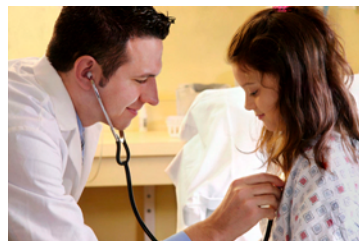




THE SELF-SUFFICIENCY STANDARD FOR OREGON 2011

Prepared for WorkSystems, Inc.



WORKSYSTEMS, INC.

Worksystems, Inc. is a nonprofit workforce intermediary serving the City of Portland, Washington and Multnomah counties. The mission of the organization is to build a comprehensive workforce development system that supports individual prosperity and business competitiveness. The organizational values essential to the growth and vitality of the system include:

- A skilled workforce that results in increased earning capacity, income, and assets.
- Partnerships that support alignment, effectiveness and continuous improvement.
- High standards of accountability to the community.

In support of these values and in pursuit of its mission, Worksystems:

- Provides a single point of focus for regional workforce efforts.
- Builds linkages between regional government, business, labor, education and other leaders to design and enhance regional workforce programs and services.
- Invests in an array of education, community-based and industry partners to provide skill development and related services.
- Supports projects to foster innovation, expand best practices and encourage system change.
- Coordinates workforce development activities with regional business, economic development and education strategies.
- Advocates on behalf of all regional residents by balancing worker/job seeker and business interests.
- Promotes system development, service alignment and workforce excellence.
- Evaluates system quality and outcomes.

To learn more about Worksystems, Inc. go to www.worksystems.org or contact Worksystems, Inc. at (503) 478-7371 or 1618 SW First Avenue Suite 450, Portland, OR 97201.

THE CENTER FOR WOMEN'S WELFARE

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

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

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

THE SELF-SUFFICIENCY STANDARD FOR OREGON 2011

By Diana M. Pearce, PhD • April 2011

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

PREPARED FOR
WORKSYSTEMS, INC.



Preface

The 2011 Self-Sufficiency Standard for Oregon measures how much income a family of a certain composition in a given place must earn to meet their basic needs. Employers, advocates, and legislators can use it to evaluate wages, provide career counseling, and create programs that lead to self-sufficiency for working families.

The Self-Sufficiency Standard for Oregon 2011 is the second edition of this report. Worksystems, Inc. arranged for this and the previous edition, which was published in 2008. As with all Self-Sufficiency Standard reports, this one was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, plus tables providing county specific information for 70 family types, is available online at www.selfsufficiencystandard.org and at www.worksystems.org/. Hardcopies of this report may be ordered by calling Worksystems, Inc. at (503) 478-7371.

Dr. Diana Pearce developed the Self-Sufficiency Standard while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development. WOW established the national Family Economic Self-Sufficiency Project, now known as the Family Economic Security (FES) Project, in 1996 in partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FES Project network.

Over the past 14 years, the Standard has been calculated in 37 states and the District of Columbia as well as New York City, and it has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. At the national level, WOW has led work on the incorporation of the Self-Sufficiency Standard and the concept of self-sufficiency in federal law and policy, such as in workforce training and "green jobs" programs. For more information about the FES Project, visit the website: www.wowonline.org/ourprograms/fess or contact the Family Economic Security Project Director Donna Addkison at (202) 464-1596.

Acknowledgements

The Self-Sufficiency Standard for Oregon 2011 has been prepared through the cooperative efforts of Sarah Lowry and Lisa Manzer at the University of Washington, Center for Women's Welfare, and Pam Hester and Clover Mow of Worksystems, Inc.

A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports over the past 14 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at WOW, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

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

Executive Summary

The Self-Sufficiency Standard for Oregon 2011 describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each county of Oregon. The Self-Sufficiency Standard is a measure of economic security that is based on the costs of the basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items as well as the cost of taxes and the impact of tax credits. As Oregon recovers from the economic downturn, long-term economic prosperity will require responsible planning that puts all Oregonians on the path to self-sufficiency.

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

REDUCING COSTS: ensuring families that are struggling to retain employment and cover basic costs have access to work supports that offer stability while they become self-sufficient. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require transitional work supports and the removal of barriers and/or guidance to help meet monthly expenses as families work towards self-sufficiency over time.

RAISING INCOMES: enhancing skills as well as improving access to jobs that pay self-sufficiency wages and have career potential. A strong economy will mean good jobs that pay Self-Sufficiency Wages and a workforce with the skills necessary to fill those jobs. Key to raising incomes is access to education, training, and jobs that provide real potential for skill development and career advancement over the long term. Further, public policies that value the goal of making work pay are necessary to ensure access to jobs with self-sufficient wages.

The Self-Sufficiency Standard for Oregon 2011 defines the income needed to realistically support a family, without public or private assistance. For most workers across Oregon, the Self-Sufficiency Standard shows that earnings well above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs. The Self-Sufficiency Standard can be used as a tool to:

- evaluate proposed policy changes,
- target resources towards job training for fields that pay Self-Sufficiency Wages,
- evaluate outcomes for clients in employment programs, and
- serve as a counseling tool in work training programs.

The Self-Sufficiency Standard is currently used to better understand issues of income adequacy, to analyze policy, and to help individuals striving to be self-sufficient. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others, are using the Standard. The Oregon Standard is used for the online Prosperity Planner, a tool that enables users to plan career goals for jobs paying self-sufficient wages and determine their eligibility for benefits.

The Self-Sufficiency Standard for Oregon 2011 report begins with an explanation of how the Self-Sufficiency Standard is a unique and important measure of income adequacy. The report leads readers through a description of what a self-sufficient wage is for Oregon families and how it differs depending on family type and geographic area. The report compares the Oregon Standard to other places in the United States, demonstrates how the Standard has changed in Oregon over time, and compares the Oregon Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move towards self-sufficiency.

The appendices include a detailed explanation of the methodology used to calculate the Oregon Standard and a discussion of how the Self-Sufficiency Standard can be used in Oregon as a tool to aid in counseling clients, evaluate program performance, inform policy making, and improve poverty research. Appendix D provides detailed tables of the costs of meeting basic needs and the Self-Sufficiency Wages for eight selected family types in every county of Oregon. The full version of the same tables—for 70 family types in every county of Oregon—is available at www.selfsufficiencystandard.org/pubs.html and at www.worksystems.org.

SELECTED FINDINGS FROM *THE SELF-SUFFICIENCY STANDARD FOR OREGON 2011*

- In Oregon the amount needed to be economically self-sufficient varies considerably by geographic location. For instance, the amount needed to make ends meet for one adult, one preschooler, and one school-age child varies from \$12.51 per hour (\$26,413 annually) in Lake County (143% of the Federal Poverty Level, or FPL) to \$27.00 per hour (\$57,016 annually) in Washington County (308% of the FPL).
- The Standard also varies by family type, such as how many adults and children are in a family and the age of each child. One adult living in Multnomah County needs an hourly wage of \$8.99 (\$1,582 per month) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure increases to \$23.75 per hour (\$4,180 per month) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. For families with young children, the cost of housing and child care combined typically make up at least 50% of the family’s budget. For

The Self-Sufficiency Standard for Select Oregon Counties and Family Types, 2011

	CLACKAMAS COUNTY	DESCHUTES COUNTY	JACKSON COUNTY	KLAMATH COUNTY	LANE COUNTY	MULTNOMAH COUNTY
One Adult	\$11.10	\$9.44	\$8.86	\$7.88	\$8.70	\$8.99
One Adult, One Preschooler	\$20.99	\$17.31	\$13.70	\$11.04	\$18.20	\$19.06
One Adult, One Preschooler, one School-age	\$25.45	\$16.41	\$15.97	\$13.01	\$22.13	\$23.75
Two Adults, One Preschooler, One School-age	\$14.51*	\$10.45	\$9.84	\$8.25	\$10.22	\$12.54

*The hourly Self-Sufficiency Standard for two adult families is per adult. Each adult must earn the hourly wage to meet the family’s total basic needs.

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

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example, for this family type in Multnomah County, child care is 34% of the family's budget while housing is 21%. Food costs take up 14% and health care is 8% of the family's budget.

- The Federal Poverty Level for three-person families (\$18,530 per year) and Oregon's minimum wage (\$8.50 per hour) are both only about one-third of the Standard for one adult, one preschooler, and one school-age child in Clackamas County (\$25.45 per hour and \$53,742 per year). A full-time worker earning minimum wage in Clackamas County would be able to cover only about one-third of her family's basic needs (with her take-home pay after accounting for taxes) if she had one preschooler and one school-age child.
- When taxes and tax credits are taken out of the Standard, the amount needed to meet the costs of **basic needs increased between 2008 and 2011 in all Oregon counties, despite the financial crisis.** While most costs increased at least slightly in most counties (with the exception of transportation and health care) the cost of housing and child care increased the most in all Oregon counties since 2008.
- **Portland's 2011 Self-Sufficiency Standard for one adult with one preschooler and one school-age child** (\$23.75 per hour) is most comparable to Seattle (\$24.04 per hour), Pittsburgh (\$22.76 per hour), Columbus, OH (\$22.24 per hour), and Sacramento (\$22.16 per hour).
- The top ten most common occupations in Oregon (measured by the number of workers) account for 20% of all Oregon workers. Several of the top ten occupations in Oregon pay median wages that are less than \$10 per hour, including food preparation and serving workers, cashiers, and waiters and waitresses. With the single exception of registered nurses, the median wages of each of the top ten most common occupation groups are all below the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Multnomah County, which is \$23.75 per hour.
- If a family with one adult, one preschooler, and one school-age child in Lane County is transitioning from welfare to work and receives child care assistance, SNAP, WIC, and Medicaid, the wage the adult must earn to cover her family's total expenses is reduced to \$10.90 per hour. Six of Oregon's ten most common occupations pay median wages that are close to this wage. As the family transitions from Medicaid, they may be eligible for Oregon Healthy Kids health insurance, in which case the adult would need to earn \$14.66 per hour to cover basic needs. This wage is about two-thirds of the amount she would need to earn (\$22.13 per hour) to cover the family's total costs without work supports in Lane County.

Clearly, the cost of meeting basic needs continues to increase in most of Oregon despite stagnating wages and difficult economic times. Further, what it takes to become self-sufficient in Oregon depends on where a family lives, how many people are in the family and the number and ages of children. By publishing the Self-Sufficiency Standard in Oregon, Worksystems, Inc. demonstrates a commitment to utilizing the best tools to ensure Oregon families and individuals achieve real economic security.

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Introduction

Even before the recent economic crisis, the American economy was in the third decade of stagnating wages and widening income inequality. As a result, millions of parents find that even with full-time jobs they are unable to stretch their wages to pay for basic necessities. Many of these families lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials. Even since the recession, in many places in Oregon, costs have risen while wages have fallen or remain stagnant.

To properly describe the growing gap between sluggish wages and ever increasing expenses requires an accurate measure of income adequacy. The Self-Sufficiency Standard represents such a measure. The Standard tracks and calculates the true cost of living facing American families, illuminating the economic “crunch” experienced by so many families today.¹

The Self-Sufficiency Standard for Oregon 2011 defines the amount of income necessary to meet the basic needs of specific family types in each Oregon County. The Standard calculates the costs of six basic needs and includes the impact of taxes and tax credits. It assumes the full costs of each need, without help from public subsidies (e.g., public housing, Medicaid, or child care assistance) or private/informal assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing). The Self-Sufficiency Standard not only provides a measure of income adequacy, but it is also a versatile and useful tool in promoting family economic security. The Standard provides the means to analyze which costs are contributing most to family budget constraints, as well as which programs and policies are helping families make ends meet. The result is a comprehensive, credible, and user-friendly tool to measure income adequacy in Oregon.

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

The Self-Sufficiency Standard for Oregon 2011 is one of the best tools available to help ensure Oregon families and individuals achieve real economic security. The introduction of this report explains the unique features of the Self-Sufficiency Standard and how it is calculated. The main body of the report identifies what is a self-sufficient income for Oregon families, indicates how the Standard varies by family type and county and how the Oregon Standard compares to other places across the United States. The report also shows how the Oregon Standard has changed over the past three years, and how the Standard compares to other common benchmarks of income. The report concludes with a discussion of strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard, such as how work supports can help families move toward self-sufficiency.

This report also has several appendices. Appendix A provides a detailed description of the data and sources used to calculate the Standard. Appendix B explains the various ways of using the Standard to inform policy making, counsel clients, evaluate programs, and improve poverty research. Appendix C explains federal approaches to measuring poverty and shows the Oregon Self-Sufficiency Standard for select family types as a percentage of the Federal Poverty Level. Appendix D provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Oregon county. Lastly, Appendix E shows the data behind the figure: *Impact of Work Supports on Wage Adequacy*.

A REAL-WORLD APPROACH TO MEASURING NEED

The Self-Sufficiency Standard is a unique measure of income adequacy that uses a modern and comprehensive approach to determine what it takes for today’s families to make ends meet. The key elements of this method are:

A MODERN STANDARD FOR WORKING FAMILIES.

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

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

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

MARKET BASKET PRICING. The Standard calculates the real costs of meeting, at a minimally adequate level, each of the major budget items families encounter, including housing, child care, food, health care, transportation, miscellaneous items, and taxes.

INCLUSION OF TAXES AND TAX CREDITS. The Standard includes the net effect of taxes and tax credits, including state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, and tax credits.

PERMITS MODELING OF THE IMPACT OF SUBSIDIES, TAXES, AND TAX CREDITS. Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program [formerly Food Stamps], child care assistance, or Medicaid) as well as the overall impact of taxes and tax credits (transfers) on income when evaluating the adequacy of a given wage for a given family.

The above elements of the Standard make it a more detailed measure of income adequacy than the Federal Poverty Level, which has become problematic and outdated. Appendix C explains the federal approaches to measuring poverty, including the Federal Poverty Level and the Supplemental Poverty Measure.

MORE THAN WAGES ALONE

Individuals or families who attain Self-Sufficiency Standard-level wages are on the road to economic independence and do not have to choose between basic necessities (such as child care versus nutritious food, or adequate housing versus health care). At the same time, the Standard is a *conservative measure*. That is, it only provides the minimum to meet daily needs, and does not include any allowance for long-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator), or emergency expenses. It is a “bare bones” budget that provides the minimum income, not the average, to meet each basic need. Costs are set at a minimally adequate level to be self-sufficient, with no extras. For example, the food budget has no take-out or restaurant food, not even a pizza.

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the Standard for their family type and location. However, we urge users of the Standard to think in terms of “wage adequacy.” That is: *How close is a given wage to the Standard?* For example, if the

Standard for a certain family type in a given place is \$20 per hour, but the adult supporting the family only earns \$10 per hour, then the latter wage has a “wage adequacy” level of only 50%.

Despite the Standard’s use of income thresholds, a family may not always achieve economic self-sufficiency with wages alone, or even with wages and benefits together. Self-sufficiency can require more than a job with a certain wage and benefits at one point in time. True self-sufficiency requires long-term economic security, making it a larger goal toward which to strive as well as a process in which to engage. As one person put it, “Self-sufficiency is a road I’m on.”³

Key to self-sufficiency is access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require guidance, transitional work supports, and/or removal of barriers to become self-sufficient over time. In addition, while meeting basic needs often seems more urgent than access to education and training, true long-term self-sufficiency increasingly requires human capital investments that enhance skills as well as improve access to jobs with career potential. In today’s economy, one cannot easily sustain self-sufficiency without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers. Writ large, self-sufficiency also requires an economy that

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 INDIVIDUALS OR FAMILIES WHO ATTAIN SELF-SUFFICIENCY STANDARD-LEVEL WAGES ARE ON THE ROAD TO ECONOMIC INDEPENDENCE AND DO NOT HAVE TO CHOOSE BETWEEN BASIC NECESSITIES (SUCH AS CHILD CARE VERSUS NUTRITIOUS FOOD, OR ADEQUATE HOUSING VERSUS HEALTH CARE).

provides jobs with self-sufficiency wages and benefits as well as opportunities to advance.

Although the Self-Sufficiency Standard determines a wage that is adequate *without* public benefits, this does not imply that such work supports are inappropriate or unnecessary for Oregon families. For families who have not yet achieved “wage adequacy,” public subsidies for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs. Indeed, many families in Oregon rely on these supports to fill the gap between wages and basic needs. Nor does the Self-Sufficiency Standard imply total independence or self reliance as goals for families at any income. Rather, interdependence with community institutions, informal networks of friends, extended family, and neighbors enable many families to meet both their non-economic and economic needs.

How is the Oregon Self-Sufficiency Standard Calculated?

Several different criteria are required to make the Standard as consistent and accurate as possible, yet varied by geography and family composition. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- are calculated to be enough to meet the given need at a minimally adequate level, usually by or for a government aid agency
- updated regularly
- geographically- and/or age-specific, as appropriate

The Self-Sufficiency Standard is calculated for 70 different family types for all Oregon counties. Family types range from one adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. While these families represent the majority of households, the Standard can also be calculated for larger and multi-generational families.

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

HOUSING. For housing costs, the Standard uses the most recent Fair Market Rents (FMRs), which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. FMRs include utilities (except telephone and cable) and reflect the cost of housing that meets basic standards of decency. In most cases, FMRs are set at the 40th percentile, meaning that 40% of the housing in a given area is less expensive than the FMR.

Since HUD calculates only one set of FMRs for an entire metropolitan area, in multiple county metropolitan areas

the Standard uses median gross rents from the U.S. Census Bureau’s American Community Survey (ACS) to calculate the housing costs of the individual counties.

CHILD CARE. To calculate the cost of child care, the Standard assumes market-rate costs (defined as the 75th percentile) by setting, age, and geographic location. Most states, including Oregon, conduct or commission market-rate surveys for setting child care assistance reimbursement rates.

The Oregon Standard assumes infants receive child care in family day care. Preschoolers are assumed to receive care in a child care center. Costs for school-age children assume they receive care before and after school (part-time) in a child care center.

FOOD. The Standard uses the U.S. Department of Agriculture (USDA) Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals.

To vary costs within states, geographic differences in food costs are calculated using the ACCRA Cost of Living Index, by the Council for Community and Economic Research.

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

Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult, and two cars are assumed for households with two adults. Per-mile costs (e.g., gas, oil, tires, and maintenance) are calculated from the American

Automobile Association. Commuting distance is computed from the National Household Travel Survey.

Auto insurance premiums are the average premium cost for a given state, calculated by the National Association of Insurance Commissioners. Within-state variation in auto insurance premiums is calculated using sample premiums for the automobile insurance companies with the largest market shares in the state.

To estimate the fixed costs of car ownership (e.g., license, registration, repairs, monthly payments) the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. The initial cost of purchasing a car is not included.

HEALTH CARE. The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey (MEPS). Premiums are varied by county using sample insurance rates for the top market share companies in the state. Health care costs also include regional out-of-pocket costs calculated for adults, infants,

preschoolers, school-age children, and teenagers obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

MISCELLANEOUS. Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

TAXES. Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable. Additionally, the Standard includes federal, state, and local tax credits. Tax credits calculated for the Oregon Standard include: the federal and state Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC); the federal Earned Income Tax Credit (EITC); the federal Child Tax Credit (CTC); and the Oregon Working Families Child Care Credit. Note that property taxes are assumed to be included in the cost of housing.

Table 1. Description of Items Included in the Self-Sufficiency Standard

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

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

How Much is Enough in Oregon?

The amount of money families need to be economically self-sufficient varies drastically depending on family size and the geographic region of residence. For example, **Table 2** shows that in Multnomah County the Self-Sufficiency Standard varies substantially depending on family type:

- A single adult needs to earn \$8.99 per hour working full-time to be able to meet his or her basic needs.
- One parent caring for a preschool-aged child needs to earn \$19.06 per hour to be self-sufficient.
- One parent with two children—a preschooler and school-age child—needs \$23.75 per hour to meet her family’s basic needs. Even with one of the highest state minimum wages, this family requires, at a minimum, the equivalent of nearly three full-time minimum wage jobs in Oregon.⁴

- Two parents with one preschooler and one school-age child *each* need to earn \$12.54 per hour working full-time to meet their family’s basic needs.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure 1** visually displays the geographic variation in the cost of meeting basic needs across Oregon’s counties

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

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Table 2. The Self-Sufficiency Standard for Select Family Types*
Monthly Expenses and Shares of Total Budgets
Multnomah County, OR 2011

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$743	47	\$859	26	\$859	21	\$859	19
Child Care	\$0	0	\$939	28	\$1,420	34	\$1,420	32
Food	\$260	16	\$395	12	\$592	14	\$814	18
Transportation	\$88	6	\$88	3	\$88	2	\$176	4
Health Care	\$110	7	\$310	9	\$330	8	\$386	9
Miscellaneous	\$120	8	\$259	8	\$329	8	\$366	8
Taxes	\$260	16	\$642	19	\$828	20	\$775	18
Oregon Working Family Child Care Credit (-)	\$0	0	\$0	0	\$0	0	(\$114)	-3
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$55)	-2	(\$100)	-2	(\$100)	-2
Child Tax Credit (-)	\$0	0	(\$83)	-2	(\$167)	-4	(\$167)	-4
TOTAL PERCENT		100		100		100		100
SELF-SUFFICIENCY WAGE								
HOURLY**	\$8.99		\$19.06		\$23.75		\$12.54	per adult***
MONTHLY	\$1,582		\$3,354		\$4,180		\$4,416	combined***
ANNUAL	\$18,985		\$40,250		\$50,164		\$52,989	combined***

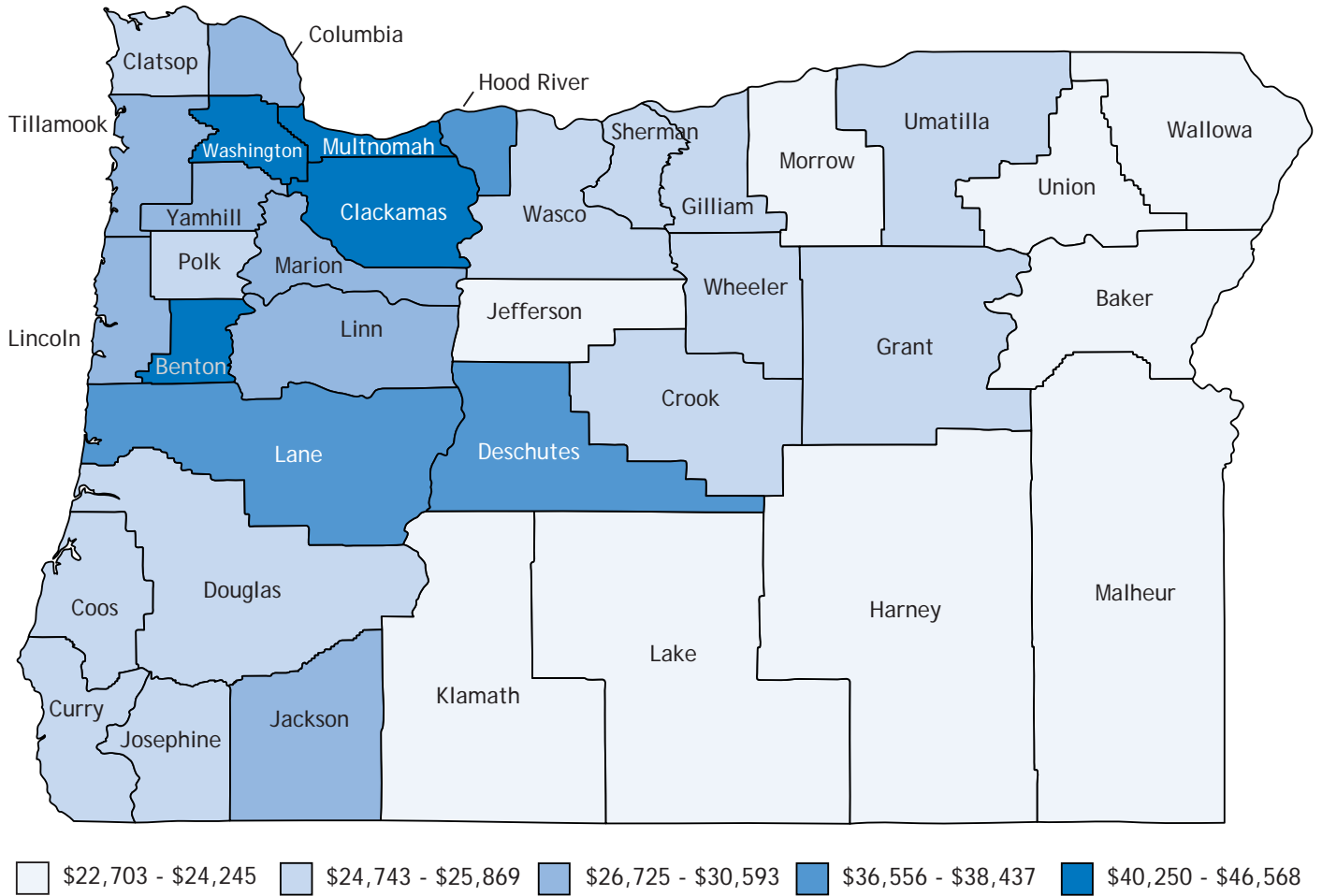
* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes federal and state income taxes (including federal and state income taxes) and payroll taxes.

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

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

Note: Totals may not add exactly due to rounding.

Figure 1. Map of Counties by Level of Annual Self-Sufficiency Wage
One Adult and One Preschooler, OR 2011



for families with one adult and one preschooler. Figure 1 groups counties into five Self-Sufficiency Wage ranges.

The 2011 Oregon Self-Sufficiency Standard for a single adult with one preschooler ranges from \$22,703 to \$46,568 annually depending on the county. Washington County, to the west of Portland, has the highest Self-Sufficiency Standard for this family type, at \$46,568 per year. Other areas in the highest cost group (with annual Self-Sufficiency Wages between \$40,250 and \$46,586) include Benton, Clackamas, and Multnomah Counties. The second most expensive areas in Oregon (with annual Self-Sufficiency Wages between \$36,556 and \$38,437) include Deschutes,

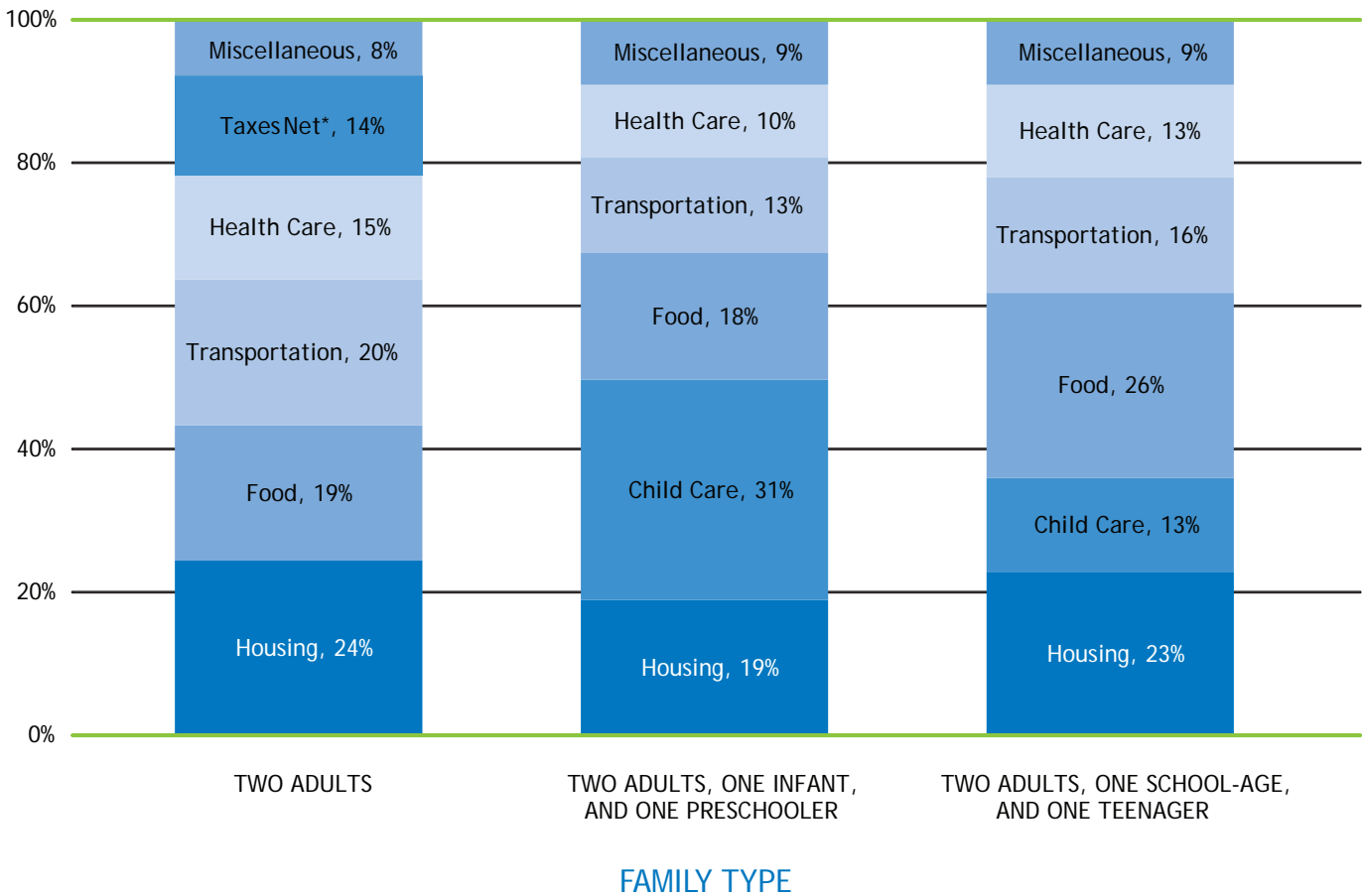
Hood River, and Lane Counties. The third most expensive group of Oregon counties for one adult and one preschooler has Self-Sufficiency Wages between \$26,725 and \$30,539 per year. Counties in this group include: Columbia, Jackson, Lincoln, Linn, Marion, Tillamook, and Yamhill. The second least expensive group of counties in Oregon are primarily spread across the north central and southwest corner of the state and have Self-Sufficiency Wages between \$24,743 and \$25,869 per year. The least expensive group of counties in Oregon, with Self-Sufficiency Wages less than \$24,245 for an adult with one preschooler, are concentrated in the eastern and southern portion of Oregon.

Where Does the Money Go?

Figure 2 shows the proportion of income necessary to meet each basic need for three different family types in Marion County, as family composition changes over time. In the stacked bar charts in Figure 2, each monthly expense is shown as a percentage of the total income necessary to be self-sufficient in Marion County. The first bar chart demonstrates the monthly budget when there are just two adults; they need to earn a total of \$2,438 per month to make ends meet. For two adults with no children in Marion County, close to one quarter of the Self-Sufficiency Standard goes towards housing while food and transportation each account for close to one fifth of the Standard.

The second bar chart in Figure 2 shows how the proportion of the Standard that goes toward each basic need changes when the family includes two young children (one infant and one preschooler). The total cost of basic needs increases to \$3,769 per month, and the proportion of income allotted on each basic need shifts. Families with two children (when one is under school-age) generally need to budget half their income on housing and child care expenses alone. Indeed, child care alone accounts for nearly one-third of the family’s budget and 50% of the Self-Sufficiency Standard goes towards child care and housing combined.

Figure 2. Percentage of Standard Needed to Meet Basic Needs for Three Family Types Marion County, OR 2011



* The two adult family is not eligible for any tax credits and therefore the Taxes-Net is the same as gross taxes owed. For the two family types with children shown in Figure 2, both receive more in tax credits than is owed in gross taxes. Taxes-Net is therefore reduced to 0% and not included in the bars because both family types would not contribute any proportion of income towards net taxes. The actual percentage of income needed for taxes without the inclusion of tax credits is 14% for two adults with one infant and one preschooler and 12% for two adults with one school-age child and one teenager. However, with tax credits included, as in the Standard, both families receive money back, and the amount owed in taxes is reduced to -9%. Please see *Appendix A: Methodology, Assumptions, and Sources* for an explanation of the treatment of tax credits in the Standard.

Food costs are 18% of total income, much lower than the 33% assumed by the methodology of the Federal Poverty Level, and similar to the national average expenditure on food, which was 13% in 2009.⁵

Health care takes up a smaller proportion of the family budget at 10% of total income. The calculation for health care assumes employers both provide health insurance for families and pay 78% of the premium (the average proportion paid by Oregon employers for family coverage).⁶ For Oregon families without employer-sponsored health insurance, the cost of health care would likely increase, causing the total income needed to be self-sufficient to increase.

This family type in Marion County receives more money back in tax credits than owed in taxes. Therefore, net taxes in both the middle bar and the third bar in Figure 2 are shown as zero, indicating that tax credits cover the full cost of taxes owed and the family does not spend any income towards taxes.

As children grow older and no longer need as much child care, the family's budget shifts again. The third bar in Figure 2 demonstrates the proportion of income spent on

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

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each basic need for a family with a school-age child and a teenager in Marion County. The total cost of basic needs drops to \$3,132 per month. The child care for the school-age child accounts for 13% of the Self-Sufficiency Standard for this family type, a much smaller proportion of the family's budget than was necessary with younger children. Food accounts for a larger proportion of the budget, at 26%.

Net taxes are shown as 0% of the family's budget, as the family is eligible for more in tax credits than they owe in taxes. Note that tax credits are treated as if they were received monthly, although credits are generally not received until the following year when taxes are filed. If it were assumed, as is generally the case for most families, that tax credits are received annually in a lump sum, then the monthly tax burden would be 10% of the total costs for two adults with one school-age child and one teenager.

How does Portland, OR Compare to Other U.S. Cities?

The cost of living varies geographically not only within Oregon but geographically across the United States. In **Figure 3**, the Self-Sufficiency Standard for families with one parent, one preschooler, and one school-age child in Portland, OR is compared to the Standard for several other places: Atlanta, GA; Columbus, OH; Denver, CO; Las Vegas, NV; Phoenix, AZ; Pittsburgh, PA; Sacramento, CA; Salt Lake City, UT; Seattle, WA; and Vancouver, WA.⁷

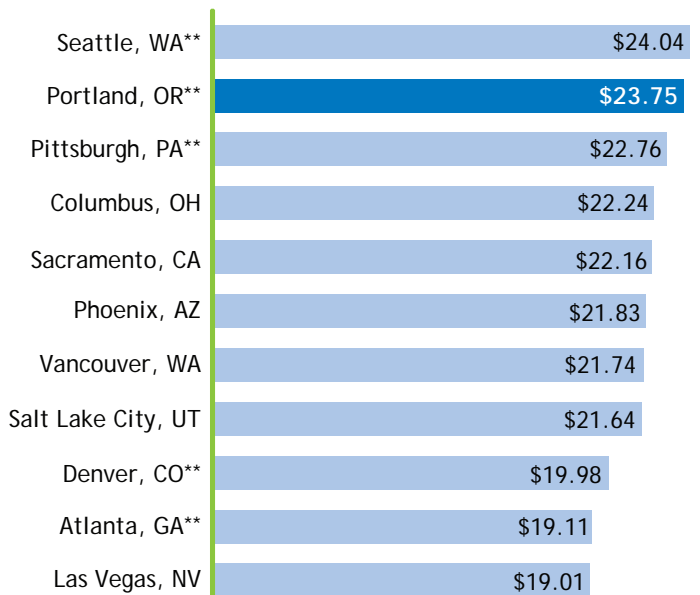
- The places compared in Figure 3 require full-time year-round wages between \$19 and \$24 per hour for this family type to be self-sufficient.
- Portland, where the adult needs to earn \$23.75 per hour to be self-sufficient, is most comparable to Seattle, Pittsburgh, Columbus, and Sacramento. Portland is the second most expensive place in this comparison.
- The least expensive places in this comparison are Las Vegas, Atlanta, and Denver.

The differences in the Self-Sufficiency Wages represent the variation in the costs of meeting basic needs throughout mid-sized urban areas in the United States. Housing costs in particular vary drastically (e.g. in Seattle, WA a two bedroom unit is \$1,176 per month compared to \$881 per month in Atlanta according to the 2011 Fair Market Rents).

Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Wage reflects higher transportation expenses. Residents of those cities who use public transit instead of the assumed private transportation may find their cost of living is lower than that reflected in the Self-Sufficiency Standard.

PORTLAND, WHERE THE ADULT NEEDS TO EARN \$23.75 PER HOUR TO BE SELF-SUFFICIENT, IS MOST COMPARABLE TO SEATTLE, PITTSBURGH, COLUMBUS, AND SACRAMENTO.

Figure 3. The Self-Sufficiency Wage for Portland, OR Compared to Other U.S. Cities, 2011*
One Adult, One Preschooler, and One School-age Child



HOURLY SELF-SUFFICIENCY WAGE

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

**Wage calculated assuming family uses public transportation.

Figure 3 demonstrates that Portland is one of the most expensive places to live in this comparison for 2011. In 2008, Portland was one of the most affordable places to live in a comparison of similar cities. The shift of Portland being less affordable in 2011 than in 2008 is due to a combination of factors. The cost of meeting basic needs has increased in Portland since 2008 and the resulting increase in the income necessary to meet rising costs is high enough that several family types in the 2011 Portland Self-Sufficiency Standard are not eligible to receive important tax credits, such as the Oregon Working Family Child Care Credit. In 2008, several more family types received the Oregon Working Family Child Care Credit, resulting in a lower Self-Sufficiency Standard.

How has the Standard Changed Over Time in Oregon?

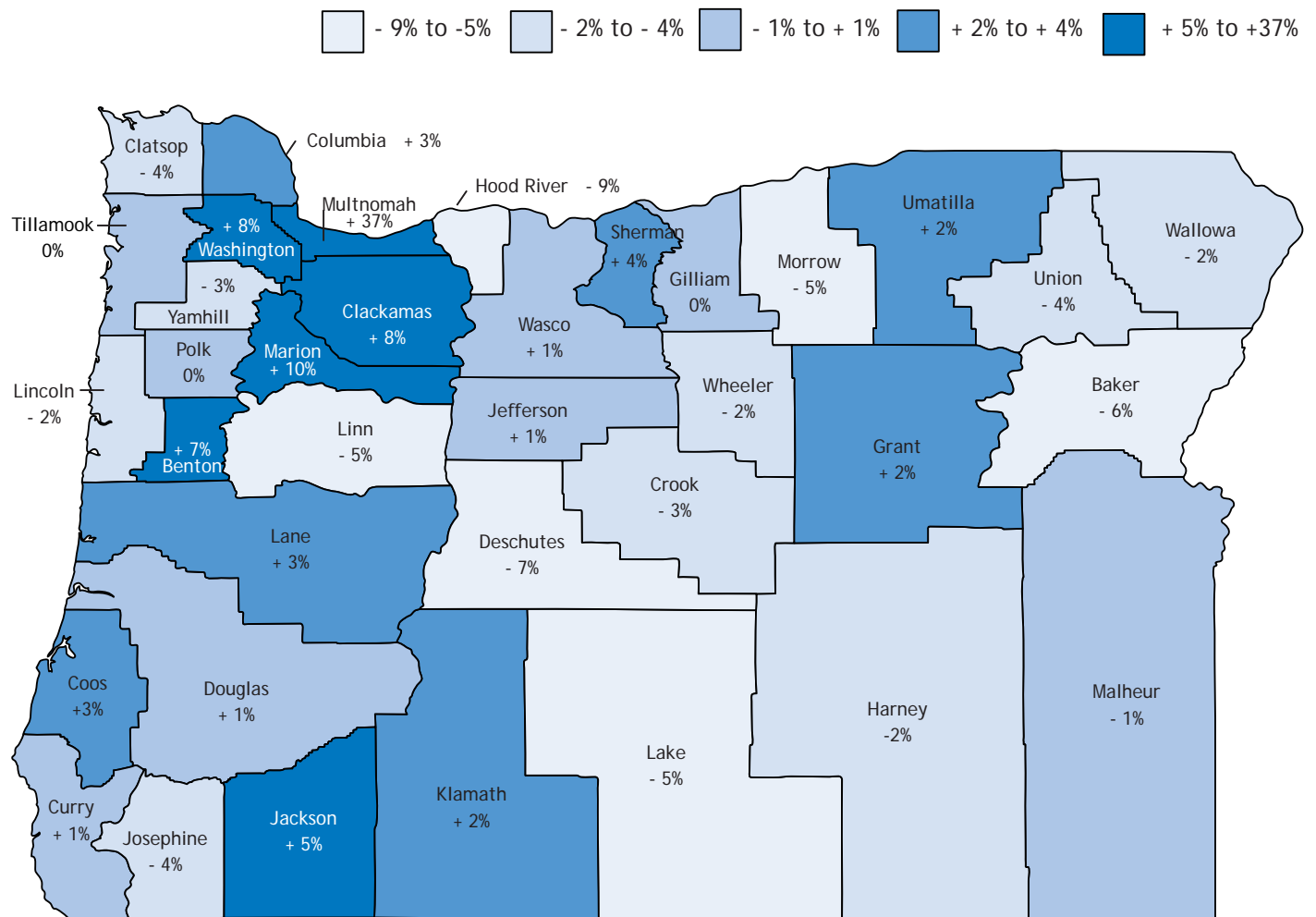
How have costs increased over time in Oregon? **Figure 4** illustrates changes in the cost of living over time by comparing the 2008 and 2011 Oregon Self-Sufficiency Wages for two adults, one preschooler, and one school-age.

Figure 4 shows that the Self-Sufficiency Standard has risen in about half of the counties and decreased in about half of the counties over the last three years for this four-person family (two adults, one preschooler, and one school-age child). The Standard has changed since 2008 at different rates depending on location. With a 37% increase, the largest percentage increase in the Standard occurred in Multnomah County, increasing from \$38,714 in 2008 to \$52,989 in 2011. This results is \$14,275 more per year (\$1,189

more per month) needed in 2011 than in 2008. The Self-Sufficiency Wage in most counties stayed about the same or experienced a slight change in costs. For example, the Standard for two adults, one preschooler, and one school-age child increased by 5% in Jackson County. However, in Baker and Deschutes Counties, the Standard for this family type decreased since 2008 by -6% and -7% respectively. Overall, across all counties in Oregon the Self-Sufficiency Standard for this family type increased on average by 1% since 2008. Despite the financial crisis, the cost of meeting basic needs has increased in most counties in Oregon.

The change in the Self-Sufficiency Wage in Oregon over the last three years reflects varying increases and/ or

Figure 4. Percentage Change in the Self-Sufficiency Standard for Oregon between 2008 and 2011
Two Adults, One Preschooler and One School-age Child, OR 2011



decreases in the cost of each of the basic needs calculated in the Standard. **Table 3** shows the percentage change in the cost of each basic need since 2008 for two adults, one preschooler, and one school-age child in Washington County.

- For this family type in Washington County, the cost of child care had the highest percentage increase of all the basic needs, rising 23% from \$1,230 to \$1,518 per month. The cost of child care increased in all Oregon counties except Baker County where the cost of child care stayed the same.
- The cost of housing had the second highest percentage increase, growing by 13% from \$844 to \$954 per month for this family type in Washington County. Housing also increased in all counties in Oregon.
- The cost of food increased only 1%, from \$810 to \$814 per month in Washington County. Food increased slightly throughout Oregon. Health care decreased in Washington County by -7%, from \$415 to \$386 per month for this family type. All other counties experienced similar decreases in the cost of health care.⁸ Transportation costs also decreased slightly in Washington County by -2%, from \$515 to \$506 per month. Several counties experienced a slight decrease in the cost of transportation but the majority of counties experienced an increase in the cost of transportation.

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DESPITE THE FINANCIAL CRISIS, THE COST OF MEETING BASIC NEEDS HAS INCREASED IN MOST COUNTIES IN OREGON.

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- Taxes decreased by -2% in Washington County, while the amount of tax credits for which the family is eligible stayed the same. Despite the Standard being higher in Washington County in 2011 than 2008—which could bump the family into higher tax brackets—taxes are a smaller percentage of overall costs due to decreases in federal taxes, the largest of which is the (temporary) 2% decrease in Social Security taxes for 2011. While the absolute amount of tax credits for this family did not change in Washington County, the amount of federal tax credits received by this family type increased in all other counties in Oregon except for Benton, Clackamas

Table 3. Percent Change in the Self-Sufficiency Standard Over Time, 2008-2011
Washington County, OR
Two Adults, One Preschooler, and One School-age Child

COSTS	2008	2011	PERCENT CHANGE 2008-2011
Housing	844	954	13%
Child Care	1230	1518	23%
Food	810	814	1%
Transportation	515	506	-2%
Health Care	415	386	-7%
Miscellaneous	381	418	10%
Taxes	1076	1053	-2%
Total Tax Credits*	(267)	(267)	0%
SELF-SUFFICIENCY WAGE			
MONTHLY	\$5,004	\$5,384	8%
ANNUAL	\$60,044	\$64,603	

* Total Tax Credits is the sum of the monthly Oregon Working Families Child Care Credit, federal and state Earned Income Tax Credit, the federal Child Care Tax Credit, and the federal Child Tax Credit.

and Multnomah. The increase in federal tax credits is primarily due to increases in the maximum credit and final phase out level in the federal Earned Income Tax Credit since 2008.⁹

- When taxes and tax credits are taken out of the Standard, the amount needed to meet basic needs becomes higher in 2011 than 2008 in all Oregon counties. In Multnomah County, where one-fifth of Oregonians live, the cost of meeting basic needs without including taxes and tax credits increased by 17%. With the inclusion of taxes and tax credits, the Standard increased by 37%, largely because the family is no longer eligible for the Oregon Working Family Child Care Credit (WFC). Although the eligibility brackets for the WFC increased since 2008, the increase was not enough to keep up with real inflation in the costs of basic needs. In 2011, the family needs to earn a higher income than needed in 2008 in order to cover the increased costs without the essential help of the WFC.

COMPARING THE STANDARD WITH THE CONSUMER PRICE INDEX

Basic costs for families earning self-sufficient wages have clearly increased since the last Oregon Standard. However, how does this compare with overall inflation rates? We examine this question in **Figure 5** by comparing the Self-Sufficiency Standard in Washington County for two adults, one preschooler, and one school-age child to the rate

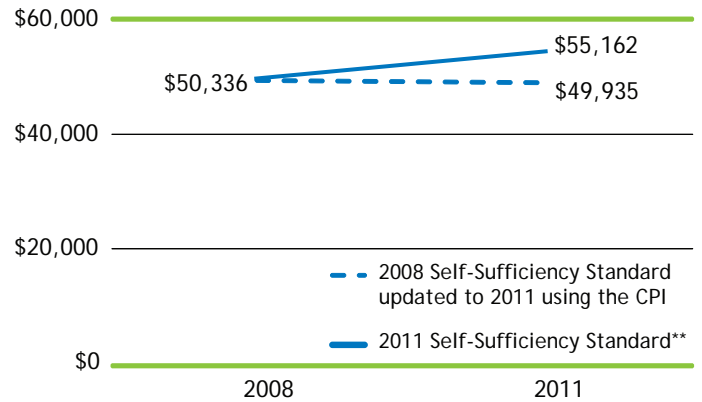
of inflation as measured by the U.S. Department of Labor’s Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for goods and services. Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Standard shown in Figure 5 for comparison purposes.

When the 2008 Self-Sufficiency Standard for Washington County (\$50,336 per year without taxes/tax credits) is inflated using the Western Region Consumer Price Index, the amount estimated to meet basic needs in 2011 is \$49,935 per year.¹⁰ Using the CPI results in a -1% change in the cost of basic needs since 2008. When calculated without the inclusion of tax credits and taxes, the 2011 Washington County Standard is \$55,162 per year for this family type, a 10% increase over the last three years. In sum, Figure 5 demonstrates that the rate of inflation as measured by the CPI significantly underestimates the rising costs of basic needs; instead of falling by 1%, costs rose by 10%. Indeed, for this family type in Washington County, when the

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WHEN TAXES AND TAX CREDITS ARE TAKEN OUT OF THE STANDARD, THE AMOUNT NEEDED TO MEET BASIC NEEDS BECOMES HIGHER IN 2011 THAN 2008 IN ALL OREGON COUNTIES.

Figure 5. CPI*-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2008-2011
 Washington County, OR

Two Adults, One Preschooler, and One School-age Child



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items, 1982-84=100 - CUURA1015A0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed January 12, 2011).

** Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the 2008 and 2011 Self-Sufficiency Standard for this comparison figure. The actual 2011 Self-Sufficiency Standard for this family type in Washington County is \$64,603 per year and the actual 2008 Standard is \$60,004 per year.

Standard is updated using the CPI, it is \$5,227 less than the actual 2011 Standard. That is, tracking costs using the CPI underestimates the real increases in costs faced by Oregon families at this level, leaving them thousands of dollars short of what they need.

How Does the Self-Sufficiency Standard Compare 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 6**, a comparison is made between the Clackamas County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child and the following income benchmarks for three-person families:

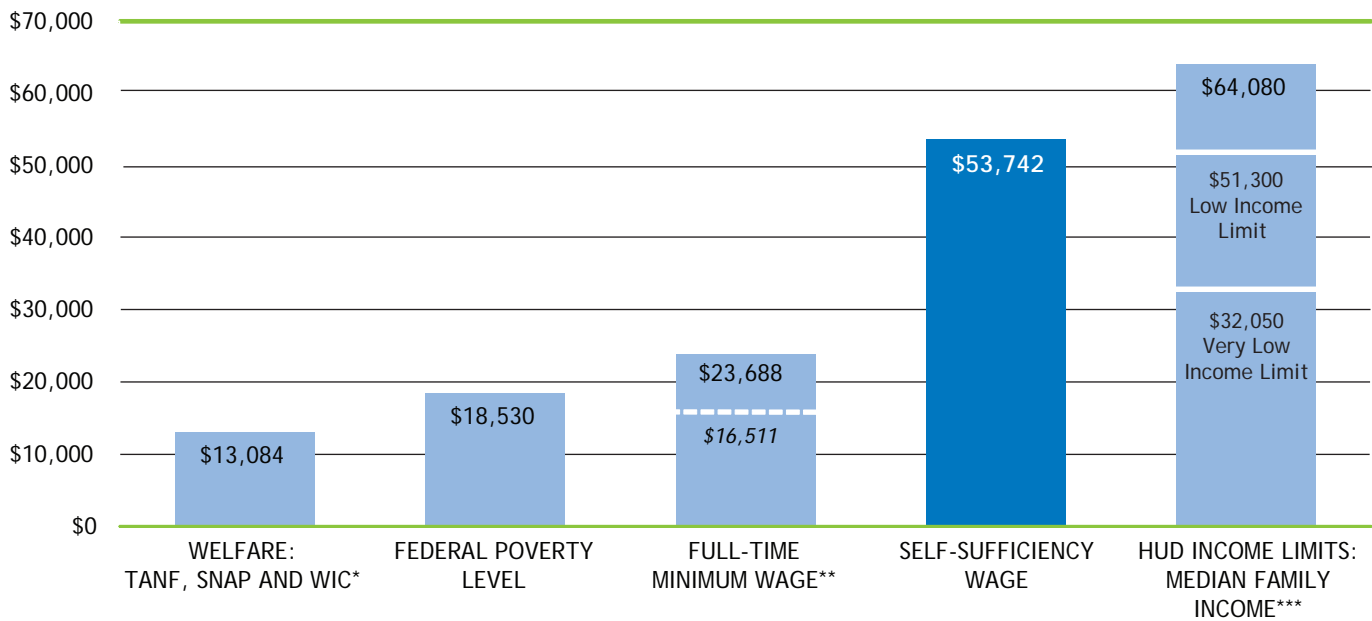
- Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), and WIC (Women, Infants and Children);
- the Federal Poverty Level (FPL) for a family of three;
- the Oregon minimum wage; and
- the HUD median family income limits for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

However, none of the benchmarks are as specific as the Self-Sufficiency Standard in terms of age and number of children and/or geographic location as the Standard. Note that this set of benchmarks is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a progression that takes place over time. As indicated in the fourth bar from the left in Figure 6, the Self-Sufficiency Wage for this family type in Clackamas County is \$53,742 per year.

TANF, SNAP AND WIC. The first bar on the left in Figure 6 demonstrates the income of the basic public assistance package, including the cash value of SNAP (formerly food stamps), WIC, and TANF, and assuming no other

Figure 6. The Self-Sufficiency Standard Compared to Other Benchmarks, 2011
One Adult, One Preschooler, and One School-age Child
 Clackamas County, OR 2011

ANNUAL INCOME



INCOME BENCHMARKS

* The TANF benefit amount is \$6,772 annually or \$564 per month (2010), the SNAP benefit amount is \$6,312 annually or \$526 per month (2010), and the WIC benefit amount is \$436 annually or \$36.34 per month (2010) for a family of three in Oregon.

** The Oregon minimum wage is \$8.50 per hour. This amounts to \$17,952 per year; however, assuming this family pays federal, state, and city taxes and receives tax credits, the net yearly income would be a larger amount, \$23,688 as shown. The dashed line shows the annual income received after accounting for taxes (\$16,511) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

*** The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for 2010.

income. The total public assistance package amounts to \$13,084 per year for three-person families in Oregon. This public assistance package is just 24% of the Self-Sufficiency Standard for a three-person family in Clackamas County and is 71% of the FPL for a three-person family.

FEDERAL POVERTY LEVEL. According to the Federal Poverty Level, a family consisting of one adult and two children would be considered “poor” with an income of \$18,530 annually or less—regardless of where they live, or the age of their children. The FPL for three-person families is just 34% of the Self-Sufficiency Standard for families with one adult, one preschooler, and one school-age child living in Clackamas County.

Appendix C: Federal Approaches to Measuring Poverty demonstrates that the percentage of the FPL needed to meet basic needs varies greatly across Oregon’s counties and family types. For a family with one adult, one preschooler, and one school-age child the Self-Sufficiency Standard ranges from 143% of the FPL in Lake County to 308% of the FPL in Washington County.

MINIMUM WAGE. Oregon’s 2011 minimum wage is \$8.50 per hour. A full-time minimum wage worker earns \$17,952 per year. After subtracting payroll taxes (Social Security and Medicare) and adding tax credits when eligible, a working parent with one preschooler and one school-age child would have a net cash income of \$23,688 per year. This amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

A full-time job at the minimum wage provides 44% of the amount needed to be self-sufficient for this family type

in Clackamas County if the family receives all of the tax credits for which they might be eligible. However, if it is assumed that the worker pays taxes monthly through withholding, but does not receive tax credits on a monthly basis (as is true of most workers), her take-home income would be \$16,551 during the year, shown by the dashed line on the third bar. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 31% of the Self-Sufficiency Standard for this family type in Clackamas County.

MEDIAN FAMILY INCOME LIMITS. 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 U.S. Department of Housing and Urban Development (HUD) uses area median family income to calculate income limits to assess families’ needs for housing assistance. The Fiscal Year 2010 HUD median income for a three-person family in Clackamas County is \$64,080 annually.¹¹ HUD income limits define “low income” three-person families in Clackamas County as those with incomes between \$32,050 and \$51,300, while those considered “very low income” have incomes between \$19,250 and \$32,050, and those with incomes below \$19,250 are considered “extremely low income.”¹² The Self-Sufficiency Standard of \$53,742 for this family type in Clackamas County is just above the HUD “low income” limit, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Clackamas County.

The Wage Gap: How Does the Self-Sufficiency Standard Compare to Oregon's Top Occupations?

Many adults do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce, for many of the “new” jobs being created as the economy recovers have wages lower than the “old” jobs which were lost.¹³ Such families cannot afford their housing, food and child care, much less other expenses, and are forced to choose between basic needs. The economic insecurity faced by so many Oregon workers is not a reflection of a lack of work effort but simply that *wages are too low*.

Table 4 below compares the median wages of Oregon's ten most common occupations (by number of employees) to the Self-Sufficiency Standard.¹⁴ (The Standard used here is for one parent, one preschooler, and one school-age child in Multnomah County, which is \$23.75 per hour and \$50,164 per year.) The top ten most common occupations in Oregon represent 20% of all Oregon workers. With the single exception of registered nurses, the median wages of the top ten occupation groups are all below the Self-Sufficiency

Standard for this family type in Multnomah County and several pay less than \$10 per hour. Indeed, six of Oregon's top ten occupations have median earnings that are less than half of the Standard for a Multnomah family with one adult, one preschooler, and one school-age child.

Retail salesperson is the most common Oregon occupation and accounts for 4% of all Oregon workers. With median hourly earnings of \$10.46 per hour (median annual earnings of \$21,755), the top occupation in Oregon provides workers with earnings that are only 43% of the Standard for this family type in Multnomah County. In fact, two adults working full time at this wage, would still not be able to earn the minimum needed to support a preschooler and a school-age child in Multnomah County (the Self-Sufficiency Standard for two adults with one preschooler and one school-age child is \$12.54 per hour and per adult in Multnomah County).

Table 4. Wages of Oregon's Ten Largest Occupations, 2011

OCCUPATION TITLE	NUMBER OF EMPLOYEES	Hourly Median Wage	Annual Median Wage*	Percent of Standard ¹
Total, all Occupations	1,624,490	\$16.39	\$34,087	68%
Retail Salespersons	59,640	\$10.46	\$21,755	43%
Combined Food Preparation and Serving Workers, Including Fast Food	36,480	\$9.30	\$19,341	39%
Cashiers	35,680	\$9.49	\$19,747	39%
Office Clerks General	32,510	\$13.75	\$28,600	57%
Registered Nurses	30,730	\$35.80	\$74,473	148%
Waiters and Waitresses	26,160	\$9.98	\$20,751	41%
Bookkeeping Accounting and Auditing Clerks	25,340	\$16.40	\$34,108	68%
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	24,210	\$11.31	\$23,509	47%
Laborers and Freight Stock and Material Movers Hand	24,150	\$11.90	\$24,736	49%
Customer Service Representatives	22,920	\$14.55	\$30,264	60%
¹ SELF-SUFFICIENCY STANDARD FOR ONE ADULT, ONE PRESCHOOLER, AND ONE SCHOOL-AGE CHILD MULTNOMAH COUNTY		\$23.75	\$50,164	100%

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

Source: US Department of Labor, "May 2009 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed January 4, 2011).

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ONLY ONE OF OREGON’S TEN MOST COMMON OCCUPATIONS HAS WAGES THAT ARE ABOVE THE MINIMUM LEVEL OF SELF-SUFFICIENCY.

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The second most common occupation—food preparation and serving workers—yields median earnings of \$9.30 per hour (\$19,341 per year), only slightly above Oregon’s minimum wage. The median wage for Oregon’s second most common occupation falls short of self-sufficiency by over \$30,000 for this Multnomah County family of three.

Only one of the top occupations, registered nurse, yields earnings that are above the minimum required to meet basic needs in Multnomah County for this three-person family. Registered nurses in Oregon have a median income that is 148% of the Self-Sufficiency Standard for this family type in Multnomah County.

Bookkeeping, accounting, and auditing clerks earn the next highest amount of the top ten occupations. Although at

\$16.40 per hour (\$34,108 annually), their median wages are less than half that of registered nurses and only two-thirds of the wage needed to be self-sufficient for this family type in Multnomah County.

Thus, only one of Oregon’s ten most common occupations has wages that are above the minimum level of self-sufficiency. The next two sections will address the two basic approaches for Oregon to close the income gap between low-wage work and what it really takes to make ends meet: reduce costs or raise incomes. The first approach relies on short term strategies to reduce costs temporarily through subsidies, such as SNAP (food stamps) and child care assistance. Strategies for the second approach, raising incomes, include longer-term approaches such as increasing education levels, incumbent worker programs, and nontraditional job tracks. Reducing costs and raising incomes are not necessarily mutually exclusive, but can occur sequentially or in tandem. Some parents may receive education and training that leads to a new job yet continue to supplement their incomes by work supports until their wages reach the self-sufficiency level.

Closing the Wage Gap: Reducing Costs

While the Self-Sufficiency Standard provides the amount of income that meets families’ basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. “Work supports” can help working families achieve stability without needing to choose between basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or non-stimulating environments. Work supports can also offer stability to help a family retain employment, a necessary condition for improving wages. This section models how work supports temporarily reduce family expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Work supports include programs such as:

- child care assistance,
- health care (Medicaid and Oregon’s Children’s Health Insurance Program—Oregon Healthy Kids),
- food assistance (the Supplemental Nutrition Assistance Program [SNAP], formerly known as the Food Stamp Program, and the Women, Infants and Children [WIC] Program),
- housing assistance (including Section 8 vouchers and public housing).

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

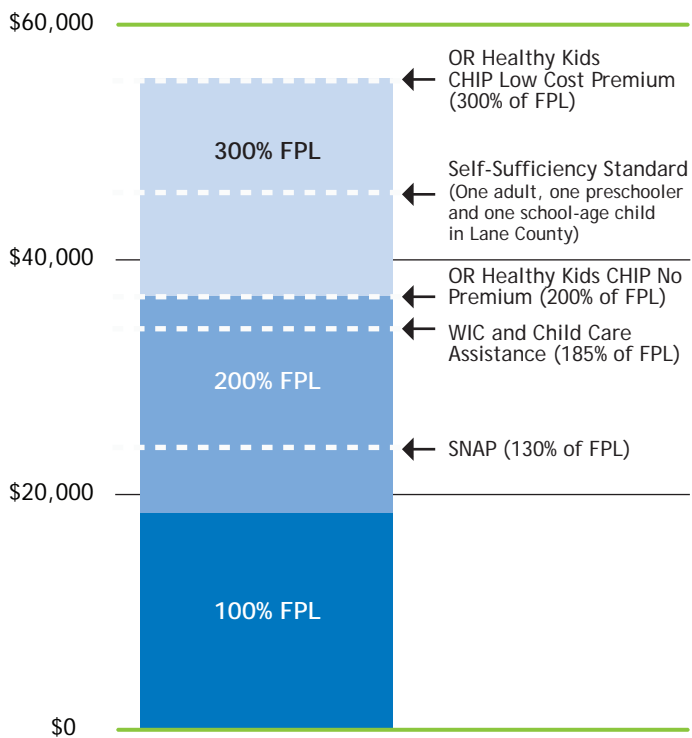
Work supports are unfortunately not available or accessible to all who need them due to the low income eligibility levels, lack of funding, waiting lists, administrative barriers, and/or the perceived stigma of receiving assistance. Yet, when families do receive work supports, tax credits, and child support they play a critical role in helping families move towards economic self-sufficiency. **Table 5** provides a summary of the work supports, child support, and tax credits modeled in this section. **Figure 7** shows the income

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

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Figure 7. Eligibility Levels for Oregon Work Supports
One Adult, One Preschooler, and One School-age Child Lane County, OR 2011



eligibility levels for the work supports modeled in this section compared to the Self-Sufficiency Standard for the family type and place modeled in this section—one adult, one preschooler, and one school-age child in Lane County.

REDUCE COSTS THROUGH WORK SUPPORTS AND CHILD SUPPORT

Without any work (or other) supports to reduce costs, to be economically secure, one parent with one preschooler, and one school-age child living in Lane County needs to earn \$3,894 per month (see Column #1 **Table 6**). However, with the help of work supports, meeting basic needs is attainable at a variety of reduced wage levels as demonstrated in **Table 6**. In Columns #2-#6 of **Table 6**, the work supports modeled are listed in the column headings and monthly costs that have been reduced by work supports are indicated with bold font in the table; brackets surrounding column titles in the table show that a work support was modeled but the family

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

WORK SUPPORT PROGRAM	BENEFIT	INCOME ELIGIBILITY
CHILD CARE ASSISTANCE (OREGON EMPLOYMENT RELATED DAY CARE-ERDC)	Child care costs are reduced to a co-payment which is dependent on income level and family size. For example, a family of three earning 150% of the FPL would have a \$334 monthly co-payment.	Eligibility for Oregon's Employment Related Day Care (ERDC) program is set at 185% of the FPL. Note that due to budget reduction, enrollment in the ERDC program will be capped at 10,000 families after June 2011. New applicants who have not been on TANF in the past three months will be put on a waiting list for the program. Applicants making the transition from TANF to employment will be immediately able to apply for ERDC.*
HOUSING ASSISTANCE (SECTION 8 HOUSING VOUCHERS AND PUBLIC HOUSING)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are 80% of area median income. However, due to limited funding most new program participants must have income below 30% of area median income.
MEDICAID	Health care benefits are fully subsidized.	Adult parents: income up to 100% FPL. Pregnant and post-partem women: income up to 185% FPL. Children under 5: income up to 133% FPL. Children 6-18: income up to 100% FPL.
CHILDREN'S HEALTH INSURANCE PROGRAM (OREGON HEALTHY KIDS)	Health care benefits for children under 19 years of age with no or low-cost premiums.	Children in families with income below 200% of the FPL are eligible for no monthly premiums. Children in families with incomes between 200% and 300% of the FPL are eligible for low-cost premiums. Children in families with income above 300% of the FPL are eligible for full-cost premiums.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP, FORMERLY FOOD STAMP PROGRAM)	Maximum benefit for a family of 3: \$526 per month. Maximum benefit for a family of 4: \$668 per month. Average SNAP benefit per household: \$250 per month.	Families must earn gross income less than 185% of the FPL to be eligible and must also meet net income (gross income minus allowable deductions) guidelines.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$36.34 in Oregon for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPL.
CHILD SUPPORT	Average payment is 230.97 per month in Oregon.	No income limit.
FEDERAL TAX CREDITS**		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with 1 child: \$3,094 per year. Maximum benefit for families with 2 children: \$5,112 per year.	1 parent family with 1 child: up to \$36,052. 1 parent family with 2 children: up to \$40,964.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	\$3,000-\$6,000 annual tax deduction.	No income limit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child.	Married filing jointly: up to \$110,000. Head of Household: up to \$55,000. All others: up to \$75,000. Refundable portion limited to earnings over \$3,000.
OREGON STATE TAX CREDITS**		
OREGON STATE EITC	Oregon EITC is 6% of Federal EITC.	Eligibility for Oregon's EITC is the same as eligibility for the Federal EITC. (If a family qualifies for a Federal EITC, then they also qualify for the state EITC.)
OREGON STATE CCTC	The Oregon CCTC is between 4% and 30% of qualifying child care expenses (depending on income) with a maximum credit of up to \$3,000 for one dependent and \$6,000 for 2 or more dependents.	Eligibility for Oregon's CCTC is the same as eligibility for the Federal CCTC.
OREGON WORKING FAMILIES CHILD CARE CREDIT (WFC)	The WFC is a refundable credit for working families with qualifying child care expenses. The credit is between 8% and 40% of qualifying child care expenses (depending on family size and income level).	Families may be eligible with incomes up to about 250% of the FPL.

* Oregon Department of Human Services, "Frequently Asked Questions: Budget Reductions Employment Related Day Care Program," Updated September 24, 2010, Legislative Emergency Board Action, www.oregon.gov/DHS/children/childcare/doc/faq-erdc-cuts.pdf (accessed March 3, 2011).

** The Oregon state tax credits are accounted for in the "Taxes" row of the Self-Sufficiency Standard for Oregon.

Note: Eligibility and benefits for work supports and tax credits change routinely—typically yearly. The information reported in Table 5 represents eligibility and benefit guidelines for 2010/2011.

The 2011 Federal Poverty Level (FPL) for a family of three is \$18,530 (annual income). See <http://aspe.hhs.gov/poverty/11poverty.shtml>.

was not eligible to receive it and therefore that monthly cost was not reduced.

THE SELF-SUFFICIENCY STANDARD (COLUMN #1).

Column #1 of Table 6 shows the Self-Sufficiency Standard without the assistance of any work (or other) supports to reduce costs for families with one adult, one preschooler, and one school-age child living in Lane County. This family type has monthly child care expenses of \$1,275 and monthly housing costs of \$803. The adult in this family must earn a Self-Sufficiency Wage of \$3,894 per month or \$22.13 per hour working full-time to meet the family’s basic needs without the help of public or private assistance.

CHILD SUPPORT (COLUMN #2). The average amount received by families participating in the Child Support Enforcement Program in Oregon is \$231 per month (see Column #2).¹⁵ Adding child support reduces the wage needed by this parent to meet basic needs to \$3,602 per month and \$20.46 per hour. Child support payments from absent, non-custodial parents can be a valuable addition to family budgets, even in cases where the non-custodial parent’s income is relatively low.

TREATMENT OF TAX CREDITS IN THE MODELING TABLE AND FIGURE

The Standard shows refundable and nonrefundable tax credits monthly, as with all other costs. However, in almost all cases refundable tax credits are not received monthly, but are instead received annually when taxes are filed the following year (A more detailed explanation of how and why the taxes and tax credits are treated differently when modeling work supports is provided in *Appendix A: Methodology, Assumptions, and Sources.*) Therefore, to more realistically model the impact of work supports in Table 6 (Columns #2-#6), the refundable tax credits are shown as received annually; these include the Oregon Working Families Child Care Credit, the federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC). However, because the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund, it is included as received monthly in Table 6.

CHILD CARE & CHILD SUPPORT (COLUMN #3). Since child care is one of the major expenses for families with children, the addition of a child care subsidy often provides the greatest financial relief of any single work support. Families with incomes up to 185% of the FPL are eligible for Oregon’s child care assistance program, known as Employment Related Day Care (ERDC).¹⁶ In Column #3, child care assistance reduces child care costs substantially from \$1,275 to a co-payment of \$448 per month, thus reducing the amount this family type in Lane County needs to earn to \$2,632 per month to meet basic needs.

CHILD CARE, SNAP, WIC, AND MEDICAID (COLUMN #4).

For adults moving from welfare to work, child care assistance, food assistance, and Medicaid comprise the typical “package” of benefits. Assuming transitional Medicaid covers all of the family’s health care expenses, health care costs are reduced from \$330 per month to zero in Column #4.¹⁷ Food costs are reduced from \$470 to \$196 per month with the additional resources provided by SNAP (families are eligible with income up to 130% of the FPL) and WIC (eligible with income up to 185% of the FPL) benefits.¹⁸ Child care assistance reduces the family’s child care copayment to \$215 per month in Column #4. Medicaid and assistance with lowering child care and food costs together reduce the wage required to meet basic needs to \$1,918 per month. With the help of these crucial work supports, this Lane County family making the transition from public assistance (TANF) to self-sufficiency would be able to meet the family’s basic needs at an obtainable starting wage of \$10.90 per hour. Six of Oregon’s top ten occupations pay median wages that are close to this starting wage.

CHILD CARE, SNAP, WIC, AND OREGON HEALTHY KIDS (COLUMN #5).

When employers do not offer family health coverage and if the family is ineligible for Medicaid, children in families with income up to 200% of the FPL are eligible for health insurance with no premiums and children in families with income between 200% and 300% of the FPL are eligible for low-cost premiums through Healthy Kids (Oregon’s Children’s Health Insurance Program).¹⁹ Column #5 shows the same work support package as Column #4, except that instead of Medicaid for the whole family, Healthy Kids has been substituted for the children. The adult in this family type still pays for the

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

One Adult, One Preschooler, and One School-age Child: Lane County, OR 2011

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

	#1	#2	#3	#4	#5	#6
	SELF-SUFFICIENCY STANDARD	CHILD SUPPORT	CHILD SUPPORT & CHILD CARE	CHILD CARE, SNAP/ WIC* & TRANSITIONAL MEDICAID	CHILD CARE, [SNAP]/WIC, OR HEALTHY KIDS	CHILD CARE, SNAP/WIC, OR HEALTHY KIDS, HOUSING
MONTHLY EXPENSES:						
Housing	\$803	\$803	\$803	\$803	\$803	\$480
Child Care	\$1,275	\$1,275	\$448	\$215	\$430	\$141
Food	\$470	\$470	\$470	\$196	\$433	\$222
Transportation	\$226	\$226	\$226	\$226	\$226	\$226
Health Care	\$330	\$330	\$330	\$0	\$110	\$110
Miscellaneous	\$310	\$310	\$310	\$310	\$310	\$310
Taxes	\$746	\$662	\$375	\$196	\$362	\$127
TOTAL MONTHLY EXPENSES (Net of Work Supports)	\$4,161	\$4,077	\$2,963	\$1,946	\$2,675	\$1,616
ADDITIONAL MONTHLY RESOURCES:						
Total Tax Credits**	(\$267)	(\$245)	(\$100)	(\$28)	(\$95)	\$0
Child Support	\$0	(\$231)	(\$231)	\$0	\$0	\$0
TOTAL ADDITIONAL MONTHLY RESOURCES	(\$267)	(\$476)	(\$331)	(28)	(95)	0
SELF SUFFICIENCY WAGE: (Total Monthly Expenses Minus Total Additional Monthly Resources)						
HOURLY	\$22.13	\$20.46	\$14.95	\$10.90	\$14.66	\$9.18
MONTHLY	\$3,894	\$3,602	\$2,632	\$1,918	\$2,580	\$1,616
ANNUAL	\$46,729	\$43,219	\$31,583	\$23,013	\$30,965	\$19,396
ANNUAL REFUNDABLE TAX CREDITS**:						
Total Federal EITC		\$0	\$1,976	\$3,780	\$2,106	\$4,542
Total State EITC		\$0	\$119	\$227	\$126	\$273
Total Federal CTC		\$265	\$2,000	\$2,000	\$2,000	\$2,000
Total OR WFCCC		\$2,448	\$2,150	\$1,032	\$2,064	\$677

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Oregon. Assumes average monthly value of WIC benefit \$36.34 (FY 2010). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

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

cost of her own health care (the premium of her employer-provided health insurance and her out-of-pocket costs). As a result, the family's total monthly cost of health care in Column #5 is equal to the adult's premium (plus her out of pocket costs) of \$110 per month. The cost of food is \$433 per month, as the family qualifies for WIC, but no longer qualifies for SNAP (due to the increased income the family needs to earn to cover the increased health care costs). The

child care co-payment increases to \$430 per month. With the help of child care assistance, WIC, and Healthy Kids, the parent needs to earn \$2,580 per month to meet basic needs.

HOUSING, CHILD CARE, SNAP, WIC, AND HEALTHY KIDS (COLUMN #6). Comparing Column #5 to Column #6 shows how much housing assistance can help families

with limited income meet basic needs. By reducing the cost of housing to 30% of income, housing costs drop from \$803 to \$480 per month.²⁰ The addition of housing assistance to the work supports modeled in Column #5 reduces the income needed to meet her other basic needs enough so that the family qualifies for a lower child care copayment (\$141 per month) and is again eligible for both SNAP and WIC, reducing food costs to \$222 per month. With the full benefit package, a parent with one preschooler and one school-age child living in Lane County can meet basic needs with an income of \$1,616 per month or \$9.18 per hour.

Assuming the family receives refundable tax credits annually (instead of monthly as shown in the Standard) and the adult works full-time at these wages throughout the year, the annual amounts of the refundable tax credits are shown in the shaded rows at the bottom of the table for Columns #2-#6. When costs are only reduced by child support as in Column #2, the family's income is too high to qualify for EITC, but they are eligible for an annual child tax credit of \$265 and an annual Oregon Working Families Child Care Credit of \$2,448. In Column #6 in which the full work support package is modeled, the parent is eligible for nearly \$7,500 in annual refundable tax credits.

INCREASE WAGE ADEQUACY THROUGH WORK SUPPORTS

While Table 6 shows how child support and work supports reduce the wage needed, **Figure 8** starts with specific wages and asks “How adequate are these wages in meeting a family's needs, with and without various combinations of work supports?” Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet 100% of the family's basic needs.

As a parent transitions from a low-wage job to a job paying self-sufficient wages, work supports help close the gap between actual wages and how much it takes to meet basic needs. Modeling the same family as Table 6 (one parent with one preschooler and one school-age child in Lane County), Figure 8 shows the impact of work supports on wage adequacy as the parent's income increases beyond a minimum wage job. The dashed line provides a “baseline,” demonstrating the adequacy of wage levels without work

supports (wages only). Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of each combination of work supports. In addition to Figure 8, see *Appendix E: Modeling the Impact of Work Supports on Wage Adequacy* for a detailed table of the exact amounts of each work support modeled in the figure.

OREGON MINIMUM WAGE. Starting at the Oregon minimum wage of \$8.50 per hour, a single parent with one preschooler and one school-age child living in Lane County and working full-time earns about 42% of the income needed to meet her family's basic needs if she is not receiving any work supports (see the dashed line on Figure 8).²¹ However, if the parent receives child care assistance (the first solid line from the bottom of Figure 8), the monthly cost of child care decreases from \$1,275 to just \$110, and wage adequacy increases to 63%—still only covering two-thirds of the monthly expenses. If the family also receives assistance with food (SNAP and WIC) and health care (Healthy Kids) the cost of food decreases to \$86 per month and health insurance to \$110 per month, increasing wage adequacy to 85% (shown in the second solid line from the top of Figure 8). With the addition of housing assistance combined with the other work supports, housing costs are reduced to 30% of the family's income and wage adequacy reaches 106% (see the top solid line of Figure 8).

100% OF THE FPL. Although similar to the Oregon minimum wage, the Federal Poverty Level is also shown as it is often used as a benchmark of income for work support programs. If this parent earns a wage equal to 100% of the Federal Poverty Level (equivalent to \$8.77 per hour full time), her wage adequacy would be 44% without any supports to reduce her monthly costs.²² However, child care assistance increases her wage adequacy to 65% and if she also receives food assistance and Oregon Healthy Kids it reaches 86%. Receiving the full work support package with housing assistance allows her to meet 106% of the family's basic needs.

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

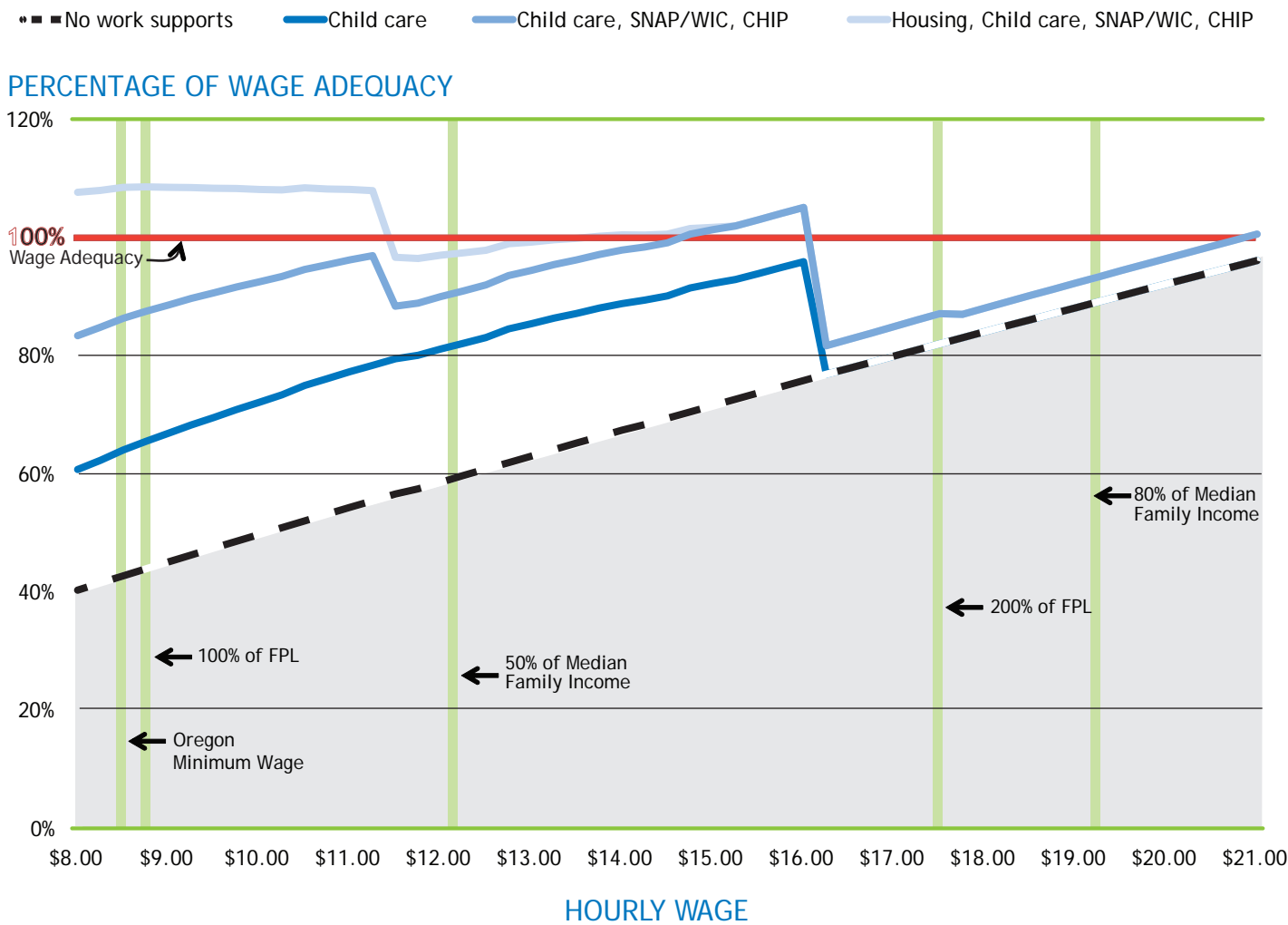
200% OF THE FPL. An adult earning 200% of the FPL earns \$17.55 per hour. At this wage a single parent with a preschooler and school-age child in Lane County would be able to cover 82% of her family’s basic needs without any work supports. However, since this eligibility for child care assistance ends at 185% of the FPL, the family is no longer eligible to receive child care assistance. Additionally, at this wage level the family is also no longer eligible for food assistance (SNAP or WIC) or housing assistance. However, the family still qualifies for Oregon Healthy Kids and wage adequacy reaches 86% with the help of Oregon Healthy Kids.

50% OF MEDIAN FAMILY INCOME. If this parent’s wage is equivalent to 50% of the Median Family Income for Lane County, or \$12.26 per hour, she is able to meet

over half (60%) of the income needs of this family without any assistance. Receiving assistance with child care costs increases the wage adequacy of \$12.26 per hour to 82%. The further addition of food assistance and Healthy Kids increases the wage adequacy to 91%. With the help of the full work support package, demonstrated by the top solid line on Figure 8, she is able to meet 97% of her family’s basic needs.

80% OF MEDIAN FAMILY INCOME. If this parent’s earnings increase to the equivalent of 80% of the Median Family Income for Lane County, she would earn \$19.60 per hour, enough for her to cover 91% of her family’s basic needs without any assistance. At this wage level the family is only eligible for Oregon Healthy Kids again. With the help of Healthy Kids, the parent is able to meet 95% of the family’s basic needs.

Figure 8. Impact of Work Supports on Wage Adequacy
One Adult, One Preschooler, and One School-Age Child
 Lane County, OR 2011



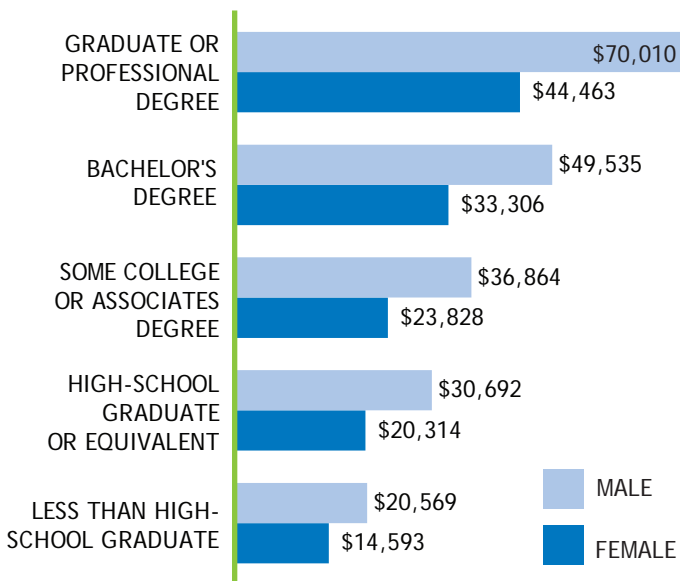
Closing the Wage Gap: Raising Incomes

For families who have not yet achieved “wage adequacy,” work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance. Fully closing Oregon’s wage gap will require increasing the skills of low-wage workers, recognizing the importance of asset building, and public policies that make work pay.

INCREASE SKILLS

POST-SECONDARY EDUCATION/TRAINING. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.²³ As shown in **Figure 9**, median annual income grows with each increase in education levels of Oregon workers for both women and men.²⁴ Postsecondary education, job training, and adult basic education are vital steps to higher wages.

Figure 9. Impact of Education on Median Earnings by Gender in Oregon, 2011



Source: U.S. Census Bureau, American Factfinder, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” 2009 American Community Survey, Detailed Tables, <http://factfinder.census.gov/> (accessed October 14, 2010). Data is updated using the West Region Consumer Price Index from the Bureau of Labor Statistics.

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

NONTRADITIONAL OCCUPATIONS. For women, many “nontraditional” occupations (NTOs), such as in manufacturing, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, there is an anticipated demand for workers in the “green economy” and investing in NTO training programs for women will broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.²⁵

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

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

TARGETED JOBS/SECTOR STRATEGIES. Aligning training and postsecondary education programs with the workforce needs of the region increases the potential income of low-wage workers and helps communities

strengthen their local economies by responding to businesses’ specific labor needs. Targeting job training programs towards occupations with high growth projections is one way to respond to workforce needs.

Figure 10 shows median earnings as well as education/training needs for high growth occupations in Oregon compared to the Standard for two family types in Clackamas County.

INCREASE ASSETS

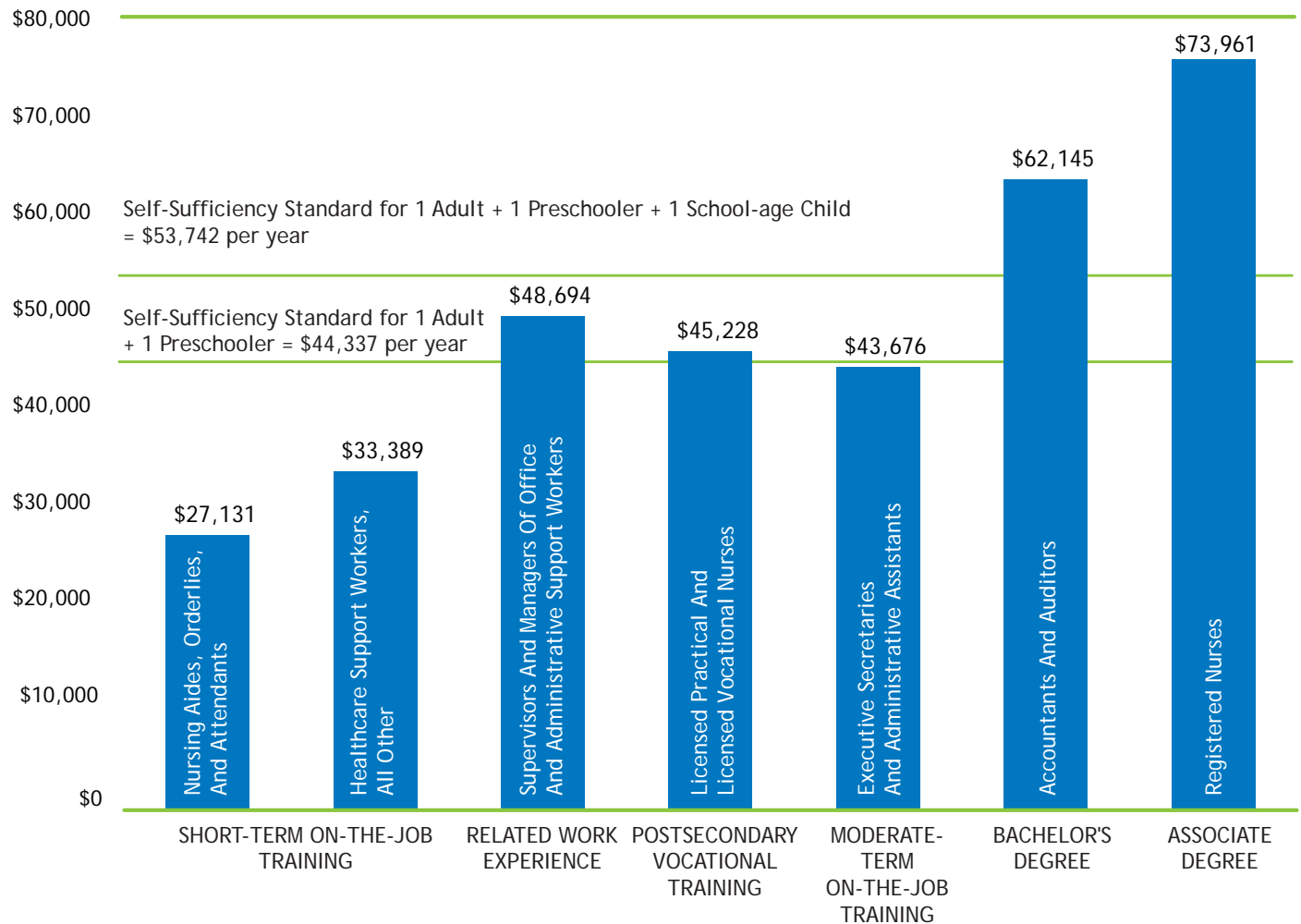
INDIVIDUAL DEVELOPMENT ACCOUNTS. A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. One method

that encourages asset building for low-wage workers are Individual Development Account (IDA) programs. IDAs are managed by community-based organizations and are held at local financial institutions while a public or private entity provides a matching contribution towards regular savings made by families. The savings can then be used for a specified objective that enhances long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

RAISE WAGES

LIVING WAGES. As demonstrated in this report, even two adults working full-time must each earn well beyond a minimum wage to meet their family’s basic needs. Higher wages can have a positive impact not only for workers but

Figure 10. Self-Sufficiency Standard for Clackamas County Compared to Occupations with High Employment Prospects in Oregon, 2011



Source: Oregon Employment Department, Worksource, “Occupation Explorer,” Oregon Labor Market Information System, Data Tools, <http://www.qualityinfo.org/olmisj/OlmisZine> (accessed January 12, 2011).

also for their employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs. One method to increase salaries of low-wage workers is to increase the minimum wage. Localized Living Wage laws are another approach to raising wages of workers. These laws mandate that public employees as well as contractors and employers receiving public subsidies pay a “living wage,” thus impacting private sector as well as public sector wages. Additionally, according to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.²⁶

PAY EQUITY LAWS. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job’s occupants.²⁷ Women and people of color all too often face artificial barriers to employment—barriers not addressed by tax credits or training and education strategies. It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency.

CLOSING THE WAGE GAP USING THE OREGON PROSPERITY PLANNER

In 2008 Worksystems, Inc. developed the Prosperity Planner (www.ProspertyPlanner.org), an online career and financial planning tool. The program allows individuals to create a basic budget and identify work supports that may help them reduce expenses. However, the Planner is more than a basic budget calculator. By incorporating the Self-Sufficiency Wage, the program is a powerful planning tool that helps individuals to develop comprehensive and realistic plans for moving toward self-sufficiency.

After entering family size, ages of family members, and county of residence, individuals can view their Self-Sufficiency Wage and anticipated expenses, including estimates of each budget line item. Then, they may enter their current wage and expenses and test to see whether they may be eligible for work supports. A final report compares an individual’s current budget with the Self-Sufficiency Wage and up to three additional budget scenarios.

This tool is used in the following ways in the Portland Metro Region’s WorkSource Centers:

TARGETED CAREER GUIDANCE. WorkSource staff and job seekers use the Prosperity Planner as a basis for planning job search and training activities. Additionally, a Career Exploration workshop in the WorkSource Centers incorporates the Self-Sufficiency Wage as a way to evaluate potential career options.

DIRECTING WORKFORCE INVESTMENT ACT (WIA) TRAINING INVESTMENTS. WorkSource staff use the information in the Prosperity Planner budget to determine whether an individual who is interested in training is targeting a career that will support their family’s needs, and whether their current budget is sufficient to allow the person to complete training successfully. When a current budget does not appear to be adequate, an individual can test for potential eligibility to receive work supports that will reduce expenses temporarily.

EVALUATING PROGRESS. Individuals receiving WIA training support are asked to create and save a Prosperity Planner budget prior to entering training and after completing training and finding employment. By comparing the enrollment and exit budgets, we can determine whether the training investments were worthwhile.

By incorporating the Self-Sufficiency Wage data in a contextualized planning tool, the Prosperity Planner allows WorkSource staff to ensure WIA funds are invested wisely and empowers individuals to create specific plans to move toward self-sufficiency.

How has the Self-Sufficiency Standard Been Used?

While the Self-Sufficiency Standard is an alternative measure of income adequacy that is more accurate, up-to-date, and geographically specific, it is more than an improved measure. The Standard is also a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. **Appendix B** includes many more examples of the ways in which programs and persons have applied the Self-Sufficiency Standard in their work. References and websites are provided for further exploration of specific examples.

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

CASE HIGHLIGHT

When the Oklahoma Department of Human Services proposed large increases in child care co-payments, the Oklahoma Community Action Project of Tulsa County used analysis based on the Self-Sufficiency Standard in a report resulting in the Department rescinding the proposed increases.

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

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

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

COUNSELING TOOL. The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient. Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards economic self-sufficiency.

CASE HIGHLIGHT

In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark and counseling tool shifting their focus from job placement alone to long-term economic self-sufficiency.

Conclusion

As Oregon recovers from the Great Recession, long-term economic prosperity will require responsible planning that puts all Oregonians on the path to self-sufficiency. A strong economy means good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs. *The Self-Sufficiency Standard for Oregon 2011* defines the income needed to realistically support a family, without public or private assistance. For most workers, the Self-Sufficiency Standard shows that earnings above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs.

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

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

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

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

For more information on *The Self-Sufficiency Standard for Oregon 2011*, to order this publication or the Standard wage tables for any of Oregon's counties, or to find out more about the programs at Worksystems, Inc., contact (503) 478-7371, or visit www.worksystems.org.

Endnotes

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9. Additionally, the income brackets for the Oregon Working Family Credit increased since the previous Standard. However, in 2008 the Oregon Working Family Credit was included in the "taxes" line and not shown separately. Thus, this analysis of tax credit changes only focuses on federal tax credits.
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Appendix A: Methodology, Assumptions, and Sources

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

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- updated regularly
- geographically- and/or age-specific, as appropriate

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

The Self-Sufficiency Standard is calculated for 70 different family types for each county in Oregon. The 70 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. These 70 family types represent the majority of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Oregon are included in Appendix D of this report.

The Self-Sufficiency Standard assumes adult household members work full-time and *therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and child care for families with young children). The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly

household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

The Standard assumes adults work 8 hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and by 12 months per year to obtain the annual wage.

The components of *The Self-Sufficiency Standard for Oregon 2011* and the assumptions included in the calculations are described below.

HOUSING

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 1, 2010, HUD published final FMRs for fiscal year 2011. Housing costs in the 2011 Oregon Self-Sufficiency Standard are calculated using the FY 2011 HUD Fair Market Rents.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into "Metropolitan Divisions" (i.e., HMFAs).

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit

dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.^a All of Oregon's FMRs are set at the 40th percentile.

HUD calculates one set of FMRs for an entire metropolitan area. In Oregon there are two MSAs (Portland-Vancouver-Hillsboro, OR-WA MSA and Salem, OR MSA) with more than one county sharing the same FMRs. In order to differentiate the cost of housing by county, the Standard uses median gross rent ratios by county calculated from the U.S. Census Bureau's 2006-2008 American Community Survey (ACS) 3-Year Estimates.

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

CHILD CARE. The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.^b Many states, including Oregon, have continued to conduct or commission the surveys on a regular basis. Data for Oregon child care costs is from the Oregon Department of Human Services *2010 Child Care Market Price Study*, which is produced by the Oregon State University Family Policy Program, Oregon Child Care Research Partnership.^c

Care by family relatives accounts for the largest proportion of care for children less than three years of age (30% compared to 15% in family day care and 18% in child care centers).^d However, since one of the basic assumptions of the Standard is that it provides the costs of meeting needs without public or private subsidies, the "private subsidy" of free or low cost child care provided by relatives and others is not assumed.

Thus the question becomes, which paid setting is most used for infants (defined as children under three), family day care or center care? Some proportion of relative care is paid care, with estimates ranging from one-fourth to more than half. In addition, a substantial proportion of relative caregivers also provide care for non-relative children.^e As a result, relative care, when paid for, closely resembles the family day care home setting.

When even a minimal proportion of relative care is added to the paid family day care setting amount (e.g., it is assumed that just 20% of relative care is paid), then this combined grouping (family day care homes plus paid relative care) becomes the most common paid day care setting for infants. That is, 15% of children in family day care plus (at least) 6% who are in relative care (20% of the 30%) totals 21%, and thus is more than the 18% of infants who are in paid care in child care centers.^f

For children three and four years old, however, clearly the most common child care arrangement is the child care center, accounting for 42% of the care (compared to 12% in family child care and 23% in relative care).^g

For the Oregon 2011 Standard, infant rates (normally defined by the Standard as birth up to 3 years of age) are calculated using the cost of certified family care rates for both infants and toddlers (defined as birth to 12 months for infants and 12 to 24 months for toddlers by the Oregon Department of Human Services). Oregon's licensed *center* care rates are used to calculate child care costs for preschoolers (normally defined as 3 to 5 years of age by the Standard and as 2 ½ years to 5 years of age by the Oregon Department of Human Services). Costs for schoolage children are based on school year licensed center care rates (defined as 6 to 12 years by the Standard and as five years of age and over by the Oregon Department of Human Services).

In order to calculate the cost of child care at the 75th percentile by county, a ratio is created within each of the three rate areas based on the toddler monthly median rates by county. This ratio was applied to the 75th percentile cost for each rate to estimate the child care cost at the county level. Note that Oregon’s maximum reimbursement rates for child care subsidies are not set at the 75th percentile of the current Market Rate Study.^h

FOOD

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

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

The USDA Low-Cost Food Plan varies by month and does not give an annual average food cost, so the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. The 2011 Oregon Standard uses data for June 2010.

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female.

Geographic differences in food costs within Oregon are varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. The ACCRA grocery index is standardized to price budget

grocery items regardless of the shopper’s socio-economic status. Ratios are created using the ACCRA grocery index that compare the cost of food across Oregon.^k

TRANSPORTATION

PUBLIC TRANSPORTATION. If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the total public uses public transportation that “translates” to approximately 30% of the low- and moderate-income population.^l The Standard assumes private transportation (a car) where public transportation use to commute to work is less than 7%. For Oregon, the Standard uses 2006-2008 American Community Survey 3-Yr Estimates and 2000 Census data to calculate the percent public transportation use to commute to work by county. Multnomah County has nearly 11% public transportation use among work commuters. Therefore, the Standard for Multnomah County is calculated as the cost of public transportation, or \$88 per month per adult for an unlimited ride pass on Tri-Met. All other Oregon counties have fewer than 7% of workers using public transportation to commute to work.^m Therefore, the Standard uses private transportation to calculate transportation costs for all other Oregon counties.

PRIVATE TRANSPORTATION. For private transportation, the Standard assumes that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site. Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2009 National Household Travel Survey (NHTS). The Oregon statewide average round trip commute to work distance is 18 miles. The Portland

and Salem area MSAs have a separate average round trip commute distance of 23 miles.ⁿ

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2007 State Averages Expenditures and Premiums for Personal Automobile Insurance. To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from two of the three top market share companies in Oregon, Farmers Insurance and Safeco Insurance. The top market share companies in Oregon are obtained from the Department of Consumer and Business Services Division of Insurance's report, *2009 Oregon Market Share and Loss Ratio: Total Private Passenger Auto*. The state level average auto insurance premium is adjusted by county using the ratios calculated from the county specific premium rates for the top market share companies.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2009 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Midwest region of the U.S. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

HEALTH CARE

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In Oregon, 69% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 68% have employer sponsored health insurance).^o The full-time worker's employer pays an average of 87% of the insurance premium for the employee and 78% for the family in Oregon. Nationally, the employer pays 80% of the insurance premium for the employee and 73% of the insurance premium for the family.^p

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and

Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state's residents for a single adult and for a family. In Oregon the average premium paid by the employee is \$52.25 for a single adult and \$232.67 for a family.^q The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

The Oregon 2011 Standard does not vary health insurance premiums within the state because the top three market share companies do not have in-state variation in the cost of health insurance.^r

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers, and the trend over the last decade has been one of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In Oregon, the worker's share of health care premiums more than doubled over the past decade, increasing by 101% (from \$555 to \$1,115 per month for family coverage) between 2000 and 2009 while the average worker's earnings increased by 24% between 2000 and 2009.^s

Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis. Likewise, a serious health condition can make it extremely expensive to purchase individual coverage. However, the Patient Protection and Affordable Care Act of 2010 will require individuals who can afford it to either obtain minimal health insurance or contribute a fee towards the costs of uninsured Americans effective in 2014; those who cannot afford health insurance may be eligible for reduced cost-sharing coverage or may be eligible for an exemption.^t By 2014 the Affordable Care Act will also

prohibit discrimination against pre-existing conditions; in the meantime, states can opt to participate in a Pre-Existing Condition Insurance Plan, which provides coverage options for people without health insurance for six months due to a pre-existing condition. The Affordable Care Act also prohibits insurance companies from rescinding coverage after an individual becomes sick, effective with coverage plans that started as of September 23, 2010.^u

MISCELLANEOUS

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

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

TAXES

Taxes calculated in the Standard include federal and state income tax, payroll taxes, and state and local sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 5.65% of each dollar earned (a temporary decrease from 7.65% for 2011). Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types. Income tax calculations for the Standard include state and local income tax. Oregon income tax rates range from 5% to 10.8% depending on income level and filing status.^w

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

TAX CREDITS

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the

Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes. Oregon also has a state EITC, which is 6% of the federal credit.

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2011, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

Oregon has a state CCTC that is 4% to 30% of qualifying child care expenses, and eligibility is the same as for the federal CCTC.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2011, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever was less. For the Standard, the CTC is shown as received monthly. Oregon does not have a state CTC.

The Oregon Working Family Child Care Credit (WFC) is a refundable state tax credit for working families with qualifying child care expenses. The WFC is a refundable credit between 8% and 40% of a family’s qualifying child care expenses dependent on income and family size.

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TREATMENT OF TAX CREDITS IN TABLE 6 AND FIGURE 7

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

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

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

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Appendix B: Examples of How the Standard Has Been Used

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

ASSESSMENT OF PUBLIC POLICY OPTIONS

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

- The Self-Sufficiency Standard for Massachusetts was used in the Crittenton Women’s Union 2007 report, *Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Poor Families* to advocate for tuition-free community college education and other ways to address financial barriers to education in Massachusetts, citing the need for post-secondary education and training in order to acquire Self-Sufficiency Wage jobs (see www.liveworkthrive.org/research_and_tools/reports_and_publications/The_Massachusetts_Working_Poor_Families_Project_Report).
- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility. In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://dola.colorado.gov/cdh/researchers/documents/HousingColo02.pdf>).
- In Maryland, Advocates for Children and Youth used the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010.

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

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

EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

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

Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay “living wages.” If the jobs to be created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” Economic development proposals can be evaluated for their net positive or negative effect on the

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

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

TARGETING OF JOB TRAINING RESOURCES

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

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in high-growth occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers. To see a more detailed description of the District of Columbia’s Workforce Investment Act go to www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp.

EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs, from short-term job search and placement programs to

programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online Self-Sufficiency Standard Calculator, the Council demonstrates the impact of its education and training programs on the achievement of self-sufficiency by its participants. For more information on the Workforce Development Council of Seattle-King County, see www.seakingwdc.org.
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. For more information on Chicago’s Workforce Investment Act, see www.cityofchicago.org.
- The Colorado Center on Law and Policy successfully lobbied the Eastern Regional Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and/or training services (see www.yourworkforcecenter.com/other/ruralconsortium/other/WIA%205%20YR%20Plan.htm).

TARGETING EDUCATION RESOURCES

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

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

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

DETERMINATION OF NEED FOR SERVICES

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

- For example, in Virginia, Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines. For more information on the programs of Voices for Virginia’s Children go to www.vakids.org/work/fes.htm.
- The Connecticut Legislature enacted a state statute that identified “the under-employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers (see www.larcc.org/documents/mapping_change_2002.pdf).
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada’s 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads.

COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

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

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

- For example, PathWays PA offers *The Pennsylvania Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2008 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to test the ability of various wages to meet a family’s self-sufficiency needs, as well as what training programs they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client’s behalf. *The Pennsylvania Online Training and Benefits Eligibility Tool* can be found at www.pathwayspa.org.
- The Oregon *Prosperity Planner*, a calculator based on the 2011 Oregon Self-Sufficiency Standard can be found at www.prosperityplanner.org.
- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them toward economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs. The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at www.coloradoselfsufficiencystandardcalculator.org/ColoradoCalculator/Home.aspx.
- In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at www.thecalculator.org. Additionally, the Snohomish Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g., employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving.” The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix, please visit www.worksourceonline.com/js/documents/Instructions.pdf.
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise* as a counseling tool (see http://www.vakids.org/pubs/FES/budget_worksheet_exercise.htm).
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see www.wowonline.org). Additionally, the Washington, DC Metro Area Self-Sufficiency Calculator can be found at www.dcmassc.org.
- In New York the Women’s Center for Education and Career Advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women’s Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Calculator for the City of New York can be accessed at www.wceca.org/index.html.
- The Social Impact Research Center at the Heartland Alliance for Human Needs and Human Rights hosts *The Illinois Self-Sufficiency Calculator* at www.ilcalculator.org/.
- The California Bay Area Self-Sufficiency Calculator, *The Calculator*, can be found at www.insightcced.org/index.php/insight-communities/cfess/calculator.

PUBLIC EDUCATION

The Self-Sufficiency Standard has been used as a public education tool. As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency. For employers the Standard can be used to demonstrate the importance of providing benefits, especially health care, which help families meet

their needs. As an education tool for service providers, the Standard can show how the various components of social services fit together, helping to facilitate the coordination of a range of services and supports. For policy makers and legislators, the Standard as an education tool shows both the need for and the impact of work support programs on low-wage workers' family budgets.

- For example, Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah's Children's Health Insurance Program. For more information on Voices for Utah Children go to www.utahchildren.org.
- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS (hosted by the Crittenton Women's Union) developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. For information on the Crittenton Women's Union, see www.liveworkthrive.org.
- In an initiative started at the University of Washington School of Social Work, policymakers participate in the "Walk-A-Mile" program, where they "walk" in the shoes of welfare recipients by living on a SNAP budget for one month. The Washington Standard was used to develop educational tools used by policymakers about the impact of benefits on family budgets.
- The Wisconsin Women's Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women's coalition members, many of whom continue to find a use for the Standard in their advocacy work. The Wisconsin Women's Network website can be accessed at www.wiwomensnetwork.org.

CREATE GUIDELINES FOR WAGE-SETTING

The Self-Sufficiency Standard has been used as a guideline for wage-setting. By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards.

- For example, Vanderbilt University in Tennessee uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff. For more information go to <http://studentorgs.vanderbilt.edu/students4livingwage/info.php>.
- Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see www.ncsl.org/default.aspx?tabid=13394).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see www.ccw.org/data.html).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified pay increase. For more information on Advocates for Children and Youth, see www.acy.org.
- In California, the National Economic Development and Law Center (now the Insight Center for Community Economic Development, or Insight CCED) used the Self-Sufficiency Standard in a wage analysis of University of California service workers, entitled *High Ideals, Low*

Pay. The Standard was used to assess the degree to which University of California service workers' wages are sufficient to provide the basic needs for employees and their families. Insight CCED recommends the University of California consider using the Standard to determine and adopt living wage policies (see www.insightcced.org).

- The Self-Sufficiency Standard was an integral tool for increasing Hawaii's minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a nine day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.

SUPPORT RESEARCH

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

- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*, a policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level (see www.pathwayspa.org/InvestingPAFamily_Aug_2_2007.pdf). PathWays PA also uses the Standard as a measure against which to base tax credits, healthcare reform, and other needs.
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as the characteristics of those above and below the Standard, such as race, ethnicity, family type, education, and employment. These demographic reports have been published by the Center for Women's Welfare for seven states, such as the report *Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California* (see www.selfsufficiencystandard.org/pubs.html#addpubs).
- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* used the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf).

Appendix C: Federal Approaches to Measuring Poverty

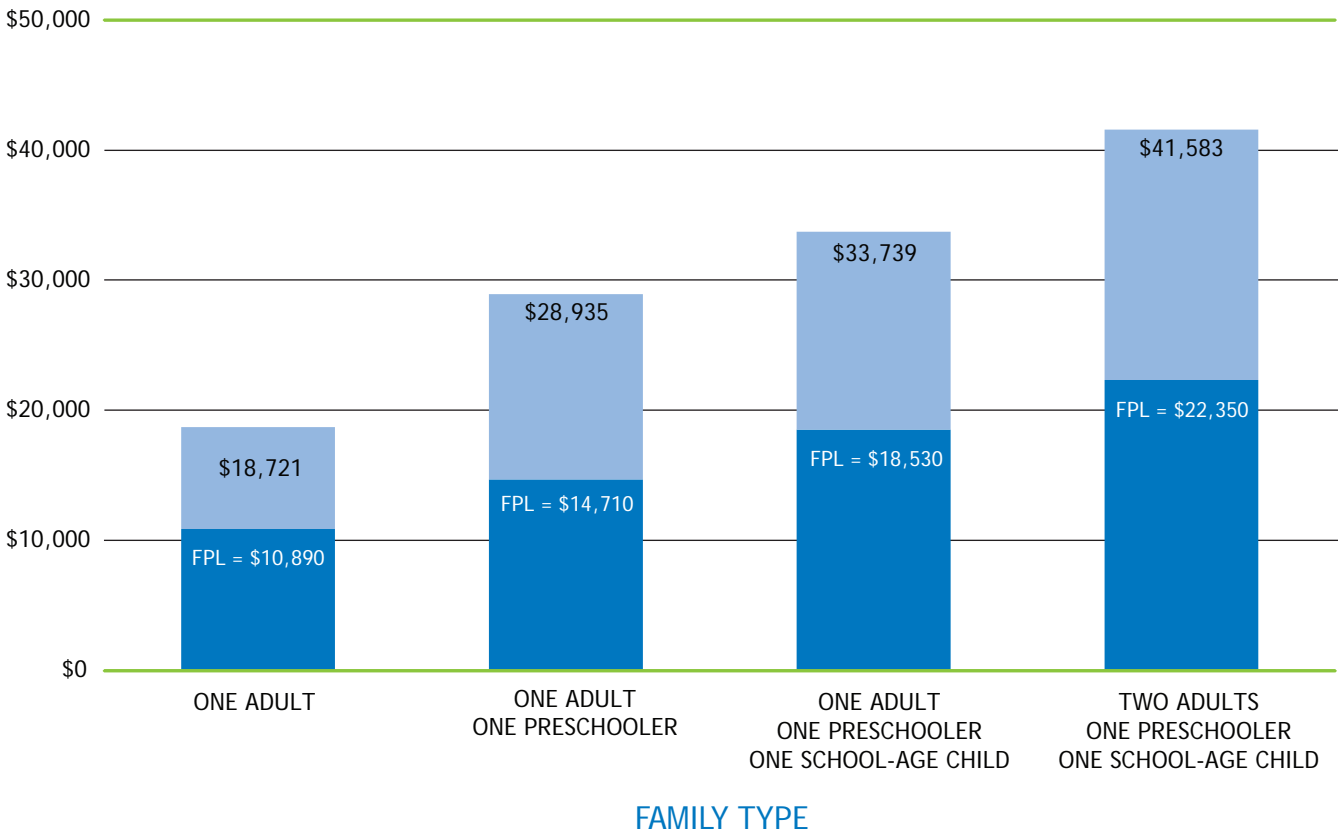
The official federal poverty measure, often known as the Federal Poverty Level (FPL), was developed over four decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.^a Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”^b Despite the many limitations of the federal poverty measure, it is still used to calculate eligibility for a number of poverty and work support programs. The most significant shortcoming of the federal poverty measure is that for most families, in most places, *the poverty level is simply too low*. **Figure C-1**, *The Self-Sufficiency Standard and Federal Poverty Level for Select Family Types*, demonstrates that for various family types in Jackson County the income needed to meet basic needs is far above the FPL. While the

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

Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the FPL increases by a constant \$3,820 per year for each additional family member and therefore does not adequately account for the real costs of meeting basic needs. **Table C-1**, *The Self-Sufficiency Standard as a Percentage of the Federal Poverty Level*, demonstrates that across all of Oregon’s counties the income needed to meet basic needs

Figure C-1. The Self-Sufficiency Standard and Federal Poverty Level for Select Family Types Jackson County, OR 2011

ANNUAL SELF-SUFFICIENCY WAGE



is far above the FPL, indicating that families across Oregon can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs. For this reason, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, children’s health insurance with no or low-cost premiums is available through Healthy Kids (Oregon’s Children’s Health Insurance Program) for families with incomes up to 300% of the FPL.^c

However, simply raising the poverty level, or using a multiple of the FPL, cannot solve the structural problems inherent in the official poverty measure. In addition to the fundamental problem of being too low, there are five basic methodological problems with the federal poverty measure.

First, the measure is based on the cost of a single item—food—rather than a “market basket” of all basic needs. Over four decades ago, when the Federal Poverty Level was first developed by Mollie Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. (The Department of Agriculture had determined household food budgets based on nutritional standards.) Knowing that the average American family spent a third of their budget on food, Orshansky reasoned that multiplying the food budget by three would yield an estimate of the amount needed to meet other basic needs, and thus this became the basis of the FPL.^d

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

Third, the federal poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife, or if a single parent, implicitly assumes

she is not employed. This family demographic no longer reflects the reality of the majority of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 59% of two-parent families with children in 2009. Likewise, 68% of single mothers with children were employed in 2009 and 77% of single fathers with children were employed in 2009.^f Thus, paid employment and its associated costs such as child care, transportation, and taxes is the norm for the majority of families today rather than the exception. Moreover, when the poverty measure was first developed, these employment-related items were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. However, today these expenses are substantial, and borne by most families, and thus these costs should be included in a modern poverty measure.

Fourth, the poverty measure does not vary by geographic location. That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay Area of California (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the United States costs over three times as much as in the least expensive areas.^g Even within states, costs vary considerably: in Oregon, the cost of a two-bedroom rental in Washington County (\$954 per month) is 150% of the cost of the same size rental in Harney or Lake County (\$635 per month).

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

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

Table C-1. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2011
Three Family Types, All Oregon Counties

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Baker County	\$23,166	157%	\$27,198	147%	\$34,532	155%
Benton County	\$41,112	279%	\$50,594	273%	\$57,005	255%
Clackamas County	\$44,337	301%	\$53,742	290%	\$61,305	274%
Clatsop County	\$24,824	169%	\$28,531	154%	\$35,975	161%
Columbia County	\$30,593	208%	\$33,327	180%	\$43,528	195%
Coos County	\$25,561	174%	\$30,140	163%	\$37,577	168%
Crook County	\$24,088	164%	\$28,248	152%	\$35,550	159%
Curry County	\$25,229	172%	\$29,636	160%	\$37,105	166%
Deschutes County	\$36,556	249%	\$34,667	187%	\$44,135	197%
Douglas County	\$25,000	170%	\$29,506	159%	\$36,941	165%
Gilliam County	\$24,119	164%	\$28,345	153%	\$35,768	160%
Grant County	\$24,812	169%	\$29,753	161%	\$37,148	166%
Harney County	\$23,045	157%	\$27,138	146%	\$34,428	154%
Hood River County	\$38,292	260%	\$46,930	253%	\$45,280	203%
Jackson County	\$28,935	197%	\$33,739	182%	\$41,583	186%
Jefferson County	\$23,702	161%	\$28,105	152%	\$35,525	159%
Josephine County	\$24,743	168%	\$28,895	156%	\$36,272	162%
Klamath County	\$23,319	159%	\$27,475	148%	\$34,845	156%
Lake County	\$22,703	154%	\$26,413	143%	\$33,811	151%
Lane County	\$38,437	261%	\$46,729	252%	\$43,190	193%
Lincoln County	\$27,394	186%	\$31,694	171%	\$39,123	175%
Linn County	\$26,725	182%	\$30,881	167%	\$38,238	171%
Malheur County	\$23,065	157%	\$27,086	146%	\$34,432	154%
Marion County	\$27,567	187%	\$32,510	175%	\$40,849	183%
Morrow County	\$23,316	159%	\$26,799	145%	\$34,207	153%
Multnomah County	\$40,250	274%	\$50,164	271%	\$52,989	237%
Polk County	\$25,869	176%	\$29,751	161%	\$37,885	170%
Sherman County	\$24,245	165%	\$28,484	154%	\$36,045	161%
Tillamook County	\$27,203	185%	\$31,396	169%	\$39,089	175%
Umatilla County	\$24,108	164%	\$28,920	156%	\$36,176	162%
Union County	\$23,492	160%	\$27,665	149%	\$34,903	156%
Wallowa County	\$23,468	160%	\$27,700	149%	\$34,951	156%
Wasco County	\$25,458	173%	\$29,938	162%	\$37,602	168%
Washington County	\$46,568	317%	\$57,016	308%	\$64,603	289%
Wheeler County	\$24,040	163%	\$28,258	152%	\$35,588	159%
Yamhill County	\$30,441	207%	\$34,267	185%	\$44,458	199%

The 2011 FPL is: \$14,710 for a family of two, \$18,530 for a family of three, and \$22,350 for a family of four. See <http://aspe.hhs.gov/poverty/11poverty.shtml>.

THE SUPPLEMENTAL POVERTY MEASURE

Besides the Self-Sufficiency Standard, the other major proposed alternative to the federal poverty measure is a measure based on recommendations from the National Academy of Sciences (NAS).ⁱ The new Supplemental Poverty Measure (SPM) being developed by the Obama Administration for release in 2011 will be based on the NAS methodology, with some revisions.^j The Census Bureau has produced poverty estimates based on various combinations of the NAS recommendations, designating them as experimental poverty measures.^k

Designed primarily to track poverty trends over time, the Supplemental Poverty Measure will provide a new and improved statistic to better understand the prevalence of poverty in the United States. The SPM is not intended to be a replacement for the FPL, but it will provide policymakers with additional data on the extent of poverty and the impact of public policies. At the same time, the SPM will not replace the need for other benchmarks of income adequacy. The Standard will continue to be an essential tool for understanding what it takes to make ends meet at a minimally adequate level in today's economy.

APPENDIX C ENDNOTES

a. There are two federal measurements of poverty. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household, and by age for one and two adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “Federal Poverty Level” (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPL only varies by family size, regardless of composition; the 2011 FPL for a family of three is \$18,530. The Standard references the FPL in this report. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.shtml#thrifty> and <http://aspe.hhs.gov/poverty/11poverty.shtml>.

b. Carmen DeNavas-Walt, Bernadette Proctor, and Cheryl Hill-Lee, “Income, Poverty, and Health Insurance Coverage in the U.S.: 2004,” U.S. Census Bureau, Current Population Reports, Series P60-229, Washington, D.C. (U.S. Government Printing Office), <http://www.census.gov/prod/2005pubs/p60-229.pdf> (accessed September 14, 2005).

c. Oregon Department of Human Services, “Who is Eligible,” Healthy Kids, <http://www.oregonhealthykids.gov/DHS/healthykids/eligible.shtml> (accessed November 16, 2010).

d. U.S. Department of Health and Human Services, “Frequently Asked Questions Related to the Poverty Guidelines and Poverty,” <http://aspe.hhs.gov/poverty/faq.shtml> (accessed December 14, 2010).

e. In 2009 the average consumer expenditure on food was \$6,372 per year or 12.9% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2009,” <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed December 14, 2010).

f. U.S. Department of Labor, U.S. Bureau of Labor Statistics, “Employment Characteristics of Families-2009,” <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed November 10, 2010).

g. Using the 2011 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive place—the San Francisco metropolitan area—is \$1,833 per month. This is over three and a half times as much as the least expensive housing, found in several counties in Kentucky, where two-bedroom units cost \$506 per month. U.S. Housing and Urban Development Department, “Fair Market Rents,” <http://www.huduser.org/datasets/fmr.html> (accessed November 10, 2010).

h. One of the first persons to advocate implementing changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the Line*. Ruggles’ work and the analyses of many others are summarized in *Measuring Poverty: A New Approach*. Constance Citro and Robert Michael, Eds., “Measuring Poverty: A New Approach,” Washington, D.C.: National Academy Press, <http://www.census.gov/hhes/www/povmeas/toc.html> (accessed November 10, 2010); hereafter cited as *Measuring Poverty*.

i. *Measuring Poverty*.

j. U.S. Department of Commerce, U.S. Census Bureau, “Observations from the Interagency Technical Working Group on Developing a Supplemental Poverty Measure,” *Poverty Measurement Studies and Alternative Measures*, <http://www.census.gov/hhes/www/povmeas/povmeas.html> (accessed March 15, 2010).

k. Kathleen Short and Teresa Garner, “Creating a Consistent Poverty Measure Over Time Using NAS Procedures: 1996-2005,” U.S. Census Bureau, Working Paper Series, Poverty Thresholds, http://www.census.gov/hhes/www/povmeas/papers/experimental_measures_96_05v7.pdf (accessed March 30, 2010).

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

EXPLANATORY NOTES

This appendix highlights the Self-Sufficiency Standards for eight select family types. For all 70 family types see www.selfsufficiencystandard.org/pubs or visit www.worksystems.org.

The Standard is calculated by adding expenses and taxes and subtracting tax credits. The "taxes" row includes all federal and state taxes and tax credits (including income, payroll, and sales taxes), except for tax credits shown separately. Note that the "Earned Income Tax Credit" includes both federal and state EITC.

The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month). The annual wage is calculated by multiplying the monthly wage by 12 months.

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

Table 1
The Self-Sufficiency Standard for Baker County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$488	\$644	\$644	\$644	\$644	\$937	\$644	\$644
Child Care	\$0	\$473	\$966	\$818	\$345	\$1,311	\$966	\$818
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$213	\$220	\$220	\$220	\$220	\$220	\$420	\$420
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$104	\$200	\$262	\$254	\$218	\$344	\$308	\$300
Taxes	\$201	\$244	\$293	\$282	\$194	\$531	\$365	\$354
OR Working Family Child Care Credit (-)	\$0	-\$189	-\$386	-\$327	-\$138	-\$524	-\$386	-\$327
Earned Income Tax Credit (-)	\$0	-\$182	-\$247	-\$256	-\$334	-\$68	-\$203	-\$213
Child Care Tax Credit (-)	\$0	-\$61	-\$67	-\$63	-\$29	-\$110	-\$72	-\$68
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.67	\$10.97	\$13.11	\$12.88	\$10.90	\$19.11	\$8.30 per adult	\$8.18 per adult
MONTHLY	\$1,350	\$1,931	\$2,308	\$2,266	\$1,919	\$3,364	\$2,923	\$2,878
ANNUAL	\$16,201	\$23,166	\$27,695	\$27,198	\$23,031	\$40,363	\$35,071	\$34,532

Table 2
The Self-Sufficiency Standard for Benton County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$651	\$811	\$811	\$811	\$811	\$1,178	\$811	\$811
Child Care	\$0	\$939	\$1,704	\$1,420	\$481	\$2,185	\$1,704	\$1,420
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$213	\$221	\$221	\$221	\$221	\$221	\$421	\$421
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$121	\$264	\$353	\$331	\$248	\$456	\$398	\$377
Taxes	\$263	\$663	\$931	\$838	\$309	\$1,306	\$966	\$872
OR Working Family Child Care Credit (-)	\$0	\$0	\$0	\$0	-\$192	\$0	\$0	\$0
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$232	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$53	-\$100	-\$100	-\$70	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.04	\$19.47	\$25.81	\$23.96	\$13.49	\$33.90	\$14.43 per adult	\$13.50 per adult
MONTHLY	\$1,592	\$3,426	\$4,542	\$4,216	\$2,374	\$5,967	\$5,081	\$4,750
ANNUAL	\$19,099	\$41,112	\$54,502	\$50,594	\$28,482	\$71,599	\$60,971	\$57,005

Table 3
The Self-Sufficiency Standard for Clackamas County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$816	\$943	\$943	\$943	\$943	\$1,374	\$943	\$943
Child Care	\$0	\$896	\$1,799	\$1,354	\$458	\$2,258	\$1,799	\$1,354
Food	\$260	\$395	\$518	\$592	\$687	\$699	\$744	\$814
Transportation	\$256	\$264	\$264	\$264	\$264	\$264	\$504	\$504
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$144	\$281	\$385	\$348	\$270	\$494	\$437	\$400
Taxes	\$366	\$739	\$1,074	\$913	\$460	\$1,565	\$1,137	\$974
OR Working Family Child Care Credit (-)	\$0	\$0	\$0	\$0	-\$183	\$0	\$0	\$0
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$113	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$50	-\$100	-\$100	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.10	\$20.99	\$28.65	\$25.45	\$16.52	\$37.78	\$16.13 per adult	\$14.51 per adult
MONTHLY	\$1,953	\$3,695	\$5,043	\$4,479	\$2,907	\$6,649	\$5,679	\$5,109
ANNUAL	\$23,441	\$44,337	\$60,516	\$53,742	\$34,889	\$79,784	\$68,144	\$61,305

Table 4
The Self-Sufficiency Standard for Clatsop County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$589	\$728	\$728	\$728	\$728	\$1,053	\$728	\$728
Child Care	\$0	\$464	\$1,006	\$776	\$311	\$1,318	\$1,006	\$776
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$220	\$227	\$227	\$227	\$227	\$227	\$434	\$434
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$115	\$208	\$275	\$259	\$223	\$357	\$322	\$305
Taxes	\$239	\$279	\$343	\$309	\$217	\$646	\$424	\$382
OR Working Family Child Care Credit (-)	\$0	-\$186	-\$402	-\$310	-\$125	-\$474	-\$402	-\$310
Earned Income Tax Credit (-)	\$0	-\$158	-\$202	-\$231	-\$308	\$0	-\$153	-\$186
Child Care Tax Credit (-)	\$0	-\$74	-\$88	-\$74	-\$40	-\$100	-\$94	-\$80
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.56	\$11.75	\$14.26	\$13.51	\$11.55	\$21.30	\$8.93 per adult	\$8.52 per adult
MONTHLY	\$1,506	\$2,069	\$2,511	\$2,378	\$2,033	\$3,748	\$3,144	\$2,998
ANNUAL	\$18,073	\$24,824	\$30,128	\$28,531	\$24,399	\$44,978	\$37,731	\$35,975

Table 5
The Self-Sufficiency Standard for Columbia County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$682	\$788	\$788	\$788	\$788	\$1,147	\$788	\$788
Child Care	\$0	\$585	\$1,514	\$884	\$299	\$1,813	\$1,514	\$884
Food	\$260	\$395	\$518	\$592	\$687	\$699	\$744	\$814
Transportation	\$256	\$264	\$264	\$264	\$264	\$264	\$503	\$503
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$131	\$234	\$341	\$286	\$239	\$427	\$393	\$337
Taxes	\$307	\$413	\$879	\$416	\$294	\$1,153	\$942	\$580
OR Working Family Child Care Credit (-)	\$0	-\$210	\$0	-\$354	-\$120	\$0	\$0	-\$354
Earned Income Tax Credit (-)	\$0	-\$77	\$0	-\$142	-\$244	\$0	\$0	-\$45
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$121	-\$69	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.92	\$14.49	\$24.79	\$15.78	\$13.19	\$31.24	\$14.20 per adult	\$10.30 per adult
MONTHLY	\$1,746	\$2,549	\$4,362	\$2,777	\$2,322	\$5,498	\$4,998	\$3,627
ANNUAL	\$20,954	\$30,593	\$52,348	\$33,327	\$27,859	\$65,974	\$59,971	\$43,528

Table 6
The Self-Sufficiency Standard for Coos County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$555	\$704	\$704	\$704	\$704	\$934	\$704	\$704
Child Care	\$0	\$563	\$1,095	\$940	\$377	\$1,472	\$1,095	\$940
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$215	\$222	\$222	\$222	\$222	\$222	\$424	\$424
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$111	\$215	\$281	\$273	\$227	\$360	\$327	\$318
Taxes	\$225	\$291	\$349	\$343	\$236	\$636	\$433	\$421
OR Working Family Child Care Credit (-)	\$0	-\$225	-\$438	-\$376	-\$151	-\$530	-\$438	-\$376
Earned Income Tax Credit (-)	\$0	-\$148	-\$192	-\$201	-\$300	\$0	-\$145	-\$156
Child Care Tax Credit (-)	\$0	-\$73	-\$92	-\$88	-\$44	-\$100	-\$98	-\$93
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.24	\$12.10	\$14.50	\$14.27	\$11.77	\$21.12	\$9.04 per adult	\$8.90 per adult
MONTHLY	\$1,450	\$2,130	\$2,553	\$2,512	\$2,071	\$3,717	\$3,183	\$3,131
ANNUAL	\$17,396	\$25,561	\$30,632	\$30,140	\$24,853	\$44,603	\$38,196	\$37,577

Table 7
The Self-Sufficiency Standard for Crook County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$580	\$694	\$694	\$694	\$694	\$939	\$694	\$694
Child Care	\$0	\$473	\$966	\$818	\$345	\$1,311	\$966	\$818
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$213	\$220	\$220	\$220	\$220	\$220	\$420	\$420
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$114	\$205	\$267	\$259	\$223	\$344	\$313	\$305
Taxes	\$233	\$261	\$319	\$303	\$211	\$532	\$384	\$374
OR Working Family Child Care Credit (-)	\$0	-\$189	-\$386	-\$327	-\$138	-\$524	-\$386	-\$327
Earned Income Tax Credit (-)	\$0	-\$169	-\$226	-\$237	-\$315	-\$67	-\$184	-\$194
Child Care Tax Credit (-)	\$0	-\$68	-\$77	-\$72	-\$37	-\$110	-\$81	-\$76
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.43	\$11.41	\$13.63	\$13.38	\$11.37	\$19.14	\$8.54 per adult	\$8.42 per adult
MONTHLY	\$1,483	\$2,007	\$2,400	\$2,354	\$2,001	\$3,368	\$3,006	\$2,963
ANNUAL	\$17,795	\$24,088	\$28,797	\$28,248	\$24,018	\$40,416	\$36,075	\$35,550

Table 8
The Self-Sufficiency Standard for Curry County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$595	\$702	\$702	\$702	\$702	\$1,026	\$702	\$702
Child Care	\$0	\$539	\$982	\$901	\$362	\$1,344	\$982	\$901
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$217	\$224	\$224	\$224	\$224	\$224	\$428	\$428
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$116	\$213	\$270	\$269	\$225	\$357	\$316	\$315
Taxes	\$240	\$284	\$327	\$334	\$218	\$640	\$406	\$412
OR Working Family Child Care Credit (-)	\$0	-\$216	-\$393	-\$360	-\$145	-\$484	-\$393	-\$360
Earned Income Tax Credit (-)	\$0	-\$153	-\$218	-\$211	-\$307	\$0	-\$171	-\$165
Child Care Tax Credit (-)	\$0	-\$73	-\$80	-\$84	-\$40	-\$100	-\$86	-\$89
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.58	\$11.95	\$13.85	\$14.03	\$11.58	\$21.19	\$8.71 per adult	\$8.78 per adult
MONTHLY	\$1,511	\$2,102	\$2,437	\$2,470	\$2,038	\$3,729	\$3,064	\$3,092
ANNUAL	\$18,128	\$25,229	\$29,248	\$29,636	\$24,458	\$44,750	\$36,771	\$37,105

Table 9
The Self-Sufficiency Standard for Deschutes County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$664	\$792	\$792	\$792	\$792	\$1,154	\$792	\$792
Child Care	\$0	\$673	\$1,437	\$1,018	\$345	\$1,782	\$1,437	\$1,018
Food	\$260	\$395	\$518	\$592	\$687	\$699	\$744	\$814
Transportation	\$218	\$226	\$226	\$226	\$226	\$226	\$431	\$431
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$125	\$240	\$330	\$296	\$240	\$421	\$378	\$344
Taxes	\$283	\$554	\$831	\$451	\$291	\$1,125	\$879	\$560
OR Working Family Child Care Credit (-)	\$0	\$0	\$0	-\$407	-\$138	\$0	\$0	-\$366
Earned Income Tax Credit (-)	\$0	\$0	\$0	-\$117	-\$246	\$0	\$0	-\$34
Child Care Tax Credit (-)	\$0	-\$60	-\$100	-\$125	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.44	\$17.31	\$23.83	\$16.41	\$13.13	\$30.70	\$13.57 per adult	\$10.45 per adult
MONTHLY	\$1,661	\$3,046	\$4,193	\$2,889	\$2,311	\$5,402	\$4,776	\$3,678
ANNUAL	\$19,927	\$36,556	\$50,319	\$34,667	\$27,736	\$64,828	\$57,309	\$44,135

Table 10
The Self-Sufficiency Standard for Douglas County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$532	\$687	\$687	\$687	\$687	\$932	\$687	\$687
Child Care	\$0	\$549	\$1,125	\$917	\$368	\$1,493	\$1,125	\$917
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$215	\$223	\$223	\$223	\$223	\$223	\$425	\$425
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$109	\$212	\$282	\$269	\$224	\$362	\$328	\$314
Taxes	\$217	\$280	\$350	\$331	\$214	\$642	\$435	\$409
OR Working Family Child Care Credit (-)	\$0	-\$219	-\$450	-\$367	-\$147	-\$538	-\$450	-\$367
Earned Income Tax Credit (-)	\$0	-\$156	-\$191	-\$213	-\$312	\$0	-\$143	-\$168
Child Care Tax Credit (-)	\$0	-\$73	-\$92	-\$83	-\$38	-\$100	-\$99	-\$88
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.05	\$11.84	\$14.53	\$13.97	\$11.46	\$21.23	\$9.06 per adult	\$8.75 per adult
MONTHLY	\$1,417	\$2,083	\$2,557	\$2,459	\$2,018	\$3,737	\$3,189	\$3,078
ANNUAL	\$17,003	\$25,000	\$30,684	\$29,506	\$24,210	\$44,841	\$38,263	\$36,941

Table 11
The Self-Sufficiency Standard for Gilliam County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$568	\$686	\$686	\$686	\$686	\$930	\$686	\$686
Child Care	\$0	\$479	\$979	\$829	\$350	\$1,329	\$979	\$829
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$219	\$226	\$226	\$226	\$226	\$226	\$431	\$431
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$113	\$206	\$268	\$260	\$223	\$346	\$314	\$306
Taxes	\$231	\$261	\$321	\$305	\$211	\$538	\$388	\$378
OR Working Family Child Care Credit (-)	\$0	-\$192	-\$392	-\$332	-\$140	-\$532	-\$392	-\$332
Earned Income Tax Credit (-)	\$0	-\$168	-\$224	-\$235	-\$315	-\$63	-\$180	-\$190
Child Care Tax Credit (-)	\$0	-\$68	-\$78	-\$73	-\$37	-\$110	-\$83	-\$78
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.37	\$11.42	\$13.69	\$13.42	\$11.38	\$19.24	\$8.60 per adult	\$8.47 per adult
MONTHLY	\$1,474	\$2,010	\$2,410	\$2,362	\$2,003	\$3,386	\$3,026	\$2,981
ANNUAL	\$17,685	\$24,119	\$28,919	\$28,345	\$24,030	\$40,637	\$36,310	\$35,768

Table 12
The Self-Sufficiency Standard for Grant County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$568	\$686	\$686	\$686	\$686	\$930	\$686	\$686
Child Care	\$0	\$543	\$1,111	\$941	\$397	\$1,508	\$1,111	\$941
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$213	\$221	\$221	\$221	\$221	\$221	\$421	\$421
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$112	\$211	\$281	\$271	\$227	\$363	\$326	\$316
Taxes	\$229	\$276	\$346	\$336	\$219	\$645	\$429	\$413
OR Working Family Child Care Credit (-)	\$0	-\$217	-\$444	-\$376	-\$159	-\$543	-\$444	-\$376
Earned Income Tax Credit (-)	\$0	-\$159	-\$196	-\$209	-\$306	\$0	-\$149	-\$164
Child Care Tax Credit (-)	\$0	-\$74	-\$90	-\$85	-\$41	-\$100	-\$96	-\$90
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.33	\$11.75	\$14.41	\$14.09	\$11.61	\$21.28	\$8.99 per adult	\$8.79 per adult
MONTHLY	\$1,466	\$2,068	\$2,537	\$2,479	\$2,043	\$3,746	\$3,164	\$3,096
ANNUAL	\$17,592	\$24,812	\$30,443	\$29,753	\$24,517	\$44,947	\$37,966	\$37,148

Table 13
The Self-Sufficiency Standard for Harney County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$505	\$635	\$635	\$635	\$635	\$878	\$635	\$635
Child Care	\$0	\$479	\$979	\$829	\$350	\$1,329	\$979	\$829
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$211	\$219	\$219	\$219	\$219	\$219	\$417	\$417
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$106	\$200	\$262	\$254	\$217	\$340	\$308	\$300
Taxes	\$207	\$242	\$292	\$281	\$191	\$507	\$364	\$352
OR Working Family Child Care Credit (-)	\$0	-\$192	-\$392	-\$332	-\$140	-\$532	-\$392	-\$332
Earned Income Tax Credit (-)	\$0	-\$184	-\$248	-\$257	-\$336	-\$90	-\$204	-\$215
Child Care Tax Credit (-)	\$0	-\$60	-\$67	-\$63	-\$27	-\$110	-\$72	-\$67
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.80	\$10.91	\$13.09	\$12.85	\$10.83	\$18.54	\$8.28 per adult	\$8.15 per adult
MONTHLY	\$1,372	\$1,920	\$2,304	\$2,262	\$1,907	\$3,262	\$2,916	\$2,869
ANNUAL	\$16,468	\$23,045	\$27,650	\$27,138	\$22,881	\$39,149	\$34,994	\$34,428

Table 14
The Self-Sufficiency Standard for Hood River County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$602	\$750	\$750	\$750	\$750	\$1,067	\$750	\$750
Child Care	\$0	\$840	\$1,830	\$1,270	\$430	\$2,260	\$1,830	\$1,270
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$226	\$234	\$234	\$234	\$234	\$234	\$447	\$447
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$117	\$249	\$360	\$312	\$238	\$453	\$407	\$358
Taxes	\$247	\$595	\$966	\$751	\$272	\$1,290	\$1,008	\$569
OR Working Family Child Care Credit (-)	\$0	\$0	\$0	\$0	-\$172	\$0	\$0	-\$457
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$265	\$0	\$0	-\$13
Child Care Tax Credit (-)	\$0	-\$58	-\$100	-\$100	-\$59	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.73	\$18.13	\$26.50	\$22.22	\$12.64	\$33.67	\$14.84 per adult	\$10.72 per adult
MONTHLY	\$1,536	\$3,191	\$4,664	\$3,911	\$2,226	\$5,927	\$5,223	\$3,773
ANNUAL	\$18,432	\$38,292	\$55,966	\$46,930	\$26,706	\$71,119	\$62,672	\$45,280

Table 15
The Self-Sufficiency Standard for Jackson County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$629	\$790	\$790	\$790	\$790	\$1,149	\$790	\$790
Child Care	\$0	\$642	\$1,204	\$1,073	\$431	\$1,635	\$1,204	\$1,073
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$215	\$222	\$222	\$222	\$222	\$222	\$424	\$424
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$119	\$232	\$301	\$295	\$241	\$398	\$347	\$340
Taxes	\$254	\$371	\$433	\$425	\$282	\$1,025	\$512	\$504
OR Working Family Child Care Credit (-)	\$0	-\$257	-\$482	-\$429	-\$172	\$0	-\$482	-\$429
Earned Income Tax Credit (-)	\$0	-\$100	-\$129	-\$134	-\$254	\$0	-\$75	-\$81
Child Care Tax Credit (-)	\$0	-\$70	-\$125	-\$125	-\$64	-\$100	-\$105	-\$105
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.86	\$13.70	\$16.12	\$15.97	\$12.92	\$28.70	\$9.93 per adult	\$9.84 per adult
MONTHLY	\$1,560	\$2,411	\$2,838	\$2,812	\$2,274	\$5,051	\$3,496	\$3,465
ANNUAL	\$18,721	\$28,935	\$34,055	\$33,739	\$27,294	\$60,616	\$41,948	\$41,583

Table 16
The Self-Sufficiency Standard for Jefferson County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$573	\$649	\$649	\$649	\$649	\$944	\$649	\$649
Child Care	\$0	\$502	\$1,026	\$869	\$367	\$1,393	\$1,026	\$869
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$218	\$226	\$226	\$226	\$226	\$226	\$431	\$431
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$113	\$204	\$269	\$261	\$221	\$353	\$315	\$306
Taxes	\$232	\$254	\$319	\$301	\$202	\$578	\$385	\$374
OR Working Family Child Care Credit (-)	\$0	-\$201	-\$410	-\$348	-\$147	-\$557	-\$410	-\$348
Earned Income Tax Credit (-)	\$0	-\$174	-\$227	-\$239	-\$325	-\$32	-\$182	-\$194
Child Care Tax Credit (-)	\$0	-\$65	-\$76	-\$71	-\$33	-\$105	-\$81	-\$76
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.41	\$11.22	\$13.63	\$13.31	\$11.13	\$20.01	\$8.56 per adult	\$8.41 per adult
MONTHLY	\$1,481	\$1,975	\$2,398	\$2,342	\$1,959	\$3,522	\$3,013	\$2,960
ANNUAL	\$17,767	\$23,702	\$28,778	\$28,105	\$23,506	\$42,260	\$36,160	\$35,525

Table 17
The Self-Sufficiency Standard for Josephine County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$597	\$722	\$722	\$722	\$722	\$1,027	\$722	\$722
Child Care	\$0	\$473	\$966	\$818	\$345	\$1,311	\$966	\$818
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$217	\$224	\$224	\$224	\$224	\$224	\$428	\$428
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$116	\$208	\$270	\$263	\$226	\$353	\$316	\$308
Taxes	\$241	\$277	\$330	\$316	\$236	\$630	\$409	\$387
OR Working Family Child Care Credit (-)	\$0	-\$189	-\$386	-\$327	-\$138	-\$472	-\$386	-\$327
Earned Income Tax Credit (-)	\$0	-\$160	-\$214	-\$225	-\$300	\$0	-\$168	-\$180
Child Care Tax Credit (-)	\$0	-\$74	-\$82	-\$77	-\$44	-\$100	-\$88	-\$82
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.60	\$11.72	\$13.94	\$13.68	\$11.76	\$21.00	\$8.75 per adult	\$8.59 per adult
MONTHLY	\$1,514	\$2,062	\$2,453	\$2,408	\$2,070	\$3,696	\$3,080	\$3,023
ANNUAL	\$18,164	\$24,743	\$29,434	\$28,895	\$24,839	\$44,350	\$36,959	\$36,272

Table 18
The Self-Sufficiency Standard for Klamath County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$506	\$645	\$645	\$645	\$645	\$902	\$645	\$645
Child Care	\$0	\$473	\$966	\$818	\$345	\$1,311	\$966	\$818
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$220	\$228	\$228	\$228	\$228	\$228	\$435	\$435
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$107	\$201	\$263	\$255	\$218	\$341	\$309	\$301
Taxes	\$210	\$247	\$296	\$293	\$196	\$521	\$371	\$360
OR Working Family Child Care Credit (-)	\$0	-\$189	-\$386	-\$327	-\$138	-\$524	-\$386	-\$327
Earned Income Tax Credit (-)	\$0	-\$180	-\$244	-\$251	-\$331	-\$79	-\$197	-\$207
Child Care Tax Credit (-)	\$0	-\$62	-\$69	-\$66	-\$30	-\$110	-\$75	-\$70
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.88	\$11.04	\$13.19	\$13.01	\$10.98	\$18.82	\$8.38 per adult	\$8.25 per adult
MONTHLY	\$1,386	\$1,943	\$2,322	\$2,290	\$1,933	\$3,311	\$2,948	\$2,904
ANNUAL	\$16,638	\$23,319	\$27,861	\$27,475	\$23,192	\$39,738	\$35,381	\$34,845

Table 19
The Self-Sufficiency Standard for Lake County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$505	\$635	\$635	\$635	\$635	\$878	\$635	\$635
Child Care	\$0	\$443	\$905	\$767	\$324	\$1,229	\$905	\$767
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$216	\$223	\$223	\$223	\$223	\$223	\$426	\$426
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$106	\$197	\$255	\$249	\$215	\$330	\$301	\$294
Taxes	\$208	\$235	\$274	\$267	\$187	\$464	\$348	\$340
OR Working Family Child Care Credit (-)	\$0	-\$177	-\$362	-\$307	-\$129	-\$492	-\$362	-\$307
Earned Income Tax Credit (-)	\$0	-\$188	-\$264	-\$271	-\$341	-\$123	-\$218	-\$226
Child Care Tax Credit (-)	\$0	-\$57	-\$60	-\$57	-\$25	-\$115	-\$65	-\$62
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.84	\$10.75	\$12.67	\$12.51	\$10.72	\$17.71	\$8.10 per adult	\$8.00 per adult
MONTHLY	\$1,379	\$1,892	\$2,231	\$2,201	\$1,887	\$3,117	\$2,852	\$2,818
ANNUAL	\$16,550	\$22,703	\$26,769	\$26,413	\$22,643	\$37,408	\$34,219	\$33,811

Table 20
The Self-Sufficiency Standard for Lane County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$634	\$803	\$803	\$803	\$803	\$1,123	\$803	\$803
Child Care	\$0	\$843	\$1,804	\$1,275	\$432	\$2,236	\$1,804	\$1,275
Food	\$206	\$313	\$411	\$470	\$544	\$554	\$590	\$645
Transportation	\$219	\$226	\$226	\$226	\$226	\$226	\$432	\$432
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$117	\$250	\$357	\$310	\$235	\$448	\$401	\$354
Taxes	\$246	\$599	\$951	\$746	\$262	\$1,258	\$979	\$532
OR Working Family Child Care Credit (-)	\$0	\$0	\$0	\$0	-\$173	\$0	\$0	-\$510
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$275	\$0	\$0	-\$52
Child Care Tax Credit (-)	\$0	-\$58	-\$100	-\$100	-\$55	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.70	\$18.20	\$26.20	\$22.13	\$12.41	\$33.19	\$14.55 per adult	\$10.22 per adult
MONTHLY	\$1,532	\$3,203	\$4,611	\$3,894	\$2,184	\$5,841	\$5,122	\$3,599
ANNUAL	\$18,384	\$38,437	\$55,335	\$46,729	\$26,203	\$70,094	\$61,469	\$43,190

Table 21
The Self-Sufficiency Standard for Lincoln County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$614	\$783	\$783	\$783	\$783	\$1,085	\$783	\$783
Child Care	\$0	\$550	\$1,146	\$919	\$369	\$1,515	\$1,146	\$919
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$220	\$227	\$227	\$227	\$227	\$227	\$433	\$433
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$118	\$222	\$295	\$279	\$234	\$380	\$341	\$325
Taxes	\$249	\$332	\$412	\$379	\$267	\$945	\$488	\$452
OR Working Family Child Care Credit (-)	\$0	-\$220	-\$458	-\$368	-\$148	\$0	-\$458	-\$368
Earned Income Tax Credit (-)	\$0	-\$122	-\$145	-\$172	-\$270	\$0	-\$94	-\$127
Child Care Tax Credit (-)	\$0	-\$70	-\$119	-\$101	-\$57	-\$100	-\$110	-\$106
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.77	\$12.97	\$15.70	\$15.01	\$12.52	\$27.12	\$9.69 per adult	\$9.26 per adult
MONTHLY	\$1,544	\$2,283	\$2,763	\$2,641	\$2,204	\$4,774	\$3,410	\$3,260
ANNUAL	\$18,529	\$27,394	\$33,157	\$31,694	\$26,451	\$57,288	\$40,914	\$39,123

Table 22
The Self-Sufficiency Standard for Linn County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$623	\$777	\$777	\$777	\$777	\$1,071	\$777	\$777
Child Care	\$0	\$516	\$1,048	\$862	\$346	\$1,394	\$1,048	\$862
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$219	\$227	\$227	\$227	\$227	\$227	\$433	\$433
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$119	\$218	\$284	\$273	\$232	\$366	\$330	\$319
Taxes	\$253	\$319	\$358	\$367	\$259	\$792	\$451	\$434
OR Working Family Child Care Credit (-)	\$0	-\$206	-\$419	-\$345	-\$138	-\$223	-\$419	-\$345
Earned Income Tax Credit (-)	\$0	-\$132	-\$177	-\$188	-\$278	\$0	-\$125	-\$144
Child Care Tax Credit (-)	\$0	-\$73	-\$99	-\$94	-\$54	-\$100	-\$107	-\$99
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.85	\$12.65	\$14.90	\$14.62	\$12.32	\$24.14	\$9.29 per adult	\$9.05 per adult
MONTHLY	\$1,558	\$2,227	\$2,622	\$2,573	\$2,169	\$4,249	\$3,269	\$3,187
ANNUAL	\$18,692	\$26,725	\$31,470	\$30,881	\$26,026	\$50,987	\$39,228	\$38,238

Table 23
The Self-Sufficiency Standard for Malheur County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$524	\$638	\$638	\$638	\$638	\$923	\$638	\$638
Child Care	\$0	\$473	\$966	\$818	\$345	\$1,311	\$966	\$818
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$214	\$221	\$221	\$221	\$221	\$221	\$421	\$421
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$108	\$200	\$261	\$254	\$217	\$343	\$307	\$299
Taxes	\$214	\$242	\$291	\$279	\$192	\$522	\$363	\$352
OR Working Family Child Care Credit (-)	\$0	-\$189	-\$386	-\$327	-\$138	-\$524	-\$386	-\$327
Earned Income Tax Credit (-)	\$0	-\$183	-\$249	-\$258	-\$336	-\$74	-\$204	-\$215
Child Care Tax Credit (-)	\$0	-\$60	-\$67	-\$62	-\$28	-\$110	-\$71	-\$67
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.97	\$10.92	\$13.06	\$12.82	\$10.85	\$18.94	\$8.28 per adult	\$8.15 per adult
MONTHLY	\$1,403	\$1,922	\$2,299	\$2,257	\$1,910	\$3,333	\$2,914	\$2,869
ANNUAL	\$16,835	\$23,065	\$27,583	\$27,086	\$22,923	\$39,993	\$34,972	\$34,432

Table 24
The Self-Sufficiency Standard for Marion County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$595	\$712	\$712	\$712	\$712	\$1,035	\$712	\$712
Child Care	\$0	\$618	\$1,162	\$1,033	\$415	\$1,576	\$1,162	\$1,033
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$257	\$265	\$265	\$265	\$265	\$265	\$505	\$505
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$120	\$226	\$293	\$287	\$236	\$385	\$343	\$337
Taxes	\$258	\$333	\$405	\$399	\$265	\$967	\$497	\$487
OR Working Family Child Care Credit (-)	\$0	-\$247	-\$465	-\$413	-\$166	\$0	-\$465	-\$413
Earned Income Tax Credit (-)	\$0	-\$120	-\$153	-\$157	-\$272	\$0	-\$86	-\$95
Child Care Tax Credit (-)	\$0	-\$70	-\$114	-\$111	-\$56	-\$100	-\$105	-\$110
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.94	\$13.05	\$15.50	\$15.39	\$12.48	\$27.56	\$9.78 per adult	\$9.67 per adult
MONTHLY	\$1,573	\$2,297	\$2,729	\$2,709	\$2,197	\$4,850	\$3,443	\$3,404
ANNUAL	\$18,877	\$27,567	\$32,743	\$32,510	\$26,366	\$58,199	\$41,315	\$40,849

Table 25
The Self-Sufficiency Standard for Morrow County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$568	\$686	\$686	\$686	\$686	\$930	\$686	\$686
Child Care	\$0	\$413	\$845	\$716	\$302	\$1,147	\$845	\$716
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$217	\$224	\$224	\$224	\$224	\$224	\$427	\$427
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$113	\$199	\$255	\$249	\$218	\$327	\$301	\$294
Taxes	\$230	\$247	\$279	\$274	\$200	\$464	\$354	\$348
OR Working Family Child Care Credit (-)	\$0	-\$165	-\$338	-\$286	-\$121	-\$459	-\$338	-\$286
Earned Income Tax Credit (-)	\$0	-\$180	-\$259	-\$263	-\$327	-\$122	-\$213	-\$219
Child Care Tax Credit (-)	\$0	-\$62	-\$62	-\$60	-\$32	-\$115	-\$67	-\$65
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.36	\$11.04	\$12.80	\$12.69	\$11.07	\$17.72	\$8.17 per adult	\$8.10 per adult
MONTHLY	\$1,471	\$1,943	\$2,253	\$2,233	\$1,949	\$3,118	\$2,875	\$2,851
ANNUAL	\$17,650	\$23,316	\$27,034	\$26,799	\$23,389	\$37,418	\$34,495	\$34,207

Table 26
The Self-Sufficiency Standard for Multnomah County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$743	\$859	\$859	\$859	\$859	\$1,251	\$859	\$859
Child Care	\$0	\$939	\$2,069	\$1,420	\$481	\$2,550	\$2,069	\$1,420
Food	\$260	\$395	\$518	\$592	\$687	\$699	\$744	\$814
Transportation	\$88	\$88	\$88	\$88	\$88	\$88	\$176	\$176
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$120	\$259	\$386	\$329	\$246	\$493	\$423	\$366
Taxes	\$260	\$642	\$1,079	\$828	\$301	\$1,560	\$1,075	\$775
OR Working Family Child Care Credit (-)	\$0	\$0	\$0	\$0	-\$192	\$0	\$0	-\$114
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$239	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$55	-\$100	-\$100	-\$70	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.99	\$19.06	\$28.74	\$23.75	\$13.32	\$37.71	\$15.51 per adult	\$12.54 per adult
MONTHLY	\$1,582	\$3,354	\$5,058	\$4,180	\$2,345	\$6,637	\$5,460	\$4,416
ANNUAL	\$18,985	\$40,250	\$60,694	\$50,164	\$28,137	\$79,649	\$65,522	\$52,989

Table 27
The Self-Sufficiency Standard for Polk County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$599	\$717	\$717	\$717	\$717	\$1,042	\$717	\$717
Child Care	\$0	\$497	\$1,106	\$830	\$333	\$1,439	\$1,106	\$830
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$253	\$260	\$260	\$260	\$260	\$260	\$496	\$496
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$120	\$214	\$287	\$267	\$228	\$371	\$337	\$316
Taxes	\$257	\$302	\$353	\$335	\$245	\$908	\$473	\$427
OR Working Family Child Care Credit (-)	\$0	-\$199	-\$442	-\$332	-\$133	\$0	-\$442	-\$332
Earned Income Tax Credit (-)	\$0	-\$144	-\$175	-\$209	-\$291	\$0	-\$107	-\$150
Child Care Tax Credit (-)	\$0	-\$73	-\$100	-\$85	-\$48	-\$100	-\$110	-\$96
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.93	\$12.25	\$14.94	\$14.09	\$11.99	\$26.38	\$9.52 per adult	\$8.97 per adult
MONTHLY	\$1,572	\$2,156	\$2,630	\$2,479	\$2,110	\$4,643	\$3,350	\$3,157
ANNUAL	\$18,867	\$25,869	\$31,556	\$29,751	\$25,316	\$55,715	\$40,195	\$37,885

Table 28
The Self-Sufficiency Standard for Sherman County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$568	\$686	\$686	\$686	\$686	\$930	\$686	\$686
Child Care	\$0	\$479	\$979	\$829	\$350	\$1,329	\$979	\$829
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$225	\$233	\$233	\$233	\$233	\$233	\$445	\$445
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$114	\$206	\$269	\$261	\$223	\$346	\$316	\$308
Taxes	\$233	\$263	\$323	\$308	\$213	\$542	\$405	\$383
OR Working Family Child Care Credit (-)	\$0	-\$192	-\$392	-\$332	-\$140	-\$532	-\$392	-\$332
Earned Income Tax Credit (-)	\$0	-\$167	-\$222	-\$232	-\$312	-\$59	-\$171	-\$185
Child Care Tax Credit (-)	\$0	-\$70	-\$79	-\$74	-\$38	-\$110	-\$86	-\$80
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.43	\$11.48	\$13.76	\$13.49	\$11.44	\$19.33	\$8.70 per adult	\$8.53 per adult
MONTHLY	\$1,484	\$2,020	\$2,421	\$2,374	\$2,014	\$3,402	\$3,063	\$3,004
ANNUAL	\$17,803	\$24,245	\$29,056	\$28,484	\$24,165	\$40,825	\$36,753	\$36,045

Table 29
The Self-Sufficiency Standard for Tillamook County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$595	\$765	\$765	\$765	\$765	\$1,069	\$765	\$765
Child Care	\$0	\$563	\$1,035	\$940	\$377	\$1,413	\$1,035	\$940
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$221	\$228	\$228	\$228	\$228	\$228	\$436	\$436
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$116	\$222	\$282	\$279	\$234	\$368	\$328	\$326
Taxes	\$242	\$328	\$356	\$361	\$262	\$847	\$448	\$451
OR Working Family Child Care Credit (-)	\$0	-\$225	-\$414	-\$376	-\$151	-\$113	-\$414	-\$376
Earned Income Tax Credit (-)	\$0	-\$125	-\$182	-\$178	-\$274	\$0	-\$131	-\$128
Child Care Tax Credit (-)	\$0	-\$70	-\$96	-\$98	-\$55	-\$100	-\$104	-\$106
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.62	\$12.88	\$14.75	\$14.87	\$12.42	\$25.19	\$9.22 per adult	\$9.25 per adult
MONTHLY	\$1,517	\$2,267	\$2,597	\$2,616	\$2,185	\$4,434	\$3,244	\$3,257
ANNUAL	\$18,205	\$27,203	\$31,161	\$31,396	\$26,224	\$53,211	\$38,930	\$39,089

Table 30
The Self-Sufficiency Standard for Umatilla County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$513	\$656	\$656	\$656	\$656	\$921	\$656	\$656
Child Care	\$0	\$532	\$1,087	\$920	\$388	\$1,475	\$1,087	\$920
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$215	\$222	\$222	\$222	\$222	\$222	\$424	\$424
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$107	\$207	\$275	\$266	\$223	\$359	\$321	\$312
Taxes	\$210	\$261	\$334	\$321	\$208	\$631	\$411	\$386
OR Working Family Child Care Credit (-)	\$0	-\$213	-\$435	-\$368	-\$155	-\$531	-\$435	-\$368
Earned Income Tax Credit (-)	\$0	-\$169	-\$211	-\$224	-\$318	\$0	-\$165	-\$182
Child Care Tax Credit (-)	\$0	-\$68	-\$83	-\$78	-\$35	-\$100	-\$89	-\$81
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.89	\$11.41	\$14.02	\$13.69	\$11.29	\$21.02	\$8.78 per adult	\$8.56 per adult
MONTHLY	\$1,389	\$2,009	\$2,468	\$2,410	\$1,987	\$3,699	\$3,091	\$3,015
ANNUAL	\$16,666	\$24,108	\$29,618	\$28,920	\$23,846	\$44,394	\$37,092	\$36,176

Table 31
The Self-Sufficiency Standard for Union County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$501	\$661	\$661	\$661	\$661	\$964	\$661	\$661
Child Care	\$0	\$473	\$966	\$818	\$345	\$1,311	\$966	\$818
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$214	\$221	\$221	\$221	\$221	\$221	\$421	\$421
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$106	\$202	\$264	\$256	\$219	\$347	\$310	\$302
Taxes	\$206	\$250	\$300	\$296	\$200	\$553	\$372	\$361
OR Working Family Child Care Credit (-)	\$0	-\$189	-\$386	-\$327	-\$138	-\$524	-\$386	-\$327
Earned Income Tax Credit (-)	\$0	-\$177	-\$240	-\$247	-\$327	-\$51	-\$196	-\$206
Child Care Tax Credit (-)	\$0	-\$63	-\$70	-\$67	-\$31	-\$105	-\$75	-\$71
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.78	\$11.12	\$13.28	\$13.10	\$11.07	\$19.53	\$8.39 per adult	\$8.26 per adult
MONTHLY	\$1,370	\$1,958	\$2,338	\$2,305	\$1,948	\$3,437	\$2,953	\$2,909
ANNUAL	\$16,437	\$23,492	\$28,052	\$27,665	\$23,378	\$41,245	\$35,438	\$34,903

Table 32
The Self-Sufficiency Standard for Wallowa County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$496	\$655	\$655	\$655	\$655	\$937	\$655	\$655
Child Care	\$0	\$479	\$979	\$829	\$350	\$1,329	\$979	\$829
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$214	\$222	\$222	\$222	\$222	\$222	\$423	\$423
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$105	\$202	\$265	\$257	\$219	\$346	\$310	\$302
Taxes	\$204	\$250	\$301	\$297	\$199	\$539	\$373	\$362
OR Working Family Child Care Credit (-)	\$0	-\$192	-\$392	-\$332	-\$140	-\$532	-\$392	-\$332
Earned Income Tax Credit (-)	\$0	-\$178	-\$239	-\$247	-\$328	-\$61	-\$194	-\$205
Child Care Tax Credit (-)	\$0	-\$63	-\$71	-\$68	-\$31	-\$110	-\$76	-\$71
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.75	\$11.11	\$13.31	\$13.12	\$11.05	\$19.28	\$8.41 per adult	\$8.27 per adult
MONTHLY	\$1,363	\$1,956	\$2,343	\$2,308	\$1,944	\$3,392	\$2,959	\$2,913
ANNUAL	\$16,361	\$23,468	\$28,114	\$27,700	\$23,331	\$40,709	\$35,512	\$34,951

Table 33
The Self-Sufficiency Standard for Wasco County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$559	\$696	\$696	\$696	\$696	\$989	\$696	\$696
Child Care	\$0	\$550	\$1,092	\$919	\$369	\$1,461	\$1,092	\$919
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$226	\$234	\$234	\$234	\$234	\$234	\$447	\$447
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$113	\$214	\$281	\$271	\$226	\$366	\$328	\$318
Taxes	\$230	\$289	\$350	\$339	\$235	\$688	\$439	\$421
OR Working Family Child Care Credit (-)	\$0	-\$220	-\$437	-\$368	-\$148	-\$468	-\$437	-\$368
Earned Income Tax Credit (-)	\$0	-\$150	-\$192	-\$205	-\$300	\$0	-\$140	-\$156
Child Care Tax Credit (-)	\$0	-\$73	-\$92	-\$86	-\$43	-\$100	-\$101	-\$93
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.36	\$12.05	\$14.52	\$14.18	\$11.75	\$22.11	\$9.11 per adult	\$8.90 per adult
MONTHLY	\$1,472	\$2,121	\$2,555	\$2,495	\$2,068	\$3,892	\$3,205	\$3,134
ANNUAL	\$17,661	\$25,458	\$30,665	\$29,938	\$24,811	\$46,704	\$38,464	\$37,602

Table 34
The Self-Sufficiency Standard for Washington County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$826	\$954	\$954	\$954	\$954	\$1,390	\$954	\$954
Child Care	\$0	\$1,004	\$1,994	\$1,518	\$514	\$2,508	\$1,994	\$1,518
Food	\$260	\$395	\$518	\$592	\$687	\$699	\$744	\$814
Transportation	\$258	\$265	\$265	\$265	\$265	\$265	\$506	\$506
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$145	\$293	\$406	\$366	\$277	\$521	\$458	\$418
Taxes	\$371	\$792	\$1,165	\$991	\$505	\$1,745	\$1,235	\$1,053
OR Working Family Child Care Credit (-)	\$0	\$0	\$0	\$0	-\$185	\$0	\$0	\$0
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$79	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$50	-\$100	-\$100	-\$60	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.19	\$22.05	\$30.46	\$27.00	\$17.40	\$40.47	\$17.06 per adult	\$15.29 per adult
MONTHLY	\$1,970	\$3,881	\$5,362	\$4,751	\$3,062	\$7,124	\$6,005	\$5,384
ANNUAL	\$23,641	\$46,568	\$64,341	\$57,016	\$36,743	\$85,483	\$72,062	\$64,603

Table 35
The Self-Sufficiency Standard for Wheeler County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$568	\$686	\$686	\$686	\$686	\$930	\$686	\$686
Child Care	\$0	\$479	\$979	\$829	\$350	\$1,329	\$979	\$829
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$214	\$222	\$222	\$222	\$222	\$222	\$423	\$423
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$113	\$205	\$268	\$260	\$222	\$345	\$314	\$305
Taxes	\$229	\$260	\$319	\$304	\$209	\$535	\$385	\$374
OR Working Family Child Care Credit (-)	\$0	-\$192	-\$392	-\$332	-\$140	-\$532	-\$392	-\$332
Earned Income Tax Credit (-)	\$0	-\$170	-\$226	-\$236	-\$317	-\$65	-\$183	-\$193
Child Care Tax Credit (-)	\$0	-\$68	-\$77	-\$72	-\$36	-\$110	-\$81	-\$77
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.34	\$11.38	\$13.65	\$13.38	\$11.34	\$19.19	\$8.56 per adult	\$8.43 per adult
MONTHLY	\$1,468	\$2,003	\$2,403	\$2,355	\$1,995	\$3,377	\$3,011	\$2,966
ANNUAL	\$17,611	\$24,040	\$28,833	\$28,258	\$23,945	\$40,519	\$36,137	\$35,588

Table 36
The Self-Sufficiency Standard for Yamhill County, 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$703	\$812	\$812	\$812	\$812	\$1,183	\$812	\$812
Child Care	\$0	\$550	\$1,103	\$919	\$369	\$1,472	\$1,103	\$919
Food	\$260	\$395	\$518	\$592	\$687	\$699	\$744	\$814
Transportation	\$249	\$257	\$257	\$257	\$257	\$257	\$489	\$489
Health Care	\$110	\$310	\$325	\$330	\$350	\$346	\$381	\$386
Miscellaneous	\$132	\$232	\$302	\$291	\$247	\$396	\$353	\$342
Taxes	\$313	\$409	\$471	\$438	\$329	\$1,016	\$563	\$568
OR Working Family Child Care Credit (-)	\$0	-\$198	-\$441	-\$368	-\$148	\$0	-\$397	-\$331
Earned Income Tax Credit (-)	\$0	-\$79	-\$102	-\$125	-\$214	\$0	-\$14	-\$28
Child Care Tax Credit (-)	\$0	-\$68	-\$120	-\$125	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.04	\$14.41	\$16.81	\$16.22	\$13.95	\$28.51	\$10.70 per adult	\$10.52 per adult
MONTHLY	\$1,767	\$2,537	\$2,959	\$2,856	\$2,455	\$5,017	\$3,767	\$3,705
ANNUAL	\$21,210	\$30,441	\$35,505	\$34,267	\$29,455	\$60,206	\$45,201	\$44,458

Appendix E: Impact of Work Supports on Wage Adequacy

Appendix E. Impact of Work Supports on Wage Adequacy One Adult, One Preschooler, and One School-age Child Lane County, OR 2011

	#1	#2	#3	#4	#5
	Oregon 2011 Minimum Wage	100% Federal Poverty Level	200% Federal Poverty Level	50% Median Family Income	80% Median Family Income
HOURLY WAGE:	\$8.50	\$8.77	\$17.55	\$12.26	\$19.60
TOTAL MONTHLY INCOME:	\$1,496	\$1,544	\$3,088	\$2,158	\$3,450
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS:					
Housing	\$803	\$803	\$803	\$803	\$803
Child Care	\$1,275	\$1,275	\$1,275	\$1,275	\$1,275
Food	\$470	\$470	\$470	\$470	\$470
Transportation	\$226	\$226	\$226	\$226	\$226
Health Care	\$330	\$330	\$330	\$330	\$330
Miscellaneous	\$310	\$310	\$310	\$310	\$310
Taxes	\$117	\$123	\$510	\$258	\$618
Tax Credits (-) *	\$0	\$0	(\$168)	(\$53)	(\$222)
TOTAL MONTHLY EXPENSES	\$3,531	\$3,538	\$3,757	\$3,620	\$3,811
SHORTFALL (-) OR SURPLUS	(\$2,035)	(\$1,994)	(\$669)	(\$1,461)	(\$361)
WAGE ADEQUACY Total Income/Total Expenses	42%	44%	82%	60%	91%
PANEL B: CHILD CARE ASSISTANCE					
MONTHLY COSTS:					
Housing	\$803	\$803	\$803	\$803	\$803
Child Care	\$110	\$120	\$1,275	\$290	\$1,275
Food	\$470	\$470	\$470	\$470	\$470
Transportation	\$226	\$226	\$226	\$226	\$226
Health Care	\$330	\$330	\$330	\$330	\$330
Miscellaneous	\$310	\$310	\$310	\$310	\$310
Taxes	\$117	\$123	\$510	\$258	\$618
Tax Credits (-) *	\$0	\$0	(\$168)	(\$53)	(\$222)
TOTAL MONTHLY EXPENSES	\$2,367	\$2,383	\$3,757	\$2,635	\$3,811
SHORTFALL (-) OR SURPLUS	(\$871)	(\$838)	(\$669)	(\$476)	(\$361)
WAGE ADEQUACY Total Income/Total Expenses	63%	65%	82%	82%	91%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$4,846	\$4,724	\$822	\$3,172	\$0
Annual State EITC	\$291	\$283	\$49	\$190	\$0
Annual Federal CTC	\$2,000	\$2,000	\$1,369	\$2,000	\$598
Annual OR WFC	\$530	\$576	\$5,509	\$1,392	\$3,673

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

Table E-1 *Continued* . **Impact of Work Supports on Wage Adequacy**
One Adult, One Preschooler, and One School-age Child
 Lane County, OR 2011

	#1	#2	#3	#4	#5
	Oregon 2011 Minimum Wage	100% Federal Poverty Level	200% Federal Poverty Level	50% Median Family Income	80% Median Family Income
HOURLY WAGE:	\$8.50	\$8.77	\$17.55	\$12.26	\$19.60
TOTAL MONTHLY INCOME:	\$1,496	\$1,544	\$3,088	\$2,158	\$3,450
PANEL C: CHILD CARE, SNAP/ WIC*, & OREGON HEALTHY KIDS					
MONTHLY COSTS:					
Housing	\$803	\$803	\$803	\$803	\$803
Child Care	\$110	\$120	\$1,275	\$290	\$1,275
Food	\$86	\$99	\$470	\$433	\$470
Transportation	\$226	\$226	\$226	\$226	\$226
Health Care	\$110	\$110	\$159	\$110	\$159
Miscellaneous	\$310	\$310	\$310	\$310	\$310
Taxes	\$117	\$123	\$510	\$258	\$618
Tax Credits (-) *	\$0	\$0	(\$168)	(\$53)	(\$222)
TOTAL MONTHLY EXPENSES	\$1,763	\$1,792	\$3,586	\$2,378	\$3,639
SHORTFALL (-) OR SURPLUS	(\$267)	(\$248)	(\$497)	(\$220)	(\$189)
WAGE ADEQUACY Total Income/Total Expenses	85%	86%	86%	91%	95%
PANEL D: HOUSING, CHILD CARE, SNAP/ WIC*, & OREGON HEALTHY KIDS					
MONTHLY COSTS:					
Housing	\$449	\$463	\$803	\$648	\$803
Child Care	\$110	\$120	\$1,275	\$290	\$1,275
Food	\$86	\$99	\$470	\$433	\$470
Transportation	\$226	\$226	\$226	\$226	\$226
Health Care	\$110	\$110	\$159	\$110	\$159
Miscellaneous	\$310	\$310	\$310	\$310	\$310
Taxes	\$117	\$123	\$510	\$258	\$618
Tax Credits (-) *	\$0	\$0	(\$168)	(\$53)	(\$222)
TOTAL MONTHLY EXPENSES	\$1,409	\$1,452	\$3,586	\$2,222	\$3,639
SHORTFALL (-) OR SURPLUS	\$87	\$92	(\$497)	(\$64)	(\$189)
WAGE ADEQUACY Total Income/Total Expenses	106%	106%	86%	97%	95%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$291	\$283	\$49	\$190	\$0
Annual State EITC	\$2,000	\$2,000	\$1,369	\$2,000	\$598
Annual Federal CTC	\$530	\$576	\$5,509	\$1,392	\$3,673
Annual OR WFC	\$530	\$576	\$5,509	\$1,392	\$3,673

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

About the Author

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

