

# THE SELF-SUFFICIENCY STANDARD FOR OREGON 2017

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# THE SELF-SUFFICIENCY STANDARD FOR OREGON 2017

By **Diana M. Pearce, PhD** • **December 2017**

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

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PREPARED FOR

Worksystems

# ACKNOWLEDGMENTS

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*The Self-Sufficiency Standard for Oregon 2017* has been prepared through the cooperative efforts of Lisa Manzer and Lisa Mikesell at the University of Washington, Center for Women's Welfare, and Hector Acosta, Jennifer Johnson, and Tricia Ryan of Worksystems.

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 21 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.*

THE SELF-SUFFICIENCY STANDARD FOR OREGON 2017

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# PREFACE

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Worksystems is publishing *The Self-Sufficiency Standard for Oregon 2017* in an effort to ensure the best data and analyses are available to enable Oregon'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 Oregon 2017*. 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. Worksystems has published *The Self-Sufficiency Standard for Oregon 2017* with a focus on providing information to guide policy and training investments in the Portland Metro Region.

As with all Self-Sufficiency Standard reports, *The Self-Sufficiency Standard for Oregon 2017* 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.worksystems.org](http://www.worksystems.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 21 years the Standard has been calculated for 39 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](http://www.selfsufficiencystandard.org).

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

# KEY FINDINGS

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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 Oregon. 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 Self-Sufficiency Standard for Oregon 2017* defines the minimum income needed to realistically support a family, meeting basic needs without aid from government, community, or family and friends. 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.

The official poverty measure, developed half a century ago, is now methodologically out of date and no longer accurately measures poverty, and at best measures “deprivation.” Throughout Oregon, 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.

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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 OREGON 2017

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- **The Self-Sufficiency 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 Multnomah County needs an hourly wage of \$12.01 (\$25,360 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 \$31.57 per hour (\$66,685 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 Oregon, 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 \$12.95 per hour (\$27,352 annually) in Malheur County to \$25.99 per hour (\$57,779 annually) in Washington County, or from 168% of the federal poverty guidelines to 338% 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 Clackamas County, child care is 30% of the family's budget while housing is 19%. See *Figure B on page 8*.
- **The 2017 Self-Sufficiency Standard for Portland is more expensive than many comparable cities.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Portland (\$31.57 per hour) is most comparable to Chicago (North Side), IL; San Diego, CA; and Raleigh, NC. See *Figure C on page 10*.
- **The amount needed to meet the costs of basic needs increased between 2008 and 2017 in all Oregon counties.** For a family with two adults, one preschooler, and one school-age child, the Standard increased on average by 23%, across the state. This contrasts with the median wage, which only increased 10% over this period. See *Figure E on page 12* and *Table 2 on page 14*.
- **The federal poverty guidelines for three-person families (\$20,420 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 31% of the Standard for one adult, one preschooler, and one school-age child in Multnomah County (\$31.57 per hour and \$66,685 annually). See *Figure H on page 16*.
- **Even working full time, a parent earning the 2017 Portland Metro zone minimum wage (\$11.25 per hour) will fall short of meeting the Self-Sufficiency Standard for a family with two young children.** If they have one preschooler and one school-age child, and live in Multnomah County, the parent would be able to cover only 42% of the family's basic needs (with their take-home pay after accounting for taxes). See *Figure H on page 16*.
- **Only two of the top ten most common occupations in the Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area (measured by the number of workers), have median wages above the Standard for a three-person family in Multnomah County.** Only registered nurses and general and operations managers have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Multnomah County, which is \$31.57 per hour (\$66,685 annually), while the median wages for the other eight most common occupations are below this family type's Standard in Multnomah County. See *Figure I on page 20*.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschool-aged child living in Washington County, they need \$4,574 per month to be self-sufficient and an additional \$88 per month to save for emergencies. See *Table 6 on page 39*.

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A PARENT WORKING FULL TIME AND EARNING ANY OF THE 2017 OREGON MINIMUM WAGES WILL FALL SHORT OF MEETING THE STANDARD FOR A FAMILY WITH A CHILD.

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## WHAT THE SELF-SUFFICIENCY STANDARD MEANS FOR OREGON

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 Multnomah 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 a wage of \$11.67 per hour. This is significantly less than the full wage needed of \$31.57 per hour without work supports, though it is still above the minimum wage. 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 Washington County and working a full-time minimum wage job, which is currently \$11.25 for the Portland Metro rate, earns only 41% of the income needed to meet the family’s basic needs if they are not receiving any work supports. However, with the help of housing, child care, food, and health care work supports, this parent could meet all of the family’s basic needs. See *Figure K on page 23*.

### The Self-Sufficiency Standard for Select Oregon Places and Family Types, 2017

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Clackamas County	\$29,536	\$54,324	\$67,868	\$75,838
Deschutes County	\$22,899	\$42,549	\$52,542	\$53,595
Jackson County	\$20,595	\$39,266	\$40,297	\$48,981
Klamath County	\$19,079	\$28,536	\$33,390	\$41,827
Lane County	\$20,935	\$43,578	\$54,486	\$53,779
Marion County	\$19,932	\$30,454	\$35,287	\$44,083
Multnomah County	\$25,360	\$52,510	\$66,685	\$70,744
Umatilla County	\$19,160	\$30,187	\$35,222	\$44,108
Washington County	\$29,053	\$54,885	\$67,921	\$75,710
Yamhill County	\$27,151	\$45,886	\$55,580	\$58,714

An Excel file of all 700+ family types for each county can be downloaded at: [www.worksystems.org](http://www.worksystems.org)



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

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

- Evaluate proposed policy changes
- Update tools used locally to assess work and training support needs and counsel job seekers
- Target resources toward job training for fields that pay self-sufficiency wages
- Evaluate outcomes for clients in training, education, and employment programs
- Assist grant-makers with needs analyses of communities to assess the impacts of grants
- Research the characteristics of households who are below the Standard, including such factors as race/ethnicity, gender, education, employment patterns, and occupations.

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 Self-Sufficiency Standard.

## **ABOUT THE 2017 REPORT**

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The 2017 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 Oregon families and how it differs depending on family type and geographic area. The report compares Oregon to other places in the United States, examines how costs have increased since 2008, and contrasts the Oregon 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.

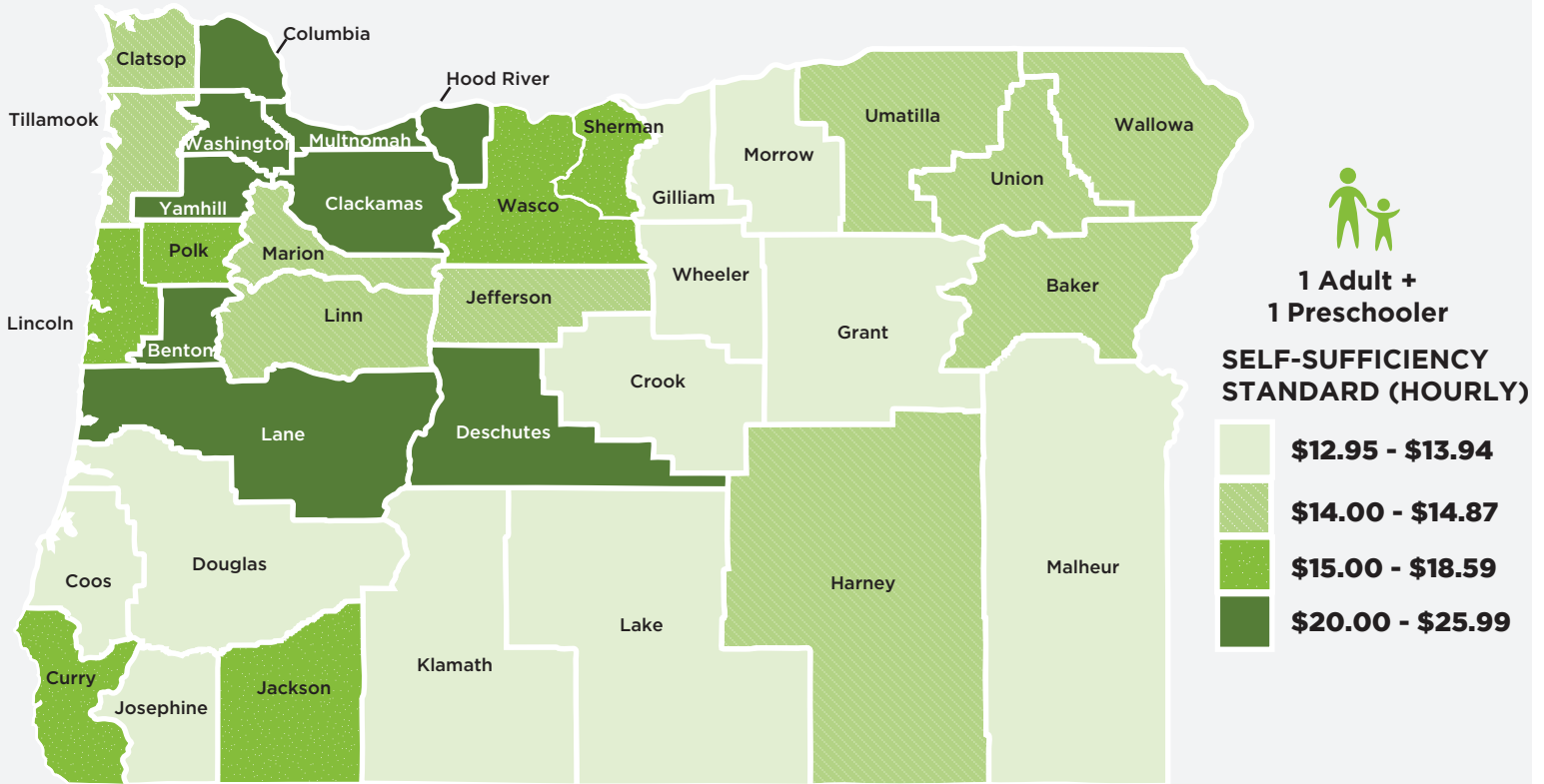
The appendices provide a more detailed explanation of the methodology and data sources used to calculate the Oregon Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself.

Note that the number of family types has been expanded from 152 in 2014 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 Oregon county at [www.worksystems.org](http://www.worksystems.org).

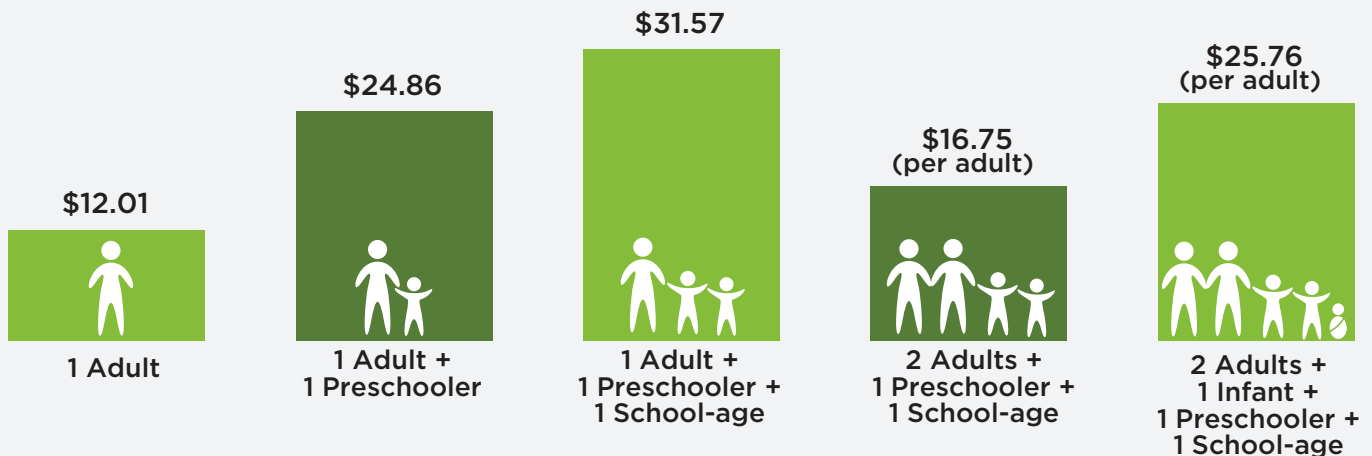
# HOW MUCH IS ENOUGH IN OREGON?

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 Multnomah County

# HOW DOES THE STANDARD COMPARE?

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

## THE STANDARD CALCULATES THE REAL COSTS OF MEETING EACH OF THE MAJOR BUDGET ITEMS

### OFFICIAL POVERTY MEASURE

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



**30%**

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 in the Standard



**Clackamas County**  
2 adults + 1 infant + 1 preschooler

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

SELF-SUFFICIENCY STANDARD

\$66,685

FULL-TIME MINIMUM WAGE

Includes tax and tax credits, \$11.25/hr

\$28,006

FEDERAL POVERTY GUIDELINE

Family of 3

\$20,420

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

**95**



**Multnomah County**  
1 adult + 1 preschooler + 1 school-age

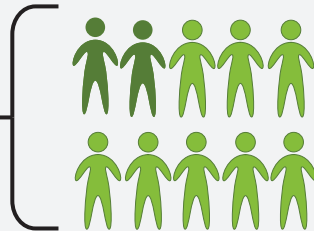
# GETTING TO SELF-SUFFICIENCY

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

## HOW DO OREGON'S JOBS STACK UP?



The ten most common occupations cover a fifth of Oregon's workforce



Only TWO of the top ten occupations in the Portland Metropolitan Area have median wages above the Standard for this family in Multnomah County



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

## HOW DO WORK SUPPORTS HELP FAMILIES MEET BASIC NEEDS?



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

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

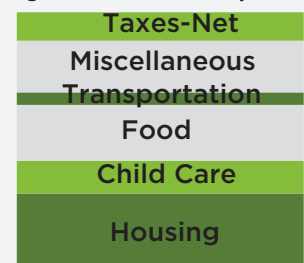
- Oregon Health Plan (Medicaid) reduces health care costs from \$372 to \$0 per month.
- Food assistance reduces groceries from \$628 to \$447 per month.
- Child care voucher reduces child care costs from \$1,807 to just a \$261 copay per month.
- A housing voucher reduces costs from \$1,206 to \$606 per month (30% of income).
- Taxes (net of tax credits) decrease from \$1,032 to \$228 per month.

Monthly Expenses = \$5,557  
Wage needed = \$31.57 per hour



WITH NO  
WORK SUPPORTS

Monthly Expenses = \$2,054  
Wage needed = \$11.67 per hour



WITH  
WORK SUPPORTS

# TABLE OF CONTENTS

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<b>PART 1: ABOUT THE SELF-SUFFICIENCY STANDARD .....</b>	<b>1</b>
Introduction .....	2
<b>PART 2: SELF-SUFFICIENCY STANDARD RESULTS FOR OREGON.....</b>	<b>5</b>
What it Takes to Make Ends Meet in Oregon .....	6
How do Family Budgets Change as Families Grow?.....	8
How Does the Standard for Oregon Cities Compare to Other U.S. Cities?.....	10
How has the Cost of Living Changed Over Time in Oregon?.....	12
How Does the Self-Sufficiency Standard Compare to Other Benchmarks of Income? .....	16
<b>PART 3: STRATEGIES TO MEET THE STANDARD .....</b>	<b>19</b>
How do Oregon’s Most Common Occupations Compare to the Self-Sufficiency Standard?....	20
Meeting the Standard: Reducing Costs .....	23
Meeting the Standard: Raising Incomes.....	32
How is the Self-Sufficiency Standard Used?.....	35
<b>PART 4: BEYOND SELF-SUFFICIENCY .....</b>	<b>37</b>
Saving for Emergencies.....	38
Conclusion.....	40
Endnotes .....	41
<b>APPENDIX A: METHODOLOGY, ASSUMPTIONS, &amp; SOURCES.....</b>	<b>44</b>
<b>APPENDIX B: THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN OREGON .....</b>	<b>55</b>
<b>APPENDIX C: IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN OREGON .....</b>	<b>74</b>

# TABLES AND FIGURES

---

Table 1. The Self-Sufficiency Standard for Select Family Types.....	6
Figure A. Map of Counties by Level of Hourly Self-Sufficiency Wage .....	7
Figure B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types .....	8
Figure C. The Self-Sufficiency Wage for Portland, OR Compared to Other U.S. Cities, 2017 .....	10
Figure D. The Self-Sufficiency Wage for Medford, OR Compared to Other U.S. Cities, 2017.....	11
Figure E. Percentage Change in the Self-Sufficiency Standard for Oregon Between 2008-2017 .....	12
Figure F. The Self-Sufficiency Standard for Oregon by Year for Select Counties.....	13
Table 2. Percentage Change in the Self-Sufficiency Standard Over Time, 2008-2017 .....	14
Figure G. CPI-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2008-2017 .....	15
Figure H. The Self-Sufficiency Standard Compared to Other Benchmarks .....	16
Table 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2017 .....	18
Figure I. Hourly Wages of Salem, OR MSA Ten Largest Occupations Compared to the Self-Sufficiency Standard .....	20
Figure J. Hourly Wages of Portland-Vancouver-Hillsboro, OR-WA MSA Ten Largest Occupations Compared to the Self-Sufficiency Standard .....	21
Figure K. Eligibility Levels Compared to the Oregon Self-Sufficiency Standard, 2017 .....	23
Table 4. Summary of Oregon’s Work Supports, Child Support, and Tax Credits.....	24
Table 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage .....	26
Figure L. Impact of Work Supports on Wage Adequacy .....	29
Figure M. Impact of Work Supports on Wage Adequacy Median Wages by Educational Attainment .....	30
Figure N. Impact of Education on Median Earnings by Gender, OR 2017 .....	32
Table 6. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types.....	39

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# **PART I**

# **ABOUT THE SELF-SUFFICIENCY**

# **STANDARD**

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# INTRODUCTION

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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.<sup>1</sup> Moreover, Self-Sufficiency Standard data from 39 states and over two decades enables comparisons of geographic differences as well as documentation of historical trends.

*The Self-Sufficiency Standard for Oregon 2017* defines the amount of income necessary to meet the basic needs of Oregon 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 Oregon 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 Oregon: how much a self-sufficient income is for Oregon families, how the Standard varies

by family type and county, how the Oregon Standard compares to other places across the United States, how the cost of living has changed over time, 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 Oregon* provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Oregon county.
- *Appendix C: Impact of Work Supports on Wage Adequacy* shows the detailed data behind **Figure L**.

## A REAL-WORLD APPROACH TO MEASURING NEED

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The official poverty measure (OPM), was developed five decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.<sup>2</sup> 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

.....

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.

.....



# 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 Oregon counties. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for Oregon, 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.



**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 and state income tax, payroll taxes, and state and local sales taxes where applicable. Tax credits calculated in the Standard include: the federal and state Earned Income Tax Credit (EITC), federal Child and Dependent Care Tax Credit (CCTC), Oregon Working Family Household and Dependent Care Credit (WFHDC), and federal 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 Oregon 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.

to live.”<sup>3</sup> Despite the many limitations of the official poverty measure, it is still used to set the eligibility guidelines for numerous poverty and work support programs.

The most significant shortcoming of the official poverty measure is that for most families, in most places, the threshold is simply too low. While the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the 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 the following:

**A FOCUS ON MODERN FAMILIES WITH WORKING ADULTS.** Because paid employment is the norm for supporting families today in the United States,<sup>4</sup> 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](http://www.selfsufficiencystandard.org/measuring-poverty)

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# **PART 2**

# **SELF-SUFFICIENCY STANDARD RESULTS**

# **FOR OREGON**

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# WHAT IT TAKES TO MAKE ENDS MEET IN OREGON

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 Multnomah County.

- A single adult needs to earn \$12.01 per hour working full time to be able to meet his or her basic needs, which is more than the Portland Metro minimum wage rate (\$11.25 per hour in 2017). (For more information about minimum wages in Oregon, see page 33.)
- Adding a child more than doubles this requirement; one parent caring for one preschool-aged child needs to earn \$24.86 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 \$31.57 per hour to meet their family’s basic needs. This is the equivalent of nearly *three* full-time minimum wage jobs in Portland.<sup>5</sup>
- 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

**TABLE 1. The Self-Sufficiency Standard for Select Family Types\***  
Multnomah County, OR 2017

	1 ADULT	1 ADULT 1 PRESCHOOLER	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
<b>MONTHLY COSTS</b>				
Housing	\$1,023	\$1,206	\$1,206	\$1,206
Child Care	\$0	\$1,126	\$1,807	\$1,807
Food	\$275	\$417	\$628	\$863
Transportation	\$100	\$100	\$100	\$200
Health Care	\$129	\$350	\$372	\$433
Miscellaneous	\$153	\$320	\$411	\$451
Taxes	\$1,023	\$1,206	\$1,206	\$1,206
OR Working Families Tax Credit (-)	\$0	\$0	\$0	(\$72)
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>				
Hourly**	\$12.01	\$24.86	\$31.57	\$16.75 <i>per adult</i>
Monthly	\$2,113	\$4,376	\$5,557	\$5,895
Annual	\$25,360	\$52,510	\$66,685	\$70,744
Emergency Savings Fund	\$26	\$76	\$183	\$47

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

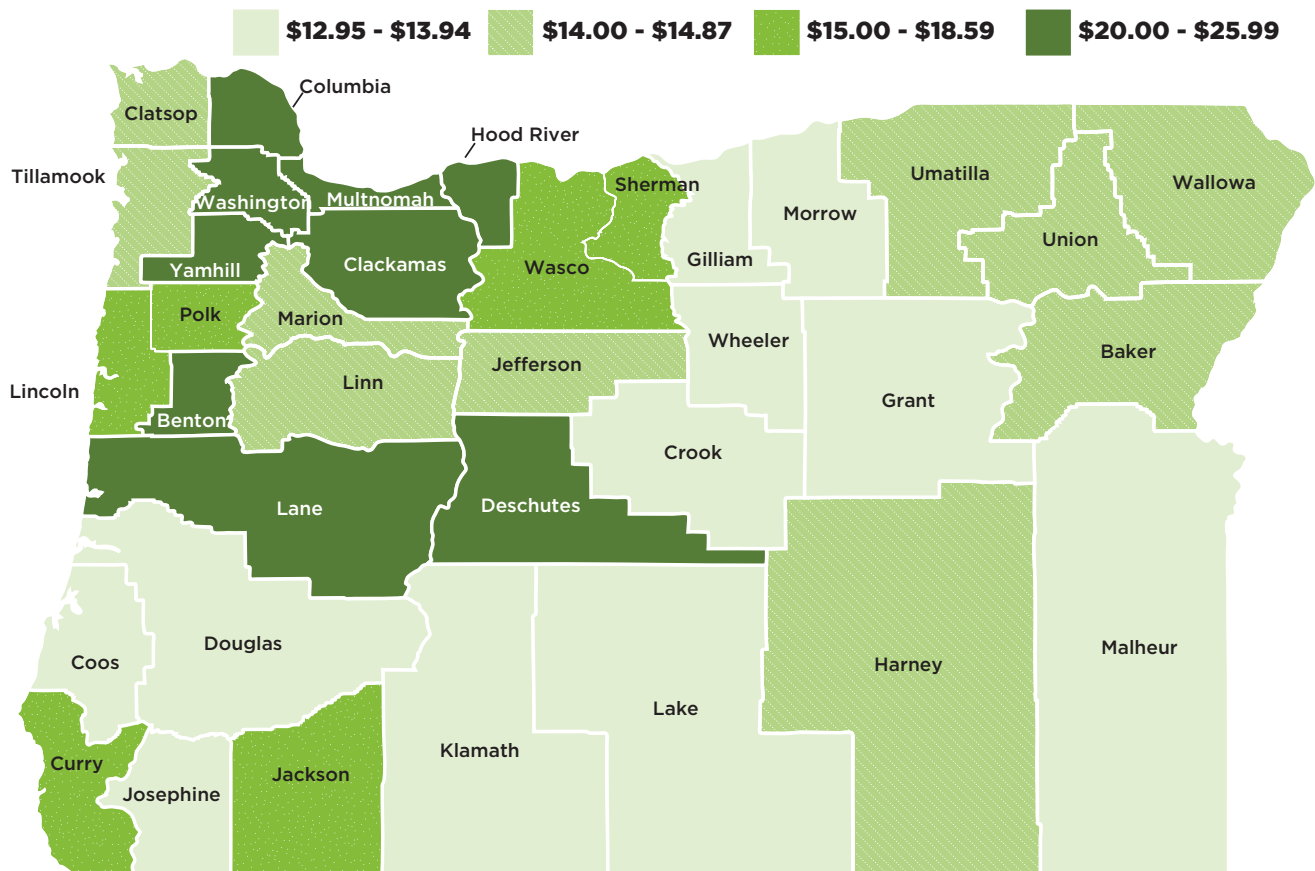
child *each* need to earn a minimum of \$16.75 per hour, working full time, to meet their family’s basic needs.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure A** displays the geographic variation in the cost of meeting basic needs across Oregon for families with one adult and one preschooler. The 2017 Self-Sufficiency Standard for a single adult with one preschooler ranges from \$12.95 to \$25.99 per hour, depending on the county, or 168% of the federal poverty guidelines to 338% of the federal poverty guidelines for a family of two.

- The most affordable areas in Oregon are located in rural counties primarily east of the Cascade Range and in Southern Oregon. These counties require between \$12.95 and \$13.94 per hour at a full-time job for a family with one adult and one preschooler.

- The second lowest cost group requires between \$14.00 and \$14.87 hourly for a family with one adult and one preschooler. This group includes counties in rural areas throughout the state plus the Salem metropolitan area. The latter at \$14.42 per hour represents the median Self-Sufficiency Wage for this family type in Oregon.
- The second highest cost group requires wages between \$15.00 and \$18.59 per hour, working full time, to meet basic needs. These include several counties on the outskirts of Greater Portland and Eugene, including Lincoln, Polk, Sherman, and Wasco, as well as Curry and Jackson counties in the southern part of the state.
- The most expensive counties are in the Portland, Eugene, and Bend metropolitan areas, and require wages between \$20.00 and \$25.99 per hour for this single parent to make ends meet.

**FIGURE A. Map of Counties by Level of Hourly Self-Sufficiency Wage**  
*One Adult and One Preschooler, OR 2017*



# 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 Clackamas 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 \$3,395 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Clackamas County:

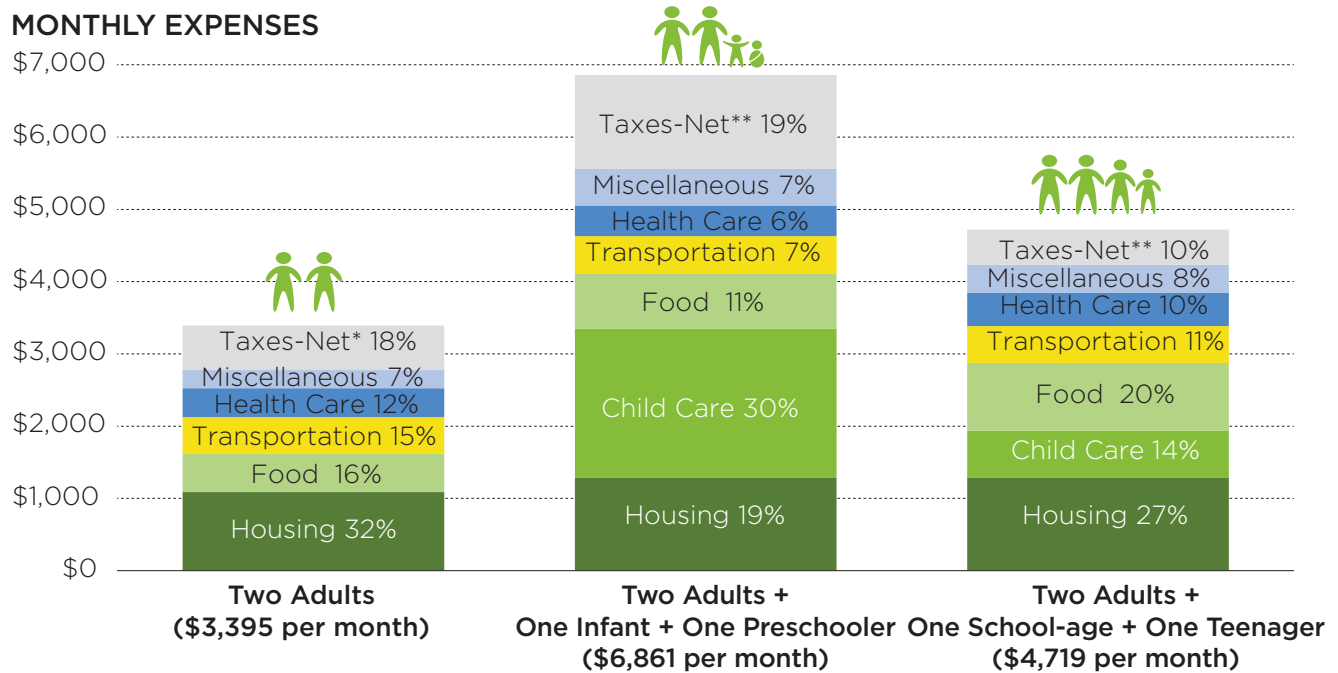
- Housing is almost a third of the Self-Sufficiency Standard budget.
- Food takes up 16% of the budget.

- Transportation is 15% of the budget.
- Health care accounts for 12% of the total household budget.
- Taxes account for 18% 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 nearly doubles to \$6,861 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 almost a third of the family's budget; when one adds housing, together these two items account for 49% of expenses. This is quite common: across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under

**FIGURE B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types\***  
Clackamas County, OR 2017



\* 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 23% for two adults with one infant and one preschooler and 19% 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.

school-age) to have roughly half the budget going toward housing and child care expenses alone.

- Food costs are 11% 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.<sup>6</sup>
- Health care accounts for 6% of the family budget, including both the employees' share of the health care premium (\$278 per month) and out-of-pocket costs (\$149 per month).<sup>7</sup> If neither adult had employer sponsored health insurance, and they got a Silver health care plan through the Oregon health care marketplace, the premium amount would be about \$667 per month after estimated tax credits.<sup>8</sup>
- Net taxes for the family now reflect a tax burden that is about 19%, 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 23% 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 \$4,719 per month and without the large amount for child care, the proportions for the other budget items all increase.

- The larger proportion of the budget for food, at 20%, is due in part to increased food costs for the teenager.
- Housing costs are now 27% of the family budget.
- Transportation is 11% of the total family budget.
- Health care accounts for 10% of the family budget.
- The decreased amount for child care for the school-age child accounts for just 14% of the basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- 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 19% 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 TOWARD HOUSING AND CHILD CARE EXPENSES ALONE.  
.....

# HOW DOES THE STANDARD FOR OREGON CITIES COMPARE TO OTHER U.S. CITIES?

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

**PORTLAND.** In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Portland is compared to the Standard for the same family type in twelve other major U.S. cities: Baltimore, MD; Raleigh, NC; Chicago, IL (North Side); Columbus, OH; Denver, CO; Phoenix, AZ; Indianapolis, IN; Pittsburgh, PA; Sacramento, CA; San Diego, CA; San Jose, CA; and Seattle, WA.<sup>10</sup>

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$23.15 (Indianapolis, IN) to a high of \$37.42 (San Jose, CA), or \$48,893 to \$79,026 annually.
- Portland requires a Self-Sufficiency Wage of \$31.57 per hour for this family type and is

most comparable in cost to the north side of Chicago, Raleigh, San Diego, and Seattle. It is significantly less expensive than San Jose, which tops the list at over \$37 per hour. However, Portland is more expensive than most similar-sized cities on the list, such as Baltimore and Denver.

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 over \$1,200 in Portland compared to less than \$730 per month in Indianapolis. Additionally, Portland'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 Portland, OR Compared to Other U.S. Cities, 2017\***  
*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 Portland and Seattle are updated from release month using the Consumer Price Index.

\*\* Wage calculated assuming family uses public transportation.



**MEDFORD.** Figure D compares Medford to other small cities throughout the country: Appleton, WI; Decatur, IL; Canton, OH; Kalamazoo, MI; Kennewick, WA; and Scranton, PA. The population of these cities are around 75,000 which is only a tenth of the population of Portland.

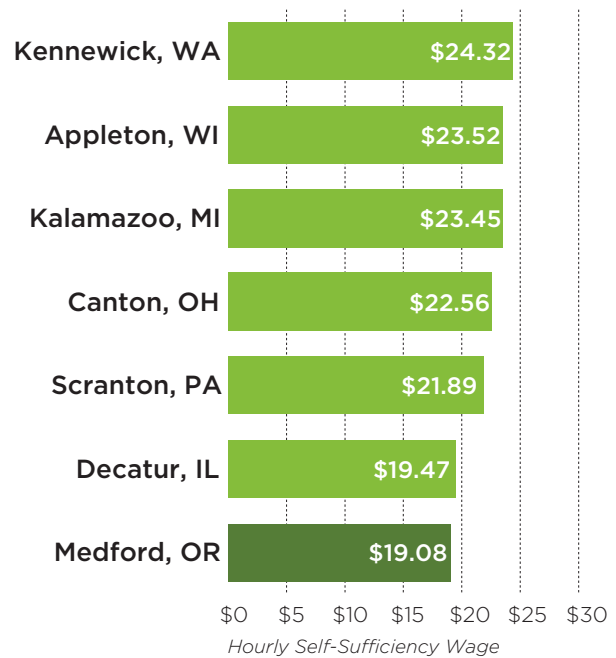
In Medford, a parent with one preschooler and one school-age child requires a wage of \$19.08 per hour to meet the families' basic needs.

- The hourly Self-Sufficiency wage for these mid-sized cities ranges from a low of \$19.08 in Medford, OR to a high of \$24.32 in Kennewick, WA.
- While Portland is relatively high cost compared to many other similar sized cities, the Self-Sufficiency Wage for Medford is the least expensive place in this comparison. However, if the Oregon Working Family Household and Dependent Care Credit was not included the Self-Sufficiency Wage for Medford would be closest to Kennewick, WA—the most expensive place in this comparison.

Nonetheless, a Medford parent with two young children needs to work nearly two minimum wage jobs at \$10.25 per hour to meet his/her family's basic needs.

**FIGURE D. The Self-Sufficiency Wage for Medford, OR Compared to Other U.S. Cities, 2017\***

*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 Medford, Kennewick, and Kalamazoo are updated from release month using the Consumer Price Index.

# HOW HAS THE COST OF LIVING CHANGED OVER TIME IN OREGON?

This is the fourth time the Self-Sufficiency Standard has been calculated for Oregon. This section examines how the 2017 Self-Sufficiency Standard and cost components compare to the results in 2008, 2011, and 2014.

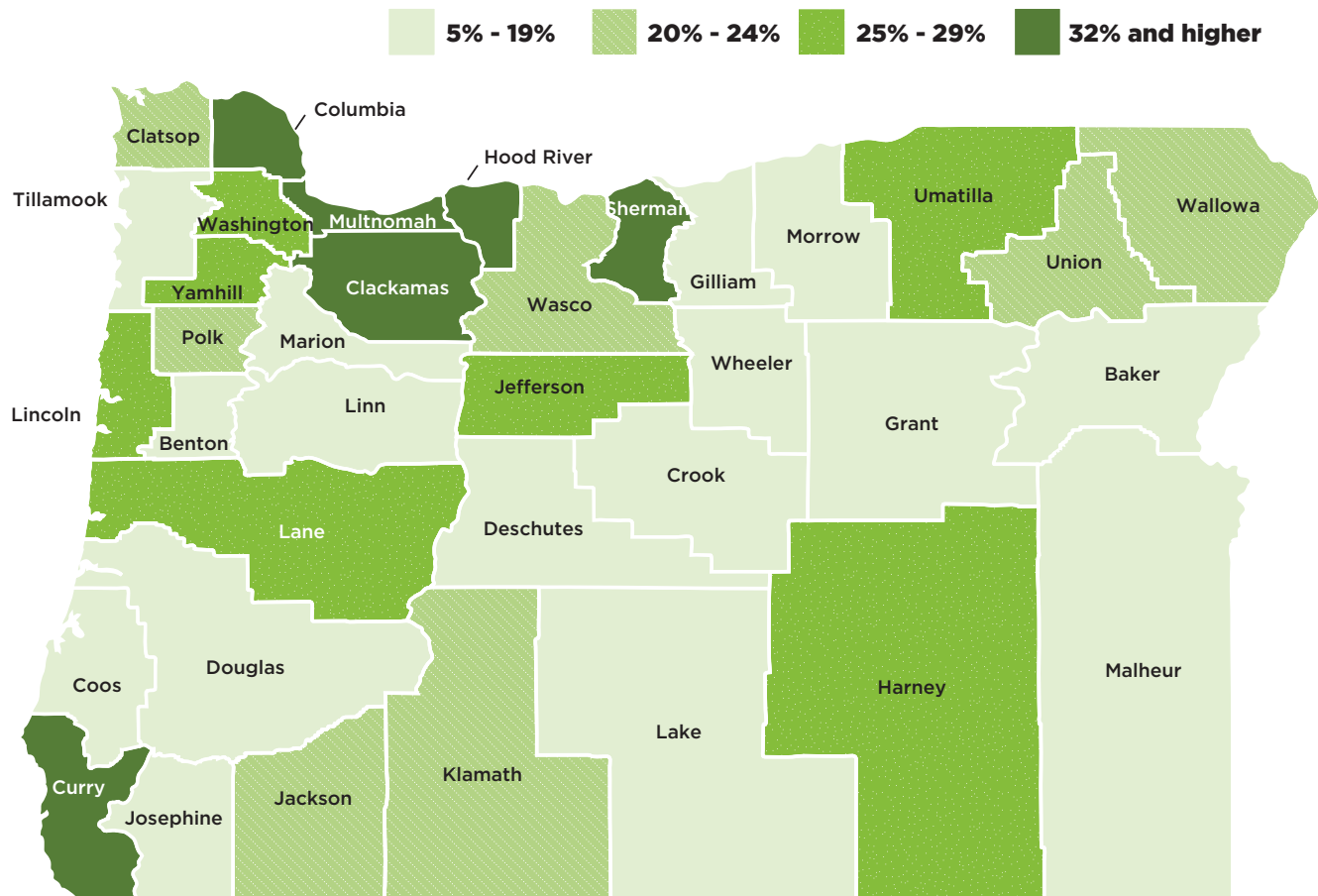
The map in **Figure E** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—two adults, one preschooler, and one school-age child—by county between 2008 and 2017.

Over the last nine years, the Self-Sufficiency Standard for this four-person family has increased on average across all Oregon counties by 23%, or an annual average of 3.8% per year. However, there is considerable variation by county, ranging from 5% to 83%. Multnomah County costs increased at the fastest rate: in 2008, this four-person family needed about

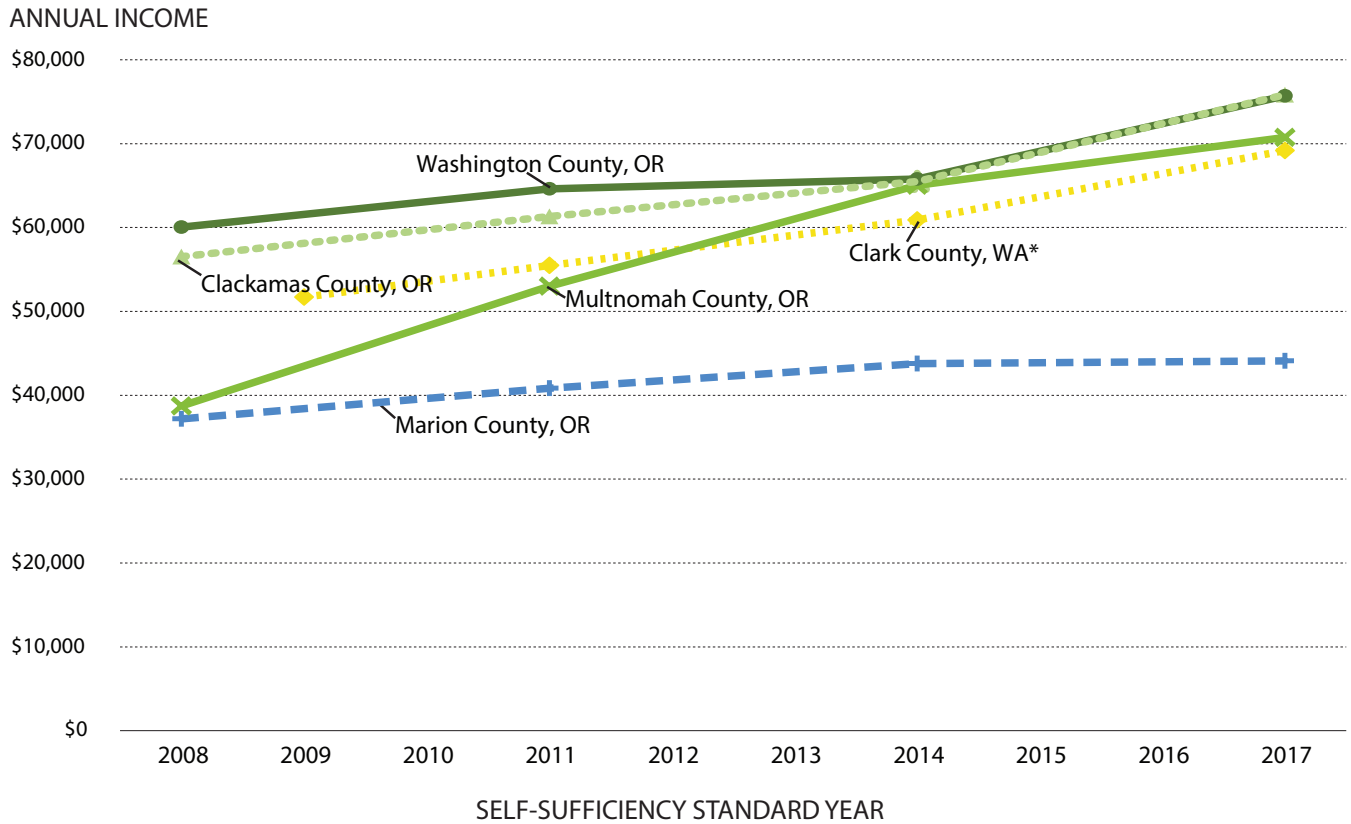
\$39,000 per year to meet their basic needs, but by 2017 that amount had nearly doubled to about \$71,000, increasing by an average of over \$3,500 each year. Above average housing and child care costs were the primary drivers of the increased cost of living in Multnomah and most other places where the Standard rose faster than the statewide average. Additionally, costs increased faster in Multnomah County than income eligibility levels for the Oregon Working family Child Care Credit. The loss of this credit resulted in substantial increases in net taxes overtime. In contrast, in Malheur County, where costs only rose 14%, child care and housing costs rose 13% and 16%, respectively.

Tracing the changes in the Standard for this four-person family in the Portland metropolitan area, as shown in **Figure F** on page 13, illustrates a few trends, while all counties increased over the nine years, the variation in rates of

**FIGURE E. Percentage Change in the Self-Sufficiency Standard for Oregon Between 2008-2017**  
Two Adults, One Preschooler, and One School-Age Child: OR 2017



**FIGURE F. The Self-Sufficiency Standard for Oregon by Year for Select Counties**  
*Two Adults, One Preschooler, and One School-age Child: 2008, 2011, 2014, and 2017*



\* The Self-Sufficiency Standard for Washington State is calculated in a separate report from Oregon. For more details about the Self-Sufficiency Standard for Clark County or other Washington counties visit [www.selfsufficiencystandard.org/Washington](http://www.selfsufficiencystandard.org/Washington).

OVER THE LAST 9 YEARS, THE SELF-SUFFICIENCY STANDARD FOR THIS FOUR-PERSON FAMILY HAS INCREASED ON AVERAGE ACROSS ALL OREGON COUNTIES BY 23%

change decreased the difference (or spread) between higher cost and lower cost counties in 2017. For the Portland metro counties, the difference between the highest cost and lowest cost county decreased from about \$21,000 to about \$6,500. However, when compared to Marion County which represents the median Self-Sufficiency Standard in Oregon, there has been a significant increase in the spread of the cost of living between the Portland metro area and the Oregon median.

The Standard increased somewhat steadily throughout Oregon, however there is much variation across counties in how much each cost increased. Using the same four-person family as above (two adults, one preschooler, and one

school-age child), **Table 2** shows the actual cost and percentage of change for each basic need since 2008 in one county, Washington County, as well as statewide. This analysis shows that housing and child care are the costs rising the fastest:

- Housing was the budget item with the largest increase in Washington County, rising 50% since 2008. The cost of a two-bedroom housing unit increased from \$844 to \$1,268 per month in Washington County. Housing costs increased 23% on average statewide, with urban counties' housing costs generally increasing more than in rural counties.

**TABLE 2. Percentage Change in the Self-Sufficiency Standard Over Time, 2008-2017**  
*Washington County, OR: Two Adults, One Preschooler, and One School-Age Child*

MONTHLY COSTS	2008	2017	PERCENT CHANGE 2008-2017	
			WA County	Statewide
Housing	\$844	\$1,268	50%	23%
Child Care	\$1,230	\$1,685	37%	38%
Food	\$810	\$807	0%	15%
Transportation	\$515	\$512	-1%	6%
Health Care	\$415	\$433	4%	24%
Miscellaneous	\$381	\$470	23%	23%
Taxes	\$1,076	\$1,401	30%	205%
Tax Credits*	(\$267)	(\$267)	0%	127%
<b>SELF-SUFFICIENCY WAGE</b>				
Monthly	\$5,004	\$6,309	26%	23%
Annual	\$60,044	\$75,710		
<b>MEDIAN EARNINGS**</b>				
Washington County	\$34,729	\$37,527	8%	10%
Statewide	\$27,389	\$30,217		

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

\*\* Washington County and Oregon statewide Median Earnings: U.S. Census Bureau, 2015 and 2008, American Community Survey 1-Year Estimates, B20002, "Median Earnings in the Past 12 Months By Sex For The Population 16 Years and Over With Earnings In the Past 12 Months", <http://factfinder2.census.gov> (accessed August 8, 2017). 2015 data 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 C1S10200000000001 (accessed August 8, 2017).

- Child care was the second largest increase in Washington County, rising by 37%, almost the same rate (38%) as the statewide average. In dollar terms, the cost of child care increased by \$455 per month in Washington County over this period.
- The increase in health care costs was only 4% for Washington County, significantly lower than the statewide average increase of 24%.
- Food costs did not increase in Washington County at all, below the statewide average of 15%.
- Transportation costs in Washington County also stayed about the same since 2008, and have only gone up by 6% across the state.

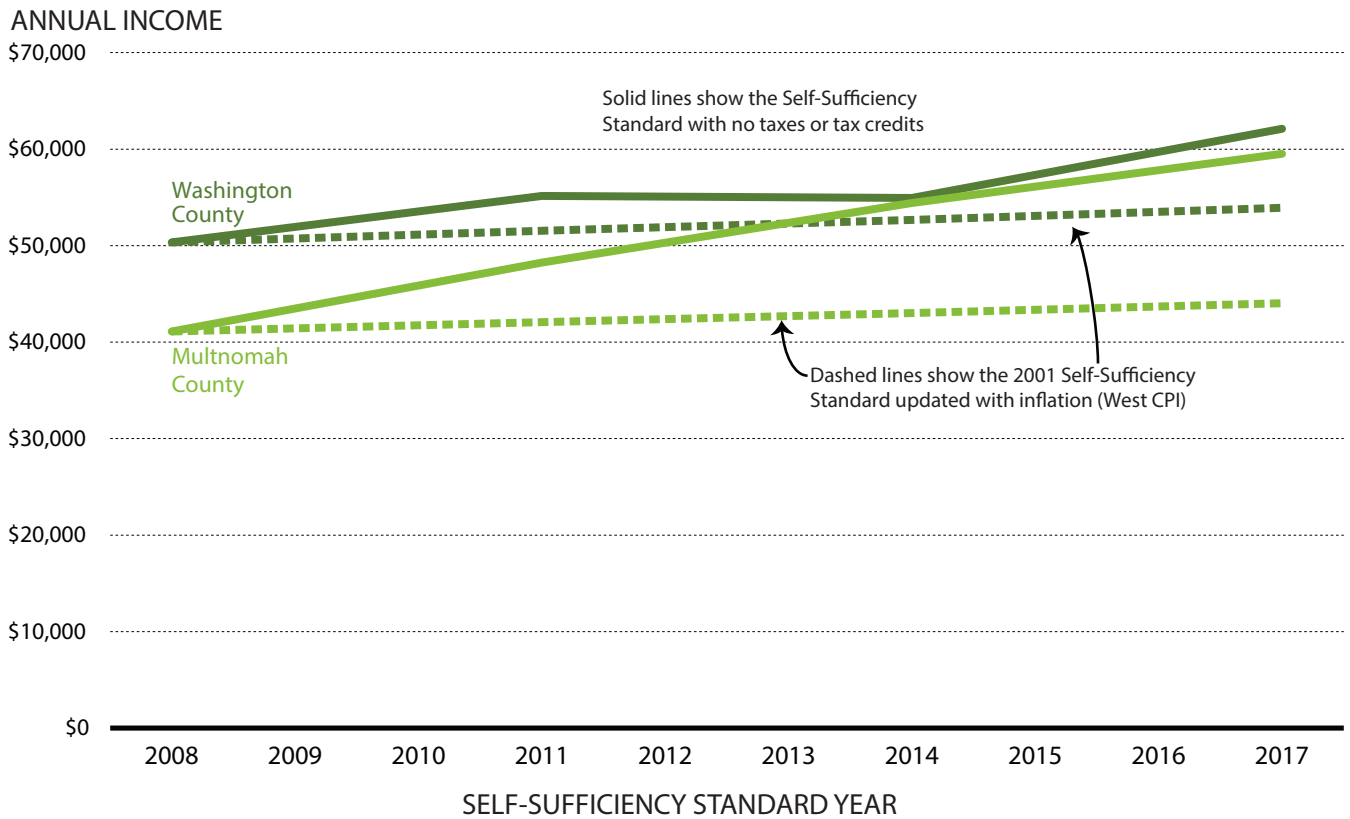
**COST OF LIVING INCREASES VERSUS EARNINGS INCREASES.** While the Self-Sufficiency Standard for this four-person family in Washington County increased by 26% over the past 9 years, workers' median earnings increased by just 8% (from \$34,729 to \$37,527) in Washington County over the same period. Statewide median earnings, meanwhile, have increased by 10%, while statewide costs have increased by 23% on average. Clearly, the fact that cost increases have far outstripped wage increases puts pressure on family budgets.

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

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 for basic needs alone 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 2008 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 four-person family as above (two adults, one preschooler, and one school-age child), this comparison was done for two places in Oregon: Multnomah County and Washington County.

The West Region Consumer Price Index (CPI) increased 7% between 2008 and 2017. If the 2008 Self-Sufficiency Standard for Washington County (\$50,336 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2017 would be estimated to be \$53,920 per year.<sup>9</sup> However, the *actual* 2017 Standard (without taxes or tax credits) for Washington County, is considerably higher: \$62,100 per year for this family type, a 23% increase over the last 9 years. Similarly, when the CPI inflation rate is applied to the 2008 Standard for Multnomah County (\$41,106 without taxes in 2008), the CPI adjusted estimate for 2017 would be \$44,033. However, the actual 2017

**FIGURE G. CPI\*-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2008-2017**  
*Multnomah and Washington Counties, OR: Two Adults, One Preschooler, and One School-Age Child*



\* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items, 1982-84=100-CUURA101SAO," <http://data.bls.gov/cgi-bin/survey/most?cu> (accessed August 8, 2017).  
 \*\* 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.

Self-Sufficiency Standard amount for Multnomah County (without taxes or tax credits) is \$59,514, 45% higher than in 2008.

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 7%, costs rose by 23% in Washington County and 45% in Washington County. Indeed, using the CPI for this family type in Multnomah County results in a 2017 estimate of costs that is over \$15,000 less than the actual costs in the 2017 Standard. That is, estimating

the increase in costs using the CPI drastically underestimates the real increases in the cost of basic needs faced by Oregon 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 costs 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 OREGON FAMILIES, LEAVING THEM THOUSANDS OF DOLLARS SHORT.

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

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

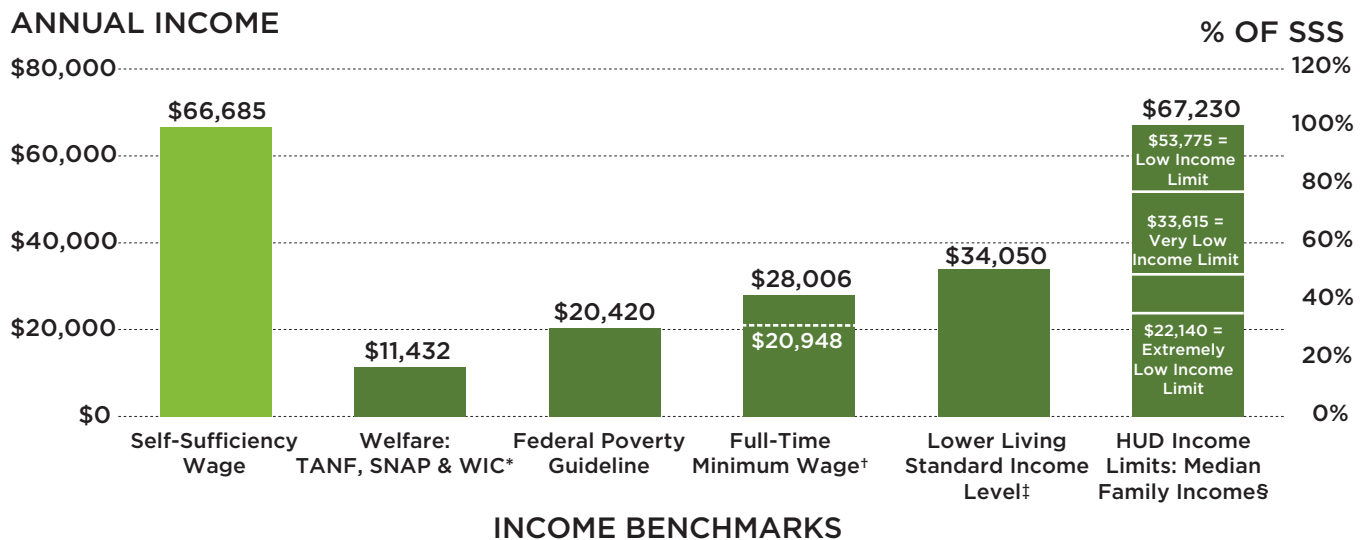
- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service’s federal poverty guidelines (FPG, also called the federal poverty level or FPL)
- The Portland Metro minimum wage of \$11.25 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 Area Median Family Income

As indicated in the first bar in **Figure H**, the Self-Sufficiency Wage for this family type in Multnomah County is \$66,685 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 \$11,432 per year for three-person families in Oregon, which is less than one fifth of the Standard for this three-person family in Multnomah County.

**FEDERAL POVERTY GUIDELINES.** According to the 2017 federal poverty guidelines, a three-person family, regardless of composition or where they live, would be considered “poor” with an income of \$20,420 annually or less. The FPG for three-person families is just a third of the Self-Sufficiency Standard for this Multnomah County family.

**FIGURE H. The Self-Sufficiency Standard Compared to Other Benchmarks**  
*One Adult, One Preschooler, and One School-Age Child: Multnomah County, OR 2017*



\* The maximum TANF benefit is \$6,072 annually, the SNAP benefit is \$4,876 annually, and the WIC benefit is \$484 annually for a family of three in Oregon.

† The 2017 Portland Metro minimum wage is \$11.25 per hour. This amounts to \$23,760 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$28,006 as shown. The dashed line shows the annual income received after accounting for taxes (\$20,948) 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 2017.

This comparison is for just one family type. For other family types in Multnomah County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG is 74% 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 40% 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 Oregon, and finds that the Self-Sufficiency Standard for this family type ranges from 143% of the FPG in Malheur County to 333% of the FPG in Washington County.

**MINIMUM WAGE.** For the purpose of setting the minimum wage, Oregon is divided into three tiers (see box on page 33). Multnomah County is in the Portland Metro tier, so its 2017 minimum wage is \$11.25 per hour, or \$23,760 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 \$28,006 is more than the worker's earnings alone.

A full-time minimum wage job in Multnomah County provides 42% 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 \$20,948 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 Multnomah County.

Put another way, including the value of tax credits, at the minimum wage this parent would need to work 95 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), they would need to work over 127 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.<sup>11</sup> For 2017 the LLSIL for a three-person family in the metropolitan West is \$34,050 and 70% of the LLSIL is \$23,835, which is only about \$3,000 above the FPG for this family size.<sup>12</sup>

### AREA MEDIAN FAMILY INCOME LIMITS.

The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (by family size) to determine families' eligibility for housing assistance on the assumption that area median income 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. 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 the Portland-Vancouver-Hillsboro, OR-WA MSA is \$67,230 annually.<sup>13</sup> For a three-person family in Multnomah County, HUD income limits are as follows:

- **Low income.** Income between \$33,615 and \$53,775.
- **Very low income.** Income between \$22,140 and \$33,615.
- **Extremely Low Income.** Income less than \$22,140.<sup>14</sup>

The Self-Sufficiency Standard of \$66,685 for this family type in Multnomah County is above the HUD "Low Income" range. (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, 2017**  
*Two Family Types, All Oregon 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
Baker	\$35,008	171%	166%	75%	\$43,726	178%	104%	84%
Benton	\$55,459	272%	256%	71%	\$56,054	228%	129%	64%
Clackamas	\$67,868	332%	286%	101%	\$75,838	308%	160%	102%
Clatsop	\$36,299	178%	168%	68%	\$44,837	182%	104%	75%
Columbia	\$54,804	268%	253%	82%	\$58,213	237%	134%	78%
Coos	\$33,951	166%	161%	75%	\$42,431	172%	100%	84%
Crook	\$33,708	165%	160%	75%	\$42,292	172%	100%	85%
Curry	\$39,423	193%	187%	87%	\$48,626	198%	115%	96%
Deschutes	\$52,542	257%	243%	91%	\$53,595	218%	124%	84%
Douglas	\$33,993	166%	161%	69%	\$41,946	171%	99%	76%
Gilliam	\$33,610	165%	159%	61%	\$42,338	172%	100%	69%
Grant	\$33,331	163%	158%	73%	\$41,370	168%	98%	81%
Harney	\$35,847	176%	170%	99%	\$44,284	180%	105%	110%
Hood River	\$58,658	287%	271%	99%	\$65,804	267%	152%	100%
Jackson	\$40,297	197%	186%	84%	\$48,981	199%	113%	91%
Jefferson	\$35,252	173%	167%	77%	\$45,049	183%	107%	89%
Josephine	\$33,477	164%	155%	80%	\$41,941	170%	97%	90%
Klamath	\$33,390	164%	158%	76%	\$41,827	170%	99%	86%
Lake	\$33,350	163%	158%	79%	\$41,554	169%	98%	89%
Lane	\$54,486	267%	252%	103%	\$53,779	219%	124%	91%
Lincoln	\$40,150	197%	185%	83%	\$50,061	204%	116%	93%
Linn	\$36,365	178%	168%	73%	\$44,594	181%	103%	81%
Malheur	\$29,231	143%	138%	66%	\$37,911	154%	90%	77%
Marion	\$35,287	173%	163%	67%	\$44,083	179%	102%	75%
Morrow	\$32,727	160%	155%	66%	\$41,353	168%	98%	75%
Multnomah	\$66,685	327%	281%	99%	\$70,744	288%	149%	95%
Polk	\$37,359	183%	173%	71%	\$46,588	189%	108%	80%
Sherman	\$38,491	188%	182%	67%	\$47,083	191%	111%	73%
Tillamook	\$35,275	173%	163%	76%	\$44,495	181%	103%	86%
Umatilla	\$35,222	172%	167%	67%	\$44,108	179%	104%	76%
Union	\$34,926	171%	165%	73%	\$43,950	179%	104%	82%
Wallowa	\$34,488	169%	163%	70%	\$42,823	174%	101%	78%
Wasco	\$37,318	183%	172%	78%	\$46,414	189%	107%	87%
Washington	\$67,921	333%	286%	101%	\$75,710	308%	159%	101%
Wheeler	\$33,884	166%	160%	74%	\$42,087	171%	100%	83%
Yamhill	\$55,580	272%	257%	83%	\$58,714	239%	136%	79%

Definitions: The federal poverty guidelines for family of three = \$20,420 and for a family of four = \$24,600. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage ranging from \$10.00-\$11.25 per hour, depending on (assumes both adults work). Median family income varies by and calculated from HUD's FY2017 Income Limits.



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# **PART 3**

# **STRATEGIES TO MEET THE STANDARD**

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# HOW DO OREGON'S MOST COMMON OCCUPATIONS COMPARE TO THE SELF-SUFFICIENCY STANDARD?

Now that the cost of meeting basic needs in Oregon 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 Salem, OR metropolitan statistical area are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Marion County, which is \$16.71 per hour, and close to the median wage for this family type across all Oregon counties.<sup>15</sup>

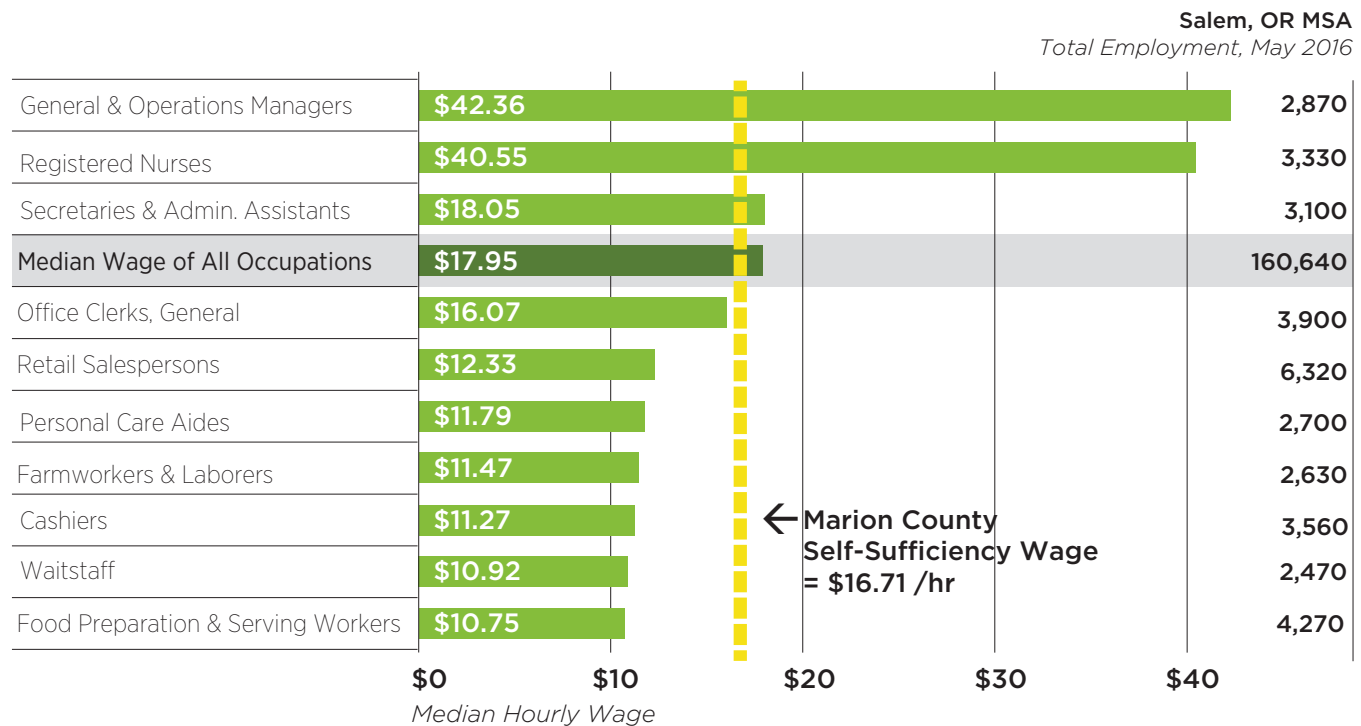
There are over 160,000 workers in the Salem MSA and over a fifth work in the ten most common occupations shown below in **Figure I**.

Only three of Salem's ten most common occupations—general & operations managers, registered nurses, and secretaries & administrative assistants—have median wages that are above the Self-Sufficiency Standard for this family type in Marion County. On the other hand, six of Salem's top ten occupations have median earnings that are less than three fourths

*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 Salem, OR MSA Ten Largest Occupations Compared to the Self-Sufficiency Standard**

*One Adult, One Preschooler, & One School-age Child: Marion County, OR 2017*



Source: U.S. Department of Labor, "May 2016 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed August 8, 2017). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

of the Standard for this family type in Marion County: cashiers, farmworkers & laborers, food preparation & serving workers, personal care aides, retail salespersons, and waitstaff.

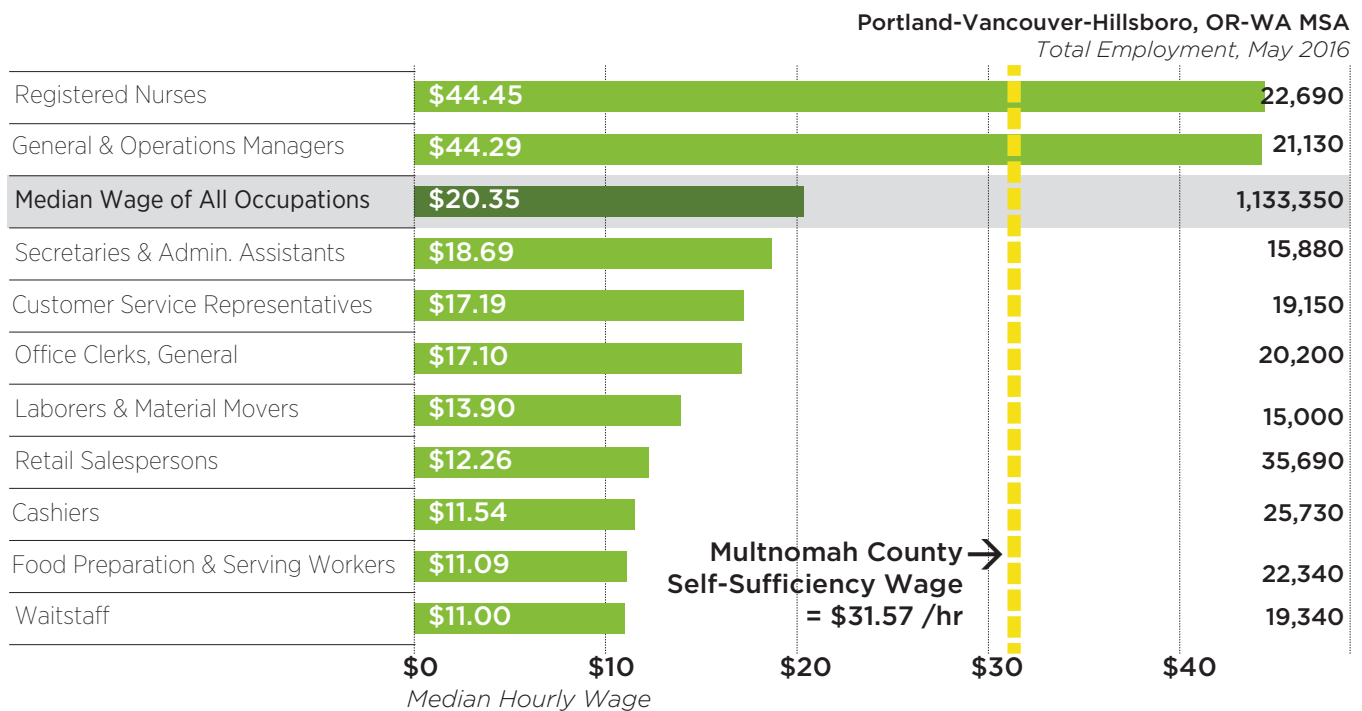
The most common occupation in both Salem and Oregon overall is retail salesperson, which accounts for 3.4% of all Oregon workers. With median hourly earnings of \$12.33 per hour (median annual earnings of \$25,640) in Salem, the most common occupation provides workers with earnings that are only 74% of the Standard for this family type in Marion County. This single parent would have to work nearly one and a half 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 Oregon minimum wage yet are not enough for a single adult to support a young child in Marion County.

While the Self-Sufficiency Standard for Marion County is representative of the median Self-Sufficiency Standard wage for this family type in Oregon, the Portland-Vancouver-Hillsboro, OR-WA metropolitan area contains over half of the Oregon’s workforce and is much more expensive. In **Figure J**, we compare the Self-Sufficiency Standard for the same family type in Multnomah County, which is \$31.57 per hour, to the top ten occupations in the Portland-Vancouver-Hillsboro, OR-WA MSA.

Two occupations—general & operations managers and registered nurses—have median wages that are above the Self-Sufficiency Standard for this family type in Multnomah County. On the other hand, five of the top ten occupations have median earnings *less than half* of the Standard for this family type in Multnomah County: cashiers, food preparation workers, laborers & material movers, retail salespersons,

**FIGURE J. Hourly Wages of Portland-Vancouver-Hillsboro, OR-WA MSA Ten Largest Occupations Compared to the Self-Sufficiency Standard**

*One Adult, One Preschooler, & One School-age Child: Multnomah County, OR 2017*



Source: U.S. Department of Labor, “May 2016 State Occupational Employment and Wage Estimates,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed August 8, 2017). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

and waitstaff. Note that these wages are from May 2016 and do not yet reflect the Oregon minimum wage increase.

As in Marion County, the most common occupation is retail salesperson, which accounts for 3.1% of all workers in the Portland-Vancouver-Hillsboro, OR-WA. With median hourly earnings of \$12.26 per hour (median annual earnings of \$25,496), the most common occupation in Oregon and Multnomah County provides workers with earnings that are only 39% of the Standard for this family type in Multnomah County. This single parent would have to work more than two and a half full-time jobs to yield enough income to meet her family's basic needs. The median wages of this occupation are above the Portland metro minimum wage yet are not enough for a single adult to support a child of any age in any county in the Portland metropolitan area.

The median wages for five 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 Multnomah County. 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 \$16.75 per hour (a total of \$70,744 annually) working full time just to meet basic needs of the family.

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 Oregon's high levels of socioeconomic inequality.<sup>16</sup> *Put another way, 80% of workers in the ten most common occupations in Multnomah*

*County, 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.*

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 most common occupations demonstrates that the economic insecurity faced by so many of Oregon'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 Oregon 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.

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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.

80% OF WORKERS IN THE TEN MOST COMMON OCCUPATIONS IN MULTNOMAH COUNTY ARE IN OCCUPATIONS WITH MEDIAN WAGES INSUFFICIENT TO SUPPORT A FAMILY WITH YOUNG CHILDREN.

# 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 child care environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages.

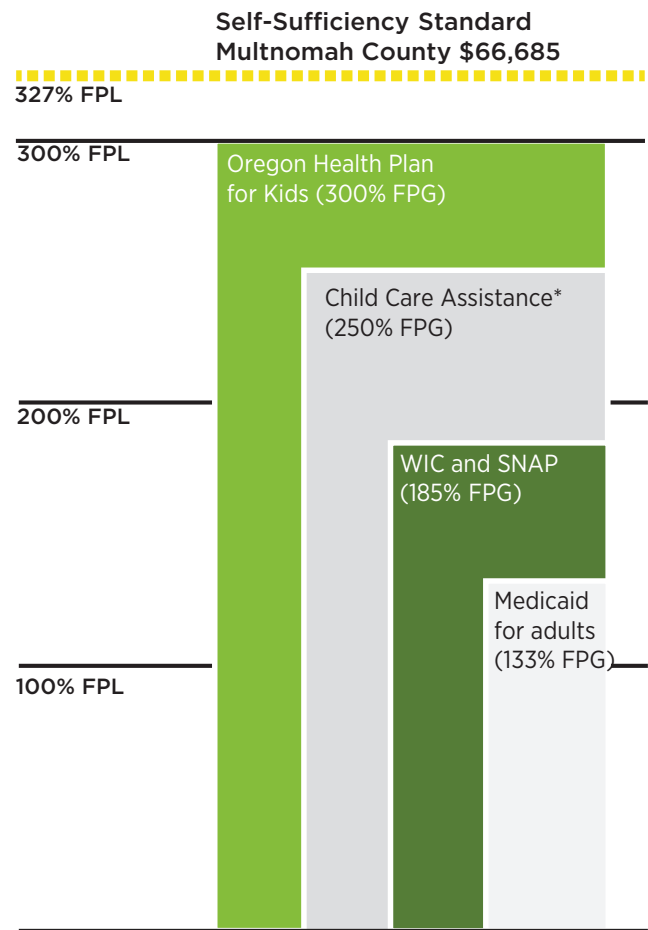
This section models how work supports can reduce a family's expenses until they can earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Oregon work supports include programs such as:

- Employment-Related Day Care (ERDC, child care assistance)
- Oregon Health Plan (Medicaid and CHIP)
- 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 K** shows the income eligibility levels for the work supports modeled in this section compared to the Self-Sufficiency Standard for the family type modeled in this section—one adult, one preschooler, and one school-age child in Multnomah County. **Table 4** provides a summary of the work supports, child support, and tax credits modeled in this section.

**FIGURE K. Eligibility Levels Compared to the Oregon Self-Sufficiency Standard, 2017**  
*One Adult, One Preschooler, & One School-Age Child*



\*Initial entry into the child care subsidy program in Oregon requires incomes below 185% of the FPG.  
 Note: Eligibility levels and benefits for work supports change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2017. The 2017 federal poverty guideline (FPG) for a family of three is \$20,420 (annual income).

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.

**TABLE 4. Summary of Oregon’s Work Supports, Child Support, and Tax Credits**

PROGRAM	BENEFIT	INCOME ELIGIBILITY
<b>WORK SUPPORTS</b>		
CHILD CARE ASSISTANCE (Oregon Employment-Related Day Care)	Child care copayments are calculated on a sliding scale based on income.	Initial eligibility requires incomes below 185% of the FPG. Families are no longer eligible once income exceeds about 250% of the FPG.
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).
MEDICAID (Oregon Health Plan)	Subsidized health insurance with copays.	133% of the FPG.
CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP) (Oregon Health Plan for Kids)	Health care benefits for uninsured children ages 18 and under.	Children in families with income less than 300% qualify for no-cost coverage.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)	Maximum benefit for a family of 3: \$511 per month. Maximum benefit for a family of 4: \$649 per month.	Families must earn gross income less than 185% of the FPG to be eligible and must also meet net income (gross income minus allowable deductions) guidelines.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$37 in Oregon 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.
<b>TAX CREDITS</b>		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with: • 1 child = \$3,400 per year • 2 children = \$5,616 per year • 3+ children = \$6,318 per year.	Maximum eligibility for families with: • 1 child = \$39,617 one parent, \$45,207 married • 2 children = \$45,007 one parent, \$50,597 married • 3+ children = \$48,340 one parent, \$53,930 married.
OREGON EARNED INCOME CREDIT	Same rules as Federal EITC.	8% of the 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.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child. Benefit is reduced by \$50 for every \$1,000 over income threshold.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000. Refundable portion limited to earnings over \$3,000.
OREGON WORKING FAMILY HOUSEHOLD AND DEPENDENT CARE CREDIT (WFHDC)	Up to \$12,000 annual tax credit for one dependent, \$24,000 for two or more.	Income limit of \$48,060 for a 2 person household, with an additional \$12,420 per household member up to 8 people.
<b>OTHER</b>		
CHILD SUPPORT	Average payment from non-custodial parents is \$253 per month in Oregon.	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 2017. The 2017 federal poverty guidelines (FPG) for a family of three is \$20,420 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

## HOW DO WORK SUPPORTS AND CHILD SUPPORT 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 Multnomah 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 \$1,807 and monthly housing costs of \$1,206. Without any refundable tax credits, child support, or work supports to reduce costs, this Multnomah County family needs \$5,557 per month, or \$31.57 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 Oregon is \$253 per month (see column #2).<sup>17</sup> Adding child support reduces the wage needed by this parent to meet basic needs to \$5,194 per month, or \$29.51 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. In Oregon, to be eligible for Oregon's child care assistance program, known as Employment Related Day Care (ERDC), a three-person family must have

incomes below \$3,149 per month (185% of the FPG) for initial entry into the program and per month (250% of the FPG) for continuing eligibility.<sup>18</sup> We attempted to model the impact of child care assistance. However, if the family income is high enough to meet their other basic expenses in Multnomah County, it is too high to qualify for child care assistance. Note that while child care assistance reimbursement rates vary across the state, the same eligibility limits apply across all Oregon counties.

### CHILD SUPPORT, 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 \$372 per month to zero in column #4.
- **Food.** SNAP and WIC food assistance reduces food costs from \$628 to \$391 per month.<sup>20</sup>
- **Child Care.** Child care assistance further reduces the family's child care costs by almost half, to the copayment of \$729 per month.

Altogether, these three work supports reduce the wage required to meet basic needs to \$2,977 per month, just over half of the full Self-Sufficiency Standard. With the help of these crucial work supports, this Multnomah 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 \$16.91 per hour.

### CHILD SUPPORT, 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 Oregon Health Plan with family income up to 300% of the FPG. Column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while keeping the children covered under OHP.

Assuming the adult obtains health insurance through her employer, the health care costs

**TABLE 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage***One Adult, One Preschooler, and One School-Age Child: Multnomah County, OR 2017*

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 Support & [Child Care]	Child Support, Child Care, SNAP/ WIC* & Transitional Medicaid	Child Support, [Child Care], [SNAP/ WIC*] & CHIP	Housing, Child Care, SNAP/ WIC*, & Medicaid
<b>MONTHLY EXPENSES</b>						
Housing	\$1,206	\$1,206	\$1,206	\$1,206	\$1,206	<b>\$606</b>
Child Care	\$1,807	\$1,807	\$1,807	<b>\$729</b>	\$1,807	<b>\$261</b>
Food	\$628	\$628	\$628	<b>\$391</b>	\$628	<b>\$447</b>
Transportation	\$100	\$100	\$100	\$100	\$100	\$100
Health Care	\$372	\$372	\$372	<b>\$0</b>	<b>\$129</b>	<b>\$0</b>
Miscellaneous	\$411	\$411	\$411	\$411	\$411	\$411
Taxes	\$1,298	\$1,188	\$1,188	\$514	\$1,083	\$254
<b>TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)</b>	<b>\$5,824</b>	<b>\$5,714</b>	<b>\$5,714</b>	<b>\$3,352</b>	<b>\$5,364</b>	<b>\$2,080</b>
<b>ADDITIONAL MONTHLY RESOURCES</b>						
OR Working Family Child and Dependent Care Tax Credit (-)	**	**	**	**	**	**
Earned Income Tax Credit (-)	**	**	**	**	**	**
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$120)	(\$100)	(\$26)
Child Tax Credit (-)	(\$167)	(\$167)	(\$167)	(\$2)	(\$167)	\$0
Child Support	\$0	<b>(\$253)</b>	<b>(\$253)</b>	<b>(\$253)</b>	<b>(\$253)</b>	\$0
<b>TOTAL ADDITIONAL MONTHLY RESOURCES</b>	<b>(\$267)</b>	<b>(\$520)</b>	<b>(\$520)</b>	<b>(\$375)</b>	<b>(\$520)</b>	<b>(\$26)</b>
<b>SELF SUFFICIENCY WAGE (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)</b>						
Hourly	\$31.57	\$29.51	\$29.51	\$16.91	\$27.52	\$11.67
Monthly	\$5,557	\$5,194	\$5,194	\$2,977	\$4,844	\$2,054
Annual	\$66,685	\$62,330	\$62,330	\$35,723	\$58,132	\$24,642
<b>ANNUAL REFUNDABLE TAX CREDITS**</b>						
Total Federal EITC	\$0	\$0	\$0	\$1,955	\$0	\$4,289
Total Federal CTC	\$0	\$0	\$0	\$1,974	\$0	\$2,000
Total State Working Families Credit	\$0	\$0	\$0	\$3,939	\$867	\$2,004

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$37 (FY 2016) in Oregon. 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.



for the family go up to \$129 to cover the adult. Although a minor increase in health care costs, this is just enough to make the family ineligible for food assistance, (SNAP and WIC), so food costs increase back to the full amount of \$629. Likewise, to cover these increased costs, the higher income needed means the family is no longer eligible for child care assistance and must pay the full cost of child care. This effect of losing benefits as income increases by a small amount is sometimes called the “cliff effect,” wherein a small income increase eliminates work support eligibility, putting the family over a financial “cliff” of reduced well-being.

**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 in half from \$1,206 to \$606 per month.<sup>20</sup> With the cost of housing greatly reduced, the addition of housing assistance reduces the income needed to meet other basic needs, thereby re-qualifying the family for child care assistance and substantially reducing child care expenses from \$1,807 to \$261 per month. The family is also eligible again for SNAP and WIC benefits, lowering food costs to \$447 per month. At this income level, the adult qualifies for health coverage under Oregon’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 Multnomah County can meet basic needs with an income of just \$2,054 per month.

*Note however that very few families receive **all** of these benefits, particularly housing.* 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 move towards economic self-sufficiency.

Unfortunately, these supports are not available or accessible to all who need them. Various reasons 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.<sup>21</sup>

**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 Oregon Working Family Household and Dependent Care Tax Credit are shown as received annually. In contrast, the nonrefundable Child Care Tax Credit (CCTC) since it can only be used to reduce taxes and does not contribute to a tax refund, 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.<sup>22</sup> 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.<sup>23</sup> 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.

.....

**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.**

.....

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

The amounts of tax credits vary significantly, depending upon income. When costs are shown without work supports in column #1, the family’s income is high enough that they do not qualify for 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 L** 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 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 Washington County, **Figure**

**L** shows the impact of work supports on wage adequacy as the parent’s earnings increase, starting at the federal poverty guideline. The dashed line provides the baseline, showing the adequacy of various wages without *any* work supports. Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. In addition to examining wage adequacy results at the minimum wage level, **Figure L** highlights the adequacy results at the median wage level of four other income benchmark levels.

**100% FEDERAL POVERTY GUIDELINE.** The federal poverty guideline is shown as it is often used as a benchmark of income for work support programs. If this parent earnings are equivalent to the federal poverty level, \$9.67 per hour full time (below all Oregon minimum wages), wage adequacy would only be at 36% without any supports to reduce the family’s monthly costs.<sup>24</sup>

However, if the parent receives help from Oregon’s child care subsidy program (the first solid line from the bottom in **Figure L**), the monthly cost of child care decreases from \$1,685 to \$166, and wage adequacy increases to 52%—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 \$196 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 69% (shown in the second solid line from the top in **Figure L**). While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income; together with the other work supports, housing assistance increases wage adequacy to 99%, and the parent is almost able to meet all of the family’s basic needs (top solid line in **Figure L**).

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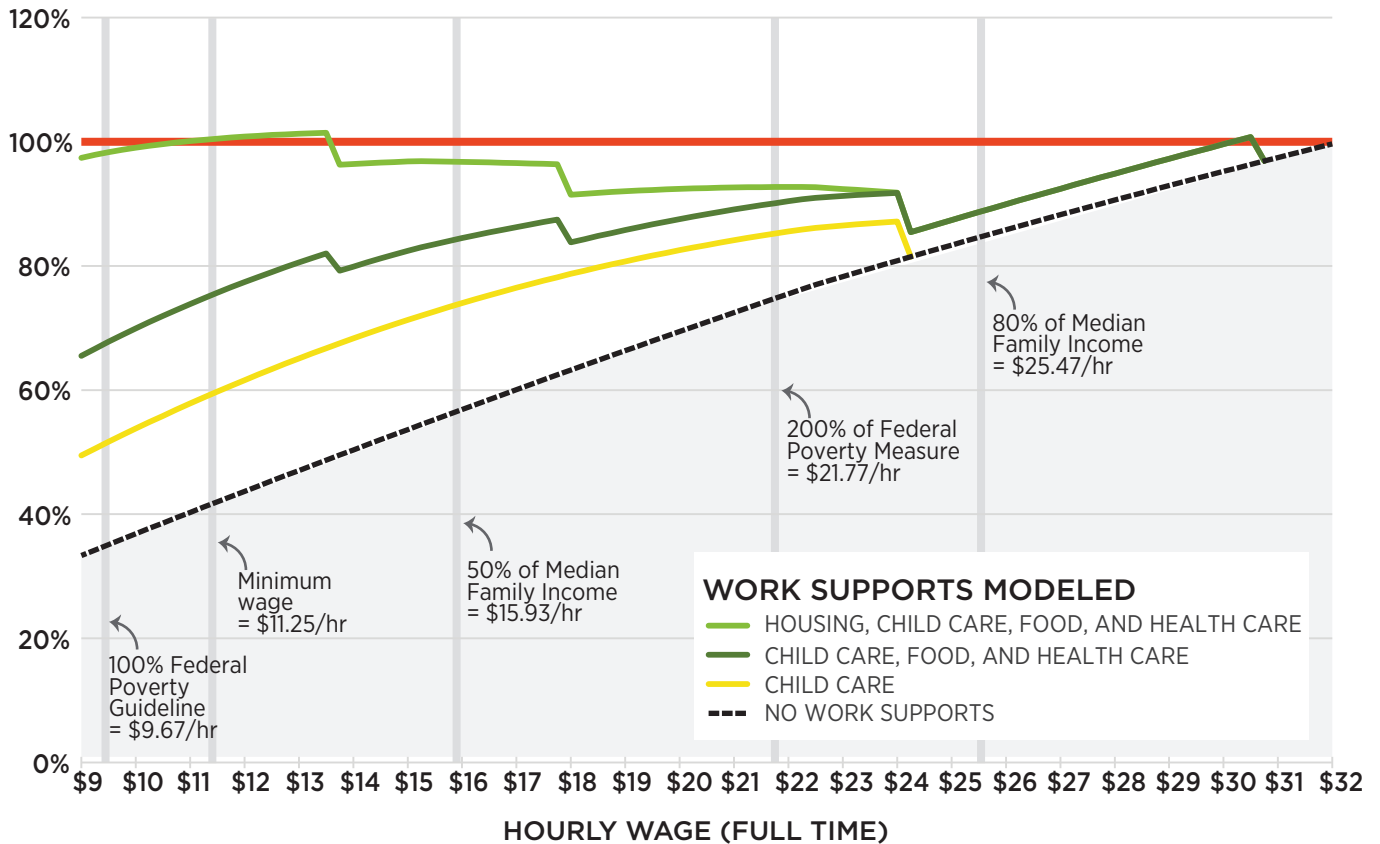
**WITH THE OREGON MINIMUM WAGE OF PER HOUR IN 2017, A WASHINGTON COUNTY PARENT WITH TWO CHILDREN WORKING FULL TIME EARNS ONLY 41% OF THE INCOME NEEDED TO MEET THE FAMILY’S BASIC NEEDS IF THEY ARE NOT RECEIVING ANY WORK SUPPORTS.**

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**FIGURE L. Impact of Work Supports on Wage Adequacy**

*One Adult, One Preschooler, & One School-Age Child: Washington County, OR 2017*

**PERCENTAGE OF WAGE ADEQUACY**



Source: U.S. Department of Labor, "May 2016 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed August 15, 2017). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

**MINIMUM WAGE.** If this parent is working full time at the minimum wage, which is \$11.25 per hour in the Portland metro area, they would earn enough to cover 41% of the family’s basic needs without any assistance. Receiving assistance with child care costs increases the wage adequacy to 59%. The further addition of food assistance and health coverage increases the wage adequacy to 75% and if the family also receives help from the limited housing assistance available, they can just cover all of the family’s basic needs.

**50% HUD MEDIAN FAMILY INCOME.** The U.S. Department of Housing and Urban Development (HUD) defines families with incomes below 50% of area median family income, as “very low income.” The Washington County very low income limit is \$33,000 annually. If this parent’s wage is equivalent to the very low income limit, or \$15.63 per hour), the wage will cover over half (56%) of the income needs of this family without

any assistance. Receiving assistance with child care costs increases the wage adequacy to 73%. The combination of assistance with child care, food, and health care increases wage adequacy to 84%. If available, the addition of housing assistance increases wage adequacy to 97%.

**200% FEDERAL POVERTY GUIDELINE.** A worker earning 200% of the poverty level, earns \$19.34 per hour if working full time. At this wage a single parent with a preschooler and school-age child in Washington County would be able to cover 67% of their family’s basic needs without any work supports. With child care assistance, their wages cover 81% of their family’s needs. At this income level, the family would not be eligible for food assistance but the children still receive health coverage under CHIP, increasing their wage adequacy to 86%. If they were also able to secure housing assistance when their income was lower, wage adequacy would reach 92%.

**80% HUD MEDIAN FAMILY INCOME.** HUD's low-income limit is calculated at 80% of the area median family income, or \$52,800 in Washington County. This is equivalent to a full-time wage of \$25.00 per hour, enough to cover 83% of the family's basic needs without any assistance. At this wage level, the family is only eligible for Oregon Health Plan for Kids. With the help of the Oregon health Plan, the parent is able to meet 87% of the family's basic needs—about the same level of wage adequacy when income was at 200% of the federal poverty guidelines and qualified for additional work supports.

### WAGE ADEQUACY INCREASES WITH EDUCATIONAL ATTAINMENT

**Figure M** examines the adequacy of median earnings by educational attainment augmented by various levels of work supports and using the same family type as previously but for Clackamas County. The Self-Sufficiency Standard in Clackamas County for a family with one adult,

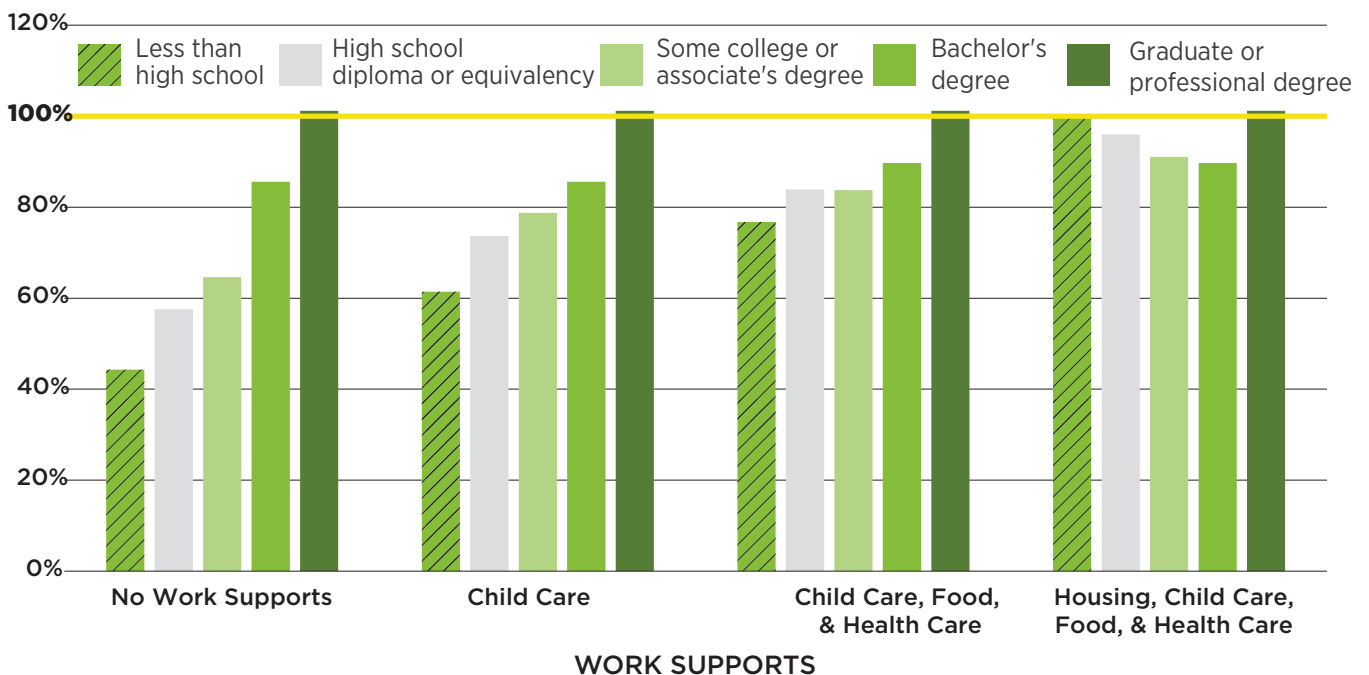
one preschooler, and one school-age child is \$67,868 annually.

- The median earnings of workers without a high school degree in Clackamas County is \$25,700 annually. Without any work supports, this earnings level is only 44% of what this family needs to make ends meet, less than half of what they need (shown as this first bar, with diagonal stripes). This shortfall decreases as their education increases, but until this parent earns the median earnings of workers with a graduate degree, they would have a shortfall each month and would not be able meet all of the basic needs of their family.
- Child care assistance provides a significant help in closing the gap between earnings and costs. Without a high school degree they would still have a large monthly shortfall but child care assistance increases their wage adequacy from 44% to 61%. If they have earnings at the level of workers with a high

**FIGURE M. Impact of Work Supports on Wage Adequacy Median Wages by Educational Attainment**

*One Adult, One Preschooler, & One School-Age Child: Clackamas County, OR 2017*

#### WAGE ADEQUACY



Source: U.S. Department of Labor, "May 2016 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed August 15, 2017). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

school diploma, child care assistance increases their wage adequacy to 74%.

- If this parent receives assistance with food and health costs, in addition to child care, wage adequacy would increase to 77% without a high school diploma. At the median earning levels of workers with a bachelor's degree, they would qualify for health care assistance and reach a wage adequacy of 90%.
- When this parent receives the full work support package of housing, child care, food, and health they are just able to cover all expenses at the median earnings level of those without a high school degree. As earnings increase with each level of educational attainment the amount of work support benefits decreases (because they reach income eligibility limits with their earnings) and they do not reach 100% wage adequacy again until their earnings reach the median wage of workers with a graduate degree.

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

# 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 Oregon’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 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.<sup>25</sup> As shown in **Figure N**, the median earnings of male and female workers in Oregon increase as education levels increase.<sup>26</sup> However, the gender wage gap at every level continues to present additional challenges for women workers. In Oregon, 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 Oregon earn about what the average man does with just some college or an associate degree.

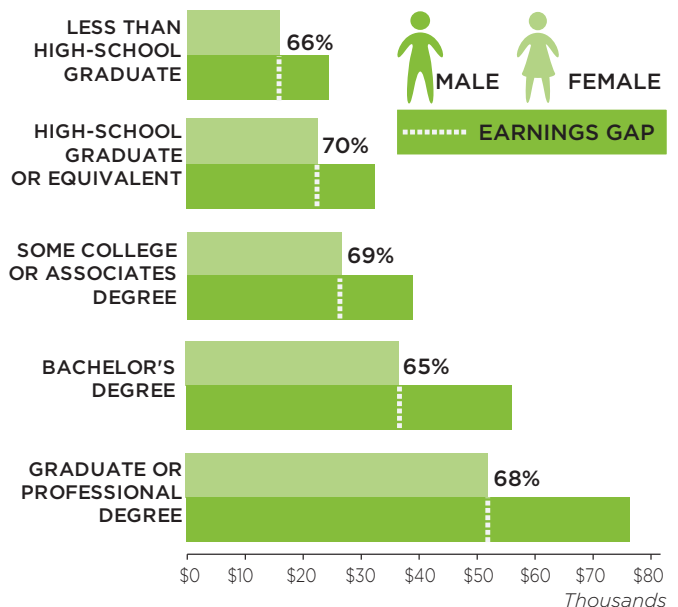
**BASIC ADULT EDUCATION.** For many workers with inadequate education, Limited English Proficiency, or insufficient job skills or experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high quality programs 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, health, 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.<sup>27</sup> 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.<sup>28</sup>

**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 N. Impact of Education on Median Earnings by Gender, OR 2017**



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 27, 2017). 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 C1S10200000000001 (accessed June 27, 2017).

### 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' needs. These include 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 38), 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 many, and small businesses help support and grow the economic base of local communities.<sup>29</sup>

However, failure rates are extremely high, with half of new businesses no longer in operation after five years.<sup>30</sup> 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.<sup>31</sup>

## 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, improving morale, and reducing training and recruitment costs.<sup>32</sup>

**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.<sup>33</sup> In 2017, Washington DC has the highest minimum wage at \$11.50 per hour,

## OREGON'S MINIMUM WAGE PLAN

### OREGON MINIMUM WAGE RATES FOR 2017

- Portland Metro: \$11.25
- Standard: \$10.25
- Non-urban Counties: \$10.00

All three zones' rates will increase by 50 cents per hour in 2018 and 2019, by 75 cents per hour in 2020, 2021, and 2022, and will thereafter be adjusted annually based on the Consumer Price Index.

Source: Oregon Bureau of Labor and Industries, “Oregon Minimum Wage Rate Summary.” <https://www.oregon.gov/boli/WHD/OMW/Pages/Minimum-Wage-Rate-Summary.aspx>

followed by Massachusetts and Washington State at \$11 per hour.<sup>34</sup> Twenty-one states have enacted legislation that will lead to higher wages in the future.

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 will reach \$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.<sup>36</sup> It should be noted that some states, however have adopted "pre-emption" laws that limit local jurisdictions' ability to enact minimum wage or benefit laws (such as paid sick leave).<sup>37</sup>

**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.<sup>38</sup> This union "premium," controlling for other factors is worth about 14% in increased wages.<sup>39</sup> However, the percentage of workers represented by unions over the past half century has decreased, so that currently only about 6% of private sector, and 34% of public sector workers are union members.<sup>40</sup>

**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 jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupant.<sup>41</sup> Women and people of color all too often face artificial barriers to fair hiring, fair wages, and equal benefits and promotion opportunities—barriers not addressed by tax credits or training and education strategies. It is important to recognize that not all barriers to self-sufficiency lie in the individuals or families seeking self-sufficiency, but that some are gender- or race-based structural constraints and discrimination.



# HOW IS THE SELF-SUFFICIENCY STANDARD USED?

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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](http://www.selfsufficiencystandard.org/standard-practice).

## POLICY ANALYSIS

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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.
- The Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility.
- In 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

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The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs to 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 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.
- In Washington State, the online Self-Sufficiency Calculator is used by workforce councils across the state as a counseling tool; accessible at [www.thecalculator.org](http://www.thecalculator.org).

## EVALUATION TOOL

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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 evaluated 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 grant-making 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 San Diego Self-Sufficiency Standard.

## BENCHMARK FOR WAGE-SETTING

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The Self-Sufficiency Standard has been used as a guideline for wage setting. By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards. The Standard has been used in California, Connecticut, Hawaii, Illinois, New York, New Jersey, Nebraska, Oregon, South Dakota,

Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

- 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, \$10.25 and \$11.25/hour as of 7/1/17, depending on the cost of living in three areas in Oregon).
- In New York City, the Real Living Wage NYC campaign used the Standard to make a case for their target of a \$20 per hour “living wage.”

## TARGETED ALLOCATION OF RESOURCES

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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

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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. For example, Worksystems commissioned a study titled “Where the ends don’t meet in 2014” that measured poverty and self-sufficiency across Oregon. Using data in this report, Worksystems is researching where concentrations of families not meeting the Standard exist in the Portland MSA and what characteristics they have in common to better understand where workforce development efforts should be focused. Other reports are available on the Standard’s website, [www.selfsufficiencystandard.org](http://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

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

- 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](http://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).

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# **PART 4**

# **BEYOND SELF-SUFFICIENCY**

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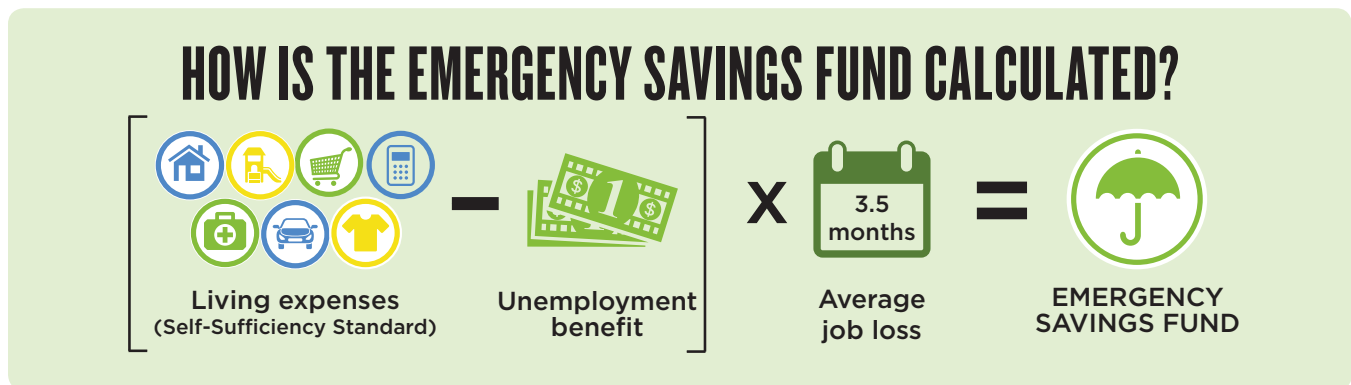
# SAVING FOR EMERGENCIES

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). This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across Oregon 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 (3.5 months in Oregon), and the median tenure in current employment in Oregon (5 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 Washington County for four different family types.

- In Washington County a single adult needs to earn a minimum of \$2,421 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 \$27 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 Umatilla county needs to earn \$1,597 per month to be self-sufficiency and therefore needs to earn an additional \$22 per month to meet the emergency savings goal.
- One adult caring for a preschool-age child needs to earn \$4,574 per month in Washington County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$88 per month in Washington County. The overall emergency savings goal over five years is \$5,272 in Washington County.
- A single adult caring for a preschooler and a school-age child needs to earn \$5,660 per month to be able to meet basic needs in Washington County. The total living expenses needed to cover the potential unemployment period is \$16,319 for this family type which is \$3,340 more than the family with one adult and one preschooler. However, the total savings amount is \$11,806 and \$6,534 more than the family with one adult and one preschooler as both families receive the same maximum weekly unemployment benefit amount.
- 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 three and a half 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 Washington County this household needs an additional \$45 per month in total earnings.

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.

**TABLE 6. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types**  
Washington County, OR 2017

	WASHINGTON COUNTY			
	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Preschooler 1 School-age	2 Adults 1 Preschooler 1 School-age
<b>MONTHLY EXPENSES</b>				
Housing	\$1,076	\$1,268	\$1,268	\$1,268
Child Care	\$0	\$1,050	\$1,685	\$1,685
Food	\$257	\$390	\$588	\$807
Transportation	\$260	\$266	\$266	\$512
Health Care	\$129	\$350	\$372	\$433
Miscellaneous	\$172	\$332	\$418	\$470
Taxes & Tax Credits	\$528	\$918	\$1,063	\$1,134
<b>SELF-SUFFICIENCY WAGE</b>				
Monthly	\$2,421	\$4,574	\$5,660	\$6,309
<b>EMERGENCY SAVINGS FUND</b>				
Living expenses (3.5 months)*	\$6,721	\$12,979	\$16,319	\$9,185
Tax on additional earnings	\$492	\$1,609	\$4,804	\$829
Subtotal	\$7,212	\$14,588	\$21,123	\$10,014
Unemployment Insurance Benefit	-\$5,602	-\$9,317	-\$9,317	-\$7,299
Total Savings	\$1,611	\$5,272	\$11,806	\$2,715
Additional Monthly Earnings (Assumes interest accrued)	\$27	\$88	\$196	\$45 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

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While the unemployment rate in Oregon has returned to levels prior to the Great Recession, Oregon families continue to struggle with costs that are rising faster than wages. *The Self-Sufficiency Standard for Oregon 2017* defines the income needed to realistically support a family without public or private assistance in Oregon. For most workers, the Standard shows that earnings above the official federal poverty guidelines 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 Oregon 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, Oregon 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 Oregon, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York, New York City, North Carolina, Oklahoma, Ohio, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Wyoming, Washington State, 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](mailto:pearce@uw.edu) or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264, or visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

For more information on *The Self-Sufficiency Standard for Oregon 2017*, this publication, the Standard wage tables for Oregon counties, or to find out more about the Worksystems visit [www.worksystems.org](http://www.worksystems.org).

# ENDNOTES

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# **APPENDIX A: METHODOLOGY, ASSUMPTIONS, & SOURCES**

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# METHODOLOGY FOR THE OREGON SELF-SUFFICIENCY STANDARD

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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 2017 edition of the Oregon 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.<sup>1</sup>

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.<sup>2</sup> 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 Oregon 2017* and the assumptions included in the calculations are described below.

## HOUSING

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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 2017 Oregon Self-Sufficiency Standard are calculated using the FY 2017 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.<sup>3</sup> All of Oregon'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 Oregon there are two MSAs with more than one county sharing the same FMR: Portland-Vancouver-Hillsboro, OR-WA MSA (Clackamas, Columbia, Multnomah, Washington, & Yamhill Counties), and Salem MSA (Marion & Polk Counties). Because HUD only calculates one set of FMRs for each of these 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.

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### CHILD CARE

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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.<sup>4</sup> 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. Many states have continued to conduct or commission the surveys on a regular basis.

Child care costs for the 2017 Oregon Standard have been calculated using data from the Oregon Department of Human Services 2016 Child Care Market Rate Study, prepared by Oregon State University Family Policy Program, Oregon Child Care Research Partnership. The report provides the 75th percentile of child care rates clustered into four groups of counties according to similar reported child care costs. For counties with missing data, the cluster average was substituted. Counties with one or more substitute value include: Baker, Curry, Gilliam, Grant, Harney, Hood River, Jefferson, Lake, Lincoln, Morrow, Sherman, Union, Tillamook, Wallowa, Wasco, Wheeler, and Umatilla. Child care costs are updated for inflation from March 2016.

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

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

## DATA SOURCES

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## FOOD

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Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost

Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary diet.<sup>6</sup>

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.<sup>7</sup>

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-parent household is assumed to include one adult male and one adult female. Additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.

Geographic differences in food costs within Oregon 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.<sup>8</sup>

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

**FOOD COSTS.** U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2017,” <http://www.cnpp.usda.gov/sites/default/files/CostofFoodJun2017.pdf> (accessed August 2, 2017).

**COUNTY INDEX.** Craig Gundersen, Adam Dewey, Amy Crumbaugh, Michael Kato, & Emily Engelhard, “Map the Meal Gap 2017: A Report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2015,” Feeding America, 2017, received from [research@feedingamerica.org](mailto:research@feedingamerica.org) (May 22, 2017).

## 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.<sup>9</sup> The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

For Oregon, 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. Multnomah County is the only county that has a rate above 7% and thus is assumed to use public transportation. The cost of a monthly bus pass will be assumed for the first two adults in a household. The cost of transportation in Multnomah County is \$100 per month per adult, for the cost of an unlimited

rides monthly pass from Tri-Met that is valid on buses, MAX, Portland Streetcar, and Portland Aerial Tram. 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 Oregon statewide average round trip commute to work distance is 17.44 miles. Columbia, Marion, Multnomah, Polk, Washington, and Yamhill counties, in the Portland- Salem CMSA have an average commute distance of 21.8 miles.

In Oregon, 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 2017 Oregon Standard is calculated using rate filings by top insurers via the Oregon Office of the Insurance Commissioner.

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 2015 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.

## DATA SOURCES

**PUBLIC TRANSPORTATION USE.** U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2011-2015 American Community Survey 5-Year Estimates, Detailed Tables, <http://www.factfinder.census.gov> (accessed May 2 2017).

**PUBLIC TRANSPORTATION COSTS.** Tri-met, “Adult All Zones One Month Pass,” Fares, <http://www.trimet.org/fares/index.htm> (accessed May 2, 2017).

**AUTO INSURANCE PREMIUM.** National Association of Insurance Commissioners, “Average Expenditures for Auto Insurance by State, 2010-2014,” Insurance Information Institute, <http://www.iii.org/fact-statistic/auto-insurance> (accessed June 8, 2017).

**COUNTY INDEX.** Oregon Division of Financial Regulation, SERFF Filings. <https://filingaccess.serff.com/sfa/home/OR> (accessed February 28, 2017). Type of insurance: Property and Casualty, 19.0 Personal Auto; Filing type: Rate/Rule (accessed May 3, 2017).

**FIXED AUTO COSTS.** Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle Expenses,” Consumer Expenditure Survey 2015, CE Databases, <http://data.bls.gov/pdq/querytool.jsp?survey=cx> (accessed June 19, 2017).

**INFLATION.** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index–All Urban Consumers, U.S. City Average,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed June 19, 2017).

**PER-MILE COSTS.** American Automobile Association, “Your Driving Costs,” Behind the Numbers 2016 Edition, AAA Association Communication, <http://publicaffairsresources.aaa.biz/resources/yourdrivingcosts/index.html> (accessed June 19, 2017).

## 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 Oregon, 60% 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).<sup>10</sup> The full-time worker’s employer pays an average of 83% of the insurance premium for the employee and 76% for the family in Oregon. Nationally, the employer pays 78% of the insurance premium for the employee and 72% of the insurance premium for the family.<sup>11</sup>

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 at private-sector establishments. In Oregon the average premium paid by the employee was \$86 for a single adult and \$350 for a family in 2015. The premium costs are 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 Oregon, there are 7 rating areas based on county groupings.<sup>12</sup> To vary the state premium by the Oregon 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. However, as a result of the Patient Protection and Affordable Care Act of 2010, large employers are required to provide health insurance or pay a fine. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace, or pay a fine.<sup>13</sup> Individuals who cannot afford health insurance may be eligible for a premium tax credit or lower copayments, deductibles, and out of pocket cost maximums.<sup>14</sup> Additional assistance programs also exist such as the Oregon Health Plan for Kids, which provide health insurance to children in families with income below 221% of the federal poverty guidelines.<sup>15</sup>

## DATA SOURCES

**INFLATION.** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. City Average,” Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed June 19, 2017).

**OUT-OF-POCKET COSTS.** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Household Component Analytical Tool, “Total Amount Paid by Self/Family, all Types of Service, 2013” MEPSnetHC, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/MEPSnetHC.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/MEPSnetHC.jsp) (accessed June 19, 2017).

**PREMIUMS.** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2016,” Medical Expenditure Panel Survey-Insurance Component, [http://meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables.jsp](http://meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp) (accessed June 8, 2017).

**COUNTY INDEX.** Healthcare.gov, RESOURCES: For Researchers, 2017 plan data: Health plan data, download (ZIP file) “Individual Market Medical,” <https://data.healthcare.gov/download/k2hw-8vc><https://data.healthcare.gov/download/t99m-dgwg/application%2Fzip> (accessed May 8, 2017).

## MISCELLANEOUS

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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.<sup>16</sup>

## TAXES

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

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

Oregon’s state income tax rate varies from 5% to 9.9%, depending on income.



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.

## DATA SOURCES

**FEDERAL INCOME TAX.** Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed January 31, 2017). Internal Revenue Service, “Revenue Procedure 2016-55,” <https://www.irs.gov/pub/irs-drop/rp-16-55.pdf> (accessed April 5, 2017).

**STATE INCOME TAX.** Oregon Department of Revenue, “2016 Oregon publication OR-17 Individual Income Tax Guide,” [https://www.oregon.gov/DOR/forms/FormsPubs/publication-or-17\\_101-431\\_2016.pdf](https://www.oregon.gov/DOR/forms/FormsPubs/publication-or-17_101-431_2016.pdf) (accessed May 2, 2017).

**STATE SALES TAX.** Oregon Department of Revenue, “Local Sales and Use Tax, Excel File Format.” [http://dor.wa.gov/content/findtaxesandrates/SalesAndUseTaxRates/LocalSales\\_Use.aspx](http://dor.wa.gov/content/findtaxesandrates/SalesAndUseTaxRates/LocalSales_Use.aspx) (accessed April 5, 2017).

## TAX CREDITS

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

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

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a

family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2016, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2016, 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.

Oregon has a state Earned Income Tax Credit (EITC) that will be calculated in the Standard when applicable. The state EITC is 8% of the federal EITC; eligibility for the state credit is determined based on eligibility for the federal EITC.

Oregon Working Family Household and Dependent Care Credit (WFHDC). The WFHDC is a new refundable tax credit that combines the previous Working Family Child Care Credit and the Child and Dependent Care Credit into one tax credit. Depending on income level, families may be eligible for a credit based on a percentage of child care expenses.

## DATA SOURCES

**FEDERAL CHILD CARE TAX CREDIT.** Internal Revenue Service, “Publication 503. Child and Dependent Care Expenses,” <http://www.irs.gov/pub/irs-pdf/p503.pdf> (accessed April 5, 2017).

**FEDERAL CHILD TAX CREDIT.** Internal Revenue Service, “Publication 972. Child Tax Credit,” <http://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed April 5, 2017).

**FEDERAL EARNED INCOME TAX CREDIT.** Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed April 5, 2017).

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**OREGON TAX CREDITS.** Oregon Department of Revenue, Programs, Individuals, Oregon credits, “Oregon personal income tax credits,” <https://www.oregon.gov/DOR/programs/individuals/Pages/credits.aspx> (accessed June 2, 2017). Oregon Department of Revenue, “2016 Oregon publication OR-17 Individual Income Tax Guide,” [https://www.oregon.gov/DOR/forms/FormsPubs/publication-or-17\\_101-431\\_2016.pdf](https://www.oregon.gov/DOR/forms/FormsPubs/publication-or-17_101-431_2016.pdf) (accessed June 2, 2017).

## EMERGENCY SAVINGS FUND

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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 Oregon 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.<sup>17</sup> 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.<sup>18</sup> In some cases, children, or the whole family, may be covered under state Medicaid or the Children’s Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.<sup>19</sup>

## DATA SOURCES

**JOB TENURE.** U.S. Census Bureau, Current Population Survey, “Oregon: Median years of tenure with current employer, all workers” <http://dataferrett.census.gov/> (accessed May 8, 2017).

**UNEMPLOYMENT DURATION.** U.S. Department of Labor, Employment and Training Administration, “Unemployment Insurance Data Summary,” <http://www.workforcesecurity.doleta.gov/unemploy/content/data.asp> (accessed May 31, 2017).

**UNEMPLOYMENT INSURANCE.** Oregon Employment Security Department, “Handbook for Unemployed Workers,” <https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/Unemployment/ESD-Handbook-for-Unemployed-Workers.pdf> (accessed May 3, 2017).

**SAVINGS RATE.** Federal Deposit Insurance Corporation. “Weekly National Rates,” <http://www.fdic.gov/regulations/resources/rates/previous.html> (accessed June 19, 2017).

## ENDNOTES FOR APPENDIX A

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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).

2. Diana Pearce and Rachel Cassidy, “Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California,” Seattle: University of Washington (2003), <http://www.insightcced.org/past-archives/publication-registration/registration-page-summary-of-highlights-overlooked-undercounted-a-perspective-on-the-struggle-to-make-ends-meet-in-california/> (accessed July 28, 2016).

3. U.S. Housing and Urban Development, “Fair Market Rents for the Section 8 Housing Assistance Payments Program,” Data Sets, Fair Market Rents: Overview (2007), [http://www.huduser.org/portal/datasets/fmr/fmrover\\_071707R2.doc](http://www.huduser.org/portal/datasets/fmr/fmrover_071707R2.doc) (accessed June 7, 2014).

4. U.S. Government Printing Office, “Section 9. Child Care,” 108th Congress 2004 House Ways and Means Committee Green Book, <http://www.gpo.gov/fdsys/pkg/GPO-CPRT-108WPRT108-6/pdf/GPO-CPRT-108WPRT108-6-2-9.pdf> (accessed June 7, 2014).

5. U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 8. “Who’s Minding the Kids? Child Care Arrangements: Spring 2011,” <http://www.census.gov/hhes/childcare/data/sipp/index.html> (accessed August 25, 2015).

6. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Thrifty Food Plan, 2006,” [http://www.cnpp.usda.gov/sites/default/files/usda\\_food\\_plans\\_cost\\_of\\_food/TFP2006Report.pdf](http://www.cnpp.usda.gov/sites/default/files/usda_food_plans_cost_of_food/TFP2006Report.pdf) (accessed July 28, 2016).

7. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2014,” Economic

News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed July 28, 2016).

8. Craig Gunderson, Emily Engelhard, Amy Satoh, and Elaine Waxman. “Map the Meal Gap: highlights of Findings for Overall and Child Food Insecurity,” <http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/2012/2012-mapthemealgap-exec-summary.pdf> (accessed May 28, 2014), p. 8.

9. Chris Porter and Elizabeth Deakin, Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas (Berkeley: Institute of Urban and Regional Development, University of California, 1995).

10. The Henry J. Kaiser Foundation State Health Facts Online, “Oregon: Employer-Sponsored Coverage Rates for the Nonelderly by Family Work Status (2015),” <http://kff.org/other/state-indicator/rate-by-employment-status-2/?state=WA> (accessed July 27, 2017).

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](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).

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14. Center on Budget and Policy Priorities, Health Reform: Beyond the Basics, “Premium Tax Credits: Answers to Frequently Asked Questions,” <http://www.cbpp.org/sites/default/files/atoms/files/QA-on-Premium-Credits.pdf> (accessed July 28, 2016).

15. Oregon Health Care.gov, “Financial Assistance,” <http://healthcare.oregon.gov/pages/financial-assistance.aspx> (accessed May 8, 2017.)
16. Constance F. Citro and Robert T. Michael, eds., *Measuring Poverty: A New Approach* (Washington, DC: National Academy Press, 1995), <http://www.census.gov/hhes/povmeas/methodology/nas/report.html> (accessed June 7, 2014).
17. This amount excludes taxes and tax credits (which are in the Standard), as the family would be living on savings, on which taxes and tax credits have already been paid when earned, as described above.
18. Patient Protection and Affordable Care Act (ACA). Affordable Insurance Exchanges are required as of 2014, and health insurance tax credits are available to offset monthly premium costs for those enrolled in the Exchanges with income up to 400% FPL. Centers for Medicare & Medicaid Services, Fact Sheets, “Affordable Insurance Exchanges: Seamless Access to Affordable Coverage,” <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-Sheets/2011-Fact-Sheets-Items/2011-08-125.html> (accessed July 23, 2014).
19. Oregon Health Care.gov, “Financial Assistance,” <http://healthcare.oregon.gov/pages/financial-assistance.aspx> (accessed May 8, 2017.)

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# **APPENDIX B: THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN OREGON**

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This report and an Excel file of all 700+ family types can be downloaded at [www.worksystems.org](http://www.worksystems.org)

**TABLE 1. The Self-Sufficiency Standard for Baker County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$585	\$1,277	\$1,017	\$432	\$692	\$1,277	\$1,017
Food	\$259	\$392	\$515	\$592	\$685	\$628	\$739	\$812
Transportation	\$227	\$233	\$233	\$233	\$233	\$448	\$448	\$448
Health Care	\$167	\$509	\$524	\$531	\$558	\$573	\$585	\$591
Miscellaneous	\$116	\$240	\$323	\$305	\$259	\$302	\$373	\$355
Taxes	\$268	\$428	\$515	\$486	\$368	\$567	\$623	\$594
Oregon Working Families (-)	\$0	(\$263)	(\$600)	(\$458)	(\$216)	(\$325)	(\$600)	(\$458)
Earned Income Tax Credit (-)	\$0	(\$135)	(\$168)	(\$190)	(\$290)	(\$71)	(\$105)	(\$130)
Child Care Tax Credit (-)	\$0	(\$68)	(\$120)	(\$113)	(\$68)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.80	\$14.31	\$17.12	\$16.58	\$14.06	\$9.54 per adult	\$10.66 per adult	\$10.35 per adult
Monthly	\$1,549	\$2,518	\$3,014	\$2,917	\$2,475	\$3,357	\$3,754	\$3,644
Annual	\$18,585	\$30,217	\$36,165	\$35,008	\$29,696	\$40,283	\$45,046	\$43,726
Emergency Savings Fund (Monthly)	\$22	\$85	\$135	\$124	\$105	\$48	\$70	\$65

**TABLE 2. The Self-Sufficiency Standard for Benton County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$750	\$930	\$930	\$930	\$930	\$930	\$930	\$930
Child Care	\$0	\$921	\$2,055	\$1,453	\$532	\$1,134	\$2,055	\$1,453
Food	\$268	\$406	\$533	\$613	\$710	\$650	\$765	\$841
Transportation	\$226	\$232	\$232	\$232	\$232	\$447	\$447	\$447
Health Care	\$129	\$350	\$365	\$372	\$399	\$414	\$426	\$433
Miscellaneous	\$137	\$284	\$412	\$360	\$280	\$358	\$462	\$410
Taxes	\$361	\$795	\$1,299	\$1,015	\$468	\$964	\$1,328	\$903
Oregon Working Families (-)	\$0	(\$55)	\$0	(\$87)	(\$223)	(\$60)	(\$80)	(\$479)
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$205)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$106)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.63	\$21.20	\$31.59	\$26.26	\$16.20	\$13.36 per adult	\$17.24 per adult	\$13.27 per adult
Monthly	\$1,870	\$3,731	\$5,560	\$4,622	\$2,851	\$4,703	\$6,067	\$4,671
Annual	\$22,445	\$44,766	\$66,721	\$55,459	\$34,211	\$56,439	\$72,810	\$56,054
Emergency Savings Fund (Monthly)	\$25	\$59	\$183	\$114	\$104	\$37	\$48	\$62

**TABLE 3. The Self-Sufficiency Standard for Clackamas County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$1,089	\$1,284	\$1,284	\$1,284	\$1,284	\$1,284	\$1,284	\$1,284
Child Care	\$0	\$986	\$2,064	\$1,638	\$653	\$1,078	\$2,064	\$1,638
Food	\$269	\$408	\$535	\$615	\$712	\$652	\$768	\$844
Transportation	\$260	\$267	\$267	\$267	\$267	\$513	\$513	\$513
Health Care	\$129	\$350	\$365	\$372	\$399	\$414	\$426	\$433
Miscellaneous	\$175	\$329	\$452	\$418	\$332	\$394	\$506	\$471
Taxes	\$540	\$1,037	\$1,515	\$1,328	\$874	\$1,164	\$1,567	\$1,403
Oregon Working Families (-)	\$0	\$0	\$0	\$0	(\$98)	\$0	\$0	\$0
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$13.98	\$25.72	\$35.31	\$32.13	\$23.61	\$15.25 per adult	\$19.49 per adult	\$17.95 per adult
Monthly	\$2,461	\$4,527	\$6,215	\$5,656	\$4,156	\$5,368	\$6,861	\$6,320
Annual	\$29,536	\$54,324	\$74,584	\$67,868	\$49,873	\$64,410	\$82,329	\$75,838
Emergency Savings Fund (Monthly)	\$27	\$85	\$237	\$196	\$87	\$36	\$47	\$45

**TABLE 4. The Self-Sufficiency Standard for Clatsop County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$643	\$827	\$827	\$827	\$827	\$827	\$827	\$827
Child Care	\$0	\$571	\$1,343	\$1,027	\$456	\$772	\$1,343	\$1,027
Food	\$252	\$382	\$501	\$576	\$667	\$611	\$720	\$791
Transportation	\$234	\$240	\$240	\$240	\$240	\$463	\$463	\$463
Health Care	\$145	\$416	\$432	\$439	\$466	\$480	\$492	\$499
Miscellaneous	\$127	\$244	\$334	\$311	\$266	\$315	\$384	\$361
Taxes	\$314	\$454	\$584	\$519	\$408	\$640	\$673	\$607
Oregon Working Families (-)	\$0	(\$257)	(\$631)	(\$462)	(\$205)	(\$309)	(\$631)	(\$462)
Earned Income Tax Credit (-)	\$0	(\$119)	(\$119)	(\$165)	(\$258)	(\$21)	(\$63)	(\$109)
Child Care Tax Credit (-)	\$0	(\$65)	(\$115)	(\$120)	(\$83)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.74	\$14.83	\$18.35	\$17.19	\$14.87	\$10.36 per adult	\$11.20 per adult	\$10.61 per adult
Monthly	\$1,714	\$2,610	\$3,229	\$3,025	\$2,618	\$3,645	\$3,941	\$3,736
Annual	\$20,569	\$31,315	\$38,750	\$36,299	\$31,413	\$43,740	\$47,288	\$44,837
Emergency Savings Fund (Monthly)	\$24	\$83	\$134	\$123	\$103	\$46	\$71	\$65

**TABLE 5. The Self-Sufficiency Standard for Columbia County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$914	\$1,076	\$1,076	\$1,076	\$1,076	\$1,076	\$1,076	\$1,076
Child Care	\$0	\$733	\$1,522	\$1,209	\$476	\$789	\$1,522	\$1,209
Food	\$278	\$422	\$553	\$636	\$737	\$675	\$794	\$873
Transportation	\$253	\$259	\$259	\$259	\$259	\$498	\$498	\$498
Health Care	\$129	\$350	\$365	\$372	\$399	\$414	\$426	\$433
Miscellaneous	\$157	\$284	\$378	\$355	\$295	\$345	\$432	\$409
Taxes	\$457	\$800	\$1,111	\$998	\$583	\$866	\$1,175	\$959
Oregon Working Families (-)	\$0	(\$44)	(\$61)	(\$73)	(\$200)	(\$47)	(\$91)	(\$338)
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$118)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$109)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$12.43	\$21.29	\$28.05	\$25.95	\$18.36	\$12.73 per adult	\$15.81 per adult	\$13.78 per adult
Monthly	\$2,188	\$3,747	\$4,937	\$4,567	\$3,231	\$4,482	\$5,565	\$4,851
Annual	\$26,251	\$44,963	\$59,245	\$54,804	\$38,768	\$53,789	\$66,781	\$58,213
Emergency Savings Fund (Monthly)	\$26	\$58	\$130	\$109	\$97	\$37	\$48	\$57

**TABLE 6. The Self-Sufficiency Standard for Coos County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$624	\$753	\$753	\$753	\$753	\$753	\$753	\$753
Child Care	\$0	\$525	\$1,123	\$922	\$396	\$598	\$1,123	\$922
Food	\$267	\$405	\$532	\$611	\$708	\$648	\$763	\$839
Transportation	\$225	\$232	\$232	\$232	\$232	\$446	\$446	\$446
Health Care	\$147	\$424	\$439	\$446	\$473	\$488	\$500	\$507
Miscellaneous	\$126	\$234	\$308	\$296	\$256	\$293	\$358	\$347
Taxes	\$309	\$409	\$476	\$464	\$362	\$541	\$574	\$565
Oregon Working Families (-)	\$0	(\$236)	(\$528)	(\$415)	(\$198)	(\$281)	(\$528)	(\$415)
Earned Income Tax Credit (-)	\$0	(\$147)	(\$203)	(\$210)	(\$295)	(\$88)	(\$147)	(\$155)
Child Care Tax Credit (-)	\$0	(\$68)	(\$107)	(\$104)	(\$66)	(\$55)	(\$105)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.65	\$13.90	\$16.24	\$16.08	\$13.94	\$9.26 per adult	\$10.14 per adult	\$10.05 per adult
Monthly	\$1,698	\$2,447	\$2,859	\$2,829	\$2,453	\$3,260	\$3,571	\$3,536
Annual	\$20,372	\$29,364	\$34,305	\$33,951	\$29,442	\$39,122	\$42,852	\$42,431
Emergency Savings Fund (Monthly)	\$24	\$83	\$130	\$120	\$104	\$47	\$69	\$64



**TABLE 7. The Self-Sufficiency Standard for Crook County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$524	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$493	\$1,102	\$868	\$375	\$609	\$1,102	\$868
Food	\$270	\$410	\$538	\$619	\$717	\$656	\$773	\$849
Transportation	\$227	\$233	\$233	\$233	\$233	\$448	\$448	\$448
Health Care	\$167	\$509	\$524	\$531	\$558	\$573	\$585	\$591
Miscellaneous	\$119	\$233	\$308	\$293	\$256	\$297	\$359	\$344
Taxes	\$277	\$409	\$478	\$457	\$368	\$557	\$577	\$562
Oregon Working Families (-)	\$0	(\$222)	(\$518)	(\$391)	(\$188)	(\$286)	(\$518)	(\$391)
Earned Income Tax Credit (-)	\$0	(\$147)	(\$200)	(\$214)	(\$290)	(\$77)	(\$140)	(\$157)
Child Care Tax Credit (-)	\$0	(\$68)	(\$108)	(\$102)	(\$68)	(\$55)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.00	\$13.90	\$16.32	\$15.96	\$14.07	\$9.43 per adult	\$10.23 per adult	\$10.01 per adult
Monthly	\$1,584	\$2,447	\$2,872	\$2,809	\$2,475	\$3,320	\$3,600	\$3,524
Annual	\$19,008	\$29,365	\$34,462	\$33,708	\$29,705	\$39,837	\$43,196	\$42,292
Emergency Savings Fund (Monthly)	\$22	\$82	\$129	\$119	\$103	\$47	\$68	\$63

**TABLE 8. The Self-Sufficiency Standard for Curry County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$644	\$856	\$856	\$856	\$856	\$856	\$856	\$856
Child Care	\$0	\$597	\$1,285	\$1,061	\$464	\$687	\$1,285	\$1,061
Food	\$274	\$415	\$545	\$626	\$726	\$665	\$782	\$860
Transportation	\$227	\$233	\$233	\$233	\$233	\$448	\$448	\$448
Health Care	\$147	\$424	\$439	\$446	\$473	\$488	\$500	\$507
Miscellaneous	\$129	\$253	\$336	\$322	\$275	\$314	\$387	\$373
Taxes	\$322	\$536	\$617	\$600	\$462	\$603	\$703	\$728
Oregon Working Families (-)	\$0	(\$227)	(\$604)	(\$478)	(\$195)	(\$275)	(\$604)	(\$478)
Earned Income Tax Credit (-)	\$0	(\$75)	(\$94)	(\$106)	(\$213)	(\$24)	(\$37)	(\$37)
Child Care Tax Credit (-)	\$0	(\$63)	(\$110)	(\$110)	(\$102)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.90	\$16.28	\$18.96	\$18.67	\$15.98	\$10.31 per adult	\$11.52 per adult	\$11.51 per adult
Monthly	\$1,742	\$2,866	\$3,337	\$3,285	\$2,812	\$3,629	\$4,054	\$4,052
Annual	\$20,905	\$34,392	\$40,040	\$39,423	\$33,746	\$43,550	\$48,651	\$48,626
Emergency Savings Fund (Monthly)	\$24	\$77	\$129	\$119	\$102	\$46	\$69	\$62

**TABLE 9. The Self-Sufficiency Standard for Deschutes County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$733	\$857	\$857	\$857	\$857	\$857	\$857	\$857
Child Care	\$0	\$727	\$1,593	\$1,237	\$509	\$866	\$1,593	\$1,237
Food	\$274	\$415	\$545	\$626	\$726	\$665	\$782	\$860
Transportation	\$229	\$236	\$236	\$236	\$236	\$454	\$454	\$454
Health Care	\$160	\$479	\$494	\$501	\$528	\$543	\$555	\$562
Miscellaneous	\$140	\$271	\$372	\$346	\$286	\$338	\$424	\$397
Taxes	\$372	\$740	\$1,086	\$941	\$499	\$825	\$969	\$837
Oregon Working Families (-)	\$0	(\$44)	(\$64)	(\$99)	(\$214)	(\$173)	(\$478)	(\$470)
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$180)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.84	\$20.15	\$27.57	\$24.88	\$16.82	\$12.05 per adult	\$13.89 per adult	\$12.69 per adult
Monthly	\$1,908	\$3,546	\$4,853	\$4,379	\$2,960	\$4,241	\$4,889	\$4,466
Annual	\$22,899	\$42,549	\$58,231	\$52,542	\$35,524	\$50,893	\$58,673	\$53,595
Emergency Savings Fund (Monthly)	\$25	\$57	\$125	\$100	\$103	\$41	\$63	\$62

**TABLE 10. The Self-Sufficiency Standard for Douglas County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$551	\$733	\$733	\$733	\$733	\$733	\$733	\$733
Child Care	\$0	\$630	\$1,330	\$1,090	\$460	\$700	\$1,330	\$1,090
Food	\$245	\$372	\$488	\$561	\$649	\$595	\$700	\$770
Transportation	\$225	\$232	\$232	\$232	\$232	\$446	\$446	\$446
Health Care	\$139	\$395	\$410	\$417	\$444	\$459	\$471	\$478
Miscellaneous	\$116	\$236	\$319	\$303	\$252	\$293	\$368	\$352
Taxes	\$266	\$397	\$479	\$467	\$312	\$517	\$581	\$554
Oregon Working Families (-)	\$0	(\$284)	(\$625)	(\$491)	(\$258)	(\$329)	(\$625)	(\$491)
Earned Income Tax Credit (-)	\$0	(\$155)	(\$195)	(\$209)	(\$336)	(\$103)	(\$141)	(\$164)
Child Care Tax Credit (-)	\$0	(\$70)	(\$110)	(\$104)	(\$48)	(\$58)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.77	\$13.65	\$16.45	\$16.10	\$12.92	\$9.00 per adult	\$10.21 per adult	\$9.93 per adult
Monthly	\$1,543	\$2,402	\$2,895	\$2,833	\$2,273	\$3,169	\$3,595	\$3,495
Annual	\$18,517	\$28,827	\$34,734	\$33,993	\$27,277	\$38,031	\$43,139	\$41,946
Emergency Savings Fund (Monthly)	\$22	\$88	\$138	\$127	\$110	\$49	\$72	\$68

**TABLE 11. The Self-Sufficiency Standard for Gilliam County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$522	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$484	\$1,049	\$916	\$432	\$565	\$1,049	\$916
Food	\$277	\$420	\$552	\$634	\$735	\$673	\$792	\$871
Transportation	\$227	\$234	\$234	\$234	\$234	\$450	\$450	\$450
Health Care	\$155	\$460	\$475	\$482	\$509	\$524	\$535	\$542
Miscellaneous	\$118	\$228	\$299	\$295	\$259	\$289	\$351	\$346
Taxes	\$274	\$385	\$430	\$455	\$368	\$527	\$548	\$563
Oregon Working Families (-)	\$0	(\$218)	(\$525)	(\$412)	(\$216)	(\$266)	(\$493)	(\$412)
Earned Income Tax Credit (-)	\$0	(\$163)	(\$239)	(\$216)	(\$290)	(\$97)	(\$169)	(\$157)
Child Care Tax Credit (-)	\$0	(\$70)	(\$91)	(\$101)	(\$68)	(\$58)	(\$105)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.95	\$13.40	\$15.33	\$15.91	\$14.07	\$9.10 per adult	\$9.86 per adult	\$10.02 per adult
Monthly	\$1,574	\$2,358	\$2,699	\$2,801	\$2,476	\$3,205	\$3,472	\$3,528
Annual	\$18,892	\$28,291	\$32,382	\$33,610	\$29,716	\$38,456	\$41,669	\$42,338
Emergency Savings Fund (Monthly)	\$22	\$82	\$130	\$120	\$105	\$46	\$68	\$64

**TABLE 12. The Self-Sufficiency Standard for Grant County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$590	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$492	\$1,042	\$924	\$432	\$551	\$1,042	\$924
Food	\$248	\$377	\$495	\$568	\$658	\$603	\$710	\$780
Transportation	\$227	\$233	\$233	\$233	\$233	\$448	\$448	\$448
Health Care	\$167	\$509	\$524	\$531	\$558	\$573	\$585	\$591
Miscellaneous	\$123	\$229	\$298	\$294	\$256	\$286	\$347	\$343
Taxes	\$294	\$390	\$419	\$449	\$353	\$511	\$529	\$541
Oregon Working Families (-)	\$0	(\$221)	(\$521)	(\$416)	(\$216)	(\$259)	(\$490)	(\$416)
Earned Income Tax Credit (-)	\$0	(\$160)	(\$246)	(\$221)	(\$302)	(\$107)	(\$186)	(\$175)
Child Care Tax Credit (-)	\$0	(\$70)	(\$88)	(\$99)	(\$63)	(\$58)	(\$99)	(\$104)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.37	\$13.50	\$15.17	\$15.78	\$13.77	\$8.93 per adult	\$9.66 per adult	\$9.79 per adult
Monthly	\$1,650	\$2,376	\$2,670	\$2,778	\$2,424	\$3,145	\$3,400	\$3,447
Annual	\$19,795	\$28,510	\$32,037	\$33,331	\$29,091	\$37,739	\$40,805	\$41,370
Emergency Savings Fund (Monthly)	\$24	\$83	\$130	\$121	\$105	\$46	\$68	\$65

**TABLE 13. The Self-Sufficiency Standard for Harney County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$555	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$585	\$1,277	\$1,089	\$505	\$692	\$1,277	\$1,089
Food	\$255	\$387	\$508	\$584	\$676	\$619	\$729	\$802
Transportation	\$227	\$234	\$234	\$234	\$234	\$450	\$450	\$450
Health Care	\$167	\$509	\$524	\$531	\$558	\$573	\$585	\$591
Miscellaneous	\$120	\$240	\$322	\$312	\$265	\$302	\$372	\$361
Taxes	\$283	\$425	\$511	\$507	\$378	\$564	\$618	\$592
Oregon Working Families (-)	\$0	(\$263)	(\$600)	(\$490)	(\$252)	(\$325)	(\$600)	(\$490)
Earned Income Tax Credit (-)	\$0	(\$137)	(\$171)	(\$174)	(\$279)	(\$73)	(\$109)	(\$120)
Child Care Tax Credit (-)	\$0	(\$68)	(\$120)	(\$120)	(\$73)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.14	\$14.26	\$17.04	\$16.97	\$14.35	\$9.50 per adult	\$10.61 per adult	\$10.48 per adult
Monthly	\$1,608	\$2,509	\$2,999	\$2,987	\$2,526	\$3,344	\$3,736	\$3,690
Annual	\$19,302	\$30,113	\$35,990	\$35,847	\$30,312	\$40,123	\$44,830	\$44,284
Emergency Savings Fund (Monthly)	\$23	\$85	\$135	\$126	\$108	\$48	\$71	\$67

**TABLE 14. The Self-Sufficiency Standard for Hood River County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$744	\$899	\$899	\$899	\$899	\$899	\$899	\$899
Child Care	\$0	\$984	\$2,019	\$1,525	\$541	\$1,035	\$2,019	\$1,525
Food	\$311	\$472	\$619	\$712	\$824	\$755	\$889	\$977
Transportation	\$231	\$237	\$237	\$237	\$237	\$457	\$457	\$457
Health Care	\$129	\$350	\$365	\$372	\$399	\$414	\$426	\$433
Miscellaneous	\$141	\$294	\$414	\$375	\$290	\$356	\$469	\$429
Taxes	\$381	\$851	\$1,311	\$1,096	\$523	\$957	\$1,307	\$1,122
Oregon Working Families (-)	\$0	(\$39)	\$0	(\$61)	(\$227)	(\$60)	(\$80)	(\$92)
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$162)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.00	\$22.24	\$31.81	\$27.77	\$17.26	\$13.29 per adult	\$17.39 per adult	\$15.58 per adult
Monthly	\$1,937	\$3,915	\$5,598	\$4,888	\$3,039	\$4,680	\$6,120	\$5,484
Annual	\$23,241	\$46,976	\$67,180	\$58,658	\$36,463	\$56,157	\$73,436	\$65,804
Emergency Savings Fund (Monthly)	\$25	\$58	\$192	\$127	\$103	\$37	\$50	\$49

**TABLE 15. The Self-Sufficiency Standard for Jackson County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$649	\$862	\$862	\$862	\$862	\$862	\$862	\$862
Child Care	\$0	\$720	\$1,535	\$1,179	\$459	\$815	\$1,535	\$1,179
Food	\$252	\$382	\$501	\$576	\$667	\$611	\$720	\$791
Transportation	\$226	\$232	\$232	\$232	\$232	\$447	\$447	\$447
Health Care	\$148	\$429	\$444	\$451	\$478	\$493	\$505	\$512
Miscellaneous	\$127	\$263	\$358	\$330	\$270	\$323	\$407	\$379
Taxes	\$314	\$657	\$841	\$624	\$434	\$699	\$786	\$740
Oregon Working Families (-)	\$0	(\$130)	(\$461)	(\$530)	(\$206)	(\$285)	(\$691)	(\$530)
Earned Income Tax Credit (-)	\$0	(\$5)	\$0	(\$89)	(\$239)	\$0	\$0	(\$31)
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$110)	(\$91)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.75	\$18.59	\$22.99	\$19.08	\$15.34	\$10.89 per adult	\$12.23 per adult	\$11.60 per adult
Monthly	\$1,716	\$3,272	\$4,046	\$3,358	\$2,700	\$3,832	\$4,304	\$4,082
Annual	\$20,595	\$39,266	\$48,556	\$40,297	\$32,395	\$45,981	\$51,647	\$48,981
Emergency Savings Fund (Monthly)	\$24	\$64	\$111	\$123	\$103	\$45	\$71	\$64

**TABLE 16. The Self-Sufficiency Standard for Jefferson County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$590	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$538	\$1,133	\$873	\$335	\$595	\$1,133	\$873
Food	\$300	\$455	\$597	\$686	\$795	\$728	\$857	\$942
Transportation	\$229	\$236	\$236	\$236	\$236	\$454	\$454	\$454
Health Care	\$167	\$509	\$524	\$531	\$558	\$573	\$585	\$591
Miscellaneous	\$129	\$242	\$317	\$301	\$260	\$303	\$371	\$354
Taxes	\$320	\$451	\$517	\$491	\$402	\$600	\$647	\$623
Oregon Working Families (-)	\$0	(\$242)	(\$533)	(\$393)	(\$151)	(\$268)	(\$533)	(\$393)
Earned Income Tax Credit (-)	\$0	(\$121)	(\$166)	(\$185)	(\$260)	(\$50)	(\$85)	(\$105)
Child Care Tax Credit (-)	\$0	(\$65)	(\$120)	(\$116)	(\$82)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.86	\$14.77	\$17.16	\$16.69	\$14.82	\$9.89 per adult	\$10.92 per adult	\$10.67 per adult
Monthly	\$1,735	\$2,600	\$3,020	\$2,938	\$2,608	\$3,480	\$3,844	\$3,754
Annual	\$20,825	\$31,204	\$36,244	\$35,252	\$31,300	\$41,765	\$46,127	\$45,049
Emergency Savings Fund (Monthly)	\$24	\$82	\$129	\$118	\$99	\$45	\$67	\$62

**TABLE 17. The Self-Sufficiency Standard for Josephine County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$626	\$795	\$795	\$795	\$795	\$795	\$795	\$795
Child Care	\$0	\$505	\$1,090	\$861	\$356	\$585	\$1,090	\$861
Food	\$268	\$406	\$533	\$613	\$710	\$650	\$765	\$841
Transportation	\$226	\$232	\$232	\$232	\$232	\$447	\$447	\$447
Health Care	\$139	\$395	\$410	\$417	\$444	\$459	\$471	\$478
Miscellaneous	\$126	\$233	\$306	\$292	\$254	\$294	\$357	\$342
Taxes	\$307	\$410	\$475	\$452	\$359	\$546	\$573	\$554
Oregon Working Families (-)	\$0	(\$227)	(\$512)	(\$388)	(\$178)	(\$275)	(\$512)	(\$388)
Earned Income Tax Credit (-)	\$0	(\$146)	(\$204)	(\$219)	(\$297)	(\$85)	(\$148)	(\$164)
Child Care Tax Credit (-)	\$0	(\$68)	(\$106)	(\$100)	(\$65)	(\$55)	(\$105)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.61	\$13.94	\$16.21	\$15.85	\$13.88	\$9.31 per adult	\$10.13 per adult	\$9.93 per adult
Monthly	\$1,692	\$2,453	\$2,852	\$2,790	\$2,443	\$3,278	\$3,566	\$3,495
Annual	\$20,304	\$29,433	\$34,228	\$33,477	\$29,311	\$39,331	\$42,791	\$41,941
Emergency Savings Fund (Monthly)	\$24	\$82	\$128	\$118	\$102	\$46	\$68	\$63

**TABLE 18. The Self-Sufficiency Standard for Klamath County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$556	\$739	\$739	\$739	\$739	\$739	\$739	\$739
Child Care	\$0	\$518	\$1,171	\$934	\$416	\$654	\$1,171	\$934
Food	\$263	\$399	\$523	\$601	\$697	\$638	\$751	\$825
Transportation	\$230	\$237	\$237	\$237	\$237	\$456	\$456	\$456
Health Care	\$143	\$411	\$426	\$433	\$460	\$475	\$487	\$494
Miscellaneous	\$119	\$230	\$310	\$294	\$255	\$296	\$360	\$345
Taxes	\$278	\$390	\$474	\$450	\$350	\$544	\$573	\$551
Oregon Working Families (-)	\$0	(\$233)	(\$551)	(\$420)	(\$208)	(\$307)	(\$551)	(\$420)
Earned Income Tax Credit (-)	\$0	(\$159)	(\$204)	(\$220)	(\$305)	(\$86)	(\$148)	(\$166)
Child Care Tax Credit (-)	\$0	(\$70)	(\$106)	(\$99)	(\$62)	(\$55)	(\$105)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.03	\$13.51	\$16.21	\$15.81	\$13.70	\$9.29 per adult	\$10.14 per adult	\$9.90 per adult
Monthly	\$1,590	\$2,378	\$2,852	\$2,783	\$2,412	\$3,269	\$3,568	\$3,486
Annual	\$19,079	\$28,536	\$34,225	\$33,390	\$28,941	\$39,231	\$42,812	\$41,827
Emergency Savings Fund (Monthly)	\$22	\$84	\$132	\$121	\$105	\$48	\$70	\$65

**TABLE 19. The Self-Sufficiency Standard for Lake County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$530	\$1,176	\$944	\$414	\$646	\$1,176	\$944
Food	\$256	\$388	\$510	\$586	\$679	\$622	\$732	\$804
Transportation	\$227	\$234	\$234	\$234	\$234	\$450	\$450	\$450
Health Care	\$160	\$479	\$495	\$501	\$528	\$543	\$555	\$562
Miscellaneous	\$116	\$231	\$309	\$295	\$254	\$294	\$359	\$344
Taxes	\$264	\$393	\$472	\$449	\$333	\$534	\$566	\$545
Oregon Working Families (-)	\$0	(\$238)	(\$553)	(\$425)	(\$232)	(\$303)	(\$553)	(\$425)
Earned Income Tax Credit (-)	\$0	(\$158)	(\$206)	(\$221)	(\$319)	(\$92)	(\$154)	(\$171)
Child Care Tax Credit (-)	\$0	(\$70)	(\$105)	(\$99)	(\$56)	(\$58)	(\$105)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.72	\$13.56	\$16.17	\$15.79	\$13.35	\$9.18	\$10.06	\$9.84
						per adult	per adult	per adult
Monthly	\$1,535	\$2,386	\$2,846	\$2,779	\$2,350	\$3,233	\$3,541	\$3,463
Annual	\$18,424	\$28,637	\$34,152	\$33,350	\$28,197	\$38,795	\$42,492	\$41,554
Emergency Savings Fund (Monthly)	\$22	\$84	\$132	\$122	\$107	\$48	\$70	\$65

**TABLE 20. The Self-Sufficiency Standard for Lane County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$669	\$889	\$889	\$889	\$889	\$889	\$889	\$889
Child Care	\$0	\$856	\$1,948	\$1,411	\$555	\$1,092	\$1,948	\$1,411
Food	\$254	\$386	\$506	\$582	\$674	\$617	\$727	\$799
Transportation	\$226	\$232	\$232	\$232	\$232	\$447	\$447	\$447
Health Care	\$143	\$410	\$426	\$433	\$460	\$474	\$486	\$493
Miscellaneous	\$129	\$277	\$400	\$355	\$281	\$352	\$450	\$404
Taxes	\$323	\$765	\$1,245	\$990	\$467	\$882	\$1,218	\$842
Oregon Working Families (-)	\$0	(\$51)	\$0	(\$85)	(\$233)	(\$60)	(\$78)	(\$536)
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$206)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$106)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.91	\$20.63	\$30.57	\$25.80	\$16.18	\$12.96	\$16.53	\$12.73
						per adult	per adult	per adult
Monthly	\$1,745	\$3,631	\$5,380	\$4,541	\$2,847	\$4,561	\$5,820	\$4,482
Annual	\$20,935	\$43,578	\$64,556	\$54,486	\$34,164	\$54,728	\$69,841	\$53,779
Emergency Savings Fund (Monthly)	\$24	\$58	\$151	\$109	\$105	\$38	\$49	\$65

**TABLE 21. The Self-Sufficiency Standard for Lincoln County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$639	\$833	\$833	\$833	\$833	\$833	\$833	\$833
Child Care	\$0	\$574	\$1,266	\$1,013	\$440	\$692	\$1,266	\$1,013
Food	\$295	\$447	\$587	\$675	\$782	\$716	\$843	\$926
Transportation	\$234	\$240	\$240	\$240	\$240	\$463	\$463	\$463
Health Care	\$152	\$445	\$461	\$467	\$494	\$509	\$521	\$528
Miscellaneous	\$132	\$254	\$339	\$323	\$279	\$321	\$393	\$376
Taxes	\$336	\$593	\$714	\$619	\$476	\$711	\$714	\$745
Oregon Working Families (-)	\$0	(\$218)	(\$507)	(\$456)	(\$185)	(\$242)	(\$570)	(\$436)
Earned Income Tax Credit (-)	\$0	(\$58)	(\$25)	(\$92)	(\$196)	\$0	(\$6)	(\$10)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$110)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.15	\$16.86	\$20.69	\$19.01	\$16.40	\$10.99 per adult	\$11.90 per adult	\$11.85 per adult
Monthly	\$1,787	\$2,967	\$3,642	\$3,346	\$2,887	\$3,869	\$4,189	\$4,172
Annual	\$21,443	\$35,602	\$43,707	\$40,150	\$34,642	\$46,432	\$50,273	\$50,061
Emergency Savings Fund (Monthly)	\$24	\$73	\$115	\$117	\$101	\$43	\$68	\$60

**TABLE 22. The Self-Sufficiency Standard for Linn County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$661	\$878	\$878	\$878	\$878	\$878	\$878	\$878
Child Care	\$0	\$625	\$1,384	\$1,085	\$460	\$759	\$1,384	\$1,085
Food	\$248	\$376	\$493	\$567	\$656	\$601	\$708	\$778
Transportation	\$227	\$233	\$233	\$233	\$233	\$448	\$448	\$448
Health Care	\$129	\$350	\$365	\$372	\$399	\$414	\$426	\$433
Miscellaneous	\$126	\$246	\$335	\$314	\$263	\$310	\$384	\$362
Taxes	\$309	\$456	\$578	\$521	\$375	\$601	\$662	\$601
Oregon Working Families (-)	\$0	(\$281)	(\$650)	(\$488)	(\$230)	(\$342)	(\$650)	(\$488)
Earned Income Tax Credit (-)	\$0	(\$118)	(\$122)	(\$164)	(\$281)	(\$49)	(\$72)	(\$114)
Child Care Tax Credit (-)	\$0	(\$65)	(\$115)	(\$120)	(\$72)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.65	\$14.87	\$18.25	\$17.22	\$14.29	\$9.90 per adult	\$11.09 per adult	\$10.56 per adult
Monthly	\$1,699	\$2,616	\$3,212	\$3,030	\$2,515	\$3,485	\$3,902	\$3,716
Annual	\$20,389	\$31,398	\$38,546	\$36,365	\$30,177	\$41,824	\$46,825	\$44,594
Emergency Savings Fund (Monthly)	\$24	\$85	\$136	\$125	\$106	\$48	\$72	\$66



**TABLE 23. The Self-Sufficiency Standard for Malheur County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$521	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$445	\$953	\$765	\$319	\$507	\$953	\$765
Food	\$234	\$355	\$466	\$536	\$620	\$568	\$669	\$735
Transportation	\$227	\$233	\$233	\$233	\$233	\$448	\$448	\$448
Health Care	\$167	\$509	\$524	\$531	\$558	\$573	\$585	\$591
Miscellaneous	\$115	\$222	\$286	\$275	\$241	\$278	\$334	\$322
Taxes	\$262	\$364	\$355	\$352	\$290	\$478	\$474	\$466
Oregon Working Families (-)	\$0	(\$200)	(\$524)	(\$405)	(\$195)	(\$238)	(\$476)	(\$367)
Earned Income Tax Credit (-)	\$0	(\$176)	(\$297)	(\$299)	(\$356)	(\$128)	(\$234)	(\$240)
Child Care Tax Credit (-)	\$0	(\$70)	(\$65)	(\$64)	(\$39)	(\$60)	(\$78)	(\$75)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.67	\$12.95	\$13.89	\$13.84	\$12.42	\$8.59 per adult	\$9.06 per adult	\$8.98 per adult
Monthly	\$1,526	\$2,279	\$2,444	\$2,436	\$2,186	\$3,023	\$3,188	\$3,159
Annual	\$18,309	\$27,352	\$29,332	\$29,231	\$26,233	\$36,281	\$38,253	\$37,911
Emergency Savings Fund (Monthly)	\$21	\$82	\$132	\$122	\$104	\$46	\$68	\$63

**TABLE 24. The Self-Sufficiency Standard for Marion County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$613	\$816	\$816	\$816	\$816	\$816	\$816	\$816
Child Care	\$0	\$634	\$1,331	\$1,094	\$460	\$698	\$1,331	\$1,094
Food	\$242	\$368	\$483	\$555	\$643	\$589	\$693	\$762
Transportation	\$255	\$262	\$262	\$262	\$262	\$503	\$503	\$503
Health Care	\$129	\$350	\$365	\$372	\$399	\$414	\$426	\$433
Miscellaneous	\$124	\$243	\$326	\$310	\$258	\$302	\$377	\$361
Taxes	\$298	\$433	\$519	\$491	\$356	\$565	\$633	\$587
Oregon Working Families (-)	\$0	(\$285)	(\$626)	(\$492)	(\$230)	(\$328)	(\$626)	(\$492)
Earned Income Tax Credit (-)	\$0	(\$132)	(\$165)	(\$184)	(\$299)	(\$72)	(\$97)	(\$123)
Child Care Tax Credit (-)	\$0	(\$68)	(\$120)	(\$117)	(\$64)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.44	\$14.42	\$17.18	\$16.71	\$13.83	\$9.51 per adult	\$10.77 per adult	\$10.44 per adult
Monthly	\$1,661	\$2,538	\$3,024	\$2,941	\$2,434	\$3,348	\$3,790	\$3,674
Annual	\$19,932	\$30,454	\$36,294	\$35,287	\$29,211	\$40,176	\$45,480	\$44,083
Emergency Savings Fund (Monthly)	\$24	\$87	\$137	\$127	\$106	\$48	\$71	\$67

**TABLE 25. The Self-Sufficiency Standard for Morrow County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$524	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$585	\$1,373	\$1,017	\$432	\$789	\$1,373	\$1,017
Food	\$246	\$373	\$490	\$563	\$652	\$597	\$703	\$772
Transportation	\$227	\$234	\$234	\$234	\$234	\$450	\$450	\$450
Health Care	\$155	\$460	\$475	\$482	\$509	\$524	\$535	\$542
Miscellaneous	\$115	\$233	\$325	\$298	\$251	\$304	\$374	\$346
Taxes	\$263	\$391	\$501	\$404	\$314	\$555	\$606	\$541
Oregon Working Families (-)	\$0	(\$263)	(\$645)	(\$458)	(\$242)	(\$371)	(\$645)	(\$458)
Earned Income Tax Credit (-)	\$0	(\$159)	(\$178)	(\$233)	(\$335)	(\$79)	(\$119)	(\$175)
Child Care Tax Credit (-)	\$0	(\$70)	(\$120)	(\$94)	(\$49)	(\$55)	(\$100)	(\$104)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.70	\$13.53	\$16.87	\$15.50	\$12.95	\$9.41 per adult	\$10.49 per adult	\$9.79 per adult
Monthly	\$1,531	\$2,381	\$2,969	\$2,727	\$2,280	\$3,311	\$3,691	\$3,446
Annual	\$18,372	\$28,573	\$35,627	\$32,727	\$27,356	\$39,732	\$44,293	\$41,353
Emergency Savings Fund (Monthly)	\$22	\$86	\$140	\$127	\$108	\$50	\$73	\$66

**TABLE 26. The Self-Sufficiency Standard for Multnomah County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$1,023	\$1,206	\$1,206	\$1,206	\$1,206	\$1,206	\$1,206	\$1,206
Child Care	\$0	\$1,126	\$2,539	\$1,807	\$681	\$1,413	\$2,539	\$1,807
Food	\$275	\$417	\$547	\$628	\$728	\$667	\$785	\$863
Transportation	\$100	\$100	\$100	\$100	\$100	\$200	\$200	\$200
Health Care	\$129	\$350	\$365	\$372	\$399	\$414	\$426	\$433
Miscellaneous	\$153	\$320	\$476	\$411	\$311	\$390	\$516	\$451
Taxes	\$435	\$991	\$1,688	\$1,298	\$661	\$1,144	\$1,615	\$1,275
Oregon Working Families (-)	\$0	\$0	\$0	\$0	(\$273)	\$0	\$0	(\$72)
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$61)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$12.01	\$24.86	\$37.81	\$31.57	\$19.79	\$15.06 per adult	\$19.94 per adult	\$16.75 per adult
Monthly	\$2,113	\$4,376	\$6,655	\$5,557	\$3,482	\$5,301	\$7,020	\$5,895
Annual	\$25,360	\$52,510	\$79,857	\$66,685	\$41,787	\$63,614	\$84,235	\$70,744
Emergency Savings Fund (Monthly)	\$26	\$76	\$264	\$183	\$98	\$36	\$47	\$47

**TABLE 27. The Self-Sufficiency Standard for Polk County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$607	\$806	\$806	\$806	\$806	\$806	\$806	\$806
Child Care	\$0	\$691	\$1,396	\$1,150	\$459	\$704	\$1,396	\$1,150
Food	\$263	\$399	\$523	\$601	\$697	\$638	\$751	\$825
Transportation	\$255	\$262	\$262	\$262	\$262	\$503	\$503	\$503
Health Care	\$129	\$350	\$365	\$372	\$399	\$414	\$426	\$433
Miscellaneous	\$125	\$251	\$335	\$319	\$262	\$307	\$388	\$372
Taxes	\$304	\$495	\$574	\$547	\$373	\$595	\$682	\$653
Oregon Working Families (-)	\$0	(\$311)	(\$656)	(\$517)	(\$229)	(\$317)	(\$656)	(\$517)
Earned Income Tax Credit (-)	\$0	(\$106)	(\$126)	(\$145)	(\$283)	(\$53)	(\$55)	(\$76)
Child Care Tax Credit (-)	\$0	(\$65)	(\$115)	(\$115)	(\$72)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.57	\$15.28	\$18.17	\$17.69	\$14.25	\$9.83 per adult	\$11.29 per adult	\$11.03 per adult
Monthly	\$1,684	\$2,689	\$3,198	\$3,113	\$2,508	\$3,462	\$3,974	\$3,882
Annual	\$20,202	\$32,262	\$38,370	\$37,359	\$30,094	\$41,541	\$47,692	\$46,588
Emergency Savings Fund (Monthly)	\$24	\$86	\$136	\$126	\$106	\$47	\$71	\$66

**TABLE 28. The Self-Sufficiency Standard for Sherman County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$558	\$733	\$733	\$733	\$733	\$733	\$733	\$733
Child Care	\$0	\$585	\$1,277	\$1,017	\$432	\$692	\$1,277	\$1,017
Food	\$298	\$452	\$594	\$683	\$791	\$724	\$852	\$937
Transportation	\$228	\$234	\$234	\$234	\$234	\$451	\$451	\$451
Health Care	\$155	\$460	\$475	\$482	\$509	\$524	\$535	\$542
Miscellaneous	\$124	\$246	\$331	\$315	\$270	\$312	\$385	\$368
Taxes	\$298	\$488	\$582	\$607	\$435	\$591	\$692	\$666
Oregon Working Families (-)	\$0	(\$263)	(\$600)	(\$458)	(\$194)	(\$277)	(\$600)	(\$458)
Earned Income Tax Credit (-)	\$0	(\$107)	(\$119)	(\$123)	(\$235)	(\$31)	(\$46)	(\$67)
Child Care Tax Credit (-)	\$0	(\$65)	(\$115)	(\$115)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.44	\$15.23	\$18.33	\$18.23	\$15.43	\$10.19 per adult	\$11.40 per adult	\$11.15 per adult
Monthly	\$1,661	\$2,680	\$3,226	\$3,208	\$2,715	\$3,586	\$4,013	\$3,924
Annual	\$19,933	\$32,162	\$38,710	\$38,491	\$32,584	\$43,035	\$48,155	\$47,083
Emergency Savings Fund (Monthly)	\$24	\$82	\$131	\$117	\$102	\$47	\$69	\$63

**TABLE 29. The Self-Sufficiency Standard for Tillamook County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$598	\$789	\$789	\$789	\$789	\$789	\$789	\$789
Child Care	\$0	\$483	\$1,041	\$915	\$432	\$557	\$1,041	\$915
Food	\$268	\$406	\$533	\$613	\$710	\$650	\$765	\$841
Transportation	\$234	\$241	\$241	\$241	\$241	\$464	\$464	\$464
Health Care	\$152	\$445	\$461	\$467	\$494	\$509	\$521	\$528
Miscellaneous	\$125	\$236	\$306	\$303	\$267	\$297	\$358	\$354
Taxes	\$304	\$431	\$483	\$491	\$418	\$570	\$587	\$611
Oregon Working Families (-)	\$0	(\$218)	(\$489)	(\$412)	(\$194)	(\$262)	(\$489)	(\$412)
Earned Income Tax Credit (-)	\$0	(\$133)	(\$195)	(\$184)	(\$249)	(\$69)	(\$132)	(\$116)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$117)	(\$86)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.55	\$14.38	\$16.43	\$16.70	\$15.08	\$9.57 per adult	\$10.34 per adult	\$10.53 per adult
Monthly	\$1,681	\$2,531	\$2,892	\$2,940	\$2,654	\$3,367	\$3,638	\$3,708
Annual	\$20,168	\$30,373	\$34,709	\$35,275	\$31,854	\$40,407	\$43,656	\$44,495
Emergency Savings Fund (Monthly)	\$24	\$81	\$126	\$120	\$102	\$46	\$67	\$63

**TABLE 30. The Self-Sufficiency Standard for Umatilla County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$540	\$705	\$705	\$705	\$705	\$705	\$705	\$705
Child Care	\$0	\$530	\$1,261	\$976	\$446	\$731	\$1,261	\$976
Food	\$264	\$400	\$525	\$603	\$699	\$640	\$753	\$828
Transportation	\$226	\$232	\$232	\$232	\$232	\$447	\$447	\$447
Health Care	\$167	\$509	\$524	\$531	\$558	\$573	\$585	\$591
Miscellaneous	\$120	\$238	\$325	\$305	\$264	\$310	\$375	\$355
Taxes	\$280	\$427	\$534	\$490	\$402	\$604	\$639	\$602
Oregon Working Families (-)	\$0	(\$239)	(\$593)	(\$439)	(\$201)	(\$329)	(\$593)	(\$439)
Earned Income Tax Credit (-)	\$0	(\$136)	(\$154)	(\$185)	(\$263)	(\$46)	(\$91)	(\$123)
Child Care Tax Credit (-)	\$0	(\$68)	(\$120)	(\$116)	(\$80)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.07	\$14.29	\$17.45	\$16.68	\$14.75	\$9.94 per adult	\$10.84 per adult	\$10.44 per adult
Monthly	\$1,597	\$2,516	\$3,072	\$2,935	\$2,596	\$3,498	\$3,814	\$3,676
Annual	\$19,160	\$30,187	\$36,860	\$35,222	\$31,146	\$41,976	\$45,772	\$44,108
Emergency Savings Fund (Monthly)	\$22	\$83	\$133	\$122	\$103	\$48	\$70	\$64

**TABLE 31. The Self-Sufficiency Standard for Union County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$557	\$1,178	\$955	\$398	\$621	\$1,178	\$955
Food	\$273	\$414	\$543	\$625	\$723	\$663	\$780	\$857
Transportation	\$227	\$233	\$233	\$233	\$233	\$448	\$448	\$448
Health Care	\$167	\$509	\$524	\$531	\$558	\$573	\$585	\$591
Miscellaneous	\$118	\$239	\$316	\$302	\$259	\$299	\$367	\$353
Taxes	\$273	\$431	\$496	\$483	\$378	\$564	\$614	\$599
Oregon Working Families (-)	\$0	(\$251)	(\$554)	(\$430)	(\$199)	(\$292)	(\$554)	(\$430)
Earned Income Tax Credit (-)	\$0	(\$133)	(\$182)	(\$191)	(\$282)	(\$73)	(\$113)	(\$126)
Child Care Tax Credit (-)	\$0	(\$68)	(\$118)	(\$112)	(\$72)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.92	\$14.37	\$16.77	\$16.54	\$14.26	\$9.50 per adult	\$10.57 per adult	\$10.40 per adult
Monthly	\$1,570	\$2,529	\$2,951	\$2,911	\$2,511	\$3,345	\$3,720	\$3,662
Annual	\$18,840	\$30,349	\$35,417	\$34,926	\$30,127	\$40,139	\$44,638	\$43,950
Emergency Savings Fund (Monthly)	\$22	\$84	\$132	\$122	\$103	\$47	\$69	\$64

**TABLE 32. The Self-Sufficiency Standard for Wallowa County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$583	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$571	\$1,303	\$990	\$420	\$732	\$1,303	\$990
Food	\$253	\$385	\$505	\$580	\$672	\$615	\$724	\$796
Transportation	\$227	\$234	\$234	\$234	\$234	\$450	\$450	\$450
Health Care	\$167	\$509	\$524	\$531	\$558	\$573	\$585	\$591
Miscellaneous	\$123	\$238	\$325	\$302	\$256	\$305	\$374	\$351
Taxes	\$294	\$420	\$519	\$476	\$357	\$573	\$624	\$574
Oregon Working Families (-)	\$0	(\$257)	(\$612)	(\$446)	(\$210)	(\$344)	(\$612)	(\$446)
Earned Income Tax Credit (-)	\$0	(\$140)	(\$165)	(\$199)	(\$299)	(\$67)	(\$104)	(\$147)
Child Care Tax Credit (-)	\$0	(\$68)	(\$120)	(\$108)	(\$65)	(\$55)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.36	\$14.14	\$17.19	\$16.33	\$13.85	\$9.60 per adult	\$10.67 per adult	\$10.14 per adult
Monthly	\$1,648	\$2,488	\$3,026	\$2,874	\$2,438	\$3,380	\$3,757	\$3,569
Annual	\$19,772	\$29,859	\$36,314	\$34,488	\$29,256	\$40,557	\$45,084	\$42,823
Emergency Savings Fund (Monthly)	\$24	\$85	\$136	\$123	\$105	\$49	\$71	\$65

**TABLE 33. The Self-Sufficiency Standard for Wasco County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$592	\$787	\$787	\$787	\$787	\$787	\$787	\$787
Child Care	\$0	\$585	\$1,277	\$1,017	\$432	\$692	\$1,277	\$1,017
Food	\$282	\$428	\$562	\$646	\$748	\$685	\$807	\$886
Transportation	\$232	\$238	\$238	\$238	\$238	\$458	\$458	\$458
Health Care	\$147	\$426	\$441	\$448	\$475	\$490	\$502	\$509
Miscellaneous	\$125	\$246	\$331	\$314	\$268	\$311	\$383	\$366
Taxes	\$304	\$488	\$576	\$546	\$425	\$620	\$681	\$649
Oregon Working Families (-)	\$0	(\$263)	(\$600)	(\$458)	(\$194)	(\$312)	(\$600)	(\$458)
Earned Income Tax Credit (-)	\$0	(\$107)	(\$124)	(\$146)	(\$244)	(\$36)	(\$55)	(\$79)
Child Care Tax Credit (-)	\$0	(\$65)	(\$115)	(\$115)	(\$89)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.56	\$15.22	\$18.22	\$17.67	\$15.22	\$10.12 per adult	\$11.29 per adult	\$10.99 per adult
Monthly	\$1,682	\$2,679	\$3,206	\$3,110	\$2,679	\$3,561	\$3,973	\$3,868
Annual	\$20,183	\$32,147	\$38,473	\$37,318	\$32,152	\$42,737	\$47,671	\$46,414
Emergency Savings Fund (Monthly)	\$24	\$82	\$131	\$121	\$102	\$47	\$69	\$64

**TABLE 34. The Self-Sufficiency Standard for Washington County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$1,076	\$1,268	\$1,268	\$1,268	\$1,268	\$1,268	\$1,268	\$1,268
Child Care	\$0	\$1,050	\$2,257	\$1,685	\$635	\$1,207	\$2,257	\$1,685
Food	\$257	\$390	\$511	\$588	\$681	\$624	\$734	\$807
Transportation	\$260	\$266	\$266	\$266	\$266	\$512	\$512	\$512
Health Care	\$129	\$350	\$365	\$372	\$399	\$414	\$426	\$433
Miscellaneous	\$172	\$332	\$467	\$418	\$325	\$403	\$520	\$470
Taxes	\$528	\$1,051	\$1,625	\$1,330	\$814	\$1,204	\$1,635	\$1,401
Oregon Working Families (-)	\$0	\$0	\$0	\$0	(\$159)	\$0	\$0	\$0
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$13.76	\$25.99	\$36.89	\$32.16	\$22.52	\$15.62 per adult	\$20.13 per adult	\$17.92 per adult
Monthly	\$2,421	\$4,574	\$6,493	\$5,660	\$3,963	\$5,498	\$7,085	\$6,309
Annual	\$29,053	\$54,885	\$77,921	\$67,921	\$47,558	\$65,981	\$85,022	\$75,710
Emergency Savings Fund (Monthly)	\$27	\$88	\$254	\$196	\$84	\$36	\$48	\$45

**TABLE 35. The Self-Sufficiency Standard for Wheeler County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$522	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$585	\$1,277	\$1,017	\$432	\$692	\$1,277	\$1,017
Food	\$255	\$387	\$508	\$584	\$676	\$619	\$729	\$802
Transportation	\$227	\$234	\$234	\$234	\$234	\$450	\$450	\$450
Health Care	\$155	\$460	\$475	\$482	\$509	\$524	\$535	\$542
Miscellaneous	\$116	\$235	\$317	\$300	\$253	\$297	\$367	\$349
Taxes	\$266	\$399	\$482	\$465	\$326	\$537	\$590	\$557
Oregon Working Families (-)	\$0	(\$263)	(\$600)	(\$458)	(\$242)	(\$325)	(\$600)	(\$458)
Earned Income Tax Credit (-)	\$0	(\$154)	(\$193)	(\$211)	(\$324)	(\$90)	(\$134)	(\$161)
Child Care Tax Credit (-)	\$0	(\$70)	(\$111)	(\$103)	(\$53)	(\$58)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.76	\$13.69	\$16.50	\$16.04	\$13.21	\$9.21 per adult	\$10.31 per adult	\$9.96 per adult
Monthly	\$1,542	\$2,409	\$2,903	\$2,824	\$2,325	\$3,243	\$3,629	\$3,507
Annual	\$18,501	\$28,904	\$34,838	\$33,884	\$27,902	\$38,914	\$43,550	\$42,087
Emergency Savings Fund (Monthly)	\$22	\$86	\$136	\$124	\$108	\$49	\$71	\$66

**TABLE 36. The Self-Sufficiency Standard for Yamhill County, OR 2017**

	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
<b>MONTHLY COSTS</b>								
Housing	\$978	\$1,157	\$1,157	\$1,157	\$1,157	\$1,157	\$1,157	\$1,157
Child Care	\$0	\$713	\$1,666	\$1,209	\$497	\$954	\$1,666	\$1,209
Food	\$259	\$394	\$516	\$594	\$688	\$630	\$741	\$815
Transportation	\$255	\$261	\$261	\$261	\$261	\$502	\$502	\$502
Health Care	\$129	\$350	\$365	\$372	\$399	\$414	\$426	\$433
Miscellaneous	\$162	\$287	\$397	\$359	\$300	\$366	\$449	\$412
Taxes	\$480	\$824	\$1,230	\$1,018	\$618	\$1,012	\$1,227	\$970
Oregon Working Families (-)	\$0	(\$29)	\$0	(\$73)	(\$209)	(\$38)	(\$67)	(\$339)
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$93)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$109)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$12.86	\$21.73	\$30.26	\$26.32	\$19.00	\$13.81 per adult	\$16.58 per adult	\$13.90 per adult
Monthly	\$2,263	\$3,824	\$5,327	\$4,632	\$3,343	\$4,863	\$5,836	\$4,893
Annual	\$27,151	\$45,886	\$63,918	\$55,580	\$40,117	\$58,352	\$70,036	\$58,714
Emergency Savings Fund (Monthly)	\$26	\$57	\$148	\$113	\$95	\$36	\$48	\$57

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# **APPENDIX C: IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN OREGON**

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



**TABLE C-1 Impact of Work Supports on Wage Adequacy Compared to Median Earnings by Education Level**

*One Adult, One Preschooler, and One School-Age Child: Clackamas County, OR 2017*

	#1	#2	#3	#4	#5
	MEDIAN WAGE				
	Less than high school graduate	High school graduate (includes equivalency)	Some college or associate's degree	Bachelor's degree	Graduate or professional degree
<b>HOURLY WAGE:</b>	\$10.42	\$12.82	\$13.77	\$20.19	\$29.25
<b>TOTAL MONTHLY INCOME:</b>	\$1,833	\$2,256	\$2,424	\$3,554	\$5,147
<b>PANEL A: NO WORK SUPPORTS</b>					
<b>MONTHLY COSTS</b>					
Housing	\$1,206	\$1,206	\$1,206	\$1,206	\$1,206
Child Care	\$1,807	\$1,807	\$1,807	\$1,807	\$1,807
Food	\$628	\$628	\$628	\$628	\$628
Transportation	\$100	\$100	\$100	\$100	\$100
Health Care	\$372	\$372	\$372	\$372	\$372
Miscellaneous	\$411	\$411	\$411	\$411	\$411
Taxes	\$195	\$308	\$353	\$686	\$1,174
Tax Credits (-) *	(\$4)	(\$46)	(\$63)	(\$209)	(\$267)
<b>TOTAL MONTHLY EXPENSES</b>	\$4,716	\$4,787	\$4,815	\$5,003	\$5,433
<b>SHORTFALL (-) or SURPLUS</b>	(\$2,883)	(\$2,531)	(\$2,391)	(\$1,449)	(\$286)
<b>WAGE ADEQUACY Total Income/Total Expenses</b>	39%	47%	50%	71%	95%
<b>PANEL B: CHILD CARE ASSISTANCE</b>					
<b>MONTHLY COSTS</b>					
Housing	\$1,206	\$1,206	\$1,206	\$1,206	\$1,206
Child Care	\$199	\$325	\$383	\$899	\$1,807
Food	\$628	\$628	\$628	\$628	\$628
Transportation	\$100	\$100	\$100	\$100	\$100
Health Care	\$372	\$372	\$372	\$372	\$372
Miscellaneous	\$411	\$411	\$411	\$411	\$411
Taxes	\$195	\$308	\$353	\$686	\$1,174
Tax Credits (-) *	(\$4)	(\$46)	(\$63)	(\$209)	(\$267)
<b>TOTAL MONTHLY EXPENSES</b>	\$3,109	\$3,305	\$3,391	\$4,095	\$5,433
<b>SHORTFALL (-) or SURPLUS</b>	(\$1,275)	(\$1,049)	(\$967)	(\$541)	(\$286)
<b>WAGE ADEQUACY Total Income/Total Expenses</b>	59%	68%	71%	87%	95%
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
Annual Federal EITC	\$4,845	\$3,778	\$3,354	\$496	\$0
Annual Federal CTC	\$2,000	\$2,000	\$2,000	\$755	\$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 Median Earnings by Education Level**

*One Adult, One Preschooler, and One School-Age Child: Clackamas County, OR 2017*

	#1	#2	#3	#4	#5
	MEDIAN WAGE				
	Less than high school graduate	High school graduate (includes equivalency)	Some college or associate's degree	Bachelor's degree	Graduate or professional degree
<b>HOURLY WAGE:</b>	\$10.42	\$12.82	\$13.77	\$20.19	\$29.25
<b>TOTAL MONTHLY INCOME:</b>	\$1,833	\$2,256	\$2,424	\$3,554	\$5,147
<b>PANEL C: CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>					
MONTHLY COSTS					
Housing	\$1,206	\$1,206	\$1,206	\$1,206	\$1,206
Child Care	\$199	\$325	\$383	\$899	\$1,807
Food	\$258	\$322	\$347	\$628	\$628
Transportation	\$100	\$100	\$100	\$100	\$100
Health Care	\$0	\$0	\$129	\$129	\$129
Miscellaneous	\$411	\$411	\$411	\$411	\$411
Taxes	\$195	\$308	\$353	\$686	\$1,174
Tax Credits (-) *	(\$4)	(\$46)	(\$63)	(\$209)	(\$267)
<b>TOTAL MONTHLY EXPENSES</b>	<b>\$2,366</b>	<b>\$2,625</b>	<b>\$2,866</b>	<b>\$3,851</b>	<b>\$5,189</b>
<b>SHORTFALL (-) or SURPLUS</b>	<b>(\$532)</b>	<b>(\$370)</b>	<b>(\$443)</b>	<b>(\$297)</b>	<b>(\$42)</b>
<b>WAGE ADEQUACY Total Income/Total Expenses</b>	<b>77%</b>	<b>86%</b>	<b>85%</b>	<b>92%</b>	<b>99%</b>
<b>PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>					
MONTHLY COSTS					
Housing	\$550	\$677	\$727	\$1,066	\$1,206
Child Care	\$199	\$325	\$383	\$899	\$1,807
Food	\$258	\$322	\$347	\$628	\$628
Transportation	\$100	\$100	\$100	\$100	\$100
Health Care	\$0	\$0	\$129	\$129	\$129
Miscellaneous	\$411	\$411	\$411	\$411	\$411
Taxes	\$195	\$308	\$353	\$686	\$1,174
Tax Credits (-) *	(\$4)	(\$46)	(\$63)	(\$209)	(\$267)
<b>TOTAL MONTHLY EXPENSES</b>	<b>\$1,710</b>	<b>\$2,096</b>	<b>\$2,387</b>	<b>\$3,712</b>	<b>\$5,189</b>
<b>SHORTFALL (-) or SURPLUS</b>	<b>\$124</b>	<b>\$159</b>	<b>\$36</b>	<b>(\$157)</b>	<b>(\$42)</b>
<b>WAGE ADEQUACY Total Income/Total Expenses</b>	<b>107%</b>	<b>108%</b>	<b>102%</b>	<b>96%</b>	<b>99%</b>
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
Annual Federal EITC	\$4,845	\$3,778	\$3,354	\$496	\$0
Annual Federal CTC	\$2,000	\$2,000	\$2,000	\$755	\$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.

**TABLE C-2 Impact of Work Supports on Wage Adequacy Compared to Earnings Benchmarks**  
*One Adult, One Preschooler, and One School-Age Child: Washington County, OR 2017*

	#1	#2	#3	#4	#5
	100% FPG	Minimum Wage	50% HUD Median Family Income	200% FPG	80% HUD Median Family Income
<b>HOURLY WAGE:</b>	\$9.67	\$11.25	\$15.63	\$19.34	\$25.00
<b>TOTAL MONTHLY INCOME:</b>	\$1,702	\$1,980	\$2,750	\$3,403	\$4,400
<b>PANEL A: NO WORK SUPPORTS</b>					
<b>MONTHLY COSTS</b>					
Housing	\$1,268	\$1,268	\$1,268	\$1,268	\$1,268
Child Care	\$1,685	\$1,685	\$1,685	\$1,685	\$1,685
Food	\$588	\$588	\$588	\$588	\$588
Transportation	\$266	\$266	\$266	\$266	\$266
Health Care	\$372	\$372	\$372	\$372	\$372
Miscellaneous	\$418	\$418	\$418	\$418	\$418
Taxes	\$169	\$234	\$440	\$639	\$948
Tax Credits (-) *	\$0	(\$19)	(\$96)	(\$186)	(\$267)
<b>TOTAL MONTHLY EXPENSES</b>	\$4,766	\$4,813	\$4,941	\$5,050	\$5,278
<b>SHORTFALL (-) or SURPLUS</b>	(\$3,065)	(\$2,833)	(\$2,191)	(\$1,646)	(\$878)
<b>WAGE ADEQUACY</b>					
Total Income/Total Expenses	36%	41%	56%	67%	83%
<b>PANEL B: CHILD CARE ASSISTANCE</b>					
<b>MONTHLY COSTS</b>					
Housing	\$1,268	\$1,268	\$1,268	\$1,268	\$1,268
Child Care	\$166	\$240	\$510	\$818	\$1,685
Food	\$588	\$588	\$588	\$588	\$588
Transportation	\$266	\$266	\$266	\$266	\$266
Health Care	\$372	\$372	\$372	\$372	\$372
Miscellaneous	\$418	\$418	\$418	\$418	\$418
Taxes	\$169	\$234	\$440	\$639	\$948
Tax Credits (-) *	\$0	(\$19)	(\$96)	(\$186)	(\$267)
<b>TOTAL MONTHLY EXPENSES</b>	\$3,248	\$3,367	\$3,766	\$4,183	\$5,433
<b>SHORTFALL (-) or SURPLUS</b>	(\$1,546)	(\$1,387)	(\$1,016)	(\$780)	(\$286)
<b>WAGE ADEQUACY</b>					
Total Income/Total Expenses	52%	59%	73%	81%	95%
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
Annual Federal EITC	\$5,178	\$4,475	\$2,529	\$878	\$0
Annual Federal CTC	\$2,000	\$2,000	\$2,000	\$1,087	\$0
Annual Oregon Working Families TC	\$1,456	\$1,984	\$2,756	\$4,222	\$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-2 (CONTINUED) Impact of Work Supports on Wage Adequacy Compared to Earnings Benchmarks**

*One Adult, One Preschooler, and One School-Age Child: Washington County, OR 2017*

	#1	#2	#3	#4	#5
	100% FPG	Minimum Wage	50% HUD Median Family Income	200% FPG	80% HUD Median Family Income
HOURLY WAGE:	\$9.67	\$11.25	\$15.63	\$19.34	\$25.00
TOTAL MONTHLY INCOME:	\$1,702	\$1,980	\$2,750	\$3,403	\$4,400
<b>PANEL C: CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>					
MONTHLY COSTS					
Housing	\$1,268	\$1,268	\$1,268	\$1,268	\$1,268
Child Care	\$166	\$240	\$510	\$818	\$1,685
Food	\$196	\$240	\$349	\$588	\$588
Transportation	\$266	\$266	\$266	\$266	\$266
Health Care	\$0	\$0	\$129	\$129	\$129
Miscellaneous	\$418	\$418	\$418	\$418	\$418
Taxes	\$169	\$234	\$440	\$639	\$948
Tax Credits (-) *	\$0	(\$19)	(\$96)	(\$186)	(\$267)
TOTAL MONTHLY EXPENSES	\$2,483	\$2,648	\$3,283	\$3,939	\$5,034
SHORTFALL (-) or SURPLUS	(\$782)	(\$668)	(\$533)	(\$536)	(\$634)
WAGE ADEQUACY Total Income/Total Expenses	69%	75%	84%	86%	87%
<b>PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>					
MONTHLY COSTS					
Housing	\$511	\$594	\$825	\$1,021	\$1,268
Child Care	\$166	\$240	\$510	\$818	\$1,685
Food	\$196	\$240	\$349	\$588	\$588
Transportation	\$266	\$266	\$266	\$266	\$266
Health Care	\$0	\$0	\$129	\$129	\$129
Miscellaneous	\$418	\$418	\$418	\$418	\$418
Taxes	\$169	\$234	\$440	\$639	\$948
Tax Credits (-) *	\$0	(\$19)	(\$96)	(\$186)	(\$267)
TOTAL MONTHLY EXPENSES	\$1,726	\$1,974	\$2,840	\$3,692	\$5,034
SHORTFALL (-) or SURPLUS	(\$24)	\$6	(\$90)	(\$289)	(\$634)
WAGE ADEQUACY Total Income/Total Expenses	99%	100%	97%	92%	87%
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
Annual Federal EITC	\$5,178	\$4,475	\$2,529	\$878	\$0
Annual Federal CTC	\$2,000	\$2,000	\$2,000	\$1,087	\$0
Annual Oregon Working Families TC	\$1,456	\$1,984	\$2,756	\$4,222	\$1,617

\* 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

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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

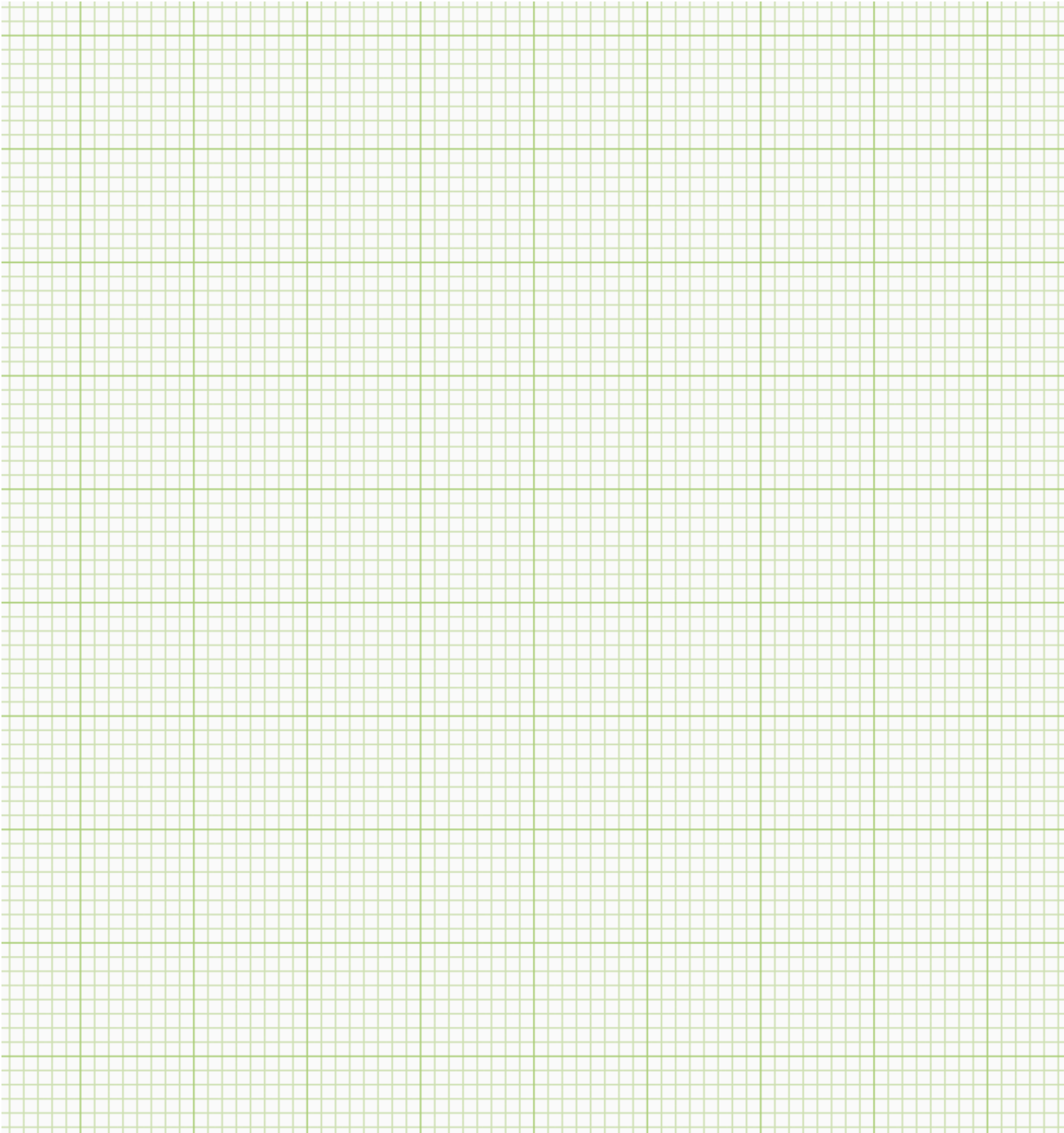
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The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard 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](http://www.selfsufficiencystandard.org).





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