

THE SELF-SUFFICIENCY STANDARD FOR COLORADO 2018

Prepared for Colorado Center on Law and Policy



Colorado Center on Law and Policy

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Forging Pathways from Poverty

The Self-Sufficiency Standard for Colorado 2018

By Diana M. Pearce, PhD • December 2018

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

PREPARED FOR

Colorado Center on Law and Policy

Acknowledgments

The Self-Sufficiency Standard for Colorado 2018 has been prepared through the cooperative efforts of Lisa Manzer and Lisa Mikesell at the University of Washington, Center for Women's Welfare, and staff of the Colorado Center on Law and Policy.

A number of other people have also contributed to the development of the Standard, its calculation, and the writing of state reports over the past 22 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at Wider Opportunities for Women, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

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

Preface

Colorado Center on Law and Policy is publishing *The Self-Sufficiency Standard for Colorado 2018* in an effort to ensure the best data and analyses are available to enable Colorado's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. This report presents and analyzes *The Self-Sufficiency Standard for Colorado 2018*. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers to evaluate program effectiveness, and by policymakers and legislators seeking to create programs and pathways that lead to self-sufficiency for working families.

As with all Self-Sufficiency Standard reports, *The Self-Sufficiency Standard for Colorado 2018* 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 over 700 family types, is available at www.cclponline.org.

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

Over the past 22 years the Standard has been calculated for 41 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one's basic needs in the United States.

For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please see www.selfsufficiencystandard.org.

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

Key Findings

At the heart of this report is the Self-Sufficiency Standard itself. This measure describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each county in Colorado. The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits. In addition, this report provides for each family type, in each county, the amount of emergency savings required to meet needs during a period of unemployment or other emergency.

The official poverty measure, developed half a century ago, is now methodologically out of date, no longer accurately measures the ability to provide for oneself and one's family—at best it measures “deprivation.” Throughout Colorado, the Self-Sufficiency Standard shows that incomes well above the official federal poverty thresholds are nevertheless far below what is necessary to meet families' basic needs. Note that these budgets are “bare bones,” with just enough allotted to meet basic needs, but no extras. Thus the food budget is only for groceries. It does not allow for any takeout or restaurant food, not even a pizza or an ice cream.

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

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Selected Findings from The Self-Sufficiency Standard for Colorado 2018

- **The Standard varies by family type; that is, by how many adults and children are in a family and the age of each child.** One adult living in Boulder County needs an hourly wage of \$14.51 (\$30,369 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the single adult has a preschooler and a school-age child, the amount necessary to be economically secure more than doubles increasing to \$37.37 per hour (\$78,926 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. See *Table 1 on page 6*.

- **In Colorado, the amount needed to be economically self-sufficient also varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$13.97 per hour (\$29,499 annually) in Baca County to \$33.75 per hour (\$71,274 annually) in Pitkin County, or from 179% of the federal poverty guidelines to 433% of the federal poverty guidelines for a family of two. See *Figure A on page 7*.
- **For families with young children, the cost of housing and child care combined typically make up nearly half of the family's budget.** For example, for a family with two adults, one infant, and one preschooler in Douglas County, child care is 33% of the family's budget while housing is 22%. See *Figure B on page 8*.
- **The 2018 Self-Sufficiency Standard for Denver is more expensive than many comparable cities.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Denver (\$31.12 per hour) is most comparable to Portland, OR. See *Figure C on page 10*.
- **The amount needed to meet the costs of basic needs increased between 2001 and 2018 in all Colorado counties.** For a family with one adult, one preschooler, and one school-age child, the Standard increased on average by 78%, across the state. This contrasts with the median wage, which only increased 43% over this period. See *Figure F on page 13 and Table 2 on page 14*.
- **The federal poverty guidelines for three-person families (\$20,780 annually) is set at a level well below what is minimally needed to meet a family's basic needs.** For example, the federal poverty guideline is just 35% of the Standard for one adult, one preschooler, and one school-age child in Larimer County (\$28.26 per hour and \$59,694 annually). See *Figure H on page 16*.
- **Even working full time, a parent earning the 2018 Colorado minimum wage (\$10.20 per hour) will fall short of meeting the Standard for a family with children.** If they have one preschooler and one school-age child, and live in Larimer County, the parent would be able to cover only 35% of the family's basic needs (with their take-home pay after accounting for taxes). See *Figure H on page 16*.
- **Only four of the top ten most common occupations in the Denver-Aurora-Lakewood, CO Metropolitan Statistical Area (measured by the number of workers), have median wages above the Standard for a three-person family in Denver.** Only general & operations managers, business operations specialists, registered nurses, and accountants & auditors have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Denver, which is \$31.12 per hour (\$65,727 annually), while the median wages for the other six most common occupations are below this family type's Standard in Denver. See *Figure I on page 21*.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschooler living in Summit County needs \$5,352 per month to be self-sufficient and an additional \$207 per month to save for emergencies. See *Table 6 on page 37*.

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A parent working full time and earning the 2018 Colorado minimum wage will fall short of meeting the Standard for a family with a child in every county in Colorado.

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Getting to Self-Sufficiency in Colorado

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

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

- Work supports are crucial for helping families meet their basic needs.** A single parent in Pueblo County with one preschooler and one school-age child transitioning from welfare to work with the help of child care assistance, food assistance (SNAP/WIC), Medicaid, and housing assistance would be able to meet the family’s needs on earnings of \$1,557 per month. This is significantly less than the full wage needed of \$4,048 per month without work supports. See *Table 5 on page 26*.
- Even at the minimum wage, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one preschooler and one school-age child living in Denver and working a full-time minimum wage job, which is currently \$10.20 in Colorado, earns only 36% of the income needed to meet the family’s basic needs if they are not receiving any work supports. However, with the help of aid for housing, child care, food, and health care, this parent could meet all of the family’s basic needs. See *Figure K on page 28*.

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

The Self-Sufficiency Standard for Select Colorado Places and Family Types, 2018

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Alamosa County	\$20,288	\$39,619	\$50,230	\$57,702
Boulder County	\$30,639	\$60,075	\$78,926	\$85,836
Denver County	\$26,430	\$53,256	\$65,727	\$72,223
Douglas County	\$33,457	\$62,892	\$76,534	\$83,591
El Paso County	\$22,815	\$46,790	\$57,711	\$65,283
Garfield County	\$25,331	\$54,037	\$69,001	\$76,807
Larimer County	\$25,124	\$49,618	\$59,694	\$67,352
Mesa County	\$20,470	\$40,468	\$49,211	\$56,536
Prowers County	\$19,245	\$34,650	\$44,149	\$51,281
Pueblo County	\$19,018	\$37,181	\$46,187	\$53,571
Summit County	\$29,670	\$64,225	\$79,657	\$87,121

An Excel file of all 700+ family types for each county can be downloaded at: www.cclponline.org or www.selfsufficiencystandard.org/colorado

Using the Self-Sufficiency Standard

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

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

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

The 2018 Report in Brief

The 2018 report begins by putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, and comparing and contrasting it with official poverty measures. The report then describes what a self-sufficient wage is for Colorado families and how it differs depending on family type and geographic area. The report compares Colorado to other places in the United States, examines how costs have increased since 2001, and contrasts 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 toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency and a sampling of the various ways the Standard is used.

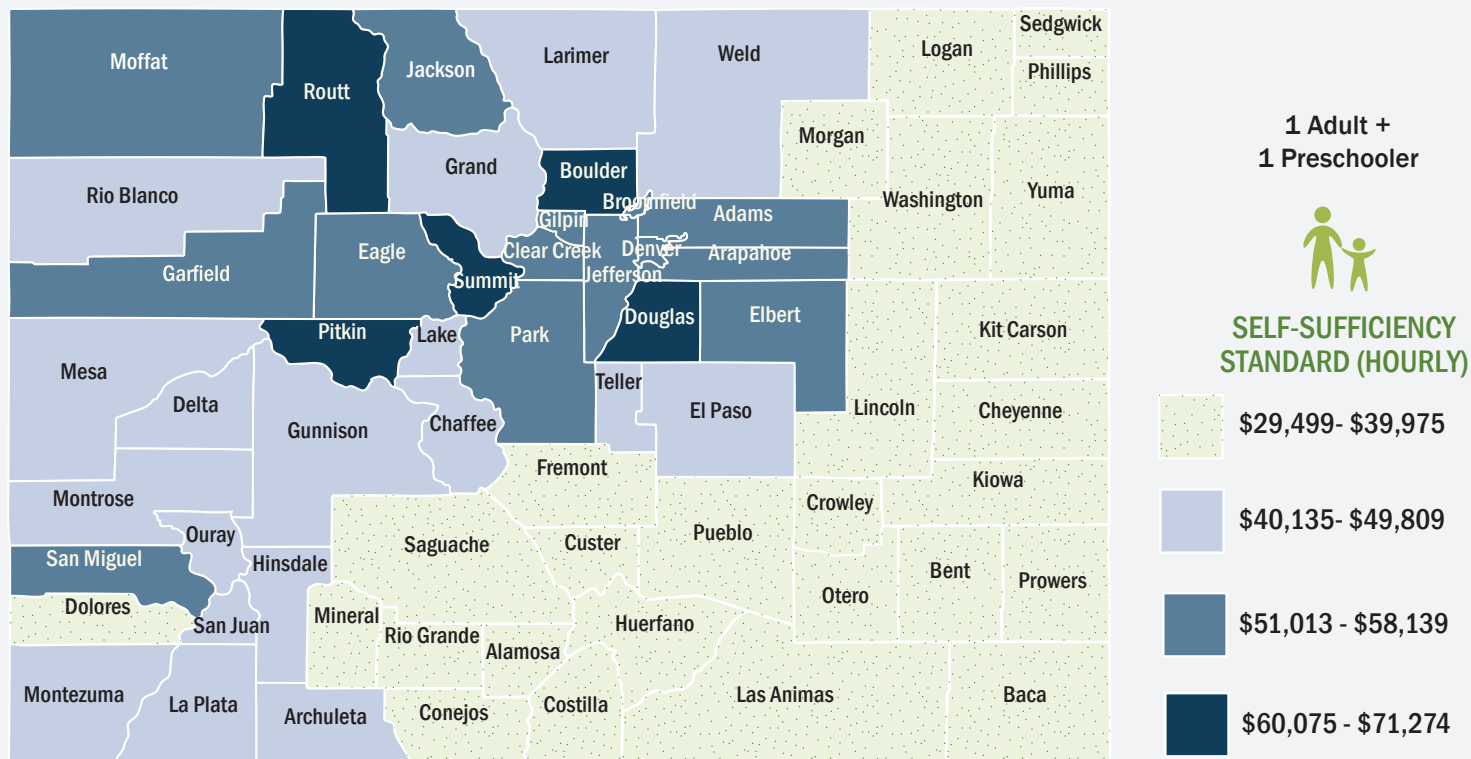
The appendices provide a more detailed explanation of the methodology and data sources used to calculate the Colorado Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. This report represents costs, policies, and eligibility limits in one point in time, that of summer and autumn of 2018. Eligibility levels and benefits for work supports and tax policies change routinely.

Note that the number of family types has been expanded from 70 in 2001 to now over 700 family types. The family types now cover all one, two, and three adult families with up to six children plus weighted averages of costs for families with seven to ten children. Download an Excel file with Self-Sufficiency Standard data for all family types in every Colorado county at www.selfsufficiencystandard.org/colorado.

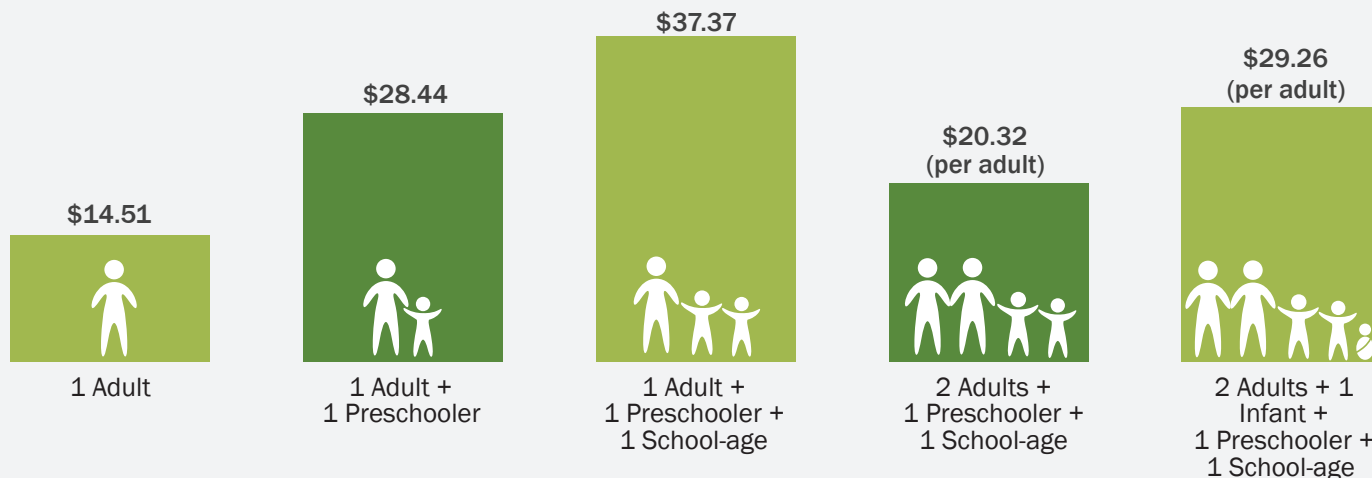
How Much is Enough in Colorado?

The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without public or private assistance, depending on where they live.

THE SELF-SUFFICIENCY STANDARD VARIES BY COUNTY



THE SELF-SUFFICIENCY STANDARD VARIES BY FAMILY TYPE



Hourly Self-Sufficiency Wage in Boulder County

How Does the Standard Compare?

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

THE STANDARD CALCULATES THE REAL COSTS OF MEETING EACH MAJOR BUDGET ITEM

OFFICIAL POVERTY MEASURE

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



27%

The percentage of basic needs covered by the federal poverty guideline as defined by the Self-Sufficiency Standard

SELF-SUFFICIENCY STANDARD

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



Douglas County
2 adults + 1 infant + 1 preschooler

A MINIMUM WAGE JOB DOES NOT COVER THE COST OF BASIC NEEDS IN COLORADO

SELF-SUFFICIENCY STANDARD

\$59,694

FULL-TIME MINIMUM WAGE

\$28,337

Includes tax and tax credits, \$10.20/hr

FEDERAL POVERTY GUIDELINE

\$20,780

Family of 3

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

122

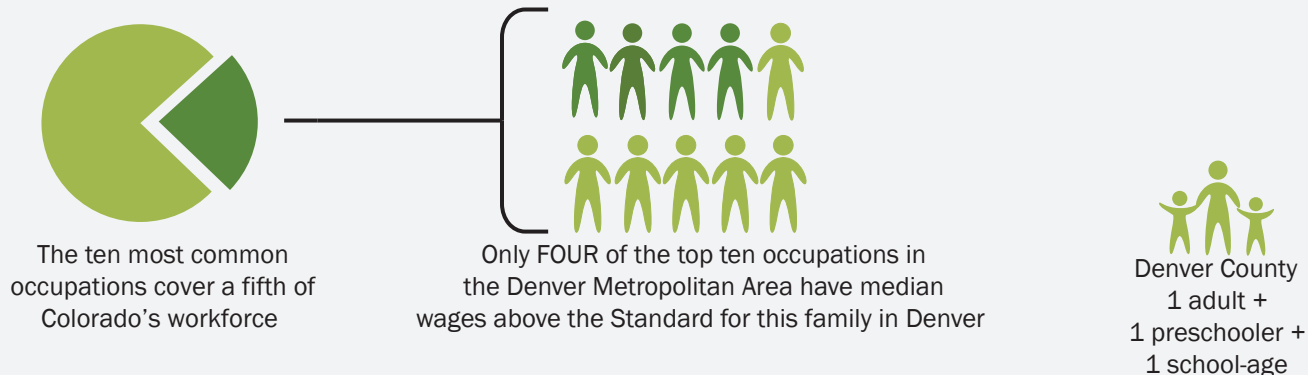


Larimer County
1 adult + 1 preschooler + 1 school-age

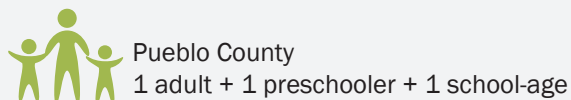
Getting to Self-Sufficiency

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

HOW DO COLORADO'S JOBS STACK UP?



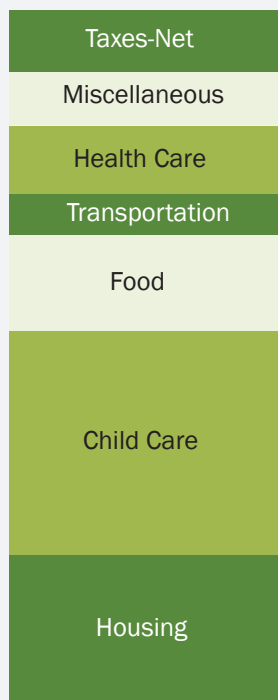
HOW DO WORK SUPPORTS HELP FAMILIES MEET BASIC NEEDS?



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

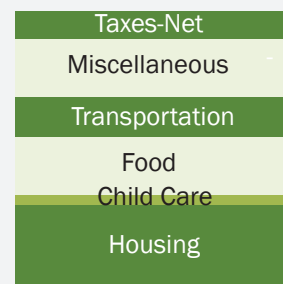
- Health First Colorado (Medicaid) reduces health care costs from \$427 to \$0 per month.
- Food assistance (SNAP, or food stamps, and WIC) reduces groceries from \$550 to \$325 per month.
- Colorado Child Care Assistance Program reduces child care costs from \$1,255 to just a \$16 copay per month.
- A housing voucher reduces costs from \$770 to \$468 per month (30% of income).
- Taxes (net of tax credits) decrease from \$442 to \$144 per month

Monthly Expenses = \$4,048
Wage needed = \$23.00 per hour



WITH NO
WORK SUPPORTS

Monthly Expenses = \$1,557
Wage needed = \$8.84 per hour



WITH
WORK SUPPORTS

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PART 1

About the Self-Sufficiency Standard

Introduction

Across America today, many families are struggling to stretch their wages to meet the costs of basic necessities. Though often not deemed “poor” by the official poverty measure, these families lack enough income to meet the rising costs of essentials such as food, housing, transportation, and health care. The Self-Sufficiency Standard meets the need for a measure of income adequacy that more accurately tracks and measures the true cost of living that families face today.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and ever-increasing expenses, clearly illuminating the economic “crunch” experienced by so many families today.¹ Moreover, the availability of Self-Sufficiency Standard data going back over two decades and across 41 states enables comparisons of geographic differences as well as documentation of historical trends.

The Self-Sufficiency Standard for Colorado 2018 defines the amount of income necessary to meet the basic needs of Colorado families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from *public* subsidies (e.g., public housing, Medicaid, or child care assistance) or *private/informal* assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing).

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

- Part 1 includes the introduction which explains the unique features of the Self-Sufficiency Standard and how it is calculated.
- Part 2 presents the details of the Standard for Colorado: how much a self-sufficient income is for Colorado families, how the Standard varies by family type and county, how the Colorado Standard

compares to other places across the United States, how the cost of living has changed overtime, and how the Standard compares to other income benchmarks.

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

This report also has several appendices:

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

A Real-World Approach to Measuring Need

The official poverty measure (OPM), was developed five decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.² 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.”³ Despite the many limitations of the OPM, it still defines the federal poverty guidelines, which are used to set the eligibility guidelines for numerous poverty and work support programs, as well as the federal poverty

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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.

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How is the Self-Sufficiency Standard Calculated?

The Self-Sufficiency Standard is the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The Standard is calculated for over 700 family types for all Colorado counties. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for Colorado, see the *Appendix A: Methodology, Assumptions, and Data Sources*.



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



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



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



TRANSPORTATION. Public transportation is assumed if 7% or more of workers use public transportation to get to and from work. Private transportation costs assume the expense of owning and operating a car. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners indexed by county using premiums from top market share automobile insurance companies. Fixed costs of car ownership are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. Travel is limited to commuting to work and day care plus one shopping trip per week.



HEALTH CARE. Health care costs assume the expenses of employer-sponsored health insurance. Health care premiums are the statewide average paid by workers, for single adults and for families, from the Medical Expenditure Panel Survey. A county index is calculated from rates for the second-lowest cost Silver plan via the insurance marketplace. Out-of-pocket costs are from the Medical Expenditure Panel Survey Insurance Component.



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



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



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

thresholds used to estimate the number of Americans in poverty.

The most significant shortcoming of the OPM is that for most families, in most places, the threshold is simply too low. While the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the OPM increases by a constant amount for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

However, simply raising the level of the official poverty measure, or using a multiple of the poverty guidelines, cannot solve the structural problems inherent in the official poverty measure. The OPM is based only on the cost of food, is the same no matter where one lives, and the demographic model of a two-parent family with a “stay-at-home” mom no longer reflects the majority of families today. *A real-world approach to measuring need is necessary.*

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

A FOCUS ON MODERN FAMILIES WITH WORKING ADULTS.

Because paid employment is the norm for supporting families today in the United States,⁴ the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care (when needed), taxes, and transportation.

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

VARIATION BY FAMILY COMPOSITION. Because the costs of some basic needs vary substantially by the age of children, the Standard varies by both the number and age of children. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet

in school—and therefore become a substantial budget item for workers with young children.

INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST.

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

TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET ITEMS.

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

PERMITS MODELING OF THE IMPACT OF SUBSIDIES.

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

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

Other Approaches to Poverty Measurement

For a more in-depth look at how the Standard compares to the official poverty measure (OPM or FPG) and the Supplemental Poverty Measure (SPM) please visit www.selfsufficiencystandard.org/measuring-poverty

PART 2

Self-Sufficiency Standard Results For Colorado State

What it Takes to Make Ends Meet in Colorado

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

- A single adult needs to earn \$14.51 per hour working full time to be able to meet his or her basic needs, which is over \$4 per hour more than the Colorado minimum wage rate (\$10.20 per hour in 2018). For more information about minimum wages in Colorado, see page 31.
- Adding a child nearly doubles this requirement; one parent caring for one preschool-aged child needs to earn \$28.44 per hour to be self-sufficient.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$37.37 per hour to meet their family’s basic needs. This is the equivalent of more than three and half full-time minimum wage jobs in Colorado.⁵
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child *each* need to earn a minimum

TABLE 1. The Self-Sufficiency Standard for Select Family Types*
Boulder County, CO 2018

	1 ADULT	1 ADULT 1 PRESCHOOLER	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
MONTHLY COSTS				
Housing	\$1,195	\$1,461	\$1,461	\$1,461
Child Care	\$0	\$1,292	\$2,233	\$2,233
Food	\$314	\$476	\$718	\$966
Transportation	\$252	\$260	\$260	\$496
Health Care	\$149	\$380	\$402	\$463
Miscellaneous	\$191	\$387	\$507	\$562
Taxes	\$452	\$967	\$1,429	\$1,405
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE				
Hourly**	\$14.51	\$28.44	\$37.37	\$20.32 <i>per adult</i>
Monthly	\$2,553	\$5,006	\$6,577	\$7,153
Annual	\$30,639	\$60,075	\$78,926	\$85,836
Emergency Savings Fund	\$54	\$178	\$348	\$89

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

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

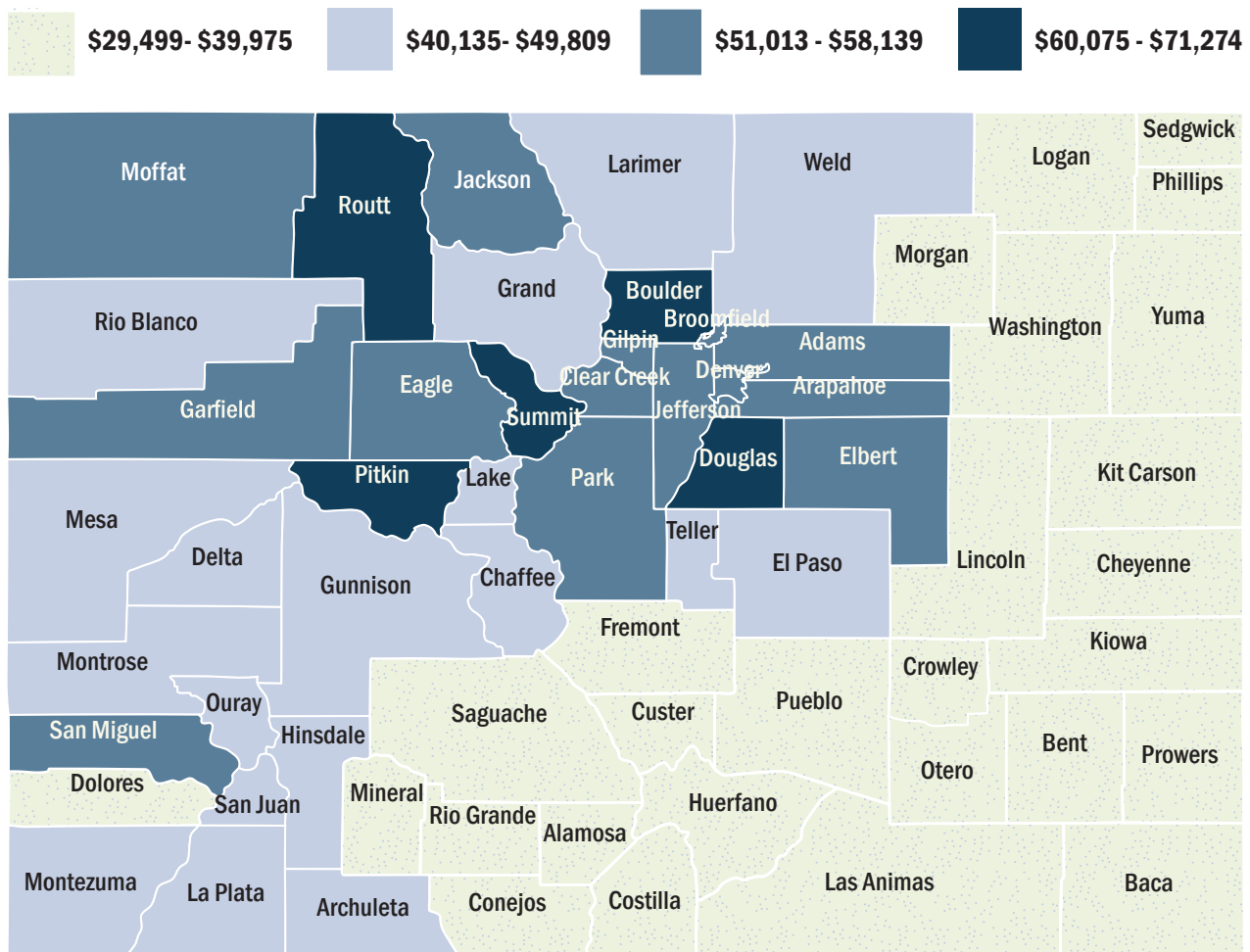
Note: Totals may not add exactly due to rounding.

of \$20.32 per hour, nearly twice the minimum wage, 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 A** displays the geographic variation in the cost of meeting basic needs across Colorado for families with one adult and one preschooler. The 2018 Self-Sufficiency Standard for a single adult with one preschooler ranges from \$29,499 to \$71,274 annually, depending on the county, or 179% of the federal poverty guidelines to 433% of the federal poverty guidelines for a family of two.

- The most affordable areas in Colorado are located in Eastern and Southern Colorado. These counties require between \$29,499 and \$39,975 per year at a full-time job for a family with one adult and one preschooler.
- The second-lowest cost group requires between \$40,135 and \$49,809 per year for a family with one adult and one preschooler. This group includes counties in rural areas in the western and northern parts of the state. This includes Weld County, which at \$44,800 annually represents the median Self-Sufficiency Wage for this family type in Colorado.
- The second-highest cost group requires wages between \$51,013 and \$58,139 per year, working full time, to meet basic needs. These include most of the Denver metropolitan area, as well as several resort counties.
- The most expensive counties include outlying metropolitan areas such as Boulder and Douglas Counties, and tourist-focused areas such as Pitkin, Summit, and Routt counties. They require wages between \$60,075 and \$71,274 annually for this single parent to make ends meet.

FIGURE A. Map of Counties by Level of Annual Self-Sufficiency Income One Adult and One Preschooler, CO 2018



How do Family Budgets Change as Families Grow?

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

When there are just two adults, they need to earn a total of \$3,695 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Douglas County:

- Housing is over a third of the Self-Sufficiency Standard budget.

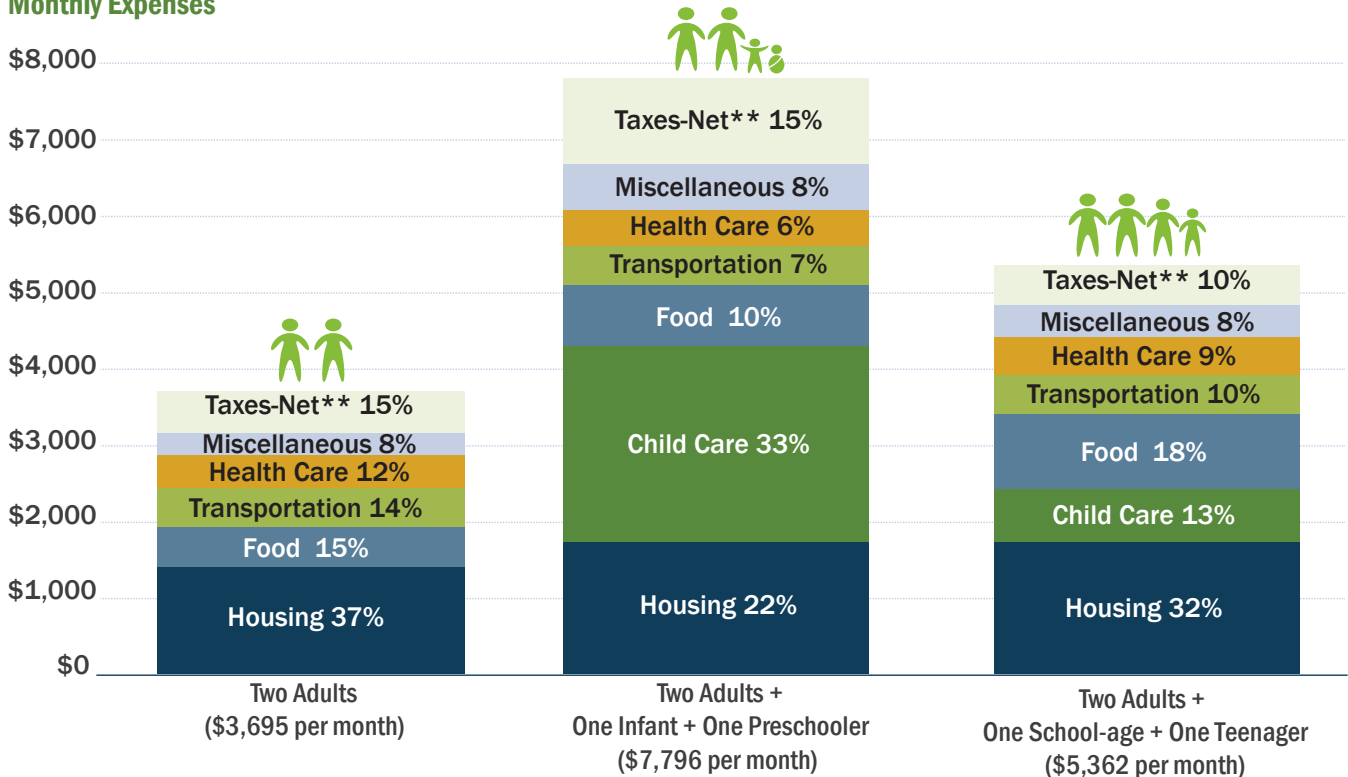
- Food takes up 15% of the budget.
- Transportation is 14% of the budget.
- Health care accounts for 12% of the total household budget.
- Taxes account for 15% of household expenses and there are no tax credits.

When a family expands to include two young children (one infant and one preschooler), the total budget more than doubles to \$7,796 per month. At the same time, with the addition of child care, the proportions spent on each basic need change:

- Child care alone accounts for a third of the family's budget; when one adds housing, together these two items account for 55% of expenses. This is quite

FIGURE B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types*
Douglas County, CO 2018

Monthly Expenses



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

** The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 20% for two adults with one infant and one preschooler and 18% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

common: across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going for housing and child care expenses alone.

- Food costs are 10% of total income. This is slightly lower than the national average expenditure on food of 13%, and much lower than the 33% assumed by the methodology of the federal official poverty measure.⁶
- Health care accounts for 6% of the family budget, including both the employees' share of the health care premium (\$303 per month) and out-of-pocket costs (\$150 per month).⁷ If neither adult had employer sponsored health insurance, and they got a Silver health care plan through the Colorado health care marketplace, the premium amount would be about \$774 per month after estimated tax credits.⁸
- Net taxes for the family now reflect a tax burden that is about 15%, due to the offsetting effects of tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although most credits are not received until the following year when taxes are filed. If it were assumed that tax credits are not received monthly, but instead annually in a lump sum, then the monthly tax burden would be 20% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to \$5,362 per month and without the large amount for child care, the proportions for the other budget items all increase.

- Housing costs are now 32% of the family budget.
- The decreased amount for child care for the school-age child accounts for just 13% of the basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- The larger proportion of the budget for food, at 18%, is due in part to increased food costs for the teenager.
- Transportation is 10% of the total family budget.
- Health care accounts for 9% of the family budget.
- Net taxes have become 10% of the family's budget. If it were assumed, as noted above, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 18% of the total costs for two adults with one school-age child and one teenager.

.....

Across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going for housing and child care expenses alone.

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How Does the Standard for Colorado Cities Compare to Other U.S. Cities?

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

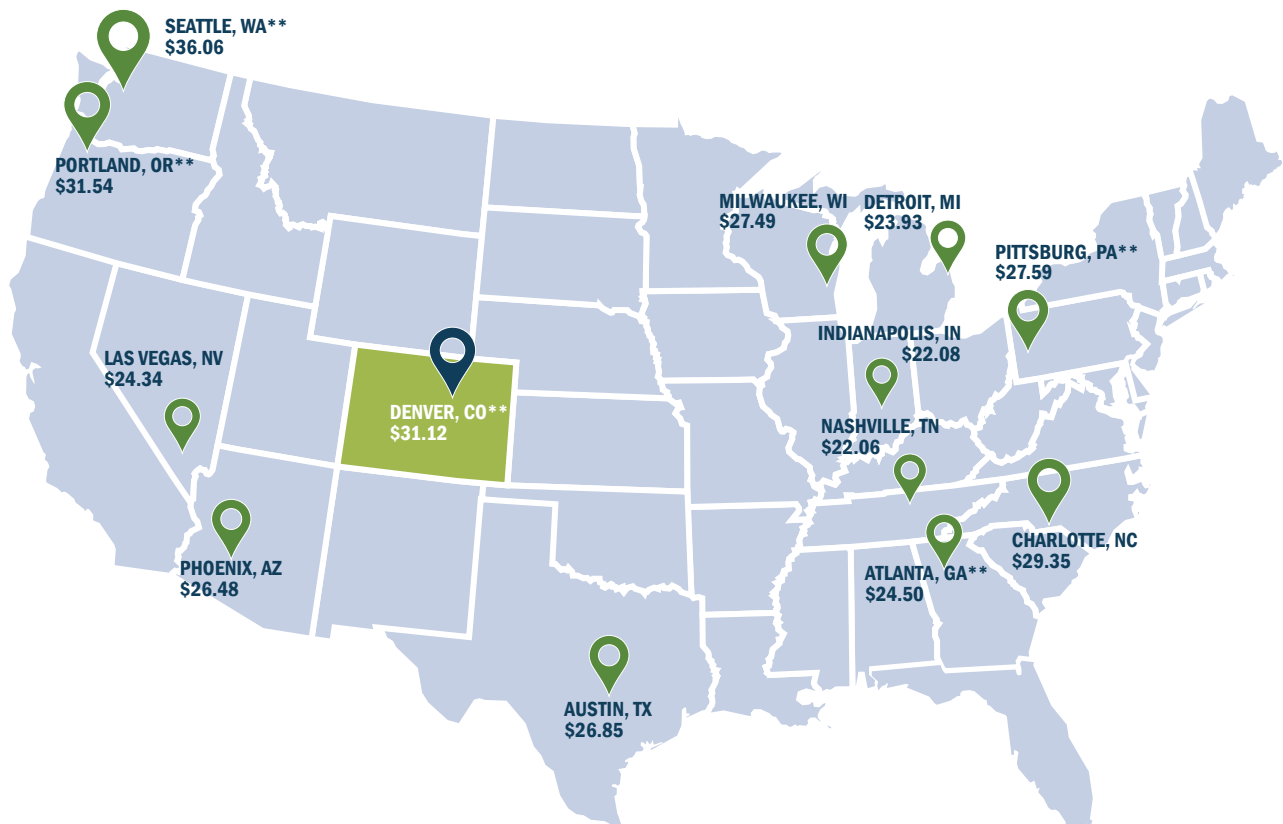
DENVER. In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Denver is compared to the Standard for the same family type in twelve other major U.S. cities: Nashville, TN; Charlotte, NC; Atlanta, GA; Detroit, MI; Las Vegas, NV; Phoenix, AZ; Indianapolis, IN; Pittsburgh, PA; Austin, TX; Milwaukee, WI; Portland, OR; and Seattle, WA.⁹

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$22.06 (Nashville) to a high of \$36.06 per hour (Seattle), or \$46,596 to \$76,152 annually.

- Denver requires a Self-Sufficiency Wage of \$31.12 per hour for this family type and is most comparable in cost to Portland, OR. It is slightly less expensive than Seattle, which tops the list at over \$36 per hour but is more expensive than most similar-sized cities on the list, such as Austin and Atlanta.

While all the budget items in the Standard vary geographically, housing and child care costs in particular vary considerably. For example, a two-bedroom rental costs \$1,900 per month in Seattle compared to just over \$800 per month in Indianapolis. Additionally, Denver's public transportation costs are significantly less than the cost of owning and operating a car would be; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Standard wage reflects higher transportation expenses.

FIGURE C. The Self-Sufficiency Wage for Denver, CO Compared to Other U.S. Cities, 2018*
One Adult, One Preschooler, and One School-age Child



*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages other than Denver are updated from release month using the Consumer Price Index.

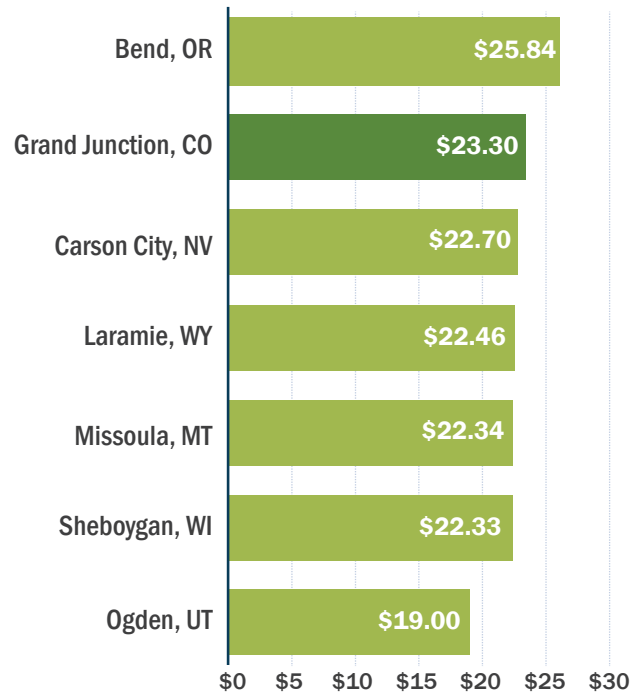
** Wage calculated assuming family uses public transportation.

GRAND JUNCTION. Figure D compares Grand Junction to other small cities throughout the country, particularly in the Western United States: Bend, OR; Carson City, NV; Laramie, WY; Missoula, MT; Sheboygan, WI; and Ogden, UT. The population of these cities range from about 30,000 - 90,000 which is only a small fraction of the population of Denver, but comparable to Grand Junction, with a population of about 60,000.

- In Grand Junction, a parent with one preschooler and one school-age child requires a wage of \$23.30 per hour to meet the families’ basic needs.
- The hourly Self-Sufficiency wage for these mid-sized cities ranges from a low of \$19.00 in Ogden, UT to a high of \$25.84 in Bend, OR.
- As with Denver, the Self-Sufficiency Wage for Grand Junction is also relatively expensive compared to similarly sized cities, second only to Bend, OR among these seven cities.

A Grand Junction parent with two young children needs to work more than two minimum wage jobs at \$10.20 per hour to meet their family’s basic needs.

FIGURE D. The Self-Sufficiency Wage for Grand Junction, CO Compared to Other U.S. Cities, 2018*
One Adult, One Preschooler, and One School-age



*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages other than Grand Junction are updated from release month using the Consumer Price Index.

How has the Cost of Living Changed Over Time in Colorado?

This is the sixth time the Self-Sufficiency Standard has been calculated for Colorado. This section examines how the 2018 Self-Sufficiency Standard and cost components compare to the results in 2001, 2004, 2008, 2011, and 2015.

The map in **Figure E** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—one adult, one preschooler, and one school-age child—by county. The first map highlights the overall change in the Standard since the first calculation in 2001 to 2018 and the second map provides a comparison of the Standard over time since the Great Recession.

Over the last 17 years, the Self-Sufficiency Standard for this three-person family has increased on average across all Colorado counties by 78%, or an annual average of 6.5% per year. However, there is considerable variation by county, ranging from 37% to 181%.

- The very rural and lowest cost counties in the 2001 Standard generally experienced the greatest

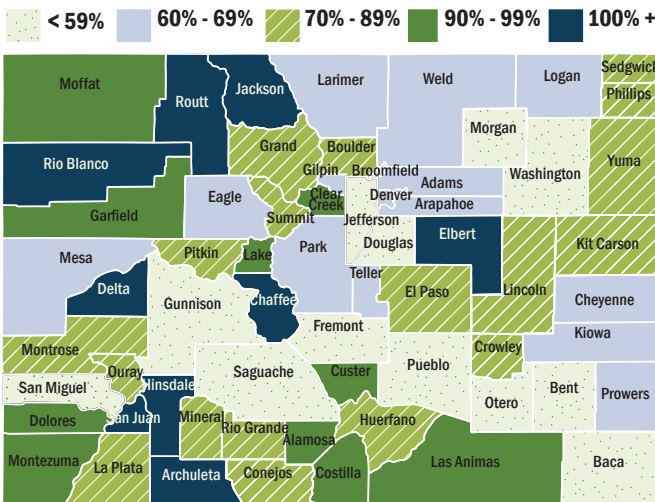
percentage change in costs, such as Jackson and San Juan counties, which have cost increases of 181% and 145%, respectively, since 2001.

- In contrast, of the 10 counties in the Denver-Aurora-Broomfield MSA, only Clear Creek and Elbert counties increased at a rate above the average statewide since 2001. However, since the Great Recession, most counties in the Denver metro area have increased at an above average rate (with the exception of Gilpin and Douglas counties).
- In El Paso County, the most populous county in the state (after the City and County of Denver), the overall increase since 2001 in the Standard is close to the statewide average. However, since the Great Recession, the Standard in El Paso County has increased at a below average rate. Nonetheless, the annual Standard for this family three-person family in El Paso increased nearly \$15,000 (\$1,500 per year) since 2008.

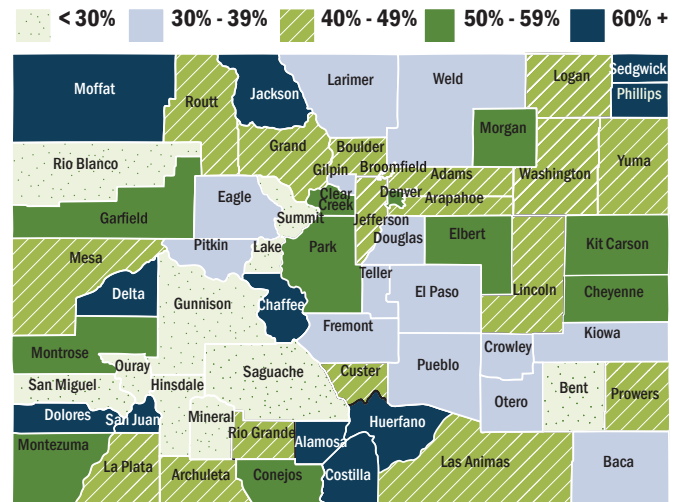
Tracing the changes in the Standard for this three-person family in four select counties illustrates a few trends as shown in **Figure F** on page 13.

FIGURE E. Percentage Change in the Self-Sufficiency Standard for Colorado: 2001–2018 & 2008–2018 One Adult, One Preschooler, and One School-Age Child: CO 2018

2001 - 2018



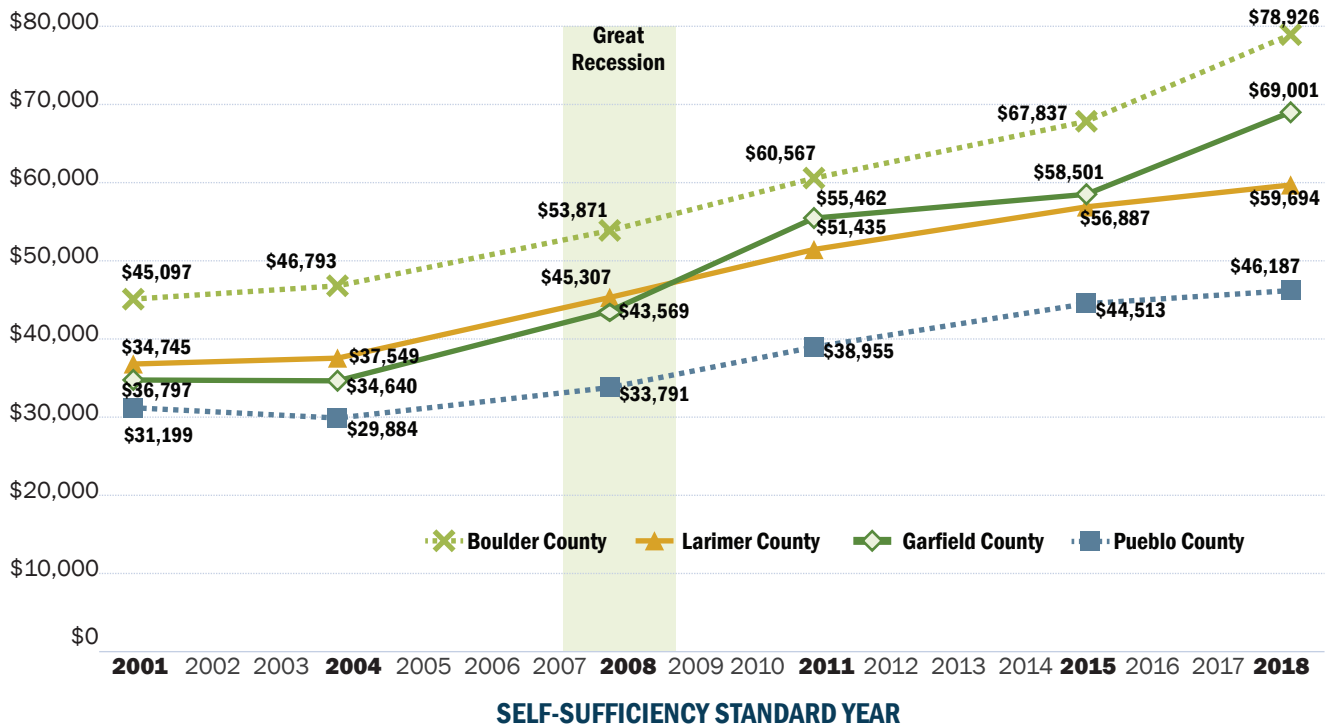
2008 - 2018



Over the last 17 years, the Self-Sufficiency Standard for this three -person family has increased on average across all Colorado Counties by 78%

FIGURE F. The Self-Sufficiency Standard for Colorado by Year for Select Counties
One Adult, One Preschooler, and One School-age Child: 2001, 2004, 2008, 2011, 2015, and 2018

ANNUAL INCOME



- First, while the Standard for all counties increased over the 17 years, the variation in rates of change increased the difference (or spread) between higher cost and lower cost counties in 2018. For these four counties, the difference between the highest cost and lowest cost county increased from about \$14,000 to over \$32,000. To put this another way, when the Colorado Self-Sufficiency Standard was first calculated in 2001, the Pueblo County Standard for a family with one adult, one preschooler, and one school-age child was 69% of the Boulder County Standard, but in 2018, it is 59% of the Boulder County Standard.
- Second, costs continued to increase right through the Great Recession (shown by the vertical band in Figure F) as well as since then. That is, despite the slowdown in the economy, when many people experienced job loss, decreased hours, and stagnant wages, the cost of living continued to rise in Colorado across most counties. This trend is particularly evident since the last report in 2015 in higher cost counties.

Although overall the Standard increased somewhat steadily throughout Colorado over this time period, how much each cost increased varies quite a bit between counties. Using the same three-person family as above (one adult, one preschooler, and one school-age child), Table 2 shows the actual cost and percentage of change for each basic need since 2001 in one county, Larimer County, as well as statewide. This analysis shows that housing and child care are the costs rising the fastest:

- Child care was the budget item with the largest increase in Larimer County, rising by 76%, which is less than the statewide average of 102%. In dollar terms, the monthly cost of child care increased by nearly \$700 in Larimer County since 2001.
- While significantly less in dollar terms, health care costs also increased 76% for this family type in Larimer County. On average statewide, the cost of health care doubled since 2001.
- Housing had the second-largest dollar increase in Larimer County. The cost of a two-bedroom housing unit increased from \$704 to \$1,106 per month in

TABLE 2. Percent Change in the Self-Sufficiency Standard Over Time, 2001–2018
Larimer County, CO: One Adult, One Preschooler, and One School-Age Child

COSTS	2001	2018	PERCENT CHANGE 2001–2018	
			Larimer County	Statewide
Housing	\$704	\$1,106	57%	57%
Child Care	\$913	\$1,608	76%	102%
Food	\$379	\$639	68%	65%
Transportation	\$225	\$261	16%	9%
Health Care	\$246	\$433	76%	104%
Miscellaneous	\$247	\$405	64%	72%
Taxes	\$516	\$956	85%	138%
Tax Credits*	(\$163)	(\$433)	165%	78%
SELF-SUFFICIENCY WAGE				
Monthly	\$3,066	\$4,974	62%	78%
Annual	\$36,797	\$59,694		
MEDIAN EARNINGS**				
Larimer County	\$22,877	\$32,096	40%	
Statewide	\$25,854	\$37,008		43%

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

**U.S. Census Bureau, 2016 American Community Survey, "B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, Colorado and Larimer County" and Census 2000 Summary File 3, P085, "Median Earnings in 1999 (Dollars) by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months," <http://factfinder2.census.gov> (accessed August 10, 2018). Median earnings from 1999 and 2016 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Employment Cost Index Historical Listing – Volume II, March 2013, <http://www.bls.gov/ncs/ect/sp/econst.pdf>, and <http://data.bls.gov/cgi-bin/srgate>, Series CIS10200000000001 (accessed August 10, 2018).

Larimer County or \$404 more per month, which is a 57% change since 2001 and the same as the statewide average.

- Food costs increased by 68% in Larimer County, just above the statewide average of 65%.
- Transportation costs in Larimer County and across the state are the only cost that has not increased much since 2001, having only gone up by 16% in Larimer and 9% on average across the state.

COST OF LIVING INCREASES VERSUS EARNINGS

INCREASES. While the Self-Sufficiency Standard for this three-person family in Larimer County increased by 62% over the past 17 years, workers' median earnings increased by just 40% (from \$22,877 to \$32,096) in Larimer County over the same period. Statewide costs have increased by 78% on average, while median earnings have increased by just 43% since 2001. Clearly, the fact that cost increases have far outstripped wage increases puts increasing pressure on family budgets.

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

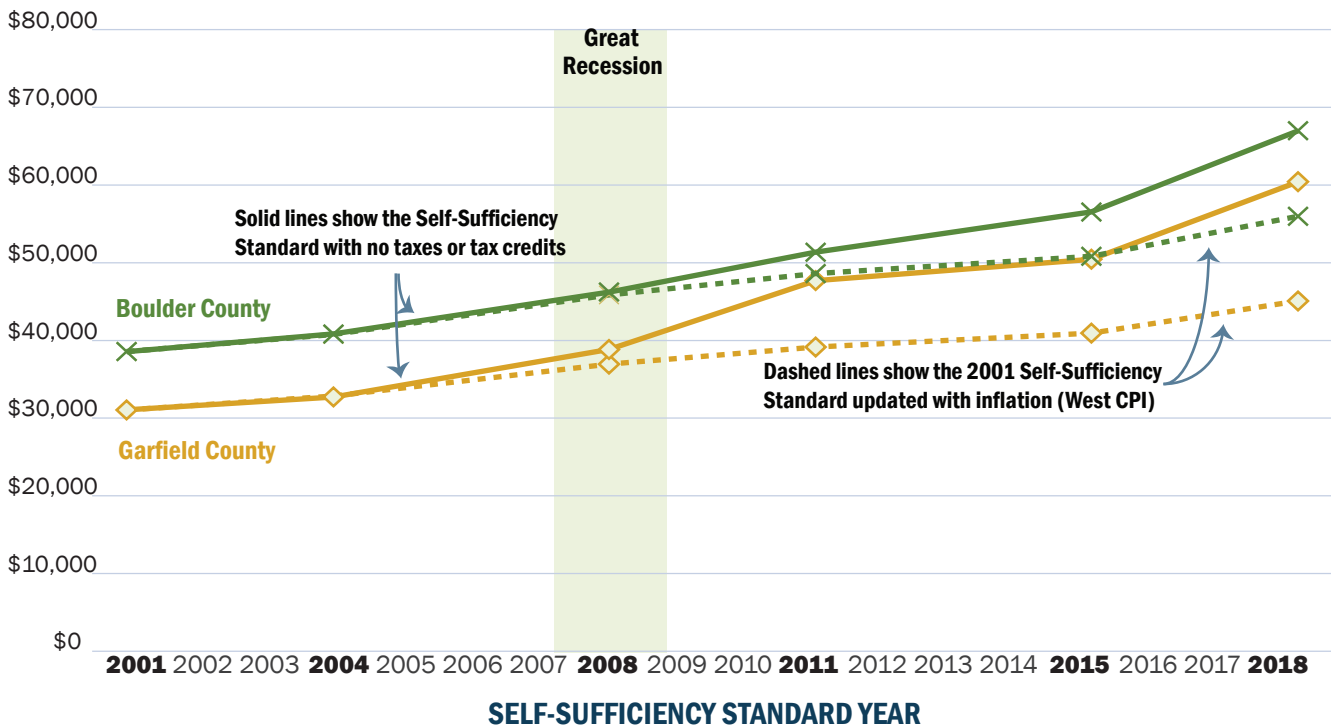
Nationally, the official measure of inflation is the U.S. Department of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for all goods and services. Since the Standard measures the costs of only basic needs, the question is how the increases in costs documented here compare to official inflation rates for all goods and services. We examine this question in **Figure G** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2001 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in **Figure G**. Using the same three-person family as above (one adult, one preschooler, and one school-age child), this comparison was done for two places in Colorado: Boulder County and Garfield County.

The West Region Consumer Price Index (CPI) increased 45% between 2001 and 2018.

- If the 2001 Self-Sufficiency Standard for Boulder County (\$38,562 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2018 would be estimated to be \$55,960 per year.¹⁰ However, the *actual* 2018 Standard (without taxes or tax credits) for Boulder County, is considerably higher: \$66,984 per year for this family type, a 74% increase over the last 17 years.

FIGURE G. CPI*-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2001–2018 Boulder and Garfield Counties, CO: One Adult, One Preschooler, and One School-Age Child

ANNUAL INCOME



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, “West Region All Items, 1982-84=100-CUURA101SA0,” <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed August 8, 2018).

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

- Similarly, when the CPI inflation rate is applied to the 2001 Standard for Garfield County (\$31,061 without taxes in 2001), the CPI adjusted estimate for 2018 would be \$45,075. However, the actual 2018 Self-Sufficiency Standard amount for Garfield County (without taxes or tax credits) is \$60,421, 95% higher than in 2001.

In sum, **Figure G** demonstrates that the rate of inflation as measured by the CPI substantially underestimates the rising costs of basic needs; instead of increasing 45%, costs rose by 74% in Boulder County and 95% in Garfield County. Indeed, using the CPI for this family type in Garfield County results in a 2018 estimate of costs that is over \$15,000 less than the actual costs in

the 2018 Standard. That is, estimating the increase in costs using the CPI drastically underestimates the real increases in the cost of basic needs faced by Colorado families, leaving them thousands of dollars short.

This analysis also suggests that assuming that the CPI reflects the experience of households equally across the income spectrum conceals the lived experience of those at the lower end. For lower-income families, not only have wages stagnated, but the cost of basic needs are rising faster than overall inflation measures indicate, aggravating the real but hidden economic crunch that they are experiencing.

.....

Estimating the increase in costs using the CPI drastically underestimates the real increases in the cost of basic needs faced by Colorado families, leaving them thousands of dollars short.

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

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

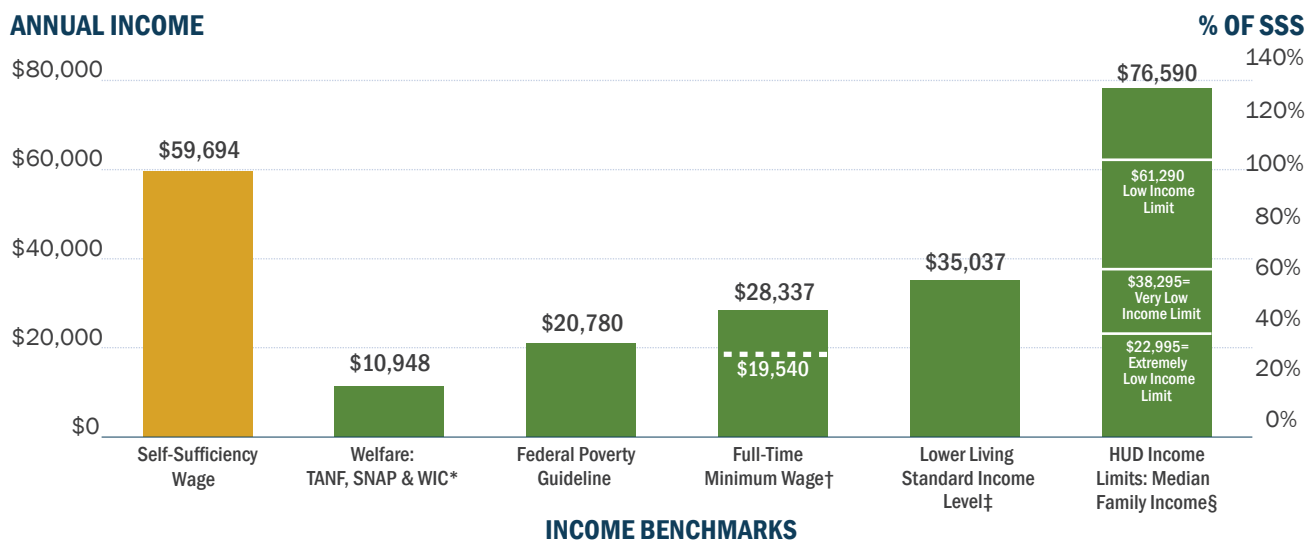
- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service's federal poverty guidelines (FPG, also called federal poverty level)
- The Colorado state minimum wage of \$10.20 per hour
- The U.S. Department of Labor's Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development's Median Family Income

As indicated in the first bar in **Figure H**, the Self-Sufficiency Wage for this family type in Larimer County is \$59,694 per year.

TANF, SNAP AND WIC. The second bar on the left in **Figure H** calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$10,948 per year for three-person families in Colorado, which is about one fifth of the Standard for this three-person family in Larimer County.

FEDERAL POVERTY GUIDELINES. According to the 2018 federal poverty guidelines, a three-person family, regardless of composition or where they live, would be considered "poor" with an income of \$20,780 annually or less. The FPG for three-person families is just over a third of the Self-Sufficiency Standard for this Larimer County family.

FIGURE H. The Self-Sufficiency Standard Compared to Other Benchmarks One Adult, One Preschooler, and One School-Age Child: Larimer County, CO 2018



* The maximum TANF benefit is \$5,544 annually, the SNAP benefit is \$4,961 annually, and the average WIC benefit is \$443 annually for a family of three in Colorado.
 † The 2018 Colorado minimum wage is \$10.20 per hour. This amounts to \$21,542 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$28,337 as shown. The dashed line shows the annual income received after accounting for taxes (\$19,540) 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 Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2016 adjusted metropolitan West region for a three-person family.
 § 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 2018.

This comparison is for just one family type. For other family types in Larimer County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG is 65% of the Self-Sufficiency Standard, but for a household with a higher budget, such as a household consisting of one adult with two infants the FPG is only 38% of the Self-Sufficiency Standard.

There is also considerable variation by place. **Table 3** compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across Colorado, and finds that the Self-Sufficiency Standard for this family type ranges from 180% of the FPG in Baca County to 438% of the FPG in Pitkin County.

MINIMUM WAGE. Colorado's minimum wage in 2018 is \$10.20 per hour (see box on page 31). Therefore, Larimer County's minimum wage is \$21,542 per year working full time. Because this is earned income, taxes are subtracted and eligible tax credits are added. Because the tax credits the family qualifies for are more than the taxes owed, the net total income of \$28,337 is more than the worker's earnings alone.

A full-time minimum wage job in Larimer County provides 47% of the amount needed to be self-sufficient for this family type. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receives tax credits annually (as is true of all workers), their take-home income would be \$19,540 over the year, shown by the dashed line on the fourth bar in **Figure H**. 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 35% of the Self-Sufficiency Standard for this family type in Larimer County.

Put another way, including the value of tax credits, at the minimum wage this parent would need to work 84 hours per week to meet the family's basic costs of living. If tax credits are excluded from current income (as they are received the next year at tax filing), this parent would need to work 122 hours per week at the minimum wage to meet the family's basic costs.

LOWER LIVING STANDARD INCOME LEVEL. The LLSIL was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living

facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since then. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus has first priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.¹¹ For 2018 the LLSIL for a three-person family in the metropolitan West is \$35,037 and 70% of the LLSIL is \$24,256, which is only about \$3,500 above the FPG for this family size.¹²

MEDIAN FAMILY INCOME LIMITS. The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (by family size) to determine families' eligibility for housing assistance on the assumption that area median income is a rough measure of the local cost of living. The median is the midpoint, which means that half of families in the area have incomes above this amount, and half below. In Colorado, HUD median family income for this family type is less than the Standard in 28 counties and greater than the Standard in 36 counties. HUD defines three levels of need: (1) "Low income," which is between 50% and 80% of median income; (2) "Very Low Income," which is between 30% and 50% of median income, and (3) Extremely Low Income, which is income less than 30% of median income.

The HUD median income for a three-person family in Larimer County is \$76,590 annually.¹³ For a three-person family in Larimer County, HUD income limits are as follows:

- **Low income.** Income between \$38,295 and \$61,290.
- **Very low income.** Income between \$22,995 and \$38,295.
- **Extremely Low Income.** Income less than \$22,995.¹⁴

The Self-Sufficiency Standard of \$59,694 for this family type in Larimer County is below the HUD "Low Income" range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Larimer County. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered "Very Low Income" or "Extremely Low Income.")

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2018
Two Family Types, All Colorado Counties

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
Adams	\$64,416	310%	299%	80%	\$71,956	287%	167%	80%
Alamosa	\$50,230	242%	233%	108%	\$57,702	230%	134%	112%
Arapahoe	\$67,460	325%	313%	83%	\$75,262	300%	175%	84%
Archuleta	\$57,080	275%	265%	101%	\$64,579	257%	150%	102%
Baca	\$37,500	180%	174%	88%	\$44,417	177%	103%	94%
Bent	\$38,313	184%	178%	97%	\$45,777	182%	106%	104%
Boulder	\$78,926	380%	366%	81%	\$85,836	342%	199%	79%
Broomfield	\$69,894	336%	324%	86%	\$78,040	311%	181%	87%
Chaffee	\$54,716	263%	254%	93%	\$62,284	248%	145%	95%
Cheyenne	\$45,816	220%	213%	77%	\$52,959	211%	123%	80%
Clear Creek	\$74,446	358%	346%	92%	\$81,578	325%	189%	91%
Conejos	\$44,687	215%	207%	97%	\$52,254	208%	121%	102%
Costilla	\$50,068	241%	232%	130%	\$57,613	230%	134%	134%
Crowley	\$39,935	192%	185%	101%	\$48,105	192%	112%	110%
Custer	\$45,779	220%	213%	105%	\$52,956	211%	123%	110%
Delta	\$51,074	246%	237%	104%	\$58,527	233%	136%	107%
Denver	\$65,727	316%	305%	134%	\$72,223	288%	168%	132%
Dolores	\$47,250	227%	219%	96%	\$55,115	220%	128%	101%
Douglas	\$76,534	368%	355%	155%	\$83,591	333%	194%	153%
Eagle	\$71,674	345%	333%	146%	\$76,362	304%	177%	140%
Elbert	\$62,684	302%	291%	127%	\$70,355	280%	163%	129%
El Paso	\$57,711	278%	268%	117%	\$65,283	260%	152%	119%
Fremont	\$44,752	215%	208%	91%	\$52,125	208%	121%	95%
Garfield	\$69,001	332%	320%	140%	\$76,807	306%	178%	140%
Gilpin	\$63,397	305%	294%	129%	\$71,101	283%	165%	130%
Grand	\$63,210	304%	293%	128%	\$70,961	283%	165%	130%
Gunnison	\$55,335	266%	257%	112%	\$63,001	251%	146%	115%
Hinsdale	\$54,627	263%	254%	111%	\$62,687	250%	145%	115%
Huerfano	\$48,664	234%	226%	99%	\$55,933	223%	130%	102%
Jackson	\$69,911	336%	325%	142%	\$77,963	311%	181%	143%
Jefferson	\$68,123	328%	316%	138%	\$75,953	303%	176%	139%
Kiowa	\$42,193	203%	196%	86%	\$50,568	201%	117%	92%
Kit Carson	\$42,382	204%	197%	86%	\$50,677	202%	118%	93%
Lake	\$57,998	279%	269%	118%	\$66,070	263%	153%	121%

Definitions: The federal poverty guidelines for family of three = \$20,780 and for a family of four = \$25,100. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$10.20 per hour, the 2018 Colorado minimum wage. Median family income varies by and calculated from HUD's FY2018 Income Limits.

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2018
Two Family Types, All Colorado Counties

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
La Plata	\$60,165	290%	279%	122%	\$68,438	273%	159%	125%
Larimer	\$59,694	287%	277%	121%	\$67,352	268%	156%	123%
Las Animas	\$48,641	234%	226%	99%	\$55,978	223%	130%	102%
Lincoln	\$47,582	229%	221%	97%	\$55,389	221%	129%	101%
Logan	\$44,316	213%	206%	90%	\$51,626	206%	120%	94%
Mesa	\$49,211	237%	228%	100%	\$56,536	225%	131%	103%
Mineral	\$47,464	228%	220%	96%	\$55,409	221%	129%	101%
Moffat	\$62,671	302%	291%	127%	\$70,387	280%	163%	129%
Montezuma	\$49,426	238%	229%	100%	\$56,856	227%	132%	104%
Montrose	\$54,078	260%	251%	110%	\$61,794	246%	143%	113%
Morgan	\$45,275	218%	210%	92%	\$52,483	209%	122%	96%
Otero	\$40,374	194%	187%	82%	\$48,171	192%	112%	88%
Ouray	\$54,313	261%	252%	110%	\$62,086	247%	144%	114%
Park	\$67,696	326%	314%	138%	\$75,309	300%	175%	138%
Phillips	\$50,282	242%	233%	102%	\$57,620	230%	134%	105%
Pitkin	\$90,931	438%	422%	185%	\$94,674	377%	220%	173%
Prowers	\$44,149	212%	205%	90%	\$51,281	204%	119%	94%
Pueblo	\$46,187	222%	214%	94%	\$53,571	213%	124%	98%
Rio Blanco	\$55,898	269%	259%	114%	\$63,556	253%	148%	116%
Rio Grande	\$44,254	213%	205%	90%	\$51,867	207%	120%	95%
Routt	\$79,084	381%	367%	161%	\$86,403	344%	201%	158%
Saguache	\$44,292	213%	206%	90%	\$51,894	207%	120%	95%
San Juan	\$59,934	288%	278%	122%	\$67,937	271%	158%	124%
San Miguel	\$65,108	313%	302%	132%	\$70,340	280%	163%	129%
Sedgwick	\$44,758	215%	208%	91%	\$52,062	207%	121%	95%
Summit	\$79,657	383%	370%	162%	\$87,121	347%	202%	159%
Teller	\$54,303	261%	252%	110%	\$62,030	247%	144%	113%
Washington	\$40,401	194%	188%	82%	\$49,624	198%	115%	91%
Weld	\$55,085	265%	256%	112%	\$62,789	250%	146%	115%
Yuma	\$41,632	200%	193%	85%	\$50,213	200%	117%	92%
Minimum (Baca County)	\$37,500	180%	174%	88%	\$44,417	177%	103%	94%
Maximum (Pitkin County)	\$90,931	438%	422%	185%	\$94,674	377%	220%	173%

Definitions: The federal poverty guidelines for family of three = \$20,780 and for a family of four = \$25,100. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$10.20 per hour, the 2018 Colorado minimum wage. Median family income varies by and calculated from HUD's FY2018 Income Limits.

PART 3

Strategies to Meet the Standard

How do Colorado's Most Common Occupations Compare to the Self-Sufficiency Standard?

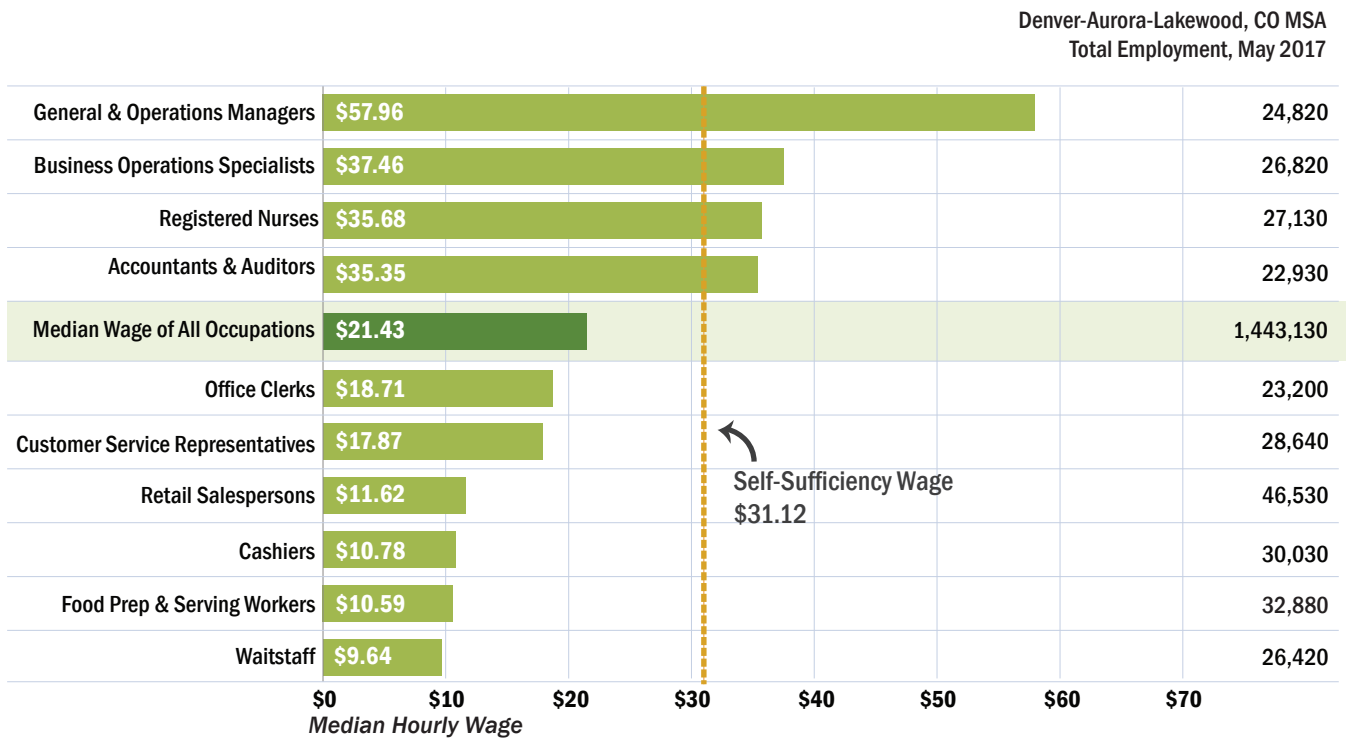
Now that the cost of meeting basic needs in Colorado has been detailed, the next question is how families can secure the resources necessary to meet their needs. *Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages.* To answer this question, the median wages of the ten occupations with the highest number of employees in the Denver metro area are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in the City and County of Denver, which is \$31.12 per hour, and close to the median wage for this family type across all Colorado counties.¹⁵

There are nearly 1.5 million workers in the Denver metro area and a fifth work in the ten most common occupations shown below in **Figure I**.

Only four of Colorado's ten most common occupations—general & operations managers, registered nurses, business operations specialists, and accountants & auditors—have median wages that are above the Self-Sufficiency Standard for this family type in Denver. On the other hand, six of Denver's top ten occupations have median earnings that are less than two thirds of the Standard for this family type in Denver County: cashiers, office clerks, fast food workers,

Definition note: A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn below this point and half earn more. Average wages are skewed by a small number of high earners so the median is a more realistic measure of a typical worker's earnings.

FIGURE I. Hourly Wages of Colorado's Ten Largest Occupations Compared to the Self-Sufficiency Standard One Adult, One Preschooler, & One School-age Child: Denver County, CO 2018



Source: U.S. Department of Labor, "May 2017 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed July 23, 2018). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

customer service representatives, retail salespersons, and waitstaff.

The most common occupation in Denver is retail salesperson, which accounts for 3.2% of all Denver-area workers. With median hourly earnings of \$11.62 per hour (median annual earnings of \$24,153) in Denver, the most common occupation provides workers with earnings that are only 37% of the Standard for this family type in Denver. This single parent would have to work nearly three full-time jobs to yield enough income to meet the family's basic needs, yet low-wage jobs frequently lack full-time hours and benefits such as health insurance. The median wages of this occupation are above the Colorado minimum wage yet are not enough for a single adult to even support themselves, as one adult requires \$12.51 per hour to get by in Denver.

The median wages for four of the top ten occupations are such that two adults working full time at this wage would still not be able to earn the minimum needed to support a preschooler and a school-age child in Denver. This is because the Self-Sufficiency Standard for two adults with one preschooler and one school-age child requires each adult to earn at least \$17.10 per hour (a total of \$72,230 annually) working full time just to meet basic needs of the family. *Put another way, 65% of workers in the ten most common occupations, many of them in fast growing but low-wage service occupations, are in occupations with median wages insufficient to support a family with young children. Indeed, the wages are low enough that even two adults working full time cannot earn enough to meet their families' basic needs at a minimally adequate level.*

These numbers reflect the shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovers the job gains have been disproportionately in lower-wage

occupations. At the same time the income gains have been to those at the very top, driving the increased income inequality that underlies Colorado's high levels of socioeconomic inequality.¹⁶

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

Given this state of affairs, there are two basic approaches to closing the income gap: reduce costs or raise incomes. The next two sections will discuss each of these approaches.

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

.....
65% of workers in the ten most common occupations in Denver are in occupations with median wages insufficient to support a family with young children.
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Meeting the Standard: Reducing Costs

As described above, given the current job situation, many families struggle to meet their families' basic needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages.

This section models how work supports can reduce a family's expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Colorado work supports include programs such as:

- Colorado Child Care Assistance Program (CCCAP)
- Health First Colorado and Child Health Plan Plus (Medicaid and CHP+)
- Food Benefits [Supplemental Nutrition Assistance Program (SNAP)] and the Women, Infants, and Children (WIC) Program
- Section 8 vouchers and public housing

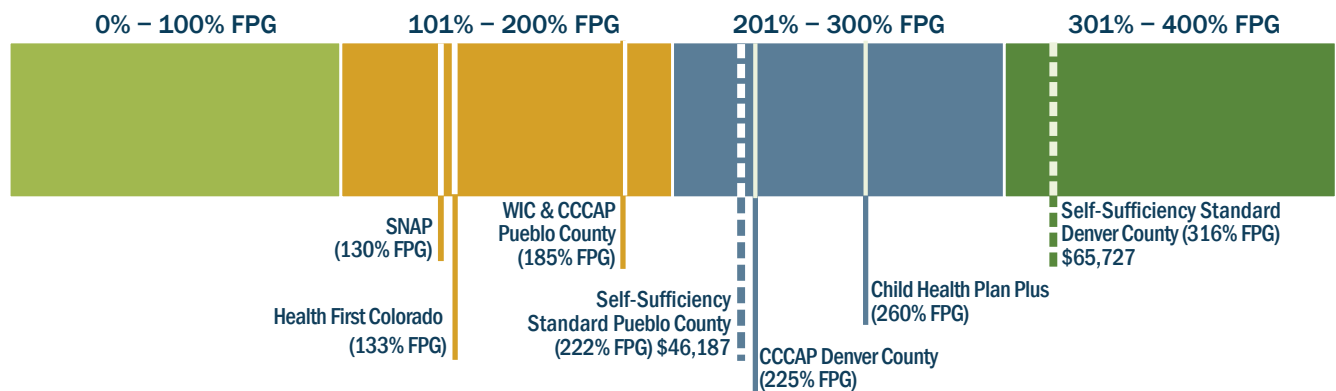
While not a work support per se, child support is also modeled as it assists families in meeting basic needs. **Figure J** shows the income eligibility levels for the work supports modeled in this section compared to the Self-Sufficiency Standard for the family type and counties modeled in this section—one adult, one preschooler, and one school-age child in Pueblo County. **Table 4** provides a summary of the work supports, child support, and tax credits modeled in this section.

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Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments.

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FIGURE J. Income Eligibility Levels for Work Support Programs Compared to the Standard
One Adult, One Preschooler, & One School-Age Child: Denver & Pueblo County, CO 2018



CCCAP = Colorado Child Care Assistance Program, WIC = Special Supplemental Nutrition for Women, Infants, and Children, SNAP = Supplemental Nutrition Assistance Program
 Note: Eligibility levels and benefits for work supports change routinely—typically yearly. The information reported above represents eligibility and benefit guidelines for 2018. The 2018 federal poverty guideline (FPG) for a family of three is \$20,780 (annual income).

TABLE 4. Summary of Colorado's Work Supports, Child Support, and Tax Credits

PROGRAM	BENEFIT	INCOME ELIGIBILITY
WORK SUPPORTS		
CHILD CARE ASSISTANCE (Colorado Child Care Assistance Program – CCCAP)	Child care copayments are calculated on a sliding scale based on income.	Varies by county: Eligibility requires incomes below 185% of the FPG in Pueblo County and 225% of the FPG in Denver County.
HOUSING ASSISTANCE (Section 8 Housing Vouchers & Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are below 80% of area median income. Due to limited funding most new program participants must have income below 30% of area median income (or below the FPG). It is estimated that less than one in four eligible households receives federal housing assistance.
MEDICAID (Health First Colorado)	Subsidized health insurance with copays.	133% of the FPG.
CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) (Child Health Plan Plus – CHP+)	Health care benefits for uninsured children ages 18 and under.	Children in families with income less than 260% of the FPG.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) (Basic Food)	Maximum benefit for a family of 3: \$504 per month.	Families must earn gross income less than 130% of the FPG to be eligible and must meet net income (gross income minus allowable deductions) limit of 100% of the FPG.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$41 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% FPG.
TAX CREDITS		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with: <ul style="list-style-type: none"> • 1 child = \$3,468 per year • 2 children = \$5,728 per year • 3+ children = \$6,444 per year. 	Maximum eligibility for families with: <ul style="list-style-type: none"> • 1 child = \$40,402 one parent, \$46,102 married • 2 children = \$45,898 one parent, \$51,598 married • 3+ children = \$49,298 one parent, \$54,998 married.
COLORADO EARNED INCOME CREDIT	10% of the Federal EITC.	Same rules as Federal EITC.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	Nonrefundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
COLORADO CHILD CARE EXPENSES TAX CREDIT	\$0-\$25,000: 50% of federal CCTC, \$25,00-\$35,000: 30% of federal CCTC, \$35,000-\$60,000: 10% of federal CCTC	Federal adjusted gross income must be less than \$60,000 to qualify for the state credit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$2,000 annual tax credit per child, with up to \$1,400 refundable.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000.
OTHER		
CHILD SUPPORT	Average payment from non-custodial parents is \$234 per month in Colorado.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2018. The 2018 federal poverty guidelines (FPG) for a family of three is \$20,780 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

How do Work Supports and Child Supports Reduce Costs?

In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work supports, one by one. **Table 5 on page 26** shows the impact of work supports. The family type used here is a Pueblo County family with one adult, one preschooler, and one school-age child. Column #1 of **Table 5** shows the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support to reduce these costs. Subsequent columns (#2-#6) of **Table 5** model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

NO WORK SUPPORTS (COLUMN #1). Note that in **Table 5** tax credits that are available as a refund when annual taxes are filed in the next year, are shown at the bottom of the table and not included in the monthly wage calculation as in the Self-Sufficiency Standard. This family has monthly child care expenses of \$1,255 and monthly housing costs of \$770. Without any refundable tax credits, child support, or work supports to reduce costs, this Pueblo County family needs \$4,048 per month, or \$23.00 per hour, to meet the cost of basic needs.

CHILD SUPPORT (COLUMN #2). Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Colorado is \$234 per month (see column #2).¹⁷ Adding child support reduces the wage needed by this parent to meet basic needs to \$3,734 per month, or \$21.22 per hour.

CHILD CARE (COLUMN #3). Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. Income eligibility limits for the Colorado Child Care Assistance Program (CCCAP) vary across Colorado counties—in Pueblo County, to be eligible for CCCAP, a three-person family must have incomes below \$3,203 per month in Pueblo County (185% of the FPG).¹⁸

Adding child care assistance cuts the child care cost to a third of its previous amount, to \$404 per month, and lowers the wage needed to \$3,079 per month.

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

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

- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$427 per month to zero in column #4.
- **Food.** SNAP and WIC food assistance reduces food costs from \$550 to \$389 per month.¹⁹
- **Child Care.** Child care assistance further reduces the family's child care costs to the copayment of \$235 per month.

Altogether, these three work supports reduce the wage required to meet basic needs to \$2,203 per month, just over half of the full Self-Sufficiency Standard. With the help of these crucial work supports, this Pueblo County family making the transition from public assistance or non-employment would be able to meet the family's basic needs at a starting wage of \$12.52 per hour.

CHILD CARE, FOOD, & CHIP (COLUMN #5). After 12 months, the adult would no longer be eligible for transitional Medicaid. However, the children would continue to be eligible for free coverage under Child Health Plan Plus (CHP+) with family income up to 260% of the FPG. Column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while keeping the children covered under CHP+.

Assuming the adult obtains health insurance through her employer, the health care costs for the family go up to \$159 to cover the adult. Although a minor increase in health care costs, this is just enough to make the family ineligible for SNAP food assistance, (though they are still eligible for WIC), so food costs increase to \$509. Likewise, with the higher income required to cover these increased costs, the family's child care copay increases to \$311, bringing the new amount needed per month to \$2,602.

TABLE 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage

One Adult, One Preschooler, and One School-Age Child: Pueblo County, CO 2018

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
	No Work Supports	Child Support	Child Care	Child Care, SNAP/ WIC* & Transitional Medicaid	Child Care, SNAP/ WIC* & CHIP	Housing, Child Care, SNAP/ WIC*, & Medicaid
MONTHLY EXPENSES						
Housing	\$770	\$770	\$770	\$770	\$770	\$468
Child Care	\$1,255	\$1,255	\$404	\$235	\$311	\$16
Food	\$550	\$550	\$550	\$389	\$509	\$325
Transportation	\$276	\$276	\$276	\$276	\$276	\$276
Health Care	\$427	\$427	\$427	\$0	\$159	\$0
Miscellaneous	\$328	\$328	\$328	\$328	\$328	\$328
Taxes	\$725	\$608	\$491	\$276	\$360	\$149
TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)	\$4,331	\$4,214	\$3,245	\$2,274	\$2,712	\$1,562
ADDITIONAL MONTHLY RESOURCES						
Earned Income Tax Credit (-)	--	--	--	--	--	--
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$97)	(\$68)	(\$81)	(\$5)
Child Tax Credit (-)	(\$183)	(\$145)	(\$70)	(\$2)	(\$29)	\$0
Child Support	--	(\$234)	--	--	--	--
TOTAL ADDITIONAL MONTHLY RESOURCES	(\$283)	(\$479)	(\$167)	(\$70)	(\$110)	(\$6)
SELF SUFFICIENCY WAGE (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)						
Hourly	\$23.00	\$21.22	\$17.49	\$12.52	\$14.78	\$8.84
Monthly	\$4,048	\$3,734	\$3,079	\$2,203	\$2,602	\$1,557
Annual	\$48,572	\$44,813	\$36,942	\$26,441	\$31,224	\$18,680
ANNUAL REFUNDABLE TAX CREDITS**						
Total Federal EITC	\$0	\$229	\$1,886	\$4,098	\$3,090	\$5,728
Total State EITC	\$0	\$23	\$189	\$410	\$309	\$573
Total Federal CTC	\$0	\$2,254	\$2,800	\$2,800	\$2,800	\$2,427

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$41 (FY 2017) in Colorado. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

** The Standard shows both 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 only as a refund on annual taxes are shown at the bottom of this table. EITC is only refundable, so it is shown only as an annual tax credit. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is included as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only part of the monthly budget and does not appear in the bottom shaded rows of the table.

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These supports are not available or accessible to all who need them...Yet, when families do receive them, work supports, tax credits, and/or child support play a critical role in helping families move towards economic self-sufficiency.

.....

HOUSING, CHILD CARE, FOOD, & MEDICAID (COLUMN #6). Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$770 to \$468 per month.²⁰ The addition of housing assistance reduces the income needed to meet other basic needs, thereby substantially reducing child care expenses from \$311 to \$16 per month. The family is also eligible again for SNAP benefits, lowering food costs to \$325 per month. At this income level, the adult qualifies for health coverage under Colorado's Medicaid expansion, reducing health costs to zero. With this full benefit package, a parent with one preschooler and one school-age child living in Pueblo County can meet basic needs with an income of just \$1,557 per month.

*Note however that very few families receive **all** of these benefits.* Although analyzed in this section, this modeling should not imply that all households with inadequate income receive these work supports or child support. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families meet their basic needs when their income does not allow them to be self-sufficient.

Unfortunately, these supports are not available or accessible to all who need them. The reasons are many, and include eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge of available benefits, lack of legal enforcement of rights, and the perceived stigma of receiving assistance.²¹

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

The tax credits are calculated this way in the modeling table and figure in order to be as realistic as possible. Families receive the EITC as a single payment the following year when they file their tax returns.²² As such, many families use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.²³ Therefore, in the modeling section, the total amounts 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. The amount of the EITC is based on the assumption that the adult works at this same wage, full time, for the whole year.

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

The Importance of Work Supports

Work supports help lower families' monthly budgets and improve their quality of life. However, families that do not have access to work supports are forced to choose between basic needs and as a result face both near and long-term consequences. For example, children in families without access to reliable child care often have lower levels of academic achievement than children with access to subsidized and reliable care.²⁴ Insufficient nutrition can also negatively impact children's academic achievement and health levels, highlighting the importance of access to SNAP and other forms of food assistance.²⁵ Also, access to subsidized health insurance allows families to seek the care they need instead of delaying necessary medical care, resulting in more severe health and financial impacts in the future.²⁶ Housing subsidies also play an important role in improving children's health and employment outcomes for adults.²⁷ Lastly, if workers do not have access to public transportation, they face higher instances of absenteeism and lower job retention rates, which could further increase their financial inadequacy.²⁸

annually in the shaded rows at the bottom of the modeling table.

The amounts of tax credits vary significantly, depending upon income. When costs are reduced by child support in column #2, they qualify for \$2,500 in refundable tax credits. In column #6, however, where the full work support package is modeled, the parent is eligible for over \$8,000 in annual refundable tax credits.

HOW DO WORK SUPPORTS INCREASE WAGE ADEQUACY?

Table 5 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, Figure K starts with specific wages and asks: “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?”

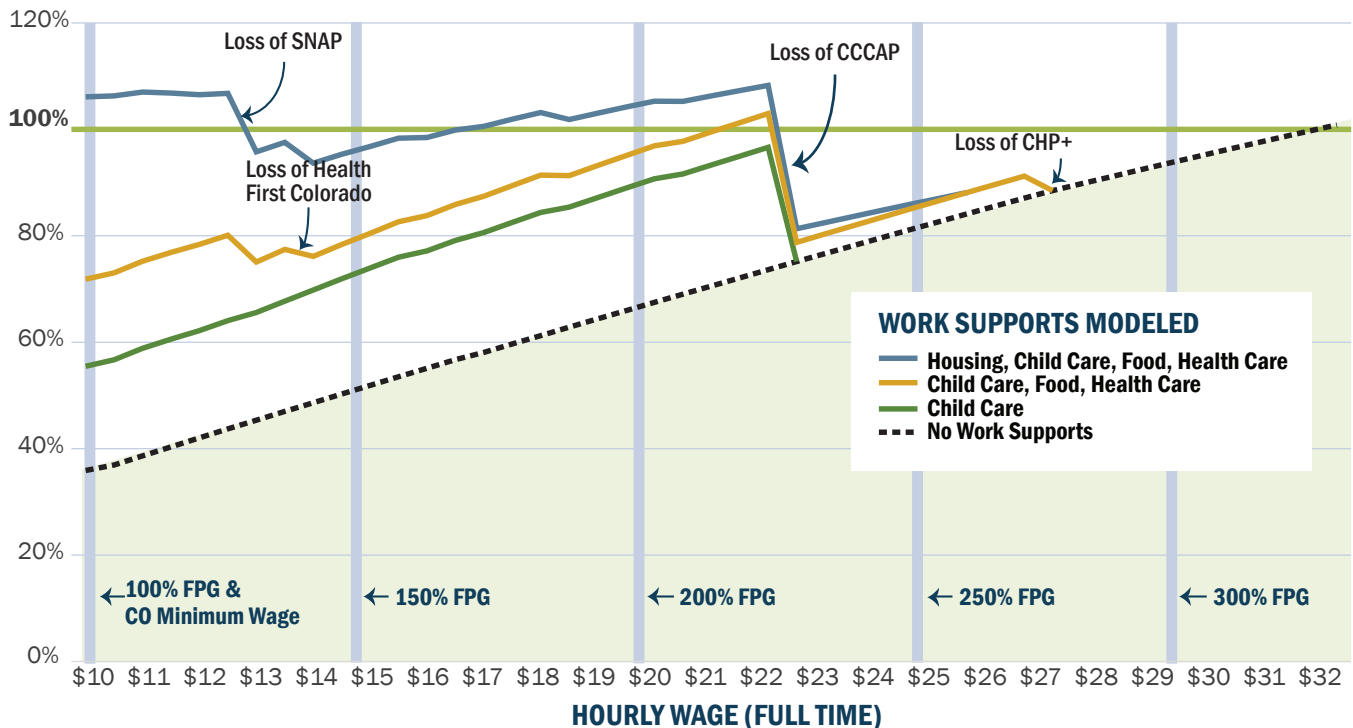
Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family’s basic needs; if it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

Modeling the same family type as in Table 5 (one parent with one preschooler and one school-age child) but residing in Denver County, Figure K shows the impact of work supports on wage adequacy as the parent’s earnings increase, starting with the minimum wage. The dashed line provides the baseline, showing the adequacy of various wages without any work supports. Each solid line represents a different work

FIGURE K. Impact of Wage Adequacy on Work Supports

One Adult, One Preschooler, & One School-Age Child: Denver County, CO 2018

PERCENTAGE OF WAGE ADEQUACY



support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. In addition to examining wage adequacy results at the minimum wage level, **Figure K** highlights the wage adequacy results at multiples of the federal poverty guidelines.

COLORADO MINIMUM WAGE. If this parent earns the Colorado minimum wage of \$10.20 per hour, they will be just above their family’s federal poverty guideline for a family of three, \$9.84 per hour full time. Thus at the Colorado minimum wage, which is also roughly the FPG for a family of three, wage adequacy would only be at 36% without any supports to reduce the family’s monthly costs (see the dashed line in **Figure K**).²⁹

However, if the parent receives help from Colorado’s child care subsidy program (the first solid line from the bottom in **Figure K**), the monthly cost of child care decreases from \$1,833 to \$69 and wage adequacy increases to 55%—a substantial increase but still only covering about half of the monthly expenses. If the family also receives assistance with food (SNAP and WIC) and health care, the cost of food decreases to \$304 per month and the cost of health care to \$0 per month. The combination of assistance with child care, food, and health care increases wage adequacy to 72% (shown in the second solid line from the top in **Figure K**). While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income; together with the other work supports, the parent is able to meet all of the family’s basic needs (top solid line in **Figure K**).

150% FEDERAL POVERTY GUIDELINE. At 150% of the poverty guideline, a worker earns \$14.76 per hour if working full time. At this wage a single parent with a preschooler and school-age child in Denver would be able to cover 51% of the family’s basic needs without any work supports. With child care assistance, her wages cover 73% of the family’s needs. At this income level, the family would not be eligible for

SNAP food assistance or Medicaid for the parent, but the children would receive WIC food assistance and health coverage under CHP+, increasing their wage adequacy to 79%. If they were also able to secure housing assistance when their income was lower, wage adequacy would reach 96%.

250% FEDERAL POVERTY GUIDELINE. At 250% of the poverty level, a worker earns \$24.60 per hour if working full time. At this wage a single parent with a preschooler and school-age child in Denver would be able to cover 81% of the family’s basic needs without any work supports. At this income level, the family would not be eligible for food assistance but the children would still receive health coverage under CHP+ increasing their wage adequacy to 85%. If they were also able to secure housing assistance when their income was lower, wage adequacy would reach 86%.

Due to eligibility restrictions, when income increases to 250% of the federal poverty guidelines, this family loses their child care subsidy altogether, so that overall wage adequacy for this family actually *decreases* in spite of the earnings increase. We also see a similar but smaller dip in income adequacy when income increases from the minimum wage to 150% of the federal poverty guidelines due to the loss of eligibility for SNAP food assistance and Medicaid for the parent. The effect of losing benefit(s) eligibility altogether as earned income increases by a small amount is sometimes called the “cliff effect,” putting the family over a financial “cliff” of reduced well-being in spite of increased earnings.

Appendix C: Modeling the Impact of Work Supports on Wage Adequacy provides a detailed table of the exact amounts of each work support modeled.

.....

With the Colorado minimum wage of \$10.20 per hour in 2018, a Denver County parent with two children working full time earns only 36% of the income needed to meet the family’s basic needs if they are not receiving any work supports.

.....

Meeting the Standard: Raising Incomes

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

Increase Skills

POST-SECONDARY EDUCATION/TRAINING. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.³⁰ As shown in **Figure L**, the median earnings of men and women workers in Colorado increase as education levels rise.³¹ While increased education is important for both men and women, the gender wage gap at every level continues to present additional challenges for women workers. In Colorado, women at each educational level earn about the same, sometimes a little less, than the average for men at the next lower level of education. For example, women with a bachelor’s degree in Colorado earn about what the average man does with just some college or an associate degree.

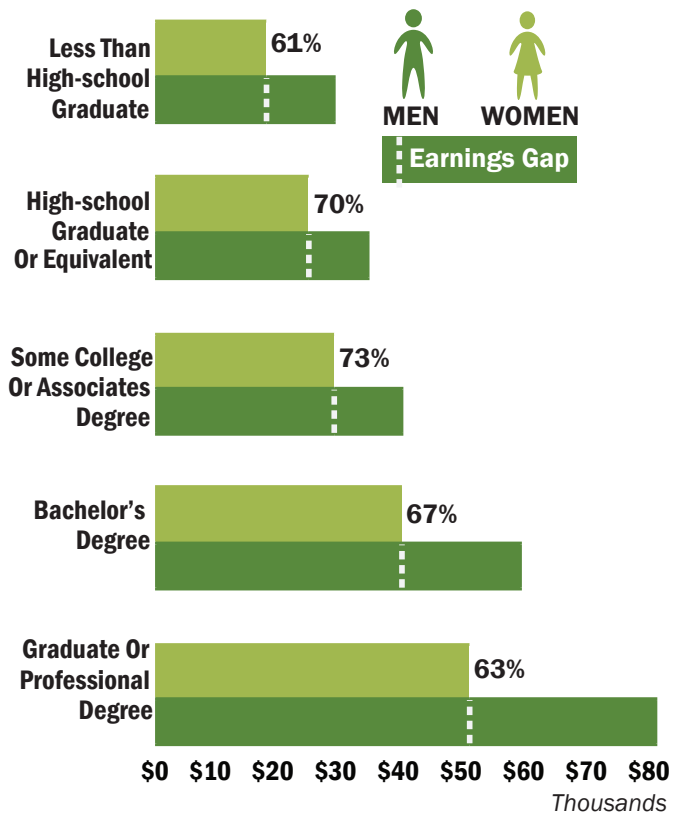
BASIC ADULT EDUCATION. For many workers with inadequate education, Limited English Proficiency, or insufficient job skills or experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high quality programs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

NONTRADITIONAL OCCUPATIONS. For women, many “nontraditional” occupations (NTOs), such as in manufacturing, science, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, demand for workers in the “green economy”

is growing.³² Investing in NTO training programs for women will both broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.³³

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

FIGURE L. Impact of Education on Median Earnings by Gender, CO 2018



Source: U.S. Census Bureau, American Factfinder, 2015 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 18, 2018). U.S. Department of Labor, Bureau of Labor Statistics, “Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index,” <http://data.bls.gov/cgi-bin/srgate>, Series C1S102000000000001 (accessed August 10, 2018).

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

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

Increase Assets

INDIVIDUAL DEVELOPMENT ACCOUNTS. A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings Funds (see “Beyond Self-Sufficiency,” page 35), Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. Managed by community-based organizations, IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

Self-Employment

Some individuals, rather than seeking new training or higher wage employment, may choose to become entrepreneurs and start their own business. This is a viable opportunity for some, and small businesses

help support and grow the economic base of local communities.³⁴ However, failure rates are extremely high, with half of businesses no longer in operation after five years.³⁵ Most businesses are launched via the owners' or relatives' personal financial resources, so low-income individuals may have difficulty accessing capital to start their business, particularly if they have poor credit.³⁶

Raise Wages

As demonstrated in this report, in many cases even two adults working full time must each earn well beyond the minimum wage to meet their family's basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.³⁷

MINIMUM WAGE. One method to increase salaries of low-wage workers is to increase and index the minimum wage, thus providing a floor under wages for all workers, and insuring that the minimum wage will continue to keep pace with inflation.

While the federal minimum wage has remained at \$7.25 an hour since 2009, 29 states have passed higher minimum wages, with ten indexing them as well.³⁸ In 2018, Washington DC has the highest minimum wage at \$12.50 per hour, followed by Washington at \$11.50 per hour.³⁹ Twenty-one states have enacted legislation that will lead to higher wages in the future.

Colorado's Minimum Wage

Colorado's minimum wage for 2018 is \$10.20 per hour. Due to the passage of Amendment 70, Colorado's minimum wage will increase by 90 cents each January 1st until it reaches \$12 per hour in 2020, and will thereafter be adjusted annually based on the Consumer Price Index.

Source: Colorado Department of Labor and Employment, "Minimum Wage" <https://www.colorado.gov/pacific/cdle/minimumwage>

Local minimum wages are even higher, with New York City, NY, Seattle, WA, and San Francisco, CA, having adopted the highest to date. In 2018 the minimum wage reached \$15 per hour in San Francisco and New York City, and thereafter will be indexed. In Seattle the minimum wage reached \$15 per hour in 2017 for some workers of large employers though it won't reach \$15 per hour for all workers until 2021; as with the statewide minimum wage, it will be indexed to inflation thereafter.⁴⁰ It should be noted that some states, including Colorado, have adopted “pre-emption” laws that limit local jurisdictions’ ability to enact minimum wage or benefit laws (such as paid sick leave).⁴¹

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

UNIONIZATION. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.⁴² This union “premium,”

controlling for other factors is worth about 14% in increased wages.⁴³ However, the percentage of workers represented nationally by unions over the past half century has decreased, so that currently only about 7% of private sector, and 36% of public sector workers are union members.⁴⁴

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

PAY EQUITY AND ANTI-DISCRIMINATION LAWS. Pay equity laws require employers to assess and compensate employees based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job’s occupant.⁴⁵ Women and people of color all too often face artificial barriers to fair hiring, fair wages, and equal benefits and promotion opportunities—barriers not addressed by tax credits or training and education strategies (See **Figure L**). It is important to recognize that many barriers to self-sufficiency are gender- or race-based structural constraints and discrimination.

How is the Self-Sufficiency Standard Used?

The Self-Sufficiency Standard is used to better understand issues of income adequacy, create and analyze policy, and help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, workforce development agencies, and state and local officials, among others are using the Standard. Below are some examples of ways that the Standard is being used. For more descriptions of the ways organizations apply the Self-Sufficiency Standard, please visit: www.selfsufficiencystandard.org/standard-practice.

Policy Analysis

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

- The City of Portland's Bureau of Planning and Sustainability has integrated the Self-Sufficiency Standard into their core strategic metrics and Comprehensive Plan.
- 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 Pennsylvania, the Standard was used to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages.

Counseling Tool

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

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

- In Washington State, the online Self-Sufficiency Calculator is used by workforce councils across the state as a counseling tool to help clients determine their income needs, choose education/training programs and access benefits.
- In Oregon, the Prosperity Planner, a Self-Sufficiency Standard online counseling tool is used by WorkSource Center staff to determine training scholarship awards and support service needs of job seekers. It is also used as a financial counseling tool for job seekers.

Evaluation Tool

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

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

Benchmark for Wage-Setting

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

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

- Colorado Center on Law and Policy has used the Standard to advocate for state legislation allowing local governments to set higher local minimum wages, and to support the statewide campaign to increase the minimum wage in 2016. Employers and educational institutions have also used the Self-Sufficiency Standard to set organizational wage standards in Colorado. In Pitkin County, Colorado, the Self-Sufficiency Standard encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard was used to design the unique Oregon statewide three-tiered minimum wage schedule, which raises the minimum wage (in steps, and then indexed) to three different levels: \$10.50, \$10.75 and \$12.00/hour as of 7/1/18, depending on the cost of living as measured by the Standard in three regions of Oregon.

Targeted Allocation of Resources

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

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

Support Research

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

- The Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Standard, as well as by characteristics such as race, ethnicity, gender, family type, education, occupation, and employment. Reports are available on the Standard's website, www.selfsufficiencystandard.org entitled 'Overlooked and Undercounted.'
- Rise Together Bay Area and Insight Center for Community Economic Development's report Promoting Family Economic Security in the San Francisco Bay Area Region included the Standard as a key benchmark in its economic models.

Community Indicator

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

- Metro, the regional government in Portland, is utilizing the Standard in the development of their Economic Value Atlas (EVA). The EVA will serve as an analytical tool to better align policy and public investment to support growing businesses while also creating access to self-sufficient wage jobs.
- The Dave and Lucille Packard Foundation includes the Standard in kidsdata.org, a database tool providing access to information about the health and well-being of children across California.
- The increase or decrease in the number of families living below the Self-Sufficiency Standard is included as an indicator of economic well-being in the Erie Vital Signs Dashboard (Pennsylvania).

PART 4

Beyond Self-Sufficiency

Saving for Emergencies

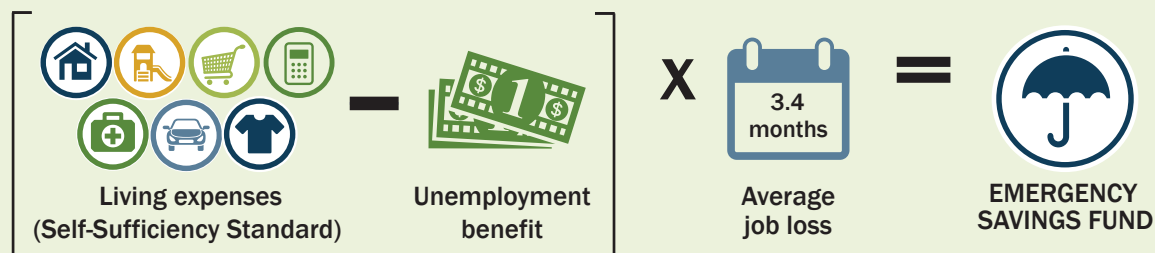
The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building Economic Security Pathway(s). Previous sections of this report define the first of these, the cost of basic needs while the third element, asset-building, is discussed in the companion report, *On the Road to Economic Security: Exploring Economic Security Pathways for Colorado*. This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across Colorado and by family type.

Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises, and are essential for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, that of job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance), for the length of time of the emergency. The estimates use the median amount of time out of work (3.4 months in Colorado), and the median tenure in current employment in Colorado (4 years). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 6** illustrates the emergency savings amounts for Prowers County and Summit County for three different family types.

- In Prowers County a single adult needs to earn a minimum of \$1,604 per month working full time to be able to meet basic needs. To be prepared for the loss of a job, the single adult needs to earn an additional \$39 per month to meet the emergency savings goal of having enough savings to meet basic living costs over the average unemployment period, allowing for the receipt of unemployment insurance. In contrast, a single adult in Summit County needs to earn \$2,472 per month to be self-sufficient and therefore needs to earn an additional \$53 per month to meet the emergency savings goal.
- One adult caring for a preschool-age child needs to earn \$2,888 per month in Prowers County or \$5,352 per month in Summit County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$98 per month in Prowers County and an additional \$207 per month in Summit County. In these counties, the overall emergency savings goal over four years is \$4,701 in Prowers County and \$9,929 in Summit County.
- For families with two adults, a preschooler, and a school-age child, it is assumed that only one adult is out of work at a given time, so the emergency savings goal needs to cover only half of the family's total living expenses for over three months. Therefore, the monthly contribution to the savings account is less for the two-parent household with one preschooler and one school-age child than the one-adult household with one child. In Prowers County this household needs an additional \$68 per month in total earnings and in Summit County the adults need an additional \$90 per month in earnings in order to save for an average spell of unemployment of one of them.

How is the Emergency Savings Fund Calculated?



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

Once a family has secured income at the Self-Sufficiency Standard level and instituted their Emergency Savings Fund, the road to long-term economic security will be different for each.

- For some, this might be additional savings to meet immediate costs (such as a car breakdown) or paying off debts might be the most important goal.
- For others, investing in additional education or skill training to achieve higher wages and increased

economic security, or saving for retirement may be the first priority.

- For still others, income beyond that needed for the essentials may be devoted to securing alternative housing, enabling the family to move, thus leaving an abusive partner or a problematic living situation.

The companion report, *On the Road to Economic Security*, considers three key pathways that adults can take to move closer to long-term economic security (1) postsecondary education, (2) improved housing and/or homeownership, and (3) savings for retirement. To download *On the Road to Economic Security*, visit www.self-sufficiencystandard.org/colorado.

**TABLE 6. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types
Prowers County & Summit County, CO 2018**

	PROWERS COUNTY			SUMMIT COUNTY		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
MONTHLY EXPENSES						
Housing	\$587	\$697	\$697	\$1,067	\$1,419	\$1,419
Child Care	\$0	\$724	\$1,158	\$0	\$1,409	\$2,117
Food	\$240	\$364	\$739	\$358	\$543	\$1,101
Transportation	\$255	\$262	\$501	\$255	\$262	\$501
Health Care	\$176	\$473	\$556	\$176	\$472	\$555
Miscellaneous	\$126	\$252	\$365	\$185	\$411	\$569
Taxes & Tax Credits	\$220	\$116	\$270	\$432	\$836	\$998
SELF-SUFFICIENCY WAGE						
Monthly	\$1,604	\$2,888	\$4,273	\$2,472	\$5,352	\$7,260
EMERGENCY SAVINGS FUND						
Living expenses (3.4 months)*	\$4,684	\$9,386	\$6,800	\$6,910	\$15,292	\$10,603
Tax on additional earnings	\$415	\$1,141	\$768	\$616	\$2,559	\$1,051
Subtotal	\$5,099	\$10,528	\$7,568	\$7,525	\$17,850	\$11,654
Unemployment Insurance Benefit	(\$3,236)	(\$5,827)	(\$4,312)	(\$4,990)	(\$7,921)	(\$7,326)
Total Savings	\$1,863	\$4,701	\$3,256	\$2,536	\$9,929	\$4,329
Additional Monthly Earnings (Assumes interest accrued)	\$39	\$98	\$68 Per Adult	\$53	\$207	\$90 Per Adult

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

For all families, having savings to meet unexpected emergencies is an important step towards economic security.

Conclusion

While the unemployment rate in Colorado has returned to levels prior to the Great Recession, Colorado families continue to struggle with costs that are rising faster than wages. *The Self-Sufficiency Standard for Colorado 2018* defines the income needed to realistically support a family without public or private assistance in Colorado. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families' basic needs. A strong economy means good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

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

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, 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 Self-Sufficiency Standard.

For More Information About the Standard

In addition to Colorado, the Standard has been calculated for Alabama, Arizona, California, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York, New York City, North Carolina, Oklahoma, Ohio, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington State, West Virginia, Wisconsin, 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 2018*, this publication, the Standard wage tables for Colorado counties, or to find out more about the Colorado Center for Law and Policy visit www.cclponline.org.

Endnotes

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APPENDIX A

Methodology, Assumptions, & Sources

Methodology and Data Sources for the Colorado Self-Sufficiency Standard

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

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

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

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

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

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

The 2018 edition of the Colorado Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.¹

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

The cost components of *The Self-Sufficiency Standard for Colorado 2018* and the assumptions included in the calculations are described below.

Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the 2018 Colorado Self-Sufficiency Standard are calculated using the FY 2018 HUD Fair Market Rents.

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

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area. In Colorado there is one MSA with more than one county sharing the same FMR: Denver-Aurora-Lakewood, CO MSA (Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, and Park Counties). Because HUD only calculates one set of FMRs for each metropolitan area, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the

Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, families with three or four children require three bedrooms, and families with five or six children require four bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

DATA SOURCES

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Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.⁴ The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the 2018 Colorado Standard have been calculated using 75th percentile data from the Colorado Office of Early Childhood. Child care costs are updated for inflation from June 2017.

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

Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the “private subsidy” of free or low-cost child care provided by older children, relatives, and others is not assumed.

DATA SOURCES

CHILD CARE RATES. Colorado Office of Early Childhood 2018 Child Care Market Rate Survey, 75th percentile rates received via personal communication with Brett Reeder, August 9, 2018.

Food

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

The Low-Cost Food Plan costs 25% more than the Thrifty Food Plan, and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. 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.⁷

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

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-adult household is assumed to include one adult male and one adult female. Additional adults (greater than two) are calculated using an average of the cost for an adult male and an adult female.

Geographic differences in food costs within Colorado are varied using *Map the Meal Gap* data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.⁸

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is applied to the Low-Cost Food Plan.

DATA SOURCES

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Transportation

PUBLIC TRANSPORTATION. If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.⁹ The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

For Colorado, the Standard uses the 2011-2015 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. Denver, Eagle, Pitkin, and San Miguel Counties are assumed to use public transportation. The cost of a monthly bus pass or its closest approximation will be assumed for the first two adults in a household. Additional adults are assumed to be dependents.

PRIVATE TRANSPORTATION. For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2009 National Household Travel Survey (NHTS).

The Colorado statewide average round trip commute to work distance is 21 miles.

In Colorado, the average expenditure for auto insurance was \$68 per month in 2014 based on data from the National Association of Insurance Commissioners (NAIC). County variation in the cost of auto insurance for the 2018 Colorado Standard is calculated using the auto insurance premiums tool provided by the Colorado Department of Regulatory Agencies, Division of Insurance.

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 2016 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

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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, 65% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 64% have employer sponsored health insurance).¹⁰ The full-time worker’s employer pays an average of 77% of the insurance premium for the employee and 72% for the family in Colorado. Nationally, the employer pays 78% of the insurance premium for the employee and 72% of the insurance premium for the family.¹¹

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution paid

by a state’s residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In Colorado, there are 9 rating areas based on county groupings.¹² To vary the state premium by the Colorado rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace.

DATA SOURCES

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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.¹³

Federal Taxes

Federal taxes calculated in the Standard include income tax and payroll taxes. The first two adults in a family are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as additional (adult) tax exemptions.

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

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

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

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable 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. Up to \$3,000 in child care costs are deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

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

DATA SOURCES

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State Taxes

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

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter's credits and other tax credits that would be applicable to the population as a whole are included as well.

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Emergency Savings Fund

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

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount

expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family's basic living expenses over the job loss period. Since the median length of job tenure among Colorado workers is five years, it is assumed that workers save for job loss over the course of five years.

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

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.¹⁴ The adult may not be commuting to work five days a week; however, the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.¹⁵ In some cases, children, or the whole family, may be covered under state Medicaid or the

Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.¹⁶

DATA SOURCES

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ENDNOTES FOR APPENDIX A

1. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups).

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11. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.3 and II.D.3: Percent of Total Premiums Contributed by Employees Enrolled in Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2016,” Medical Expenditure Panel Survey-Insurance Component, http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2016&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search (accessed September 6, 2017).

12. Centers for Medicare & Medicaid Services, The Center for Consumer Information & Insurance Oversight, “Colorado Geographic Rating Areas: Including State Specific Geographic Divisions,” <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/co-gra.html> (accessed June 20, 2018).

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Appendix B

The Self-Sufficiency Standard for Select Family Types in Colorado

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

TABLE 1. The Self-Sufficiency Standard for Adams County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,071	\$1,348	\$1,348	\$1,348	\$1,348	\$1,348	\$1,348	\$1,348
Child Care	\$0	\$1,113	\$2,362	\$1,704	\$591	\$1,249	\$2,362	\$1,704
Food	\$258	\$392	\$514	\$591	\$685	\$610	\$722	\$795
Transportation	\$263	\$271	\$271	\$271	\$271	\$519	\$519	\$519
Health Care	\$149	\$380	\$395	\$402	\$430	\$444	\$457	\$463
Miscellaneous	\$174	\$350	\$489	\$432	\$332	\$417	\$541	\$483
Taxes	\$391	\$835	\$1,321	\$1,054	\$694	\$955	\$1,327	\$1,118
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.11	\$25.41	\$35.61	\$30.50	\$22.26	\$15.13 per adult	\$19.44 per adult	\$17.04 per adult
Monthly	\$2,307	\$4,472	\$6,267	\$5,368	\$3,917	\$5,326	\$6,842	\$5,996
Annual	\$27,684	\$53,669	\$75,207	\$64,416	\$47,008	\$63,909	\$82,103	\$71,956
Emergency Savings Fund (Monthly)	\$53	\$117	\$163	\$152	\$135	\$72	\$93	\$87

TABLE 2. The Self-Sufficiency Standard for Alamosa County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$623	\$756	\$756	\$756	\$756	\$756	\$756	\$756
Child Care	\$0	\$825	\$1,638	\$1,386	\$561	\$813	\$1,638	\$1,386
Food	\$267	\$405	\$531	\$610	\$707	\$629	\$745	\$820
Transportation	\$253	\$261	\$261	\$261	\$261	\$498	\$498	\$498
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$132	\$272	\$367	\$351	\$281	\$323	\$419	\$402
Taxes	\$240	\$544	\$821	\$761	\$456	\$615	\$885	\$823
Earned Income Tax Credit (-)	\$0	(\$11)	\$0	\$0	(\$201)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$265)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.61	\$18.76	\$25.16	\$23.78	\$16.80	\$11.24 per adult	\$14.36 per adult	\$13.66 per adult
Monthly	\$1,691	\$3,302	\$4,428	\$4,186	\$2,957	\$3,956	\$5,056	\$4,809
Annual	\$20,288	\$39,619	\$53,136	\$50,230	\$35,482	\$47,471	\$60,675	\$57,702
Emergency Savings Fund (Monthly)	\$40	\$95	\$158	\$141	\$123	\$56	\$74	\$72

TABLE 3. The Self-Sufficiency Standard for Arapahoe County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,133	\$1,426	\$1,426	\$1,426	\$1,426	\$1,426	\$1,426	\$1,426
Child Care	\$0	\$1,118	\$2,412	\$1,765	\$647	\$1,294	\$2,412	\$1,765
Food	\$274	\$416	\$546	\$627	\$727	\$647	\$766	\$843
Transportation	\$266	\$273	\$273	\$273	\$273	\$524	\$524	\$524
Health Care	\$148	\$376	\$392	\$399	\$426	\$441	\$453	\$460
Miscellaneous	\$182	\$361	\$505	\$449	\$350	\$433	\$558	\$502
Taxes	\$420	\$873	\$1,413	\$1,116	\$757	\$1,013	\$1,390	\$1,186
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.77	\$26.29	\$37.12	\$31.94	\$23.70	\$15.80 per adult	\$20.16 per adult	\$17.82 per adult
Monthly	\$2,423	\$4,627	\$6,533	\$5,622	\$4,171	\$5,561	\$7,095	\$6,272
Annual	\$29,072	\$55,521	\$78,393	\$67,460	\$50,057	\$66,728	\$85,136	\$75,262
Emergency Savings Fund (Monthly)	\$52	\$152	\$345	\$279	\$140	\$67	\$89	\$83

TABLE 4. The Self-Sufficiency Standard for Archuleta County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$708	\$913	\$913	\$913	\$913	\$913	\$913	\$913
Child Care	\$0	\$999	\$1,920	\$1,510	\$511	\$921	\$1,920	\$1,510
Food	\$267	\$405	\$531	\$610	\$707	\$629	\$745	\$820
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$207	\$581	\$596	\$603	\$630	\$645	\$657	\$664
Miscellaneous	\$144	\$316	\$422	\$390	\$302	\$361	\$474	\$441
Taxes	\$280	\$710	\$1,020	\$902	\$547	\$752	\$1,084	\$965
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$115)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$320)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.57	\$22.55	\$29.72	\$27.03	\$18.90 per adult	\$12.80 per adult	\$16.65 per adult	\$15.29 per adult
Monthly	\$1,860	\$3,968	\$5,231	\$4,757	\$3,327	\$4,506	\$5,861	\$5,382
Annual	\$22,317	\$47,619	\$62,767	\$57,080	\$39,922	\$54,071	\$70,331	\$64,579
Emergency Savings Fund (Monthly)	\$44	\$106	\$246	\$181	\$125	\$60	\$80	\$76

TABLE 5. The Self-Sufficiency Standard for Baca County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$607	\$697	\$697	\$697	\$697	\$697	\$697	\$697
Child Care	\$0	\$502	\$1,017	\$935	\$433	\$515	\$1,017	\$935
Food	\$226	\$343	\$450	\$517	\$599	\$534	\$632	\$696
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$126	\$228	\$291	\$291	\$251	\$278	\$340	\$339
Taxes	\$222	\$326	\$499	\$496	\$301	\$421	\$530	\$522
Earned Income Tax Credit (-)	\$0	(\$160)	(\$159)	(\$162)	(\$327)	(\$124)	(\$133)	(\$139)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$115)	(\$91)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$145)	(\$292)	(\$291)	(\$233)	(\$167)	(\$308)	(\$306)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.16	\$13.97	\$17.83	\$17.76	\$13.72	\$8.91 per adult	\$10.58 per adult	\$10.52 per adult
Monthly	\$1,612	\$2,458	\$3,138	\$3,125	\$2,415	\$3,135	\$3,724	\$3,701
Annual	\$19,346	\$29,499	\$37,655	\$37,500	\$28,976	\$37,624	\$44,689	\$44,417
Emergency Savings Fund (Monthly)	\$39	\$97	\$124	\$124	\$123	\$56	\$71	\$71

TABLE 6. The Self-Sufficiency Standard for Bent County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$558	\$740	\$740	\$740	\$740	\$740	\$740	\$740
Child Care	\$0	\$469	\$1,023	\$890	\$421	\$554	\$1,023	\$890
Food	\$244	\$371	\$486	\$559	\$648	\$577	\$682	\$752
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$123	\$231	\$300	\$295	\$259	\$291	\$350	\$344
Taxes	\$212	\$338	\$536	\$512	\$337	\$475	\$607	\$564
Earned Income Tax Credit (-)	\$0	(\$149)	(\$125)	(\$146)	(\$294)	(\$83)	(\$84)	(\$112)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$115)	(\$106)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$151)	(\$315)	(\$299)	(\$233)	(\$167)	(\$333)	(\$319)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.91	\$14.30	\$18.67	\$18.14	\$14.52	\$9.57 per adult	\$11.18 per adult	\$10.84 per adult
Monthly	\$1,568	\$2,517	\$3,286	\$3,193	\$2,556	\$3,370	\$3,935	\$3,815
Annual	\$18,820	\$30,200	\$39,435	\$38,313	\$30,675	\$40,436	\$47,222	\$45,777
Emergency Savings Fund (Monthly)	\$38	\$97	\$125	\$125	\$124	\$55	\$70	\$70

TABLE 7. The Self-Sufficiency Standard for Boulder County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,195	\$1,461	\$1,461	\$1,461	\$1,461	\$1,461	\$1,461	\$1,461
Child Care	\$0	\$1,292	\$2,711	\$2,233	\$941	\$1,419	\$2,711	\$2,233
Food	\$314	\$476	\$625	\$718	\$832	\$741	\$877	\$966
Transportation	\$252	\$260	\$260	\$260	\$260	\$496	\$496	\$496
Health Care	\$149	\$380	\$395	\$402	\$430	\$444	\$457	\$463
Miscellaneous	\$191	\$387	\$545	\$507	\$392	\$456	\$600	\$562
Taxes	\$452	\$967	\$1,649	\$1,429	\$911	\$1,097	\$1,543	\$1,405
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$14.51	\$28.44	\$40.99	\$37.37	\$27.24	\$16.76 per adult	\$21.91 per adult	\$20.32 per adult
Monthly	\$2,553	\$5,006	\$7,214	\$6,577	\$4,794	\$5,898	\$7,712	\$7,153
Annual	\$30,639	\$60,075	\$86,563	\$78,926	\$57,525	\$70,780	\$92,542	\$85,836
Emergency Savings Fund (Monthly)	\$54	\$178	\$392	\$348	\$184	\$70	\$93	\$89

TABLE 8. The Self-Sufficiency Standard for Broomfield County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,152	\$1,451	\$1,451	\$1,451	\$1,451	\$1,451	\$1,451	\$1,451
Child Care	\$0	\$1,193	\$2,536	\$1,798	\$605	\$1,343	\$2,536	\$1,798
Food	\$314	\$476	\$625	\$718	\$832	\$741	\$877	\$966
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$148	\$376	\$392	\$399	\$426	\$441	\$453	\$460
Miscellaneous	\$187	\$376	\$527	\$463	\$358	\$448	\$582	\$518
Taxes	\$437	\$927	\$1,540	\$1,167	\$785	\$1,066	\$1,476	\$1,243
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$14.17	\$27.53	\$39.20	\$33.09	\$24.35	\$16.40 per adult	\$21.14 per adult	\$18.48 per adult
Monthly	\$2,493	\$4,845	\$6,899	\$5,825	\$4,285	\$5,774	\$7,442	\$6,503
Annual	\$29,918	\$58,139	\$82,786	\$69,894	\$51,425	\$69,283	\$89,307	\$78,040
Emergency Savings Fund (Monthly)	\$53	\$167	\$370	\$295	\$148	\$69	\$91	\$85

TABLE 9. The Self-Sufficiency Standard for Chaffee County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$648	\$862	\$862	\$862	\$862	\$862	\$862	\$862
Child Care	\$0	\$995	\$2,113	\$1,523	\$528	\$1,119	\$2,113	\$1,523
Food	\$272	\$412	\$541	\$622	\$720	\$641	\$759	\$836
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$135	\$300	\$427	\$376	\$289	\$366	\$478	\$428
Taxes	\$250	\$654	\$1,036	\$853	\$489	\$770	\$1,102	\$918
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$167)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$288)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.86	\$21.25	\$30.09	\$25.91	\$17.63	\$13.01 per adult	\$16.85 per adult	\$14.75 per adult
Monthly	\$1,736	\$3,741	\$5,295	\$4,560	\$3,103	\$4,579	\$5,931	\$5,190
Annual	\$20,826	\$44,889	\$63,540	\$54,716	\$37,237	\$54,951	\$71,174	\$62,284
Emergency Savings Fund (Monthly)	\$41	\$100	\$252	\$168	\$124	\$60	\$80	\$75

TABLE 10. The Self-Sufficiency Standard for Cheyenne County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$525	\$698	\$698	\$698	\$698	\$698	\$698	\$698
Child Care	\$0	\$762	\$1,468	\$1,250	\$488	\$706	\$1,468	\$1,250
Food	\$241	\$366	\$480	\$551	\$639	\$569	\$673	\$741
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$120	\$256	\$340	\$326	\$261	\$301	\$389	\$375
Taxes	\$201	\$467	\$720	\$671	\$336	\$519	\$777	\$725
Earned Income Tax Credit (-)	\$0	(\$66)	\$0	(\$2)	(\$289)	(\$49)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$108)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.62	\$16.99	\$22.85	\$21.69	\$14.63	\$10.12 per adult	\$13.13 per adult	\$12.54 per adult
Monthly	\$1,517	\$2,990	\$4,022	\$3,818	\$2,576	\$3,563	\$4,623	\$4,413
Annual	\$18,199	\$35,885	\$48,267	\$45,816	\$30,908	\$42,754	\$55,471	\$52,959
Emergency Savings Fund (Monthly)	\$37	\$96	\$130	\$122	\$124	\$55	\$71	\$69

TABLE 11. The Self-Sufficiency Standard for Clear Creek County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,020	\$1,283	\$1,283	\$1,283	\$1,283	\$1,283	\$1,283	\$1,283
Child Care	\$0	\$1,334	\$2,731	\$2,210	\$876	\$1,397	\$2,731	\$2,210
Food	\$284	\$431	\$566	\$650	\$753	\$670	\$793	\$874
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$162	\$426	\$441	\$448	\$475	\$490	\$502	\$509
Miscellaneous	\$172	\$374	\$528	\$485	\$365	\$434	\$581	\$538
Taxes	\$383	\$919	\$1,550	\$1,299	\$812	\$1,017	\$1,474	\$1,317
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.93	\$27.34	\$39.36	\$35.25	\$24.96	\$15.84 per adult	\$21.11 per adult	\$19.31 per adult
Monthly	\$2,276	\$4,811	\$6,927	\$6,204	\$4,393	\$5,576	\$7,432	\$6,798
Annual	\$27,314	\$57,735	\$83,129	\$74,446	\$52,711	\$66,913	\$89,185	\$81,578
Emergency Savings Fund (Monthly)	\$50	\$165	\$372	\$322	\$156	\$68	\$91	\$87

TABLE 12. The Self-Sufficiency Standard for Conejos County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$604	\$697	\$697	\$697	\$697	\$697	\$697	\$697
Child Care	\$0	\$673	\$1,359	\$1,116	\$443	\$686	\$1,359	\$1,116
Food	\$272	\$412	\$541	\$622	\$720	\$641	\$759	\$836
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$131	\$252	\$335	\$319	\$264	\$306	\$387	\$371
Taxes	\$236	\$428	\$702	\$669	\$356	\$577	\$768	\$711
Earned Income Tax Credit (-)	\$0	(\$85)	\$0	(\$23)	(\$274)	(\$24)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$114)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.50	\$16.38	\$22.45	\$21.16	\$15.02	\$10.53 per adult	\$13.03 per adult	\$12.37 per adult
Monthly	\$1,673	\$2,882	\$3,951	\$3,724	\$2,643	\$3,705	\$4,587	\$4,355
Annual	\$20,074	\$34,589	\$47,410	\$44,687	\$31,713	\$44,460	\$55,045	\$52,254
Emergency Savings Fund (Monthly)	\$40	\$98	\$125	\$120	\$124	\$54	\$71	\$69

TABLE 13. The Self-Sufficiency Standard for Costilla County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$576	\$743	\$743	\$743	\$743	\$743	\$743	\$743
Child Care	\$0	\$814	\$1,569	\$1,381	\$567	\$755	\$1,569	\$1,381
Food	\$270	\$410	\$537	\$618	\$716	\$637	\$754	\$831
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$128	\$270	\$360	\$350	\$281	\$317	\$412	\$401
Taxes	\$227	\$536	\$794	\$757	\$457	\$593	\$859	\$821
Earned Income Tax Credit (-)	\$0	(\$17)	\$0	\$0	(\$200)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$266)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.26	\$18.57	\$24.54	\$23.71	\$16.83	\$10.99 per adult	\$14.07 per adult	\$13.64 per adult
Monthly	\$1,631	\$3,269	\$4,320	\$4,172	\$2,961	\$3,867	\$4,954	\$4,801
Annual	\$19,567	\$39,229	\$51,837	\$50,068	\$35,535	\$46,405	\$59,448	\$57,613
Emergency Savings Fund (Monthly)	\$39	\$95	\$151	\$140	\$123	\$55	\$73	\$72

TABLE 14. The Self-Sufficiency Standard for Crowley County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$629	\$722	\$722	\$722	\$722	\$722	\$722	\$722
Child Care	\$0	\$539	\$1,122	\$944	\$405	\$583	\$1,122	\$944
Food	\$262	\$398	\$523	\$601	\$696	\$620	\$733	\$808
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$132	\$239	\$312	\$302	\$261	\$296	\$363	\$353
Taxes	\$241	\$368	\$593	\$547	\$345	\$498	\$696	\$625
Earned Income Tax Credit (-)	\$0	(\$127)	(\$73)	(\$115)	(\$288)	(\$65)	(\$14)	(\$67)
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$110)	(\$105)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$166)	(\$333)	(\$320)	(\$236)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.63	\$15.02	\$19.94	\$18.91	\$14.68	\$9.87 per adult	\$12.04 per adult	\$11.39 per adult
Monthly	\$1,695	\$2,643	\$3,510	\$3,328	\$2,583	\$3,473	\$4,239	\$4,009
Annual	\$20,345	\$31,721	\$42,123	\$39,935	\$31,002	\$41,678	\$50,872	\$48,105
Emergency Savings Fund (Monthly)	\$40	\$98	\$124	\$125	\$124	\$55	\$68	\$70

TABLE 15. The Self-Sufficiency Standard for Custer County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$552	\$712	\$712	\$712	\$712	\$712	\$712	\$712
Child Care	\$0	\$770	\$1,467	\$1,228	\$458	\$697	\$1,467	\$1,228
Food	\$243	\$369	\$485	\$557	\$645	\$575	\$680	\$749
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$123	\$259	\$341	\$325	\$260	\$302	\$391	\$375
Taxes	\$210	\$480	\$727	\$671	\$336	\$573	\$784	\$725
Earned Income Tax Credit (-)	\$0	(\$57)	\$0	(\$2)	(\$292)	(\$34)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$106)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.86	\$17.28	\$23.00	\$21.68	\$14.56	\$10.36 per adult	\$13.22 per adult	\$12.54 per adult
Monthly	\$1,559	\$3,041	\$4,049	\$3,815	\$2,563	\$3,646	\$4,652	\$4,413
Annual	\$18,703	\$36,489	\$48,586	\$45,779	\$30,754	\$43,751	\$55,825	\$52,956
Emergency Savings Fund (Monthly)	\$38	\$96	\$132	\$122	\$124	\$54	\$71	\$69

TABLE 16. The Self-Sufficiency Standard for Delta County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$685	\$911	\$911	\$911	\$911	\$911	\$911	\$911
Child Care	\$0	\$705	\$1,525	\$1,168	\$464	\$821	\$1,525	\$1,168
Food	\$263	\$399	\$524	\$603	\$698	\$622	\$736	\$810
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$141	\$287	\$383	\$356	\$297	\$351	\$434	\$406
Taxes	\$272	\$603	\$877	\$778	\$526	\$715	\$940	\$840
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$135)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$107)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$313)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.37	\$20.10	\$26.44	\$24.18	\$18.42	\$12.38 per adult	\$15.00 per adult	\$13.86 per adult
Monthly	\$1,825	\$3,537	\$4,654	\$4,256	\$3,243	\$4,358	\$5,280	\$4,877
Annual	\$21,902	\$42,448	\$55,845	\$51,074	\$38,912	\$52,295	\$63,363	\$58,527
Emergency Savings Fund (Monthly)	\$43	\$97	\$174	\$146	\$125	\$59	\$76	\$73

TABLE 17. The Self-Sufficiency Standard for Denver County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,070	\$1,346	\$1,346	\$1,346	\$1,346	\$1,346	\$1,346	\$1,346
Child Care	\$0	\$1,161	\$2,587	\$1,833	\$672	\$1,426	\$2,587	\$1,833
Food	\$281	\$426	\$559	\$642	\$744	\$663	\$784	\$864
Transportation	\$171	\$171	\$171	\$171	\$171	\$342	\$342	\$342
Health Care	\$148	\$376	\$392	\$399	\$426	\$441	\$453	\$460
Miscellaneous	\$167	\$348	\$505	\$439	\$336	\$422	\$551	\$484
Taxes	\$365	\$827	\$1,417	\$1,081	\$706	\$972	\$1,365	\$1,123
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.51	\$25.22	\$37.18	\$31.12	\$22.54	\$15.32 per adult	\$19.87 per adult	\$17.10 per adult
Monthly	\$2,202	\$4,438	\$6,543	\$5,477	\$3,967	\$5,394	\$6,995	\$6,019
Annual	\$26,430	\$53,256	\$78,519	\$65,727	\$47,607	\$64,722	\$83,940	\$72,223
Emergency Savings Fund (Monthly)	\$49	\$139	\$345	\$267	\$126	\$66	\$88	\$81

TABLE 18. The Self-Sufficiency Standard for Dolores County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$607	\$697	\$697	\$697	\$697	\$697	\$697	\$697
Child Care	\$0	\$600	\$1,414	\$1,096	\$497	\$814	\$1,414	\$1,096
Food	\$293	\$445	\$584	\$671	\$777	\$692	\$819	\$902
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$136	\$259	\$356	\$334	\$287	\$336	\$410	\$387
Taxes	\$255	\$483	\$780	\$699	\$484	\$661	\$852	\$770
Earned Income Tax Credit (-)	\$0	(\$55)	\$0	\$0	(\$175)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$119)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$280)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.98	\$17.35	\$24.23	\$22.37	\$17.44	\$11.76 per adult	\$13.99 per adult	\$13.05 per adult
Monthly	\$1,756	\$3,053	\$4,265	\$3,937	\$3,069	\$4,138	\$4,926	\$4,593
Annual	\$21,068	\$36,638	\$51,175	\$47,250	\$36,828	\$49,661	\$59,113	\$55,115
Emergency Savings Fund (Monthly)	\$41	\$96	\$147	\$124	\$124	\$57	\$73	\$71

TABLE 19. The Self-Sufficiency Standard for Douglas County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,373	\$1,726	\$1,726	\$1,726	\$1,726	\$1,726	\$1,726	\$1,726
Child Care	\$0	\$1,222	\$2,563	\$1,908	\$686	\$1,341	\$2,563	\$1,908
Food	\$284	\$431	\$566	\$650	\$753	\$670	\$793	\$874
Transportation	\$266	\$273	\$273	\$273	\$273	\$524	\$524	\$524
Health Care	\$148	\$376	\$392	\$399	\$426	\$441	\$453	\$460
Miscellaneous	\$207	\$403	\$552	\$496	\$386	\$470	\$606	\$549
Taxes	\$510	\$1,026	\$1,689	\$1,359	\$890	\$1,148	\$1,564	\$1,358
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$15.84	\$29.78	\$41.63	\$36.24	\$26.74	\$17.34 per adult	\$22.15 per adult	\$19.79 per adult
Monthly	\$2,788	\$5,241	\$7,328	\$6,378	\$4,707	\$6,104	\$7,796	\$6,966
Annual	\$33,457	\$62,892	\$87,933	\$76,534	\$56,484	\$73,244	\$93,556	\$83,591
Emergency Savings Fund (Monthly)	\$57	\$195	\$400	\$334	\$178	\$71	\$98	\$88

TABLE 20. The Self-Sufficiency Standard for Eagle County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,162	\$1,456	\$1,456	\$1,456	\$1,456	\$1,456	\$1,456	\$1,456
Child Care	\$0	\$1,289	\$2,637	\$2,048	\$758	\$1,348	\$2,637	\$2,048
Food	\$277	\$420	\$551	\$633	\$733	\$653	\$773	\$851
Transportation	\$85	\$85	\$85	\$85	\$85	\$170	\$170	\$170
Health Care	\$176	\$472	\$488	\$494	\$522	\$537	\$549	\$555
Miscellaneous	\$170	\$372	\$522	\$472	\$355	\$416	\$558	\$508
Taxes	\$376	\$914	\$1,512	\$1,219	\$777	\$953	\$1,392	\$1,209
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.75	\$27.23	\$38.73	\$33.94	\$24.17	\$15.10 per adult	\$20.18 per adult	\$18.08 per adult
Monthly	\$2,245	\$4,792	\$6,817	\$5,973	\$4,253	\$5,316	\$7,102	\$6,364
Annual	\$26,936	\$57,499	\$81,801	\$71,674	\$51,042	\$63,789	\$85,220	\$76,362
Emergency Savings Fund (Monthly)	\$49	\$163	\$364	\$305	\$146	\$66	\$89	\$84

TABLE 21. The Self-Sufficiency Standard for Elbert County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,093	\$1,374	\$1,374	\$1,374	\$1,374	\$1,374	\$1,374	\$1,374
Child Care	\$0	\$1,046	\$2,052	\$1,540	\$495	\$1,007	\$2,052	\$1,540
Food	\$279	\$423	\$556	\$639	\$740	\$659	\$780	\$859
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$149	\$380	\$395	\$402	\$430	\$444	\$457	\$463
Miscellaneous	\$178	\$349	\$464	\$422	\$330	\$399	\$516	\$474
Taxes	\$403	\$828	\$1,174	\$1,018	\$686	\$888	\$1,239	\$1,085
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.39	\$25.26	\$33.20	\$29.68	\$22.07	\$14.36 per adult	\$18.43 per adult	\$16.66 per adult
Monthly	\$2,357	\$4,445	\$5,844	\$5,224	\$3,884	\$5,055	\$6,486	\$5,863
Annual	\$28,286	\$53,343	\$70,126	\$62,684	\$46,604	\$60,656	\$77,829	\$70,355
Emergency Savings Fund (Monthly)	\$51	\$139	\$296	\$245	\$122	\$64	\$84	\$80

TABLE 22. The Self-Sufficiency Standard for El Paso County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$793	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020
Child Care	\$0	\$1,052	\$2,129	\$1,650	\$598	\$1,077	\$2,129	\$1,650
Food	\$262	\$398	\$523	\$601	\$696	\$620	\$733	\$808
Transportation	\$262	\$269	\$269	\$269	\$269	\$516	\$516	\$516
Health Care	\$147	\$372	\$387	\$394	\$422	\$436	\$448	\$455
Miscellaneous	\$146	\$311	\$433	\$393	\$300	\$367	\$485	\$445
Taxes	\$290	\$693	\$1,058	\$915	\$538	\$773	\$1,124	\$980
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$123)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$316)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.80	\$22.15	\$30.60	\$27.33	\$18.72	\$13.05 per adult	\$17.11 per adult	\$15.46 per adult
Monthly	\$1,901	\$3,899	\$5,386	\$4,809	\$3,294	\$4,592	\$6,022	\$5,440
Annual	\$22,815	\$46,790	\$64,630	\$57,711	\$39,532	\$55,105	\$72,267	\$65,283
Emergency Savings Fund (Monthly)	\$44	\$102	\$260	\$185	\$125	\$60	\$81	\$77

TABLE 23. The Self-Sufficiency Standard for Fremont County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$607	\$776	\$776	\$776	\$776	\$776	\$776	\$776
Child Care	\$0	\$670	\$1,360	\$1,114	\$444	\$691	\$1,360	\$1,114
Food	\$258	\$391	\$513	\$589	\$683	\$608	\$719	\$792
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$164	\$432	\$448	\$455	\$482	\$497	\$509	\$516
Miscellaneous	\$128	\$253	\$336	\$320	\$265	\$307	\$387	\$370
Taxes	\$229	\$453	\$706	\$669	\$357	\$578	\$768	\$708
Earned Income Tax Credit (-)	\$0	(\$76)	\$0	(\$22)	(\$273)	(\$21)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.32	\$16.67	\$22.54	\$21.19	\$15.04	\$10.57 per adult	\$13.03 per adult	\$12.34 per adult
Monthly	\$1,640	\$2,934	\$3,968	\$3,729	\$2,647	\$3,720	\$4,587	\$4,344
Annual	\$19,685	\$35,210	\$47,613	\$44,752	\$31,760	\$44,637	\$55,049	\$52,125
Emergency Savings Fund (Monthly)	\$39	\$96	\$126	\$120	\$124	\$54	\$71	\$69

TABLE 24. The Self-Sufficiency Standard for Garfield County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$855	\$1,112	\$1,112	\$1,112	\$1,112	\$1,112	\$1,112	\$1,112
Child Care	\$0	\$1,123	\$2,355	\$1,931	\$808	\$1,232	\$2,355	\$1,931
Food	\$288	\$437	\$574	\$659	\$764	\$680	\$805	\$887
Transportation	\$255	\$263	\$263	\$263	\$263	\$502	\$502	\$502
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$161	\$352	\$491	\$458	\$359	\$418	\$544	\$511
Taxes	\$342	\$843	\$1,331	\$1,148	\$789	\$959	\$1,340	\$1,218
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.99	\$25.59	\$35.78	\$32.67	\$24.43	\$15.17 per adult	\$19.58 per adult	\$18.18 per adult
Monthly	\$2,111	\$4,503	\$6,297	\$5,750	\$4,300	\$5,340	\$6,891	\$6,401
Annual	\$25,331	\$54,037	\$75,566	\$69,001	\$51,599	\$64,085	\$82,688	\$76,807
Emergency Savings Fund (Monthly)	\$48	\$143	\$328	\$289	\$149	\$66	\$87	\$84

TABLE 25. The Self-Sufficiency Standard for Gilpin County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,109	\$1,395	\$1,395	\$1,395	\$1,395	\$1,395	\$1,395	\$1,395
Child Care	\$0	\$897	\$2,209	\$1,554	\$657	\$1,312	\$2,209	\$1,554
Food	\$282	\$427	\$561	\$644	\$746	\$665	\$787	\$866
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$149	\$380	\$395	\$402	\$430	\$444	\$457	\$463
Miscellaneous	\$179	\$336	\$482	\$426	\$349	\$432	\$535	\$478
Taxes	\$410	\$783	\$1,281	\$1,033	\$754	\$1,008	\$1,306	\$1,100
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.55	\$24.23	\$34.96	\$30.02	\$23.64	\$15.74 per adult	\$19.19 per adult	\$16.83 per adult
Monthly	\$2,384	\$4,264	\$6,153	\$5,283	\$4,160	\$5,541	\$6,757	\$5,925
Annual	\$28,608	\$51,171	\$73,830	\$63,397	\$49,923	\$66,497	\$81,079	\$71,101
Emergency Savings Fund (Monthly)	\$51	\$126	\$318	\$251	\$140	\$67	\$86	\$80

TABLE 26. The Self-Sufficiency Standard for Grand County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$776	\$1,032	\$1,032	\$1,032	\$1,032	\$1,032	\$1,032	\$1,032
Child Care	\$0	\$931	\$1,988	\$1,689	\$758	\$1,057	\$1,988	\$1,689
Food	\$285	\$432	\$567	\$652	\$755	\$672	\$796	\$876
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$152	\$325	\$445	\$425	\$345	\$392	\$498	\$477
Taxes	\$312	\$742	\$1,104	\$1,029	\$738	\$863	\$1,174	\$1,097
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.31	\$23.28	\$31.65	\$29.93	\$23.28	\$14.07 per adult	\$17.67 per adult	\$16.80 per adult
Monthly	\$1,990	\$4,097	\$5,570	\$5,268	\$4,097	\$4,954	\$6,221	\$5,913
Annual	\$23,877	\$49,163	\$66,835	\$63,210	\$49,160	\$59,451	\$74,657	\$70,961
Emergency Savings Fund (Monthly)	\$46	\$115	\$275	\$250	\$135	\$63	\$83	\$80

TABLE 27. The Self-Sufficiency Standard for Gunnison County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$734	\$901	\$901	\$901	\$901	\$901	\$901	\$901
Child Care	\$0	\$935	\$1,842	\$1,380	\$445	\$907	\$1,842	\$1,380
Food	\$282	\$428	\$562	\$646	\$748	\$666	\$789	\$869
Transportation	\$252	\$259	\$259	\$259	\$259	\$496	\$496	\$496
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$148	\$311	\$417	\$380	\$299	\$362	\$469	\$432
Taxes	\$295	\$693	\$1,000	\$866	\$536	\$757	\$1,069	\$933
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$127)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$98)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$326)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.91	\$22.17	\$29.28	\$26.20	\$18.63	\$12.86	\$16.47	\$14.92
						per adult	per adult	per adult
Monthly	\$1,920	\$3,901	\$5,153	\$4,611	\$3,278	\$4,527	\$5,798	\$5,250
Annual	\$23,046	\$46,814	\$61,842	\$55,335	\$39,341	\$54,323	\$69,578	\$63,001
Emergency Savings Fund (Monthly)	\$45	\$102	\$229	\$171	\$125	\$60	\$79	\$75

TABLE 28. The Self-Sufficiency Standard for Hinsdale County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$713	\$819	\$819	\$819	\$819	\$819	\$819	\$819
Child Care	\$0	\$914	\$1,820	\$1,362	\$448	\$905	\$1,820	\$1,362
Food	\$307	\$466	\$612	\$703	\$814	\$725	\$858	\$945
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$148	\$305	\$412	\$376	\$298	\$361	\$466	\$430
Taxes	\$298	\$671	\$982	\$851	\$531	\$750	\$1,058	\$926
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$131)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$323)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.97	\$21.65	\$28.85	\$25.87	\$18.52	\$12.78	\$16.35	\$14.84
						per adult	per adult	per adult
Monthly	\$1,930	\$3,811	\$5,078	\$4,552	\$3,259	\$4,499	\$5,756	\$5,224
Annual	\$23,164	\$45,728	\$60,934	\$54,627	\$39,113	\$53,986	\$69,070	\$62,687
Emergency Savings Fund (Monthly)	\$45	\$101	\$211	\$167	\$125	\$60	\$79	\$75

TABLE 29. The Self-Sufficiency Standard for Huerfano County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$573	\$742	\$742	\$742	\$742	\$742	\$742	\$742
Child Care	\$0	\$854	\$1,604	\$1,347	\$494	\$751	\$1,604	\$1,347
Food	\$250	\$379	\$498	\$572	\$663	\$590	\$699	\$769
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$125	\$271	\$359	\$342	\$268	\$312	\$410	\$392
Taxes	\$219	\$540	\$792	\$728	\$369	\$583	\$852	\$787
Earned Income Tax Credit (-)	\$0	(\$14)	\$0	\$0	(\$259)	(\$9)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$122)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.08	\$18.66	\$24.50	\$23.04	\$15.37	\$10.77	\$13.99	\$13.24
						per adult	per adult	per adult
Monthly	\$1,598	\$3,285	\$4,312	\$4,055	\$2,705	\$3,791	\$4,923	\$4,661
Annual	\$19,175	\$39,420	\$51,748	\$48,664	\$32,462	\$45,495	\$59,080	\$55,933
Emergency Savings Fund (Monthly)	\$39	\$95	\$150	\$132	\$125	\$55	\$73	\$71

TABLE 30. The Self-Sufficiency Standard for Jackson County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$665	\$858	\$858	\$858	\$858	\$858	\$858	\$858
Child Care	\$0	\$1,400	\$2,748	\$2,194	\$793	\$1,348	\$2,748	\$2,194
Food	\$307	\$466	\$612	\$703	\$814	\$725	\$858	\$945
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$144	\$358	\$508	\$463	\$337	\$409	\$563	\$517
Taxes	\$280	\$861	\$1,435	\$1,168	\$710	\$925	\$1,409	\$1,242
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.57	\$26.01	\$37.47	\$33.10	\$22.61	\$14.78	\$20.37	\$18.46
						per adult	per adult	per adult
Monthly	\$1,860	\$4,578	\$6,595	\$5,826	\$3,980	\$5,203	\$7,170	\$6,497
Annual	\$22,321	\$54,938	\$79,135	\$69,911	\$47,761	\$62,435	\$86,045	\$77,963
Emergency Savings Fund (Monthly)	\$44	\$148	\$349	\$295	\$127	\$65	\$89	\$85

TABLE 31. The Self-Sufficiency Standard for Jefferson County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,099	\$1,383	\$1,383	\$1,383	\$1,383	\$1,383	\$1,383	\$1,383
Child Care	\$0	\$1,166	\$2,477	\$1,828	\$662	\$1,312	\$2,477	\$1,828
Food	\$285	\$432	\$567	\$652	\$755	\$672	\$796	\$876
Transportation	\$259	\$267	\$267	\$267	\$267	\$510	\$510	\$510
Health Care	\$148	\$376	\$392	\$399	\$426	\$441	\$453	\$460
Miscellaneous	\$179	\$362	\$509	\$453	\$349	\$432	\$562	\$506
Taxes	\$409	\$878	\$1,435	\$1,130	\$755	\$1,008	\$1,404	\$1,200
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.51	\$26.40	\$37.47	\$32.26	\$23.65	\$15.74 per adult	\$20.32 per adult	\$17.98 per adult
Monthly	\$2,378	\$4,647	\$6,595	\$5,677	\$4,163	\$5,541	\$7,151	\$6,329
Annual	\$28,541	\$55,767	\$79,144	\$68,123	\$49,955	\$66,494	\$85,817	\$75,953
Emergency Savings Fund (Monthly)	\$51	\$153	\$349	\$283	\$140	\$67	\$89	\$83

TABLE 32. The Self-Sufficiency Standard for Kiowa County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$634	\$817	\$817	\$817	\$817	\$817	\$817	\$817
Child Care	\$0	\$536	\$1,102	\$992	\$456	\$566	\$1,102	\$992
Food	\$242	\$367	\$481	\$553	\$641	\$571	\$676	\$744
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$131	\$245	\$315	\$312	\$270	\$299	\$365	\$361
Taxes	\$236	\$399	\$614	\$594	\$381	\$511	\$697	\$696
Earned Income Tax Credit (-)	\$0	(\$106)	(\$54)	(\$72)	(\$252)	(\$55)	(\$8)	(\$20)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$118)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$241)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.51	\$15.70	\$20.42	\$19.98	\$15.56	\$10.02 per adult	\$12.12 per adult	\$11.97 per adult
Monthly	\$1,673	\$2,764	\$3,593	\$3,516	\$2,738	\$3,527	\$4,265	\$4,214
Annual	\$20,077	\$33,166	\$43,117	\$42,193	\$32,854	\$42,330	\$51,183	\$50,568
Emergency Savings Fund (Monthly)	\$40	\$98	\$123	\$124	\$124	\$55	\$68	\$68

TABLE 33. The Self-Sufficiency Standard for Kit Carson County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$541	\$697	\$697	\$697	\$697	\$697	\$697	\$697
Child Care	\$0	\$629	\$1,304	\$1,123	\$495	\$675	\$1,304	\$1,123
Food	\$240	\$364	\$478	\$550	\$637	\$567	\$671	\$739
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$121	\$242	\$323	\$313	\$261	\$298	\$372	\$362
Taxes	\$206	\$382	\$670	\$598	\$337	\$504	\$716	\$696
Earned Income Tax Credit (-)	\$0	(\$117)	(\$11)	(\$68)	(\$288)	(\$60)	\$0	(\$18)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$105)	(\$108)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.74	\$15.34	\$21.47	\$20.07	\$14.66	\$9.94	\$12.44	\$12.00
						per adult	per adult	per adult
Monthly	\$1,538	\$2,701	\$3,778	\$3,532	\$2,581	\$3,500	\$4,378	\$4,223
Annual	\$18,458	\$32,408	\$45,339	\$42,382	\$30,969	\$42,003	\$52,531	\$50,677
Emergency Savings Fund (Monthly)	\$38	\$98	\$121	\$124	\$124	\$55	\$69	\$68

TABLE 34. The Self-Sufficiency Standard for Lake County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$758	\$916	\$916	\$916	\$916	\$916	\$916	\$916
Child Care	\$0	\$779	\$2,037	\$1,455	\$677	\$1,259	\$2,037	\$1,455
Food	\$308	\$467	\$613	\$705	\$817	\$727	\$861	\$948
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$153	\$301	\$443	\$395	\$331	\$406	\$498	\$449
Taxes	\$314	\$657	\$1,096	\$921	\$689	\$914	\$1,173	\$996
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.35	\$21.34	\$31.48	\$27.46	\$22.14	\$14.66	\$17.67	\$15.64
						per adult	per adult	per adult
Monthly	\$1,997	\$3,756	\$5,540	\$4,833	\$3,897	\$5,160	\$6,219	\$5,506
Annual	\$23,968	\$45,072	\$66,483	\$57,998	\$46,767	\$61,921	\$74,631	\$66,070
Emergency Savings Fund (Monthly)	\$46	\$100	\$272	\$187	\$123	\$65	\$83	\$77

TABLE 35. The Self-Sufficiency Standard for La Plata County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$861	\$1,043	\$1,043	\$1,043	\$1,043	\$1,043	\$1,043	\$1,043
Child Care	\$0	\$865	\$1,815	\$1,430	\$565	\$950	\$1,815	\$1,430
Food	\$321	\$487	\$640	\$735	\$852	\$758	\$898	\$989
Transportation	\$256	\$263	\$263	\$263	\$263	\$503	\$503	\$503
Health Care	\$207	\$581	\$596	\$603	\$630	\$645	\$657	\$664
Miscellaneous	\$164	\$324	\$436	\$407	\$335	\$390	\$492	\$463
Taxes	\$356	\$739	\$1,068	\$966	\$704	\$857	\$1,149	\$1,045
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.30	\$23.21	\$30.84	\$28.49	\$22.49	\$14.00	\$17.40	\$16.20
						per adult	per adult	per adult
Monthly	\$2,165	\$4,085	\$5,427	\$5,014	\$3,959	\$4,929	\$6,123	\$5,703
Annual	\$25,980	\$49,024	\$65,125	\$60,165	\$47,504	\$59,154	\$73,479	\$68,438
Emergency Savings Fund (Monthly)	\$48	\$114	\$263	\$199	\$126	\$63	\$82	\$79

TABLE 36. The Self-Sufficiency Standard for Larimer County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$905	\$1,106	\$1,106	\$1,106	\$1,106	\$1,106	\$1,106	\$1,106
Child Care	\$0	\$1,072	\$2,272	\$1,608	\$537	\$1,201	\$2,272	\$1,608
Food	\$279	\$423	\$556	\$639	\$740	\$659	\$780	\$859
Transportation	\$254	\$261	\$261	\$261	\$261	\$500	\$500	\$500
Health Care	\$158	\$411	\$426	\$433	\$460	\$475	\$487	\$494
Miscellaneous	\$160	\$327	\$462	\$405	\$310	\$394	\$514	\$457
Taxes	\$338	\$751	\$1,163	\$956	\$586	\$872	\$1,232	\$1,023
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$79)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.90	\$23.49	\$33.03	\$28.26	\$19.79	\$14.17	\$18.35	\$15.95
						per adult	per adult	per adult
Monthly	\$2,094	\$4,135	\$5,813	\$4,974	\$3,483	\$4,989	\$6,458	\$5,613
Annual	\$25,124	\$49,618	\$69,760	\$59,694	\$41,799	\$59,871	\$77,499	\$67,352
Emergency Savings Fund (Monthly)	\$47	\$117	\$294	\$197	\$125	\$63	\$84	\$78

TABLE 37. The Self-Sufficiency Standard for Las Animas County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$635	\$845	\$845	\$845	\$845	\$845	\$845	\$845
Child Care	\$0	\$772	\$1,526	\$1,242	\$469	\$754	\$1,526	\$1,242
Food	\$248	\$377	\$495	\$568	\$658	\$586	\$694	\$764
Transportation	\$260	\$267	\$267	\$267	\$267	\$512	\$512	\$512
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$132	\$273	\$362	\$342	\$276	\$323	\$413	\$392
Taxes	\$240	\$552	\$802	\$728	\$407	\$615	\$863	\$788
Earned Income Tax Credit (-)	\$0	(\$6)	\$0	\$0	(\$227)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$117)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$255)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.61	\$18.93	\$24.72	\$23.03	\$16.17	\$11.24	\$14.11	\$13.25
						per adult	per adult	per adult
Monthly	\$1,691	\$3,331	\$4,351	\$4,053	\$2,846	\$3,956	\$4,968	\$4,665
Annual	\$20,296	\$39,975	\$52,215	\$48,641	\$34,153	\$47,470	\$59,614	\$55,978
Emergency Savings Fund (Monthly)	\$40	\$95	\$153	\$132	\$125	\$56	\$73	\$71

TABLE 38. The Self-Sufficiency Standard for Lincoln County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$563	\$749	\$749	\$749	\$749	\$749	\$749	\$749
Child Care	\$0	\$673	\$1,585	\$1,207	\$534	\$912	\$1,585	\$1,207
Food	\$277	\$421	\$552	\$635	\$735	\$655	\$775	\$854
Transportation	\$264	\$271	\$271	\$271	\$271	\$519	\$519	\$519
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$128	\$259	\$365	\$336	\$281	\$337	\$418	\$389
Taxes	\$228	\$480	\$811	\$706	\$458	\$666	\$882	\$776
Earned Income Tax Credit (-)	\$0	(\$57)	\$0	\$0	(\$199)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$266)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.29	\$17.28	\$24.93	\$22.53	\$16.84	\$11.81	\$14.33	\$13.11
						per adult	per adult	per adult
Monthly	\$1,636	\$3,042	\$4,388	\$3,965	\$2,964	\$4,158	\$5,044	\$4,616
Annual	\$19,627	\$36,501	\$52,651	\$47,582	\$35,573	\$49,898	\$60,527	\$55,389
Emergency Savings Fund (Monthly)	\$39	\$96	\$156	\$126	\$123	\$57	\$74	\$71

TABLE 39. The Self-Sufficiency Standard for Logan County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$620	\$770	\$770	\$770	\$770	\$770	\$770	\$770
Child Care	\$0	\$619	\$1,222	\$1,063	\$444	\$603	\$1,222	\$1,063
Food	\$249	\$378	\$496	\$570	\$661	\$588	\$696	\$767
Transportation	\$258	\$265	\$265	\$265	\$265	\$507	\$507	\$507
Health Care	\$178	\$480	\$495	\$502	\$530	\$544	\$557	\$563
Miscellaneous	\$130	\$251	\$325	\$317	\$267	\$301	\$375	\$367
Taxes	\$236	\$425	\$671	\$669	\$369	\$519	\$727	\$698
Earned Income Tax Credit (-)	\$0	(\$87)	(\$4)	(\$31)	(\$263)	(\$48)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$115)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$238)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.49	\$16.32	\$21.63	\$20.98	\$15.28	\$10.13	\$12.56	\$12.22
						per adult	per adult	per adult
Monthly	\$1,671	\$2,873	\$3,807	\$3,693	\$2,689	\$3,567	\$4,422	\$4,302
Annual	\$20,052	\$34,473	\$45,689	\$44,316	\$32,267	\$42,799	\$53,062	\$51,626
Emergency Savings Fund (Monthly)	\$40	\$98	\$121	\$120	\$124	\$55	\$69	\$69

TABLE 40. The Self-Sufficiency Standard for Mesa County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$635	\$844	\$844	\$844	\$844	\$844	\$844	\$844
Child Care	\$0	\$759	\$1,566	\$1,228	\$470	\$807	\$1,566	\$1,228
Food	\$261	\$396	\$519	\$597	\$691	\$616	\$729	\$803
Transportation	\$249	\$257	\$257	\$257	\$257	\$491	\$491	\$491
Health Care	\$184	\$502	\$517	\$524	\$551	\$566	\$578	\$585
Miscellaneous	\$133	\$276	\$370	\$345	\$281	\$332	\$421	\$395
Taxes	\$244	\$562	\$831	\$739	\$459	\$648	\$892	\$799
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$198)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$113)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$274)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.69	\$19.16	\$25.40	\$23.30	\$16.87	\$11.61	\$14.45	\$13.38
						per adult	per adult	per adult
Monthly	\$1,706	\$3,372	\$4,471	\$4,101	\$2,968	\$4,087	\$5,086	\$4,711
Annual	\$20,470	\$40,468	\$53,648	\$49,211	\$35,619	\$49,040	\$61,037	\$56,536
Emergency Savings Fund (Monthly)	\$40	\$95	\$161	\$135	\$123	\$57	\$74	\$72

TABLE 41. The Self-Sufficiency Standard for Mineral County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$687	\$886	\$886	\$886	\$886	\$886	\$886	\$886
Child Care	\$0	\$556	\$1,203	\$1,023	\$467	\$647	\$1,203	\$1,023
Food	\$299	\$454	\$595	\$684	\$792	\$706	\$835	\$920
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$142	\$263	\$343	\$335	\$293	\$328	\$397	\$389
Taxes	\$273	\$501	\$734	\$703	\$506	\$631	\$808	\$776
Earned Income Tax Credit (-)	\$0	(\$42)	\$0	\$0	(\$153)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$107)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$303)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.40	\$17.77	\$23.17	\$22.47	\$17.99	\$11.42	\$13.48	\$13.12
						per adult	per adult	per adult
Monthly	\$1,831	\$3,128	\$4,078	\$3,955	\$3,166	\$4,019	\$4,746	\$4,617
Annual	\$21,972	\$37,539	\$48,933	\$47,464	\$37,995	\$48,225	\$56,953	\$55,409
Emergency Savings Fund (Monthly)	\$43	\$96	\$134	\$125	\$124	\$56	\$72	\$71

TABLE 42. The Self-Sufficiency Standard for Moffat County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$684	\$809	\$809	\$809	\$809	\$809	\$809	\$809
Child Care	\$0	\$1,267	\$2,461	\$1,895	\$628	\$1,194	\$2,461	\$1,895
Food	\$277	\$421	\$552	\$635	\$735	\$655	\$775	\$854
Transportation	\$259	\$266	\$266	\$266	\$266	\$509	\$509	\$509
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$143	\$335	\$469	\$422	\$308	\$382	\$522	\$474
Taxes	\$278	\$780	\$1,206	\$1,018	\$573	\$828	\$1,260	\$1,085
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$92)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.51	\$24.15	\$33.72	\$29.67	\$19.48	\$13.68	\$18.66	\$16.66
						per adult	per adult	per adult
Monthly	\$1,850	\$4,251	\$5,935	\$5,223	\$3,428	\$4,815	\$6,569	\$5,866
Annual	\$22,200	\$51,013	\$71,220	\$62,671	\$41,134	\$57,781	\$78,825	\$70,387
Emergency Savings Fund (Monthly)	\$44	\$125	\$303	\$245	\$125	\$62	\$85	\$80

TABLE 43. The Self-Sufficiency Standard for Montezuma County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$610	\$726	\$726	\$726	\$726	\$726	\$726	\$726
Child Care	\$0	\$779	\$1,610	\$1,278	\$500	\$831	\$1,610	\$1,278
Food	\$258	\$391	\$513	\$589	\$683	\$608	\$719	\$792
Transportation	\$258	\$265	\$265	\$265	\$265	\$508	\$508	\$508
Health Care	\$207	\$581	\$596	\$603	\$630	\$645	\$657	\$664
Miscellaneous	\$133	\$274	\$371	\$346	\$280	\$332	\$422	\$397
Taxes	\$245	\$555	\$834	\$744	\$455	\$646	\$897	\$806
Earned Income Tax Credit (-)	\$0	(\$4)	\$0	\$0	(\$202)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$265)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.72	\$19.00	\$25.46	\$23.40	\$16.77	\$11.59	\$14.51	\$13.46
						per adult	per adult	per adult
Monthly	\$1,710	\$3,345	\$4,481	\$4,119	\$2,952	\$4,079	\$5,106	\$4,738
Annual	\$20,521	\$40,135	\$53,776	\$49,426	\$35,422	\$48,947	\$61,270	\$56,856
Emergency Savings Fund (Monthly)	\$40	\$95	\$162	\$137	\$123	\$57	\$74	\$72

TABLE 44. The Self-Sufficiency Standard for Montrose County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$662	\$880	\$880	\$880	\$880	\$880	\$880	\$880
Child Care	\$0	\$890	\$1,794	\$1,327	\$437	\$904	\$1,794	\$1,327
Food	\$282	\$428	\$562	\$646	\$748	\$666	\$789	\$869
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$141	\$305	\$410	\$373	\$297	\$361	\$463	\$425
Taxes	\$270	\$671	\$976	\$840	\$524	\$750	\$1,046	\$908
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$137)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$318)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.34	\$21.64	\$28.73	\$25.61	\$18.36	\$12.78	\$16.21	\$14.63
						per adult	per adult	per adult
Monthly	\$1,819	\$3,809	\$5,057	\$4,507	\$3,232	\$4,500	\$5,706	\$5,150
Annual	\$21,833	\$45,707	\$60,680	\$54,078	\$38,779	\$54,000	\$68,466	\$61,794
Emergency Savings Fund (Monthly)	\$43	\$101	\$206	\$164	\$124	\$60	\$79	\$75

TABLE 45. The Self-Sufficiency Standard for Morgan County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$574	\$763	\$763	\$763	\$763	\$763	\$763	\$763
Child Care	\$0	\$710	\$1,371	\$1,139	\$430	\$661	\$1,371	\$1,139
Food	\$243	\$369	\$485	\$557	\$645	\$575	\$680	\$749
Transportation	\$256	\$264	\$264	\$264	\$264	\$505	\$505	\$505
Health Care	\$178	\$480	\$495	\$502	\$530	\$544	\$557	\$563
Miscellaneous	\$125	\$259	\$338	\$323	\$263	\$305	\$388	\$372
Taxes	\$219	\$479	\$713	\$670	\$352	\$576	\$772	\$715
Earned Income Tax Credit (-)	\$0	(\$58)	\$0	(\$12)	(\$279)	(\$28)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$112)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$234)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.06	\$17.27	\$22.70	\$21.44	\$14.90	\$10.47	\$13.07	\$12.43
						per adult	per adult	per adult
Monthly	\$1,595	\$3,039	\$3,995	\$3,773	\$2,622	\$3,684	\$4,601	\$4,374
Annual	\$19,145	\$36,473	\$47,946	\$45,275	\$31,467	\$44,207	\$55,214	\$52,483
Emergency Savings Fund (Monthly)	\$39	\$96	\$128	\$121	\$124	\$54	\$71	\$69

TABLE 46. The Self-Sufficiency Standard for Otero County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$591	\$786	\$786	\$786	\$786	\$786	\$786	\$786
Child Care	\$0	\$546	\$1,149	\$950	\$404	\$603	\$1,149	\$950
Food	\$242	\$367	\$481	\$553	\$641	\$571	\$676	\$744
Transportation	\$252	\$260	\$260	\$260	\$260	\$497	\$497	\$497
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$126	\$243	\$316	\$304	\$261	\$299	\$366	\$353
Taxes	\$222	\$386	\$669	\$556	\$348	\$511	\$697	\$627
Earned Income Tax Credit (-)	\$0	(\$115)	(\$33)	(\$107)	(\$285)	(\$55)	(\$4)	(\$66)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$105)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$324)	(\$238)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.14	\$15.42	\$20.93	\$19.12	\$14.74	\$10.03	\$12.16	\$11.40
						per adult	per adult	per adult
Monthly	\$1,609	\$2,714	\$3,684	\$3,364	\$2,595	\$3,530	\$4,282	\$4,014
Annual	\$19,305	\$32,568	\$44,202	\$40,374	\$31,136	\$42,358	\$51,380	\$48,171
Emergency Savings Fund (Monthly)	\$39	\$98	\$120	\$125	\$124	\$55	\$68	\$70

TABLE 47. The Self-Sufficiency Standard for Ouray County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$884	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$591	\$1,419	\$1,068	\$477	\$829	\$1,419	\$1,068
Food	\$286	\$435	\$570	\$656	\$759	\$676	\$800	\$882
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$163	\$302	\$400	\$374	\$328	\$380	\$453	\$427
Taxes	\$352	\$660	\$939	\$845	\$680	\$822	\$1,009	\$914
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$95)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.22	\$21.39	\$27.87	\$25.72	\$21.94	\$13.61	\$15.79	\$14.70
						per adult	per adult	per adult
Monthly	\$2,150	\$3,765	\$4,906	\$4,526	\$3,861	\$4,789	\$5,559	\$5,174
Annual	\$25,802	\$45,181	\$58,868	\$54,313	\$46,327	\$57,468	\$66,713	\$62,086
Emergency Savings Fund (Monthly)	\$48	\$100	\$192	\$165	\$122	\$62	\$78	\$75

TABLE 48. The Self-Sufficiency Standard for Park County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,194	\$1,506	\$1,506	\$1,506	\$1,506	\$1,506	\$1,506	\$1,506
Child Care	\$0	\$874	\$2,000	\$1,658	\$784	\$1,125	\$2,000	\$1,658
Food	\$275	\$417	\$547	\$629	\$729	\$649	\$768	\$846
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$162	\$426	\$441	\$448	\$475	\$490	\$502	\$509
Miscellaneous	\$189	\$348	\$476	\$450	\$376	\$427	\$528	\$502
Taxes	\$443	\$828	\$1,242	\$1,121	\$850	\$992	\$1,280	\$1,187
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$14.31	\$25.25	\$34.32	\$32.05	\$25.84	\$15.55	\$18.90	\$17.83
						per adult	per adult	per adult
Monthly	\$2,518	\$4,445	\$6,041	\$5,641	\$4,548	\$5,474	\$6,652	\$6,276
Annual	\$30,215	\$53,338	\$72,486	\$67,696	\$54,582	\$65,689	\$79,820	\$75,309
Emergency Savings Fund (Monthly)	\$53	\$139	\$310	\$280	\$167	\$67	\$86	\$83

TABLE 49. The Self-Sufficiency Standard for Phillips County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$542	\$721	\$721	\$721	\$721	\$721	\$721	\$721
Child Care	\$0	\$836	\$1,849	\$1,442	\$606	\$1,014	\$1,849	\$1,442
Food	\$255	\$387	\$508	\$584	\$676	\$602	\$713	\$785
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$178	\$480	\$495	\$502	\$530	\$544	\$557	\$563
Miscellaneous	\$123	\$269	\$384	\$351	\$279	\$338	\$434	\$401
Taxes	\$211	\$528	\$879	\$762	\$451	\$669	\$941	\$822
Earned Income Tax Credit (-)	\$0	(\$23)	\$0	\$0	(\$206)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$263)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.89	\$18.38	\$26.51	\$23.81	\$16.68	\$11.86	\$15.01	\$13.64
						per adult	per adult	per adult
Monthly	\$1,564	\$3,234	\$4,665	\$4,190	\$2,936	\$4,173	\$5,282	\$4,802
Annual	\$18,766	\$38,812	\$55,983	\$50,282	\$35,232	\$50,076	\$63,384	\$57,620
Emergency Savings Fund (Monthly)	\$38	\$96	\$175	\$142	\$123	\$57	\$76	\$72

TABLE 50. The Self-Sufficiency Standard for Pitkin County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,306	\$1,737	\$1,737	\$1,737	\$1,737	\$1,737	\$1,737	\$1,737
Child Care	\$0	\$1,562	\$3,155	\$2,485	\$924	\$1,594	\$3,155	\$2,485
Food	\$293	\$445	\$584	\$671	\$777	\$692	\$819	\$902
Transportation	\$163	\$163	\$163	\$163	\$163	\$326	\$326	\$326
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$197	\$450	\$624	\$567	\$424	\$500	\$670	\$612
Taxes	\$474	\$1,211	\$2,113	\$1,776	\$1,026	\$1,257	\$1,841	\$1,587
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$15.02	\$33.75	\$48.57	\$43.05	\$29.87	\$18.59	\$24.95	\$22.41
						per adult	per adult	per adult
Monthly	\$2,643	\$5,940	\$8,548	\$7,578	\$5,257	\$6,543	\$8,782	\$7,890
Annual	\$31,717	\$71,274	\$102,577	\$90,931	\$63,082	\$78,519	\$105,381	\$94,674
Emergency Savings Fund (Monthly)	\$55	\$279	\$486	\$418	\$249	\$75	\$145	\$110

TABLE 51. The Self-Sufficiency Standard for Prowers County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$587	\$697	\$697	\$697	\$697	\$697	\$697	\$697
Child Care	\$0	\$724	\$1,338	\$1,158	\$434	\$614	\$1,338	\$1,158
Food	\$240	\$364	\$478	\$550	\$637	\$567	\$671	\$739
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$126	\$252	\$326	\$316	\$255	\$292	\$376	\$365
Taxes	\$220	\$429	\$672	\$669	\$317	\$478	\$729	\$697
Earned Income Tax Credit (-)	\$0	(\$84)	\$0	(\$34)	(\$311)	(\$81)	\$0	(\$6)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$98)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.11	\$16.41	\$21.75	\$20.90	\$14.10	\$9.61 per adult	\$12.58 per adult	\$12.14 per adult
Monthly	\$1,604	\$2,888	\$3,828	\$3,679	\$2,482	\$3,384	\$4,428	\$4,273
Annual	\$19,245	\$34,650	\$45,939	\$44,149	\$29,780	\$40,606	\$53,131	\$51,281
Emergency Savings Fund (Monthly)	\$39	\$98	\$122	\$120	\$124	\$55	\$70	\$68

TABLE 52. The Self-Sufficiency Standard for Pueblo County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$579	\$770	\$770	\$770	\$770	\$770	\$770	\$770
Child Care	\$0	\$799	\$1,594	\$1,255	\$456	\$795	\$1,594	\$1,255
Food	\$240	\$364	\$478	\$550	\$637	\$567	\$671	\$739
Transportation	\$269	\$276	\$276	\$276	\$276	\$530	\$530	\$530
Health Care	\$156	\$404	\$420	\$427	\$454	\$469	\$481	\$488
Miscellaneous	\$124	\$261	\$354	\$328	\$259	\$313	\$405	\$378
Taxes	\$216	\$494	\$771	\$677	\$333	\$584	\$834	\$738
Earned Income Tax Credit (-)	\$0	(\$47)	\$0	\$0	(\$295)	(\$7)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$105)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.00	\$17.60	\$24.03	\$21.87	\$14.50	\$10.81 per adult	\$13.78 per adult	\$12.68 per adult
Monthly	\$1,585	\$3,098	\$4,230	\$3,849	\$2,552	\$3,804	\$4,850	\$4,464
Annual	\$19,018	\$37,181	\$50,761	\$46,187	\$30,619	\$45,651	\$58,204	\$53,571
Emergency Savings Fund (Monthly)	\$38	\$96	\$145	\$122	\$124	\$55	\$73	\$70

TABLE 53. The Self-Sufficiency Standard for Rio Blanco County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$625	\$806	\$806	\$806	\$806	\$806	\$806	\$806
Child Care	\$0	\$1,015	\$2,109	\$1,514	\$499	\$1,095	\$2,109	\$1,514
Food	\$278	\$422	\$554	\$637	\$737	\$657	\$777	\$856
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$137	\$309	\$434	\$383	\$294	\$371	\$486	\$435
Taxes	\$256	\$687	\$1,061	\$878	\$512	\$789	\$1,129	\$944
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$147)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$299)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.00	\$22.01	\$30.67	\$26.47	\$18.12	\$13.23	\$17.16	\$15.05
						per adult	per adult	per adult
Monthly	\$1,760	\$3,874	\$5,398	\$4,658	\$3,190	\$4,657	\$6,042	\$5,296
Annual	\$21,121	\$46,486	\$64,774	\$55,898	\$38,277	\$55,879	\$72,502	\$63,556
Emergency Savings Fund (Monthly)	\$41	\$102	\$261	\$174	\$125	\$61	\$81	\$76

TABLE 54. The Self-Sufficiency Standard for Rio Grande County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$607	\$697	\$697	\$697	\$697	\$697	\$697	\$697
Child Care	\$0	\$641	\$1,303	\$1,084	\$443	\$662	\$1,303	\$1,084
Food	\$275	\$417	\$547	\$629	\$729	\$649	\$768	\$846
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$131	\$249	\$330	\$317	\$265	\$305	\$382	\$368
Taxes	\$238	\$415	\$684	\$669	\$362	\$576	\$752	\$703
Earned Income Tax Credit (-)	\$0	(\$94)	\$0	(\$32)	(\$270)	(\$28)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$235)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.56	\$16.08	\$22.04	\$20.95	\$15.12	\$10.46	\$12.84	\$12.28
						per adult	per adult	per adult
Monthly	\$1,682	\$2,831	\$3,879	\$3,688	\$2,661	\$3,682	\$4,519	\$4,322
Annual	\$20,182	\$33,968	\$46,547	\$44,254	\$31,926	\$44,184	\$54,229	\$51,867
Emergency Savings Fund (Monthly)	\$40	\$98	\$122	\$120	\$124	\$54	\$70	\$69

TABLE 55. The Self-Sufficiency Standard for Routt County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$991	\$1,236	\$1,236	\$1,236	\$1,236	\$1,236	\$1,236	\$1,236
Child Care	\$0	\$1,363	\$2,839	\$2,195	\$831	\$1,476	\$2,839	\$2,195
Food	\$339	\$514	\$674	\$775	\$898	\$799	\$946	\$1,042
Transportation	\$257	\$265	\$265	\$265	\$265	\$506	\$506	\$506
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$180	\$397	\$562	\$508	\$387	\$467	\$619	\$565
Taxes	\$411	\$1,003	\$1,747	\$1,433	\$891	\$1,137	\$1,613	\$1,416
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.56	\$29.27	\$42.59	\$37.45	\$26.78	\$17.21 per adult	\$22.71 per adult	\$20.46 per adult
Monthly	\$2,387	\$5,151	\$7,495	\$6,590	\$4,714	\$6,059	\$7,993	\$7,200
Annual	\$28,639	\$61,811	\$89,946	\$79,084	\$56,565	\$72,709	\$95,915	\$86,403
Emergency Savings Fund (Monthly)	\$52	\$188	\$412	\$349	\$178	\$71	\$114	\$90

TABLE 56. The Self-Sufficiency Standard for Saguache County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$524	\$697	\$697	\$697	\$697	\$697	\$697	\$697
Child Care	\$0	\$645	\$1,292	\$1,088	\$443	\$647	\$1,292	\$1,088
Food	\$274	\$416	\$546	\$627	\$727	\$647	\$766	\$843
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$473	\$488	\$495	\$522	\$537	\$549	\$556
Miscellaneous	\$123	\$249	\$329	\$317	\$265	\$303	\$381	\$369
Taxes	\$211	\$416	\$680	\$669	\$361	\$574	\$747	\$703
Earned Income Tax Credit (-)	\$0	(\$93)	\$0	(\$31)	(\$271)	(\$33)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$234)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.88	\$16.11	\$21.93	\$20.97	\$15.09	\$10.39 per adult	\$12.78 per adult	\$12.29 per adult
Monthly	\$1,562	\$2,836	\$3,860	\$3,691	\$2,657	\$3,657	\$4,499	\$4,325
Annual	\$18,748	\$34,032	\$46,319	\$44,292	\$31,880	\$43,879	\$53,989	\$51,894
Emergency Savings Fund (Monthly)	\$38	\$98	\$122	\$120	\$124	\$54	\$70	\$69

TABLE 57. The Self-Sufficiency Standard for San Juan County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$960	\$1,238	\$1,238	\$1,238	\$1,238	\$1,238	\$1,238	\$1,238
Child Care	\$0	\$734	\$1,630	\$1,255	\$521	\$895	\$1,630	\$1,255
Food	\$303	\$460	\$603	\$694	\$803	\$715	\$847	\$933
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$173	\$328	\$434	\$406	\$346	\$400	\$488	\$460
Taxes	\$386	\$755	\$1,062	\$961	\$744	\$895	\$1,137	\$1,035
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.99	\$23.58	\$30.68	\$28.38	\$23.42	\$14.44 per adult	\$17.25 per adult	\$16.08 per adult
Monthly	\$2,286	\$4,151	\$5,400	\$4,995	\$4,121	\$5,083	\$6,074	\$5,661
Annual	\$27,426	\$49,809	\$64,805	\$59,934	\$49,454	\$60,992	\$72,883	\$67,937
Emergency Savings Fund (Monthly)	\$50	\$118	\$261	\$198	\$137	\$64	\$81	\$78

TABLE 58. The Self-Sufficiency Standard for San Miguel County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,095	\$1,456	\$1,456	\$1,456	\$1,456	\$1,456	\$1,456	\$1,456
Child Care	\$0	\$990	\$1,888	\$1,556	\$566	\$898	\$1,888	\$1,556
Food	\$274	\$416	\$546	\$627	\$727	\$647	\$766	\$843
Transportation	\$104	\$104	\$104	\$104	\$104	\$208	\$208	\$208
Health Care	\$209	\$590	\$605	\$612	\$639	\$654	\$666	\$673
Miscellaneous	\$168	\$356	\$460	\$436	\$349	\$386	\$498	\$474
Taxes	\$370	\$854	\$1,156	\$1,068	\$755	\$844	\$1,174	\$1,084
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.62	\$25.85	\$32.85	\$30.83	\$23.65	\$13.85 per adult	\$17.68 per adult	\$16.65 per adult
Monthly	\$2,221	\$4,549	\$5,782	\$5,426	\$4,163	\$4,877	\$6,224	\$5,862
Annual	\$26,646	\$54,586	\$69,384	\$65,108	\$49,951	\$58,521	\$74,684	\$70,340
Emergency Savings Fund (Monthly)	\$49	\$146	\$292	\$263	\$140	\$63	\$83	\$80

TABLE 59. The Self-Sufficiency Standard for Sedgwick County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$524	\$697	\$697	\$697	\$697	\$697	\$697	\$697
Child Care	\$0	\$660	\$1,429	\$1,157	\$497	\$769	\$1,429	\$1,157
Food	\$253	\$383	\$503	\$578	\$669	\$596	\$706	\$777
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$178	\$480	\$495	\$502	\$530	\$544	\$557	\$563
Miscellaneous	\$121	\$248	\$339	\$320	\$265	\$311	\$389	\$370
Taxes	\$205	\$412	\$716	\$669	\$356	\$582	\$777	\$707
Earned Income Tax Credit (-)	\$0	(\$97)	\$0	(\$22)	(\$271)	(\$12)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$116)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.72	\$16.00	\$22.77	\$21.19	\$15.09	\$10.71	\$13.13	\$12.33
						per adult	per adult	per adult
Monthly	\$1,535	\$2,816	\$4,008	\$3,730	\$2,656	\$3,771	\$4,622	\$4,338
Annual	\$18,416	\$33,794	\$48,096	\$44,758	\$31,869	\$45,254	\$55,463	\$52,062
Emergency Savings Fund (Monthly)	\$38	\$98	\$129	\$120	\$124	\$54	\$71	\$69

TABLE 60. The Self-Sufficiency Standard for Summit County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,067	\$1,419	\$1,419	\$1,419	\$1,419	\$1,419	\$1,419	\$1,419
Child Care	\$0	\$1,409	\$2,867	\$2,117	\$707	\$1,457	\$2,867	\$2,117
Food	\$358	\$543	\$712	\$819	\$948	\$844	\$999	\$1,101
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$176	\$472	\$488	\$494	\$522	\$537	\$549	\$555
Miscellaneous	\$185	\$411	\$575	\$511	\$386	\$476	\$633	\$569
Taxes	\$432	\$1,053	\$1,822	\$1,450	\$888	\$1,168	\$1,664	\$1,431
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$14.05	\$30.41	\$43.81	\$37.72	\$26.69	\$17.57	\$23.29	\$20.63
						per adult	per adult	per adult
Monthly	\$2,472	\$5,352	\$7,711	\$6,638	\$4,698	\$6,186	\$8,199	\$7,260
Annual	\$29,670	\$64,225	\$92,534	\$79,657	\$56,379	\$74,230	\$98,386	\$87,121
Emergency Savings Fund (Monthly)	\$53	\$207	\$427	\$352	\$177	\$72	\$123	\$90

TABLE 61. The Self-Sufficiency Standard for Teller County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$803	\$1,044	\$1,044	\$1,044	\$1,044	\$1,044	\$1,044	\$1,044
Child Care	\$0	\$848	\$1,876	\$1,392	\$543	\$1,028	\$1,876	\$1,392
Food	\$283	\$430	\$564	\$648	\$751	\$668	\$791	\$871
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$147	\$372	\$387	\$394	\$422	\$436	\$448	\$455
Miscellaneous	\$149	\$296	\$413	\$374	\$302	\$368	\$466	\$426
Taxes	\$299	\$636	\$987	\$845	\$546	\$776	\$1,057	\$913
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$116)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$320)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.00	\$20.86	\$28.98	\$25.71	\$18.89	\$13.08	\$16.34	\$14.69
						per adult	per adult	per adult
Monthly	\$1,935	\$3,671	\$5,101	\$4,525	\$3,324	\$4,605	\$5,751	\$5,169
Annual	\$23,224	\$44,056	\$61,210	\$54,303	\$39,887	\$55,264	\$69,008	\$62,030
Emergency Savings Fund (Monthly)	\$45	\$99	\$216	\$165	\$125	\$61	\$79	\$75

TABLE 62. The Self-Sufficiency Standard for Washington County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$607	\$697	\$697	\$697	\$697	\$697	\$697	\$697
Child Care	\$0	\$563	\$1,180	\$975	\$411	\$617	\$1,180	\$975
Food	\$267	\$405	\$531	\$610	\$707	\$629	\$745	\$820
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$178	\$480	\$495	\$502	\$530	\$544	\$557	\$563
Miscellaneous	\$131	\$241	\$317	\$305	\$261	\$299	\$368	\$356
Taxes	\$236	\$374	\$669	\$557	\$344	\$509	\$701	\$695
Earned Income Tax Credit (-)	\$0	(\$123)	(\$32)	(\$106)	(\$288)	(\$56)	\$0	(\$38)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$108)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$325)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.51	\$15.15	\$20.94	\$19.13	\$14.67	\$10.01	\$12.26	\$11.75
						per adult	per adult	per adult
Monthly	\$1,673	\$2,666	\$3,686	\$3,367	\$2,582	\$3,522	\$4,316	\$4,135
Annual	\$20,076	\$31,997	\$44,227	\$40,401	\$30,987	\$42,266	\$51,792	\$49,624
Emergency Savings Fund (Monthly)	\$40	\$98	\$120	\$125	\$124	\$55	\$69	\$67

TABLE 63. The Self-Sufficiency Standard for Weld County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$744	\$937	\$937	\$937	\$937	\$937	\$937	\$937
Child Care	\$0	\$971	\$2,074	\$1,527	\$556	\$1,104	\$2,074	\$1,527
Food	\$269	\$408	\$536	\$616	\$713	\$635	\$752	\$828
Transportation	\$264	\$272	\$272	\$272	\$272	\$521	\$521	\$521
Health Care	\$158	\$411	\$426	\$433	\$460	\$475	\$487	\$494
Miscellaneous	\$144	\$300	\$425	\$378	\$294	\$367	\$477	\$431
Taxes	\$280	\$652	\$1,028	\$861	\$509	\$774	\$1,097	\$928
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$149)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$297)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.56	\$21.21	\$29.91	\$26.08	\$18.07	\$13.06	\$16.80	\$14.86
						per adult	per adult	per adult
Monthly	\$1,859	\$3,733	\$5,264	\$4,590	\$3,180	\$4,597	\$5,912	\$5,232
Annual	\$22,308	\$44,800	\$63,172	\$55,085	\$38,160	\$55,161	\$70,943	\$62,789
Emergency Savings Fund (Monthly)	\$44	\$100	\$250	\$170	\$124	\$60	\$80	\$75

TABLE 64. The Self-Sufficiency Standard for Yuma County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$524	\$697	\$697	\$697	\$697	\$697	\$697	\$697
Child Care	\$0	\$653	\$1,300	\$1,077	\$424	\$647	\$1,300	\$1,077
Food	\$244	\$371	\$486	\$559	\$648	\$577	\$682	\$752
Transportation	\$255	\$262	\$262	\$262	\$262	\$501	\$501	\$501
Health Care	\$178	\$480	\$495	\$502	\$530	\$544	\$557	\$563
Miscellaneous	\$120	\$246	\$324	\$310	\$256	\$297	\$374	\$359
Taxes	\$202	\$402	\$671	\$583	\$322	\$500	\$722	\$695
Earned Income Tax Credit (-)	\$0	(\$103)	(\$7)	(\$82)	(\$308)	(\$64)	\$0	(\$27)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$100)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.65	\$15.79	\$21.57	\$19.71	\$14.19	\$9.88	\$12.50	\$11.89
						per adult	per adult	per adult
Monthly	\$1,523	\$2,779	\$3,796	\$3,469	\$2,497	\$3,479	\$4,400	\$4,184
Annual	\$18,274	\$33,351	\$45,548	\$41,632	\$29,960	\$41,753	\$52,798	\$50,213
Emergency Savings Fund (Monthly)	\$37	\$98	\$121	\$125	\$124	\$55	\$69	\$68

APPENDIX C:

IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN COLORADO

Appendix C provides detailed tables of the exact amounts of each work support modeled in Figure K of the section *Meeting the Standard: Reducing Costs*.

TABLE C-1 Impact of Work Supports on Wage Adequacy Compared to Earnings Benchmarks
One Adult, One Preschooler, and One School-Age Child: Denver County, CO 2018

	#1	#2	#3	#4	#5
	COLORADO MINIMUM WAGE	150% FPG	200% FPG	250% FPG	300% FPG
HOURLY WAGE:	\$10.20	\$14.76	\$19.68	\$24.60	\$29.52
TOTAL MONTHLY INCOME:	\$1,795	\$2,598	\$3,463	\$4,329	\$5,195
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS					
Housing	\$1,346	\$1,346	\$1,346	\$1,346	\$1,346
Child Care	\$1,833	\$1,833	\$1,833	\$1,833	\$1,833
Food	\$642	\$642	\$642	\$642	\$642
Transportation	\$171	\$171	\$171	\$171	\$171
Health Care	\$399	\$399	\$399	\$399	\$399
Miscellaneous	\$439	\$439	\$439	\$439	\$439
Taxes	\$200	\$362	\$592	\$802	\$1,012
Tax Credits (-) *	(\$30)	(\$110)	(\$213)	\$0	\$0
TOTAL MONTHLY EXPENSES	\$5,030	\$5,192	\$5,422	\$5,632	\$5,842
SHORTFALL (-) or SURPLUS	(\$3,205)	(\$2,485)	(\$1,745)	(\$986)	(\$283)
WAGE ADEQUACY Total Income/Total Expenses	36%	51%	66%	81%	95%
PANEL B: CHILD CARE ASSISTANCE					
MONTHLY COSTS					
Housing	\$1,346	\$1,346	\$1,346	\$1,346	\$1,346
Child Care	\$69	\$311	\$490	\$1,833	\$1,833
Food	\$642	\$642	\$642	\$642	\$642
Transportation	\$171	\$171	\$171	\$171	\$171
Health Care	\$399	\$399	\$399	\$399	\$399
Miscellaneous	\$439	\$439	\$439	\$439	\$439
Taxes	\$200	\$362	\$592	\$802	\$1,012
Tax Credits (-) *	(\$30)	(\$110)	(\$213)	\$0	\$0
TOTAL MONTHLY EXPENSES	\$3,265	\$3,670	\$4,079	\$5,632	\$5,842
SHORTFALL (-) or SURPLUS	(\$1,441)	(\$962)	(\$402)	(\$986)	(\$283)
WAGE ADEQUACY Total Income/Total Expenses	55%	73%	90%	81%	95%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,129	\$3,102	\$914	\$0	\$0
Annual State EITC	\$513	\$310	\$91	\$0	\$0
Annual Federal CTC	\$2,800	\$2,764	\$1,548	\$565	\$0

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

TABLE C-1 (CONTINUED) Impact of Work Supports on Wage Adequacy Compared to Earnings Benchmarks One Adult, One Preschooler, and One School-Age Child: Denver County, CO 2018

	#1	#2	#3	#4	#5
	COLORADO MINIMUM WAGE	150% FPG	200% FPG	250% FPG	300% FPG
HOURLY WAGE:	\$10.20	\$14.76	\$19.68	\$24.60	\$29.52
TOTAL MONTHLY INCOME:	\$1,795	\$2,598	\$3,463	\$4,329	\$5,195
PANEL C: CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	\$1,346	\$1,346	\$1,346	\$1,346	\$1,346
Child Care	\$69	\$311	\$490	\$1,833	\$1,833
Food	\$304	\$601	\$642	\$642	\$642
Transportation	\$171	\$171	\$171	\$171	\$171
Health Care	\$0	\$151	\$151	\$157	\$399
Miscellaneous	\$439	\$439	\$439	\$439	\$439
Taxes	\$200	\$362	\$592	\$802	\$1,012
Tax Credits (-) *	(\$30)	(\$110)	(\$317)	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,529	\$3,381	\$3,831	\$5,390	\$5,842
SHORTFALL (-) or SURPLUS	(\$704)	(\$674)	(\$155)	(\$744)	(\$283)
WAGE ADEQUACY					
Total Income/Total Expenses	72%	79%	96%	85%	95%
PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	\$539	\$779	\$1,039	\$1,299	\$1,346
Child Care	\$69	\$311	\$490	\$1,833	\$1,833
Food	\$304	\$601	\$642	\$642	\$642
Transportation	\$171	\$171	\$171	\$171	\$171
Health Care	\$0	\$151	\$151	\$157	\$399
Miscellaneous	\$439	\$439	\$439	\$439	\$439
Taxes	\$200	\$362	\$592	\$802	\$1,012
Tax Credits (-) *	(\$30)	(\$110)	(\$213)	(\$317)	(\$364)
TOTAL MONTHLY EXPENSES	\$1,722	\$2,815	\$3,524	\$5,343	\$5,842
SHORTFALL (-) or SURPLUS	\$103	(\$107)	\$152	(\$697)	(\$283)
WAGE ADEQUACY					
Total Income/Total Expenses	106%	96%	105%	86%	95%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,129	\$3,102	\$914	\$0	\$0
Annual Federal EITC	\$513	\$310	\$91	\$0	\$0
Annual Federal CTC	\$2,800	\$2,764	\$1,548	\$565	\$0

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

About the Author

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

The Center for Women's Welfare

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. 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, including online calculators, to assess and establish income adequacy and benefit eligibility;
- develop programs and policies that strengthen public investment in low-income women 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.

Special Acknowledgments

