



The Self-Sufficiency Standard  
for Colorado 2004:  
A Family Needs Budget

Prepared for Colorado Fiscal Policy Institute

Transportation

Food Medical Care

Taxes  
Child

Care  
Housing



## **Colorado Self-Sufficiency Standard Coalition**

The Colorado Self-Sufficiency Standard Coalition consists of a group of organizations and individuals from across the state working to promote the use of the Self-Sufficiency Standard for Colorado in order to attain economic security and family well-being for all Coloradans, especially lower-income Coloradans. Coalition members are active in a variety of settings and focus on a number of important issues, including economic development, workforce development, welfare reform and advocacy, job training and education and minority and women's issues. Without the support and contribution of coalition members, this report could not have been produced.

## **Colorado Fiscal Policy Institute (COFPI)**

The Colorado Fiscal Policy Institute, a project of the Colorado Center on Law and Policy (CCLP), conducts independent research and analysis of tax, budget, and other fiscal policies that affect lower-income Coloradans. COFPI's analyses and education are dedicated to:

- Enhancing and protecting the economic well-being of all Colorado families and individuals, especially lower income families,
- Increasing public and institutional understanding of Colorado's fiscal structure,
- Promoting the sustained fiscal health of the state, and
- Fostering meaningful public participation in fiscal policy debates.

The Institute is a member of the State Fiscal Analysis Initiative (SFAI), a network of 27 state-based research and public education organizations dedicated to providing advocates, policymakers, and the public with timely, credible and accessible information on fiscal issues that affect the economic and social well-being of lower income families. The SFAI is administered at a national level by the Center on Budget and Policy Priorities (CBPP) in Washington, D.C., and funded by the Charles Stewart Mott Foundation, Ford Foundation, Annie E. Casey Foundation, Stoneman Family Fund, Open Society Institute, and many local contributors.

For the full Self-Sufficiency Standard for Colorado report, for your county-specific information, or for information about joining the Colorado Self-Sufficiency Standard Coalition, contact Suzette Tucker-Welch, Colorado Fiscal Policy Institute at 303.573.5669, extension 306, or [suzettetwelch@cclponline.org](mailto:suzettetwelch@cclponline.org).

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## **Center for Women's Welfare**

The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center researches questions involving poverty measures, public policy and programs that address income adequacy. The Center partners with a range of non-profit, women's, children's, and community-based groups to evaluate public policy, to devise tools for analyzing wage adequacy and to help create programs to 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.

## **Wider Opportunities for Women**

Wider Opportunities for Women works nationally and in its home community of Washington, DC to achieve economic independence and equality of opportunity for women and girls. For almost 40 years, WOW has been a leader in the areas of nontraditional employment, job training and education, literacy, welfare to work and workforce development policy. WOW is recognized nationally for its skill training models, technical assistance and advocacy for women workers. For more information about WOW's programs, go to [www.WOWonline.org](http://www.WOWonline.org) or call WOW at (202) 464-1596.

Full copies of this report can be viewed at [www.sixstrategies.org](http://www.sixstrategies.org).

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with Jennifer Brooks*

***April 2004***

***Prepared for the Colorado Fiscal  
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# *The Self-Sufficiency Standard for Colorado*

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

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## *Introduction*

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

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

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

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

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

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

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

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. That is, there are

many families with incomes above the federal poverty level who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty level to measure need. For example, Child Health Plan Plus (CHP+), the State Children's Health Insurance Program (SCHIP) in Colorado, is available for children in families earning up to 185% of the federal poverty guidelines.<sup>3</sup>

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

There are several basic methodological problems with the federal poverty measure. The first is that the federal poverty measure is based on the cost of a single item, food, not on a market basket of basic

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***The most significant shortcoming of the federal poverty measure is that, for most families, in most places, it is simply not high enough.***

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needs. At the time that it was developed, over four decades ago, families spent about one-third of their income on food. The food budget was then multiplied by three. Since the federal poverty measure was first developed and implemented in the early 1960s it has only been updated to reflect inflation, and has not taken into account that non-food costs, such as housing and health care, have risen much faster than food, nor has it allowed for "new" or expanded needs such as child care.

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

The federal poverty measure is also the same whether one lives in Mississippi or Manhattan. That is,

the poverty measure does not vary by geographic location. Although there was some geographical variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about five times as much as the same size units in the least expensive areas.<sup>5</sup>

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

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

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

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

While drawing on the critiques and analyses of the federal poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different

approach to measuring income adequacy. As one observer put it: “Ask not where poverty ends, but where economic independence begins.”<sup>8</sup> That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

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

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

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

metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become

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

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

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

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

The Standard does not, however, allow for longer-term needs (such as retirement savings or college tuition), purchases of major items (such as a car), emergency expenses, or even items such as school supplies or birthday gifts, which are hardly luxuries.

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

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

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

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

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

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

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

The argument for education and training may not have the same urgency as do basic needs such as food and shelter; however, true long-term self-sufficiency increasingly requires investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is not likely to be sustainable.

Finally, the Standard is not meant to imply that public work supports are not appropriate for Colorado families. Indeed, given the large number of families

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

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who have not yet achieved wage adequacy, assistance in meeting the costs of such high-price necessities as child care, health care and housing is frequently the only viable means for these families to have the necessary resources to secure their basic needs.

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

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

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# *How the Self-Sufficiency Standard is Calculated*

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

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

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

For each county in Colorado, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers.<sup>11</sup> We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each Colorado county in the Appendix to this report. (The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all Colorado counties are available from the Colorado Fiscal Policy Institute at <http://www.cclponline.org/cfpi/>.)

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

**Housing:** The Standard uses the Fiscal Year 2004 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for every metropolitan statistical area (MSA) and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents

(FMRs) are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.<sup>12</sup> The FMRs (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. In most cases, the FMR is set at the 40<sup>th</sup> percentile level. (At the 40<sup>th</sup> percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.) However, in Colorado, due to higher housing costs, HUD has raised the FMR to the 50<sup>th</sup> percentile in the Denver Metropolitan Area, which includes Adams, Arapahoe, Broomfield, Denver, Douglas, and Jefferson Counties.<sup>13</sup> HUD calculates only one set of FMRs for the whole metropolitan area. Therefore, we used the Denver Metro Apartment Vacancy & Rent Survey, to create geographic variation by calculating ratios within the Denver Metropolitan Area and applying them to the Denver PMSA FMR.

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;<sup>14</sup> families with one or two children require two bedrooms, and families with three children, three bedrooms.

**Child Care:** The Standard uses the most accurate information available that is recent, geographically specific, and age- and setting- specific. Under the Family Support Act (in effect from 1988 until welfare reform in 1996), states were required to provide child care at “market rate” for those needing it for employment and/or education/training. Regulations defined “market rate” as the 75<sup>th</sup> percentile, and required that states conduct cost surveys to determine the 75<sup>th</sup> percentile by setting, age, and geographical location (or use a statewide rate). Many states have continued both the surveys and to reimburse child care at this rate.<sup>15</sup> For Colorado, the Standard used data from the *Market Rate Survey, May 2003*, as conducted by the Colorado Office of Resource and

Referral Agencies, Inc. (CORRA). The child care costs in this survey are at the 75<sup>th</sup> percentile, and are specified by facility type and age. For the counties for which this data is missing, a ratio that reflected the average percent increase in costs between 2001 and 2003 statewide was calculated and applied to the 2001 child care costs.

The Standard usually defines “infants” as children under 3 years old, “preschoolers” as children 3-5 years old, “schoolage children” as 6-12 years old, and

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

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“teenagers” as 13 years old and older. However, because the Colorado Market Rate Survey defines infants as under 2 years and preschoolers as children 2-5 years old, child care cost data here uses the available age breakdowns.

Because it is more common for very young children to be in family day care homes rather than centers,<sup>16</sup> the Standard assumes that infants receive full-time care in day care homes. Preschoolers, in contrast, are assumed to go to day care centers full-time. Schoolage children are assumed to receive part-time care in before- and after-school programs. Of course, some parents may put siblings in the same type of facility, though they fall in different age groups. Teenagers are not assumed to require child care; therefore there are no child care costs associated with teenagers.

**Food:** Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty threshold and the Food Stamp program, the Standard uses the Low-Cost Food Plan for food costs.<sup>17</sup> While both of these U.S. Department of Agriculture (USDA) diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only. The Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns, and these costs are about 25% higher than the Thrifty Food Plan.

Even so, it is a conservative estimate of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food prepared away from home.<sup>18</sup> Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

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

**Transportation:** If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate- income population. In the 2000 Census, about 8% of Denver workers used public transportation. However, analysis done by the Denver Regional Council of Governments have documented both the declining use of public transportation and job growth in areas not easily accessible by public transportation. Thus, we cannot assume that a substantial portion of workers are able to use public transportation to and from work in Denver.<sup>19</sup> Likewise, elsewhere in Colorado, it is also not possible to assume that workers can use public transportation to get to and from their jobs. Therefore, throughout Colorado it is assumed that each working adult requires a car. If there are two adults in the family, we assume the family needs two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time.)

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

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20<sup>th</sup> and 40<sup>th</sup> percentile) of income, by region. In Colorado, there are differences in costs of auto insurance by region, with auto insurance costing more in Denver and Boulder, and less in Fort Collins, Grand Junction, and many rural counties. Therefore, using a survey of insurance cost differentials done by the Colorado Division of Insurance, we varied the insurance portion of the fixed costs. For variable costs, we used the *AAA Your Driving Costs 2000* survey for per-mile costs.<sup>20</sup> The Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. (The commuting distance is computed using the statewide average of travel length from the National Household Travel Survey 2001.)<sup>21</sup> In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

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

Families cannot be truly self-sufficient without health insurance. Employer-provided health insurance coverage is assumed in the Self-Sufficiency Standard as the norm for full-time workers. In fact, nationally the majority (73%) of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. In Colorado, 76% of individuals in households with a full-time worker have employer-sponsored coverage. Of course, part-time workers have substantially less access to employer-sponsored coverage. We also assume that the full-time worker’s employer pays 78% of the insurance premium for families (84% for the employee only), as is the norm in Colorado.<sup>22</sup> Additionally, as the cost of health insurance rises, employers are shifting more of that cost onto workers, by paying a lower percentage of premiums and by offering plans that provide less coverage. Many workers do not have access to affordable health insurance coverage through their employers, and those who do not often “do without.”

The costs of health insurance are based on the average premiums paid by Colorado residents,

according to the national Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Care Services Consumer Price Index (Medical CPI). To capture the geographic differences in costs, we varied the health insurance premiums by creating ratios of cost differences in six regions, as obtained from the *2003 Survey: Colorado Health and Welfare Plans*.<sup>23</sup> We then applied the regional ratio to the statewide health insurance premium.

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

**Miscellaneous:** This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.<sup>24</sup>

**Taxes:** Taxes include state sales tax, state and federal income taxes, and payroll taxes, where applicable. According to the Colorado Department of Revenue, sales tax varies by county and occasionally by municipality in Colorado. In calculating sales tax by county, we used the countywide sales tax and added the sales tax from the county’s most populated city (if any). Sales taxes are calculated on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the tax forms and instructions from the Colorado Department of Revenue. The state income tax calculation includes state specific deductions, exemptions, and tax credits, such as the Child Care Credit. Colorado’s Earned Income Tax Credit and a portion of the Child Tax Credit are contingent credits that are tied to the state’s Taxpayer Bill of Rights (TABOR), a constitutional provision that limits the amount of revenue the State may retain and spend. Applying a formula to the

revenue base that takes into account the percent change in population and the CPI, TABOR calculates an allowable amount of revenue. TABOR requires that if revenues exceed the prior year's allowable amount, the surplus revenue must be refunded to taxpayers. The State has adopted a series of prioritized tax refund mechanisms to accomplish this in those years, including a series of income tax credits for individuals and businesses, and a sales tax refund. One of these tax credits is the State Earned Income Tax Credit. When there is no TABOR surplus, the state EITC does not kick in.

For tax year 2003, the Earned Income Tax Credit and the expanded Child Tax Credit were not in effect, and so were not included in the calculation of the Standard.

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

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

***Child Care Tax Credit (CCTC):*** The CCTC is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a "refundable" tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC. The Child Care Tax Credit in Colorado allows residents to claim up to 50% of the federal child care tax credit.

***Child Tax Credit (CTC):*** The CTC is a refundable federal tax credit, like the EITC, that provides parents a deduction of up to \$1,000 for each child under 17 years of age, or 10% of earned income over \$10,500, whichever is less.

# How Much is Enough in Colorado?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living in five different areas in Colorado: Denver, Jefferson, Pueblo, Eagle, and Alamosa Counties.

In Denver County, a single adult with no children needs to earn **\$8.87** per hour to be able to meet her/his basic needs, as can be seen in the first column of Table 1. An adult with a preschooler (Column 2) needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires a wage over \$7.00 per hour more than the single adult requires.<sup>25</sup> This single

Table 1  
**The Self-Sufficiency Standard for Selected Family Types\***  
**Denver County, CO, 2004**  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$637	41	\$897	31	\$897	26	\$897	22
Child Care	\$0	0	\$650	22	\$1,019	29	\$1,019	25
Food	\$182	12	\$276	9	\$411	12	\$565	14
Transportation	\$257	16	\$262	9	\$262	8	\$507	13
Health Care	\$86	6	\$211	7	\$230	7	\$269	7
Miscellaneous	\$116	7	\$230	8	\$282	8	\$326	8
Taxes	\$283	18	\$531	18	\$642	18	\$690	17
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$63	-2	-\$105	-3	-\$100	-2
Child Tax Credit (-)	\$0	0	-\$83	-3	-\$167	-5	-\$167	-4
Total Percent Self-Sufficiency Wage - Hourly**	\$8.87	100	\$16.53	100	\$19.72	100	\$11.38 per adult***	100
Monthly	\$1,561		\$2,910		\$3,471		\$4,005	
Annual	\$18,732		\$34,918		\$41,652		\$48,065	

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) 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.

Table 2  
**The Self-Sufficiency Standard for Selected Family Types\***  
**Jefferson County, CO, 2004**  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$666	43	\$877	30	\$877	25	\$877	22
Child Care	\$0	0	\$685	24	\$1,066	31	\$1,066	27
Food	\$182	12	\$276	10	\$411	12	\$565	14
Transportation	\$233	15	\$238	8	\$238	7	\$459	12
Health Care	\$86	5	\$211	7	\$230	7	\$269	7
Miscellaneous	\$117	7	\$229	8	\$282	8	\$324	8
Taxes	\$281	18	\$520	18	\$634	18	\$669	17
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$63	-2	-\$105	-3	-\$100	-3
Child Tax Credit (-)	\$0	0	-\$83	-3	-\$167	-5	-\$167	-4
<i>Total Percent</i>	—	100	—	100	—	100	—	100
<b>Self-Sufficiency Wage - Hourly**</b>	<b>\$8.89</b>		<b>\$16.42</b>		<b>\$19.70</b>		<b>\$11.26</b>	<i>per adult***</i>
<b>Monthly</b>	<b>\$1,565</b>		<b>\$2,890</b>		<b>\$3,467</b>		<b>\$3,962</b>	
<b>Annual</b>	<b>\$18,774</b>		<b>\$34,679</b>		<b>\$41,599</b>		<b>\$47,544</b>	

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) 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.

parent must earn **\$16.53** per hour to be economically self-sufficient. If she has two children, a preschooler and a schoolage child, she must earn more than twice as much as the single person with no children, or **\$19.72** per hour to meet her family's needs. Finally, if there are two adults with two children—a preschooler and a schoolage child—the major costs of housing and child care stay the same, while other costs, such as transportation, food, health care, and miscellaneous costs increase. As a result, *each* adult would need to earn **\$11.38** per hour.

Costs in suburban Jefferson County (see Table 2) are similar to those found in metropolitan Denver County. A single adult's Self-Sufficiency Wage is **\$8.89** per hour. An adult with one preschooler must earn over \$7.00 per hour more than the adult with no children, or **\$16.42** per hour to be self-sufficient. The single parent with two children in Jefferson County would need to earn **\$19.70** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$11.26** per hour.

In Pueblo County, a semi-urban, industrial area, costs are lower than those found in Denver and Jefferson Counties. Thus, a single adult's Self-Sufficiency Wage is **\$7.33** per hour (see Table 3). A single parent with one preschooler needs to earn **\$11.24** per hour to meet the basic needs of her family. If she has two children, one preschooler and one schoolage child, she would need **\$14.15** per hour to meet her family's needs, which is almost twice the amount required of the single person with no children. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$8.75** per hour in Pueblo County.

Costs in the Eagle County, a resort area, are higher than Pueblo County but still lower than urban Denver County and suburban Jefferson County. In Eagle County, a single adult's Self-Sufficiency Wage is **\$8.34** per hour (see Table 4 on the following page). A single parent with one preschooler needs to earn **\$15.11** per hour to meet the basic needs of this family. This is almost \$7.00 per hour more than the single adult with no children needs to earn. If there are two children, one preschooler and one schoolage child, the required hourly wage increases again by more than \$3.00 to **\$18.32** per hour to meet this family's needs. In the two-parent

Table 3  
**The Self-Sufficiency Standard for Selected Family Types\***  
**Pueblo County, CO, 2004**  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$486	38	\$608	31	\$608	24	\$608	20
Child Care	\$0	0	\$459	23	\$806	32	\$806	26
Food	\$182	14	\$276	14	\$411	16	\$565	18
Transportation	\$237	18	\$242	12	\$242	10	\$467	15
Health Care	\$78	6	\$184	9	\$203	8	\$242	8
Miscellaneous	\$98	8	\$177	9	\$227	9	\$269	9
Taxes	\$209	16	\$269	14	\$351	14	\$410	13
Earned Income Tax Credit (-)	\$0	0	-\$79	-4	-\$67	-3	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$75	-4	-\$130	-5	-\$120	-4
Child Tax Credit (-)	\$0	0	-\$83	-4	-\$162	-6	-\$167	-5
Total Percent Self-Sufficiency Wage - Hourly**	—	100	—	100	—	100	—	100
Monthly	<b>\$7.33</b>		<b>\$11.24</b>		<b>\$14.15</b>		<b>\$8.75</b>	<i>per adult***</i>
Annual	<b>\$1,290</b>		<b>\$1,978</b>		<b>\$2,490</b>		<b>\$3,080</b>	
	<b>\$15,477</b>		<b>\$23,736</b>		<b>\$29,884</b>		<b>\$36,965</b>	

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) 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.

Table 4  
**The Self-Sufficiency Standard for Selected Family Types\***  
**Eagle County, CO, 2004**  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$614	42	\$818	31	\$818	25	\$818	22
Child Care	\$0	0	\$618	23	\$1,018	32	\$1,018	27
Food	\$182	12	\$276	10	\$411	13	\$565	15
Transportation	\$224	15	\$229	9	\$229	7	\$441	12
Health Care	\$81	5	\$194	7	\$213	7	\$251	7
Miscellaneous	\$110	7	\$213	8	\$269	8	\$309	8
Taxes	\$257	18	\$461	17	\$549	17	\$594	16
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$65	-2	-\$115	-4	-\$100	-3
Child Tax Credit (-)	\$0	0	-\$83	-3	-\$167	-5	-\$167	-4
<i>Total Percent</i>	—	100	—	100	—	100	—	100
<b>Self-Sufficiency Wage - Hourly**</b>	<b>\$8.34</b>		<b>\$15.11</b>		<b>\$18.32</b>		<b>\$10.60</b>	<i>per adult***</i>
<b>Monthly</b>	<b>\$1,468</b>		<b>\$2,660</b>		<b>\$3,225</b>		<b>\$3,730</b>	
<b>Annual</b>	<b>\$17,610</b>		<b>\$31,921</b>		<b>\$38,695</b>		<b>\$44,762</b>	

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) 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.

family, each adult would need to earn a Self-Sufficiency Wage of **\$10.60** per hour in Eagle County.

Costs in rural Alamosa County (see Table 5) are significantly lower than in the urban, suburban or resort areas of the state. A single adult in Alamosa County must earn **\$6.89** per hour to be self-sufficient. In order to adequately meet her needs, a single parent with a preschooler must earn **\$9.98** per hour. A parent with a preschooler and schoolage child must earn **\$13.38** per hour to be self-sufficient, over \$6.00 per hour more than the adult with no children. The two

adults with a preschooler and schoolage child must each earn **\$8.40** per hour in Alamosa County to be self-sufficient.

Child care and housing costs account for the largest percentage of budget costs for Colorado families with children. The proportions spent on each cost do not vary significantly relative to the location. For single parent families with one child, across these five locations in Colorado, child care costs range from 22% to 24% of family budgets, while housing costs range from 30% to 31% of family budgets.

For families with two children, child care costs typically make up a larger part of the family budget. Depending on the location, child care costs range from 29% to 33% of the family budget for one adult families with two children, and 25% to 27% of the family budget for two-adult families with two children.

The monthly cost of child care for two children, a preschooler (full-time) and a schoolage child (part-time), ranges from \$772 in Alamosa County to \$1,066 in Jefferson County. The differential in housing costs is also large with the rent for a two-bedroom housing unit varying from a low of \$543 per

month in Alamosa County to a high of \$897 per month in Denver County.

In Figure 1 on page 14, we have shown the proportion of income spent on each basic need for a single parent family with one preschooler and one schoolage child in Denver County. Housing and child care are the greatest expenses for working families with children—55% for this family in Denver County. Families with two children (when one is a preschooler or younger) generally spend almost half their incomes on these two expenses alone.

Table 5  
**The Self-Sufficiency Standard for Selected Family Types\***  
**Alamosa County, CO, 2004**  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$434	36	\$543	31	\$543	23	\$543	18
Child Care	\$0	0	\$401	23	\$772	33	\$772	26
Food	\$182	15	\$276	16	\$411	17	\$565	19
Transportation	\$237	20	\$242	14	\$242	10	\$467	16
Health Care	\$78	6	\$184	10	\$203	9	\$242	8
Miscellaneous	\$93	8	\$165	9	\$217	9	\$259	9
Taxes	\$189	16	\$210	12	\$320	14	\$389	13
Earned Income Tax Credit (-)	\$0	0	-\$114	-7	-\$95	-4	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$66	-4	-\$110	-5	-\$115	-4
Child Tax Credit (-)	\$0	0	-\$83	-5	-\$148	-6	-\$167	-6
<i>Total Percent</i>	—	100	—	100	—	100	—	100
<b>Self-Sufficiency Wage - Hourly**</b>	<b>\$6.89</b>		<b>\$9.98</b>		<b>\$13.38</b>		<b>\$8.40</b>	<b>per adult***</b>
<b>Monthly</b>	<b>\$1,213</b>		<b>\$1,756</b>		<b>\$2,356</b>		<b>\$2,955</b>	
<b>Annual</b>	<b>\$14,551</b>		<b>\$21,075</b>		<b>\$28,266</b>		<b>\$35,463</b>	

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) 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).

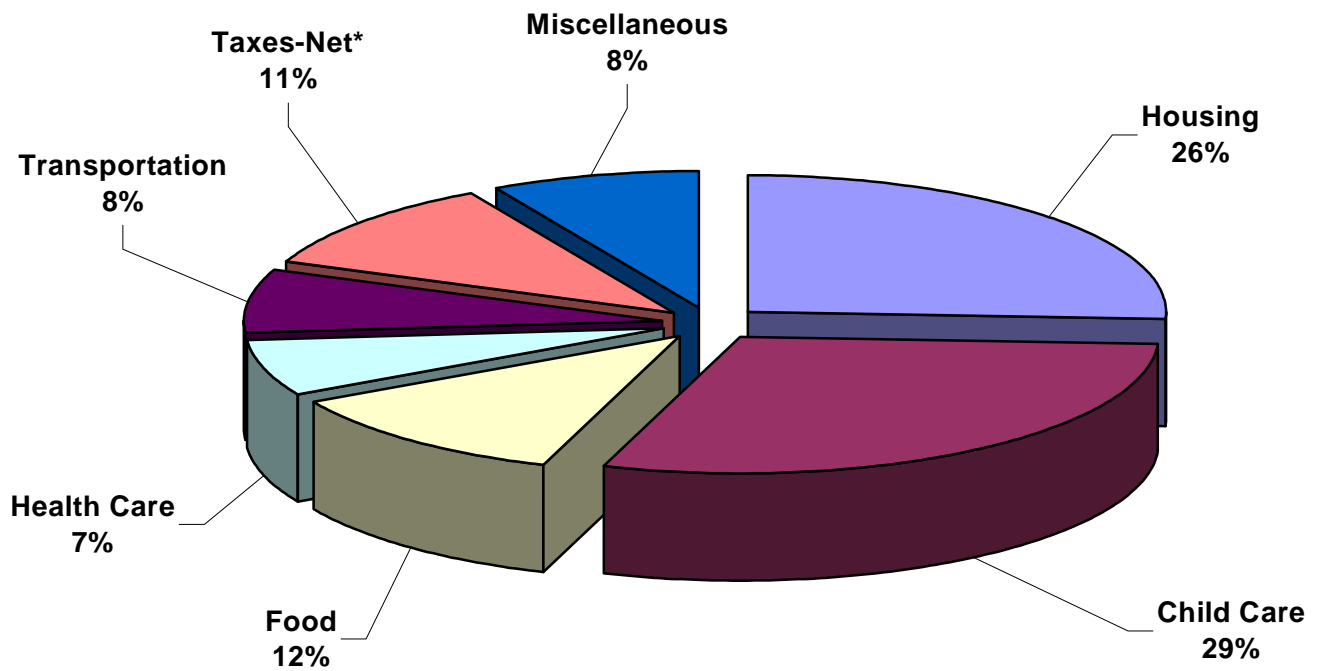
\*\*\* The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

Note: Totals may not add exactly due to rounding.

The next largest expense for this Colorado family is food, accounting for 12% of the total costs. Taxes account for 11% of the total monthly costs, however, this percentage is a net amount including tax credits which are generally not received until the next year, after taxes are filed. The actual monthly tax burden without the credits amounts to 19% of total costs. Food expenses account for 12% of this family's budget. While the cost of transportation makes up just

8% of this family's budget, the Standard does not include the initial cost of purchasing a car. Health care is a relatively small share at 7%, but this calculation assumes that the employer both provides health insurance and pays 78 percent of the premium (see page 7). For families in Colorado who do not have employer-provided health insurance, it is likely that health care costs account for even more of the family budget.

Figure 1  
**Percentage of Income Needed to Meet Basic Needs, 2004**  
*Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in Denver County, CO*



\* Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 19%, but with tax credits, the amount owed in taxes is reduced to 11%. Also, percentage total may not equal 100% due to rounding.

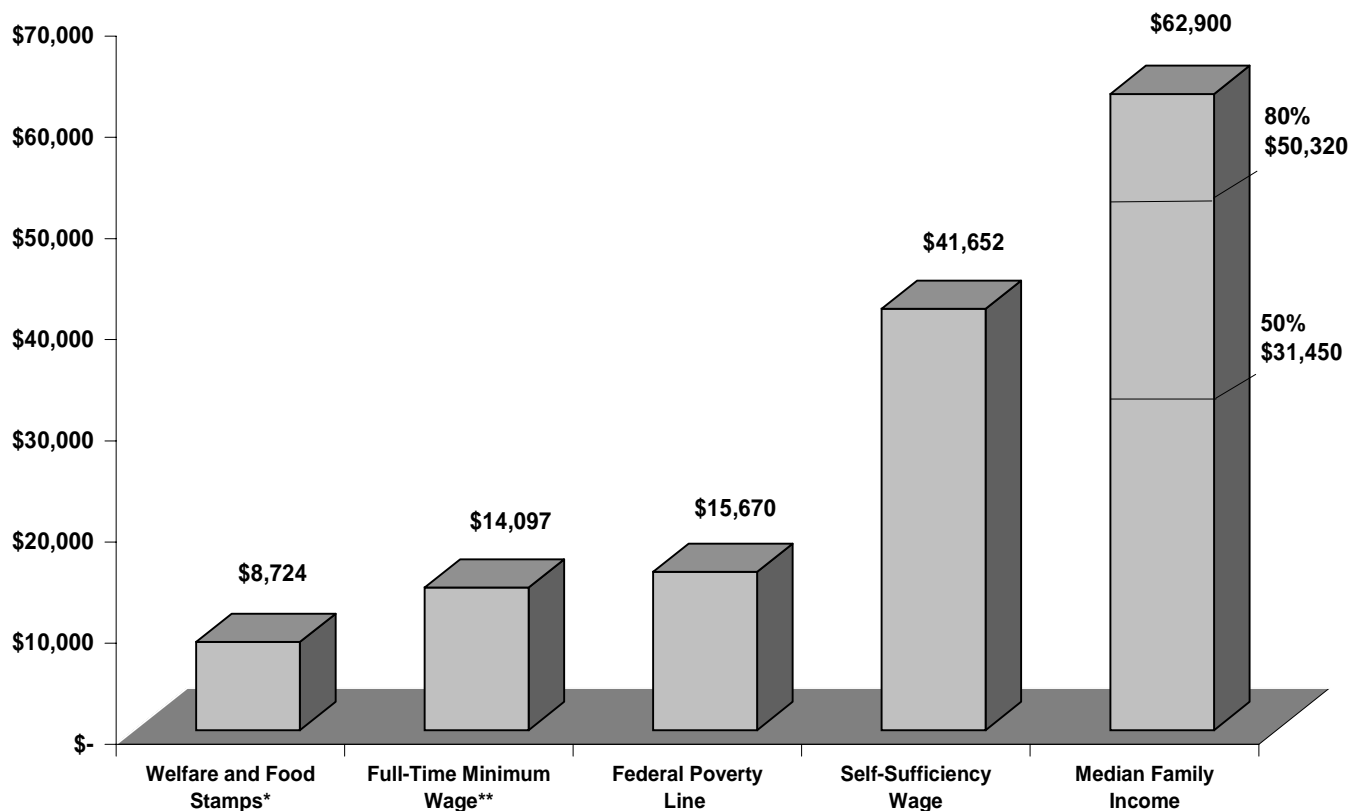
# Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2, we have compared the Self-Sufficiency Standard for a family of three living in Denver County to four other benchmarks: the welfare grant package, the minimum wage in Colorado, the federal poverty level, and the median family income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see pages 26-29 for a more detailed

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

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one schoolage child living in Denver County. (The other benchmarks presented are also for three-person families, where relevant. However, none is as specific as the Standard in terms of age and number of children and/or geographic location.) The Self-Sufficiency Standard for this family is **\$41,652** per year.

Figure 2  
**The Self-Sufficiency Standard Compared to Other Benchmarks, 2004**  
 Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in Denver County, CO



\* The TANF benefit is \$4,272 annually (\$356 per month in Colorado) and the Food Stamps benefit is \$4,452 annually.

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

**Temporary Assistance for Needy Families (TANF) and Food Stamps:** Including the cash value of Food Stamps as well as the TANF cash grant, (assuming no wage or other income) the total basic “cash” assistance package is **\$727** per month in Denver County or **\$8,724** per year. This amount is about one-fifth (**21%**) of the Self-Sufficiency Standard for a three-person family in Denver and **56%** less than the Federal Poverty Level (FPL).

**Minimum Wage:** A full-time worker at the Colorado minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting payroll taxes (Social Security and Medicare), local occupational taxes and state income taxes, and adding tax credits—the Child and Earned Income Tax Credits—this worker would have a net cash income of **\$1,175** per month, or **\$14,097** per year. This amount is more than her earnings alone because the federal EITC benefit for which she qualifies is near the maximum, and she also receives a small child tax credit. Together these are more than the taxes she owes. (At this income level, this worker does not pay federal income taxes since her income is below the threshold. Also, because she does not pay federal income taxes, she does not receive the Child Care Tax Credit.)

Even with the help of the federal EITC, a full-time job at the minimum wage provides only one-third (**34%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC or the CTC payments on a monthly basis—as is true of most workers—she will only receive **\$9,893** during the year, which is about one-fourth (**24%**) of the Self-Sufficiency Standard and only about **63%** of the FPL.

**Federal Poverty Level:** Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,306** (**\$15,670** annually) or

less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is less than two-fifths (**38%**) of the Self-Sufficiency Wage needed for a three-person family (with one adult, one preschooler and one schoolage child). Even in the least expensive areas in Colorado, such as Crowley County, the official poverty line is only **67%** of the amount necessary to meet family needs according to the Standard.

**Median Family Income:** Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Denver County is **\$62,900**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **66%** of the median family income for Denver County.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes between 50% and 80% of the median area income are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and in some instances to the “Extremely Low Income” category—defined as less than 30% of area median income. Even then, only about one-fourth of those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for Denver County family falls within the HUD definition of “Low Income.” As in most states and localities, the Self-Sufficiency Standard falls *between* 50% and 80% of area median income. Being that it is below the 80% of area median income/“Low Income” standard used by HUD suggests that a substantial portion of Colorado families lack adequate income to meet their needs. At the same time, it suggests that the Standard is set at a level that is neither too high, nor too low.

# Comparing the Standard for Denver to Other U.S. Cities

The Self-Sufficiency Standard has been completed for 34 states, plus New York City and Washington, D.C. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared. However, since the Standards have been completed in different years, all numbers have been updated to 2004 for the purposes of this analysis. While over time costs are likely to increase at varying rates, for our purposes it is acceptable to use the U.S. Bureau of Labor Statistics' Consumer Price Index (CPI) to update the Standards to account for inflation.

In Table 6, we compare the Standard for Denver to nine other cities: Atlanta, Boston, Indianapolis, Kansas City, Las Vegas, Nashville, Oklahoma City, Seattle, and Washington, D.C.

In Denver, living costs for a single adult are **\$8.87** per hour, the fifth highest in this comparison. However, living costs for the other three family types are the third highest. A single adult with one preschooler requires a Self-Sufficiency Wage of **\$16.53** in Denver, and with two children, it is **\$19.72**. In a two-parent family with a preschooler and schoolage child, each adult must earn **\$11.38** per hour in Denver. In all these family types with children, only Boston and Washington, D.C. are more expensive.

In conclusion, this comparison shows that Denver is one of the most expensive cities in which to live for its population size. Living in Denver would require substantial resources to meet basic needs, particularly for families with young children.

Table 6  
The Self-Sufficiency Standard for Denver  
Compared to Other U.S. Cities, 2004\*

Single Adult		Single Adult, Preschooler		Single Adult, Preschooler, Schoolage		Two Adults, Preschooler, Schoolage**	
Indianapolis, IN	\$6.57	Indianapolis, IN	\$11.21	Nashville, TN	\$15.37	Indianapolis, IN	\$8.43
Seattle, WA***	\$6.97	Nashville, TN	\$12.78	Las Vegas, NV	\$16.24	Nashville, TN	\$9.16
Kansas City, MO	\$7.47	Kansas City, MO	\$13.02	Kansas City, MO	\$16.42	Atlanta, GA***	\$9.19
Nashville, TN	\$7.75	Oklahoma City, OK	\$14.03	Atlanta, GA***	\$16.73	Kansas City, MO	\$9.71
Oklahoma City, OK	\$7.84	Las Vegas, NV	\$14.18	Oklahoma City, OK	\$17.36	Las Vegas, NV	\$9.76
<b>Denver, CO</b>	<b>\$8.87</b>	Atlanta, GA***	\$14.36	Seattle, WA***	\$17.99	Seattle, WA***	\$9.82
Washington, DC***	\$8.89	Seattle, WA***	\$14.54	Indianapolis, IN	\$18.51	Oklahoma City, OK	\$10.41
Las Vegas, NV	\$8.93	<b>Denver, CO</b>	<b>\$16.53</b>	<b>Denver, CO</b>	<b>\$19.72</b>	<b>Denver, CO</b>	<b>\$11.38</b>
Atlanta, GA***	\$9.21	Washington, DC***	\$17.88	Boston, MA***	\$24.95	Boston, MA***	\$13.29
Boston, MA***	\$10.39	Boston, MA***	\$21.43	Washington, DC***	\$25.26	Washington, DC***	\$13.89

\*All wages are updated to January 2004 using the Consumer Price Index

\*\*per adult

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

# The Self-Sufficiency Wage Over Time

How much have the levels of Self-Sufficiency Wages changed in the last few years? Because this is the second Self-Sufficiency Standard completed in Colorado, we can answer that question in some detail. The first report calculating the Self-Sufficiency Wage was completed in 2001.

What is apparent from Table 7 below is that costs in Colorado have risen significantly in some areas since 2001, and in other areas, costs have actually fallen. The increase in the Self-Sufficiency Standard between 2001 and 2004 ranges from a low of 1% to a high of 12% over the three years, depending on place and family type, with the largest increases being in Denver County. In particular, the single adult with one preschooler in Denver had the largest increase in Self-Sufficiency Wages at 12%.

For Jefferson, Eagle and Alamosa counties, some of the family types had an actual decrease in costs ranging from -2% to -14%. However, there have been methodological changes in the calculation of the

Self-Sufficiency Standard from 2001 to 2004, particularly health care costs, that resulted in an apparent decrease in costs.<sup>26</sup> Also, federal taxes have decreased and federal tax credits have increased during this time period.

In addition to comparisons between annual wages, we examined trends in cost differences between 2001 and 2004. Since 2001, housing costs have steadily risen in Denver, Jefferson, Pueblo and Alamosa counties, with the greatest increase occurring in Denver County. Child care costs for families with one preschooler and one schoolage child increased in Pueblo and Alamosa Counties, 9% and 41%, respectively. However, the actual cost of child care in Alamosa County is still lower than that of Denver County. Transportation costs did not consistently rise or fall between the five counties. However, families with two adults, one preschooler and one schoolage child generally had the largest increases, ranging from 6% in Jefferson County to 14% in Denver County.

Table 7  
The Colorado Self-Sufficiency Standard for Four Family Types  
by County, by Year, 2001 and 2004

	One Adult	One Adult, One Preschooler	One Adult, One Preschooler, One Schoolage	Two Adults, One Preschooler, One Schoolage
Denver County				
-2001	\$16,869	\$31,179	\$39,923	\$45,280
-2004	\$18,732	\$34,918	\$41,652	\$48,065
<b>Change, 2001-2004</b>	<b>+11%</b>	<b>+12%</b>	<b>+4%</b>	<b>+6%</b>
Jefferson County				
-2001	\$18,158	\$34,161	\$44,483	\$49,840
-2004	\$18,774	\$34,679	\$41,599	\$47,544
<b>Change, 2001-2004</b>	<b>+3%</b>	<b>+2%</b>	<b>-6%</b>	<b>-5%</b>
Pueblo County				
-2001	\$15,234	\$24,478	\$31,199	\$36,558
-2004	\$15,477	\$23,736	\$29,884	\$36,965
<b>Change, 2001-2004</b>	<b>+2%</b>	<b>-3%</b>	<b>-4%</b>	<b>+1%</b>
Eagle County				
-2001	\$17,974	\$36,950	\$43,519	\$48,675
-2004	\$17,610	\$31,921	\$38,695	\$44,762
<b>Change, 2001-2004</b>	<b>-2%</b>	<b>-14%</b>	<b>-11%</b>	<b>-8%</b>
Alamosa County				
-2001	\$14,379	\$22,678	\$25,365	\$32,075
-2004	\$14,551	\$21,075	\$28,266	\$35,463
<b>Change, 2001-2004</b>	<b>+1%</b>	<b>-7%</b>	<b>+11%</b>	<b>+11%</b>

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

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

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

**Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Even in cases where the non-custodial parent's income is low, resulting in lesser amounts of child support payments, child support reduces the amount of income required from single, custodial parents to meet their families' needs. By providing the support of both parents to meet children's needs, whatever the amount, children are likely to benefit.

**Work Supports:** While the Self-Sufficiency Standard provides the amount of income that families need to meet their basic needs, without public or private assistance, many families cannot achieve self-sufficiency immediately. When available, work supports or aid—such as Temporary Assistance for Needy Families (TANF) cash assistance, Food Stamps, housing (including Section 8 vouchers and public housing), child care,<sup>27</sup> health care (Medicaid or CHP+), and/or transportation subsidies—aid families as they struggle to become economically self-sufficient. At the crucial point in their lives of entering employment, such work supports can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or unstimulating child care environments. This stability can help a family maintain employment, which is a necessary condition for improving wages.

**Health Care Coverage:** While health care expenses are a relatively small cost item in the Self-

Sufficiency Standard budgets for most family types (less than 10%), health care coverage is essential. As stated on page 7, we assume that along with adequate income, self-sufficiency level wages include employer-provided health insurance for workers and their families, and the provided coverage is partially financed by the employer. Without health benefits, most people would find it difficult, and sometimes quite costly, to meet their own and their families' health care needs.

However, with the expansions of the federal and state-supported Children's Health Insurance Program—known in Colorado as Child Health Plan Plus (CHP+)—many low-income families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to 12 months. After that, and for those families not transitioning off welfare, children can be covered by Child Health Plan Plus or Medicaid, depending upon family income and household size.<sup>28</sup> However, Colorado has one of the most restricted eligibility standards for Medicaid (36% of FPL for adults and minimum federal coverage levels for children) and the CHP+ has frozen enrollment due to budget cuts.

## **Modeling the Impact of Supports**

In Table 8, we examine the impact of adding work supports for a family consisting of a single parent, an infant and preschooler living in Mesa County. The basis for these numbers can be found in the section entitled "How the Standard is Calculated," starting on page 5.

**Treatment of Tax Credits:** Although we include the federal Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law, a family

can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.<sup>29</sup>

While research shows that this money is frequently used to meet important family needs, such as to pay the security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.<sup>30</sup> Also, for many workers, it is difficult to gauge how much the EITC will total, because of fluctuating hours and wages, and sometimes job and/or wage changes throughout the year.

We show the federal EITC only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the first shaded line at the bottom of Table 8.)

Families that qualify for the refundable Child Tax Credit also receive the amount not used to reduce their federal income taxes (if they owe any taxes) as a lump sum payment the next year, as with the EITC. Thus the amount of the annual *refundable* Child Tax Credit is also shown at the bottom of Table 8 (see the second line in the shaded section).

Table 8  
**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage**  
*of a Single Parent with One Infant and One Preschooler*  
*Mesa County, CO, 2004*

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	<b>Self-Sufficiency Standard</b>	<b>Child Support</b>	<b>Child Care</b>	<b>Child Care, Food Stamps &amp; Medicaid</b>	<b>Child Care, [Food Stamps]* &amp; CHP +</b>	<b>Housing, Child Care, Food Stamps, Transportation &amp; CHP +</b>
<b>Monthly Costs:</b>						
Housing	\$579	\$579	\$579	\$579	\$579	\$480
Child Care	\$1,002	\$1,002	\$206	\$145	\$186	\$145
Food	\$358	\$358	\$358	\$266	\$358	\$290
Transportation	\$229	\$229	\$229	\$229	\$229	\$212
Health Care	\$256	\$256	\$256	\$0	\$98	\$98
Miscellaneous	\$242	\$242	\$242	\$242	\$242	\$242
Taxes	\$422	\$391	\$261	\$173	\$218	\$175
Earned Income						
Tax Credit	-\$3	#	#	#	#	#
Child Care Tax Credit (-)	-\$125	-\$130	-\$62	-\$26	-\$51	-\$27
Child Tax Credit (-)	-\$167	-\$26	-\$10	\$0	\$0	\$0
Child Support		-\$237				
<b>Self-Sufficiency Wage:</b>						
Hourly	\$15.88	\$15.14	\$11.71	\$9.14	\$10.56	\$9.18
Monthly	\$2,795	\$2,664	\$2,060	\$1,608	\$1,859	\$1,615
Annual	\$33,535	\$31,967	\$24,725	\$19,294	\$22,304	\$19,385
Total Federal EITC (annual)		\$363	\$1,889	\$3,032	\$2,398	\$3,013
Total Federal CTC (annual) (refundable)		\$1,687	\$1,307	\$879	\$1,180	\$888
State EITC (contingent on surplus revenues) 10% of Federal EITC		\$0	\$0	\$0	\$0	\$0

\*Work supports in brackets [ ] indicate that we attempted to model this work support, however, if the income was high enough to meet the family's needs, it was too high to qualify for the work support.

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

Under Colorado's Taxpayer Bill of Rights (TABOR), one of the tax refund methods codified in statute is a contingent state earned income tax credit (EITC), set at 10% of the federal EITC. It only kicks in when "surplus revenue" exists as defined by TABOR. For tax year 2003, because there will not be a TABOR surplus, there will be no state EITC. This is reflected in the last shaded line in Table 8. Current projections indicate that TABOR surpluses may reappear in tax years 2004 or 2005 and beyond.

### **Table 8 - The Impact of Work Supports in Mesa County<sup>31</sup>**

#### ***The Self-Sufficiency Standard (Column #1):***

In the first column of Table 8, we show the Standard, which provides this family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In Mesa County, where a family with an infant and a preschooler has monthly child care expenses of \$1,002 and housing costs of \$579 per month, it is not surprising that the Self-Sufficiency Wage is **\$15.88** per hour.

#### **Private Support:**

***Child Support (Column #2):*** In the second column of Table 8, the private "subsidy" of child support is added. The amount of **\$237** shown in this column is the average child support payment per month for families who participate in the Colorado Department of Child Support Enforcement program.<sup>32</sup> Unlike additional earned income, child support is not taxable income, and thus it can have a strong impact on helping families meet their needs. Overall, with child support and without monthly EITC and the Refundable CTC, the wage needed to meet basic needs is reduced to **\$15.14** per hour.

#### **Public Work Supports:**

***Child Care (Column #3):*** In the third column, we show the effect of the child care work support program available to low-income families in Colorado. Receiving child care assistance reduces child care costs from \$1,002 per month to \$206. Thus, child care assistance reduces the income she needs to earn from \$15.88 without any work supports, to **\$11.71** per hour.

Like many programs in Colorado, eligibility for child care assistance varies by county. In Mesa County, families are eligible for child care assistance if their income is below 225% of the federal poverty line. However, many counties in Colorado have set the

eligibility level much lower, such as Arapahoe County, which is at 138% of the FPL.

***Child Care, Food Stamps & Medicaid (Column #4):*** For adults who are moving from welfare-to-work, there is a set of supports available to help with that transition. In the fourth column of Table 8, we assume that this single parent family is receiving a typical "package" of benefits available to those making the welfare-to-work transition. This package usually includes child care, Food Stamps and Medicaid. We assume that Medicaid will cover all of the family's health care expenses, reducing this cost from \$256 per month to zero. The reduction in health care costs reduces the wage needed to meet basic needs, therefore reducing the child care co-payment. With the addition of Medicaid, child care costs are decreased from \$206 to \$145 per month. This family would also qualify for a Food Stamp benefit, lowering her monthly food costs from \$358 to \$266. Altogether, child care assistance, Food Stamps, and Medicaid lowers the wages required to meet basic needs to **\$9.14** per hour in Mesa County, which is over \$6.00 less per hour than the Self-Sufficiency Wage.

***Child Care & Child Health Plan Plus (CHP+) (Column #5):*** After 12 months, the parent making the transition from welfare-to-work loses Medicaid coverage for her whole family. If her family income remains below 185% of the 2003 FPL, her children are eligible for CHP+ health insurance coverage. The parent must pay for the costs of her own health care, including her share of the health insurance premium that is available through her employer, as well as out-of-pocket costs for herself. This increases her monthly health care expenses to \$98. Because of the increase in the wages needed to cover additional health care costs, the child care co-payment increases slightly to \$186 per month. We also attempted to model Food Stamps, however, even with the help of child care assistance and CHP+, her income is too high to qualify for Food Stamps. Therefore, with child care assistance and CHP+, this parent now requires a wage of **\$10.56** per hour, which is over \$1.00 more per hour than when Medicaid covered health care costs for the entire family.

***Housing, Child Care, Food Stamps, Transportation & Child Health Plan Plus (CHP+) (Column #6):*** For the sixth and final column of Table 8, we added housing and transportation assistance to

the package modeled in the previous column. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$579 to \$480 per month. Under the Colorado Works program, participants can receive \$200 a year in supportive services such as transportation. Thus, with this assistance transportation costs are reduced from \$229 to \$212 per month. The reduction in housing and transportation costs decreases the wage needed to meet basic needs, thereby decreasing the child care co-payment to \$145. She would also be eligible for Food Stamps, which would reduce her monthly food costs to \$290. Overall, with housing, child care, Food Stamps, transportation and health care assistance, this parent needs to earn **\$9.18** per hour to meet her family's basic needs, which is \$6.70 less per hour than she would need to earn without any work supports.

### **Modeling the Impact of Work Supports on Wage Adequacy: Table 9**

In Table 8, we began with a Self-Sufficiency Wage and modeled how various work supports, alone and in combination, could lower the wage needed for families to meet their basic needs. In Table 9, we *start* with wages, and show how adequately they meet expenses, with and without work supports.

In Table 9 we use the term “Wage Adequacy” to refer to the degree to which a given wage is adequate to meet basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is adequate, or more than adequate, to meet the family's needs. Costs reduced by work supports are noted in bold.

In Table 8, we model these impacts for a single parent with two children, an infant and a preschooler, in Mesa County. For Table 9, we use the same family type, but in Denver County. In Panel A, we show how adequately the Colorado minimum wage, \$5.15 per hour, meets this family's needs, with and without work supports. We then show Wage Adequacy at \$6.75, \$9.00, and \$12.00 per hour (full-time) for the same family in Denver County in panels B, C, and D, with and without work supports.

***Wage Adequacy with No Work Supports:*** In the first column of Panel A, the parent earns the Colorado minimum wage of \$5.15 per hour and is not receiving any work supports. In this scenario, the family's monthly expenses total \$3,398, while the parent's

wages total just \$906. Thus, there is a shortfall of \$2,492 without work supports, and Wage Adequacy is just **27%**. In other words, these wages only provide 27% of the income needed to meet this family's needs. In the first column of Panels B, C, and D on the next two pages, we show the effect of increasing the parent's wages to \$6.75, \$9.00, and \$12.00 per hour. This increases Wage Adequacy to **35%**, **46%** and **61%**, respectively, still far below what is needed. Indeed, even at the highest wage illustrated (\$12.00 per hour), when the family's monthly income is \$2,112, it is still \$1,379 *less than* what is needed to be self-sufficient.

***Wage Adequacy with Child Care:*** When the family receives the support of child care assistance, it reduces their expenses, raising Wage Adequacy, as shown in the second column of panels A, B, C, and D. At \$5.15 per hour (Panel A), child care costs are decreased to \$63, increasing Wage Adequacy from 27% to **41%**. In other words, with child care assistance, a wage of \$5.15 per hour meets 41% of this family's needs. At \$6.75 per hour, also with child care assistance, the family's Wage Adequacy increases to **53%**. At \$9.00 and \$12.00 per hour, the Wage Adequacy again increases to **68%** and **86%**, respectively. However, the family's income at each wage level, even with child care assistance, is still below 100% Wage Adequacy.

***Wage Adequacy with Child Care, Food Stamps and Child Health Plan Plus (CHP+):*** The third column models the same family receiving child care assistance, Food Stamps and CHP+. When earning \$5.15 per hour, the addition of Food Stamps and CHP+ increases Wage Adequacy from 41% to **52%**. At \$6.75 per hour, the Wage Adequacy rises from 53% with child care assistance to **64%** with the work support package modeled. With a wage of \$9.00 per hour, Wage Adequacy again increases from 68% to **79%**. Wages of \$12.00 per hour are too high for the family to qualify for Food Stamps. However, with the addition of CHP+ along with child care assistance, Wage Adequacy increases from 86% to **91%**.

***Wage Adequacy with Housing, Child Care, Food Stamps, and Child Health Plan Plus (CHP+):*** With the addition of housing assistance, at wages of \$5.15 and \$6.75 per hour, Wage Adequacy rises to **74%** and **84%**, respectively. At \$9.00 per hour, the Wage Adequacy rises from 79% to **93%**. With wages of \$12.00 per hour, this family again would not qualify for Food Stamps, however their Wage Adequacy still increases to **99%**.

Table 9  
**Impact of Work Supports on Wage Adequacy**  
 Single Parent with One Infant and One Preschooler  
 Denver County, CO, 2004

<b>Panel A: Wage Adequacy at \$5.15 per hour</b>				
	<b>WORK SUPPORTS</b>			
	<b>No Work Supports</b>	<b>Child Care</b>	<b>Child Care, Food Stamps, CHP+</b>	<b>Housing, Child Care, Food Stamps &amp; CHP+</b>
<b>TOTAL INCOME:</b>	\$906	\$906	\$906	\$906
<b>Monthly Costs:</b>				
Housing	\$897	\$897	\$897	<b>\$272</b>
Child Care	\$1,263	<b>\$63</b>	<b>\$63</b>	<b>\$63</b>
Food	\$358	\$358	<b>\$32</b>	<b>\$143</b>
Transportation	\$262	\$262	\$262	\$262
Health Care	\$219	\$219	<b>\$80</b>	<b>\$80</b>
Miscellaneous	\$300	\$300	\$300	\$300
Taxes	\$101	\$101	\$101	\$101
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0
<b>TOTAL LIVING EXPENSES</b>	\$3,398	\$2,199	\$1,734	\$1,221
<b>SHORTFALL (-) or SURPLUS</b>	-\$2,492	-\$1,293	-\$828	-\$314
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>27%</b>	<b>41%</b>	<b>52%</b>	<b>74%</b>

<b>Panel B: Wage Adequacy at \$6.75 per hour</b>				
	<b>WORK SUPPORTS</b>			
	<b>No Work Supports</b>	<b>Child Care</b>	<b>Child Care, Food Stamps, CHP+</b>	<b>Housing, Child Care, Food Stamps &amp; CHP+</b>
<b>TOTAL INCOME:</b>	\$1,188	\$1,188	\$1,188	\$1,188
<b>Monthly Costs:</b>				
Housing	\$897	\$897	\$897	<b>\$356</b>
Child Care	\$1,263	<b>\$95</b>	<b>\$95</b>	<b>\$95</b>
Food	\$358	\$358	<b>\$90</b>	<b>\$203</b>
Transportation	\$262	\$262	\$262	\$262
Health Care	\$219	\$219	<b>\$80</b>	<b>\$80</b>
Miscellaneous	\$300	\$300	\$300	\$300
Taxes	\$123	\$123	\$123	\$123
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0
<b>TOTAL LIVING EXPENSES</b>	\$3,420	\$2,252	\$1,846	\$1,419
<b>SHORTFALL (-) or SURPLUS</b>	-\$2,232	-\$1,064	-\$658	-\$231
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>35%</b>	<b>53%</b>	<b>64%</b>	<b>84%</b>

Note: Families' costs are reduced by work supports shown in column headings and the cost amount is shown in bold. If they are not income eligible, the work support is shown in brackets [ ].

\*\*EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

Table 9 -- Continued  
**Impact of Work Supports on Wage Adequacy**  
 Single Parent with One Infant and One Preschooler  
 Denver County, CO, 2004

<b>Panel C: Wage Adequacy at \$9.00 per hour</b>				
	<b>WORK SUPPORTS</b>			
	<b>No Work Supports</b>	<b>Child Care</b>	<b>Child Care, Food Stamps, CHP+</b>	<b>Housing, Child Care, Food Stamps &amp; CHP+</b>
<b>TOTAL INCOME:</b>	\$1,584	\$1,584	\$1,584	\$1,584
<b>Monthly Costs:</b>				
Housing	\$897	\$897	\$897	<b>\$475</b>
Child Care	\$1,263	<b>\$143</b>	<b>\$143</b>	<b>\$143</b>
Food	\$358	\$358	<b>\$170</b>	<b>\$284</b>
Transportation	\$262	\$262	\$262	\$262
Health Care	\$219	\$219	<b>\$80</b>	<b>\$80</b>
Miscellaneous	\$300	\$300	\$300	\$300
Taxes	\$177	\$177	\$177	\$177
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$24)	(\$24)	(\$24)	(\$24)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
<b>TOTAL LIVING EXPENSES</b>	\$3,450	\$2,330	\$2,004	\$1,696
<b>SHORTFALL (-) or SURPLUS</b>	-\$1,866	-\$746	-\$420	-\$112
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>46%</b>	<b>68%</b>	<b>79%</b>	<b>93%</b>

<b>Panel D: Wage Adequacy at \$12.00 per hour</b>				
	<b>WORK SUPPORTS</b>			
	<b>No Work Supports</b>	<b>Child Care</b>	<b>Child Care, [Food Stamps], CHP+</b>	<b>Housing, Child Care, [Food Stamps] &amp; CHP+</b>
<b>TOTAL INCOME:</b>	\$2,112	\$2,112	\$2,112	\$2,112
<b>Monthly Costs:</b>				
Housing	\$897	\$897	\$897	<b>\$634</b>
Child Care	\$1,263	<b>\$232</b>	<b>\$232</b>	<b>\$232</b>
Food	\$358	\$358	\$358	\$358
Transportation	\$262	\$262	\$262	\$262
Health Care	\$219	\$219	<b>\$80</b>	<b>\$80</b>
Miscellaneous	\$300	\$300	\$300	\$300
Taxes	\$270	\$274	\$274	\$335
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$77)	(\$67)	(\$67)	(\$67)
Child Tax Credit (-)	\$0	(\$9)	(\$9)	(\$9)
<b>TOTAL LIVING EXPENSES</b>	\$3,450	\$2,330	\$2,004	\$1,696
<b>SHORTFALL (-) or SURPLUS</b>	-\$1,379	-\$352	-\$214	-\$12
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>61%</b>	<b>86%</b>	<b>91%</b>	<b>99%</b>

Note: Families' costs are reduced by work supports shown in column headings and the cost amount is shown in bold. If they are not income eligible, the work support is shown in brackets [ ].

\*\*EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

Although it is important for families to be able to meet their basic needs at an adequate level, it is also important to remember that these are “bare bones” budgets. For example, whether receiving Food Stamps or not, the food budget does not allow for any take-out or restaurant food. Therefore, families with Wage Adequacy above 100% should not be viewed as having extravagant incomes. Rather, additional income should be seen as a means to meet other essential expenses, such as the purchase of a car or a refrigerator or for deposits to secure housing.

When a family’s income is not adequate to meet their basic needs, parents must make difficult choices to try to address their most urgent needs. In other words, parents must “juggle” demands on their income to get by. For example, parents may need to alternate paying bills every other month, risking bad credit, utility cutoffs or eviction; forgo needed health care; move to overcrowded living conditions; compromise on the quality of child care; or skip meals so that their children will have adequate food. Having to make these choices is extremely stressful and leaves families without the resources to meet the basics, much less deal with unexpected crises.

***Importance and Availability of the Work Supports Modeled Here:*** By temporarily aiding families with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs as they enter or re-enter the workforce. Meeting basic needs means that they are more likely to achieve stability in housing, child care, diet, and health care, which in turn helps support the ability to achieve stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become self-sufficient.

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

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.<sup>33</sup> In 2003, approximately 26,620 rental assistance vouchers were distributed within the State of Colorado. In February of 2003, an additional 37,652 families were on the waiting list for Section 8 housing vouchers.<sup>34</sup>
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture.

Since 2000, however, with a weakened economy and improved access in some states, Food Stamps enrollment has increased to 21.3 million in April 2003. Nevertheless, the Urban Institute reported that about two-thirds of those who left the Food Stamps program as they left welfare remained eligible for Food Stamps.<sup>35</sup> Altogether, four out of ten eligible households are not receiving benefits, with participation rates among eligible persons falling from 74% in 1994 to 54% in 2000.

- Only 12% of about 15 million eligible children are receiving child care assistance nationwide,<sup>36</sup> and even then, about one in nine children receives child care assistance in Colorado, due to the cap in enrollment. In Colorado, as of September 2003, ten counties in Colorado had a waiting list for child care assistance and 17 counties have eligibility levels below 150% of the FPL, which is less than half the maximum child care eligibility level set by the federal government.<sup>37</sup>
- According to the National Center for Health Statistics, the rate of uninsured children nationwide has steadily fallen from 13.9% in 1997 to 9.4% in June 2003. However, Families USA reported that SCHIP enrollment is estimated to drop by 900,000 between fiscal years 2003 and 2006.<sup>38</sup> As of June 2003, 49,966 children were enrolled in Child Health Plan Plus (in Colorado, available to children in families earning less than 185% of the FPL).<sup>39</sup> However, the Census Bureau estimates that there are 106,000 uninsured children whose family income is below 200% of the FPL in Colorado.<sup>40</sup> CHP+ currently has an enrollment cap, therefore, no new applications are being accepted at this time.
- Although 59% of custodial parents in the United States have child support awards, only 45% receive the full amount owed to them. Of the remaining 55%, only 29% receive a portion of the child support payment awarded, leaving 26% with no support at all. Not surprisingly, the national average monthly child support payment of \$317 represents 15% of a single mother’s and 8% of a single father’s income.<sup>41</sup> Of families who receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$206, and in Colorado the average is \$237.<sup>42</sup>

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

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

This wage gap presents states and localities with the challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many areas of Colorado have benefited from the opportunities produced by an expanding economy during the late 1990s, helping families achieve self-sufficiency is an even greater challenge during economic downturns. Additionally, time limits for TANF cash assistance are limiting support available for some families, especially those with multiple barriers.

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

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

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

## **Raising Incomes: Micro Approaches**

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

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

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

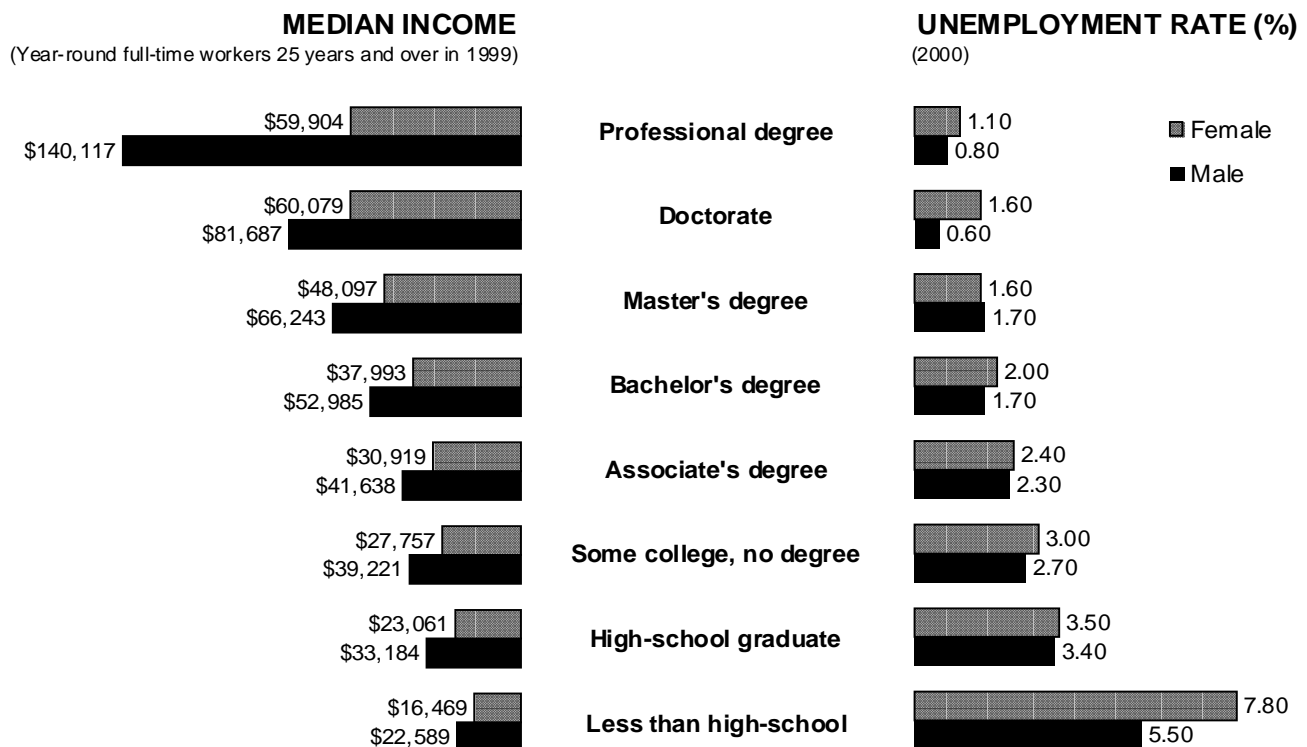
**Functional Context Education:** Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective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

Context Education programs address this problem by using content related to adult goals to teach basic skills. This strategy promotes better retention, encourages lifelong learning and supports the intergenerational transfer of knowledge.

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

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

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



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

to the U.S. Department of Labor, they include any occupation in which less than 25% of the workforce is female.

Increasing women's access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. Most importantly, compared to jobs that are traditional for women, nontraditional jobs can provide better wages and benefits than the traditionally female jobs. Enhancing women's access to these jobs—or training leading to these jobs—requires addressing a range of economic, political and social barriers that prevent women from entering and remaining in nontraditional occupations. Unfortunately, most female job training participants and welfare clients are steered towards traditionally female occupations. The additional earnings associated with NTOs significantly improve the ability of women to take care of their families. Nontraditional jobs also frequently have greater career and training opportunities, and many women find greater job satisfaction that can result in longer-term employment. In addition, hiring women in nontraditional jobs is good for business because it opens up a new pool of skilled workers to employers, and creates a more diverse workforce that is reflective of the community.

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

***Microenterprise Training and Development:*** Microenterprise development is an income supplement that an individual can do for themselves. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income women who may have skills in a particular craft or service. The lack of quality employment options especially for low-income, low-

skilled women—makes microenterprise development a critical strategy for moving families out of poverty. Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) help women learn to earn from each other, build self-esteem and organize around policy advocacy. Linkages between microentrepreneurs and more established women business owners provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks. Microenterprise is also a local economic development strategy, since microbusinesses have the potential to grow into small businesses that respond to local demand, create jobs and add to the local tax base.

***Individual Development Accounts:*** For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, a family with a household income between \$10,000 and \$25,000, had net financial assets of \$1,000, while a family with a household income of less than \$10,000 had net financial assets of \$10.<sup>43</sup> For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates, like payday loans, just to make it to the next paycheck, often resulting in spiraling debt. Too often, public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Colorado, a parent with more than \$2,000 in countable assets (not including one automobile) is ineligible for TANF cash assistance.<sup>44</sup>

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA). Individual Development Accounts (IDAs) are dedicated savings accounts earmarked for purchasing a first home, for education and job training expenses or for capitalizing a small business. Contributions from eligible low-income participants are matched, using both private and public sources. IDAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The match can be with-

drawn if it is used for a specified objective, such as the down payment of a house, payment for higher education, or start-up costs for a small business. While less common than income supports, these “wealth supports” can be an important tool in helping families move towards self-sufficiency.

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

**Labor Market Reforms:** As demonstrated in the previous section, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore affects many workers’ earnings. Twelve states, for example, have a minimum wage that is above the federal minimum wage, with the highest being Washington State at \$7.16 per hour, then Alaska at \$7.15 per hour. In all, over 20% of the U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage.<sup>45</sup> Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers.

Another approach to raising wages of workers are policies that mandate that city contractors and employers receiving public subsidies pay a sustainable wage including benefits. These policies impact private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages as well as better benefits, moving workers closer to the Self-Sufficiency Standard.<sup>46</sup>

**Reducing Gender and Race Based Wage Disparities:** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. For some, discrimination on the

basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws raise the wages of women and people of color who are subject to gender and race based discrimination.<sup>47</sup> Affirmative action and targeted outreach policies provide access for qualified women and people of color to jobs from which they have traditionally been excluded.

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

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

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

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many different options. The discussion below illustrates ways the Standard can be used followed by specific examples of such uses in bullets. This should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

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

The Standard has also been used to *evaluate the impact of current and/or proposed policy changes*. As shown in this report (see Tables 8 and 9), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules or tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports.

- In Pennsylvania, PathWays (formerly W.A.W.A., Women’s Association for Women’s Alternatives) commissioned the University of Washington’s Center for Women’s Welfare to use the Standard to analyze the impact of a proposal to raise child care co-payments, and to show the impact on the ability of low-income working parents to meet their basic needs. The resulting report, *When Wages Aren’t*

*Enough*, was instrumental in preventing the proposed increase in child care co-payments.<sup>48</sup>

- The Self-Sufficiency Standard was used by a University of Pennsylvania professor to demonstrate that a “second mortgage” program was not affordable to the low-income residents of targeted Philadelphia neighborhoods, and undercut their efforts to become self-sufficient.
- A proposal to restrict Oklahoma Medicaid eligibility was withdrawn after the release of the Community Action Project report *Cost-Sharing in Medicaid: Fostering Responsibility or Hindering Access?*. The report used the Standard to show why free health coverage is vital for low-income families.<sup>49</sup>

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

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

In addition, the Standard can be used to ensure that economic development proposals have positive impacts on the local economy, including not only family-sustaining wages, but also affordable and accessible housing, on-site affordable child care, and so forth.

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

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of job training and education policy. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy uses the Standard to target

resources to better match job seekers with jobs paying Self-Sufficiency Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Second, it examines local labor market supply and demand (to find the jobs which have expanding but unfilled openings). Next, it makes an assessment of the available job training and education infrastructure, and finally, it makes an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to determine the jobs and sectors on which to target training and counseling resources.

- In the District of Columbia, the Self-Sufficiency Standard was used in formatting the FY 2000 Workforce Investment Act. This law requires that the Workforce Investment Board not only look at “high growth” occupations to target job training dollars, but also at the quality of the jobs in terms of their ability to meet the wage and supportive service needs of job seekers.

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

- In California’s Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources and wage rates. The analysis led to a curriculum and counselor training package that targets transportation jobs and provides \$140,000 to the community college system to explore how to strengthen preparation for transportation jobs.
- The Self-Sufficiency Standard was also used in Pennsylvania’s Delaware County to design and implement a sector employment intervention strategy that will identify, recruit, hire, train, retain, and provide upward mobility to low-income residents.<sup>50</sup>
- In Texas, the Standard was instrumental in the passage of the Self-Sufficiency Fund legislation. The fund provides resources for employers and

training providers to deliver job training, education and supportive services for TANF recipients making the transition to work.

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

The Standard can and has been used to determine which individuals are most in need of career counseling, job training and work supports.

- 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.

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

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

- The Standard has been used as a career counseling tool in South Dakota by Women Work!
- The Houston READ Commission, the Women’s Center of Tarrant County and Project Quest in San Antonio in Texas, use the Standard with low-income individuals enrolled in job training programs.
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level. It has been used in planning state-supported job training, placement and employment retention programs, and also has been distributed to all state agencies that counsel individuals who are seeking education, training or employment, to be used in the initial assessment of client job training and employment needs.

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

- The Pennsylvania Self-Sufficiency Budget Worksheet can be found at <http://www.womensassoc.org/worksheet/worksheet.htm>.
- The Illinois Department of Employment Security hosts the Illinois Self-Sufficiency Calculator at <http://www.ides.state.il.us/calculator>.
- The Self-Sufficiency Calculator for the City of New York can be accessed at <http://www.wceca.org/index.html#calculator>.
- The Workforce Development Council of Seattle King County Self-Sufficiency Calculator can be viewed at <http://www.seakingwdc.org>.

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

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

- A number of places have adopted the Standard as their formal measure of self-sufficiency, including Sonoma County, Chicago, and Philadelphia. Others use it to target job training resources, or as a program evaluation tool (San Francisco and Seattle). In addition, Seattle's online calculator also includes an evaluation tool for tracking progress of clients and permitting data analysis for systemic

program improvement (while preserving client confidentiality).

- The Illinois Department of Human Services uses the Standard as a tool for setting goals in their local offices statewide.

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

The Standard is an important public education tool. In 2001, the Self-Sufficiency Standard was presented in over three hundred workshops to the public nationwide. It is also being used in classrooms across the country. It helps the public at large understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. For service providers, both public and private, such as child care providers, community organizations and education and training organizations, it demonstrates how the various components fit together, thus helping to facilitate the coordination of various services and supports.

- In Seattle, bookmarks were distributed during the run of a play based on Barbara Ehrenrich's book *Nickel and Dimed*, which 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 challenges facing working families.
- MassFESS 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.<sup>51</sup>

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

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards.

- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard to develop specific salary guidelines by county, for various job levels (child care aide, teacher, etc.).

- In Washington State the Standard was used successfully in legislative hearings and meetings with the Governor against a proposal to eliminate the indexing of the minimum wage for specific groups of workers, such as farm workers.

The Standard can and has been used in California, Illinois, New York, Nebraska, South Dakota, Tennessee, Virginia and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.

- At Vanderbilt University in Tennessee, the Standard has been used to educate the employees and administration about the need to increase the take-home pay of service staff.

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

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically and in terms of the age of children) measure of income adequacy, it is finding increasing use in research. The Standard provides a means of estimating how poverty differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various work supports, such as child support or child care assistance—given a family’s income, place of residence, and composition.

- In Pennsylvania, the Standard was used to create a report, *The Road to Self-Sufficiency*, which used individual vignettes to explore the impact of public subsidies on full- and part-time low-wage workers and assessed wage adequacy in Philadelphia.<sup>52</sup>
- Also in Pennsylvania, PathWays (formerly W.A.W.A.) teamed with the University of

Washington to demonstrate how work supports impact family budgets as wages increase resulting in the report, *Making Wages Work: The Impact of Work Supports on Wage Adequacy for Pennsylvania Families*.<sup>53</sup>

- 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* use the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations.<sup>54</sup>
- In *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California*, the Self-Sufficiency Standard was used along with data from the U.S. Census Bureau Current Population Survey to measure the number of families above and below the Self-Sufficiency Standard in California, as well as their characteristics (race/ethnicity, family type, education, employment, and so forth).<sup>55</sup>

More detailed information about these various applications and uses of the Standard can be found at the website <http://www.sixstrategies.org>, or by contacting the specific state lead organization, Wider Opportunities for Women, or the University of Washington’s Center for Women’s Welfare.

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# Conclusion

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With a lack of new jobs paying sufficient wages and an uncertain economy, the challenge continues to present itself: how to help low-income households become self-sufficient. The Standard strives to inform this debate by documenting the cost of living that families must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official poverty level are nevertheless far below what they need to meet their families' basic needs.

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

The Self-Sufficiency Standard has been calculated for a number of other states, including Alabama,

Arizona, California, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Washington State and the Washington, DC metropolitan area.

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

For further information on the Self-Sufficiency Standard for Colorado, to order this publication or the Standard for a particular county, or to find out more about the Colorado Family Economic Self-Sufficiency Project, contact Suzette Tucker-Welch at (303) 573-5669 or go to [www.cclponline.org](http://www.cclponline.org).

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# Endnotes

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

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

<sup>3</sup> See Child Health Plan Plus - Income Chart. Retrieved October 16, 2003 from <http://www.cchp.org/chpweb/mainPage.cfm?pageToLoad=incomeText.cfm>.

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

<sup>5</sup> Using the 2003 Fair Market Rents ([www.huduser.org](http://www.huduser.org)) for two-bedroom units, which is the cost of housing including utilities at the 40<sup>th</sup> percentile, housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, costs \$1,940. This is more than five times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$370 per month.

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

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

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

<sup>9</sup> While many employed women with children under 18 years of age work full-time (47% of married mothers, and 58% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic

necessity, as well as the new requirements under TANF, preclude this option. See U.S. Department of Labor, Bureau of Labor Statistics, Economic News Releases, *Employment Characteristics of Families in 2002*, released July 9, 2003. See <http://www.bls.gov/news.release/pdf/famee.pdf>.

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

<sup>11</sup> In this report, the Self-Sufficiency Standard has been calculated for 70 family types; however the Standard can be calculated for a wider range of family types, including larger and multi-generational families.

<sup>12</sup> These costs are based on a survey of units that have been on the market within the last two years, excluding new housing (two years old or less), substandard housing, and public housing.

<sup>13</sup> After the addition of Broomfield County to Colorado, the Census redefined the Denver PMSA area to the Denver-Aurora MSA. This new MSA includes Broomfield, Elbert, Gilpin and Park counties in addition to Adams, Arapahoe, Denver, Douglas, and Jefferson counties. However, HUD is still using the old MSA grouping. Because our housing costs are from HUD, we have continued to use the old Denver PMSA grouping. We assume Denver PMSA housing costs for Broomfield County.

<sup>14</sup> Because of the lack of availability of efficiencies (studio apartments) in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

<sup>15</sup> Under the 1988 Family Support Act (which was superceded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75<sup>th</sup> percentile for the age of child, setting, and location. Most states conducted surveys of costs or commissioned child care referral networks or researchers to do these studies.

<sup>16</sup> Child care centers are more frequently used for older children (two to four years old) than for infants according to Veum and Gleason (1991). See Veum, J. R. & Gleason, P. M. (1991). Child care arrangements and costs. *Monthly Labor Review*, 114(10), 10-17. However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's

home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care). See Capizzano, J., Adams, G. & Sonenstein, F. (2000). Child care arrangements for children under five: Variation across states. *New Federalism: National Survey of America's Families*, Series B, No. B-7. Washington, DC: The Urban Institute.

<sup>17</sup> Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.

<sup>18</sup> See the U.S. Department of Labor, Bureau of Labor Statistics. (n.d.) *Consumer expenditure survey* (2001 Standard Table 4. Size of consumer unit: Average annual expenditures and characteristics). Retrieved July 7, 2003 from <http://www.bls.gov/cex/2001/Standard/cusize.pdf>.

<sup>19</sup> Denver Regional Council of Governments, personal communication.

<sup>20</sup> See American Automobile Association (2000). *Your driving costs 2000*.

<sup>21</sup> See *National Household Travel Survey*. (2001). The U.S. Department of Transportation. Retrieved February 24, 2004, from <http://nhts.ornl.gov/2001/index.shtml>.

<sup>22</sup> See Kaiser Family Foundation. (2003). *Colorado: Rate of nonelderly with employer coverage by employment status, state data 2001-2002, U.S. 2002 and Colorado: Employment Based Health Premiums, 2001*. Retrieved March 11, 2004 from <http://www.statehealthfacts.kff.org>.

<sup>23</sup> See Mountain State Employers Council, Inc., *2003 Survey: Colorado Health and Welfare Plans*. Note that although there is wide variation in both coverage and co-pays between employers, the data only permit us to indicate average costs for both insurance and out-of-pocket costs.

<sup>24</sup> See Citro & Michael (1995), *op.cit.*

<sup>25</sup> In this report, single parents are referred to as "she" because 83% of one parent families are headed by females. Casper, L. & M. Fields, J. (2001). *America's families and living arrangements: 2000*. (U.S. Bureau of the Census, Current Population Reports, Series P20-537). Washington DC: U.S. Government Printing Office.

<sup>26</sup> There have been several methodological changes/improvements between 2001 and 2004 in calculation of the Standard. In 2001, health insurance costs were calculated based on the data from the 2000 Survey: Colorado Health and Welfare Plans, conducted by the Mountain States Employers Council. (For individuals and families, respectively, weighted averages were calculated of employee contribution toward premiums for HMO and PPO coverage in six regions.) The Standard now uses statewide health insurance costs from the

national Medical Expenditure Survey for all states. For regional variation within the state, we calculate ratios using the 2003 Mountain States Employers Council survey that were applied to the MEPS data. For this reason, health insurance costs for some family types and in some areas have decreased. In addition, while health premium rates have generally increased, out-of-pocket costs have been decreasing throughout the country.

<sup>27</sup> CCCAP, the Colorado Child Care Assistance Program is Colorado's low-income child care program for families between 130% and 225% of FPL, with each county setting its own income eligibility levels. CCCAP serves low-income families with parents who are working, seeking employment, or enrolled in school (also decided by county). The program is funded by a combination of federal, state, and local money and is administered through the county departments of social services. In Denver, the eligibility rate is set at 185% of the FPL. Due to budget shortfalls, Denver started a wait list in August 2003, which has been growing.

<sup>28</sup> Colorado Department of Human Services, personal communication, November 21, 2003.

<sup>29</sup> Of returns filed in 2001, only 137,685 taxpayers reported having received advanced EIC payments out of more than 16 million families with children receiving the EITC. (Numbers cited by John Wancheck of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section "Monthly Operational Review of Earned Income Credit.")

<sup>30</sup> Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a "lump sum" is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See Romich, J. L. & Weisner, T. (2000). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference.

<sup>31</sup> Initially, we attempted to model Denver County for Table 8, however, eligibility for child care assistance is at 185% of the FPL and with the high costs of living in Denver County, we were unable to model child care assistance.

<sup>32</sup> See U.S. Department of Health and Human Services, Administration for Children and Families, Office of Child Support Enforcement, *2001 Statistical Report, Tables 4, 10, 11 and 52*. Retrieved February 24, 2004 from [http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/statistical\\_report/](http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/statistical_report/).

<sup>33</sup> U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

<sup>34</sup> See Housing and Urban Development, Office of Public and Indian Housing, *Colorado Division of Housing PHA Plans*.

Retrieved November 14, 2003 from <http://www.dola.state.co.us/doh/Documents/co911.pdf>.

<sup>35</sup> See Food Research and Action Center, (2000), Zedlewski, S.R., & Brauner, S (1999). See Food Research and Action Center, Food Stamp Program Participation Data (2003).

<sup>36</sup> “According to new state-reported statistics for fiscal year 1999, 1.8 million children in low-income families are receiving federal child care subsidies on an average monthly basis. This is a slight increase from the 1.5 million children served in 1998.” See U.S. Department of Health and Human Services. (2000, December 6). *New statistics show only small percentage of eligible families receive child care help*. [Press release]. Retrieved from <http://www.hhs.gov/news/press/2000pres/20001206.html>. Oliver, H., Phillips, K., Giannarelli, L., Chen, A. (June 2002). *Eligibility for CCDF-Funded Child Care Subsidies Under the October 1999 Program Rules: Results from the TRIM3 Microsimulation Model*. U.S. Department of Health and Human Services, Administration For Children and Families.

<sup>37</sup> See Colorado Division of Child Care, Colorado Child Care Assistance Program. Retrieved November 13, 2003 from [http://www.cdhs.state.co.us/childcare/co\\_state\\_plan.htm](http://www.cdhs.state.co.us/childcare/co_state_plan.htm).

<sup>38</sup> Center for Disease Control, National Center for Health Statistics, *Early Release of Selected Estimates Based on Data from the January-June 2003 National Health Interview Survey*. Released December, 2003. Klein, R. (2002). *Children losing health coverage, special report*. Washington, DC: Families USA Publication.

<sup>39</sup> See Child Health Plan Plus, *Enrollment and Eligibility Statistics by Region*. Retrieved October 10, 2003 from <http://www.cchp.org/chpweb/webpdfs/monthly0603.xls>.

<sup>40</sup> See U.S. Census Bureau, Current Population Survey, 2001, 2002, 2003 Annual Social and Economic Supplements. *Low income uninsured children by state: 2000, 2001, 2002*. Retrieved February 26, 2004 from <http://www.census.gov/hhes/hlthins/liuc02.html>.

<sup>41</sup> Grall, T. (2002). *Custodial mothers and fathers and their child support: 1999* (U.S. Bureau of the Census, Current Population Reports, Series P60-217). Washington, DC: U.S. Government Printing Office.

<sup>42</sup> See U.S. Department of Health and Human Services, Administration for Children and Families, Office of Child Support Enforcement, *2001 Statistical Report, Tables 4, 10, 11, and 52*. Retrieved February 24, 2004 from [http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/statistical\\_report/](http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/statistical_report/). Note that this excludes families on assistance as any child support collected on their behalf goes directly to the state.

<sup>43</sup> Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.

<sup>44</sup> See State Policy Documentation Project, Financial Eligibility Rules for TANF Cash Assistance. Retrieved March 15, 2004 from <http://www.spdp.org/compstates/wifinan.pdf>.

<sup>45</sup> Those states are Washington, Oregon, California, Hawaii, Alaska, Delaware, Rhode Island, Connecticut, Illinois, Massachusetts, Vermont and Maine. See the United States Department of Labor. Employment Standards Administration, wage and hour division at <http://www.dol.gov/esa/minwage/america.htm>.

<sup>46</sup> “Among union employees—52% with medical care benefits had fully paid single coverage, compared with 30% of non-union employees.” See the U.S. Department of Labor, Bureau of Labor Statistics. (2001, December). *Employee Benefits in Private Industry*, 1999. Retrieved April 2, 2002 from <http://www.bls.gov/news.release/ebs2.nr0.htm>. Union representation of workers also leads to higher wages as well as better benefits: “In March 1999, wages and salaries for private industry union workers averaged \$16.21 per hour, compared with \$13.54 per hour than for nonunion workers.” This is 20% more per hour for union workers. See Foster, A. (Spring 2000). *Compensation and Working Conditions Online*. Union-nonunion wage differences, 1997. Retrieved April 1, 2002 from <http://www.bls.gov/opub/cwc/2000/spring/brief2.htm>.

<sup>47</sup> See State Action (n.d). *Equal Pay*. Retrieved April 1, 2002 from <http://www.stateaction.org/issues/workcompensation/equalpay/index.cfm>.

<sup>48</sup> *When Wages Aren't Enough* is available at <http://www.womensassoc.org/programs/tools.html>.

<sup>49</sup> Both Oklahoma reports are available at <http://www.captc.org>.

<sup>50</sup> Findings from the research and data collection stage of the Delaware County Sector Intervention Project can be found at <http://www.womensassoc.org/programs/tools.html>.

<sup>51</sup> The curriculum is available at [http://www.weiu.org/pdf\\_files/MassFESSCurriculum.pdf](http://www.weiu.org/pdf_files/MassFESSCurriculum.pdf).

<sup>52</sup> *Road to Self-Sufficiency* is available at <http://www.womensassoc.org>.

<sup>53</sup> *Making Wages Work: The Impact of Work Supports on Wage Adequacy for Pennsylvania Families* is available at <http://www.womensassoc.org>.

<sup>54</sup> See <http://www.ofm.wa.gov/accesshealth/research/33affordability.pdf> and [http://www.weiu.org/HESS/HESS\\_11-11.pdf](http://www.weiu.org/HESS/HESS_11-11.pdf).

<sup>55</sup> The report is available on the National Economic Development and Law Center website at <http://www.nedlc.org>.



# Data Sources

Data Type	Source	Assumptions
<b>Child Care</b>	Child care data collected by Colorado Office of Resource and Referral Agencies, Inc. (CORRA), for the <i>Market Rate Survey, 2003</i> , prepared for Division of Child Care, Department of Human Services, State of Colorado.	<b>Infant:</b> Under 2 years, Family Child Care Home <b>Preschool:</b> 2-5 years, Child Care Center <b>Schoolage:</b> 6-12 years, Average of Family Child Care Home, Child Care Center, Schoolage Child Care
<b>Food</b>	U.S. Department of Agriculture, <i>Low-Cost Food Plan</i> , June 2003.	USDA plan used for all counties. Assumed single adult families headed by female.
<b>Health Insurance</b>	<b>Premiums:</b> The Henry J. Kaiser Family Foundation, State Health Facts Online. <i>Colorado: Employment-Based Premiums 2001</i> . Retrieved November 18, 2003 from <a href="http://statehealthfacts.kff.org">http://statehealthfacts.kff.org</a> .  <b>Regional Ratios:</b> Mountain States Employers Council, Inc., <i>2003 Survey Colorado Health and Welfare Plans</i> , October 2003.  <b>Out of Pocket Costs:</b> Agency for Healthcare Research and Quality, Rockville, MD. <i>Household Component Analytical Tool (MEPSnet/HC)</i> . December 2001. Retrieved November 18, 2003 from <a href="http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp">http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp</a> .	Ratios calculated for each county using the Survey of <i>Colorado Health and Welfare Plans</i> and then applied to the premium for families and individuals from Kaiser's calculation of MEPS statewide average for both single and family coverage in 2001. In addition to health insurance premiums, our health costs include the out-of-pocket costs calculated for adults, infants, preschoolers, schoolagers, and teenagers.  All data is updated with the Medical CPI.
<b>Housing</b>	Department of Housing and Urban Development. <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2004</i> . Retrieved October 15, 2003 from <a href="http://www.huduser.org">http://www.huduser.org</a> .  Von Stroh, G.E. (2003). <i>Denver Area Apartment Vacancy and Rent Study, Third Quarter, 2003</i> .	Fair Market Rents by county.  Geographic variation within the Denver Metropolitan Area based on ratios created from <i>Denver Area Apartment Vacancy and Rent Study, Third Quarter, 2003</i> .
<b>Taxes</b>	<b>Federal Income Tax:</b> U.S. Department of Treasury - IRS 1040 Instructions.  <b>State Income Tax:</b> Colorado Department of Revenue, <a href="http://www.revenue.state.co.us">http://www.revenue.state.co.us</a> .  <b>Sales Tax:</b> Colorado Department of Revenue, <a href="http://www.revenue.state.co.us">http://www.revenue.state.co.us</a> .	Sales taxes vary by municipality. Sales tax of municipality with the largest population in each county was added to the county sales tax (if any) and then applied to entire county.
<b>Transportation</b>	<b>Insurance Premiums:</b> <i>State Averages Expenditures &amp; Premiums for Personal Automobile Insurance in 2001</i> . National Association of Insurance Commissioners, July 2003.  <b>Regional Ratio:</b> Colorado Department of Regulatory Agencies, Colorado Division of Insurance. <i>Auto Insurance Premium Comparison, November 2003</i> .  <b>Fixed Costs:</b> U.S. Department of Labor, Bureau of Labor Statistics. <i>Consumer Expenditure Survey 2001</i> . American Automobile Association, <i>Your Driving Costs 2000</i> .  <b>Mileage:</b> National Household Travel Survey, 2001. Retrieved November 5, 2003 from <a href="http://nhts.ornl.gov/2001/index.shtml">http://nhts.ornl.gov/2001/index.shtml</a> .	Regional ratios were created from sample auto insurance rates for the top five market share companies provided by the Colorado Division of Insurance and applied to the state average premium as reported by the NAIC.
<b>Miscellaneous</b>	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items and telephone.



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## *About the Authors*

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

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



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

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## **Metropolitan Areas**

*Boulder-Longmont, CO PMSA*

*Boulder County*

*Colorado Springs, CO MSA*

*El Paso County*

*Denver, CO PMSA*

*Adams County*

*Arapahoe County*

*Broomfield County*

*Denver County*

*Douglas County*

*Jefferson County*

*Fort Collins-Loveland, CO MSA*

*Larimer County*

*Grand Junction, CO MSA*

*Mesa County*

*Greeley, CO PMSA*

*Weld County*

*Pueblo, CO MSA*

*Pueblo County*

## **Non-Metropolitan Counties**

*Alamosa County*

*Archuleta County*

*Baca County*

*Bent County*

*Chaffee County*

*Cheyenne County*

*Clear Creek County*

*Conejos County*

*Costilla County*

*Crowley County*

*Custer County*

*Delta County*

*Dolores County*

*Eagle County*

*Elbert County*

*Fremont County*

*Garfield County*

*Gilpin County*

*Grand County*

*Gunnison County*

*Hinsdale County*

*Huerfano County*

*Jackson County*

*Kiowa County*

*Kit Carson County*

*Lake County*

*La Plata County*

*Las Animas County*

*Lincoln County*

*Logan County*

*Mineral County*

*Moffat County*

*Montezuma County*

*Montrose County*

*Morgan County*

*Otero County*

*Ouray County*

*Park County*

*Phillips County*

*Pitkin County*

*Prowers County*

*Rio Blanco County*

*Rio Grande County*

*Routt County*

*Saguache County*

*San Juan County*

*San Miguel County*

*Sedgwick County*

*Summit County*

*Teller County*

*Washington County*

*Weld County*

*Yuma County*



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# *Map of Colorado Counties*

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# *List of Colorado Counties by Level of Annual Self-Sufficiency Wage*

<p><b>1. \$19,514 - \$21,217</b> Crowley, Dolores, Phillips, Las Animas, Cheyenne, Baca, Otero, Jackson, Yuma, Bent, Conejos, Kiowa, Kit Carson, Montezuma, Alamosa, Morgan.</p>	<p><b>4. \$29,616 - \$37,848</b> El Paso, La Plata, Weld, Gilpin, Larimer, Eagle, Routt, Clear Creek, Adams, Jefferson, Denver, San Miguel, Arapahoe, Broomfield.</p>
<p><b>2. \$21,218 - \$24,362</b> Custer, Prowers, Fremont, Logan, Costilla, Lincoln, Washington, Park, Huerfano, Rio Grande, Hinsdale, Mineral, Sedgwick, Montrose, Rio Blanco, Delta, Chaffee, Pueblo, Moffat.</p>	<p><b>5. \$37,849 - \$49,329</b> Boulder, Douglas, Pitkin, Summit.</p>
<p><b>3. \$24,363 - \$29,615</b> Ouray, Saguache, Lake, Mesa, San Juan, Teller, Elbert, Gunnison, Archuleta, Garfield, Grand.</p>	

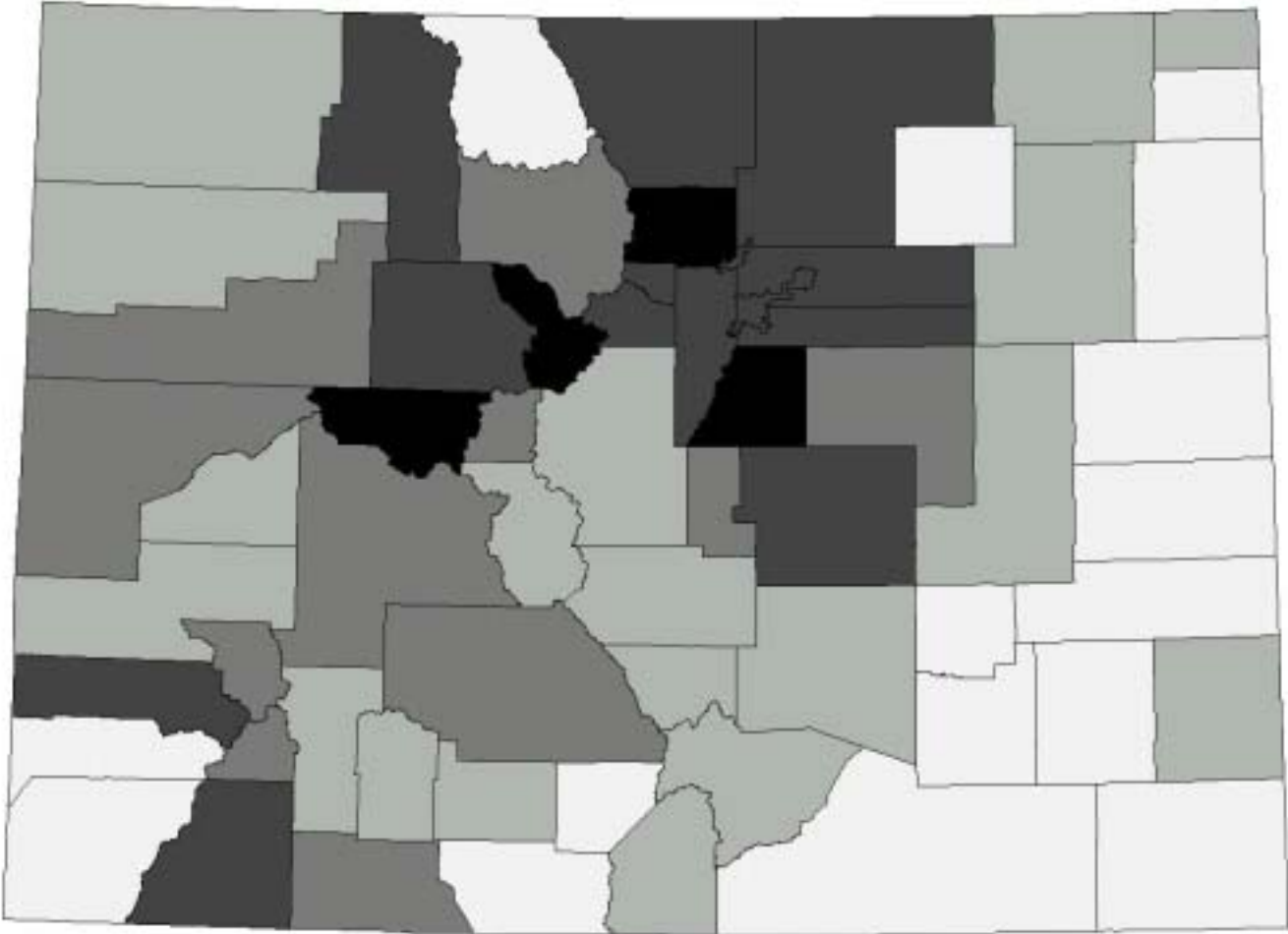
\* The Annual Self-Sufficiency Wages used to determine these income groups and the corresponding groups on the map on the following page are based on the Self-Sufficiency Wages for a family with a single adult and a preschooler. Self-Sufficiency Wages for this family type for each county are located in the Appendix of this report beginning on page 51.








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# *Map of Colorado Counties by Level of Annual Self-Sufficiency Wage*

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**Annual Self-Sufficiency Wages  
For Adult and One Preschooler**

	<b>\$19,514 - \$21,217</b>
	<b>\$21,218 - \$24,362</b>
	<b>\$24,363 - \$29,615</b>
	<b>\$29,616 - \$37,848</b>
	<b>\$37,849 - \$49,329</b>



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

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**Table 1**  
**The Self-Sufficiency Standard for Boulder-Longmont, CO PMSA, 2004**  
**Boulder County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	767	983	983	983	983	1371	983	983
Child Care	0	761	830	1591	378	1969	1591	1208
Food	182	266	276	358	473	481	515	565
Transportation	257	262	262	262	262	262	507	507
Health Care	86	199	211	219	249	238	257	269
Miscellaneous	129	247	256	341	235	432	385	353
Taxes	338	627	668	923	463	1347	968	807
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-58	-55	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$10.00	\$18.21	\$19.02	\$25.06	\$15.98	\$32.67	\$14.03 per adult	\$12.57 per adult
-Monthly	\$1,759	\$3,204	\$3,347	\$4,410	\$2,813	\$5,749	\$4,939	\$4,425
-Annual	\$21,110	\$38,450	\$40,168	\$52,919	\$33,758	\$68,993	\$59,273	\$53,100

**Table 2**  
**The Self-Sufficiency Standard for Colorado Springs, CO MSA, 2004**  
**El Paso County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	526	701	701	701	701	977	701	701
Child Care	0	542	574	1116	358	1473	1116	932
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	95	227	239	247	278	266	285	297
Miscellaneous	104	198	203	266	205	344	308	296
Taxes	229	380	411	530	285	805	580	525
Earned Income								
Tax Credit (-)	0	-13	0	0	-126	0	0	0
Child Care								
Tax Credit (-)	0	-70	-68	-115	-73	-100	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-134	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.80	\$13.58	\$14.18	\$18.06	\$12.56	\$24.08	\$10.53 per adult	\$9.98 per adult
-Monthly	\$1,373	\$2,390	\$2,496	\$3,178	\$2,210	\$4,239	\$3,707	\$3,512
-Annual	\$16,475	\$28,679	\$29,953	\$38,139	\$26,521	\$50,863	\$44,478	\$42,145

**Table 3**  
**The Self-Sufficiency Standard for Denver, CO PMSA, 2004**  
**Adams County**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	681	877	877	877	877	1243	877	877
Child Care	0	596	628	1224	363	1588	1224	992
Food	182	266	276	358	473	481	515	565
Transportation	233	238	238	238	238	238	459	459
Health Care	86	199	211	219	249	238	257	269
Miscellaneous	118	218	223	292	220	379	333	316
Taxes	293	481	507	689	372	998	726	629
Earned Income								
Tax Credit (-)	0	0	0	0	-65	0	0	0
Child Care								
Tax Credit (-)	0	-65	-63	-100	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-162	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$9.05	\$15.49	\$15.99	\$20.62	\$14.20	\$27.36	\$11.72 per adult	\$10.91 per adult
-Monthly	\$1,593	\$2,727	\$2,815	\$3,630	\$2,499	\$4,815	\$4,124	\$3,840
-Annual	\$19,114	\$32,721	\$33,780	\$43,560	\$29,987	\$57,780	\$49,490	\$46,078

**Table 4**  
**The Self-Sufficiency Standard for Denver, CO PMSA, 2004**  
**Arapahoe County**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	666	964	964	964	964	1337	964	964
Child Care	0	650	693	1343	379	1723	1343	1073
Food	182	266	276	358	473	481	515	565
Transportation	233	238	238	238	238	238	459	459
Health Care	86	199	211	219	249	238	257	269
Miscellaneous	117	232	238	312	230	402	354	333
Taxes	286	545	573	774	438	1147	810	725
Earned Income								
Tax Credit (-)	0	0	0	0	-18	0	0	0
Child Care								
Tax Credit (-)	0	-60	-60	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.92	\$16.76	\$17.33	\$22.40	\$15.47	\$29.63	\$12.60 per adult	\$11.71 per adult
-Monthly	\$1,570	\$2,950	\$3,050	\$3,942	\$2,723	\$5,216	\$4,436	\$4,120
-Annual	\$18,841	\$35,403	\$36,597	\$47,300	\$32,675	\$62,586	\$53,226	\$49,444

**Table 5**  
**The Self-Sufficiency Standard for Denver, CO PMSA, 2004**  
**Broomfield County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	920	1012	1012	1012	1012	1385	1012	1012
Child Care	0	693	685	1378	373	1751	1378	1058
Food	182	266	276	358	473	481	515	565
Transportation	257	262	262	262	262	262	507	507
Health Care	86	199	211	219	249	238	257	269
Miscellaneous	145	243	245	323	237	412	367	341
Taxes	405	598	604	822	479	1218	869	763
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-58	-58	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$11.33	\$17.80	\$17.92	\$23.34	\$16.23	\$30.66	\$13.18 per adult	\$12.07 per adult
-Monthly	\$1,995	\$3,134	\$3,154	\$4,107	\$2,857	\$5,396	\$4,639	\$4,248
-Annual	\$23,939	\$37,602	\$37,848	\$49,287	\$34,279	\$64,756	\$55,663	\$50,978

**Table 6**  
**The Self-Sufficiency Standard for Denver, CO PMSA, 2004**  
**Denver County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	637	897	897	897	897	1270	897	897
Child Care	0	613	650	1263	369	1632	1263	1019
Food	182	266	276	358	473	481	515	565
Transportation	257	262	262	262	262	262	507	507
Health Care	86	199	211	219	249	238	257	269
Miscellaneous	116	224	230	300	225	388	344	326
Taxes	283	506	531	719	403	1054	764	690
Earned Income								
Tax Credit (-)	0	0	0	0	-43	0	0	0
Child Care								
Tax Credit (-)	0	-63	-63	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.87	\$16.02	\$16.53	\$21.30	\$14.80	\$28.27	\$12.16 per adult	\$11.38 per adult
-Monthly	\$1,561	\$2,819	\$2,910	\$3,749	\$2,604	\$4,975	\$4,279	\$4,005
-Annual	\$18,732	\$33,833	\$34,918	\$44,991	\$31,251	\$59,701	\$51,344	\$48,065

**Table 7**  
**The Self-Sufficiency Standard for Denver, CO PMSA, 2004**  
**Douglas County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	infant preschooler	preschooler schoolage
Housing	825	1186	1186	1186	1186	1618	1186	1186
Child Care	0	758	763	1521	455	1976	1521	1218
Food	182	266	276	358	473	481	515	565
Transportation	257	262	262	262	262	262	507	507
Health Care	86	199	211	219	249	238	257	269
Miscellaneous	135	267	270	355	263	457	399	374
Taxes	362	714	725	992	586	1513	1021	922
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-53	-53	-100	-55	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$10.49	\$19.98	\$20.21	\$26.28	\$18.48	\$35.20	\$14.60 per adult	\$13.56 per adult
-Monthly	\$1,847	\$3,516	\$3,556	\$4,625	\$3,253	\$6,195	\$5,138	\$4,773
-Annual	\$22,165	\$42,194	\$42,675	\$55,496	\$39,031	\$74,339	\$61,662	\$57,279

**Table 8**  
**The Self-Sufficiency Standard for Denver, CO PMSA, 2004**  
**Jefferson County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	infant preschooler	preschooler schoolage
Housing	666	877	877	877	877	1203	877	877
Child Care	0	650	685	1335	381	1716	1335	1066
Food	182	266	276	358	473	481	515	565
Transportation	233	238	238	238	238	238	459	459
Health Care	86	199	211	219	249	238	257	269
Miscellaneous	117	223	229	303	222	388	344	324
Taxes	281	496	520	722	366	1035	754	669
Earned Income								
Tax Credit (-)	0	0	0	0	-62	0	0	0
Child Care								
Tax Credit (-)	0	-63	-63	-100	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-164	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.89	\$15.93	\$16.42	\$21.50	\$14.29	\$28.12	\$12.14 per adult	\$11.26 per adult
-Monthly	\$1,565	\$2,804	\$2,890	\$3,784	\$2,514	\$4,949	\$4,274	\$3,962
-Annual	\$18,774	\$33,646	\$34,679	\$45,408	\$30,170	\$59,391	\$51,292	\$47,544

**Table 9**  
**The Self-Sufficiency Standard for Fort Collins - Loveland, CO MSA, 2004**  
**Larimer County**

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	597	739	739	739	739	1026	739	739
Child Care	0	590	663	1253	347	1600	1253	1010
Food	182	266	276	358	473	481	515	565
Transportation	225	230	230	230	230	230	443	443
Health Care	88	207	219	227	257	246	265	276
Miscellaneous	109	203	213	281	205	358	322	303
Taxes	253	413	456	604	287	870	668	566
<b>Earned Income</b>								
Tax Credit (-)	0	0	0	0	-127	0	0	0
Child Care								
Tax Credit (-)	0	-68	-65	-105	-73	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-133	-250	-167	-167
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$8.27</b>	<b>\$14.20</b>	<b>\$15.04</b>	<b>\$19.43</b>	<b>\$12.53</b>	<b>\$25.35</b>	<b>\$11.19</b> <i>per adult</i>	<b>\$10.33</b> <i>per adult</i>
-Monthly	<b>\$1,455</b>	<b>\$2,498</b>	<b>\$2,648</b>	<b>\$3,420</b>	<b>\$2,205</b>	<b>\$4,461</b>	<b>\$3,938</b>	<b>\$3,636</b>
-Annual	<b>\$17,456</b>	<b>\$29,982</b>	<b>\$31,771</b>	<b>\$41,043</b>	<b>\$26,465</b>	<b>\$53,537</b>	<b>\$47,261</b>	<b>\$43,637</b>

**Table 10**  
**The Self-Sufficiency Standard for Grand Junction, CO MSA, 2004**  
**Mesa County**

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	463	579	579	579	579	780	579	579
Child Care	0	504	498	1002	352	1354	1002	850
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	97	181	183	242	192	312	283	274
Taxes	200	290	301	422	232	677	466	428
<b>Earned Income</b>								
Tax Credit (-)	0	-66	-60	-3	-171	0	0	0
Child Care								
Tax Credit (-)	0	-75	-73	-125	-65	-100	-110	-115
Child Tax Credit (-)	0	-83	-83	-167	-112	-250	-167	-167
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$7.18</b>	<b>\$11.72</b>	<b>\$11.93</b>	<b>\$15.88</b>	<b>\$11.34</b>	<b>\$21.36</b>	<b>\$9.39</b> <i>per adult</i>	<b>\$8.98</b> <i>per adult</i>
-Monthly	<b>\$1,263</b>	<b>\$2,062</b>	<b>\$2,099</b>	<b>\$2,795</b>	<b>\$1,996</b>	<b>\$3,759</b>	<b>\$3,304</b>	<b>\$3,163</b>
-Annual	<b>\$15,162</b>	<b>\$24,749</b>	<b>\$25,190</b>	<b>\$33,535</b>	<b>\$23,955</b>	<b>\$45,104</b>	<b>\$39,649</b>	<b>\$37,951</b>

**Table 11**  
**The Self-Sufficiency Standard for Greeley, CO PMSA, 2004**  
**Weld County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	592	745	745	745	745	1034	745	745
Child Care	0	509	622	1131	394	1525	1131	1016
Food	182	266	276	358	473	481	515	565
Transportation	225	230	230	230	230	230	443	443
Health Care	88	207	219	227	257	246	265	276
Miscellaneous	109	196	209	269	210	352	310	305
Taxes	251	370	441	544	316	841	591	572
Earned Income								
Tax Credit (-)	0	-20	0	0	-105	0	0	0
Child Care								
Tax Credit (-)	0	-70	-65	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-143	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.22	\$13.35	\$14.74	\$18.31	\$13.11	\$24.77	\$10.61 per adult	\$10.39 per adult
-Monthly	\$1,447	\$2,350	\$2,594	\$3,222	\$2,308	\$4,359	\$3,734	\$3,656
-Annual	\$17,365	\$28,199	\$31,125	\$38,665	\$27,698	\$52,313	\$44,805	\$43,868

**Table 12**  
**The Self-Sufficiency Standard for Pueblo, CO MSA, 2004**  
**Pueblo County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	486	608	608	608	608	818	608	608
Child Care	0	585	459	1044	347	1391	1044	806
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	98	187	177	244	189	314	286	269
Taxes	209	328	269	435	228	691	485	410
Earned Income								
Tax Credit (-)	0	-46	-79	0	-178	0	0	0
Child Care								
Tax Credit (-)	0	-73	-75	-125	-62	-100	-110	-120
Child Tax Credit (-)	0	-83	-83	-167	-109	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.33	\$12.43	\$11.24	\$16.09	\$11.15	\$21.58	\$9.54 per adult	\$8.75 per adult
-Monthly	\$1,290	\$2,187	\$1,978	\$2,832	\$1,962	\$3,798	\$3,359	\$3,080
-Annual	\$15,477	\$26,243	\$23,736	\$33,980	\$23,545	\$45,581	\$40,311	\$36,965

**Table 13**  
**The Self-Sufficiency Standard for Alamosa County, CO, 2004**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	390	401	791	371	1162	791	772
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	161	165	213	185	283	255	259
Taxes	189	202	210	305	221	524	347	389
Earned Income								
Tax Credit (-)	0	-122	-114	-109	-189	0	-4	0
Child Care								
Tax Credit (-)	0	-62	-66	-100	-56	-110	-106	-115
Child Tax Credit (-)	0	-83	-83	-142	-103	-241	-167	-167
Self-Sufficiency Wage								
-Hourly	<b>\$6.89</b>	<b>\$9.71</b>	<b>\$9.98</b>	<b>\$13.03</b>	<b>\$10.85</b>	<b>\$18.66</b>	<b>\$8.15</b> <i>per adult</i>	<b>\$8.40</b> <i>per adult</i>
-Monthly	<b>\$1,213</b>	<b>\$1,710</b>	<b>\$1,756</b>	<b>\$2,292</b>	<b>\$1,909</b>	<b>\$3,284</b>	<b>\$2,870</b>	<b>\$2,955</b>
-Annual	<b>\$14,551</b>	<b>\$20,517</b>	<b>\$21,075</b>	<b>\$27,509</b>	<b>\$22,908</b>	<b>\$39,412</b>	<b>\$34,441</b>	<b>\$35,463</b>

**Table 14**  
**The Self-Sufficiency Standard for Archuleta County, CO, 2004**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	548	648	648	648	648	875	648	648
Child Care	0	477	542	1018	300	1319	1018	842
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	105	186	194	251	194	318	292	280
Taxes	238	317	367	468	245	707	517	463
Earned Income								
Tax Credit (-)	0	-51	-23	0	-164	0	0	0
Child Care								
Tax Credit (-)	0	-73	-70	-120	-68	-100	-105	-110
Child Tax Credit (-)	0	-83	-83	-167	-115	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	<b>\$7.93</b>	<b>\$12.23</b>	<b>\$13.23</b>	<b>\$16.72</b>	<b>\$11.53</b>	<b>\$21.90</b>	<b>\$9.81</b> <i>per adult</i>	<b>\$9.29</b> <i>per adult</i>
-Monthly	<b>\$1,395</b>	<b>\$2,152</b>	<b>\$2,329</b>	<b>\$2,942</b>	<b>\$2,029</b>	<b>\$3,854</b>	<b>\$3,454</b>	<b>\$3,268</b>
-Annual	<b>\$16,740</b>	<b>\$25,825</b>	<b>\$27,943</b>	<b>\$35,305</b>	<b>\$24,349</b>	<b>\$46,249</b>	<b>\$41,443</b>	<b>\$39,220</b>

**Table 15**  
**The Self-Sufficiency Standard for Baca County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	260	358	618	260	877	618	617
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	148	160	195	174	254	237	243
Taxes	182	163	187	240	184	391	285	304
Earned Income								
Tax Credit (-)	0	-150	-126	-162	-223	0	-64	-44
Child Care								
Tax Credit (-)	0	-44	-59	-69	-40	-125	-78	-88
Child Tax Credit (-)	0	-66	-81	-116	-87	-199	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.85	\$8.72	\$9.57	\$11.59	\$9.93	\$16.28	\$7.35 per adult	\$7.63 per adult
-Monthly	\$1,206	\$1,535	\$1,684	\$2,040	\$1,748	\$2,865	\$2,587	\$2,684
-Annual	\$14,466	\$18,420	\$20,206	\$24,475	\$20,982	\$34,385	\$31,038	\$32,211

**Table 16**  
**The Self-Sufficiency Standard for Bent County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	542	364	906	433	1339	906	797
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	177	161	224	191	301	266	261
Taxes	189	267	201	340	236	604	399	396
Earned Income								
Tax Credit (-)	0	-80	-123	-76	-171	0	0	0
Child Care								
Tax Credit (-)	0	-75	-61	-124	-65	-105	-120	-118
Child Tax Credit (-)	0	-83	-83	-157	-112	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.89	\$11.19	\$9.68	\$13.91	\$11.33	\$20.20	\$8.64 per adult	\$8.48 per adult
-Monthly	\$1,213	\$1,970	\$1,704	\$2,448	\$1,994	\$3,555	\$3,040	\$2,987
-Annual	\$14,551	\$23,636	\$20,450	\$29,375	\$23,923	\$42,662	\$36,477	\$35,840

**Table 17**  
**The Self-Sufficiency Standard for Chaffee County, CO, 2004**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	477	468	945	445	1390	945	913
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	175	176	233	198	311	274	277
Taxes	191	259	267	375	263	677	431	447
Earned Income								
Tax Credit (-)	0	-85	-80	-44	-150	0	0	0
Child Care								
Tax Credit (-)	0	-75	-75	-130	-73	-100	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-122	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.94	\$11.04	\$11.19	\$14.76	\$11.90	\$21.28	\$8.98 per adult	\$9.12 per adult
-Monthly	\$1,222	\$1,943	\$1,969	\$2,598	\$2,094	\$3,745	\$3,161	\$3,210
-Annual	\$14,667	\$23,314	\$23,628	\$31,181	\$25,125	\$44,941	\$37,932	\$38,524

**Table 18**  
**The Self-Sufficiency Standard for Cheyenne County, CO, 2004**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	683	362	1044	480	1524	1044	842
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	191	161	238	196	319	280	266
Taxes	177	324	181	372	223	677	421	365
Earned Income								
Tax Credit (-)	0	-39	-126	-31	-163	0	0	0
Child Care								
Tax Credit (-)	0	-73	-59	-130	-69	-100	-115	-120
Child Tax Credit (-)	0	-83	-81	-167	-116	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.82	\$12.64	\$9.56	\$15.12	\$11.55	\$21.80	\$9.14 per adult	\$8.53 per adult
-Monthly	\$1,201	\$2,226	\$1,683	\$2,661	\$2,033	\$3,837	\$3,219	\$3,003
-Annual	\$14,410	\$26,706	\$20,193	\$31,935	\$24,400	\$46,039	\$38,625	\$36,037

**Table 19**  
**The Self-Sufficiency Standard for Clear Creek County, CO, 2004**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	489	552	552	552	552	769	552	552
Child Care	0	693	901	1595	780	2375	1595	1682
Food	182	266	276	358	473	481	515	565
Transportation	233	238	238	238	238	238	459	459
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	100	199	222	300	233	414	342	356
Taxes	217	395	501	724	459	1231	760	826
Earned Income								
Tax Credit (-)	0	-8	0	0	-4	0	0	0
Child Care								
Tax Credit (-)	0	-68	-63	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.49	\$13.75	\$15.87	\$21.34	\$15.86	\$30.87	\$12.07 per adult	\$12.73 per adult
-Monthly	\$1,319	\$2,421	\$2,793	\$3,756	\$2,791	\$5,434	\$4,250	\$4,480
-Annual	\$15,829	\$29,049	\$33,511	\$45,071	\$33,488	\$65,203	\$51,004	\$53,762

**Table 20**  
**The Self-Sufficiency Standard for Conejos County, CO, 2004**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	433	390	823	390	1213	823	780
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	92	164	162	214	186	287	255	257
Taxes	174	193	188	289	198	508	319	325
Earned Income								
Tax Credit (-)	0	-118	-123	-107	-193	0	-9	-3
Child Care								
Tax Credit (-)	0	-64	-61	-101	-55	-110	-104	-107
Child Tax Credit (-)	0	-83	-83	-142	-102	-243	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.72	\$9.86	\$9.69	\$13.05	\$10.75	\$18.79	\$8.09 per adult	\$8.17 per adult
-Monthly	\$1,183	\$1,736	\$1,705	\$2,297	\$1,893	\$3,308	\$2,847	\$2,876
-Annual	\$14,196	\$20,826	\$20,463	\$27,568	\$22,713	\$39,690	\$34,159	\$34,516

**Table 21**  
**The Self-Sufficiency Standard for Costilla County, CO, 2004**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	445	450	894	269	1163	894	718
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	167	169	223	175	283	265	254
Taxes	182	206	219	323	185	505	375	325
Earned Income								
Tax Credit (-)	0	-111	-104	-82	-221	0	0	-12
Child Care								
Tax Credit (-)	0	-69	-73	-119	-41	-110	-120	-102
Child Tax Credit (-)	0	-83	-83	-154	-88	-239	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.85	\$10.10	\$10.36	\$13.75	\$10.00	\$18.57	\$8.53 per adult	\$8.05 per adult
-Monthly	\$1,206	\$1,778	\$1,823	\$2,419	\$1,759	\$3,269	\$3,003	\$2,833
-Annual	\$14,467	\$21,341	\$21,875	\$29,032	\$21,110	\$39,225	\$36,034	\$33,992

**Table 22**  
**The Self-Sufficiency Standard for Crowley County, CO, 2004**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	427	303	730	180	910	730	483
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	165	155	207	166	258	249	230
Taxes	189	211	187	284	184	423	337	281
Earned Income								
Tax Credit (-)	0	-113	-135	-126	-242	0	-22	-83
Child Care								
Tax Credit (-)	0	-67	-53	-88	-31	-120	-98	-69
Child Tax Credit (-)	0	-83	-75	-133	-78	-206	-167	-162
Self-Sufficiency Wage								
-Hourly	\$6.89	\$10.01	\$9.24	\$12.55	\$9.43	\$16.66	\$7.91 per adult	\$7.10 per adult
-Monthly	\$1,213	\$1,762	\$1,626	\$2,209	\$1,659	\$2,932	\$2,784	\$2,498
-Annual	\$14,551	\$21,150	\$19,514	\$26,506	\$19,909	\$35,180	\$33,414	\$29,973

**Table 23**  
**The Self-Sufficiency Standard for Custer County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	390	433	823	325	1148	823	758
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	161	168	216	181	281	258	258
Taxes	184	195	215	305	199	506	338	344
<b>Earned Income</b>								
Tax Credit (-)	0	-123	-107	-101	-205	0	0	0
Child Care Tax Credit (-)	0	-61	-71	-106	-49	-110	-109	-109
Child Tax Credit (-)	0	-83	-83	-145	-96	-238	-167	-167
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.86	\$9.68	\$10.23	\$13.22	\$10.43	\$18.49	\$8.23 per adult	\$8.24 per adult
-Monthly	\$1,208	\$1,703	\$1,800	\$2,327	\$1,836	\$3,254	\$2,898	\$2,901
-Annual	\$14,495	\$20,435	\$21,598	\$27,925	\$22,037	\$39,054	\$34,780	\$34,810

**Table 24**  
**The Self-Sufficiency Standard for Delta County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	488	433	921	412	1333	921	845
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	176	173	231	194	305	271	270
Taxes	195	272	257	370	255	636	430	429
<b>Earned Income</b>								
Tax Credit (-)	0	-80	-90	-54	-160	0	0	0
Child Care Tax Credit (-)	0	-75	-78	-135	-70	-100	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-117	-250	-167	-167
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.96	\$11.20	\$10.85	\$14.50	\$11.62	\$20.69	\$8.90 per adult	\$8.86 per adult
-Monthly	\$1,226	\$1,972	\$1,909	\$2,552	\$2,046	\$3,641	\$3,134	\$3,117
-Annual	\$14,709	\$23,661	\$22,911	\$30,620	\$24,547	\$43,692	\$37,610	\$37,408

**Table 25**  
**The Self-Sufficiency Standard for Dolores County, CO, 2004**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	356	282	638	300	938	638	582
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	163	158	202	183	266	243	244
Taxes	184	196	180	259	201	428	302	305
Earned Income								
Tax Credit (-)	0	-120	-131	-141	-198	0	-45	-43
Child Care								
Tax Credit (-)	0	-63	-56	-79	-52	-120	-87	-88
Child Tax Credit (-)	0	-83	-78	-126	-99	-214	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.90	\$9.79	\$9.38	\$12.15	\$10.61	\$17.13	\$7.61 per adult	\$7.64 per adult
-Monthly	\$1,215	\$1,723	\$1,652	\$2,138	\$1,867	\$3,015	\$2,677	\$2,688
-Annual	\$14,581	\$20,676	\$19,818	\$25,660	\$22,407	\$36,181	\$32,124	\$32,260

**Table 26**  
**The Self-Sufficiency Standard for Eagle County, CO, 2004**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	614	818	818	818	818	1139	818	818
Child Care	0	758	618	1376	401	1777	1376	1018
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	81	182	194	201	232	220	240	251
Miscellaneous	110	225	213	298	215	385	339	309
Taxes	257	514	461	714	347	1031	744	594
Earned Income								
Tax Credit (-)	0	0	0	0	-84	0	0	0
Child Care								
Tax Credit (-)	0	-63	-65	-100	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-153	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.34	\$16.17	\$15.11	\$21.18	\$13.68	\$27.91	\$11.95 per adult	\$10.60 per adult
-Monthly	\$1,468	\$2,846	\$2,660	\$3,727	\$2,408	\$4,912	\$4,206	\$3,730
-Annual	\$17,610	\$34,154	\$31,921	\$44,723	\$28,900	\$58,947	\$50,467	\$44,762

**Table 27**  
**The Self-Sufficiency Standard for Elbert County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	512	587	587	587	587	732	587	587
Child Care	0	607	542	1148	358	1506	1148	899
Food	182	266	276	358	473	481	515	565
Transportation	233	238	238	238	238	238	459	459
Health Care	95	227	239	247	278	266	285	297
Miscellaneous	102	193	188	258	193	322	299	281
Taxes	220	347	323	485	228	709	537	447
Earned Income								
Tax Credit (-)	0	-31	-45	0	-169	0	0	0
Child Care								
Tax Credit (-)	0	-70	-73	-120	-66	-100	-105	-110
Child Tax Credit (-)	0	-83	-83	-167	-113	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.63	\$12.96	\$12.46	\$17.24	\$11.41	\$22.18	\$10.11 <i>per adult</i>	\$9.26 <i>per adult</i>
-Monthly	\$1,344	\$2,281	\$2,192	\$3,034	\$2,007	\$3,904	\$3,559	\$3,259
-Annual	\$16,125	\$27,367	\$26,308	\$36,407	\$24,089	\$46,853	\$42,704	\$39,105

**Table 28**  
**The Self-Sufficiency Standard for Fremont County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	423	447	869	401	1270	869	848
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	165	169	220	188	294	262	267
Taxes	183	202	220	318	215	556	381	387
Earned Income								
Tax Credit (-)	0	-116	-104	-88	-184	0	0	0
Child Care								
Tax Credit (-)	0	-66	-73	-115	-59	-105	-118	-120
Child Tax Credit (-)	0	-83	-83	-151	-106	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.86	\$9.93	\$10.35	\$13.57	\$11.00	\$19.50	\$8.48 <i>per adult</i>	\$8.61 <i>per adult</i>
-Monthly	\$1,207	\$1,748	\$1,821	\$2,388	\$1,936	\$3,432	\$2,984	\$3,032
-Annual	\$14,488	\$20,971	\$21,856	\$28,661	\$23,233	\$41,181	\$35,807	\$36,380

**Table 29**  
**The Self-Sufficiency Standard for Garfield County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	521	658	658	658	658	822	658	658
Child Care	0	623	608	1231	360	1591	1231	968
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	81	182	194	201	232	220	240	251
Miscellaneous	101	196	196	268	195	334	308	288
Taxes	219	374	378	543	246	775	591	498
Earned Income								
Tax Credit (-)	0	-19	-16	0	-160	0	0	0
Child Care								
Tax Credit (-)	0	-70	-70	-115	-70	-100	-100	-110
Child Tax Credit (-)	0	-83	-83	-167	-117	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.54	\$13.38	\$13.46	\$18.22	\$11.63	\$23.31	\$10.56 per adult	\$9.64 per adult
-Monthly	\$1,327	\$2,355	\$2,369	\$3,207	\$2,047	\$4,103	\$3,717	\$3,393
-Annual	\$15,924	\$28,258	\$28,430	\$38,478	\$24,559	\$49,238	\$44,605	\$40,719

**Table 30**  
**The Self-Sufficiency Standard for Gilpin County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	556	708	708	708	708	933	708	708
Child Care	0	593	646	1239	660	1899	1239	1306
Food	182	266	276	358	473	481	515	565
Transportation	225	230	230	230	230	230	443	443
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	106	203	211	279	236	382	320	333
Taxes	242	418	453	598	472	1018	669	727
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-68	-65	-110	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.01	\$14.23	\$14.91	\$19.27	\$16.13	\$27.67	\$11.14 per adult	\$11.71 per adult
-Monthly	\$1,409	\$2,505	\$2,624	\$3,392	\$2,838	\$4,869	\$3,923	\$4,122
-Annual	\$16,912	\$30,063	\$31,488	\$40,701	\$34,062	\$58,433	\$47,071	\$49,466

**Table 31**  
**The Self-Sufficiency Standard for Grand County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	502	635	635	635	635	795	635	635
Child Care	0	615	646	1261	522	1783	1261	1168
Food	182	266	276	358	473	481	515	565
Transportation	225	230	230	230	230	230	443	443
Health Care	88	207	219	227	257	246	265	276
Miscellaneous	100	195	201	271	212	354	312	309
Taxes	219	379	413	572	341	869	619	610
Earned Income								
Tax Credit (-)	0	-19	-1	0	-95	0	0	0
Child Care								
Tax Credit (-)	0	-70	-68	-110	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-148	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.48	\$13.38	\$14.02	\$18.62	\$13.40	\$25.04	\$10.75 per adult	\$10.63 per adult
-Monthly	\$1,317	\$2,355	\$2,468	\$3,277	\$2,359	\$4,407	\$3,783	\$3,740
-Annual	\$15,801	\$28,263	\$29,615	\$39,323	\$28,303	\$52,887	\$45,395	\$44,880

**Table 32**  
**The Self-Sufficiency Standard for Gunnison County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	520	644	1164	504	1667	1164	1147
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	179	194	255	204	339	296	300
Taxes	191	283	366	485	285	794	534	561
Earned Income								
Tax Credit (-)	0	-71	-24	0	-130	0	0	0
Child Care								
Tax Credit (-)	0	-75	-70	-120	-73	-100	-105	-100
Child Tax Credit (-)	0	-83	-83	-167	-132	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.94	\$11.52	\$13.20	\$17.06	\$12.45	\$23.68	\$9.98 per adult	\$10.22 per adult
-Monthly	\$1,222	\$2,027	\$2,322	\$3,003	\$2,190	\$4,167	\$3,515	\$3,597
-Annual	\$14,667	\$24,328	\$27,869	\$36,039	\$26,284	\$50,006	\$42,176	\$43,169

**Table 33**  
**The Self-Sufficiency Standard for Hinsdale County, CO, 2004**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +		
						infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	443	543	543	543	543	732	543	543
Child Care	0	356	481	836	349	1185	836	829
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	157	171	216	182	284	256	262
Taxes	191	193	248	321	221	538	356	398
<b>Earned Income</b>								
Tax Credit (-)	0	-131	-95	-98	-198	0	0	0
Child Care								
Tax Credit (-)	0	-56	-78	-108	-52	-110	-109	-119
Child Tax Credit (-)	0	-78	-83	-147	-99	-243	-167	-167
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$6.87</b>	<b>\$9.38</b>	<b>\$10.65</b>	<b>\$13.31</b>	<b>\$10.62</b>	<b>\$18.79</b>	<b>\$8.24</b> <i>per adult</i>	<b>\$8.50</b> <i>per adult</i>
-Monthly	<b>\$1,210</b>	<b>\$1,651</b>	<b>\$1,875</b>	<b>\$2,342</b>	<b>\$1,870</b>	<b>\$3,307</b>	<b>\$2,901</b>	<b>\$2,994</b>
-Annual	<b>\$14,519</b>	<b>\$19,806</b>	<b>\$22,502</b>	<b>\$28,110</b>	<b>\$22,437</b>	<b>\$39,686</b>	<b>\$34,818</b>	<b>\$35,923</b>

**Table 34**  
**The Self-Sufficiency Standard for Huerfano County, CO, 2004**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +		
						infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	347	465	812	263	1074	812	728
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	157	171	215	174	274	257	254
Taxes	189	189	240	311	200	486	353	349
<b>Earned Income</b>								
Tax Credit (-)	0	-131	-97	-103	-219	0	0	-4
Child Care								
Tax Credit (-)	0	-56	-77	-105	-42	-115	-109	-106
Child Tax Credit (-)	0	-78	-83	-145	-89	-228	-167	-167
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$6.89</b>	<b>\$9.38</b>	<b>\$10.59</b>	<b>\$13.19</b>	<b>\$10.04</b>	<b>\$17.94</b>	<b>\$8.24</b> <i>per adult</i>	<b>\$8.16</b> <i>per adult</i>
-Monthly	<b>\$1,213</b>	<b>\$1,651</b>	<b>\$1,863</b>	<b>\$2,321</b>	<b>\$1,768</b>	<b>\$3,158</b>	<b>\$2,901</b>	<b>\$2,871</b>
-Annual	<b>\$14,551</b>	<b>\$19,811</b>	<b>\$22,358</b>	<b>\$27,849</b>	<b>\$21,213</b>	<b>\$37,890</b>	<b>\$34,806</b>	<b>\$34,454</b>

**Table 35**  
**The Self-Sufficiency Standard for Jackson County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	374	341	715	263	978	715	604
Food	182	266	276	358	473	481	515	565
Transportation	225	230	230	230	230	230	443	443
Health Care	88	207	219	227	257	246	265	276
Miscellaneous	93	162	161	207	177	267	248	243
Taxes	185	198	195	279	197	441	326	314
Earned Income								
Tax Credit (-)	0	-121	-124	-125	-214	0	-26	-42
Child Care								
Tax Credit (-)	0	-62	-61	-88	-44	-120	-96	-88
Child Tax Credit (-)	0	-83	-82	-134	-91	-216	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.86	\$9.73	\$9.65	\$12.57	\$10.17	\$17.26	\$7.86 per adult	\$7.65 per adult
-Monthly	\$1,207	\$1,713	\$1,699	\$2,212	\$1,790	\$3,038	\$2,766	\$2,692
-Annual	\$14,489	\$20,560	\$20,383	\$26,542	\$21,479	\$36,460	\$33,197	\$32,302

**Table 36**  
**The Self-Sufficiency Standard for Kiowa County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	403	377	780	319	1099	780	696
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	163	162	211	180	277	254	251
Taxes	182	195	194	287	194	475	324	327
Earned Income								
Tax Credit (-)	0	-121	-122	-115	-207	0	-13	-18
Child Care								
Tax Credit (-)	0	-63	-62	-96	-48	-115	-102	-100
Child Tax Credit (-)	0	-83	-83	-139	-95	-230	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.85	\$9.76	\$9.72	\$12.86	\$10.36	\$18.02	\$8.04 per adult	\$7.97 per adult
-Monthly	\$1,206	\$1,718	\$1,711	\$2,264	\$1,824	\$3,172	\$2,831	\$2,807
-Annual	\$14,466	\$20,612	\$20,532	\$27,166	\$21,888	\$38,065	\$33,978	\$33,680

**Table 37**  
**The Self-Sufficiency Standard for Kit Carson County, CO, 2004**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	383	407	790	263	1052	790	670
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	161	165	212	174	272	254	249
Taxes	177	181	194	281	174	445	314	305
<b>Earned Income</b>								
Tax Credit (-)	0	-126	-116	-114	-225	0	-12	-30
Child Care Tax Credit (-)	0	-59	-65	-97	-40	-115	-102	-94
Child Tax Credit (-)	0	-81	-83	-139	-87	-222	-167	-167
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$6.82</b>	<b>\$9.56</b>	<b>\$9.92</b>	<b>\$12.89</b>	<b>\$9.89</b>	<b>\$17.61</b>	<b>\$8.04</b> <i>per adult</i>	<b>\$7.81</b> <i>per adult</i>
-Monthly	<b>\$1,201</b>	<b>\$1,682</b>	<b>\$1,746</b>	<b>\$2,268</b>	<b>\$1,741</b>	<b>\$3,099</b>	<b>\$2,832</b>	<b>\$2,750</b>
-Annual	<b>\$14,410</b>	<b>\$20,180</b>	<b>\$20,956</b>	<b>\$27,215</b>	<b>\$20,894</b>	<b>\$37,183</b>	<b>\$33,981</b>	<b>\$33,005</b>

**Table 38**  
**The Self-Sufficiency Standard for Lake County, CO, 2004**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	477	523	1000	349	1349	1000	872
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	175	182	239	188	307	279	273
Taxes	191	259	297	403	227	632	456	429
<b>Earned Income</b>								
Tax Credit (-)	0	-85	-63	-21	-181	0	0	0
Child Care Tax Credit (-)	0	-75	-75	-130	-60	-100	-110	-115
Child Tax Credit (-)	0	-83	-83	-167	-107	-250	-167	-167
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$6.94</b>	<b>\$11.04</b>	<b>\$11.80</b>	<b>\$15.40</b>	<b>\$11.07</b>	<b>\$20.77</b>	<b>\$9.24</b> <i>per adult</i>	<b>\$8.94</b> <i>per adult</i>
-Monthly	<b>\$1,222</b>	<b>\$1,943</b>	<b>\$2,077</b>	<b>\$2,710</b>	<b>\$1,948</b>	<b>\$3,655</b>	<b>\$3,252</b>	<b>\$3,148</b>
-Annual	<b>\$14,667</b>	<b>\$23,314</b>	<b>\$24,919</b>	<b>\$32,520</b>	<b>\$23,378</b>	<b>\$43,860</b>	<b>\$39,021</b>	<b>\$37,773</b>

**Table 39**  
**The Self-Sufficiency Standard for La Plata County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	605	797	797	797	797	1110	797	797
Child Care	0	563	520	1083	319	1402	1083	839
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	111	209	207	272	211	350	313	295
Taxes	264	449	438	574	331	847	618	539
Earned Income								
Tax Credit (-)	0	0	0	0	-101	0	0	0
Child Care								
Tax Credit (-)	0	-65	-68	-110	-70	-100	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-146	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.43	\$14.78	\$14.57	\$18.71	\$13.24	\$24.69	\$10.78 per adult	\$9.97 per adult
-Monthly	\$1,484	\$2,602	\$2,564	\$3,293	\$2,330	\$4,345	\$3,795	\$3,510
-Annual	\$17,805	\$31,219	\$30,770	\$39,513	\$27,965	\$52,139	\$45,543	\$42,125

**Table 40**  
**The Self-Sufficiency Standard for Las Animas County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	448	543	543	543	543	732	543	543
Child Care	0	463	341	804	300	1105	804	641
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	94	169	159	214	178	277	256	246
Taxes	197	233	198	316	213	507	360	342
Earned Income								
Tax Credit (-)	0	-103	-127	-103	-207	0	0	-28
Child Care								
Tax Credit (-)	0	-74	-59	-104	-48	-115	-109	-95
Child Tax Credit (-)	0	-83	-80	-144	-95	-233	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.02	\$10.39	\$9.53	\$13.17	\$10.36	\$18.22	\$8.24 per adult	\$7.83 per adult
-Monthly	\$1,236	\$1,828	\$1,678	\$2,318	\$1,823	\$3,207	\$2,900	\$2,757
-Annual	\$14,835	\$21,938	\$20,131	\$27,815	\$21,872	\$38,487	\$34,801	\$33,082

**Table 41**  
**The Self-Sufficiency Standard for Lincoln County, CO, 2004**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	451	390	841	296	1137	841	686
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	95	227	239	247	278	266	285	297
Miscellaneous	95	173	169	223	183	286	265	256
Taxes	195	250	229	337	216	535	396	353
Earned Income								
Tax Credit (-)	0	-91	-103	-78	-195	0	0	0
Child Care								
Tax Credit (-)	0	-78	-74	-122	-54	-110	-120	-108
Child Tax Credit (-)	0	-83	-83	-156	-101	-245	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.03	\$10.80	\$10.39	\$13.83	\$10.70	\$18.89	\$8.60 per adult	\$8.22 per adult
-Monthly	\$1,237	\$1,900	\$1,829	\$2,435	\$1,883	\$3,325	\$3,026	\$2,893
-Annual	\$14,848	\$22,803	\$21,943	\$29,219	\$22,599	\$39,902	\$36,310	\$34,715

**Table 42**  
**The Self-Sufficiency Standard for Logan County, CO, 2004**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	423	412	834	412	1246	834	823
Food	182	266	276	358	473	481	515	565
Transportation	225	230	230	230	230	230	443	443
Health Care	88	207	219	227	257	246	265	276
Miscellaneous	93	167	168	219	192	294	260	265
Taxes	195	228	235	338	253	590	408	420
Earned Income								
Tax Credit (-)	0	-107	-104	-87	-168	0	0	0
Child Care								
Tax Credit (-)	0	-71	-73	-116	-67	-105	-118	-120
Child Tax Credit (-)	0	-83	-83	-152	-114	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.92	\$10.24	\$10.35	\$13.60	\$11.43	\$19.68	\$8.48 per adult	\$8.66 per adult
-Monthly	\$1,218	\$1,802	\$1,822	\$2,394	\$2,012	\$3,464	\$2,983	\$3,050
-Annual	\$14,613	\$21,629	\$21,866	\$28,732	\$24,145	\$41,564	\$35,800	\$36,601

**Table 43**  
**The Self-Sufficiency Standard for Mineral County, CO, 2004**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	470	429	899	330	1229	899	759
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	174	173	228	186	295	269	261
Taxes	193	259	252	358	227	582	419	402
Earned Income								
Tax Credit (-)	0	-86	-92	-62	-185	0	0	0
Child Care								
Tax Credit (-)	0	-75	-78	-133	-58	-105	-115	-119
Child Tax Credit (-)	0	-83	-83	-164	-105	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.96	\$10.99	\$10.78	\$14.28	\$10.95	\$19.71	\$8.80 per adult	\$8.50 per adult
-Monthly	\$1,224	\$1,934	\$1,898	\$2,512	\$1,928	\$3,469	\$3,098	\$2,992
-Annual	\$14,692	\$23,208	\$22,772	\$30,149	\$23,131	\$41,624	\$37,177	\$35,902

**Table 44**  
**The Self-Sufficiency Standard for Moffat County, CO, 2004**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	569	498	1067	260	1327	1067	758
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	184	179	245	179	304	286	261
Taxes	192	312	285	441	210	625	487	398
Earned Income								
Tax Credit (-)	0	-55	-71	0	-206	0	0	0
Child Care								
Tax Credit (-)	0	-73	-75	-125	-49	-100	-110	-119
Child Tax Credit (-)	0	-83	-83	-167	-96	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.95	\$12.10	\$11.54	\$16.18	\$10.41	\$20.59	\$9.54 per adult	\$8.49 per adult
-Monthly	\$1,223	\$2,129	\$2,030	\$2,848	\$1,832	\$3,625	\$3,357	\$2,988
-Annual	\$14,677	\$25,546	\$24,362	\$34,179	\$21,978	\$43,495	\$40,283	\$35,851

**Table 45**  
**The Self-Sufficiency Standard for Montezuma County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	336	347	683	300	983	683	647
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	161	164	207	183	270	248	250
Taxes	192	202	210	287	218	473	336	346
<b>Earned Income</b>								
Tax Credit (-)	0	-122	-115	-125	-194	0	-25	-16
Child Care								
Tax Credit (-)	0	-62	-66	-89	-54	-115	-96	-101
Child Tax Credit (-)	0	-83	-83	-134	-101	-223	-167	-167
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$6.95</b>	<b>\$9.70</b>	<b>\$9.96</b>	<b>\$12.59</b>	<b>\$10.71</b>	<b>\$17.65</b>	<b>\$7.87</b> <i>per adult</i>	<b>\$8.00</b> <i>per adult</i>
-Monthly	<b>\$1,223</b>	<b>\$1,707</b>	<b>\$1,753</b>	<b>\$2,215</b>	<b>\$1,884</b>	<b>\$3,106</b>	<b>\$2,771</b>	<b>\$2,815</b>
-Annual	<b>\$14,675</b>	<b>\$20,482</b>	<b>\$21,038</b>	<b>\$26,581</b>	<b>\$22,612</b>	<b>\$37,270</b>	<b>\$33,252</b>	<b>\$33,779</b>

**Table 46**  
**The Self-Sufficiency Standard for Montrose County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	549	549	549	549	762	549	549
Child Care	0	509	433	943	433	1376	943	867
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	179	174	233	197	312	274	273
Taxes	190	279	250	376	259	682	431	428
<b>Earned Income</b>								
Tax Credit (-)	0	-73	-90	-43	-153	0	0	0
Child Care								
Tax Credit (-)	0	-75	-78	-130	-73	-100	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-121	-250	-167	-167
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$6.94</b>	<b>\$11.46</b>	<b>\$10.84</b>	<b>\$14.80</b>	<b>\$11.82</b>	<b>\$21.41</b>	<b>\$8.99</b> <i>per adult</i>	<b>\$8.94</b> <i>per adult</i>
-Monthly	<b>\$1,222</b>	<b>\$2,017</b>	<b>\$1,908</b>	<b>\$2,605</b>	<b>\$2,081</b>	<b>\$3,768</b>	<b>\$3,165</b>	<b>\$3,147</b>
-Annual	<b>\$14,660</b>	<b>\$24,206</b>	<b>\$22,897</b>	<b>\$31,260</b>	<b>\$24,968</b>	<b>\$45,217</b>	<b>\$37,982</b>	<b>\$37,758</b>

**Table 47**  
**The Self-Sufficiency Standard for Morgan, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	412	390	802	390	1192	802	780
Food	182	266	276	358	473	481	515	565
Transportation	225	230	230	230	230	230	443	443
Health Care	88	207	219	227	257	246	265	276
Miscellaneous	93	166	166	216	189	288	257	261
Taxes	185	208	208	307	222	533	343	383
Earned Income								
Tax Credit (-)	0	-113	-113	-101	-179	0	0	0
Child Care								
Tax Credit (-)	0	-68	-68	-106	-61	-110	-108	-116
Child Tax Credit (-)	0	-83	-83	-146	-108	-247	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.86	\$10.04	\$10.05	\$13.24	\$11.12	\$19.00	\$8.22 per adult	\$8.44 per adult
-Monthly	\$1,207	\$1,768	\$1,768	\$2,330	\$1,957	\$3,345	\$2,893	\$2,969
-Annual	\$14,489	\$21,211	\$21,217	\$27,963	\$23,485	\$40,138	\$34,714	\$35,630

**Table 48**  
**The Self-Sufficiency Standard for Otero County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	347	358	704	367	1071	704	724
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	157	160	204	185	274	246	254
Taxes	187	187	196	272	216	481	325	343
Earned Income								
Tax Credit (-)	0	-132	-125	-134	-191	0	-32	-6
Child Care								
Tax Credit (-)	0	-56	-60	-82	-55	-115	-93	-105
Child Tax Credit (-)	0	-77	-82	-129	-102	-227	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.88	\$9.37	\$9.62	\$12.32	\$10.80	\$17.90	\$7.78 per adult	\$8.13 per adult
-Monthly	\$1,211	\$1,649	\$1,693	\$2,169	\$1,900	\$3,150	\$2,739	\$2,861
-Annual	\$14,534	\$19,791	\$20,314	\$26,029	\$22,799	\$37,797	\$32,870	\$34,334

**Table 49**  
**The Self-Sufficiency Standard for Ouray County, CO, 2004**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	549	549	549	549	732	549	549
Child Care	0	460	501	961	474	1435	961	974
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	174	180	235	201	315	276	284
Taxes	191	253	288	386	273	696	440	477
Earned Income								
Tax Credit (-)	0	-88	-68	-35	-139	0	0	0
Child Care								
Tax Credit (-)	0	-75	-75	-130	-73	-100	-115	-110
Child Tax Credit (-)	0	-83	-83	-167	-127	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.94	\$10.92	\$11.61	\$15.02	\$12.20	\$21.67	\$9.08 per adult	\$9.43 per adult
-Monthly	\$1,222	\$1,921	\$2,044	\$2,644	\$2,148	\$3,813	\$3,195	\$3,319
-Annual	\$14,667	\$23,058	\$24,529	\$31,722	\$25,772	\$45,762	\$38,338	\$39,834

**Table 50**  
**The Self-Sufficiency Standard for Park County, CO, 2004**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	464	604	604	604	604	838	604	604
Child Care	0	691	420	1111	901	2012	1111	1321
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	95	196	171	249	243	377	290	317
Taxes	186	364	232	444	482	963	481	606
Earned Income								
Tax Credit (-)	0	-20	-98	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-70	-77	-125	-60	-100	-110	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.98	\$13.35	\$10.56	\$16.45	\$16.63	\$27.05	\$9.65 per adult	\$10.88 per adult
-Monthly	\$1,228	\$2,350	\$1,858	\$2,895	\$2,928	\$4,761	\$3,395	\$3,829
-Annual	\$14,737	\$28,199	\$22,300	\$34,744	\$35,132	\$57,134	\$40,744	\$45,953

**Table 51**  
**The Self-Sufficiency Standard for Phillips County, CO, 2004**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	433	312	745	363	1109	745	675
Food	182	266	276	358	473	481	515	565
Transportation	225	230	230	230	230	230	443	443
Health Care	88	207	219	227	257	246	265	276
Miscellaneous	93	168	158	210	187	280	251	250
Taxes	183	214	183	287	212	495	330	329
Earned Income								
Tax Credit (-)	0	-108	-130	-117	-188	0	-17	-20
Child Care								
Tax Credit (-)	0	-71	-56	-94	-57	-115	-100	-99
Child Tax Credit (-)	0	-83	-78	-138	-104	-235	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.85	\$10.22	\$9.41	\$12.79	\$10.89	\$18.31	\$7.98 per adult	\$7.95 per adult
-Monthly	\$1,206	\$1,799	\$1,656	\$2,251	\$1,917	\$3,223	\$2,808	\$2,797
-Annual	\$14,468	\$21,593	\$19,871	\$27,011	\$23,003	\$38,670	\$33,699	\$33,569

**Table 52**  
**The Self-Sufficiency Standard for Pitkin County, CO, 2004**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	860	1145	1145	1145	1145	1510	1145	1145
Child Care	0	830	867	1697	402	2099	1697	1268
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	81	182	194	201	232	220	240	251
Miscellaneous	135	265	271	363	248	454	404	367
Taxes	370	722	749	1073	543	1522	1072	893
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-53	-50	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$10.52	\$19.90	\$20.44	\$27.27	\$17.30	\$35.03	\$14.90 per adult	\$13.25 per adult
-Monthly	\$1,851	\$3,503	\$3,597	\$4,800	\$3,045	\$6,165	\$5,246	\$4,663
-Annual	\$22,214	\$42,039	\$43,163	\$57,597	\$36,546	\$73,981	\$62,952	\$55,958

**Table 53**  
**The Self-Sufficiency Standard for Prowers County, CO, 2004**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	390	433	823	405	1229	823	839
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	93	161	168	216	189	290	258	266
Taxes	190	203	224	316	230	555	355	403
<b>Earned Income</b>								
Tax Credit (-)	0	-122	-106	-99	-179	0	0	0
Child Care Tax Credit (-)	0	-62	-72	-107	-61	-110	-111	-120
Child Tax Credit (-)	0	-83	-83	-146	-108	-250	-167	-167
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$6.89</b>	<b>\$9.72</b>	<b>\$10.28</b>	<b>\$13.28</b>	<b>\$11.12</b>	<b>\$19.20</b>	<b>\$8.28</b> <i>per adult</i>	<b>\$8.63</b> <i>per adult</i>
-Monthly	<b>\$1,213</b>	<b>\$1,711</b>	<b>\$1,809</b>	<b>\$2,338</b>	<b>\$1,957</b>	<b>\$3,379</b>	<b>\$2,914</b>	<b>\$3,038</b>
-Annual	<b>\$14,562</b>	<b>\$20,533</b>	<b>\$21,710</b>	<b>\$28,052</b>	<b>\$23,485</b>	<b>\$40,553</b>	<b>\$34,972</b>	<b>\$36,453</b>

**Table 54**  
**The Self-Sufficiency Standard for Rio Blanco County, CO, 2004**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	501	439	940	490	1430	940	929
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	178	174	233	202	315	273	278
Taxes	190	270	251	369	274	689	425	449
<b>Earned Income</b>								
Tax Credit (-)	0	-78	-90	-47	-136	0	0	0
Child Care Tax Credit (-)	0	-75	-78	-130	-73	-100	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-129	-250	-167	-167
<b>Self-Sufficiency Wage</b>								
-Hourly	<b>\$6.94</b>	<b>\$11.29</b>	<b>\$10.85</b>	<b>\$14.68</b>	<b>\$12.28</b>	<b>\$21.60</b>	<b>\$8.95</b> <i>per adult</i>	<b>\$9.17</b> <i>per adult</i>
-Monthly	<b>\$1,221</b>	<b>\$1,987</b>	<b>\$1,909</b>	<b>\$2,584</b>	<b>\$2,162</b>	<b>\$3,802</b>	<b>\$3,149</b>	<b>\$3,230</b>
-Annual	<b>\$14,650</b>	<b>\$23,847</b>	<b>\$22,905</b>	<b>\$31,010</b>	<b>\$25,940</b>	<b>\$45,620</b>	<b>\$37,790</b>	<b>\$38,755</b>

**Table 55**  
**The Self-Sufficiency Standard for Rio Grande County, CO, 2004**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	412	413	825	300	1125	825	714
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	169	171	221	183	284	262	257
Taxes	193	230	244	335	221	536	400	356
Earned Income								
Tax Credit (-)	0	-103	-97	-83	-194	0	0	0
Child Care								
Tax Credit (-)	0	-73	-78	-118	-54	-110	-119	-110
Child Tax Credit (-)	0	-83	-83	-154	-101	-243	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.96	\$10.37	\$10.61	\$13.71	\$10.73	\$18.80	\$8.51 per adult	\$8.25 per adult
-Monthly	\$1,224	\$1,825	\$1,867	\$2,412	\$1,888	\$3,309	\$2,994	\$2,905
-Annual	\$14,692	\$21,900	\$22,405	\$28,946	\$22,653	\$39,714	\$35,926	\$34,863

**Table 56**  
**The Self-Sufficiency Standard for Routt County, CO, 2004**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	506	668	668	668	668	929	668	668
Child Care	0	650	823	1473	217	1690	1473	1040
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	81	182	194	201	232	220	240	251
Miscellaneous	99	199	219	293	182	355	334	297
Taxes	217	406	496	703	220	874	737	550
Earned Income								
Tax Credit (-)	0	-4	0	0	-197	0	0	0
Child Care								
Tax Credit (-)	0	-68	-63	-100	-53	-100	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-100	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.43	\$13.89	\$15.68	\$20.79	\$10.63	\$25.16	\$11.76 per adult	\$10.06 per adult
-Monthly	\$1,308	\$2,445	\$2,759	\$3,658	\$1,871	\$4,428	\$4,141	\$3,540
-Annual	\$15,698	\$29,336	\$33,108	\$43,900	\$22,453	\$53,140	\$49,690	\$42,482

**Table 57**  
**The Self-Sufficiency Standard for Saguache County, CO, 2004**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	390	596	986	385	1370	986	980
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	78	172	184	192	223	211	230	242
Miscellaneous	92	160	183	231	185	302	271	277
Taxes	177	186	287	345	205	590	400	425
Earned Income								
Tax Credit (-)	0	-127	-63	-60	-193	0	0	0
Child Care								
Tax Credit (-)	0	-59	-75	-135	-55	-105	-115	-115
Child Tax Credit (-)	0	-80	-83	-165	-102	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.74	\$9.55	\$11.80	\$14.33	\$10.76	\$20.23	\$8.82 per adult	\$9.07 per adult
-Monthly	\$1,186	\$1,680	\$2,076	\$2,523	\$1,893	\$3,561	\$3,104	\$3,191
-Annual	\$14,238	\$20,159	\$24,914	\$30,275	\$22,721	\$42,733	\$37,246	\$38,292

**Table 58**  
**The Self-Sufficiency Standard for San Juan County, CO, 2004**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	332	542	874	300	1174	874	842
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	94	161	184	226	183	289	267	270
Taxes	191	200	308	346	216	547	401	417
Earned Income								
Tax Credit (-)	0	-123	-57	-70	-195	0	0	0
Child Care								
Tax Credit (-)	0	-61	-73	-128	-54	-110	-120	-115
Child Tax Credit (-)	0	-83	-83	-160	-101	-249	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.94	\$9.66	\$12.03	\$14.06	\$10.70	\$19.14	\$8.66 per adult	\$8.81 per adult
-Monthly	\$1,222	\$1,700	\$2,117	\$2,474	\$1,883	\$3,368	\$3,049	\$3,102
-Annual	\$14,667	\$20,405	\$25,406	\$29,692	\$22,596	\$40,420	\$36,582	\$37,224

**Table 59**  
**The Self-Sufficiency Standard for San Miguel County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	1112	1223	1223	1223	1223	1527	1223	1223
Child Care	0	554	325	879	330	1209	879	655
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	98	237	249	256	287	276	295	306
Miscellaneous	162	251	230	294	254	372	335	319
Taxes	481	654	546	709	564	974	744	679
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-55	-60	-100	-58	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$12.83	\$18.61	\$16.67	\$20.92	\$17.82	\$26.81	\$11.83 per adult	\$11.14 per adult
-Monthly	\$2,258	\$3,275	\$2,935	\$3,682	\$3,136	\$4,718	\$4,165	\$3,922
-Annual	\$27,097	\$39,301	\$35,215	\$44,187	\$37,637	\$56,620	\$49,976	\$47,058

**Table 60**  
**The Self-Sufficiency Standard for Sedgwick County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	325	465	790	263	1053	790	728
Food	182	266	276	358	473	481	515	565
Transportation	225	230	230	230	230	230	443	443
Health Care	88	207	219	227	257	246	265	276
Miscellaneous	93	157	173	215	177	274	256	256
Taxes	185	184	246	304	197	476	340	342
Earned Income								
Tax Credit (-)	0	-132	-92	-104	-214	0	-3	-3
Child Care								
Tax Credit (-)	0	-56	-78	-104	-44	-115	-107	-107
Child Tax Credit (-)	0	-77	-83	-144	-91	-227	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.86	\$9.36	\$10.79	\$13.15	\$10.17	\$17.90	\$8.17 per adult	\$8.17 per adult
-Monthly	\$1,207	\$1,648	\$1,900	\$2,315	\$1,790	\$3,150	\$2,875	\$2,876
-Annual	\$14,489	\$19,772	\$22,795	\$27,782	\$21,479	\$37,798	\$34,497	\$34,517

**Table 61**  
**The Self-Sufficiency Standard for Summit County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	645	828	828	828	828	1152	828	828
Child Care	0	650	1517	2167	600	2767	2167	2117
Food	182	266	276	358	473	481	515	565
Transportation	224	229	229	229	229	229	441	441
Health Care	81	182	194	201	232	220	240	251
Miscellaneous	113	215	304	378	236	485	419	420
Taxes	275	477	897	1164	481	1731	1124	1133
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-65	-50	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.63	\$15.33	\$23.36	\$28.74	\$16.20	\$38.15	\$15.53 per adult	\$15.59 per adult
-Monthly	\$1,520	\$2,698	\$4,111	\$5,058	\$2,851	\$6,715	\$5,466	\$5,489
-Annual	\$18,234	\$32,381	\$49,329	\$60,700	\$34,211	\$80,582	\$65,597	\$65,863

**Table 62**  
**The Self-Sufficiency Standard for Teller County, CO, 2004**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	497	661	661	661	661	919	661	661
Child Care	0	542	439	980	401	1381	980	840
Food	182	266	276	358	473	481	515	565
Transportation	237	242	242	242	242	242	467	467
Health Care	95	227	239	247	278	266	285	297
Miscellaneous	101	194	186	249	206	329	291	283
Taxes	219	360	314	453	292	747	507	467
Earned Income								
Tax Credit (-)	0	-25	-52	0	-123	0	0	0
Child Care Tax Credit (-)	0	-70	-73	-125	-73	-100	-105	-110
Child Tax Credit (-)	0	-83	-83	-167	-135	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.56	\$13.15	\$12.21	\$16.47	\$12.63	\$22.82	\$9.76 per adult	\$9.38 per adult
-Monthly	\$1,331	\$2,314	\$2,149	\$2,898	\$2,223	\$4,016	\$3,435	\$3,303
-Annual	\$15,969	\$27,765	\$25,792	\$34,780	\$26,673	\$48,190	\$41,218	\$39,638

**Table 63**  
**The Self-Sufficiency Standard for Washington County, CO, 2004**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	390	439	829	414	1243	829	853
Food	182	266	276	358	473	481	515	565
Transportation	225	230	230	230	230	230	443	443
Health Care	88	207	219	227	257	246	265	276
Miscellaneous	93	164	171	219	192	293	259	268
Taxes	181	197	225	308	220	548	338	387
Earned Income								
Tax Credit (-)	0	-118	-101	-94	-174	0	0	0
Child Care								
Tax Credit (-)	0	-64	-75	-110	-64	-105	-111	-120
Child Tax Credit (-)	0	-83	-83	-149	-111	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.84	\$9.83	\$10.47	\$13.41	\$11.26	\$19.43	\$8.28 per adult	\$8.66 per adult
-Monthly	\$1,204	\$1,731	\$1,843	\$2,360	\$1,982	\$3,419	\$2,915	\$3,050
-Annual	\$14,446	\$20,770	\$22,120	\$28,320	\$23,787	\$41,029	\$34,980	\$36,599

**Table 64**  
**The Self-Sufficiency Standard for Yuma County, CO, 2004**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	434	543	543	543	543	732	543	543
Child Care	0	347	349	695	244	939	695	593
Food	182	266	276	358	473	481	515	565
Transportation	225	230	230	230	230	230	443	443
Health Care	88	207	219	227	257	246	265	276
Miscellaneous	93	159	162	205	175	263	246	242
Taxes	181	183	192	264	186	420	311	300
Earned Income								
Tax Credit (-)	0	-128	-123	-133	-221	0	-35	-48
Child Care								
Tax Credit (-)	0	-58	-61	-83	-41	-120	-92	-85
Child Tax Credit (-)	0	-79	-83	-130	-88	-211	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.84	\$9.49	\$9.68	\$12.37	\$9.99	\$16.94	\$7.74 per adult	\$7.56 per adult
-Monthly	\$1,204	\$1,670	\$1,704	\$2,177	\$1,758	\$2,981	\$2,725	\$2,663
-Annual	\$14,446	\$20,036	\$20,443	\$26,119	\$21,092	\$35,769	\$32,704	\$31,953

