

THE SELF-SUFFICIENCY STANDARD FOR WYOMING 2016

Prepared for the Wyoming Women's Foundation



THE WYOMING WOMEN'S FOUNDATION

The Wyoming Women's Foundation (WYWF) invests in the economic self-sufficiency of women and opportunities for girls in Wyoming.

Established in 1999, the Foundation is one of a family of funds held at the Wyoming Community Foundation (WYCF), a nonprofit, charitable 501(c)(3) organization, and one of more than 700 community foundations in the United States. The Wyoming Women's Foundation makes grants that benefit women and girls as well as our communities overall. As a statewide leader dedicated to promoting women and girls, WYWF leverages funds through an endowment, and grant-making is focused on lasting change. As an endowed fund of the Wyoming Community Foundation, contributions are safe and well-managed. WYCF uses investment consultants and managers to grow their funds, and adds expertise in community building to grant earnings across the state. WYCF is confirmed in compliance with National Standards for U.S. Community Foundations as established by the Council on Foundations. This means WYWF meets the nation's highest philanthropic standards for operational quality, integrity, and accountability.



THE CENTER FOR WOMEN'S WELFARE

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

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

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

THE SELF-SUFFICIENCY STANDARD FOR WYOMING 2016

By Diana M. Pearce, PhD • May 2016

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UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK

PREPARED FOR

The Wyoming Women's Foundation

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

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

PREFACE

The Wyoming Women's Foundation is publishing *The Self-Sufficiency Standard for Wyoming 2016* in an effort to ensure the best data and analyses are available to enable Wyoming's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. This report presents and analyzes *The Self-Sufficiency Standard for Wyoming 2016*. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers to evaluate program effectiveness, and by policymakers and legislators seeking to create programs and pathways that lead to self-sufficiency for working families.

As with all Self-Sufficiency Standard reports, *The Self-Sufficiency Standard for Wyoming 2016* was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, plus tables providing county-specific information for 472 family types, is available online at www.selfsufficiencystandard.org/Wyoming and www.wywf.org/.

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

Over the past 20 years the Standard has been calculated for 38 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one's basic needs in the United States.

For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please see www.selfsufficiencystandard.org. A list of Self-Sufficiency Standard state partners is also available on this website.

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

THE SELF-SUFFICIENCY STANDARD AT A GLANCE

HOW MUCH IS ENOUGH IN WYOMING?

THE SELF-SUFFICIENCY STANDARD DEFINED

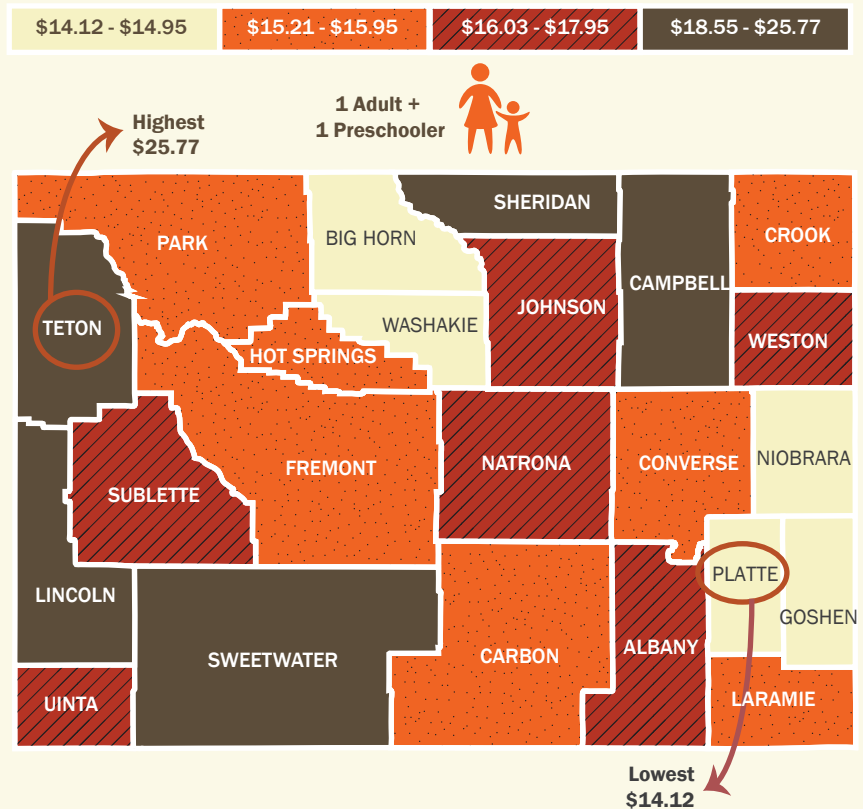
The Self-Sufficiency Standard calculates how much income families of various sizes and compositions need to make ends meet at a minimally adequate level without *public or private assistance*.

HOUSING, CHILD CARE, AND FOOD ACCOUNT FOR NEARLY TWO-THIRDS OF EXPENSES

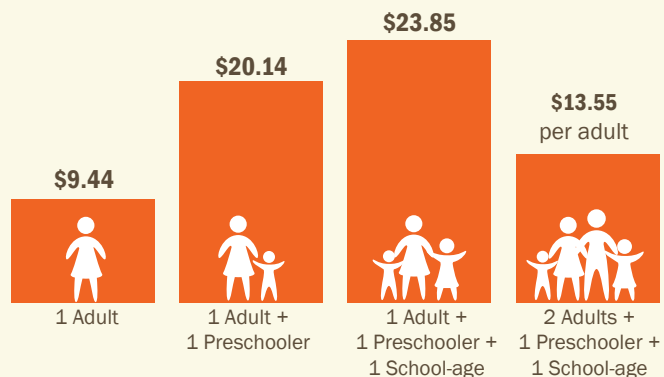


Housing = \$747
Child Care = \$1,211
Food = \$805
Transportation = \$421
Health Care = \$511
Miscellaneous = \$369
Taxes (Net) = \$308

HOURLY WAGE TO BE SELF-SUFFICIENT VARIES BY COUNTY



HOURLY WAGE TO BE SELF-SUFFICIENT VARIES BY FAMILY TYPE



Sheridan County

THE MEDIAN WAGE HAS NOT KEPT UP WITH INCREASES IN THE COST OF LIVING

Statewide Percentage Change (2005-2016)



To download the full report and data for all 472 family types visit www.selfsufficiencystandard.org/wyoming

KEY FINDINGS

At the heart of this report is the Self-Sufficiency Standard itself. This measure describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each county in Wyoming, at a minimally adequate level.

Note that these budgets are “bare bones,” with just enough allotted to meet basic needs, but no extras. Thus the food budget is only for groceries, with no takeout or restaurant food, not even a pizza or a latte. Nevertheless throughout Wyoming the Self-Sufficiency Standard shows that incomes well above the official federal poverty level are far below what is needed to meet families’ basic needs.

SELECTED FINDINGS FROM THE SELF-SUFFICIENCY STANDARD FOR WYOMING 2016

- **The Standard varies by family type, that is, by how many adults and children are in a family and the age of each child.** One adult living in Sheridan County needs an hourly wage of \$9.44 (\$19,934 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to \$23.85 per hour (\$50,366 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. See *Table 1 on page 6*.
- **In Wyoming, the amount needed to be economically self-sufficient also varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$14.12 per hour (\$29,821 annually) in Platte County to \$25.77 per hour (\$54,431 annually) in Teton County, or from 186% of the federal poverty level to 340% of the federal poverty level for a family of two. See *Figure A on page 8*.
- **For families with young children, the cost of housing and child care combined typically make up nearly 50% of the family’s budget.** For example, for a family with two adults, one infant, and one preschooler in Carbon County, child care is 28% of the family’s budget while housing is 17%. Food costs are higher in Wyoming than the national average and take up 18% of the family’s budget—even more than housing for this family type in Carbon County. See *Figure B on page 9*.
- **The 2016 Self-Sufficiency Standard for Cheyenne is more affordable than many similar sized cities across the country.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Laramie County (\$18.76 per hour) is most comparable to Greenville, SC (\$18.32 per hour). See *Figure C on page 11*.

- **The amount needed to meet the costs of basic needs increased between 2005 and 2016 in all Wyoming counties, despite the financial crisis.** For a family with two adults, one preschooler, and one school-age child, the Standard increased between 26% and 80%, on average by 49%, across the state. This contrasts with the median (average) wage, which only increased 33% over this time period. See *Figure D on page 12* and *Table 2 on page 14*.
- **The federal poverty level for three-person families (\$20,160 annually) is set at a level well below what is minimally needed to meet a family's basic needs.** For example, the federal poverty measure is 53% of the Standard for one adult, one preschooler, and one school-age child in Niobrara County (\$17.85 per hour and \$37,694 annually). See *Figure G on page 16*.
- **Even working full-time, a parent earning the federal minimum wage (\$7.25 per hour) is going to fall short of meeting the Standard for a family with two young children.** If she has one preschooler and one school-age child, and lives in Niobrara County, she would be able to cover only 38% of her family's basic needs (with her take-home pay after accounting for taxes). See *Figure G on page 16*.
- **Although nearly a quarter of Wyoming workers hold one of the top ten most common occupations in Wyoming (measured by the number of workers), only four of these occupations has median wages above the Standard for a family of three in Carbon County.** General and operations managers, heavy and tractor-trailer truck drivers, operating engineers, and registered nurses have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Carbon County, which is \$18.76 per hour (\$39,622 annually), while the median wages for the other six are below this family type's Standard in Carbon County. Indeed, only eight of the top 25 Wyoming occupations have median wages above the Self-Sufficiency Standard for this family type in Carbon County. See *Figure H on page 20* and *Table 4 on page 21*.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschool-aged child living in Carbon County needs to earn \$2,807 per month to meet her basic needs. She needs to earn an additional \$141 per month to have an emergency saving fund. If she lives in Teton County she needs \$4,536 per month to be self-sufficient and an additional \$161 per month to save for emergencies. See *Table 7 on page 34*.

Clearly, meeting basic needs is difficult for many Wyoming families, and has only been made worse due to stagnating wages and difficult economic times. Further, what it takes to become self-sufficient in Wyoming depends on where a family lives, how many people are in the family, and the number and ages of children.

The Self-Sufficiency Standard for Select Wyoming Counties and Family Types, 2016

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Carbon	\$18,754	\$33,683	\$39,622	\$47,069
Laramie	\$17,952	\$32,410	\$39,625	\$46,494
Niobrara	\$16,971	\$31,185	\$37,694	\$44,832
Sheridan	\$19,934	\$42,531	\$50,366	\$57,238
Teton	\$26,615	\$54,431	\$67,643	\$75,575

.....

A PARENT WORKING FULL TIME AND EARNING THE FEDERAL MINIMUM WAGE (\$7.25 PER HOUR) IS GOING TO FALL SHORT OF MEETING THE STANDARD FOR A FAMILY WITH TWO YOUNG CHILDREN.

.....

WHAT THE SELF-SUFFICIENCY STANDARD MEANS FOR WYOMING

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

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

- **Work supports are crucial for helping families meet their basic needs.** A single parent in Natrona County with one preschooler and one school-age child transitioning from welfare to work with the help of child care assistance, food assistance (SNAP/WIC), and transitional Medicaid would be able to meet her family's needs on a wage of \$11.28 per hour. This is significantly less than the full Self-Sufficiency Wage of \$19.67 per hour, though it is well above the minimum wage. See *Table 6 on page 25*.
- **Even at the minimum wage, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one preschooler and one school-age child living in Laramie County and working a full-time minimum wage job, which is \$7.25 in Wyoming, earns only 36% of the income needed to meet her family's basic needs if she is not receiving any work supports. However, with the help of housing, child care, food, and health care work supports, this parent could meet 93% of her family's needs. See *Figure K on page 28*.

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

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

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

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

THE REPORT IN A NUTSHELL

The report begins with putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, comparing and contrasting it with federal poverty measures. The report then leads readers through a description of what a self-sufficient wage is for Wyoming families, how it differs depending on family type and geographic area, and how it has changed over the past 11 years. The report compares Wyoming to other places in the United States and contrasts the Wyoming Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency.

The appendices provide a more detailed explanation of the methodology and data sources used to calculate the Wyoming Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. Note that the data for the full set of 472 family types, for every Wyoming county is available at www.selfsufficiencystandard.org/wyoming and www.wywf.org/

GETTING TO SELF-SUFFICIENCY

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

HOW DOES THE STANDARD COMPARE?



Niobrara County

1 adult + 1 preschooler + 1 school-age

SELF-SUFFICIENCY WAGE \$37,694

FEDERAL POVERTY LEVEL \$20,160
Family of 3

FULL-TIME MINIMUM WAGE \$15,312
\$7.25/hr

53% The amount of basic needs covered by the federal poverty level

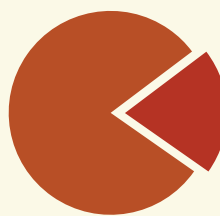
Number of hours a minimum wage worker must work per week to meet basic needs **100**

HOW DO WYOMING'S JOBS STACK UP?

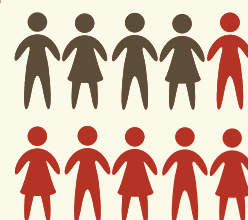


Carbon County

1 adult + 1 preschooler + 1 school-age



The ten most common occupations cover nearly a quarter of Wyoming's workforce



Only **FOUR** of these occupations have median wages above the Standard for this family type in Carbon County

HOW DO WORK SUPPORTS HELP FAMILIES MEET BASIC NEEDS?



Natrona County

1 adult + 1 preschooler + 1 school-age

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

- A housing voucher reduces costs from \$822 to \$558 per month (30% of income).
- Child care assistance reduces child care costs from \$919 to \$29 per month.
- Food assistance reduces groceries from \$596 to \$445 per month.
- Kid Care CHIP reduces health care costs from \$446 to \$152 per month.

Monthly Expenses = \$3,462
Wage needed = \$19.67 per hour



With NO Work Supports

Monthly Expenses = \$1,872
Wage needed = \$10.63 per hour



With Work Supports

Taxes-

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PART 1

ABOUT THE SELF-SUFFICIENCY STANDARD

HOW IS THE SELF-SUFFICIENCY STANDARD CALCULATED?

The Self-Sufficiency Standard is the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The Standard is calculated for over 400 family types for all Wyoming counties. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for Wyoming, see the *Appendix A: Methodology, Assumptions, and Data Sources*.



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



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



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



TRANSPORTATION. Public transportation is assumed if 7% or more of workers use public transportation to get to and from work (not applicable in Wyoming). Private transportation costs assume the expense of owning and operating a car. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners index by county using premiums from top market share automobile insurance companies. Fixed costs of car ownership are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. Travel is limited to commuting to work and day care plus one shopping trip per week.



HEALTH CARE. Health care costs assume the expenses of employer-sponsored health insurance. Health care premiums are the statewide average paid by workers, for single adults and for families, from the Medical Expenditure Panel Survey. A county index is calculated from rates for the lowest cost 'silver' plan from the U.S. Centers for Medicare & Medicaid Services. Out-of-pocket costs are from the Medical Expenditure Panel Survey Insurance Component.



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



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



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

INTRODUCTION

This report documents the increasing cost of living in Wyoming in the last decade. The recent volatility in the price of oil and other mineral resources leaves Wyoming's extraction-based economy vulnerable, while concerns continue over longer-term trends, particularly stagnating wages, widening income inequality, and rising costs. As a result, many find that even with full-time jobs, they are unable to stretch their wages to pay for basic necessities. Indeed, in many places in Wyoming, the gap between income and expenses has continued to widen, as the costs of food, housing, transportation, health care, and other essentials have risen while wages have not.

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

The Self-Sufficiency Standard for Wyoming 2016 defines the amount of income necessary to meet the basic needs of Wyoming families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from *public* subsidies (e.g., public housing, Medicaid, or child care assistance) or *private/informal* assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing).

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

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

- Part 1 includes the introduction which explains the unique features of the Self-Sufficiency Standard and how it is calculated.
- Part 2 presents the details of the Standard for Wyoming: how much a self-sufficient income is for Wyoming families, how the Standard varies by family type and county, how the Wyoming Standard compares to other places across the United States, and how the Standard compares to other income benchmarks.

- Part 3 discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.
- Part 4 provides examples of how the Standard is used and discusses what it takes to move toward long-term economic security once the resources needed to meet basic needs have been secured.

This report also has several appendices:

- *Appendix A: Methodology, Assumptions, and Sources* provides a detailed description of the data, sources, and assumptions used to calculate the Standard.
- *Appendix B: The Self-Sufficiency Standard for Select Family Types in Wyoming* provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Wyoming county.
- *Appendix C: Impact of Work Supports on Wage Adequacy* shows the detailed data behind **Figure J** and **Figure K**.

A REAL-WORLD APPROACH TO MEASURING NEED

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

A FOCUS ON MODERN FAMILIES WITH WORKING ADULTS.

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

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

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

INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST.

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

TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET

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

PERMITS MODELING OF THE IMPACT OF SUBSIDIES.

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

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

PART 2

SELF-SUFFICIENCY STANDARD RESULTS FOR WYOMING

WHAT IT TAKES TO MAKE ENDS MEET IN WYOMING

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

- A single adult needs to earn \$9.44 per hour working full time to be able to meet his or her basic needs, which is over two dollars more than the federal minimum wage (\$7.25 per hour).
- Adding a child more than doubles this amount; one parent caring for one preschool-aged child needs to earn \$20.14 per hour to be self-sufficient.
- Adding a second child further increases the wage: one parent with two children—a preschooler and school-age child—needs \$23.85 per hour to meet her family’s basic needs. This is the equivalent of over three full-time minimum wage jobs in Wyoming.³
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child *each* need to earn a minimum of \$13.55 per hour, working full time, to meet their family’s basic needs.

TABLE 1. The Self-Sufficiency Standard for Select Family Types*
Sheridan County, WY 2016

	1 ADULT	1 ADULT 1 PRESCHOOLER	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
MONTHLY COSTS				
Housing	\$657	\$879	\$879	\$879
Child Care	\$0	\$876	\$1,256	\$1,256
Food	\$284	\$430	\$649	\$891
Transportation	\$217	\$224	\$224	\$429
Health Care	\$156	\$439	\$460	\$518
Miscellaneous	\$131	\$285	\$347	\$397
Taxes	\$216	\$547	\$648	\$666
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE				
Hourly**	\$9.44	\$20.14	\$23.85	\$13.55 per adult
Monthly	\$1,661	\$3,544	\$4,197	\$4,770
Annual	\$19,934	\$42,531	\$50,366	\$57,238

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

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

Note: Totals may not add exactly due to rounding.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure A** displays the geographic variation in the cost of meeting basic needs across Wyoming for families with one adult and one preschooler. The 2016 Self-Sufficiency Standard wage for a single adult with one preschooler ranges from \$14.12 to \$25.77 per hour depending on the county, or 186% of the Federal Poverty Level to 340% of the Federal Poverty Level for a family of two.

- The most affordable counties in Wyoming are Platte, Big Horn, Goshen, Niobrara, and Washakie, requiring wages between \$14.12 and \$14.95 per hour full time for a family with one adult and one preschooler.
- The second lowest cost group requires full time wages between \$15.21 and \$15.95 per hour for a family with one adult and one preschooler. This group includes Converse, Hot Springs, Laramie, Crook, Fremont, Park, and Carbon counties.
- The second highest cost group requires wages between \$16.03 and \$17.95 per hour to meet basic needs and includes Johnson, Natrona, Weston, Sublette, Albany, and Uinta counties.

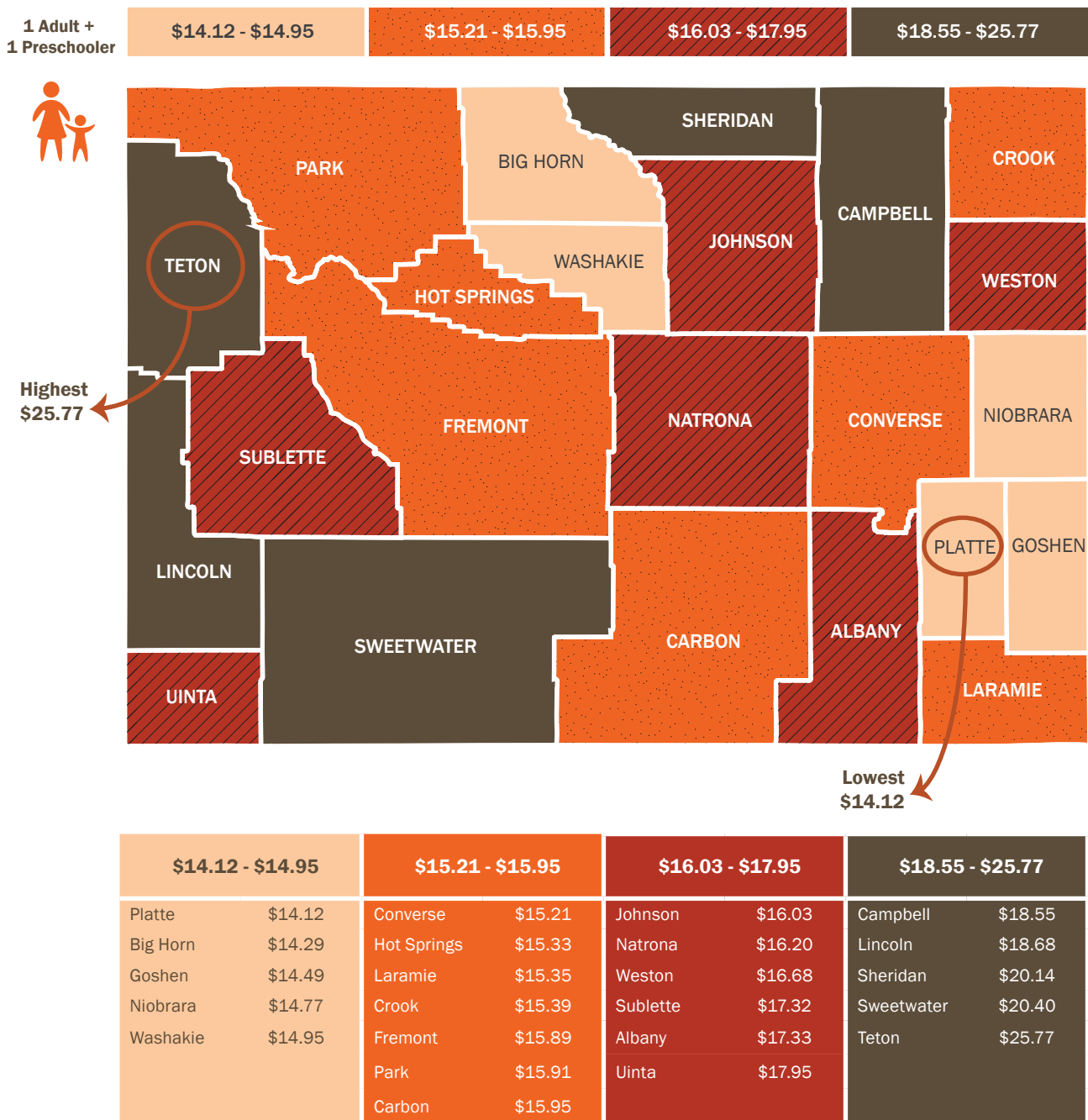
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THE AMOUNT OF MONEY FAMILIES NEED TO BE ECONOMICALLY SELF-SUFFICIENT VARIES DRASTICALLY DEPENDING ON FAMILY SIZE AND WHERE THEY LIVE

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- The most expensive counties require wages between \$18.55 and \$25.77 per hour full time to meet basic needs and include the counties of Campbell, Lincoln, Sheridan, Sweetwater, and Teton. Removing Teton County, this group ranges between \$18.55 and \$20.40 per hour to meet basic needs.
- Teton County is an outlier, requiring an hourly wage over five dollars higher than the next most expensive county in Wyoming. This is due primarily to extremely high child care and housing costs compared to the rest of the state. The \$25.77 hourly wage for this family type in Teton County is even higher than in major West Coast cities such as Seattle (\$24.83) and Portland (\$22.27).

FIGURE A. Map of Counties by Level of Hourly Self-Sufficiency Wage
One Adult and One Preschooler, WY 2016



HOW DO FAMILY BUDGETS CHANGE AS FAMILIES GROW?

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

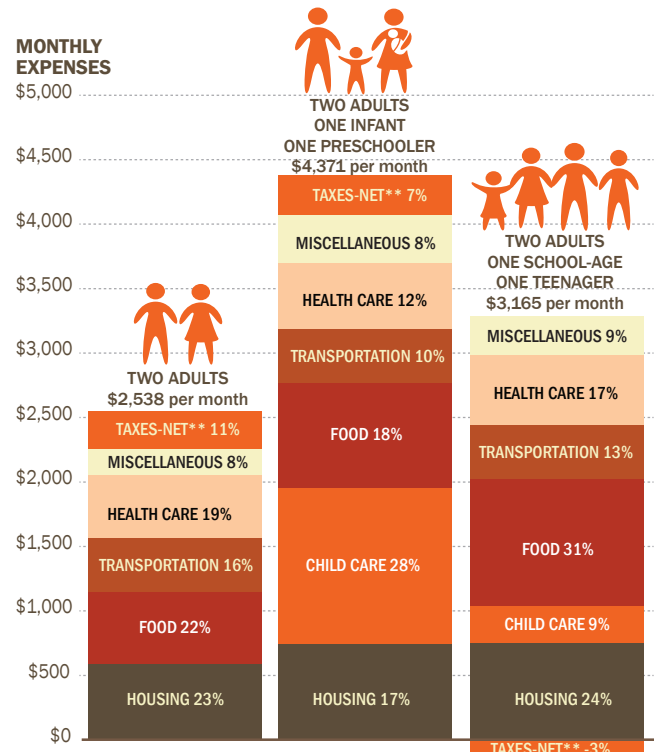
When there are just two adults, they need to earn a total of \$2,538 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Carbon County:

- Housing is about a quarter of the Self-Sufficiency Standard budget,
- Food takes up about 22% of the budget,
- Health care accounts for 19% of the total household budget,
- Transportation is 16% of the budget, and
- Taxes account for 11% of household expenses, and there are no tax credits.

When a family expands to include two young children (one infant and one preschooler), the total budget increases substantially to \$4,371 per month, and at the same time, with the addition of child care, the proportions spent on each basic need change.

- Child care alone accounts for over a quarter of the family's budget; when one adds housing, together these two items account for 45% of expenses. This is quite common: across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going for housing and child care expenses alone.
- Food costs are 18% of total income. While this is higher than the national average expenditure on food of 13%, it is much lower than the 33% assumed by the methodology of the Federal Poverty Level.⁴

FIGURE B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types*
Carbon County, WY 2016



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

** The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 12% for two adults with one infant and one preschooler and 9% for two adults with one school-age child and one teenager. However, with tax credits included, as in the Standard, the second family receives money back, and the amount owed in taxes is reduced. Please see *Appendix A: Methodology, Assumptions, and Sources* for an explanation of the treatment of tax credits in the Standard.

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

.....

- Health care accounts for 12% of the family budget, including both the employees' share of the health care premium (\$370 per month) and out-of-pocket costs (\$141 per month).⁵ If neither adult had employer sponsored health insurance, and they got a Silver health care plan through the federal health care marketplace, the premium amount would only be about \$285 per month after estimated tax credits plus an estimate of \$212 for out-of-pocket costs.⁶
- Net taxes for the family now reflect a tax burden that is about 7%, due to the offsetting effects of tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although most credits are not received until the following year when taxes are filed. If it were assumed that tax credits are not received monthly, but instead annually in a lump sum, then the monthly tax burden would be 12% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to \$3,165 per month and without the large amount for child care, the proportions for the other budget items all increase.

- The larger proportion of the budget for food, at 31%, is due in part to increased food costs for the teenager.
- Housing costs are now 24% of the family budget.
- Health care accounts for 17% of the family budget.
- Transportation is 13% of the total family budget.
- The decreased amount for child care for the school-age child accounts for just 9% of this basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- Net taxes have now decreased to -3% of the family's budget, meaning they actually receive more back in tax credits than they pay. If it were assumed, as noted above, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 9% of the total costs for two adults with one school-age child and one teenager.

HOW DOES THE REAL COST OF LIVING IN CHEYENNE COMPARE TO OTHER U.S. CITIES?

The cost of living varies not only within Wyoming, but across the United States as well. In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Cheyenne, WY is compared to the Standard for the same family type in several other places in the West and with similar-size cities around the country: Flagstaff, AZ; Santa Cruz, CA; Fort Collins, CO; Grand Junction, CO; Bristol, CT; Lafayette, IN; Lancaster, PA; Springfield, OR; Greenville, SC; and Bellingham, WA.⁷

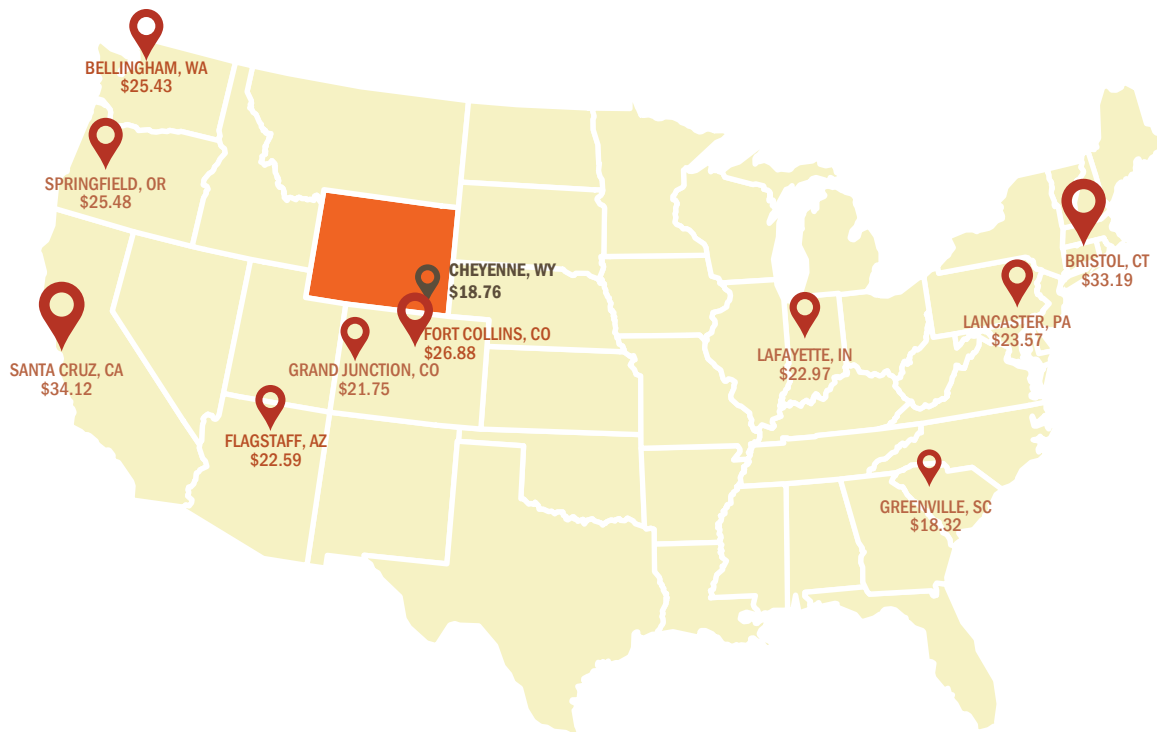
- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$18.32 to \$34.12 per hour.
- Cheyenne is more expensive than Greenville, SC.
- Other Western cities of similar size, such as Grand Junction, CO and Flagstaff, AZ, are slightly more expensive than Cheyenne.

CHEYENNE IS LOWER IN COST THAN OTHER WESTERN CITIES SUCH AS FORT COLLINS, CO.

- Coastal cities such as Bellingham, WA and Santa Cruz, CA, as well as larger cities like Fort Collins, CO, are substantially more expensive than Cheyenne.

The differences in the Self-Sufficiency Standard wages reflect the variation in the costs of meeting basic needs in urban areas in the United States. Child care costs in particular vary considerably (e.g. in Fort Collins, CO, child care for a preschooler costs \$946, compared to \$566 per month in Cheyenne, WY).

FIGURE C. The Self-Sufficiency Wage for Cheyenne Compared to Other U.S. Cities 2016*
One Adult, One Preschooler, and One School-age Child.



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

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

This is the third time the Self-Sufficiency Standard has been calculated for Wyoming. This section examines how the 2016 Self-Sufficiency Standard and cost components compare to the results in 2005 and 2007.

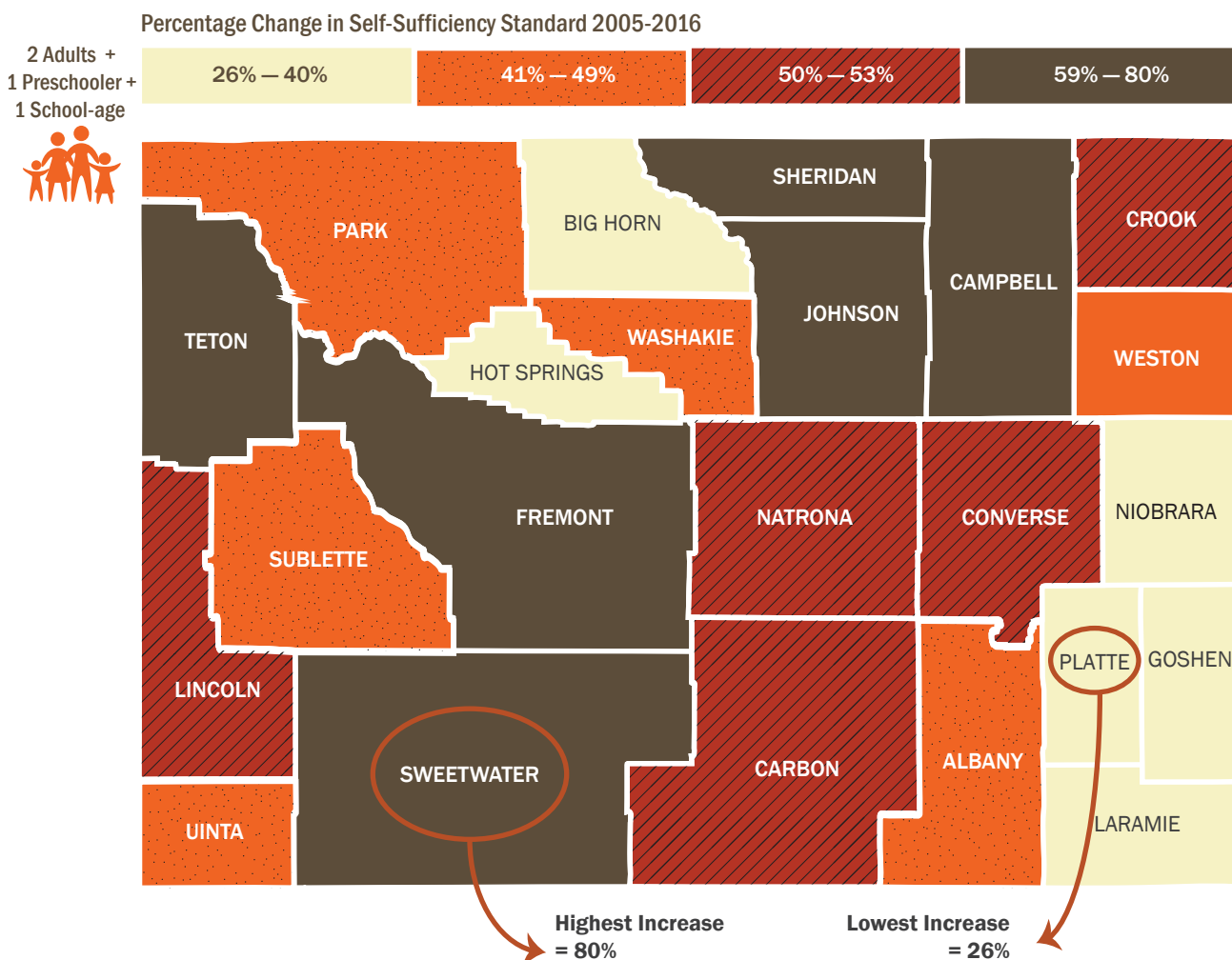
The map in **Figure D** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—two adults, one preschooler, and one school-age child—by county between 2005 and 2016.

Over the last 11 years, the Self-Sufficiency Standard for this four-person family has increased on average across all Wyoming counties by 49% at an annual growth rate of 3.7% per year. However, there is

considerable variation by county, ranging from 26% to 80%. Laramie County increased at a slower rate than average: in 2005, this four-person family in Laramie County needed about \$33,000 per year to meet their basic needs, but by 2016 that amount had increased to about \$46,500, over \$1,000 more per year (an annual growth rate of 3.1%).

The largest percentage increases in the Standard since 2005 occurred in Sweetwater, Sheridan, and Teton counties, where costs increased by 80%, 67%, and 66% respectively. Housing, child care, and taxes increased at a much higher rate in these counties than on average in Wyoming. Overall, Teton County had the largest dollar amount increase since 2005. The

FIGURE D. Percentage Change in the Self-Sufficiency Standard for Wyoming between 2005 and 2016
Two Adults, One Preschooler and One School-Age Child, WY 2016



Self-Sufficiency Standard for a two-adult family with one preschooler and one school-age child increased from \$45,437 in 2005 to \$75,575, or over \$2,500 per year on average.

Over time, costs have increased fairly steadily, although with some variation, as can be seen in **Figure E**. Tracing the changes in the Standard for this four-person family in three counties illustrates a couple of trends. First, while all counties increased over the 11 years, as illustrated in **Figure E** the variation in rates of change increased the difference (or spread) between higher cost and lower cost counties in 2016. For these three counties, the difference between the highest cost and lowest cost county increased from about \$12,000 to about \$27,000.

Second, there is no significant slowing of cost increases during the Great Recession or the (slow) recovery after 2009. That is, even as wages and

THERE IS NO SIGNIFICANT SLOWING OF COST INCREASES DURING THE GREAT RECESSION AND/OR THE (SLOW) RECOVERY POST-2009. EVEN AS WAGES AND EARNINGS STAGNATED, THE COST OF LIVING HAS CONTINUED TO RISE IN WYOMING.

earnings stagnated, the cost of living has continued to rise in Wyoming.

Although the Standard increased to various degrees in different counties in Wyoming (apparently fairly steadily) this masks sizable variation in how much each cost increased across counties. Using the same four-person family as above (two adults, one preschooler,

FIGURE E. The Self-Sufficiency Standard for Wyoming by Year for Select Counties
Two Adults, One Preschooler, and One School-age Child 2005, 2007, and 2016

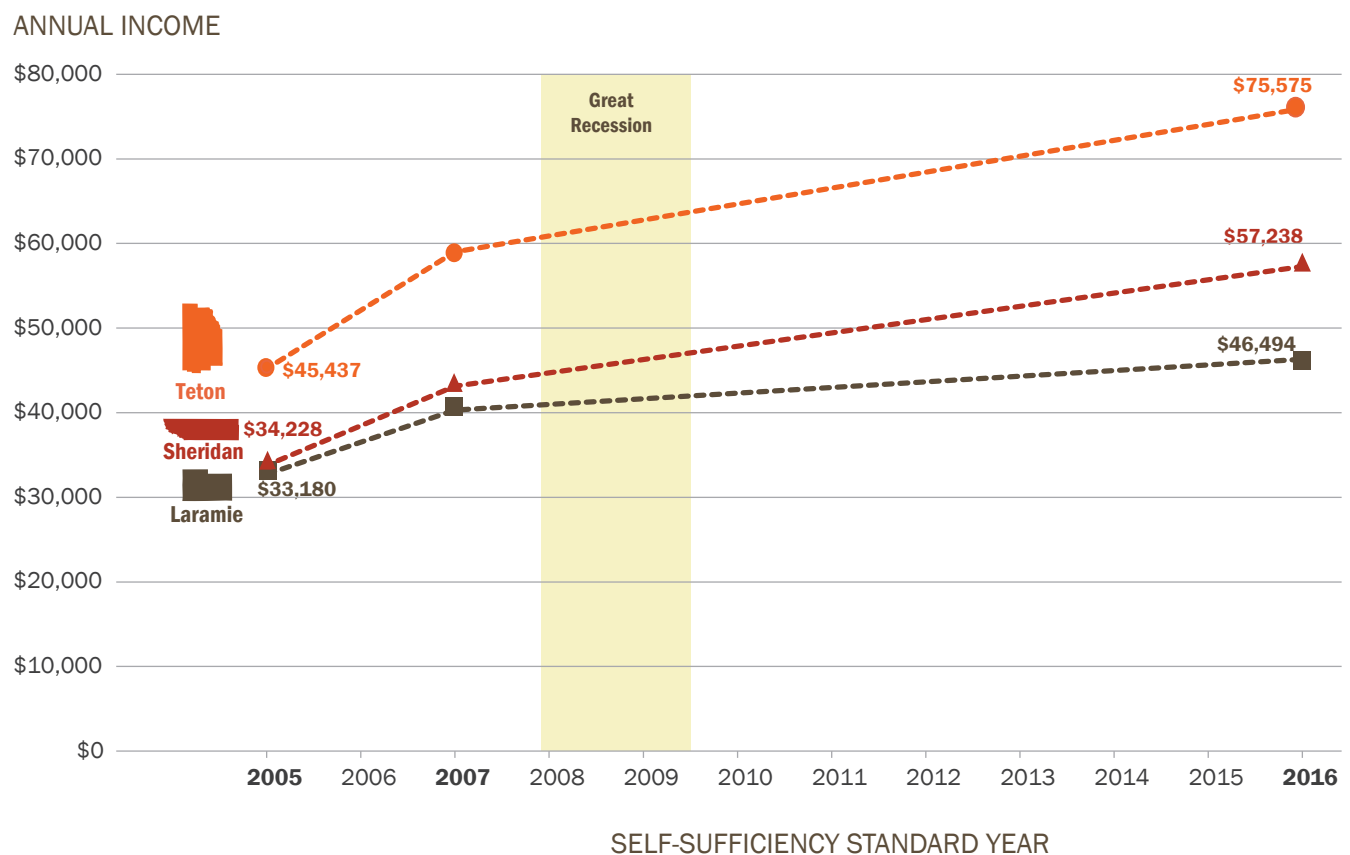


TABLE 2. Percent Change in the Self-Sufficiency Standard Over Time, 2005-2016
Natrona County, WY: Two Adults, One Preschooler, and One School-Age Child

COSTS	2005	2016	PERCENT CHANGE 2005-2016	
			Natrona County	Statewide
Housing	\$470	\$822	75%	55%
Child Care	\$617	\$919	49%	45%
Food	\$686	\$818	19%	31%
Transportation	\$364	\$437	20%	20%
Health Care	\$285	\$504	77%	78%
Miscellaneous	\$242	\$350	45%	43%
Taxes	\$313	\$525	68%	57%
Tax Credits*	(\$310)	(\$287)	-8%	3%
SELF-SUFFICIENCY WAGE				
Monthly	\$2,667	\$4,088	53%	49%
Annual	\$32,001	\$49,058		
MEDIAN EARNINGS**				
Natrona	\$24,312	\$31,870	31%	33%
Statewide	\$23,752	\$31,621		

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

** U.S. Census Bureau, 2005 and 2014 American Community Survey, "B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, Wyoming and Natrona County," <http://factfinder.census.gov> (accessed December 11, 2015). U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items, 1982-1984=100-CUUR0400SA0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed December 15, 2015).

and one school-age child), **Table 2** shows the actual cost and percentage change for each basic need since 2005 in Natrona County as well as statewide.

- Health care showed the largest increase, going up by 77% in Natrona County, about the same rate (78%) as the statewide average.
- The increase in child care was 49% for Natrona County, slightly higher than the statewide average increase of 45%. In dollar terms, the cost of child care increased by \$302 per month in Natrona County over this time period.
- The cost of housing increased 75% since 2005, growing from \$470 to \$822 per month for a two-bedroom housing unit in Natrona County. Housing costs increased 55% on average statewide.
- Food costs increased by only 19% in Natrona County, below the statewide average of 31%.

COST OF LIVING INCREASES VERSUS EARNINGS

INCREASES. While the Self-Sufficiency Standard for this four-person family in Natrona County increased by 53% over the past 11 years, workers' median earnings increased by just 31% (from \$24,312 to \$31,870) in Natrona County over the same time period. Statewide median earnings, which are very similar to Natrona County, have increased by only 33%. Put another way, in the past 11 years the cost of living in Wyoming has increased almost twice as much as wages have risen in Wyoming over the same time period. Clearly, the fact that cost increases have far outstripped wage increases puts pressure on family budgets.

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

The official measure of inflation in the U.S. is the U.S. Department of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for (all) goods and services. Since the Standard measures the costs of just basic needs, the question is how the increases in costs documented here compare to official inflation rates. We examine this question in **Figure F** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2005 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in **Figure F**. Using the same four-person family as above (two adults, a preschooler and school-age child), this comparison was done for two places in Wyoming: Laramie and Teton counties.

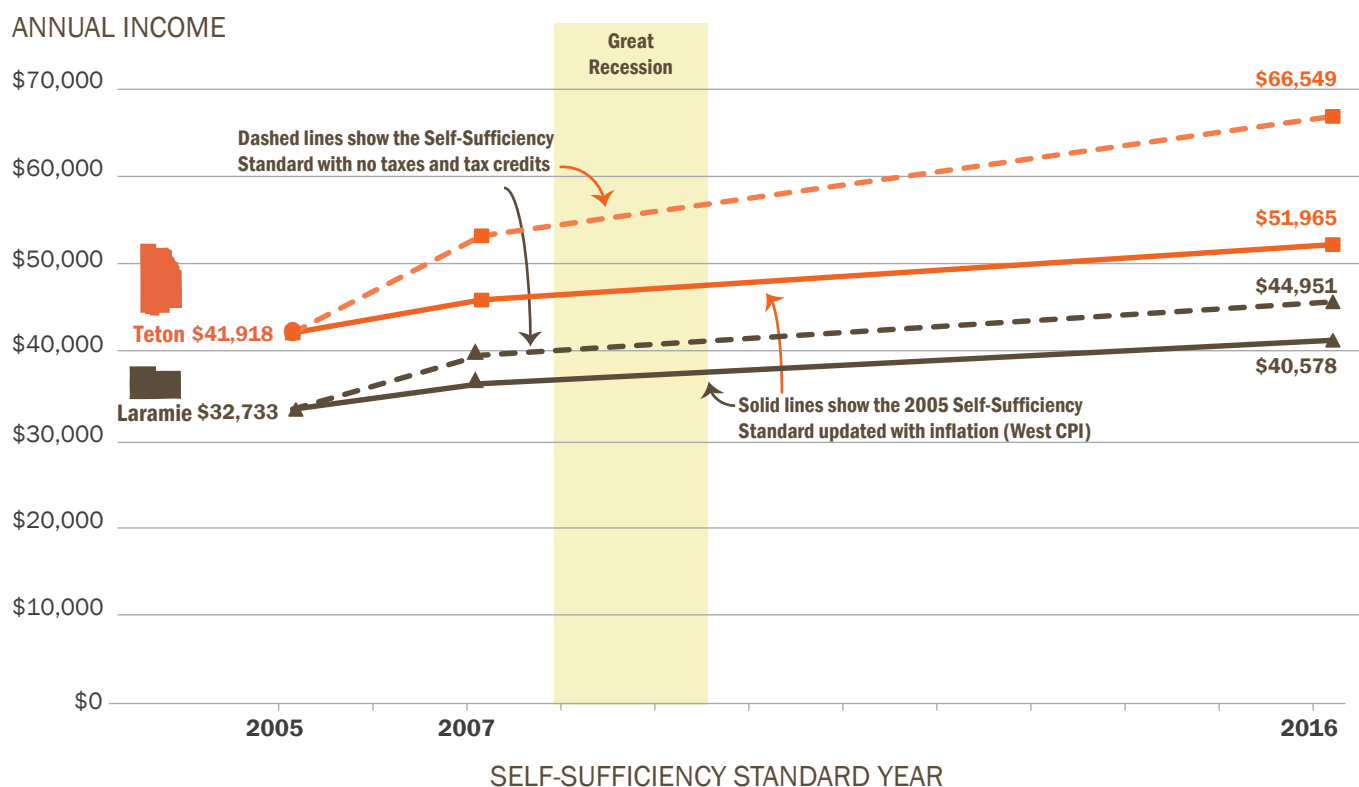
The West Region Consumer Price Index (CPI) increased 24% between 2005 and 2016. If the 2005 Self-Sufficiency Standard for Laramie County (\$32,733 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2016 would be estimated to be \$40,578 per year.⁸ However, the *actual* 2016 Standard for Laramie County, (without taxes or tax credits) is considerably higher, \$44,951 per year for this family type, a 46% increase over the last 11 years. Similarly, when the CPI inflation rate is applied to the 2005 Standard for Teton County (\$41,918 without taxes in 2005), the CPI adjusted estimate for 2016 would be \$51,965. However, the

actual 2016 Self-Sufficiency Standard amount for Teton County (without taxes or tax credits) is \$66,549, 59% higher than in 2005.

In sum, **Figure F** demonstrates that the rate of inflation as measured by the CPI substantially underestimates the rising costs of basic needs; instead of increasing 24%, costs rose by 37% in Laramie County and 70% in Teton County. Indeed, using the CPI for this family type in Teton County results in a 2016 estimate of costs that is \$10,047 less than the actual costs in

the 2016 Standard. That is, estimating the increase in costs using the CPI drastically underestimates the real increases in the cost of basic needs faced by Wyoming families, leaving them thousands of dollars short. This analysis also suggests that assuming that the CPI reflects the experience of households equally across the income spectrum hides the lived experience of those at the lower end. For lower income families, not only have wages stagnated, but basic costs are rising faster than for higher income families, aggravating the economic crunch that they are experiencing.

FIGURE F. CPI*-Measured Inflation Underestimates Real Cost of Living Increases:
A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2005-2016
Laramie and Teton Counties, WY 2016: Two Adults, One Preschooler, and One School-Age Child



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items, 1982-84=100-CUURA101SA0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed December 17, 2015).

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

ESTIMATING THE INCREASE IN COSTS USING THE CPI UNDERESTIMATES THE REAL INCREASES IN THE COST OF BASIC NEEDS FACED BY WYOMING FAMILIES BY ALMOST HALF, LEAVING THEM THOUSANDS OF DOLLARS SHORT

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

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

- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children);
- the Federal Poverty Level (FPL);
- the federal minimum wage of \$7.25 per hour; and
- HUD income eligibility limits in Niobrara County.

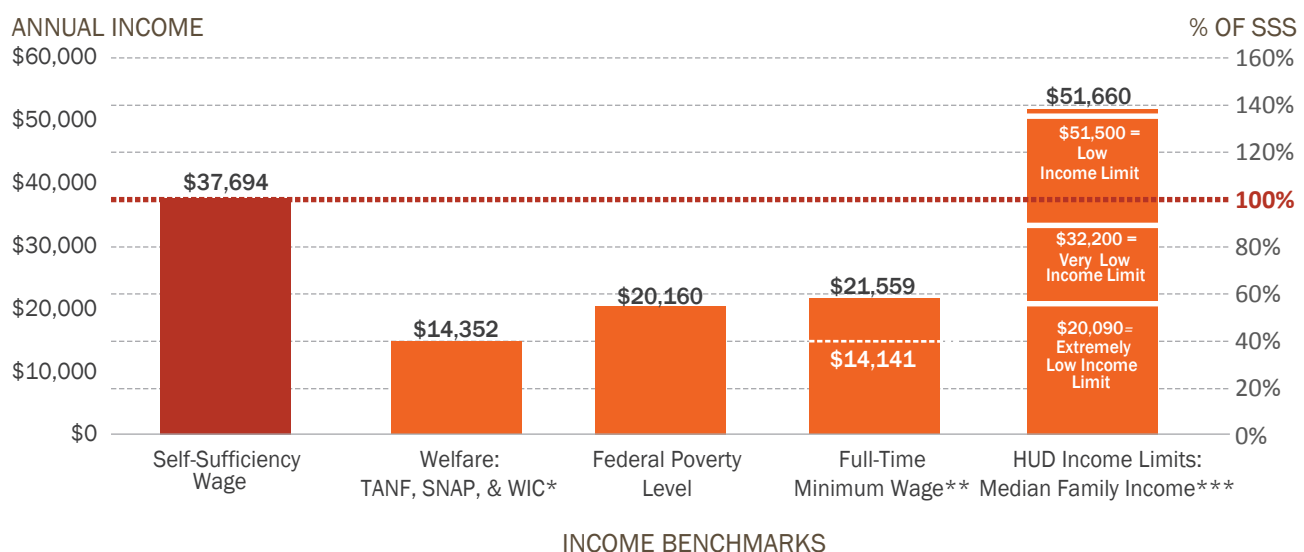
Note that the Standard is more specific in terms of the age as well as number of children and geography than any of these other income benchmarks. Even though there is a “progression” in the amounts of each of these benchmarks, it should be noted that this

comparison is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, this comparison is intended to indicate how the Standard compares to other indicators of poverty or minimum income adequacy.

As indicated in the first bar in **Figure G**, the Self-Sufficiency Wage for this family type in Niobrara County is \$37,694 per year.

TANF, SNAP AND WIC. The second bar on the left in **Figure G** calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$14,352 per year for three-person families in Wyoming, which is just 38% of the Self-Sufficiency Standard for a three-person family in Niobrara County, and 71% of the FPL for a three-person family.

FIGURE G. The Self-Sufficiency Standard Compared to Other Benchmarks
One Adult, One Preschooler, and One School-Age Child Niobrara County, WY 2016



* For FY 2015, the maximum Temporary Assistance for Needy Families (TANF) benefit amount is \$7,824 annually, the Supplemental Nutrition Assistance Program (SNAP) benefit amount is \$6,132 annually, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefit amount is \$396 annually for a family of three in Wyoming.

**The 2016 Wyoming minimum wage is \$5.15 per hour, but due to interstate commerce laws, the federal minimum wage of \$7.25 per hour generally applies. This amounts to \$15,312 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$21,559 as shown. The dashed line shows the annual income received after accounting for taxes (\$14,141) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

*** The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for FY 2015.

FEDERAL POVERTY LEVEL. A three-person family, regardless of composition or where they live, would be considered “poor” with an income of \$20,160 annually or less, according to the 2016 Federal Poverty Level. The FPL for three-person families is just 53% of the Self-Sufficiency Standard for this Niobrara County family.

This comparison is for just one family type. In Niobrara County, the Self-Sufficiency Standard is 117% of the FPL for a household with one adult and two teenagers and 255% of the FPL for a household consisting of one adult with three infants (data not shown).

There is also considerable variation by place. **Table 3** compares the percentage of the FPL needed to meet basic needs for one adult, one preschooler, and one school-age child across Wyoming, and finds that the Self-Sufficiency Standard for this family type ranges from 174% of the FPL in Platte County to 336% of the FPL in Teton County. For a two-adult family with a preschooler and school-age child, also shown in **Table 3**, there is a similarly wide range, with the Standard varying from 175% of the FPL in Platte County to 311% of the FPL in Teton County.

MINIMUM WAGE. The federal minimum wage, which generally applies in Wyoming, is \$7.25 per hour, which amounts to \$15,312 per year working full time. Because this is earned income, payroll taxes (Social Security and Medicare) are subtracted and eligible tax credits (ETC and CTC) are added. Altogether a working parent with two children would have a net cash income of \$21,559 per year. This net “take home” amount is more than the worker’s earnings alone because the tax credits the family qualifies for are more than the taxes owed.

A full-time minimum wage job in Wyoming provides 57% of the amount needed to be self-sufficient for this family type in Niobrara County. More realistically, if it is assumed that the worker pays taxes *monthly* through

withholding, but receives tax credits *annually* (as is true of all workers), her take-home income would be \$14,141 over the year, shown by the dashed line on the third bar. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 38% of the Self-Sufficiency Standard for this family type in Niobrara County.

Put another way, including the value of tax credits, at the minimum wage she would need to work two full-time jobs to meet the cost of her basic needs. If tax credits are excluded from current income (as they are actually received the next year at tax filing), she would need to work *three* full-time jobs to meet her basic needs.

MEDIAN FAMILY INCOME LIMITS. The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (i.e., half of families in the area have income above this amount, and half below) to determine families’ eligibility for housing assistance on the assumption that median income is a rough measure of the local cost of living. The Fiscal Year 2015 HUD median income for a three-person family in Niobrara County is \$51,660 annually.⁹ HUD income limits define three levels: “low income” three-person families in Niobrara County have incomes between 50% and 80% of area median income, i.e., between \$32,200 and \$51,500; “very low income” three-person families have incomes between 30% of area median income and 50% of area median income, or \$20,090 and \$32,200; and those with incomes below 30% of area median income are considered “extremely low income.”¹⁰ The Self-Sufficiency Standard of \$37,694 for this family type in Niobrara County is in the HUD “low income” range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Niobrara County. (Note that with limited resources, most federal housing assistance goes to families with incomes that are considered “very low” or “extremely low.”)

OTHER APPROACHES TO POVERTY MEASUREMENT

For a more in-depth look at how the Standard compares to the federal poverty measure please visit www.selfsufficiencystandard.org/measuring-poverty

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THE STANDARD IS A CONSERVATIVE MEASURE
OF THE MINIMUM REQUIRED TO BE SELF-
SUFFICIENT IN NIOBRARA COUNTY.
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TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2016
Two Family Types, All Wyoming Counties

	Self-Sufficiency Standard for One Adult + One Preschooler + One School-age				Self-Sufficiency Standard for Two Adults + One Preschooler + One School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Level	Minimum Wage	Median Family Income		Federal Poverty Level	Minimum Wage	Median Family Income
COUNTY								
Albany County	\$43,942	218%	287%	67%	\$50,951	210%	166%	70%
Big Horn County	\$35,836	178%	234%	56%	\$43,004	177%	140%	60%
Campbell County	\$46,065	228%	301%	57%	\$52,745	217%	172%	59%
Carbon County	\$39,622	197%	259%	60%	\$47,069	194%	154%	64%
Converse County	\$38,884	193%	254%	56%	\$46,237	190%	151%	60%
Crook County	\$39,338	195%	257%	61%	\$46,659	192%	152%	65%
Fremont County	\$41,923	208%	274%	65%	\$49,592	204%	162%	69%
Goshen County	\$35,286	175%	230%	55%	\$42,671	176%	139%	60%
Hot Springs County	\$38,566	191%	252%	60%	\$46,078	190%	150%	64%
Johnson County	\$41,177	204%	269%	64%	\$48,849	201%	160%	68%
Laramie County	\$39,625	197%	259%	61%	\$46,494	191%	152%	65%
Lincoln County	\$44,534	221%	291%	65%	\$50,788	209%	166%	67%
Natrona County	\$41,550	206%	271%	62%	\$49,058	202%	160%	65%
Niobrara County	\$37,694	187%	246%	59%	\$44,832	184%	146%	63%
Park County	\$39,899	198%	261%	62%	\$48,016	198%	157%	67%
Platte County	\$35,034	174%	229%	54%	\$42,550	175%	139%	60%
Sheridan County	\$50,366	250%	329%	78%	\$57,238	236%	187%	80%
Sublette County	\$43,784	217%	286%	58%	\$50,765	209%	166%	60%
Sweetwater County	\$51,414	255%	336%	66%	\$58,187	239%	190%	67%
Teton County	\$67,643	336%	442%	82%	\$75,575	311%	247%	82%
Uinta County	\$44,192	219%	289%	64%	\$50,695	209%	166%	66%
Washakie County	\$37,709	187%	246%	59%	\$45,095	186%	147%	63%
Weston County	\$41,711	207%	272%	61%	\$49,145	202%	160%	64%

Definitions: Federal Poverty Level for family of three = \$20,160 and for a family of four = \$24,300. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$7.25 per hour (assumes both adults work). Area median family income varies by and is calculated based on HUD's FY2015 Low Income Limit (50% of median family income).

PART 3

STRATEGIES TO MEET THE STANDARD

WYOMING'S MOST COMMON OCCUPATIONS: FALLING SHORT OF THE SELF-SUFFICIENCY STANDARD

Given these costs, the next question is how families can secure the resources necessary to meet their needs. Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages.

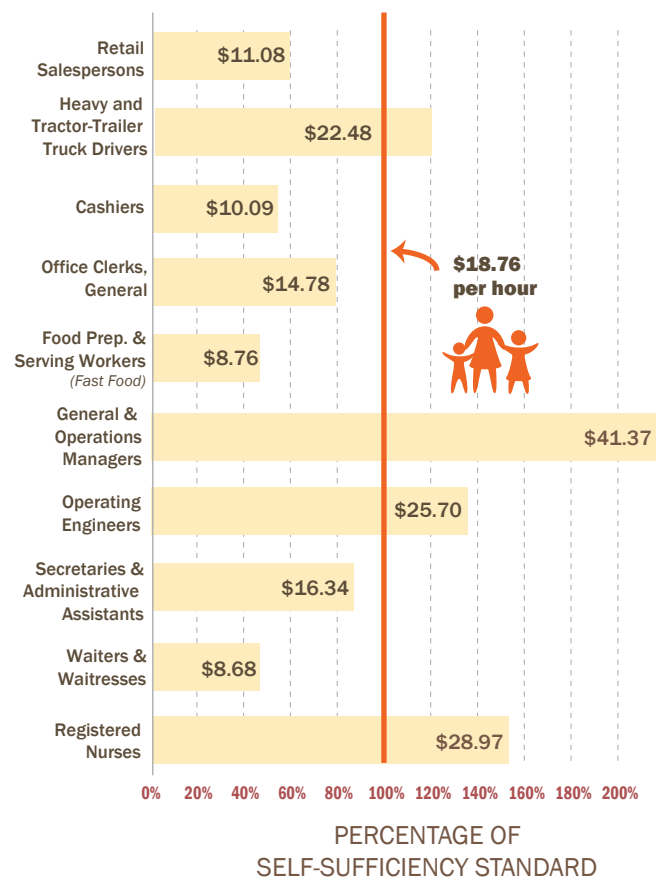
To answer this question, the wages of the ten most common occupations (by number of employees) in Wyoming are compared to the Standard. For this analysis, the Standard used is that of a one-parent family with a preschooler and school-age child in Carbon County, which is \$18.76 per hour and \$39,622 per year. These ten occupations, which include 21% of

Wyoming workers, and their median wages are listed in **Figure H**.¹¹

Four of the state's ten most common occupations—general and operations managers, registered nurses, operating engineers, and heavy and tractor-trailer truck drivers—have median wages that are above the Self-Sufficiency Standard for this family type in Carbon County. On the other hand, two of Wyoming's top ten occupations have median earnings that are less than *half* of the Standard for this family type in Carbon County: Food Preparation and Serving Workers (Fast Food), and Waiters and Waitresses.

FIGURE H. Hourly Wages of Wyoming's Ten Largest Occupations Compared to the Self-Sufficiency Standard for Carbon County, WY 2016
One Adult, One Preschooler, & One School-age Child

Occupations ordered by number of employees



Source: U.S. Department of Labor, "May 2014 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed December 10, 2015). Wages adjusted for inflation using the West region Consumer Price Index from the Bureau of Labor Statistics.

The most common Wyoming occupation is retail salespersons and accounts for 3% of all Wyoming workers (see **Table 4**). With median hourly earnings of \$11.08 per hour (median annual earnings of \$23,047), the most common occupation in Wyoming provides workers with earnings that are about three-fifths of the Standard for this family type in Carbon County. In fact, *two adults* working full time at this wage would still not be able to earn the minimum needed to support a preschooler and a school-age child in Carbon County, as the Self-Sufficiency Standard for two adults with one preschooler and one school-age child requires *each* adult to earn at least \$11.14 (a total of \$47,069 annually) per hour working full time.

Similarly, the median wages of two more of the top ten occupations—food preparation and serving workers at \$8.76 per hour, and waiters and waitresses at \$8.68 per hour—are such that even working two full-time jobs would not yield enough income to meet this single-parent family's basic needs. The median wages of these two occupations are above the federal minimum wage yet are not enough for a single adult to support themselves or a child of any age in Carbon County.

These numbers reflect the shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovers the job gains have been disproportionately in lower-wage occupations. At the same time the income gains have been to those at the very top, driving the increased

income inequality that underlies Wyoming's high levels of socioeconomic inequality.¹² Put another way, 62% of workers in the ten most common occupations, many of them in fast growing but low-wage service occupations, are in occupations with median wages insufficient to support a family with young children.

This growing job gap has consequences in increased economic distress, as increasing numbers of workers struggle to make ends meet at wages well below the minimum needed to meet their needs. At the same time, this analysis of the wages of the state's most common occupations demonstrates that the economic insecurity faced by so many of Wyoming's workers does not reflect a lack of work effort, or lack of skills, but simply that wages are too low in many common Wyoming occupations, a situation exacerbated by the unbalanced recovery from the Great Recession.

There are two basic approaches to closing the income gap between low wages and what it really takes to make ends meet: reduce costs or raise incomes. The next two sections will discuss each of these approaches.

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

62% OF WORKERS IN THE TEN MOST COMMON OCCUPATIONS ARE IN OCCUPATIONS WITH MEDIAN WAGES INSUFFICIENT TO SUPPORT A FAMILY WITH YOUNG CHILDREN

TABLE 4. Top 25 Wyoming Occupations and Median Wages by Number of Workers

Highlighted occupations are above Self-Sufficiency Wage for one adult, one preschooler, and one school-age child in Carbon County

OCCUPATION	Employment	Hourly Median Wage	Annual Median Wage
Retail Salespersons	8,610	\$11.08	\$23,047
Heavy and Tractor-Trailer Truck Drivers	6,980	\$22.48	\$46,760
Cashiers	5,880	\$10.09	\$20,987
Office Clerks General	5,840	\$14.78	\$30,732
Combined Food Preparation & Serving Workers Including Fast Food	5,630	\$8.76	\$18,209
General and Operations Managers	5,460	\$41.37	\$86,047
Operating Engineers and Other Construction Equipment Operators	5,120	\$25.70	\$53,456
Secretaries and Administrative Assistants	5,060	\$16.34	\$33,984
Waiters and Waitresses	4,890	\$8.68	\$18,048
Registered Nurses	4,850	\$28.97	\$60,243
Janitors and Cleaners Except Maids and Housekeeping Cleaners	4,550	\$13.09	\$27,218
Maintenance and Repair Workers General	3,830	\$17.93	\$37,277
Bookkeeping Accounting and Auditing Clerks	3,690	\$17.29	\$35,974
Maids and Housekeeping Cleaners	3,650	\$9.50	\$19,765
Teacher Assistants	3,380	\$13.52	\$28,127
Laborers and Freight Stock and Material Movers Hand	3,350	\$14.76	\$30,682
Construction Laborers	3,230	\$15.45	\$32,136
First-Line Supervisors of Construction Trades and Extraction Workers	3,190	\$31.88	\$66,313
Stock Clerks and Order Fillers	3,140	\$11.79	\$24,521
Carpenters	3,060	\$20.34	\$42,316
Nursing Assistants	3,000	\$13.26	\$27,581
Substitute Teachers	2,820	\$13.08	\$27,198
Elementary School Teachers Except Special Education	2,730	\$27.78	\$57,789
First-Line Supervisors of Retail Sales Workers	2,610	\$17.74	\$36,903
Electricians	2,600	\$27.45	\$57,092

Source: U.S. Department of Labor, "May 2014 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed December 10, 2015). Wages adjusted for inflation using the West region Consumer Price Index from the Bureau of Labor Statistics.

MEETING THE STANDARD: REDUCING COSTS

As described above, given the current job situation, many families struggle to meet their families' basic needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages. This section models how work supports can reduce a family's expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Work supports include programs such as:

- Wyoming's Child Care Development Fund Voucher Program,
- Wyoming's Kid Care CHIP (Children's Health Insurance Program),
- Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program) and the Women, Infants, and Children (WIC) Program, and
- Section 8 vouchers and public housing.

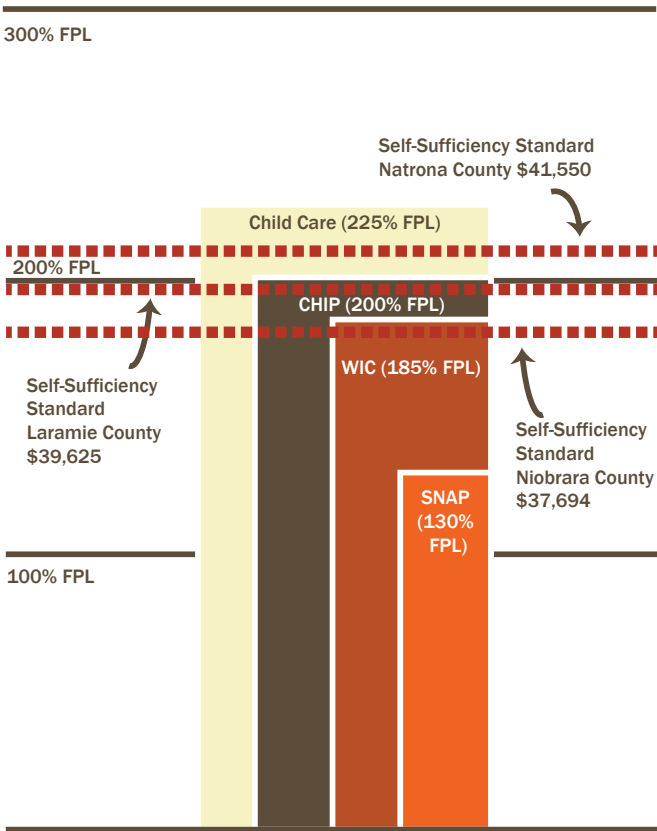
While not a work support per se, child support is also modeled as it assists families in meeting basic needs.

HOW DO WORK SUPPORTS AND CHILD SUPPORT REDUCE COSTS?

Our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private, and then we add work supports, one by one. **Table 5** provides a summary of the work supports, child support, and tax credits modeled in this section, while **Figure I** shows the income eligibility levels for the work supports modeled in this section.

Table 6 shows the impact of work supports. The family type used here is a Natrona County family with one adult, one preschooler, and one school-age child.

FIGURE I. Eligibility Levels Compared to the Wyoming Self-Sufficiency Standard, 2016
One Adult, One Preschooler, & One School-Age Child



Column #1 of **Table 6** shows the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support to reduce these costs. Subsequent columns (#2-#6) of **Table 6** model various combinations of work supports, with the work supports modeled listed in the column headings and monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

THE SELF-SUFFICIENCY STANDARD (COLUMN #1). This family has monthly child care expenses of \$919 and monthly housing costs of \$822. Without any work (or other) supports to reduce costs, this Natrona County family needs \$3,462 per month, or \$19.67 per hour, to meet the cost of basic needs.

CHILD SUPPORT (COLUMN #2). Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support

TABLE 5. Summary of Wyoming’s Work Supports, Child Support, and Tax Credits

PROGRAM	BENEFIT	INCOME ELIGIBILITY
WORK SUPPORTS		
CHILD CARE ASSISTANCE (Wyoming’s Child Care Development Fund)	Child care costs are calculated at an hourly rate per child. The rate is calculated on a sliding income scale based on percentage of the FPL up to 225%.	The maximum income upon starting the program is 175% of the FPL. Families are no longer eligible once income exceeds 225% of the FPL.
HOUSING ASSISTANCE (Section 8 Housing Vouchers & Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are below 80% of area median income. However, due to limited funding most new program participants must have income below 30% of area median income (or below the federal poverty guidelines).
MEDICAID	Subsidized health insurance with copays.	Pregnant women with household income less than 154% FPL, adults with dependent children with household income less than 56% FPL.
CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP) (Kid Care CHIP)	Health care benefits for children ages 18 and under. Health and dental care benefits are fully subsidized for some income groups, and limited copays for others	Children in families with income less than 100% FPL receive free care. Families with incomes between 101%-200% of the FPL, copays average \$5-\$10.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)	Maximum benefit for a family of 3: \$511 per month. Maximum benefit for a family of 4: \$649 per month.	Families must earn gross income less than 130% of the FPL to be eligible and must also meet net income (gross income minus allowable deductions) guidelines.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$33 in Wyoming for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPL.
TAX CREDITS		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with: <ul style="list-style-type: none"> • 1 child = \$3,373 per year • 2 children = \$5,572 per year • 3+ children = \$6,268 per year. 	Maximum eligibility for families with: <ul style="list-style-type: none"> • 1 child = \$39,296 one parent, \$44,836 married • 2 children = \$44,648 one parent, \$50,188 married • 3+ children = \$47,955 one parent, \$53,495 married.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CTC)	Nonrefundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child. Benefit is reduced by \$50 for every \$1,000 over income threshold.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000. Refundable portion limited to earnings over \$3,000.
OTHER		
CHILD SUPPORT	Average payment from non-custodial parents is \$219 per month in Wyoming.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2016. The federal poverty level (FPL) for a family of three is \$20,160 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

WORK SUPPORTS CAN HELP WORKING FAMILIES ACHIEVE STABILITY WITHOUT NEEDING TO CHOOSE WHICH OF THEIR BASIC NEEDS THEY WILL MEET, AND WHICH THEY WILL DO WITHOUT

enforcement program in Wyoming is \$219 per month (see column #2).¹³ Adding child support reduces the wage needed by this parent to meet basic needs to \$3,366 per month, or \$19.13 per hour. Note that in columns #2-#6 tax credits that are available as a refund on annual taxes are shown at the bottom of the table and not included in the wage calculation like in the Self-Sufficiency Standard. If refundable tax credits were removed from the Self-Sufficiency Standard shown in column #1, the income needed would increase by over \$150 per month.

CHILD CARE (COLUMN #3). Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. In Wyoming, families must have incomes below 175% of the federal poverty level for initial eligibility and below 225% of the federal poverty level for continuing eligibility for child care assistance, or less than \$3,767 per month for a three-person family.¹⁴ In column #3, child care assistance reduces the family's monthly child care costs from \$919 to \$208 per month. This reduces the necessary wage to \$2,836 per month, or \$16.12 per hour.

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

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

- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$446 per month to zero in column #4.
- **Food.** SNAP and WIC reduces food costs from \$596 to \$437 per month.¹⁵
- **Child Care.** Child care assistance further reduces the family's child care copayment to \$29 per month.

Altogether, these three work supports reduce the wage required to meet basic needs to \$1,984 per month, almost half of the full Self-Sufficiency Standard. With the help of these crucial work supports, this Natrona County family making the transition from public assistance would be able to meet the family's basic needs at a starting wage of \$11.28 per hour.

CHILD CARE, FOOD, & CHIP (COLUMN #5). After 12 months, the adult would no longer be eligible for transitional Medicaid, but the children would continue to be eligible under Wyoming's CHIP program, *Kid Care CHIP*, with family income up to 200% of the FPL. Column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while keeping the children covered under CHIP.

Assuming the adult obtains health insurance through her employer, paying her employee share of the premium, the health care costs for the family go up to \$152 to cover the adult. The additional income needed to cover that expense increases the child care copayment, raising child care costs from \$29 to \$57. At this income level, they lose their SNAP benefits, pushing up the monthly food bill from \$437 up to \$563. The minimum monthly wage needed under these circumstances is \$2,316 (\$13.16 hourly).

CHILD CARE, FOOD, CHIP, & HOUSING (COLUMN #6).

Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$822 to \$558 per month.¹⁶ The addition of housing assistance reduces the income needed to meet basic needs, thereby making the family again eligible for SNAP (food stamps) benefit and lowering food costs to \$445 per month. With less income required to meet other needs, the family now receives increased child care assistance as well, with the copayment reduced to \$29.

With this full benefit package, a parent with one preschooler and one school-age child living in Natrona County can meet basic needs with an income of just \$1,867 per month. Note however that very few families receive *all* of these benefits. Although analyzed in this section, this modeling should not imply that all households with inadequate income receive these work supports or child support. Unfortunately, these supports are not available or accessible to all who need them due to eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge or legal enforcement, or the perceived stigma of receiving assistance. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families move towards economic self-sufficiency.

TABLE 6. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage**One Adult, One Preschooler, and One School-Age Child: Natrona County, WY 2016**

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

	#1	#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	Child Care	Child Care, SNAP/ WIC* & Transitional Medicaid	Child Care, SNAP/ WIC* & CHIP	Housing, Child Care, SNAP/ WIC*, & CHIP
MONTHLY EXPENSES:						
Housing	\$822	\$822	\$822	\$822	\$822	\$558
Child Care	\$919	\$919	\$208	\$29	\$57	\$29
Food	\$596	\$596	\$596	\$437	\$563	\$445
Transportation	\$228	\$228	\$228	\$228	\$228	\$228
Health Care	\$446	\$446	\$446	\$0	\$152	\$152
Miscellaneous	\$301	\$301	\$301	\$301	\$301	\$301
Taxes	\$476	\$455	\$340	\$187	\$245	\$166
TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)	\$3,789	\$3,768	\$2,941	\$2,004	\$2,369	\$1,875
ADDITIONAL MONTHLY RESOURCES:						
Earned Income Tax Credit (-)	(\$54)	**	**	**	**	**
Child Care Tax Credit (-)	(\$105)	(\$110)	(\$52)	(\$9)	(\$16)	(\$8)
Child Tax Credit (-)	(\$167)	(\$72)	(\$53)	(\$11)	(\$37)	\$0
Child Support		(\$219)				
TOTAL ADDITIONAL MONTHLY RESOURCES	(\$326)	(\$401)	(\$105)	(\$20)	(\$53)	(\$8)
SELF SUFFICIENCY WAGE: (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)						
Hourly	\$19.67	\$19.13	\$16.12	\$11.28	\$13.16	\$10.61
Monthly	\$3,462	\$3,366	\$2,836	\$1,984	\$2,316	\$1,867
Annual	\$41,550	\$40,397	\$34,037	\$23,814	\$27,795	\$22,403
ANNUAL REFUNDABLE TAX CREDITS**:						
Total Federal EITC		\$895	\$2,235	\$4,388	\$3,549	\$4,685
Total Federal CTC		\$1,140	\$1,365	\$1,868	\$1,557	\$2,000

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$33 (FY 2014) in Wyoming. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

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

REFUNDABLE TAX CREDITS. All taxes and tax credits are shown in the Standard as monthly because the Standard costs are shown as a monthly budget. However, because families do not actually receive the refundable tax credits monthly, but instead receive them at the end of the year (as tax refunds), the annual amounts of the refundable tax credits are shown in the shaded rows at the bottom of the table for columns #2-#6. (This annual total assumes that the adult works

full time at these wages throughout the year.) The amounts vary significantly, depending upon income. When costs are only reduced by child support as in column #2, the family's income is high enough that they qualify for about \$2,000 in refundable tax credits. In column #6, in which the full work support package is modeled, the parent is eligible for almost \$7,000 in annual refundable tax credits. A more detailed explanation of how and why the taxes and tax credits

are treated differently when modeling work supports as provided in *Appendix A: Methodology, Assumptions, and Sources*.

HOW DO WORK SUPPORTS INCREASE WAGE ADEQUACY?

Table 6 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure J** starts with specific wages and asks: “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?”

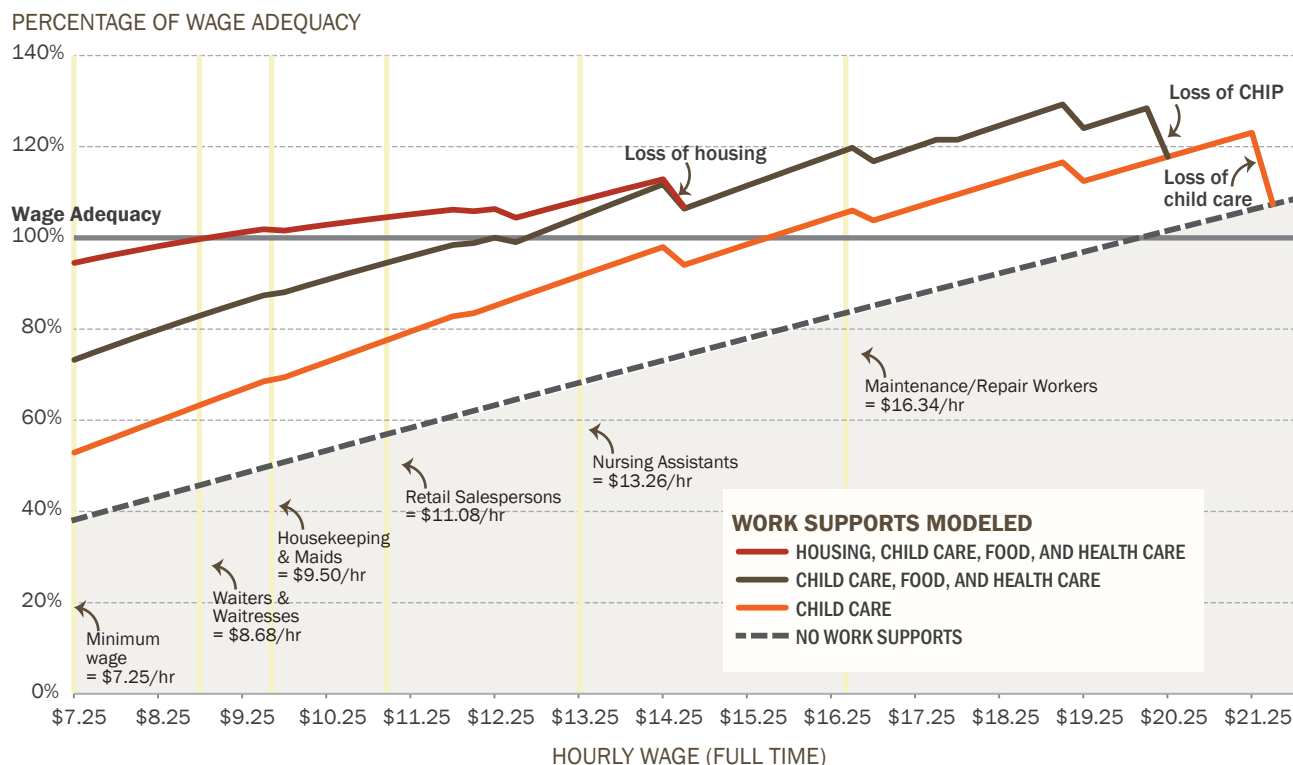
Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family’s basic needs; if it is below 100%, it is only adequate to cover that percentage of the family’s basic needs. For example, if wage adequacy is at 60%, then the wage (along with any

work supports) only covers 60% of the cost of meeting that family’s basic needs.

Modeling the same family type as in **Table 6** (one parent with one preschooler and one school-age child) but in Laramie County, **Figure J** shows the impact of work supports on wage adequacy as the parent’s income increases, starting with the minimum wage. The dashed line provides the baseline, showing the adequacy of various wages without *any* work supports. Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. In addition to examining wage adequacy results at the minimum wage level, **Figure J** highlights the adequacy results at percentages of the federal poverty level. *Appendix C: Modeling the Impact of Work Supports on Wage Adequacy* provides a detailed table of the exact amounts of each work support modeled.

MINIMUM WAGE. With the federal minimum wage of \$7.25 per hour, a Laramie County parent with two children working full time earns just over a third (only 38%) of the income needed to meet her family’s basic

FIGURE J. Impact of Work Supports on Wage Adequacy
One Adult, One Preschooler, and One School-Age Child: Laramie County, WY 2016



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

needs if she is not receiving any work supports (see the dashed line in **Figure J**).¹⁷

However, if the parent receives help from Wyoming's Child Care Voucher program (the first solid line from the bottom in **Figure J**), the monthly cost of child care decreases from \$1,139 to \$0, and wage adequacy increases to 53%—a substantial increase but still covering only half of her monthly expenses. If the family also receives assistance with food (SNAP and WIC) and health care (CHIP) the cost of food decreases to \$193 per month and health insurance to \$148 per month, increasing wage adequacy to 73% (shown in the second solid line from the top in **Figure J**). With the addition of housing assistance combined with the other work supports, housing costs are reduced to 30% of the family's income and wage adequacy reaches 94% (top solid line in **Figure J**).

WAITERS AND WAITRESSES. If this parent's wage was \$8.68 per hour, which is the median hourly wage for waiters and waitresses, they would earn enough to cover 45% of their family's basic needs without any assistance. Receiving assistance with child care costs increases the wage adequacy to 63%. The further addition of food assistance and CHIP health coverage increases the wage adequacy to 82% and if she also receives housing assistance, wage adequacy reaches 99%.

HOUSEKEEPING AND MAIDS. The median wage of housekeepers and maids, \$9.50 per hour, is such that this single parent would be able to meet 50% of the income needs of her family without any assistance. Receiving assistance with child care costs increases the wage adequacy to 68%. The further addition of food assistance and CHIP health coverage increases the wage adequacy to 87%. Finally, if they receive the full work support package, they will be able to meet 102% of their family's needs.

RETAIL SALESPERSONS. At the median wage of retail sales, which is \$11.08 per hour, this single parent would be able to cover just over half (57%) of their family's basic needs without any work supports. With child care assistance her wage adequacy would increase to 78%. If the children receive coverage under CHIP, wage adequacy increases to 95%, and with the addition of housing assistance they can meet all of their family's basic needs.

NURSING ASSISTANTS. Working at the nursing assistant's median wage of \$13.26 per hour, this Laramie County single parent's wage adequacy would be 68% without any assistance. Child care assistance reduces the cost of child care to \$57 per month and increases wage adequacy to 92%. They do not qualify for food assistance, but if the children receive CHIP coverage to reduce health care costs, wage adequacy increases to 104%.

MAINTENANCE AND REPAIR WORKERS. If this parent's wage was \$16.34 per hour, the median hourly wage of maintenance and repair workers, wage adequacy would be 83% without any assistance. Child care assistance reduces the cost of child care to \$208 per month and increases wage adequacy to 105%. They do not qualify for housing or food assistance, but CHIP coverage for the children reduce health care costs, and wage adequacy increases to 118%.

Note that at about \$21.25 per hour, this parent experiences a "cliff" effect. That is, when her wage increases to just above this amount, she loses her child care assistance (as her income has exceeded the eligibility threshold), and this results in a substantial drop in her wage adequacy of nearly 20 percentage points.

Nevertheless, because this happens after she has reached 100% wage adequacy, the loss of work supports still leaves her with an income that is sufficient to meet her basic needs, but only just barely, as she is just above her Self-Sufficiency wage of \$18.67 per hour.

FOCUS ON WOMEN: WAGE ADEQUACY INCREASES WITH EDUCATIONAL ATTAINMENT

Figure K examines the adequacy of median earnings of women as their educational attainment increase. Using the same family type as **Figure J**, the Self-Sufficiency Standard in Niobrara County for a family with one adult, one preschooler, and one school-age child is \$37,694 annually.

Without any work supports, the median earnings of women without a high school degree would leave her \$2,111 short per month. This shortfall decreases as education increases, until at the bachelor's degree

level, the median earnings of women would be \$169 per month short to be able meet all of her the basic needs of her family.

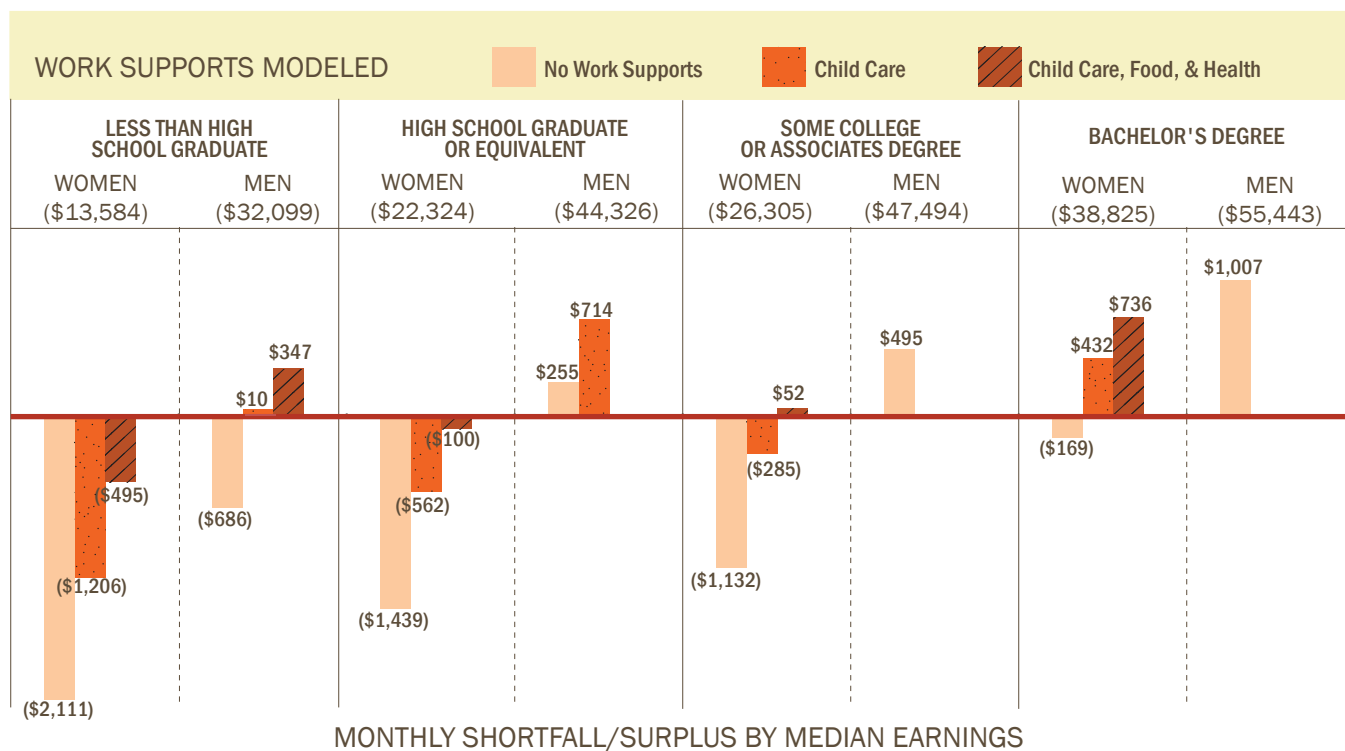
In contrast, men only need to reach the educational level of high school (\$44,326) to be able to meet all of the family's basic needs without any work supports. In fact, the median earnings for men with a high school are \$5,500 higher than for a woman with a bachelor's degree.

Child care assistance provides a significant help in closing the gap between earnings and costs. Women without a high school degree would still have a large monthly shortfall but child care assistance decreases this shortfall from \$2,111 to \$1,206. For women

with earnings at the median level for women with a bachelor's degree, child care assistance helps to move the family from a deficit to a monthly surplus of \$432. In contrast, men without a high school degree are able to meet all of the family's basic needs with the help of child care assistance with a surplus of \$10 per month.

If this single mother receives assistance with food and health costs, in addition to child care, her deficit will shrink to \$495 per month if she lacks a high school degree. At the median earning levels of women with bachelor's degrees she would have a surplus of \$736. In contrast, with these supports, men without a high school degree would have a surplus of \$347 per month.

FIGURE K. Impact of Work Supports on Monthly Shortfall or Surplus Compared to Median Earnings by Educational Attainment and Sex: Niobrara County, WY 2016
One Adult, One Preschooler, and One School-age Child



Source: Wyoming median earnings for women come from U.S. Census Bureau, American Community Survey (ACS), 2015, U.S. Census Bureau, American Factfinder, 2014 American Community Survey 5-Year Estimates, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," Detailed Tables, <http://factfinder.census.gov/> (accessed February 4, 2016).

MEETING THE STANDARD: RAISING INCOMES

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

RAISE WAGES

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

MINIMUM WAGES. One method to increase salaries of low-wage workers is to increase and index the minimum wage, thus providing a floor under wages for all workers, and insuring that the wages will continue to keep pace with inflation. Minimum wages are set at the federal level, but can also be set at the state and/or local level.

While the federal minimum wage has remained at \$7.25 an hour since 2009, 29 states have passed higher minimum wages, with ten indexing them as well.¹⁸ California and Massachusetts now have the highest state minimum wages at \$10 per hour in

2016.¹⁹ Fifteen states have enacted legislation that will lead to higher wages in the future.²⁰ Local minimum wages are even higher, with Seattle, WA, and San Francisco, CA, having adopted the highest to date. In 2018 the minimum wage will reach \$15 per hour in San Francisco and thereafter will be indexed. In Seattle the minimum wage will reach \$15 per hour in 2018 for workers of large employers but not until 2021 for all workers, and will be indexed thereafter.²¹

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

UNIONIZATION. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.²² This union "premium," controlling for other factors is worth about 13.6% in increased wages.²³ However, the percentage of workers represented by unions over the past half century has decreased, so that currently only about 7% of private sector, and 35% of public sector workers are union members.²⁴

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

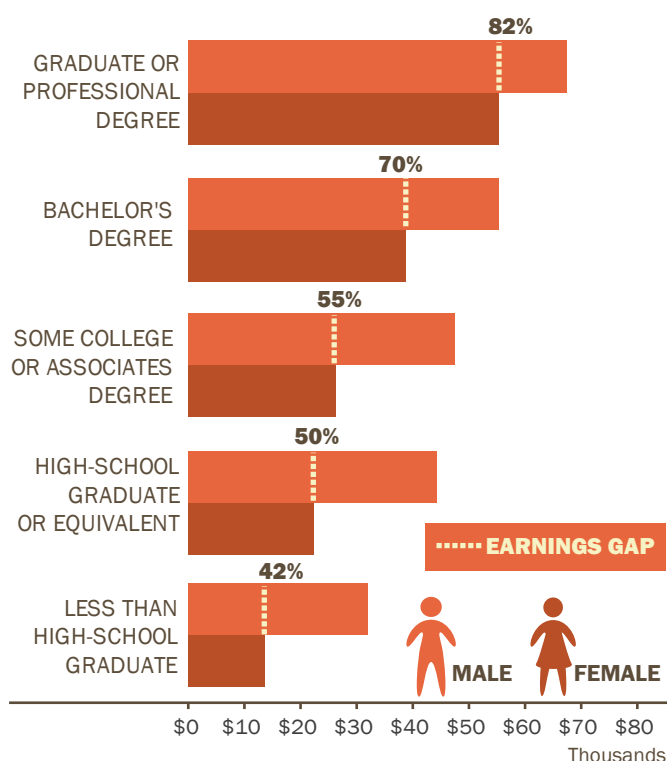
PAY EQUITY AND ANTI-DISCRIMINATION LAWS. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupants.²⁵ Women and people of color all too often face artificial barriers to fair hiring, fair wages, and equal benefits and promotion opportunities—barriers not addressed by tax credits or training and education strategies. It is important to recognize that not all barriers to self-sufficiency lie in the individuals or families seeking self-sufficiency, but that some are gender- or race-based structural constraints and discrimination.

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RAISING WAGES CAN HAVE A POSITIVE IMPACT NOT ONLY FOR WORKERS, BUT ALSO FOR EMPLOYERS BY DECREASING TURNOVER, INCREASING WORK EXPERIENCE, AND REDUCING TRAINING AND RECRUITMENT COSTS.

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FIGURE L. Impact of Education on Median Earnings by Gender, Wyoming 2016



Source: U.S. Census Bureau, American Factfinder, 2014 American Community Survey, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," Detailed Tables, <http://factfinder.census.gov/> (accessed October 1, 2015). U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items, 1982-1984=100-CUUR0400SA0," <http://data.bls.gov/> (accessed December 14, 2015).

INCREASE SKILLS

POST-SECONDARY EDUCATION/TRAINING. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.²⁶ As shown in **Figure L**, the median earnings of male and female workers in Wyoming increases as education levels increase.²⁷ While increased education is important for both men and women, the gender wage gap at every level continues to present additional challenges for women workers. In Wyoming, women working full time, year round earn 69 cents on the dollar compared to men.²⁸

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

NONTRADITIONAL OCCUPATIONS. For women, many "nontraditional" occupations (NTOs), such as in manufacturing, health care, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, demand for workers in the "green economy" is anticipated and investing in NTO training programs for women will broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.²⁹

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

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WHILE INCREASED EDUCATION IS IMPORTANT FOR BOTH MEN AND WOMEN, THE GENDER WAGE GAP AT EVERY LEVEL CONTINUES TO PRESENT ADDITIONAL CHALLENGES FOR WOMEN WORKERS. IN WYOMING, WOMEN WORKING FULL TIME, YEAR ROUND EARN 69 CENTS ON THE DOLLAR COMPARED TO MEN.

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

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

INCREASE ASSETS

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

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TRUE LONG-TERM SELF-SUFFICIENCY MEANS THE ABILITY OF FAMILIES TO MEET BASIC NEEDS WITHOUT ANY PUBLIC OR PRIVATE ASSISTANCE. FULLY CLOSING WYOMING'S WAGE GAP WILL REQUIRE PUBLIC POLICIES THAT MAKE WORK PAY, INCREASE THE SKILLS OF LOW-WAGE WORKERS, AND RECOGNIZE THE IMPORTANCE OF ASSET BUILDING.

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SELF-EMPLOYMENT

Some individuals, rather than seeking new training or higher wage employment, may choose to become entrepreneurs and start their own business. This is a viable opportunity for many, and small businesses help support and grow the economic base of local communities.³⁰ However, failure rates are extremely high, with half of businesses no longer in operation after five years.³¹ Most businesses are launched via the owners' or relatives' personal financial resources, so low-income individuals may have difficulty accessing capital to start their business, particularly if they have poor credit.³²

Average income for individuals in Wyoming employed at their own incorporated firms was \$52,063. For individuals employed at their own unincorporated firms, it was \$20,413.³³

PART 4

BEYOND SELF-SUFFICIENCY

SAVING FOR EMERGENCIES

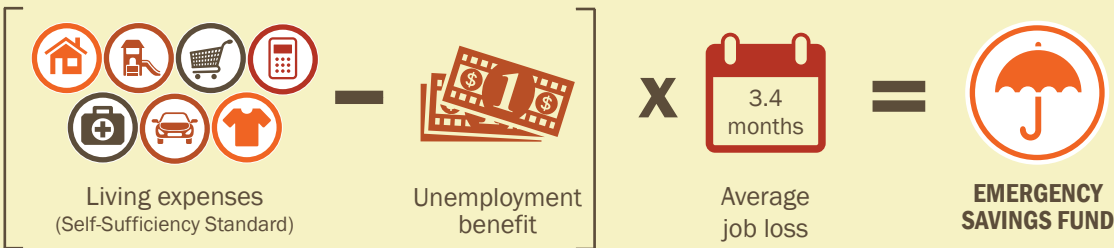
The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building Economic Security Pathway(s). The previous sections of this report define the first of these, the cost of basic needs, while the third element, asset- building, is discussed in the companion report, *On the Road: Exploring Economic Security Pathways for Wyoming*. This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across Wyoming and by family type. Note that in addition to the amount of basic needs required on a daily basis, the 2016 Self-Sufficiency Standard for Wyoming includes an emergency savings amount for every family type in every county.

Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises, and are an essential element for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, that of job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance), for the length of time of the emergency. The estimates use the median amount of time out of work (about 3 and a half months in Wyoming), and the median tenure in current employment in Wyoming (four years). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 7** illustrates the emergency savings amounts for Carbon and Teton counties for three different family types.

- A single adult needs to earn \$1,563 per month working full time to be able to meet basic needs in Carbon County. The single adult needs to earn an additional \$47 per month to meet the emergency savings goal of having enough savings to meet basic living costs, allowing for the receipt of unemployment insurance. In Teton County a single adult needs to earn \$2,218 per month to be self-sufficient and earn an additional \$66 per month to meet the emergency savings goal.
- One adult caring for a preschool-age child needs to earn \$2,807 per month in Carbon County or \$4,537 per month in Teton County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$141 per month in Carbon County and an additional \$161 per month in Teton County. In these counties, the overall emergency savings goal over four years is \$6,770 in Carbon County and \$7,739 in Teton County.
- For families with two adults, a preschooler, and a school-age child, as it is assumed that only one adult is out of work at a given time, the emergency savings goal needs to cover only half of the family's total living expenses for three and a half months. Therefore, the monthly contribution to the savings account is less for the two-parent household

HOW IS THE EMERGENCY SAVINGS FUND CALCULATED?



with one preschooler and one school-age child than the one-adult household with one child. In Carbon County this household needs an additional \$150 per month in total earnings and in Teton County the adults need an additional \$104 per month in earnings in order to save for a spell of unemployment. Because the Self-Sufficiency Wage is higher in Teton County, the unemployment benefit is larger than Carbon County. Additionally, the increase in income needed to add emergency savings to the family budget in Carbon County causes the family to increase tax brackets and eligibility for tax credits decreases.

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

Once a family has secured income at the Self-Sufficiency Standard level and instituted their Emergency Savings Fund, the road to long-term

economic security will be different for each. For some, this might be additional savings, to meet immediate costs (such as a car breakdown) or to ensure sufficient resources for the long-term costs of retirement. For others, paying off debts may be the first priority. For still others, income beyond that needed for the essentials may be devoted to securing alternative housing, enabling the family to move, thus leaving an abusive partner or a problematic living situation.

The companion report, *On the Road*, considers three key pathways that adults can take to move closer to long-term economic security:

1. postsecondary education,
2. improved housing and/or homeownership, and
3. savings for retirement.

To download *On the Road* visit www.self-sufficiencystandard.org/Wyoming.

**TABLE 7. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types
Carbon and Teton Counties, WY 2016**

	CARBON COUNTY			TETON COUNTY		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
MONTHLY EXPENSES						
Housing	\$591	\$747	\$747	\$974	\$1,169	\$1,169
Child Care	\$0	\$576	\$859	\$0	\$1,168	\$1,808
Food	\$282	\$427	\$886	\$356	\$538	\$1,117
Transportation	\$213	\$220	\$421	\$217	\$225	\$430
Health Care	\$156	\$439	\$518	\$156	\$439	\$518
Miscellaneous	\$124	\$241	\$343	\$170	\$354	\$504
Taxes & Tax Credits	\$197	\$157	\$150	\$345	\$643	\$752
SELF-SUFFICIENCY WAGE						
Monthly	\$1,563	\$2,807	\$3,922	\$2,218	\$4,537	\$6,298
EMERGENCY SAVINGS FUND						
Living expenses (3.4 months)*	\$4,614	\$8,953	\$6,373	\$6,329	\$13,155	\$9,368
Tax on additional earnings	\$402	\$2,735	\$4,257	\$715	\$1,753	\$1,128
Subtotal	\$5,016	\$11,688	\$10,630	\$7,044	\$14,908	\$10,495
Unemployment Insurance Benefit	-\$2,738	-\$4,918	-\$3,436	-\$3,886	-\$7,169	-\$5,517
Total Savings	\$2,278	\$6,770	\$7,194	\$3,158	\$7,739	\$4,978
Additional Monthly Earnings (Assumes interest accrued)	\$47	\$141	\$150 Per Adult	\$66	\$161	\$104 Per Adult

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

HOW IS THE SELF-SUFFICIENCY STANDARD USED?

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

POLICY ANALYSIS

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

- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility. In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its report *Housing Colorado: The Challenge for a Growing State*.
- In Pennsylvania, the Standard was used to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages. Pennsylvania also used the Standard to successfully prevent proposed child care co-payment increases.

COUNSELING TOOL

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

- In Washington State, the online Self-Sufficiency Calculator is used by workforce councils across the state as a counseling tool; it is also publically accessible at www.thecalculator.org.
- Counselors in a variety of agencies such as homeless shelters, transitional housing, and substance abuse counseling centers, have used the Standard-based Snohomish Self-Sufficiency Matrix, or adaptations of this tool. It includes 25 dimensions that measure client progress from “striving/in crisis” to “thriving”, and is available at www.snohomishcountywa.gov/DocumentCenter/View/7130.

EVALUATION TOOL

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

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

BENCHMARK FOR WAGE-SETTING

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

has been used in California, Connecticut, Hawaii, Illinois, New York, New Jersey, Nebraska, Oregon, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

- In New York City, the Real Living Wage NYC campaign used the Standard to make a case for their target of a \$20 per hour “living wage.”
- The Standard was cited in the successful campaign to raise the minimum wage in Seattle to \$15/hour (over several years, depending on establishment size), in support of the SeaTac, Washington living wage ordinance (raising wages to \$15/hour for covered employees), and in support of raising the statewide Washington State minimum wage to \$12/hour.

TARGETED ALLOCATION OF RESOURCES

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

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

SUPPORT RESEARCH

Because the Standard provides a means of estimating how poverty differs from place to place and among different family types, it is frequently used in research. The Standard provides a means to measure the

adequacy of various work supports, such as child care assistance, given a family’s income, place of residence, and composition.

- Rise Together Bay Area and Insight Center for Community Economic Development’s report *Promoting Family Economic Security in the San Francisco Bay Area Region* included the Standard as a key benchmark in its economic models.
- The Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Standard, as well as by characteristics such as race, ethnicity, gender, family type, education, occupation, and employment. These demographic reports have been published by the Center for Women’s Welfare for eight states, and the most recent reports demonstrates the impact of the Great Recession as measured by the Standard.

COMMUNITY INDICATOR

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

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

THE STANDARD IN PRACTICE

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

CONCLUSION

In Wyoming, long-term economic prosperity will require responses at the state and community level that enable all Wyoming families to move forward on the path to self-sufficiency. *The Self-Sufficiency Standard for Wyoming 2016* defines the income needed to realistically support a family without public or private assistance in Wyoming. For most workers, the Standard shows that earnings above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs. A strong economy means good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

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

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

FOR MORE INFORMATION ABOUT THE STANDARD

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

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

For more information on *The Self-Sufficiency Standard for Wyoming 2016*, this publication or the Standard wage tables for Wyoming counties, or to find out more about the Wyoming Women's Foundation, call (307) 721-8300 or visit www.wywf.org/.

ENDNOTES

1. Jared Bernstein, *Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries)*, (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).
2. According to the U.S. Bureau of Labor Statistics, both parents were employed in 60% of two-parent families with children in 2014. Likewise, 69% of single mothers and 82% of single fathers were employed in 2014. Although about 75% of employed women with children under 18 years of age worked full time in 2014, 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 when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Department of Labor, Bureau of Labor Statistics, "Employment Characteristics of Families in 2014," Economic News Releases, Employment and Unemployment, <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed December 2, 2015).
3. Wyoming's minimum wage is \$5.15 per hour, but due to interstate commerce laws, the federal minimum wage of \$7.25 per hour generally applies. U.S. Department of Labor, Wage and Hour Division. "Minimum Wage Laws in the States - January 1, 2015" <http://www.dol.gov/esa/minwage/america.htm> (accessed May 5, 2015).
4. In 2014 the average consumer expenditure on food was \$6,759 per year or 12.6% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2014," <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed December 1, 2015).
5. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey (MEPS), which is 26.2% of the premium for family coverage and 19.5% of the premium for individual coverage in Wyoming. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.3 and II.D.3: Percent of total premiums contributed by employees enrolled in single (family) coverage at private-sector establishments that offer health insurance by firm size and State: Wyoming 2014," Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomp=2&year=2014&tableSeries=2&tableSubSeries=&searchText=&searchMethod=1&Action=Search (accessed December 4, 2015).
6. The lowest cost silver plan for a family with two adults (age 30) living in ZIP code 82301 and earning \$52,455 annually with one year old and 4 year old is \$285 per month after estimated tax credits. Out-of-pocket cost estimate assumes medium usage for the whole family. Healthcare.gov, See Plans, "2016 health insurance plans & prices," <https://www.healthcare.gov/see-plans/> (accessed December 16, 2015).
7. The Self-Sufficiency Wage for each of these places has been updated to current dollars using the Consumer Price Index for the appropriate regions. U.S. Department of Labor, Bureau of Labor Statistics, "Northeast/Midwest/South/West Regions All Items, 1982-84=100 - CUURA101SA0," Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed December 16, 2015).
8. U.S. Department of Labor, Bureau of Labor Statistics, "West Region All Items, 1982-84=100 - CUURA101SA0," Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed December 17, 2015).
9. U.S. Department of Housing and Urban Development, "FY 2015 Income Limits Summary, Niobrara County," Data Sets, Income Limits, FY 2015 Income Limits Documentation System, <http://www.huduser.org/portal/datasets/il/il2015/2015summary.odn> (accessed December 14, 2015).
10. Although these income limits are based on 80%, 50%, and 30% of the median income, the final income limit benchmarks are calculated after various adjustments are accounted for, such as high or low housing cost adjustments. Therefore the final income limits are not necessarily an exact percent of the original median income. Additionally, if 30% of median income is less than the federal poverty level, then the low income limit is set at the federal poverty level. Most housing assistance is limited to the "Very Low Income" category, and in some instances to the "Extremely Low Income" category. U.S. Department of Housing and Urban Development, "FY 2015 Income Limits Summary, Niobrara County," Data Sets, Income Limits, FY 2015 Income Limits Documentation System, <http://www.huduser.org/portal/datasets/il/il2015/2015summary.odn> (accessed December 14, 2015).
11. Median wages of Wyoming's top occupations come from the Bureau of Labor Statistics Occupational Employment Statistics survey and are updated for inflation using the Consumer Price Index. U.S. Department of Labor, Bureau of Labor Statistics, "May 2014 Occupational Employment and Wage Estimates: Wyoming," Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed December 10, 2015). U.S. Department of Labor, Bureau of Labor Statistics, "West Region All Items, 1982-84=100 - CUURA101SA0," Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed December 16, 2015).
12. National Employment Law Project, "The Low-Wage Recovery: Industry Employment and Wages Four Years into the Recovery," Data Brief, April 2014, p. 1, <http://www.nelp.org/page/-/Reports/Low-Wage-Recovery-Industry-Employment-Wages-2014-Report.pdf?nocdn=1> (accessed June 11, 2014).
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APPENDIX A: METHODOLOGY, ASSUMPTIONS, & SOURCES

METHODOLOGY AND DATA SOURCES FOR THE WYOMING STANDARD

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

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

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

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

The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency

Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months per year to obtain the annual wage.

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

The 2016 edition of the Wyoming Self-Sufficiency Standard is calculated for 472 family types. The first 420 family types include all one- and two-adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with six teenagers. An additional 52 family types are also calculated that incorporate families with three or more adults.¹

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

The cost components of *The Self-Sufficiency Standard for Wyoming 2016* and the assumptions included in the calculations are described below.

HOUSING

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine

the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the 2016 Wyoming Self-Sufficiency Standard are calculated using the FY 2016 HUD Fair Market Rents.

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

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area. In Wyoming there are no MSAs with more than one county sharing the same FMR.

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

DATA SOURCES

HOUSING COST. U.S. Department of Housing and Urban Development, "Schedule B: FY 2016 Fair Market Rents for Existing Housing," Data Sets, Fair Market Rents,

<http://www.huduser.org/portal/datasets/fmr.html> (accessed December 10, 2015).

COUNTY-LEVEL HOUSING COSTS. U.S. Census Bureau, American Factfinder, "B25064 Median Gross Rent," 2009-2013 American Community Survey 5-Year Estimates, Detailed Tables, <http://factfinder.census.gov/> (accessed December 10, 2015).

CHILD CARE

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.⁴ Many states, including Wyoming, have continued to conduct or commission the surveys on a regular basis. The State of Wyoming provided 2015 market rate data.

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

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

DATA SOURCES

CHILD CARE RATES. State of Wyoming, personal communication with Eve Barela, Child Care Subsidy Program Manager, August 4, 2015.

INFLATION. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Price Index—All Urban Consumers, West Region Average," Consumer Price

Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed November 20, 2015).

FOOD

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

The Low-Cost Food Plan costs 25% more than the Thrifty Food Plan, and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 40% of their food budget on food prepared away from home.⁷

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. The Wyoming Standard for 2016 uses data for June 2015.

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

Geographic differences in food costs within Wyoming are varied using *Map the Meal Gap* data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty

Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.⁸ A county index is calculated by comparing the county market basket price to the statewide average cost of food in Wyoming. The county index is applied to the Low-Cost Food Plan.

DATA SOURCES

FOOD COSTS. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, "Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2015," <http://www.cnpp.usda.gov/sites/default/files/CostofFoodJun2015.pdf> (accessed August 17, 2015).

COUNTY INDEX. Craig Gunderson, Amy Satoh, Adam Dewey, Michael Kato, and Elaine Waxman, Feeding America, "Map the Meal Gap 2015: Food Insecurity and Child Food Insecurity Estimates at the County Level," received from research@feedingamerica.org (May 29, 2015).

TRANSPORTATION

PUBLIC TRANSPORTATION. If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.⁹ The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation. For Wyoming, the Standard uses 2010-2014 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. While two counties in Wyoming had rates of public transportation use among work commuters that

met the 7% threshold, both had extremely small populations and large margins of error that included values below 7%. Additionally, the provision of public transportation is limited seasonally.¹⁰ Therefore, the Standard uses private transportation to calculate transportation costs for all Wyoming counties.

PRIVATE TRANSPORTATION. For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site. Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2009 National Household Travel Survey (NHTS). The Wyoming statewide average round trip commute to work distance is 16.16 miles.

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2012 State Average Expenditures for Auto Insurance. County variation in the cost of auto insurance for the 2016 Wyoming Standard is calculated using the State of Wyoming’s *Cost of Living Index*. An average of the fourth quarter of 2014 and the first quarter of 2015’s transportation indexes was used to calculate a county index to vary the statewide premium from the National Association of Insurance Commissioners by county ratio.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2014 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the U.S. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

DATA SOURCES

PUBLIC TRANSPORTATION USE. U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2010-2014 American Community Survey 5-Year Estimates, Detailed Tables, <http://www.factfinder.census.gov> (accessed December 16, 2015).

AUTO INSURANCE PREMIUM. State of Wyoming, Economic Analysis Division. Personal Communication with Amy Bittner, Senior Economist. Received October 16, 2015. “

COUNTY INDEX. State of Wyoming, Department of Administration and Information, Economic Analysis Division, “Wyoming Cost of Living Index (WCLI) for the Fourth Quarter of 2014,” <http://eadiv.state.wy.us/wcli/NewsRelease-4Q14.pdf> (accessed October 14, 2015). State of Wyoming, Department of Administration and Information, Economic Analysis Division, “Wyoming Cost of Living Index (WCLI) for the First Quarter of 2015,” <http://eadiv.state.wy.us/wcli/NewsRelease-2Q15.pdf> (accessed October 14, 2015).

FIXED AUTO COSTS. Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle Expenses,” Consumer Expenditure Survey 2014, CE Databases, <http://data.bls.gov/pdq/querytool.jsp?survey=cx> (accessed December 7, 2015).

INFLATION. U.S. Department of Labor, Bureau of Labor Statistics, “West Region, Consumer Price Index—All Urban Consumers,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed December 4, 2015).

PER-MILE COSTS. American Automobile Association, “Your Driving Costs,” Behind the Numbers 2015 Edition, AAA Association Communication, <http://publicaffairsresources.aaa.biz/resources/yourdrivingcosts/index.html> (accessed August 11, 2015).

HEALTH CARE

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In Wyoming,

74% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 64% have employer sponsored health insurance).¹¹ The full-time worker's employer pays an average of 81% of the insurance premium for the employee and 74% for the family in Wyoming. Nationally, the employer pays 79% of the insurance premium for the employee and 73% of the insurance premium for the family.¹²

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state's residents for a single adult and for a family. In Wyoming the average premium paid by the employee is \$95 for a single adult and \$356 for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In Wyoming, there are three rating areas based on county groupings.¹³ To vary the state premium by county in Wyoming, the Standard uses rates for the lowest cost 'silver' plan (excluding HSAs) available through the health insurance marketplace dataset published by the U.S. Centers for Medicare & Medicaid Services for states in the Federally-facilitated Marketplace or State Partnership Marketplaces. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. However, as a result of the Patient Protection and Affordable Care Act of 2010, large employers are required to provide health insurance or pay a fine (the mandate begins to be in effect in 2015). Those who do not have access to affordable

health insurance through their employers must either purchase their own coverage or do without health insurance.¹⁴ Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace, or pay a fine. Individuals who cannot afford health insurance may be eligible for a premium tax credit or lower copayments, deductibles, and out of pocket cost maximums.¹⁵

DATA SOURCES

INFLATION. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Price Index – All Urban Consumers, U.S. City Average," Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed December 4, 2015).

OUT-OF-POCKET COSTS. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Household Component Analytical Tool, "Total Amount Paid by Self/Family, all Types of Service, 2012" MEPSnetHC, http://www.meps.ahrq.gov/mepsweb/data_stats/MEPSnetHC.jsp (accessed December 4, 2015).

PREMIUMS. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2014," Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp (accessed December 4, 2015).

COUNTY INDEX. Healthcare.gov, RESOURCES: For Researchers, 2015 plan data: Health plan data, download (ZIP file) "Individual Market Medical," <https://data.healthcare.gov/download/s8rp-rr6e/application/zip> (accessed September 19, 2015).

TREATMENT OF TAX CREDITS IN CLOSING THE WAGE GAP

The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in the modeling table and figures in the section *Closing the Wage Gap: Work Supports Reduce Costs* the refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. However, the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund. Therefore, it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling section.

The tax credits are calculated this way in order to be as realistic as possible. In fact, all families receive the EITC as a single payment the following year when they filed their tax returns.^a Many families use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.^b Therefore, in the modeling section, the total amounts of the refundable federal and state EITC the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full time, for the whole year.

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

a. Research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Jennifer Romich and Thomas Weisner, “How Families View and Use the EITC: The Case for Lump-Sum Delivery,” *National Tax Journal*, 53(4) (part 2) (2000): 1107-1134; hereafter cited as *How Families View and Use the EITC*.

b. *How Families View and Use the EITC*.

MISCELLANEOUS

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

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

TAXES

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

a family), with additional adults counted as additional (adult) tax exemptions.

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

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

Wyoming has a 4% state sales and use tax. Counties can also apply additional local sales taxes, so sales tax rates vary by county from 4-6%.

DATA SOURCES

FEDERAL INCOME TAX. Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed December 1, 2015). Internal Revenue Service, “Internal Revenue Service. Revenue Procedure 2014-61,” <http://www.irs.gov/pub/irs-drop/rp-14-61.pdf> (accessed June 9, 2015). Kyle Pomerleau, “2016 Tax Brackets,” Tax Foundation, http://taxfoundation.org/sites/taxfoundation.org/files/docs/TaxFoundation_FF486.pdf (accessed November 2, 2015).

STATE SALES TAX. Wyoming Department of Revenue, “Sales/Use and Lodging Tax Rates by Locality Effective 10/1/2015,” <https://0ebaeb71-a-84cef9ff-s-sites.googlegroups.com/a/wyo.gov/wy-dor/October2015MASTERRATECHART.pdf> (accessed October 6, 2015).

TAX CREDITS

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

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

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will

receive little or no CCTC. In 2015, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2015, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever was less. For the Standard, the CTC is shown as received monthly.

DATA SOURCES

FEDERAL CHILD CARE TAX CREDIT. Internal Revenue Service, “Publication 503. Child and Dependent Care Expenses,” <http://www.irs.gov/pub/irs-pdf/p503.pdf> (accessed November 2, 2015).

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EMERGENCY SAVINGS FUND

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

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family's basic living expenses over the job loss period. Since the median length of job tenure among Wyoming workers is four years, it is assumed that workers save for job loss over a course of four years.

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

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

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Self-Sufficiency Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately

the same cost as when employed.¹⁸ In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.¹⁹

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ENDNOTES FOR APPENDIX A

1. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups).
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APPENDIX B: THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN WYOMING

TABLE 1. The Self-Sufficiency Standard for Albany County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$605	\$804	\$804	\$804	\$804	\$804	\$804	\$804
Child Care	\$0	\$627	\$1,336	\$928	\$301	\$709	\$1,336	\$928
Food	\$298	\$451	\$592	\$682	\$791	\$723	\$851	\$936
Transportation	\$213	\$220	\$220	\$220	\$220	\$421	\$421	\$421
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$127	\$254	\$341	\$309	\$260	\$316	\$392	\$361
Taxes	\$204	\$433	\$627	\$537	\$318	\$501	\$650	\$545
Earned Income Tax Credit (-)	\$0	(\$36)	\$0	(\$12)	(\$210)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.11	\$17.33	\$23.34	\$20.81	\$15.48	\$10.91 per adult	\$13.34 per adult	\$12.06 per adult
Monthly	\$1,603	\$3,050	\$4,107	\$3,662	\$2,725	\$3,840	\$4,697	\$4,246
Annual	\$19,240	\$36,597	\$49,286	\$43,942	\$32,699	\$46,081	\$56,369	\$50,951
Emergency Savings Fund (Monthly)	\$50	\$143	\$148	\$137	\$171	\$67	\$85	\$80

TABLE 2. The Self-Sufficiency Standard for Big Horn County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$508	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$548	\$1,141	\$862	\$314	\$593	\$1,141	\$862
Food	\$252	\$382	\$501	\$577	\$669	\$612	\$720	\$793
Transportation	\$217	\$225	\$225	\$225	\$225	\$430	\$430	\$430
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$113	\$225	\$298	\$278	\$235	\$279	\$346	\$326
Taxes	\$169	\$310	\$459	\$367	\$242	\$377	\$524	\$390
Earned Income Tax Credit (-)	\$0	(\$121)	(\$70)	(\$155)	(\$296)	(\$81)	(\$32)	(\$126)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$120)	(\$53)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.05	\$14.29	\$19.26	\$16.97	\$13.15	\$9.17 per adult	\$11.46 per adult	\$10.18 per adult
Monthly	\$1,417	\$2,515	\$3,389	\$2,986	\$2,314	\$3,227	\$4,032	\$3,584
Annual	\$17,000	\$30,183	\$40,674	\$35,836	\$27,764	\$38,721	\$48,387	\$43,004
Emergency Savings Fund (Monthly)	\$44	\$135	\$241	\$197	\$138	\$78	\$78	\$108

TABLE 3. The Self-Sufficiency Standard for Campbell County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$708	\$940	\$940	\$940	\$940	\$940	\$940	\$940
Child Care	\$0	\$645	\$1,292	\$976	\$331	\$647	\$1,292	\$976
Food	\$271	\$411	\$539	\$621	\$719	\$658	\$774	\$852
Transportation	\$217	\$224	\$224	\$224	\$224	\$429	\$429	\$429
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$135	\$266	\$345	\$322	\$270	\$317	\$395	\$371
Taxes	\$227	\$480	\$637	\$562	\$345	\$503	\$652	\$576
Earned Income Tax Credit (-)	\$0	(\$2)	\$0	\$0	(\$175)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$83)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.74	\$18.55	\$23.66	\$21.81	\$16.43	\$10.97 per adult	\$13.43 per adult	\$12.49 per adult
Monthly	\$1,714	\$3,265	\$4,164	\$3,839	\$2,891	\$3,861	\$4,726	\$4,395
Annual	\$20,573	\$39,183	\$49,967	\$46,065	\$34,698	\$46,327	\$56,714	\$52,745
Emergency Savings Fund (Monthly)	\$54	\$114	\$152	\$141	\$189	\$68	\$86	\$82

TABLE 4. The Self-Sufficiency Standard for Carbon County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$591	\$747	\$747	\$747	\$747	\$747	\$747	\$747
Child Care	\$0	\$576	\$1,211	\$859	\$283	\$635	\$1,211	\$859
Food	\$282	\$427	\$560	\$645	\$748	\$684	\$805	\$886
Transportation	\$213	\$220	\$220	\$220	\$220	\$421	\$421	\$421
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$124	\$241	\$319	\$293	\$248	\$299	\$369	\$343
Taxes	\$197	\$378	\$557	\$442	\$281	\$440	\$574	\$471
Earned Income Tax Credit (-)	\$0	(\$75)	\$0	(\$88)	(\$253)	(\$28)	\$0	(\$55)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$73)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.88	\$15.95	\$21.60	\$18.76	\$14.32	\$10.12 per adult	\$12.42 per adult	\$11.14 per adult
Monthly	\$1,563	\$2,807	\$3,801	\$3,302	\$2,520	\$3,561	\$4,371	\$3,922
Annual	\$18,754	\$33,683	\$45,613	\$39,622	\$30,245	\$42,726	\$52,455	\$47,069
Emergency Savings Fund (Monthly)	\$47	\$141	\$140	\$198	\$163	\$72	\$82	\$150

TABLE 5. The Self-Sufficiency Standard for Converse County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$603	\$717	\$717	\$717	\$717	\$717	\$717	\$717
Child Care	\$0	\$559	\$1,224	\$900	\$341	\$665	\$1,224	\$900
Food	\$263	\$398	\$523	\$602	\$698	\$638	\$751	\$826
Transportation	\$221	\$228	\$228	\$228	\$228	\$437	\$437	\$437
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$124	\$234	\$315	\$291	\$247	\$296	\$364	\$340
Taxes	\$196	\$345	\$537	\$425	\$276	\$427	\$552	\$452
Earned Income Tax Credit (-)	\$0	(\$95)	\$0	(\$101)	(\$258)	(\$37)	\$0	(\$69)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$71)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.88	\$15.21	\$21.20	\$18.41	\$14.19	\$9.96 per adult	\$12.18 per adult	\$10.95 per adult
Monthly	\$1,563	\$2,677	\$3,731	\$3,240	\$2,498	\$3,507	\$4,288	\$3,853
Annual	\$18,754	\$32,128	\$44,767	\$38,884	\$29,970	\$42,079	\$51,458	\$46,237
Emergency Savings Fund (Monthly)	\$47	\$140	\$138	\$207	\$138	\$76	\$81	\$168

TABLE 6. The Self-Sufficiency Standard for Crook County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$617	\$714	\$714	\$714	\$714	\$714	\$714	\$714
Child Care	\$0	\$571	\$1,236	\$903	\$332	\$665	\$1,236	\$903
Food	\$271	\$411	\$539	\$621	\$719	\$658	\$774	\$852
Transportation	\$217	\$224	\$224	\$224	\$224	\$429	\$429	\$429
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$126	\$236	\$317	\$292	\$248	\$297	\$366	\$342
Taxes	\$200	\$353	\$544	\$434	\$278	\$430	\$560	\$460
Earned Income Tax Credit (-)	\$0	(\$90)	\$0	(\$93)	(\$256)	(\$34)	\$0	(\$62)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$72)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.02	\$15.39	\$21.37	\$18.63	\$14.24	\$10.00 per adult	\$12.28 per adult	\$11.05 per adult
Monthly	\$1,587	\$2,709	\$3,761	\$3,278	\$2,506	\$3,522	\$4,323	\$3,888
Annual	\$19,050	\$32,506	\$45,132	\$39,338	\$30,077	\$42,261	\$51,880	\$46,659
Emergency Savings Fund (Monthly)	\$48	\$140	\$139	\$198	\$137	\$72	\$81	\$159

TABLE 7. The Self-Sufficiency Standard for Fremont County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$540	\$723	\$723	\$723	\$723	\$723	\$723	\$723
Child Care	\$0	\$594	\$1,248	\$979	\$385	\$654	\$1,248	\$979
Food	\$278	\$422	\$553	\$637	\$738	\$675	\$794	\$874
Transportation	\$221	\$228	\$228	\$228	\$228	\$437	\$437	\$437
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$120	\$241	\$321	\$303	\$256	\$299	\$371	\$353
Taxes	\$184	\$373	\$557	\$483	\$302	\$437	\$576	\$526
Earned Income Tax Credit (-)	\$0	(\$76)	\$0	(\$48)	(\$228)	(\$28)	\$0	(\$10)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$85)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.52	\$15.89	\$21.69	\$19.85	\$14.99	\$10.11 per adult	\$12.48 per adult	\$11.74 per adult
Monthly	\$1,499	\$2,797	\$3,817	\$3,494	\$2,638	\$3,560	\$4,393	\$4,133
Annual	\$17,986	\$33,562	\$45,801	\$41,923	\$31,661	\$42,718	\$52,719	\$49,592
Emergency Savings Fund (Monthly)	\$46	\$141	\$140	\$206	\$144	\$72	\$82	\$79

TABLE 8. The Self-Sufficiency Standard for Goshen County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$537	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$569	\$1,186	\$835	\$266	\$617	\$1,186	\$835
Food	\$255	\$386	\$507	\$584	\$676	\$619	\$728	\$801
Transportation	\$213	\$220	\$220	\$220	\$220	\$421	\$421	\$421
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$116	\$227	\$302	\$276	\$231	\$281	\$350	\$323
Taxes	\$176	\$317	\$483	\$357	\$233	\$385	\$526	\$404
Earned Income Tax Credit (-)	\$0	(\$116)	(\$49)	(\$164)	(\$310)	(\$75)	(\$18)	(\$132)
Child Care Tax Credit (-)	\$0	(\$68)	(\$105)	(\$118)	(\$46)	(\$55)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.26	\$14.49	\$19.82	\$16.71	\$12.77	\$9.28 per adult	\$11.63 per adult	\$10.10 per adult
Monthly	\$1,453	\$2,550	\$3,489	\$2,941	\$2,247	\$3,266	\$4,095	\$3,556
Annual	\$17,437	\$30,598	\$41,869	\$35,286	\$26,961	\$39,197	\$49,139	\$42,671
Emergency Savings Fund (Monthly)	\$45	\$138	\$207	\$194	\$133	\$74	\$79	\$81

TABLE 9. The Self-Sufficiency Standard for Hot Springs County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$525	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$615	\$1,217	\$922	\$307	\$602	\$1,217	\$922
Food	\$275	\$416	\$546	\$629	\$729	\$667	\$784	\$863
Transportation	\$217	\$225	\$225	\$225	\$225	\$430	\$430	\$430
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$117	\$235	\$310	\$289	\$240	\$286	\$360	\$339
Taxes	\$179	\$350	\$534	\$419	\$257	\$396	\$539	\$449
Earned Income Tax Credit (-)	\$0	(\$92)	(\$12)	(\$107)	(\$279)	(\$64)	\$0	(\$72)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$61)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.35	\$15.33	\$20.82	\$18.26	\$13.61	\$9.48 per adult	\$12.02 per adult	\$10.91 per adult
Monthly	\$1,470	\$2,698	\$3,665	\$3,214	\$2,396	\$3,336	\$4,232	\$3,840
Annual	\$17,635	\$32,376	\$43,978	\$38,566	\$28,748	\$40,034	\$50,788	\$46,078
Emergency Savings Fund (Monthly)	\$45	\$140	\$137	\$198	\$138	\$75	\$80	\$172

TABLE 10. The Self-Sufficiency Standard for Johnson County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$631	\$776	\$776	\$776	\$776	\$776	\$776	\$776
Child Care	\$0	\$571	\$1,201	\$918	\$347	\$630	\$1,201	\$918
Food	\$269	\$407	\$533	\$614	\$712	\$651	\$766	\$843
Transportation	\$217	\$224	\$224	\$224	\$224	\$429	\$429	\$429
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$127	\$242	\$319	\$299	\$255	\$299	\$368	\$348
Taxes	\$205	\$381	\$556	\$472	\$300	\$440	\$571	\$529
Earned Income Tax Credit (-)	\$0	(\$73)	\$0	(\$61)	(\$232)	(\$28)	\$0	(\$24)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$83)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.11	\$16.03	\$21.57	\$19.50	\$14.87	\$10.11 per adult	\$12.37 per adult	\$11.56 per adult
Monthly	\$1,604	\$2,821	\$3,796	\$3,431	\$2,618	\$3,560	\$4,356	\$4,071
Annual	\$19,250	\$33,853	\$45,553	\$41,177	\$31,413	\$42,724	\$52,268	\$48,849
Emergency Savings Fund (Monthly)	\$50	\$141	\$140	\$223	\$157	\$72	\$81	\$78

TABLE 11. The Self-Sufficiency Standard for Laramie County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$578	\$774	\$774	\$774	\$774	\$774	\$774	\$774
Child Care	\$0	\$566	\$1,179	\$928	\$362	\$613	\$1,179	\$928
Food	\$253	\$383	\$503	\$579	\$672	\$614	\$723	\$795
Transportation	\$213	\$220	\$220	\$220	\$220	\$421	\$421	\$421
Health Care	\$148	\$409	\$423	\$430	\$456	\$470	\$481	\$487
Miscellaneous	\$119	\$235	\$310	\$293	\$248	\$289	\$358	\$341
Taxes	\$185	\$353	\$537	\$442	\$283	\$411	\$514	\$460
Earned Income Tax Credit (-)	\$0	(\$92)	(\$11)	(\$88)	(\$252)	(\$54)	\$0	(\$65)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$73)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.50	\$15.35	\$20.85	\$18.76	\$14.33	\$9.66 per adult	\$11.88 per adult	\$11.01 per adult
Monthly	\$1,496	\$2,701	\$3,669	\$3,302	\$2,522	\$3,399	\$4,182	\$3,875
Annual	\$17,952	\$32,410	\$44,031	\$39,625	\$30,269	\$40,785	\$50,188	\$46,494
Emergency Savings Fund (Monthly)	\$46	\$140	\$137	\$198	\$139	\$79	\$102	\$163

TABLE 12. The Self-Sufficiency Standard for Lincoln County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$631	\$845	\$845	\$845	\$845	\$845	\$845	\$845
Child Care	\$0	\$801	\$1,614	\$1,053	\$252	\$813	\$1,614	\$1,053
Food	\$239	\$362	\$474	\$547	\$633	\$579	\$682	\$750
Transportation	\$219	\$227	\$227	\$227	\$227	\$434	\$434	\$434
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$125	\$267	\$361	\$313	\$244	\$317	\$409	\$360
Taxes	\$196	\$485	\$691	\$535	\$267	\$502	\$698	\$539
Earned Income Tax Credit (-)	\$0	\$0	\$0	(\$2)	(\$267)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$67)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.90	\$18.68	\$25.00	\$21.09	\$13.95	\$10.96 per adult	\$14.00 per adult	\$12.02 per adult
Monthly	\$1,566	\$3,288	\$4,400	\$3,711	\$2,455	\$3,858	\$4,926	\$4,232
Annual	\$18,798	\$39,459	\$52,803	\$44,534	\$29,455	\$46,292	\$59,116	\$50,788
Emergency Savings Fund (Monthly)	\$48	\$112	\$168	\$138	\$164	\$67	\$88	\$80

TABLE 13. The Self-Sufficiency Standard for Natrona County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$657	\$822	\$822	\$822	\$822	\$822	\$822	\$822
Child Care	\$0	\$566	\$1,218	\$919	\$353	\$652	\$1,218	\$919
Food	\$260	\$394	\$517	\$596	\$691	\$632	\$743	\$818
Transportation	\$221	\$228	\$228	\$228	\$228	\$437	\$437	\$437
Health Care	\$152	\$425	\$440	\$446	\$472	\$486	\$497	\$504
Miscellaneous	\$129	\$244	\$323	\$301	\$257	\$303	\$372	\$350
Taxes	\$207	\$385	\$564	\$476	\$301	\$443	\$577	\$525
Earned Income Tax Credit (-)	\$0	(\$68)	\$0	(\$54)	(\$227)	(\$18)	\$0	(\$20)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$86)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.24	\$16.20	\$21.85	\$19.67	\$15.03	\$10.29 per adult	\$12.50 per adult	\$11.61 per adult
Monthly	\$1,627	\$2,851	\$3,845	\$3,463	\$2,645	\$3,622	\$4,399	\$4,088
Annual	\$19,522	\$34,212	\$46,137	\$41,550	\$31,738	\$43,467	\$52,788	\$49,058
Emergency Savings Fund (Monthly)	\$52	\$141	\$141	\$214	\$161	\$77	\$82	\$78

TABLE 14. The Self-Sufficiency Standard for Niobrara County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$501	\$671	\$671	\$671	\$671	\$671	\$671	\$671
Child Care	\$0	\$570	\$1,274	\$905	\$335	\$704	\$1,274	\$905
Food	\$261	\$396	\$519	\$598	\$693	\$634	\$746	\$821
Transportation	\$213	\$220	\$220	\$220	\$220	\$421	\$421	\$421
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$113	\$230	\$314	\$285	\$240	\$293	\$362	\$333
Taxes	\$170	\$330	\$539	\$405	\$260	\$423	\$551	\$428
Earned Income Tax Credit (-)	\$0	(\$108)	\$0	(\$122)	(\$278)	(\$43)	\$0	(\$94)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$61)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.04	\$14.77	\$21.16	\$17.85	\$13.64	\$9.84 per adult	\$12.13 per adult	\$10.61 per adult
Monthly	\$1,414	\$2,599	\$3,724	\$3,141	\$2,400	\$3,465	\$4,268	\$3,736
Annual	\$16,971	\$31,185	\$44,686	\$37,694	\$28,798	\$41,584	\$51,221	\$44,832
Emergency Savings Fund (Monthly)	\$44	\$135	\$138	\$198	\$139	\$75	\$80	\$108

TABLE 15. The Self-Sufficiency Standard for Park County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$576	\$693	\$693	\$693	\$693	\$693	\$693	\$693
Child Care	\$0	\$643	\$1,303	\$952	\$309	\$660	\$1,303	\$952
Food	\$270	\$409	\$537	\$619	\$717	\$656	\$771	\$849
Transportation	\$217	\$225	\$225	\$225	\$225	\$430	\$430	\$430
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$122	\$241	\$321	\$295	\$243	\$294	\$371	\$344
Taxes	\$189	\$371	\$555	\$442	\$262	\$418	\$569	\$520
Earned Income Tax Credit (-)	\$0	(\$76)	\$0	(\$83)	(\$272)	(\$42)	\$0	(\$38)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$64)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.70	\$15.91	\$21.71	\$18.89	\$13.81	\$9.86 per adult	\$12.45 per adult	\$11.37 per adult
Monthly	\$1,530	\$2,799	\$3,821	\$3,325	\$2,431	\$3,472	\$4,382	\$4,001
Annual	\$18,366	\$33,592	\$45,850	\$39,899	\$29,177	\$41,666	\$52,585	\$48,016
Emergency Savings Fund (Monthly)	\$47	\$141	\$140	\$198	\$137	\$76	\$82	\$77

TABLE 16. The Self-Sufficiency Standard for Platte County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$569	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$515	\$1,060	\$799	\$284	\$545	\$1,060	\$799
Food	\$264	\$400	\$524	\$604	\$700	\$640	\$753	\$829
Transportation	\$213	\$220	\$220	\$220	\$220	\$421	\$421	\$421
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$120	\$223	\$292	\$274	\$235	\$276	\$340	\$322
Taxes	\$187	\$307	\$435	\$354	\$244	\$372	\$459	\$405
Earned Income Tax Credit (-)	\$0	(\$126)	(\$95)	(\$169)	(\$297)	(\$89)	(\$66)	(\$134)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$115)	(\$52)	(\$58)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.57	\$14.12	\$18.59	\$16.59	\$13.13	\$9.04 per adult	\$10.99 per adult	\$10.07 per adult
Monthly	\$1,509	\$2,485	\$3,272	\$2,920	\$2,311	\$3,182	\$3,870	\$3,546
Annual	\$18,110	\$29,821	\$39,261	\$35,034	\$27,732	\$38,185	\$46,436	\$42,550
Emergency Savings Fund (Monthly)	\$46	\$132	\$198	\$187	\$137	\$77	\$164	\$80

TABLE 17. The Self-Sufficiency Standard for Sheridan County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$657	\$879	\$879	\$879	\$879	\$879	\$879	\$879
Child Care	\$0	\$876	\$1,754	\$1,256	\$380	\$878	\$1,754	\$1,256
Food	\$284	\$430	\$564	\$649	\$753	\$688	\$810	\$891
Transportation	\$217	\$224	\$224	\$224	\$224	\$429	\$429	\$429
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$131	\$285	\$387	\$347	\$272	\$337	\$438	\$397
Taxes	\$216	\$547	\$782	\$648	\$354	\$573	\$802	\$666
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$169)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$95)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.44	\$20.14	\$27.14	\$23.85	\$16.57	\$11.79 per adult	\$15.22 per adult	\$13.55 per adult
Monthly	\$1,661	\$3,544	\$4,777	\$4,197	\$2,916	\$4,151	\$5,356	\$4,770
Annual	\$19,934	\$42,531	\$57,329	\$50,366	\$34,997	\$49,817	\$64,271	\$57,238
Emergency Savings Fund (Monthly)	\$53	\$121	\$195	\$154	\$199	\$71	\$93	\$86

TABLE 18. The Self-Sufficiency Standard for Sublette County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$728	\$842	\$842	\$842	\$842	\$842	\$842	\$842
Child Care	\$0	\$599	\$1,445	\$900	\$301	\$846	\$1,445	\$900
Food	\$289	\$438	\$574	\$662	\$767	\$701	\$825	\$908
Transportation	\$219	\$227	\$227	\$227	\$227	\$434	\$434	\$434
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$139	\$254	\$354	\$309	\$262	\$332	\$406	\$360
Taxes	\$239	\$428	\$663	\$531	\$319	\$548	\$684	\$535
Earned Income Tax Credit (-)	\$0	(\$36)	\$0	(\$15)	(\$202)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$75)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.06	\$17.32	\$24.39	\$20.73	\$15.68	\$11.56 per adult	\$13.86 per adult	\$12.02 per adult
Monthly	\$1,771	\$3,047	\$4,293	\$3,649	\$2,759	\$4,070	\$4,880	\$4,230
Annual	\$21,248	\$36,570	\$51,512	\$43,784	\$33,112	\$48,846	\$58,564	\$50,765
Emergency Savings Fund (Monthly)	\$56	\$143	\$161	\$136	\$175	\$70	\$87	\$80

TABLE 19. The Self-Sufficiency Standard for Sweetwater County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$697	\$933	\$933	\$933	\$933	\$933	\$933	\$933
Child Care	\$0	\$864	\$1,745	\$1,283	\$419	\$881	\$1,745	\$1,283
Food	\$274	\$415	\$544	\$627	\$726	\$664	\$781	\$860
Transportation	\$219	\$227	\$227	\$227	\$227	\$434	\$434	\$434
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$135	\$288	\$390	\$353	\$279	\$341	\$441	\$403
Taxes	\$227	\$558	\$791	\$668	\$383	\$586	\$809	\$685
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$143)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$101)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.71	\$20.40	\$27.37	\$24.34	\$17.29	\$11.95 per adult	\$15.31 per adult	\$13.78 per adult
Monthly	\$1,708	\$3,590	\$4,818	\$4,285	\$3,043	\$4,206	\$5,388	\$4,849
Annual	\$20,497	\$43,079	\$57,810	\$51,414	\$36,517	\$50,475	\$64,651	\$58,187
Emergency Savings Fund (Monthly)	\$54	\$119	\$197	\$160	\$194	\$71	\$93	\$87

TABLE 20. The Self-Sufficiency Standard for Teton County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$974	\$1,169	\$1,169	\$1,169	\$1,169	\$1,169	\$1,169	\$1,169
Child Care	\$0	\$1,168	\$2,358	\$1,808	\$640	\$1,190	\$2,358	\$1,808
Food	\$356	\$539	\$706	\$814	\$943	\$863	\$1,015	\$1,117
Transportation	\$217	\$225	\$225	\$225	\$225	\$430	\$430	\$430
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$170	\$354	\$491	\$448	\$346	\$415	\$548	\$504
Taxes	\$345	\$776	\$1,165	\$980	\$646	\$830	\$1,164	\$1,019
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.60	\$25.77	\$35.80	\$32.03	\$23.80	\$14.95 per adult	\$19.68 per adult	\$17.89 per adult
Monthly	\$2,218	\$4,536	\$6,301	\$5,637	\$4,189	\$5,263	\$6,929	\$6,298
Annual	\$26,615	\$54,431	\$75,613	\$67,643	\$50,263	\$63,154	\$83,146	\$75,575
Emergency Savings Fund (Monthly)	\$66	\$161	\$342	\$255	\$153	\$83	\$111	\$104

TABLE 21. The Self-Sufficiency Standard for Uinta County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$535	\$711	\$711	\$711	\$711	\$711	\$711	\$711
Child Care	\$0	\$838	\$1,679	\$1,128	\$290	\$841	\$1,679	\$1,128
Food	\$256	\$388	\$508	\$586	\$679	\$621	\$730	\$804
Transportation	\$219	\$227	\$227	\$227	\$227	\$434	\$434	\$434
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$117	\$260	\$358	\$311	\$239	\$311	\$407	\$359
Taxes	\$177	\$456	\$680	\$534	\$254	\$481	\$692	\$537
Earned Income Tax Credit (-)	\$0	(\$18)	\$0	(\$8)	(\$283)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$59)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.30	\$17.95	\$24.72	\$20.92	\$13.51	\$10.70 per adult	\$13.91 per adult	\$12.00 per adult
Monthly	\$1,461	\$3,160	\$4,350	\$3,683	\$2,377	\$3,765	\$4,897	\$4,225
Annual	\$17,527	\$37,915	\$52,201	\$44,192	\$28,526	\$45,184	\$58,767	\$50,695
Emergency Savings Fund (Monthly)	\$45	\$138	\$165	\$137	\$137	\$66	\$88	\$80

TABLE 22. The Self-Sufficiency Standard for Washakie County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$569	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$587	\$1,227	\$900	\$313	\$640	\$1,227	\$900
Food	\$269	\$407	\$533	\$614	\$712	\$651	\$766	\$843
Transportation	\$217	\$225	\$225	\$225	\$225	\$430	\$430	\$430
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$121	\$232	\$310	\$286	\$239	\$288	\$359	\$335
Taxes	\$188	\$335	\$534	\$403	\$254	\$403	\$536	\$430
Earned Income Tax Credit (-)	\$0	(\$103)	(\$13)	(\$122)	(\$283)	(\$58)	\$0	(\$89)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$59)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.64	\$14.95	\$20.80	\$17.85	\$13.52	\$9.59 per adult	\$11.99 per adult	\$10.68 per adult
Monthly	\$1,520	\$2,630	\$3,661	\$3,142	\$2,379	\$3,374	\$4,221	\$3,758
Annual	\$18,242	\$31,565	\$43,936	\$37,709	\$28,548	\$40,488	\$50,652	\$45,095
Emergency Savings Fund (Monthly)	\$46	\$139	\$137	\$198	\$138	\$79	\$80	\$108

TABLE 23. The Self-Sufficiency Standard for Weston County, WY 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$657	\$760	\$760	\$760	\$760	\$760	\$760	\$760
Child Care	\$0	\$658	\$1,336	\$971	\$313	\$678	\$1,336	\$971
Food	\$262	\$397	\$521	\$600	\$695	\$636	\$748	\$824
Transportation	\$217	\$224	\$224	\$224	\$224	\$429	\$429	\$429
Health Care	\$156	\$439	\$454	\$460	\$486	\$500	\$511	\$518
Miscellaneous	\$129	\$248	\$329	\$302	\$248	\$300	\$378	\$350
Taxes	\$209	\$407	\$591	\$482	\$282	\$439	\$604	\$529
Earned Income Tax Credit (-)	\$0	(\$54)	\$0	(\$52)	(\$254)	(\$24)	\$0	(\$18)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$73)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.27	\$16.68	\$22.43	\$19.75	\$14.29	\$10.18 per adult	\$12.78 per adult	\$11.63 per adult
Monthly	\$1,631	\$2,936	\$3,948	\$3,476	\$2,515	\$3,584	\$4,500	\$4,095
Annual	\$19,568	\$35,232	\$47,381	\$41,711	\$30,177	\$43,014	\$54,002	\$49,145
Emergency Savings Fund (Monthly)	\$52	\$138	\$143	\$211	\$146	\$76	\$83	\$79

APPENDIX C: IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN WYOMING

TABLE C-1 Impact of Work Supports on Wage Adequacy Compared to Select Occupations
One Adult, One Preschooler, and One School-Age Child: Laramie County, WY 2016

	#1	#2	#3	#4	#5	#6
	FEDERAL MINIMUM WAGE	MEDIAN WAGE				
		Waiters and Waitresses	Housekeeping and Maids	Retail Salespersons	Nursing Assistants	Maintenance and Repair Workers
HOURLY WAGE:	\$7.25	\$8.68	\$9.50	\$11.08	\$13.26	\$16.34
TOTAL MONTHLY INCOME:	\$1,276	\$1,527	\$1,673	\$1,950	\$2,334	\$2,876
PANEL A: NO WORK SUPPORTS						
MONTHLY COSTS						
Housing	\$774	\$774	\$774	\$774	\$774	\$774
Child Care	\$1,139	\$1,139	\$1,139	\$1,139	\$1,139	\$1,139
Food	\$579	\$579	\$579	\$579	\$579	\$579
Transportation	\$220	\$220	\$220	\$220	\$220	\$220
Health Care	\$429	\$429	\$429	\$429	\$429	\$429
Miscellaneous	\$314	\$314	\$314	\$314	\$314	\$314
Taxes	\$116	\$136	\$147	\$184	\$252	\$348
Tax Credits (-) *	\$0	\$0	\$0	(\$16)	(\$55)	(\$109)
TOTAL MONTHLY EXPENSES	\$3,546	\$3,632	\$3,656	\$3,731	\$3,731	\$3,991
SHORTFALL (-) or SURPLUS	(\$2,295)	(\$2,064)	(\$1,929)	(\$1,673)	(\$1,319)	(\$818)
WAGE ADEQUACY	36%	43%	46%	54%	64%	78%
Total Income/Total Expenses						
PANEL B: CHILD CARE ASSISTANCE						
MONTHLY COSTS						
Housing	\$774	\$774	\$774	\$774	\$774	\$774
Child Care	\$0	\$0	\$0	\$29	\$57	\$208
Food	\$579	\$579	\$579	\$579	\$579	\$579
Transportation	\$220	\$220	\$220	\$220	\$220	\$220
Health Care	\$429	\$429	\$429	\$429	\$429	\$429
Miscellaneous	\$314	\$314	\$314	\$314	\$314	\$314
Taxes	\$116	\$136	\$147	\$184	\$252	\$348
Tax Credits (-) *	\$0	\$0	\$0	(\$16)	(\$55)	(\$109)
TOTAL MONTHLY EXPENSES	\$2,407	\$2,522	\$2,574	\$3,037	\$3,037	\$3,991
SHORTFALL (-) or SURPLUS	(\$1,156)	(\$925)	(\$790)	(\$563)	(\$237)	\$113
WAGE ADEQUACY	52%	62%	68%	78%	91%	104%
Total Income/Total Expenses						
ANNUAL REFUNDABLE TAX CREDITS*:						
Annual Federal EITC	\$5,572	\$5,544	\$5,176	\$4,475	\$3,505	\$2,135
Annual Federal CTC	\$1,847	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

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

TABLE C-1 Impact of Work Supports on Wage Adequacy Compared to Select Occupations
One Adult, One Preschooler, and One School-Age Child: Laramie County, WY 2016

	#1	#2	#3	#4	#5	#6
	FEDERAL MINIMUM WAGE	MEDIAN WAGE				
		Waiters and Waitresses	Housekeeping and Maids	Retail Salespersons	Nursing Assistants	Maintenance and Repair Workers
HOURLY WAGE:	\$7.25	\$8.68	\$9.50	\$11.08	\$13.26	\$16.34
TOTAL MONTHLY INCOME:	\$1,276	\$1,527	\$1,673	\$1,950	\$2,334	\$2,876
PANEL C: CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)						
MONTHLY COSTS						
Housing	\$774	\$774	\$774	\$774	\$774	\$774
Child Care	\$0	\$0	\$0	\$29	\$57	\$208
Food	\$192	\$283	\$335	\$422	\$546	\$546
Transportation	\$220	\$220	\$220	\$220	\$220	\$220
Health Care	\$148	\$148	\$148	\$148	\$148	\$148
Miscellaneous	\$314	\$314	\$314	\$314	\$314	\$314
Taxes	\$116	\$136	\$147	\$184	\$252	\$348
Tax Credits (-) *	\$0	\$0	\$0	(\$16)	(\$55)	(\$109)
TOTAL MONTHLY EXPENSES	\$1,471	\$2,126	\$2,260	\$2,756	\$2,756	\$3,991
SHORTFALL (-) or SURPLUS	(\$489)	(\$347)	(\$265)	(\$125)	\$77	\$427
WAGE ADEQUACY Total Income/Total Expenses	72%	81%	86%	94%	103%	117%
PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)						
MONTHLY COSTS						
Housing	\$383	\$458	\$502	\$585	\$700	\$774
Child Care	\$0	\$0	\$0	\$29	\$57	\$208
Food	\$192	\$283	\$335	\$422	\$546	\$546
Transportation	\$220	\$220	\$220	\$220	\$220	\$220
Health Care	\$148	\$148	\$148	\$148	\$148	\$148
Miscellaneous	\$314	\$314	\$314	\$314	\$314	\$314
Taxes	\$116	\$136	\$147	\$184	\$252	\$348
Tax Credits (-) *	\$0	\$0	\$0	(\$16)	(\$55)	(\$109)
TOTAL MONTHLY EXPENSES	\$979	\$1,971	\$2,199	\$2,756	\$2,756	\$3,991
SHORTFALL (-) or SURPLUS	(\$98)	(\$32)	\$7	\$64	\$151	\$427
WAGE ADEQUACY Total Income/Total Expenses	93%	98%	100%	103%	107%	117%
ANNUAL REFUNDABLE TAX CREDITS*:						
Annual Federal EITC	\$5,572	\$5,544	\$5,176	\$4,475	\$3,505	\$2,135
Annual Federal CTC	\$1,847	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

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

TABLE C-2 Impact of Work Supports on Monthly Shortfall or Surplus Compared to Median Earnings by Educational Attainment and Sex
One Adult, One Preschooler, and One School-Age Child: Niobrara County, WY 2016

	#1	#2	#3	#4	#5
	FEMALE MEDIAN WAGE BY LEVEL OF EDUCATION				
	Less than high-school graduate	High-school graduate or equivalent	Some college or Associates degree	Bachelor's degree	Graduate or Professional degree
HOURLY WAGE:	\$6.43	\$10.57	\$12.45	\$18.38	\$26.22
TOTAL MONTHLY INCOME:	\$1,132	\$1,860	\$2,192	\$3,235	\$4,614
FEMALE PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS					
Housing	\$671	\$671	\$671	\$671	\$671
Child Care	\$905	\$905	\$905	\$905	\$905
Food	\$598	\$598	\$598	\$598	\$598
Transportation	\$220	\$220	\$220	\$220	\$220
Health Care	\$460	\$460	\$460	\$460	\$460
Miscellaneous	\$285	\$285	\$285	\$285	\$285
Taxes	\$104	\$167	\$225	\$427	\$739
Tax Credits (-) *	\$0	(\$7)	(\$40)	(\$162)	(\$267)
TOTAL MONTHLY EXPENSES	\$3,243	\$3,299	\$3,324	\$3,404	\$3,612
SHORTFALL (-) or SURPLUS	(\$2,111)	(\$1,439)	(\$1,132)	(\$169)	\$1,002
WAGE ADEQUACY	35%	56%	66%	95%	128%
Total Income/Total Expenses					
FEMALE PANEL B: CHILD CARE ASSISTANCE					
MONTHLY COSTS					
Housing	\$671	\$671	\$671	\$671	\$671
Child Care	\$0	\$29	\$57	\$305	\$905
Food	\$598	\$598	\$598	\$598	\$598
Transportation	\$220	\$220	\$220	\$220	\$220
Health Care	\$460	\$460	\$460	\$460	\$460
Miscellaneous	\$285	\$285	\$285	\$285	\$285
Taxes	\$104	\$167	\$225	\$427	\$739
Tax Credits (-) *	\$0	(\$7)	(\$40)	(\$162)	(\$267)
TOTAL MONTHLY EXPENSES	\$2,338	\$2,423	\$2,477	\$2,804	\$3,612
SHORTFALL (-) or SURPLUS	(\$1,206)	(\$562)	(\$285)	\$432	\$1,002
WAGE ADEQUACY	48%	77%	89%	115%	128%
Total Income/Total Expenses					
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,433	\$4,701	\$3,863	\$1,226	\$0
Annual Federal CTC	\$1,588	\$2,000	\$2,000	\$1,436	\$0

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

TABLE C-2 Impact of Work Supports on Monthly Shortfall or Surplus Compared to Median Earnings by Educational Attainment and Sex
One Adult, One Preschooler, and One School-Age Child: Niobrara County, WY 2016

	#1	#2	#3	#4	#5
	FEMALE MEDIAN WAGE BY LEVEL OF EDUCATION				
	Less than high-school graduate	High-school graduate or equivalent	Some college or Associates degree	Bachelor's degree	Graduate or Professional degree
HOURLY WAGE:	\$6.43	\$10.57	\$12.45	\$18.38	\$26.22
TOTAL MONTHLY INCOME:	\$1,132	\$1,860	\$2,192	\$3,235	\$4,614
FEMALE PANEL C: CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	\$671	\$671	\$671	\$671	\$671
Child Care	\$0	\$29	\$57	\$305	\$905
Food	\$190	\$440	\$565	\$598	\$598
Transportation	\$220	\$220	\$220	\$220	\$220
Health Care	\$156	\$156	\$156	\$156	\$460
Miscellaneous	\$285	\$285	\$285	\$285	\$285
Taxes	\$104	\$167	\$225	\$427	\$739
Tax Credits (-) *	\$0	(\$7)	(\$40)	(\$162)	(\$267)
TOTAL MONTHLY EXPENSES	\$1,627	\$1,960	\$2,140	\$2,500	\$3,612
SHORTFALL (-) or SURPLUS	(\$495)	(\$100)	\$52	\$736	\$1,002
WAGE ADEQUACY	70%	95%	102%	129%	128%
Total Income/Total Expenses					
FEMALE PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	\$340	\$558	\$658	\$671	\$671
Child Care	\$0	\$29	\$57	\$305	\$905
Food	\$190	\$440	\$565	\$598	\$598
Transportation	\$220	\$220	\$220	\$220	\$220
Health Care	\$156	\$156	\$156	\$156	\$460
Miscellaneous	\$285	\$285	\$285	\$285	\$285
Taxes	\$104	\$167	\$225	\$427	\$739
Tax Credits (-) *	\$0	(\$7)	(\$40)	(\$162)	(\$267)
TOTAL MONTHLY EXPENSES	\$1,295	\$1,848	\$2,126	\$2,500	\$3,612
SHORTFALL (-) or SURPLUS	(\$163)	\$13	\$66	\$736	\$1,002
WAGE ADEQUACY	87%	101%	103%	129%	128%
Total Income/Total Expenses					
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,433	\$4,701	\$3,863	\$1,226	\$0
Annual Federal CTC	\$1,588	\$2,000	\$2,000	\$1,436	\$0

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

TABLE C-2 Impact of Work Supports on Monthly Shortfall or Surplus Compared to Median Earnings by Educational Attainment and Sex
One Adult, One Preschooler, and One School-Age Child: Niobrara County, WY 2016

	#1	#2	#3	#4	#5
	MALE MEDIAN WAGE BY LEVEL OF EDUCATION				
	Less than high-school graduate	High-school graduate or equivalent	Some college or Associates degree	Bachelor's degree	Graduate or Professional degree
HOURLY WAGE:	\$15.20	\$20.99	\$22.49	\$26.25	\$31.99
TOTAL MONTHLY INCOME:	\$2,675	\$3,694	\$3,958	\$4,620	\$5,630
MALE PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS					
Housing	\$671	\$671	\$671	\$671	\$671
Child Care	\$905	\$905	\$905	\$905	\$905
Food	\$598	\$598	\$598	\$598	\$598
Transportation	\$220	\$220	\$220	\$220	\$220
Health Care	\$460	\$460	\$460	\$460	\$460
Miscellaneous	\$285	\$285	\$285	\$285	\$285
Taxes	\$311	\$530	\$590	\$740	\$969
Tax Credits (-) *	(\$89)	(\$231)	(\$267)	(\$267)	(\$267)
TOTAL MONTHLY EXPENSES	\$3,361	\$3,439	\$3,463	\$3,613	\$3,842
SHORTFALL (-) or SURPLUS	(\$686)	\$255	\$495	\$1,007	\$1,788
WAGE ADEQUACY	80%	107%	114%	128%	147%
Total Income/Total Expenses					
MALE PANEL B: CHILD CARE ASSISTANCE					
MONTHLY COSTS					
Housing	\$671	\$671	\$671	\$671	\$671
Child Care	\$208	\$445	\$905	\$905	\$905
Food	\$598	\$598	\$598	\$598	\$598
Transportation	\$220	\$220	\$220	\$220	\$220
Health Care	\$460	\$460	\$460	\$460	\$460
Miscellaneous	\$285	\$285	\$285	\$285	\$285
Taxes	\$311	\$530	\$590	\$740	\$969
Tax Credits (-) *	(\$89)	(\$231)	(\$267)	(\$267)	(\$267)
TOTAL MONTHLY EXPENSES	\$2,665	\$2,980	\$3,463	\$3,613	\$3,842
SHORTFALL (-) or SURPLUS	\$10	\$714	\$495	\$1,007	\$1,788
WAGE ADEQUACY	100%	124%	114%	128%	147%
Total Income/Total Expenses					
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$2,643	\$68	\$0	\$0	\$0
Annual Federal CTC	\$2,000	\$431	\$0	\$0	\$0

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

TABLE C-2 Impact of Work Supports on Monthly Shortfall or Surplus Compared to Median Earnings by Educational Attainment and Sex
One Adult, One Preschooler, and One School-Age Child: Niobrara County, WY 2016

	#1	#2	#3	#4	#5
	MALE MEDIAN WAGE BY LEVEL OF EDUCATION				
	Less than high-school graduate	High-school graduate or equivalent	Some college or Associates degree	Bachelor's degree	Graduate or Professional degree
HOURLY WAGE:	\$15.20	\$20.99	\$22.49	\$26.25	\$31.99
TOTAL MONTHLY INCOME:	\$2,675	\$3,694	\$3,958	\$4,620	\$5,630
MALE PANEL C: CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	\$671	\$671	\$671	\$671	\$671
Child Care	\$208	\$445	\$905	\$905	\$905
Food	\$565	\$598	\$598	\$598	\$598
Transportation	\$220	\$220	\$220	\$220	\$220
Health Care	\$156	\$460	\$460	\$460	\$460
Miscellaneous	\$285	\$285	\$285	\$285	\$285
Taxes	\$311	\$530	\$590	\$740	\$969
Tax Credits (-) *	(\$89)	(\$231)	(\$267)	(\$267)	(\$267)
TOTAL MONTHLY EXPENSES	\$2,328	\$2,980	\$3,463	\$3,613	\$3,842
SHORTFALL (-) or SURPLUS	\$347	\$714	\$495	\$1,007	\$1,788
WAGE ADEQUACY Total Income/Total Expenses	115%	124%	114%	128%	147%
MALE PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	\$671	\$671	\$671	\$671	\$671
Child Care	\$208	\$445	\$905	\$905	\$905
Food	\$565	\$598	\$598	\$598	\$598
Transportation	\$220	\$220	\$220	\$220	\$220
Health Care	\$156	\$460	\$460	\$460	\$460
Miscellaneous	\$285	\$285	\$285	\$285	\$285
Taxes	\$311	\$530	\$590	\$740	\$969
Tax Credits (-) *	(\$89)	(\$231)	(\$267)	(\$267)	(\$267)
TOTAL MONTHLY EXPENSES	\$2,328	\$2,980	\$3,463	\$3,613	\$3,842
SHORTFALL (-) or SURPLUS	\$347	\$714	\$495	\$1,007	\$1,788
WAGE ADEQUACY Total Income/Total Expenses	115%	124%	114%	128%	147%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$2,643	\$68	\$0	\$0	\$0
Annual Federal CTC	\$2,000	\$431	\$0	\$0	\$0

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

ABOUT THE AUTHOR

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

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