
The Self-Sufficiency Standard for Utah

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Prepared for Utah Children

The Self-Sufficiency Standard for Utah

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Preface

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 Utah would not have been possible without the assistance of Terry Haven of Utah Children, Jana Maxwell of the Dixie Leavitt Insurance Agency and Liz Barker of the Utah Child Care Research and Referral Agency. Nonetheless, any mistakes are the authors' responsibility.

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The Self-Sufficiency Standard for Utah

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

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 Utah's families; and how various public work supports, public policies, child support and other available resources can help families move towards self-sufficiency. We conclude this report with a discussion of the varied ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

Measuring Income Adequacy: Problems with the Poverty Line

How much is enough for families to meet their needs, on their own? Although we may have trouble coming up with an exact dollar figure, most of us know

what adequacy looks like when we see it. As one participant in a training program put it, when asked to define her progress towards economic self-sufficiency:

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

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

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

standard to measure need. For example, Medicaid is extended to families with incomes that are 135%, 175% or 200% of federal poverty thresholds.

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

The official poverty measure has additional problems inherent in its structure and simply raising the poverty line, or using a multiple of the threshold cannot solve these problems. Since the official poverty measure was first developed and implemented in the early 1960s it has only been updated to reflect inflation,

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

and has not and cannot incorporate new needs. In short, not only is the federal poverty measure too low, but it is based on outdated assumptions, and has not incorporated new needs, changing demographics and widening geographic differentials.

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

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

The poverty thresholds are also the same whether one lives in Mississippi or Manhattan. That is, the poverty measure does not vary by geographic location.

Although there was some geographic variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about five times as much as the same size units in the least expensive areas.³

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

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

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

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

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

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required to meet

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

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

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

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

- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined inde-*

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.

pendently, 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%.

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

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

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

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

adequate income. Rather, we urge users of the 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 \$7.00 per hour, then the latter wage has a “wage adequacy” level of only 70%. At the same time, a penny above or below \$10.00 (\$9.99 versus \$10.01) is not a meaningful distinction.

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

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

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

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

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

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

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

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 looked upon as supportive of the goal of self-sufficiency.

How the Self-Sufficiency Standard is Calculated

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

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

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

For each county or sub-county area in Utah, the Self-Sufficiency Standard is calculated for 74 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 up to five children of various ages. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Utah in the Appendix to this report. The costs of each basic need and the Self-Sufficiency Wages for all 74 family types for all geographic areas are available from Utah Children.

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

Housing: The Standard uses the Fiscal Year 2002 Fair Market Rents (FMRs), which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents are based on data from the decennial census, the annual Ameri-

can Housing Survey, and telephone surveys.⁹ 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. They reflect the cost of a given size unit at the 40th percentile level. (At the 40th 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 area, HUD rules permit local housing authorities to increase or decrease FMRs. For example, in this report, Salt Lake County is divided into two different areas based on housing costs that are 110% of the FMR in the South Salt Lake City and 93% of the FMR in the rest of Salt Lake County.

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;¹⁰ families with one or two children require two bedrooms, and families with three children, three bedrooms and families with four or five children, four bedrooms.

Child Care: The Standard uses the most accurate information available that is recent, geographically-specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75th percentile, by age of child and setting (family day care home, day care center, etc.), usually in several regions throughout the state.¹¹ Utah's 2000 Child Care Market Rate Survey, however, presented only one state average for the cost of child care. In the fall of 2001, Utah's Child Care Research and Referral Service custom created a county by county report of the current average hourly rates for the cost of child care throughout the state, using data collected from the child care facilities in their network. The Standard used this report to calculate childcare costs in the state of Utah.

Because it is more common for very young children to be in day care homes rather than centers,¹² the

Standard assumes that children less than three years of age (infants and toddlers, called “infants” here) receive full-time care in day care homes. Preschoolers (three through five years old), in contrast, are assumed to go to day care centers full-time. School-age children (ages six to 12) are assumed to receive part-time care in before- and after-school programs.

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

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

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

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

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.¹⁴ Since only 3% of Salt Lake City residents use public transportation, and it is also probably highly likely that most low-income families live outside the city limits, where rents are substantially cheaper, it is assumed that adults require a car to get to and from work; if there are two adults in the family, we assume two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work, at exactly the same time.)

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

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20th and 40th percentile) of income, by region. In addition, we used auto insurance premium costs from five major insurance companies, in eight different regions within Utah to account for regional variations in the cost of auto insurance.¹⁵ For varied costs, the Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week per family for shopping for food and other errands. (The commuting distance is computed using the statewide average from the National Personal Transportation Survey). In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to the day care center or home.

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

Although workers who do not have employer-provided health insurance often “do without,” families cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that the employer provides health insurance coverage, which is true for 83% of non-temporary workers.¹⁶ In Utah, employees pay 25% of the premium for coverage for themselves only, or 28% of the premium for family

coverage—which are slightly higher than the proportions for the national average share of premium costs for individuals (which are 24% of employee-only coverage), and slightly lower for families (which are 36% of family coverage).¹⁷ The costs of health insurance are based on the average premiums paid by Utah residents, according to the Medical Expenditure Panel Survey, and adjusted for inflation using the Medical Consumer Price Index (Medical CPI). To capture the geographical differences in costs, we varied the health insurance premiums by a ratio computed from available insurance rates through an on-line health insurance provider in the state of Utah.

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

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

Taxes: Taxes include state sales tax, federal and state income taxes and payroll taxes. The retail sales tax varies from 5.75% to 7%, with a similar tax on food items. Sales taxes are calculated only on “miscellaneous” items, —as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the Commerce Clearinghouse State Tax Handbook as well as the tax forms and instructions from the Utah State Tax Commission and Utah Department of Revenue.

Although the federal income tax rate is higher than the payroll tax rate—15% of income for families in this range—federal exemptions and deductions are substantial. As a result, 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% to 10% for most families.

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 federal tax credit that allows parents to deduct up to \$600 per child (for children less than 17 years old) from the federal income taxes they owe. If a family has one or two children, it is calculated like the CCTC, as a credit against federal taxes owed. If the family does not owe federal taxes, or has already taken the CCTC and there is no remaining liability (that is, no federal tax is owed after the CCTC is taken), then the family is not eligible for the CTC. However, if there are three or more children, then the CTC becomes refundable (as with the EITC). In this case, the family may receive the credit (up to \$600 per child), even if they do not owe any federal taxes. However, the amount of CTC they receive is limited to the amount their payroll tax exceeds the EITC that they have or will receive. Starting in 2002, the CTC will be refundable (on a sliding scale) for those with earnings over \$10,000.

In effect, given the high costs of child care, many families with young children who are paying market rate child care offset most or all of the federal taxes they owe with their Child Care Tax Credit. However, those with older children, more than three children, and/or higher incomes, are more likely to receive the CTC as well.

How Much Money is Enough in Utah?

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

In Salt Lake County (with the exception of the City of South Salt Lake, where rents are slightly higher), a single person with no children needs to earn just **\$8.33** per hour to be able to meet her/his basic needs, as can be seen in the first column of Table 1. However, if this same person has a preschooler to care for, the cost of meeting all of her family's basic needs increases by over sixty percent to **\$14.63** per hour.¹⁹ If she has two

Table 1
The Self-Sufficiency Standard for Selected Family Types
Salt Lake City-Ogden, UT MSA, 2001
Salt Lake County (Excluding City of South Salt Lake) *
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	\$528	36	\$671	26	\$671	21	\$671	18
Child Care	\$0	0	\$518	20	\$829	27	\$829	22
Food	\$176	12	\$266	10	\$396	13	\$544	15
Transportation	\$232	16	\$238	9	\$238	8	\$458	12
Health Care	\$116	8	\$234	9	\$259	8	\$323	9
Miscellaneous	\$105	7	\$193	7	\$239	8	\$282	8
Taxes**	\$308	21	\$545	21	\$674	22	\$796	21
Earned Income								
Tax Credit (-)	\$0	0	\$0	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
Total Percent Self-Sufficiency Wage - Hourly***	\$8.33		\$14.63		\$17.76		\$10.58 per adult	
Monthly	\$1,466		\$2,574		\$3,125		\$3,723	
Annual	\$17,593		\$30,893		\$37,505		\$44,678	

* 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
Salt Lake City-Ogden, UT MSA, 2001
Utah County (Excluding Northeast Provo) *
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	\$479	35	\$593	23	\$593	18	\$593	16
Child Care	\$0	0	\$607	23	\$972	30	\$972	25
Food	\$176	13	\$266	10	\$396	12	\$544	14
Transportation	\$232	17	\$237	9	\$237	7	\$456	12
Health Care	\$116	8	\$234	9	\$259	8	\$323	8
Miscellaneous	\$100	7	\$194	7	\$246	8	\$289	8
Taxes**	\$284	20	\$548	21	\$701	22	\$821	22
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-2	-\$80	-2	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
	\$7.88		\$14.71		\$18.31		\$10.84 per adult	
Monthly	\$1,387		\$2,590		\$3,223		\$3,817	
Annual	\$16,648		\$31,076		\$38,678		\$45,803	

* 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.

children, a preschooler and a schoolage child, she would need more than twice as much as a single person with no children to meet her family's basic needs at **\$17.76** per hour. Finally, if there are two adults supporting two children, a preschooler and a school-age child, costs are increased slightly for additional food, health care and miscellaneous costs, but the major costs of housing and child care stay the same. As a result, the amount *each* would need to earn is just **\$10.58** per hour.

In Utah County (see Table 2), the cost of childcare is higher than in Salt Lake County, therefore all family

types, except the single adult, must earn higher wages to achieve self sufficiency. Thus while a single adult's Self-Sufficiency Wage is **\$7.88** per hour, the single parent with one preschooler must earn **\$14.71** per hour, almost twice as much as the single person. The single parent with two children in Utah County would need to earn **\$18.31** per hour to meet her family's needs. In the two-parent family, each adult would need to earn **\$10.84** per hour in Utah County.

The cost of meeting one's basic needs for a single adult in Weber County is similar to Salt Lake County, at

Table 3
The Self-Sufficiency Standard for Selected Family Types
Salt Lake City-Ogden, UT MSA, 2001
Weber 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	\$568	37	\$721	29	\$721	25	\$721	21
Child Care	\$0	0	\$405	16	\$648	22	\$648	19
Food	\$176	12	\$266	11	\$396	14	\$544	16
Transportation	\$225	15	\$231	9	\$231	8	\$444	13
Health Care	\$117	8	\$237	10	\$262	9	\$326	9
Miscellaneous	\$109	7	\$186	8	\$226	8	\$268	8
Taxes**	\$323	21	\$513	21	\$611	21	\$730	21
Earned Income Tax Credit (-)	\$0	0	\$0	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
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$8.63		\$14.03		\$16.55		\$9.94 per adult	
Annual	\$1,518		\$2,469		\$2,913		\$3,500	
	\$18,217		\$29,624		\$34,962		\$41,996	

* 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.

\$8.63 per hour (see Table 3). A single parent with one preschooler needs to earn **\$14.03** 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 almost twice the amount required of the single person with no children, **\$16.55** per hour, to meet her family's needs. In the two-parent family, each adult would need to earn **\$9.94** per hour in Weber County.

In Washington County (see Table 4), a single person must earn **\$7.80** to be self sufficient. An adult

with a preschooler to support must earn **\$14.06** per hour, again, nearly twice the amount a single person needs to be self sufficient. An adult with a preschooler and a schoolage child must earn **\$17.12** to be self sufficient. Two adults, with a preschooler and schoolage child, must each earn **\$10.25** to achieve self sufficiency in Washington County.

In Sevier County, a single adult must earn **\$6.99** an hour to be self sufficient (see Table 5). An adult with a preschooler must earn **\$11.39** to achieve self sufficiency. An adult with a preschooler and schoolage

Table 4
The Self-Sufficiency Standard for Selected Family Types
Washington County, UT, 2001*
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$472	34	\$626	25	\$626	21	\$626	17
Child Care	\$0	0	\$506	20	\$810	27	\$810	22
Food	\$176	13	\$266	11	\$396	13	\$544	15
Transportation	\$232	17	\$237	10	\$237	8	\$456	13
Health Care	\$114	8	\$228	9	\$253	8	\$317	9
Miscellaneous	\$99	7	\$186	8	\$232	8	\$275	8
Taxes**	\$280	20	\$514	21	\$639	21	\$759	21
Earned Income Tax Credit (-)	\$0	0	\$0	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
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$7.80		\$14.06		\$17.12		\$10.25 per adult	
Annual	\$1,373		\$2,474		\$3,013		\$3,607	
	\$16,478		\$29,686		\$36,154		\$43,279	

* 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.

child must earn **\$14.02** to adequately support herself and her children. Two adults must each earn **\$8.87** per hour to adequately meet the needs of their preschooler and school age child.

Costs in non-metro areas (such as Sevier) are slightly less than for the metro areas (Salt Lake, Utah and Weber counties). Child care for a schoolage child and preschooler in Utah County, for example, costs almost a third more than in Sevier County (Tables 2 and 5). Housing in Weber County costs about \$100 more per month than in Washington County (Tables 3 and 4).

However, the proportions spent on each cost do not vary greatly from place to place. For families with two children in almost all counties, child care costs exceed housing costs, with childcare costing from 19% to 30% of the family budget, as opposed to housing which, depending on the place, accounts for 15%-25% of the family budget. The rent for a two-bedroom housing unit varies from a low of **\$477** per month (Sevier County) to a high of **\$721** per month (Weber County). However, the differential in child care costs is also large. For example, the cost of child care for two children, a preschooler

Table 5
The Self-Sufficiency Standard for Selected Family Types
Sevier County, UT, 2001*
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$381	31	\$477	24	\$477	19	\$477	15
Child Care	\$0	0	\$405	20	\$648	26	\$648	21
Food	\$176	14	\$266	13	\$396	16	\$544	17
Transportation	\$232	19	\$237	12	\$237	10	\$456	15
Health Care	\$114	9	\$228	11	\$253	10	\$317	10
Miscellaneous	\$90	7	\$161	8	\$201	8	\$244	8
Taxes**	\$238	19	\$379	19	\$478	19	\$616	20
Earned Income Tax Credit (-)	\$0	0	-\$56	-3	-\$44	-2	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$44	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$98	-4	-\$100	-3
<i>Total Percent Self-Sufficiency Wage - Hourly***</i>	—	100	—	100	—	100	—	100
Monthly	\$6.99		\$11.39		\$14.02		\$8.87 per adult	
Annual	\$1,231		\$2,004		\$2,468		\$3,121	
	\$14,773		\$24,048		\$29,619		\$37,456	

* 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.

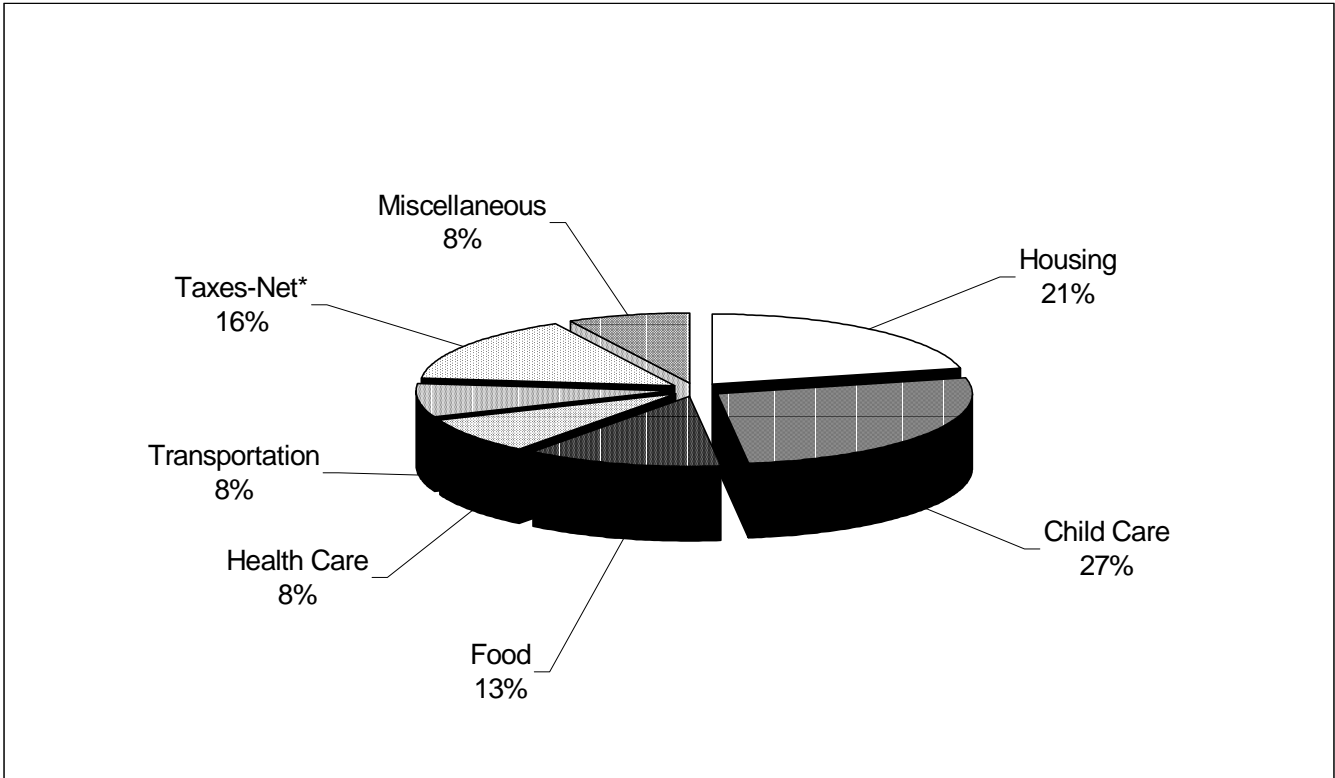
full-time and a schoolage child part-time, ranges from **\$648** in Sevier and Weber Counties, to **\$972** in Utah County (see Tables 2, 3 and 5).

In Figure 1 on the following page, 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 Salt Lake County (except for the high-rent area of South Salt Lake). Housing and child care are by far the greatest expenses for working families with children. Families with two children, one of whom

is under school-age, generally spend half their incomes on these two expenses alone.

The next largest expenses for a Utah family are net taxes and food, accounting for 16% and 13% of the family budget respectively. Even though taxes are reduced by tax credits, they still account for over one-sixth of expenses. Health care is a relatively small share, but this calculation assumes that the employer both provides health insurance as well as pays a portion of the premium.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2001
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschool-age Child and One School-Age Child in Salt Lake County, UT (Excluding the City of South Salt Lake)



*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 22%, but with tax credits, the amount owed in taxes is reduced to 16%.

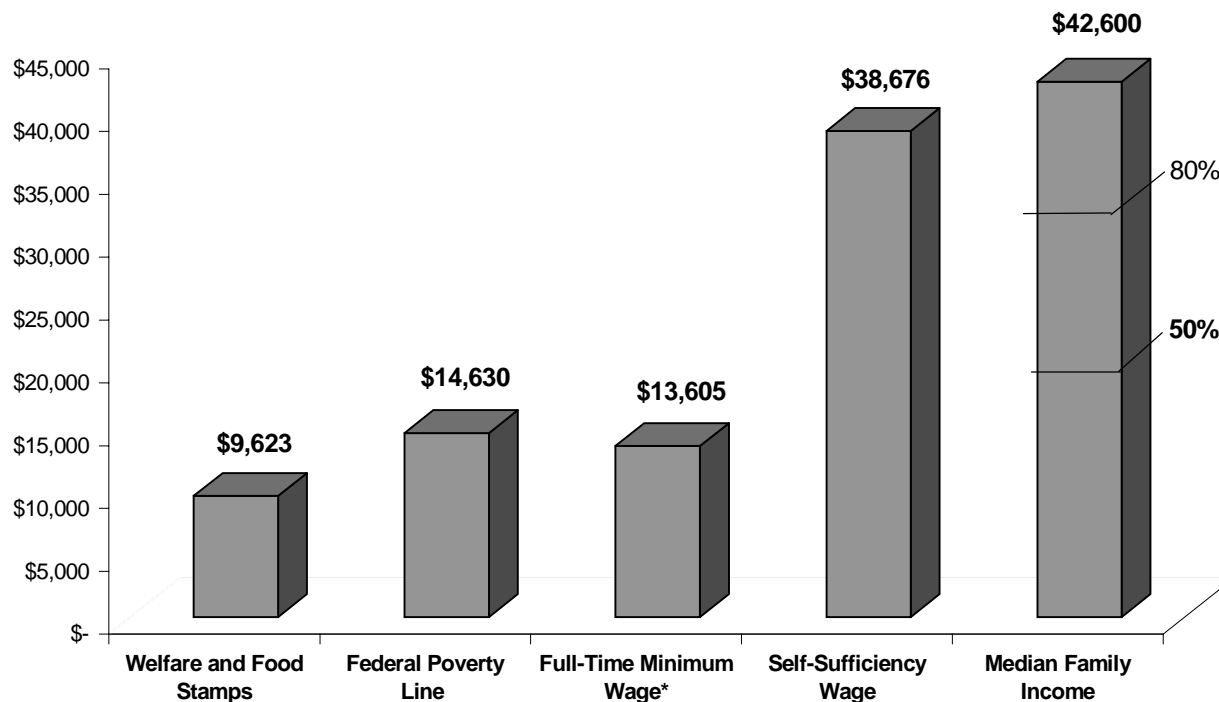
Comparing the Standard to Other Benchmarks of Income

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

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

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one school-age child living in Utah County (excluding Northeast Provo). The other benchmarks presented are also for three-person families, where relevant; however, none is as specific as the Standard in terms of age, number of children, and/or geographic location. The Standard for this family type in Utah County is **\$38,676**.

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2001
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One School-Age Child in Utah County - (Excluding Northeast Provo)



* Note: Full-time minimum wage is the year 2001 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.

The Welfare (TANF) Grant and Food Stamps:

Including the cash value of Food Stamps as well as the cash TANF grant, the total assistance package is **\$802** per month in Utah County or **\$9,623** per year assuming no wage or other income. This amount is about one-fourth (**24.9%**) of the Self-Sufficiency Standard for a three-person family in Utah County.

Federal Poverty Level: Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,219** (**\$14,630** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is under half (**38%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one school-age child). Even in the least expensive jurisdictions in Utah, such as the Rich County, the official poverty guideline is only about half of the amount needed to meet family needs according to the Standard.

Minimum Wage: A full-time worker at the Utah minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting taxes—payroll (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 **\$1,134** per month, or **\$13,605** per year. This amount is more than her earnings alone because the federal EITC benefit for which she qualifies is the maximum, and is more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes—her income is below the threshold for paying federal income taxes. Nevertheless, because she does not pay federal income taxes, she does not receive either the Child Care Tax Credit or the Child Tax Credit.)

Even with the help of the federal EITC, however, a full-time job with the minimum wage provides under

one-half (**35%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC payments on a monthly basis—as is true of most workers—she will only receive **\$9,604** during the year, which is less than one-third of the Self-Sufficiency Standard. For all three of these benchmarks there is an unusually large gap (compared to other states) between each of them and the Self-Sufficiency Wage.

Median Family Income: Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Utah County is **\$42,600**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one school-age child is thus **90%** of the median family income for Utah County.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes below 80% of the median are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for a Utah County family falls above the HUD definition of “Low Income.” In most states and localities, the Self-Sufficiency Standard falls *between* 50% and 80% of area median income. That it is below the 80%-of-area-median-income/“Low Income” standard used by HUD suggests that the Standard is set at a minimumally adequate level. At the same time, that it is above 50% of median income means that a substantial portion of Utah families lack adequate income to meet their needs.

Comparing the Standard for Salt Lake City to Other Major Cities

With this report for Utah, the Self-Sufficiency Standard has now been completed for 17 states or cities. Because the Self-Sufficiency Standard uses the same methodology across the states, the cost of meeting basic needs for each family type can be directly compared. However, since the Standard has been done in different years, in various places, it is necessary to update the numbers to the year 2001. While over a long period of time, costs are likely to increase at different rates, for our purposes here, it is acceptable to use the Consumer Price Index (for the appropriate region or city) to update the Standards and make them comparable.

As can be seen in Table 6, we have chosen to compare the Standard for Salt Lake City to eleven other large American cities: Boston, Chicago, Denver, Houston, Los Angeles, Milwaukee, New York City (Queens), Philadelphia, San Francisco, Seattle and Washington, DC.

For a single adult, the costs in Salt Lake City require a Self-Sufficiency Wage of \$8.33 per hour, and are

higher than seven of the cities listed and lower than the costs in Milwaukee, New York City (Queens), San Francisco, and Washington, DC. The Self-Sufficiency Wage for the one-child family in Salt Lake City shown in Table 6 is more than the wages for the same family types in Chicago, Houston and Seattle but less than the cost of living in the remaining cities. The single adult with two children must earn \$17.76 per hour in Salt Lake City to be self-sufficient, which is somewhat less than in most of the other cities, whose Self-Sufficiency Wages range from \$14.86 to \$25.89 per hour. For the two-parent families with two children, the Self-Sufficiency Wage in Salt Lake City is less than in all the other cities except Chicago, Houston, Philadelphia and Seattle.

In conclusion, while Salt Lake City is not the most expensive city to live in, it is also not the least expensive, and to live in Salt Lake City it still requires substantial resources, particularly for families with children, in order to meet basic family needs at an adequate level.

Table 6
**The Self-Sufficiency Standard for Salt Lake City
Compared to Other Major Cities, 2001**

City	Self-Sufficiency Standard Wage			
	Single Adult	Single Adult, Preschooler	Single Adult, Preschooler, Schoolage	Two Adults, Preschooler, Schoolage
Salt Lake City, UT	\$8.33	\$14.63	\$17.76	10.58*
Boston, MA	\$8.28	\$16.82	\$20.41	\$11.09*
Chicago, IL	\$8.06	\$13.74	\$16.32	\$9.28*
Denver, CO	\$7.99	\$14.76	\$18.90	\$10.72*
Houston, TX	\$6.16	\$10.56	\$14.86	\$8.51*
Los Angeles, CA	\$7.28	\$16.20	\$21.06	\$11.74*
Milwaukee, WI	\$8.93	\$16.37	\$20.24	\$11.87*
New York City (Queens), NY	\$9.47	\$18.35	\$22.95	\$12.56*
Philadelphia, PA	\$8.32	\$15.13	\$17.93	\$10.13*
San Francisco, CA	\$11.33	\$21.84	\$25.89	\$13.66*
Seattle, WA	\$6.82	\$14.22	\$17.59	\$9.60*
Washington, DC	\$8.70	\$17.49	\$24.71	\$13.59*

*per adult

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

Closing the Gap Between Incomes and the Self-Sufficiency Standard

Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or reentered) the workforce, or live in high-cost areas. 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 a challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by the recently expanding economy, helping families achieve self-sufficiency will be an even greater challenge in the future in the advent of economic downturns and/or those who have exhausted their time limits on welfare.

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

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

Raising Wages

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

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

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

Labor Market Reforms: As can be seen in Tables 1 through 5, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore affects many workers’ earnings. Higher wages also

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

Removing Barriers to Employment: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. Pay Equity laws would raise the wages of women and people of color who are subject to race and gender-based discrimination. For some, discrimination on the basis of gender and/or race is a key issue. At the same

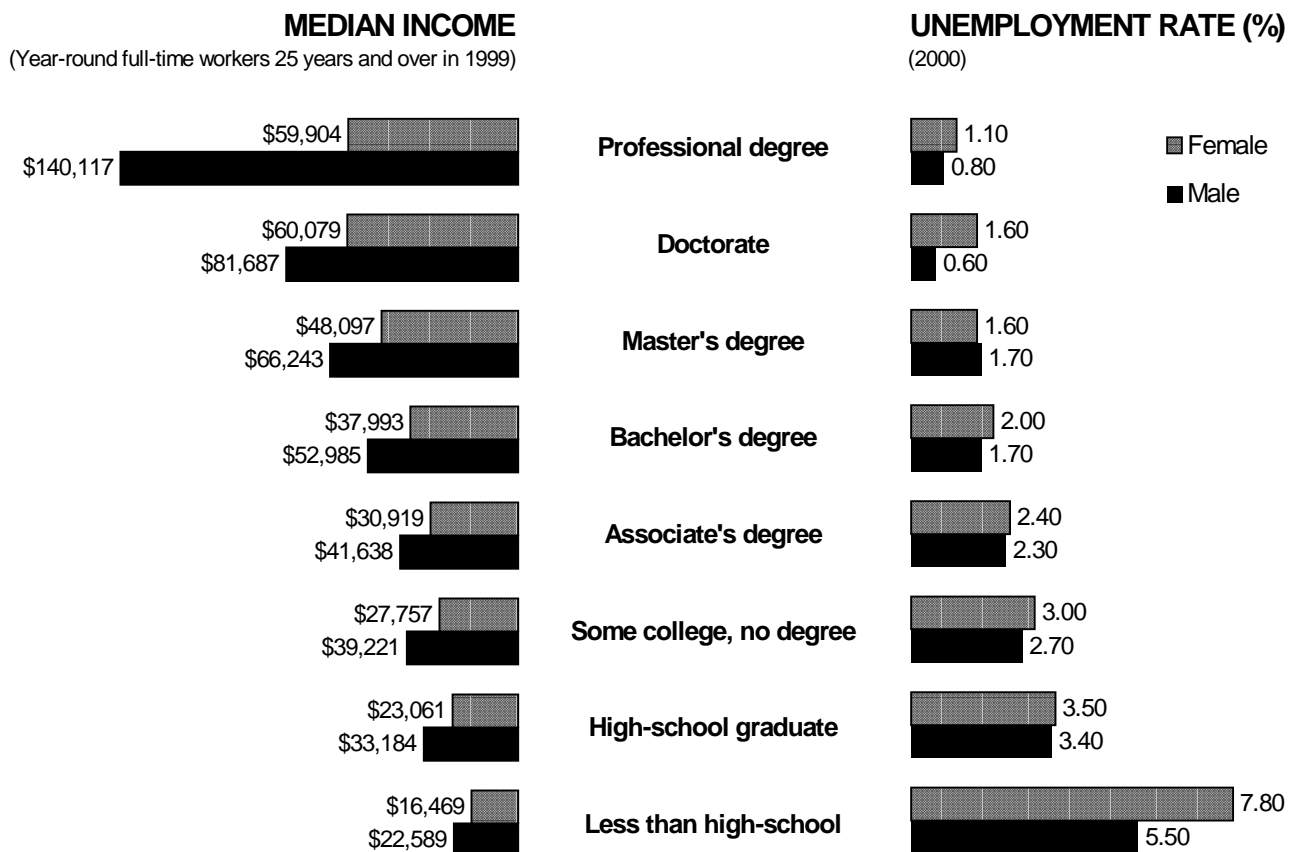
time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming.

Reducing Costs and Meeting Basic Needs Through Supports

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

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

- **Work Supports:** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without the assistance of temporary work supports, many families cannot achieve self-sufficiency immediately. Work supports or aid such as cash assistance (TANF), housing (including Section 8 Vouchers and public housing), child care, health care (Medicaid or other plan), and/or transportation (tokens or employer subsidies) all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such work supports can help a family achieve stability, without scrimping on nutrition, or living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.
- **Child Support:** While not an option for all families, whenever possible child support from absent, non-

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.

custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support.

Nevertheless, whatever the amount, child support payments reduce the amount required for a family to meet its needs, while providing the support of both parents to meet children’s needs.

- **Health Care Coverage:** While health care expenses are a relatively small cost item in most of these family type budgets (less than 10%), health care coverage is essential. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents have to make the difficult choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medicaid), and (2) employment without health care coverage for their families.

However, with the expansions in Medicaid and the state-supported Child Health Insurance Program—known as CHIP in Utah—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 CHIP, depending upon each child’s age, family income and size.²⁰

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

In Table 7, we examine the effect of adding work supports for a family consisting of a single parent and two children, an infant and a preschooler, living in Salt Lake County.

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

While this money is frequently used, according to research, to meet important family needs, such as a security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.²² 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 for which this family would qualify for when they file their taxes the following year, if they worked at this wage for the entire year (see the bottom line on Table 7).

The Self-Sufficiency Standard (Column #1): In the first column of the table, 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 Salt Lake City, with child care expenses of \$1,012 per month and housing costs of \$671 per month, it is not surprising that the Self-Sufficiency Wage is **\$19.13** per hour.

Private Support:

Child Support (Column #2): In the second column of Table 7, the private "subsidy" of child support is added. The amount of \$296 shown in Table 7 is the average child support payment per month, per family (not per child) in the Utah.²³ Unlike additional

earned income, child support is not reduced by taxes, and therefore it has a stronger impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes and tax credits as well. Taxes decrease from \$742 in Salt Lake City in Column #1—when all income is earned, to \$620—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 per hour, from \$19.13 to **\$16.75** per hour in Salt Lake City.

Public Work Supports:

Child Care (Column #3): In the third column, we show the effect that a child care work support or subsidy available to low-income families could have, if this family qualified. At present, family income must be below 56% of the state's median income to qualify for childcare support. With an income limit of \$2,244 per month, this family actually does not qualify for childcare aid. However, if the income limit was raised to 60% of the median income, this work support would substantially reduce child care costs for this family by about \$700 per month in Salt Lake County.

If it were received, child care alone would reduce the Self-Sufficiency wage by approximately one-third, from \$19.13 to **\$13.45** per hour in Salt Lake County (compare the first and third columns in Table 7). As with other work supports to be considered below, this impact comes in two ways: a work support directly reduces the cost of meeting a specific need, such as child care, but it also—by lowering the amount of income that must be earned—reduces taxes.

Child Care, Food Stamps and Health Care [Medicaid] (Column #4): For adults who are moving from welfare to work, there is available a set of supports to help with that transition. In the fourth column of Table 7, we assume that this single parent is receiving a typical "package" of benefits available to those making the welfare-to-work transition. This package usually includes child care, Food Stamps, and Medicaid.

Table 7
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Infant and One Preschool-age Child
Salt Lake City-Ogden MSA, Salt Lake County (excluding South Salt Lake City), 2001

	#1	WORK SUPPORTS					
		#2	#3	#4	#5	#6	#7
	Self-Sufficiency Standard	Child Support	Child Care*	Child Care, Food Stamps & Health Care [Medicaid]	Child Care & Health Care [CHIP]	Child Care, Health Care [CHIP], and Tax Relief**	Housing, Child Care, Food Stamps, & Health Care [CHIP]
Monthly Costs:							
Housing	\$671	\$671	\$671	\$671	\$671	\$671	\$400
Child Care	\$1,012	\$1,012	\$281	\$110	\$281	\$264	\$36
Food	\$345	\$345	\$345	\$112	\$345	\$345	\$147
Transportation	\$238	\$238	\$238	\$238	\$238	\$238	\$238
Health Care	\$284	\$284	\$284	\$0	\$116	\$116	\$116
Miscellaneous	\$255	\$255	\$255	\$255	\$255	\$255	\$255
Taxes	\$742	\$620	\$450	\$198	\$392	\$305	\$142
Earned Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Tax Credit	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	-\$80	-\$80	-\$56	-\$28	-\$62	-\$58	-\$7
Child Tax Credit (-)	-\$100	-\$100	-\$100	-\$12	-\$71	-\$61	\$0
Child Support	\$0	-\$296	\$0	\$0	\$0	\$0	\$0
Self-Sufficiency Wage:							
Hourly	\$19.13	\$16.75	\$13.45	\$8.77	\$12.30	\$11.79	\$7.54
Monthly	\$3,366	\$2,949	\$2,367	\$1,544	\$2,165	\$2,074	\$1,327
Annual	\$40,396	\$35,385	\$28,409	\$18,523	\$25,978	\$24,890	\$15,921
Annual EITC (federal)	\$0	\$0	\$779	\$2,861	\$1,291	\$1,520	\$3,409

*Assuming that income limit of \$2244 per month for top income category is raised to \$2367 (60% median income as opposed to the current rate of 56%). If not, then if this parent has enough income to pay for her unsubsidized needs (housing, food, etc.) plus her child care copay, she will have too much income to qualify for child care assistance.

** Tax relief consists of increasing the state individual exemption from \$2100 to \$2900 (the 2001 federal amount), raising the tax brackets by \$5000, and not taxing food. Without tax relief, this family pays \$575.73 annual tax and an additional \$266.00 food tax. With relief, annual taxes paid are \$119.00

In this example, the child care costs are heavily subsidized at this income level, reducing monthly child care costs to \$110. Also, Medicaid reduces health care costs to zero. With Food Stamps, her food costs are lowered by two-thirds, to \$112 per month.

As with the other aid packages, by substantially lowering the income that must be earned to pay for her basic needs, these three work supports also decrease the taxes owed by more than the lost tax credits. Altogether, this lowers the wages required to meet

basic needs to **\$8.77** per hour in Salt Lake County, which is less than one-half of the full Self-Sufficiency Wage.

It should be noted that we attempted to model work supports together with a partial TANF cash grant. That is, under Utah state earned income disregard rules, families may keep (or have disregarded) 50% of their earnings, after the first \$100 is deducted. As earnings increase, their cash grant decreases, until their earnings reach about double the grant, at which point the cash

grant becomes zero. We found that families would lose all cash benefits before their combined income was enough to meet their needs, *even with the help of work supports (child care, Food Stamps and Medicaid)*. In other words, *even with the help of these work supports*, a parent's earnings must be considerably more than double the cash grant in order to meet their needs.

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

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

Child Care and Health Care [CHIP] (Column #5): After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although she is eligible for CHIP for health insurance coverage for her children (if family income remains below 200% of poverty). In the fifth column of Table 6, we model this change by assuming that the children's health care costs (including both insurance and out-of-pocket costs) are covered by CHIP. The parent's cost is not covered, however, so the parent must pay for her share of the health insurance premium that is available through her employer, and out-of-pocket costs for herself. These costs total \$116 per month in Salt Lake County. Also, her income, if adequate to meet other needs, is too high to qualify for Food Stamps,

thus she must pay the full amount to feed her family, \$345 per month.

Although not by itself a large amount, as a result of the loss of Medicaid coverage for herself, she must increase her earnings by \$3.53 per hour to **\$12.30** per hour in Salt Lake City, just to be able to meet her needs at the same level as when Medicaid covered *all* of her family's health care costs.

Child Care, Health Care [CHIP], and Tax Relief (Column #6): In the sixth column we have modeled the combination of child care, Food Stamps, health care [CHIP], and a proposed tax relief package for Utah families. The proposed tax relief package consists of increasing the state individual exemption from \$2,100 to \$2,900 (the 2001 federal amount), raising the tax brackets by \$5,000, and removing the Utah state sales tax on food. Altogether, the combination of child care, health care [CHIP] and tax relief reduces the wage required to meet the family's needs to **\$11.79** an hour in Salt Lake City.

Housing, Child Care, Food Stamps, and Health Care [CHIP] (Column #7): In the seventh and last column of Table 7, we have shown the combination of housing assistance, child care, and health care [CHIP] (all public work supports available to low-income working parents). Housing assistance typically reduces the cost of housing so that families pay only 30% of their income for housing and utilities. This aid reduces housing costs from \$671 to \$400 per month in Salt Lake County. Because the housing assistance reduces housing costs by such a large amount, it decreases the amount of income needed to meet the family's other basic needs because of the increased availability of other subsidies. That is, this family now qualifies for a substantial amount of childcare and food stamp assistance also. This combination of public and private supports also reduces the wage needed to meet the family's basic needs to **\$7.54** per hour, which is just about two-fifths of the full self-sufficiency wage.

The figures in Table 7 provide examples for one family—a single parent with one infant and one preschool-age child, living in Salt Lake City. The impact of various work supports and taxes varies in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient, assisting families who receive the supports for which they are eligible.

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

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

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.²⁵ In Utah, at the time of this report, there were 5,733 people on the waiting list for public housing in Salt Lake City. Some waiting lists for housing assistance in Salt Lake County are two years long.²⁶ In addition, more than one third of Utah's 29 counties do not even have a Housing Authority Office and people living in those counties cannot apply for subsidized housing.
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators, and the Urban Institute reported that about two-thirds of those that left the Food Stamps program as they left welfare, remained eligible.²⁷
- Only 10% of about 15 million eligible children are receiving child care assistance nationwide. In Utah, just over 12,000 children receive childcare assistance, in a state where over 90,000 children under age 18 live below the poverty level.²⁸
- Families USA reports that in the 12 states with the largest numbers of uninsured children, Medicaid enrollment declined by nearly a million children. Some, but not all of that loss, was recouped with expanded CHIP (Child Health Insurance Program) enrollment. In Utah, there are approximately 109,000 children served by CHIP.²⁹ Utah CHIP had still not spent \$3.4 million of its 1998 Federal funds for CHIP and returned \$1.2 million to the federal government in September of 2000.³⁰
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed them, and less than 20% received the full amount owed. Not surprisingly, the average monthly child support payment of \$312 represents just 17% of a single mother's, and 11% of a single father's income.³¹

How the Self-Sufficiency Standard Can Be Used

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

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

The Self-Sufficiency Standard as a Policy Tool

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

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

can be evaluated as to their net positive or negative effect on the local economy as well as the well-being of the potential workers and their families.

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

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

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

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

The Self-Sufficiency Standard as a Benchmark for Evaluation 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 does the program impact on the ability of

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

these adults to meet their families' needs adequately. Such evaluations can help redirect resources to the types of approaches that result in improved outcomes for participants.

The Self-Sufficiency Standard as a Counseling Tool

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

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

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

The Self-Sufficiency Standard as a Public Education Tool

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

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

providers, community organizations and education and training organizations.

The Self-Sufficiency Standard in Research

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

Conclusion

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

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

The Standard has been calculated for a number of other states, including California, Colorado, Connecticut, Illinois, Indiana, Iowa, Kentucky, Massachusetts, New Jersey, New York, Montana, North Carolina, Pennsylvania, South Dakota, Texas, 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) 638-3143 or Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or go to www.sixstrategies.org.

For further implications of the Self-Sufficiency Standard for Utah, to order this publication or the Standard for a particular county, or to find out more about the Utah Children, contact Terry Haven at (801)364-1182 or terryh@utahchildren.net.

Endnotes

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

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

³ Using the Fair Market Rents for two-bedroom units, which is the cost of housing including utilities at the 40th percentile (see below for further explanation) housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,747. 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.

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

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

⁶ *Boston Globe*, 9/25/98.

⁷ 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.

⁸ Quoted in Gowdy and Pearlmutter, *op.cit.*, p. 91.

⁹ These costs are based on a survey of units that have been on the market within the last two years, and exclude both new housing (two years old or less), and substandard and public housing.

¹⁰ 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.

¹¹ 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.

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

¹³ 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.

¹⁴ See C. Porter and E. Deakin. December 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.

¹⁵ Premium Comparison of Largest Auto Insurance Writers in Utah - 1999 (www.insurance.state.ut.us).

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

¹⁷ 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).

¹⁸ See Citro and Michael, *op.cit.*

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

²⁰ Under CHIP, health care coverage is provided for children in families with net incomes (after certain deductions, such as for child care) that is less than 200% of poverty.

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

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

²³ Lydia Scoon-Rogers, *Child Support for Custodial Mothers and Fathers: 1995*. U.S. Bureau of the Census, *Current Population Reports (P60-196, March 1999)*.

²⁴ Roberta Spalter-Roth, Beverly Burr, Heidi Hartmann, and Lois Shaw, with Jill Braunstein and Robin Dennis. (1995).

Welfare that Works: The Working Lives of AFDC Recipients. Utah, D.C.: Institute for Women’s Policy Research. Also, Roberta Spalter-Roth, *Income Packages Among Low-Income Single-Mother Families: Economic Well-Being and Income Security*, presented at the Coalition on Human Needs, 3/29/96.

²⁵ U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

²⁶ Personal Communication, Scott Lance, Salt Lake County Housing Authority, October 2001

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

²⁸ “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.” From the Children’s Defense Fund, *Children in the United States*, www.childrensdefense.org. With eligibility at 56% of the median income, many Utah families who need childcare subsidies do not qualify.

²⁹ Families USA, *One Step Forward, One Step Back: Children’s Health Coverage after CHIP and Welfare Reform*. October 1999.

³⁰ Childrens Defense Fund, Utah Report, www.childrensdefense.org

³¹ Lydia Scoon-Rogers, *op. cit.*

Data Sources

Data Type	Source	Assumptions
Child Care	Utah Childcare Resource and Referral, A Program of the Five County Association of Governments and the Utah Department of Workforce Services, Office of Childcare	Utah Childcare Resource and Referral provided a county by county report of their average costs for childcare. According to the 2000 Utah Child Care Market Rate Survey, there is a 15% differential between "median" cost and "75th percentile." Rates for the county survey were thus multiplied by 1.15 to approximate the 75th percentile. Infant costs were calculated with the average full time costs of care in a child care home. Preschool costs were calculated with the average full time costs of care for an older child in a child care center. School-age costs were calculated with the average part-time costs of care for an older child in child care centers. There were no childcare centers available in the following counties: Dagget, Emery, Garfield, Grand, Morgan, Piute, Rich and Wayne. For these counties the average cost of home day care centers were used for all child types. Rich County had no home child care or child care centers available-- data from nearby Cache County was used for Rich County.
Food	USDA Low-Cost Food Plan, June 2000.	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	Quotes supplied for Wisconsin State Life And Casualty Company through www.allhealthplans.com for select zip codes in all UT counties. Average employment –based health premiums supplied by Kaiser Family Foundation State Health Facts Online, www.statehealthfacts.kff.org	Ratio was produced by using on-line quotes from Wisconsin State Life and Casualty for a family of four in zip codes in each county. The ratio for each county is in comparison to the average cost of health insurance across the state, as stated in Kaiser Foundation State Health Facts.
Housing	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2001</i> . (10/01/01). (www.huduser.org). Approved Plans from Public and Indian Housing Authorities	Fair Market Rents by county and/or MSA and PMSA. Payment standards from HUD online at: http://www.hud.gov/pih/pha/plans/states/fy2000/utah-00.html . If the payment standard was not listed, we called the appropriate PHA to find the payment standard. For counties which did not have a PHA, we assumed a payment standard of 100%.
Taxes	2000 Local Sales/Use Tax Rates. Department of Revenue. Utah State Tax Commission 800-662-4335	Sales and food tax vary by county. County tax rates can be found at: http://taxdtm01.tax.ex.state.ut.us/sales/SALESTAX.htm Local sales/use tax effective 06/30/01.
Transportation	Public: 1990 Census- Travel to Work Characteristics (www.census.gov/population/socdemo/journey/msa50.txt) Private: The Fixed Costs of Car Ownership (CEX updated with CPI); Local costs of insurance (statewide/variable); The distance traveled to work, RT NPTS 1995; Variable costs for each county (gas, oil, tires, & maintenance) AAA "Your Driving Costs 2000"	In the Salt Lake City, only 4% of people use public transportation to commute to work, so the cost of private transportation is the assumption for all areas in the state. Distance travelled to work is 26 miles round trip statewide, 23 in the Ogden/Salt Lake City area. An Auto Insurance Ratio was produced using the premiums of five market share auto insurance companies in Utah. The ratio for each county is in comparison to the average costs of auto insurance across the state.

About the Authors

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

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

List of Utah Metropolitan Areas and Non-Metropolitan Counties

Metropolitan Areas

Provo-Orem, UT MSA

Utah County

*Salt Lake City-Ogden,
UT MSA*

Davis County

Salt Lake County

Weber County

Non-Metropolitan Counties

Beaver County

Box Elder County

Cache County

Carbon County

Daggett County

Duchesne County

Emery County

Garfield County

Grand County

Iron County

Juab County

Kane County

Millard County

Morgan County

Piute County

Rich County

San Juan County

Sanpete County

Sevier County

Summit County

Tooele County

Uintah County

Wasatch County

Washington County

Wayne County

Map of Utah Counties

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

Table 1
The Self-Sufficiency Standard for Provo-Orem, UT MSA, 2001
Utah County (Excluding Northeast Provo*)

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant schoolage	infant preschooler	preschooler schoolage	preschooler teenager
Housing	479	593	593	593	822	593	593	972
Child Care	0	466	1073	364	1437	1073	972	1801
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	116	259	284	290	308	348	323	452
Miscellaneous	100	181	253	195	327	296	289	451
Taxes	284	492	731	462	994	853	821	1465
Earned Income								
Tax Credit (-)	0	0	0	-57	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$7.88	\$13.61	\$18.96	\$13.67	\$24.77	\$11.18 per adult	\$10.84 per adult	\$17.33 per adult
-Monthly	\$1,387	\$2,395	\$3,337	\$2,406	\$4,360	\$3,934	\$3,817	\$6,099
-Annual	\$16,648	\$28,742	\$40,040	\$28,867	\$52,321	\$47,212	\$45,803	\$73,190

Table 2
The Self-Sufficiency Standard for Provo-Orem UT MSA, 2001
Utah County (Northeast Provo*)

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant schoolage	infant preschooler	preschooler schoolage	preschooler teenager
Housing	527	652	652	652	904	652	652	1069
Child Care	0	466	1073	364	1437	1073	972	1801
Food	176	257	345	461	464	496	544	831
Transportation	237	243	243	243	243	466	466	466
Health Care	121	272	297	303	321	361	336	466
Miscellaneous	106	189	261	202	337	305	297	463
Taxes	310	525	767	513	1054	891	859	1561
Earned Income								
Tax Credit (-)	0	0	0	-20	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$8.39	\$14.28	\$19.64	\$14.65	\$25.74	\$11.54 per adult	\$11.21 per adult	\$17.97 per adult
-Monthly	\$1,477	\$2,514	\$3,457	\$2,578	\$4,531	\$4,063	\$3,946	\$6,327
-Annual	\$17,727	\$30,162	\$41,490	\$30,939	\$54,372	\$48,756	\$47,347	\$75,924

Table 3
The Self-Sufficiency Standard for Salt Lake City-Ogden, UT MSA, 2001
Davis County

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+ infant preschooler schoolage	2 adults + infant preschooler	2 Adults + preschooler schoolage	2 adults + infant preschooler
								2 schoolage teenager
Housing	568	721	721	721	1003	721	721	1175
Child Care	0	405	911	304	1214	911	810	1518
Food	176	257	345	461	464	496	544	831
Transportation	225	231	231	231	231	444	444	444
Health Care	116	259	284	290	308	348	323	447
Miscellaneous	109	187	249	201	322	292	284	441
Taxes	323	519	714	505	974	835	803	1392
Earned Income Tax Credit (-)	0	0	0	-28	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$8.62	\$14.14	\$18.61	\$14.45	\$24.36	\$10.98 per adult	\$10.65 per adult	\$16.81 per adult
-Monthly	\$1,516	\$2,488	\$3,275	\$2,544	\$4,287	\$3,865	\$3,748	\$5,918
-Annual	\$18,198	\$29,862	\$39,301	\$30,524	\$51,445	\$46,383	\$44,975	\$71,018

Table 4
The Self-Sufficiency Standard for Salt Lake City-Ogden, UT MSA, 2001
Salt Lake County (City of South Salt Lake)

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+ infant preschooler schoolage	2 adults + infant preschooler	2 Adults + preschooler schoolage	2 adults + infant preschooler
								2 schoolage teenager
Housing	625	793	793	793	1103	793	793	1292
Child Care	0	494	1012	311	1323	1012	829	1634
Food	176	257	345	461	464	496	544	831
Transportation	232	238	238	238	238	458	458	458
Health Care	116	259	284	290	308	348	323	452
Miscellaneous	115	204	267	209	344	311	295	467
Taxes	353	600	798	558	1113	922	853	1596
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$9.19	\$15.66	\$20.21	\$15.46	\$26.50	\$11.82 per adult	\$11.12 per adult	\$18.18 per adult
-Monthly	\$1,617	\$2,755	\$3,558	\$2,720	\$4,663	\$4,159	\$3,915	\$6,400
-Annual	\$19,403	\$33,065	\$42,692	\$32,642	\$55,958	\$49,914	\$46,975	\$76,804

Table 5
The Self-Sufficiency Standard for Salt Lake City-Ogden, UT MSA, 2001
Salt Lake County (Excluding City of South Salt Lake)

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+ infant preschooler schoolage	2 adults + infant preschooler	2 Adults + preschooler schoolage	2 adults + infant
								preschooler 2 schoolage teenager
Housing	528	671	671	671	933	671	671	1092
Child Care	0	494	1012	311	1323	1012	829	1634
Food	176	257	345	461	464	496	544	831
Transportation	232	238	238	238	238	458	458	458
Health Care	116	259	284	290	308	348	323	452
Miscellaneous	105	192	255	197	327	298	282	447
Taxes	308	540	742	482	996	866	796	1437
Earned Income								
Tax Credit (-)	0	0	0	-44	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$8.33	\$14.55	\$19.13	\$14.00	\$24.77	\$11.27 per adult	\$10.58 per adult	\$17.10 per adult
-Monthly	\$1,466	\$2,561	\$3,366	\$2,465	\$4,359	\$3,968	\$3,723	\$6,021
-Annual	\$17,593	\$30,730	\$40,396	\$29,578	\$52,310	\$47,617	\$44,678	\$72,251

Table 6
The Self-Sufficiency Standard for Salt Lake City-Ogden, UT MSA, 2001
Weber County

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+ infant preschooler schoolage	2 adults + infant preschooler	2 Adults + preschooler schoolage	2 adults + infant
								preschooler 2 schoolage teenager
Housing	568	721	721	721	1003	721	721	1175
Child Care	0	405	810	243	1052	810	648	1295
Food	176	257	345	461	464	496	544	831
Transportation	225	231	231	231	231	444	444	444
Health Care	117	262	287	293	311	351	326	455
Miscellaneous	109	188	239	195	306	282	268	420
Taxes	323	520	669	467	901	789	730	1262
Earned Income								
Tax Credit (-)	0	0	0	-55	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$8.63	\$14.16	\$17.74	\$13.72	\$22.95	\$10.54 per adult	\$9.94 per adult	\$15.77 per adult
-Monthly	\$1,518	\$2,493	\$3,122	\$2,415	\$4,039	\$3,712	\$3,500	\$5,552
-Annual	\$18,217	\$29,916	\$37,459	\$28,976	\$48,466	\$44,542	\$41,996	\$66,627

Table 7
The Self-Sufficiency Standard for Beaver County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage	infant preschooler 2 schoolage teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	405	810	243	1052	810	648	1295
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	90	163	215	170	269	258	244	380
Taxes	241	393	560	335	737	684	624	1083
Earned Income Tax Credit (-)	0	-50	0	-152	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-55	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$7.01	\$11.60	\$15.58	\$11.11	\$19.72	\$9.49 per adult	\$8.89 per adult	\$14.00 per adult
-Monthly	\$1,234	\$2,041	\$2,742	\$1,955	\$3,471	\$3,342	\$3,130	\$4,929
-Annual	\$14,807	\$24,494	\$32,901	\$23,457	\$41,655	\$40,098	\$37,556	\$59,149

Table 8
The Self-Sufficiency Standard for Box Elder County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	2 Adults + preschooler schoolage	infant preschooler 2 schoolage teenager
Housing	384	481	481	481	643	481	481	767
Child Care	0	405	810	243	1052	810	648	1295
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	91	163	215	171	270	258	245	380
Taxes	239	390	555	330	731	677	618	1071
Earned Income Tax Credit (-)	0	-50	0	-152	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-55	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$7.02	\$11.61	\$15.58	\$11.10	\$19.72	\$9.49 per adult	\$8.89 per adult	\$13.97 per adult
-Monthly	\$1,236	\$2,043	\$2,742	\$1,954	\$3,471	\$3,340	\$3,128	\$4,916
-Annual	\$14,829	\$24,522	\$32,904	\$23,451	\$41,656	\$40,077	\$37,530	\$58,996

Table 9
The Self-Sufficiency Standard for Cache County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	infant preschooler teenager
Housing	426	534	534	534	713	534	534	858
Child Care	0	405	810	243	1052	810	648	1295
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	95	169	220	176	277	264	250	389
Taxes	259	422	580	357	764	702	642	1113
Earned Income								
Tax Credit (-)	0	-33	0	-133	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-71	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$7.39	\$12.22	\$16.05	\$11.62	\$20.34	\$9.72 per adult	\$9.12 per adult	\$14.37 per adult
-Monthly	\$1,301	\$2,150	\$2,825	\$2,045	\$3,581	\$3,422	\$3,210	\$5,058
-Annual	\$15,616	\$25,803	\$33,897	\$24,537	\$42,967	\$41,070	\$38,523	\$60,700

Table 10
The Self-Sufficiency Standard for Carbon County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	infant preschooler teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	435	941	304	1245	941	810	1548
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	121	272	297	303	321	361	336	466
Miscellaneous	91	168	230	178	291	273	262	407
Taxes	241	417	623	369	827	745	699	1196
Earned Income								
Tax Credit (-)	0	-36	0	-125	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-77	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$7.05	\$12.13	\$16.88	\$11.84	\$21.55	\$10.14 per adult	\$9.67 per adult	\$15.17 per adult
-Monthly	\$1,242	\$2,135	\$2,971	\$2,083	\$3,793	\$3,568	\$3,404	\$5,341
-Annual	\$14,900	\$25,617	\$35,648	\$25,001	\$45,518	\$42,821	\$40,843	\$64,089

Table 11
The Self-Sufficiency Standard for Daggett County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	infant preschooler teenager
Housing	462	613	613	613	769	613	613	861
Child Care	0	506	911	243	1154	911	648	1397
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	98	187	238	184	293	282	258	399
Taxes	274	513	661	395	834	782	676	1156
Earned Income Tax Credit (-)	0	0	0	-105	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-42	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-93	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$7.71	\$14.07	\$17.64	\$12.37	\$21.72	\$10.51 per adult	\$9.46 per adult	\$14.82 per adult
-Monthly	\$1,357	\$2,476	\$3,104	\$2,177	\$3,823	\$3,701	\$3,331	\$5,217
-Annual	\$16,279	\$29,716	\$37,248	\$26,125	\$45,879	\$44,412	\$39,969	\$62,600

Table 12
The Self-Sufficiency Standard for Duchesne County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	infant preschooler teenager
Housing	366	458	458	458	612	458	458	736
Child Care	0	330	872	325	1198	872	868	1523
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	116	259	284	290	308	348	323	452
Miscellaneous	89	154	220	177	282	263	265	400
Taxes	232	335	576	363	787	698	711	1164
Earned Income Tax Credit (-)	0	-80	0	-128	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-74	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$6.88	\$10.53	\$15.98	\$11.74	\$20.79	\$9.69 per adult	\$9.78 per adult	\$14.87 per adult
-Monthly	\$1,211	\$1,854	\$2,813	\$2,066	\$3,660	\$3,411	\$3,444	\$5,233
-Annual	\$14,527	\$22,250	\$33,756	\$24,789	\$43,915	\$40,929	\$41,332	\$62,792

Table 13
The Self-Sufficiency Standard for Emery County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+ infant preschooler schoolage	2 adults + infant preschooler	2 Adults + preschooler schoolage	2 adults + infant preschooler
								2 schoolage teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	346	658	187	845	658	499	1032
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	90	157	200	165	249	243	229	353
Taxes	241	349	462	296	628	600	542	941
Earned Income								
Tax Credit (-)	0	-71	-51	-174	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-43	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-93	-42	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$7.01	\$10.85	\$13.82	\$10.50	\$17.81	\$8.78 per adult	\$8.19 per adult	\$12.77 per adult
-Monthly	\$1,234	\$1,910	\$2,433	\$1,847	\$3,134	\$3,091	\$2,883	\$4,497
-Annual	\$14,807	\$22,916	\$29,192	\$22,167	\$37,612	\$37,096	\$34,600	\$53,959

Table 14
The Self-Sufficiency Standard for Garfield County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+ infant preschooler schoolage	2 adults + infant preschooler	2 Adults + preschooler schoolage	2 adults + infant preschooler
								2 schoolage teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	405	810	243	1052	810	648	1295
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	90	163	215	170	269	258	244	380
Taxes	241	393	560	335	737	684	624	1083
Earned Income								
Tax Credit (-)	0	-50	0	-152	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-55	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$7.01	\$11.60	\$15.58	\$11.11	\$19.72	\$9.49 per adult	\$8.89 per adult	\$14.00 per adult
-Monthly	\$1,234	\$2,041	\$2,742	\$1,955	\$3,471	\$3,342	\$3,130	\$4,929
-Annual	\$14,807	\$24,494	\$32,901	\$23,457	\$41,655	\$40,098	\$37,556	\$59,149

Table 15
The Self-Sufficiency Standard for Grand County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	infant preschooler teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	466	870	243	1113	870	648	1356
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	90	169	221	170	276	264	244	386
Taxes	238	424	582	328	757	704	616	1099
Earned Income Tax Credit (-)	0	-32	0	-153	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-54	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$6.99	\$12.26	\$16.08	\$11.07	\$20.22	\$9.74 per adult	\$8.87 per adult	\$14.24 per adult
-Monthly	\$1,231	\$2,158	\$2,831	\$1,947	\$3,558	\$3,428	\$3,121	\$5,011
-Annual	\$14,773	\$25,893	\$33,967	\$23,369	\$42,700	\$41,140	\$37,456	\$60,133

Table 16
The Self-Sufficiency Standard for Iron County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	infant preschooler teenager
Housing	432	538	538	538	673	538	538	791
Child Care	0	405	911	304	1214	911	810	1518
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	95	169	231	182	289	274	266	404
Taxes	260	423	626	387	817	748	716	1180
Earned Income Tax Credit (-)	0	-32	0	-110	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-87	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$7.44	\$12.25	\$16.97	\$12.23	\$21.41	\$10.18 per adult	\$9.85 per adult	\$15.05 per adult
-Monthly	\$1,310	\$2,156	\$2,987	\$2,153	\$3,768	\$3,584	\$3,466	\$5,297
-Annual	\$15,717	\$25,877	\$35,843	\$25,833	\$45,219	\$43,008	\$41,597	\$63,563

Table 17
The Self-Sufficiency Standard for Juab County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+ infant preschooler schoolage	2 adults + infant preschooler	2 Adults + preschooler schoolage	2 adults + infant preschooler
								2 schoolage teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	304	638	200	838	638	534	1038
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	90	153	198	166	248	241	233	354
Taxes	238	326	455	307	630	596	564	952
Earned Income								
Tax Credit (-)	0	-85	-58	-169	0	0	0	0
Child Care Tax Credit (-)	0	-48	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-88	-43	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$6.99	\$10.36	\$13.65	\$10.65	\$17.78	\$8.71 per adult	\$8.36 per adult	\$12.83 per adult
-Monthly	\$1,231	\$1,824	\$2,402	\$1,875	\$3,129	\$3,065	\$2,944	\$4,515
-Annual	\$14,773	\$21,890	\$28,828	\$22,499	\$37,544	\$36,780	\$35,332	\$54,181

Table 18
The Self-Sufficiency Standard for Kane County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+ infant preschooler schoolage	2 adults + infant preschooler	2 Adults + preschooler schoolage	2 adults + infant preschooler
								2 schoolage teenager
Housing	404	505	505	505	676	505	505	814
Child Care	0	405	708	182	891	708	486	1073
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	93	166	207	167	257	251	231	362
Taxes	250	408	516	317	677	647	560	998
Earned Income								
Tax Credit (-)	0	-42	-15	-164	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-42	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-51	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$7.21	\$11.91	\$14.79	\$10.78	\$18.61	\$9.16 per adult	\$8.29 per adult	\$13.21 per adult
-Monthly	\$1,269	\$2,096	\$2,602	\$1,896	\$3,275	\$3,225	\$2,918	\$4,651
-Annual	\$15,227	\$25,148	\$31,228	\$22,757	\$39,302	\$38,694	\$35,013	\$55,807

Table 19
The Self-Sufficiency Standard for Millard County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	infant preschooler teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	405	830	255	1085	830	680	1340
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	90	163	217	171	273	260	247	384
Taxes	236	385	559	330	739	680	625	1083
Earned Income Tax Credit (-)	0	-52	0	-150	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-57	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$6.98	\$11.54	\$15.70	\$11.16	\$19.94	\$9.54 per adult	\$9.00 per adult	\$14.14 per adult
-Monthly	\$1,229	\$2,032	\$2,763	\$1,963	\$3,509	\$3,360	\$3,166	\$4,977
-Annual	\$14,751	\$24,379	\$33,161	\$23,560	\$42,106	\$40,317	\$37,995	\$59,727

Table 20
The Self-Sufficiency Standard for Morgan County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	infant preschooler teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	354	708	213	921	708	567	1133
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	118	264	288	294	313	352	327	457
Miscellaneous	91	159	206	168	257	249	237	364
Taxes	239	361	498	316	671	631	581	997
Earned Income Tax Credit (-)	0	-65	-26	-161	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-49	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$7.02	\$11.07	\$14.51	\$10.86	\$18.59	\$9.06 per adult	\$8.55 per adult	\$13.28 per adult
-Monthly	\$1,236	\$1,948	\$2,554	\$1,911	\$3,272	\$3,189	\$3,008	\$4,675
-Annual	\$14,830	\$23,381	\$30,651	\$22,927	\$39,259	\$38,266	\$36,097	\$56,103

Table 21
The Self-Sufficiency Standard for Piute County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	infant preschooler teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	405	769	219	988	769	583	1206
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	90	163	211	168	263	254	238	371
Taxes	237	386	531	314	697	654	583	1025
Earned Income								
Tax Credit (-)	0	-52	-2	-163	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-48	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$6.99	\$11.55	\$15.15	\$10.82	\$19.09	\$9.28 per adult	\$8.57 per adult	\$13.56 per adult
-Monthly	\$1,230	\$2,033	\$2,667	\$1,904	\$3,360	\$3,268	\$3,017	\$4,773
-Annual	\$14,762	\$24,402	\$32,003	\$22,843	\$40,318	\$39,212	\$36,209	\$57,277

Table 22
The Self-Sufficiency Standard for Rich County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	infant preschooler teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	405	810	243	1052	810	648	1295
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	90	163	215	170	269	258	244	380
Taxes	237	386	552	326	727	673	613	1066
Earned Income								
Tax Credit (-)	0	-52	0	-154	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-54	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$6.99	\$11.55	\$15.53	\$11.05	\$19.66	\$9.46 per adult	\$8.86 per adult	\$13.95 per adult
-Monthly	\$1,230	\$2,033	\$2,734	\$1,945	\$3,461	\$3,331	\$3,119	\$4,912
-Annual	\$14,762	\$24,402	\$32,806	\$23,340	\$41,531	\$39,970	\$37,422	\$58,944

Table 23
The Self-Sufficiency Standard for San Juan County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+ infant preschooler schoolage	2 adults + infant preschooler	2 Adults + preschooler schoolage	2 adults + infant preschooler
								2 schoolage teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	443	969	316	1285	969	842	1601
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	90	167	231	178	293	274	264	410
Taxes	237	409	625	363	834	747	703	1207
Earned Income Tax Credit (-)	0	-39	0	-128	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-75	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$6.99	\$11.99	\$16.95	\$11.76	\$21.73	\$10.17 per adult	\$9.72 per adult	\$15.31 per adult
-Monthly	\$1,230	\$2,111	\$2,983	\$2,069	\$3,824	\$3,580	\$3,422	\$5,389
-Annual	\$14,762	\$25,332	\$35,800	\$24,832	\$45,890	\$42,965	\$41,061	\$64,667

Table 24
The Self-Sufficiency Standard for Sanpete County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+ infant preschooler schoolage	2 adults + infant preschooler	2 Adults + preschooler schoolage	2 adults + infant preschooler
								2 schoolage teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	405	860	273	1133	860	729	1407
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	90	163	220	173	278	263	252	391
Taxes	237	386	575	341	764	696	650	1118
Earned Income Tax Credit (-)	0	-52	0	-143	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-62	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$6.99	\$11.55	\$15.98	\$11.35	\$20.38	\$9.69 per adult	\$9.22 per adult	\$14.45 per adult
-Monthly	\$1,230	\$2,033	\$2,813	\$1,997	\$3,587	\$3,410	\$3,245	\$5,086
-Annual	\$14,762	\$24,402	\$33,753	\$23,962	\$43,047	\$40,918	\$38,938	\$61,029

Table 25
The Self-Sufficiency Standard for Sevier County UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	preschooler schoolage teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	405	810	243	1052	810	648	1295
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	90	163	215	170	269	258	244	380
Taxes	238	388	554	328	729	676	616	1071
Earned Income Tax Credit (-)	0	-51	0	-153	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-54	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$6.99	\$11.56	\$15.54	\$11.07	\$19.68	\$9.47 per adult	\$8.87 per adult	\$13.97 per adult
-Monthly	\$1,231	\$2,035	\$2,736	\$1,947	\$3,464	\$3,334	\$3,121	\$4,916
-Annual	\$14,773	\$24,425	\$32,829	\$23,369	\$41,562	\$40,002	\$37,456	\$58,996

Table 26
The Self-Sufficiency Standard for Summit County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	preschooler schoolage teenager
Housing	568	708	708	708	955	708	708	1162
Child Care	0	708	1518	486	2004	1518	1295	2490
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	118	264	288	294	313	352	327	457
Miscellaneous	109	217	310	219	397	353	333	540
Taxes	326	663	994	599	1537	1114	1027	2170
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$8.69	\$16.85	\$23.98	\$16.27	\$32.26	\$13.68 per adult	\$12.81 per adult	\$22.09 per adult
-Monthly	\$1,529	\$2,965	\$4,221	\$2,864	\$5,678	\$4,817	\$4,510	\$7,775
-Annual	\$18,349	\$35,585	\$50,654	\$34,371	\$68,130	\$57,803	\$54,119	\$93,303

Table 27
The Self-Sufficiency Standard for Tooele County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+ infant preschooler schoolage	2 adults + infant preschooler	2 adults + infant preschooler	
							2 Adults + preschooler schoolage	2 schoolage teenager
Housing	485	586	586	586	784	586	586	942
Child Care	0	459	864	243	1107	864	648	1350
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	118	264	288	294	313	352	327	457
Miscellaneous	101	180	232	182	291	275	256	404
Taxes	287	488	634	388	826	756	671	1181
Earned Income Tax Credit (-)	0	0	0	-111	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-44	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-87	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$7.95	\$13.53	\$17.09	\$12.22	\$21.55	\$10.24 per adult	\$9.40 per adult	\$15.03 per adult
-Monthly	\$1,399	\$2,381	\$3,007	\$2,151	\$3,793	\$3,605	\$3,307	\$5,291
-Annual	\$16,789	\$28,577	\$36,085	\$25,811	\$45,511	\$43,258	\$39,688	\$63,488

Table 28
The Self-Sufficiency Standard for Uintah County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+ infant preschooler schoolage	2 adults + infant preschooler	2 adults + infant preschooler	
							2 Adults + preschooler schoolage	2 schoolage teenager
Housing	366	458	458	458	612	458	458	736
Child Care	0	476	947	283	1230	947	755	1513
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	89	168	227	172	285	270	253	398
Taxes	233	422	612	344	805	736	662	1165
Earned Income Tax Credit (-)	0	-34	0	-145	0	0	0	0
Child Care Tax Credit (-)	0	-44	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-60	-150	-100	-100	-250
Self-Sufficiency Wage -Hourly	\$6.87	\$12.18	\$16.62	\$11.30	\$21.06	\$10.01 per adult	\$9.27 per adult	\$14.82 per adult
-Monthly	\$1,209	\$2,144	\$2,925	\$1,988	\$3,706	\$3,524	\$3,264	\$5,216
-Annual	\$14,510	\$25,723	\$35,098	\$23,858	\$44,476	\$42,288	\$39,167	\$62,598

Table 29
The Self-Sufficiency Standard for Wasatch County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	preschooler schoolage teenager
Housing	395	477	477	477	638	477	477	767
Child Care	0	466	1073	364	1437	1073	972	1801
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	118	264	288	294	313	352	327	457
Miscellaneous	92	170	242	183	309	285	278	431
Taxes	246	431	680	395	911	802	770	1309
Earned Income								
Tax Credit (-)	0	-28	0	-106	0	0	0	0
Child Care Tax Credit (-)	0	-42	-80	-42	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-92	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$7.15	\$12.40	\$17.97	\$12.34	\$23.18	\$10.68 per adult	\$10.35 per adult	\$16.26 per adult
-Monthly	\$1,259	\$2,182	\$3,162	\$2,172	\$4,080	\$3,760	\$3,643	\$5,722
-Annual	\$15,104	\$26,183	\$37,949	\$26,065	\$48,956	\$45,122	\$43,712	\$68,664

Table 30
The Self-Sufficiency Standard for Washington County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	preschooler schoolage teenager
Housing	472	626	626	626	837	626	626	1024
Child Care	0	405	911	304	1214	911	810	1518
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	99	178	240	191	306	283	275	428
Taxes	280	478	669	441	896	791	759	1292
Earned Income								
Tax Credit (-)	0	-2	0	-73	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-42	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$7.80	\$13.31	\$17.76	\$13.23	\$22.88	\$10.58 per adult	\$10.25 per adult	\$16.09 per adult
-Monthly	\$1,373	\$2,343	\$3,126	\$2,329	\$4,027	\$3,724	\$3,607	\$5,665
-Annual	\$16,478	\$28,111	\$37,516	\$27,952	\$48,322	\$44,689	\$43,279	\$67,979

Table 31
The Self-Sufficiency Standard for Wayne County, UT, 2001

Monthly Costs	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult+	2 adults +	2 Adults +	2 adults +
					infant preschooler schoolage	infant preschooler	preschooler schoolage	infant preschooler schoolage teenager
Housing	381	477	477	477	638	477	477	767
Child Care	0	354	708	213	921	708	567	1133
Food	176	257	345	461	464	496	544	831
Transportation	232	237	237	237	237	456	456	456
Health Care	114	253	278	284	303	342	317	447
Miscellaneous	90	158	205	167	256	248	236	363
Taxes	237	355	491	311	666	626	576	992
Earned Income								
Tax Credit (-)	0	-69	-30	-165	0	0	0	0
Child Care Tax Credit (-)	0	-46	-80	-46	-80	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-46	-150	-100	-100	-250
Self-Sufficiency Wage								
-Hourly	\$6.99	\$10.95	\$14.38	\$10.76	\$18.50	\$9.01 <i>per adult</i>	\$8.50 <i>per adult</i>	\$13.24 <i>per adult</i>
-Monthly	\$1,230	\$1,928	\$2,532	\$1,893	\$3,256	\$3,173	\$2,992	\$4,659
-Annual	\$14,762	\$23,135	\$30,378	\$22,719	\$39,068	\$38,075	\$35,906	\$55,912

* High cost localities in Provo-Orem, UT MSA, Utah County (Northeast Provo) Table 2:
Lakeview, Pleasant View and Geneva