

THE SELF-SUFFICIENCY STANDARD FOR COLORADO 2011

Prepared for The Colorado Center on Law and Policy



COLORADO CENTER ON LAW AND POLICY

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

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

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

THE SELF-SUFFICIENCY STANDARD FOR COLORADO 2011

By Diana M. Pearce, PhD • OCTOBER 2011

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

PREPARED FOR



The Self-Sufficiency Standard for Colorado 2011

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Preface

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

Dr. Diana Pearce developed the Self-Sufficiency Standard while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development. WOW established the national Family Economic Self-Sufficiency Project, now known as the Family Economic Security (FES) Project, in 1996 in partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center (now the Insight Center for Community Economic Development). Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FES Project network. For more information about the FES Project, visit the website www.wowonline.org/ourprograms/fess or contact the National Family Economic Security Program Director Matt Unrath at (202) 464-1596.

Over the past 14 years, the Standard has been calculated in 37 states as well as the District of Columbia and New York City. Its use has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For further information about any of the other state Standards, including the latest reports, the Standard data itself, and related reports such as demographic reports (which analyze how many and which households are above and below the Standard), please see www.selfsufficiencystandard.org. A list of Self-Sufficiency Standard state partners is also available at this website, or contact Lisa Manzer with the Center at (206) 685-5264/lmanzer@uw.edu, or the report's author and Center Director, Dr. Diana Pearce, at (206) 616-2850/pearce@uw.edu.

The Self-Sufficiency Standard for Colorado 2011 is the fourth edition of this report. Previous editions were published in 2001, 2004, and 2008. As with all Self-Sufficiency Standard reports, this one was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, plus tables providing county specific information for 152 family types, is available online at www.selfsufficiencystandard.org and at www.cclponline.org. Hardcopies of this report may be ordered by calling the Colorado Center on Law and Policy at (303) 573-5669.

Acknowledgements

The Self-Sufficiency Standard for Colorado 2011 has been prepared collaboratively by Sarah Lowry and Lisa Manzer at the University of Washington Center for Women's Welfare, and Tracey Stewart of the Colorado Center on Law and Policy.

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

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

Executive Summary

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

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

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

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

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

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

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

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

others, are using the Standard. The Colorado Standard is used for the online Self-Sufficiency Calculator for Colorado (<http://www.coloradoselfsufficiencystandardcalculator.org>), a tool that enables users to plan career goals for jobs paying self-sufficient wages and determine their eligibility for benefits.

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

The appendices include a detailed explanation of the methodology used to calculate the Colorado Standard and a discussion of how the Self-Sufficiency Standard can be used in Colorado as a tool to aid in counseling clients, evaluating program performance, informing policy making, and improving poverty research. Appendix D provides detailed tables of the costs of meeting basic needs and the Self-Sufficiency Wages for eight selected family types in every county of Colorado. The full version of the same tables—for 152 family types in every county of Colorado—is available at www.selfsufficiencystandard.org/pubs.html and www.cclponline.org.

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

- **In Colorado, the amount needed to be economically self-sufficient varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult, one preschooler, and one school-age child varies from \$14.25 per hour (\$30,089 annually) in Kit Carson County (162% of the Federal Poverty Level, or FPL) to \$31.54 per hour (\$66,607 annually) in Pitkin County (359% of the FPL).
- **The Standard also varies by family type—not only by the number of adults and children in a family but also by the age of each child.** One adult living in Alamosa County needs an hourly wage of \$8.52 (\$17,992 annually) to meet basic needs. For families with children, the amount needed to cover basic

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

	ADULT	ADULT + PRESCHOOLER	ADULT + PRESCHOOLER SCHOOL-AGE	2 ADULTS + PRESCHOOLER SCHOOL-AGE
ALAMOSA COUNTY	\$17,992	\$28,394	\$37,435	\$45,630
BOULDER COUNTY	\$24,527	\$50,483	\$60,567	\$67,924
DENVER COUNTY	\$19,296	\$42,245	\$50,243	\$55,508
EL PASO COUNTY	\$19,082	\$39,194	\$47,300	\$54,041
MESA COUNTY	\$19,221	\$34,394	\$43,084	\$49,839
PROWERS COUNTY	\$18,097	\$28,899	\$34,208	\$44,002
PUEBLO COUNTY	\$17,843	\$32,141	\$38,955	\$46,759

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

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

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needs increases considerably. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure increases to \$17.73 per hour (\$37,435 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. For families with young children, the cost of housing and child care combined typically make up at least 50% of a family's budget. For example, for this family type in Alamosa County, child care is 30% of the family's budget while housing is 19%. Food costs take up 17% and health care is 12% of the family's budget.

- **The Federal Poverty Level for three-person families (\$18,530 annually) is about half of the Standard for one adult, one preschooler, and one school-age child in Logan County (\$17.49 per hour and \$36,931 annually).** A full-time worker earning the state minimum wage and living in Logan County would be able to cover only 59% of her family's basic needs (with her take-home pay after accounting for taxes) if she had one preschooler and one school-age child.
- **The amount needed to meet the costs of basic needs increased between 2001 and 2011 in all Colorado counties, despite the financial crisis.** For a family with one adult, one preschooler, and one school-age child, the largest change in the Standard occurred in Ouray County, increasing from \$28,739 in 2001 to \$52,037 in 2011. Even in the past three years, when inflation as measured by the CPI is 5%, costs for Colorado state families at this minimally adequate level increased on average by 15%.
- **Denver's 2011 Self-Sufficiency Standard for one adult with one preschooler and one school-age child (\$23.79 per hour) is most comparable to Phoenix, AZ (\$22.40 per hour).**
- **Of the top ten most common occupations in Colorado (measured by the number of workers), only four have median wages above the Standard for a family of three.** 19% of all Colorado workers are employed in the "top ten" occupations. Indeed, all of Colorado's top occupations below the Standard have median earnings that are less than two thirds of the Standard for a Larimer County family with one adult, one preschooler, and one school-age child.
- **With the help of child support, child care assistance, SNAP, WIC, and Medicaid, a single adult supporting one preschooler and one school-age child living in Denver County who is transitioning from welfare to work would be able to meet her family's needs with a wage of \$12.66 per hour, almost half the full Self-Sufficiency Wage of \$23.79.** As the family transitions from Medicaid, it may be eligible for Colorado's Child Health Plan *Plus*, in which case the adult would need to earn \$13.58 per hour to cover basic needs (including her health care costs). This wage is still less than two-thirds of the amount she would need to earn (\$23.79 per hour) to cover the family's total costs without work supports in Denver County.

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

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Introduction

Even without job loss or home foreclosure, the Great Recession has impacted the lives of American households across the economy in many ways. We entered the economic crisis with stagnating wages and widening income inequality, and these trends continue. At the same time, millions find that even with full-time jobs they are unable to stretch their wages to pay for basic necessities. Many of these families lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials. Across Colorado, even as wages are stagnating or falling, costs have continued to rise.

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

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

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

The 2011 Self-Sufficiency Standard for Colorado is one of the best tools available to help ensure Colorado families and individuals achieve real economic security. This report presents the Standard and what it means for Colorado families. Below is a summary of the sections included in this report.

- An introduction, which explains the unique features of the Self-Sufficiency Standard and how it is calculated.
- The main body identifies what a self-sufficient income is for Colorado families, describes how the Standard varies by family type and county, and demonstrates how the Colorado Standard compares to other places across the United States.
- Sections tracking how the Colorado Standard has changed over the past ten years and how the Standard compares to other common benchmarks of income.
- A conclusion, which broadens the discussion of considering 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.

This report also has several appendices:

- Appendix A provides a detailed description of the data and sources used to calculate the Standard.
- Appendix B explains the various ways of using the Standard to inform policy making, counsel clients, evaluate programs, and improve poverty research.
- Appendix C explains federal approaches to measuring poverty and shows the Colorado Self-Sufficiency Standard

for select family types as a percentage of the Federal Poverty Level.

- Appendix D provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Colorado county.
- Appendix E shows the data behind the figure: *Impact of Work Supports on Wage Adequacy*.

A REAL-WORLD APPROACH TO MEASURING NEED

The Self-Sufficiency Standard is a unique measure of income adequacy that uses a modern, comprehensive, and detailed approach to determine what it takes for today's families to make ends meet. The Standard is meant to assess costs facing most families, but it does not do so for families with exceptional needs (see text box). The following are the key elements of the Standard that distinguish it from other measures of income adequacy or poverty:

A FOCUS ON MODERN FAMILIES WITH WORKING

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

ESTIMATING COSTS FOR FAMILIES WITH SPECIAL NEEDS

The Self-Sufficiency Standard provides a detailed answer to the question of what it takes for individuals and families to be self-sufficient. The Standard factors where a family lives, the number of adults and children in a household, and the ages of the children. However, it presumes that all adults are uniformly capable of transforming a given amount of resources into a given level of well-being. For example, it is assumed that a family can use a set amount of funds for food to provide meals and nutritional sustenance to satisfy all members of the family. Yet, while every family is unique, some families have extra costs that they must meet because of their special circumstances.

Costs associated with disabilities and chronic illness, for children and/or adults, can make ordinary expenses higher, such as special diets or transportation, as well as involving extra costs not incurred by other families (not only medical, but additional equipment, personal attendants, braille readers, etc.). Costs to meet such needs are not only highly variable between individuals, but unlike the data for the cost of meeting “standard” housing or diets, there is almost no data available to estimate such costs. For example, the cost of child care for special needs children is not calculated consistently or broadly across states, so such needs cannot be estimated on a systematic basis. Nevertheless, for families with these additional needs, meeting these additional costs is required in order to achieve an equivalent level of self-sufficiency. Further research is needed to determine the income adequacy levels necessary to meet the needs of households with children and/or adults with disabilities and chronic illness.

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 of children and by the age of children. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

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 for families, including housing, child care, food, health care, transportation, miscellaneous items, and taxes. The levels are set at a minimally adequate level, which is determined whenever possible by using what the government has determined is 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 “pre tax”,

taxes (including the impact of tax credits) are included as a budget item. The Standard includes the net effect of taxes and tax credits, including state and local sales tax, payroll (including Social Security and Medicare) taxes, and federal and state income taxes.

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

Altogether, the above elements of the Standard make it a more detailed and comprehensive measure of income adequacy than the Federal Poverty Level. Appendix C provides a more detailed explanation of the federal approaches to measuring poverty, including the Federal Poverty Level and the Supplemental Poverty Measure, and how the Standard contrasts with each approach.

How is the Colorado Self-Sufficiency Standard Calculated?

The goal for creating the Standard is to calculate the amount needed to meet each basic need at a minimally adequate level, without public or private assistance, and to do so in a way that makes the Standard as consistent and accurate as possible, yet varied by geography and family composition. In selecting data sources, to the maximum extent possible, the data used in the Self-Sufficiency Standard meet the following criteria:

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

The Self-Sufficiency Standard is calculated for 152 different family types for all Colorado counties. Family types range from one adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers, plus larger and multi-generational families.

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

HOUSING. For housing costs, the Standard uses the most recent Fair Market Rents (FMRs), which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. FMRs include utilities (except telephone and cable) and reflect the cost of housing that meets basic standards of decency. FMRs are set at the 40th percentile, meaning that 40% of the housing in a given area is less expensive than the FMR, except for the Denver-Aurora-Broomfield MSA, which is set at the 50th percentile.

Since HUD calculates only one set of FMRs for an entire metropolitan area, in multiple county metropolitan areas the Standard uses county-level median gross rents from the U.S. Census Bureau’s American Community Survey (ACS) to vary the FMR housing costs of the individual counties within the metropolitan area. In Colorado, this applies to the Denver-Aurora-Broomfield MSA.

CHILD CARE. To calculate the cost of child care, the Standard utilizes market-rate costs (defined as the 75th percentile) by setting, age, and geographic location. Most states, including Colorado, conduct or commission market-rate surveys for setting child care assistance reimbursement rates. The Colorado Standard assumes infants receive child care in family day care. Preschoolers are assumed to receive care in a child care center. Costs for school-age children assume they receive care before and after school (part-time) in a child care center.

FOOD. The Standard uses the U.S. Department of Agriculture (USDA) Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption patterns. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals—nor for coffee, tea, or soda.

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

TRANSPORTATION. If there is an “adequate” public transportation system in a given area, the Standard assumes workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by 7% or more of the working population in a given county. Except for Denver and Pitkin counties, all counties in Colorado have less than 7% public transportation use. Therefore, transportation costs in these counties are based on public transit, with private transportation assumed for all other counties in Colorado.

Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for

households with one adult, and two cars are assumed for households with two adults. Per-mile costs (e.g., gas, oil, tires, and maintenance) are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey.

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

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

HEALTH CARE. The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey (MEPS), which is 25% of the premium for family coverage in Colorado.³ Premiums are varied by county using sample insurance rates for the top market share companies in the state. Health care costs also include out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index. For Colorado families without employer-sponsored health insurance, the cost of health care would likely be higher, causing an increase in the total income needed to be self-sufficient.

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

TAXES. Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable.

Additionally, the Standard includes federal, state, and local tax credits. Tax credits calculated for the Colorado Standard include: the federal and state Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC); the federal Earned Income Tax Credit (EITC); and the federal Child Tax Credit (CTC). Note that property taxes are assumed to be included in the cost of housing, as are gasoline taxes in the cost of transportation.

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

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

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

How Much is the Minimum in Colorado?

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

- A single adult needs to earn \$8.52 per hour working full-time to be able to meet his or her basic needs, more than the Colorado minimum wage of \$7.36 per hour.
- One parent caring for a preschool-aged child needs to earn \$13.44 per hour to be self-sufficient.
- One parent with two children—a preschooler and school-age child—needs \$17.73 per hour to meet her family’s basic needs. This family requires, at a minimum, the equivalent of about two and a half full-time minimum wage jobs in Colorado.⁴

- Two parents with one preschooler and one school-age child *each* need to earn \$10.80 per hour working full-time to meet their family’s basic needs.

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

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

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

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$537	36	\$596	25	\$596	19	\$596	16
Child Care	\$0	0	\$528	22	\$947	30	\$947	25
Food	\$230	15	\$349	15	\$524	17	\$720	19
Transportation	\$241	16	\$249	11	\$249	8	\$473	12
Health Care	\$135	9	\$338	14	\$360	12	\$417	11
Miscellaneous	\$114	8	\$206	9	\$268	9	\$315	8
Taxes	\$242	16	\$356	15	\$520	17	\$608	16
Earned Income Tax Credit (-)	\$0	0	(\$102)	-4	(\$62)	-2	(\$7)	0
Child Care Tax Credit (-)	\$0	0	(\$70)	-3	(\$115)	-4	(\$100)	-3
Child Tax Credit (-)	\$0	0	(\$83)	-4	(\$167)	-5	(\$167)	-4
TOTAL PERCENT		100		100		100		100
SELF-SUFFICIENCY WAGE								
HOURLY**	\$8.52		\$13.44		\$17.73		\$10.80	per adult
MONTHLY	\$1,499		\$2,366		\$3,120		\$3,802	
ANNUAL	\$17,992		\$28,394		\$37,435		\$45,630	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes federal and state income taxes (including federal income taxes) and payroll taxes.
 ** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).
 *** The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents’ wages combined.
 Note: Totals may not add exactly due to rounding.

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

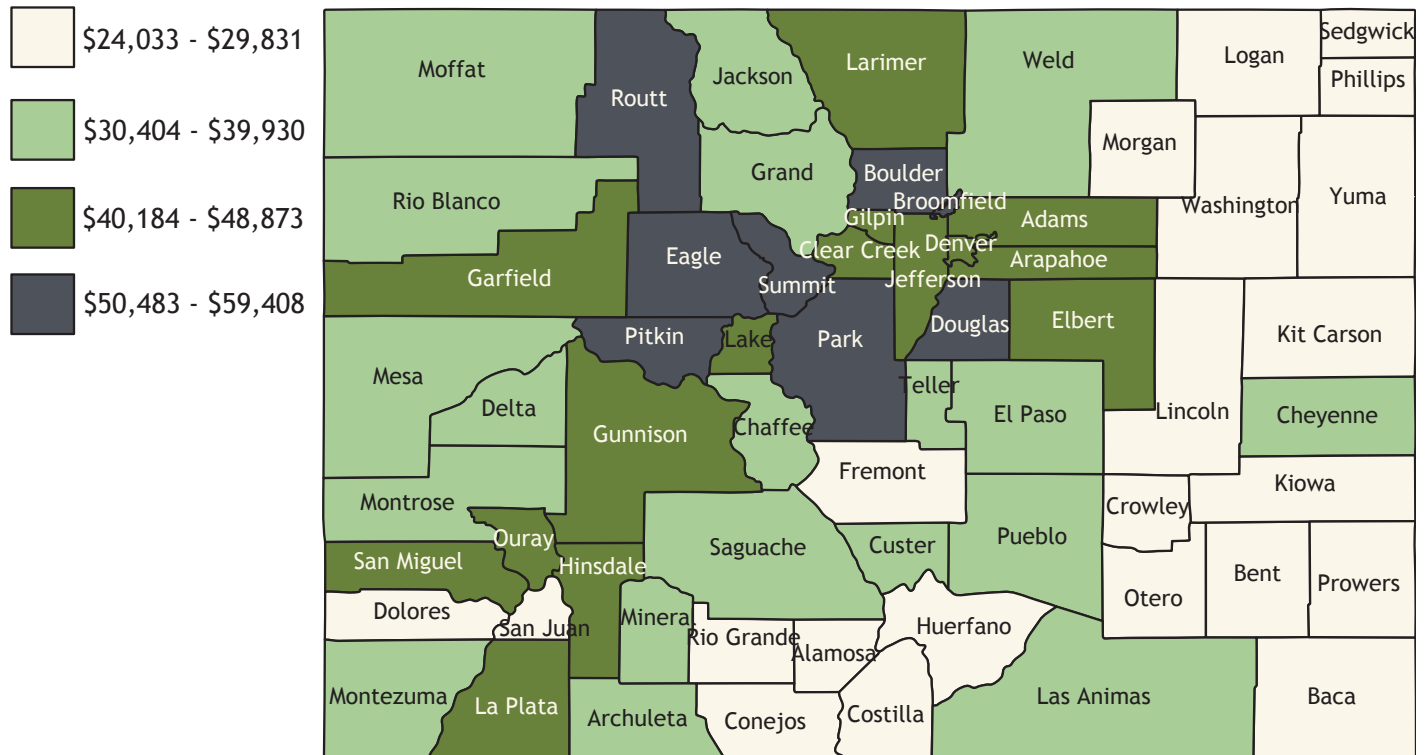


Figure 1 groups counties into four Self-Sufficiency Wage ranges. The 2011 Colorado Self-Sufficiency Standard for a single adult with one preschooler ranges from \$24,033 to \$59,408 annually depending on the county. Figure 1 shows a noticeable disparity between the higher cost suburban and resort areas and the lower cost non-mountainous rural counties in Colorado.

With Self-Sufficiency Standards ranging from \$50,483 - \$59,408 for a family with one adult and one preschooler, the counties of Boulder, Broomfield, Douglas, Eagle, Park, Pitkin, Routt, and Summit have the highest cost of living in Colorado.

Denver County and the suburban counties surrounding Denver have Self-Sufficiency Wages between \$40,184-

\$48,873. Additionally, the cost of basic needs in the counties of Garfield, Lake, Gunnison, Hinsdale, La Plata, Ouray, and San Miguel fall within the second highest range of Colorado counties.

Counties with Self-Sufficiency Wages between \$30,404-\$39,930 are dispersed throughout the state. However, this group of counties are mostly on the western side and in central Colorado.

With Self-Sufficiency Wages below \$30,000 for this family of two, Colorado’s non-mountainous, agricultural rural areas on the east side of the state have the lowest cost of living.

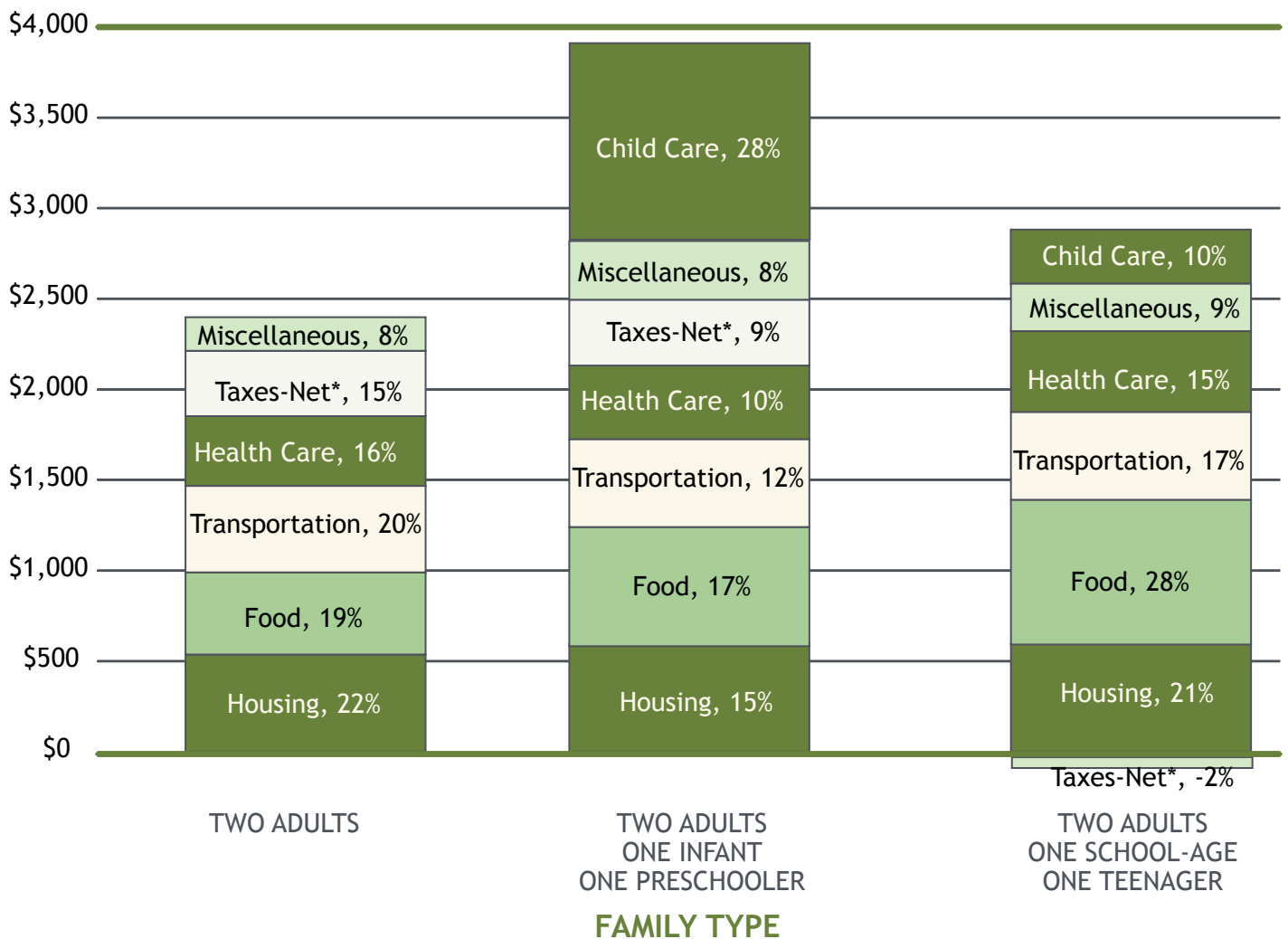
How do Family Budgets Change Over Time?

To illustrate how the proportions allotted to different basic needs change as family composition changes, **Figure 2** shows the proportion of income necessary to meet each basic need for a family in Prowers County, as the family grows. Figure 2 shows each monthly expense as a percentage of the total income necessary to be self-sufficient in Prowers County.

The first bar chart demonstrates the monthly budget when there are just two adults. Together, they need to earn a total of \$2,398 per month to make ends meet. For two adults with no children in Prowers County, just under one quarter of the Self-Sufficiency Standard goes towards housing while food and transportation each account for one fifth of the Standard. Net taxes account for 15% of the budget; since this childless family does not qualify for either of the child-

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

MONTHLY EXPENSES



* The two adult family is not eligible for any tax credits and therefore the Taxes-Net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 16% for the two adults with one infant and one preschooler and 14% for two adults with one school-age child and one teenager. However, with tax credits included, as in the Standard, both families receive money back, and the amount owed in taxes is reduced to 9% for the two adult, one infant and one preschooler family and to -2% for the two adult one school-age and one teenager family. Please see *Appendix A: Methodology, Assumptions, and Sources* for an explanation of the treatment of tax credits in the Standard.

related taxes, nor the income-contingent EITC, gross and net taxes are the same.

The second bar chart in Figure 2 shows how both the total and the proportions of the Standard that are spent on each basic need change when the family has expanded to include two young children (one infant and one preschooler). The total cost of basic needs increases to \$3,917 per month, and the proportions of income allotted to each basic need shifts. Families with two children (when at least one is under school-age) generally need to spend half of their income on housing and child care expenses alone. Indeed, child care alone accounts for over a quarter of the family’s budget and 43% of the Self-Sufficiency Standard goes towards child care and housing combined.

Food costs are 17% of total income, much lower than the 33% assumed by the methodology of the Federal Poverty Level, and more similar to the national average expenditure on food, which was 13% in 2009.⁵

Health care takes up a smaller proportion of the family budget at 10% of total income, including both the employee’s share of the health care premium, and out of pocket costs.⁶

Net taxes for the family now reflect a tax burden, that would be 16%, but is reduced to 9% with the offsetting effects of the child care and child tax credits. Note that tax credits are treated as if they were received monthly, although credits are generally not received until the following year when taxes are filed. If it were assumed, as is generally the case for most families, that tax credits are received annually in

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

a lump sum, then the monthly tax burden would be 16% of the total costs for this family.

As children grow older and no longer need as much child care, the family’s budget shifts again. The third bar in Figure 2 demonstrates the proportion of income spent on each basic need for a family with a school-age child and a teenager in Prowers County. The total cost of basic needs drops to \$2,836 per month; the decreased amount for child care for the school-age child accounts for just 10% of the Self-Sufficiency Standard for this family type, a much smaller proportion of the family’s budget than was necessary when the children were younger. In contrast, food accounts for a larger proportion of the budget, at 28%, in part due to increased food costs for the teenager.

Net taxes are shown as -2% of the family’s budget, as the family is eligible for more in tax credits than they owe in taxes. Note that tax credits are treated as if they were received monthly, although credits are generally not received until the following year when taxes are filed. If it were assumed, as suggested above, that tax credits are received annually in a lump sum, then the monthly tax burden would be 14% of the total costs for two adults with one school-age child and one teenager.

How do Colorado Cities Compare to Other States?

The cost of living varies geographically not only in Colorado but geographically across the United States. In **Figure 3**, the Self-Sufficiency Standard for families with one parent, one preschooler, and one school-age child in Denver and Grand Junction is compared to the Standard for several other places: Atlanta, GA; Laramie, WY; Indianapolis, IN; Nashville, TN; Oklahoma City, OK; Phoenix, AZ; Seattle, WA; and Washington, DC.⁷

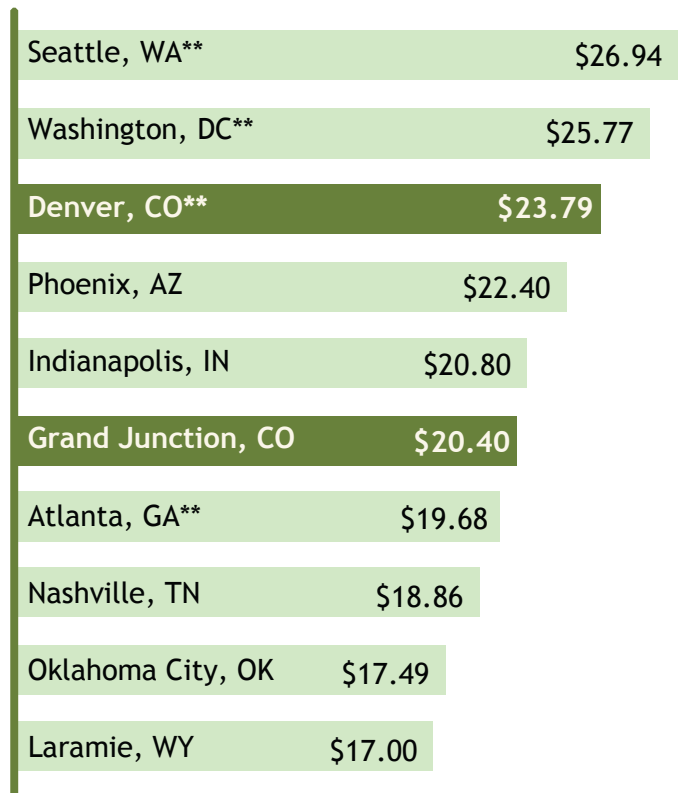
- The places compared in Figure 3 require full-time year-round wages between \$17 and \$27 per hour for this family type to be self-sufficient.
- Denver, where the adult needs to earn \$23.79 per hour to be self-sufficient, is most comparable to Phoenix, AZ. Seattle and the District of Columbia are the only places in this comparison that requires a higher Self-Sufficiency Wage than Denver.
- Grand Junction is most comparable to Indianapolis and Atlanta. In Grand Junction, the adult must earn a wage of \$20.40 per hour to be self-sufficient. Grand Junction is more expensive than Atlanta, Nashville, Oklahoma City, and Laramie.

The differences in the Self-Sufficiency Wages represent the variation in the costs of meeting basic needs throughout urban areas in the United States. Housing costs in particular vary drastically (e.g. in Denver a two bedroom unit is \$916 per month compared to \$658 per month in Laramie, WY).

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

.....
DENVER WHERE THE ADULT NEEDS TO EARN \$23.79 PER HOUR TO BE SELF-SUFFICIENT, IS MOST COMPARABLE TO PHOENIX, AZ.

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



HOURLY SELF-SUFFICIENCY WAGE

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

**Wage calculated assuming family uses public transportation.

the assumed private transportation may find their cost of living is lower than that reflected in the Self-Sufficiency Standard.

While Denver and especially Grand Junction are less expensive than some other places with which they have been compared, families with one adult, one preschooler, and one school-age child in Denver require hourly wages that are over three times the (and in Grand Junction two and a half times) Colorado minimum wage of \$7.36 per hour to meet their basic needs.

How Does the Self-Sufficiency Standard Compare to Other Benchmarks of Income?

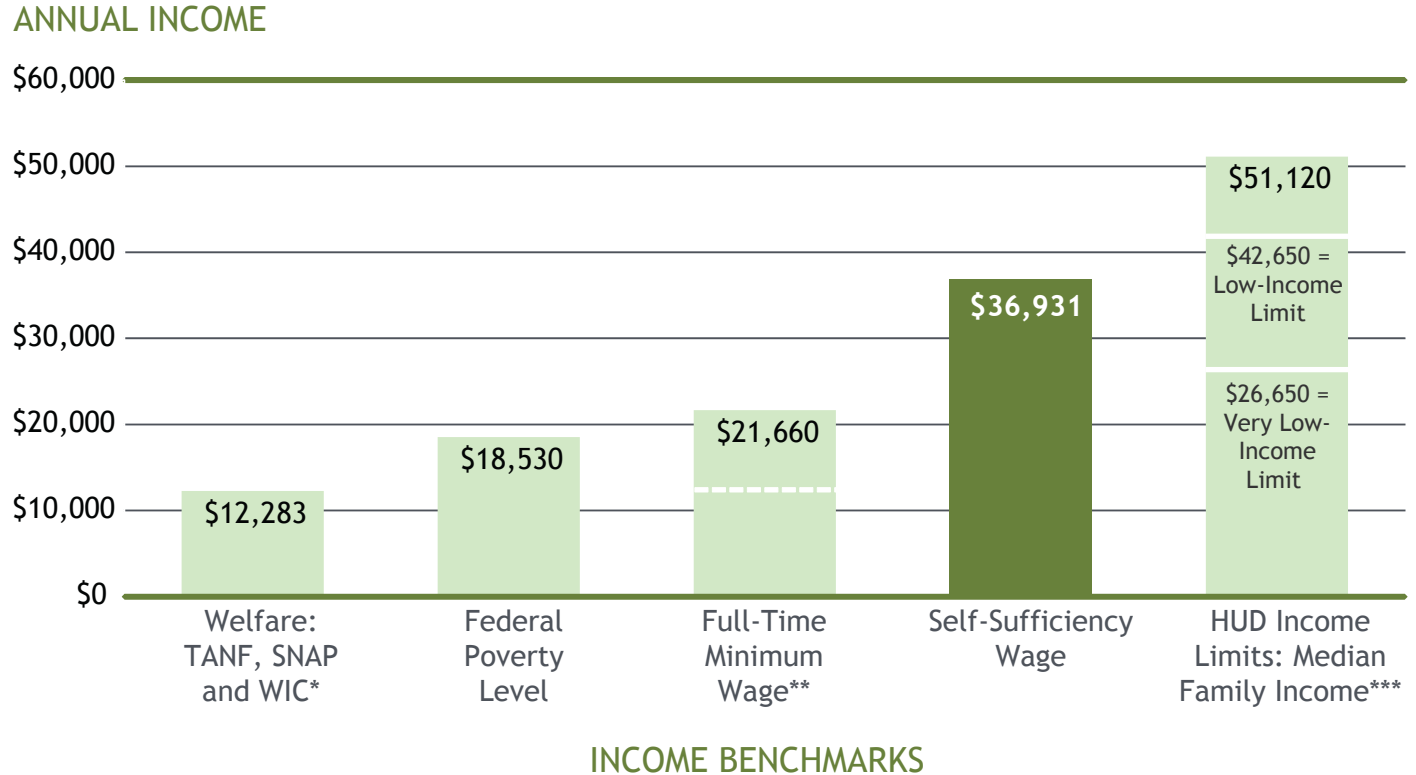
To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In **Figure 4**, a comparison is made between the Logan County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child and the following income benchmarks for three-person families:

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

However, none of the benchmarks are as specific as the Self-Sufficiency Standard in terms of age and number of children and/or geographic location. Note that this set of benchmarks is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a progression that takes place over time. As indicated in the fourth bar from the left in Figure 4, the Self-Sufficiency Wage for this family type in Logan County is \$36,931 per year.

TANF, SNAP AND WIC. The first bar on the left in Figure 4 illustrates income provided by the basic public assistance package, including the cash value of SNAP (formerly food stamps), WIC, and TANF, assuming no other income. The

Figure 4. The Self-Sufficiency Standard Compared to Other Benchmarks, 2011
One Adult, One Preschooler, and One School-age Child
 Logan County, CO 2011



* The TANF benefit amount is \$5,544 annually or \$462 per month, the SNAP benefit amount is \$6,312 annually or \$526 per month, and the WIC benefit amount is \$427 annually or \$35.56 per month for a family of three in Colorado.
 **The Colorado minimum wage is \$7.36 per hour. This amounts to \$15,544 per year; however, assuming this family pays federal, state, and city taxes and receives tax credits, the net yearly income would be a larger amount, \$21,660 as shown. The dashed line shows the annual income received after accounting for taxes (\$14,666) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.
 *** The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for FY 2011.

total public assistance package amounts to \$12,283 per year for three-person families in Colorado. This public assistance package is just 33% of the Self-Sufficiency Standard for a three-person family in Logan County and is 66% of the FPL for a three-person family.

FEDERAL POVERTY LEVEL. According to the Federal Poverty Level, a family consisting of one adult and two children would be considered “poor” with an income of \$18,530 annually or less—regardless of where they live, or the age of their children. The FPL for three-person families is just 50% of the Self-Sufficiency Standard for families with one adult, one preschooler, and one school-age child living in Logan County.

Statewide, the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child, ranges from 162% of the FPL in Kit Carson County to 359% of the FPL in Pitkin County. Table C-1 in *Appendix C: Federal Approaches to Measuring Poverty* details the percentage of the FPL needed to meet basic needs by county for several family types.

MINIMUM WAGE. Colorado’s 2011 minimum wage is \$7.36 per hour. A full-time minimum wage worker earns \$15,544 per year. After subtracting payroll taxes (Social Security and Medicare) and adding tax credits when eligible, a working parent with one preschooler and one school-age child would have a net cash income of \$21,660 per year. This amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

A full-time job paying the minimum wage provides 59% of the amount needed to be self-sufficient for this family type

in Logan County if the family receives all of the tax credits for which they might be eligible. However, if it is assumed that the worker pays taxes monthly through withholding, but does not receive tax credits on a monthly basis (as is true for most workers), her take-home income would be \$14,666 during the year, shown by the dashed line on the third bar. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 40% of the Self-Sufficiency Standard for this family type in Logan County.

MEDIAN FAMILY INCOME LIMITS. Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The U.S. Department of Housing and Urban Development (HUD) uses area median family income to calculate income limits to assess families’ needs for housing assistance. The Fiscal Year 2011 HUD median income for a three-person family in Logan County is \$51,120 annually.⁸ HUD income limits define “low income” three-person families in Logan County as those with incomes between \$26,650 and \$42,650, while those considered “very low income” have incomes between \$16,000 and \$26,650, and those with incomes below \$16,000 are considered “extremely low income.” The Self-Sufficiency Standard of \$36,931 for this family type in Logan County is below the HUD “low income” limit but above the HUD “very low income limit”, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Logan County.

How has the Standard Changed Over Time in Colorado?

In the decade since the Standard was first calculated, how have costs changed in Colorado? To answer this question, this section explores how the Self-Sufficiency Standard overall, as well as specific costs have changed since the first data was calculated in 2001 and since the previous update in 2008. This section concludes with a look at how the increase in the Self-Sufficiency Standard compares to the CPI (Consumer Price Index), which is the official rate of inflation.

CHANGE BETWEEN 2001 AND 2011. Figure 5 depicts changes in the cost of living by county over the past decade by comparing the 2001 and 2011 Colorado Self-Sufficiency Wages for one adult, one preschooler, and one school-age child. Note that data for Broomfield County did not yet exist when the 2001 Self-Sufficiency Standard data was calculated and is therefore not considered in this analysis.

Figure 5 shows that the Self-Sufficiency Standard has increased in all Colorado counties over the past decade for this three-person family (one adult, one preschooler, and

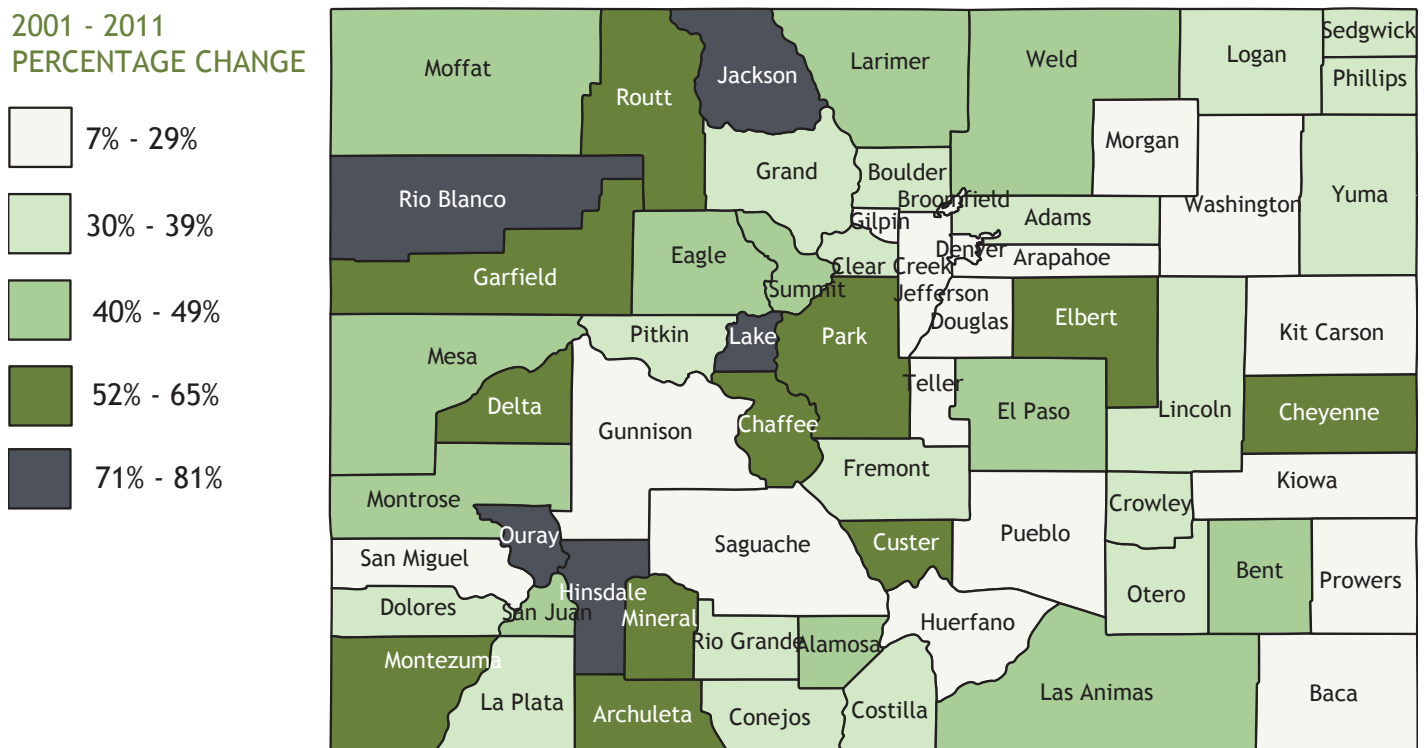
.....
DESPITE THE FINANCIAL CRISIS, THE COST OF MEETING BASIC NEEDS HAS INCREASED IN MOST COUNTIES IN COLORADO

one school-age child) by an average of 41%, or an average of 4.1% per year. The largest increases in the Standard (between 71%-81%) are found in the western Colorado counties of Hinsdale, Jackson, Lake, Ouray, and Rio Blanco.

Not all the costs that make up the Self-Sufficiency Standard increased at the same rate, however, over the decade. Table 3 shows the average increase in each of the costs statewide, and provides one example of how the actual amount of costs have changed for each basic need since 2001 for one family type—adult, one preschooler, and one school-age child—in Larimer County.

Statewide, the greatest percentage increase was in health care costs, which rose on average 55% for this family type.

Figure 5. Percentage Change in the Self-Sufficiency Standard for Colorado between 2001 and 2011
 One Adult, One Preschooler and One School-age Child, CO 2011



Gilpin and Clear Creek counties experienced the lowest percentage change in health care costs (37%) while the counties of Moffat, Lake, and Rio Blanco experienced the greatest percentage change (85%). In Larimer County, the cost of health care had the second highest percentage increase of all the basic needs, rising 50% from \$246 to \$369 per month.

Child care costs increased at a rate somewhat higher than the overall Standard, 47% compared to 41%. The rate of change varied from a low in Morgan County (-4%) to a high in Delta County (114%). In Larimer County, child care increased by 54%, higher than the statewide average, from \$913 2001 to \$1,410 in 2011.

The average change in food costs was 38% statewide and 39% in Larimer County. Overall, food cost experienced the least amount of variation (29% - 49%) across the state than any other cost. This may be reflecting the incorporation of ACCRA data into the calculation of food costs, making estimates of food costs more accurate and geographically specific than was possible in 2001.

Housing costs increased on average by 31% statewide, less than the overall increase in the Standard (41% versus 31%). However, there was much variation between counties. The cost of housing actually decreased in San Miguel County by -14% while in Park County housing increased by 131%. In Larimer County, housing increased by 21% from \$704 to \$849.

Transportation costs only increased 9% on average in counties that rely on private transportation for getting to and from work, but decreased in Denver and Pitkin counties since public transportation was not assumed in 2001 for these two counties, but is assumed in 2011. With an 8% increase, Larimer County experienced a similar change as the average statewide rate.

Over the decade taxes increased more than the overall increase in costs, by 74%, as increased costs push some families into higher tax brackets. However, the average amount of tax credits received by this family type also increased at a high rate (54%). Federally, policy changes expanded tax credits considerably since 2001. In Colorado, however, the state Earned Income Tax Credit and state Child Tax Credit are only available in years with a budget

Table 3. Percent Change in the Self-Sufficiency Standard Over Time, 2001-2011
Larimer County, CO: *One Adult, One Preschooler, and One School-age Child*

COSTS	2001	2011	PERCENT CHANGE 2001-2011	STATEWIDE PERCENT CHANGE 2001-2011
Housing	\$704	\$849	21%	31%
Child Care	\$913	\$1,410	54%	47%
Food	\$379	\$526	39%	38%
Transportation	\$225	\$243	8%	9%
Health Care	\$246	\$369	50%	55%
Miscellaneous	\$247	\$340	38%	37%
Taxes	\$516	\$815	58%	74%
Total Tax Credits*	(\$163)	(\$267)	63%	54%
SELF-SUFFICIENCY WAGE				
MONTHLY	\$3,066	\$4,286	40%	41%
ANNUAL	\$36,797	\$51,435		
LARIMER COUNTY MEDIAN EARNINGS**	\$24,034	\$25,941	8%	13%

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

** Larimer County Median Earnings: 2011: U.S. Census Bureau, American Community Survey (ACS). 2007-2009. Detailed Tables. B20002. "Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, Larimer County," <http://factfinder.census.gov> (accessed June 2, 2011). 2011 median earnings are based on 2009 data (the latest available) updated using the Consumer Price Index (CPI). 2001: U.S. Census Bureau, Census 2000 Summary File 3, "P85. Median Earnings in 1999 (Dollars) by Sex for the Population 16 Years and Over with Earnings," <http://factfinder.census.gov> (accessed June 2, 2011). 2001 median earnings are based on 1999 data and updated using the CPI. U.S. Department of Labor, Bureau of Labor Statistics. Consumer Price Index." West Region All Items, 1982-1984=100-CUUR0400SA0," <http://data.bls.gov/cgi-bin/survey/most?cu> (accessed August 1, 2011).

surplus and these tax credits are thus reflected in the 2001 Standard but not in the 2011 Standard. In Larimer County, taxes increased from \$516 to \$815 and tax credits increased by \$104, which is important, but not enough to offset local/state tax increases.

Overall, statewide median earnings grew by about 13% for the decade, less than a third of the overall increase in costs over the decade (41%). The contrast is even sharper in Larimer County: the Self-Sufficiency Standard in Larimer County for one adult, one preschooler, and one school-age child increased over the past decade by over a third (from \$36,797 in 2001 to \$51,435 in 2011). Meanwhile, median earnings among workers in Larimer County increased only 8% (from \$24,034 in 2001 to \$25,941 in 2011). At both the statewide level and in our example county of Larimer, wages clearly have lagged behind the growth in costs.

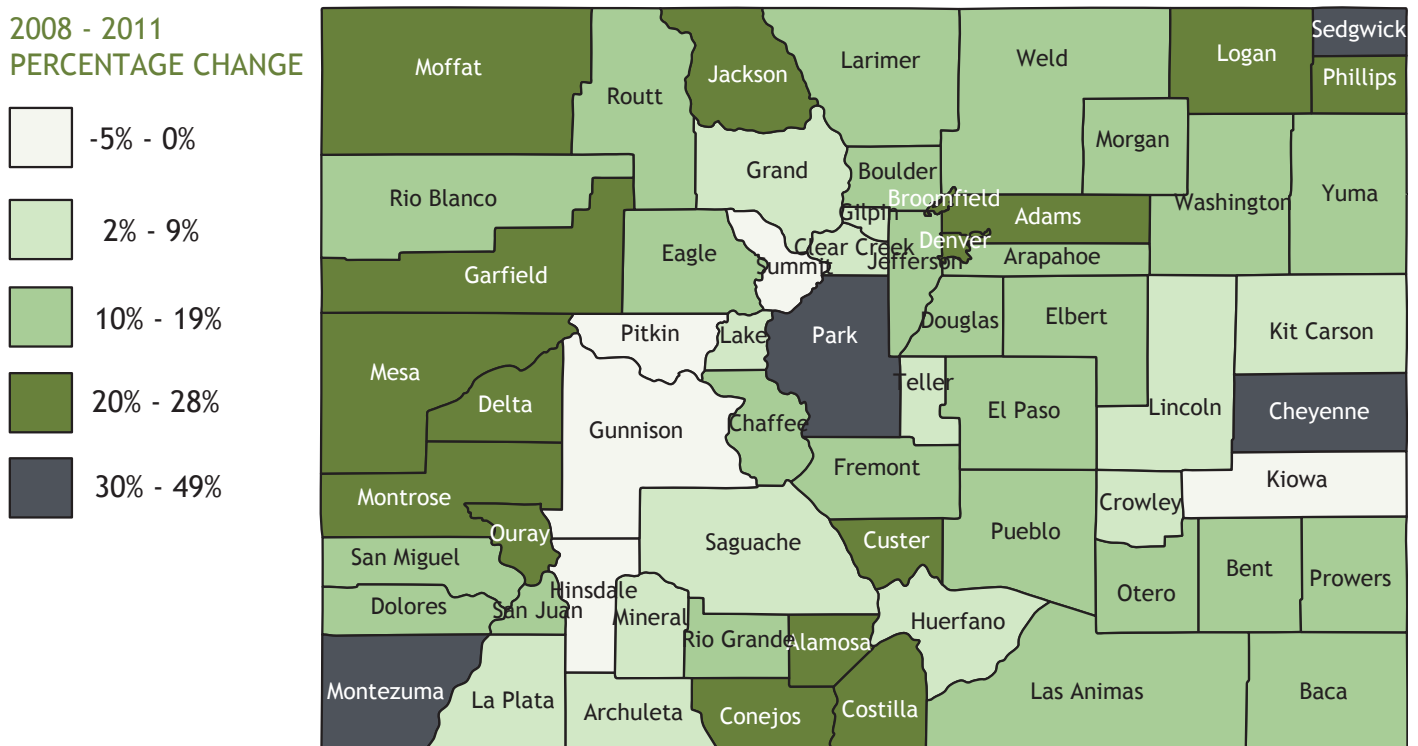
CHANGE BETWEEN 2008 AND 2011. As with the decade-long comparison above, most counties between 2008 and 2011 experienced an increase in the cost of living, increasing on average by 15% across Colorado counties for a family with one adult, one preschooler, and one school-age

child. This means that costs have increased in the last three years at slightly faster rates than over the decade as a whole (5.0% per year compared to 4.1% per year).

As shown in **Figure 6**, the largest increases (30%-49%) over the past three years were scattered across the state from Montezuma County in the southwest, Park County in the center, Cheyenne County in the central east, and Sedgwick County in the northeast. The largest group of counties has had increases between 10% and 19%, similar to the statewide average. Thirteen counties had modest increases of 2%-9% in the overall cost of living over the past three years. Just five counties have seen a decrease or no change in the cost of living over the past three years (the mountain counties of Hinsdale, Gunnison, Pitkin, and Summit, and Kiowa County in the east).

Not only was there variation between counties in the amount of overall increase (or decrease) in the cost of living over the past three years, but there also was variation in the rate at which different costs increased or decreased, depending on the county and the specific cost.

Figure 6. Percentage Change in the Self-Sufficiency Standard for Colorado between 2008 and 2011 One Adult, One Preschooler and One School-age Child, CO 2011



On average, the cost of child care increased more than any other basic need since 2008, increasing in all Colorado counties at an average rate of 25%. However, there was a wide range in changes, from 96% (Cheyenne County), to the seven counties who experienced decreases in the cost of child care of -0.2% to -15% (Clear Creek and Gilpin counties, plus the five counties above that experienced overall decreases in the Standard).

The cost of housing had the second highest percentage increase, growing by 10% on average, similar on an annual basis to the decade-long trend. Only two counties—El Paso and Teller counties—experienced slight decreases in the cost of housing indicating that the mortgage crisis did not result in lower rental costs.

Health care increased by 6% on average across the state. Since health care costs had the highest cost increase over the decade, this indicates that the increase in health care costs have slowed down in the past three years across Colorado. Transportation costs also increased on average by 6%, but if the with public transportation assumed are excluded (Denver, Eagle, and Pitkin counties), the average cost of transportation shows no change.

Food costs changed slightly by an average of 2% since 2008. Almost all counties in Colorado changed at about this rate.

While some places experienced unusually high increases or decreases in specific needs compared to the statewide average, these sometimes offset each other. For example, Pueblo County experienced an average increase in child care costs but less than average increase in housing costs (5% compared to the average of 10%), so that overall the cost of living for this family type increased by 15%, the same as the statewide average.

Overall, the trends of falling house prices and declining earnings characterized by the Great Recession might lead one to expect falling costs. While this was true for some costs, such as transportation, in most places major costs such as housing, child care, and food typically increased. Thus, these data show that in reality, the cost of meeting most basic needs has increased in most counties in Colorado over the last three years, resulting in an overall 15% increase in the Standard across Colorado. At the same time, according to the most recent Bureau of Labor

Statistics occupational employment and wage estimates, annual wages increased by less than 5% between May 2008 and May 2010.⁹

COMPARING THE STANDARD WITH THE CONSUMER PRICE INDEX

Basic costs for families earning self-sufficient wages have clearly increased over the past decade in Colorado, and even in the last three years in most places. However, how does this compare with official inflation rates? We examine this question in **Figure 7** by comparing the changes in the Self-Sufficiency Standard in Boulder County, Garfield County, and Pueblo County for one adult, one preschooler, and one school-age child to the rate of inflation as measured by the U.S. Department of Labor’s Consumer Price Index (CPI) over the past decade. The CPI is a measure of the average changes in the prices paid by urban consumers for goods and services. Since the CPI does not incorporate taxes or tax credits, for comparison purposes these items have been taken out of the Standard.

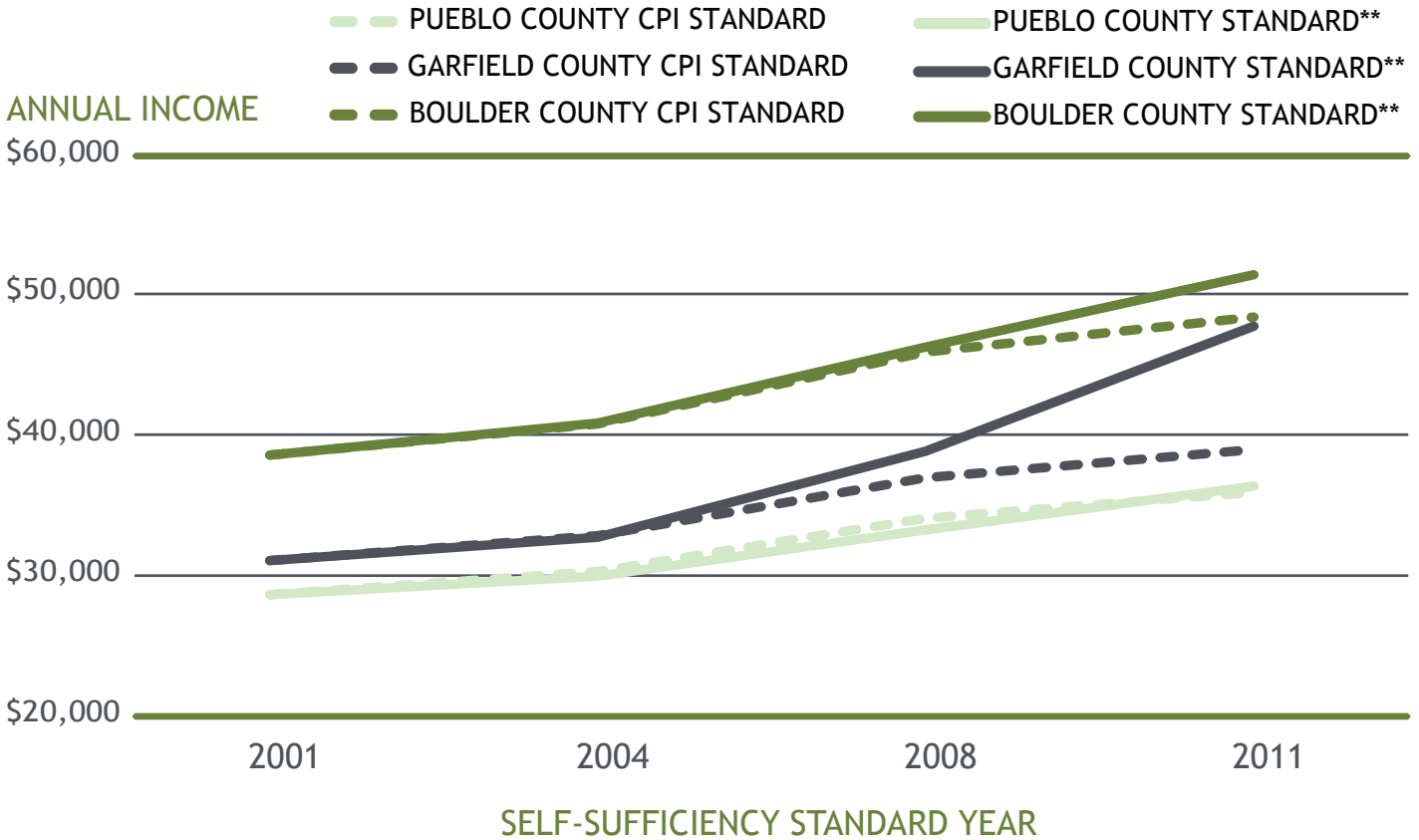
When the 2001 Self-Sufficiency Standard for Boulder County (\$38,562 per year without taxes/tax credits) is inflated using the Western Region Consumer Price Index, the amount estimated to meet basic needs in 2011 is \$48,351 per year.¹⁰ Using the CPI results in a 25% change in the cost of basic needs since 2001. When calculated without the inclusion of tax credits and taxes, the actual 2011 Boulder County Standard is \$51,354 per year for this family type, a 33% increase over the last decade. In Garfield County, when the 2001 Standard (\$31,061 per year without taxes/tax credits) is inflated to 2011 using the CPI the estimated cost of meeting basic needs is \$38,945. The actual Standard for 2011 is \$47,701 in Garfield County—a 54% increase in the cost of living compared to a 25% change when using the CPI. Pueblo County, on the other hand, experienced a

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TRACKING COSTS USING THE CPI UNDERESTIMATES THE REAL INCREASES IN COSTS FACED BY COLORADO FAMILIES...LEAVING THEM THOUSANDS OF DOLLARS SHORT OF WHAT THEY NEED TO BE SELF-SUFFICIENT.

Figure 7. CPI*-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2001-2011

Boulder County, Garfield County, and Pueblo County

One Adult, One Preschooler, and One School-age Child



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items, 1982-84=100-CUURA101SAO," <http://data.bls.gov/cgi-bin/survey/most> (accessed June 2, 2011).

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

change only slightly greater than the CPI (27% compared to 25%).

In sum, Figure 7 demonstrates that the rate of inflation as measured by the CPI significantly underestimates the rising costs of basic needs in most places; instead of rising by 25%, costs rose by 54% in Garfield County, 33% in Boulder County, and 27% in Pueblo County. Indeed, for this family type in Garfield County, when the Standard is updated using the CPI, the official measure of inflation underestimates the increase in costs for this family type in Garfield County by nearly \$9,000 during the past decade. That is, tracking costs using the CPI underestimates the real increases in costs faced by Colorado families at this level,

leaving them thousands of dollars short of what they need to be self-sufficient.

It should be pointed out that the CPI reflects price changes across the income spectrum, and it also reflects all goods and services. Some of those goods and services, such as computers, cell phones and air plane tickets, have substantially decreased in price. In contrast, the Standard is more narrowly focused. It includes just the basic costs, such as housing, food, health care, and child care (with a small allotment for miscellaneous necessary items). The Standard also only examines costs at a minimally adequate level, not at all income levels.

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

Given how much is needed to meet basic needs for Colorado families, how many Colorado occupations provide a self-sufficiency level income?

Table 4 below compares the median wages of Colorado's ten most common occupations (by number of employees) to the Self-Sufficiency Standard.¹¹ (The Standard used here is for one parent, one preschooler, and one school-age child in Larimer County, which is \$24.35 per hour and \$51,435 per year.) 20% of all Colorado workers are employed in the ten most common occupations. Six out of ten of the median wages of the top occupation groups are below the Self-Sufficiency Standard for this family type in Larimer County. Indeed, all of Colorado's top occupations below the Standard have median earnings that less than two thirds of the Standard for a Larimer County family with one adult, one preschooler, and one school-age child.

Working as a retail salesperson is the most common Colorado occupation—representing 3% of all Colorado

workers. With median hourly earnings of \$11.23 per hour (median annual earnings of \$23,358), the top occupation in Colorado provides workers with earnings that are less than half of the Standard for this family type in Larimer County.

Among Colorado's top ten occupations, waiters and waitresses have the lowest median earnings of \$8.93 per hour (\$18,573 per year), only slightly above Colorado's minimum wage and only 36% of the Standard for this family type in Larimer County.

Four of the top occupations—registered nurses, general and operations managers, business operations specialists, and sales representatives (wholesale and manufacturing)—yield earnings that are above the minimum required to meet basic needs in Larimer County for this three-person family. Registered nurses in Colorado have a median income that is 132% of the Self-Sufficiency Standard for this family type in Larimer County and is the fourth most common occupation in Colorado.

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

OCCUPATION TITLE	NUMBER OF EMPLOYEES	Hourly Median Wage	Annual Median Wage*	Percent of Standard ¹
ALL OCCUPATIONS	2,157,690	\$18.19	\$37,836	74%
Retail Salespersons	73,190	\$11.23	\$23,358	45%
Secretaries and Administrative Assistants Except Legal Medical and Executive	54,600	\$16.20	\$33,700	66%
Cashiers	44,450	\$9.45	\$19,644	38%
Registered Nurses	41,960	\$32.73	\$68,089	132%
Waiters and Waitresses	41,920	\$8.93	\$18,573	36%
Customer Service Representatives	40,590	\$15.50	\$32,238	63%
General and Operations Managers	39,790	\$47.16	\$98,084	191%
Business Operations Specialists All Other	36,530	\$31.38	\$65,269	127%
Janitors and Cleaners Except Maids and Housekeeping Cleaners	34,560	\$10.75	\$22,370	43%
Sales Representatives Wholesale and Manufacturing Except Technical and Scientific Products	31,980	\$26.05	\$54,197	105%
¹ SELF-SUFFICIENCY STANDARD FOR ONE ADULT, ONE PRESCHOOLER, AND ONE SCHOOL-AGE CHILD IN LARIMER COUNTY		\$24.35	\$51,435	100%

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

Source: US Department of Labor, "May 2010 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed June 2, 2011).

..... •

SIX OF COLORADO’S TEN MOST COMMON OCCUPATIONS HAVE WAGES THAT ARE BELOW THE MINIMUM LEVEL OF SELF-SUFFICIENCY.

..... •

Six of Colorado’s ten most common occupations pay wages that are below the minimum level of self-sufficiency. In addition, most job losses of the Great Recession were in higher-wage industries yet as the economy recovers the most job gains have been in lower-wage industries.¹² Such families cannot afford their housing, food, and child care, much less other expenses, and are forced to choose between basic needs. This analysis of the wages of the most common Colorado occupations demonstrates that the economic insecurity faced by so many Colorado workers is not a reflection of a lack of work effort but simply that wages are too low in many Colorado occupations.

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

Closing the Wage Gap: Reducing Costs

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

Work supports include programs such as:

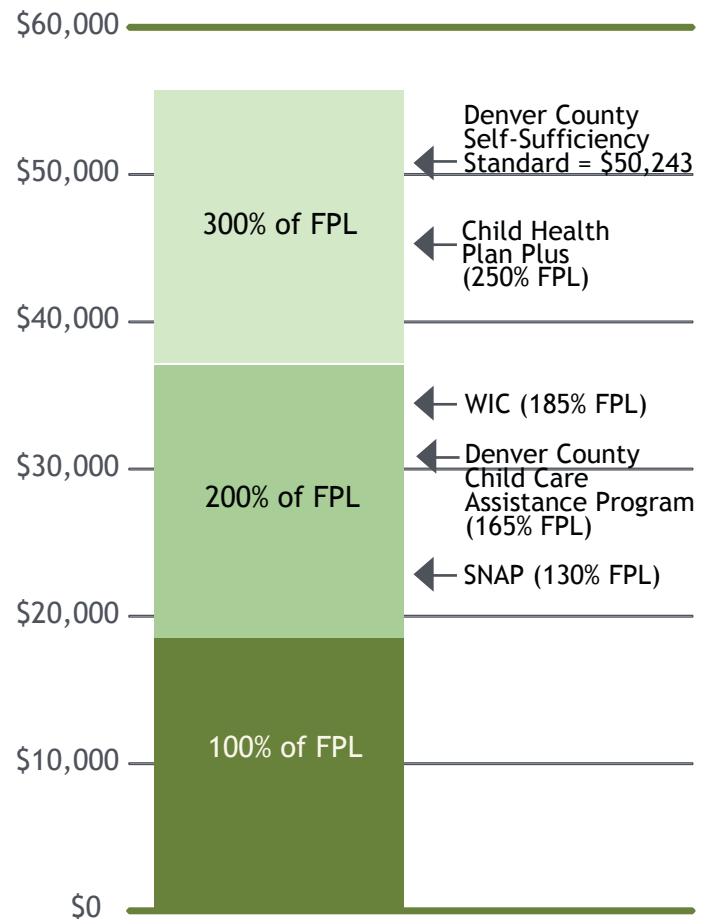
- child care assistance;
- health care (Medicaid and Colorado’s Children’s Health Insurance Program—Child Health Plan *Plus*);
- food assistance (the Supplemental Nutrition Assistance Program [SNAP], formerly known as the Food Stamp Program, and the Women, Infants and Children [WIC] Program); and
- housing assistance (including Section 8 Housing Choice Vouchers and public housing).

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

Table 5 provides a summary of work supports, child support, and tax credits modeled in this section. **Figure 8** shows the income eligibility levels for work supports modeled in this section compared to the Self-Sufficiency Standard for the family type and place—one adult, one preschooler, and one school-age child in Denver County. Note that the eligibility levels for all programs are below the Self-Sufficiency Standard, some considerably below.

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

Figure 8. Eligibility Levels for Colorado Work Supports
One Adult, One Preschooler, and One School-age Child
 Denver County, CO 2011



THE IMPACT OF WORK SUPPORTS AND CHILD SUPPORT ON COSTS

Without any work (or other) supports to reduce costs, to be economically secure, one parent with one preschooler, and one school-age child living in Denver County needs to earn \$4,187 per month (see Column #1 **Table 6**). However, with the help of work supports, meeting basic needs is attainable at a variety of reduced wage levels as demonstrated in **Table 6**, depending on the supports received. In Columns #2-#6 of **Table 6**, the work supports modeled are listed in the column headings and monthly costs that have been reduced by work supports are indicated with bold font in the table.

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

WORK SUPPORT PROGRAM	BENEFIT	INCOME ELIGIBILITY
CHILD CARE ASSISTANCE (COLORADO CHILD CARE ASSISTANCE PROGRAM [CCCAP])	Child care costs are reduced to a monthly co-payment which is dependent on income level, family size, and number of children. There is currently a waitlist for child care assistance in Denver County.	Eligibility for Colorado Child Care Assistance Program is set by each county, but must be between 130% and 225% of the FPL. In Denver County, a family of three is eligible with income below 165% of the FPL, recently reduced from 225% of FPL.
HOUSING ASSISTANCE (SECTION 8 HOUSING CHOICE VOUCHERS AND PUBLIC HOUSING)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are 80% of area median income. However, due to limited funding most new program participants must have income below 30% of area median income.
MEDICAID	Health care benefits are fully subsidized.	Adult parents: income up to 100% FPL. Pregnant and post-partem women: income up to 185% FPL. Children under 5: income up to 133% FPL. Children 6-18: income up to 100% FPL.
CHILDREN'S HEALTH INSURANCE PROGRAM (CHILD HEALTH PLAN PLUS [CHP+])	Health care benefits for children under 19 years of age and pregnant women. No monthly premiums. There is an annual enrollment fee of \$25 for one child and \$34 for two or more children. There are co-payments between \$2-\$15 for non-preventative care visits, such as emergency visits.	Families are eligible with income up to 250% of the FPL.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP, FORMERLY FOOD STAMP PROGRAM)	Maximum benefit for a family of 3: \$526 per month. Maximum benefit for a family of 4: \$668 per month. Average SNAP benefit per household in Colorado is \$325.09 per month.	Families must earn gross income less than 185% of the FPL to be eligible and must also meet net income (gross income minus allowable deductions) guidelines.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$35.56 in Colorado for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPL.
CHILD SUPPORT	Average payment is \$209 per month in Colorado.	No income limit.
FEDERAL TAX CREDITS		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with 1 child: \$3,094 per year. Maximum benefit for families with 2 children: \$5,112 per year. Maximum benefit for families with 3+ children: \$5,751 per year.	1 child: up to \$36,052 for single parent or \$41,132 if married 2 children: up to \$40,964 for single parents or \$46,044 if married 3+ children: up to \$43,998 for single parents or \$49,078 if married.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	Credit is 20%-35% of child care costs depending on income level with maximum amount of child care costs of \$3,000 for one child and up to \$6,000 for two or more children. Credit is nonrefundable.	No income limit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child.	Married filing jointly: up to \$110,000. Head of Household: up to \$55,000. All others: up to \$75,000. Refundable portion limited to earnings over \$3,000.
STATE TAX CREDITS		
COLORADO STATE EARNED INCOME TAX CREDIT (EITC)	10% of the Federal EITC benefit during years when Colorado has a qualified budget surplus.	The state EITC is only available in tax years with a qualified surplus. It has not been available since the 2001 tax year.
COLORADO STATE CHILD CARE TAX CREDIT (CCTC)	The Colorado Child Care Tax Credit is a percent of the Federal Child and Dependent Care Tax Credit claimed, depending on income. For the 2010 tax year the Colorado Child Care Tax Credit was: 50% of the federal credit with income below \$25,000, 30% of the federal credit with income between \$25,00-\$35,000, and 10% of the federal credit with income between \$35,000-\$60,000.	Federal adjusted gross income must be less than \$60,000 to qualify for the state credit. During tax years with a qualified surplus the tax credit increases.

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

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

THE SELF-SUFFICIENCY STANDARD (COLUMN #1).

Column #1 of Table 6 shows the Self-Sufficiency Standard without the assistance of any work (or other) supports to reduce costs for families with one adult, one preschooler, and one school-age child living in Denver County. This family type has monthly child care expenses of \$1,418 and monthly housing costs of \$916. The adult in this family must earn a Self-Sufficiency Wage of \$4,187 per month or \$23.79 per hour working full-time to meet the family's basic needs without the help of public or private assistance.

CHILD SUPPORT (COLUMN #2).

The average amount received by families participating in the Child Support Enforcement Program in Colorado is \$209 per month (see Column #2).¹³ Adding child support reduces the wage needed by this parent to meet basic needs to \$3,987 per month and \$22.65 per hour. Note that child support reduces the wages needed by more than the amount of child support alone because it also reduces taxes. Child support payments from absent, non-custodial parents can be a valuable

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

One Adult, One Preschooler, and One School-age Child: Denver County, CO 2011

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

	#1	#2	#3	#4	#5	#6
	SELF-SUFFICIENCY STANDARD	CHILD SUPPORT	CHILD SUPPORT, HOUSING & CHILD CARE	CHILD SUPPORT, CHILD CARE, [SNAP]/ WIC* & TRANSITIONAL MEDICAID	CHILD SUPPORT, CHILD CARE, [SNAP]/WIC, CHP+	CHILD SUPPORT, CHILD CARE, SNAP/WIC, CHP+, HOUSING
MONTHLY EXPENSES:						
Housing	\$916	\$916	\$750	\$916	\$916	\$493
Child Care	\$1,418	\$1,418	\$339	\$270	\$288	\$287
Food	\$518	\$518	\$518	\$482	\$482	\$203
Transportation	\$140	\$140	\$140	\$140	\$140	\$140
Health Care	\$349	\$349	\$349	\$0	\$132	\$132
Miscellaneous	\$334	\$389	\$389	\$389	\$389	\$389
Taxes	\$779	\$732	\$354	\$299	\$328	\$198
TOTAL MONTHLY EXPENSES (Net of Work Supports)	\$4,454	\$4,462	\$2,839	\$2,497	\$2,675	\$1,842
ADDITIONAL MONTHLY RESOURCES:						
Total Tax Credits**	(267)	(267)	(91)	(60)	(76)	(0)
Child Support	0	(209)	(209)	(209)	(209)	(209)
TOTAL ADDITIONAL MONTHLY RESOURCES	(267)	(475)	(299)	(268)	(284)	(209)
SELF SUFFICIENCY WAGE: (Total Monthly Expenses Minus Total Additional Monthly Resources)						
HOURLY	\$23.79	\$22.65	\$14.43	\$12.66	\$13.58	\$9.28
MONTHLY	\$4,187	\$3,987	\$2,539	\$2,229	\$2,391	\$1,633
ANNUAL	\$50,243	\$47,844	\$30,474	\$26,747	\$28,691	\$19,601
ANNUAL REFUNDABLE TAX CREDITS**:						
Total Federal EITC		\$0	\$2,209	\$2,994	\$2,584	\$4,499
Total Federal CTC		\$0	\$2,000	\$2,000	\$2,000	\$2,000

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Colorado. Assumes average monthly value of WIC benefit \$35.56 (FY 2010). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

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

addition to family budgets, even in cases where the non-custodial parent’s income is relatively low.

CHILD SUPPORT, CHILD CARE, AND HOUSING (COLUMN #3). As stated earlier, for families with young children, the cost of child care and housing alone often take up half of a family’s income. Since child care is one of the major expenses for families with children, the addition of a child care subsidy often provides the greatest financial relief of any single work support. Families with incomes up to 165% of the FPL are eligible for the Denver County child care assistance program.¹⁴ In Column #3, child care assistance reduces child care costs substantially from \$1,418 to a co-payment of \$339 per month. Additionally, a housing subsidy reduces the cost of housing from \$916 to \$750 per month. Thus (together with child support) child care and housing assistance reduces the amount this family type in Denver County needs to earn to \$2,539 per month to meet basic needs.

CHILD SUPPORT, CHILD CARE, SNAP, WIC, AND MEDICAID (COLUMN #4). For adults moving from welfare to work, child care assistance, food assistance, and Medicaid comprise the typical benefits “package”. Assuming transitional Medicaid covers all of the family’s health care expenses, health care costs are reduced from \$349 per month to zero in Column #4.¹⁵ Food costs are reduced from \$518 to \$482 per month with the additional resources provided by SNAP (families are eligible with income up to 130% of the FPL) and WIC (eligible with income up to 185% of the FPL) benefits.¹⁶ Child care assistance reduces the family’s child care copayment to \$270 per month, shown in Column #4. Medicaid, lower child care, and lower food costs together reduce the wage required to meet basic needs to \$2,229 per month. With the help of these crucial work supports, this Denver County family making the transition from public assistance (TANF) to self-sufficiency would be able to meet the family’s basic needs at a more obtainable starting wage of \$12.66 per hour.

CHILD SUPPORT, CHILD CARE, SNAP, WIC, AND CHILD HEALTH PLAN PLUS (COLUMN #5). When employers do not offer family health coverage, and if the family is ineligible for Medicaid, children in families with income up to 250% of the FPL are eligible for health insurance with no premiums through Child Health Plan

Plus (Colorado’s Children’s Health Insurance Program).¹⁷ Column #5 shows the same work support package as Column #4, except that instead of Medicaid for the whole family, Child Health Plan *Plus* has been substituted for the children. The adult in this family type still pays for the cost of her own health care (the premium of her employer-provided health insurance and her out-of-pocket costs). As a result, the family’s total monthly cost of health care in Column #5 is equal to the adult’s premium (plus her out of pocket costs) of \$132 per month. The cost of food stays at \$482 per month and the child care co-payment increases to \$288 per month. With the help of child care assistance, WIC, and Child Health Plan *Plus*, the parent needs to earn \$2,391 per month to meet basic needs.

CHILD SUPPORT, HOUSING, CHILD CARE, SNAP, WIC, AND CHILD HEALTH PLAN PLUS (COLUMN #6). Comparing Column #5 to Column #6 shows how much housing assistance can help families with limited income meet basic needs. By reducing the cost of housing to 30% of income, housing costs drop from \$916 to \$493 per month.¹⁸ With the full benefit package, a parent with one preschooler and one school-age child living in Denver County can meet

TREATMENT OF TAX CREDITS IN THE MODELING OF WORK SUPPORTS

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

basic needs with an income of \$1,633 per month or \$9.28 per hour.

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

USING WORK SUPPORTS TO INCREASE WAGE ADEQUACY

While Table 6 shows how child support and work supports reduce the wage needed, **Figure 9** starts with specific wages and asks “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?” Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet 100% of the family’s basic needs. Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the Standard for their family type and location. However, wage adequacy can also be achieved by reducing the costs of basic needs through the help of work supports (subsidies).

As a parent transitions from a low-wage job to a job paying self-sufficient wages, work supports help close the gap between actual wages and how much it takes to meet basic needs. Modeling the same family as Table 6 (one parent with one preschooler and one school-age child in Denver County), Figure 9 shows the impact of work supports on wage adequacy as the parent’s income increases from the median earnings of women with less than a high school diploma up to the median earnings of women with a graduate or professional degree. The dark dashed line provides a “baseline,” demonstrating the adequacy of wage levels without work supports (wages only). Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as

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IN DENVER COUNTY, WOMEN WHO GRADUATED HIGH SCHOOL EARN NEARLY \$8,000 MORE PER YEAR THAN WOMEN WHO DID NOT GRADUATE

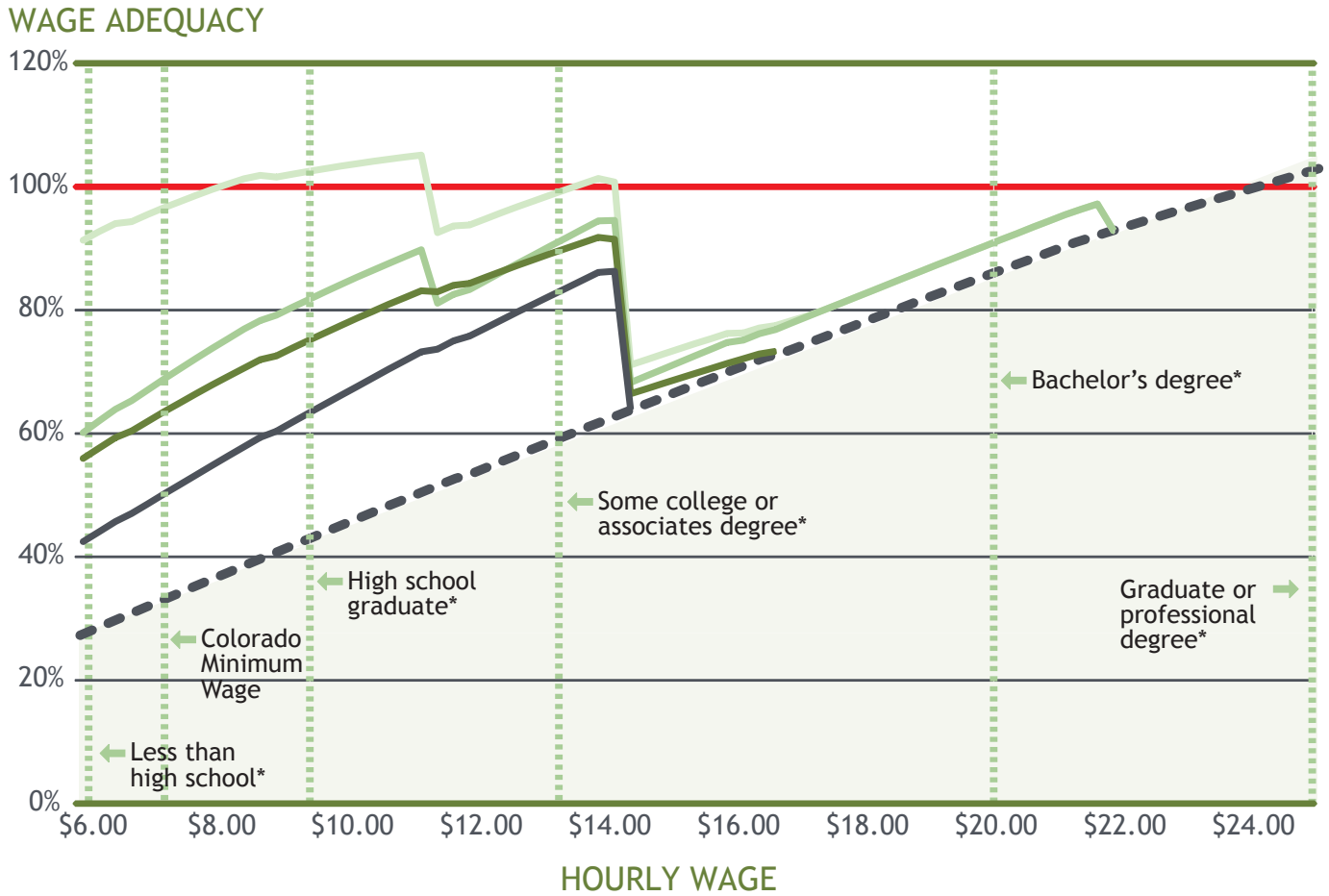
a result of each combination of work supports. For further information, see *Appendix E: Modeling the Impact of Work Supports on Wage Adequacy* for a detailed table of the exact amounts of each work support modeled in the figure.

LESS THAN HIGH SCHOOL. The median earnings for women in Denver County who did not graduate from high school is \$12,757 annually.¹⁹ Assuming full-time, year-round employment this is equivalent to an hourly wage of \$6.04 per hour—less than Colorado’s minimum wage or alternatively, 33 hours per week at the Colorado minimum wage. A single parent with one preschooler and one school-age child living in Denver County at this level earns only 28% of the income needed to meet her family’s basic needs without receiving any work supports (see the dashed line on Figure 9). However, if the parent receives child care assistance (the first solid line from the bottom of Figure 9), the monthly cost of child care decreases from \$1,418 to just \$85, and wage adequacy increases to 43%—still only covering less than half of the monthly expenses. If the family receives housing assistance in addition to child care, then wage adequacy increases to 56%. If, instead of housing assistance, the family receives assistance with food (SNAP and WIC) and health care (Child Health Plan *Plus*) the cost of food decreases to \$6 per month and health insurance to \$132 per month, increasing wage adequacy to 60% (shown in the second solid line from the top of Figure 9). With the addition of housing assistance combined with the other work supports, housing costs are reduced to 30% of the family’s income and wage adequacy almost reaches 100% (see the top solid line of Figure 9).

COLORADO MINIMUM WAGE. The Colorado minimum wage is \$7.36 per hour. Working full-time year-round, a single parent with one preschooler and one school-age child earns 34% of the income needed to meet her family’s basic needs if she is not receiving any work supports. With child care assistance alone, wage adequacy reaches 51%—half of the monthly expenses for this family. Receiving both

Figure 9. Impact of Work Supports on Wage Adequacy
 One Adult, One Preschooler, and One School-Age Child
 Denver County, CO 2011

— NO WORK SUPPORTS
 — CHILD CARE ASSISTANCE
 — CHILD CARE, SNAP/WIC, CHP+
— CHILD CARE & HOUSING
 — HOUSING, CHILD CARE, SNAP/WIC, CHP+



* Represents female median wages by educational attainment

Note: Wage levels for education attainment are for Denver County Colorado. U.S. Census Bureau, American Community Survey (ACS), 2009. U.S. Census Bureau, American Factfinder, 2009 American Community Survey, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," Detailed Tables, <http://factfinder.census.gov/> (accessed June 7, 2011).

assistance with the cost of child care and housing, increases wage adequacy to nearly two-thirds. If she receives SNAP/WIC, and Child Health Plan *Plus* with child care assistance, wage adequacy for this family increases to 70%. As shown by the top line in Figure 9, if she receives the full work support package modeled here, wage adequacy reaches 97% when earning a minimum wage.

HIGH SCHOOL GRADUATE. In Denver County, women who graduated high school earn nearly \$8,000 more per year than women who did not graduate. If this parent earns

the equivalent median hourly wage of \$9.80 per hour, her wage adequacy would be 44% without any supports to reduce her monthly costs. However, child care assistance increases her wage adequacy to 65%. If she also receives housing she reaches 77% of her needs, and if she receives food assistance and Child Health Plan *Plus* it reaches 85%. Receiving the full work support package with housing assistance allows her to meet 103% of the family's basic needs.

SOME COLLEGE OR ASSOCIATES DEGREE. The median wage of women with some college or an associates degree is equivalent to \$13.66 per hour in Denver County. At this wage, a single parent with a preschooler and school-age child in Denver County would be able to cover 60% of her family’s basic needs without any work supports. With child care assistance her wage adequacy would increase to 84%. If she also receives the full work support package, wage adequacy reaches 100%.

BACHELOR’S DEGREE. If this parent’s wage is equivalent to the median wage of women with a bachelor’s degree in Denver County, or \$20.28 per hour, she is able to meet 87% of the income needs for this family without any assistance. At this wage level the only work support she is still income

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

eligible for is Child Health Plan *Plus* which increases her wage adequacy to 92%.

GRADUATE OR PROFESSIONAL DEGREE. If this parent’s earnings increase to the equivalent of the median hourly wage for women with a graduate or professional degree, she would earn \$25.12 per hour, enough for her to cover 103% of her family’s basic needs without any assistance.



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

Closing the Wage Gap: Raising Incomes

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

INCREASE SKILLS

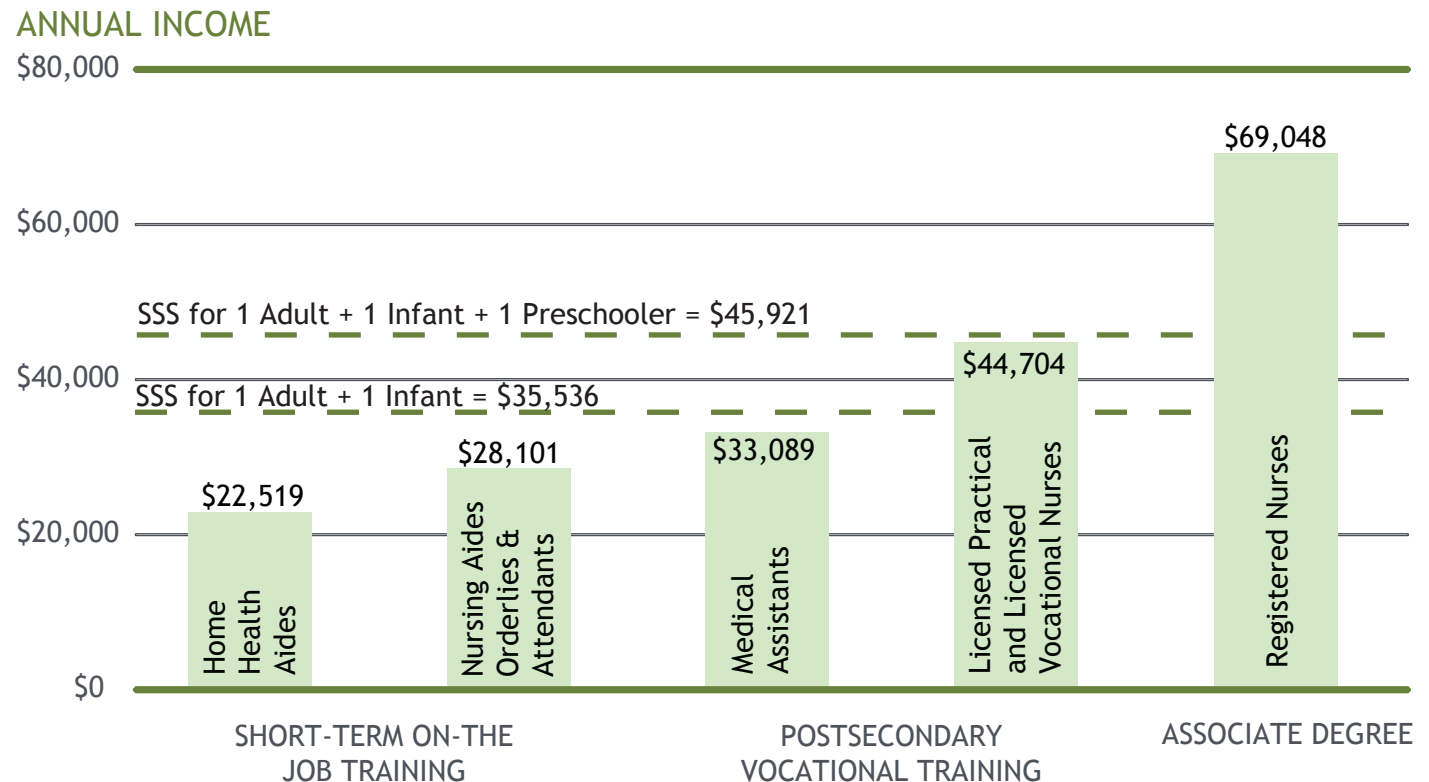
BASIC ADULT EDUCATION. For many workers with inadequate education, language difficulties, or insufficient job skills and/or work experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high quality programs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

skills together in a work-related context are particularly important.

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

TARGETED JOBS/SECTOR STRATEGIES. Aligning training and postsecondary education programs with the workforce needs of the region increases the potential

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



Source: US Department of Labor, “May 2010 State Occupational Employment and Wage Estimates,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed June 2, 2011).

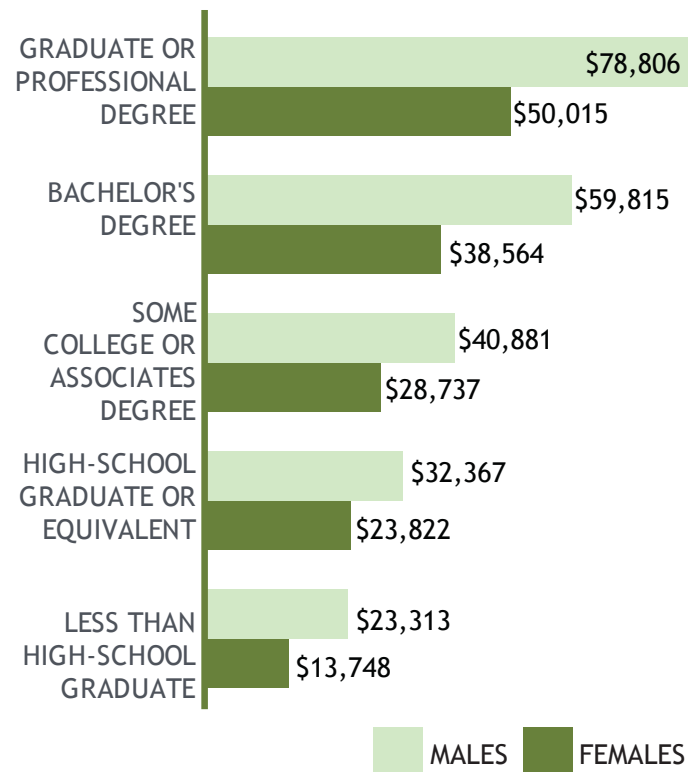
income of low-wage workers and helps communities strengthen their local economies by responding to businesses' specific labor needs. Targeting job training programs towards occupations with both high growth projections and self-sufficiency level wages is one way to respond to workforce needs. For example, over the next ten years, registered nurses are expected to have the most job openings in Colorado except for food preparation and serving workers.²⁰ As stated earlier, registered nurses are paid some of the highest wages of Colorado's top occupations. Job training programs that offer students a career pathway to becoming registered nurses connects specific labor needs with a self-sufficiency wage occupation. **Figure 10** shows median earnings as well as education/training needs for select, high growth health care occupations in Colorado compared to the Standard for two family types in Mesa County.

POST-SECONDARY EDUCATION/TRAINING. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.²¹ As shown in **Figure 11**, median annual income grows with each increase in education levels of Colorado workers for both women and men.²² While increased education is important for both men and women, the gender wage gap at every level continues to present additional challenges for women workers, especially for women of color.

NONTRADITIONAL OCCUPATIONS. For women, many "nontraditional" occupations (NTOs), such as in manufacturing, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, there is an anticipated demand for workers in the "green economy" and investing in NTO training programs for women will broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.²³

CAREER COUNSELING. Opportunities to increase the skills of low-wage workers requires balancing work requirements and access to training, as well as providing income supports for low-income employed parents in college or training. Helping low-wage workers balance

Figure 11. Impact of Education on Median Earnings by Gender in Colorado, 2011



Source: U.S. Census Bureau, American Factfinder, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," 2009 American Community Survey, Detailed Tables, <http://factfinder.census.gov/> (accessed June 2, 2011). Data is updated using the West Region Consumer Price Index from the Bureau of Labor Statistics.

work, family, and financial responsibilities through career counseling, child care assistance, transportation assistance, or flexible scheduling can increase success.

INCREASE ASSETS

INDIVIDUAL DEVELOPMENT ACCOUNTS. A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. One method that encourages asset building for low-wage workers are Individual Development Account (IDA) programs. IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity that provides a matching contribution and is managed by community-based organizations. The savings can only be used for certain specified objectives, ones 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.

RAISE WAGES

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

- Increase the *minimum wage* at the local, state, and/or federal level, and index them to the Consumer Price Index (CPI) or other inflation measure. Note that in Colorado, the minimum wage is currently indexed to the CPI.²⁴
- Localized *living wage laws* mandate that public employees as well as contractors and employers receiving public contracts or worker subsidies pay a “living wage,” thus impacting private sector as well as public sector wages. Additionally, according to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.²⁵
- *Pay equity laws* recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and people of color all too often face artificial barriers to employment—barriers not addressed by tax credits or training and education strategies. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity.²⁶

Using the Standard to Enhance Program Effectiveness

While the Self-Sufficiency Standard is an alternative measure of income adequacy that is more accurate, up-to-date, and geographically specific, it is more than an improved measure. The Standard is also a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we briefly outline some of these uses. For more detail and examples, the reader is referred to Appendix B, which includes many examples of the ways in which programs and persons have applied the Self-Sufficiency Standard in their work. In addition, references and websites are provided for further exploration of specific examples.

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

CASE HIGHLIGHT

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

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

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

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

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

CASE HIGHLIGHT

In Colorado, the Workplace Center at the Community College of Denver utilizes the Colorado Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs. The Colorado Center on Law and Policy hosts the calculator at www.coloradoselfsufficiencystandardcalculator.org

Beyond Self-Sufficiency

Attaining income at the Self-Sufficiency Standard level means being able to meet one’s basic needs and not having to choose between basic necessities (such as child care versus food, or housing versus health care). At the same time, the Standard is admittedly a *conservative measure*. It is a “bare bones” budget with costs set at minimally adequate levels, not the average, with no extras. For example, the food budget has no take-out or restaurant food, not even a pizza or a cup of coffee.

The Standard is conservative not only in the sense that it calculates the bare minimum, but also because it does not include any savings and investments that are necessary to move beyond a basic needs level over the long run. Below we discuss four different types of future-oriented spending that take families beyond self-sufficiency. Note that we do not prescribe what choices families should make, as each family must make its own choices regarding how best to balance current needs against the future. Once a family has secured the income to meet its basic needs, then family members must decide what will best set them on the road to long-term economic security given their particular circumstances. For some families, this might be precautionary savings, both to meet immediate unforeseeable costs (such as a car breakdown), and long term foreseeable costs such as retirement. For others, paying off debts may be the first priority. For still others, having a bit extra beyond the basic minimum may enable the family to move, leaving an abusive partner or a problematic neighborhood, thus taking a first and crucial step towards long-term economic security.

EMERGENCY SAVINGS. For all families, behind having savings to meet unexpected emergencies is an important step towards economic security. Whether it is an accident, unemployment, an unexpected loss of a family member (through divorce, disease, desertion, or death), the unforeseen happens, and is likely to have a greater financial impact on low income families.²⁷ This has long been recognized as crucial by many anti-poverty organizations, as evidenced by the many programs that encourage liquid savings on a regular basis, even at very low levels.

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MEETING THE COST OF “BIG TICKET” ITEMS. The Standard covers the ongoing cost of meeting day to day needs, but does not address the need for “lump sum” amounts needed, for example, to purchase a car or replace a refrigerator. Unless public transportation is adequate, the Standard assumes that adults will use a car to get to and from work, and for shopping; it covers the cost of maintaining, insuring, and running a car, but not the initial purchase. Likewise, major appliances are presumed to be functioning, so the costs of electricity and fuel are covered, but not the cost of purchasing such appliances.

The single biggest purchase, “big ticket” item, for most families is the purchase of a home. Again, the Standard presumes that all households are renters, and even then, only includes the cost of monthly rent and utilities, but not deposits (such as “first and last month rent” or damage deposits) sometimes required to rent an apartment or house. Although acquiring sufficient means to buy rather than rent may take considerable resources, owning a home has been considered part of the “American Dream”, and an investment that can provide security. It may also, depending on the particular local housing market, cost less to own than rent when income tax impacts such as the mortgage deduction are taken into consideration. Home ownership may provide more security, particularly if families are able to secure long term fixed mortgage payments, thus not being subject to rent increases.

At the same time, for those living in areas with faltering economies and declining job opportunities, such long term investments may hinder flexibility to respond to changing labor market conditions and opportunities. Whether to aim for home ownership as a means to increased economic security is a choice each family must make, depending on

their own circumstances as well as the local economy and housing market.

INVESTING IN POST-SECONDARY EDUCATION AND/OR TRAINING. Investment in what economists call “human capital”, that is, education and job skills, is probably the most crucial for achieving true economic security. True long-term self-sufficiency increasingly requires human capital investments that enhance skills as well as improve access to jobs with career potential. In today’s economy, one cannot easily maintain and move beyond self-sufficiency without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers. This means that a high school degree or G.E.D., while essential, is increasingly not enough, even with skill-imparting high school level vocational education. Given this, human capital investment requires attending community college which provides two-year Associate Degrees or certificates in specialized fields, or a four-year college or university, or post-secondary vocational training in specialized institutions. Almost all post-secondary, as opposed to secondary school options, require resources for tuition, and thus require monetary investment. At the same time, the individual “owns” the investment in the sense that it cannot be taken away, and it will generally not lose value, as can happen with some kinds of investments (such as housing or pension plans). Altogether, investment in education and training provides the most flexibility for adaptation to an economy where job requirements are shifting ever more rapidly.

Just as it is for the adults, securing advanced education and training for the next generation is an important investment for the future, with children and young adults even less able to access the resources to make these crucial investments.

SAVING FOR RETIREMENT. Savings for retirement are the longest term savings, and may seem like the least important, particularly for younger workers. Yet substantial data suggests that even without any changes in the future, Social Security currently does not provide adequate income for most individuals during retirement. Although it is the largest source of income for both men and women over 65, more than earnings, pensions, and assets combined, most elders find themselves just barely above poverty.²⁸ In addition, although Medicare was originally intended

to meet elders’ medical needs once they were no longer covered by employer-provided health benefits, increasingly Medicare does not cover all such costs, such that elders are spending increasingly higher proportion of their income on health care costs.²⁹ Thus saving for retirement is crucial for achieving economic security beyond the working years.

HOW TO MOVE BEYOND SELF-SUFFICIENCY

Each individual and family must make the decisions how best to save and/or invest to move towards economic security in the future for themselves and their families. But this task is not one that they must do alone, and in fact, there is a wide range of supports and institutions that will amplify, support, and enhance such individual efforts. Just as achieving self-sufficiency wage levels, as described above, involves a range of stakeholders, the same is true for economic security.

EMPLOYERS. First is the role of the employer. Several key components of economic security are employment-based, including health insurance, Social Security and Medicare, and unemployment insurance. As stated above, the Standard already incorporates the employee share of employer-provided health insurance, and thus presumes the employer provided share, thus defining a Self-Sufficiency Standard job as including health insurance. Likewise, it is assumed that both the employer and employee pay Social Security and Medicare taxes. (That is, Self-Sufficiency Standard wages are not “cash” or under-the-table wages, with no deductions for Social Security and Medicare.) With such coverage, workers are assured that if they become disabled at any age, or when they reach retirement age, they will then be entitled to the income support and health care coverage that they have paid into over their working lives. Finally, although it does not show as a cost in the Standard, it is also assumed that a Standard job includes unemployment insurance coverage (unemployment insurance is paid for by employers through a payroll tax on their payrolls). Nevertheless, it is reasonable to assume that a Standard level wage should include such coverage against job loss, just as health insurance and Social Security/Medicare insure against income loss due to health care costs, disability or old age.

GOVERNMENT. Second is the role of the government. Already discussed are such insurance programs as Social Security and Medicare for retirement/disability, which not only insure against old age, but provide a “floor” in terms of income, and universal health coverage for the elderly, respectively. A second major source of government support for economic security is the tax system, operating through deductions and tax credits. Although not widely recognized, mortgage deductions in the income tax provide substantial amounts of “matching” funds for savings for housing investment. Depending on the tax bracket, this deduction alone “saves” American taxpayers \$104.5 billion and thus supports investment in home ownership.³⁰ As with most tax deductions and credits, however, this is highly skewed to higher income families. At the same time, FHA and other programs have enabled low income families to become homeowners with lower down payments and favorable terms.³¹

A key source of government support for savings for low income families are tax credits, particularly the EITC and Child Tax Credit. Because they are now received as lump sum payments when families file their income taxes, they act as forced savings. Indeed, studies have shown that families often see these tax refunds as savings.³² While they may be used to either pay down debt (often medical debt) or make major purchases, interest has increased among service providers to capitalize on this opportunity to use these credit payments to set up savings programs.

A third source of support for future investments are government support of higher education through educational loans and particularly for low income families, Pell grants. The latter provide resources for tuition and books, and make it possible for millions of students, both adult learners returning to school and the next generation, to continue their education beyond high school.

COMMUNITY. The third type of stakeholder providing support is the local community, including public and/or private community organizations and programs. A good example is IDA programs, described above, which encourage savings through matching programs underwritten by foundations and/or state governments. Other sources are local scholarship funds (e.g., Kiwanis) and entrepreneurship programs.

As we look to the future, the trends for those striving to achieve economic security are mixed at best. On the one hand, there has been recognition of the importance of savings, investment, and particularly education and training as key to achieving economic security, so that low income programs have relaxed restrictions on assets or savings accounts.

Likewise, changes under the Patient Protection and Affordable Care Act (PPACA) will broaden coverage and regulate provision of services under health insurance, thus extending health insurance to more people.³³ Finally, recent reforms included in the 2009 American Recovery and Reinvestment Act (ARRA) extended unemployment insurance to more workers in many states, such as broadening eligibility for part-time workers.³⁴

At the same time, a broader trend is the shifting of risk from corporations and government to individuals. For example, employers have cut or eliminated health insurance coverage, reduced or eliminated pensions, and structured jobs as temporary or contract work so as not to incur unemployment insurance coverage when layoffs occur. This decline in employer-provided health insurance could accelerate under the expanded coverage under PPACA, forcing families into the individual market and the health exchanges (with unknown but highly variable state by state effects on the costs to families in premiums, which though subsidized, may still be greater than through employment).

Furthermore, a direct effect of the Great Recession, and the housing/foreclosure crisis, is to greatly limit the access of low income families to lower cost home mortgages. Not only income requirements but also down payment, credit rating, and other requirements have been tightened, making it much more difficult for families to become home owners in the foreseeable future. And in general, the Great Recession has led to cutbacks in many programs, particularly at the state level, such as the Colorado Child Care Assistance program. Looking to the future, public policy proposals to restrict access to, and/or decrease benefits in a wide range of federal programs from Social Security to food stamps, suggest that achieving economic security will continue to be a challenge. At the same time, it is also clear that this is not a challenge that individuals must face alone, but one where employers, the government, and the community can and do contribute towards achieving economic security.

Conclusion

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

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

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

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

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

For more information on *The Self-Sufficiency Standard for Colorado 2011*, to order this publication or the Standard wage tables for any of Colorado's counties, or to find out more about the programs at the Colorado Center on Law and Policy, contact (303) 573-5669, or visit www.cclponline.org.

Endnotes

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Appendix A: Methodology, Assumptions, and Sources

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 Self-Sufficiency Standard are:

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

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

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

The Self-Sufficiency Standard assumes adult household members work full-time and therefore includes all major costs associated with employment for every adult household member (i.e., taxes, transportation, and child care for families with young children). The Self-Sufficiency Standard

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

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

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

HOUSING

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

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

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the

biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.^a All of Colorado's FMRs are set at the 40th percentile except for the Denver-Aurora-Broomfield MSA, which is calculated at the 50th percentile.

HUD calculates one set of FMRs for an entire metropolitan area. In Colorado there is one MSA with more than one county sharing the same FMRs (Denver-Aurora-Broomfield MSA). In order to differentiate the cost of housing by county, the Standard uses median gross rent ratios by county calculated from the 2005-2009 American Community Survey (ACS) Estimates.

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

CHILD CARE

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.^b Many states, including Colorado, have continued to conduct or commission the surveys on a regular basis. Data for Colorado child care costs is from Qualistar Early Learning for the Colorado Department of Human Services, Division of Child Care.^c

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

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

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

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

For the Colorado 2011 Standard, infant rates (defined by the Standard as birth up to 3 years of age) are calculated using the average cost of licensed family care rates for both infants and toddlers. Colorado's licensed *center* care rates are used to calculate child care costs for preschoolers (defined as 3 to 5 years of age by the Standard). Costs for school-age children are based on school year licensed center care rates (defined as 6 to 12 years by the Standard).^h

FOOD

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S.

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

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

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

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

Geographic differences in food costs within Colorado are varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. The ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socio-economic status. Ratios are created using the ACCRA grocery index that compares the cost of food across Colorado.^k

TRANSPORTATION

PUBLIC TRANSPORTATION. If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development,

University of California, if about 7% of the total public uses public transportation to commute to work that “translates” to approximately 30% of the low- and moderate-income population.^l The Standard assumes private transportation (a car) where public transportation use to commute to work is less than 7%. For Colorado, the Standard uses 2007-2009 American Community Survey 3-Yr Estimates data to calculate the percent public transportation use to commute to work by county. Denver and Pitkin counties have more than 7% public transportation commuters. Denver County's transportation costs are based on the Express Monthly Pass through the Regional Transportation District. Pitkin County's cost of public transportation is for a monthly pass from the Roaring Fork Transportation Authority.^m

PRIVATE TRANSPORTATION. For private transportation, the Standard assumes that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site. Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2009 National Household Travel Survey (NHTS). The Colorado state wide average round trip commute to work distance is 21.28 miles.ⁿ

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2008 State Averages Expenditures and Premiums for Personal Automobile Insurance. To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from two of the top market share companies in Colorado, Farmers Insurance and Progressive Insurance. The state level average auto insurance premium is adjusted by county using the ratios calculated from the county specific premium rates for the top market share companies.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are

also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2009 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the U.S. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

HEALTH CARE

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In Colorado, 69% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 68% have employer sponsored health insurance).^o The full-time worker's employer pays an average of 79% of the insurance premium for the employee and 75% for the family in Colorado. Nationally, the employer pays 80% of the insurance premium for the employee and 73% of the insurance premium for the family.^p

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state's residents for a single adult and for a family. In Colorado the average premium paid by the employee is \$80.92 for a single adult and \$280.83 for a family.^q The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

To vary premium costs by county or regions within the state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. United Healthcare and Anthem Blue Cross/Blue Shield (Rocky Mountain Hospital and Medical Service) are the second and third highest market share companies in Colorado. The top market share company, Kaiser Foundation Health Plan of Colorado, only operates in the Denver/Boulder/Longmont area of the state and therefore was not used in this comparison. Sample premiums were obtained directly from the market share

companies and averaged to create ratios for each county which are used to vary the statewide MEPS healthcare premium.^r

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers, and the trend over the last decade has been one of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In Colorado, the worker's share of health care premiums have increased by 87% between 2000 and 2009 while the average worker's earnings increased by 21% between 2000 and 2009.^s

Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis. Likewise, a serious health condition can make it extremely expensive to purchase individual coverage. However, the Patient Protection and Affordable Care Act of 2010 will require individuals who can afford it to either obtain minimal health insurance or contribute a fee towards the costs of uninsured Americans effective in 2014; those who cannot afford health insurance may be eligible for reduced cost-sharing coverage or may be eligible for an exemption.^t By 2014 the Affordable Care Act will also prohibit discrimination against pre-existing conditions; in the meantime, states can opt to participate in a Pre-Existing Condition Insurance Plan, which provides coverage options for people without health insurance for six months due to a pre-existing condition. Colorado has implemented a temporary Pre-Existing Condition Insurance Plan. The Affordable Care Act also prohibits insurance companies from rescinding coverage after an individual becomes sick, effective with coverage plans that started as of September 23, 2010.^u

MISCELLANEOUS

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

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

TAXES

Taxes calculated in the Standard include federal and state income tax, payroll taxes, and state and local sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned (note that there is a temporary decrease to 5.65% for 2011). Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types. When applicable, income tax calculations for the Standard include state and local income tax. In Colorado, the state income tax is a flat 4.63%.

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.

Colorado also has local sales and use taxes that vary between 1% and 5% in addition to the state sales tax rate of 2.9%. To account for city sales and use tax, the Standard applies the sales and use tax of the largest city by population in a county to the county as a whole. The same methodology is used for home-rule cities with sales and use tax. County and city sales tax on groceries are accounted for in the Standard.

TAX CREDITS

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

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

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes. Although Colorado does have a state earned income tax credit that is 10% of the federal credit, the Colorado EITC has not been available for the tax years 2002-2010. This tax credit is only available for years in which there is a qualified surplus.

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

The Colorado child care credit is a percentage of the federal child and dependent care credit claimed depending on income level. Federal adjusted gross income must be less than \$60,000 per year to qualify, with the exception of years with a qualified surplus during which time the income limit and percentages increase.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2011, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever was less. For the Standard, the CTC is shown as received monthly. The Colorado child tax credit is also not available for years in which there is not a qualified surplus and has not been available for the 2006-2010 tax years.

ENDNOTES FOR APPENDIX A

a. U.S. Housing and Urban Development, “Fair Market Rents for the Section 8 Housing Assistance Payments Program,” Data Sets, Fair

TREATMENT OF TAX CREDITS IN MODELING OF WORK SUPPORTS

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

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

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

a. Some workers may have been unaware of the advance payment option, and others may had employers who did not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Jennifer Romich and Thomas Weisner, “How Families View and Use the EITC: The Case for Lump-Sum Delivery,” *National Tax Journal*, 53(4) (part 2) (2000): 1107-1134; hereafter cited as *How Families View and Use the EITC*.

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d. Jeffrey Capizzano et al., “Child Care Arrangements for Children under Five: Variation across States,” *The Urban Institute, New Federalism: National Survey of America’s Families Series B, No. B-7* (March 2007) p. 8, <http://www.urban.org/url.cfm?ID=309438> (accessed August 17, 2010); hereafter cited as *Child Care Arrangements*. Capizzano notes in a 2004 report analyzing updated National Survey of America’s Families data “...there seems to have been little change in the distribution of child care arrangements among both low- and higher-income families from 1999 to 2002.” Jeffrey Capizzano and Gina Adams, “Children in Low-Income

Families Are Less Likely to Be in Center-Based Child Care,” *The Urban Institute, Snapshots of America’s Families III no. 16* (2004) p. 2, <http://www.urban.org/url.cfm?ID=310923> (accessed August 17, 2010); hereafter cited as *Child in Low-Income Families*.

e. *Child Care Arrangements and Children in Low-Income Families*.

f. *Child Care Arrangements*, p. 8.

g. *Child Care Arrangements*, p. 8.

h. Qualistar Early Learning, “2011 Market Rate Survey,” Produced for the Colorado Department of Human Services, Division of Child Care, www.qualistar.org (accessed through personal communication with Stacy Buchanan, Vice President of Information Strategy at Qualistar Colorado).

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n. U.S. Department of Transportation, 2009 National Household Transportation Survey, “Average Person Trip Length (Trip Purpose: to/from work),” Online Analysis Tools, <http://nhts.ornl.gov> (accessed March 23, 2011).

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Appendix B: Examples of How the Standard Has Been Used

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

ASSESSMENT OF PUBLIC POLICY OPTIONS

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

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

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

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

EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

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

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

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

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

TARGETING OF JOB TRAINING RESOURCES

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

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

EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

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

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

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

TARGETING EDUCATION RESOURCES

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

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

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

DETERMINATION OF NEED FOR SERVICES

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

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

COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

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

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

- For example, the Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them toward economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs. The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at www.coloradoselfsufficiencystandardcalculator.org/ColoradoCalculator/Home.aspx.
- In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at www.thecalculator.org. Additionally, the Snohomish Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g., employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving.” The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix, please visit www.worksourceonline.com/js/documents/Instructions.pdf.
- PathWays PA offers *The Pennsylvania Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2010 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to test the ability of various wages to meet a family’s self-sufficiency needs, as well as what training programs they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client’s behalf. *The Pennsylvania Online Training and Benefits Eligibility Tool* can be found at www.pathwayspa.org.
- The Oregon *Prosperity Planner*, a calculator based on the 2011 Oregon Self-Sufficiency Standard can be found at www.prosperityplanner.org.
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise* as a counseling tool (see http://www.vakids.org/pubs/FES/budget_worksheet_exercise.htm).
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see www.wowonline.org). Additionally, the Washington, DC Metro Area Self-Sufficiency Calculator can be found at www.dcmassc.org.
- In New York the Women’s Center for Education and Career Advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women’s Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Calculator for the City of New York can be accessed at www.wceca.org/index.html.
- The Social Impact Research Center at the Heartland Alliance for Human Needs and Human Rights hosts *The Illinois Self-Sufficiency Calculator* at www.ilcalculator.org/.
- The California Bay Area Self-Sufficiency Calculator, *The Calculator*, can be found at www.insightcced.org/index.php/insight-communities/cfess/calculator.

PUBLIC EDUCATION

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

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

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

CREATE GUIDELINES FOR WAGE-SETTING

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

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

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

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

SUPPORT RESEARCH

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

- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* used the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see www.wowonline.org/ourprograms/fess/

state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf).

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

Appendix C: Federal Approaches to Measuring Poverty

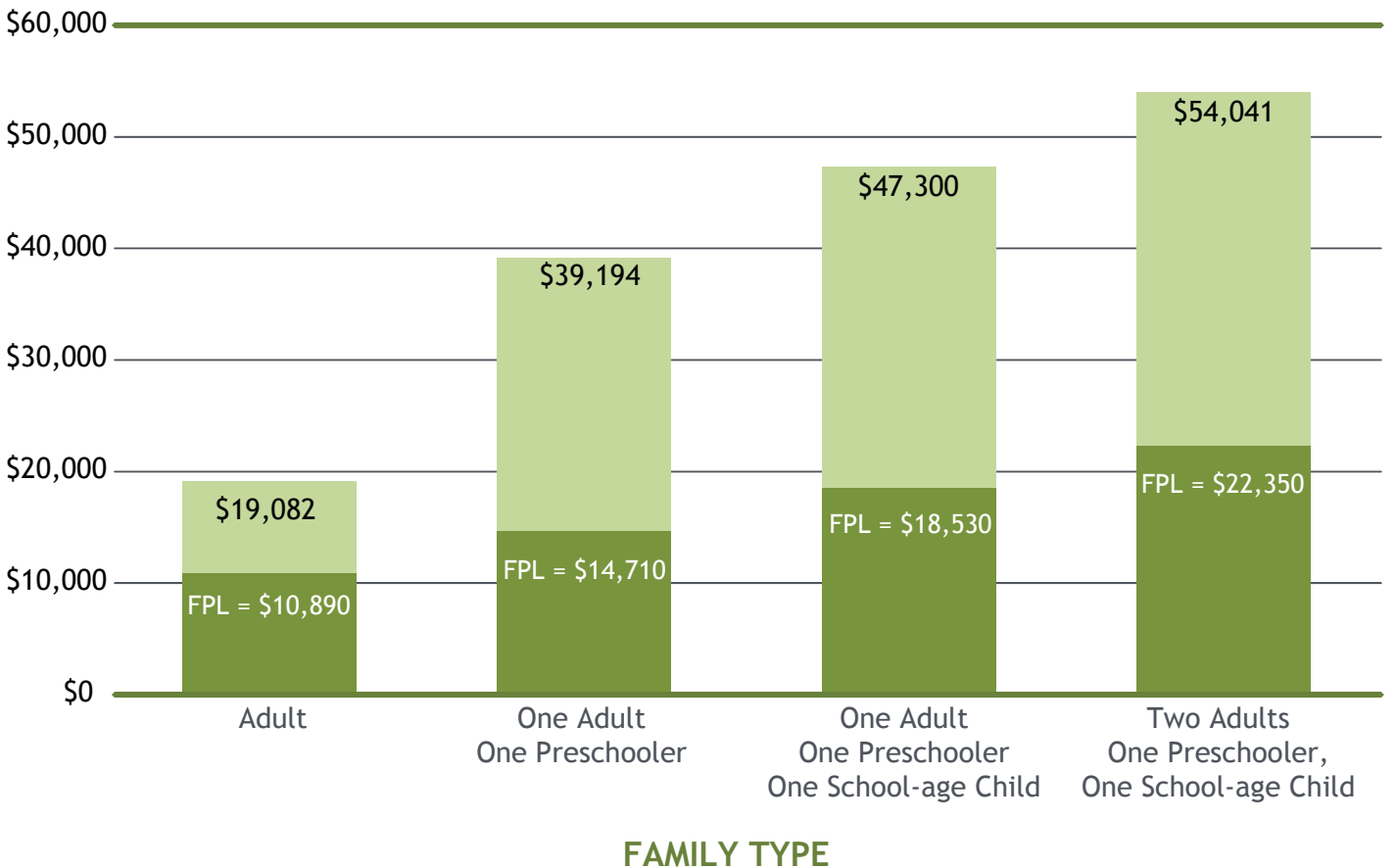
The official federal poverty measure, often known as the Federal Poverty Level (FPL), was developed over four decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.^a Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted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

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

needed to meet basic needs is far above the FPL. 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 FPL increases by a constant \$3,820 per year for each additional family member and therefore does not adequately account for the real costs of meeting basic needs. **Table C-1, The Self-Sufficiency Standard as a Percentage**

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

ANNUAL SELF-SUFFICIENCY WAGE



of the Federal Poverty Level, demonstrates that across all of Colorado’s counties the income needed to meet basic needs is far above the FPL, indicating that families across Colorado can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs. For this reason, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, children’s health insurance with no or low-cost premiums is available through Child Health Plan Plus (Colorado’s Children’s Health Insurance Program) for families with incomes up to 250% of the FPL.^c

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

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

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

Third, the federal poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife, or if a single parent, implicitly assumes she is not employed. This family demographic no longer reflects the reality of the majority of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 58% of two-parent families with children in 2010. Likewise, 67% of single mothers with children were employed in 2010 and 76% of single fathers with children were employed in 2010.^f Thus, paid employment and its associated costs such as child care, transportation, and taxes is the norm for the majority of families today rather than the exception. Moreover, when the poverty measure was first developed, these employment-related items were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. However, today these expenses are substantial, and borne by most families, and thus these costs should be included in a modern poverty measure.

Fourth, the poverty measure does not vary by geographic location. That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay Area of California (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the United States costs over three times as much as in the least expensive areas.^g Even within states, costs vary considerably: in Colorado, the cost of a two-bedroom rental in Pitkin County (\$1,438 per month) is 241% of the cost of the same size rental in Alamosa County (\$596 per month).

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

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure.

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

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Adams County	\$45,971	313%	\$54,893	296%	\$62,290	279%
Alamosa County	\$28,394	193%	\$37,435	202%	\$45,630	204%
Arapahoe County	\$45,375	308%	\$54,117	292%	\$61,449	275%
Archuleta County	\$33,903	230%	\$41,149	222%	\$48,239	216%
Baca County	\$25,556	174%	\$31,791	172%	\$40,082	179%
Bent County	\$29,831	203%	\$37,319	201%	\$45,600	204%
Boulder County	\$50,483	343%	\$60,567	327%	\$67,924	304%
Broomfield County	\$50,688	345%	\$58,916	318%	\$66,333	297%
Chaffee County	\$32,111	218%	\$38,830	210%	\$46,632	209%
Cheyenne County	\$39,046	265%	\$44,753	242%	\$51,617	231%
Clear Creek County	\$43,776	298%	\$50,215	271%	\$57,212	256%
Conejos County	\$28,457	193%	\$34,409	186%	\$43,043	193%
Costilla County	\$28,082	191%	\$34,034	184%	\$42,729	191%
Crowley County	\$25,554	174%	\$31,035	167%	\$39,414	176%
Custer County	\$31,938	217%	\$38,333	207%	\$46,334	207%
Delta County	\$31,799	216%	\$38,579	208%	\$46,515	208%
Denver County	\$42,245	287%	\$50,243	271%	\$55,508	248%
Dolores County	\$28,082	191%	\$34,050	184%	\$42,672	191%
Douglas County	\$53,419	363%	\$63,607	343%	\$70,809	317%
Eagle County	\$54,994	374%	\$62,297	336%	\$69,234	310%
El Paso County	\$39,194	266%	\$47,300	255%	\$54,041	242%
Elbert County	\$40,184	273%	\$46,955	253%	\$54,004	242%
Fremont County	\$29,613	201%	\$36,951	199%	\$45,375	203%
Garfield County	\$48,873	332%	\$55,462	299%	\$62,703	281%
Gilpin County	\$44,051	299%	\$49,712	268%	\$56,763	254%
Grand County	\$38,503	262%	\$47,796	258%	\$54,800	245%
Gunnison County	\$40,851	278%	\$47,500	256%	\$54,746	245%
Hinsdale County	\$40,361	274%	\$47,535	257%	\$54,529	244%
Huerfano County	\$26,508	180%	\$32,208	174%	\$40,621	182%
Jackson County	\$36,258	246%	\$42,860	231%	\$49,902	223%
Jefferson County	\$46,779	318%	\$55,620	300%	\$62,952	282%
Kiowa County	\$24,033	163%	\$30,655	165%	\$38,907	174%
Kit Carson County	\$25,885	176%	\$30,089	162%	\$38,224	171%
La Plata County	\$40,360	274%	\$46,070	249%	\$53,139	238%
Lake County	\$43,596	296%	\$50,917	275%	\$57,990	259%
Larimer County	\$42,803	291%	\$51,435	278%	\$58,232	261%
Las Animas County	\$30,404	207%	\$37,245	201%	\$45,551	204%
Lincoln County	\$28,703	195%	\$34,070	184%	\$42,799	191%
Logan County	\$29,271	199%	\$36,931	199%	\$45,328	203%

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

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

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Mesa County	\$34,394	234%	\$43,084	233%	\$49,839	223%
Mineral County	\$38,349	261%	\$45,054	243%	\$52,034	233%
Moffat County	\$38,295	260%	\$45,630	246%	\$52,741	236%
Montezuma County	\$32,813	223%	\$41,331	223%	\$48,360	216%
Montrose County	\$35,139	239%	\$41,830	226%	\$48,760	218%
Morgan County	\$25,568	174%	\$33,231	179%	\$41,815	187%
Otero County	\$27,808	189%	\$33,718	182%	\$42,568	190%
Ouray County	\$43,648	297%	\$52,037	281%	\$59,020	264%
Park County	\$52,306	356%	\$60,776	328%	\$67,699	303%
Phillips County	\$29,426	200%	\$35,983	194%	\$44,566	199%
Pitkin County	\$59,408	404%	\$66,607	359%	\$72,408	324%
Prowers County	\$28,899	196%	\$34,208	185%	\$44,002	197%
Pueblo County	\$32,141	218%	\$38,955	210%	\$46,759	209%
Rio Blanco County	\$39,930	271%	\$48,546	262%	\$55,554	249%
Rio Grande County	\$26,426	180%	\$33,433	180%	\$42,191	189%
Routt County	\$53,560	364%	\$60,620	327%	\$67,571	302%
Saguache County	\$31,147	212%	\$38,082	206%	\$45,712	205%
San Juan County	\$28,907	197%	\$36,431	197%	\$45,045	202%
San Miguel County	\$48,559	330%	\$58,210	314%	\$65,347	292%
Sedgwick County	\$27,070	184%	\$35,719	193%	\$44,401	199%
Summit County	\$55,104	375%	\$62,776	339%	\$69,691	312%
Teller County	\$35,166	239%	\$41,580	224%	\$48,672	218%
Washington County	\$28,288	192%	\$32,806	177%	\$41,326	185%
Weld County	\$38,754	263%	\$47,068	254%	\$54,285	243%
Yuma County	\$28,019	190%	\$32,817	177%	\$41,329	185%

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

Suggested changes would reflect twenty-first century needs, incorporate geographically based differences in costs, and respond to changes over time.^h

THE SUPPLEMENTAL POVERTY MEASURE

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

of the NAS recommendations, designating them as experimental poverty measures.^k

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

APPENDIX C ENDNOTES

- a. There are two federal measurements of poverty. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household, and by age for one and two adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “Federal Poverty Level” (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPL only varies by family size, regardless of composition; the 2011 FPL for a family of three is \$18,530. The Standard references the FPL in this report. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.shtml#thrifty> and <http://aspe.hhs.gov/poverty/11poverty.shtml>.
- b. Carmen DeNavas-Walt, Bernadette Proctor, and Cheryl Hill-Lee, “Income, Poverty, and Health Insurance Coverage in the U.S.: 2004,” U.S. Census Bureau, Current Population Reports, Series P60-229, Colorado, D.C. (U.S. Government Printing Office), <http://www.census.gov/prod/2005pubs/p60-229.pdf> (accessed September 14, 2005).
- c. Child Health Plan Plus, “Eligibility,” <http://www.cchp.org/index.cfm?action=eligibility&language=eng> (accessed April 25, 2011).
- d. U.S. Department of Health and Human Services, “Frequently Asked Questions Related to the Poverty Guidelines and Poverty,” <http://aspe.hhs.gov/poverty/faq.shtml> (accessed December 14, 2010).
- e. In 2009 the average consumer expenditure on food was \$6,372 per year or 12.9% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2009,” <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed December 14, 2010).
- f. U.S. Department of Labor, U.S. Bureau of Labor Statistics, “Employment Characteristics of Families-2010,” <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed September 10, 2011).
- g. Using the 2011 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive place—the San Francisco metropolitan area—is \$1,833 per month. This is over three and a half times as much as the least expensive housing, found in several counties in Kentucky, where two-bedroom units cost \$506 per month. U.S. Housing and Urban Development Department, “Fair Market Rents,” <http://www.huduser.org/datasets/fmr.html> (accessed November 10, 2010).
- h. One of the first persons to advocate implementing changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the Line*. Ruggles’ work and the analyses of many others are summarized in *Measuring Poverty: A New Approach*. Constance Citro and Robert Michael, Eds., “Measuring Poverty: A New Approach,” Colorado, D.C.: National Academy Press, <http://www.census.gov/hhes/www/povmeas/toc.html> (accessed November 10, 2010); hereafter cited as *Measuring Poverty*.
- i. *Measuring Poverty*.
- j. U.S. Department of Commerce, U.S. Census Bureau, “Observations from the Interagency Technical Working Group on Developing a Supplemental Poverty Measure,” *Poverty Measurement Studies and Alternative Measures*, <http://www.census.gov/hhes/www/povmeas/povmeas.html> (accessed March 15, 2010).
- k. Kathleen Short and Teresa Garner, “Creating a Consistent Poverty Measure Over Time Using NAS Procedures: 1996-2005,” U.S. Census Bureau, Working Paper Series, *Poverty Thresholds*, http://www.census.gov/hhes/www/povmeas/papers/experimental_measures_96_05v7.pdf (accessed March 30, 2010).

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

Table 1
The Self-Sufficiency Standard for Adams County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$808	\$1,022	\$1,022	\$1,022	\$1,022	\$1,452	\$1,022	\$1,022
Child Care	\$0	\$954	\$1,713	\$1,421	\$468	\$2,181	\$1,713	\$1,421
Food	\$228	\$345	\$453	\$518	\$600	\$611	\$650	\$712
Transportation	\$264	\$272	\$272	\$272	\$272	\$272	\$515	\$515
Health Care	\$132	\$327	\$339	\$349	\$377	\$360	\$396	\$406
Miscellaneous	\$143	\$292	\$380	\$358	\$274	\$488	\$430	\$408
Taxes	\$354	\$752	\$981	\$901	\$601	\$1,409	\$1,054	\$973
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$6)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$55)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.96	\$21.77	\$27.80	\$25.99	\$19.24	\$36.49	\$15.66 per adult	\$14.75 per adult
MONTHLY	\$1,929	\$3,831	\$4,893	\$4,574	\$3,386	\$6,421	\$5,514	\$5,191
ANNUAL	\$23,144	\$45,971	\$58,714	\$54,893	\$40,637	\$77,057	\$66,167	\$62,290

Table 2
The Self-Sufficiency Standard for Alamosa County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$537	\$596	\$596	\$596	\$596	\$810	\$596	\$596
Child Care	\$0	\$528	\$1,043	\$947	\$420	\$1,462	\$1,043	\$947
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$241	\$249	\$249	\$249	\$249	\$249	\$473	\$473
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$114	\$206	\$270	\$268	\$226	\$351	\$318	\$315
Taxes	\$242	\$356	\$527	\$520	\$335	\$782	\$607	\$608
Earned Income Tax Credit (-)	\$0	(\$102)	(\$54)	(\$62)	(\$221)	\$0	(\$1)	(\$7)
Child Care Tax Credit (-)	\$0	(\$70)	(\$115)	(\$115)	(\$70)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.52	\$13.44	\$17.93	\$17.73	\$13.42	\$24.39	\$10.89 per adult	\$10.80 per adult
MONTHLY	\$1,499	\$2,366	\$3,156	\$3,120	\$2,363	\$4,293	\$3,833	\$3,802
ANNUAL	\$17,992	\$28,394	\$37,872	\$37,435	\$28,353	\$51,520	\$46,001	\$45,630

Table 3
The Self-Sufficiency Standard for Arapahoe County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$802	\$1,014	\$1,014	\$1,014	\$1,014	\$1,440	\$1,014	\$1,014
Child Care	\$0	\$938	\$1,795	\$1,402	\$464	\$2,259	\$1,795	\$1,402
Food	\$228	\$345	\$453	\$518	\$600	\$611	\$650	\$712
Transportation	\$267	\$275	\$275	\$275	\$275	\$275	\$522	\$522
Health Care	\$132	\$327	\$339	\$349	\$377	\$360	\$396	\$406
Miscellaneous	\$143	\$290	\$388	\$356	\$273	\$494	\$438	\$406
Taxes	\$341	\$725	\$985	\$863	\$561	\$1,412	\$1,050	\$927
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$19)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$55)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.86	\$21.48	\$28.31	\$25.62	\$18.88	\$36.94	\$15.90 per adult	\$14.55 per adult
MONTHLY	\$1,911	\$3,781	\$4,982	\$4,510	\$3,323	\$6,502	\$5,598	\$5,121
ANNUAL	\$22,936	\$45,375	\$59,783	\$54,117	\$39,880	\$78,020	\$67,171	\$61,449

Table 4
The Self-Sufficiency Standard for Archuleta County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$628	\$790	\$790	\$790	\$790	\$961	\$790	\$790
Child Care	\$0	\$564	\$1,134	\$892	\$327	\$1,461	\$1,134	\$892
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$245	\$253	\$253	\$253	\$253	\$253	\$481	\$481
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$124	\$229	\$298	\$282	\$237	\$366	\$347	\$330
Taxes	\$278	\$476	\$663	\$601	\$382	\$841	\$718	\$657
Earned Income Tax Credit (-)	\$0	(\$29)	\$0	\$0	(\$177)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.32	\$16.05	\$20.91	\$19.48	\$14.62	\$25.69	\$12.12 per adult	\$11.42 per adult
MONTHLY	\$1,640	\$2,825	\$3,680	\$3,429	\$2,572	\$4,521	\$4,268	\$4,020
ANNUAL	\$19,683	\$33,903	\$44,155	\$41,149	\$30,870	\$54,255	\$51,213	\$48,239

Table 5
The Self-Sufficiency Standard for Baca County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$535	\$596	\$596	\$596	\$596	\$849	\$596	\$596
Child Care	\$0	\$399	\$941	\$731	\$333	\$1,274	\$941	\$731
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$248	\$255	\$255	\$255	\$255	\$255	\$487	\$487
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$115	\$194	\$260	\$247	\$218	\$337	\$309	\$295
Taxes	\$235	\$294	\$414	\$366	\$285	\$702	\$581	\$476
Earned Income Tax Credit (-)	\$0	(\$140)	(\$115)	(\$161)	(\$255)	\$0	(\$34)	(\$105)
Child Care Tax Credit (-)	\$0	(\$73)	(\$125)	(\$102)	(\$57)	(\$100)	(\$100)	(\$110)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.51	\$12.10	\$16.29	\$15.05	\$12.52	\$23.05	\$10.45 per adult	\$9.49 per adult
MONTHLY	\$1,497	\$2,130	\$2,867	\$2,649	\$2,203	\$4,056	\$3,677	\$3,340
ANNUAL	\$17,966	\$25,556	\$34,405	\$31,791	\$26,438	\$48,675	\$44,121	\$40,082

Table 6
The Self-Sufficiency Standard for Bent County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$490	\$596	\$596	\$596	\$596	\$781	\$596	\$596
Child Care	\$0	\$586	\$1,085	\$939	\$354	\$1,439	\$1,085	\$939
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$244	\$252	\$252	\$252	\$252	\$252	\$479	\$479
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$110	\$212	\$274	\$267	\$220	\$346	\$322	\$315
Taxes	\$229	\$387	\$554	\$518	\$309	\$763	\$625	\$608
Earned Income Tax Credit (-)	\$0	(\$83)	(\$33)	(\$64)	(\$245)	\$0	\$0	(\$8)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$115)	(\$62)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.17	\$14.12	\$18.52	\$17.67	\$12.80	\$23.97	\$11.09 per adult	\$10.80 per adult
MONTHLY	\$1,438	\$2,486	\$3,259	\$3,110	\$2,252	\$4,219	\$3,905	\$3,800
ANNUAL	\$17,258	\$29,831	\$39,109	\$37,319	\$27,023	\$50,632	\$46,854	\$45,600

Table 7
The Self-Sufficiency Standard for Boulder County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$878	\$1,102	\$1,102	\$1,102	\$1,102	\$1,607	\$1,102	\$1,102
Child Care	\$0	\$1,118	\$2,094	\$1,639	\$522	\$2,616	\$2,094	\$1,639
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$269	\$276	\$276	\$276	\$276	\$276	\$525	\$525
Health Care	\$132	\$327	\$339	\$349	\$377	\$360	\$396	\$406
Miscellaneous	\$151	\$317	\$427	\$389	\$288	\$548	\$477	\$439
Taxes	\$384	\$851	\$1,196	\$1,034	\$662	\$1,781	\$1,240	\$1,096
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.61	\$23.90	\$31.96	\$28.68	\$20.56	\$42.36	\$17.68 per adult	\$16.08 per adult
MONTHLY	\$2,044	\$4,207	\$5,625	\$5,047	\$3,618	\$7,456	\$6,224	\$5,660
ANNUAL	\$24,527	\$50,483	\$67,500	\$60,567	\$43,416	\$89,474	\$74,694	\$67,924

Table 8
The Self-Sufficiency Standard for Broomfield County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$934	\$1,181	\$1,181	\$1,181	\$1,181	\$1,677	\$1,181	\$1,181
Child Care	\$0	\$1,059	\$1,927	\$1,487	\$428	\$2,355	\$1,927	\$1,487
Food	\$228	\$345	\$453	\$518	\$600	\$611	\$650	\$712
Transportation	\$264	\$272	\$272	\$272	\$272	\$272	\$517	\$517
Health Care	\$132	\$327	\$339	\$349	\$377	\$360	\$396	\$406
Miscellaneous	\$156	\$318	\$417	\$381	\$286	\$528	\$467	\$430
Taxes	\$403	\$854	\$1,138	\$988	\$652	\$1,655	\$1,199	\$1,062
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$53)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.02	\$24.00	\$31.02	\$27.90	\$20.33	\$40.39	\$17.24 per adult	\$15.70 per adult
MONTHLY	\$2,116	\$4,224	\$5,460	\$4,910	\$3,578	\$7,108	\$6,070	\$5,528
ANNUAL	\$25,396	\$50,688	\$65,524	\$58,916	\$42,933	\$85,300	\$72,838	\$66,333

Table 9
The Self-Sufficiency Standard for Chaffee County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$561	\$683	\$683	\$683	\$683	\$995	\$683	\$683
Child Care	\$0	\$597	\$1,221	\$911	\$315	\$1,535	\$1,221	\$911
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$469	\$469
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$116	\$221	\$296	\$272	\$224	\$377	\$344	\$320
Taxes	\$255	\$442	\$663	\$558	\$339	\$893	\$719	\$633
Earned Income Tax Credit (-)	\$0	(\$52)	\$0	(\$37)	(\$226)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$70)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.73	\$15.20	\$20.74	\$18.39	\$13.29	\$26.62	\$12.02 per adult	\$11.04 per adult
MONTHLY	\$1,536	\$2,676	\$3,650	\$3,236	\$2,339	\$4,685	\$4,233	\$3,886
ANNUAL	\$18,435	\$32,111	\$43,804	\$38,830	\$28,070	\$56,224	\$50,790	\$46,632

Table 10
The Self-Sufficiency Standard for Cheyenne County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$490	\$596	\$596	\$596	\$596	\$781	\$596	\$596
Child Care	\$0	\$1,020	\$1,508	\$1,307	\$288	\$1,796	\$1,508	\$1,307
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$245	\$253	\$253	\$253	\$253	\$253	\$482	\$482
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$110	\$256	\$316	\$304	\$213	\$382	\$365	\$352
Taxes	\$215	\$580	\$699	\$652	\$258	\$857	\$742	\$694
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$274)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$48)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.10	\$18.49	\$22.24	\$21.19	\$12.01	\$26.75	\$12.76 per adult	\$12.22 per adult
MONTHLY	\$1,426	\$3,254	\$3,914	\$3,729	\$2,114	\$4,707	\$4,491	\$4,301
ANNUAL	\$17,111	\$39,046	\$46,969	\$44,753	\$25,374	\$56,487	\$53,889	\$51,617

Table 11
The Self-Sufficiency Standard for Clear Creek County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$741	\$938	\$938	\$938	\$938	\$1,331	\$938	\$938
Child Care	\$0	\$935	\$1,586	\$1,264	\$329	\$1,915	\$1,586	\$1,264
Food	\$228	\$345	\$453	\$518	\$600	\$611	\$650	\$712
Transportation	\$247	\$255	\$255	\$255	\$255	\$255	\$486	\$486
Health Care	\$132	\$327	\$339	\$349	\$377	\$360	\$396	\$406
Miscellaneous	\$135	\$280	\$357	\$332	\$250	\$447	\$406	\$380
Taxes	\$320	\$701	\$887	\$796	\$445	\$1,162	\$955	\$849
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$120)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$63)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.24	\$20.73	\$25.84	\$23.78	\$16.16	\$32.57	\$14.63 per adult	\$13.54 per adult
MONTHLY	\$1,802	\$3,648	\$4,548	\$4,185	\$2,845	\$5,732	\$5,149	\$4,768
ANNUAL	\$21,628	\$43,776	\$54,570	\$50,215	\$34,135	\$68,781	\$61,785	\$57,212

Table 12
The Self-Sufficiency Standard for Conejos County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$535	\$596	\$596	\$596	\$596	\$849	\$596	\$596
Child Care	\$0	\$543	\$868	\$875	\$333	\$1,201	\$868	\$875
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$244	\$252	\$252	\$252	\$252	\$252	\$479	\$479
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$114	\$208	\$252	\$261	\$218	\$329	\$301	\$309
Taxes	\$229	\$341	\$375	\$407	\$274	\$661	\$485	\$511
Earned Income Tax Credit (-)	\$0	(\$101)	(\$145)	(\$115)	(\$259)	\$0	(\$84)	(\$53)
Child Care Tax Credit (-)	\$0	(\$70)	(\$113)	(\$125)	(\$55)	(\$100)	(\$105)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.45	\$13.47	\$15.48	\$16.29	\$12.42	\$22.33	\$9.76 per adult	\$10.19 per adult
MONTHLY	\$1,488	\$2,371	\$2,725	\$2,867	\$2,186	\$3,930	\$3,436	\$3,587
ANNUAL	\$17,852	\$28,457	\$32,703	\$34,409	\$26,234	\$47,157	\$41,235	\$43,043

Table 13
The Self-Sufficiency Standard for Costilla County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$535	\$596	\$596	\$596	\$596	\$849	\$596	\$596
Child Care	\$0	\$521	\$1,063	\$854	\$333	\$1,396	\$1,063	\$854
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$243	\$251	\$251	\$251	\$251	\$251	\$478	\$478
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$114	\$206	\$272	\$258	\$217	\$348	\$320	\$306
Taxes	\$233	\$339	\$519	\$407	\$281	\$748	\$568	\$520
Earned Income Tax Credit (-)	\$0	(\$106)	(\$50)	(\$122)	(\$257)	\$0	(\$4)	(\$58)
Child Care Tax Credit (-)	\$0	(\$70)	(\$115)	(\$125)	(\$56)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.47	\$13.30	\$18.05	\$16.11	\$12.47	\$24.04	\$10.85 per adult	\$10.12 per adult
MONTHLY	\$1,491	\$2,340	\$3,177	\$2,836	\$2,194	\$4,232	\$3,818	\$3,561
ANNUAL	\$17,895	\$28,082	\$38,129	\$34,034	\$26,333	\$50,778	\$45,819	\$42,729

Table 14
The Self-Sufficiency Standard for Crowley County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$490	\$596	\$596	\$596	\$596	\$781	\$596	\$596
Child Care	\$0	\$391	\$933	\$687	\$297	\$1,230	\$933	\$687
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$246	\$254	\$254	\$254	\$254	\$254	\$483	\$483
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$110	\$193	\$259	\$242	\$214	\$325	\$308	\$290
Taxes	\$230	\$305	\$429	\$360	\$295	\$684	\$600	\$483
Earned Income Tax Credit (-)	\$0	(\$140)	(\$114)	(\$174)	(\$262)	\$0	(\$32)	(\$116)
Child Care Tax Credit (-)	\$0	(\$73)	(\$125)	(\$95)	(\$53)	(\$100)	(\$100)	(\$108)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.19	\$12.10	\$16.33	\$14.69	\$12.32	\$22.23	\$10.47 per adult	\$9.33 per adult
MONTHLY	\$1,441	\$2,130	\$2,873	\$2,586	\$2,168	\$3,913	\$3,685	\$3,285
ANNUAL	\$17,291	\$25,554	\$34,481	\$31,035	\$26,018	\$46,954	\$44,224	\$39,414

Table 15
The Self-Sufficiency Standard for Custer County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$556	\$732	\$732	\$732	\$732	\$1,025	\$732	\$732
Child Care	\$0	\$543	\$1,080	\$850	\$307	\$1,387	\$1,080	\$850
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$248	\$256	\$256	\$256	\$256	\$256	\$487	\$487
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$117	\$222	\$287	\$272	\$229	\$366	\$336	\$321
Taxes	\$246	\$425	\$607	\$529	\$334	\$822	\$660	\$602
Earned Income Tax Credit (-)	\$0	(\$55)	\$0	(\$46)	(\$213)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$115)	(\$70)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.70	\$15.12	\$19.87	\$18.15	\$13.66	\$25.53	\$11.62 per adult	\$10.97 per adult
MONTHLY	\$1,531	\$2,661	\$3,498	\$3,194	\$2,404	\$4,494	\$4,092	\$3,861
ANNUAL	\$18,378	\$31,938	\$41,972	\$38,333	\$28,853	\$53,924	\$49,104	\$46,334

Table 16
The Self-Sufficiency Standard for Delta County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$534	\$629	\$629	\$629	\$629	\$863	\$629	\$629
Child Care	\$0	\$561	\$1,104	\$880	\$318	\$1,422	\$1,104	\$880
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$242	\$250	\$250	\$250	\$250	\$250	\$476	\$476
Health Care	\$156	\$410	\$421	\$432	\$460	\$443	\$478	\$489
Miscellaneous	\$116	\$220	\$286	\$271	\$226	\$360	\$334	\$319
Taxes	\$254	\$435	\$625	\$553	\$352	\$828	\$684	\$630
Earned Income Tax Credit (-)	\$0	(\$57)	\$0	(\$42)	(\$215)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$115)	(\$70)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.71	\$15.06	\$19.90	\$18.27	\$13.58	\$25.19	\$11.64 per adult	\$11.01 per adult
MONTHLY	\$1,532	\$2,650	\$3,502	\$3,215	\$2,391	\$4,434	\$4,097	\$3,876
ANNUAL	\$18,387	\$31,799	\$42,023	\$38,579	\$28,690	\$53,208	\$49,161	\$46,515

Table 17
The Self-Sufficiency Standard for Denver County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$724	\$916	\$916	\$916	\$916	\$1,301	\$916	\$916
Child Care	\$0	\$998	\$1,845	\$1,418	\$420	\$2,264	\$1,845	\$1,418
Food	\$228	\$345	\$453	\$518	\$600	\$611	\$650	\$712
Transportation	\$140	\$140	\$140	\$140	\$140	\$140	\$280	\$280
Health Care	\$132	\$327	\$339	\$349	\$377	\$360	\$396	\$406
Miscellaneous	\$122	\$273	\$369	\$334	\$245	\$468	\$409	\$373
Taxes	\$262	\$656	\$913	\$779	\$388	\$1,245	\$936	\$787
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$149)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.14	\$20.00	\$26.75	\$23.79	\$15.37	\$34.31	\$14.67 per adult	\$13.14 per adult
MONTHLY	\$1,608	\$3,520	\$4,708	\$4,187	\$2,706	\$6,039	\$5,165	\$4,626
ANNUAL	\$19,296	\$42,245	\$56,499	\$50,243	\$32,470	\$72,471	\$61,980	\$55,508

Table 18
The Self-Sufficiency Standard for Dolores County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$626	\$724	\$724	\$724	\$724	\$959	\$724	\$724
Child Care	\$0	\$326	\$868	\$658	\$333	\$1,201	\$868	\$658
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$470	\$470
Health Care	\$156	\$410	\$421	\$432	\$460	\$443	\$478	\$489
Miscellaneous	\$125	\$206	\$272	\$258	\$237	\$347	\$320	\$306
Taxes	\$274	\$338	\$518	\$407	\$358	\$740	\$566	\$520
Earned Income Tax Credit (-)	\$0	(\$106)	(\$50)	(\$121)	(\$182)	\$0	(\$5)	(\$59)
Child Care Tax Credit (-)	\$0	(\$70)	(\$115)	(\$125)	(\$68)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.37	\$13.30	\$18.05	\$16.12	\$14.49	\$23.89	\$10.83 per adult	\$10.10 per adult
MONTHLY	\$1,650	\$2,340	\$3,177	\$2,837	\$2,550	\$4,205	\$3,812	\$3,556
ANNUAL	\$19,799	\$28,082	\$38,124	\$34,050	\$30,599	\$50,456	\$45,744	\$42,672

Table 19
The Self-Sufficiency Standard for Douglas County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,062	\$1,343	\$1,343	\$1,343	\$1,343	\$1,908	\$1,343	\$1,343
Child Care	\$0	\$1,052	\$1,967	\$1,582	\$529	\$2,496	\$1,967	\$1,582
Food	\$228	\$345	\$453	\$518	\$600	\$611	\$650	\$712
Transportation	\$261	\$269	\$269	\$269	\$269	\$269	\$511	\$511
Health Care	\$132	\$327	\$339	\$349	\$377	\$360	\$396	\$406
Miscellaneous	\$168	\$334	\$437	\$406	\$312	\$564	\$487	\$455
Taxes	\$451	\$913	\$1,257	\$1,100	\$753	\$1,882	\$1,275	\$1,158
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$13.08	\$25.29	\$32.94	\$30.12	\$22.55	\$43.98	\$18.07 per adult	\$16.76 per adult
MONTHLY	\$2,303	\$4,452	\$5,798	\$5,301	\$3,968	\$7,741	\$6,361	\$5,901
ANNUAL	\$27,631	\$53,419	\$69,578	\$63,607	\$47,616	\$92,887	\$76,337	\$70,809

Table 20
The Self-Sufficiency Standard for Eagle County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,034	\$1,360	\$1,360	\$1,360	\$1,360	\$1,711	\$1,360	\$1,360
Child Care	\$0	\$1,020	\$2,105	\$1,385	\$365	\$2,470	\$2,105	\$1,385
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$241	\$249	\$249	\$249	\$249	\$249	\$473	\$473
Health Care	\$167	\$449	\$460	\$471	\$499	\$482	\$517	\$528
Miscellaneous	\$167	\$343	\$463	\$399	\$308	\$553	\$511	\$447
Taxes	\$447	\$947	\$1,416	\$1,071	\$738	\$1,811	\$1,369	\$1,124
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.99	\$26.04	\$35.48	\$29.50	\$22.21	\$42.86	\$19.11 per adult	\$16.39 per adult
MONTHLY	\$2,286	\$4,583	\$6,244	\$5,191	\$3,909	\$7,543	\$6,726	\$5,769
ANNUAL	\$27,433	\$54,994	\$74,932	\$62,297	\$46,906	\$90,519	\$80,711	\$69,234

Table 21
The Self-Sufficiency Standard for El Paso County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$612	\$773	\$773	\$773	\$773	\$1,103	\$773	\$773
Child Care	\$0	\$864	\$1,515	\$1,297	\$433	\$1,948	\$1,515	\$1,297
Food	\$215	\$326	\$428	\$489	\$567	\$577	\$614	\$672
Transportation	\$250	\$258	\$258	\$258	\$258	\$258	\$492	\$492
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$121	\$256	\$332	\$318	\$242	\$426	\$380	\$365
Taxes	\$257	\$590	\$770	\$714	\$369	\$1,050	\$812	\$755
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$164)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.04	\$18.56	\$23.63	\$22.40	\$14.97	\$30.58	\$13.42 per adult	\$12.79 per adult
MONTHLY	\$1,590	\$3,266	\$4,159	\$3,942	\$2,634	\$5,382	\$4,725	\$4,503
ANNUAL	\$19,082	\$39,194	\$49,907	\$47,300	\$31,611	\$64,589	\$56,700	\$54,041

Table 22
The Self-Sufficiency Standard for Elbert County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$806	\$1,020	\$1,020	\$1,020	\$1,020	\$1,448	\$1,020	\$1,020
Child Care	\$0	\$651	\$1,411	\$993	\$342	\$1,752	\$1,411	\$993
Food	\$228	\$345	\$453	\$518	\$600	\$611	\$650	\$712
Transportation	\$250	\$257	\$257	\$257	\$257	\$257	\$491	\$491
Health Care	\$132	\$327	\$339	\$349	\$377	\$360	\$396	\$406
Miscellaneous	\$142	\$260	\$348	\$314	\$260	\$443	\$397	\$362
Taxes	\$348	\$626	\$857	\$729	\$523	\$1,152	\$926	\$784
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$69)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$58)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.82	\$19.03	\$25.10	\$22.23	\$17.54	\$32.24	\$14.27 per adult	\$12.79 per adult
MONTHLY	\$1,904	\$3,349	\$4,417	\$3,913	\$3,087	\$5,674	\$5,023	\$4,500
ANNUAL	\$22,852	\$40,184	\$53,010	\$46,955	\$37,039	\$68,085	\$60,276	\$54,004

Table 23
The Self-Sufficiency Standard for Fremont County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$506	\$649	\$649	\$649	\$649	\$931	\$649	\$649
Child Care	\$0	\$520	\$1,073	\$876	\$356	\$1,429	\$1,073	\$876
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$245	\$253	\$253	\$253	\$253	\$253	\$482	\$482
Health Care	\$138	\$348	\$359	\$369	\$397	\$380	\$416	\$426
Miscellaneous	\$112	\$212	\$279	\$267	\$226	\$361	\$328	\$315
Taxes	\$229	\$374	\$567	\$498	\$319	\$802	\$625	\$591
Earned Income Tax Credit (-)	\$0	(\$86)	(\$14)	(\$70)	(\$225)	\$0	\$0	(\$12)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$120)	(\$70)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.29	\$14.02	\$19.02	\$17.50	\$13.33	\$25.14	\$11.26 per adult	\$10.74 per adult
MONTHLY	\$1,460	\$2,468	\$3,347	\$3,079	\$2,347	\$4,425	\$3,964	\$3,781
ANNUAL	\$17,517	\$29,613	\$40,168	\$36,951	\$28,161	\$53,099	\$47,566	\$45,375

Table 24
The Self-Sufficiency Standard for Garfield County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,033	\$1,145	\$1,145	\$1,145	\$1,145	\$1,413	\$1,145	\$1,145
Child Care	\$0	\$881	\$1,791	\$1,485	\$604	\$2,395	\$1,791	\$1,485
Food	\$233	\$353	\$463	\$529	\$614	\$624	\$664	\$727
Transportation	\$247	\$255	\$255	\$255	\$255	\$255	\$486	\$486
Health Care	\$167	\$449	\$460	\$471	\$499	\$482	\$517	\$528
Miscellaneous	\$168	\$308	\$411	\$388	\$312	\$517	\$460	\$437
Taxes	\$450	\$815	\$1,116	\$1,031	\$750	\$1,589	\$1,172	\$1,086
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$13.05	\$23.14	\$30.54	\$28.62	\$22.51	\$39.35	\$16.96 per adult	\$15.99 per adult
MONTHLY	\$2,297	\$4,073	\$5,375	\$5,038	\$3,962	\$6,926	\$5,970	\$5,628
ANNUAL	\$27,566	\$48,873	\$64,499	\$60,452	\$47,538	\$83,108	\$71,637	\$67,532

Table 25
The Self-Sufficiency Standard for Gilpin County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$890	\$1,126	\$1,126	\$1,126	\$1,126	\$1,599	\$1,126	\$1,126
Child Care	\$0	\$760	\$1,628	\$1,044	\$285	\$1,912	\$1,628	\$1,044
Food	\$228	\$345	\$453	\$518	\$600	\$611	\$650	\$712
Transportation	\$250	\$258	\$258	\$258	\$258	\$258	\$492	\$492
Health Care	\$132	\$327	\$339	\$349	\$377	\$360	\$396	\$406
Miscellaneous	\$150	\$282	\$380	\$329	\$265	\$474	\$429	\$378
Taxes	\$378	\$707	\$975	\$785	\$546	\$1,316	\$1,045	\$840
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$48)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$58)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.52	\$20.86	\$27.79	\$23.54	\$18.09	\$35.11	\$15.62 per adult	\$13.44 per adult
MONTHLY	\$2,027	\$3,671	\$4,892	\$4,143	\$3,184	\$6,180	\$5,498	\$4,730
ANNUAL	\$24,326	\$44,051	\$58,703	\$49,712	\$38,205	\$74,158	\$65,971	\$56,763

Table 26
The Self-Sufficiency Standard for Grand County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$606	\$770	\$770	\$770	\$770	\$1,120	\$770	\$770
Child Care	\$0	\$808	\$1,568	\$1,286	\$477	\$2,045	\$1,568	\$1,286
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$243	\$251	\$251	\$251	\$251	\$251	\$477	\$477
Health Care	\$132	\$327	\$339	\$349	\$377	\$360	\$396	\$406
Miscellaneous	\$121	\$251	\$339	\$318	\$248	\$439	\$387	\$366
Taxes	\$273	\$593	\$827	\$753	\$450	\$1,147	\$884	\$809
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$123)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$63)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.12	\$18.23	\$24.34	\$22.63	\$16.07	\$31.99	\$13.84 per adult	\$12.97 per adult
MONTHLY	\$1,605	\$3,209	\$4,284	\$3,983	\$2,828	\$5,631	\$4,873	\$4,567
ANNUAL	\$19,257	\$38,503	\$51,414	\$47,796	\$33,938	\$67,566	\$58,476	\$54,800

Table 27
The Self-Sufficiency Standard for Gunnison County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$603	\$784	\$784	\$784	\$784	\$1,085	\$784	\$784
Child Care	\$0	\$846	\$1,473	\$1,162	\$316	\$1,790	\$1,473	\$1,162
Food	\$249	\$378	\$496	\$566	\$657	\$668	\$711	\$779
Transportation	\$240	\$247	\$247	\$247	\$247	\$247	\$471	\$471
Health Care	\$146	\$377	\$388	\$399	\$427	\$410	\$445	\$456
Miscellaneous	\$124	\$263	\$339	\$316	\$243	\$420	\$388	\$365
Taxes	\$285	\$647	\$834	\$750	\$427	\$1,080	\$897	\$812
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$145)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.36	\$19.34	\$24.40	\$22.49	\$15.48	\$30.40	\$13.93 per adult	\$12.96 per adult
MONTHLY	\$1,647	\$3,404	\$4,295	\$3,958	\$2,725	\$5,350	\$4,904	\$4,562
ANNUAL	\$19,759	\$40,851	\$51,535	\$47,500	\$32,694	\$64,195	\$58,844	\$54,746

Table 28
The Self-Sufficiency Standard for Hinsdale County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$844	\$1,019	\$1,019	\$1,019	\$1,019	\$1,269	\$1,019	\$1,019
Child Care	\$0	\$651	\$1,519	\$1,012	\$361	\$1,880	\$1,519	\$1,012
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$242	\$250	\$250	\$250	\$250	\$250	\$476	\$476
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$145	\$261	\$360	\$316	\$263	\$439	\$408	\$364
Taxes	\$365	\$633	\$908	\$747	\$548	\$1,145	\$978	\$803
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$54)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$58)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.14	\$19.11	\$26.12	\$22.51	\$17.94	\$31.94	\$14.77 per adult	\$12.91 per adult
MONTHLY	\$1,961	\$3,363	\$4,596	\$3,961	\$3,158	\$5,621	\$5,198	\$4,544
ANNUAL	\$23,537	\$40,361	\$55,158	\$47,535	\$37,891	\$67,456	\$62,371	\$54,529

Table 29
The Self-Sufficiency Standard for Huerfano County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$535	\$596	\$596	\$596	\$596	\$849	\$596	\$596
Child Care	\$0	\$434	\$977	\$738	\$304	\$1,280	\$977	\$738
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$243	\$250	\$250	\$250	\$250	\$250	\$476	\$476
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$114	\$197	\$263	\$247	\$215	\$337	\$311	\$295
Taxes	\$246	\$327	\$501	\$397	\$306	\$741	\$613	\$515
Earned Income Tax Credit (-)	\$0	(\$127)	(\$82)	(\$154)	(\$259)	\$0	(\$18)	(\$95)
Child Care Tax Credit (-)	\$0	(\$73)	(\$120)	(\$107)	(\$55)	(\$100)	(\$100)	(\$110)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.54	\$12.55	\$17.20	\$15.25	\$12.42	\$23.28	\$10.66 per adult	\$9.62 per adult
MONTHLY	\$1,503	\$2,209	\$3,027	\$2,684	\$2,186	\$4,097	\$3,753	\$3,385
ANNUAL	\$18,041	\$26,508	\$36,318	\$32,208	\$26,227	\$49,158	\$45,035	\$40,621

Table 30
The Self-Sufficiency Standard for Jackson County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$687	\$763	\$763	\$763	\$763	\$984	\$763	\$763
Child Care	\$0	\$651	\$1,194	\$984	\$333	\$1,526	\$1,194	\$984
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$245	\$252	\$252	\$252	\$252	\$252	\$481	\$481
Health Care	\$146	\$377	\$388	\$399	\$427	\$410	\$445	\$456
Miscellaneous	\$131	\$239	\$306	\$292	\$238	\$379	\$354	\$340
Taxes	\$300	\$533	\$680	\$630	\$375	\$876	\$732	\$682
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$173)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.88	\$17.17	\$21.45	\$20.29	\$14.72	\$26.68	\$12.38 per adult	\$11.81 per adult
MONTHLY	\$1,739	\$3,022	\$3,775	\$3,572	\$2,590	\$4,695	\$4,359	\$4,159
ANNUAL	\$20,865	\$36,258	\$45,295	\$42,860	\$31,078	\$56,343	\$52,306	\$49,902

Table 31
The Self-Sufficiency Standard for Jefferson County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$822	\$1,040	\$1,040	\$1,040	\$1,040	\$1,477	\$1,040	\$1,040
Child Care	\$0	\$992	\$1,827	\$1,460	\$469	\$2,296	\$1,827	\$1,460
Food	\$228	\$345	\$453	\$518	\$600	\$611	\$650	\$712
Transportation	\$266	\$274	\$274	\$274	\$274	\$274	\$520	\$520
Health Care	\$132	\$327	\$339	\$349	\$377	\$360	\$396	\$406
Miscellaneous	\$145	\$298	\$393	\$364	\$276	\$502	\$443	\$414
Taxes	\$349	\$755	\$1,021	\$896	\$580	\$1,458	\$1,073	\$960
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$5)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$55)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.03	\$22.15	\$28.87	\$26.34	\$19.26	\$37.66	\$16.14 per adult	\$14.90 per adult
MONTHLY	\$1,941	\$3,898	\$5,080	\$4,635	\$3,389	\$6,627	\$5,683	\$5,246
ANNUAL	\$23,295	\$46,779	\$60,963	\$55,620	\$40,667	\$79,528	\$68,190	\$62,952

Table 32
The Self-Sufficiency Standard for Kiowa County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$490	\$596	\$596	\$596	\$596	\$781	\$596	\$596
Child Care	\$0	\$342	\$884	\$680	\$338	\$1,222	\$884	\$680
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$245	\$253	\$253	\$253	\$253	\$253	\$482	\$482
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$110	\$188	\$254	\$241	\$218	\$325	\$303	\$289
Taxes	\$221	\$248	\$389	\$340	\$285	\$656	\$505	\$454
Earned Income Tax Credit (-)	\$0	(\$160)	(\$137)	(\$181)	(\$254)	\$0	(\$73)	(\$125)
Child Care Tax Credit (-)	\$0	(\$68)	(\$119)	(\$92)	(\$57)	(\$100)	(\$105)	(\$104)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.14	\$11.38	\$15.69	\$14.51	\$12.55	\$22.02	\$9.91 per adult	\$9.21 per adult
MONTHLY	\$1,432	\$2,003	\$2,762	\$2,555	\$2,208	\$3,876	\$3,489	\$3,242
ANNUAL	\$17,183	\$24,033	\$33,143	\$30,655	\$26,499	\$46,516	\$41,873	\$38,907

Table 33
The Self-Sufficiency Standard for Kit Carson County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$490	\$596	\$596	\$596	\$596	\$781	\$596	\$596
Child Care	\$0	\$423	\$911	\$658	\$235	\$1,146	\$911	\$658
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$245	\$252	\$252	\$252	\$252	\$252	\$481	\$481
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$110	\$196	\$257	\$239	\$208	\$317	\$305	\$287
Taxes	\$215	\$294	\$385	\$323	\$226	\$611	\$497	\$429
Earned Income Tax Credit (-)	\$0	(\$135)	(\$132)	(\$191)	(\$295)	\$0	(\$68)	(\$137)
Child Care Tax Credit (-)	\$0	(\$73)	(\$123)	(\$87)	(\$38)	(\$100)	(\$105)	(\$99)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.10	\$12.26	\$15.84	\$14.25	\$11.43	\$21.29	\$9.99 per adult	\$9.05 per adult
MONTHLY	\$1,425	\$2,157	\$2,789	\$2,507	\$2,012	\$3,746	\$3,515	\$3,185
ANNUAL	\$17,099	\$25,885	\$33,462	\$30,089	\$24,149	\$44,955	\$42,179	\$38,224

Table 34
The Self-Sufficiency Standard for La Plata County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$715	\$818	\$818	\$818	\$818	\$1,148	\$818	\$818
Child Care	\$0	\$776	\$1,535	\$1,054	\$278	\$1,814	\$1,535	\$1,054
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$247	\$254	\$254	\$254	\$254	\$254	\$485	\$485
Health Care	\$156	\$410	\$421	\$432	\$460	\$443	\$478	\$489
Miscellaneous	\$135	\$261	\$349	\$308	\$242	\$428	\$397	\$357
Taxes	\$325	\$633	\$866	\$715	\$414	\$1,102	\$938	\$773
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$152)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.27	\$19.11	\$25.20	\$21.81	\$15.29	\$31.01	\$14.33 per adult	\$12.58 per adult
MONTHLY	\$1,807	\$3,363	\$4,436	\$3,839	\$2,690	\$5,457	\$5,043	\$4,428
ANNUAL	\$21,686	\$40,360	\$53,226	\$46,070	\$32,283	\$65,484	\$60,514	\$53,139

Table 35
The Self-Sufficiency Standard for Lake County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$844	\$1,019	\$1,019	\$1,019	\$1,019	\$1,269	\$1,019	\$1,019
Child Care	\$0	\$716	\$1,340	\$1,092	\$376	\$1,716	\$1,340	\$1,092
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$249	\$257	\$257	\$257	\$257	\$257	\$489	\$489
Health Care	\$167	\$449	\$460	\$471	\$499	\$482	\$517	\$528
Miscellaneous	\$149	\$279	\$353	\$336	\$276	\$434	\$402	\$385
Taxes	\$374	\$697	\$873	\$811	\$608	\$1,113	\$943	\$866
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$53)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.44	\$20.64	\$25.54	\$24.11	\$19.44	\$31.47	\$14.49 per adult	\$13.73 per adult
MONTHLY	\$2,013	\$3,633	\$4,494	\$4,243	\$3,422	\$5,539	\$5,102	\$4,832
ANNUAL	\$24,161	\$43,596	\$53,931	\$50,917	\$41,065	\$66,464	\$61,221	\$57,990

Table 36
The Self-Sufficiency Standard for Larimer County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$700	\$849	\$849	\$849	\$849	\$1,236	\$849	\$849
Child Care	\$0	\$961	\$1,721	\$1,410	\$449	\$2,170	\$1,721	\$1,410
Food	\$231	\$351	\$460	\$526	\$610	\$621	\$661	\$723
Transportation	\$235	\$243	\$243	\$243	\$243	\$243	\$462	\$462
Health Care	\$138	\$348	\$359	\$369	\$397	\$380	\$416	\$426
Miscellaneous	\$130	\$275	\$363	\$340	\$255	\$465	\$411	\$387
Taxes	\$299	\$676	\$903	\$815	\$480	\$1,250	\$964	\$861
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$95)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$60)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.85	\$20.27	\$26.32	\$24.35	\$16.82	\$34.17	\$14.82 per adult	\$13.79 per adult
MONTHLY	\$1,734	\$3,567	\$4,632	\$4,286	\$2,961	\$6,015	\$5,216	\$4,853
ANNUAL	\$20,808	\$42,803	\$55,582	\$51,435	\$35,532	\$72,174	\$62,597	\$58,232

Table 37
The Self-Sufficiency Standard for Las Animas County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$538	\$596	\$596	\$596	\$596	\$768	\$596	\$596
Child Care	\$0	\$610	\$1,342	\$936	\$326	\$1,667	\$1,342	\$936
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$244	\$252	\$252	\$252	\$252	\$252	\$480	\$480
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$115	\$215	\$300	\$267	\$217	\$368	\$348	\$315
Taxes	\$244	\$400	\$668	\$516	\$302	\$846	\$723	\$608
Earned Income Tax Credit (-)	\$0	(\$75)	\$0	(\$65)	(\$253)	\$0	\$0	(\$9)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$115)	(\$58)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.55	\$14.40	\$21.01	\$17.63	\$12.56	\$25.79	\$12.17 per adult	\$10.78 per adult
MONTHLY	\$1,506	\$2,534	\$3,699	\$3,104	\$2,210	\$4,540	\$4,285	\$3,796
ANNUAL	\$18,067	\$30,404	\$44,383	\$37,245	\$26,522	\$54,475	\$51,425	\$45,551

Table 38
The Self-Sufficiency Standard for Lincoln County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$490	\$596	\$596	\$596	\$596	\$781	\$596	\$596
Child Care	\$0	\$543	\$1,080	\$844	\$302	\$1,382	\$1,080	\$844
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$240	\$247	\$247	\$247	\$247	\$247	\$471	\$471
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$109	\$207	\$273	\$257	\$214	\$340	\$321	\$305
Taxes	\$228	\$363	\$546	\$423	\$295	\$740	\$619	\$543
Earned Income Tax Credit (-)	\$0	(\$98)	(\$39)	(\$121)	(\$263)	\$0	\$0	(\$57)
Child Care Tax Credit (-)	\$0	(\$70)	(\$115)	(\$125)	(\$53)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.14	\$13.59	\$18.35	\$16.13	\$12.31	\$23.46	\$11.03 per adult	\$10.13 per adult
MONTHLY	\$1,432	\$2,392	\$3,229	\$2,839	\$2,167	\$4,129	\$3,884	\$3,567
ANNUAL	\$17,188	\$28,703	\$38,747	\$34,070	\$26,005	\$49,544	\$46,607	\$42,799

Table 39
The Self-Sufficiency Standard for Logan County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$468	\$596	\$596	\$596	\$596	\$776	\$596	\$596
Child Care	\$0	\$526	\$1,025	\$893	\$367	\$1,392	\$1,025	\$893
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$240	\$248	\$248	\$248	\$248	\$248	\$471	\$471
Health Care	\$146	\$377	\$388	\$399	\$427	\$410	\$445	\$456
Miscellaneous	\$108	\$210	\$272	\$266	\$224	\$344	\$319	\$314
Taxes	\$225	\$375	\$538	\$510	\$330	\$758	\$614	\$607
Earned Income Tax Credit (-)	\$0	(\$90)	(\$45)	(\$71)	(\$227)	\$0	\$0	(\$13)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$70)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.05	\$13.86	\$18.17	\$17.49	\$13.27	\$23.84	\$10.97 per adult	\$10.73 per adult
MONTHLY	\$1,418	\$2,439	\$3,198	\$3,078	\$2,335	\$4,196	\$3,862	\$3,777
ANNUAL	\$17,011	\$29,271	\$38,375	\$36,931	\$28,024	\$50,346	\$46,342	\$45,328

Table 40
The Self-Sufficiency Standard for Mesa County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$596	\$715	\$715	\$715	\$715	\$1,041	\$715	\$715
Child Care	\$0	\$608	\$1,259	\$1,024	\$416	\$1,675	\$1,259	\$1,024
Food	\$230	\$348	\$457	\$522	\$605	\$616	\$655	\$718
Transportation	\$239	\$246	\$246	\$246	\$246	\$246	\$468	\$468
Health Care	\$156	\$410	\$421	\$432	\$460	\$443	\$478	\$489
Miscellaneous	\$122	\$233	\$310	\$294	\$244	\$402	\$358	\$341
Taxes	\$260	\$474	\$685	\$624	\$382	\$962	\$727	\$665
Earned Income Tax Credit (-)	\$0	(\$22)	\$0	\$0	(\$154)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.10	\$16.28	\$21.74	\$20.40	\$15.24	\$28.60	\$12.48 per adult	\$11.80 per adult
MONTHLY	\$1,602	\$2,866	\$3,827	\$3,590	\$2,683	\$5,034	\$4,394	\$4,153
ANNUAL	\$19,221	\$34,394	\$45,921	\$43,084	\$32,196	\$60,412	\$52,731	\$49,839

Table 41
The Self-Sufficiency Standard for Mineral County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$844	\$1,019	\$1,019	\$1,019	\$1,019	\$1,269	\$1,019	\$1,019
Child Care	\$0	\$543	\$1,085	\$875	\$333	\$1,418	\$1,085	\$875
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$243	\$250	\$250	\$250	\$250	\$250	\$476	\$476
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$145	\$250	\$316	\$303	\$260	\$393	\$364	\$351
Taxes	\$363	\$588	\$737	\$690	\$528	\$949	\$793	\$745
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$67)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$58)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.13	\$18.16	\$22.44	\$21.33	\$17.58	\$27.94	\$12.88 per adult	\$12.32 per adult
MONTHLY	\$1,960	\$3,196	\$3,949	\$3,754	\$3,093	\$4,918	\$4,535	\$4,336
ANNUAL	\$23,514	\$38,349	\$47,387	\$45,054	\$37,120	\$59,011	\$54,425	\$52,034

Table 42
The Self-Sufficiency Standard for Moffat County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$595	\$747	\$747	\$747	\$747	\$979	\$747	\$747
Child Care	\$0	\$694	\$1,454	\$1,063	\$369	\$1,823	\$1,454	\$1,063
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$251	\$258	\$258	\$258	\$258	\$258	\$493	\$493
Health Care	\$167	\$449	\$460	\$471	\$499	\$482	\$517	\$528
Miscellaneous	\$124	\$250	\$338	\$306	\$248	\$416	\$387	\$355
Taxes	\$281	\$584	\$816	\$700	\$439	\$1,047	\$874	\$756
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$127)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$63)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.36	\$18.13	\$24.23	\$21.60	\$15.97	\$29.96	\$13.81 per adult	\$12.49 per adult
MONTHLY	\$1,648	\$3,191	\$4,265	\$3,802	\$2,812	\$5,273	\$4,863	\$4,395
ANNUAL	\$19,778	\$38,295	\$51,181	\$45,630	\$33,738	\$63,275	\$58,350	\$52,741

Table 43
The Self-Sufficiency Standard for Montezuma County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$547	\$632	\$632	\$632	\$632	\$755	\$632	\$632
Child Care	\$0	\$608	\$1,215	\$991	\$383	\$1,599	\$1,215	\$991
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$242	\$249	\$249	\$249	\$249	\$249	\$474	\$474
Health Care	\$156	\$410	\$421	\$432	\$460	\$443	\$478	\$489
Miscellaneous	\$117	\$225	\$298	\$283	\$233	\$366	\$346	\$331
Taxes	\$254	\$453	\$661	\$605	\$366	\$842	\$714	\$660
Earned Income Tax Credit (-)	\$0	(\$43)	\$0	\$0	(\$191)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$105)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.78	\$15.54	\$20.84	\$19.57	\$14.24	\$25.69	\$12.08 per adult	\$11.45 per adult
MONTHLY	\$1,546	\$2,734	\$3,668	\$3,444	\$2,506	\$4,522	\$4,251	\$4,030
ANNUAL	\$18,552	\$32,813	\$44,015	\$41,331	\$30,068	\$54,260	\$51,013	\$48,360

Table 44
The Self-Sufficiency Standard for Montrose County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$590	\$684	\$684	\$684	\$684	\$908	\$684	\$684
Child Care	\$0	\$651	\$1,259	\$980	\$329	\$1,588	\$1,259	\$980
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$241	\$249	\$249	\$249	\$249	\$249	\$474	\$474
Health Care	\$156	\$410	\$421	\$432	\$460	\$443	\$478	\$489
Miscellaneous	\$122	\$234	\$307	\$287	\$233	\$381	\$355	\$335
Taxes	\$262	\$506	\$681	\$602	\$342	\$874	\$727	\$649
Earned Income Tax Credit (-)	\$0	(\$12)	\$0	\$0	(\$198)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.10	\$16.64	\$21.55	\$19.81	\$14.04	\$26.76	\$12.41 per adult	\$11.54 per adult
MONTHLY	\$1,601	\$2,928	\$3,793	\$3,486	\$2,472	\$4,710	\$4,368	\$4,063
ANNUAL	\$19,209	\$35,139	\$45,513	\$41,830	\$29,662	\$56,519	\$52,411	\$48,760

Table 45
The Self-Sufficiency Standard for Morgan County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$550	\$613	\$613	\$613	\$613	\$817	\$613	\$613
Child Care	\$0	\$347	\$901	\$756	\$409	\$1,309	\$901	\$756
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$469	\$469
Health Care	\$146	\$377	\$388	\$399	\$427	\$410	\$445	\$456
Miscellaneous	\$117	\$193	\$261	\$254	\$230	\$340	\$309	\$301
Taxes	\$246	\$300	\$428	\$400	\$342	\$728	\$591	\$516
Earned Income Tax Credit (-)	\$0	(\$140)	(\$109)	(\$136)	(\$206)	\$0	(\$32)	(\$74)
Child Care Tax Credit (-)	\$0	(\$73)	(\$125)	(\$120)	(\$68)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.68	\$12.11	\$16.44	\$15.73	\$13.83	\$23.40	\$10.47 per adult	\$9.90 per adult
MONTHLY	\$1,528	\$2,131	\$2,894	\$2,769	\$2,434	\$4,119	\$3,686	\$3,485
ANNUAL	\$18,330	\$25,568	\$34,726	\$33,231	\$29,208	\$49,422	\$44,237	\$41,815

Table 46
The Self-Sufficiency Standard for Otero County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$491	\$596	\$596	\$596	\$596	\$825	\$596	\$596
Child Care	\$0	\$499	\$955	\$828	\$329	\$1,284	\$955	\$828
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$246	\$254	\$254	\$254	\$254	\$254	\$483	\$483
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$110	\$204	\$261	\$256	\$217	\$335	\$310	\$304
Taxes	\$227	\$341	\$434	\$411	\$296	\$714	\$595	\$531
Earned Income Tax Credit (-)	\$0	(\$110)	(\$106)	(\$127)	(\$254)	\$0	(\$27)	(\$61)
Child Care Tax Credit (-)	\$0	(\$70)	(\$125)	(\$125)	(\$58)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.18	\$13.17	\$16.53	\$15.96	\$12.55	\$23.01	\$10.54 per adult	\$10.08 per adult
MONTHLY	\$1,440	\$2,317	\$2,910	\$2,810	\$2,209	\$4,050	\$3,709	\$3,547
ANNUAL	\$17,275	\$27,808	\$34,918	\$33,718	\$26,514	\$48,603	\$44,508	\$42,568

Table 47
The Self-Sufficiency Standard for Ouray County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$844	\$1,019	\$1,019	\$1,019	\$1,019	\$1,269	\$1,019	\$1,019
Child Care	\$0	\$760	\$1,302	\$1,194	\$434	\$1,736	\$1,302	\$1,194
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$242	\$250	\$250	\$250	\$250	\$250	\$475	\$475
Health Care	\$156	\$410	\$421	\$432	\$460	\$443	\$478	\$489
Miscellaneous	\$147	\$279	\$345	\$342	\$277	\$432	\$393	\$390
Taxes	\$372	\$705	\$852	\$844	\$624	\$1,117	\$909	\$899
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$53)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.31	\$20.67	\$24.89	\$24.64	\$19.61	\$31.33	\$14.11 per adult	\$13.97 per adult
MONTHLY	\$1,991	\$3,637	\$4,380	\$4,336	\$3,451	\$5,514	\$4,967	\$4,918
ANNUAL	\$23,894	\$43,648	\$52,565	\$52,037	\$41,416	\$66,166	\$59,606	\$59,020

Table 48
The Self-Sufficiency Standard for Park County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,059	\$1,340	\$1,340	\$1,340	\$1,340	\$1,903	\$1,340	\$1,340
Child Care	\$0	\$1,020	\$1,779	\$1,459	\$439	\$2,219	\$1,779	\$1,459
Food	\$228	\$345	\$453	\$518	\$600	\$611	\$650	\$712
Transportation	\$250	\$257	\$257	\$257	\$257	\$257	\$490	\$490
Health Care	\$132	\$327	\$339	\$349	\$377	\$360	\$396	\$406
Miscellaneous	\$167	\$329	\$417	\$392	\$301	\$535	\$466	\$441
Taxes	\$432	\$874	\$1,109	\$1,016	\$678	\$1,659	\$1,155	\$1,060
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.88	\$24.77	\$30.84	\$28.78	\$21.46	\$40.87	\$17.07 per adult	\$16.03 per adult
MONTHLY	\$2,267	\$4,359	\$5,428	\$5,065	\$3,777	\$7,194	\$6,009	\$5,642
ANNUAL	\$27,204	\$52,306	\$65,135	\$60,776	\$45,322	\$86,322	\$72,113	\$67,699

Table 49
The Self-Sufficiency Standard for Phillips County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$490	\$596	\$596	\$596	\$596	\$781	\$596	\$596
Child Care	\$0	\$543	\$997	\$868	\$326	\$1,323	\$997	\$868
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$238	\$246	\$246	\$246	\$246	\$246	\$467	\$467
Health Care	\$146	\$377	\$388	\$399	\$427	\$410	\$445	\$456
Miscellaneous	\$110	\$211	\$269	\$263	\$220	\$338	\$316	\$311
Taxes	\$224	\$370	\$506	\$477	\$295	\$713	\$591	\$589
Earned Income Tax Credit (-)	\$0	(\$88)	(\$63)	(\$87)	(\$247)	\$0	(\$9)	(\$26)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$61)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.18	\$13.93	\$17.70	\$17.04	\$12.74	\$23.17	\$10.78 per adult	\$10.55 per adult
MONTHLY	\$1,439	\$2,452	\$3,115	\$2,999	\$2,242	\$4,077	\$3,795	\$3,714
ANNUAL	\$17,272	\$29,426	\$37,384	\$35,983	\$26,908	\$48,928	\$45,541	\$44,566

Table 50
The Self-Sufficiency Standard for Pitkin County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,093	\$1,438	\$1,438	\$1,438	\$1,438	\$1,997	\$1,438	\$1,438
Child Care	\$0	\$1,268	\$2,543	\$1,619	\$351	\$2,894	\$2,543	\$1,619
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$163	\$163	\$163	\$163	\$163	\$163	\$326	\$326
Health Care	\$167	\$449	\$460	\$471	\$499	\$482	\$517	\$528
Miscellaneous	\$165	\$367	\$506	\$421	\$306	\$615	\$548	\$463
Taxes	\$446	\$1,050	\$1,696	\$1,182	\$745	\$2,215	\$1,530	\$1,207
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.87	\$28.13	\$39.76	\$31.54	\$22.12	\$49.06	\$20.72 per adult	\$17.14 per adult
MONTHLY	\$2,265	\$4,951	\$6,998	\$5,551	\$3,892	\$8,634	\$7,293	\$6,034
ANNUAL	\$27,177	\$59,408	\$83,980	\$66,607	\$46,709	\$103,607	\$87,514	\$72,408

Table 51
The Self-Sufficiency Standard for Prowers County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$536	\$596	\$596	\$596	\$596	\$808	\$596	\$596
Child Care	\$0	\$543	\$1,085	\$841	\$298	\$1,383	\$1,085	\$841
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$247	\$255	\$255	\$255	\$255	\$255	\$485	\$485
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$115	\$208	\$274	\$258	\$214	\$343	\$323	\$306
Taxes	\$245	\$368	\$558	\$428	\$298	\$757	\$630	\$604
Earned Income Tax Credit (-)	\$0	(\$95)	(\$30)	(\$119)	(\$261)	\$0	\$0	(\$36)
Child Care Tax Credit (-)	\$0	(\$70)	(\$110)	(\$125)	(\$54)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.57	\$13.68	\$18.57	\$16.20	\$12.36	\$23.78	\$11.13 per adult	\$10.42 per adult
MONTHLY	\$1,508	\$2,408	\$3,269	\$2,851	\$2,176	\$4,186	\$3,917	\$3,667
ANNUAL	\$18,097	\$28,899	\$39,229	\$34,208	\$26,108	\$50,226	\$47,007	\$44,002

Table 52
The Self-Sufficiency Standard for Pueblo County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$527	\$692	\$692	\$692	\$692	\$907	\$692	\$692
Child Care	\$0	\$597	\$1,194	\$926	\$329	\$1,522	\$1,194	\$926
Food	\$226	\$343	\$451	\$515	\$597	\$608	\$647	\$708
Transportation	\$253	\$261	\$261	\$261	\$261	\$261	\$498	\$498
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$114	\$223	\$295	\$275	\$227	\$367	\$344	\$324
Taxes	\$231	\$424	\$627	\$534	\$307	\$813	\$673	\$598
Earned Income Tax Credit (-)	\$0	(\$52)	\$0	(\$35)	(\$226)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$70)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.45	\$15.22	\$20.46	\$18.44	\$13.29	\$25.56	\$11.90 per adult	\$11.07 per adult
MONTHLY	\$1,487	\$2,678	\$3,602	\$3,246	\$2,339	\$4,499	\$4,187	\$3,897
ANNUAL	\$17,843	\$32,141	\$43,220	\$38,955	\$28,063	\$53,988	\$50,247	\$46,759

Table 53
The Self-Sufficiency Standard for Rio Blanco County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$687	\$763	\$763	\$763	\$763	\$984	\$763	\$763
Child Care	\$0	\$776	\$1,427	\$1,221	\$445	\$1,872	\$1,427	\$1,221
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$246	\$254	\$254	\$254	\$254	\$254	\$484	\$484
Health Care	\$167	\$449	\$460	\$471	\$499	\$482	\$517	\$528
Miscellaneous	\$133	\$259	\$336	\$323	\$257	\$421	\$385	\$372
Taxes	\$311	\$616	\$803	\$757	\$498	\$1,057	\$857	\$810
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$85)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$60)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.08	\$18.91	\$24.06	\$22.99	\$17.11	\$30.33	\$13.70 per adult	\$13.15 per adult
MONTHLY	\$1,775	\$3,327	\$4,235	\$4,045	\$3,012	\$5,337	\$4,824	\$4,630
ANNUAL	\$21,299	\$39,930	\$50,824	\$48,546	\$36,140	\$64,047	\$57,889	\$55,554

Table 54
The Self-Sufficiency Standard for Rio Grande County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$535	\$596	\$596	\$596	\$596	\$865	\$596	\$596
Child Care	\$0	\$434	\$907	\$810	\$376	\$1,283	\$907	\$810
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$241	\$248	\$248	\$248	\$248	\$248	\$473	\$473
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$114	\$197	\$256	\$254	\$222	\$338	\$304	\$302
Taxes	\$244	\$324	\$419	\$415	\$321	\$742	\$544	\$538
Earned Income Tax Credit (-)	\$0	(\$128)	(\$126)	(\$132)	(\$237)	\$0	(\$59)	(\$68)
Child Care Tax Credit (-)	\$0	(\$73)	(\$125)	(\$122)	(\$66)	(\$100)	(\$105)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.52	\$12.51	\$16.00	\$15.83	\$13.01	\$23.39	\$10.10 per adult	\$9.99 per adult
MONTHLY	\$1,499	\$2,202	\$2,817	\$2,786	\$2,289	\$4,116	\$3,556	\$3,516
ANNUAL	\$17,985	\$26,426	\$33,800	\$33,433	\$27,472	\$49,391	\$42,672	\$42,191

Table 55
The Self-Sufficiency Standard for Routt County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$816	\$1,061	\$1,061	\$1,061	\$1,061	\$1,269	\$1,061	\$1,061
Child Care	\$0	\$1,237	\$2,295	\$1,588	\$351	\$2,646	\$2,295	\$1,588
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$241	\$248	\$248	\$248	\$248	\$248	\$473	\$473
Health Care	\$167	\$449	\$460	\$471	\$499	\$482	\$517	\$528
Miscellaneous	\$145	\$334	\$452	\$389	\$277	\$526	\$500	\$437
Taxes	\$365	\$918	\$1,352	\$1,038	\$620	\$1,652	\$1,331	\$1,092
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$53)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.16	\$25.36	\$34.44	\$28.70	\$19.57	\$40.29	\$18.66 per adult	\$16.00 per adult
MONTHLY	\$1,964	\$4,463	\$6,061	\$5,052	\$3,444	\$7,091	\$6,568	\$5,631
ANNUAL	\$23,569	\$53,560	\$72,729	\$60,620	\$41,329	\$85,095	\$78,818	\$67,571

Table 56
The Self-Sufficiency Standard for Saguache County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$535	\$596	\$596	\$596	\$596	\$849	\$596	\$596
Child Care	\$0	\$651	\$1,194	\$984	\$333	\$1,526	\$1,194	\$984
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$242	\$250	\$250	\$250	\$250	\$250	\$476	\$476
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$114	\$218	\$285	\$271	\$217	\$361	\$333	\$319
Taxes	\$235	\$406	\$593	\$521	\$286	\$801	\$643	\$570
Earned Income Tax Credit (-)	\$0	(\$65)	\$0	(\$51)	(\$256)	\$0	\$0	(\$6)
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$115)	(\$56)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.47	\$14.75	\$19.62	\$18.03	\$12.49	\$25.15	\$11.47 per adult	\$10.82 per adult
MONTHLY	\$1,491	\$2,596	\$3,453	\$3,173	\$2,198	\$4,426	\$4,039	\$3,809
ANNUAL	\$17,895	\$31,147	\$41,436	\$38,082	\$26,378	\$53,115	\$48,462	\$45,712

Table 57
The Self-Sufficiency Standard for San Juan County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$626	\$724	\$724	\$724	\$724	\$959	\$724	\$724
Child Care	\$0	\$347	\$1,215	\$708	\$361	\$1,576	\$1,215	\$708
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$244	\$252	\$252	\$252	\$252	\$252	\$479	\$479
Health Care	\$156	\$410	\$421	\$432	\$460	\$443	\$478	\$489
Miscellaneous	\$126	\$208	\$307	\$264	\$240	\$385	\$355	\$312
Taxes	\$285	\$367	\$696	\$499	\$394	\$911	\$751	\$606
Earned Income Tax Credit (-)	\$0	(\$95)	\$0	(\$80)	(\$162)	\$0	\$0	(\$18)
Child Care Tax Credit (-)	\$0	(\$70)	(\$100)	(\$120)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.47	\$13.69	\$21.63	\$17.25	\$15.03	\$27.24	\$12.48 per adult	\$10.66 per adult
MONTHLY	\$1,666	\$2,409	\$3,807	\$3,036	\$2,645	\$4,793	\$4,394	\$3,754
ANNUAL	\$19,998	\$28,907	\$45,688	\$36,431	\$31,739	\$57,521	\$52,729	\$45,045

Table 58
The Self-Sufficiency Standard for San Miguel County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$865	\$1,105	\$1,105	\$1,105	\$1,105	\$1,611	\$1,105	\$1,105
Child Care	\$0	\$949	\$2,034	\$1,455	\$505	\$2,540	\$2,034	\$1,455
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$242	\$250	\$250	\$250	\$250	\$250	\$476	\$476
Health Care	\$156	\$410	\$421	\$432	\$460	\$443	\$478	\$489
Miscellaneous	\$149	\$306	\$427	\$377	\$293	\$546	\$475	\$424
Taxes	\$380	\$810	\$1,197	\$976	\$683	\$1,774	\$1,234	\$1,044
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.49	\$22.99	\$31.97	\$27.56	\$20.95	\$42.23	\$17.60 per adult	\$15.47 per adult
MONTHLY	\$2,022	\$4,047	\$5,626	\$4,851	\$3,687	\$7,432	\$6,194	\$5,446
ANNUAL	\$24,267	\$48,559	\$67,512	\$58,210	\$44,242	\$89,180	\$74,324	\$65,347

Table 59
The Self-Sufficiency Standard for Sedgwick County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$490	\$596	\$596	\$596	\$596	\$781	\$596	\$596
Child Care	\$0	\$434	\$879	\$854	\$420	\$1,298	\$879	\$854
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$238	\$246	\$246	\$246	\$246	\$246	\$468	\$468
Health Care	\$146	\$377	\$388	\$399	\$427	\$410	\$445	\$456
Miscellaneous	\$110	\$200	\$257	\$262	\$230	\$335	\$305	\$309
Taxes	\$227	\$326	\$407	\$476	\$339	\$710	\$525	\$593
Earned Income Tax Credit (-)	\$0	(\$120)	(\$126)	(\$92)	(\$209)	\$0	(\$62)	(\$29)
Child Care Tax Credit (-)	\$0	(\$70)	(\$125)	(\$120)	(\$68)	(\$100)	(\$105)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.19	\$12.82	\$15.99	\$16.91	\$13.76	\$23.00	\$10.06 per adult	\$10.51 per adult
MONTHLY	\$1,442	\$2,256	\$2,814	\$2,977	\$2,421	\$4,048	\$3,542	\$3,700
ANNUAL	\$17,301	\$27,070	\$33,763	\$35,719	\$29,056	\$48,580	\$42,503	\$44,401

Table 60
The Self-Sufficiency Standard for Summit County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$910	\$1,189	\$1,189	\$1,189	\$1,189	\$1,693	\$1,189	\$1,189
Child Care	\$0	\$1,199	\$2,067	\$1,584	\$385	\$2,452	\$2,067	\$1,584
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$238	\$246	\$246	\$246	\$246	\$246	\$468	\$468
Health Care	\$167	\$449	\$460	\$471	\$499	\$482	\$517	\$528
Miscellaneous	\$155	\$343	\$442	\$401	\$293	\$549	\$490	\$449
Taxes	\$400	\$950	\$1,287	\$1,083	\$683	\$1,789	\$1,289	\$1,136
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.93	\$26.09	\$33.43	\$29.72	\$20.94	\$42.50	\$18.21 per adult	\$16.50 per adult
MONTHLY	\$2,100	\$4,592	\$5,884	\$5,231	\$3,685	\$7,479	\$6,412	\$5,808
ANNUAL	\$25,197	\$55,104	\$70,602	\$62,776	\$44,219	\$89,753	\$76,939	\$69,691

Table 61
The Self-Sufficiency Standard for Teller County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$654	\$861	\$861	\$861	\$861	\$1,254	\$861	\$861
Child Care	\$0	\$537	\$1,120	\$848	\$311	\$1,431	\$1,120	\$848
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$247	\$255	\$255	\$255	\$255	\$255	\$485	\$485
Health Care	\$135	\$338	\$349	\$360	\$388	\$371	\$407	\$417
Miscellaneous	\$127	\$234	\$304	\$285	\$242	\$393	\$353	\$333
Taxes	\$286	\$512	\$680	\$605	\$395	\$934	\$733	\$659
Earned Income Tax Credit (-)	\$0	(\$12)	\$0	\$0	(\$156)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.54	\$16.65	\$21.37	\$19.69	\$15.18	\$27.87	\$12.35 per adult	\$11.52 per adult
MONTHLY	\$1,679	\$2,930	\$3,761	\$3,465	\$2,671	\$4,905	\$4,349	\$4,056
ANNUAL	\$20,142	\$35,166	\$45,126	\$41,580	\$32,054	\$58,858	\$52,187	\$48,672

Table 62
The Self-Sufficiency Standard for Washington County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$490	\$596	\$596	\$596	\$596	\$781	\$596	\$596
Child Care	\$0	\$488	\$922	\$747	\$259	\$1,181	\$922	\$747
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$241	\$249	\$249	\$249	\$249	\$249	\$474	\$474
Health Care	\$146	\$377	\$388	\$399	\$427	\$410	\$445	\$456
Miscellaneous	\$111	\$206	\$261	\$251	\$214	\$324	\$310	\$299
Taxes	\$227	\$348	\$432	\$392	\$283	\$667	\$591	\$507
Earned Income Tax Credit (-)	\$0	(\$103)	(\$106)	(\$143)	(\$266)	\$0	(\$29)	(\$83)
Child Care Tax Credit (-)	\$0	(\$70)	(\$125)	(\$114)	(\$52)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.22	\$13.39	\$16.53	\$15.53	\$12.22	\$22.04	\$10.51 per adult	\$9.78 per adult
MONTHLY	\$1,446	\$2,357	\$2,909	\$2,734	\$2,150	\$3,879	\$3,700	\$3,444
ANNUAL	\$17,352	\$28,288	\$34,911	\$32,806	\$25,804	\$46,549	\$44,406	\$41,326

Table 63
The Self-Sufficiency Standard for Weld County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$583	\$713	\$713	\$713	\$713	\$1,040	\$713	\$713
Child Care	\$0	\$819	\$1,481	\$1,245	\$426	\$1,907	\$1,481	\$1,245
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$262	\$270	\$270	\$270	\$270	\$270	\$512	\$512
Health Care	\$146	\$377	\$388	\$399	\$427	\$410	\$445	\$456
Miscellaneous	\$122	\$253	\$331	\$315	\$244	\$424	\$381	\$365
Taxes	\$269	\$589	\$782	\$724	\$408	\$1,068	\$840	\$781
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$147)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.16	\$18.35	\$23.62	\$22.29	\$15.43	\$30.61	\$13.53 per adult	\$12.85 per adult
MONTHLY	\$1,613	\$3,229	\$4,157	\$3,922	\$2,716	\$5,387	\$4,763	\$4,524
ANNUAL	\$19,352	\$38,754	\$49,880	\$47,068	\$32,594	\$64,641	\$57,155	\$54,285

Table 64
The Self-Sufficiency Standard for Yuma County, CO 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$490	\$596	\$596	\$596	\$596	\$781	\$596	\$596
Child Care	\$0	\$477	\$971	\$748	\$271	\$1,242	\$971	\$748
Food	\$230	\$349	\$458	\$524	\$607	\$618	\$657	\$720
Transportation	\$240	\$248	\$248	\$248	\$248	\$248	\$472	\$472
Health Care	\$146	\$377	\$388	\$399	\$427	\$410	\$445	\$456
Miscellaneous	\$111	\$205	\$266	\$251	\$215	\$330	\$314	\$299
Taxes	\$227	\$343	\$496	\$393	\$287	\$689	\$595	\$507
Earned Income Tax Credit (-)	\$0	(\$107)	(\$74)	(\$143)	(\$262)	\$0	(\$14)	(\$83)
Child Care Tax Credit (-)	\$0	(\$70)	(\$120)	(\$115)	(\$54)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.21	\$13.27	\$17.41	\$15.54	\$12.32	\$22.54	\$10.71 per adult	\$9.78 per adult
MONTHLY	\$1,445	\$2,335	\$3,064	\$2,735	\$2,169	\$3,968	\$3,770	\$3,444
ANNUAL	\$17,338	\$28,019	\$36,771	\$32,817	\$26,025	\$47,615	\$45,244	\$41,329

Appendix E: Impact of Work Supports on Wage Adequacy

Table E-1. Impact of Work Supports on Wage Adequacy
One Adult, One Preschooler, and One School-age Child
Denver County, CO 2011

	#1	#2	#3	#4	#5	#6
	Less than high school graduate**	Colorado Minimum Wage	High school graduate	Some college or associate's degree	Bachelor's degree	Graduate or Professional Degree
HOURLY WAGE:	\$6.04	\$7.36	\$9.80	\$13.66	\$20.28	\$25.12
TOTAL MONTHLY INCOME:	\$1,063	\$1,295	\$1,725	\$2,404	\$3,569	\$4,421
PANEL A: NO WORK SUPPORTS						
MONTHLY COSTS:						
Housing	\$916	\$916	\$916	\$916	\$916	\$916
Child Care	\$1,418	\$1,418	\$1,418	\$1,418	\$1,418	\$1,418
Food	\$518	\$518	\$518	\$518	\$518	\$518
Transportation	\$140	\$140	\$140	\$140	\$140	\$140
Health Care	\$349	\$349	\$349	\$349	\$349	\$349
Miscellaneous	\$389	\$389	\$389	\$389	\$389	\$389
Taxes	\$90	\$113	\$166	\$324	\$627	\$842
Tax Credits (-) *	\$0	\$0	(\$9)	(\$77)	(\$240)	(\$267)
TOTAL MONTHLY EXPENSES	\$3,820	\$3,843	\$3,887	\$3,977	\$4,117	\$4,305
SHORTFALL (-) OR SURPLUS	(\$2,757)	(\$2,548)	(\$2,162)	(\$1,573)	(\$548)	\$116
WAGE ADEQUACY Total Income/Total Expenses	28%	34%	44%	60%	87%	103%
PANEL B: CHILD CARE ASSISTANCE						
MONTHLY COSTS:						
Housing	\$916	\$916	\$916	\$916	\$916	\$916
Child Care	\$85	\$122	\$182	\$289	\$1,418	\$1,418
Food	\$518	\$518	\$518	\$518	\$518	\$518
Transportation	\$140	\$140	\$140	\$140	\$140	\$140
Health Care	\$349	\$349	\$349	\$349	\$349	\$349
Miscellaneous	\$389	\$389	\$389	\$389	\$389	\$389
Taxes	\$90	\$113	\$166	\$324	\$627	\$842
Tax Credits (-) *	\$0	\$0	(\$9)	(\$77)	(\$240)	(\$267)
TOTAL MONTHLY EXPENSES	\$2,487	\$2,547	\$2,652	\$2,849	\$4,117	\$4,305
SHORTFALL (-) OR SURPLUS	(\$1,424)	(\$1,252)	(\$927)	(\$445)	(\$548)	\$116
WAGE ADEQUACY Total Income/Total Expenses	43%	51%	65%	84%	87%	103%
ANNUAL REFUNDABLE TAX CREDITS*:						
Annual Federal EITC	\$5,103	\$5,112	\$4,268	\$2,551	\$0	\$0
Annual Federal CTC	\$1,463	\$1,882	\$2,000	\$2,000	\$383	\$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 an annual tax credits. The nonrefundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in Appendix A: Methodology, Assumptions, and Sources titled Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure.

**Hourly wages by education level represent the female median earnings by educational attainment in Denver County. Median annual earnings were divided by 2,122 to estimate an hourly wage. U.S. Census Bureau, American Community Survey (ACS), 2009. U.S. Census Bureau, American Factfinder, 2009 American Community Survey, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," Detailed Tables, <http://factfinder.census.gov/> (accessed June 7, 2011).

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

	#1	#2	#3	#4	#5	#6
	Less than high school graduate	Colorado Minimum Wage	High school graduate	Some college or associate's degree	Bachelor's degree	Graduate or Professional Degree
HOURLY WAGE:	\$6.04	\$7.36	\$9.80	\$13.66	\$20.28	\$25.12
TOTAL MONTHLY INCOME:	\$1,063	\$1,295	\$1,725	\$2,404	\$3,569	\$4,421
PANEL C: CHILD CARE ASSISTANCE AND HOUSING ASSISTANCE						
MONTHLY COSTS:						
Housing	\$319	\$389	\$517	\$721	\$916	\$916
Child Care	\$85	\$122	\$182	\$289	\$1,418	\$1,418
Food	\$518	\$518	\$518	\$518	\$518	\$518
Transportation	\$140	\$140	\$140	\$140	\$140	\$140
Health Care	\$349	\$349	\$349	\$349	\$349	\$349
Miscellaneous	\$389	\$389	\$389	\$389	\$389	\$389
Taxes	\$90	\$113	\$166	\$324	\$627	\$842
Tax Credits (-) *	\$0	\$0	(\$9)	(\$77)	(\$240)	(\$267)
TOTAL MONTHLY EXPENSES	\$1,890	\$2,019	\$2,253	\$2,654	\$4,117	\$4,305
SHORTFALL (-) OR SURPLUS	(\$827)	(\$724)	(\$528)	(\$249)	(\$548)	\$116
WAGE ADEQUACY Total Income/Total Expenses	56%	64%	77%	91%	87%	103%
PANEL D: CHILD CARE ASSISTANCE, SNAP/ WIC*, & CHILD HEALTH PLAN PLUS						
MONTHLY COSTS:						
Housing	\$916	\$916	\$916	\$916	\$916	\$916
Child Care	\$85	\$122	\$182	\$289	\$1,418	\$1,418
Food	\$6	\$51	\$156	\$482	\$518	\$518
Transportation	\$140	\$140	\$140	\$140	\$140	\$140
Health Care	\$132	\$132	\$132	\$132	\$132	\$349
Miscellaneous	\$389	\$389	\$389	\$389	\$389	\$389
Taxes	\$90	\$113	\$166	\$324	\$627	\$842
Tax Credits (-) *	\$0	\$0	(\$9)	(\$77)	(\$240)	(\$267)
TOTAL MONTHLY EXPENSES	\$1,758	\$1,863	\$2,073	\$2,596	\$3,900	\$4,305
SHORTFALL (-) OR SURPLUS	(\$695)	(\$567)	(\$349)	(\$192)	(\$331)	\$116
WAGE ADEQUACY Total Income/Total Expenses	60%	70%	83%	93%	92%	103%
ANNUAL REFUNDABLE TAX CREDITS*:						
Annual Federal EITC	\$5,103	\$5,112	\$4,268	\$2,551	\$0	\$0
Annual Federal CTC	\$1,463	\$1,882	\$2,000	\$2,000	\$383	\$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 an annual tax credits. The nonrefundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in Appendix A: Methodology, Assumptions, and Sources titled Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure.

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

	#1	#2	#3	#4	#5	#6
	Less than high school graduate	Colorado Minimum Wage	High school graduate	Some college or associate's degree	Bachelor's degree	Graduate or Professional Degree
HOURLY WAGE:	\$6.04	\$7.36	\$9.80	\$13.66	\$20.28	\$25.12
TOTAL MONTHLY INCOME:	\$1,063	\$1,295	\$1,725	\$2,404	\$3,569	\$4,421
PANEL E: HOUSING, CHILD CARE ASSISTANCE, SNAP/ WIC*, & CHILD HEALTH PLAN PLUS						
MONTHLY COSTS:						
Housing	\$319	\$389	\$517	\$721	\$916	\$916
Child Care	\$85	\$122	\$182	\$289	\$1,418	\$1,418
Food	\$6	\$51	\$156	\$482	\$518	\$518
Transportation	\$140	\$140	\$140	\$140	\$140	\$140
Health Care	\$132	\$132	\$132	\$132	\$132	\$349
Miscellaneous	\$389	\$389	\$389	\$389	\$389	\$389
Taxes	\$90	\$113	\$166	\$324	\$627	\$842
Tax Credits (-) *	\$0	\$0	(\$9)	(\$77)	(\$240)	(\$267)
TOTAL MONTHLY EXPENSES	\$1,161	\$1,335	\$1,674	\$2,401	\$3,900	\$4,305
SHORTFALL (-) OR SURPLUS	(\$98)	(\$40)	\$50	\$3	(\$331)	\$116
WAGE ADEQUACY Total Income/Total Expenses	92%	97%	103%	100%	92%	103%
ANNUAL REFUNDABLE TAX CREDITS*:						
Annual Federal EITC	\$5,103	\$5,112	\$4,268	\$2,551	\$0	\$0
Annual Federal CTC	\$1,463	\$1,882	\$2,000	\$2,000	\$383	\$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 an annual tax credits. The nonrefundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in Appendix A: Methodology, Assumptions, and Sources titled Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure.

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About the Author

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

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