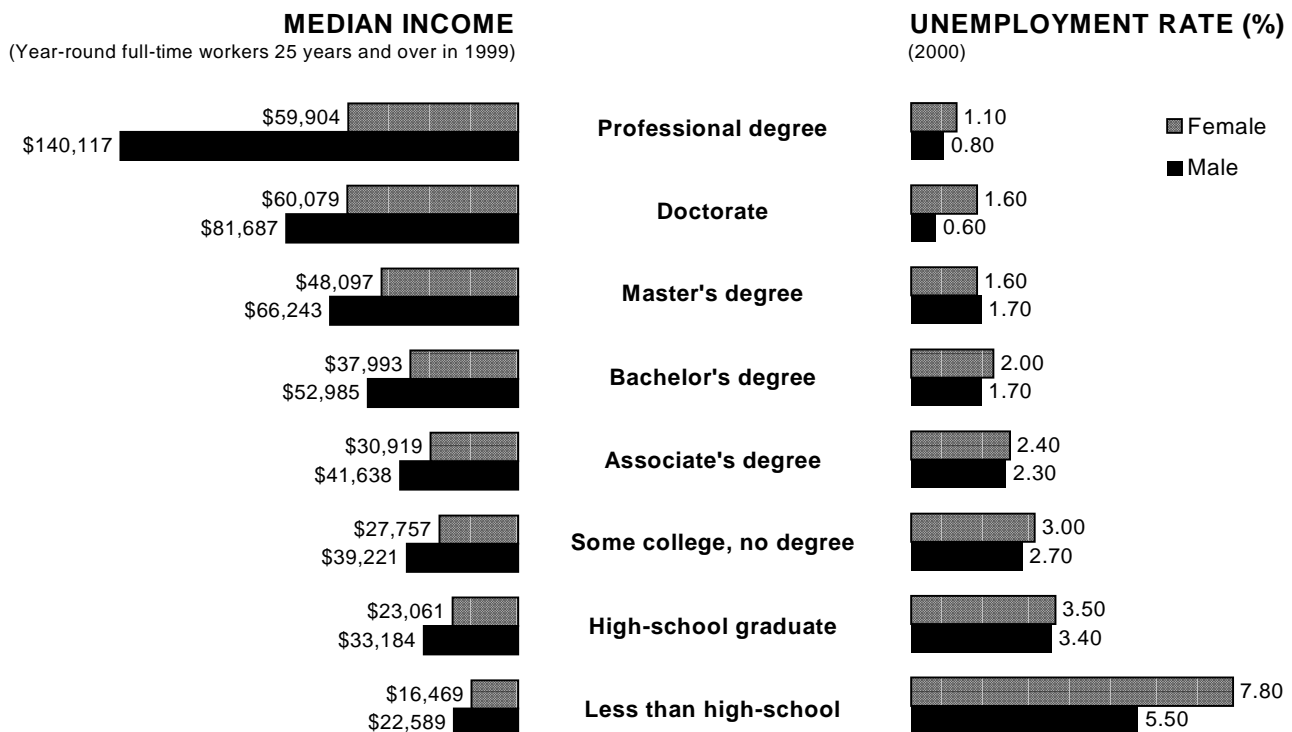
**Functional Context Education:** Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills in sequence because this innovative approach teaches literacy and basic skills in the context in which the learner will use them. Clients see clearly the role literacy skills play in moving them toward their goals. For adults who have already experienced school failure, enrollment in programs that use traditional approaches to teaching often reproduce that failure. Functional Context Education programs address this problem by using content related to adult goals to teach basic skills. This strategy promotes better retention, encourages lifelong learning and supports the intergenerational transfer of knowledge.

In addition, most adults do not have time to spend years in basic education programs learning skills that may seem, at best, distantly related to their economic goals. Given welfare time limits and restrictions on education and training, it is more important than ever that individuals master basic and job-specific skills as quickly through FCE and as efficiently as possible.

**Nontraditional Employment for Women:** For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. Nontraditional employment for women is one high-wage option that can enable families to move out of poverty. Nontraditional Occupations (NTOs) are jobs that are often thought of as “men’s jobs.” According to the U.S. Department of Labor, they include any occupation in which less than 25 percent of the workforce is female.

Increasing women’s access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. Most importantly, compared to jobs that are traditional for women, nontraditional jobs can provide better wages and

Figure 3  
**Impacts of Education on Unemployment and Earnings by Gender in the United States**



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

benefits than the traditionally female jobs. Enhancing women's access to these jobs—or training leading to these jobs—requires addressing a range of economic, political and social barriers that prevent women from entering and remaining in nontraditional occupations. Unfortunately, most female job training participants and welfare clients are steered towards traditionally female occupations. The additional earnings associated with NTOs significantly improve the ability of women to take care of their families. Nontraditional jobs also frequently have greater career and training opportunities, and many women find greater job satisfaction that can result in longer-term employment. In addition, hiring women in nontraditional jobs is good for business and produces positive results for employers.

Recognizing the significant benefits to nontraditional employment for low-income women and their families, many women's community-based organizations began to offer nontraditional training 20 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in higher-wage, nontraditional jobs were institutionalized into the mainstream job training and vocational education systems. Institutionalizing nontraditional employment in the workforce development and welfare systems is key to this becoming a successful strategy for moving families out of poverty.

#### ***Targeting Higher-Wage Employment — Microenterprise Training and Development:***

Microenterprise development is an income-generating strategy that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income women who may have skills in a particular craft or service. The lack of quality employment options especially for low-income, low-skilled women—makes microenterprise development a critical strategy for moving families out of poverty. Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) help women learn to earn from each other, build self-esteem

and organize around policy advocacy. Linkages between microentrepreneurs and more established women business owners provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

***Individual Development Accounts:*** For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, a family with a household income between \$10,000 and \$25,000, had net financial assets of \$1,000, while a family with a household income of less than \$10,000 had net financial assets of \$10.<sup>36</sup> For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates just to make it to the next paycheck, often resulting in spiraling debt. Too often, public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Nebraska, a parent with \$1,000 in countable assets is ineligible for TANF cash assistance.<sup>37</sup>

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA). Individual Development Accounts (IDAs) are dedicated savings accounts earmarked for purchasing a first home, for education and job training expenses or for capitalizing a small business. Contributions from eligible low-income participants are matched, using both private and public sources. IDAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The match can be withdrawn if it is used for a specified objective, such as the down payment of a house, payment for higher education, or start-up costs for a small business. While less common than income supports, these “wealth supports” can be an important tool in helping families towards self-sufficiency.

#### ***Raising Incomes: Macro Approaches***

***Labor Market Reforms:*** As demonstrated in the previous section, even two parents working full-time must earn well above the federal minimum wage to meet their family's basic needs. Raising the minimum

wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore affects many workers’ earnings. Ten states, for example, have a minimum wage that is above the federal minimum wage, with the highest being Washington State at \$6.90 per hour. In all, 20% of the U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage.<sup>38</sup> Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers.

Another approach to raising wages of workers are the Living Wage laws that mandate that city contractors and employers receiving public subsidies pay a “living wage.” These policies would impact private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages as well as better benefits, moving workers closer to the Self-Sufficiency Standard.<sup>39</sup>

***Reducing Gender and Race Based Wage Disparities:*** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and

educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws raise the wages of women and people of color who are subject to race- and gender-based discrimination.<sup>40</sup>

***Sectoral Employment Intervention:*** A strategy that targets high-wage jobs, Sectoral Employment Intervention, determines the wage needed by a worker to sustain her/his family (using the Self-Sufficiency Standard), identifies well-paying jobs in growth sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components include engaging industry representatives, workforce development boards, establishing occupational information systems based on local- and regional-labor-market-specific data, targeting training for specific jobs, and developing sensible outcome standards. Because this approach looks at labor market issues from both supply and demand perspectives, it helps communities strengthen their local economies while reinvesting in families and neighborhoods. Targeted training is necessary to help low-income clients access high-demand, high-wage jobs. By responding to business’ specific labor needs, a high-wage job targeting strategy improves a region’s ability to attract and keep industries and to support a healthier business climate.

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

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

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many different options. The discussion below should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

## **The Self-Sufficiency Standard as a Policy Tool to Target Job Training and Education Resources**

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of policy in different areas. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy uses the Standard to target resources to better match job seekers with jobs paying Self-Sufficiency Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Second, it examines local labor market supply and demand (to determine jobs that have expanding but unfilled openings). Next, it makes an assessment of the available job training and education infrastructure, and finally, it makes an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to determine the jobs and sectors on which to target training and counseling resources. The Self-Sufficiency Standard has been used in this way in a number of places including California, Pennsylvania, and Washington, DC. In the District of Columbia, for example, the Self-Sufficiency Standard was used in formatting their FY 2000 Workforce Investment Act.

This law requires that the Workforce Investment Board not only look at “high growth” occupations to target job training dollars, but also at the quality of the jobs in terms of their ability to meet the wage and supportive service needs of job seekers.

The Standard can be used to *target education and job training investments*. Given the Self-Sufficiency Wages for most family types, the Standard can help demonstrate the “pay off” for investing in various types of post-secondary education and training, including training for occupations that are nontraditional for women and people of color. Such training and education provide access to a wide range of jobs paying Self-Sufficiency Wages. In California’s Santa Clara County, for example, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources and wage rates. The analysis led to a curriculum and counselor training package that targets transportation jobs and provides \$140,000 to the community college system to explore how to strengthen preparation for transportation jobs. The Self-Sufficiency Standard was also used in Pennsylvania’s Delaware County to design and implement a sector employment intervention strategy that will identify, recruit, hire, train, retain and provide upward mobility to low-income residents.

## **The Self-Sufficiency Standard as a Tool to Evaluate Economic Development and Other Policies**

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

Standard was used to create a report, “The Road to Self-Sufficiency,” which explored the impact of public subsidies on full- and part-time low-wage workers and assessed wage adequacy in Philadelphia.

The Standard has also been used to *evaluate the impact of proposed policy changes*. As shown in this report (see Table 8), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports. For example, the Self-Sufficiency Standard was instrumental in helping persuade the Indiana Housing Finance Authority (IHFA) that increases in housing assistance subsidies would have a powerful impact on helping low-income families achieve self-sufficiency. As a result, IHFA dedicated an additional \$2.5 million for acquisition, rehabilitation, construction and operation of emergency, transitional and supportive housing.

### **The Self-Sufficiency Standard as a Guideline for Determining Eligibility and Need for Services**

The Standard can and has been used to determine where individuals are most in need of services, including career counseling, job training and various support services. For example, the Connecticut Legislature enacted a state statute that identifies “the under employed-worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directs statewide workforce planning boards to recommend funding to assist such workers.

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

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers’ salaries. The Standard can and has been used in Omaha to set a living wage standard, and at the state level influencing debate on refundable child care tax credits and state employee wage standards.

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

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

The first county in the country to adopt the Standard as its formal measure of self-sufficiency and benchmark for measuring success of welfare-to-work programs was Sonoma County, California. In Connecticut, the Self-Sufficiency Standard has been adopted at the state level. It is not only used as a performance measure for planning state-supported job training, placement and employment retention programs, but the law also requires that the Standard be distributed to all state agencies that counsel individuals who are seeking education, training or employment and that the Standard be used in initial client assessment. Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. In addition, the Illinois Department of Human Services uses the Standard as a tool for setting goals in their local offices statewide.

The California Department of Human Services uses the Standard as a benchmark on its state website. The Philadelphia Workforce Investment Board also adopted the Standard as its local benchmark for economic self-sufficiency as it relates to the city’s workforce investment system. The Seattle Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency. In Massachusetts, the Standard was used to analyze the extent to which Massachusetts workforce development programs funded by the Department of Labor were enabling clients to move towards or maintain self-sufficiency.

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

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

The Standard has been used as a career counseling tool in Texas for low-income individuals enrolled in job training programs at Houston READ Commission, the Women’s Center of Tarrant County and Project Quest in San Antonio.

Computer-based Self-Sufficiency Budget Calculators, for use by counselors and clients, have been developed for Illinois, New York and Washington, DC. These computer-based tools, as well as paper-and-pencil Budget Worksheets developed in Pennsylvania, allow both counselors and clients to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. These tools integrate in one place a wide range of data not usually brought together—even though clients often must coordinate these various programs, supports, costs and wages in their own lives.

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

The Standard is an important public education tool. In 2001, the Self-Sufficiency Standard was presented in over three hundred workshops to the public nationwide. It is also being used in classrooms across the country. It helps the public at large understand what is involved in making the transition to self-sufficiency. For employers,

it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. For providers, both public and private, such as child care providers, community organizations and education and training organizations, it demonstrates how the various components fit together, thus helping to facilitate the coordination of various services and supports.

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

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

The Standard has been used in researching the impact of work supports on wage adequacy in Pennsylvania and Massachusetts, child care subsidies in California and health care costs in Washington State. More detailed information about these various applications of the Standard and links to reports and calculators can be found at the website [www.sixstrategies.org](http://www.sixstrategies.org) and/or by contacting the specific state lead organization.



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# *Conclusion*

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With the current debate on the reauthorization of the federal TANF welfare reform legislation, particularly the possible introduction of increased work requirements without increased resources for child care and job training/education, the challenge continues to be how to help low-income households become self-sufficient. The uncertain economy, the lack of available jobs paying sufficient wages, and time limits becoming an issue for some add further to the problems faced by many parents seeking self-sufficiency. The Self-Sufficiency Standard strives to inform this debate by documenting the cost of living that families must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official poverty level are nevertheless far below what they need to meet their families' basic needs.

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

The Standard has been calculated for a number of other states, including Arizona, California, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Missouri, Montana, Nevada, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Washington State and the Washington, DC metropolitan area.

For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women at (202) 464-1596 or Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or (206) 616-2850, or go to [www.sixstrategies.org](http://www.sixstrategies.org).

For further information on the Standard for Nebraska, to order this publication or the Standard for a particular county, or to find out more about the Nebraska Family Economic Self-Sufficiency Project, contact Steve Virgil at The Nebraska Appleseed Center for Law in the Public Interest, 2120 Cass St., Omaha, NE 68178, (402) 280-2285 and 941 O St., Lincoln, NE 69014, (402) 438-8853.



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# Endnotes

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<sup>1</sup> Anonymous quote from Gowdy, E. A. & Pearlmuter, S. R. (1994). Economic self-sufficiency is a road I'm on: The results of focus group research with low-income women. In L. V. Davis, (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (pp.93 ). New York: The Haworth Press.

<sup>2</sup> See Dalaker, J. (2001). *Poverty in the United States: 2000* (U.S. Census Bureau, Current Population Reports, Series P60-214). Washington, DC: U.S. Government Printing Office.

<sup>3</sup> See Nebraska Health and Human Services System: <http://www.hhs.state.ne.us/med/kidsconxapp.htm>.

<sup>4</sup> See for example, O'Hare, W, Mann, T., Porter, K. & Greenstein, R. (1990). *Real life poverty in America: Where the American public would set the poverty line*. Center on Budget and Policy Priorities.

<sup>5</sup> Using the 2001 Fair Market Rents ([www.huduser.org](http://www.huduser.org)) for two-bedroom units, which is the cost of housing including utilities at the 40th percentile, housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,747. This is almost five times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$359 per month.

<sup>6</sup> One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro and Michael (1995). Citro, C. & Michael, R. (Eds.). (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.

<sup>7</sup> Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28(1), 1-24.

<sup>8</sup> See "New light on the cost of living." (1998, September 25). *Boston Globe*.

<sup>9</sup> While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.

<sup>10</sup> Quoted in Gowdy & Pearlmuter (1994), *op.cit.*, p. 91.

<sup>11</sup> These costs are based on a survey of units that have been on the market within the last two years, excluding new housing (two years old or less), substandard housing, and public housing.

<sup>12</sup> Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

<sup>13</sup> Under the 1988 Family Support Act (which was superceded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile for the age of child, setting, and location. Most states conducted surveys of costs or commissioned child care referral networks or researchers to do these studies.

<sup>14</sup> Child care centers are more frequently used for older children (two to four years old) than for infants according to Veum and Gleason (1991). See Veum, J. R. & Gleason, P. M. (1991). Child care arrangements and costs. *Monthly Labor Review*, 114(10), 10-17. However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care). See Capizzano, J., Adams, G. & Sonenstein, F. (2000). *Child care arrangements for children under five: Variation across states*. Washington, DC: The Urban Institute. New Federalism: National Survey of America's Families, Series B, No. B-7.

<sup>15</sup> Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.

<sup>16</sup> See the U.S. Department of Labor, Bureau of Labor Statistics. (n.d.) *Consumer expenditure survey* (2000 Standard Table 4. Size of consumer unit: Average annual expenditures and characteristics). Retrieved March 20, 2002, from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>.

<sup>17</sup> See Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest U.S. metropolitan areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley.

<sup>18</sup> See Nebraska Department of Insurance, 2002 Auto Rate Guide: <http://www.nol.org/hom/NDOI>.

<sup>19</sup> 82.5% of non-contingent workers have health insurance, 55% which receive health insurance through their or a relative's employer. See the U.S. Department of Labor, Bureau of Labor Statistics (n.d.) *Current Population Survey* (Table 9. Employed contingent and noncontingent workers and those with alternative work arrangements by health insurance coverage and eligibility for employer-provided pension plans, February 2001). Retrieved April 2, 2002, from <http://stats.bls.gov/news.release/conemp.t09.htm>

- <sup>20</sup> See Agency for Healthcare Research and Quality, Center for Cost & Financing Studies. (n.d.) *1999 Employer-sponsored health insurance data. Private sector data by firm size and state*. Retrieved March 29, 2002, from Medical Expenditure Panel Survey (MEPS): [http://www.meps.ahrq.gov/MEPSDATA/ic/1999/tables\\_ii/tiic3a.htm](http://www.meps.ahrq.gov/MEPSDATA/ic/1999/tables_ii/tiic3a.htm).
- <sup>21</sup> A. Foster Higgins & Co., Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1993-1996* (Princeton, NJ: A. Foster Higgins & Co., Inc., 1994-1997), and William M. Mercer, Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998*, (New York, NY: William M. Mercer, Inc., 1998 and 1999).
- <sup>22</sup> See Citro & Michael (1995), *op.cit.*
- <sup>23</sup> In this report, single parents are referred to as “she” because over 90% of single parents are women.
- <sup>24</sup> See [www.sos.state.ne.us/hns/+482-2.pdf](http://www.sos.state.ne.us/hns/+482-2.pdf). Also see NE HHS System, NE Medicaid Managed Care, June 28, 1999.
- <sup>25</sup> Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section “Monthly Operational Review of Earned Income Credit.”)
- <sup>26</sup> Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a “lump sum” is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See Romich, J. L. & Weisner, T. (1999). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.
- <sup>27</sup> Scoon-Rogers, L. (1999). *Child Support for Custodial Mothers and Fathers: 1995* (U.S. Bureau of the Census, Current Population Reports, Series P60-196). Washington, DC: U.S. Government Printing Office.
- <sup>28</sup> U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.
- <sup>29</sup> Nebraska HUD Office, Greg Bevirt. Personal communication, October 25, 2002.
- <sup>30</sup> See Food Research and Action Center. (2000, June 5). “There were 8.6 million fewer food stamp participants in March 2000 than March 1996, yet studies show persistent need.” Retrieved from <http://www.franc.org/html/news/fsmar00nos.html>. Also see Zedlewski, S.R. & Brauner, S. (1999). Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads? Washington, DC: The Urban Institute. Assessing the New Federalism: National Survey of America’s Families, Series B, No. B-3.
- <sup>31</sup> “According to new state-reported statistics for fiscal year 1999, 1.8 million children in low-income families are receiving federal child care subsidies on an average monthly basis. This is a slight increase from the 1.5 million children served in 1998.” See US Department of Health and Human Services. (2000, December 6). *New statistics show only small percentage of eligible families receive child care help*. [Press release]. Retrieved from <http://www.hhs.gov/news/press/2000pres/20001206.html>.
- <sup>32</sup> See U.S. Department of Health and Human Services Access to Child Care for Low-Income Working Families Report, 1999. <http://www.hhs.gov/news/press/2000press/20001206a.pdf>.
- <sup>33</sup> Families USA. (1999). *One Step Forward, One Step Back: Children’s Health Coverage after CHIP and Welfare Reform*. (Families USA Pub. No. 99-106). Washington, DC: Families USA Foundation.
- <sup>34</sup> See Nebraska HHS System, 2000, CHIP Annual Report to CMS, 2000. [http://www.hhs.state.ne.us/med/CHIP\\_Report2000.pdf](http://www.hhs.state.ne.us/med/CHIP_Report2000.pdf).
- <sup>35</sup> Scoon-Rogers, L. (1999). *Child Support for Custodial Mothers and Fathers: 1995* (U.S. Bureau of the Census, Current Population Reports, Series P60-196). Washington, DC: U.S. Government Printing Office.
- <sup>36</sup> Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.
- <sup>37</sup> See NE Health and Human Services System, Nebraska State Plan for TANF 10/2001: <http://www.hhs.state.ne.us/wer/01tanfplan.htm>.
- <sup>38</sup> See the United States Department of Labor. (2002, January). *Minimum wage and overtime premium pay standard applicable to nonsupervisory nonfarm private sector employment under state and federal laws January 1, 2002*. Retrieved April 2, 2002, from <http://www.dol.gov/dol/esa/public/minwage/america.htm>.
- <sup>39</sup> Among union employees—52% with medical care benefits had fully paid single coverage, compared with 30% of non-union employees.” See the U.S. Department of Labor, Bureau of Labor Statistics. (2001, December). *Employee Benefits in Private Industry, 1999*. Retrieved April 2, 2002, from <http://www.bls.gov/news.release/ebs2.nr0.htm>. Union representation of workers also leads to higher wages as well as better benefits. Also, “In March 1999, wages and salaries for private industry union workers averaged \$16.21 per hour, compared with \$13.54 per hour for nonunion workers.” Which is 20% more per hour for union workers. See Foster, A. (Spring 2000). *Compensation and Working Conditions Online*. Union-nonunion wage differences, 1997. Retrieved April 1, 2002, from <http://www.bls.gov/opub/cwc/2000/spring/brief2.htm>.
- <sup>40</sup> See State Action (n.d). *Equal Pay*. Retrieved April 1, 2002, <http://www.stateaction.org/issues/workcompensation/equalpay/index.cfm>.

# Data Sources

Data Type	Source	Assumptions
<b>Child Care</b>	Nebraska Health and Human Services, Finance and Support, Child Care Market Rate Survey 2001. The report provides child care rates covering all counties.	<u>Infants</u> : Full Time, (6 weeks to 36 months) <u>Preschoolers</u> : Full Time, (36 months to school age) <u>Schoolage</u> : Before and After School, (Kindergarten and above)
<b>Food</b>	USDA Low-Cost Food Plan, June 2002.	USDA plan used for all counties. Assumed single adult families headed by female.
<b>Health Insurance</b>	Medical Expenditure Panel Survey, <a href="http://www.meps.ahcpr.gov/MEPSNct/IC/MEPSnetIC.asp">http://www.meps.ahcpr.gov/MEPSNct/IC/MEPSnetIC.asp</a>  Ratios for regional variations created from on-line quotes are from Nebraska Blue Cross/Blue Shield Preferred Plan for zip codes in each county at <a href="http://www.allhealthplans.com">http://www.allhealthplans.com</a> .  Out of Pocket Costs: U.S. Department of Health and Human Services. 1998. <i>National Expenditure Survey</i> .	MEPS provides a statewide average for both single and family coverage in 1999. Updated with Medical Consumer Price Index.  Blue Cross/Blue Shield rates are used as a ratio with MEPS to provide geographic variance within the state.  Out of pocket costs are by age, and are updated with the Medical CPI.
<b>Housing</b>	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2002</i> . (10/01/02). ( <a href="http://www.huduser.org">www.huduser.org</a> ).  Approved Plans from Public and Indian Housing Authorities	Fair Market Rents are varied by individual PHA payment standards, which reflect sub-MSA and county or sub-county cost variations and range from 100-110% of FMR or 50th percentile.
<b>Taxes</b>	Nebraska Department of Revenue <a href="http://www.revenue.state.ne.us">www.revenue.state.ne.us</a>	Taxes included state sales tax, federal and state income taxes, and payroll taxes. In Nebraska localities determine additional sales tax rates by county and city and vary from 0.5% to 1.5%. Sales taxes are calculated only on "miscellaneous" items. Food, in general, is not subject to sales tax. Nebraska has a child care tax credit.
<b>Transportation</b>	<b>Private:</b>  "Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census" ( <a href="http://www.census.gov">www.census.gov</a> )  2001 Auto Rate Guide, <i>Nebraska Department of Insurance</i> , <a href="http://www.state.ne.us/home/NDOI/brochure/autoguid/guide.htm">www.state.ne.us/home/NDOI/brochure/autoguid/guide.htm</a> .  National Association of Insurance Commissioners ( <a href="http://www.naic.org">www.naic.org</a> ).	Private transportation figures used in all counties.  Using the premiums listed in the Nebraska Department of Insurance, 2001 Auto Rate Guide, for the top five market share auto insurance companies in Nebraska, and the Annual Reports for auto insurance premiums, the amount for each county is calculated using a ratio from the above mentioned 2001 Auto Rate Guide for seven regions to vary the statewide average cost of auto insurance (from the National Insurance Commissioners report).
<b>Miscellaneous</b>	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items and telephone.



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## *About the Authors*

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

**Jennifer Brooks** is the Director of Self-Sufficiency Programs and Policy for Wider Opportunities for Women (WOW). In this role, she plans and oversees the development and implementation the Self-Sufficiency Standard in the states; oversees WOW's local, state and federal legislative involvement; works with the Executive Director to formulate WOW's policy positions; works to build coalitions of advocates at the local, state and national levels; represents WOW in national coalitions; and provides technical assistance to WOW's state and local partners on issues related to women, work and poverty. Ms. Brooks has testified before Congress and speaks widely on the issues of women, work, education and training, and poverty. Ms. Brooks received a Master of Arts in Public Policy with a Concentration in Women's Studies from The George Washington University, Washington, DC, where she was awarded the Women's Studies Graduate Prize for Feminist Scholarship. Ms. Brooks also holds a Bachelor of Fine Arts from Tufts University, Medford, MA and The School of the Museum of Fine Arts, Boston, MA.



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

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**Metropolitan Areas**

Lincoln, NE MSA

Lancaster County

Omaha, NE-IA MSA

Cass County

Douglas County

Sarpy County

Washington County

Sioux City, IA-NE, MSA

Dakota County

**Non-Metropolitan Counties**

Adams County

Antelope County

Arthur County

Banner County

Blaine County

Boone County

Box Butte County

Boyd County

Brown County

Buffalo County

Burt County

Butler County

Cedar County

Chase County

Cherry County

Cheyenne County

Clay County

Colfax County

Cuming County

Custer County

Dawes County

Dawson County

Deuel County

Dixon County

Dodge County

Dundy County

Fillmore County

Franklin County

Frontier County

Furnas County

Gage County

Garden County

Garfield County

Gosper County

Grant County

Greeley County

Hall County

Hamilton County

Harlan County

Hayes County

Hitchcock County

Holt County

Hooker County

Howard County

Jefferson County

Johnson County

Kearney County

Keith County

Keya Paha County

Kimball County

Knox County

Lincoln County

Logan County

Loup County

Mcpherson County

Madison County

Merrick County

Morrill County

Nance County

Nemaha County

Nuckolls County

Otoe County

Pawnee County

Perkins County

Phelps County

Pierce County

Platte County

Polk County

Red Willow County

Richardson County

Rock County

Saline County

Saunders County

Scotts Bluff County

Seward County

Sheridan County

Sherman County

Sioux County

Stanton County

Thayer County

Thomas County

Thurston County

Valley County

Wayne County

Webster County

Wheeler County

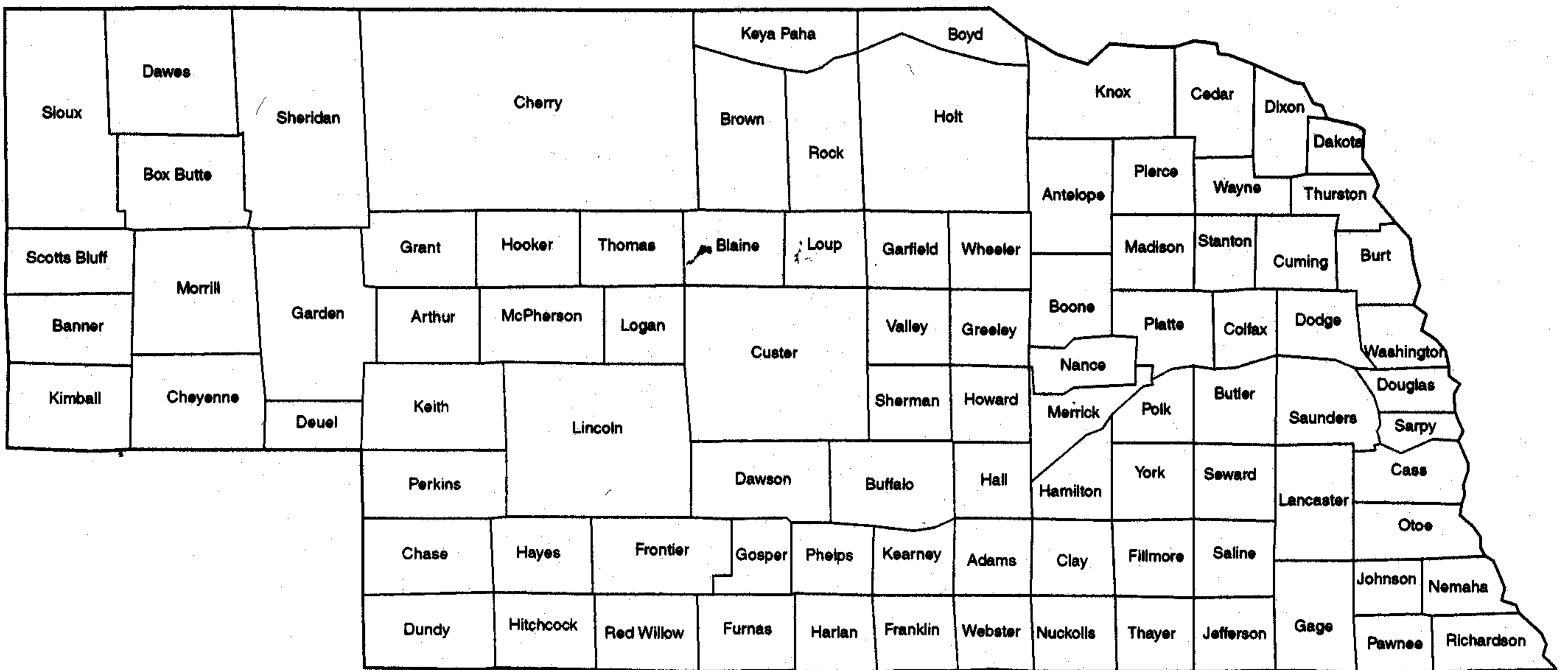
York County



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# Map of Nebraska Counties

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

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**Table 1**  
**The Self-Sufficiency Standard for Lincoln, NE MSA, 2002**  
**Lancaster County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	427	564	564	564	564	748	564	564
Child Care	0	473	590	1063	420	1483	1063	1010
Food	178	261	270	351	442	472	504	554
Transportation	194	199	199	199	199	199	388	388
Health Care	70	157	157	166	188	180	201	206
Miscellaneous	87	165	178	234	181	308	272	272
Taxes	153	217	294	460	186	705	516	517
Earned Income								
Tax Credit (-)	0	-79	-38	0	-171	0	0	0
Child Care								
Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.30	\$10.57	\$12.05	\$16.23	\$10.58	\$21.96	\$9.45 per adult	\$9.46 per adult
-Monthly	\$1,109	\$1,861	\$2,121	\$2,857	\$1,863	\$3,865	\$3,328	\$3,331
-Annual	\$13,308	\$22,326	\$25,451	\$34,281	\$22,354	\$46,376	\$39,931	\$39,969

**Table 2**  
**The Self-Sufficiency Standard for Omaha, NE-IA MSA, 2002**  
**Cass County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	492	621	621	621	621	814	621	621
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	204	209	209	209	209	209	410	410
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	95	160	153	196	174	255	235	233
Taxes	182	187	159	212	159	492	390	381
Earned Income								
Tax Credit (-)	0	-96	-116	-129	-197	0	0	0
Child Care								
Tax Credit (-)	0	-48	-50	-74	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-91	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.98	\$9.97	\$9.27	\$11.73	\$9.89	\$17.40	\$7.94 per adult	\$7.85 per adult
-Monthly	\$1,228	\$1,755	\$1,631	\$2,065	\$1,741	\$3,063	\$2,794	\$2,761
-Annual	\$14,733	\$21,056	\$19,575	\$24,777	\$20,897	\$36,757	\$33,528	\$33,138

**Table 3**  
**The Self-Sufficiency Standard for Omaha, NE-IA MSA, 2002**  
**Douglas County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	541	683	683	683	683	895	683	683
Child Care	0	473	590	1063	420	1483	1063	1010
Food	178	261	270	351	442	472	504	554
Transportation	198	204	204	204	204	204	398	398
Health Care	77	178	178	187	209	201	222	227
Miscellaneous	99	180	193	249	196	325	287	287
Taxes	201	310	320	550	261	786	581	582
Earned Income Tax Credit (-)	0	-31	-2	0	-108	0	0	0
Child Care Tax Credit (-)	0	-44	-40	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$7.36	\$12.29	\$13.33	\$17.65	\$12.28	\$23.50	\$10.11 per adult	\$10.12 per adult
-Monthly	\$1,295	\$2,163	\$2,346	\$3,106	\$2,162	\$4,136	\$3,558	\$3,561
-Annual	\$15,538	\$25,955	\$28,155	\$37,274	\$25,945	\$49,632	\$42,695	\$42,732

**Table 4**  
**The Self-Sufficiency Standard for Omaha, NE-IA MSA, 2002**  
**Sarpy County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	541	683	683	683	683	895	683	683
Child Care	0	473	590	1063	420	1483	1063	1010
Food	178	261	270	351	442	472	504	554
Transportation	204	209	209	209	209	209	410	410
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	100	180	193	249	196	326	288	288
Taxes	203	319	410	552	260	787	585	586
Earned Income Tax Credit (-)	0	-28	0	0	-107	0	0	0
Child Care Tax Credit (-)	0	-42	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$7.40	\$12.39	\$13.87	\$17.68	\$12.32	\$23.53	\$10.15 per adult	\$10.16 per adult
-Monthly	\$1,302	\$2,180	\$2,441	\$3,111	\$2,168	\$4,141	\$3,573	\$3,576
-Annual	\$15,626	\$26,158	\$29,290	\$37,330	\$26,016	\$49,689	\$42,874	\$42,912

**Table 5**  
**The Self-Sufficiency Standard for Omaha, NE-IA MSA, 2002**  
**Washington County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	492	621	621	621	621	814	621	621
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	423	423
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	96	161	154	197	174	255	236	234
Taxes	185	189	160	214	161	495	395	386
Earned Income								
Tax Credit (-)	0	-95	-114	-127	-195	0	0	0
Child Care								
Tax Credit (-)	0	-48	-50	-75	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.02	\$10.03	\$9.32	\$11.78	\$9.94	\$17.45	\$7.99 per adult	\$7.90 per adult
-Monthly	\$1,236	\$1,765	\$1,641	\$2,074	\$1,749	\$3,072	\$2,813	\$2,780
-Annual	\$14,836	\$21,176	\$19,688	\$24,889	\$20,988	\$36,861	\$33,750	\$33,361

**Table 6**  
**The Self-Sufficiency Standard for Sioux City, IA-NE MSA, 2002**  
**Dakota County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	479	596	596	596	596	743	596	596
Child Care	0	473	590	1063	420	1483	1063	1010
Food	178	261	270	351	442	472	504	554
Transportation	208	213	213	213	213	213	419	419
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	94	172	185	241	188	311	281	281
Taxes	179	254	332	488	226	718	551	552
Earned Income								
Tax Credit (-)	0	-58	-16	0	-140	0	0	0
Child Care								
Tax Credit (-)	0	-46	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.90	\$11.33	\$12.83	\$16.82	\$11.43	\$22.23	\$9.82 per adult	\$9.83 per adult
-Monthly	\$1,215	\$1,995	\$2,259	\$2,960	\$2,012	\$3,913	\$3,457	\$3,460
-Annual	\$14,581	\$23,934	\$27,103	\$35,525	\$24,149	\$46,951	\$41,479	\$41,517

**Table 7**  
**The Self-Sufficiency Standard for Adams County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	389	514	514	514	514	645	514	514
Child Care	0	300	310	610	305	915	610	615
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	85	146	148	187	168	244	226	232
Taxes	146	140	140	198	156	420	323	378
Earned Income								
Tax Credit (-)	0	-134	-131	-156	-212	0	-14	0
Child Care Tax Credit (-)	0	-44	-46	-61	-34	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-84	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.12	\$8.61	\$8.74	\$11.00	\$9.48	\$16.32	\$7.42 per adult	\$7.80 per adult
-Monthly	\$1,078	\$1,516	\$1,538	\$1,936	\$1,669	\$2,872	\$2,610	\$2,745
-Annual	\$12,931	\$18,190	\$18,462	\$23,228	\$20,028	\$34,465	\$31,324	\$32,943

**Table 8**  
**The Self-Sufficiency Standard for Antelope County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	343	416	416	416	416	535	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	80	140	133	176	154	227	215	212
Taxes	132	131	124	156	122	339	307	304
Earned Income								
Tax Credit (-)	0	-147	-161	-193	-252	-19	-50	-56
Child Care Tax Credit (-)	0	-36	-28	-44	-15	-80	-78	-76
Child Tax Credit (-)	0	-50	-50	-93	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.76	\$8.17	\$7.68	\$10.00	\$8.40	\$14.70	\$6.93 per adult	\$6.84 per adult
-Monthly	\$1,014	\$1,437	\$1,352	\$1,760	\$1,479	\$2,588	\$2,439	\$2,409
-Annual	\$12,164	\$17,245	\$16,224	\$21,124	\$17,742	\$31,051	\$29,266	\$28,912

**Table 9**  
**The Self-Sufficiency Standard for Arthur County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	176	154	227	215	212
Taxes	126	129	123	154	120	334	304	301
Earned Income								
Tax Credit (-)	0	-147	-161	-193	-252	-21	-51	-57
Child Care								
Tax Credit (-)	0	-36	-28	-43	-15	-80	-78	-75
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.62	\$8.16	\$7.67	\$9.99	\$8.39	\$14.64	\$6.92 per adult	\$6.84 per adult
-Monthly	\$989	\$1,435	\$1,351	\$1,758	\$1,477	\$2,577	\$2,436	\$2,406
-Annual	\$11,865	\$17,224	\$16,209	\$21,100	\$17,720	\$30,921	\$29,228	\$28,875

**Table 10**  
**The Self-Sufficiency Standard for Banner County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	533	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	125	128	123	154	119	332	302	300
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-254	-22	-52	-58
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-75
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.13	\$7.65	\$9.96	\$8.36	\$14.60	\$6.90 per adult	\$6.82 per adult
-Monthly	\$987	\$1,430	\$1,347	\$1,753	\$1,472	\$2,570	\$2,429	\$2,400
-Annual	\$11,845	\$17,162	\$16,159	\$21,038	\$17,659	\$30,844	\$29,151	\$28,797

**Table 11**  
**The Self-Sufficiency Standard for Blaine County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	125	128	123	154	119	331	302	300
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-254	-23	-52	-58
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-75
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.13	\$7.65	\$9.96	\$8.36	\$14.59	\$6.90 <i>per adult</i>	\$6.82 <i>per adult</i>
-Monthly	\$987	\$1,430	\$1,347	\$1,753	\$1,472	\$2,568	\$2,429	\$2,400
-Annual	\$11,845	\$17,162	\$16,159	\$21,038	\$17,659	\$30,819	\$29,151	\$28,797

**Table 12**  
**The Self-Sufficiency Standard for Boone County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	75	172	172	180	202	195	216	221
Miscellaneous	78	139	133	175	153	226	214	212
Taxes	126	129	125	155	120	332	304	301
Earned Income								
Tax Credit (-)	0	-149	-162	-195	-254	-23	-53	-59
Child Care								
Tax Credit (-)	0	-35	-27	-43	-14	-80	-77	-74
Child Tax Credit (-)	0	-50	-50	-92	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.60	\$8.11	\$7.63	\$9.94	\$8.34	\$14.57	\$6.89 <i>per adult</i>	\$6.81 <i>per adult</i>
-Monthly	\$986	\$1,427	\$1,344	\$1,750	\$1,468	\$2,564	\$2,426	\$2,396
-Annual	\$11,836	\$17,119	\$16,124	\$21,001	\$17,619	\$30,769	\$29,111	\$28,757

**Table 13**  
**The Self-Sufficiency Standard for Box Butte County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	533	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	127	131	125	157	122	337	307	304
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-21	-51	-57
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-75
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.62	\$8.14	\$7.66	\$9.98	\$8.38	\$14.64	\$6.91 per adult	\$6.83 per adult
-Monthly	\$989	\$1,433	\$1,348	\$1,756	\$1,474	\$2,577	\$2,434	\$2,404
-Annual	\$11,863	\$17,192	\$16,182	\$21,075	\$17,691	\$30,924	\$29,208	\$28,854

**Table 14**  
**The Self-Sufficiency Standard for Boyd County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	340	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	80	140	133	176	154	227	215	212
Taxes	131	131	124	156	122	337	307	304
Earned Income								
Tax Credit (-)	0	-147	-161	-193	-252	-20	-50	-56
Child Care								
Tax Credit (-)	0	-36	-28	-44	-15	-80	-78	-76
Child Tax Credit (-)	0	-50	-50	-93	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.74	\$8.17	\$7.68	\$10.00	\$8.40	\$14.67	\$6.93 per adult	\$6.84 per adult
-Monthly	\$1,009	\$1,437	\$1,352	\$1,760	\$1,479	\$2,581	\$2,439	\$2,409
-Annual	\$12,113	\$17,245	\$16,224	\$21,124	\$17,742	\$30,974	\$29,266	\$28,912

**Table 15**  
**The Self-Sufficiency Standard for Brown County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	75	172	172	180	202	195	216	221
Miscellaneous	78	139	133	175	153	226	214	212
Taxes	126	129	125	155	120	332	304	301
Earned Income								
Tax Credit (-)	0	-149	-162	-195	-254	-23	-53	-59
Child Care								
Tax Credit (-)	0	-35	-27	-43	-14	-80	-77	-74
Child Tax Credit (-)	0	-50	-50	-92	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.60	\$8.11	\$7.63	\$9.94	\$8.34	\$14.57	\$6.89 <i>per adult</i>	\$6.81 <i>per adult</i>
-Monthly	\$986	\$1,427	\$1,344	\$1,750	\$1,468	\$2,564	\$2,426	\$2,396
-Annual	\$11,836	\$17,119	\$16,124	\$21,001	\$17,619	\$30,769	\$29,111	\$28,757

**Table 16**  
**The Self-Sufficiency Standard for Buffalo County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	435	545	545	545	545	679	545	545
Child Care	0	300	310	610	305	915	610	615
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	89	149	151	190	171	247	229	235
Taxes	159	143	148	202	156	461	338	389
Earned Income								
Tax Credit (-)	0	-128	-123	-147	-205	0	-1	0
Child Care								
Tax Credit (-)	0	-48	-50	-65	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.48	\$8.84	\$9.00	\$11.24	\$9.68	\$16.76	\$7.59 <i>per adult</i>	\$7.93 <i>per adult</i>
-Monthly	\$1,140	\$1,555	\$1,585	\$1,978	\$1,704	\$2,950	\$2,673	\$2,790
-Annual	\$13,684	\$18,666	\$19,015	\$23,738	\$20,442	\$35,403	\$32,073	\$33,478

**Table 17**  
**The Self-Sufficiency Standard for Burt County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	139	132	175	153	226	213	211
Taxes	126	130	126	156	121	334	303	301
Earned Income								
Tax Credit (-)	0	-149	-162	-195	-254	-23	-54	-60
Child Care								
Tax Credit (-)	0	-35	-27	-43	-14	-80	-76	-74
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.58	\$8.11	\$7.64	\$9.95	\$8.35	\$14.58	\$6.87 per adult	\$6.79 per adult
-Monthly	\$983	\$1,427	\$1,344	\$1,751	\$1,469	\$2,566	\$2,419	\$2,389
-Annual	\$11,791	\$17,124	\$16,127	\$21,009	\$17,625	\$30,787	\$29,026	\$28,672

**Table 18**  
**The Self-Sufficiency Standard for Butler County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	75	172	172	180	202	195	216	221
Miscellaneous	78	139	133	175	153	226	214	212
Taxes	126	129	125	155	120	332	304	301
Earned Income								
Tax Credit (-)	0	-149	-162	-195	-254	-23	-53	-59
Child Care								
Tax Credit (-)	0	-35	-27	-43	-14	-80	-77	-74
Child Tax Credit (-)	0	-50	-50	-92	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.60	\$8.11	\$7.63	\$9.94	\$8.34	\$14.57	\$6.89 per adult	\$6.81 per adult
-Monthly	\$986	\$1,427	\$1,344	\$1,750	\$1,468	\$2,564	\$2,426	\$2,396
-Annual	\$11,836	\$17,119	\$16,124	\$21,001	\$17,619	\$30,769	\$29,111	\$28,757

**Table 19**  
**The Self-Sufficiency Standard for Cedar County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	175	153	226	214	211
Taxes	124	128	123	153	119	331	301	298
Earned Income								
Tax Credit (-)	0	-148	-162	-194	-254	-23	-54	-60
Child Care								
Tax Credit (-)	0	-35	-27	-43	-15	-80	-77	-74
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.58	\$8.12	\$7.65	\$9.96	\$8.36	\$14.59	\$6.88 <i>per adult</i>	\$6.79 <i>per adult</i>
-Monthly	\$983	\$1,430	\$1,346	\$1,753	\$1,471	\$2,568	\$2,421	\$2,391
-Annual	\$11,794	\$17,157	\$16,155	\$21,033	\$17,654	\$30,810	\$29,046	\$28,693

**Table 20**  
**The Self-Sufficiency Standard for Chase County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	378	458	458	458	458	585	458	458
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	84	144	137	180	158	232	219	217
Taxes	142	135	122	171	128	364	383	309
Earned Income								
Tax Credit (-)	0	-138	-153	-180	-241	0	-18	-44
Child Care								
Tax Credit (-)	0	-42	-32	-50	-21	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-99	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.04	\$8.47	\$7.94	\$10.35	\$8.70	\$15.27	\$7.36 <i>per adult</i>	\$7.01 <i>per adult</i>
-Monthly	\$1,062	\$1,491	\$1,398	\$1,821	\$1,531	\$2,687	\$2,592	\$2,468
-Annual	\$12,747	\$17,886	\$16,778	\$21,856	\$18,375	\$32,242	\$31,104	\$29,618

**Table 21**  
**The Self-Sufficiency Standard for Cherry County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	343	416	416	416	416	535	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	75	172	172	180	202	195	216	221
Miscellaneous	80	139	133	175	153	226	214	212
Taxes	130	128	124	153	118	331	301	299
Earned Income								
Tax Credit (-)	0	-149	-162	-195	-255	-23	-53	-59
Child Care								
Tax Credit (-)	0	-35	-27	-42	-14	-80	-77	-74
Child Tax Credit (-)	0	-50	-50	-91	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.73	\$8.10	\$7.63	\$9.93	\$8.33	\$14.58	\$6.88 per adult	\$6.80 per adult
-Monthly	\$1,009	\$1,425	\$1,342	\$1,748	\$1,466	\$2,566	\$2,423	\$2,393
-Annual	\$12,110	\$17,099	\$16,108	\$20,977	\$17,597	\$30,794	\$29,074	\$28,720

**Table 22**  
**The Self-Sufficiency Standard for Cheyenne County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	176	154	227	215	212
Taxes	127	131	125	157	122	339	308	300
Earned Income								
Tax Credit (-)	0	-147	-160	-193	-252	-19	-50	-57
Child Care								
Tax Credit (-)	0	-36	-28	-44	-15	-80	-79	-75
Child Tax Credit (-)	0	-50	-50	-93	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.63	\$8.17	\$7.69	\$10.01	\$8.41	\$14.68	\$6.93 per adult	\$6.83 per adult
-Monthly	\$990	\$1,438	\$1,353	\$1,761	\$1,479	\$2,583	\$2,440	\$2,405
-Annual	\$11,883	\$17,255	\$16,232	\$21,137	\$17,753	\$31,000	\$29,285	\$28,860

**Table 23**  
**The Self-Sufficiency Standard for Clay County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	126	130	125	156	121	335	305	303
Earned Income Tax Credit (-)	0	-148	-161	-194	-253	-22	-51	-57
Child Care Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-75
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.14	\$7.66	\$9.97	\$8.37	\$14.62	\$6.91 per adult	\$6.83 per adult
-Monthly	\$988	\$1,432	\$1,348	\$1,755	\$1,473	\$2,573	\$2,432	\$2,403
-Annual	\$11,857	\$17,182	\$16,174	\$21,063	\$17,681	\$30,872	\$29,189	\$28,835

**Table 24**  
**The Self-Sufficiency Standard for Colfax County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	339	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	75	172	172	180	202	195	216	221
Miscellaneous	79	139	132	175	152	226	213	211
Taxes	129	129	125	154	119	330	301	298
Earned Income Tax Credit (-)	0	-150	-163	-196	-255	-25	-56	-62
Child Care Tax Credit (-)	0	-35	-26	-42	-14	-80	-76	-73
Child Tax Credit (-)	0	-50	-50	-91	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.67	\$8.07	\$7.61	\$9.91	\$8.31	\$14.52	\$6.85 per adult	\$6.77 per adult
-Monthly	\$999	\$1,421	\$1,339	\$1,745	\$1,463	\$2,555	\$2,411	\$2,381
-Annual	\$11,983	\$17,051	\$16,069	\$20,935	\$17,552	\$30,659	\$28,929	\$28,576

**Table 25**  
**The Self-Sufficiency Standard for Cuming County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	344	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	80	140	133	175	153	226	214	211
Taxes	131	130	125	155	121	335	303	301
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-22	-53	-59
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-77	-74
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.73	\$8.13	\$7.66	\$9.97	\$8.37	\$14.61	\$6.89 per adult	\$6.80 per adult
-Monthly	\$1,009	\$1,431	\$1,347	\$1,755	\$1,473	\$2,572	\$2,424	\$2,394
-Annual	\$12,109	\$17,177	\$16,170	\$21,058	\$17,676	\$30,863	\$29,084	\$28,730

**Table 26**  
**The Self-Sufficiency Standard for Custer County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	328	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	79	140	133	175	153	226	214	212
Taxes	127	130	125	156	121	335	305	303
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-22	-51	-57
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-75
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.63	\$8.14	\$7.66	\$9.97	\$8.37	\$14.62	\$6.91 per adult	\$6.83 per adult
-Monthly	\$991	\$1,432	\$1,348	\$1,755	\$1,473	\$2,573	\$2,432	\$2,403
-Annual	\$11,890	\$17,182	\$16,174	\$21,063	\$17,681	\$30,872	\$29,189	\$28,835

**Table 27**  
**The Self-Sufficiency Standard for Dawes County, NE, 2002**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
<i>Housing</i>	326	416	416	416	416	536	416	416
<i>Child Care</i>	0	335	259	594	259	853	594	518
<i>Food</i>	178	261	270	351	442	472	504	554
<i>Transportation</i>	203	208	208	208	208	208	408	408
<i>Health Care</i>	76	176	176	184	206	198	220	225
<i>Miscellaneous</i>	78	140	133	175	153	227	214	212
<i>Taxes</i>	126	130	125	156	121	337	305	252
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-148	-161	-194	-253	-20	-51	-69
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-36	-27	-43	-15	-80	-78	-69
<i>Child Tax Credit (-)</i>	0	-50	-50	-92	-64	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$5.61	\$8.14	\$7.66	\$9.97	\$8.37	\$14.67	\$6.91 <i>per adult</i>	\$6.66 <i>per adult</i>
<i>-Monthly</i>	\$988	\$1,432	\$1,348	\$1,755	\$1,473	\$2,581	\$2,432	\$2,346
<i>-Annual</i>	\$11,857	\$17,182	\$16,174	\$21,063	\$17,681	\$30,975	\$29,189	\$28,147

**Table 28**  
**The Self-Sufficiency Standard for Dawson County, NE, 2002**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
<i>Housing</i>	373	458	458	458	458	590	458	458
<i>Child Care</i>	0	335	259	594	259	853	594	518
<i>Food</i>	178	261	270	351	442	472	504	554
<i>Transportation</i>	203	208	208	208	208	208	408	408
<i>Health Care</i>	76	176	176	184	206	198	220	225
<i>Miscellaneous</i>	83	144	137	179	157	232	218	216
<i>Taxes</i>	141	137	124	173	130	369	296	312
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-139	-154	-180	-241	0	-42	-44
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-41	-32	-49	-20	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-99	-70	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$5.99	\$8.45	\$7.93	\$10.34	\$8.69	\$15.30	\$7.03 <i>per adult</i>	\$7.01 <i>per adult</i>
<i>-Monthly</i>	\$1,054	\$1,488	\$1,395	\$1,819	\$1,529	\$2,692	\$2,476	\$2,466
<i>-Annual</i>	\$12,653	\$17,854	\$16,746	\$21,828	\$18,347	\$32,308	\$29,707	\$29,598

**Table 29**  
**The Self-Sufficiency Standard for Deuel County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	176	154	227	215	212
Taxes	127	131	124	156	122	337	307	254
Earned Income								
Tax Credit (-)	0	-147	-161	-193	-252	-20	-50	-68
Child Care								
Tax Credit (-)	0	-36	-28	-44	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-93	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.62	\$8.17	\$7.68	\$10.00	\$8.40	\$14.67	\$6.93 <i>per adult</i>	\$6.69 <i>per adult</i>
-Monthly	\$990	\$1,437	\$1,352	\$1,760	\$1,479	\$2,581	\$2,439	\$2,353
-Annual	\$11,877	\$17,245	\$16,224	\$21,124	\$17,742	\$30,974	\$29,266	\$28,238

**Table 30**  
**The Self-Sufficiency Standard for Dixon County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	175	153	226	214	211
Taxes	124	128	123	153	119	331	301	271
Earned Income								
Tax Credit (-)	0	-148	-162	-194	-254	-23	-54	-66
Child Care								
Tax Credit (-)	0	-35	-27	-43	-15	-80	-77	-71
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.58	\$8.12	\$7.65	\$9.96	\$8.36	\$14.59	\$6.88 <i>per adult</i>	\$6.71 <i>per adult</i>
-Monthly	\$983	\$1,430	\$1,346	\$1,753	\$1,471	\$2,568	\$2,421	\$2,361
-Annual	\$11,794	\$17,157	\$16,155	\$21,033	\$17,654	\$30,810	\$29,046	\$28,327

**Table 31**  
**The Self-Sufficiency Standard for Dodge County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	359	472	472	472	472	622	472	472
Child Care	0	300	310	610	305	915	610	615
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	81	141	143	182	163	241	220	226
Taxes	135	133	130	182	154	408	304	327
Earned Income								
Tax Credit (-)	0	-144	-141	-172	-223	0	-34	-10
Child Care								
Tax Credit (-)	0	-38	-40	-53	-29	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.84	\$8.27	\$8.37	\$10.57	\$9.18	\$16.08	\$7.15 per adult	\$7.47 per adult
-Monthly	\$1,028	\$1,455	\$1,474	\$1,860	\$1,616	\$2,830	\$2,516	\$2,628
-Annual	\$12,340	\$17,457	\$17,685	\$22,319	\$19,386	\$33,963	\$30,195	\$31,537

**Table 32**  
**The Self-Sufficiency Standard for Dundy County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	176	154	227	215	212
Taxes	126	129	123	154	120	334	304	251
Earned Income								
Tax Credit (-)	0	-147	-161	-193	-252	-21	-51	-69
Child Care								
Tax Credit (-)	0	-36	-28	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.62	\$8.16	\$7.67	\$9.99	\$8.39	\$14.64	\$6.92 per adult	\$6.67 per adult
-Monthly	\$989	\$1,435	\$1,351	\$1,758	\$1,477	\$2,577	\$2,436	\$2,349
-Annual	\$11,865	\$17,224	\$16,209	\$21,100	\$17,720	\$30,921	\$29,228	\$28,194

**Table 33**  
**The Self-Sufficiency Standard for Fillmore County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	35	44	44	53	75	67	88	93
Miscellaneous	74	126	120	162	140	213	201	199
Taxes	113	106	99	128	120	271	216	217
Earned Income								
Tax Credit (-)	0	-175	-188	-231	-289	-75	-107	-112
Child Care								
Tax Credit (-)	0	-19	-11	-26	0	-74	-51	-49
Child Tax Credit (-)	0	-43	-35	-75	-68	-148	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.28	\$7.16	\$6.72	\$8.98	\$7.40	\$13.17	\$6.16 <i>per adult</i>	\$6.09 <i>per adult</i>
-Monthly	\$930	\$1,260	\$1,182	\$1,581	\$1,303	\$2,318	\$2,169	\$2,143
-Annual	\$11,158	\$15,122	\$14,188	\$18,967	\$15,632	\$27,818	\$26,025	\$25,719

**Table 34**  
**The Self-Sufficiency Standard for Franklin County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	537	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	227	214	212
Taxes	126	130	125	156	121	338	305	252
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-19	-51	-69
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-69
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.14	\$7.66	\$9.97	\$8.37	\$14.68	\$6.91 <i>per adult</i>	\$6.66 <i>per adult</i>
-Monthly	\$988	\$1,432	\$1,348	\$1,755	\$1,473	\$2,583	\$2,432	\$2,346
-Annual	\$11,857	\$17,182	\$16,174	\$21,063	\$17,681	\$31,001	\$29,189	\$28,147

**Table 35**  
**The Self-Sufficiency Standard for Frontier County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	359	458	458	458	458	585	458	458
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	82	144	137	180	158	232	219	217
Taxes	137	137	123	173	130	368	296	279
Earned Income								
Tax Credit (-)	0	-138	-153	-179	-241	0	-41	-51
Child Care								
Tax Credit (-)	0	-42	-32	-50	-21	-80	-80	-78
Child Tax Credit (-)	0	-50	-50	-99	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.88	\$8.48	\$7.95	\$10.36	\$8.71	\$15.28	\$7.05 per adult	\$6.91 per adult
-Monthly	\$1,036	\$1,492	\$1,400	\$1,824	\$1,533	\$2,690	\$2,481	\$2,433
-Annual	\$12,426	\$17,907	\$16,797	\$21,886	\$18,398	\$32,280	\$29,775	\$29,193

**Table 36**  
**The Self-Sufficiency Standard for Furnas County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	359	458	458	458	458	585	458	458
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	82	144	137	179	157	232	218	216
Taxes	136	136	123	172	129	366	289	311
Earned Income								
Tax Credit (-)	0	-139	-154	-181	-242	0	-44	-44
Child Care								
Tax Credit (-)	0	-41	-32	-49	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-98	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.87	\$8.45	\$7.92	\$10.33	\$8.68	\$15.25	\$7.01 per adult	\$7.00 per adult
-Monthly	\$1,034	\$1,487	\$1,395	\$1,818	\$1,528	\$2,684	\$2,467	\$2,465
-Annual	\$12,406	\$17,844	\$16,736	\$21,814	\$18,336	\$32,208	\$29,601	\$29,579

**Table 37**  
**The Self-Sufficiency Standard for Gage County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	360	466	466	466	466	593	466	466
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	74	168	168	177	199	191	212	217
Miscellaneous	81	143	137	179	157	231	218	215
Taxes	135	136	123	164	129	366	287	311
Earned Income								
Tax Credit (-)	0	-140	-154	-183	-242	0	-47	-47
Child Care								
Tax Credit (-)	0	-41	-32	-48	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-97	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.83	\$8.43	\$7.90	\$10.26	\$8.66	\$15.22	\$6.97 <i>per adult</i>	\$6.97 <i>per adult</i>
-Monthly	\$1,026	\$1,483	\$1,391	\$1,806	\$1,525	\$2,679	\$2,453	\$2,453
-Annual	\$12,317	\$17,801	\$16,694	\$21,672	\$18,295	\$32,145	\$29,431	\$29,434

**Table 38**  
**The Self-Sufficiency Standard for Garden County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	339	416	416	416	416	535	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	80	140	133	176	154	227	215	212
Taxes	131	131	125	157	122	341	308	300
Earned Income								
Tax Credit (-)	0	-147	-160	-193	-252	-18	-50	-57
Child Care								
Tax Credit (-)	0	-36	-28	-44	-15	-80	-79	-75
Child Tax Credit (-)	0	-50	-50	-93	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.73	\$8.17	\$7.69	\$10.01	\$8.41	\$14.71	\$6.93 <i>per adult</i>	\$6.83 <i>per adult</i>
-Monthly	\$1,009	\$1,438	\$1,353	\$1,761	\$1,479	\$2,590	\$2,440	\$2,405
-Annual	\$12,102	\$17,255	\$16,232	\$21,137	\$17,753	\$31,078	\$29,285	\$28,860

**Table 39**  
**The Self-Sufficiency Standard for Garfield County, NE, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	125	128	123	154	119	331	302	249
Earned Income Tax Credit (-)	0	-148	-161	-194	-254	-23	-52	-70
Child Care Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-69
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.61	\$8.13	\$7.65	\$9.96	\$8.36	\$14.59	\$6.90 per adult	\$6.65 per adult
-Monthly	\$987	\$1,430	\$1,347	\$1,753	\$1,472	\$2,568	\$2,429	\$2,342
-Annual	\$11,845	\$17,162	\$16,159	\$21,038	\$17,659	\$30,819	\$29,151	\$28,103

**Table 40**  
**The Self-Sufficiency Standard for Gosper County, NE, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	359	458	458	458	458	585	458	458
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	82	144	137	179	157	232	218	216
Taxes	135	134	121	169	127	363	286	309
Earned Income Tax Credit (-)	0	-139	-154	-181	-242	0	-45	-45
Child Care Tax Credit (-)	0	-41	-32	-49	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-98	-69	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.87	\$8.44	\$7.92	\$10.31	\$8.67	\$15.23	\$7.00 per adult	\$6.99 per adult
-Monthly	\$1,033	\$1,485	\$1,393	\$1,815	\$1,526	\$2,681	\$2,463	\$2,462
-Annual	\$12,393	\$17,823	\$16,717	\$21,784	\$18,314	\$32,169	\$29,556	\$29,540

**Table 41**  
**The Self-Sufficiency Standard for Grant County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	74	168	168	177	199	191	212	217
Miscellaneous	78	139	132	175	152	226	213	211
Taxes	125	127	124	152	118	326	300	250
Earned Income								
Tax Credit (-)	0	-150	-163	-196	-256	-26	-55	-72
Child Care								
Tax Credit (-)	0	-34	-26	-42	-14	-80	-76	-68
Child Tax Credit (-)	0	-50	-50	-91	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.59	\$8.07	\$7.60	\$9.90	\$8.30	\$14.50	\$6.86 <i>per adult</i>	\$6.63 <i>per adult</i>
-Monthly	\$984	\$1,420	\$1,338	\$1,743	\$1,461	\$2,551	\$2,416	\$2,334
-Annual	\$11,804	\$17,036	\$16,058	\$20,915	\$17,536	\$30,614	\$28,996	\$28,005

**Table 42**  
**The Self-Sufficiency Standard for Greeley County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	125	128	123	154	119	331	302	255
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-254	-23	-52	-69
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-69
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.13	\$7.65	\$9.96	\$8.36	\$14.59	\$6.90 <i>per adult</i>	\$6.67 <i>per adult</i>
-Monthly	\$987	\$1,430	\$1,347	\$1,753	\$1,472	\$2,568	\$2,429	\$2,349
-Annual	\$11,845	\$17,162	\$16,159	\$21,038	\$17,659	\$30,819	\$29,151	\$28,186

**Table 43**  
**The Self-Sufficiency Standard for Hall County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	440	586	586	586	586	771	586	586
Child Care	0	300	310	610	305	915	610	615
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	90	153	155	194	175	256	233	239
Taxes	161	157	164	221	162	500	382	406
Earned Income Tax Credit (-)	0	-117	-112	-132	-194	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-73	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.52	\$9.23	\$9.42	\$11.65	\$9.97	\$17.57	\$7.85 per adult	\$8.10 per adult
-Monthly	\$1,148	\$1,624	\$1,658	\$2,051	\$1,756	\$3,092	\$2,763	\$2,852
-Annual	\$13,776	\$19,488	\$19,898	\$24,608	\$21,066	\$37,099	\$33,159	\$34,230

**Table 44**  
**The Self-Sufficiency Standard for Hamilton County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	536	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	227	214	212
Taxes	125	128	123	154	119	334	302	255
Earned Income Tax Credit (-)	0	-148	-161	-194	-254	-21	-52	-69
Child Care Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-69
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.13	\$7.65	\$9.96	\$8.36	\$14.64	\$6.90 per adult	\$6.67 per adult
-Monthly	\$987	\$1,430	\$1,347	\$1,753	\$1,472	\$2,577	\$2,429	\$2,349
-Annual	\$11,845	\$17,162	\$16,159	\$21,038	\$17,659	\$30,922	\$29,151	\$28,186

**Table 45**  
**The Self-Sufficiency Standard for Harlan County, NE, 2002**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	533	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	126	130	125	156	121	335	305	258
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-21	-51	-68
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.14	\$7.66	\$9.97	\$8.37	\$14.63	\$6.91 <i>per adult</i>	\$6.68 <i>per adult</i>
-Monthly	\$988	\$1,432	\$1,348	\$1,755	\$1,473	\$2,575	\$2,432	\$2,353
-Annual	\$11,857	\$17,182	\$16,174	\$21,063	\$17,681	\$30,897	\$29,189	\$28,230

**Table 46**  
**The Self-Sufficiency Standard for Hayes County, NE, 2002**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	341	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	80	140	133	176	154	227	215	212
Taxes	130	129	123	154	120	334	304	257
Earned Income								
Tax Credit (-)	0	-147	-161	-193	-252	-21	-51	-67
Child Care								
Tax Credit (-)	0	-36	-28	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.74	\$8.16	\$7.67	\$9.99	\$8.39	\$14.64	\$6.92 <i>per adult</i>	\$6.69 <i>per adult</i>
-Monthly	\$1,010	\$1,435	\$1,351	\$1,758	\$1,477	\$2,577	\$2,436	\$2,356
-Annual	\$12,118	\$17,224	\$16,209	\$21,100	\$17,720	\$30,921	\$29,228	\$28,277

**Table 47**  
**The Self-Sufficiency Standard for Hitchcock County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	preschooler	infant	preschooler
Housing	359	458	458	458	458	585	458	458
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	82	144	137	180	158	232	219	217
Taxes	136	135	122	171	128	364	293	309
Earned Income								
Tax Credit (-)	0	-138	-153	-180	-241	0	-42	-44
Child Care								
Tax Credit (-)	0	-42	-32	-50	-21	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-99	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.88	\$8.47	\$7.94	\$10.35	\$8.70	\$15.27	\$7.04 per adult	\$7.01 per adult
-Monthly	\$1,034	\$1,491	\$1,398	\$1,821	\$1,531	\$2,687	\$2,477	\$2,468
-Annual	\$12,414	\$17,886	\$16,778	\$21,856	\$18,375	\$32,242	\$29,729	\$29,618

**Table 48**  
**The Self-Sufficiency Standard for Holt County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	preschooler	infant	preschooler
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	176	154	227	215	212
Taxes	127	131	124	156	122	337	307	260
Earned Income								
Tax Credit (-)	0	-147	-161	-193	-252	-20	-50	-66
Child Care								
Tax Credit (-)	0	-36	-28	-44	-15	-80	-78	-71
Child Tax Credit (-)	0	-50	-50	-93	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.62	\$8.17	\$7.68	\$10.00	\$8.40	\$14.67	\$6.93 per adult	\$6.70 per adult
-Monthly	\$990	\$1,437	\$1,352	\$1,760	\$1,479	\$2,581	\$2,439	\$2,360
-Annual	\$11,877	\$17,245	\$16,224	\$21,124	\$17,742	\$30,974	\$29,266	\$28,321

**Table 49**  
**The Self-Sufficiency Standard for Hooker County, NE, 2002**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	375	458	458	458	458	586	458	458
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	83	144	137	180	158	232	219	217
Taxes	141	135	122	171	128	365	293	309
Earned Income								
Tax Credit (-)	0	-138	-153	-180	-241	0	-42	-44
Child Care								
Tax Credit (-)	0	-42	-32	-50	-21	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-99	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.01	\$8.47	\$7.94	\$10.35	\$8.70	\$15.28	\$7.04 per adult	\$7.01 per adult
-Monthly	\$1,058	\$1,491	\$1,398	\$1,821	\$1,531	\$2,688	\$2,477	\$2,468
-Annual	\$12,691	\$17,886	\$16,778	\$21,856	\$18,375	\$32,262	\$29,729	\$29,618

**Table 50**  
**The Self-Sufficiency Standard for Howard County, NE, 2002**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	126	130	125	156	121	335	305	258
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-22	-51	-68
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.14	\$7.66	\$9.97	\$8.37	\$14.62	\$6.91 per adult	\$6.68 per adult
-Monthly	\$988	\$1,432	\$1,348	\$1,755	\$1,473	\$2,573	\$2,432	\$2,353
-Annual	\$11,857	\$17,182	\$16,174	\$21,063	\$17,681	\$30,872	\$29,189	\$28,230

**Table 51**  
**The Self-Sufficiency Standard for Jefferson County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	74	168	168	177	199	191	212	217
Miscellaneous	78	138	132	174	152	225	212	210
Taxes	125	129	126	154	118	329	301	262
Earned Income								
Tax Credit (-)	0	-150	-163	-197	-257	-27	-57	-72
Child Care								
Tax Credit (-)	0	-34	-26	-42	-13	-80	-75	-68
Child Tax Credit (-)	0	-50	-50	-91	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.56	\$8.05	\$7.59	\$9.89	\$8.28	\$14.48	\$6.83 per adult	\$6.63 per adult
-Monthly	\$979	\$1,417	\$1,336	\$1,740	\$1,457	\$2,549	\$2,406	\$2,335
-Annual	\$11,750	\$16,998	\$16,026	\$20,885	\$17,484	\$30,583	\$28,871	\$28,023

**Table 52**  
**The Self-Sufficiency Standard for Johnson County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	330	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	74	168	168	177	199	191	212	217
Miscellaneous	78	138	132	174	152	225	212	210
Taxes	126	129	126	154	118	329	301	262
Earned Income								
Tax Credit (-)	0	-150	-163	-197	-257	-27	-57	-72
Child Care								
Tax Credit (-)	0	-34	-26	-42	-13	-80	-75	-68
Child Tax Credit (-)	0	-50	-50	-91	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.60	\$8.05	\$7.59	\$9.89	\$8.28	\$14.48	\$6.83 per adult	\$6.63 per adult
-Monthly	\$985	\$1,417	\$1,336	\$1,740	\$1,457	\$2,549	\$2,406	\$2,335
-Annual	\$11,817	\$16,998	\$16,026	\$20,885	\$17,484	\$30,583	\$28,871	\$28,023

**Table 53**  
**The Self-Sufficiency Standard for Kearney County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage
Housing	359	458	458	458	458	585	458	458
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	82	144	137	179	157	232	218	216
Taxes	136	136	123	172	129	366	289	311
Earned Income								
Tax Credit (-)	0	-139	-154	-181	-242	0	-44	-44
Child Care								
Tax Credit (-)	0	-41	-32	-49	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-98	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.87	\$8.45	\$7.92	\$10.33	\$8.68	\$15.25	\$7.01 <i>per adult</i>	\$7.00 <i>per adult</i>
-Monthly	\$1,034	\$1,487	\$1,395	\$1,818	\$1,528	\$2,684	\$2,467	\$2,465
-Annual	\$12,406	\$17,844	\$16,736	\$21,814	\$18,336	\$32,208	\$29,601	\$29,579

**Table 54**  
**The Self-Sufficiency Standard for Keith County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage
Housing	359	458	458	458	458	585	458	458
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	82	144	137	180	158	232	219	217
Taxes	137	137	124	175	131	369	297	287
Earned Income								
Tax Credit (-)	0	-138	-153	-179	-240	0	-41	-49
Child Care								
Tax Credit (-)	0	-42	-33	-50	-21	-80	-80	-79
Child Tax Credit (-)	0	-50	-50	-99	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.89	\$8.48	\$7.96	\$10.37	\$8.72	\$15.29	\$7.05 <i>per adult</i>	\$6.94 <i>per adult</i>
-Monthly	\$1,036	\$1,493	\$1,401	\$1,825	\$1,534	\$2,692	\$2,483	\$2,442
-Annual	\$12,433	\$17,917	\$16,806	\$21,900	\$18,409	\$32,299	\$29,797	\$29,299

**Table 55**  
**The Self-Sufficiency Standard for Keya Paha County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	176	154	227	215	212
Taxes	126	129	123	154	120	334	304	257
Earned Income Tax Credit (-)	0	-147	-161	-193	-252	-21	-51	-67
Child Care Tax Credit (-)	0	-36	-28	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.62	\$8.16	\$7.67	\$9.99	\$8.39	\$14.64	\$6.92 per adult	\$6.69 per adult
-Monthly	\$989	\$1,435	\$1,351	\$1,758	\$1,477	\$2,577	\$2,436	\$2,356
-Annual	\$11,865	\$17,224	\$16,209	\$21,100	\$17,720	\$30,921	\$29,228	\$28,277

**Table 56**  
**The Self-Sufficiency Standard for Kimball County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	533	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	176	154	227	215	212
Taxes	127	131	125	157	122	339	308	300
Earned Income Tax Credit (-)	0	-147	-160	-193	-252	-19	-50	-57
Child Care Tax Credit (-)	0	-36	-28	-44	-15	-80	-79	-75
Child Tax Credit (-)	0	-50	-50	-93	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.63	\$8.17	\$7.69	\$10.01	\$8.41	\$14.69	\$6.93 per adult	\$6.83 per adult
-Monthly	\$990	\$1,438	\$1,353	\$1,761	\$1,479	\$2,586	\$2,440	\$2,405
-Annual	\$11,883	\$17,255	\$16,232	\$21,137	\$17,753	\$31,026	\$29,285	\$28,860

**Table 57**  
**The Self-Sufficiency Standard for Knox County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	338	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	80	140	133	176	154	227	215	212
Taxes	130	131	124	156	122	337	307	260
Earned Income								
Tax Credit (-)	0	-147	-161	-193	-252	-20	-50	-66
Child Care								
Tax Credit (-)	0	-36	-28	-44	-15	-80	-78	-71
Child Tax Credit (-)	0	-50	-50	-93	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.72	\$8.17	\$7.68	\$10.00	\$8.40	\$14.67	\$6.93 per adult	\$6.70 per adult
-Monthly	\$1,007	\$1,437	\$1,352	\$1,760	\$1,479	\$2,581	\$2,439	\$2,360
-Annual	\$12,079	\$17,245	\$16,224	\$21,124	\$17,742	\$30,974	\$29,266	\$28,321

**Table 58**  
**The Self-Sufficiency Standard for Lincoln County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	373	458	458	458	458	585	458	458
Child Care	0	300	310	610	305	915	610	615
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	83	141	143	182	162	238	220	226
Taxes	141	132	129	180	139	396	304	327
Earned Income								
Tax Credit (-)	0	-145	-142	-174	-228	0	-34	-10
Child Care								
Tax Credit (-)	0	-37	-39	-53	-27	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.00	\$8.22	\$8.33	\$10.51	\$9.06	\$15.84	\$7.14 per adult	\$7.46 per adult
-Monthly	\$1,056	\$1,447	\$1,466	\$1,851	\$1,594	\$2,787	\$2,514	\$2,626
-Annual	\$12,673	\$17,360	\$17,592	\$22,208	\$19,130	\$33,447	\$30,171	\$31,510

**Table 59**  
**The Self-Sufficiency Standard for Logan County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	176	154	227	215	212
Taxes	126	129	123	154	120	334	304	257
Earned Income Tax Credit (-)	0	-147	-161	-193	-252	-21	-51	-67
Child Care Tax Credit (-)	0	-36	-28	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.62	\$8.16	\$7.67	\$9.99	\$8.39	\$14.64	\$6.92 per adult	\$6.69 per adult
-Monthly	\$989	\$1,435	\$1,351	\$1,758	\$1,477	\$2,577	\$2,436	\$2,356
-Annual	\$11,865	\$17,224	\$16,209	\$21,100	\$17,720	\$30,921	\$29,228	\$28,277

**Table 60**  
**The Self-Sufficiency Standard for Loup County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	125	128	123	154	119	331	302	255
Earned Income Tax Credit (-)	0	-148	-161	-194	-254	-23	-52	-69
Child Care Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-69
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.13	\$7.65	\$9.96	\$8.36	\$14.59	\$6.90 per adult	\$6.67 per adult
-Monthly	\$987	\$1,430	\$1,347	\$1,753	\$1,472	\$2,568	\$2,429	\$2,349
-Annual	\$11,845	\$17,162	\$16,159	\$21,038	\$17,659	\$30,819	\$29,151	\$28,186

**Table 61**  
**The Self-Sufficiency Standard for McPherson County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	533	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	176	154	227	215	212
Taxes	126	129	123	154	120	334	304	257
Earned Income								
Tax Credit (-)	0	-147	-161	-193	-252	-20	-51	-67
Child Care								
Tax Credit (-)	0	-36	-28	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.62	\$8.16	\$7.67	\$9.99	\$8.39	\$14.65	\$6.92 per adult	\$6.69 per adult
-Monthly	\$989	\$1,435	\$1,351	\$1,758	\$1,477	\$2,579	\$2,436	\$2,356
-Annual	\$11,865	\$17,224	\$16,209	\$21,100	\$17,720	\$30,947	\$29,228	\$28,277

**Table 62**  
**The Self-Sufficiency Standard for Madison County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	341	451	451	451	451	584	451	451
Child Care	0	300	310	610	305	915	610	615
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	80	140	142	181	162	238	220	226
Taxes	131	131	128	177	137	394	300	321
Earned Income								
Tax Credit (-)	0	-147	-144	-176	-230	0	-37	-14
Child Care								
Tax Credit (-)	0	-36	-38	-51	-26	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.74	\$8.17	\$8.28	\$10.45	\$9.00	\$15.82	\$7.10 per adult	\$7.41 per adult
-Monthly	\$1,011	\$1,437	\$1,457	\$1,839	\$1,585	\$2,784	\$2,500	\$2,610
-Annual	\$12,130	\$17,245	\$17,481	\$22,072	\$19,016	\$33,405	\$29,996	\$31,319

**Table 63**  
**The Self-Sufficiency Standard for Merrick County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	126	130	125	156	121	335	305	258
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-22	-51	-68
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.14	\$7.66	\$9.97	\$8.37	\$14.62	\$6.91 per adult	\$6.68 per adult
-Monthly	\$988	\$1,432	\$1,348	\$1,755	\$1,473	\$2,573	\$2,432	\$2,353
-Annual	\$11,857	\$17,182	\$16,174	\$21,063	\$17,681	\$30,872	\$29,189	\$28,230

**Table 64**  
**The Self-Sufficiency Standard for Morrill County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	328	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	79	140	133	175	153	226	214	212
Taxes	127	130	125	156	121	335	305	258
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-22	-51	-68
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.63	\$8.14	\$7.66	\$9.97	\$8.37	\$14.62	\$6.91 per adult	\$6.68 per adult
-Monthly	\$991	\$1,432	\$1,348	\$1,755	\$1,473	\$2,573	\$2,432	\$2,353
-Annual	\$11,890	\$17,182	\$16,174	\$21,063	\$17,681	\$30,872	\$29,189	\$28,230

**Table 65**  
**The Self-Sufficiency Standard for Nance County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	75	172	172	180	202	195	216	221
Miscellaneous	78	139	133	175	153	226	214	212
Taxes	126	129	125	155	120	332	304	256
Earned Income								
Tax Credit (-)	0	-149	-162	-195	-254	-23	-53	-70
Child Care								
Tax Credit (-)	0	-35	-27	-43	-14	-80	-77	-69
Child Tax Credit (-)	0	-50	-50	-92	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.60	\$8.11	\$7.63	\$9.94	\$8.34	\$14.57	\$6.89 per adult	\$6.66 per adult
-Monthly	\$986	\$1,427	\$1,344	\$1,750	\$1,468	\$2,564	\$2,426	\$2,345
-Annual	\$11,836	\$17,119	\$16,124	\$21,001	\$17,619	\$30,769	\$29,111	\$28,139

**Table 66**  
**The Self-Sufficiency Standard for Nemaha County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	74	168	168	177	199	191	212	217
Miscellaneous	78	138	132	174	152	225	212	210
Taxes	124	128	126	153	117	327	299	260
Earned Income								
Tax Credit (-)	0	-150	-163	-197	-257	-27	-57	-72
Child Care								
Tax Credit (-)	0	-34	-26	-41	-13	-80	-75	-68
Child Tax Credit (-)	0	-50	-50	-91	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.56	\$8.04	\$7.58	\$9.88	\$8.27	\$14.47	\$6.83 per adult	\$6.63 per adult
-Monthly	\$979	\$1,416	\$1,335	\$1,739	\$1,456	\$2,546	\$2,404	\$2,334
-Annual	\$11,744	\$16,988	\$16,019	\$20,873	\$17,474	\$30,557	\$28,852	\$28,006

**Table 67**  
**The Self-Sufficiency Standard for Nuckolls County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	preschooler	infant	preschooler
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	126	130	125	156	121	335	305	258
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-22	-51	-68
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.14	\$7.66	\$9.97	\$8.37	\$14.62	\$6.91 per adult	\$6.68 per adult
-Monthly	\$988	\$1,432	\$1,348	\$1,755	\$1,473	\$2,573	\$2,432	\$2,353
-Annual	\$11,857	\$17,182	\$16,174	\$21,063	\$17,681	\$30,872	\$29,189	\$28,230

**Table 68**  
**The Self-Sufficiency Standard for Otoe County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	preschooler	infant	preschooler
Housing	359	458	458	458	458	585	458	458
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	74	168	168	177	199	191	212	217
Miscellaneous	81	143	136	178	156	230	217	214
Taxes	135	135	122	162	127	361	288	308
Earned Income								
Tax Credit (-)	0	-141	-156	-186	-245	-3	-49	-50
Child Care								
Tax Credit (-)	0	-40	-30	-47	-19	-80	-79	-78
Child Tax Credit (-)	0	-50	-50	-96	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.82	\$8.36	\$7.84	\$10.20	\$8.59	\$15.13	\$6.94 per adult	\$6.93 per adult
-Monthly	\$1,025	\$1,472	\$1,380	\$1,795	\$1,513	\$2,663	\$2,443	\$2,438
-Annual	\$12,299	\$17,661	\$16,559	\$21,535	\$18,151	\$31,961	\$29,312	\$29,261

**Table 69**  
**The Self-Sufficiency Standard for Pawnee County, NE, 2002**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	536	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	74	168	168	177	199	191	212	217
Miscellaneous	78	138	132	174	152	226	212	210
Taxes	123	127	125	151	115	326	258	258
Earned Income								
Tax Credit (-)	0	-151	-164	-198	-257	-26	-67	-72
Child Care								
Tax Credit (-)	0	-34	-26	-41	-13	-80	-70	-68
Child Tax Credit (-)	0	-50	-50	-90	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.55	\$8.03	\$7.58	\$9.87	\$8.26	\$14.49	\$6.70	\$6.62
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$978	\$1,414	\$1,334	\$1,737	\$1,454	\$2,551	\$2,357	\$2,332
-Annual	\$11,732	\$16,968	\$16,004	\$20,849	\$17,452	\$30,607	\$28,289	\$27,979

**Table 70**  
**The Self-Sufficiency Standard for Perkins County, NE, 2002**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	359	458	458	458	458	585	458	458
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	82	144	137	180	158	232	219	217
Taxes	136	135	122	171	128	364	293	309
Earned Income								
Tax Credit (-)	0	-138	-153	-180	-241	0	-42	-44
Child Care								
Tax Credit (-)	0	-42	-32	-50	-21	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-99	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.88	\$8.47	\$7.94	\$10.35	\$8.70	\$15.27	\$7.04	\$7.01
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,034	\$1,491	\$1,398	\$1,821	\$1,531	\$2,687	\$2,477	\$2,468
-Annual	\$12,414	\$17,886	\$16,778	\$21,856	\$18,375	\$32,242	\$29,729	\$29,618

**Table 71**  
**The Self-Sufficiency Standard for Phelps County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	533	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	126	130	125	156	121	335	305	258
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-21	-51	-68
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.14	\$7.66	\$9.97	\$8.37	\$14.63	\$6.91 per adult	\$6.68 per adult
-Monthly	\$988	\$1,432	\$1,348	\$1,755	\$1,473	\$2,575	\$2,432	\$2,353
-Annual	\$11,857	\$17,182	\$16,174	\$21,063	\$17,681	\$30,897	\$29,189	\$28,230

**Table 72**  
**The Self-Sufficiency Standard for Pierce County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	359	458	458	458	458	585	458	458
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	82	144	137	180	158	232	219	217
Taxes	137	137	123	173	130	368	296	286
Earned Income								
Tax Credit (-)	0	-138	-153	-179	-241	0	-41	-50
Child Care								
Tax Credit (-)	0	-42	-32	-50	-21	-80	-80	-79
Child Tax Credit (-)	0	-50	-50	-99	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.88	\$8.48	\$7.95	\$10.36	\$8.71	\$15.28	\$7.05 per adult	\$6.93 per adult
-Monthly	\$1,036	\$1,492	\$1,400	\$1,824	\$1,533	\$2,690	\$2,481	\$2,440
-Annual	\$12,426	\$17,907	\$16,797	\$21,886	\$18,398	\$32,280	\$29,775	\$29,276

**Table 73**  
**The Self-Sufficiency Standard for Platte County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	359	458	458	458	458	638	458	458
Child Care	0	300	310	610	305	915	610	615
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	75	172	172	180	202	195	216	221
Miscellaneous	81	140	142	181	162	243	220	226
Taxes	136	131	128	178	138	415	301	322
Earned Income								
Tax Credit (-)	0	-147	-144	-176	-230	0	-37	-14
Child Care Tax Credit (-)	0	-36	-38	-51	-26	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.87	\$8.16	\$8.27	\$10.45	\$9.00	\$16.23	\$7.10 <i>per adult</i>	\$7.41 <i>per adult</i>
-Monthly	\$1,033	\$1,436	\$1,456	\$1,839	\$1,584	\$2,856	\$2,499	\$2,609
-Annual	\$12,391	\$17,234	\$17,471	\$22,063	\$19,007	\$34,272	\$29,989	\$31,312

**Table 74**  
**The Self-Sufficiency Standard for Polk County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	75	172	172	180	202	195	216	221
Miscellaneous	78	139	133	175	153	226	214	212
Taxes	125	128	124	153	118	329	301	252
Earned Income								
Tax Credit (-)	0	-149	-162	-195	-255	-24	-53	-70
Child Care Tax Credit (-)	0	-35	-27	-42	-14	-80	-77	-69
Child Tax Credit (-)	0	-50	-50	-91	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.60	\$8.10	\$7.63	\$9.93	\$8.33	\$14.54	\$6.88 <i>per adult</i>	\$6.65 <i>per adult</i>
-Monthly	\$985	\$1,425	\$1,342	\$1,748	\$1,466	\$2,560	\$2,423	\$2,341
-Annual	\$11,824	\$17,099	\$16,108	\$20,977	\$17,597	\$30,716	\$29,074	\$28,095

**Table 75**  
**The Self-Sufficiency Standard for Red Willow County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	346	441	441	441	441	564	441	441
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	80	142	136	178	156	230	217	215
Taxes	133	134	122	161	126	356	289	308
Earned Income								
Tax Credit (-)	0	-142	-156	-186	-245	-5	-48	-49
Child Care								
Tax Credit (-)	0	-40	-30	-47	-19	-80	-80	-79
Child Tax Credit (-)	0	-50	-50	-96	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.78	\$8.35	\$7.83	\$10.19	\$8.58	\$15.06	\$6.96 per adult	\$6.94 per adult
-Monthly	\$1,017	\$1,470	\$1,378	\$1,793	\$1,511	\$2,650	\$2,449	\$2,444
-Annual	\$12,207	\$17,642	\$16,542	\$21,514	\$18,131	\$31,800	\$29,392	\$29,330

**Table 76**  
**The Self-Sufficiency Standard for Richardson County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	74	168	168	177	199	191	212	217
Miscellaneous	78	138	132	174	152	225	212	210
Taxes	124	128	126	153	117	327	299	260
Earned Income								
Tax Credit (-)	0	-150	-163	-197	-257	-27	-57	-72
Child Care								
Tax Credit (-)	0	-34	-26	-41	-13	-80	-75	-68
Child Tax Credit (-)	0	-50	-50	-91	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.56	\$8.04	\$7.58	\$9.88	\$8.27	\$14.47	\$6.83 per adult	\$6.63 per adult
-Monthly	\$979	\$1,416	\$1,335	\$1,739	\$1,456	\$2,546	\$2,404	\$2,334
-Annual	\$11,744	\$16,988	\$16,019	\$20,873	\$17,474	\$30,557	\$28,852	\$28,006

**Table 77**  
**The Self-Sufficiency Standard for Rock County, NE, 2002**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	333	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	79	140	133	176	154	227	215	212
Taxes	129	131	124	156	122	337	307	260
Earned Income								
Tax Credit (-)	0	-147	-161	-193	-252	-20	-50	-66
Child Care								
Tax Credit (-)	0	-36	-28	-44	-15	-80	-78	-71
Child Tax Credit (-)	0	-50	-50	-93	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.68	\$8.17	\$7.68	\$10.00	\$8.40	\$14.67	\$6.93 per adult	\$6.70 per adult
-Monthly	\$1,000	\$1,437	\$1,352	\$1,760	\$1,479	\$2,581	\$2,439	\$2,360
-Annual	\$11,995	\$17,245	\$16,224	\$21,124	\$17,742	\$30,974	\$29,266	\$28,321

**Table 78**  
**The Self-Sufficiency Standard for Saline County, NE, 2002**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	360	441	441	441	441	564	441	441
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	74	168	168	177	199	191	212	217
Miscellaneous	81	141	134	177	154	228	215	213
Taxes	135	132	123	158	123	347	308	300
Earned Income								
Tax Credit (-)	0	-145	-159	-190	-250	-13	-49	-56
Child Care								
Tax Credit (-)	0	-37	-29	-45	-17	-80	-79	-76
Child Tax Credit (-)	0	-50	-50	-94	-66	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.83	\$8.23	\$7.74	\$10.07	\$8.47	\$14.86	\$6.95 per adult	\$6.85 per adult
-Monthly	\$1,027	\$1,449	\$1,361	\$1,772	\$1,490	\$2,615	\$2,445	\$2,410
-Annual	\$12,323	\$17,385	\$16,337	\$21,262	\$17,880	\$31,383	\$29,341	\$28,916

**Table 79**  
**The Self-Sufficiency Standard for Saunders County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	139	132	175	153	226	213	211
Taxes	125	129	125	155	120	332	302	252
Earned Income Tax Credit (-)	0	-149	-162	-195	-254	-24	-54	-72
Child Care Tax Credit (-)	0	-35	-27	-42	-14	-80	-76	-68
Child Tax Credit (-)	0	-50	-50	-92	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.58	\$8.10	\$7.63	\$9.94	\$8.34	\$14.56	\$6.87 per adult	\$6.63 per adult
-Monthly	\$982	\$1,426	\$1,343	\$1,750	\$1,468	\$2,563	\$2,417	\$2,335
-Annual	\$11,785	\$17,114	\$16,120	\$20,996	\$17,614	\$30,761	\$29,007	\$28,017

**Table 80**  
**The Self-Sufficiency Standard for Scotts Bluff County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	338	429	429	429	429	532	429	429
Child Care	0	300	310	610	305	915	610	615
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	80	137	139	178	159	233	217	223
Taxes	130	127	126	162	133	371	290	309
Earned Income Tax Credit (-)	0	-152	-149	-186	-237	0	-47	-25
Child Care Tax Credit (-)	0	-33	-35	-47	-23	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-96	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.71	\$7.97	\$8.09	\$10.19	\$8.82	\$15.34	\$6.97 per adult	\$7.27 per adult
-Monthly	\$1,005	\$1,403	\$1,424	\$1,794	\$1,552	\$2,700	\$2,452	\$2,558
-Annual	\$12,065	\$16,841	\$17,093	\$21,532	\$18,622	\$32,398	\$29,423	\$30,691

**Table 81**  
**The Self-Sufficiency Standard for Seward County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	425	425	425	425	532	425	425
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	74	168	168	177	199	191	212	217
Miscellaneous	78	139	133	175	153	225	213	211
Taxes	124	129	125	155	120	327	302	253
Earned Income								
Tax Credit (-)	0	-149	-162	-195	-254	-27	-54	-71
Child Care								
Tax Credit (-)	0	-35	-27	-43	-14	-80	-76	-68
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.56	\$8.11	\$7.64	\$9.95	\$8.35	\$14.47	\$6.87 per adult	\$6.64 per adult
-Monthly	\$979	\$1,428	\$1,344	\$1,751	\$1,469	\$2,546	\$2,419	\$2,337
-Annual	\$11,744	\$17,131	\$16,134	\$21,013	\$17,631	\$30,557	\$29,028	\$28,042

**Table 82**  
**The Self-Sufficiency Standard for Sheridan County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	126	130	125	156	121	335	305	258
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-22	-51	-68
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.14	\$7.66	\$9.97	\$8.37	\$14.62	\$6.91 per adult	\$6.68 per adult
-Monthly	\$988	\$1,432	\$1,348	\$1,755	\$1,473	\$2,573	\$2,432	\$2,353
-Annual	\$11,857	\$17,182	\$16,174	\$21,063	\$17,681	\$30,872	\$29,189	\$28,230

**Table 83**  
**The Self-Sufficiency Standard for Sherman County, NE, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	328	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	79	140	133	175	153	226	214	212
Taxes	127	130	125	156	121	335	305	258
Earned Income Tax Credit (-)	0	-148	-161	-194	-253	-22	-51	-68
Child Care Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.63	\$8.14	\$7.66	\$9.97	\$8.37	\$14.62	\$6.91 per adult	\$6.68 per adult
-Monthly	\$991	\$1,432	\$1,348	\$1,755	\$1,473	\$2,573	\$2,432	\$2,353
-Annual	\$11,890	\$17,182	\$16,174	\$21,063	\$17,681	\$30,872	\$29,189	\$28,230

**Table 84**  
**The Self-Sufficiency Standard for Sioux County, NE, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	126	130	125	156	121	335	305	258
Earned Income Tax Credit (-)	0	-148	-161	-194	-253	-22	-51	-68
Child Care Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.61	\$8.14	\$7.66	\$9.97	\$8.37	\$14.62	\$6.91 per adult	\$6.68 per adult
-Monthly	\$988	\$1,432	\$1,348	\$1,755	\$1,473	\$2,573	\$2,432	\$2,353
-Annual	\$11,857	\$17,182	\$16,174	\$21,063	\$17,681	\$30,872	\$29,189	\$28,230

**Table 85**  
**The Self-Sufficiency Standard for Stanton County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	175	153	226	214	211
Taxes	124	128	123	153	119	331	301	252
Earned Income								
Tax Credit (-)	0	-148	-162	-194	-254	-23	-54	-71
Child Care Tax Credit (-)	0	-35	-27	-43	-15	-80	-77	-68
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.58	\$8.12	\$7.65	\$9.96	\$8.36	\$14.59	\$6.88 <i>per adult</i>	\$6.64 <i>per adult</i>
-Monthly	\$983	\$1,430	\$1,346	\$1,753	\$1,471	\$2,568	\$2,421	\$2,339
-Annual	\$11,794	\$17,157	\$16,155	\$21,033	\$17,654	\$30,810	\$29,046	\$28,063

**Table 86**  
**The Self-Sufficiency Standard for Thayer County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	343	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	74	168	168	177	199	191	212	217
Miscellaneous	80	139	132	175	152	226	213	211
Taxes	131	129	125	154	119	330	302	253
Earned Income								
Tax Credit (-)	0	-150	-163	-196	-255	-25	-54	-71
Child Care Tax Credit (-)	0	-35	-26	-42	-14	-80	-77	-68
Child Tax Credit (-)	0	-50	-50	-91	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.73	\$8.08	\$7.61	\$9.91	\$8.31	\$14.52	\$6.87 <i>per adult</i>	\$6.64 <i>per adult</i>
-Monthly	\$1,008	\$1,421	\$1,339	\$1,745	\$1,463	\$2,556	\$2,420	\$2,337
-Annual	\$12,102	\$17,056	\$16,073	\$20,940	\$17,557	\$30,667	\$29,034	\$28,049

**Table 87**  
**The Self-Sufficiency Standard for Thomas County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	preschooler	infant	preschooler
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	176	154	227	215	212
Taxes	126	129	123	154	120	334	304	257
Earned Income								
Tax Credit (-)	0	-147	-161	-193	-252	-21	-51	-67
Child Care								
Tax Credit (-)	0	-36	-28	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.62	\$8.16	\$7.67	\$9.99	\$8.39	\$14.64	\$6.92 per adult	\$6.69 per adult
-Monthly	\$989	\$1,435	\$1,351	\$1,758	\$1,477	\$2,577	\$2,436	\$2,356
-Annual	\$11,865	\$17,224	\$16,209	\$21,100	\$17,720	\$30,921	\$29,228	\$28,277

**Table 88**  
**The Self-Sufficiency Standard for Thurston County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	preschooler	infant	preschooler
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	139	132	175	153	226	213	211
Taxes	124	128	124	153	118	329	299	260
Earned Income								
Tax Credit (-)	0	-149	-162	-195	-255	-25	-55	-70
Child Care								
Tax Credit (-)	0	-35	-27	-42	-14	-80	-76	-69
Child Tax Credit (-)	0	-50	-50	-91	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.57	\$8.09	\$7.63	\$9.93	\$8.33	\$14.54	\$6.86 per adult	\$6.66 per adult
-Monthly	\$981	\$1,424	\$1,342	\$1,748	\$1,466	\$2,559	\$2,414	\$2,343
-Annual	\$11,773	\$17,094	\$16,104	\$20,972	\$17,592	\$30,708	\$28,969	\$28,112

**Table 89**  
**The Self-Sufficiency Standard for Valley County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	126	130	125	156	121	335	305	258
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-22	-51	-68
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.14	\$7.66	\$9.97	\$8.37	\$14.62	\$6.91 per adult	\$6.68 per adult
-Monthly	\$988	\$1,432	\$1,348	\$1,755	\$1,473	\$2,573	\$2,432	\$2,353
-Annual	\$11,857	\$17,182	\$16,174	\$21,063	\$17,681	\$30,872	\$29,189	\$28,230

**Table 90**  
**The Self-Sufficiency Standard for Wayne County, NE, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	199	204	204	204	204	204	399	399
Health Care	77	180	179	188	210	202	224	229
Miscellaneous	78	140	133	175	153	226	214	211
Taxes	125	130	125	155	121	335	303	255
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-22	-53	-70
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-77	-69
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.59	\$8.13	\$7.66	\$9.97	\$8.37	\$14.61	\$6.89 per adult	\$6.65 per adult
-Monthly	\$984	\$1,431	\$1,347	\$1,755	\$1,473	\$2,572	\$2,424	\$2,342
-Annual	\$11,806	\$17,177	\$16,170	\$21,058	\$17,676	\$30,863	\$29,084	\$28,107

**Table 91**  
**The Self-Sufficiency Standard for Webster County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	532	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	76	176	176	184	206	198	220	225
Miscellaneous	78	140	133	175	153	226	214	212
Taxes	126	130	125	156	121	335	305	258
Earned Income								
Tax Credit (-)	0	-148	-161	-194	-253	-22	-51	-68
Child Care								
Tax Credit (-)	0	-36	-27	-43	-15	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-92	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.61	\$8.14	\$7.66	\$9.97	\$8.37	\$14.62	\$6.91 per adult	\$6.68 per adult
-Monthly	\$988	\$1,432	\$1,348	\$1,755	\$1,473	\$2,573	\$2,432	\$2,353
-Annual	\$11,857	\$17,182	\$16,174	\$21,063	\$17,681	\$30,872	\$29,189	\$28,230

**Table 92**  
**The Self-Sufficiency Standard for Wheeler County, NE, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	326	416	416	416	416	533	416	416
Child Care	0	335	259	594	259	853	594	518
Food	178	261	270	351	442	472	504	554
Transportation	203	208	208	208	208	208	408	408
Health Care	75	172	172	180	202	195	216	221
Miscellaneous	78	139	133	175	153	226	214	212
Taxes	125	128	124	153	118	329	301	252
Earned Income								
Tax Credit (-)	0	-149	-162	-195	-255	-24	-53	-70
Child Care								
Tax Credit (-)	0	-35	-27	-42	-14	-80	-77	-69
Child Tax Credit (-)	0	-50	-50	-91	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.60	\$8.10	\$7.63	\$9.93	\$8.33	\$14.56	\$6.88 per adult	\$6.65 per adult
-Monthly	\$985	\$1,425	\$1,342	\$1,748	\$1,466	\$2,562	\$2,423	\$2,341
-Annual	\$11,824	\$17,099	\$16,108	\$20,977	\$17,597	\$30,742	\$29,074	\$28,095

**Table 93**  
**The Self-Sufficiency Standard for York County, NE, 2002**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	359	463	463	463	463	585	463	463
<i>Child Care</i>	0	335	259	594	259	853	594	518
<i>Food</i>	178	261	270	351	442	472	504	554
<i>Transportation</i>	199	204	204	204	204	204	399	399
<i>Health Care</i>	74	168	168	177	199	191	212	217
<i>Miscellaneous</i>	81	143	136	179	157	230	217	215
<i>Taxes</i>	135	136	123	163	128	361	291	310
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-140	-155	-184	-243	-3	-47	-48
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-40	-31	-48	-19	-80	-80	-79
<i>Child Tax Credit (-)</i>	0	-50	-50	-97	-69	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	<b>\$5.82</b>	<b>\$8.40</b>	<b>\$7.88</b>	<b>\$10.24</b>	<b>\$8.63</b>	<b>\$15.13</b>	<b>\$6.97</b> <i>per adult</i>	<b>\$6.95</b> <i>per adult</i>
<i>-Monthly</i>	<b>\$1,025</b>	<b>\$1,479</b>	<b>\$1,387</b>	<b>\$1,802</b>	<b>\$1,520</b>	<b>\$2,663</b>	<b>\$2,453</b>	<b>\$2,447</b>
<i>-Annual</i>	<b>\$12,299</b>	<b>\$17,748</b>	<b>\$16,644</b>	<b>\$21,620</b>	<b>\$18,237</b>	<b>\$31,961</b>	<b>\$29,438</b>	<b>\$29,369</b>