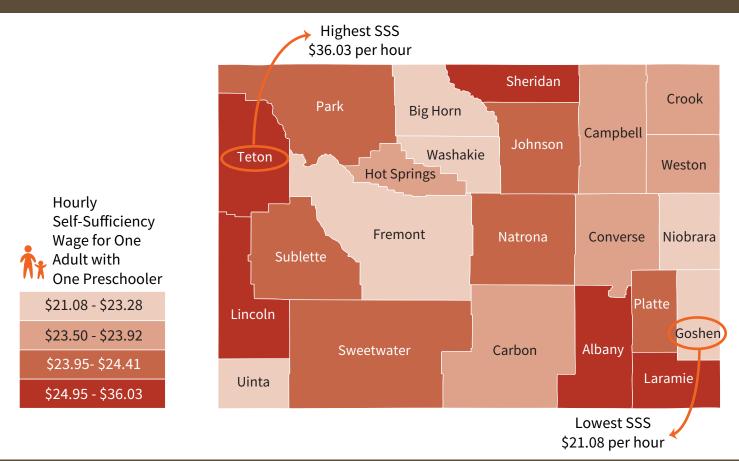
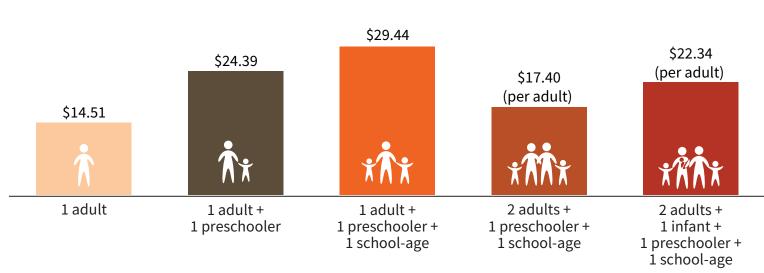
# How Much is Enough in Wyoming?

The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without public or private assistance, varied by county.

## The Self-Sufficiency Standard Varies by County



# The Self-Sufficiency Standard Varies by Family Type



Hourly Self-Sufficiency Wage in Natrona County

# **How Does the Standard Compare?**

The Self-Sufficiency Standard calculates the real costs of meeting all basic needs. In contrast, the official poverty measure is based only on the cost of food.

### The Standard Calculates the Real Costs of Meeting Each of the Major Budget Items

#### Official Poverty Measure

Food is 1/3 of the budget and all other costs are 2/3 of the budget.



#### Self-Sufficiency Standard

Housing and child care account for almost half of the family budget in the Standard.



40%

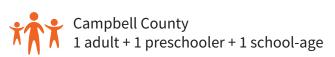
The official poverty measure only covers 40% of the cost of all basic needs as defined by the Self-Sufficiency Standard



Laramie County 2 adults + 1 infant + 1 preschooler

## A Minimum Wage Job Does Not Cover the Cost of Basic Needs in Wyoming





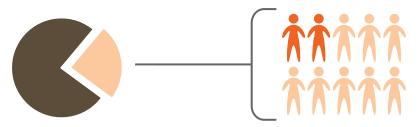
Number of hours a minimum wage worker must work per week to meet their family's basic needs.

There are only 168 hours in a week.

# **Getting to Self-Sufficiency**

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

### How Do Wyoming's Jobs Stack Up?



Almost one fourth of the total Wyoming workforce hold 10 of the most common occupations Only two of the top 10 occupations in the state have median wages above the Standard for this family in Laramie County



Laramie County
1 adult +
1 preschooler +
1 school-age
(\$63,321 per year)

## How Do Work Supports Help Families Meet Basic Needs?

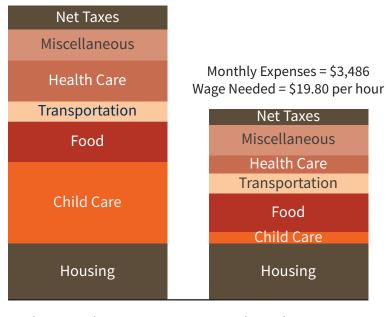


Sweetwater County 1 adult + 1 preschooler + 1 school-age

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

- Taxes and non-refundable tax credits decrease from \$835 to \$396 per month (per the reduction of needed wages).
- CHIP and Medicaid reduce health care costs from \$732 to \$321 per month.
- WIC food assistance reduces groceries from \$732 to \$681 per month.
- Child care assistance reduces child care costs from \$1,489 to \$208 per month.

Monthly Expenses = \$5,383 Wage Needed = \$30.59 per hour



With No Work Supports

With Work Supports

# **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 Wyoming. The Self-Sufficiency Standard is a measure of income adequacy based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits. The official poverty measure, developed half a century ago, only considers the cost of food. While the Standard considers more cost items, note that it is still "bare bones," accounting for just enough allotted to meet basic needs, but no extras. For example, the food budget is only for groceries. It does not allow for any takeout or restaurant food, not even a pizza or an ice cream. In addition, this report provides for each family type, in each county, the amount of emergency savings required to meet needs during a period of unemployment or other emergency, separate from the Self-Sufficiency Standard.

### Selected Findings from The Self-Sufficiency Standard for Wyoming

In Wyoming, the amount needed to be economically self-sufficient varies greatly by geographic location. For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$21.08 per hour in Goshen County to \$36.03 per hour in Teton County, or from 218% to 372% of the federal poverty guidelines for a family of two. See *Figure A on page 6*.

- 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 Sweetwater County needs an hourly wage of \$14.55 (\$30,720 annually) to meet their basic needs. For families with children, the amount needed to cover basic needs increases considerably. If this single adult in Sweetwater County had a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to \$30.35 per hour (\$64,094 annually), to cover the cost of child care, a larger housing unit, and increased food and health care costs. See *Table 1 on page 8*.
- For families with young children, the combined costs of housing and child care typically make up the most substantial portion of the family's budget. For a family with two adults, one infant, and one preschooler in Albany County, child care is 30% of the family's budget while housing is 15%. See *Figure D on page 12*.



The Self-Sufficiency Standard is a measure of income adequacy based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits.

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Table I. The Self-Sufficiency Standard for Wyoming Counties and Select Family Types, 2024

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Albany County	\$29,866	\$53,490	\$65,923	\$77,171
Big Horn County	\$28,224	\$48,278	\$60,996	\$72,162
Campbell County	\$31,304	\$49,624	\$60,990	\$72,200
Carbon County	\$29,321	\$50,523	\$61,075	\$72,322
Converse County	\$28,500	\$50,138	\$58,292	\$69,327
Crook County	\$29,316	\$50,035	\$61,587	\$72,722
Fremont County	\$28,658	\$47,265	\$58,480	\$69,593
Goshen County	\$27,105	\$44,518	\$53,509	\$64,900
Hot Springs County	\$27,172	\$49,792	\$61,321	\$72,435
Johnson County	\$29,962	\$50,818	\$60,760	\$71,881
Laramie County	\$30,955	\$52,702	\$63,231	\$74,559
Lincoln County	\$29,247	\$54,342	\$66,321	\$78,948
Natrona County	\$30,653	\$51,507	\$62,182	\$73,513
Niobrara County	\$27,006	\$49,157	\$60,381	\$71,181
Park County	\$28,637	\$50,591	\$61,392	\$72,558
Platte County	\$28,112	\$50,957	\$62,181	\$72,980
Sheridan County	\$30,292	\$57,907	\$68,667	\$79,788
Sublette County	\$29,136	\$51,544	\$60,561	\$71,674
Sweetwater County	\$30,720	\$50,588	\$64,094	\$75,202
Teton County	\$39,882	\$76,105	\$95,955	\$107,336
Uinta County	\$26,744	\$45,602	\$55,743	\$66,535
Washakie County	\$27,264	\$46,826	\$55,965	\$67,145
Weston County	\$29,134	\$50,510	\$61,174	\$72,310

An Excel file of all 700+ family types for each county can be downloaded at: <a href="https://www.selfsufficiencystandard.org/Wyoming">www.selfsufficiencystandard.org/Wyoming</a>

- The 2024 Self-Sufficiency Standard for Cheyenne (Laramie County) falls below many similarly sized cities. The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Cheyenne (\$29.94 per hour) is most comparable to Kokomo, IN (\$30.68 per hour). See *Figure B on page 10*.
- The amount needed to meet the costs of basic needs between 2005 and 2024 increased by a larger amount than predicted using the Consumer Price Index (CPI). For a family with two adults, one preschooler, and one school-age child in Sheridan County, the cost of living increased by 118% not including taxes, rather than the 68% predicted if the 2005 Standard were adjusted to 2024 using the CPI. See Figure H on page 24.
- The federal poverty guidelines for a three person family (\$25,820 annually) are set at a level well below what is needed to meet a family's basic needs. For example, the federal poverty guidelines are just 42% of the Standard for one adult, one preschooler, and one school-age child in Campbell County (\$60,990 annually). See *Figure E on page 15*.
- Even working full time, earning the 2024 federal minimum wage of \$7.25 per hour is not enough to meet the Standard anywhere in Wyoming, for any family composition, including single adults. If a parent has one preschooler and one school-age child in Campbell County, they would be able to cover only 36% of the family's basic needs earning minimum wage (with their take-home pay after accounting for taxes). See *Figure E on page 15*.
- Only two of the top ten most common occupations in the Cheyenne, WY Metropolitan Statistical
  Area (MSA) have median wages above the Standard for a three-person family in Laramie County.
  Only registered nurses and general operations managers have median wages above the Self-Sufficiency
  Standard for one adult, one preschooler, and one school-age child in Laramie County (\$29.94 per hour).
  The median wages for the eight other top ten occupations fall below the Self-Sufficiency Standard for this
  family. See Figure I on page 27.
- Maintaining an emergency savings fund is a crucial step towards economic security. A single parent
  with a preschooler living in Lincoln County needs \$25.73 per hour to be self-sufficient. This hourly wage
  does not cover an additional \$134 per month needed to save for emergencies, such as job loss. See *Table 7*on page 67.

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#### Getting to Self-Sufficiency in Wyoming

Closing the gap between current wages and the Self-Sufficiency Standard requires both reducing costs and investing in opportunities for workers.

Reducing costs for workers means ensuring families who are struggling to cover basic needs have access to work supports—such as child care assistance, food benefits, and the federal 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 instead require support through transitional work supports and programs. Removing structural barriers is also necessary to help families work towards self-sufficiency over time. This report finds that:

- Work supports are crucial for helping families meet their basic needs. For example, with the help of child care subsidy, food assistance, and health insurance for children, the monthly costs for a single parent in Sweetwater with one preschooler and one school-age child are reduced to \$3,486 per month for basic needs. This is much less than the full wage needed of \$5,383 per month without work supports, or \$5,341 when refundable tax credits are included. See *Table 5 on page 33*.
- For a variety of occupations, 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 Albany County and working as a retail salesperson with an hourly median wage of \$14.25, earns only 47% of the income needed to meet the family's basic needs if they are not receiving any work supports. With housing assistance from Section 8, a Wyoming state child care subsidy, food assistance from Supplemental Nutrition Assistance Program (SNAP) and Women and Infants (WIC), and health care assistance in the form of Children's Health Insurance Program (CHIP), this parent could cover up to 93% of the family's basic needs. See Figure L on page 37.

Investing in the workforce means enacting policies that protect the workforce, invest in low-wage workers, prioritize jobs with wages that can keep pace with the increasing cost of living, and allow families to build assets. Pay equity and anti-discrimination laws, such as those in effect in Wyoming, require compensation to be based on skill, effort, responsibility, and working conditions, not on gender or race/ethnicity. However, identifying and enforcing violations can be challenging. Mandating the inclusion of compensation in job postings further reduces the gender and racial wage gap. For low-wage workers who are already in an industry that offers adequate wages to workers in more advanced positions, incumbent worker training creates a career ladder to self-sufficiency. The Wyoming Department of Workforce Services operates the Workforce Development Training Fund, a program which aims to bridge the skill, training, and education gaps through business training grants, apprenticeship, and internship grants. Benefits such as paid sick days and employer-sponsored health insurance are key resources that support the stability and long-term health of workers and their families. These benefits effectively raise income as workers do not have to lose a day's wage to care for an ill child or to visit the doctor to manage chronic health conditions. For businesses, such investments in career advancement paired with access to medical care can mean the difference between the retention of an experienced employee and the costs employee turnover: recruitment, training, and lost efficiency.

### Using the Self-Sufficiency Standard

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

- communicate what it takes to make ends meet in Wyoming
- advocate for adequate child support and/or alimony payments
- map out your pathway to self-sufficiency
- understand the experience of Wyomingites living in different counties or in a different family type from your own
- provide context for child care reimbursement policy considerations

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, workforce development agencies, and state and local officials, among others, are using the Standard.

### The 2024 Report in Brief

The 2024 report begins by putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, and comparing and contrasting it with official poverty measures. The report then describes what a self-sufficient wage is for Wyoming families and how it differs depending on family type and geographic area. The report then compares Wyoming to other places in the United States, examines how costs have increased over time, 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 and a sampling of the various ways the Standard is used.

The appendices provide a more thorough explanation of the methodology and data sources used to calculate the Self-Sufficiency Wages; and detailed tables of the Standard that include the specific costs of meeting each basic need and the Self-Sufficiency Wage for seven selected family types in all counties. This report represents costs, policies, and eligibility limits in effect at one point in time, that of early 2024. Eligibility levels and benefits for work supports and tax policies, which also change periodically, are those in effect at the time of writing.

Note that the Standard is calculated for over 700 family types in Wyoming. The family types cover all one, two, and three adult families with up to six children, plus weighted averages of costs for families with seven to 10 children. To download an Excel file with Self-Sufficiency Standard data for all family types in every Wyoming county, visit <a href="https://www.selfsufficiencystandard.org/Wyoming">www.selfsufficiencystandard.org/Wyoming</a>.

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# Overview of Data Sources and Assumptions



**HOUSING**. Housing costs are based on the U.S. Department of Housing and Urban Development Fair Market Rents (FMRs) which 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 40% of the decent rental housing in a given area is less expensive than the FMR and 60% is more expensive. FMRs within multi-county metropolitan areas are adjusted using Small Area FMRs.



**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 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 assumes the cost of a transit pass if 7% or more of workers in a county use public transportation to get to and from work. No counties in Wyoming assume the use of public transportation. Private transportation costs assume the expense of owning and operating a car, including monthly payments. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums come from the National Association of Insurance Commissioners and are indexed by county using data from top market share automobile insurance companies. Fixed costs of car ownership are calculated using the Consumer Expenditure Survey. Travel is limited to commuting to work and daycare 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 (MEPS). A county index is calculated from rates for the second-lowest cost Silver plan via the insurance marketplace. Out-of-pocket costs are from the MEPS Insurance Component.



**MISCELLANEOUS.** Miscellaneous expenses include the costs of cell phone and internet service and additional expenses. The additional expenses are calculated by taking 10% of all other costs. This category consists of all other essentials including clothing, paper products, diapers, nonprescription medicines, household items, and personal hygiene items.



**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, Child and Dependent Care Tax Credit, and the Child Tax Credit.



**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. In two-adult households, the second adult is assumed to remain employed so that the savings only need to cover half of the family's basic living expenses over the job loss period.