



Wyoming 2024 Self-Sufficiency Standard

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 endowment and grant-making focused on lasting change. As an endowed fund at the Wyoming Community Foundation, contributions are safe and well-managed. WYCF uses investment consultants and managers to grow their funds, and add 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 Wyoming Women's Foundation also appreciates the support of the Wyoming Council for Women (WCW) and Wyoming Community Foundation (WYCF).

The WCW is a governor-appointed board that works to improve the quality of life for Wyoming women. WCW focuses its actions on the needs and concerns of Wyoming women through work addressing employment practices, educational opportunities, home and community, and legal rights and responsibilities.

For over 30 years WYCF has connected people who care with causes that matter to build a better Wyoming. WYCF has granted more than \$100 million to charitable causes while also providing a variety of supports to our nonprofit agency fund holders.



Center for
Women's Welfare
University of Washington
School of Social Work

Wyoming 2024

Self-Sufficiency Standard

Prepared for the Wyoming Women's Foundation

By Sarah Brolliar & Annie Kucklick | May 2024

Preface

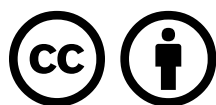
The Wyoming Women’s Foundation is publishing *The Self-Sufficiency Standard for Wyoming 2024* to ensure the best data and analyses are available to enable Wyoming’s families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. The Self-Sufficiency Standard is a measure that calculates how much income a family must earn to meet basic needs, without public or private assistance, 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 evaluating program effectiveness, and by policymakers seeking to ensure that Wyoming families can afford their basic needs. Over the past 26 years, the Standard has been calculated for 45 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.

The Self-Sufficiency Standard was originally developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women. Recognized for coining the phrase “the feminization of poverty,” meaning that women and children are disproportionately represented among the world’s poor, 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. The Ford Foundation provided funding for the Standard’s original development.

The Self-Sufficiency Standard for Wyoming 2024 was produced by the Center for Women’s Welfare at the University of Washington with the cooperation of staff at the Wyoming Women’s Foundation. This report, plus tables providing county-specific information for over 700 family types, is available at <http://selfsufficiencystandard.org/Wyoming>.

For further information about the Self-Sufficiency Standard project, including the latest reports, data, and related publications, please visit www.selfsufficiencystandard.org or contact the Self-Sufficiency Standard researchers at (206) 685-5264 or cwwsss@uw.edu.



2024. Center for Women’s Welfare and the Wyoming Women’s Foundation

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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.

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: www.selfsufficiencystandard.org/Wyoming

- **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](#).

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 www.selfsufficiencystandard.org/Wyoming.

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.

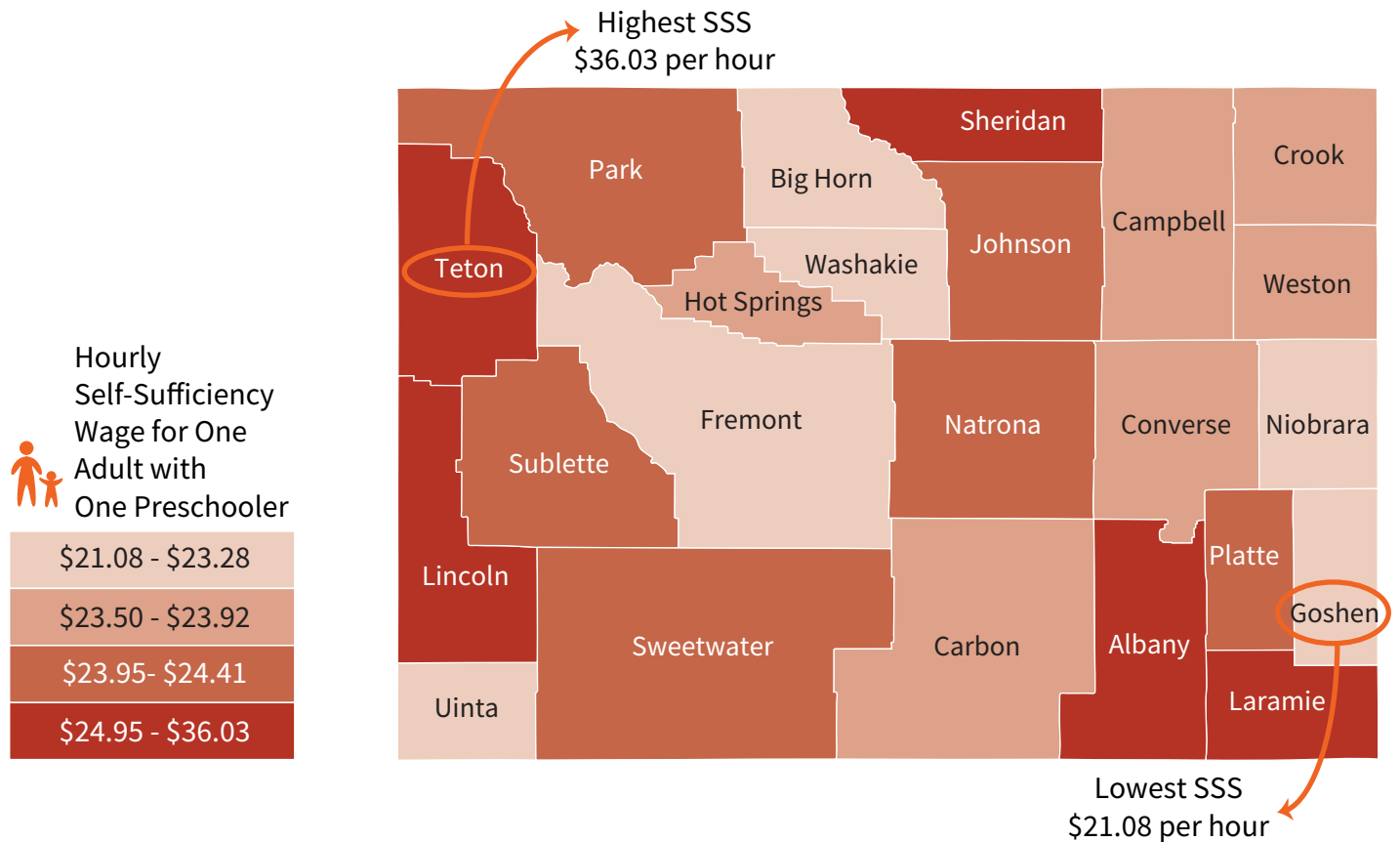


EMERGENCY SAVINGS. Emergency savings is the amount needed to cover living expenses when there is job loss, net of the amount expected to be received in unemployment benefits. The amount calculated takes into account the average tenure on a job and the average length of unemployment. In two-adult households, 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.

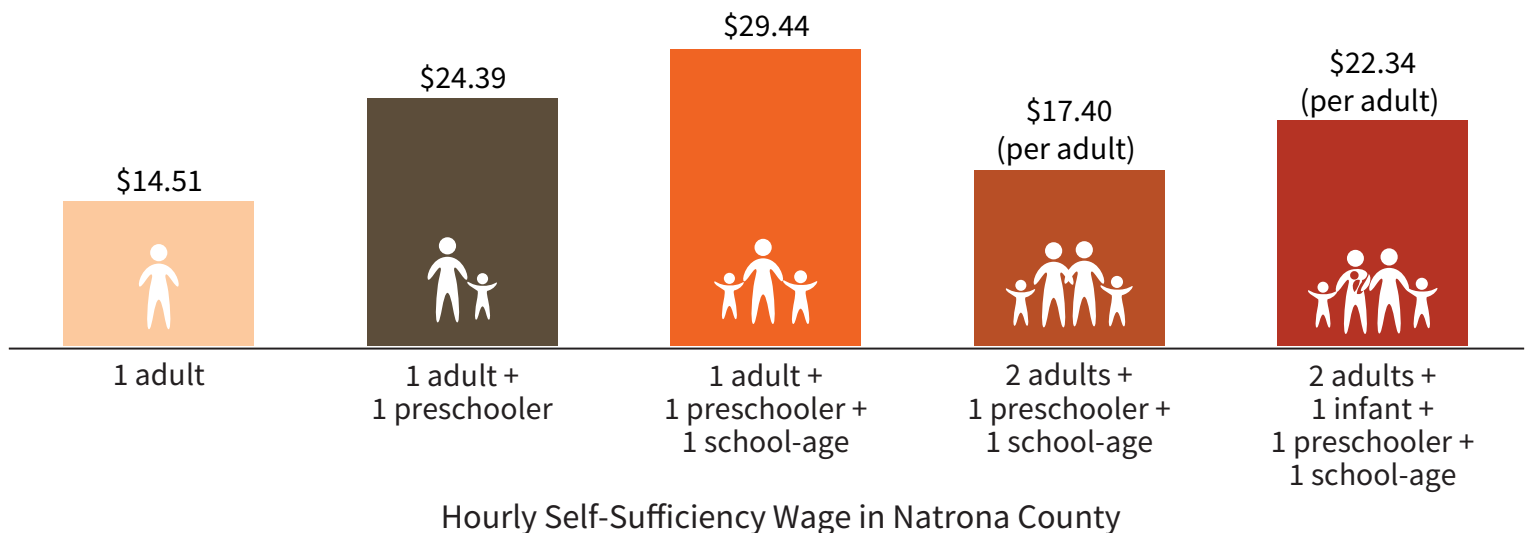
How Much is Enough in Wyoming?

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



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

Self-Sufficiency Standard

\$60,990



Campbell County

1 adult + 1 preschooler + 1 school-age

Federal Poverty Guideline
family of three

\$25,820

Full-time minimum wage
Includes tax and
tax credits, \$7.25/hr

\$22,187

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

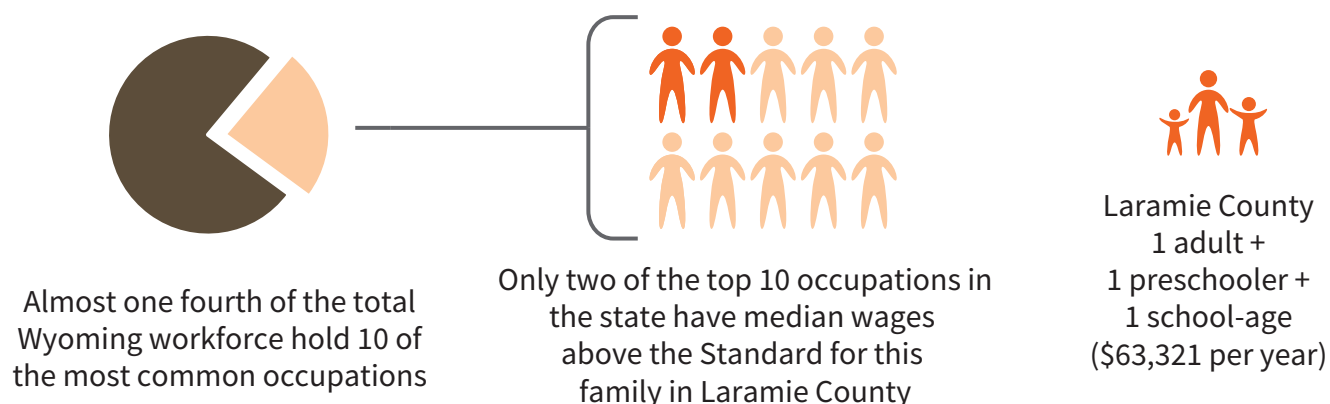
159

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?



How Do Work Supports Help Families Meet Basic Needs?

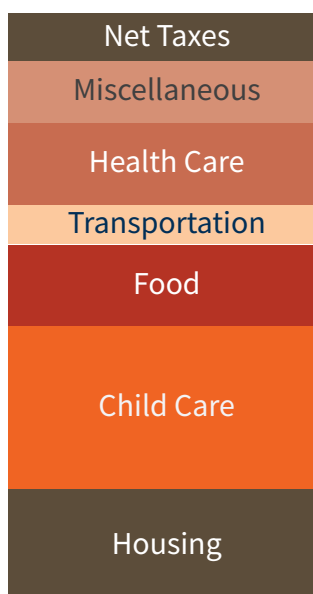


Sweetwater County
1 adult + 1 preschooler + 1 school-age

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.

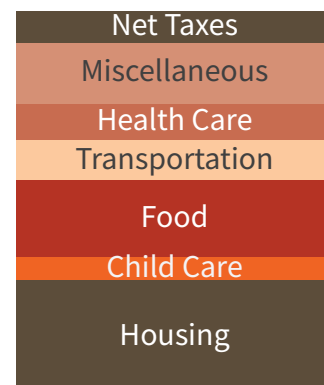
- Taxes and non-refundable tax credits decrease from \$835 to \$396 per month (per the reduction of needed wages).
- CHIP and Medicaid reduce health care costs from \$732 to \$321 per month.
- WIC food assistance reduces groceries from \$732 to \$681 per month.
- Child care assistance reduces child care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

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



With No Work Supports

Monthly Expenses = \$3,486
Wage Needed = \$19.80 per hour



With Work Supports

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Introduction

- Meeting Self-Sufficiency in Wyoming
- Shortcomings of the Official Poverty Measure
- A Realist Approach

Meeting the Standard in Wyoming

Despite the overall cooling of inflation, families in Wyoming and across the country have yet to feel relief from the increasing cost of basic needs over the last few years. Though often not deemed “poor” by the official poverty measure (OPM), families lack enough income to meet the rising costs of essentials, such as food, housing, transportation, and health care. Families need a realistic, modern measure to demonstrate the baseline of what it takes to cover their basic needs, and policymakers, advocates, and businesses need a threshold to determine adequacy of wages and reveal the true extent of poverty in their communities.

For families still struggling with food insecurity, increasing rent, or unaffordable transportation costs, the Standard provides a measure of income adequacy that more accurately documents the cost of living facing families today. The Self-Sufficiency Standard of Wyoming measures need by highlighting the growing gap between sluggish wages and basic, costly expenses. Households with inadequate incomes are part of the mainstream workforce, yet despite working long hours, they are not recognized as having inadequate income by the official poverty measure, making them ineligible for work supports that are integral to offsetting the growing costs of basic needs.¹

The Self-Sufficiency Standard for Wyoming 2024 defines the amount of income necessary to meet the basic needs of families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs and includes the impact of taxes and tax credits. It assumes the full cost of each need, without help from public subsidies such as Medicaid, or from private assistance such as informal babysitting by a neighbor.

→ *In Laramie County, it takes **\$30,955** for a single adult to cover their basic needs and **\$77,609** for a family of two adults with an infant and a preschooler.*

Inside the Report

Part 1 presents the details of the Standard for Wyoming: how the Standard varies by family type and county and how costs in Wyoming compare to other places across the United States.

Part 2 presents the details of the Standard for Wyoming: how much is needed, how the Standard varies by family type and county, how costs in Wyoming compare to other places across the United States, and other benchmarks of income.

Part 3 documents how the Standard has increased over time in Wyoming, while inflation measures fall behind.

Part 4 showcases the state of work and whether the most common occupations in Wyoming provide adequate wages for families. This is followed by a discussion of 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 5 provides examples of how the Standard is used and why it is needed.

Methodology, Assumptions, and Sources provides a detailed description of the data, sources, and assumptions used to calculate the Standard, including a table that reveals what it takes to save for emergencies.

The Self-Sufficiency Standard for Select Family Types provides detailed tables of the Self-Sufficiency Standard for seven select family types in Wyoming.

Shortcomings of the Official Poverty Measure

The official poverty measure was developed nearly six decades ago and no longer provides an accurate picture of income adequacy.³ **The most significant shortcoming of the official poverty measure is that for most families, in most places, the threshold is simply too low.** While the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the official poverty measure increases by a constant amount for each additional family member and therefore, does not adequately account for the real costs of meeting basic needs. The Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”²

Despite the limitations of the official poverty measure, it still defines the federal poverty guidelines, which are used to set the eligibility levels for numerous poverty and work support programs, and to estimate the number of Americans in poverty. Simply raising the level of the official poverty measure, or using a multiple of it, however, cannot solve the structural problems inherent in the official poverty measure. The official poverty measure is based only on the cost of food and is the same no matter where one lives. Additionally, it includes a demographic model of a two-parent family with a “stay-at-home” mom that no longer reflects the majority of families today.

→ **In Natrona County**, the official poverty measure covers **41%** of what it takes for a family of two adults with an infant and a preschooler to cover their basic needs (**\$76,096**).

More Online

Download this and past reports plus county-specific information for over 700 family types at:
<http://selfsufficiencystandard.org/Wyoming>

Visit the [Wyoming Women’s Foundation](#) to download key findings, view the Self-Sufficiency Standard Calculator for 2024 and see related reports on creating self-sufficiency for women and families.

For a more in-depth look at how the Standard compares to the official poverty measure visit:
<https://selfsufficiencystandard.org/the-standard/official-poverty-measure/>

A Realist Approach

The key elements that distinguish the Self-Sufficiency Standard from other measures of income adequacy or poverty are:

- **A Focus on Modern Families with Working Adults.** Because paid employment is the norm for supporting families today in the United States,⁴ 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 defined as 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 (when applicable), plus applicable federal tax credits.
- **Facilitates 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 specific or overall costs. Likewise, the adequacy of a given wage for a given family, with and without various 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 official poverty measure. Moreover, the availability of Self-Sufficiency Standard data, going back two decades and across 45 states, enables comparisons of geographic differences as well as documentation of historical trends, including the long-term trend of increasing economic inequality.

Self-Sufficiency Standard Results for Wyoming

- What it Takes to Make Ends Meet
- Changing Family Budgets
- The Cost of Basic Needs Across the United States
- The Standard Compared to Other Benchmarks of Income

What it Takes to Make Ends Meet

The amount of income a family needs to meet their basic needs depends upon their family composition and where they live.

The Cost of Basic Needs Varies by Location

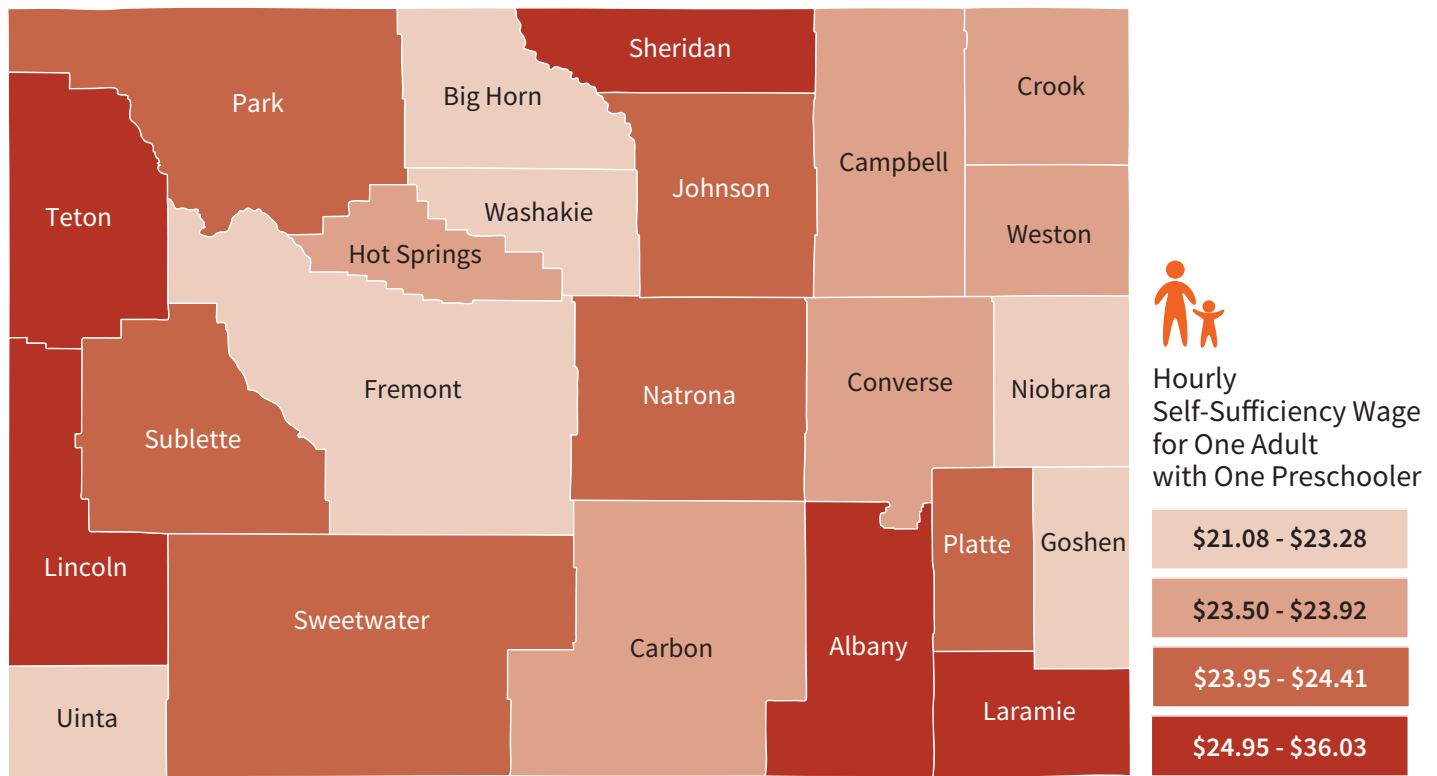
The map in **Figure A** displays the cost of meeting basic needs across Wyoming for families with one adult and one preschooler. The 2024 Self Sufficiency Standard for this single parent ranges from \$21.08 to \$36.03 per hour, or 218% to 372% of the federal poverty guidelines for a family of two. This parent would need to make more than twice the federal poverty guidelines and requires an occupation that pays almost \$14.00 more per hour (working full time) than the federal minimum wage to live in Goshen County, the lowest cost county in Wyoming.

- The counties with the lowest Self-Sufficiency Standard for an adult with a preschooler are generally found in rural areas in the central and eastern regions of Wyoming with some exceptions. Goshen County has the least expensive Standard, with an adult needing to earn at least \$21.08 per hour to cover their family's basic needs. Counties in this bracket of **Figure A** require between \$21.08

Figure A. The Cost of Basic Needs Varies Substantially by County Across Wyoming

Map of counties by level of hourly Self-Sufficiency Wage

One Adult and One Preschooler, WY 2024



and \$23.28 per hour, assuming full-time, year round work for this family with one adult and one preschooler. This category includes Niobrara County which is considered the most rural and has the smallest population of all counties in Wyoming.

- The second lowest cost group requires between \$23.50 per hour in Campbell County and \$23.92 in Weston County for this family type. This group is mostly dispersed throughout the mid-eastern area of the state, constituting a large portion of the Great Plains and Black Hills regions. Carbon County, with an hourly Standard of \$23.92, represents the median cost county for this family type in Wyoming.
- The second-highest cost group requires wages between \$23.95 and \$24.41 per hour to meet basic needs. These counties tend to be adjacent to higher cost, more densely populated counties or encompass National Parks such as Yellowstone.
- The most expensive counties include more urban areas. This group includes Laramie County (\$24.95 per hour) which hosts Cheyenne, the largest municipality by population, and Teton County which has the highest cost of basic needs (\$36.03 per hour) and includes Jackson.

The Cost of Basic Needs Varies by Family Type

The Standard can also vary substantially by family type—the number of adults, the number of children, and the children’s ages—as illustrated by the Sweetwater County example in [Table 1](#).

- A single adult needs to earn \$14.55 per hour working full time to meet their basic needs. While lower than other family types, this wage is still two times more than the 2024 federal hourly minimum wage almost all workers qualify to earn in Wyoming (\$7.25). See *“Who is not covered by the Wyoming State Minimum Wage Law?” on page 14*.
- Adding a child greatly increases this requirement: if this adult has a preschooler, they would need to earn \$23.95 per hour to be self-sufficient, more than three times the federal hourly minimum wage.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$30.35 per hour to meet their family’s basic needs. This is equivalent to over four full-time minimum wage jobs.⁵ **Put differently, this parent would need to work more than 167 hours a week at minimum wage to have adequate income, without considering the impacts of tax credits. There are only 168 hours in a week.**
- When there are two adults, the additional adult adds some cost, but also splits the economic burden. Two parents with one preschooler and one school-age child would each need to earn \$17.80 per hour to meet their family’s basic needs.

Download All Family Types

See **“The Self-Sufficiency” on page 73** for the Self-Sufficiency Standard for select family types in all counties. Additionally, download the data for all family types at www.selfsufficiencystandard.org/Wyoming

Table 1. The Cost of Basic Needs Varies Significantly by Family Type
The Self-Sufficiency Standard for Select Family Types*
Sweetwater County, WY 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Preschooler 1 School-age	2 Adults 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$907	\$1,033	\$1,033	\$1,033
Child Care	\$0	\$767	\$1,489	\$1,489
Food	\$335	\$494	\$732	\$977
Transportation	\$385	\$395	\$395	\$757
Health Care	\$267	\$678	\$732	\$836
Premium	\$163	\$539	\$539	\$539
Out of Pocket Costs	\$104	\$139	\$193	\$298
Miscellaneous	\$318	\$465	\$567	\$680
Broadband & Cell Phone	\$128	\$128	\$128	\$171
Other Necessities	\$189	\$337	\$438	\$509
Taxes	\$348	\$600	\$827	\$928
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult) **	\$14.55	\$23.95	\$30.35	\$17.80
Monthly	\$2,560	\$4,216	\$5,341	\$6,267
Annual	\$30,720	\$50,588	\$64,094	\$75,202
Emergency Savings Fund (Monthly)	\$69	\$128	\$176	\$98

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** 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.

“ This parent would need to work more than 167 hours a week at federal minimum wage to have adequate income, without considering the impact of tax credits. There are only 168 hours in a week.

The Cost of Basic Needs Across the United States

The cost of living varies not only within Wyoming, but across the United States as well.

Cheyenne, WY. In **Figure B** the Self-Sufficiency Standards for a family with one parent, one preschooler, and one school-age child in Cheyenne are compared to the Standard for the same family type in 11 similarly sized cities across the United States: Alpharetta, GA; Grand Junction, CO; Hendersonville, TN; Kokomo, IN; Milcreek, UT; Ocala, FL; Richland, WA; San Clemente, CA; Springfield, OR; Victoria, TX; and Waltham, MA.⁶ Each of these cities has a population between 60,000 and 66,000.

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these places range from a low of \$22.14 per hour (Alpharetta, CA) to a high of \$59.27 (San Clemente, CA) per hour.
- In Cheyenne, a parent with one preschooler and one school-age child requires a wage of \$29.94 per hour working full-time, year-round to meet the family's basic needs. This wage is closest to Standard wages in Kokomo, IN, Ocala, FL, and Victoria, TX.
- While all the budget items in the Standard vary geographically, housing and child care vary considerably. In Waltham, MA child care for one preschooler and one school-age child costs \$3,356 per month, compared to \$1,089 per month in Victoria, TX, \$1,275 in Ocala, FL, and \$1,321 in Cheyenne, WY. Likewise, for this family in San Clemente, CA, housing costs \$2,783 per month compared to \$980 in Kokomo, IN and \$1,161 in Cheyenne, WY.

While Cheyenne, in Laramie County, is the largest city in Wyoming and therefore utilized in this comparison, Jackson, in Teton County, is the most expensive place to live in Wyoming. It ranks in the top three most expensive cities if it was included in this comparison right behind Waltham, MA and San Clemente, CA. For a family with one preschooler and one school-aged child living in Jackson, the parent would require \$45.43 per hour just to meet their family's basic needs. This drastic difference in expense within Wyoming reaffirms the inaccuracy of having a poverty measure that does not take into account any geographic differences in cost.

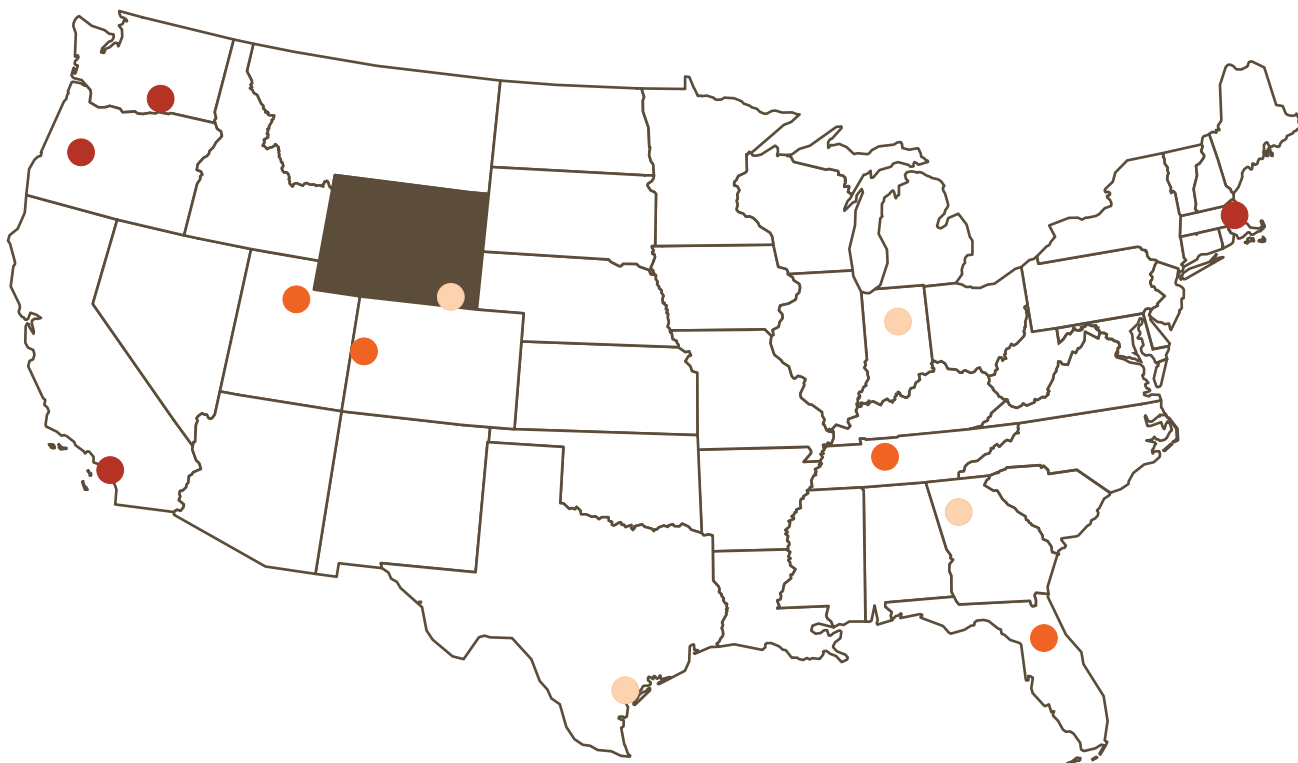
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While all the budget items in the Standard vary geographically, housing and child care vary considerably. In Waltham, MA child care for one preschooler and one school-age child costs \$3,356 per month, compared to \$1,321 per month in Cheyenne, WY.

Figure B. Cheyenne is Slightly Less Expensive than Other Similarly Sized Cities Across the U.S.

The Self-Sufficiency Wage in Cheyenne, WY compared to U.S. cities, 2024*

One adult, one preschooler, and one school-age child



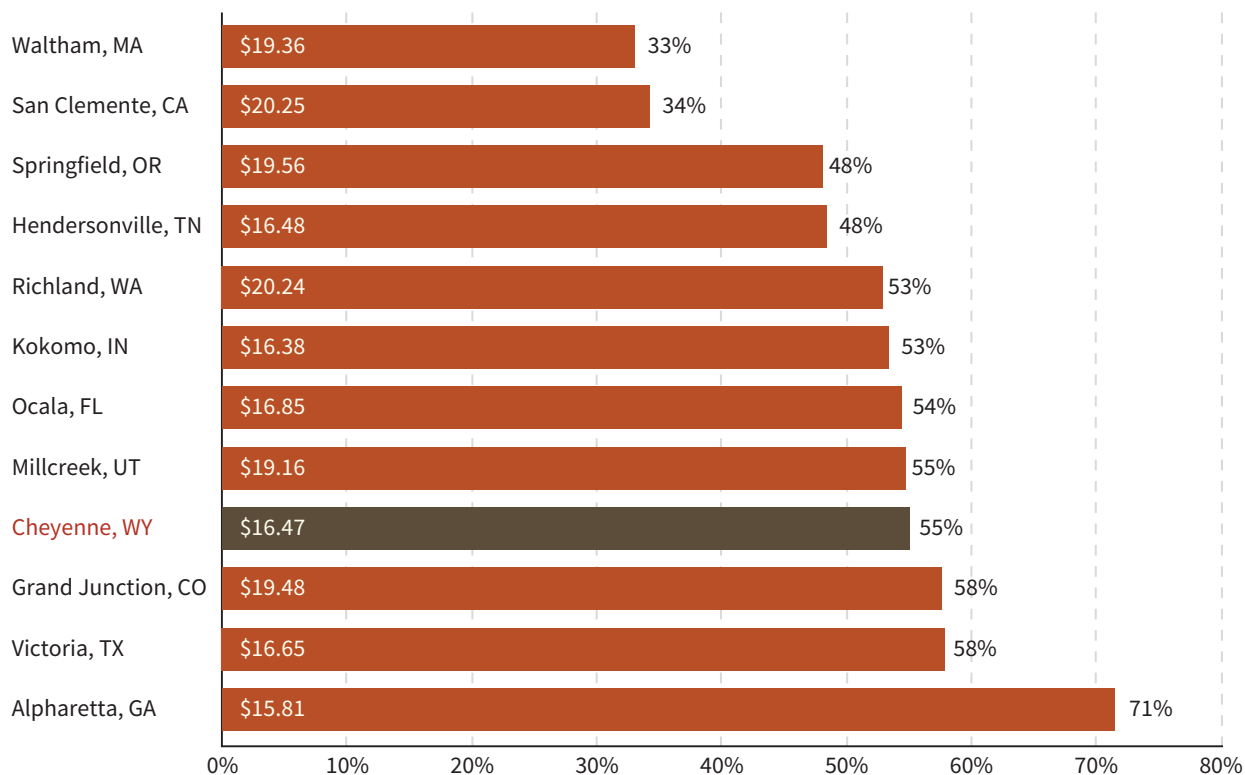
San Clemente, CA	\$59.27
Waltham, MA	\$58.60
Springfield, OR	\$40.69
Richland, WA	\$38.30
Milcreek, UT	\$35.05
Hendersonville, TN	\$34.08
Grand Junction, CO	\$33.84
Ocala, FL	\$30.94
Kokomo, IN	\$30.68
Cheyenne, WY	\$29.94
Victoria, TX	\$28.74
Alpharetta, GA	\$22.14

* The Self-Sufficiency Standard for each city represents the county in which the city is located.

Figure C. The Statewide Median Hourly Earnings of a Retail Salesperson as a Percentage of the Self-Sufficiency Standard is Similar across Regions Despite Varying Hourly Earnings

The Self-Sufficiency Wage as a percentage of statewide median hourly earnings across similarly sized U.S. cities, 2024*
One adult, one preschooler, and one school-age child

Cities Across the United States with 60,000 to 66,000 Inhabitants



Median Earnings for Retail Salespersons as a Percentage of the Self-Sufficiency Standard

* The Self-Sufficiency Standard for each city represents the county in which the city is located. Bureau of Labor Statistics, Occupational Employment and Wage Statistics Survey, “May 2022 OEWS Estimates”, www.bls.gov/oes (accessed March 24, 2024). Median earnings from 2022 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, <http://data.bls.gov/cgi-bin/srgate>, Series CIS10200000000001 (accessed March 23, 2024).

Retail Salesperson Statewide Median Hourly Wage as a Percentage of the Standard. While Cheyenne has the third lowest cost hourly Self-Sufficiency Standard for this family type, as shown in **Figure B**, it also has the second lowest median hourly rate for retail salespersons across each state. See **“Definition Note” on page 26** for information on the median wage. While the statewide median wages of a retail salesperson are not a comprehensive indicator of all median wages in a particular location, they provide insight on wage adequacy for an occupation that often has the highest amount of low-wage employees in a state. To demonstrate how far wages of a common occupation reach in meeting basic needs, **Figure C** visualizes the statewide, hourly median wages for retail salespersons as a percentage of the Self-Sufficiency Standard of that location. In Richland, WA the hourly Self-Sufficiency Standard is \$38.30 for this family type, more than \$8.00 per hour more than Cheyenne’s hourly wage needed to reach self-sufficiency. However, because Washington State has a higher median hourly wage for a retail salesperson (\$20.24) before taxes and adjusted for inflation from 2022, a retail salesperson in Wyoming has an income adequacy rate (hourly wage/Self-Sufficiency Standard wage) that is only two percentage points higher than in Washington State.

Changing Family Budgets

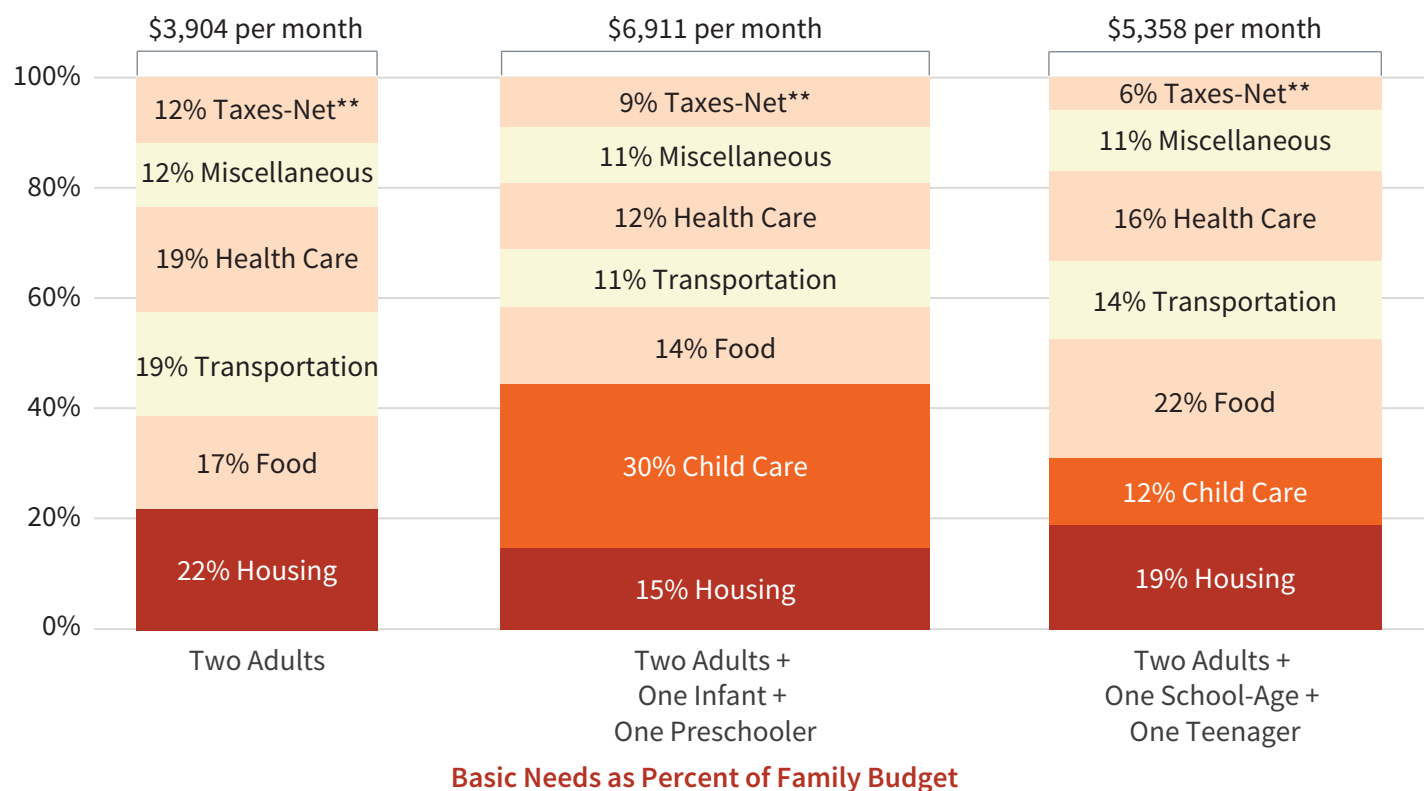
As families change, so does the amount they spend on basic expenses (such as food and shelter).

With the addition of new children, child care becomes a notable portion of a family's budget. **Figure D** demonstrates these changes for a family in Albany County. Each family type has its own column. The bars within a column represent an item's percentage of the total budget, all adding up to 100%. The width of a column is proportionate to the total budget, meaning that a family with a wider column needs more money to meet their basic needs.

Figure D. The Percentage within a Family's Basic Needs Vary Greatly by Family Composition

Basic needs as a percentage of the family budget for three family types*

Albany County, WY 2024



* While the column widths are different to represent total monthly cost, the percentages of each cost add to 100% for each column.

** The two-adult family is not eligible for any tax credits. 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 14% for two adults with one infant and one preschooler and 13% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

Two Adults

When there are just **two adults**, they need to earn a combined monthly total of \$3,904 to make ends meet, not including a small amount of emergency savings. In Albany County, this couple's budget is divided into 22% on housing, 17% on food, 19% on transportation, 19% on health care, and 12% on taxes.

Two Adults, One Infant, and One Preschooler

If this family grows to include two young children (**one infant and one preschooler**), the total Self-Sufficiency Standard budget increases to \$6,911 per month or \$82,929 per year. With the expensive addition of child care, the proportions spent on each need change: child care alone accounts for 30% of the family's budget, adding 15% for housing, these two items account for 45% of expenses. Food costs are 14% of the total income. This is slightly higher than the national average expenditure on food (12%) and less than one third of the 33% assumed by the methodology of the official poverty measure.⁷

Other budget percentages include: 12% on health care⁸, 11% on transportation, 11% for miscellaneous expenses (which the cost of a cell phone and broadband), and 9% on taxes, due to the offsetting effects of federal tax credits. If it were assumed that tax credits are not received monthly but instead yearly in a lump sum, which is how they are actually received, the monthly tax burden would be 14% of total expenses for this family.

Two Adults, One School-Age Child, and One Teenager

The third bar in **Figure D** shows the shift in the budget as the children get older and have less child care needs. The total monthly cost of basic needs drops to \$5,358. Without the large amount for child care for young children, the proportions for most of the other budget items increase: 19% for housing, 12% for child care (just for the school-age child before and after school), 22% for food (higher because of the teenager), 14% for transportation, 16% for health care, 11% for miscellaneous expenses, and 6% for taxes. If it were assumed, as noted before, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 13% of the total costs for two adults with **one school-age child and one teenager**.

Health Insurance Marketplace

The Self-Sufficiency Standard assumes that a job that pays a Self-Sufficiency wage **provides employer-sponsored health insurance**. However, if neither adult had employer sponsored health insurance in the example above (two adults with one infant and one preschooler in Albany County), and they purchased the second-lowest cost Silver health care plan through the federal Health Insurance Marketplace, the monthly premium amount would be \$325 after accounting for the premium tax credit of \$2,146 per month (assuming an annual income of \$82,929, the Standard for this family type).⁹ However, while this is less than the Standard, the annual deductible for the benchmark plan is nearly \$12,000—four times the average family deductible among employer-sponsored plans.¹⁰

The Self-Sufficiency Standard Compared to Other Benchmarks of Income

Common income benchmarks grossly underestimate a family's needs as determined by the Self-Sufficiency Standard.

As a measure of income adequacy, how does the Standard compare to other commonly used measures? **Figure E** compares the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Campbell County (\$60,990 per year) to the following income benchmarks for three-person families.

TANF, SNAP, and WIC. The first bar on the left in **Figure E** calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of the Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), and Women, Infants, and Children (WIC). This public assistance package totals \$17,076 per year for three-person families in Wyoming, which is only 28% of what this family needs to make ends meet in Campbell County.

Wyoming Minimum Wage. The state minimum wage is \$5.15 an hour. Occupations not subject to the Fair Labor Standards Act (FLSA), meaning that they are outside of the federal minimum wage coverage, fall under Wyoming's state minimum wage.¹⁴ An adult working full time at this rate would earn \$10,877 annually, but take home \$10,045 when paying taxes but not receiving tax credits. With tax credits, an adult with one preschooler and one school-age child would net \$15,653 for the year. This amounts to 26% of the family's needed budget, and is \$1,423 less than receiving TANF, SNAP, and WIC.

Who is not covered by the Wyoming State Minimum Wage Law?

Occupations not subject to the Fair Labor Standards Act (FLSA), meaning that they are outside of the federal minimum wage coverage, fall under Wyoming's state minimum wage. However, Title 17 Article 2 of the Wyoming Statutes has its own list of workers excluded from the state minimum wage policy, including:

- Any individual employed in agriculture;
- Any individual employed in domestic service in or about a private home;
- Any individual employed in a bona fide* executive, administrative, or professional capacity;
- Any individual employed by the United States, or by the state or any political subdivision thereof;
- Any individual employed as an outside salesperson whose compensation is solely commission on sales; and
- Any individual whose employment is driving an ambulance or other vehicle from time to time as necessity requires but who is on call at any time.

Additionally, all employees under the age of twenty years may be paid \$4.25 per hour for the first 90 consecutive days of employment. Thereafter they must be paid the prescribed minimum of \$5.15 per hour.¹⁷

*The term bona fide is Latin for good faith. In this context, it means that the employee's role truly meets the executive, administrative, or professional criteria, and is not a label given maliciously to avoid FLSA coverage.

Federal Minimum Wage. The federal minimum wage is \$7.25 an hour. Someone working full time at this rate would earn \$15,312 annually. Given the tax credits this family qualifies for, including the federal earned income tax credit and child tax credit, the net total income would be \$22,187.

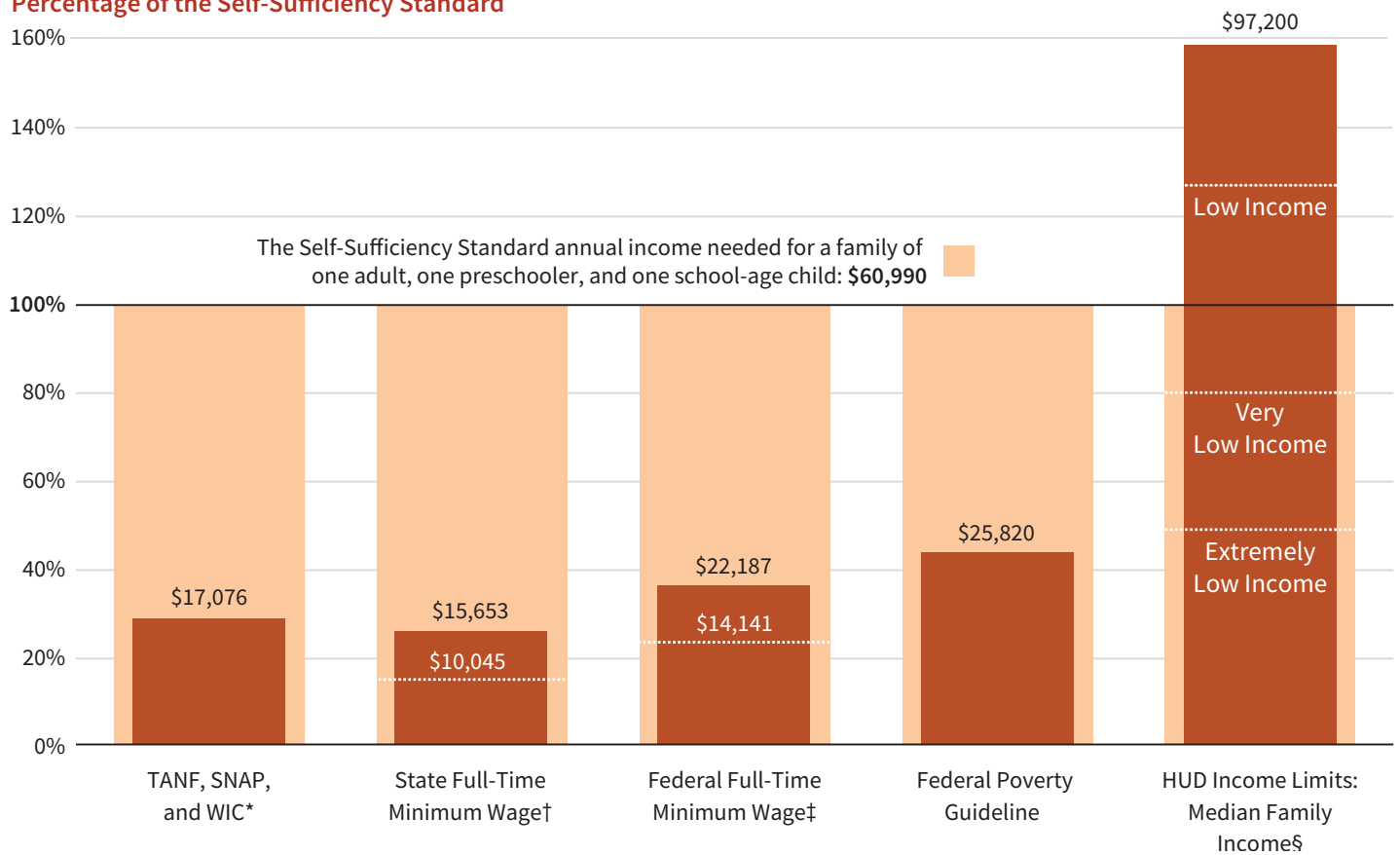
A full-time federal minimum wage job, including tax credits, in Campbell County provides 36% of the amount needed for this family to be self-sufficient. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receives tax credits annually (as is true of all workers), their take-home income would be \$14,141 over the year, shown by the dashed line on the second bar in **Figure E**. 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 23% of the Self-Sufficiency Standard for a family of one adult, one preschooler, and one school-age child in Campbell County.

Figure E. The Self-Sufficiency Standard Surpasses Other Poverty Benchmarks

The Self-Sufficiency Standard compared to other benchmarks

One Adult, one preschooler, and one school-age child: Campbell County, WY 2024

Percentage of the Self-Sufficiency Standard



* The maximum TANF benefit amount is \$9,372 annually, the SNAP benefit amount is \$7,093 annually, and the annual WIC benefit amount is \$610 annually for this family of three in Wyoming.

† The state minimum wage for Wyoming is \$5.15 per hour, which amounts to \$10,877 per year. This applies to jobs that are exempt from the Fair Labor Standards Act (FLSA). Assuming this family pays federal taxes and receives federal tax credits, however, the net yearly income would be a larger amount, \$15,653, as shown. The dashed line shows the annual income received after accounting for taxes (\$10,045) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

‡ The federal minimum wage is \$7.25 per hour. This amounts to \$15,312 per year. Assuming this family pays federal taxes and receives federal tax credits, however, the net yearly income would be a larger amount, \$22,187, 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 median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for FY 2024.

Federal Poverty Guidelines. According to the 2024 federal poverty guidelines, a three-person family, no matter their location or composition, would be considered “poor” with an annual income of \$25,820 or less. The FPG for three-person families are 42% of the Self-Sufficiency Standard for this family in Campbell County.

This comparison demonstrates just one family type. Unlike the Self-Sufficiency Standard, the FPG does not vary by age of child—only by number of persons in a household. For families in Campbell County with lower Self-Sufficiency Standard budgets, such as a household with one adult and one school-age child and one teenager, the FPG are 50% of the Self-Sufficiency Standard. For a household with a higher budget, such as a household consisting of one adult with one infant and one preschooler, the FPG are 42% of the Self-Sufficiency Standard. Not accounting for the age of children results in the FPG greatly underestimating the need for families with young children.

There is also considerable variation by place. **Table 2** compares the percentage of the FPG 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 207% of the FPG in Goshen County 266% of the FPG in Sheridan County, and 372% of the FPG in Teton County.

Area Median Family Income Limits. The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (by family size) to determine families’ eligibility for housing assistance on the assumption that area median income provides a relative measure of the local cost of living. The median is the midpoint, which means that half of families in the area have incomes above this amount, and half below. HUD defines three levels of need: (1) “Low Income,” which is between 50% and 80% of median income; (2) “Very Low Income,” which is between 30% and 50% of median income, and (3) “Extremely Low Income”, which is income less than 30% of median income.

The HUD median income for a three-person family in Campbell County is \$97,200 annually.¹⁵ For a three-person family in this county, HUD income limits are as follows:

- **Low Income.** Income between \$48,600 and \$77,760
- **Very Low Income.** Income between \$28,305 and \$48,600
- **Extremely Low Income.** Income less than \$28,305¹⁶

The Self-Sufficiency Standard of \$60,990 for this family is in the HUD “Low Income” range, demonstrating that the Standard is a conservative measure of the minimum amount required to be self-sufficient in Campbell County. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered “Very Low Income” or “Extremely Low Income.”)

Table 2. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income
Two family types, Wyoming Counties: 2024

County	One Adult + One Preschooler + One School-age As a Percentage of:				One Adult + One School-age + One Teenager As a Percentage of:			
	Annual Self-Sufficiency Standard	Federal Poverty Guidelines	Annual Federal Minimum Wage	Median Family Income	Annual Self-Sufficiency Standard	Federal Poverty Guidelines	Annual Federal Minimum Wage	Median Family Income
Albany	\$65,923	255%	431%	75%	\$52,212	167%	341%	53%
Big Horn	\$60,996	236%	398%	79%	\$49,720	159%	325%	58%
Campbell	\$60,990	236%	398%	63%	\$51,517	165%	336%	48%
Carbon	\$61,075	237%	399%	84%	\$50,133	161%	327%	62%
Converse	\$58,292	226%	381%	66%	\$46,165	148%	301%	47%
Crook	\$61,587	239%	402%	71%	\$48,403	155%	316%	50%
Fremont	\$58,480	226%	382%	80%	\$49,775	160%	325%	62%
Goshen	\$53,509	207%	349%	76%	\$43,992	141%	287%	57%
Hot Springs	\$61,321	237%	400%	82%	\$48,029	154%	314%	58%
Johnson	\$60,760	235%	397%	71%	\$50,407	162%	329%	53%
Laramie	\$63,231	245%	413%	74%	\$51,809	166%	338%	54%
Lincoln	\$66,321	257%	433%	66%	\$53,736	172%	351%	48%
Natrona	\$62,182	241%	406%	80%	\$50,363	161%	329%	59%
Niobrara	\$60,381	234%	394%	104%	\$46,557	149%	304%	72%
Park	\$61,392	238%	401%	77%	\$49,801	160%	325%	56%
Platte	\$62,181	241%	406%	75%	\$48,996	157%	320%	53%
Sheridan	\$68,667	266%	448%	70%	\$52,503	168%	343%	48%
Sublette	\$60,561	235%	396%	65%	\$47,830	153%	312%	46%
Sweetwater	\$64,094	248%	419%	69%	\$53,316	171%	348%	52%
Teton	\$95,955	372%	627%	80%	\$74,714	239%	488%	56%
Uinta	\$55,743	216%	364%	64%	\$44,291	142%	289%	46%
Washakie	\$55,965	217%	365%	76%	\$44,735	143%	292%	55%
Weston	\$61,174	237%	400%	82%	\$50,377	161%	329%	61%
Minimum	\$53,509	207%	349%	63%	\$43,992	141%	287%	46%
Maximum	\$95,955	372%	627%	104%	\$74,714	239%	488%	72%

Definitions: The 2024 federal poverty guidelines for family of three = \$25,820. Annual minimum wage is the gross amount of full-time, year-round work at the federal minimum wage of \$7.25 per hour.

The U.S. Department of Housing and Urban Development (HUD) uses median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for FY 2024.

The Increasing Cost of Living in Wyoming

- The Self-Sufficiency Standard Cost Increases Since 2005
- Common Inflation Measures are Not Keeping Pace

Self-Sufficiency Standard Cost Increases since 2005

The cost of basic needs is increasing faster than wages and the official measure of inflation.

Wyoming families are experiencing financial strain due to rising costs of basic needs. Since the first calculation of the Self-Sufficiency Standard for Wyoming in 2005, the Self-Sufficiency Standard for a family of two adults, one preschooler, and one school-age child increased by an average of 122%, or six percent annually over the last eight years. As illustrated in **Figure F**, the rate of cost increases varies considerably by county, spanning from 94% to 139%.

Tracing the changes in the Standard for a family of one adult, one infant, and one preschooler in two Wyoming counties, and comparing it with the wage growth of cashiers in Wyoming, **Figure G** provides more insight on how the Self-Sufficiency Standard has increased between two counties, and how the Standard increases compare to the increase of a common wage in the state.

Figure F. In Wyoming, the Self-Sufficiency Standard has Increased by an Average of 122% since 2005

Percentage change in the Standard for Wyoming: 2005 - 2024

Two adults, one preschooler, and one school-age child: WY 2024

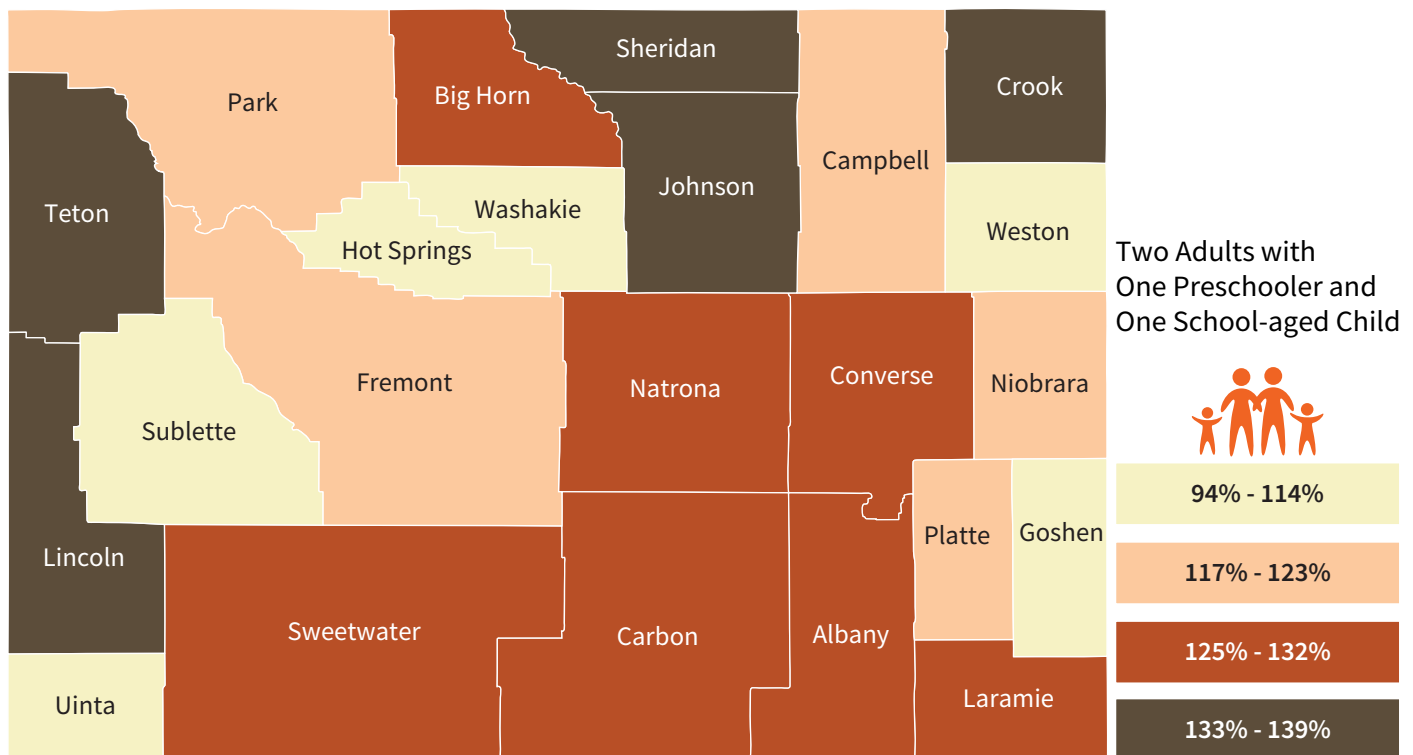
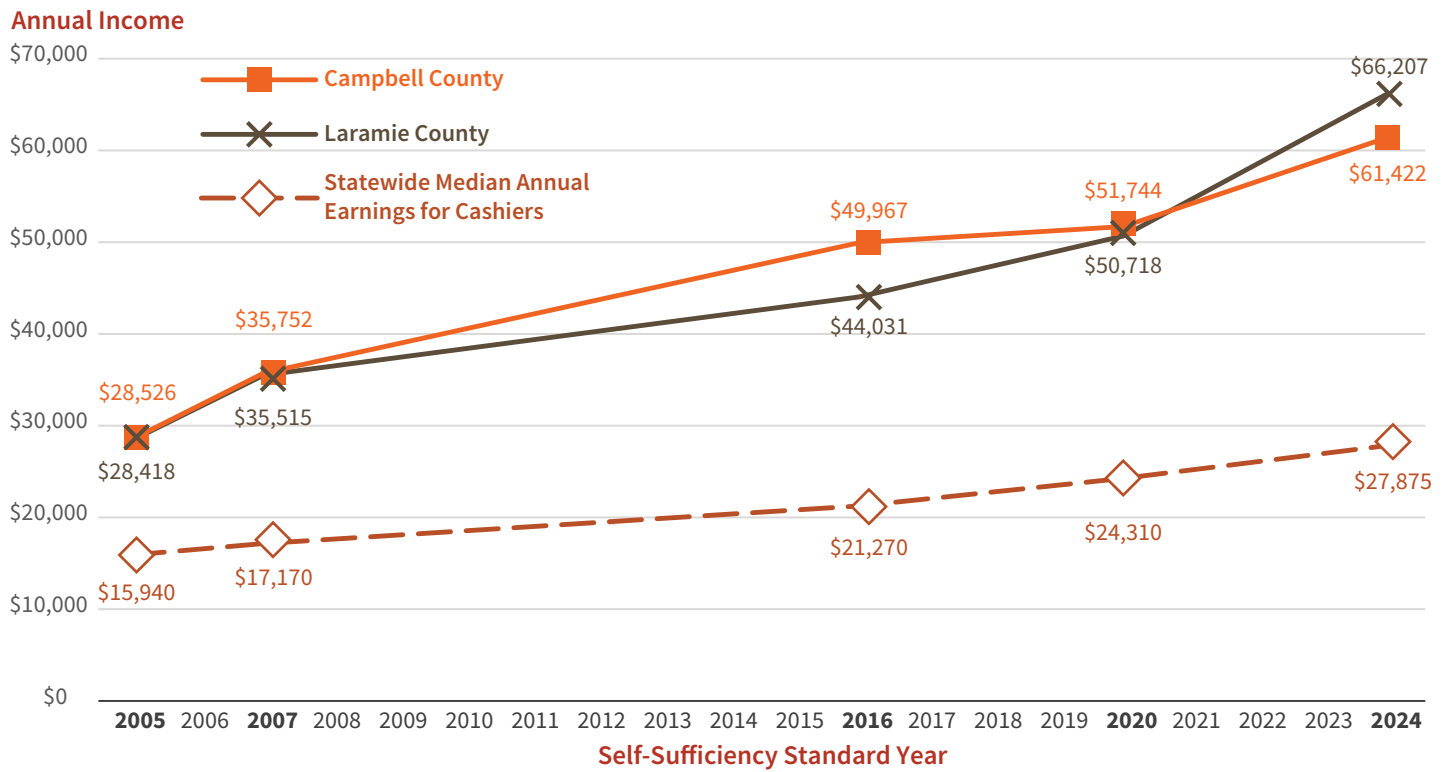


Figure G. The Self-Sufficiency Standard Increase Varies by County, but Growth Remains Significantly Higher than Wages for Cashiers* in Wyoming

The Self-Sufficiency Standard for Wyoming by year for select counties and statewide median wages for cashiers
One adult, one infant, and one preschooler: 2005, 2007, 2016, 2020, 2024



* Bureau of Labor Statistics, Occupational Employment and Wage Statistics Survey, "May 2022 OEWS Estimates", "May 2005 OEWS Estimates", "May 2007 OEWS Estimates", "May 2016 OEWS Estimates", "May 2020 OEWS Estimates", www.bls.gov/oes (accessed March 24, 2024). Median earnings from 2022 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, <http://data.bls.gov/cgi-bin/srgate>, Series CIS102000000000001 (accessed March 23, 2024).

- To provide a point of comparison to cost increases in Wyoming, **Figure G** includes a line that represents the growth in the statewide median annual earnings for cashiers as reported by the Bureau of Labor Statistics. Annual wages for this commonly held position in Wyoming grew from \$15,940 in 2005 to \$27,875 in 2024 (adjusted for inflation), a 19 year increase of 75%. A parent earning a cashier's median annual wages would not be able to keep up with the increase of costs anywhere in Wyoming if the parent had two children.
- Laramie County experienced a 133% increase in the cost of basic needs since 2005 for this family of one adult, one infant, and one preschooler. Annual costs grew from \$28,418 to \$66,207 with health care costs increasing at the highest rate in Laramie County. This rate of growth in the cost of basic needs that is almost double the rate of change for the median hourly earnings of cashiers (75% since 2005).
- Campbell County's cost of basic needs grew by 115% since 2005, or from an annual Self-Sufficiency Wage of \$28,526 in 2005 to \$61,422 in 2024. Interestingly, Campbell County originally was a higher cost location than Laramie, however after 2020, Laramie County surpassed Campbell County due to significantly higher housing and child care cost increases.
- Between the years of 2005 and 2024, the gap between costs (as represented in both Laramie and Campbell counties) and wages (as represented by Cashiers median annual earnings) has widened significantly. In 2005, this family in Campbell County required \$15,940 more than a cashier's

Table 3. Percent Change in the Self-Sufficiency Standard Over Time, 2005 – 2024*Two adults, one preschooler, and one school-age child: Natrona County, WY*

			Percentage Change	
Monthly Costs	2005	2024	County	Statewide
Housing	\$470	\$1,070	128%	107%
Child Care	\$617	\$1,333	116%	100%
Food	\$686	\$987	44%	58%
Transportation	\$364	\$778	114%	109%
Health Care	\$285	\$821	188%	189%
Miscellaneous	\$242	\$670	177%	170%
Taxes	\$313	\$900	188%	172%
Tax Credits*	(\$311)	(\$433)	39%	(106%)
Self-Sufficiency Wage				
Monthly	\$2,667	\$6,126	130%	122%
Annual	\$32,001	\$73,513		
Median Earnings**				
Statewide	\$23,752	\$42,443	85%	79%
Natrona County	\$24,312	\$45,038		

* Total Tax Credits is the sum of the monthly tax credits available to the individual, including: EITC, CCTC, and CTC.

** U.S. Census Bureau, 2022 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://data.census.gov> (accessed March 8, 2024). Median earnings from 2022 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, <http://data.bls.gov/cgi-bin/srgate>, Series CIS1020000000000I (accessed March 8, 2024).

median annual earnings; in 2024, the gap widens to \$38,332. High cost essential goods like housing (rent) and child care are increasing in cost at a much more rapid pace than earnings for a common wage in Wyoming.

Table 3 shows the actual cost and percent change for each basic need since 2005 in Natrona County, as well as statewide, for a family with two adults, one preschooler, and one school-age child. This analysis indicates that housing, child care, and transportation cost increases in Natrona County surpassed statewide increases. Overall, Natrona County is in the 69th percentile for statewide increase, meaning 69% of counties in Wyoming had a Self-Sufficiency Standard that did not increase as dramatically as Natrona. However, the increase in individual cost items varies greatly by geography.

- Housing in Natrona County increased substantially at a rate of 128%, 21% greater than the average change statewide. In dollar terms, the monthly cost of housing has increased by \$600 per month in Natrona since 2005. Only Weston and Converse counties saw higher rates of change, 130% and 144%, respectively. Teton County consistently holds the highest housing costs in Wyoming, but experienced an increase of 90% across this time period.

- Child care costs rose at a rate of 116%, surpassing the average change statewide. This translates to an additional \$716 per month for these parents since 2005.
- Food costs in Natrona County increased slightly less than the statewide change, 44% and 58% respectively. This represents a \$301 per month increase. Most other Wyoming counties showed changes higher than 44% with the average change being 58% since 2005.
- Transportation costs in Natrona County rose by 114%, as opposed to a 109% increase statewide. Transportation for all of Wyoming is assumed to be private, meaning that transportation expenses include the cost of owning and operating a car for each adult. *See details on page 57.*
- Natrona County health care costs grew by 188%, similar to the growth seen statewide (189%). In dollar terms, the monthly cost of health care has increased on average by \$536 since 2005.

Cost of Living Increases Versus Earnings Increases. While the Self-Sufficiency Standard for this four-person family in Natrona County increased by 130% over the past nineteen years, workers' median earnings have not kept pace. For example, median earnings for all workers in Natrona County increased by just 85% since 2005 (from \$24,312 to \$45,038). The statewide increases for median earnings were similar, revealing an increase of only 79% (\$23,752 to \$42,443). When examining median earnings by sex, women have seen a greater increase over time with earnings growing by 111% statewide (from \$16,197 to \$34,213 per year). This trend is hopeful, however examining just the increase over time hides a starker overall picture: in 2024, nineteen years later, women have barely surpassed the median earnings men made in 2005 and 111% still does not breach the gap in the increase in the cost of basic needs. Cost increases outstripping wage increases indicate a worrisome trend that will continue to put pressure on family budgets.

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In 2024, nineteen years later, women have barely surpassed the median earnings men made in 2005.

Common Inflation Measures are not Keeping Pace

Nationally, the official measure of inflation 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. It is used to adjust items such as the federal poverty guidelines, eligibility thresholds for other benefits, and consumer income payments such as Social Security benefits.¹¹ Since the Standard measures the costs of only basic needs, the question is how the increases in costs documented here compare to official inflation rates for all goods and services. We examine this question in **Figure H** 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 in this analysis for the purpose of comparison. This comparison was done for a four-person family (two adults, one preschooler, and one school-age child) in Sheridan County.

- The West Region Consumer Price Index (CPI) increased 68% between 2005 and 2024.
- If the 2005 Self-Sufficiency Standard for Sheridan County (\$33,470 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2024 is estimated to be \$56,086 per year.¹² The actual 2024 Standard (*without taxes or tax credits*) for this family type is \$72,927 per year, a 118% increase over the last nineteen years.
- Using the CPI to update the Standard since 2005 for this family type in Sheridan County results in a 2024 estimate of costs that is more than \$16,841 less than the costs measured by the 2024 Standard: instead of increasing 68%, costs rose by 118% in Sheridan County (a difference of 50%).

Figure H demonstrates that the rate of inflation as measured by the CPI underestimates the rising costs of basic needs. That is, estimating the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by Sheridan County families, leaving them thousands of dollars short.

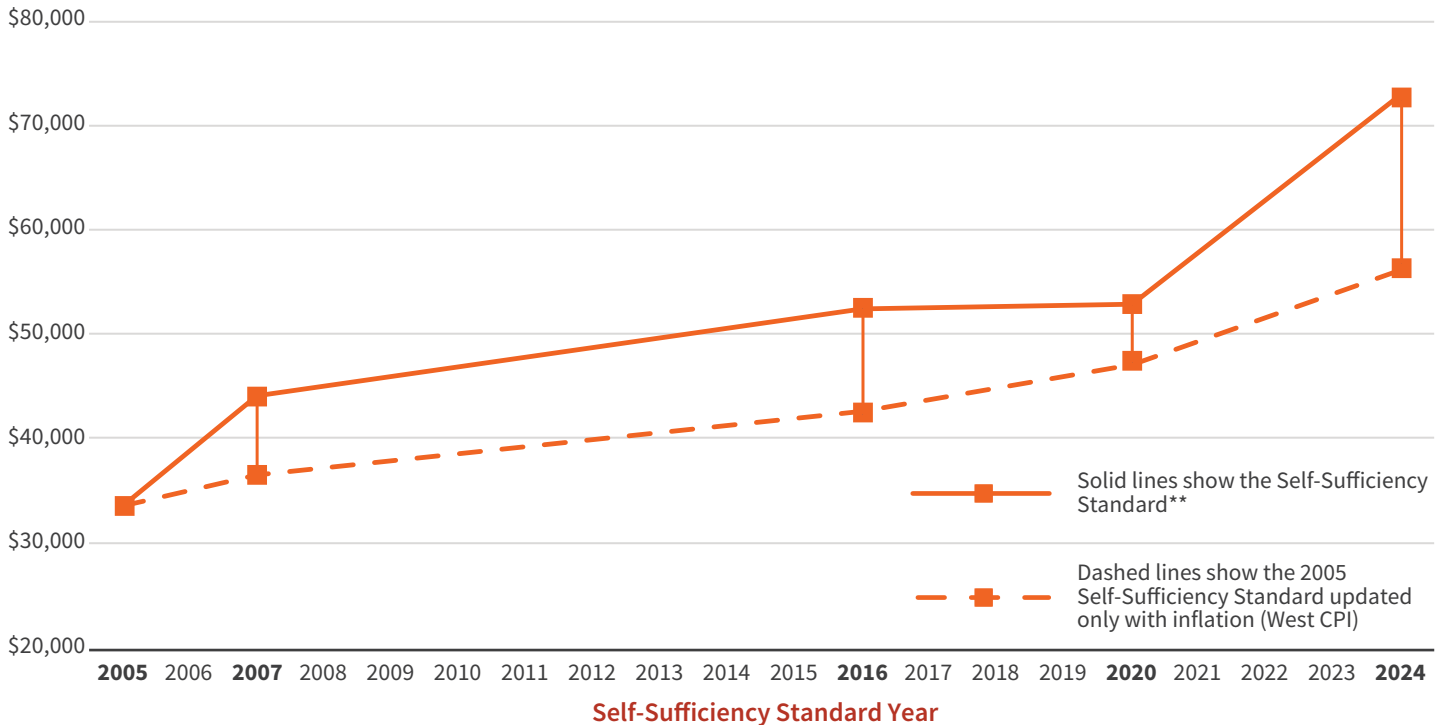
While inflation has started to cool, the country is still reeling from recently high rates of inflation. Inflation sharpens the financial strain families face as costs rise and median earnings for low-wage jobs stay relatively constant. Previous Standard research indicates that the cost of basic needs rises

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Low-income families likely deal with even more burdensome increases than indicated by the "all items" CPI data.

Figure H. The CPI Underestimates the Historical Increase in the Cost of Basic Needs
A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2005–2024
Two adults, one preschooler, and one school-age child: Sheridan County, WY

Annual Income



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed March 20, 2024).

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

faster than the general inflation measures reveal—meaning that despite inflation rates decreasing, households may still be feeling the effects of increased costs. Low-income families likely deal with even more burdensome increases than indicated by the "all items" CPI data (which shows a 3.2% increase for the CPI-U West Region as of February 2024). For example, the CPI for rent of primary residence is 4.8% in the same region, and the CPI for household energy is 6.9% in the same region.¹³ Low-income families in Wyoming have been dealing with the cost of living rising faster than wages even before this period of high inflation. These cost increases now further aggravate the real but hidden economic crunch that these families are experiencing.

The Gap between Wages and Costs

- Wyoming's Most Common Jobs Fall Short of the Self-Sufficiency Standard
- Reducing Costs for Workers
- Investing in Workers

Wyoming's Most Common Jobs Fall Short of the Standard

The most common occupations in Wyoming pay wages that do not meet a family's basic needs.

Having detailed the cost of meeting basic needs in Wyoming, the next question is how families can secure the resources necessary to meet these needs. Since almost all working-age families receive their income from employment, a crucial question is whether the jobs available provide sufficient wages.

How do the most common occupations in the Cheyenne, WY Metropolitan Statistical Area (MSA) compare to the Self-Sufficiency Standard? To answer this question, the median wages of the 10 occupations with the highest number of employees in the MSA are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Laramie County (\$29.94 per hour).¹⁸

Almost one-fourth (24%) of the MSA region's workers are employed in the 10 most common occupations, as shown in **Figure I**. Only two of the 10 occupations—general and operations managers and registered nurses—have a median wage that is above the Self-Sufficiency Standard for this family type. Five of the eight top occupations that do not provide sufficient wages to cover the cost of basic needs can be categorized into two job categories: retail and food service; and production, transportation, and material movers.

Retail Sales, Food Preparation, and Service. Common service occupations in the Cheyenne, WY MSA include retail salespersons, fast food and counter workers, and cashiers. These occupations account for 10% percent of workers within the MSA. With inflation adjusted median earnings ranging from \$11.75 to \$13.85 per hour, these occupations provide workers with an income that is less than 50% of the Standard for this family type in Laramie County, after accounting for taxes and non-refundable tax credits.

Transportation and Material Movers. Mining and agriculture are at the heart of Wyoming's economic output, with its drivers, movers, and stockers facilitating these industries. These workers receive median hourly earnings of \$23.77 (heavy and tractor-trailer truck drivers) and \$20.70 (stockers and order fillers) when adjusted for inflation, amounting to 80% and 70% of the Self-Sufficiency Standard,

Definition Note

A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn less than the median wage and half earn more. In an economy such as the United States, there are high levels of inequality across and within occupations (meaning a wider distribution of wages, with some earning extremely high wages and others earning poverty wages). The average wage, or mean wage, can be skewed by a small number of high earners. The median is a more realistic measure of a typical worker's earnings within and across occupations, and so it is used here.

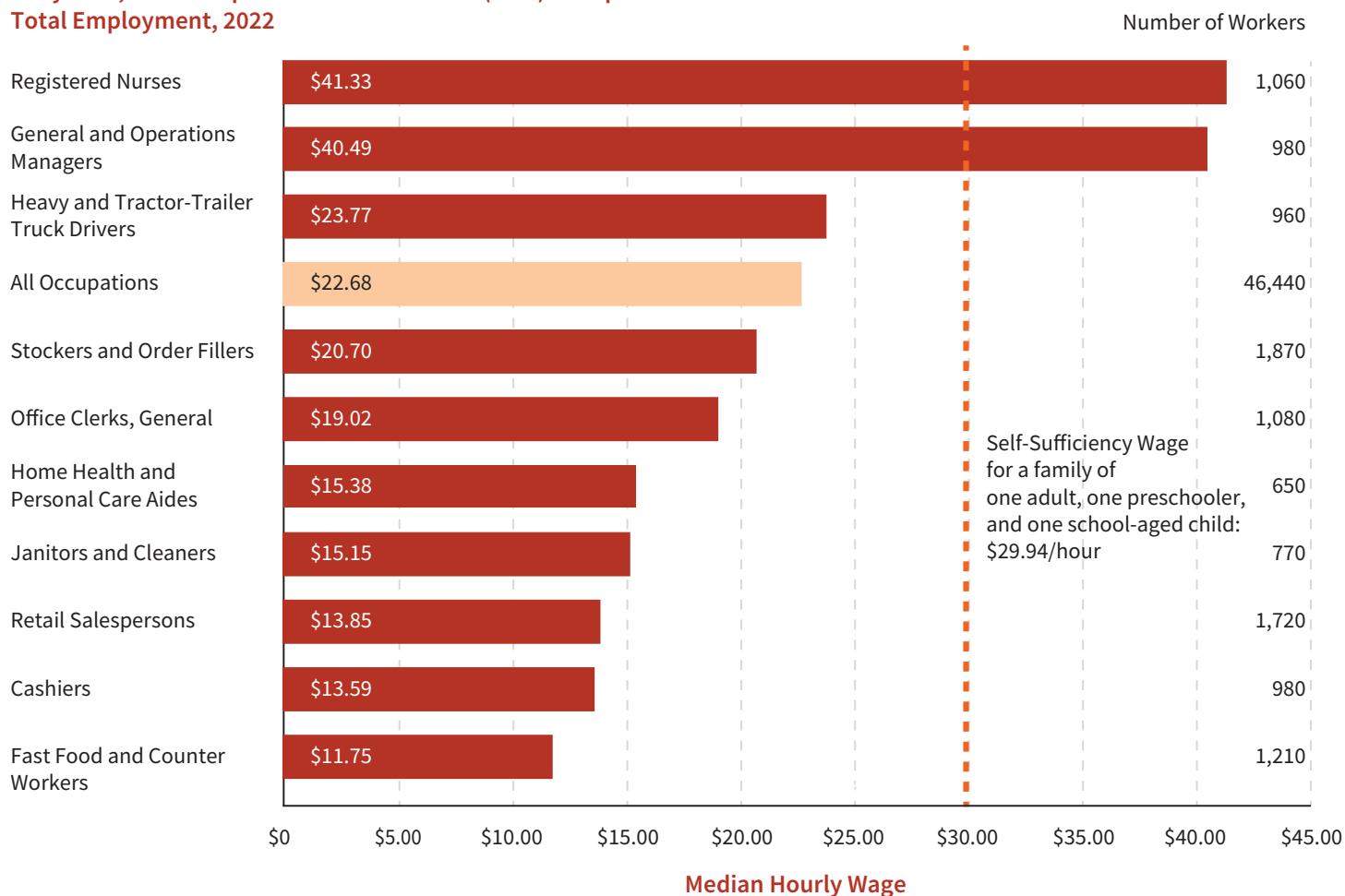
Figure I. Only Two of the 10 Largest Occupations in Cheyenne, WY MSA Pay Self-Sufficient Wages

Median hourly wages of the 10 occupations employing the greatest number of workers in the Cheyenne, WY MSA, compared to the Self-Sufficiency Standard (\$29.94)

One adult, one preschooler, and one school-age child: Laramie County, WY 2024

Cheyenne, WY Metropolitan Statistical Area (MSA) Occupations

Total Employment, 2022



Source: U.S. Department of Labor, “May 2022 State Occupational Employment and Wage Estimates,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed October 16, 2023). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

* Percentages are calculated assuming the family receives qualifying federal tax credits for this family type. 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 not included in the calculation of whether an occupation’s wage provides adequate monthly income.

respectively. That number contrasts sharply with the wages of the supervising general operations managers, earning \$40.49 per hour.

For many of the occupations discussed in this analysis, this single parent would have to work more than two full-time jobs to yield enough income to meet the family’s basic needs, yet low-wage jobs frequently lack full-time hours and benefits such as health insurance. These same occupations have wages so low that even an adult working full time would be unable to support themselves alone—since the Self-Sufficiency wage for a single adult is \$14.66 per hour—much less support children.

This problem cannot be solved by merely adding another working adult to the household. A family in Laramie County consisting of two adults with a preschooler and school-age child requires each adult to earn at least \$17.65 per hour working full time. Both of these adults working full time in five of these top occupations would still be unable to earn the minimum needed to support themselves.

This discussion reflects a 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 recovered, the job gains have been disproportionately in lower-wage occupations. At the same time, income gains have been made by those at the very top, driving the increased income inequality that underlies the high levels of socioeconomic inequality across the country, including Laramie County.¹⁹

This analysis of the wages of the Cheyenne, WY metropolitan region's most common occupations demonstrates that the economic insecurity faced by so many Laramie County workers does not reflect a lack of work effort or skills. Rather, it is simply that current wages are too low in many common occupations to support a family at minimally adequate levels, even sometimes with two workers, a situation exacerbated by the unbalanced recovery from the Great Recession and now by the lingering economic impact of the pandemic. Most workers in Wyoming qualify to be paid the federal minimum wage, due to most businesses engaging in interstate commerce. That criteria can be met by something as simple as accepting credit card payments. However, Wyoming adheres to a minimum wage, \$5.15 per hour for employees not subject to the federal minimum wage; that amount has not changed since 2002.²⁰

Agricultural Occupations

Agriculture, specifically beef cattle and sheep, is a top industry in the state of Wyoming, but is not represented in the Top Ten Occupations figure. The Office of Employment and Wage Statistics (OEWS) does not include Animal and Crop Production industries in the OEWS wage and salary workers survey, along with timber tract operations, fishing, hunting, and trapping, or employment within private households, among others. Instead, the USDA National Agricultural Statistics Service program estimates the number of workers, hours worked, and gross wage rates of agricultural workers by region. The survey is administered twice a year, capturing a snapshot of labor statistics for four weeks of the year, one in January, April, July, and October. The Mountain I region includes Idaho, Montana, and Wyoming. In April of 2022, workers hired for 150 days or more worked a gross of 47.7 hours a week for a gross hourly wage of \$16.35.²¹ When that value is adjusted for inflation (to the fourth quarter of 2023, as the wages were in [Figure I](#)) that amounts to \$17.00 an hour or \$36,900 a year. That is 58% of the basic needs for a family of one adult, one preschooler, and one school-age child in Laramie County. In 2021, 95% of Laramie County was dedicated to rangeland, pasture/hay, or cultivated crops, employing 1,984 people to generate over 210 million dollars in direct output.²²

Agricultural service workers, those who are employed on a farm or ranch on a contract or fee basis, are excluded from the USDA survey. These workers are primarily tasked with the pruning, thinning, weeding, and harvesting of fruit, vegetable, and berry crops.²¹

Given this state of affairs, there are two basic approaches to closing the income gap: **reduce costs, and/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, and through benefits, such as employer sponsored health care coverage. Strategies for the second approach, raising incomes by investing in the workforce, are often broader, such as enacting workforce protections like paid sick leave, increasing education levels, incumbent worker programs, and nontraditional job training. This includes supporting job attainment through tools that let workers maintain their employment and economic well-being in times of hardship and life change.

Reducing costs and raising incomes can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some adults 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.

Furthermore, as the analysis above has shown, the costs of basic needs tend to rise faster than wages, providing a challenge to all stakeholders to address the problem of wage inadequacy to meet basic needs.



Eight of the top 10 occupations in Cheyenne, WY do not have wages sufficient to support a single adult caring for one preschooler and one school-age child in Laramie County.

Reducing Costs for Workers

Work supports in the form of subsidies or assistance and employee benefits can help families meet basic needs and live with dignity.

Work Supports

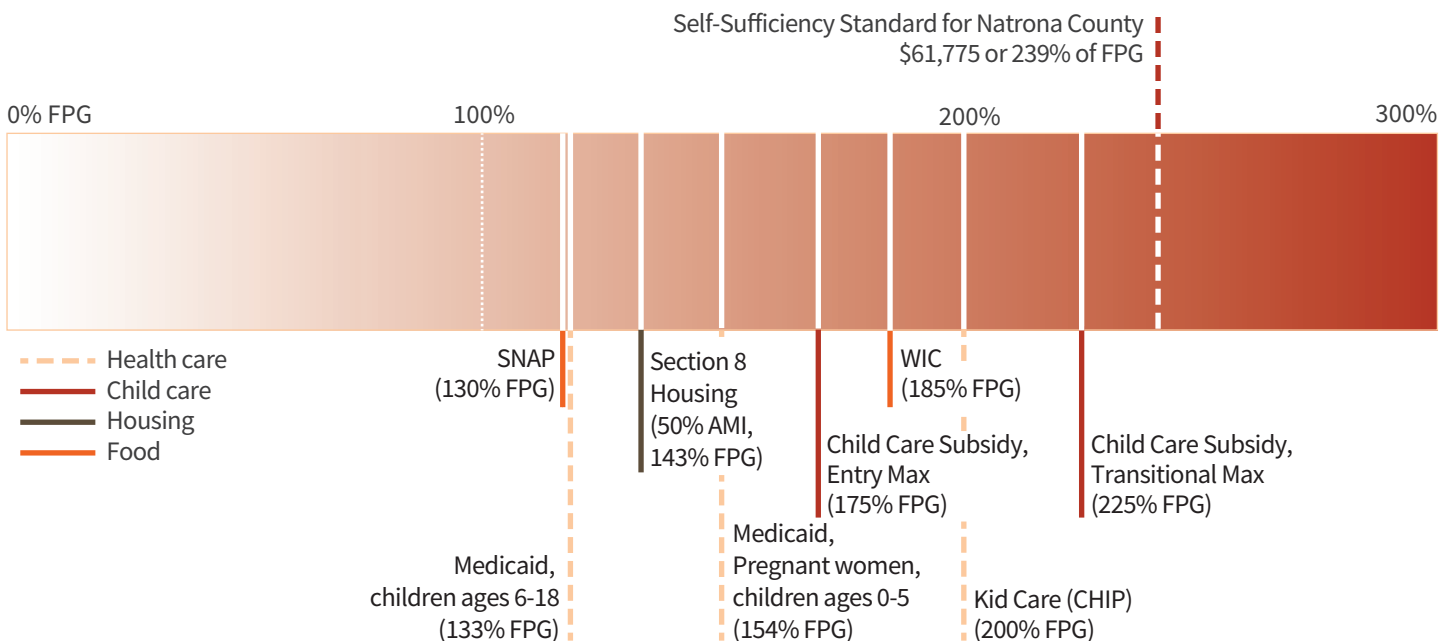
As described above, many families struggle to meet their needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard 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 obtaining higher 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. State and federal work supports include programs such as:

- Child Care Subsidy Program
- Kid Care Children's Health Insurance Plan (CHIP) and Medicaid
- Food Benefits [Supplemental Nutrition Assistance Program (SNAP)] and the Women, Infants, and Children (WIC) Program
- Section 8 vouchers and public housing

Figure J. Eligibility Thresholds Vary by Work Support in Wyoming

A spectrum of eligibility thresholds for State and Federal Programs by federal poverty guidelines (FPG)
One adult, one preschooler, and one school-age child: Natrona County, WY 2024



AMI = Area Median Income, defined annually by the Department of Housing and Urban Development for specific geographic locations.

Table 4. Summary of Wyoming’s Work Supports, Child Supports, and Tax Credits

PROGRAM	BENEFIT	INCOME ELIGIBILITY
Child Care Subsidy Program	State sponsored child care assistance, with copayment varying on family income.	Family income must be below 175% of the FPG for the initial application. Copayments are based on household income, with thresholds at 100%, 125%, 150% FPG. Families currently enrolled and whose income falls between 175-225% FPG are eligible for transitional child care. Parents must be searching for employment, working, in school, or training. Parents who work nights and must sleep during the day are also eligible.
Housing Assistance (Section 8 Housing Vouchers and Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	In general, households may be eligible with incomes that are below 50% of area median income. Due to limited funding, most new program participants must have income below 30% of area median income.
Wyoming Medicaid	Subsidized quality health plan insurance with no copays or a monthly premium.	Adults with incomes under 47% of the FPG are eligible for a quality health plan with no monthly premiums. Children ages 6-18 are eligible at 133% of the FPG. Pregnant women and children ages 0-5 are eligible at 154% of FPG.
Kid Care Children's Health Insurance Plan (CHIP)	Health care benefits for uninsured children ages 18 and under, with copays.	Households must be uninsured and ineligible for Medicaid, with an adjusted gross income at or below 200% of the FPG.
Supplemental Nutrition Assistance Program (SNAP)	The average monthly SNAP benefit for a person in Wyoming is \$189. ²³ The maximum SNAP benefit for a family of three in Wyoming is \$766.	Families must earn a gross income less than 130% of the FPG to be eligible.
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	Wyoming’s average monthly benefit is \$50.86 for purchasing supplemental nutritious foods. This also includes breastfeeding support and nutrition education.	Pregnant and postpartum women and children up to age five: at or below 185% FPG.
Federal Earned Income Tax Credit (EITC)	Maximum benefit for families with: 1 child \$4,213 per year 2 children \$6,960 per year 3+ children \$7,830 per year.	Maximum eligibility for families with: 1 child \$49,082 one parent, \$56,002 married 2 children \$55,768 one parent, \$62,688 married 3+ children \$59,899 one parent, \$66,819 married.
Federal Child and Dependent Care Tax Credit (CCTC)	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 \$2,000 annual tax credit per child, with \$1,700 refundable.	Married filing jointly: up to \$200,000 Single parent: up to \$400,000.
Child Support	The average payment from non-custodial parents is \$275.77 per month in Wyoming.	No eligibility limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported above represents eligibility and benefit guidelines for 2024. The 2024 federal poverty guidelines for a family of three are \$25,820 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

While not a work support per se, child support is also modeled as it assists families in meeting basic needs. **Table 4** provides a summary of Wyoming work supports, child support, and tax credits modeled in this section, while **Figure J** provides an overview of work support eligibility by the federal poverty guidelines in Wyoming.

How do Work Supports and Child Supports Reduce Costs?

In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work supports one by one (see **Table 5**). Work supports are modeled using the Self-Sufficiency Standard for a Sweetwater County family of one adult, one preschooler, and one school-age child. Column #1 of **Table 5** 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-#7) of **Table 5** model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bold numbers in the table.

No Work Supports (Column #1). Note that in **Table 5** tax credits that are available as a refund when annual taxes are filed in the next year are shown at the bottom of the table and *not included in the monthly wage calculation as in the Self-Sufficiency Standard*. This family spends \$1,489 on monthly child care expenses and \$1,033 on the cost of housing per month. Without any refundable tax credits, child support, or work supports to reduce costs, this Sweetwater County family needs \$5,383 per month, or \$30.59 per hour, to meet the cost of basic needs.

Child Support (Column #2). Child support payments from non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Wyoming is \$276 per month (see column #2).²⁴ Adding child support reduces the wage required by this parent to meet basic needs to \$5,083 per month, or \$28.88 per hour.

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 adds stability for parents, children, and employers. Adding child care assistance for this family decreases child care costs to \$304 (as they are still obliged to pay a copayment), a decrease of more than \$1,185 per month, and lowers the wage needed to \$4,093 per month, or \$23.25 per hour. Note that the eligibility threshold for entrance into the state Child Care Subsidy Program is 175% of the federal poverty guidelines. Families previously enrolled in the child care subsidy program can continue in the program up until they reach an income of 225% of the FPG. The family modeled in **Table 5** is only eligible to receive the subsidy if they have already been in the program before earning more than \$21.39 (175% FPG) per hour.²⁵

Expanding Access to Child Care

Access to safe and quality child care is vital to working mothers of young children. In the most recent legislative session, Wyoming passed HB 0126, specifically declaring that "the provision of child care in a family day care home is a residential use of property." This means that unless the property is under a covenant that specifically prohibits it, a private residence can serve as a "family day care home" providing child care for up to 10 children.²⁶ This policy may provide families with more options, hopefully at subsidized rates.

Table 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage*One Adult, One Preschooler, and One School-age Child: Sweetwater County, WY 2024*

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

	#1	#2	#3	#4	#5	#6
	No Work Supports	Child Support	Transitional Child Care §	Child Care, SNAP/WIC*, Transitional Medicaid	Child Care, SNAP/WIC*, Kid Care*	Housing Voucher†, Child Care, SNAP/WIC*, Kid Care*
Monthly Expenses						
Housing	\$1,033	\$1,033	\$1,033	\$1,033	\$1,033	\$1,033
Child Care	\$1,489	\$1,489	\$304	\$57	\$208	\$208
Food	\$732	\$732	\$732	\$481	\$681	\$681
Transportation	\$395	\$395	\$395	\$395	\$395	\$395
Health Care	\$732	\$732	\$732	\$0	\$321	\$321
Miscellaneous	\$567	\$567	\$567	\$567	\$567	\$567
Taxes	\$835	\$775	\$575	\$314	\$453	\$453
Total Expenses (net of work supports)	\$5,783	\$5,722	\$4,337	\$2,847	\$3,657	\$3,657
Monthly Resources						
Federal Child Care Tax Credit (-)	(\$100)	(\$100)	(\$61)	(\$14)	(\$44)	(\$44)
Federal Child Tax Credit (-)	(\$299)	(\$263)	(\$184)	(\$79)	(\$128)	(\$128)
Child Support (-)	--	(\$276)	--	--	--	--
Total Additional Monthly Resources	(\$399)	(\$639)	(\$245)	(\$93)	(\$172)	(\$172)
Self-Sufficiency Wage						
Total monthly expenses minus total additional monthly resources						
Hourly	\$30.59	\$28.88	\$23.25	\$15.65	\$19.80	\$19.80
Monthly	\$5,383	\$5,083	\$4,093	\$2,754	\$3,486	\$3,486
Annual	\$64,600	\$60,997	\$49,114	\$33,045	\$41,827	\$41,827
Federal Annual Refundable Tax Credits**						
Earned Income Tax Credit	\$0	\$0	(\$1,401)	(\$4,786)	(\$2,936)	(\$2,936)
Child Tax Credit	(\$407)	(\$839)	(\$1,795)	(\$3,057)	(\$2,464)	(\$2,464)

§ Transitional child care refers to when a family is transitioning out of the child care subsidy program. This happens when the family income rises above the enrollment threshold, but not above the level of continued participation at a higher copay level.

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children. Assumes average monthly value of WIC benefit \$50.86 (FY 2023) in Wyoming. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program. Kid Care is Wyoming's Children's Health Insurance Program (CHIP), a health care benefit for uninsured children ages 18 and under, who are ineligible for Medicaid.

** The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, to be as realistic as possible, tax credits that are available only as a refund on annual taxes are shown at the bottom of this table. EITC is only refundable, so it is shown only as an annual tax credit. The nonrefundable portion of the Child Tax Credit (which is a credit granted 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.

† The HUD Housing Voucher demonstrates the impact that a Section 8 Housing voucher would have on the family budget. Currently, Section 8 vouchers set the cost of housing to 30% of the household income. The cost of housing for this family in this county remains at \$1,033 when a 30% housing voucher is modeled, creating no change to the self-sufficiency wage.

Child Care, Food, & Transitional Medicaid (Column #4). For adults transitioning from cash assistance to employment, the typical package of benefits includes health care, child care assistance, and food assistance.

- **Health Care.** Under the assumption that transitional Medicaid covers all the family's health care expenses, health care costs are reduced from \$732 per month to zero in column #4.
- **Child Care.** Child care assistance reduces the family's cost to a copayment of \$57 per month.
- **Food.** With child care and health care assistance, this family requires a self-sufficiency wage that allows eligibility for SNAP and WIC benefits. Food costs are reduced to \$481 per month.²⁷

Altogether, these three work supports reduce the wage required to meet basic needs to \$2,754 per month, almost half the full Self-Sufficiency Standard. With the help of these crucial work supports, this Sweetwater County family making the transition from public assistance or non-employment would be able to meet the family's basic needs at a wage of \$15.65 per hour.

Child Care, Food, & Kid Care (Column #5). After 12 months, the adult would no longer be eligible for Medicaid and is responsible for their own health care costs at \$267 per month. The children remain covered under Kid Care (CHIP), but the family is responsible for copays, represented here as the children's out of pocket costs, which are \$54. The family retains eligibility for child care assistance at a rate of \$208 per month, and receives WIC but not SNAP, raising food costs to \$681 a month. This brings the new amount needed to \$3,486 per month (\$19.80 per hour).

Child Care, Food, Kid Care, and Modeled Housing (Column #6). Housing assistance can have a substantial impact on helping families meet their basic needs. Section 8 housing vouchers are intended to reduce the cost of housing to 30% of the household income.²⁸ However, there is increasing evidence that this threshold is no longer an accurate benchmark of affordability. The Self-Sufficiency Standard budgets reveals that housing can be a lower percentage of a household's budget if the family has other higher cost needs such as child care for young children, or a much higher percentage if there are no children present. For a family of one adult, one preschooler, and one school-age child, the original cost of housing in this county, \$1,033, is already at 30% of their budget. This family would experience no change in their self-sufficiency wage after receiving a voucher.

Recall that **Table 5** illustrates the wage this family requires for the cost of basic needs without refundable tax credits. Those costs are reduced when work supports are available, lowering the needed hourly wage. **Figure K** illustrates how a housing voucher that sets the monthly cost of rent to 20% of the family's monthly income, can impact the entire budget. (Twenty percent reflects the proportion of housing costs in this family's Self-Sufficiency Standard budget, but note that HUD

Medicaid Expansion

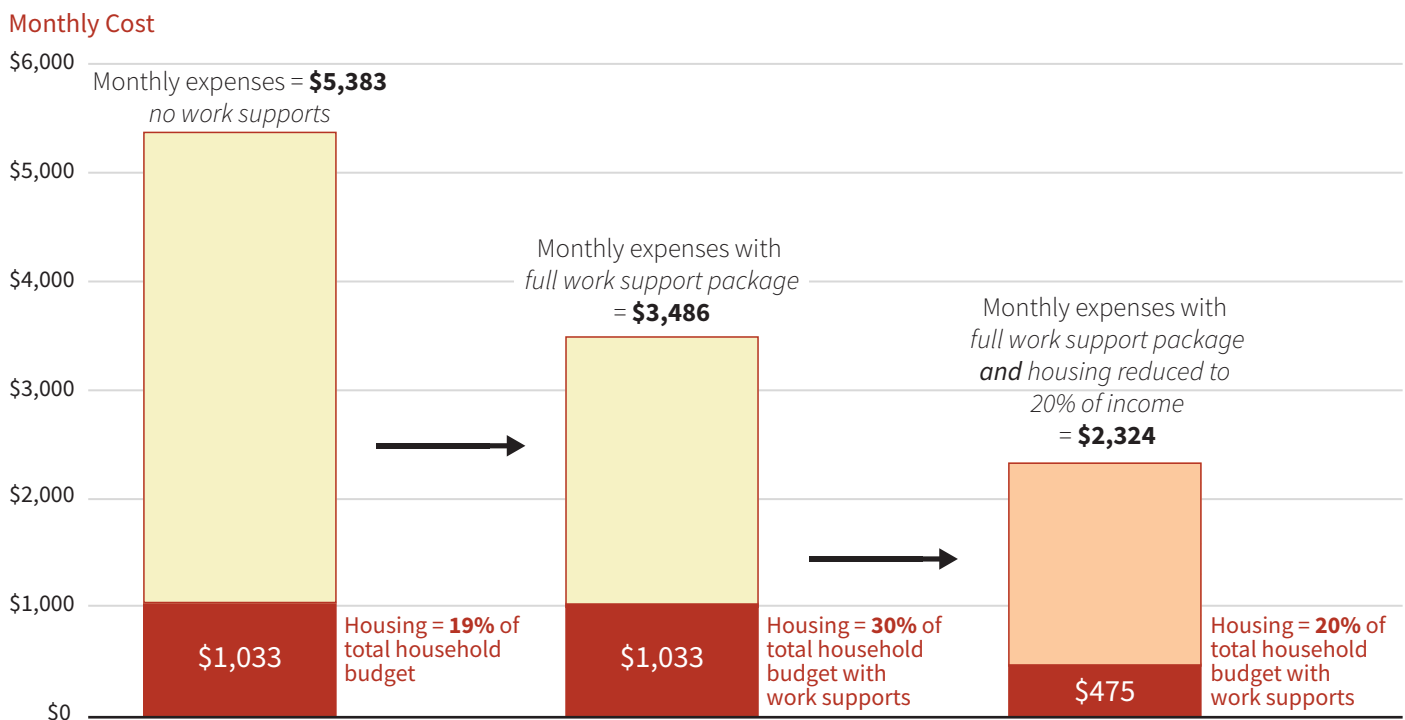
Wyoming is one of only ten U.S. states that have elected not to enroll in the Affordable Care Act's expanded coverage for Medicaid. For states that enroll, the federal government funds 90% of the costs associated with the newly Medicaid eligible population, adults with income up to 138% of the federal poverty guidelines (FPG). A bill favoring the expansion was introduced twice in 2021, once under the condition that the state continues to receive the promised 90% federal match assistance percentage (FMAP). Instead, Wyoming received a FMAP of only 56% for FY 2023, forfeiting federal money set aside to assist its residents by limiting Medicaid adults up to 47% of the FPG.²⁹

limits their housing voucher to 30% of income.) Were a Section 8 housing voucher to cap housing costs at 20% of the monthly income, the amount needed for rent would drop to \$475. Because of this reduction in the cost of housing, the family's required wage decreases, and the family becomes eligible for other increased work supports. This family is now eligible to pay: \$29 for the copayment of child care assistance, pay \$405 in food costs (with WIC and SNAP), and \$267 for the adult's health care. With the 20% housing voucher and the reduction of other costs, thanks to increased eligibility, this family can live adequately on an income of \$2,324 per month (\$13.20 per hour).

Note that very few families receive all these benefits. The reasons are many, and include eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge of available benefits, lack of legal enforcement of rights, and the perceived stigma of receiving assistance.²⁹ Yet, when families do receive work supports and child supports, they play a critical role in helping families meet their basic needs on their journey to self-sufficiency.

Refundable Tax Credits. The Wyoming 2024 Self-Sufficiency Standard shows both refundable and nonrefundable tax credits as if they are received monthly. They are, however, treated differently in the modeling table and figure. The refundable Federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. In contrast, the nonrefundable federal Child Care Tax Credit (CCTC) can only be used to reduce taxes and does not contribute to a tax refund; therefore, it is only shown as a monthly credit against federal taxes in the modeling presented here.

Figure K. A Housing Voucher that Reduces Costs to 20% of the Total Budget Would Lower Costs Dramatically
Monthly costs with no work supports, with full work supports, and full work supports modeling a potential policy change to provide a 20% housing voucher for this family
One adult, one preschooler, and one school-age child: Sweetwater County, WY 2024



The tax credits are calculated this way in the modeling table and figure to be as realistic as possible. Families receive the EITC as a single payment the following year when they file their tax returns.³¹ As such, many families use this refund 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.³² Therefore, the total amounts of the refundable credits 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. The amount of the credit is based on the assumption that the adult works at this same wage, 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: only the portion that can be used to offset any remaining taxes (after the CCTC) is shown monthly. Like the EITC, any “additional” refundable portion of the CTC is shown as a lump sum received annually. The amounts of tax credits vary significantly, depending upon income. When costs are reduced in column #5, where the full work support package is modeled, the parent is eligible for \$5,400 in annual refundable tax credits, see **Table 5**.

How Do Work Supports Increase Wage Adequacy?

Table 5 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure L** illustrates the impact of work supports on wage adequacy (as defined by the Self-Sufficiency Standard) when earnings increase. 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 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.

Albany County Wage Adequacy

Modeling the same family as before with one parent, one preschooler and one school-age child residing in Albany County, **Figure L** shows the impact of work supports on wage adequacy as the parent’s earnings increase, starting at the 2024 federal minimum wage, \$7.25 per hour.³³ The red area along the bottom of the y axis indicates the baseline, showing wage adequacy without any work supports. Without the support of child care, health care, food, or housing subsidies, the family would not reach 100% wage adequacy until they earn an hourly wage of \$31.25. The remaining stacked lines each represent an added work support package. The first stacked line above the no work supports (peach shaded area), shows the impact of wage adequacy with the Child Care Subsidy Program. The family is able to cover all of their basic needs with hourly earnings of \$23.50. However, note that if

$$\text{Wage Adequacy} = \frac{\text{Earned Income}}{\text{Living expenses (Self-Sufficiency Standard reduced by work supports)}}$$

the parent earns more than \$27.75 per hour, they are no longer eligible for a subsidized child care program. This "benefit cliff" drops their wage adequacy by 22 percentage points because the hourly earnings are no longer sufficient to cover the family's costs.

This cliff effect is also illustrated earlier along the x-axis wage spectrum. After reaching an hourly wage of \$14.00, the family is able to cover most of their basic needs with the added financial support of housing, food, health care, and child care (the top color line in dark brown), but the loss of SNAP around an hourly wage of \$15.75 drops the family from being able to cover 96% of their family's basic expenses to 91% of their costs. This family's wage adequacy doesn't rise to those levels again until the wage rises to \$18.00 an hour.

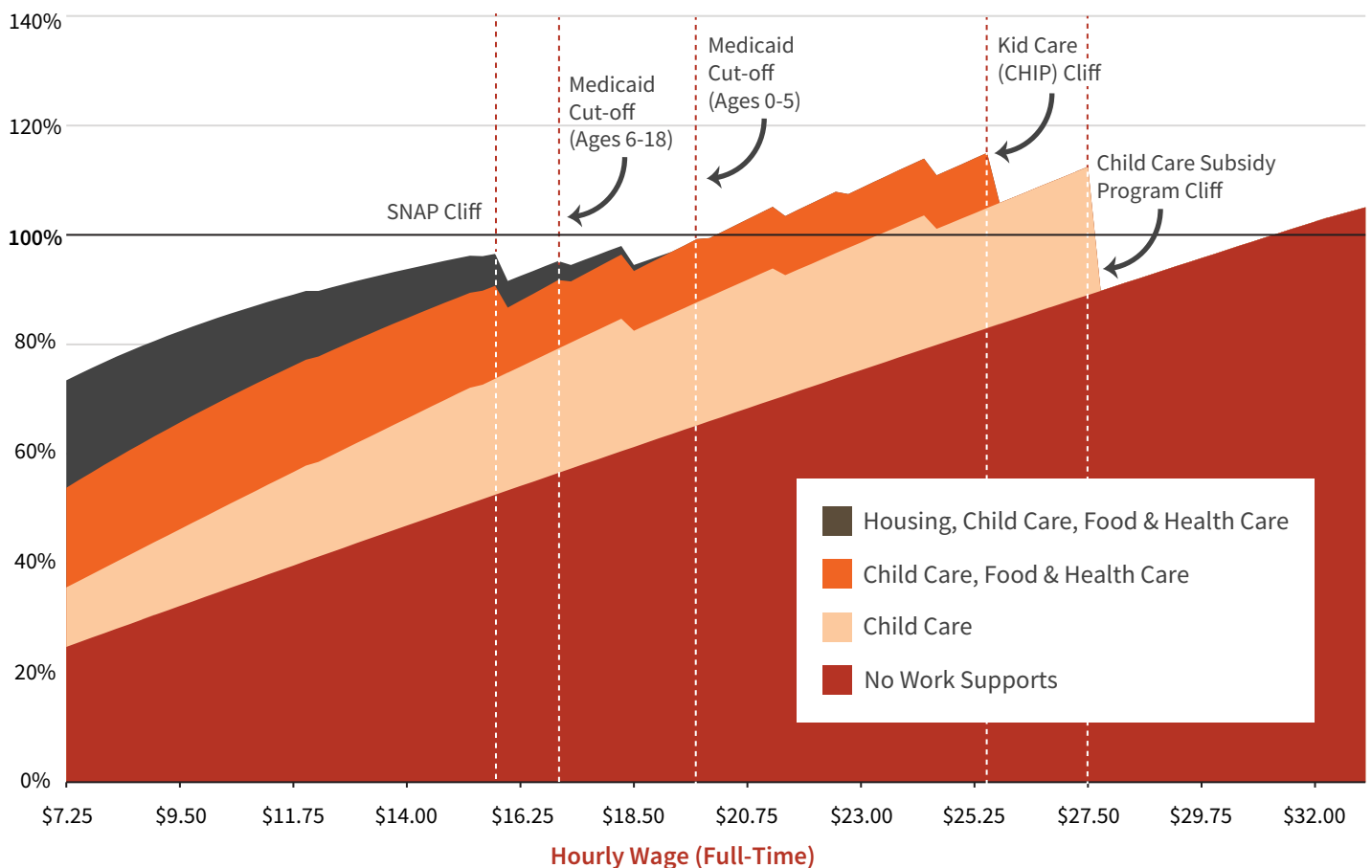
Public subsidies and work supports can stabilize families and increase economic security. However, the cliff effect as documented in **Figure L** can offset the benefits of a parent increasing their hourly wage and as a result decrease the family's wage adequacy. To effectively support families on their path to self-sufficiency, it is critical to examine where these benefit cliffs happen along an earnings spectrum and also understand how the work support packages interact with each other.

Figure L. Families Can Make Ends meet at a Lower Hourly Wage with Work Supports

The percent wage adequacy by hourly wage with work supports

One adult, one preschooler, and one school-age child: Albany County, WY 2024

Percentage Wage Adequacy



Housing=Section 8 Vouchers and Public Housing; Child Care=Publicly Funded Child Care Program; Food=Supplemental Nutrition Assistance Program (SNAP) and the Women, Infants, and Children (WIC) Program; Health Care=Medicaid and WY Kid Care (CHIP)

Wage Adequacy by Occupation in Albany County

Table 6 provides detailed data with the exact amounts of each work support modeled for five occupations in Wyoming compared with the Self-Sufficiency Standard for the same Albany County family type previously modeled in **Figure L**. Retail salespersons, teaching assistants, secretaries and administrative assistants, first-line supervisors of retail sales workers, and registered nurses in Wyoming have been selected to show a range of median earnings (by occupation for the state) and wage adequacy levels depending on eligibility for work supports. Note that women are over-represented in many of these occupations nationally, and 25% of women in Albany County are estimated to be below the federal poverty guidelines.³⁴

Retail Salesperson. Column #1 documents the wage adequacy when a full-time fast food and counter worker earning \$14.25 per hour has no work supports. As a retail salesperson, this parent meets 47% of their basic needs. If the parent is able to enroll their children in the Child Care Subsidy Program, the cost of child care decreases from \$1,577 to a copayment of \$29 per month and the family's wage adequacy grows to 67%. With the addition of food assistance (SNAP and WIC), the cost of food decreases to \$458 per month. This family's income also qualifies them for health care benefits for the children under Medicaid, reducing costs to \$267 per month for just the cost of the adult and bringing wage adequacy to 85%. While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income, or \$753 per month. With housing, child care, health care, and food assistance, this family still cannot meet all of their basic needs, only reaching 93% wage adequacy on an hourly wage of \$14.25.

Teaching Assistants. If this parent's wage is the median hourly wage for a teaching assistant, \$15.13, they would earn enough to cover just half (50%) of the family's basic needs. When this family receives child care assistance, their wage adequacy increases to 71%. The further addition of children's health insurance under Medicaid and food assistance increases the family's wage adequacy to 88%. Housing assistance of 30% of their income brings the cost of housing down to \$799 per month, a higher amount than the previous occupations because their respective wages are higher. This family is still short of their basic needs at 95%, even with an hourly wage of \$15.13 and food, child care, health care, and housing assistance. *Note that the adult in this family, and the previous retail salesperson, would be eligible for Medicaid if Wyoming were to adopt the Medicaid expansion.* This household would be moved to 100% wage adequacy in the presence of housing, child care, food assistance, and expanded Medicaid.

Secretaries and Administrative Assistants. The occupation of secretary or administrative assistant has a median hourly wage of \$19.75 in Wyoming. At this rate, only 65% of the family's needs will be covered without work supports. Child care assistance, with a higher copay than fast food workers and retail salespersons, would help the family reach 87% wage adequacy. This household is not eligible for Medicaid for the adult, but can receive children's health care under Medicaid for the preschooler, and Kid Care (CHIP) for the school-age child. Adding a small amount of money from WIC to decrease food costs, the family can meet 98% of their needs. Housing costs already represent 30% or less of their income at this wage, leaving this family just shy of covering all of their basic expenses.

First-Line Supervisors of Retail Sales Workers. The median hourly wage for first-line supervisors of retail sales workers in the Wyoming is \$20.98. A parent earning this wage can cover 69% of their family's basic needs without any work supports. Child care assistance expands that wage to 92% of essential costs. With an hourly wage of \$20.98 the family is still eligible for children's health insurance through Kid Care (CHIP), keeping health care costs at \$356, and a wage adequacy of 103% (the family now pays for the children's out of pocket costs, that were previously covered under Medicaid). Housing costs remain at \$1,017, which represents less than 30% of the family budget. This leaves a small amount of critical breathing room that allows this family to save for emergencies.

Registered Nurses. At a median hourly wage of \$39.33, registered nurses in Albany County are not eligible to receive any of the aforementioned work supports, but can meet 120% of their basic needs on wages alone. The additional amount not needed for basic needs can be used to pay off debt, save for higher education, or provide recreational and development opportunities for children, such as playing on a community sports team or renting a musical instrument.

Key work supports can help families move to economic self-sufficiency and offer help when wages do not keep up with the cost of basic needs. Unfortunately, these supports are not available or accessible to all who need them.

The Importance of Work Supports

Work supports help lower families' monthly budgets and improve their quality of life. However, families that do not have access to work supports are forced to choose between basic needs, and as a result, face both near and long-term consequences. For example, children in families without access to reliable child care often have lower levels of academic achievement than children with access to subsidized and reliable care.³⁵ Mothers who have multiple young children are also less likely to be employed in states with high costs of child care, fewer subsidies, and few affordable pre-K options.³⁶ Food insecurity in early childhood has been linked to impaired cognitive development, attention and focus issues, and behavior issues, which can persist even after families become food secure.³⁶ Likewise, when parents have access to Medicaid benefits, children are less likely to miss school, improving long term health and financial outcomes.³⁸ While it is estimated that less than one in four eligible households receives federal housing assistance, housing subsidies and rent vouchers enable families to move to higher-opportunity areas, benefiting both the long-term academic and economic achievements of the children and the physical and mental well-being of their parents.³⁹ Rent assistance also reduces the likelihood of severe illness.⁴⁰ Lastly, the COVID-19 pandemic emphasized the importance of reliable public transportation for employment opportunities, social engagement, health care and food access among urban communities.⁴¹

Table 6. Impact of Work Supports on Wage Adequacy Compared to Median Wage of Select Occupations:
No Work Supports and Child Care Subsidy
One adult, one preschooler, and one school-age child: Albany County, WY 2024

	#1	#2	#3	#4	#5
	Retail Salesperson	Teaching Assistants	Secretaries, Administrative Assistants	First-line Supervisors of Retail Sales	Registered Nurses
Hourly Wage	\$14.25	\$15.13	\$19.75	\$20.98	\$39.33
Total Monthly Income	\$2,509	\$2,663	\$3,476	\$3,692	\$6,922
PANEL A: No Work Supports					
Monthly Costs					
Housing	\$1,017	\$1,017	\$1,017	\$1,017	\$1,017
Child Care	\$1,577	\$1,577	\$1,577	\$1,577	\$1,577
Food	\$779	\$779	\$779	\$779	\$779
Transportation	\$388	\$388	\$388	\$388	\$388
Health Care	\$732	\$732	\$732	\$732	\$732
Miscellaneous	\$578	\$578	\$578	\$578	\$578
Taxes	\$285	\$312	\$461	\$503	\$1,138
Tax Credits	(\$68)	(\$84)	(\$170)	(\$196)	(\$433)
Total Monthly Expenses	\$5,286	\$5,298	\$5,360	\$5,376	\$5,774
Shortfall (-) Or Surplus	(\$2,777)	(\$2,635)	(\$1,884)	(\$1,684)	\$1,148
Wage Adequacy Total Income/Total Expenses	47%	50%	65%	69%	120%
PANEL B: Child Care Assistance					
Monthly Costs					
Housing	\$1,017	\$1,017	\$1,017	\$1,017	\$1,017
Child Care	\$29	\$29	\$208	\$208	\$1,577
Food	\$779	\$779	\$779	\$779	\$779
Transportation	\$388	\$388	\$388	\$388	\$388
Health Care	\$732	\$732	\$732	\$732	\$732
Miscellaneous	\$578	\$578	\$578	\$578	\$578
Taxes	\$285	\$312	\$461	\$503	\$1,138
Tax Credits	(\$68)	(\$84)	(\$170)	(\$196)	(\$433)
Total Monthly Expenses	\$3,738	\$3,750	\$3,991	\$4,008	\$5,774
Shortfall (-) Or Surplus	(\$1,229)	(\$1,087)	(\$516)	(\$316)	\$1,148
Wage Adequacy Total Income/Total Expenses	67%	71%	87%	92%	120%
Annual Refundable Tax Credits*:					
Federal Earned Income Tax Credit	(\$5,405)	(\$5,016)	(\$2,961)	(\$2,414)	\$0
Federal Child Tax Credit	(\$3,400)	(\$3,400)	(\$3,214)	(\$2,842)	\$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 portion 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 is only shown as part of the monthly budget.

Table 6. Cont. Impact of Work Supports on Wage Adequacy Compared to Median Wage of Select Occupations: Child Care, Food, and Health Subsidies; Child Care, Food, and Health Subsidies and Housing
One adult, one preschooler, and one school-age child: Albany, WY 2024

	#1	#2	#3	#4	#5
	Retail Salesperson	Teaching Assistants	Secretaries, Administrative Assistants	First-line Supervisors of Retail Sales	Registered Nurses
Hourly Wage	\$14.25	\$15.13	\$19.75	\$20.98	\$39.33
Total Monthly Income	\$2,509	\$2,663	\$3,476	\$3,692	\$6,922
PANEL C: Child Care, Food (SNAP/WIC), & Health (Medicaid/CHIP)					
Monthly Costs					
Housing	\$1,017	\$1,017	\$1,017	\$1,017	\$1,017
Child Care	\$29	\$29	\$208	\$208	\$1,577
Food	\$458	\$513	\$728	\$728	\$779
Transportation	\$388	\$388	\$388	\$388	\$388
Health Care	\$267	\$267	\$321	\$356	\$732
Miscellaneous	\$578	\$578	\$578	\$578	\$578
Taxes	\$285	\$312	\$461	\$503	\$1,138
Tax Credits	(\$68)	(\$84)	(\$170)	(\$196)	(\$433)
Total Monthly Expenses	\$2,953	\$3,020	\$3,530	\$3,582	\$5,774
Shortfall (-) Or Surplus	(\$444)	(\$357)	(\$54)	\$110	\$1,148
Wage Adequacy	85%	88%	98%	103%	120%
Total Income/Total Expenses					
PANEL D: Housing, Child Care, Food (SNAP/WIC), & Health (Medicaid/CHIP)					
Monthly Costs					
Housing	\$753	\$799	\$1,017	\$1,017	\$1,017
Child Care	\$29	\$29	\$208	\$208	\$1,577
Food	\$458	\$513	\$728	\$728	\$779
Transportation	\$388	\$388	\$388	\$388	\$388
Health Care	\$267	\$267	\$321	\$356	\$732
Miscellaneous	\$578	\$578	\$578	\$578	\$578
Taxes	\$285	\$312	\$461	\$503	\$1,138
Tax Credits	(\$68)	(\$84)	(\$170)	(\$196)	(\$433)
Total Monthly Expenses	\$2,688	\$2,802	\$3,530	\$3,582	\$5,774
Shortfall (-) Or Surplus	(\$180)	(\$139)	(\$54)	\$110	\$1,148
Wage Adequacy	93%	95%	98%	103%	120%
Total Income/Total Expenses					
Annual Refundable Tax Credits*:					
Federal Earned Income Tax Credit	(\$5,405)	(\$5,016)	(\$2,961)	(\$2,414)	\$0
Federal Child Tax Credit	(\$3,400)	(\$3,400)	(\$3,214)	(\$2,842)	\$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 portion 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 is only shown as part of the monthly budget.

Investing in the Workforce

Ensuring self-sufficiency in Wyoming will require 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.

Examining the Drivers of the Wage Gap

True long-term self-sufficiency means the ability to meet basic needs without any public or private assistance. Poverty reduction mechanisms such as asset building and investing in educational opportunity have been shown to increase stability and create more pathways for workers struggling to make ends meet. However, the most critical obstacle to overcoming wage inadequacy is structural racism and sexism.

The history of enslavement in the United States had the effect of concentrating workers of color into agricultural, service, and care professions, which continue to be undervalued. In the 1930's, New Deal policies sought to improve worker conditions by establishing a minimum wage, mandating overtime, and outlawing child labor. Southern politicians of the day pushed back against these policies for agricultural, retail, service, and domestic workers, particularly the right to unionize. The active omission of these occupations that employed the majority of Black workers from the Fair Labor Standards Act (FLSA) created vast economic hardship.⁴² Today, men and White people are more likely to be promoted, hold positions of leadership, and be offered higher salaries than people of color and women.

Together, racism and sexism have created occupational segregation, where people of color and women are more likely to work in occupations that pay low-wages, receive fewer labor protections, and have insufficient benefits. Occupational segregation stalls current earnings while also preventing the accumulation of wealth through homeownership, retirement savings, or investments; slowing economic mobility as people struggle to cover basic needs; and contributing to worsened health and education outcomes for people living in poverty.⁴³

Solving the gender and racial wage gaps will require solutions that decrease gender and racial bias in the workplace, such as restructuring salary negotiations and creating a pipeline of opportunity for people of color and women to take on leadership roles. Promoting policies that raise wages, remove subminimum wages, reduce discrimination in employment practices, and confront the legacies of racism and sexism in this country are vital to combating the effects of occupational segregation.

Workforce Protections

Pay Equity and Anti-Discrimination Laws. Pay equity laws require employers to assess and compensate employees based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupant.⁴⁴ In Wyoming, Section 27-4-302 prohibits paying employees less for the same work on the basis of gender, with the exception of "A seniority system, a merit system, a system which measures earning by quantity or quality of production, or a differential based on any other factor other than gender."⁴⁵ While passing these laws is essential, enforcement that takes into account the changing nature of workplaces and employer-employee relationships is a challenge that needs to be addressed, such as differential pay in the "gig" economy.

A prominent example is known as a Salary History Ban, meaning employers cannot inquire about a job applicant's earlier wages when hiring or determining pay.⁴⁴ Without these laws, salary history can perpetuate pay disparities for women and people of color, who earn less than White male employees, even when equalizing for age, education, work history, industry, occupations, and work hours.⁴⁴ Salary history bans also benefit "scarred workers," employees who began their careers during economic recessions, and were forced to accept lower wages than those that began careers during economic prosperity.⁴⁶ As of 2023, 16 states have passed salary history bans that apply to public and private employers. In Wyoming, SF0131, the proposed Workforce Transparency Act that would prevent seeking the salary history information of prospective employees died in the committee in 2021.⁴⁷

Pay Transparency bills, such as the Colorado Equal Pay for Equal Work Act, require employers to "include compensation in job postings, notify employees of promotional opportunities, and keep job description and wage rate records."⁴⁸ Such policies are reducing gender and racial wage gaps by giving prospective and current employees critical information for salary negotiation.⁴⁹

Paid Family Leave

Paid family leave is a powerful investment in workers by providing a pathway to maintain one's job status through times of hardship and life change. It prioritizes working families by allowing workers to recover from childbirth or care for an ill family member in their final days without fear of termination, or losing ground in their career trajectory.⁵⁰ Paid leave and disability insurance (short and long-term) are policies that help workers stay on track in maintaining their employment and their families at the same time.

Early in 2024, the Wyoming legislature drafted HB0174, the Wyoming Voluntary Paid Family and Medical Leave Insurance Act. It proposed the selection of an insurance carrier that would provide voluntary paid family and medical leave insurance to workers, to be overseen by the Department of Workforce Services. Premiums could be paid by employees or offered as a part of a benefits package by employers. This policy was implemented by the State of Vermont, which currently offers coverage to state government employees, with a pending expansion to private sector and non-state government employees later as of July 1, 2024. Qualifying events would include any event covered by the federal Family and Medical Leave Act and qualified exigencies related to active military duty. It failed introduction into the legislative session on February 15, 2024, by just one vote.⁵¹

Benefits. Workplace policies such as paid sick days and employer-sponsored health insurance, are key resources that reduce costs and support the stability and long-term health of workers and employers alike.⁵² Employer-sponsored health insurance can help workers maintain or achieve health through the ability to manage chronic conditions and provide routine care for children that reduce the occurrence of expensive emergency medical trips. Paid sick leave policies are good for business, as workers do not have to choose to come to work when they themselves are unwell, effectively risking workplace accidents or spreading illness. Indeed, studies have shown that non-fatal occupational injuries decrease after employees began to receive paid sick leave, particularly in the construction, manufacturing, agriculture, and healthcare and social assistance industries.⁵¹ According to research by the Center for Law and Social Policy, nationally, only 60 percent of the lowest-paid workers (paid less than \$21,500 annually), have access to paid sick leave, while 88 percent of the highest-paid workers (paid more than \$72,000 annually) have access.⁵⁴ **Having paid sick leave can mean the difference between the retention of an experienced employee and absorbing the costs of employee turnover in recruitment, training, and lost efficiency for businesses.**

Many state agencies do recognize the return on investment of incorporating these resources. Employees at state agencies in Wyoming receive paid holidays, annual leave, sick leave, health insurance coverage, paid parental and military leave.⁵⁵ While private employers can match these offerings, there is no minimum threshold in Wyoming.

Invest in Low-Wage Workers

Post-Secondary Education/Training. Creating more opportunities for people to achieve higher levels of education or attain apprenticeships will increase their earning potential and put more people on the path towards self-sufficiency. Additionally, expanding low-wage work opportunities for career development, mentorship, and on-the-job skill building can lead to advancement and increased earnings potential.

While increased education at all levels is associated with increased self-sufficiency in general, the returns on education are less for women and people of color. For example, in 2022, when comparing workers' weekly median wages nationwide, women workers with a bachelor's degree earned \$384 less than men with a bachelor's degree. This translates to \$1,664 less for women's monthly wages.⁵⁶ When examining racial discrepancies, Black and Hispanic female workers with a bachelor's degree earned \$185 and \$142 less per week respectively than White female workers with a bachelor's degree. Black and Hispanic women are trying to make ends meet with \$802 and \$615 less monthly than White women nationally.⁵⁷ This intersection of gender and racial identity leaves women of color particularly vulnerable to economic insecurity.

Basic Adult Education. For many workers with inadequate education, limited English proficiency, or insufficient relevant job experience, basic adult education programs are an important first step. Due to work support 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.

Incumbent Worker Training. 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. Retaining and training current employees is a “win-win” strategy (for both employers and employees) in many industries, particularly those which rely on skills and technology unique to a given company or industry subset. The Workforce Development Training Fund, operated by the Wyoming Department of Workforce Services, provides apprenticeship, business, and internship grants in the industries of construction, finance and insurance, healthcare and social assistance, manufacturing, technology, and hospitality and tourism.⁵⁸

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. For example, Climb Wyoming provides vocational training for single mothers in needed workforce sectors, including over 500 women in commercial driving since 1986. This helps communities strengthen their local economies by responding to businesses’ specific labor 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 workers’ 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, housing, and health care assistance. The Department of Family Services will be integrating this connection service to other resources with their new software.

Nontraditional Occupations (NTOS). Women are nationally underrepresented in two of the Wyoming’s most lucrative industries, agriculture and mining, holding 28% and 15% of positions respectively.⁵⁹ Many occupations that are “nontraditional” for women, such as in manufacturing, science, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. Eliminating gender bias in the workplace will also contribute to increasing the number of women entering nontraditional occupations. Likewise, for both women and people of color, there is growing demand for workers in the “green economy”.⁶⁰ Investing in NTO training programs and addressing barriers of access (including issues such as gender and race harassment, location/transportation issues, pre-training education requirements, and so forth) are essential. Creative child care solutions, such as private-public partnerships, could be structured around the unique needs of these specific industries (third shift coverage, long hours, etc.). Opening up NTOs to a wider range of workers will both broaden the pool of workers available to employers and create a more diverse workforce that is reflective of the community.⁶¹

Increase Wages

As demonstrated in this report, in many cases even two adults working full-time must each earn well beyond the 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.⁶²

Minimum Wage. 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 ensuring that the minimum wage will continue to keep pace with inflation. While the federal minimum wage has remained at \$7.25 an hour since 2009, 30 states plus Washington D.C. have passed higher minimum wages, with 18 indexing them as well. In 2022, Washington D.C. has the highest minimum wage at \$17.00 per hour, followed by Washington at \$16.28 per hour.⁶³

Local minimum wages are even higher, as nearly 50 city or counties having adopted higher minimum wages. As of January 1, 2024, Tukwila, WA has adopted the highest to date at \$20.29 per hour. Oregon has a three-tiered minimum wage scale, including the Portland Metro area at \$15.45 per hour, the Standard minimum wage at \$14.20 per hour, and the non-urban region at \$13.20 per hour.⁶⁴

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.⁶⁵ This union “premium,” controlling for other factors is worth about 11% in increased wages. Black and Latinx union workers receive a larger union “premium” with Black workers receiving 14% more than their non-unionized peers and Latinx workers receiving 20% more than their non-unionized peers.⁶⁶ However, the percentage of workers represented nationally by unions over the past half century has decreased, so that currently only about 6% of private sector and 34% of public sector workers are union members.⁶⁷

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Paid leave can mean the difference between the retention of an experienced employee and absorbing the costs of employee turnover in recruitment, training, and lost efficiency for businesses.

Increase Assets

Homeownership. Homeownership can be a primary wealth building strategy, but histories of exclusion in housing policy (predatory lending, zoning laws, red-lining, and the seizure of land) have resulted in White homeowners holding more than double the net housing wealth compared to homeowners of color.⁶⁸ Communities of color are also more likely to be concentrated in low-income neighborhoods, increasing their risk of poor health outcomes, restricting the jobs they can reasonably access, and perpetuating biases.⁶⁹ Asset building strategies directed toward communities of color and low-income families can increase stability and reduce the wealth gap.

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 Fund, Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. Managed by community-based organizations, IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity. 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.

Universal Children's Savings Accounts. Universal children's savings accounts are evidence-based mechanisms that expand financial and educational opportunities through a prorated investment, based on family income, at birth. These investments give children the ability to financially prepare for college or homeownership, depending on the type of savings. Research suggests that this savings mechanism is particularly beneficial to young Black adults, and can positively impact all young people in Wyoming.⁷⁰

The Standard in Use

- Why the Need for the Standard

Why the Need for the Standard

The Self-Sufficiency Standard is used to better understand issues of income adequacy, create and analyze policy, and help individuals striving to meet their basic needs.

The Self-Sufficiency Standard serves as a vital tool for understanding the economic challenges faced by families across the nation. Despite many American households not meeting the criteria for being deemed ‘poor’ by the official poverty measure, they still struggle to cover basic necessities as costs continue to outpace wage growth. Developed over six decades ago, the official poverty measure no longer provides an accurate picture of income adequacy for most families, due to its outdated methodology.

Unlike the official poverty measure, the Self-Sufficiency Standard offers precise location- and family-specific cost-of-living estimates at a basic needs level. It encompasses essential expenses such as housing, child care, food, transportation, health care, a cell phone, broadband, taxes, and other necessities. Through partnerships with government agencies, non-profit organizations, and community-based groups, the Center for Women’s Welfare has developed Standards for 45 states and the District of Columbia. Understanding what individuals and families need to meet their basic needs is essential for closing the gap between income and expenses.

Improving Public Policy for Working Families

- In Washington State, policy makers use the Standard to inform decisions regarding maximum grants for crucial programs like Temporary Assistance for Needy Families, refugee assistance, and Supplemental Security Income. By aligning program funding with an accurate measure of cost of living, these programs more effectively support struggling families.
- Similarly, Connecticut utilizes the Standard to model the potential impact of policy changes, such as adjustments to premium tax credits and the state Earned Income Tax Credit. This proactive approach ensures that policy decisions are evidence-based and directly address the needs of low-income individuals and families.

Creating More Realistic Eligibility Guidelines

- Several states, including Wisconsin, have adopted the Standard to establish income eligibility criteria for workforce training programs. Using the Standard as a measure of income adequacy, captures more struggling families who may otherwise fall through the cracks of traditional eligibility guidelines.
- In Marin County, California, a stipend is available for board and commission members whose household incomes fall below the Self-Sufficiency Standard. This initiative ensures that individuals with less financial means have the opportunity to participate in civic leadership, promoting a more representative and inclusive decision-making process.

Setting Fair Wages

- Organizations like the [Women's Foundation for the State of Arizona](#) use the Standard as a base salary. Similarly, [Oregon's minimum wage schedule](#) takes into account regional variations in living expenses, as measured by the Standard. By advocating for a higher minimum wage based on the Standard's data, organizations and communities, such as [Boulder County](#), promote economic stability and reduce income inequality.

Developing Programs and Services for Individuals and Working Families

- The Self-Sufficiency Standard serves as a valuable counseling tool for individuals participating in work and training programs. In Oregon, [the Prosperity Planner](#) assists WorkSource Center staff in evaluating job opportunities, accessing benefits, and developing strategies for long-term financial stability.
- The SSCalculator provides a personalized tool that allows families and people working with families, to understand what it takes to be self-sufficient and get connected to the support services they need to ultimately achieve self-sufficiency.

Advocating for Expanded Public Assistance

- The Standard plays a crucial role in advocating for the expansion of public assistance programs. For example, [EPWA](#) uses the Self-Sufficiency Standard to demonstrate the need for policies such as the expansion of the state child tax credit and increased eligibility for child care assistance. With the Standard representing 100% wage adequacy, advocates can tangibly show how many percentage points closer child care, food, and health care assistance can get families to full wage adequacy, making a compelling case for increased funding and support.
- The Joint Center for Housing Studies at Harvard University uses the Self-Sufficiency Standard to examine the housing affordability crisis in their paper [The Rent Eats First: Rental Housing Unaffordability in the US](#). Researchers use a residual income approach to identify renter households whose housing expenses are too high and who lack the income to enable them to meet a basic but comfortable standard of living. The authors measured non-housing needs using the Self-Sufficiency Standard produced at the University of Washington.

Documenting Cost of Living

- The Self-Sufficiency Standard provides valuable insights into the cost of living across different regions and over time. For example, businesses like IKEA USA utilize this data to regionally adjust wages at their stores in order to account for the difference in the cost of basic needs by location.
- The [Central Arkansas Development Council](#) included the Self-Sufficiency Standard in an interactive dashboard to demonstrate the costs of families living in each Arkansas county by custom family composition.
- Rise Together Bay Area released a dashboard of data tables from their [Promoting Family Economic Security Report](#) to track progress on their coalition's goals.

Evaluating Program Outcomes

- The Standard serves as a benchmark for evaluating the effectiveness of programs aimed at promoting self-sufficiency. For example, the [Economic Security for All Program](#) in Washington State and the [Y&H Soda Foundation](#) in California both use the Standard to track a client's progress towards self-sufficiency. [StriveTogether](#) uses the Standard as the primary evaluation framework that measures long-term outcomes of students after high-school and post-secondary education. The Standard gives organizations the data to assess the impact of their interventions and identify areas for improvement.

Tracking Community Economic Well-Being

- Finally, utilizing the Self-Sufficiency Standard as a community financial well-being indicator offers invaluable insights into residents' economic stability. By measuring the number of households living below this threshold, communities gain a clearer understanding of economic disparities and can tailor investments to address them. For example, the [City of Portland](#) integrates the Standard into its "Measures of Success" framework, aiming to achieve 90% self-sufficiency through targeted job training initiatives. Similarly, initiatives like the [Silicon Valley Index](#) and the [City of Austin](#) use the Standard to track income inequality and affordability challenges to guide community action toward greater economic equality.

In each of these areas, the Self-Sufficiency Standard enables informed decision-making and resource distribution, ultimately helping to empower communities and drive equitable economic progress.

Conclusion

This report highlights how difficult it is for far too many families in Wyoming to meet their basic needs, without resorting to private strategies (such as doubling up—where two or more adults or families reside in the same housing unit) or public work supports (such as child care assistance). 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, work supports for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce. This report has also documented that costs are rising faster than wages, year in and year out. The expanding gap between wages and costs puts an added burden on family financial security, some of whom just survived the rapid and substantial economic downfall as a result of the COVID-19 pandemic. 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 for Wyoming 2024 defines the minimum income needed to realistically support a family without public or private assistance. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families' basic needs. A strong economy means good jobs that pay at least Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

For More Information About the Standard

In addition to Wyoming, the Standard has been calculated for Alabama, Arkansas, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, New York, New York City, North Carolina, Ohio, Oklahoma, 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 researchers at cwwsss@uw.edu or visit www.selfsufficiencystandard.org.

Endnotes

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Methodology, Assumptions, and Sources

- Housing
- Child Care
- Food
- Transportation
- Health Care
- Miscellaneous
- Federal Taxes
- State Taxes
- Emergency Savings Fund

Methodology and Data Sources for the Self-Sufficiency Standard

This appendix explains the methodology, assumptions, and sources used to calculate the Self-Sufficiency 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 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 Standard assumes adults work eight hours per day for 22 days per month and 12 months per year.

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.

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 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 2024 edition of the Wyoming Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three 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 three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.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 2024* 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 Wyoming Self-Sufficiency Standard are calculated using the FY 2024 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

The FMRs are calculated for Metropolitan Statistical Areas (MSAs) and non-metropolitan counties. HUD calculates one set of FMRs for an entire metropolitan area. In Wyoming, there are no MSA's where more than one county shares the same FMR. Because HUD only calculates one set of FMRs for each of these metropolitan areas, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

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.

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 The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the Wyoming Standard have been calculated using 75th percentile data from the Wyoming Child Care Market Rate Study from June 2022. The survey provided rates for rural and urban regions. Rates are updated to December 2023 from April 2022, the data collection period, using the Consumer Price Index.

Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. Costs were calculated based on a weighted average of family child care and center child care: 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74% respectively, for preschoolers, and 46% and 54% for school-age children.⁵

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 older children, relatives, and others is not assumed.

Food

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.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. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 37% of their food budget on food prepared away from home.⁷ Food costs in the Standard, effectively, cover groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost. The Standard follows the SNAP protocol of using June data of the current year to represent the annual average. Hence, the Standard for 2024 uses data from June 2023.

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 the cost of food for all numbers of adults is the average between the male and female cost as designated by the USDA Low-Cost Food Plan.

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, this could result in an inaccurate representation of the cost of food in low-population counties. 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 national average cost of food. The county index is applied to the Low-Cost Food Plan to vary food costs geographically.

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 2022 National Household Travel Survey (NHTS).

Regional variation in the cost of auto insurance for the Wyoming Standard is calculated using rates for a single, 30 year old woman gleaned from data collected for each county from the “Average Car Insurance Cost” produced annually by CarInsurance.com.

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 2022 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

The average expenditure for auto insurance in Wyoming was \$64.14 per month in 2020 based on data from the National Association of Insurance Commissioners (NAIC), which is adjusted to \$91.89 after inflation. The average commute is about 22.43 miles.

Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78% of the insurance premium for the employee and 66% of the insurance premium for the family.⁹

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 insurance premiums are the statewide average employee-contribution paid by a state's residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.¹⁰

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.¹¹ To vary the state premium by the rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state marketplace. 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. Those who do not have access to affordable health insurance through their employers in Wyoming must purchase their own coverage individually or through the federal marketplace.

Miscellaneous

This category consists of broadband and cell phone expenses as well as all other essentials.

Other Necessities. The other necessities component of miscellaneous costs are calculated by taking 10% of the sum of the cost of housing, child care, food, transportation, and health care. Other necessities provides a minimum estimate to cover the cost of clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. 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.¹²

Broadband. The Standard utilizes the annual Federal Communications Commission (FCC) Urban Rate Survey Data to calculate a monthly broadband cost. A download bandwidth of 100 Mbps, and an upload bandwidth of 20 Mbps was selected to represent minimally adequate broadband service for families. A linear regression model was employed for each state to predict the monthly cost for those parameters, using the total monthly charges from the range of internet service providers (ISP) in the surveyed area.¹³ However, an exception was made for Wyoming, which is known to have high costs for broadband relative to the rest of the nation. The linear regression model severely underestimated monthly costs, partially due to the limited FCC data to be used in the model. Therefore, the download

and upload speed constraints were removed, leaving an average cost of monthly broadband as determined by multiple sources.¹⁴ Recognizing that families need to pay for equipment in order to establish connectivity in a household, the Standard also adds a monthly fee that includes the cost of a modem and router.

Cell Phone. The Standard assumes that each adult in a household needs access to a cell phone with up to 5 GB of data per month. Averaging the cost per gigabyte with nine United States cell phone plans having widespread coverage, the Standard assumes an average monthly service cost of \$24.52.¹⁴ Assuming that an adult will also need to purchase a cell phone, Standard researchers found the average cost for five smartphones and then divided that total average cost by two years of monthly payments which is the typical amount of time that service providers finance cell phones. Local fees and taxes were added onto the monthly service fee charge and local sales tax was added to the cost of the phone.

Federal Taxes

Federal taxes calculated in the Standard include income tax and payroll taxes. 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 adult dependents.

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.

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 tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Families who owe little to nothing in federal income taxes will receive little or no CCTC. Up to \$3,000 in child care costs are 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. Since 2018, the CTC provides parents with a nonrefundable credit up to \$2,000 per child under 17 (with up to \$1,700 refundable). For the Standard, the CTC is shown as being received monthly.¹⁶

State and County Taxes

State taxes calculated in the Standard include income tax, payroll taxes, and state and local sales tax where applicable.

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter's credits and other tax credits that would be applicable to the population as a whole are included as well. Wyoming does not have a state income tax or any state income tax credits.

Emergency Savings Fund

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county or town in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as saving for retirement, 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, the 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. See [Table 7](#).

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.

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 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's 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

Table 7. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types
Lincoln and Teton Counties, WY 2024

	Lincoln County			Teton County		
	1 Adult	1 Adult 1 Preschooler	2 Adults* 1 Preschooler 1 School-age	1 Adult	1 Adult 1 Preschooler	2 Adults* 1 Preschooler 1 School-age
Monthly Expenses						
Housing	\$689	\$905	\$905	\$1,326	\$1,742	\$1,742
Child Care	\$0	\$930	\$1,462	\$0	\$1,404	\$2,331
Food	\$471	\$694	\$1,373	\$471	\$694	\$1,373
Transportation	\$377	\$388	\$742	\$385	\$395	\$757
Health Care (Net)	\$267	\$678	\$836	\$267	\$678	\$836
Premium	\$163	\$539	\$539	\$163	\$539	\$539
Out of Pocket Costs	\$104	\$139	\$298	\$104	\$139	\$298
Miscellaneous	\$309	\$488	\$703	\$373	\$620	\$875
Broadband & Cell Phone	\$128	\$128	\$171	\$128	\$128	\$171
Other Necessities	\$180	\$359	\$532	\$245	\$491	\$704
Taxes (Net)	\$323	\$663	\$991	\$501	\$1,026	\$1,465
Monthly Total	\$2,437	\$4,529	\$6,579	\$3,323	\$6,342	\$8,945
Emergency Savings Fund						
Living expenses (2.84 months)**	\$6,040	\$11,667	\$8,604	\$8,066	\$15,811	\$11,307
Tax on additional earnings	\$627	\$1,274	\$957	\$813	\$2,068	\$1,206
Subtotal	\$6,667	\$12,941	\$9,561	\$8,879	\$17,880	\$12,513
Unemployment Insurance Benefit	(\$3,476)	(\$6,458)	(\$4,691)	(\$4,739)	(\$7,354)	(\$6,378)
Total Savings	\$3,192	\$6,483	\$4,870	\$4,140	\$10,526	\$6,135
Additional Monthly Earnings (Assumes interest accrued)	\$66	\$134	\$101	\$86	\$219	\$127

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

** The median unemployment duration in Wyoming is 2.84 months

Data Sources

Housing

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16. In 2021, the American Rescue Plan Act (ARPA) temporarily changed the Child Tax Credit (CTC) and Child and Dependent Tax Credit (CDCTC). The CTC increased to \$3,600 per child under six and \$3,000 per child six years and older and was fully refundable. The CDCTC increased from a maximum non-refundable benefit of \$1,050 for one child or \$2,100 for two or more children to a maximum refundable benefit of \$4,000 for one child or \$8,000 for two or more children. Because these temporary provisions were not extended, the 2022 and 2023 federal taxes reflected in the Standard reverted to the previous legislation as stated in this section.

17. This amount excludes taxes and tax credits (which are in the Standard), as the family would be living on savings, on which taxes and tax credits have already been paid when earned, as described above.

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The Self-Sufficiency Standard for Select Family Types in Wyoming

This report and an Excel file of all 700+ family types can be downloaded at
www.selfsufficiencystandard.org/Wyoming

The Emergency Savings Fund is a monthly addition separate from the Self-Sufficiency Standard.

Table 1. The Self-Sufficiency Standard for Albany County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$841	\$1,017	\$1,017	\$1,017	\$1,017	\$1,017	\$1,017
Child Care	\$0	\$935	\$2,051	\$1,577	\$642	\$2,051	\$1,577
Food	\$357	\$526	\$680	\$779	\$900	\$945	\$1,039
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$313	\$483	\$612	\$578	\$500	\$727	\$692
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$184	\$354	\$484	\$449	\$372	\$556	\$521
Taxes (Net)	\$334	\$432	\$519	\$424	\$133	\$433	\$433
Taxes	\$334	\$649	\$952	\$857	\$629	\$625	\$961
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$496)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$14.14	\$25.33	\$33.90	\$31.21	\$24.72	\$19.63	\$18.27
Monthly	\$2,489	\$4,458	\$5,967	\$5,494	\$4,351	\$6,911	\$6,431
Annual	\$29,866	\$53,490	\$71,604	\$65,923	\$52,212	\$82,929	\$77,171
Emergency Savings Fund	\$68	\$133	\$213	\$185	\$152	\$105	\$100

Table 2. The Self-Sufficiency Standard for Big Horn County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$747	\$905	\$905	\$905	\$905	\$905	\$905
Child Care	\$0	\$747	\$1,544	\$1,398	\$651	\$1,544	\$1,398
Food	\$355	\$523	\$677	\$775	\$895	\$940	\$1,034
Transportation	\$374	\$384	\$384	\$384	\$384	\$735	\$735
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$303	\$452	\$549	\$548	\$489	\$664	\$662
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$174	\$324	\$421	\$419	\$361	\$493	\$491
Taxes (Net)	\$306	\$334	\$346	\$342	\$48	\$450	\$444
Taxes	\$306	\$562	\$779	\$775	\$587	\$883	\$878
Tax Credits	\$0	(\$227)	(\$433)	(\$433)	(\$539)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$13.36	\$22.86	\$29.00	\$28.88	\$23.54	\$17.16	\$17.08
Monthly	\$2,352	\$4,023	\$5,105	\$5,083	\$4,143	\$6,042	\$6,014
Annual	\$28,224	\$48,278	\$61,255	\$60,996	\$49,720	\$72,498	\$72,162
Emergency Savings Fund	\$65	\$124	\$164	\$163	\$150	\$95	\$95

Table 3. The Self-Sufficiency Standard for Campbell County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$934	\$1,067	\$1,067	\$1,067	\$1,067	\$1,067	\$1,067
Child Care	\$0	\$663	\$1,402	\$1,249	\$586	\$1,402	\$1,249
Food	\$344	\$506	\$656	\$750	\$867	\$911	\$1,001
Transportation	\$385	\$395	\$395	\$395	\$395	\$757	\$757
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$321	\$459	\$550	\$548	\$497	\$665	\$662
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$193	\$331	\$422	\$419	\$369	\$494	\$491
Taxes (Net)	\$358	\$367	\$349	\$342	\$109	\$453	\$445
Taxes	\$358	\$584	\$782	\$775	\$617	\$887	\$878
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$508)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$14.82	\$23.50	\$29.08	\$28.88	\$24.39	\$17.21	\$17.09
Monthly	\$2,609	\$4,135	\$5,119	\$5,083	\$4,293	\$6,059	\$6,017
Annual	\$31,304	\$49,624	\$61,422	\$60,990	\$51,517	\$72,706	\$72,200
Emergency Savings Fund	\$70	\$126	\$164	\$163	\$151	\$96	\$95

Table 4. The Self-Sufficiency Standard for Carbon County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$808	\$1,038	\$1,038	\$1,038	\$1,038	\$1,038	\$1,038
Child Care	\$0	\$734	\$1,483	\$1,262	\$528	\$1,483	\$1,262
Food	\$357	\$526	\$680	\$779	\$900	\$945	\$1,039
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$309	\$465	\$557	\$548	\$491	\$672	\$662
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$181	\$336	\$429	\$420	\$363	\$501	\$492
Taxes (Net)	\$325	\$382	\$368	\$343	\$62	\$473	\$447
Taxes	\$325	\$599	\$801	\$776	\$594	\$907	\$880
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$532)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$13.88	\$23.92	\$29.63	\$28.92	\$23.74	\$17.49	\$17.12
Monthly	\$2,443	\$4,210	\$5,214	\$5,090	\$4,178	\$6,158	\$6,027
Annual	29,321	\$50,523	\$62,573	\$61,075	\$50,133	\$73,898	\$72,322
Emergency Savings Fund	\$67	\$128	\$168	\$163	\$150	\$97	\$95

Table 5. The Self-Sufficiency Standard for **Converse County, WY, 2024**

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$776	\$1,019	\$1,019	\$1,019	\$1,019	\$1,019	\$1,019
Child Care	\$0	\$756	\$1,504	\$1,151	\$395	\$1,504	\$1,151
Food	\$339	\$500	\$647	\$740	\$855	\$898	\$987
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$304	\$462	\$554	\$531	\$471	\$668	\$644
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$176	\$334	\$426	\$403	\$343	\$497	\$474
Taxes (Net)	\$311	\$376	\$359	\$297	\$(53)	\$461	\$397
Taxes	\$311	\$593	\$793	\$730	\$528	\$894	\$830
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$581)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$13.49	\$23.74	\$29.38	\$27.60	\$21.86	\$17.32	\$16.41
Monthly	\$2,375	\$4,178	\$5,171	\$4,858	\$3,847	\$6,096	\$5,777
Annual	\$28,500	\$50,138	\$62,048	\$58,292	\$46,165	\$73,156	\$69,327
Emergency Savings Fund	\$65	\$127	\$166	\$158	\$147	\$96	\$92

Table 6. The Self-Sufficiency Standard for **Crook County**, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$817	\$917	\$917	\$917	\$917	\$917	\$917
Child Care	\$0	\$839	\$1,748	\$1,434	\$595	\$1,748	\$1,434
Food	\$347	\$512	\$663	\$759	\$876	\$921	\$1,012
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$309	\$462	\$570	\$551	\$483	\$684	\$665
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$181	\$333	\$441	\$423	\$355	\$513	\$494
Taxes (Net)	\$325	\$374	\$403	\$352	\$3	\$506	\$454
Taxes	\$325	\$591	\$836	\$785	\$565	\$939	\$887
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$563)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$13.88	\$23.69	\$30.61	\$29.16	\$22.92	\$17.96	\$17.22
Monthly	\$2,443	\$4,170	\$5,387	\$5,132	\$4,034	\$6,322	\$6,060
Annual	\$29,316	\$50,035	\$64,649	\$61,587	\$48,403	\$75,861	\$72,722
Emergency Savings Fund	\$67	\$127	\$179	\$164	\$149	\$98	\$96

Table 7. The Self-Sufficiency Standard for Fremont County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$779	\$1,024	\$1,024	\$1,024	\$1,024	\$1,024	\$1,024
Child Care	\$0	\$589	\$1,324	\$1,143	\$554	\$1,324	\$1,143
Food	\$345	\$509	\$659	\$754	\$872	\$916	\$1,006
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$305	\$447	\$538	\$533	\$489	\$652	\$646
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$177	\$319	\$409	\$404	\$361	\$481	\$475
Taxes (Net)	\$314	\$304	\$314	\$300	\$50	\$418	\$401
Taxes	\$314	\$545	\$748	\$733	\$588	\$851	\$835
Tax Credits	\$0	(\$241)	(\$433)	(\$433)	(\$539)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$13.57	\$22.38	\$28.11	\$27.69	\$23.57	\$16.70	\$16.48
Monthly	\$2,388	\$3,939	\$4,947	\$4,873	\$4,148	\$5,880	\$5,799
Annual	\$28,658	\$47,265	\$59,366	\$58,480	\$49,775	\$70,555	\$69,593
Emergency Savings Fund	\$65	\$124	\$160	\$159	\$150	\$94	\$93

Table 8. The Self-Sufficiency Standard for **Goshen County, WY, 2024**

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$711	\$934	\$934	\$934	\$934	\$934	\$934
Child Care	\$0	\$584	\$1,215	\$1,025	\$441	\$1,215	\$1,025
Food	\$319	\$471	\$609	\$698	\$806	\$847	\$930
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$296	\$434	\$513	\$506	\$462	\$625	\$618
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$168	\$305	\$385	\$378	\$334	\$454	\$447
Taxes (Net)	\$288	\$222	\$230	\$177	\$(136)	\$343	\$323
Taxes	\$288	\$499	\$676	\$650	\$492	\$777	\$756
Tax Credits	\$0	(\$277)	(\$446)	(\$473)	(\$628)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$12.83	\$21.08	\$26.07	\$25.34	\$20.83	\$15.65	\$15.36
Monthly	\$2,259	\$3,710	\$4,589	\$4,459	\$3,666	\$5,510	\$5,408
Annual	\$27,105	\$44,518	\$55,066	\$53,509	\$43,992	\$66,119	\$64,900
Emergency Savings Fund	\$62	\$121	\$153	\$152	\$146	\$89	\$88

Table 9. The Self-Sufficiency Standard for Hot Springs County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$689	\$905	\$905	\$905	\$905	\$905	\$905
Child Care	\$0	\$839	\$1,748	\$1,434	\$595	\$1,748	\$1,434
Food	\$345	\$509	\$659	\$754	\$872	\$916	\$1,006
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$296	\$460	\$568	\$550	\$482	\$682	\$663
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$168	\$332	\$440	\$421	\$353	\$511	\$492
Taxes (Net)	\$289	\$370	\$398	\$347	\$(10)	\$501	\$449
Taxes	\$289	\$587	\$832	\$780	\$559	\$935	\$882
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$569)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$12.87	\$23.58	\$30.49	\$29.03	\$22.74	\$17.89	\$17.15
Monthly	\$2,264	\$4,149	\$5,366	\$5,110	\$4,002	\$6,298	\$6,036
Annual	\$27,172	\$49,792	\$64,393	\$61,321	\$48,029	\$75,581	\$72,435
Emergency Savings Fund	\$63	\$126	\$177	\$164	\$149	\$98	\$95

Table 10. The Self-Sufficiency Standard for **Johnson County, WY, 2024**

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$856	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100
Child Care	\$0	\$702	\$1,409	\$1,197	\$495	\$1,409	\$1,197
Food	\$351	\$517	\$670	\$767	\$886	\$930	\$1,023
Transportation	\$374	\$384	\$384	\$384	\$384	\$735	\$735
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$313	\$467	\$555	\$546	\$492	\$669	\$660
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$185	\$338	\$426	\$418	\$364	\$498	\$489
Taxes (Net)	\$335	\$387	\$361	\$338	\$72	\$464	\$440
Taxes	\$335	\$604	\$794	\$771	\$599	\$897	\$873
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$526)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$14.19	\$24.06	\$29.42	\$28.77	\$23.87	\$17.36	\$17.02
Monthly	\$2,497	\$4,235	\$5,178	\$5,063	\$4,201	\$6,111	\$5,990
Annual	\$29,962	\$50,818	\$62,137	\$60,760	\$50,407	\$73,335	\$71,881
Emergency Savings Fund	\$68	\$128	\$166	\$163	\$150	\$96	\$95

Table 11. The Self-Sufficiency Standard for Laramie County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$917	\$1,161	\$1,161	\$1,161	\$1,161	\$1,161	\$1,161
Child Care	\$0	\$785	\$1,628	\$1,321	\$536	\$1,628	\$1,321
Food	\$344	\$506	\$656	\$750	\$867	\$911	\$1,001
Transportation	\$392	\$402	\$402	\$402	\$402	\$771	\$771
Health Care	\$256	\$640	\$662	\$694	\$734	\$767	\$799
Premium	\$152	\$501	\$501	\$501	\$501	\$501	\$501
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$319	\$478	\$579	\$561	\$498	\$695	\$676
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$191	\$350	\$451	\$433	\$370	\$524	\$505
Taxes (Net)	\$352	\$419	\$429	\$379	\$119	\$535	\$484
Taxes	\$352	\$635	\$862	\$812	\$622	\$969	\$918
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$503)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$14.66	\$24.95	\$31.35	\$29.94	\$24.53	\$18.37	\$17.65
Monthly	\$2,580	\$4,392	\$5,517	\$5,269	\$4,317	\$6,467	\$6,213
Annual	\$30,955	\$52,702	\$66,207	\$63,231	\$51,809	\$77,609	\$74,559
Emergency Savings Fund	\$70	\$132	\$186	\$172	\$151	\$100	\$97

Table 12. The Self-Sufficiency Standard for Lincoln County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$689	\$905	\$905	\$905	\$905	\$905	\$905
Child Care	\$0	\$930	\$1,860	\$1,462	\$533	\$1,860	\$1,462
Food	\$471	\$694	\$899	\$1,029	\$1,189	\$1,249	\$1,373
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$309	\$488	\$604	\$580	\$507	\$727	\$703
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$180	\$359	\$475	\$452	\$379	\$556	\$532
Taxes (Net)	\$323	\$446	\$496	\$431	\$185	\$624	\$558
Taxes	\$323	\$663	\$929	\$864	\$654	\$1,058	\$991
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$469)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$13.85	\$25.73	\$33.24	\$31.40	\$25.44	\$19.64	\$18.69
Monthly	\$2,437	\$4,529	\$5,851	\$5,527	\$4,478	\$6,912	\$6,579
Annual	\$29,247	\$54,342	\$70,212	\$66,321	\$53,736	\$82,941	\$78,948
Emergency Savings Fund	\$66	\$135	\$206	\$187	\$152	\$105	\$101

Table 13. The Self-Sufficiency Standard for **Natrona County, WY, 2024**

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$893	\$1,070	\$1,070	\$1,070	\$1,070	\$1,070	\$1,070
Child Care	\$0	\$785	\$1,635	\$1,333	\$548	\$1,635	\$1,333
Food	\$339	\$500	\$647	\$740	\$855	\$898	\$987
Transportation	\$395	\$406	\$406	\$406	\$406	\$778	\$778
Health Care	\$263	\$663	\$685	\$717	\$757	\$789	\$821
Premium	\$159	\$524	\$524	\$524	\$524	\$524	\$524
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$317	\$471	\$573	\$555	\$492	\$688	\$670
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$189	\$342	\$444	\$427	\$364	\$517	\$499
Taxes (Net)	\$347	\$399	\$410	\$362	\$70	\$517	\$467
Taxes	\$347	\$615	\$844	\$795	\$598	\$950	\$900
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$528)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$14.51	\$24.39	\$30.82	\$29.44	\$23.85	\$18.11	\$17.40
Monthly	\$2,554	\$4,292	\$5,425	\$5,182	\$4,197	\$6,375	\$6,126
Annual	\$30,653	\$51,507	\$65,100	\$62,182	\$50,363	\$76,504	\$73,513
Emergency Savings Fund	\$69	\$130	\$181	\$166	\$150	\$99	\$96

Table 14. The Self-Sufficiency Standard for Niobrara County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$705	\$905	\$905	\$905	\$905	\$905	\$905
Child Care	\$0	\$839	\$1,748	\$1,434	\$595	\$1,748	\$1,434
Food	\$319	\$471	\$609	\$698	\$806	\$847	\$930
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$295	\$456	\$563	\$544	\$475	\$675	\$656
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$167	\$328	\$435	\$416	\$347	\$505	\$485
Taxes (Net)	\$286	\$360	\$385	\$331	\$(60)	\$482	\$428
Taxes	\$286	\$576	\$818	\$765	\$535	\$916	\$861
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$595)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$12.79	\$23.28	\$30.10	\$28.59	\$22.04	\$17.62	\$16.85
Monthly	\$2,250	\$4,096	\$5,298	\$5,032	\$3,880	\$6,203	\$5,932
Annual	\$27,006	\$49,157	\$63,571	\$60,381	\$46,557	\$74,440	\$71,181
Emergency Savings Fund	\$62	\$125	\$173	\$162	\$148	\$97	\$94

Table 15. The Self-Sufficiency Standard for **Park County, WY, 2024**

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$772	\$1,015	\$1,015	\$1,015	\$1,015	\$1,015	\$1,015
Child Care	\$0	\$767	\$1,629	\$1,312	\$544	\$1,629	\$1,312
Food	\$355	\$523	\$677	\$775	\$895	\$940	\$1,034
Transportation	\$374	\$384	\$384	\$384	\$384	\$735	\$735
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$305	\$465	\$569	\$550	\$489	\$683	\$664
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$177	\$337	\$440	\$422	\$361	\$512	\$493
Taxes (Net)	\$313	\$383	\$400	\$348	\$50	\$504	\$451
Taxes	\$313	\$600	\$833	\$782	\$589	\$937	\$884
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$538)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$13.56	\$23.95	\$30.53	\$29.07	\$23.58	\$17.93	\$17.18
Monthly	\$2,386	\$4,216	\$5,374	\$5,116	\$4,150	\$6,311	\$6,047
Annual	\$28,637	\$50,591	\$64,486	\$61,392	\$49,801	\$75,730	\$72,558
Emergency Savings Fund	\$65	\$128	\$178	\$164	\$150	\$98	\$95

Table 16. The Self-Sufficiency Standard for **Platte County, WY, 2024**

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$772	\$1,014	\$1,014	\$1,014	\$1,014	\$1,014	\$1,014
Child Care	\$0	\$839	\$1,748	\$1,434	\$595	\$1,748	\$1,434
Food	\$319	\$471	\$609	\$698	\$806	\$847	\$930
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$302	\$467	\$574	\$555	\$486	\$686	\$666
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$174	\$339	\$446	\$427	\$357	\$515	\$496
Taxes (Net)	\$304	\$390	\$415	\$362	\$23	\$512	\$458
Taxes	\$304	\$606	\$848	\$795	\$575	\$946	\$891
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$552)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$13.31	\$24.13	\$30.95	\$29.44	\$23.20	\$18.05	\$17.28
Monthly	\$2,343	\$4,246	\$5,448	\$5,182	\$4,083	\$6,353	\$6,082
Annual	\$28,112	\$50,957	\$65,371	\$62,181	\$48,996	\$76,240	\$72,980
Emergency Savings Fund	\$64	\$129	\$182	\$166	\$150	\$99	\$96

Table 17. The Self-Sufficiency Standard for **Sheridan County, WY, 2024**

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$876	\$1,145	\$1,145	\$1,145	\$1,145	\$1,145	\$1,145
Child Care	\$0	\$1,086	\$2,202	\$1,631	\$544	\$2,202	\$1,631
Food	\$351	\$517	\$670	\$767	\$886	\$930	\$1,023
Transportation	\$374	\$384	\$384	\$384	\$384	\$735	\$735
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$315	\$509	\$638	\$594	\$502	\$752	\$708
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$187	\$381	\$510	\$466	\$373	\$582	\$537
Taxes (Net)	\$341	\$506	\$592	\$470	\$143	\$695	\$572
Taxes	\$341	\$722	\$1,025	\$903	\$633	\$1,128	\$1,005
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$491)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$14.34	\$27.42	\$35.97	\$32.51	\$24.86	\$20.64	\$18.89
Monthly	\$2,524	\$4,826	\$6,331	\$5,722	\$4,375	\$7,264	\$6,649
Annual	\$30,292	\$57,907	\$75,975	\$68,667	\$52,503	\$87,173	\$79,788
Emergency Savings Fund	\$68	\$142	\$237	\$198	\$152	\$109	\$102

Table 18. The Self-Sufficiency Standard for Sublette County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$808	\$1,038	\$1,038	\$1,038	\$1,038	\$1,038	\$1,038
Child Care	\$0	\$812	\$1,708	\$1,255	\$443	\$1,708	\$1,255
Food	\$345	\$509	\$659	\$754	\$872	\$916	\$1,006
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$308	\$471	\$578	\$545	\$480	\$692	\$659
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$180	\$343	\$449	\$417	\$351	\$521	\$488
Taxes (Net)	\$322	\$399	\$424	\$334	(\$5)	\$527	\$436
Taxes	\$322	\$616	\$858	\$768	\$556	\$961	\$870
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$561)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$13.80	\$24.41	\$31.22	\$28.67	\$22.65	\$18.26	\$16.97
Monthly	\$2,428	\$4,295	\$5,495	\$5,047	\$3,986	\$6,427	\$5,973
Annual	\$29,136	\$51,544	\$65,935	\$60,561	\$47,830	\$77,123	\$71,674
Emergency Savings Fund	\$66	\$130	\$185	\$162	\$148	\$100	\$95

Table 19. The Self-Sufficiency Standard for Sweetwater County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$907	\$1,033	\$1,033	\$1,033	\$1,033	\$1,033	\$1,033
Child Care	\$0	\$767	\$1,601	\$1,489	\$722	\$1,601	\$1,489
Food	\$335	\$494	\$640	\$732	\$846	\$888	\$977
Transportation	\$385	\$395	\$395	\$395	\$395	\$757	\$757
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$318	\$465	\$565	\$567	\$505	\$679	\$680
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$189	\$337	\$437	\$438	\$377	\$508	\$509
Taxes (Net)	\$348	\$383	\$390	\$393	\$171	\$493	\$495
Taxes	\$348	\$600	\$823	\$827	\$647	\$926	\$928
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$476)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$14.55	\$23.95	\$30.24	\$30.35	\$25.24	\$17.77	\$17.80
Monthly	\$2,560	\$4,216	\$5,323	\$5,341	\$4,443	\$6,254	\$6,267
Annual	\$30,720	\$50,588	\$63,872	\$64,094	\$53,316	\$75,053	\$75,202
Emergency Savings Fund	\$69	\$128	\$175	\$176	\$152	\$98	\$98

Table 20. The Self-Sufficiency Standard for Teton County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$1,326	\$1,742	\$1,742	\$1,742	\$1,742	\$1,742	\$1,742
Child Care	\$0	\$1,404	\$3,106	\$2,331	\$927	\$3,106	\$2,331
Food	\$471	\$694	\$899	\$1,029	\$1,189	\$1,249	\$1,373
Transportation	\$385	\$395	\$395	\$395	\$395	\$757	\$757
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$373	\$620	\$813	\$751	\$631	\$936	\$875
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$245	\$491	\$684	\$623	\$502	\$766	\$704
Taxes (Net)	\$501	\$810	\$1,305	\$1,017	\$571	\$1,203	\$1,032
Taxes	\$501	\$1,026	\$1,739	\$1,450	\$1,004	\$1,636	\$1,465
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$433)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$18.88	\$36.03	\$50.90	\$45.43	\$35.38	\$27.83	\$25.41
Monthly	\$3,323	\$6,342	\$8,959	\$7,996	\$6,226	\$9,796	\$8,945
Annual	\$39,882	\$76,105	\$107,510	\$95,955	\$74,714	\$117,555	\$107,336
Emergency Savings Fund	\$86	\$219	\$430	\$373	\$228	\$157	\$128

Table 21. The Self-Sufficiency Standard for Uinta County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$689	\$905	\$905	\$905	\$905	\$905	\$905
Child Care	\$0	\$664	\$1,394	\$1,149	\$485	\$1,394	\$1,149
Food	\$323	\$476	\$617	\$706	\$815	\$856	\$941
Transportation	\$374	\$384	\$384	\$384	\$384	\$735	\$735
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$294	\$439	\$528	\$516	\$465	\$640	\$627
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$165	\$311	\$400	\$388	\$336	\$469	\$457
Taxes (Net)	\$282	\$254	\$288	\$254	\$(135)	\$386	\$350
Taxes	\$282	\$517	\$721	\$687	\$497	\$819	\$784
Tax Credits	\$0	\$(263)	\$(433)	\$(434)	\$(632)	\$(433)	\$(433)
Self-Sufficiency Wage							
Hourly (per adult)	\$12.66	\$21.59	\$27.36	\$26.39	\$20.97	\$16.25	\$15.75
Monthly	\$2,229	\$3,800	\$4,815	\$4,645	\$3,691	\$5,720	\$5,545
Annual	\$26,744	\$45,602	\$57,783	\$55,743	\$44,291	\$68,639	\$66,535
Emergency Savings Fund	\$62	\$122	\$157	\$153	\$147	\$92	\$90

Table 22. The Self-Sufficiency Standard for Washakie County, WY, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$689	\$905	\$905	\$905	\$905	\$905	\$905
Child Care	\$0	\$678	\$1,406	\$1,098	\$419	\$1,406	\$1,098
Food	\$351	\$517	\$670	\$767	\$886	\$930	\$1,023
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$297	\$445	\$535	\$517	\$465	\$649	\$631
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$168	\$317	\$407	\$389	\$337	\$479	\$460
Taxes (Net)	\$290	\$291	\$307	\$258	(\$107)	\$411	\$361
Taxes	\$290	\$537	\$740	\$691	\$504	\$845	\$794
Tax Credits	\$0	(\$247)	(\$433)	(\$433)	(\$611)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$12.91	\$22.17	\$27.90	\$26.50	\$21.18	\$16.61	\$15.90
Monthly	\$2,272	\$3,902	\$4,910	\$4,664	\$3,728	\$5,848	\$5,595
Annual	\$27,264	\$46,826	\$58,921	\$55,965	\$44,735	\$70,178	\$67,145
Emergency Savings Fund	\$63	\$123	\$159	\$154	\$146	\$93	\$90

Table 23. The Self-Sufficiency Standard for **Weston, WY, 2024**

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
Monthly Costs							
Housing	\$806	\$1,059	\$1,059	\$1,059	\$1,059	\$1,059	\$1,059
Child Care	\$0	\$726	\$1,491	\$1,267	\$541	\$1,491	\$1,267
Food	\$347	\$512	\$663	\$759	\$876	\$921	\$1,012
Transportation	\$377	\$388	\$388	\$388	\$388	\$742	\$742
Health Care	\$267	\$678	\$700	\$732	\$772	\$804	\$836
Premium	\$163	\$539	\$539	\$539	\$539	\$539	\$539
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$308	\$465	\$558	\$549	\$492	\$672	\$662
Broadband & Cell Phone	\$128	\$128	\$128	\$128	\$128	\$171	\$171
Other Necessities	\$180	\$336	\$430	\$420	\$364	\$502	\$492
Taxes (Net)	\$322	\$382	\$371	\$345	\$70	\$474	\$447
Taxes	\$322	\$599	\$804	\$778	\$598	\$908	\$880
Tax Credits	\$0	(\$217)	(\$433)	(\$433)	(\$528)	(\$433)	(\$433)
Self-Sufficiency Wage							
Hourly (per adult)	\$13.79	\$23.92	\$29.71	\$28.97	\$23.85	\$17.51	\$17.12
Monthly	\$2,428	\$4,209	\$5,229	\$5,098	\$4,198	\$6,163	\$6,026
Annual	\$29,134	\$50,510	\$62,748	\$61,174	\$50,377	\$73,959	\$72,310
Emergency Savings Fund	\$66	\$128	\$169	\$164	\$150	\$97	\$95

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 and related measures, calculations, and analysis. 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 benefit eligibility;
- develop policies that strengthen public investment in low-income women and families.

Learn more about the Center and the Self-Sufficiency Standard research project at www.selfsufficiencystandard.org.

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