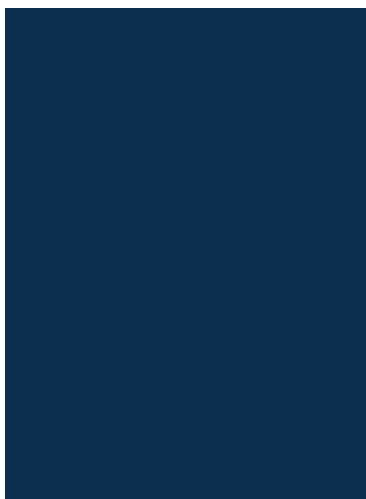
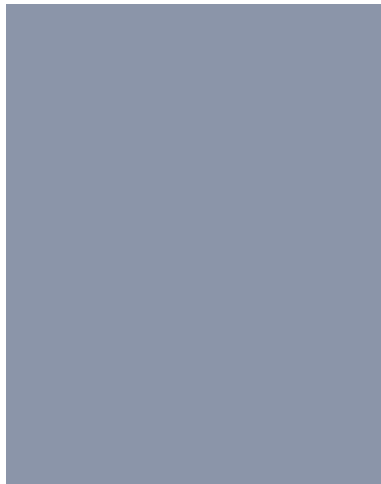


# Oregon 2024 Self-Sufficiency Standard

Prepared for Worksystems Inc.



# WORKSYSTEMS

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Worksystems is a nonprofit agency that accelerates economic growth in the City of Portland and Multnomah and Washington counties by pursuing and investing resources to improve the quality of the workforce. The mission of Worksystems is to build a comprehensive workforce development system that supports individual prosperity and business competitiveness. We design and coordinate workforce development programs and services delivered through a network of local partners to help people get the skills, training, and education they need to go to work or to advance in their careers. Our partners include employers, labor groups, government, community colleges, high schools, community-based and economic development organizations.

To learn more about Worksystems, visit [www.worksystems.org](http://www.worksystems.org) or call (503) 478-7300. Worksystems is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. To place a free relay call in Oregon dial 711. These programs funded in whole or in part through the U.S. Department of Labor.

## THE OREGON WORKFORCE TALENT AND DEVELOPMENT BOARD (WTDB)

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The Oregon Workforce Talent and Development Board (WTDB) is the overall advisory board to the Governor and Legislature on workforce and talent development. The WTDB is responsible for developing the strategic plan for Oregon's Workforce Development System. Appointed by the Governor under the Workforce Innovation and Opportunity Act, WTDB members are leaders representing business, labor, local workforce development boards, community-based organizations, the Oregon legislature, local government, and state agencies. Per federal law, the majority of the board represents business.

The WTDB's vision is equitable prosperity for all Oregonians, and its mission is to advance Oregon through meaningful work, training, and education by empowering people and employers. The WTDB leads and communicates a long-term vision for Oregon that anticipates and acts on future workforce needs; advises the Governor and the legislature on workforce policy and plans; aligns public workforce policy, resources, and services with employers, education, training and economic development; identifies barriers, provides solutions, and avoids duplication of services; promotes accountability among public workforce partners; and shares best practices and innovative solutions that are scalable statewide and across multiple regions.

Evolving out work done in the WTDB True Wage Task Force and in partnership with WorkSystems, the WTDB funded and strongly supports this expanded and more comprehensive Self-Sufficiency Report. To learn more about the WTDB, please visit the [Workforce and Talent Development Board website](#).

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

# OREGON 2024 SELF-SUFFICIENCY STANDARD

PREPARED FOR WORKSYSTEMS

By Sarah Broliar & Annie Kucklick | February 2025

# PREFACE

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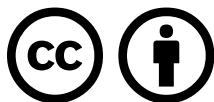
Worksystems is publishing *The Oregon 2024 Self-Sufficiency Standard* to ensure that the best data and analyses are available to enable Oregon’s families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. The Self-Sufficiency Standard is a measure that calculates how much income a family must earn to meet basic needs, without public or private assistance, accounting for family composition and where they live.

The Standard can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers evaluating program effectiveness, and by policymakers seeking to ensure that Oregon families can afford their basic needs. Over the past 26 years, the Standard has been calculated for 45 states, the District of Columbia, and New York City. It has transformed the way policies and programs for low-income workers are structured, contributing to a greater understanding of what it takes to have adequate income to meet one’s basic needs in the United States.

The Self-Sufficiency Standard was originally developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women. Recognized for coining the phrase “the feminization of poverty,” meaning that women and children are disproportionately represented among the world’s poor, she has written and spoken widely on women’s poverty and economic inequality, including testimony before Congress and the President’s Working Group on Welfare Reform. The Ford Foundation provided funding for the Standard’s original development.

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

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



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# KEY FINDINGS

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The Oregon 2024 Self-Sufficiency Standard provides a detailed analysis of the income required for families to meet their basic needs without public or private assistance. Developed to reflect the true cost of basic needs across Oregon, this report highlights how geographic location, family composition, and local wages influence economic self-sufficiency. By offering a realistic and comprehensive measure of income adequacy, the Self-Sufficiency Standard aims to inform policy makers, employers, and workforce development organizations, enabling them to create more effective strategies to reduce poverty and support economic security.

## The Self-Sufficiency Standard **varies** by **location** and **family type**

- **Geographic Variability:** The cost of meeting basic needs varies significantly across Oregon, ranging from \$51,256 for a single parent with a preschooler in Lake County to \$88,800 in Washington County.
- **Family Composition Matters:** The income required to meet basic needs depends heavily on family size. A single adult in Multnomah County needs \$20.64 per hour, but that wage increases to \$49.55 per hour when supporting two children.
- **Federal Poverty Guidelines Fall Short:** The Federal Poverty Guidelines (FPG), which are often used to determine eligibility for assistance programs, significantly underestimate what families in Oregon actually need to cover their basic expenses. For example, the Self-Sufficiency Standard shows that a single parent with a preschooler needs 251 percent to 434 percent of the FPG to meet basic needs. A simple multiple of the FPG does not reflect the true cost of living in Oregon.
- **A Comprehensive Measure of Basic Needs:** The traditional poverty measure assumes that food makes up one-third of a family's budget, but the Self-Sufficiency Standard accounts for all basic needs—including housing, child care, and transportation. In Benton County, for example, the FPG covers only 27 percent of the real costs for a family with two adults, an infant, and a preschooler, while food makes up just 11 percent of their budget.
- **Portland's High Costs:** Portland ranks among the more expensive cities in the U.S. for families. A family of one adult, a preschooler, and a school-age child needs \$49.55 per hour in Portland, comparable to Sacramento, CA, at \$49.81 per hour.

## The **rising cost** of basic needs

- **Significant Increase Since 2008:** The cost of basic needs in Oregon has risen by an average of 122 percent since 2008 for a family of two adults, one preschooler, and one school-aged child. In Multnomah County, the increase is as high as 185 percent, while in Benton County, it's 93 percent.
- **Underestimated Inflation:** Using general inflation measures (CPI-West or CPI-U) underestimates the true rise in living costs. In Washington County, the CPI-based estimate shows a 48 percent increase, but actual costs rose by 97 percent, leaving a gap of over \$24,000 annually.

## The **gap** between **wages** and **costs**

- **Minimum Wage Shortfall:** Minimum wage jobs do not provide enough income to cover basic needs anywhere in Oregon. For example, a parent with one school-age child in Linn County can only cover 54 percent of the family's basic expenses, even after accounting for the addition of tax credits.

- **Occupation Gaps:** In the Portland-Vancouver-Hillsboro metro area, only three of the ten most common occupations—software developers, registered nurses, and operations managers—earn median wages that meet the Self-Sufficiency Standard for a family of one adult and one preschooler. The other seven occupations fall short.

### Reducing costs for workers

- **The Importance of Income Supports:** Income supports such as housing vouchers, child care subsidies, and food assistance significantly reduce costs for low-income families. For example, a single parent in Multnomah County with one preschooler and one school-age child reduces their monthly expenses to \$2,444 with these supports, compared to \$8,722 without them.
- **Pathways to Self-Sufficiency:** With housing support, child care subsidies, SNAP, and Medicaid, a single parent earning \$17.67 per hour as a retail salesperson could cover all basic needs in Multnomah County, whereas they would only meet 42 percent of those needs without any assistance.

### Investing in the workforce

- **Policy for Self-Sufficiency:** Achieving self-sufficient wages requires policies that invest in low-wage workers, protect the workforce, and align wages with the rising cost of living.
- **Emergency Savings:** Building emergency savings is crucial for long-term financial security. In Lincoln County, a single parent with a preschooler needs to earn \$28.35 per hour to be self-sufficient, but this doesn't account for the additional \$93 per month needed for emergency savings.

### Using the Self-Sufficiency Standard

The Self-Sufficiency Standard is a versatile tool that can be used by policymakers, community organizations, and workforce development programs to:

- Communicate the true cost of living in various regions.
- Advocate for adequate child support and alimony payments.
- Develop pathways for families to achieve self-sufficiency.
- Provide data to support policies like child care reimbursement.
- Help researchers, legal advocates, and service providers better understand income adequacy for different family types across the state.

By leveraging this data, stakeholders can tailor interventions and policies to more effectively support families and ensure they have the resources needed to meet their basic needs.

# ONLINE TOOLS

Visit [worksystems.org](https://worksystems.org) or [selfsufficiencystandard.org/Oregon](https://selfsufficiencystandard.org/Oregon) to explore the 2024 Self-Sufficiency Standard data through dynamic charts, tables, and maps.

## 2024 Self-Sufficiency Standard for Oregon

*Defining the income working families need to meet basic needs*

HOME

MAPS

HISTORICAL

### Select County and Family Type to Explore

County  
Clatsop County

Adults  
1

Infants  
2

Preschoolers  
0

School-age  
0

Teens  
0

### Monthly Cost of Basic Needs in Clatsop County

Housing	\$1,274
Child Care	\$2,449
Health Care	\$673
Food	\$670
Transportation	\$442
Broadband & Cell Phone	\$104
Other Necessities	\$551
Taxes	\$1,773
Child Care Tax Credit (-)	(\$100)
Child Tax Credit (-)	(\$333)
Earned Income Tax Credit (-)	\$0
Emergency Savings	\$306

Switch to Chart View

Self-Sufficiency Wage in **Clatsop County** for a family of 1 adult, 2 infants

\$42.63

HOURLY

\$7,502

MONTHLY

\$90,026

ANNUAL

**Source:** The cost of basic needs are based on the Self-Sufficiency Standard for Oregon 2024, calculated by the University of Washington Center for Women's Welfare.

Visit our website for detailed reports and further information.



# OVERVIEW OF DATA SOURCES AND ASSUMPTIONS

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



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



**FOOD.** Food assumes the cost of nutritious food prepared at home based on the U.S. Department of Agriculture Low-Cost Food Plan. The food costs do not allow for any take-out or restaurant meals. Food costs are varied by county using Feeding America’s Map the Meal Gap data based on Nielsen scans of grocery receipts.



**TRANSPORTATION.** Public transportation assumes the cost of a transit pass if 7 percent or more of workers in a county use public transportation to get to and from work. One county in Oregon assumes the use of public transportation. 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 come from the National Association of Insurance Commissioners and are indexed by county using data from top market share automobile insurance companies. Fixed costs of car ownership are calculated using the Consumer Expenditure Survey. Travel is limited to commuting to work and daycare plus one shopping trip per week.



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



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



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



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



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PART ONE

# INTRODUCTION

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# MEETING THE STANDARD IN OREGON

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

The Self-Sufficiency Standard for Oregon provides such a measure, highlighting the growing gap between sluggish wages and costly, basic expenses. Households with inadequate incomes are part of the mainstream workforce. Yet despite working long hours, they are not recognized as having inadequate income by the federal poverty guidelines, making them ineligible for work supports that are integral to offsetting the growing costs of basic needs.<sup>2</sup>

*The Oregon 2024 Self-Sufficiency Standard* defines the amount of income necessary to meet the basic needs of families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs and includes the impact of taxes and tax credits. It assumes the full cost of each need, without help from public subsidies such as Medicaid, or from private assistance such as informal babysitting by a neighbor. Researchers of the Standard acknowledge that individuals and families have other financial obligations that are not covered by the data in this report, including student loan debt, other types of debt, and obligations to people outside of the nuclear family. Additionally, nuclear families living on their own is a culturally specific goal. Other types of families are included in the Standard, but this report focuses on one or two parents living with their minor children.

→ **In Washington County**, it takes **\$50,130** for a single adult to cover their basic needs and **\$122,346** for a family of two adults with a preschooler and school-age child.

## MORE ONLINE

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

Visit [Worksystems.org](http://Worksystems.org) to download key findings, view the Self-Sufficiency Standard Calculator for 2024 and see related reports on creating self-sufficiency for women and families.

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

# A REALIST APPROACH

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

- **A Focus on Modern Families with Working Adults.** Because paid employment is the norm for families today in the United States,<sup>1</sup> the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care, taxes, and transportation.
- **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. This 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 or HUD Fair Market Rents and standards of decency).
- **Taxes and Tax Credits are Included as Budget Items.** Instead of calculating needs “pretax,” taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes (when applicable), plus federal and state tax credits.
- **Facilitates Modeling of the Impact of Benefits.** Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) on reducing specific or overall costs. Likewise, the adequacy of a given wage for a given family, with and without various subsidies, can be evaluated using the family’s Standard as the benchmark.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the federal poverty guidelines. Moreover, the availability of Self-Sufficiency Standard data, going back two decades and across 45 states, enables comparisons of geographic differences as well as documentation of historical trends, including the long-term trend of increasing economic inequality.

# SHORTCOMINGS OF THE FEDERAL POVERTY GUIDELINES

The federal poverty guidelines, developed nearly six decades ago, no longer provide an accurate picture of income adequacy.<sup>3</sup> **The most significant shortcoming of the federal poverty guidelines is that for most families, in most places, the thresholds are simply too low.** 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. In contrast, the federal poverty guidelines increase by a constant amount for each additional family member. This fails to adequately account for the real costs of meeting basic needs. Even the Census Bureau itself acknowledges, “the federal poverty guidelines should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”<sup>4</sup>

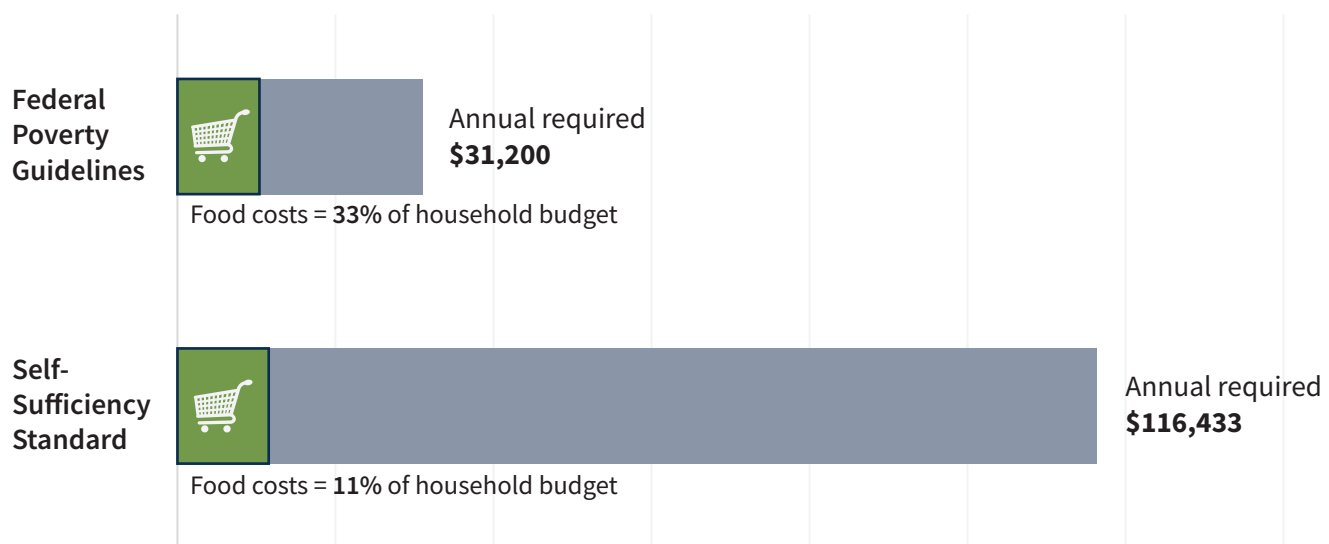
Despite the limitations of the federal poverty guidelines, they are still used to set eligibility levels for numerous poverty and work support programs, and to estimate the number of Americans in poverty. Simply raising the level of the federal poverty guidelines, or using a multiple of them, however, cannot solve the structural problems inherent in the federal poverty guidelines. The federal poverty guidelines are based only on the cost of food and are the same no matter where one lives in the 48 contiguous states. Additionally, they includes a demographic model of a two-parent family with a “stay-at-home” mom that no longer reflects the majority of families today.

→ **In Benton County, the federal poverty guidelines cover 27 percent of what it takes for a family of two adults with an infant and a preschooler to cover their basic needs (\$116,433 per year).**

**Figure A.** The federal poverty guidelines cover 27 percent of this family’s basic needs as defined by the Self-Sufficiency Standard

Comparison of the official poverty measure and the Self-Sufficiency Standard

*Two adults, one infant, and one preschooler: Benton County, OR 2024*



U.S. Department of Health and Human Services, “HHS Poverty Guidelines for 2024,” <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines> (retrieved February 29, 2024).

PART TWO

# SELF-SUFFICIENCY STANDARD FINDINGS

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# LOCATION

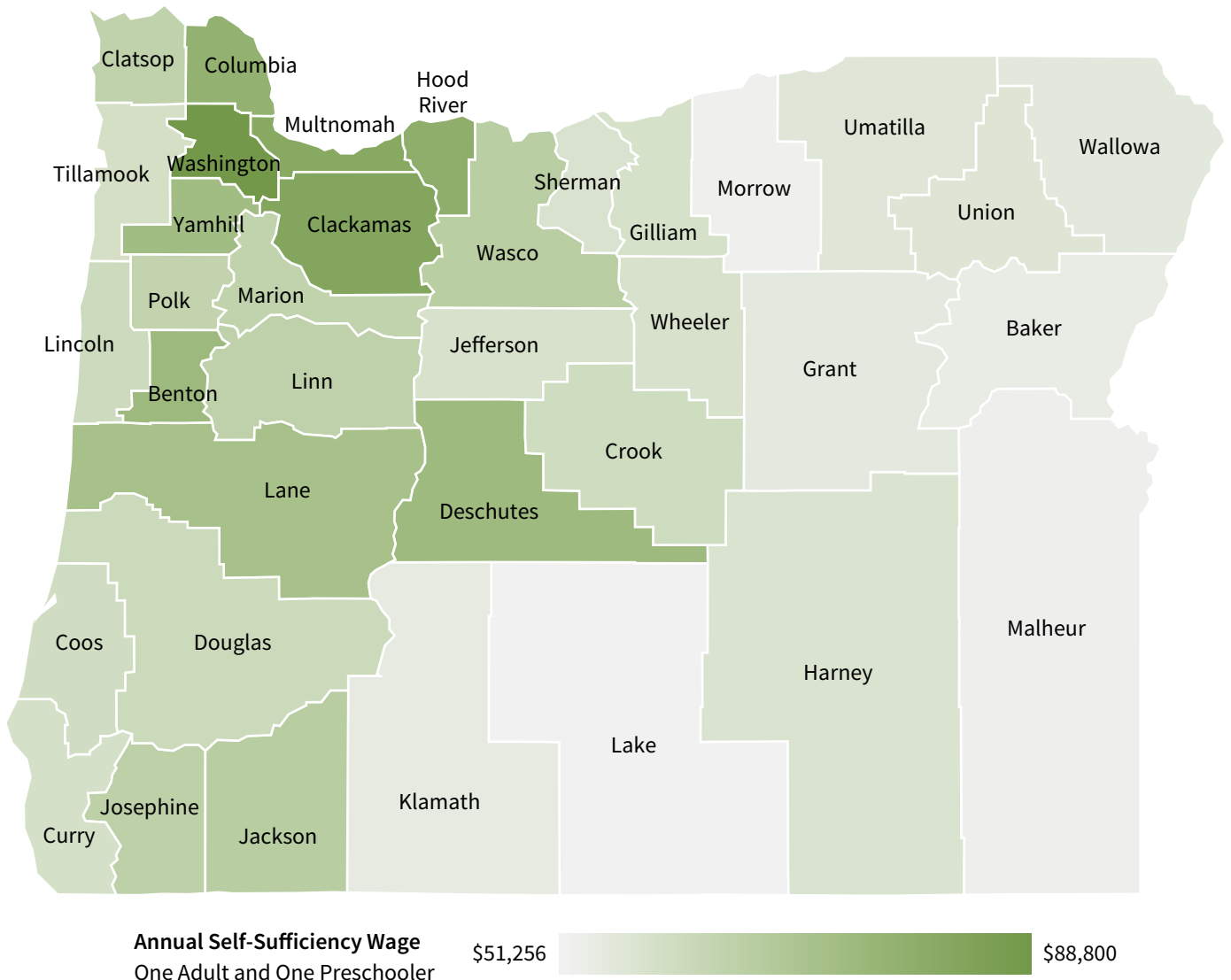
## The cost of basic needs in Oregon varies significantly by county

The map in **Figure B** displays the cost of meeting basic needs across Oregon for families with one adult and one preschooler. The cost of basic needs varies significantly across Oregon, ranging from \$51,256 in Lake County to \$88,800 in Washington County for a single parent with a preschooler, or between 251 percent to 434 percent of the federal poverty guidelines for a family of two. In Lake County, the lowest cost county in Oregon, this parent would need a job paying \$24.27 per hour—more than \$10.00 more than the non-urban minimum wage.

**Figure B.** The cost of basic needs varies substantially by county in Oregon

Map of Oregon counties by level of annual Self-Sufficiency Wage

One adult and one preschooler: OR 2024



- The Eastern portion of Oregon, including Lake, Morrow, Malheur, and Baker counties, has the lowest costs for this family type, primarily due to lower rent and child care expenses. For example, in Morrow County, a parent needs \$915 per month for rent and \$790 per month for child care.
- Counties surrounding the Portland metropolitan area—Washington, Clackamas, and Multnomah—have the highest costs for the family of one adult and one preschooler. In Washington County, rent for a two bedroom unit is \$2,083 per month, while full-time child care for the preschooler costs \$1,548 a month. This parent needs to earn a full-time, hourly wage of \$42.05 in Washington County to meet their basic expenses.

While **Figure B** illustrates the range of annual costs for a single adult and a preschooler throughout Oregon, **Table 1** documents the range of annual costs for four different family types across all counties. Note that the gray-shaded cells indicate the lowest cost county for that family type, the green indicates the median cost counties, and the blue indicates the highest cost county (which is consistently Washington County regardless of family type). Lake County has the lowest costs for families with children across Oregon. Although it has slightly higher housing costs and equivalent child care costs as Morrow County (where a single adult has the cheapest cost of basic needs), health care expenses are slightly less, causing the three family types with children present in Lake County to have the lowest Self-Sufficiency Standard. The difference in expenses by county in Oregon reaffirms the inaccuracy of having a poverty measure that ignores geographic variation in cost.

“ *The difference in expenses by county in Oregon reaffirms the inaccuracy of having a poverty measure that does not take into account any geographic variation in cost.* ”

**Table 1.** The Self-Sufficiency Standard for Oregon counties and select family types, 2024

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Baker County	\$29,530	\$52,263	\$63,365	\$73,674
Benton County	\$38,777	\$74,262	\$90,092	\$102,536
Clackamas County	\$49,321	\$82,767	\$99,833	\$111,659
Clatsop County	\$34,401	\$63,399	\$75,317	\$88,288
Columbia County	\$44,090	\$77,503	\$93,403	\$105,466
Coos County	\$30,871	\$58,532	\$70,079	\$82,707
Crook County	\$34,156	\$58,820	\$70,696	\$83,947
Curry County	\$33,486	\$57,672	\$69,579	\$82,559
Deschutes County	\$39,649	\$73,871	\$88,391	\$101,137
Douglas County	\$31,245	\$60,014	\$72,496	\$84,602
Gilliam County	\$31,953	\$57,448	\$68,827	\$81,683
Grant County	\$29,435	\$53,308	\$64,173	\$76,758
Harney County	\$29,277	\$53,798	\$65,406	\$78,703
Hood River County	\$41,598	\$78,894	\$94,966	\$106,842
Jackson County	\$35,418	\$65,721	\$78,959	\$90,803
Jefferson County	\$31,533	\$56,996	\$68,791	\$81,674
Josephine County	\$34,686	\$64,444	\$76,208	\$89,021
Klamath County	\$30,000	\$53,291	\$64,299	\$77,108
Lake County	\$30,068	\$51,256	\$60,218	\$72,960
Lane County	\$35,388	\$70,722	\$85,782	\$98,614
Lincoln County	\$34,062	\$59,871	\$71,848	\$84,487
Linn County	\$36,041	\$63,858	\$75,426	\$88,069
Malheur County	\$28,794	\$52,089	\$60,669	\$72,945
Marion County	\$34,740	\$62,942	\$74,051	\$86,993
Morrow County	\$28,386	\$51,918	\$60,604	\$73,016
Multnomah County	\$43,581	\$81,660	\$104,660	\$110,371
Polk County	\$37,087	\$62,789	\$74,508	\$87,585
Sherman County	\$31,446	\$56,511	\$68,138	\$81,015
Tillamook County	\$33,129	\$57,961	\$69,383	\$82,549
Umatilla County	\$30,266	\$54,737	\$65,480	\$77,857
Union County	\$30,386	\$55,096	\$66,441	\$78,514
Wallowa County	\$30,186	\$53,975	\$65,240	\$77,833
Wasco County	\$39,033	\$65,129	\$77,790	\$89,783
Washington County	\$50,130	\$88,800	\$112,047	\$122,346
Wheeler County	\$29,322	\$53,829	\$65,415	\$78,766
Yamhill County	\$44,938	\$72,546	\$85,630	\$98,922

Notes: Gray shading within a column indicates the lowest cost county for that family type, green shading indicates median cost counties, and blue shading indicates the highest cost county. An Excel file of all 700+ family types for each county can be downloaded at: [www.selfsufficiencystandard.org/Oregon](http://www.selfsufficiencystandard.org/Oregon)

## Portland’s cost of basic needs ranks among the highest for similarly sized cities

**Figure C** compares the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-aged child in Portland, OR, to 14 similarly sized cities across the U.S., including San Francisco, Seattle, Sacramento, Denver, CO and others.<sup>5</sup> While these cities have populations within 150,000 of Portland’s, there are stark differences in the wages needed for families to cover basic expenses.

- The full-time, year-round wages required to meet the Self-Sufficiency Standard vary widely, from \$28.46 per hour in El Paso, TX to \$76.85 per hour in San Francisco, CA.
- In Portland, a parent with one preschooler and one school-age child requires a wage of \$49.55 per hour working full-time, year-round to meet the family’s basic needs —similar to wages needed in Sacramento, CA and Denver, CO.
- While all the budget items vary geographically, housing and child care show the greatest differences. In San Francisco, CA child care for one preschooler and one school-age child costs \$3,797 per month, compared to \$1,130 per month in El Paso, TX or \$1,296 in Memphis, TN, and \$2,525 in Portland. Likewise, for this family in San Francisco, CA, housing costs \$3,201 per month compared to \$1,122 in Milwaukee, WI.

Portland’s costs rank among the highest in the country for similarly sized cities. While the city comes in fourth when examining by hourly Self-Sufficiency Standard, it ranks third when focusing solely on child care costs. The Portland Self-Sufficiency Standard assumes the cost of public transportation (\$100 per month), as do San Francisco, Seattle, Denver, and Baltimore. If private transportation was used instead, it would add \$300 to \$400 per month to this family’s budget. Reliable, safe public transportation can significantly reduce the financial burden for families working to make ends meet.

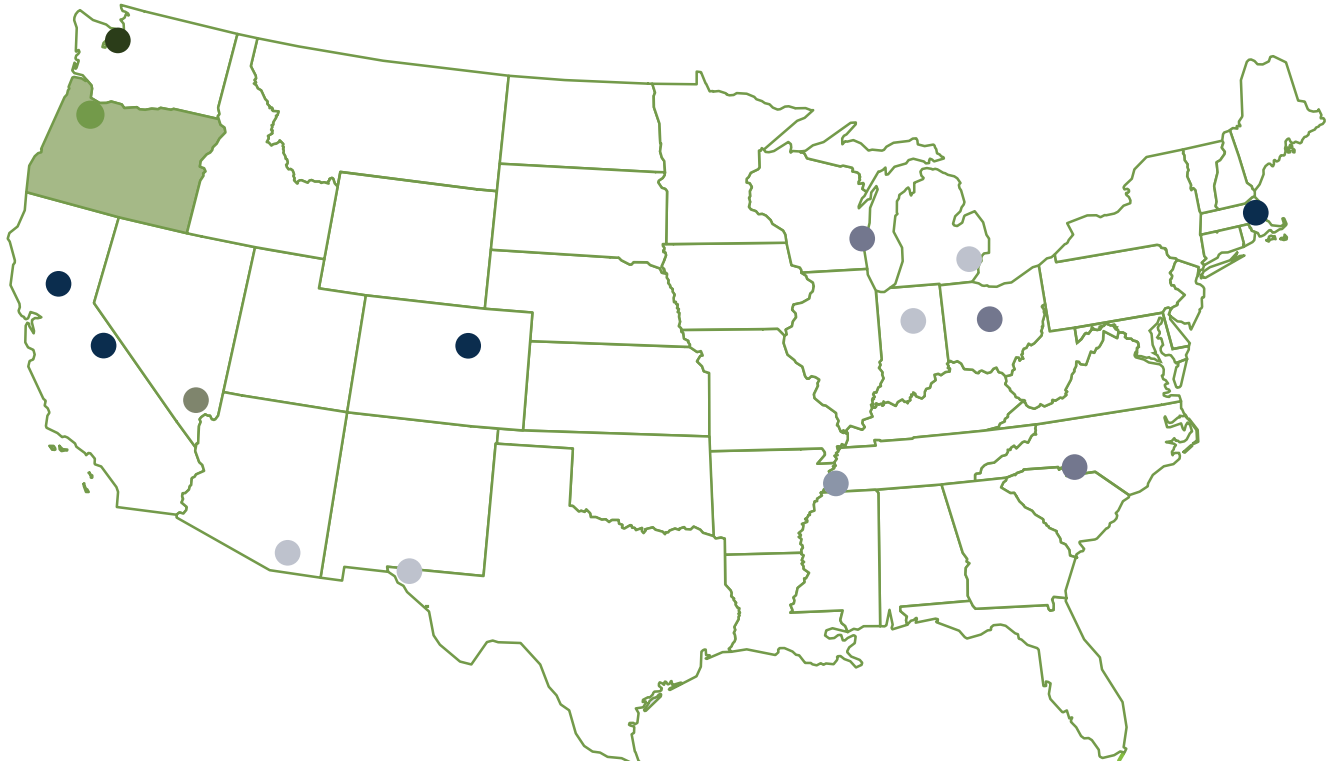


*While the city is fourth on the list when comparing the hourly Self-Sufficiency Standard, Portland is actually third when examining ranking of costs by just child care.*

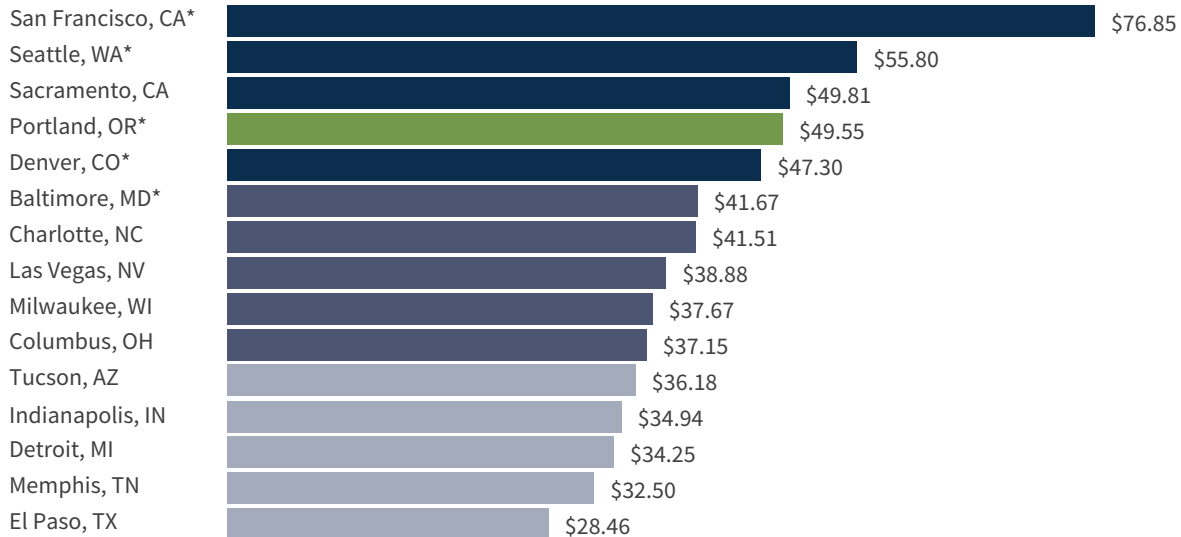
**Figure C. Portland is more expensive than most similarly sized cities across the U.S.**

The Self-Sufficiency Wage in Portland, OR compared to U.S. cities, 2024\*

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



**2024 Hourly Self-Sufficiency Wage by City: One Adult, One Preschooler and One School-aged Child**



\* The Self-Sufficiency Standard for these cities assume that public transportation is utilized as the primary means of transportation. The Self-Sufficiency Standard for each city represents the county in which the city is located.

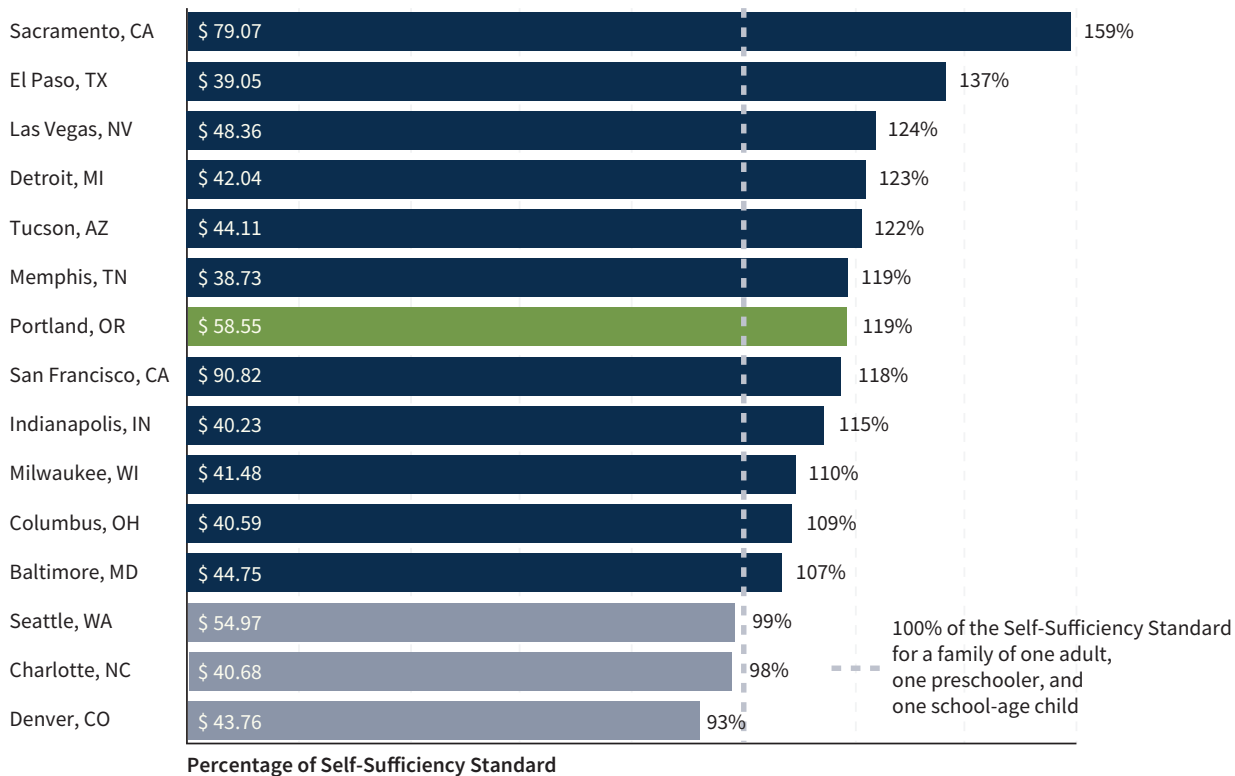
## The wage adequacy of a registered nurse’s salary in Portland is average compared to similarly sized cities

Portland ranks fourth in the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child, as shown in **Figure C**. However, when comparing median wages to the cost of living, Portland is closer to the median among similarly sized cities. (See **“Definition Note”** on **page 28** for more on median wage calculations).

While median wages for registered nurses do not reflect all occupations, they provide insight into wage adequacy for a common and essential profession. Registered nurses are often among the top ten most common occupations in many regions. There are approximately 23,650 registered nurses in Portland.<sup>6</sup> **Figure D** shows how far statewide median wages for registered nurses go in meeting basic needs in each city, as a percentage of the Self-Sufficiency Standard. In Portland, at a median hourly wage of \$58.55, a parent working as a nurse and taking care of two young children can cover

**Figure D.** The median hourly wages of registered nurses do not consistently cover basic needs across similarly sized cities (between 500,000 and 850,000 inhabitants)

Median hourly wages of registered nurses as a percentage of the Self-Sufficiency Standard, 2024\*  
*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. Bureau of Labor Statistics, Occupational Employment and Wage Statistics Survey, “May 2023 OEWS Estimates”, [www.bls.gov/oes](http://www.bls.gov/oes) (accessed August 8, 2024). Median earnings from 2023 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, <http://data.bls.gov/cgi-bin/srgate>, Series CIS10200000000001 (accessed August 8, 2024).

all of their expenses, with some additional funds leftover. However, the Standard is meant to calculate just the bare necessities: no eating out, children’s extracurricular activities, or covering the care of an elderly relative. The additional \$9.00 dollars per hour over the Standard may not be enough to ensure long-term financial security, especially if the family grows.

**Figure D** highlights the same fifteen cities as **Figure C**, but illustrates some significant differences. In Denver, CO, a registered nurse’s median hourly wage is seven percent short of covering basic needs, meaning that nurses in Denver have the lowest reach covering basic needs with wages alone. In contrast, Sacramento, CA —despite high living costs—has the highest median wages for nurses, with a wage that covers 159 percent of the basic expenses.

This section has examined the drastic variation of basic needs costs, both within a state and across similarly sized cities in the United States. Without accounting for geographic differences, the federal poverty guidelines fail to accurately account for the reality of family needs. When examining the wage adequacy of a registered nurse, an occupation often perceived as a middle-income job that can offer financial stability and potential for upward mobility, there are still places in the United States where a nurse’s wages fall short. While Portland nurses are able to cover their basic expenses, what remains may not provide for long term financial stability, such as saving for retirement or for the down payment on a house.



# FAMILY COMPOSITION

## Family type determines the cost of basic needs

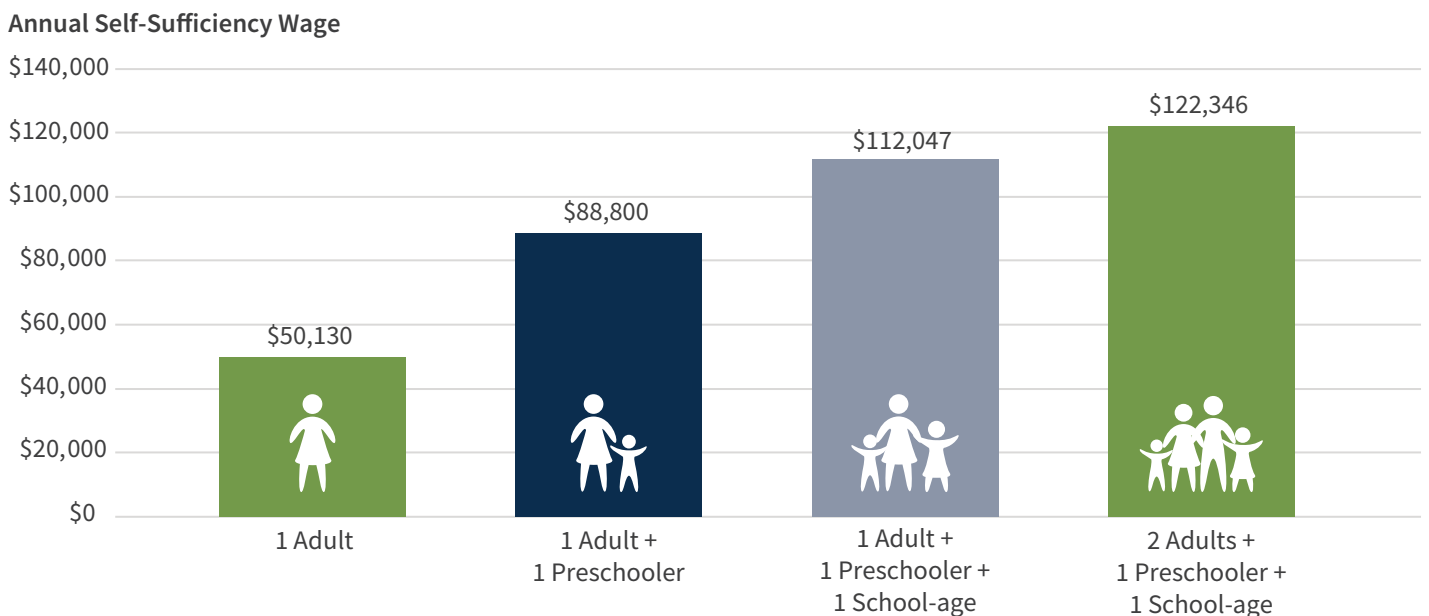
The Standard varies substantially by family type—the number of adults, the number of children, and the children’s ages—as illustrated in **Figure E** and **Table 2**.

**Figure E** illustrates the growth of annual basic costs with the addition of family members living in Washington County. One adult needs \$50,130 per year to meet their basic needs, including rent, food (prepared at home), health care, transportation, miscellaneous expenses, and taxes. Adding a preschooler increases the annual expenses of this family to \$88,880, over \$38,000 more to cover the costs of child care, an additional bedroom, and food for the child. When that child grows, and a school-age child is added to the family, the costs rise to \$112,047 per year for basic expenses. The parent is now responsible for full-time child care for the new preschooler and part-time care for the school-age child. Adding another working parent brings the total annual income needed to meet basic needs \$122,346, or \$61,173 per adult. Because the Standard assumes one bedroom for up to two children and one bedroom for up to two adults, the number of bedrooms needed does not change in the presence of a second parent.

**Table 2** shares the same family types as **Figure E**, but denotes the costs of each budget item per month in the neighboring Multnomah County. In Multnomah County:

- A single adult needs to earn \$20.64 per hour working full time to meet their basic needs. While lower than other family types, this wage is still almost \$5.00 more than the minimum wage for the Portland Metropolitan region.

**Figure E.** The Self-Sufficiency Standard increases with additional family members, particularly young children  
Annual cost of basic needs for four different family types  
Washington County, OR 2024



- If this adult has a preschooler, they need to earn \$38.66 per hour to be self-sufficient. This includes a monthly cost of \$2,046 for a two-bedroom rental and \$1,548 to cover full-time child care for the preschooler.
- Adding a second child further increases the needed wages. One parent with two children—a preschooler and school-age child—needs \$49.55 per hour to meet their family’s basic needs. This is equivalent to over three full-time, minimum wage jobs.<sup>7</sup> *Put differently, this parent would need to work more than 17 hours a day at minimum wage to have adequate income, without considering the impacts of tax credits.*
- When there are two adults, the second adult adds some expense, but also splits the economic burden. Two parents with one preschooler and one school-age child would each need to earn \$26.13 per hour to meet their family’s basic needs.

**Table 2.** The cost of basic needs varies significantly by family type

The Self-Sufficiency Standard for select family types\*

Multnomah County, OR 2024

	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	\$1,795	\$2,046	\$2,046	\$2,046
Child Care	\$0	\$1,548	\$2,525	\$2,525
Food	\$415	\$611	\$905	\$1,208
Transportation	\$100	\$100	\$100	\$200
Health Care	\$185	\$580	\$634	\$739
Premium	\$81	\$441	\$441	\$441
Out of Pocket Costs	\$104	\$139	\$193	\$298
Miscellaneous	\$353	\$592	\$725	\$817
Broadband & Cell Phone	\$104	\$104	\$104	\$145
Other Necessities	\$249	\$489	\$621	\$672
Taxes	\$784	\$1,545	\$2,219	\$2,097
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult) **	\$20.64	\$38.66	\$49.55	\$26.13
Monthly	\$3,632	\$6,805	\$8,722	\$9,198
Annual	\$43,581	\$81,660	\$104,660	\$110,371
Emergency Savings Fund (Monthly)	\$48	\$222	\$397	\$77

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

\*\* The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month). The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined. Note: Totals may not add exactly due to rounding.

## Housing and child care constitute the biggest costs for families

With the addition of children, child care becomes a notable portion of a family's budget. **Figure F** demonstrates these changes for a family in Benton County. Each column in the figure represents a family type; the bars within a column show the percentage of the budget spent on each category. The width of a column is proportional to the total budget, meaning wider columns represent families that need more income to meet their basic needs.

When there are just **two adults**, they need to earn a combined monthly total of \$4,820 to make ends meet, not including a small amount of emergency savings. In Benton County, this couple's budget is divided into 26 percent on housing, 15 percent on food, 17 percent on transportation, 14 percent on health care, and 19 percent on taxes.

If this family grows to include two young children (**one infant and one preschooler**), the total Self-Sufficiency Standard budget increases to \$9,703 per month or \$116,433 per year. With the addition of child care, the proportions spent on each basic need change: child care accounts for 30 percent of the family's budget. Housing and child care alone account for 46 percent of expenses. Food costs are 11 percent of the total income. This is slightly lower than the national average expenditure on food (13 percent) and far less than one third of the 33 percent assumed by the methodology of the official poverty measure.<sup>8</sup>

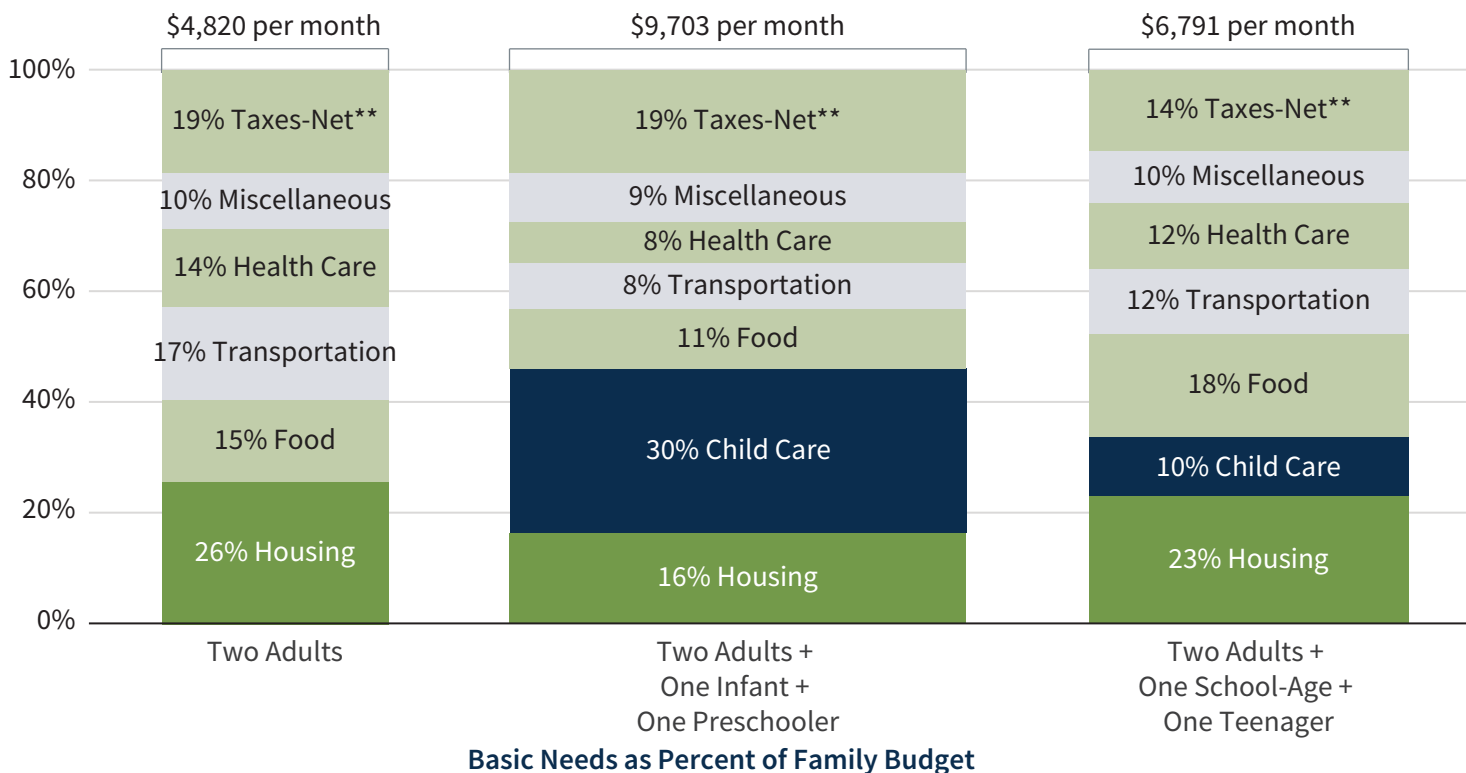
Other budget percentages include: eight percent on health care<sup>9</sup>, eight percent on transportation, nine percent for miscellaneous expenses (which include the cost of a cell phone and broadband), and 19 percent on taxes, due to the offsetting effects of federal tax credits. In this model, federal tax credits offset the tax costs by distributing annual tax credit relief over 12 months. However, most families receive tax credits as an annual lump sum, bringing the monthly tax burden to 23 percent of the total expenses.

As children grow older and require less child care (**one school-age child and one teenager**), the total monthly cost of basic needs drops to \$6,791. With reduced child care expenses, other budget items increase proportionately: 23 percent for housing, 10 percent for child care for the school-age child, 18 percent for food, 12 percent for transportation, 12 percent for health care, 10 percent for miscellaneous expenses, and 14 percent for taxes. If tax credits were received annually in a lump sum, the monthly tax burden would rise to 21 percent.

## Health Insurance Marketplace

The Self-Sufficiency Standard assumes that a job that pays a Self-Sufficiency wage provides employer-sponsored health insurance. However, if neither adult had employer sponsored health insurance in the example above (two adults with one infant and one preschooler in Benton County), and they purchased the second-lowest cost Silver health care plan through the federal Health Insurance Marketplace, the monthly premium amount would be \$794 after accounting for the premium tax credit of \$630 per month (assuming an annual income of \$116,433, the Standard for this family type).<sup>10</sup> However, while this is similar to the employer-sponsored premium cost assumed in the Standard, the annual deductible for the benchmark plan is \$13,000—four times the average family deductible among employer-sponsored plans.<sup>11</sup>

**Figure F.** The proportions of a family’s basic needs budget vary greatly by family composition  
 Basic needs as a percentage of the family budget for three family types\*  
 Benton County, OR 2024



\* While the column widths are different to represent total monthly cost, the percentages of each cost add to 100 percent for each column.  
 \*\* The two-adult family is not eligible for any tax credits. Therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 23 percent for two adults with one infant and one preschooler and 21 percent 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.

### Emergency Savings

The Self-Sufficiency Standard is a basic needs budget created for all family types in each county or town in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as saving for retirement, education expenses, or emergencies. However, families need more resources to weather any unexpected income loss. Therefore, the Self-Sufficiency Standard now includes the savings needed to withstand a brief period of unemployment. See **Table 7 on page 68 in the methodology.**

PART THREE

# THE INCREASING COST OF BASIC NEEDS

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# HISTORICAL CHANGES

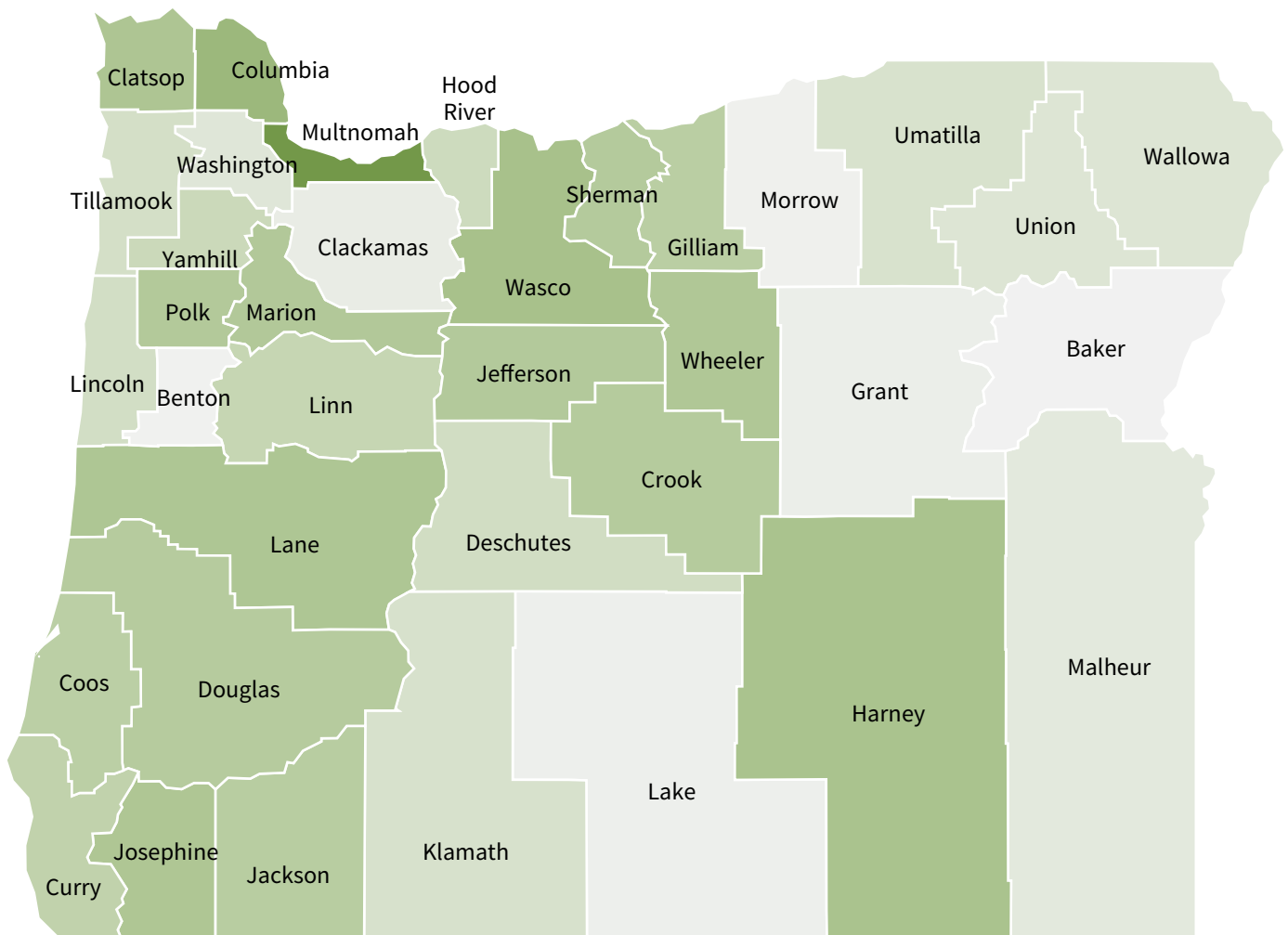
## The rate of increase in Oregon's basic needs varies widely by county

Oregon families are experiencing financial strain due to rising costs of basic needs. Since the first calculation of the Self-Sufficiency Standard for Oregon in 2008, the Standard for a family of two adults, one preschooler, and one school-age child increased by an average of 122 percent, or eight percent annually over the last 16 years. As illustrated in **Figure G**, this rate varies widely by county, spanning from 93 percent to 185 percent.

**Figure G.** In Oregon, the Self-Sufficiency Standard has increased by an average of 122 percent since 2008

Percentage change in the Standard for Oregon: 2008 - 2024

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



Two Adults with  
One Preschooler and  
One School-aged Child

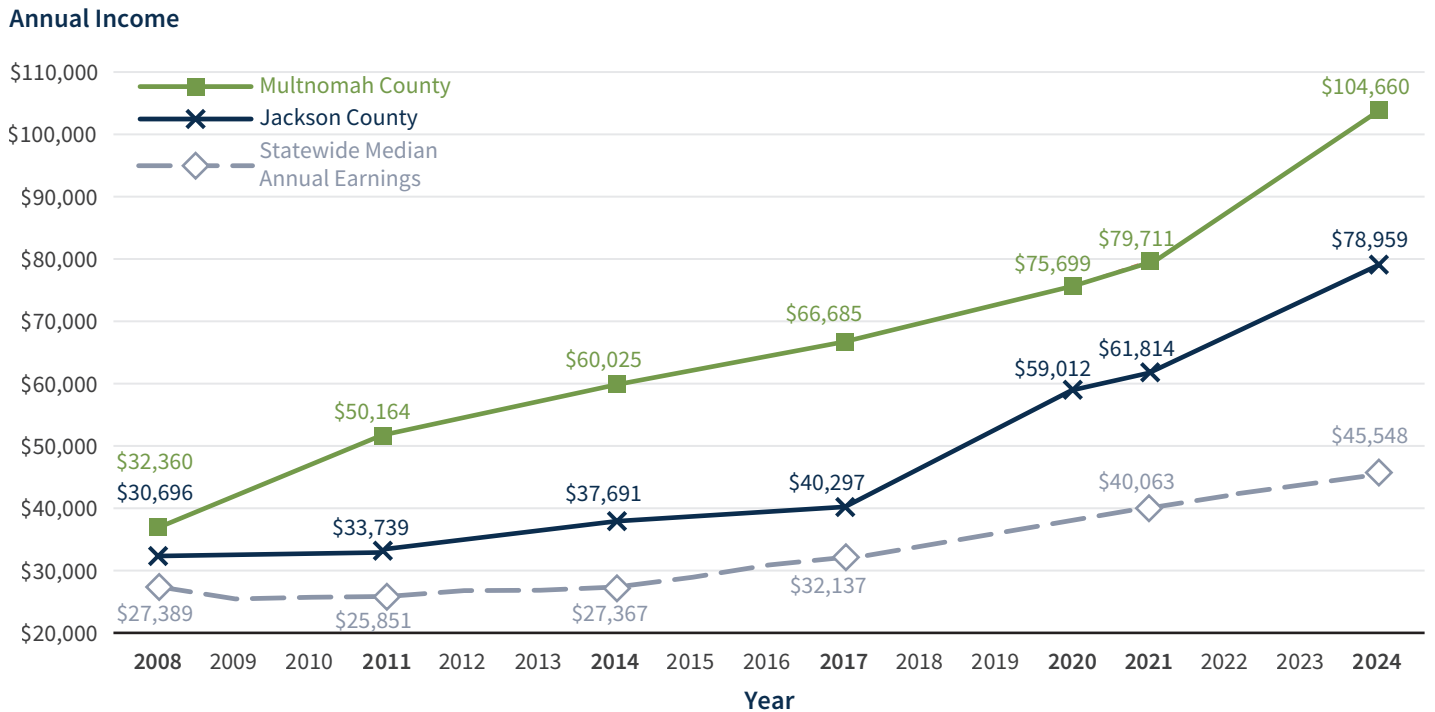
93%



185%

**Figure H. The Self-Sufficiency Standard increase over time varies by county; growth remains significantly higher than the state median earnings\* in Oregon**

The Self-Sufficiency Standard for Oregon by year for select counties and statewide median wages  
*One adult, one preschooler, and one school-age child: 2008, 2011, 2014, 2017, 2020, 2021, 2024*



ACS 1-year data (B20002\_001) 2008, 2011, 2014, 2017, 2021, 2023. (accessed August 20, 2024).

\*Median earnings from 2023, the most recent year available, were updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, <http://data.bls.gov/cgi-bin/srgate>, Series CIS10200000000001 (accessed August 20, 2024).

ACS data was not produced in 2020, creating a gap in median earnings for this year.

### Median state wages are not keeping pace with costs in Multnomah and Jackson Counties

**Figure H** examines how the cost of basic needs grows over time for a family of one adult, one preschooler, and one school-age child in Multnomah and Jackson counties, compared to the growth of statewide median wages.

- **Figure H** includes a line plotting the statewide median annual earnings for all workers as reported by the Bureau of Labor Statistics. Annual wages for workers in Oregon grew from \$27,389 in 2008 to \$45,548 in 2024, a 66 percent over 16 years. A parent with a preschooler and school-age child earning the state median annual wages would not be able to keep up with the increase of costs anywhere in Oregon.
- Since 2008, basic needs costs in Multnomah County have increased by 223 percent for a family of one adult, one preschooler, and one-school age child, rising from \$32,360 to \$104,660 annually. Housing and child care costs have grown the most in Multnomah County. This rate of growth is almost three and a half times the increase in median earnings (66 percent) for all workers during the same period.
- Jackson County's cost of basic needs grew by 157 percent since 2008, or from an annual Self-Sufficiency Wage of \$30,696 in 2008 to \$78,959 in 2024. This is over twice the rate of change of median earnings for all Oregon workers during the same period.



**Table 3.** Percent change in the Self-Sufficiency Standard over time, 2008 – 2024

*Two adults, one preschooler, and one school-age child: Marion County, OR*

Monthly Costs	2008	2024	Percentage Change	
			County	Statewide
Housing	\$636	\$1,321	108%	92%
Child Care	\$703	\$1,509	115%	96%
Food	\$714	\$1,005	41%	46%
Transportation	\$470	\$862	83%	89%
Health Care	\$420	\$790	88%	95%
Miscellaneous	\$294	\$695	136%	131%
Taxes (net)*	(\$140)	\$1,069	969%	887%
<b>Self-Sufficiency Wage</b>				
Monthly	\$3,098	\$7,249	134%	122%
Annual	\$37,179	\$86,993		
<b>Median Earnings**</b>				
Statewide	\$27,389	\$45,548		53%
Marion County	\$25,221	\$39,857	46%	

\* Taxes (net) is the sum of the monthly tax credits available to the individual, including: EITC, CCTC, and CTC and taxes owed.

\*\* Missouri Census Data Center, "ACS Trend Report: Oregon (05000US41) and Marion County (05000US41047) , E3: Median Earnings for Workers ,"(<https://mcdc.missouri.edu/applications/acs/trends/report.php?p=48|43|38|36|34|29|27|24|21|18|14|11|8|5&g=04000US41>) (accessed August 30, 2024). Median earnings from 2022, the most recent year available for this dataset, were updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, <http://data.bls.gov/cgi-bin/srgate>, Series CIS102000000000001 (accessed August 30, 2024).

- Between the years of 2008 and 2024, the gap between costs (as represented in both Multnomah and Jackson counties) and wages (as represented by statewide median annual earnings) has widened significantly. In 2008, this family in Multnomah County required \$4,971 more than the state median annual earnings; in 2024, the gap widens to \$59,112. The cost of essentials like housing and child care are rising much faster than the wage growth in Oregon.

**Table 3** shows the actual cost and percent change for each basic need since 2008 in Marion County, as well as statewide, for a family with two adults, one preschooler, and one school-age child. The cost of housing and child care increases in Marion County surpassed statewide increases. Overall, Marion County is in the 86th percentile for statewide increase, meaning 86 percent of counties in Oregon had a Self-Sufficiency Standard that did not increase as dramatically as Marion. However, the increase in individual cost items varies greatly by geography:

- **Housing costs** in Marion County rose by 108 percent, which is 16 percent higher than the statewide average. In dollar terms, this represents a \$685 monthly increase in housing costs. However, counties such as Columbia, Hood River, and Multnomah, at 156 percent, 163 percent, and 176 percent respectively, experienced the highest increase in housing costs during the time period.

- **Child care costs** rose at a rate of 115 percent, surpassing the average change statewide. This translates to an additional \$806 per month for these parents since 2008.
- **Food costs** in Marion County increased slightly less than the statewide change, 41 percent and 46 percent respectively. This represents a \$291 per month increase. Most other Oregon counties revealed changes higher than 41 percent.
- **Transportation costs** in Marion County rose by 83 percent, as compared to an 89 percent increase statewide. Transportation in Oregon is assumed to be private, with the exception of Multnomah County, meaning that transportation expenses include the cost of owning and operating a car for each adult. *See details on page 57.* The cost of Multnomah county public transportation rose by 32 percent over sixteen years.
- **Health care costs** grew by 88 percent in Marion County, slightly less than the growth seen statewide (95 percent). In dollar terms, the monthly cost of health care has increased on average by \$370 since 2008.
- **Taxes** rose 969 percent in Marion County, as opposed to 887 percent statewide. While this represents a net value of federal and state taxes and tax credits, some of the rising tax costs can be attributed to changes in the state tax code from 2008 to 2024. The standard deduction for this family was \$3,650 in 2008, or 9.9 percent of the Self-Sufficiency Standard. In 2024, it is \$5,210, or six percent of the Self-Sufficiency Standard. In 2008, married households earning over \$14,600 annually, or 39.7 percent of the Standard paid a nine percent tax rate; married households in 2024 earning more than \$20,400 annually, or 23.5 percent of the Standard, paid a rate of 8.75 percent tax rate. **Changing the standard deductions and tax brackets to be in alignment with current costs could bring relief to the Oregon families who need it most.**

**Cost of Living Increases Versus Earnings Increases.** While the Self-Sufficiency Standard for this four-person family in Marion County increased by 134 percent over the past sixteen years, workers’ median earnings have not kept pace. Median earnings for all workers in Marion County increased by just 46 percent since 2008 (from \$25,221 to \$39,857), with statewide growth at 53 percent. Women working full-time experienced a greater increase of 58 percent statewide, but these gains have not kept pace with rising costs, leaving families under increasing financial pressure.

“ *Median earnings for all workers in Marion County increased by just 46 percent since 2008 (from \$25,221 to \$39,857 after adjusting for inflation).* ”

# COMMON INFLATION MEASURES DO NOT KEEP PACE

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## The official measure of inflation does not capture the rate of growth for the cost of basic needs

Nationally, inflation is officially measured by the U.S. Department of Labor's Consumer Price Index (CPI-U). The CPI tracks average price changes for goods and services purchased by urban consumers. It is used to adjust critical programs such as the federal poverty guidelines, eligibility thresholds for benefits, and Social Security payments.<sup>12</sup> However, since the Self-Sufficiency Standard focuses solely on the cost of basic needs, how do these rising costs compare to overall inflation?

**Figure I** compares the actual increase in the Self-Sufficiency Standard to a version updated from 2008 using only the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed for the purpose of comparison. This analysis was done for a four-person family (two adults, one preschooler, and one school-age child) in Washington County.

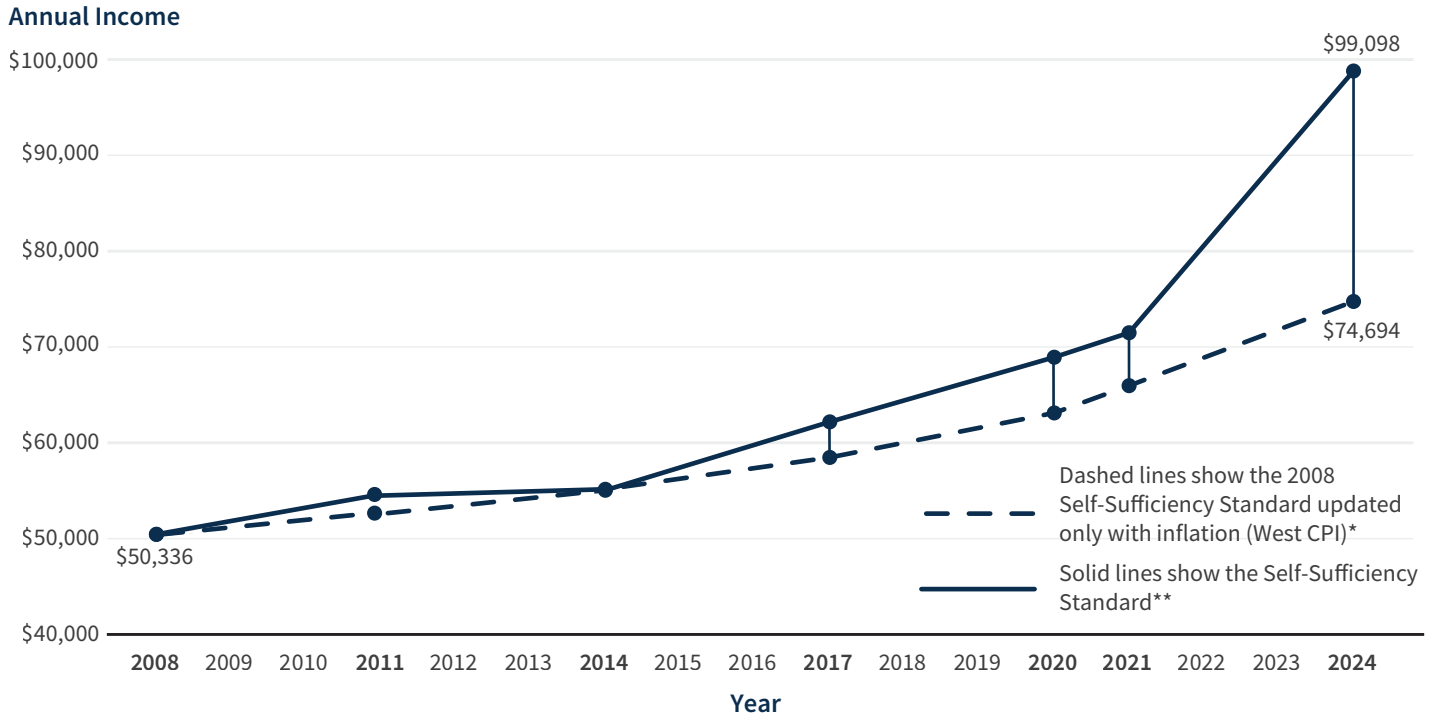
- The West Region Consumer Price Index (CPI) increased 48 percent between 2008 and 2024.
- If the 2008 Self-Sufficiency Standard for Washington County (\$50,336 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2024 is estimated to be \$74,694 per year.<sup>13</sup>
- In reality, the 2024 Standard (*without taxes or tax credits*) for this family type is \$99,089 per year, a 97 percent increase over the last sixteen years.

Using the CPI to adjust the 2008 Standard underestimates the real increase in the cost of basic needs, leaving this family in Washington County more than \$24,000 short. While price increases have begun to cool, inflation continues to burden families, especially as wage growth in low-wage jobs remains slow. Low-income families face even steeper increases in essential costs like rent (4.3 percent increase) and medical care (5.8 percent increase) compared to the general inflation rate of 2.6 percent as of July 2024 for the CPI-U West Region. These cost increases further aggravate the real but hidden economic crunch faced by low-income families.

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

**Figure I. The CPI underestimates the historical increase in the cost of basic needs**

A comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2008–2024  
*Two adults, one preschooler, and one school-age child: Washington County, OR*



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

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

**Modeling inflation using an individual basic needs cost approach more closely estimates changes in costs than the CPI-U**

**Figure J** illustrates how inflation measures fail to reflect the rising cost of basic needs by adjusting the increase in each cost item—housing, child care, food, health care, and transportation—based on its specific inflation rate.<sup>15</sup> This is referred to as the "modeled CPI". In Oregon, the minimum wage is increased yearly based on the CPI for All Urban Consumers for the U.S. City Average.<sup>16</sup> By using the Self-Sufficiency Standard as a marker of cost changes, **Figure J** shows whether the CPI-U and the modeled CPI accurately reflect the growing costs of basic needs. The solid green line represents the change in the Standard for a family of one adult and one preschooler in Tillamook County from 2008 to 2024, while the gray dashed line shows the cost if the 2008 Standard was adjusted using the CPI-U. The dark blue dashed line represents the modeled CPI, which offers a closer estimate to the real cost increases in basic needs. Using the Self-Sufficiency Standard as a historical marker of cost change can show whether the CPI-U and "modeled CPI" accurately reflects the growing cost of basic needs.

The CPI-U measure underestimates costs by nearly \$6,000, compared to the actual cost of needs measured by the Standard (\$47,648 versus \$41,809 without taxes). Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard for this comparison.

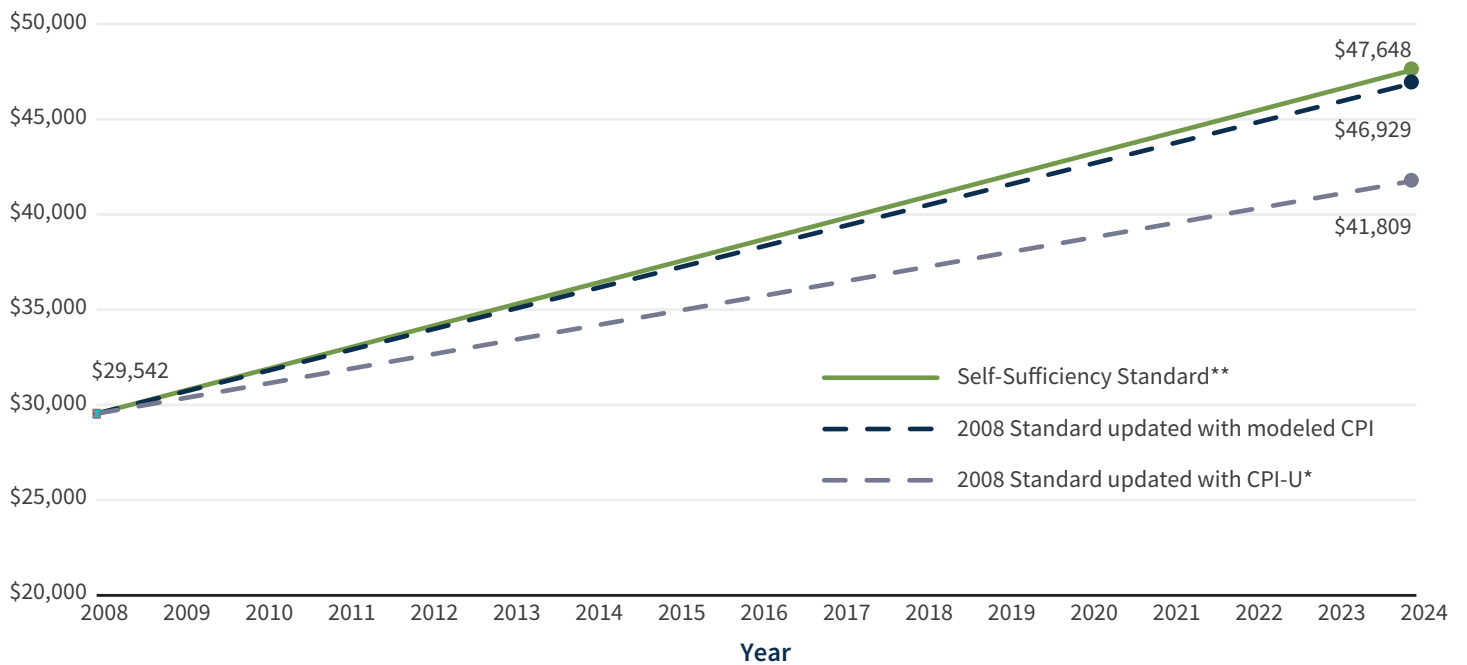
The "modeled CPI" results in a wage of \$46,929 per year compared to the \$47,648 as measured by the Standard. While this is still an underestimation, it is more than \$5,000 per year closer than the traditional measure.

What does this mean? For policies that index a future wage, using the CPI-U measure underestimates the increase in the cost of basic needs. This is partially attributable to the CPI-U including over 200 items, many of which have not increased as quickly as basic needs, such as new cars, audio equipment, airline fares, and smart home assistants. In contrast, using the "modeled CPI" which only includes basic needs (housing, transportation, health care, child care, and food) offers a closer reflection of cost increases. The Oregon minimum wage falls short of meeting basic needs for families with children across the state. Low-wage households will have a better chance to make ends meet if wage increases are tethered to more accurate cost growth estimates.

**Figure J. The modeled CPI is a closer estimate to the actual increase in the cost of basic needs**

A comparison of the Self-Sufficiency Standard, the CPI-U, and a modeled CPI, 2008–2024  
*One adult and one preschooler: Tillamook County, OR*

**Annual Income**



\* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "All items in U.S. city average, all urban consumers," <http://data.bls.gov/cgi-bin/survey/most?cu> (accessed August 20, 2024).

\*\* Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison. Broadband and cell phone costs have also been removed as those were not present in the 2008 Self-Sufficiency Standard.

PART FOUR

# THE GAP BETWEEN WAGES AND COSTS

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# WORKING TO MEET BASIC NEEDS

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## Minimum wage positions do not support the basic expenses of a family anywhere in Oregon

Having detailed the cost of meeting basic needs and how costs have changed since the initial calculation of the Standard in Oregon, the next question is how families can secure the resources necessary to meet these needs. Since most working-age families rely on income from employment, it is crucial to ask whether local jobs available provide sufficient wages.

Minimum wages play a critical role in narrowing wage gaps by acting as a wage floor, especially for wage gap between historically marginalized communities. Between 2016 and 2017, workers earning wages in the lowest 10<sup>th</sup> percentile experienced wage growth that was twice as fast in states with minimum wage increases, compared to those with no increases.<sup>17</sup> It is crucial to ensure that minimum wages provide enough to cover basic needs for workers and their families.

**Figure K** compares Oregon’s three tiered regional minimum wage system to the Self-Sufficiency Standard for an adult with a preschooler in each region. The **standard** (the state’s title for the minimum wage region) hourly wage for Oregon is \$14.70. When compared to the Self-Sufficiency Standard for an adult with one child in full-time child care, a full-time minimum wage job only meets 63 percent of that family’s basic needs costs. Note that the Self-Sufficiency Standard includes taxes and tax credits, so the full-time, annual minimum wage of \$36,810 also includes taxes and tax credits for a proportional comparison. If the family pays taxes on a monthly basis, but only receives credits on an annual basis (as is the reality for most families), their monthly wages would have less reach, covering 47 percent of their basic expenses. This family is eligible for the refundable Oregon Working Families Child and Dependent Care and the Oregon Kid’s Credit, providing \$4,780 back in the form of a yearly state tax credit after their state tax liability.

The **Portland metro** minimum wage is set at \$15.95 per hour due to higher costs. However, this wage covers even less of a family’s basic needs than the standard minimum wage. A full-time worker in Washington County would earn \$33,663, only about \$2,000 more costs for the same family type: one adult and one preschooler living in Washington County. If the parent was working full-time, year round, they would earn \$33,661 more than \$2,000 more than the standard Oregon minimum wage. However, with costs more than \$20,000 higher in Washington County than in Linn County—largely due to higher housing and child care costs—this wage covers just 47 percent of the family’s basic needs.

“However, costs in Washington County compared to Linn County are more than \$20,000 higher, due in part to the higher housing and child care costs nearer to the city. This parent would only meet 47 percent of their basic needs with a minimum wage position in the Portland area.”



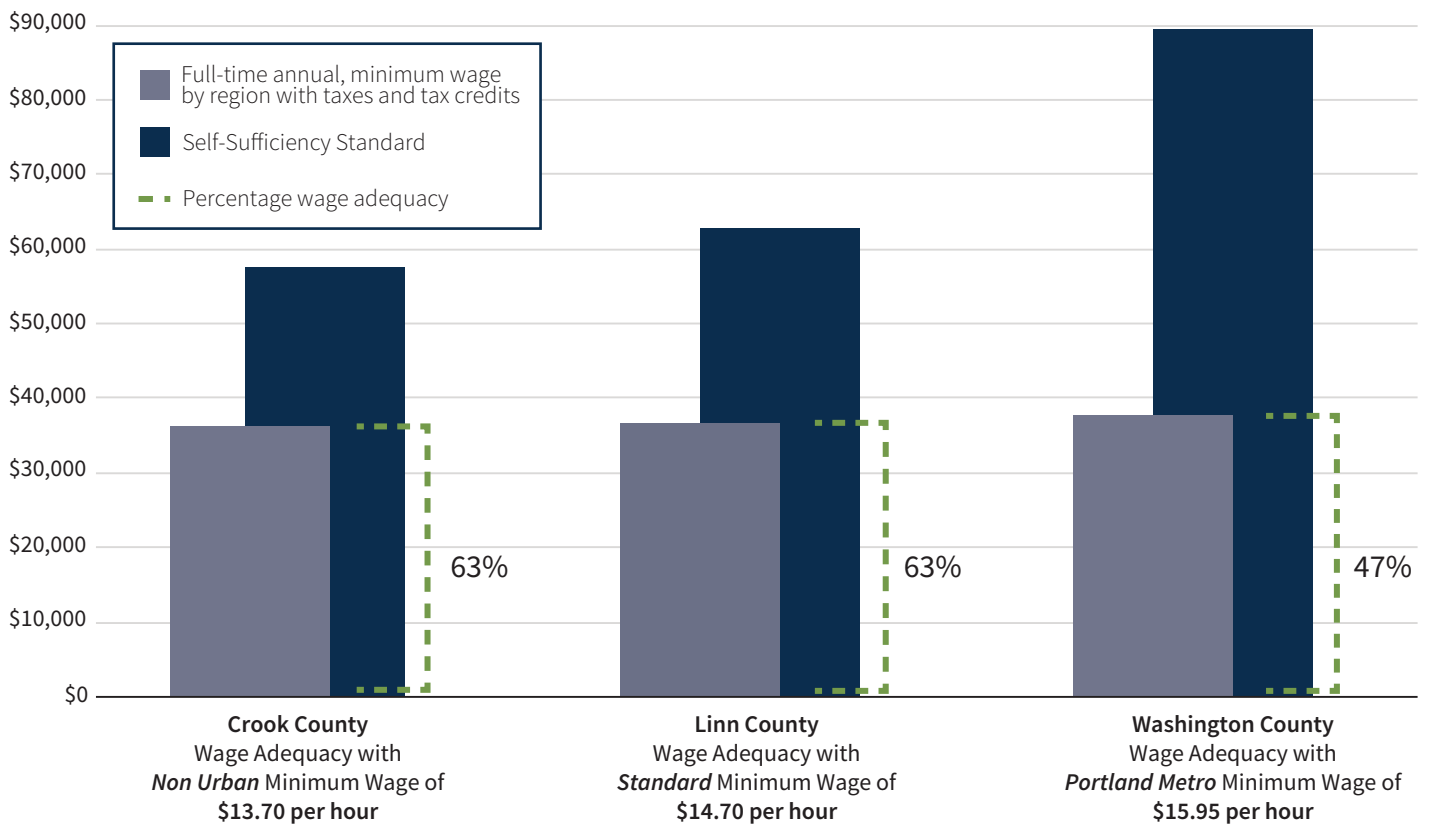
In **non-urban** areas, the minimum wage is \$13.70 per hour. This parent would earn \$36,303 per year with that full-time wage, covering 63 percent of the \$57,614 needed to meet basic needs if they resided in Crook County.

Child care is a significant portion of family budgets, but even for adults without children, no minimum wage tier in Oregon is high enough to meet basic needs in any county, after accounting for taxes.

**Figure K. The three minimum wages\* across Oregon fail meet basic needs for families**

The full-time minimum wage in the Portland Metro region, the Non Urban minimum wage, and the state Standard minimum wage compared to the Self-Sufficiency Standard  
*One adult and one preschooler: Crook, Linn, and Washington counties, OR 2024*

**Annual Income**



Source: Oregon Bureau of Labor & Industries, "Oregon Minimum Wage," <https://www.oregon.gov/boli/workers/Pages/minimum-wage.aspx> (accessed August 16, 2024).

\* The annual minimum wage incomes displayed in this figure include all eligible taxes and tax credits for a single adult with a preschooler.

## Most common occupations in the Portland Metro Area (MSA) do not meet the Standard expenses for a family with a young child

The following section analyzes the median wages of the ten occupations with the highest number of employees in the Portland-Vancouver, Hillsboro, OR-WA MSA Metropolitan Statistical Area (MSA) compared to the Self-Sufficiency Standard for a family with one adult and one preschooler in Multnomah County (\$38.66 per hour).<sup>18</sup>

One-fifth (20 percent) of the MSA region's workers are employed in the 10 most common occupations, as shown in **Figure L**. Only three of the 10 occupations—software developers, registered nurses, and general and operations managers—have a median wage that is above the Self-Sufficiency Standard for this family type. Six of the seven top occupations that do not provide sufficient wages fall within two job categories: retail and food service; and transportation and material movers. Wages are adjusted for inflation from May 2023 wage estimates.

**Retail Sales, Food Preparation, and Service.** Customer service representatives, retail salespersons, fast food and counter workers, and cashiers account for eight percent of workers within the MSA. With median earnings ranging from \$16.66 to \$22.76 per hour, these occupations provide workers with an income that is less than 66 percent of the Standard for this family type in Multnomah County, after accounting for taxes and tax credits.

**Transportation and Material Movers.** Stockers and material movers constitute a growing percentage of Oregon's economic output. Laborers, freight workers, and stockers earn median wages of \$20.46 to \$21.59 per hour, covering 60 percent to 63 percent of the Self-Sufficiency Standard. That number contrasts sharply with the wages of supervising general operations managers, earning \$49.13 per hour.

For many of the occupations discussed, this single parent would have to work more than two full-time jobs to yield enough income to meet the family's basic needs. Yet low-wage jobs frequently lack full-time hours and benefits such as health insurance.

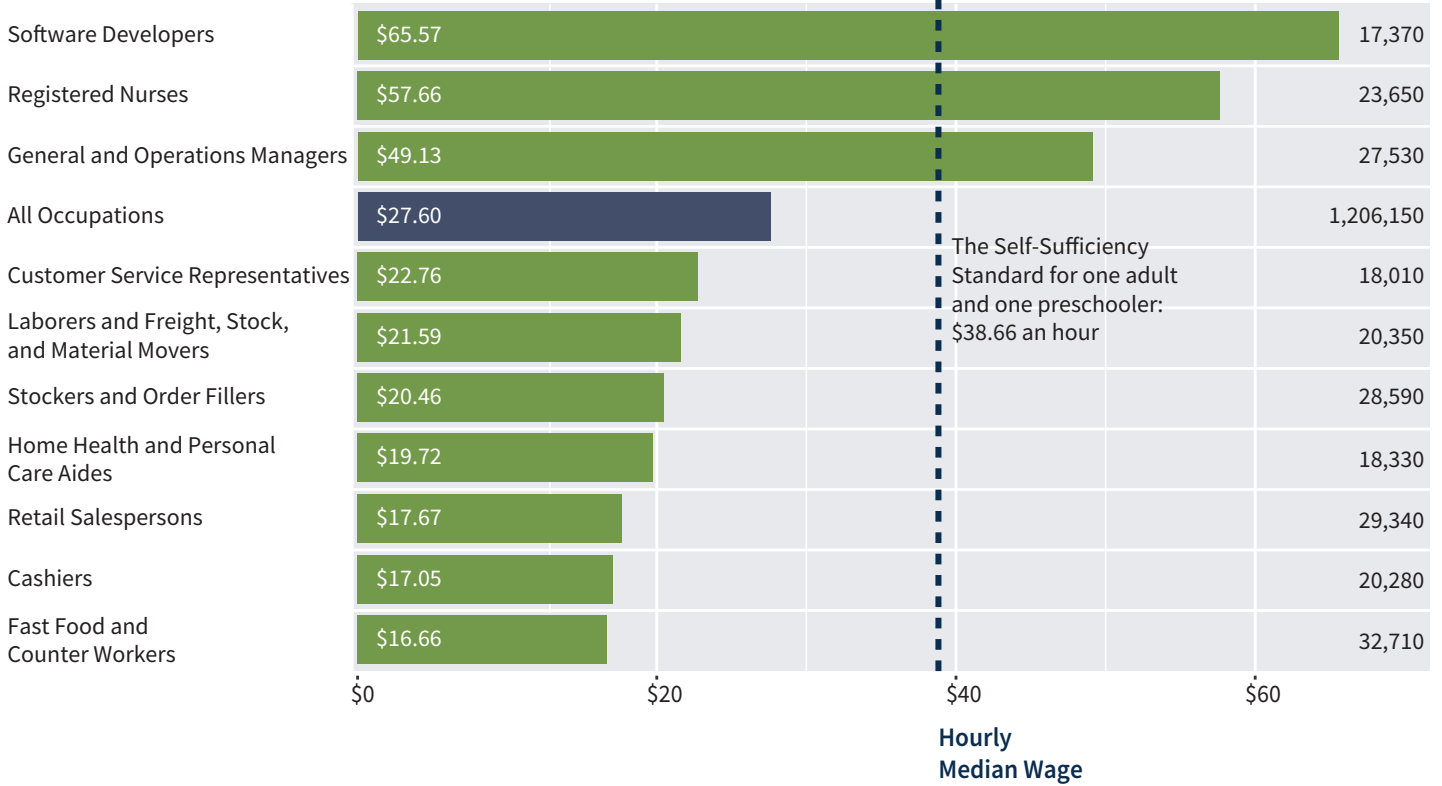
This problem cannot be solved by merely adding another working adult to the household. A family in Multnomah County consisting of two adults with a preschooler and school-age child requires each adult to earn at least \$26.13 per hour working full time. Both of these adults working full time in seven of these top occupations would not earn the minimum needed to support themselves.

### Definition Note

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

**Figure L. Only three of the ten largest occupations in Portland pay Self-Sufficiency wages**  
 Median hourly wages\* of the ten occupations employing the greatest number of workers in the Portland-Vancouver, Hillsboro, OR-WA MSA, compared to the Self-Sufficiency Standard (\$38.47)  
*One adult and one preschooler: Multnomah County, OR 2024*

**Portland-Vancouver-Hillsboro, OR-WA (MSA) Top Ten Occupations**



Source: U.S. Department of Labor, “May 2023 State Occupational Employment and Wage Estimates,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed August 16, 2024). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

\* Wages are calculated assuming the family receives qualifying tax credits for this family type.

The recovery from the Great Recession saw a disproportionate shift toward low-wage jobs, with mid-wage occupations bearing the brunt of job losses, and lower-wage roles dominating recovery. At the same time, income gains have been made by those at the very top, driving the increased income inequality that underlies the high levels of socioeconomic inequality across the country, including Multnomah County.<sup>19</sup> This disparity is evident in the Portland area’s top ten occupations, where software developers earn nearly four times the wages of fast food and counter workers. However, there have been recent gains for low-wage workers, with real wages of the lowest 10<sup>th</sup> percentile increasing by 13 percent from 2019 to 2023.<sup>20</sup> This is true for fast food workers in the Portland area, since 2019 hourly median wages have increased by 30 percent while software developers have experienced a 24 percent increase over the same time frame. Nevertheless, low-wage workers, such as fast food employees, still do not make wages that are close to covering just basic needs. More policy changes are needed to ensure that workers earning the lowest 10<sup>th</sup> percentile wages can access affordable housing, health care, and food.

This analysis of the Portland, OR metropolitan region’s most common occupations demonstrates that the economic insecurity faced by so many Multnomah County workers does not reflect a lack of work effort or skills. Rather, current wages are too low in many common occupations to support a family at minimally adequate levels, sometimes with two workers. While Oregon’s minimum wages exceed the federal minimum wage, it still falls short of covering the cost of basic needs, particularly for those families with young children.<sup>21</sup>

### The gap is widening between Retail salespersons’ earnings and the cost of basic needs in Portland

The second most common occupation in the Portland Metropolitan Region is retail salespersons. In order to demonstrate how earnings have changed over time compared to costs, **Figure M** illustrates the reach of a retail salespersons median annual earnings compared to the cost of basic needs for a parent with a school-age child in Multnomah County. The wages and Self-Sufficiency Standards included in this analysis do not include taxes or tax credits.

In 2008 the statewide median earnings for retail salespersons covered 87 percent of the Self-Sufficiency Standard for this family of two in Multnomah County, leaving a gap of just \$3,500. However, that spread has widened dramatically. In 2024, the median annual earnings of this occupation in the Portland Metro Region cover only 62 percent of the family’s basic needs, leaving this parent \$22,500 short on an annual basis.

To close the growing income gap, there are two basic approaches to consider: *reducing costs, and raising incomes*. The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food and child care assistance, and through benefits, such as employer sponsored health care coverage. Strategies for the second approach, raising incomes by investing in the workforce, are often broader, such as enacting workforce protections like paid sick leave, increasing education levels, incumbent worker programs, and nontraditional job training. This includes supporting job attainment through tools that let workers maintain their employment and economic well-being in times of hardship and life change.

“ For many of the occupations discussed in this analysis, this single parent would have to work more than two full-time jobs to yield enough income to meet the family’s basic needs, yet low-wage jobs frequently lack full-time hours and benefits such as health insurance.

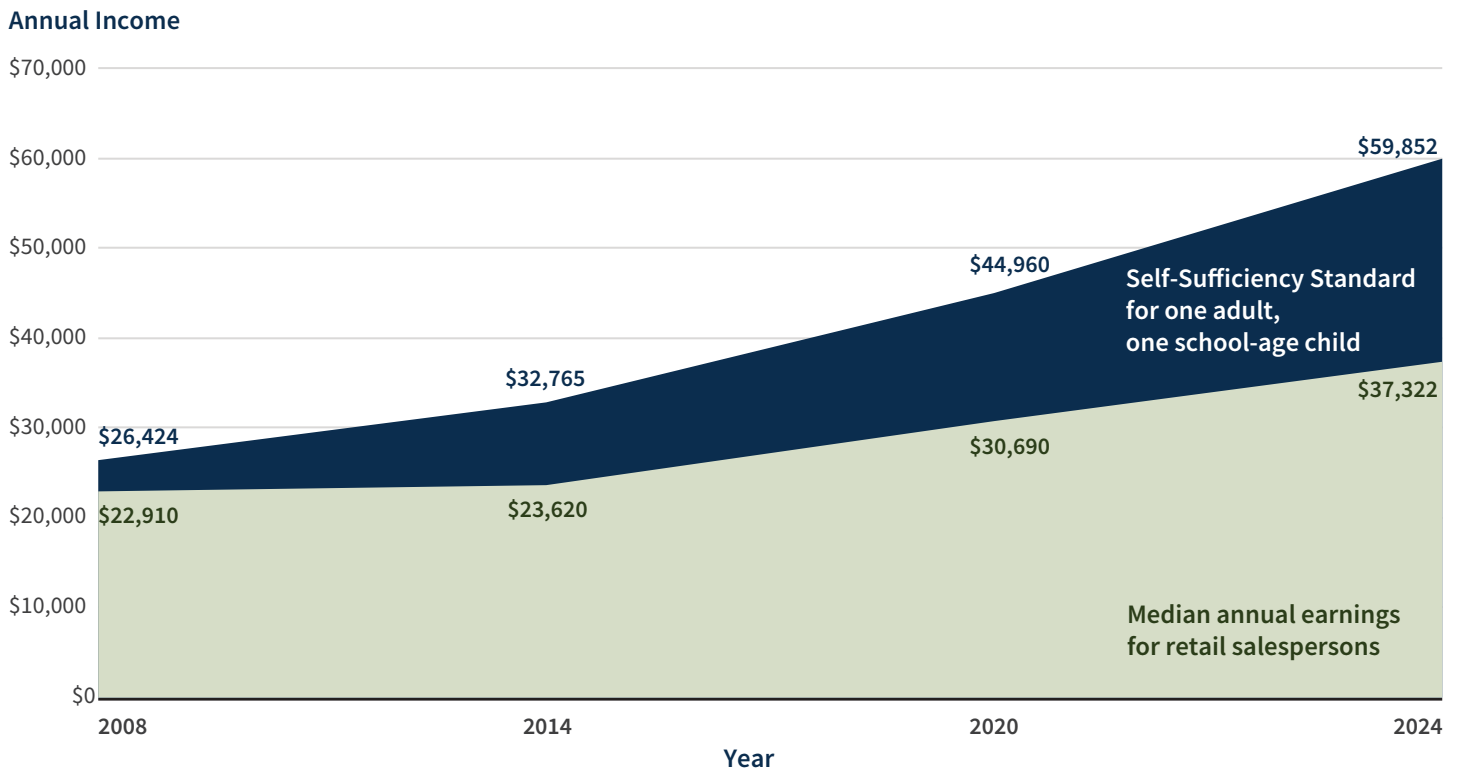
Reducing costs and raising incomes can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some adults may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level.

Furthermore, the costs of basic needs tend to rise faster than wages, providing a challenge to all stakeholders to address the problem of wage inadequacy.

**Figure M. The reach of a retail salespersons earnings has decreased since 2008**

Median annual earnings of retail salespersons in the Portland-Vancouver, Hillsboro, OR-WA MSA, compared to the Self-Sufficiency Standard\* since 2008

*One adult and one school-age child: Multnomah County, OR 2024*



Source: U.S. Department of Labor, “2008, 2014, 2020, and 2023 State Occupational Employment and Wage Estimates,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed August 16, 2024). 2023 wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

\* Taxes are excluded in this analysis for both the median annual earnings and the Self-Sufficiency Standard

# REDUCING COSTS FOR WORKERS

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

Income supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose between their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. **With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for obtaining higher wages.**

This section models how income supports can reduce a family's expenses until they are able to earn Self-Sufficiency wages, thus closing the gap between wages and costs. State and federal income supports include programs such as:

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

While not a work support per se, child support is also modeled as it assists families in meeting basic needs. **Table 4** provides a summary of Oregon income supports, child support, and tax credits modeled in this section. The Community Child Care Initiative is included, however, it is a child care support program only available to Portland residents under a certain income threshold.

## **Income Supports reduce costs significantly in Multnomah County**

In **Table 5**, income supports are modeled using the Self-Sufficiency Standard for a Multnomah County family of one adult, one preschooler, and one school-age child. Column #1 shows the full costs of each basic need in the Self-Sufficiency Standard, while Columns #2-#6 model various combinations of income supports. Monthly costs are reduced by the income supports listed in the column headings and indicated with shading and bold numbers in the table.

**No Income supports (Column #1).** In **Table 5** tax credits that are available as a refund when annual taxes are filed in the next year are shown at the bottom of the table and *not included in the monthly wage calculation as in the Self-Sufficiency Standard*. This family spends \$2,525 on monthly child care expenses and \$2,046 on the cost of housing per month. Without any refundable tax credits, child support, or income supports to reduce costs, this Multnomah County family needs \$8,722 per month, or \$49.55 per hour, to meet the cost of basic needs.

**Table 4. Summary of Oregon's income supports, child supports, and tax credits**

PROGRAM	BENEFIT	INCOME ELIGIBILITY
Employment Related Child Care (ERDC)	ERDC is a state subsidy to help families afford child care. Subsidy amounts depend on the child's age, caregiver employment, provider type, and location within the state.	Family income must be below 200 percent of the FPG for the initial application. Families currently enrolled and whose income falls between 200-250 percent FPG are eligible for transitional child care with copayments. Parents must be searching for employment, working, in school, or training.
Community Child Care Initiative (CCI)*	CCI offers Portland families and child care providers financial assistance for child care. Funded by the Portland Children's Levy, eligible families currently pay no copayments.	In general, households are eligible with incomes that are up to 80 percent of Portland's median income. Currently there are no copayments, but in the future, copayments may increase to 8 percent of a family's budget.
Medicaid	Subsidized quality health plan insurance with no copays.	Adults with incomes under 200 percent of the FPG (with a 5 percent disregard) are eligible for a basic health plan with no monthly premiums.
Children's Health Insurance Program (CHIP)	Health care benefits for uninsured children ages 19 and under.	Households must have an adjusted gross income at or below 300 percent of the FPG (with a 5 percent disregard).
Supplemental Nutrition Assistance Program (SNAP)	The average monthly SNAP benefit for a person in Oregon is \$208. <sup>22</sup> The maximum SNAP benefit for a family of three in Oregon is \$766.	Families must earn a gross income less than 200 percent of the FPG to be eligible.
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	Oregon's average monthly benefit is \$47.83 for purchasing supplemental nutritious foods. This also includes breastfeeding support and nutrition education.	Pregnant and postpartum women and children up to age five: at or below 185 percent FPG.
Federal Earned Income Tax Credit (EITC)	Maximum benefit for families with: 1 child \$4,213 per year 2 children \$6,960 per year 3+ children \$7,830 per year.	Maximum eligibility for families with: 1 child \$49,082 1 parent, \$56,002 married 2 children \$55,768 1 parent, \$62,688 married 3+ children \$59,899 one parent, \$66,819 married.
Oregon Earned Income Tax Credit (EITC)	The 2024 credit amount is 9 percent of the federal EITC. Families in Oregon with infants can claim 12 percent of the federal EITC.	Same rules as federal EITC.
Oregon Working Family Household and Dependent Care Tax Credit (WFHDC)	Families can claim up to \$12,000 for one qualifying dependent or up to \$24,000 for two or more qualifying dependents, depending on the family's proximity to the FPG.	Federal adjusted gross income must be less than 300 percent of the FPG to qualify for the state credit.
Federal Child and Dependent Care Tax Credit (CCTC)	A nonrefundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
Federal Child Tax Credit (CTC)	Up to \$2,000 annual tax credit per child, with \$1,700 refundable.	Married filing jointly: up to \$200,000 Single parent: up to \$400,000.
Child Support	The average payment from non-custodial parents is \$290 per month in Oregon.	No eligibility limit.

\* Only available in Portland

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

**Child Support (Column #2).** Child support payments from non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Oregon is \$290 per month.<sup>23</sup> Adding child support reduces the wage required by this parent to meet basic needs to \$8,264 per month, or \$46.96 per hour.

**Child Care: Community Child Care Initiative (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. It also adds stability for parents, children, and employers. For families in the Portland region, the Community Child Care Initiative (CCI) offers help in covering child care costs. Eligible families currently pay no copayments, thanks to the Portland Children's Levy.

Adding child care assistance for this family decreases child care costs to \$0, a reprieve of more than \$2,500 per month in this family's monthly expenses, lowering the wage needed to \$5,161 per month, or \$29.32 per hour. Note that the eligibility threshold for entrance into CCI is 80 percent of the Portland median area income, and not all eligible families gain access due to limited slots. Families outside of the Portland area may be eligible for the Employment Related Child Care (ERDC) if their household income is below 200 percent of the FPG. Families in ERDC are responsible for a copayment which is dependent on their income.

**Child Care & Medicaid (Column #4).** For adults transitioning from cash assistance to employment, the typical package of benefits includes health care, child care assistance, and food assistance. Oregon's Medicaid expansion allows adults with incomes up to 200 percent of the FPG to access free health insurance.

- **Health Care.** Under the assumption that transitional Medicaid covers all the family's health care expenses, health care costs are reduced from \$634 per month to zero. Children are eligible for the Children's Health Insurance Program with a household income up to 300 percent of the FPG, allowing this family to gradually take on increased health care costs as the parent's income increases.
- **Child Care.** Child care assistance through the CCI program eliminates the cost of child care.

Despite this family's income decreasing by nearly half, this family is still not eligible for food assistance. Altogether, these two income supports reduce the wage required to meet basic needs to \$4,357 per month, almost half the Self-Sufficiency Standard for this family type in Multnomah County. With the help of these crucial income supports, this family making the transition from public assistance or non-employment could meet the family's basic needs at a wage of \$24.76 per hour.

## Expanding Access to Child Care

Access to safe and quality child care is vital to working mothers of young children. In the most recent legislative session, Oregon passed HB 3005, created the Child Care Infrastructure Fund, a \$50 million investment designed to expand child care and preschool facilities across Oregon.<sup>24</sup> Additionally, the Oregon legislature also passed HB 2727 which addresses how zoning regulations, state and local building codes can support or inhibit the expansion of early learning and care facilities.<sup>25</sup> This policy may provide families with more options, hopefully at subsidized rates.



**Table 5. Impact of the addition of supports on monthly costs and Self-Sufficiency Wage**

*One adult, one preschooler, and one school-age child: Multnomah County, OR 2024*

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

	#1	#2	#3	#4	#5
	No Income Supports	Child Support	Child Care: CCI	Child Care, Medicaid	Housing Voucher†, Child Care, SNAP/WIC*, Medicaid
<b>Monthly Expenses</b>					
Housing	\$2,046	\$2,046	\$2,046	\$2,046	<b>\$734</b>
Child Care	\$2,525	\$2,525	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Food	\$905	\$905	\$905	\$905	<b>\$619</b>
Transportation	\$100	\$100	\$100	\$100	\$100
Health Care	\$634	\$634	\$634	<b>\$0</b>	<b>\$0</b>
Miscellaneous	\$725	\$725	\$725	\$725	\$725
Taxes	\$2,219	\$2,052	\$1,084	\$858	\$328
<b>Total Expenses (net of income supports)</b>	<b>\$9,155</b>	<b>\$8,988</b>	<b>\$5,494</b>	<b>\$4,634</b>	<b>\$2,506</b>
<b>Monthly Resources</b>					
Federal Child Care Tax Credit (-)	(\$100)	(\$100)	\$0	\$0	\$0
Federal Child Tax Credit (-)	(\$333)	(\$333)	(\$333)	(\$276)	(\$62)
Child Support (-)	--	<b>(\$290)</b>	--	--	--
<b>Total Additional Monthly Resources</b>	<b>(\$433)</b>	<b>(\$723)</b>	<b>(\$333)</b>	<b>(\$276)</b>	<b>(\$62)</b>
<b>Self-Sufficiency Wage</b>					
<b>Total monthly expenses minus total additional monthly resources</b>					
Hourly	\$49.55	\$46.96	\$29.32	\$24.76	\$13.89
Monthly	\$8,722	\$8,264	\$5,161	\$4,357	\$2,444
Annual	\$104,660	\$99,172	\$61,926	\$52,287	\$29,327
<b>Federal Annual Refundable Tax Credits**</b>					
Earned Income Tax Credit	\$0	\$0	\$0	(\$733)	(\$5,569)
State Earned Income Tax Credit	\$0	\$0	\$0	(\$66)	(\$501)
Child Tax Credit	\$0	\$0	\$0	(\$685)	(\$3,257)

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children. Assumes average monthly value of WIC benefit \$47.83 (FY 2023) in Oregon. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program. Children's Health Insurance Program (CHIP), is a health care benefit for uninsured children ages 18 and under, who are ineligible for Medicaid.

\*\* The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, to be as realistic as possible, tax credits that are available only as a refund on annual taxes are shown at the bottom of this table. The Earned Income Tax Credit is only refundable, so it is shown only as an annual tax credit. The nonrefundable portion of the Child Tax Credit (which is a credit granted against federal taxes) is included as available to offset monthly costs; 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; it does not appear in the bottom of the table.

† The HUD Housing Voucher demonstrates the impact that a Section 8 Housing voucher would have on the family budget. Section 8 vouchers set the cost of housing to 30 percent of the household income.

**Child Care, Food, Medicaid, and Modeled Housing (Column #5).** Section 8 housing vouchers are intended to reduce the cost of housing to 30 percent of the household income.<sup>26</sup> For a family of one adult, one preschooler, and one school-age child, housing expenses in this county drop from \$2,046 to \$734 per month with a voucher.

With housing costs reduced, the family remains eligible for free health insurance and child care, and becomes eligible for SNAP and WIC, reducing food costs to \$619 per month. The family's overall expenses decrease to \$2,444 per month or \$13.89 per hour, \$2.00 per hour below Portland's minimum wage of \$15.95 per hour. This household, if working full time and earning minimum wage, would have a small amount of income to cover costs like accumulated credit care debt, medical debt, or saving for emergencies.

Note that very few families receive all these benefits. Barriers 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>27</sup> Yet, when families do receive income supports and child supports, they help families meet their basic needs on their journey to self-sufficiency.

**Refundable Tax Credits.** Recall that **Table 5** illustrates the wage this family requires for the cost of basic needs without refundable tax credits. The Oregon 2024 Self-Sufficiency Standard shows both refundable and nonrefundable tax credits as if they are received monthly. They are, however, treated differently in the modeling table and figure. The refundable Federal Earned Income Tax Credit (EITC), the state EITC, and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. In contrast, the nonrefundable federal Child Care Tax Credit (CCTC) only reduced taxes and does not contribute to a tax refund; therefore, it is modeled as a monthly credit against federal taxes.

This approach reflects how families actually receive the EITC, typically as a single lump sum the following year when they file their taxes.<sup>35</sup> As such, many families use this refund as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts accrued from insufficient earnings over the year.<sup>36</sup> Therefore, the total annual refundable credits are shown in the shaded rows at the bottom of the table instead of monthly as in the Self-Sufficiency Standard column. The credit is based on the assumption that the adult works at this same wage, for the whole year.

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

For the modeled work support columns, the CTC is split into two amounts. The amounts of tax credits vary significantly, depending upon income. When costs are reduced in column #5, where the full work support package is modeled, the parent is eligible for \$9,327 in annual refundable tax credits.

### Families achieve wage adequacy with low wages after the addition of critical benefits like housing vouchers and child care subsidies

**Table 5** shows how child support and income supports reduce the wage needed to meet basic needs. In contrast, **Figure N** illustrates the impact of income supports on wage adequacy (as defined by the Self-Sufficiency Standard) when earnings increase. Wage adequacy is defined as the degree to which a given wage covers basic needs, taking into account the financial impact of various income supports, or lack thereof. If wage adequacy is at 100 percent, the wage is enough to meet all the family's basic needs; if it is below 100 percent, it only covers that percentage of the family's basic needs. For example, if wage adequacy is at 60 percent, then the wage (along with any income supports) covers 60 percent of the family's basic needs.

Modeling the same family as before with one parent, one preschooler and one school-age child residing in Multnomah County, **Figure N** shows the impact of income supports on wage adequacy as the parent's earnings increase, starting at the 2024 Portland urban minimum wage of \$15.95 per hour.<sup>37</sup> The dark blue area along the bottom of the y-axis indicates the baseline, showing wage adequacy without any income supports. Without child care, health care, food, or housing subsidies, the family would not reach 100 percent wage adequacy until they earn an hourly wage of \$49.45.

The remaining stacked lines each represent an added work support package. The first stacked line above the no income supports (light blue shaded area), shows the impact of the Community Child Care Initiative on wage adequacy. The family is able to cover all of their basic needs with hourly earnings of \$29.45. However, note that if the parent earns more than \$39.95 per hour, they are no longer eligible for the subsidized child care program. This "benefit cliff" drops their wage adequacy by 36 percentage points because the hourly earnings are no longer sufficient to cover the family's costs.

## The Importance of Income Supports

Income supports help lower families' monthly budgets and improve their quality of life. However, families that do not have access to income supports are forced to choose between basic needs, and as a result, face both near and long-term consequences. For example, children in families without access to reliable child care often have lower levels of academic achievement than children with access to subsidized and reliable care.<sup>28</sup> Mothers who have multiple young children are also less likely to be employed in states with high costs of child care, fewer subsidies, and few affordable pre-K options.<sup>29</sup> Food insecurity in early childhood has been linked to impaired cognitive development, attention and focus issues, and behavior issues, which can persist even after families become food secure.<sup>30</sup> Likewise, when parents have access to Medicaid benefits, children are less likely to miss school, improving long term health and financial outcomes.<sup>31</sup> While it is estimated that less than one in four eligible households receives federal housing assistance, housing subsidies and rent vouchers enable families to move to higher-opportunity areas, benefiting both the long-term academic and economic achievements of the children and the physical and mental well-being of their parents.<sup>32</sup> Rent assistance also reduces the likelihood of severe illness.<sup>33</sup> Lastly, the COVID-19 pandemic emphasized the importance of reliable public transportation for employment opportunities, social engagement, health care and food access among urban communities.<sup>34</sup>

This cliff effect is also illustrated earlier along the x-axis wage spectrum. Earning the Portland minimum wage of \$15.95 per hour, the family is able to cover all of their basic needs with the added financial support of housing, food, health care, and child care (the top color line in light gray), but the loss of SNAP around an hourly wage of \$20.95 drops the family by about four percentage points in wage adequacy. This family's wage adequacy doesn't rise to those levels again until the wage rises to about \$23.45 an hour.

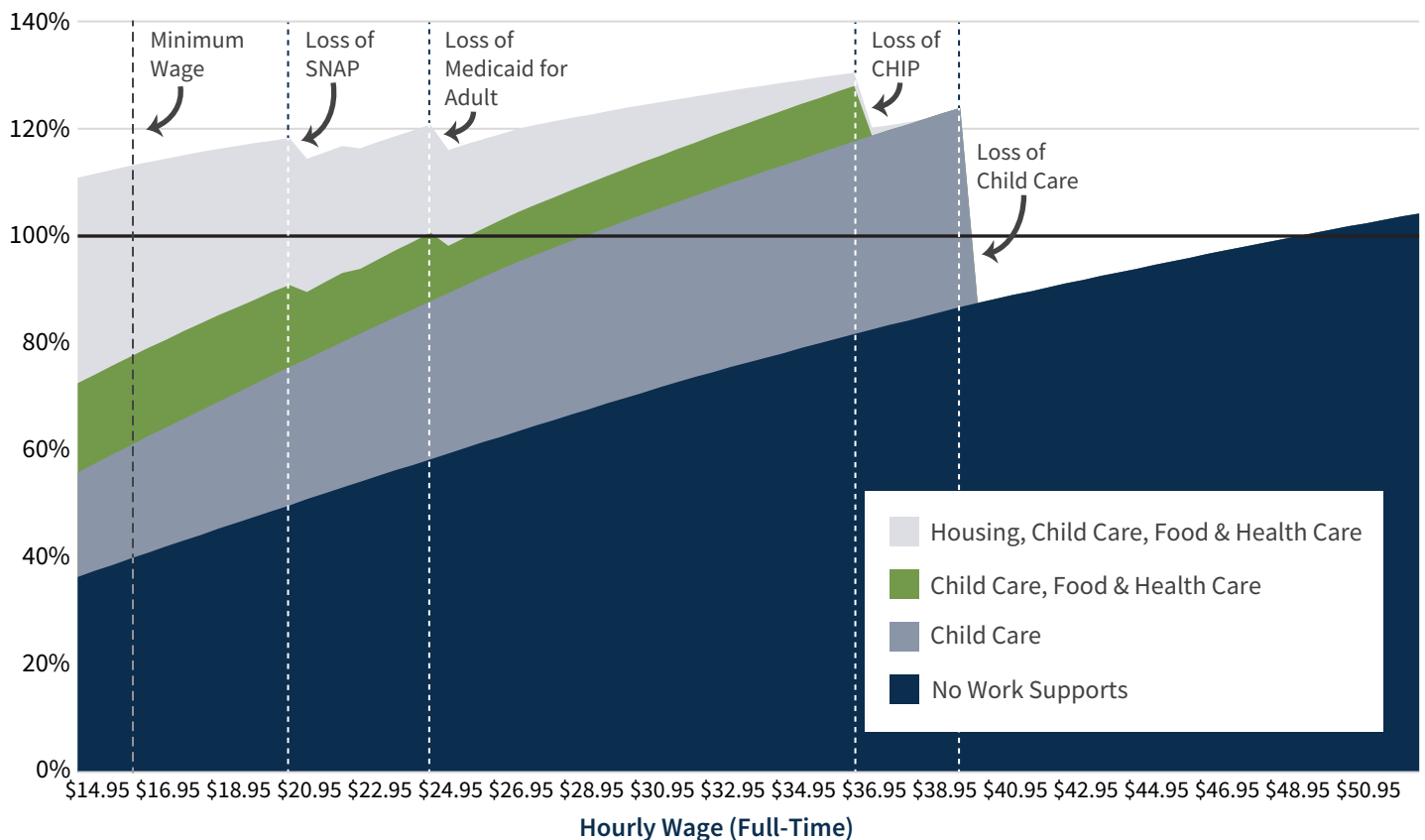
Public subsidies and income supports can stabilize families and increase economic security. However, the cliff effect as documented in **Figure N** can offset the benefits of a parent increasing their hourly wage by decreasing the family's wage adequacy through the loss of benefits. To effectively support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

**Figure N. Families can make ends meet at a lower hourly wage with income supports**

The percent wage adequacy by hourly wage with income supports

One adult, one preschooler, and one school-age child: Multnomah County, OR 2024

**Percentage Wage Adequacy**



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

## Accessing income supports allow common occupations with inadequate earnings to meet the cost of basic needs

**Table 6** provides detailed data with the exact amounts of each work support modeled for four occupations in Oregon compared with the Self-Sufficiency Standard for the same Multnomah County family type modeled in **Figure N**. Customer service representatives, retail salespersons, firefighters, and an occupation that represents the median wage of all Oregon occupations in the Portland Metropolitan region highlight a range of median earnings and their wage adequacy. Note that women are over-represented in two of these occupations (customer service representatives and retail salespersons) nationally, with 13 percent of women in Multnomah County estimated to be below 100 percent of the federal poverty guidelines (compared to 11 percent of men).<sup>38</sup>

**Customer Service Representative.** As a full-time customer service representative earning \$22.76 per hour, this parent meets 54 percent of their basic needs without any work supports. If the parent is able to enroll their children in the Community Child Care Initiative in Portland, the cost of child care decreases from \$2,525 per month to zero. Wage adequacy grows to 81 percent, a 27 percentage point jump with one basic cost covered. With the addition of Medicaid, the cost of health care decreases to zero, and income adequacy rises to 93 percent. While the availability of housing assistance is limited, if available, it reduces housing costs to 30 percent of income, or \$1,202 per month. With housing, child care, and health care, this family can meet all of their basic needs with some additional non-essential income with an hourly wage of \$22.76.

**Retail Salesperson.** With a median wage of \$17.67 per hour, a retail salesperson can cover less than half (43 percent) of the family's basic needs. When this family receives child care assistance, their wage adequacy increases to 65 percent. The further addition of fully subsidized health insurance through Medicaid and food assistance increases the family's wage adequacy to 75 percent. Housing assistance adjusted to 30 percent of the family income brings the cost of housing to \$933 per month. With housing assistance, this family is able to meet all of their basic needs.

“

*This "benefit cliff" drops wage adequacy by 36 percentage points because the hourly earnings are no longer sufficient to cover the family's costs.*

**Median Hourly Wage of All Occupations in Portland.** The median hourly wage of all occupations in the Portland region is \$27.60. At this rate, only 64 percent of the family's needs are covered without income supports. Child care assistance helps the family reach 96 percent wage adequacy. This household is not eligible for Medicaid for the adult, but can receive children's health care under Medicaid for the preschooler and school-age child. With health insurance covered for the children, this parent is able to meet all of their basic needs. If this parent could access a housing subsidy to decrease the cost of rent by \$600 dollars, this parent could save money, pay off debt, or take on additional workforce training.

**Firefighters.** A firefighter earning \$38.65 per hour in Portland still falls 15 percent short of meeting their family's basic needs without any income supports. Child care assistance allows this parent to meet all of their basic needs with leftover income for additional costs. Because the cost of child care is so burdensome for most families, providing subsidies for households, even households who have occupations often associated with "middle-income" wages, is critical for families in the Portland area.

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

**Table 6.** Impact of income supports on wage adequacy compared to median wage of select occupations: no income supports and child care subsidy

One adult, one preschooler, and one school-age child: Multnomah County, OR 2024

	#1	#2	#3	#4
	Customer Service Reps.	Retail Salespersons	Median Wage of All Occupations	Firefighters
Hourly Wage	\$22.76	\$17.67	\$27.60	\$38.65
Total Monthly Income	\$4,006	\$3,110	\$4,858	\$6,803
<b>PANEL A: No Income Supports</b>				
Monthly Costs				
Housing	\$2,046	\$2,046	\$2,046	\$2,046
Child Care	\$2,525	\$2,525	\$2,525	\$2,525
Food	\$905	\$905	\$905	\$905
Transportation	\$100	\$100	\$100	\$100
Health Care	\$634	\$634	\$634	\$634
Miscellaneous	\$725	\$725	\$725	\$725
Taxes	\$758	\$505	\$1,001	\$1,543
Tax Credits	(\$234)	(\$129)	(\$336)	(\$433)
<b>Total Monthly Expenses</b>	<b>\$7,459</b>	<b>\$7,312</b>	<b>\$7,600</b>	<b>\$8,046</b>
<b>Shortfall (-) Or Surplus</b>	<b>(\$3,454)</b>	<b>(\$4,202)</b>	<b>(\$2,742)</b>	<b>(\$1,242)</b>
<b>Wage Adequacy: Total Income/Total Expenses</b>	<b>54%</b>	<b>43%</b>	<b>64%</b>	<b>85%</b>
<b>PANEL B: Child Care Assistance</b>				
Monthly Costs				
Housing	\$2,046	\$2,046	\$2,046	\$2,046
Child Care	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Food	\$905	\$905	\$905	\$905
Transportation	\$100	\$100	\$100	\$100
Health Care	\$634	\$634	\$634	\$634
Miscellaneous	\$725	\$725	\$725	\$725
Taxes	\$758	\$505	\$1,001	\$1,535
Tax Credits	(\$234)	(\$129)	(\$333)	(\$333)
<b>Total Monthly Expenses</b>	<b>\$4,934</b>	<b>\$4,786</b>	<b>\$5,078</b>	<b>\$5,611</b>
<b>Shortfall (-) Or Surplus</b>	<b>(\$928)</b>	<b>(\$1,676)</b>	<b>(\$219)</b>	<b>\$1,192</b>
<b>Wage Adequacy: Total Income/Total Expenses</b>	<b>81%</b>	<b>65%</b>	<b>96%</b>	<b>121%</b>
<b>Annual Refundable Tax Credits*:</b>				
Federal Earned Income Tax Credit	\$1,622	\$3,885	\$0	\$0
State Earned Income Tax Credit	\$146	\$350	\$0	\$0
Federal Child Tax Credit*	\$2,391	\$3,400	\$1,163	\$0

\* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable and is only shown as part of the monthly budget.

\*\* Because the Federal Child Tax Credit is dependent on the non-refundable Child Care Tax Credit, the amount varies depending on the presence of a child care payment.

**Table 6. Cont.** Impact of income supports on wage adequacy compared to median wage of select occupations: child care, food, and health subsidies; child care, food, and health subsidies and housing  
*One adult, one preschooler, and one school-age child: Multnomah County, OR 2024*

	#1	#2	#3	#4
	Customer Service Reps.	Retail Salespersons	Median Wage of All Occupations	Firefighters
Hourly Wage	\$22.76	\$17.67	\$27.60	\$38.65
Total Monthly Income	\$4,006	\$3,110	\$4,858	\$6,803
<b>PANEL C: Child Care, Food (SNAP/WIC), &amp; Health (Medicaid/CHIP)</b>				
Monthly Costs				
Housing	\$2,046	\$2,046	\$2,046	\$2,046
Child Care	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Food	\$905	<b>\$577</b>	\$905	\$905
Transportation	\$100	\$100	\$100	\$100
Health Care	<b>\$0</b>	<b>\$0</b>	<b>\$185</b>	\$634
Miscellaneous	\$725	\$725	\$725	\$725
Taxes	\$758	\$505	\$1,001	\$1,535
Tax Credits	(\$234)	(\$129)	(\$333)	(\$333)
<b>Total Monthly Expenses</b>	<b>\$4,300</b>	<b>\$3,824</b>	<b>\$4,628</b>	<b>\$5,611</b>
Shortfall (-) Or Surplus	(\$294)	(\$713)	\$230	\$1,192
Wage Adequacy: Total Income/Total Expenses	<b>93%</b>	<b>81%</b>	<b>105%</b>	<b>121%</b>
<b>PANEL D: Housing, Child Care, Food (SNAP/WIC), &amp; Health (Medicaid/CHIP)</b>				
Monthly Costs				
Housing	<b>\$1,202</b>	<b>\$933</b>	<b>\$1,458</b>	<b>\$2,041</b>
Child Care	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Food	\$905	<b>\$577</b>	\$905	\$905
Transportation	\$100	\$100	\$100	\$100
Health Care	<b>\$0</b>	<b>\$0</b>	<b>\$185</b>	\$634
Miscellaneous	\$725	\$725	\$725	\$725
Taxes	\$758	\$505	\$1,001	\$1,535
Tax Credits	(\$234)	(\$129)	(\$333)	(\$333)
<b>Total Monthly Expenses</b>	<b>\$3,456</b>	<b>\$2,711</b>	<b>\$4,040</b>	<b>\$5,607</b>
Shortfall (-) Or Surplus	\$550	\$399	\$818	\$1,196
Wage Adequacy: Total Income/Total Expenses	<b>116%</b>	<b>115%</b>	<b>120%</b>	<b>121%</b>
<b>Annual Refundable Tax Credits*:</b>				
Federal Earned Income Tax Credit	\$1,622	\$3,885	\$0	\$0
State Earned Income Tax Credit	\$146	\$350	\$0	\$0
Federal Child Tax Credit**	\$1,191	\$2,458	\$0	\$0

\* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable and is only shown as part of the monthly budget.

\*\* Because the Federal Child Tax Credit is dependent on the non-refundable Child Care Tax Credit, the amount varies depending on the presence of a child care payment.



PART FIVE

# INVESTING IN THE WORKFORCE

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# THE GOAL OF ECONOMIC SECURITY

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## Examining the drivers of the wage gap

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

The history of enslavement in the United States had the effect of concentrating workers of color into agricultural, service, and care professions, which continue to be undervalued. In the 1930's, New Deal policies sought to improve worker conditions by establishing a minimum wage, mandating overtime, and outlawing child labor. Southern politicians of the day pushed back against these policies for agricultural, retail, service, and domestic workers, particularly the right to unionize. The active omission of these occupations that employed the majority of Black workers from the Fair Labor Standards Act (FLSA) created vast economic hardship.<sup>39</sup> Today, men and White people are more likely to be promoted, hold positions of leadership, and be offered higher salaries than people of color and women.

Together, racism and sexism have created **occupational segregation**, where people of color and women are more likely to work in occupations that pay low-wages, receive fewer labor protections, and have insufficient benefits. Occupational segregation stalls current earnings while also preventing the accumulation of wealth through homeownership, retirement savings, or investments; slowing economic mobility as people struggle to cover basic needs; and contributing to worsened health and education outcomes for people living in poverty.<sup>40</sup>

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

## Raising the minimum wage and expanding unionization increase economic security

As demonstrated in this report, in many cases two adults working full-time must each earn well beyond the minimum wage to meet their family's basic needs. Raising wages has a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.<sup>41</sup>

**Minimum Wage.** Increasing and indexing the minimum wage provides a wage floor for all workers that keeps pace with inflation. While the federal minimum wage has remained at \$7.25 an hour since 2009, 30 states plus Washington D.C. have passed higher minimum wages, with 18 indexing them as well. In 2024, Washington D.C. has the highest minimum wage at \$17.50 per hour, followed by Washington at \$16.28 per hour.<sup>42</sup>

Local minimum wages are even higher, as nearly 50 city or counties have adopted higher minimum wages. As of January 1, 2024, Tukwila, WA has adopted the highest to date at \$20.29 per hour. Oregon has a three-tiered minimum wage scale, including the Portland Metro area at \$15.95 per hour, the Standard minimum wage at \$14.70 per hour, and the non-urban region at \$13.70 per hour.<sup>43</sup>

**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>44</sup> This union “premium,” controlling for other factors is worth about 16 percent in increased wages. Black and Latinx union workers receive a larger union “premium” with Black workers receiving 22 percent more than their non-unionized peers and Latinx workers receiving 32 percent more than their non-unionized peers.<sup>45</sup> However, union membership over the past half century has decreased. Only six percent of private sector and 33 percent of public sector workers are union members.<sup>46</sup> In Oregon, 2023 union membership was 14 percent of the workforce, a decrease of one and a half percent from 2022.<sup>47</sup>

## Expanding workforce protections

**Pay Equity and Anti-Discrimination Laws.** Pay equity laws require employers to assess and compensate employees based on skills, effort, responsibility, and working conditions, and not on the gender or race/ethnicity of the job’s occupant.<sup>50</sup> Oregon law prohibits paying employees less for the same work with the exception of “a seniority system that recognizes and compensated employees based on length of service with the employer,” or a merit system that is “measured through job-related criteria, a written performance evaluation plan or policy that measures employee performance using a set numerical or other established rating scale.”<sup>51</sup> While passing these laws is essential, enforcement that takes into account the changing nature of workplaces and employer-employee relationships is a challenge that needs to be addressed, such as differential pay in the “gig” economy.

A prominent policy example is known as a *Salary History Ban*, meaning employers cannot inquire about a job applicant’s earlier wages when hiring or determining pay.<sup>52</sup> Without these laws, salary history can perpetuate pay disparities for women and people of color, who earn less than White male employees, even when equalizing for age, education, work history, industry, occupations, and work hours.<sup>53</sup> Salary history bans also benefit employees who began their careers during economic recessions and were forced to accept lower wages.<sup>54</sup> As of 2024, 22 states including Oregon have passed salary history bans that apply to public and private employers.<sup>55</sup>

## Paid Family Leave

Paid family leave is a powerful investment in workers by providing a pathway to maintain one’s job status through times of hardship and life change. It prioritizes working families by allowing workers to recover from childbirth or care for an ill family member in their final days without fear of termination, or losing ground in their career trajectory.<sup>48</sup> Paid leave and disability insurance (short and long-term) are policies that help workers stay on track in maintaining their employment and their families at the same time. Oregon has two laws of interest:

Oregon Family Leave Act (OFLA). Provides 12 weeks of unpaid protected leave for qualifying events.

Paid Leave Oregon. Provides up to 12 weeks of paid leave for medical, family, or safety circumstances with a 52-week period. Funding is provided through a one percent contribution of gross wages up to \$168,000. Large employers pay at least of 40 percent of the contribution, while employees pay for the remainder.

As of July 1, 2024, SB 1515 reduced qualifying events for OFLA to limit the overlap between the two programs. Now OFLA can be used to care for a sick child, during bereavement, to care for children during school and childcare closures during a public health emergency, and to provide 12 additional weeks for pregnancy disability.<sup>49</sup>

*Pay transparency bills*, such as the Colorado Equal Pay for Equal Work Act, require employers to "include compensation in job postings, notify employees of promotional opportunities, and keep job description and wage rate records."<sup>56</sup> Such policies reduce gender and racial wage gaps by giving prospective and current employees critical information for salary negotiation.<sup>57</sup>

**Benefits.** Workplace policies such as paid sick days and employer-sponsored health insurance, are key resources that reduce costs and support the stability and long-term health of workers and employers alike.<sup>58</sup>

*Employer-sponsored health insurance* can help workers maintain or achieve health through the ability to manage chronic conditions and provide routine care for children that in turn reduces the occurrence of expensive emergency medical trips.

Workers without *paid sick leave* have to choose between coming to work when ill, effectively risking workplace accidents and spreading illness, or losing their job.<sup>59</sup> Indeed, studies have shown that non-fatal occupational injuries decrease after employees began to receive paid sick leave, particularly in the construction, manufacturing, agriculture, and healthcare and social assistance industries.<sup>60</sup> Nationally, only 60 percent of the lowest-paid workers (paid less than \$21,500 annually), have access to paid sick leave, compared to 88 percent of the highest-paid workers (paid more than \$72,000 annually).<sup>61</sup>

Having employer-sponsored health insurance and paid sick leave can mean the difference between retaining an experienced employee and incurring the costs of employee turnover, including recruitment, training, and lost efficiency for businesses.

Oregon law provides one hour of sick leave to employees for every 30 hours worked, up to 40 hours per year. Employers may frontload those hours, but employers are free to withhold availability to an employee until after they have worked for an employer at least 90 days.<sup>62</sup>

“ *Paid leave can mean the difference between the retention of an experienced employee and incurring the costs of employee turnover, including recruitment, training, and lost efficiency for businesses.* ”

## Investing in low-wage workers

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

**Incumbent Worker Training.** For low-wage workers who are already in an industry that offers adequate wages to workers in more advanced positions, incumbent worker training creates a career ladder to self-sufficiency. Retaining and training current employees is a “win-win” strategy (for both employers and employees) in many industries, particularly those which rely on skills and technology unique to a given company or industry subset. The Incumbent Worker Training grant, operated by the Southwestern Oregon Workforce Investment Board, helps employers train and retain employees to increase the skill sets of existing, full-time employees.<sup>63</sup>

## Baby bonds

Publicly funded child trust accounts or “baby bonds” are intended to decrease wealth inequities and promote economic mobility for low-income families.<sup>64</sup> First introduced by economist Darrick Hamilton, a baby bond program involves the initial funding of a government investment upon the birth of a child.<sup>65</sup> Baby bond programs can be universal or targeted and are designed to accrue interest over time so that the child can access the increased funds upon adulthood. Typically the funds are distributed only for education, home ownership, or business entrepreneurship. Baby bond programs are being tested across the United States and have been introduced on the federal level by Senators Cory Booker and Ayanna Pressley.<sup>66</sup>

Ensuring self-sufficiency in Oregon will require policies that protect the workforce, invest in low-wage workers, prioritize jobs with wages that can keep pace with the increasing cost of living, and allow families to build assets.

## Education Returns on Race and Gender

While increased education at all levels is associated with increased self-sufficiency in general, the returns on education are less for women and people of color. For example, in 2023, when comparing workers' weekly median wages nationwide, women workers with a bachelor's degree earned \$408 less than men with a bachelor's degree. This translates to \$1,768 less for women's monthly wages.<sup>67</sup> When examining racial discrepancies, Black and Hispanic female workers with a bachelor's degree earned \$180 and \$187 less per week respectively than White female workers with a bachelor's degree. Black and Hispanic women are trying to make ends meet with \$780 and \$810 less monthly than White women nationally.<sup>68</sup> This intersection of gender and racial identity leaves women of color particularly vulnerable to economic insecurity.

PART SIX

# APPLYING THE STANDARD

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# USING THE STANDARD AS A TOOL FOR ECONOMIC JUSTICE

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

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

## Improving public policy for working families

- In Washington State, policy makers use the Standard to inform decisions regarding maximum grants for crucial programs like Temporary Assistance for Needy Families, refugee assistance, and Supplemental Security Income.<sup>69</sup> By aligning program funding with an accurate measure of cost of living, these programs more effectively support struggling families.
- Similarly, Connecticut utilizes the Standard to model the potential impact of policy changes, such as adjustments to premium tax credits and the state Earned Income Tax Credit.<sup>70</sup> This proactive approach ensures that policy decisions are evidence-based and directly address the needs of low-income individuals and families.

## Creating more realistic eligibility guidelines

- Several states, including Wisconsin, have adopted the Standard to establish income eligibility criteria for workforce training programs.<sup>71</sup> Using the Standard as a measure of income adequacy, captures more struggling families who may otherwise fall through the cracks of traditional eligibility guidelines.
- In Marin County, California, a stipend is available for board and commission members whose household incomes fall below the Self-Sufficiency Standard.<sup>72</sup> This initiative ensures that individuals with less financial means have the opportunity to participate in civic leadership, promoting a more representative and inclusive decision-making process.

## Setting fair wages

- Organizations like the [Women's Foundation for the State of Arizona](#) use the Standard as a base salary.<sup>73</sup> Similarly, [Oregon's minimum wage schedule](#) takes into account regional variations in living expenses, as measured by the Standard.<sup>74</sup> By advocating for a higher minimum wage based on the Standard's data, organizations and communities, such as [Boulder County](#), promote economic stability and reduce income inequality.<sup>75</sup>

## Developing programs and services for individuals and working families

- The Self-Sufficiency Standard serves as a valuable counseling tool for individuals participating in work and training programs. In Oregon, [the Prosperity Planner](#) assists WorkSource Center staff in evaluating job opportunities, accessing benefits, and developing strategies for long-term financial stability.<sup>76</sup>
- [The Calculator](#) provides a personalized tool that allows families and people working with families, to understand what it takes to be self-sufficient and get connected to the support services they need to ultimately achieve self-sufficiency.<sup>77</sup>

## Advocating for expanded public assistance

- The Standard plays a crucial role in advocating for the expansion of public assistance programs. For example, [EPWA](#) uses the Self-Sufficiency Standard to demonstrate the need for policies such as the expansion of the state child tax credit and increased eligibility for child care assistance.<sup>78</sup> With the Standard representing 100 percent wage adequacy, advocates can tangibly show how many percentage points closer child care, food, and health care assistance can get families to full wage adequacy, making a compelling case for increased funding and support.
- The Joint Center for Housing Studies at Harvard University uses the Self-Sufficiency Standard to examine the housing affordability crisis in their paper [The Rent Eats First: Rental Housing Unaffordability in the US](#).<sup>79</sup> Researchers use a residual income approach to identify renter households whose housing expenses are too high and who lack the income to meet a basic but comfortable standard of living. The authors measured non-housing needs using the Self-Sufficiency Standard produced at the University of Washington.

## Documenting cost of living

- The Self-Sufficiency Standard provides valuable insights into the cost of living across different regions and over time. For example, businesses like IKEA USA have utilized this data to regionally adjust wages at their stores in order to account for the difference in the cost of basic needs by location.
- The [Central Arkansas Development Council](#) included the Self-Sufficiency Standard in an interactive dashboard to demonstrate the costs of families living in each Arkansas county by custom family composition.<sup>80</sup>
- Rise Together Bay Area released a dashboard of data tables from their [Promoting Family Economic Security Report](#) to track progress on their coalition's goals.<sup>81</sup>



## Evaluating program outcomes

- The Standard serves as a benchmark for evaluating the effectiveness of programs aimed at promoting self-sufficiency. For example, the [Economic Security for All Program](#) in Washington State and the [Y&H Soda Foundation](#) in California both use the Standard to track a client's progress towards self-sufficiency.<sup>82 83</sup> [StriveTogether](#) uses the Standard as the primary evaluation framework that measures long-term outcomes of students after high-school and post-secondary education.<sup>84</sup> The Standard gives organizations the data to assess the impact of their interventions and identify areas for improvement.

## Tracking community economic well-being

- Finally, utilizing the Self-Sufficiency Standard as a community financial well-being indicator offers invaluable insights into residents' economic stability. By measuring the number of households living below this threshold, communities gain a clearer understanding of economic disparities and can tailor investments to address them. For example, the [City of Portland](#) integrates the Standard into its "Measures of Success" framework, aiming to achieve 90 percent self-sufficiency through targeted job training initiatives.<sup>85</sup> Similarly, initiatives like the [Silicon Valley Index](#) and the [City of Austin](#) use the Standard to track income inequality and affordability challenges to guide community action toward greater economic equality.<sup>86 87</sup>

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

# CONCLUSION

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This report highlights how difficult it is for far too many families in Oregon to meet their basic needs, without resorting to private strategies (such as doubling up—where two or more adults or families reside in the same housing unit) or public benefits (such as child care assistance). Although the Self-Sufficiency Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for 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.

This report also documents that costs are rising faster than wages, year in and year out. The expanding gap between wages and costs puts an added burden on family financial security, some of whom just survived the rapid and substantial economic downfall as a result of the COVID-19 pandemic. By utilizing the Self-Sufficiency Standard, Oregon has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

*The Oregon 2024 Self-Sufficiency Standard* defines the minimum income needed to realistically support a family without public or private assistance. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families' basic needs. A strong economy means good jobs that pay at least Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

## FOR MORE INFORMATION ABOUT THE STANDARD

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

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact researchers at [cwwsss@uw.edu](mailto:cwwsss@uw.edu) or visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

# ENDNOTES

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1. According to the U.S. Bureau of Labor Statistics, both parents were employed in 65 percent of two-parent families with children in 2022. Likewise, 75 percent of mother maintained households and 86 percent of father maintained households were employed in 2022. Although about 81 percent of employed women with children under 18 years of age worked full time in 2022, working part time can be a desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Department of Labor, Bureau of Labor Statistics, “Employment Characteristics of Families - 2022,” Archived Economic News Releases, April 19, 2023, <https://www.bls.gov/news.release/pdf/famee.pdf> (accessed March 31, 2024).
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4. There are two versions of the official poverty measure. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household and by age for one- and two-adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “federal poverty level” (FPG/FPL). The FPG is calculated by the U.S. Department of Health and Human Services in late January and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPG only varies by family size, regardless of composition; the 2024 FPG for a family of three is \$25,820. As with the thresholds, the FPG/FPL does not vary geographically, except that the latter has a higher set of numbers for Hawaii and Alaska, respectively. The Standard generally references the FPG in this report. For more information about the federal poverty measurements, see <https://aspe.hhs.gov/poverty-guidelines>.
5. All cities and counties referenced in this section utilized Self-Sufficiency Standard data that has been updated in 2024. For previous reports, if the Self-Sufficiency wage is not up to date for each of these places, it has been updated to current dollars using the Consumer Price Index for the appropriate regions. U.S. Department of Labor, Bureau of Labor Statistics, “All Items, 1982-84=100 - CUURA101SA0,” Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed March 24, 2024).
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9. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey (MEPS). Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. Table X.C.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2022. Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. Table X.D.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2022 <https://meps.ahrq.gov/>

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# METHODOLOGY, ASSUMPTIONS, AND SOURCES

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# METHODOLOGY AND DATA SOURCES FOR THE 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 Standard assumes adults work eight hours per day for 22 days per month and 12 months per year.

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

Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual self-sufficiency wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

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

The 2024 edition of the 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 Oregon 2024 Self-Sufficiency Standard* and the assumptions included in the calculations are described below.

## Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas. FMRs 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 Oregon Self-Sufficiency Standard are calculated using the FY 2024 HUD Fair Market Rents.

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

The FMRs are calculated for Metropolitan Statistical Areas (MSAs) and non-metropolitan counties. HUD calculates one set of FMRs for an entire metropolitan area. In Oregon, there are two MSA's where more than one county shares the same FMR. Because HUD only calculates one set of FMRs for each of these metropolitan areas, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

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

## Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.<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. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the Oregon Standard have been calculated using 75th percentile data from the 2022 Oregon Child Care Market Price Study from March 2023. The survey provided rates for geographic clusters. Rates are updated to December 2023 from November 2022, the data collection period, using the Consumer Price Index.

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

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

## Food

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

The Low-Cost Food Plan costs 25 percent more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 37 percent of their food budget on food prepared away from home.<sup>7</sup> Food costs in the Standard, effectively, cover groceries only.

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

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that the cost of food for all numbers of adults is the average between the male and female cost as designated by the USDA Low-Cost Food Plan.

Geographic differences in food costs within 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, this could result in an inaccurate representation of the cost of food in low-population counties. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.<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 to vary food costs geographically.

## Transportation

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

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2022 National Household Travel Survey (NHTS).

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

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2022 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

The average expenditure for auto insurance in Oregon was \$79.31 per month in 2020 based on data from the National Association of Insurance Commissioners (NAIC), which is adjusted to \$113.62 after inflation. The average commute is 26.44 miles.

## Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78 percent of the insurance premium for the employee and 66 percent of the insurance premium for the family.<sup>9</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 paid by a state's residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.<sup>10</sup>

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In Oregon, there are seven rating areas based on county groupings.<sup>11</sup> To vary the state premium by the rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers in Oregon must purchase their own coverage individually or through the federal marketplace.

## Miscellaneous

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

**Other Necessities.** The other necessities component of miscellaneous costs are calculated by taking 10 percent of the sum of the cost of housing, child care, food, transportation, and health care. Other necessities provides a minimum estimate to cover the cost of clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15 percent and account for other costs such as recreation, entertainment, savings, or debt repayment.<sup>12</sup>

**Broadband.** The Standard utilizes the annual Federal Communications Commission (FCC) Urban Rate Survey Data to calculate a monthly broadband cost. A download bandwidth of 100 Mbps, and an upload bandwidth of 20 Mbps was selected to represent minimally adequate broadband service for families. A linear regression model was employed for each state to predict the monthly cost for those parameters, using the total monthly charges from the range of internet service providers (ISP) in the surveyed area.<sup>13</sup> Recognizing that families need to pay for equipment in order to establish connectivity in a household, the Standard also adds a monthly fee that includes the cost of a modem and router.

**Cell Phone.** The Standard assumes that each adult in a household needs access to a cell phone with up to 5 GB of data per month. Averaging the cost per gigabyte with nine United States cell phone plans having widespread coverage, the Standard assumes an average monthly service cost of \$24.52.<sup>14</sup> Assuming that an adult will also need to purchase a cell phone, Standard researchers found the average cost for five smartphones and then divided that total average cost by two years of monthly payments which is the typical amount of time that service providers finance cell phones. Local fees and taxes were added onto the monthly service fee charge and local sales tax was added to the cost of the phone.

## Federal Taxes

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

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

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

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

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

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up to \$2,000 per child under 17 (with up to \$1,700 refundable). For the Standard, the CTC is shown as being received monthly.<sup>15</sup>



## State and County Taxes

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

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

## Emergency Savings Fund

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county or town in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as saving for retirement, education expenses, or emergencies. Of course, families need more resources if they are to maintain economic security and weather unexpected income loss. Therefore, the Self-Sufficiency Standard now includes the calculation of the most universal of economic security needs after basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies. See **Table 7**.

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family's basic living expenses over the job loss period.

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

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.<sup>16</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>17</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>18</sup>

**Table 7. The Self-Sufficiency Standard and emergency savings fund for select family types**  
Curry and Multnomah Counties, OR 2024

	Curry County			Multnomah County		
	1 Adult	1 Adult 1 Preschooler	2 Adults* 1 Preschooler 1 School-age	1 Adult	1 Adult 1 Preschooler	2 Adults* 1 Preschooler 1 School-age
<b>Monthly Expenses</b>						
Housing	\$947	\$1,146	\$1,146	\$1,795	\$2,046	\$2,046
Child Care	\$0	\$806	\$1,391	\$0	\$1,548	\$2,525
Food	\$368	\$543	\$1,074	\$415	\$611	\$1,208
Transportation	\$424	\$434	\$832	\$100	\$100	\$200
Health Care (Net)	\$201	\$664	\$823	\$185	\$580	\$739
Premium	\$96	\$525	\$525	\$81	\$441	\$441
Out of Pocket Costs	\$104	\$139	\$298	\$104	\$139	\$298
Miscellaneous	\$298	\$463	\$671	\$353	\$592	\$817
Broadband & Cell Phone	\$104	\$104	\$145	\$104	\$104	\$145
Other Necessities	\$194	\$359	\$526	\$249	\$488	\$672
Taxes (Net)	\$553	\$749	\$944	\$784	\$1,328	\$1,663
Monthly Total	\$2,790	\$4,806	\$6,880	\$3,632	\$6,805	\$9,198
<b>Emergency Savings Fund</b>						
Living expenses (3.44 months)**	\$7,707	\$13,973	\$10,223	\$9,810	\$18,865	\$12,975
Tax on additional earnings	\$546	\$1,205	\$946	\$627	\$3,958	\$1,057
Subtotal	\$8,253	\$15,178	\$11,169	\$10,436	\$22,822	\$14,031
Unemployment Insurance Benefit	(\$6,249)	(\$10,789)	(\$7,722)	(\$8,153)	(\$12,167)	(\$10,324)
Total Savings	\$2,004	\$4,389	\$3,446	\$2,283	\$10,655	\$3,707
Additional Monthly Earnings (Assumes interest accrued)	\$41	\$91	\$72	\$48	\$222	\$77

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

\*\* The median unemployment duration in Oregon is 3.44 months

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14. The Standard found the monthly cost for a 4 - 6 GB plan for U.S. Mobile, Tello, T-Mobile, Ting, AT&T Prepaid, Affinity Cellular, Verizon, Mint Mobile and UltraMobile and then created an average price per GB and multiplied that by 5 in order to come up with an average plan cost for 5 GB.
15. In 2021, the American Rescue Plan Act (ARPA) temporarily changed the Child Tax Credit (CTC) and Child and Dependent Tax Credit (CDCTC). The CTC increased to \$3,600 per child under six and \$3,000 per child six years and older and was fully refundable. The CDCTC increased from a maximum non-refundable benefit of \$1,050 for one child or \$2,100 for two or more children to a maximum refundable benefit of \$4,000 for one child or \$8,000 for two or more children. Because these temporary provisions were not extended, the 2022 and 2023 federal taxes reflected in the Standard reverted to the previous legislation as stated in this section.
16. 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.
17. 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 percent FPL. Centers for Medicare & Medicaid Services, Fact Sheets, "Affordable Insurance Exchanges: Seamless Access to Affordable Coverage," <https://www.cms.gov/newsroom/fact-sheets/affordable-insurance-exchanges-simpleseamless-and-affordable-coverage> (accessed July 23, 2014).
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# THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN OREGON

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**Table 1.** The Self-Sufficiency Standard for Baker County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$759	\$917	\$917	\$917	\$917	\$917	\$917
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$338	\$499	\$646	\$739	\$854	\$897	\$986
Transportation	\$420	\$431	\$431	\$431	\$431	\$824	\$824
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$276	\$436	\$546	\$522	\$458	\$662	\$637
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$172	\$332	\$442	\$418	\$354	\$517	\$492
<b>Taxes</b>	<b>\$462</b>	<b>\$812</b>	<b>\$1,143</b>	<b>\$1,013</b>	<b>\$486</b>	<b>\$1,328</b>	<b>\$1,012</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$177)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$13.98	\$24.75	\$32.24	\$30.00	\$22.03	\$19.10	\$17.44
Monthly	\$2,461	\$4,355	\$5,674	\$5,280	\$3,877	\$6,724	\$6,139
Annual	\$29,530	\$52,263	\$68,088	\$63,365	\$46,529	\$80,684	\$73,674
Emergency Savings Fund	\$39	\$91	\$141	\$124	\$146	\$71	\$77

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 2.** The Self-Sufficiency Standard for Benton County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,236	\$1,570	\$1,570	\$1,570	\$1,570	\$1,570	\$1,570
Child Care	\$0	\$1,296	\$2,897	\$1,999	\$703	\$2,897	\$1,999
Food	\$388	\$572	\$740	\$847	\$978	\$1,028	\$1,130
Transportation	\$416	\$426	\$426	\$426	\$426	\$815	\$815
Health Care	\$191	\$614	\$636	\$669	\$708	\$741	\$773
Premium	\$87	\$475	\$475	\$475	\$475	\$475	\$475
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$327	\$552	\$731	\$655	\$542	\$850	\$774
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$223	\$448	\$627	\$551	\$439	\$705	\$629
<b>Taxes</b>	<b>\$674</b>	<b>\$1,375</b>	<b>\$2,257</b>	<b>\$1,775</b>	<b>\$1,215</b>	<b>\$2,235</b>	<b>\$1,918</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$18.36	\$35.16	\$50.13	\$42.66	\$32.44	\$27.56	\$24.27
Monthly	\$3,231	\$6,189	\$8,824	\$7,508	\$5,710	\$9,703	\$8,545
Annual	\$38,777	\$74,262	\$105,883	\$90,092	\$68,516	\$116,433	\$102,536
Emergency Savings Fund	\$45	\$148	\$404	\$307	\$138	\$92	\$75

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 3.** The Self-Sufficiency Standard for Clackamas County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,788	\$2,038	\$2,038	\$2,038	\$2,038	\$2,038	\$2,038
Child Care	\$0	\$1,296	\$2,897	\$1,999	\$703	\$2,897	\$1,999
Food	\$389	\$573	\$742	\$849	\$980	\$1,030	\$1,132
Transportation	\$448	\$459	\$459	\$459	\$459	\$880	\$880
Health Care	\$185	\$580	\$602	\$634	\$674	\$706	\$739
Premium	\$81	\$441	\$441	\$441	\$441	\$441	\$441
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$385	\$598	\$777	\$702	\$589	\$900	\$824
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$281	\$495	\$674	\$598	\$485	\$755	\$679
<b>Taxes</b>	<b>\$915</b>	<b>\$1,570</b>	<b>\$2,565</b>	<b>\$2,072</b>	<b>\$1,410</b>	<b>\$2,469</b>	<b>\$2,126</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$23.35	\$39.19	\$54.81	\$47.27	\$36.48	\$29.79	\$26.43
Monthly	\$4,110	\$6,897	\$9,647	\$8,319	\$6,420	\$10,487	\$9,305
Annual	\$49,321	\$82,767	\$115,758	\$99,833	\$77,037	\$125,848	\$111,659
Emergency Savings Fund	\$51	\$233	\$480	\$367	\$216	\$94	\$78

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 4.** The Self-Sufficiency Standard for Clatsop County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,001	\$1,274	\$1,274	\$1,274	\$1,274	\$1,274	\$1,274
Child Care	\$0	\$975	\$2,199	\$1,575	\$600	\$2,199	\$1,575
Food	\$357	\$526	\$681	\$779	\$900	\$946	\$1,039
Transportation	\$432	\$442	\$442	\$442	\$442	\$848	\$848
Health Care	\$201	\$664	\$686	\$718	\$758	\$790	\$823
Premium	\$96	\$525	\$525	\$525	\$525	\$525	\$525
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$303	\$492	\$632	\$583	\$501	\$751	\$701
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$199	\$388	\$528	\$479	\$397	\$606	\$556
<b>Taxes</b>	<b>\$574</b>	<b>\$1,127</b>	<b>\$1,630</b>	<b>\$1,339</b>	<b>\$865</b>	<b>\$1,822</b>	<b>\$1,532</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$16.29	\$30.02	\$40.41	\$35.66	\$27.88	\$23.28	\$20.90
Monthly	\$2,867	\$5,283	\$7,111	\$6,276	\$4,907	\$8,196	\$7,357
Annual	\$34,401	\$63,399	\$85,337	\$75,317	\$58,885	\$98,351	\$88,288
Emergency Savings Fund	\$42	\$92	\$278	\$194	\$126	\$73	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 5.** The Self-Sufficiency Standard for Columbia County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,530	\$1,746	\$1,746	\$1,746	\$1,746	\$1,746	\$1,746
Child Care	\$0	\$1,296	\$2,897	\$1,999	\$703	\$2,897	\$1,999
Food	\$361	\$532	\$689	\$788	\$911	\$957	\$1,052
Transportation	\$437	\$447	\$447	\$447	\$447	\$858	\$858
Health Care	\$195	\$635	\$657	\$689	\$729	\$761	\$793
Premium	\$91	\$496	\$496	\$496	\$496	\$496	\$496
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$356	\$569	\$747	\$671	\$557	\$867	\$790
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$252	\$466	\$644	\$567	\$454	\$722	\$645
<b>Taxes</b>	<b>\$795</b>	<b>\$1,449</b>	<b>\$2,362</b>	<b>\$1,876</b>	<b>\$1,277</b>	<b>\$2,305</b>	<b>\$1,985</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$20.88	\$36.70	\$51.77	\$44.23	\$33.73	\$28.29	\$24.97
Monthly	\$3,674	\$6,459	\$9,112	\$7,784	\$5,937	\$9,958	\$8,789
Annual	\$44,090	\$77,503	\$109,348	\$93,403	\$71,245	\$119,492	\$105,466
Emergency Savings Fund	\$48	\$167	\$430	\$327	\$154	\$93	\$76

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 6.** The Self-Sufficiency Standard for Coos County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$829	\$1,075	\$1,075	\$1,075	\$1,075	\$1,075	\$1,075
Child Care	\$0	\$961	\$2,139	\$1,549	\$588	\$2,139	\$1,549
Food	\$345	\$509	\$658	\$754	\$871	\$915	\$1,005
Transportation	\$422	\$432	\$432	\$432	\$432	\$827	\$827
Health Care	\$201	\$664	\$686	\$718	\$758	\$790	\$823
Premium	\$96	\$525	\$525	\$525	\$525	\$525	\$525
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$283	\$468	\$603	\$556	\$476	\$720	\$673
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$180	\$364	\$499	\$453	\$372	\$575	\$528
<b>Taxes</b>	<b>\$493</b>	<b>\$985</b>	<b>\$1,505</b>	<b>\$1,189</b>	<b>\$649</b>	<b>\$1,610</b>	<b>\$1,374</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$69)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$14.62	\$27.71	\$37.87	\$33.18	\$24.70	\$21.71	\$19.58
Monthly	\$2,573	\$4,878	\$6,665	\$5,840	\$4,346	\$7,642	\$6,892
Annual	\$30,871	\$58,532	\$79,984	\$70,079	\$52,156	\$91,702	\$82,707
Emergency Savings Fund	\$40	\$92	\$240	\$153	\$135	\$74	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 7.** The Self-Sufficiency Standard for Crook County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$957	\$1,166	\$1,166	\$1,166	\$1,166	\$1,166	\$1,166
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$397	\$585	\$758	\$867	\$1,002	\$1,052	\$1,157
Transportation	\$418	\$428	\$428	\$428	\$428	\$820	\$820
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$301	\$469	\$581	\$559	\$498	\$702	\$679
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$198	\$366	\$478	\$455	\$394	\$557	\$534
<b>Taxes</b>	<b>\$568</b>	<b>\$992</b>	<b>\$1,334</b>	<b>\$1,212</b>	<b>\$863</b>	<b>\$1,535</b>	<b>\$1,411</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$16.17	\$27.85	\$35.56	\$33.47	\$27.64	\$20.94	\$19.87
Monthly	\$2,846	\$4,902	\$6,259	\$5,891	\$4,865	\$7,371	\$6,996
Annual	\$34,156	\$58,820	\$75,107	\$70,696	\$58,380	\$88,453	\$83,947
Emergency Savings Fund	\$42	\$92	\$190	\$156	\$125	\$72	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 8.** The Self-Sufficiency Standard for Curry County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$947	\$1,146	\$1,146	\$1,146	\$1,146	\$1,146	\$1,146
Child Care	\$0	\$806	\$1,758	\$1,391	\$585	\$1,758	\$1,391
Food	\$368	\$543	\$703	\$805	\$930	\$977	\$1,074
Transportation	\$424	\$434	\$434	\$434	\$434	\$832	\$832
Health Care	\$201	\$664	\$686	\$718	\$758	\$790	\$823
Premium	\$96	\$525	\$525	\$525	\$525	\$525	\$525
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$298	\$463	\$576	\$553	\$489	\$695	\$671
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$194	\$359	\$473	\$449	\$385	\$550	\$526
<b>Taxes</b>	<b>\$553</b>	<b>\$966</b>	<b>\$1,313</b>	<b>\$1,184</b>	<b>\$776</b>	<b>\$1,508</b>	<b>\$1,377</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$15.85	\$27.31	\$35.13	\$32.94	\$26.62	\$20.66	\$19.55
Monthly	\$2,790	\$4,806	\$6,183	\$5,798	\$4,685	\$7,272	\$6,880
Annual	\$33,486	\$57,672	\$74,200	\$69,579	\$56,216	\$87,268	\$82,559
Emergency Savings Fund	\$41	\$91	\$175	\$150	\$127	\$72	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit



**Table 9.** The Self-Sufficiency Standard for Deschutes County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,283	\$1,623	\$1,623	\$1,623	\$1,623	\$1,623	\$1,623
Child Care	\$0	\$1,238	\$2,692	\$1,881	\$643	\$2,692	\$1,881
Food	\$388	\$572	\$740	\$847	\$978	\$1,028	\$1,130
Transportation	\$421	\$431	\$431	\$431	\$431	\$825	\$825
Health Care	\$188	\$593	\$615	\$647	\$687	\$719	\$751
Premium	\$83	\$454	\$454	\$454	\$454	\$454	\$454
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$332	\$549	\$714	\$647	\$540	\$834	\$766
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$228	\$446	\$610	\$543	\$436	\$689	\$621
<b>Taxes</b>	<b>\$694</b>	<b>\$1,366</b>	<b>\$2,149</b>	<b>\$1,724</b>	<b>\$1,208</b>	<b>\$2,167</b>	<b>\$1,886</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$18.77	\$34.98	\$48.47	\$41.85	\$32.25	\$26.86	\$23.94
Monthly	\$3,304	\$6,156	\$8,530	\$7,366	\$5,677	\$9,454	\$8,428
Annual	\$39,649	\$73,871	\$102,360	\$88,391	\$68,122	\$113,442	\$101,137
Emergency Savings Fund	\$45	\$146	\$382	\$296	\$135	\$78	\$74

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 10.** The Self-Sufficiency Standard for Douglas County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$847	\$1,116	\$1,116	\$1,116	\$1,116	\$1,116	\$1,116
Child Care	\$0	\$982	\$2,229	\$1,594	\$612	\$2,229	\$1,594
Food	\$345	\$509	\$658	\$754	\$871	\$915	\$1,005
Transportation	\$420	\$431	\$431	\$431	\$431	\$824	\$824
Health Care	\$204	\$686	\$707	\$740	\$779	\$812	\$844
Premium	\$100	\$546	\$546	\$546	\$546	\$546	\$546
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$285	\$476	\$618	\$567	\$485	\$734	\$683
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$182	\$372	\$514	\$463	\$381	\$590	\$538
<b>Taxes</b>	<b>\$501</b>	<b>\$1,019</b>	<b>\$1,568</b>	<b>\$1,274</b>	<b>\$739</b>	<b>\$1,755</b>	<b>\$1,417</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$14)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$14.79	\$28.42	\$39.17	\$34.33	\$26.05	\$22.59	\$20.03
Monthly	\$2,604	\$5,001	\$6,894	\$6,041	\$4,585	\$7,951	\$7,050
Annual	\$31,245	\$60,014	\$82,730	\$72,496	\$55,018	\$95,415	\$84,602
Emergency Savings Fund	\$40	\$93	\$259	\$165	\$129	\$73	\$73

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 11.** The Self-Sufficiency Standard for Gilliam County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$868	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$358	\$528	\$684	\$783	\$904	\$950	\$1,044
Transportation	\$425	\$435	\$435	\$435	\$435	\$833	\$833
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$289	\$462	\$572	\$549	\$486	\$690	\$666
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$186	\$358	\$468	\$445	\$382	\$545	\$521
<b>Taxes</b>	<b>\$518</b>	<b>\$961</b>	<b>\$1,296</b>	<b>\$1,169</b>	<b>\$773</b>	<b>\$1,446</b>	<b>\$1,359</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$15.13	\$27.20	\$34.77	\$32.59	\$26.41	\$20.33	\$19.34
Monthly	\$2,663	\$4,787	\$6,119	\$5,736	\$4,648	\$7,156	\$6,807
Annual	\$31,953	\$57,448	\$73,432	\$68,827	\$55,772	\$85,877	\$81,683
Emergency Savings Fund	\$40	\$91	\$170	\$145	\$126	\$73	\$71

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 12.** The Self-Sufficiency Standard for Grant County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$753	\$960	\$960	\$960	\$960	\$960	\$960
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$338	\$499	\$646	\$739	\$854	\$897	\$986
Transportation	\$421	\$432	\$432	\$432	\$432	\$826	\$826
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$275	\$440	\$550	\$526	\$462	\$666	\$642
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$172	\$337	\$446	\$422	\$359	\$521	\$497
<b>Taxes</b>	<b>\$460</b>	<b>\$851</b>	<b>\$1,162</b>	<b>\$1,032</b>	<b>\$514</b>	<b>\$1,346</b>	<b>\$1,220</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$154)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$13.94	\$25.24	\$32.62	\$30.39	\$22.59	\$19.29	\$18.17
Monthly	\$2,453	\$4,442	\$5,740	\$5,348	\$3,977	\$6,791	\$6,396
Annual	\$29,435	\$53,308	\$68,884	\$64,173	\$47,720	\$81,495	\$76,758
Emergency Savings Fund	\$39	\$90	\$146	\$125	\$144	\$72	\$71

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 13.** The Self-Sufficiency Standard for Harney County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$689	\$905	\$905	\$905	\$905	\$905	\$905
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$394	\$581	\$753	\$862	\$995	\$1,046	\$1,149
Transportation	\$420	\$431	\$431	\$431	\$431	\$824	\$824
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$275	\$443	\$555	\$533	\$471	\$675	\$652
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$171	\$339	\$451	\$429	\$367	\$530	\$508
<b>Taxes</b>	<b>\$456</b>	<b>\$862</b>	<b>\$1,183</b>	<b>\$1,062</b>	<b>\$587</b>	<b>\$1,385</b>	<b>\$1,264</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$104)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$13.86	\$25.47	\$33.06	\$30.97	\$23.83	\$19.69	\$18.63
Monthly	\$2,440	\$4,483	\$5,818	\$5,450	\$4,194	\$6,931	\$6,559
Annual	\$29,277	\$53,798	\$69,818	\$65,406	\$50,330	\$83,172	\$78,703
Emergency Savings Fund	\$39	\$90	\$152	\$127	\$139	\$72	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 14.** The Self-Sufficiency Standard for Hood River County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,388	\$1,824	\$1,824	\$1,824	\$1,824	\$1,824	\$1,824
Child Care	\$0	\$1,283	\$2,837	\$1,974	\$691	\$2,837	\$1,974
Food	\$376	\$554	\$718	\$821	\$949	\$997	\$1,096
Transportation	\$427	\$437	\$437	\$437	\$437	\$837	\$837
Health Care	\$195	\$635	\$657	\$689	\$729	\$761	\$793
Premium	\$91	\$496	\$496	\$496	\$496	\$496	\$496
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$342	\$577	\$751	\$678	\$567	\$871	\$797
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$239	\$473	\$647	\$574	\$463	\$726	\$652
<b>Taxes</b>	<b>\$738</b>	<b>\$1,481</b>	<b>\$2,385</b>	<b>\$1,924</b>	<b>\$1,317</b>	<b>\$2,321</b>	<b>\$2,016</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$19.70	\$37.36	\$52.13	\$44.97	\$34.55	\$28.45	\$25.29
Monthly	\$3,466	\$6,575	\$9,176	\$7,914	\$6,080	\$10,014	\$8,903
Annual	\$41,598	\$78,894	\$110,107	\$94,966	\$72,961	\$120,168	\$106,842
Emergency Savings Fund	\$46	\$176	\$437	\$337	\$164	\$93	\$76

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 15.** The Self-Sufficiency Standard for Jackson County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,062	\$1,396	\$1,396	\$1,396	\$1,396	\$1,396	\$1,396
Child Care	\$0	\$982	\$2,229	\$1,594	\$612	\$2,229	\$1,594
Food	\$365	\$538	\$697	\$798	\$921	\$968	\$1,064
Transportation	\$419	\$429	\$429	\$429	\$429	\$821	\$821
Health Care	\$201	\$664	\$686	\$718	\$758	\$790	\$823
Premium	\$96	\$525	\$525	\$525	\$525	\$525	\$525
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$308	\$505	\$647	\$597	\$515	\$765	\$715
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$205	\$401	\$544	\$493	\$412	\$620	\$570
<b>Taxes</b>	<b>\$597</b>	<b>\$1,180</b>	<b>\$1,728</b>	<b>\$1,482</b>	<b>\$1,008</b>	<b>\$1,883</b>	<b>\$1,589</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$16.77	\$31.12	\$41.92	\$37.39	\$29.58	\$23.92	\$21.50
Monthly	\$2,951	\$5,477	\$7,379	\$6,580	\$5,206	\$8,419	\$7,567
Annual	\$35,418	\$65,721	\$88,545	\$78,959	\$62,476	\$101,023	\$90,803
Emergency Savings Fund	\$43	\$97	\$297	\$231	\$122	\$74	\$74

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 16.** The Self-Sufficiency Standard for Jefferson County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$843	\$1,093	\$1,093	\$1,093	\$1,093	\$1,093	\$1,093
Child Care	\$0	\$810	\$1,806	\$1,395	\$585	\$1,806	\$1,395
Food	\$360	\$531	\$687	\$787	\$909	\$955	\$1,049
Transportation	\$425	\$435	\$435	\$435	\$435	\$833	\$833
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$287	\$459	\$577	\$549	\$484	\$695	\$667
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$183	\$356	\$473	\$445	\$380	\$550	\$522
<b>Taxes</b>	<b>\$508</b>	<b>\$950</b>	<b>\$1,314</b>	<b>\$1,166</b>	<b>\$749</b>	<b>\$1,507</b>	<b>\$1,357</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$13)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$14.93	\$26.99	\$35.16	\$32.57	\$26.07	\$20.65	\$19.34
Monthly	\$2,628	\$4,750	\$6,188	\$5,733	\$4,589	\$7,269	\$6,806
Annual	\$31,533	\$56,996	\$74,256	\$68,791	\$55,067	\$87,226	\$81,674
Emergency Savings Fund	\$40	\$91	\$175	\$145	\$128	\$72	\$71

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit



**Table 17.** The Self-Sufficiency Standard for Josephine County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,024	\$1,346	\$1,346	\$1,346	\$1,346	\$1,346	\$1,346
Child Care	\$0	\$965	\$2,187	\$1,553	\$588	\$2,187	\$1,553
Food	\$362	\$533	\$690	\$790	\$913	\$959	\$1,054
Transportation	\$420	\$430	\$430	\$430	\$430	\$823	\$823
Health Care	\$201	\$664	\$686	\$718	\$758	\$790	\$823
Premium	\$96	\$525	\$525	\$525	\$525	\$525	\$525
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$304	\$498	\$638	\$587	\$507	\$755	\$705
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$201	\$394	\$534	\$484	\$403	\$611	\$560
<b>Taxes</b>	<b>\$580</b>	<b>\$1,151</b>	<b>\$1,667</b>	<b>\$1,359</b>	<b>\$896</b>	<b>\$1,842</b>	<b>\$1,548</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$16.42	\$30.51	\$40.97	\$36.08	\$28.43	\$23.49	\$21.07
Monthly	\$2,890	\$5,370	\$7,210	\$6,351	\$5,004	\$8,269	\$7,418
Annual	\$34,686	\$64,444	\$86,524	\$76,208	\$60,047	\$99,231	\$89,021
Emergency Savings Fund	\$42	\$92	\$285	\$210	\$126	\$74	\$73

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 18.** The Self-Sufficiency Standard for Klamath County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$786	\$1,033	\$1,033	\$1,033	\$1,033	\$1,033	\$1,033
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$349	\$515	\$666	\$763	\$881	\$926	\$1,017
Transportation	\$426	\$436	\$436	\$436	\$436	\$835	\$835
Health Care	\$188	\$593	\$615	\$647	\$687	\$719	\$751
Premium	\$83	\$454	\$454	\$454	\$454	\$454	\$454
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$279	\$440	\$550	\$527	\$463	\$668	\$644
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$175	\$337	\$447	\$423	\$360	\$523	\$499
<b>Taxes</b>	<b>\$473</b>	<b>\$851</b>	<b>\$1,163</b>	<b>\$1,035</b>	<b>\$521</b>	<b>\$1,353</b>	<b>\$1,228</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$149)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$14.20	\$25.23	\$32.65	\$30.44	\$22.73	\$19.36	\$18.25
Monthly	\$2,500	\$4,441	\$5,746	\$5,358	\$4,000	\$6,816	\$6,426
Annual	\$30,000	\$53,291	\$68,954	\$64,299	\$48,005	\$81,793	\$77,108
Emergency Savings Fund	\$39	\$90	\$147	\$125	\$144	\$72	\$71

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 19.** The Self-Sufficiency Standard for Lake County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$794	\$939	\$939	\$939	\$939	\$939	\$939
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$349	\$515	\$666	\$763	\$881	\$926	\$1,017
Transportation	\$422	\$432	\$432	\$432	\$432	\$826	\$826
Health Care	\$188	\$593	\$615	\$647	\$687	\$719	\$751
Premium	\$83	\$454	\$454	\$454	\$454	\$454	\$454
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$279	\$431	\$540	\$517	\$454	\$658	\$633
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$175	\$327	\$437	\$413	\$350	\$513	\$488
<b>Taxes</b>	<b>\$475</b>	<b>\$789</b>	<b>\$1,121</b>	<b>\$803</b>	<b>\$457</b>	<b>\$1,228</b>	<b>\$995</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$200)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$14.24	\$24.27	\$31.80	\$28.51	\$21.46	\$18.69	\$17.27
Monthly	\$2,506	\$4,271	\$5,596	\$5,018	\$3,778	\$6,578	\$6,080
Annual	\$30,068	\$51,256	\$67,154	\$60,218	\$45,334	\$78,936	\$72,960
Emergency Savings Fund	\$39	\$90	\$136	\$136	\$147	\$74	\$77

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 20.** The Self-Sufficiency Standard for Lane County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,063	\$1,397	\$1,397	\$1,397	\$1,397	\$1,397	\$1,397
Child Care	\$0	\$1,296	\$2,897	\$1,999	\$703	\$2,897	\$1,999
Food	\$370	\$546	\$706	\$809	\$934	\$981	\$1,078
Transportation	\$420	\$430	\$430	\$430	\$430	\$824	\$824
Health Care	\$191	\$614	\$636	\$669	\$708	\$741	\$773
Premium	\$87	\$475	\$475	\$475	\$475	\$475	\$475
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$308	\$532	\$710	\$634	\$521	\$829	\$752
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$204	\$428	\$607	\$530	\$417	\$684	\$607
<b>Taxes</b>	<b>\$596</b>	<b>\$1,294</b>	<b>\$2,128</b>	<b>\$1,644</b>	<b>\$1,112</b>	<b>\$2,148</b>	<b>\$1,828</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$16.76	\$33.49	\$48.14	\$40.62	\$30.53	\$26.66	\$23.35
Monthly	\$2,949	\$5,893	\$8,473	\$7,149	\$5,373	\$9,383	\$8,218
Annual	\$35,388	\$70,722	\$101,674	\$85,782	\$64,473	\$112,595	\$98,614
Emergency Savings Fund	\$43	\$127	\$378	\$280	\$118	\$78	\$74

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 21.** The Self-Sufficiency Standard for Lincoln County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$972	\$1,274	\$1,274	\$1,274	\$1,274	\$1,274	\$1,274
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$370	\$546	\$706	\$809	\$934	\$981	\$1,078
Transportation	\$429	\$439	\$439	\$439	\$439	\$841	\$841
Health Care	\$201	\$666	\$688	\$720	\$760	\$792	\$825
Premium	\$97	\$527	\$527	\$527	\$527	\$527	\$527
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$301	\$475	\$586	\$563	\$500	\$705	\$682
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$197	\$371	\$482	\$459	\$397	\$560	\$537
<b>Taxes</b>	<b>\$566</b>	<b>\$1,016</b>	<b>\$1,353</b>	<b>\$1,265</b>	<b>\$876</b>	<b>\$1,551</b>	<b>\$1,424</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$16.13	\$28.35	\$35.96	\$34.02	\$27.90	\$21.10	\$20.00
Monthly	\$2,838	\$4,989	\$6,329	\$5,987	\$4,911	\$7,427	\$7,041
Annual	\$34,062	\$59,871	\$75,947	\$71,848	\$58,928	\$89,121	\$84,487
Emergency Savings Fund	\$42	\$93	\$206	\$160	\$125	\$73	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 22.** The Self-Sufficiency Standard for Linn County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,121	\$1,384	\$1,384	\$1,384	\$1,384	\$1,384	\$1,384
Child Care	\$0	\$965	\$2,187	\$1,553	\$588	\$2,187	\$1,553
Food	\$347	\$511	\$662	\$757	\$875	\$919	\$1,010
Transportation	\$421	\$432	\$432	\$432	\$432	\$826	\$826
Health Care	\$191	\$614	\$636	\$669	\$708	\$741	\$773
Premium	\$87	\$475	\$475	\$475	\$475	\$475	\$475
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$312	\$494	\$634	\$583	\$502	\$751	\$700
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$208	\$391	\$530	\$479	\$399	\$606	\$555
<b>Taxes</b>	<b>\$611</b>	<b>\$1,137</b>	<b>\$1,642</b>	<b>\$1,341</b>	<b>\$874</b>	<b>\$1,822</b>	<b>\$1,527</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$17.06	\$30.24	\$40.59	\$35.71	\$28.01	\$23.28	\$20.85
Monthly	\$3,003	\$5,321	\$7,143	\$6,286	\$4,930	\$8,196	\$7,339
Annual	\$36,041	\$63,858	\$85,716	\$75,426	\$59,160	\$98,351	\$88,069
Emergency Savings Fund	\$43	\$92	\$280	\$196	\$126	\$73	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 23.** The Self-Sufficiency Standard for Malheur County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$740	\$938	\$938	\$938	\$938	\$938	\$938
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$319	\$470	\$609	\$697	\$805	\$846	\$930
Transportation	\$418	\$429	\$429	\$429	\$429	\$820	\$820
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$272	\$435	\$544	\$519	\$455	\$658	\$633
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$168	\$331	\$440	\$416	\$351	\$513	\$488
<b>Taxes</b>	<b>\$445</b>	<b>\$808</b>	<b>\$1,136</b>	<b>\$814</b>	<b>\$467</b>	<b>\$1,313</b>	<b>\$995</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$192)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$13.63	\$24.66	\$32.08	\$28.73	\$21.65	\$18.95	\$17.27
Monthly	\$2,400	\$4,341	\$5,647	\$5,056	\$3,810	\$6,672	\$6,079
Annual	\$28,794	\$52,089	\$67,758	\$60,669	\$45,720	\$80,058	\$72,945
Emergency Savings Fund	\$39	\$91	\$139	\$136	\$147	\$71	\$77

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 24.** The Self-Sufficiency Standard for Marion County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,030	\$1,321	\$1,321	\$1,321	\$1,321	\$1,321	\$1,321
Child Care	\$0	\$945	\$2,097	\$1,509	\$564	\$2,097	\$1,509
Food	\$345	\$509	\$658	\$754	\$871	\$915	\$1,005
Transportation	\$439	\$449	\$449	\$449	\$449	\$862	\$862
Health Care	\$195	\$632	\$654	\$686	\$726	\$758	\$790
Premium	\$90	\$493	\$493	\$493	\$493	\$493	\$493
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$305	\$489	\$622	\$576	\$497	\$740	\$694
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$201	\$386	\$518	\$472	\$393	\$595	\$549
<b>Taxes</b>	<b>\$581</b>	<b>\$1,116</b>	<b>\$1,584</b>	<b>\$1,310</b>	<b>\$858</b>	<b>\$1,779</b>	<b>\$1,502</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$16.45	\$29.80	\$39.50	\$35.06	\$27.57	\$22.84	\$20.59
Monthly	\$2,895	\$5,245	\$6,953	\$6,171	\$4,853	\$8,038	\$7,249
Annual	\$34,740	\$62,942	\$83,434	\$74,051	\$58,232	\$96,458	\$86,993
Emergency Savings Fund	\$42	\$92	\$264	\$174	\$125	\$73	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit



**Table 25.** The Self-Sufficiency Standard for Morrow County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$708	\$915	\$915	\$915	\$915	\$915	\$915
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$327	\$483	\$625	\$715	\$826	\$868	\$954
Transportation	\$420	\$430	\$430	\$430	\$430	\$822	\$822
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$270	\$434	\$543	\$519	\$455	\$658	\$634
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$166	\$330	\$439	\$415	\$351	\$513	\$489
<b>Taxes</b>	<b>\$436</b>	<b>\$804</b>	<b>\$1,133</b>	<b>\$813</b>	<b>\$466</b>	<b>\$1,314</b>	<b>\$996</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$193)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$13.44	\$24.58	\$32.03	\$28.70	\$21.64	\$18.96	\$17.29
Monthly	\$2,366	\$4,326	\$5,638	\$5,050	\$3,809	\$6,674	\$6,085
Annual	\$28,386	\$51,918	\$67,651	\$60,604	\$45,702	\$80,088	\$73,016
Emergency Savings Fund	\$38	\$91	\$139	\$136	\$147	\$71	\$77

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 26.** The Self-Sufficiency Standard for Multnomah County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,795	\$2,046	\$2,046	\$2,046	\$2,046	\$2,046	\$2,046
Child Care	\$0	\$1,548	\$3,425	\$2,525	\$977	\$3,425	\$2,525
Food	\$415	\$611	\$791	\$905	\$1,046	\$1,099	\$1,208
Transportation	\$100	\$100	\$100	\$100	\$100	\$200	\$200
Health Care	\$185	\$580	\$602	\$634	\$674	\$706	\$739
Premium	\$81	\$441	\$441	\$441	\$441	\$441	\$441
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$353	\$592	\$800	\$725	\$588	\$893	\$817
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$249	\$488	\$696	\$621	\$484	\$748	\$672
<b>Taxes</b>	<b>\$784</b>	<b>\$1,545</b>	<b>\$2,721</b>	<b>\$2,219</b>	<b>\$1,403</b>	<b>\$2,421</b>	<b>\$2,097</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$20.64	\$38.66	\$57.11	\$49.55	\$36.37	\$29.42	\$26.13
Monthly	\$3,632	\$6,805	\$10,052	\$8,722	\$6,401	\$10,356	\$9,198
Annual	\$43,581	\$81,660	\$120,627	\$104,660	\$76,808	\$124,275	\$110,371
Emergency Savings Fund	\$48	\$222	\$510	\$397	\$212	\$94	\$77

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 27.** The Self-Sufficiency Standard for Polk County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,145	\$1,416	\$1,416	\$1,416	\$1,416	\$1,416	\$1,416
Child Care	\$0	\$806	\$1,758	\$1,391	\$585	\$1,758	\$1,391
Food	\$357	\$526	\$681	\$779	\$900	\$946	\$1,039
Transportation	\$438	\$448	\$448	\$448	\$448	\$859	\$859
Health Care	\$198	\$652	\$674	\$706	\$746	\$778	\$810
Premium	\$94	\$512	\$512	\$512	\$512	\$512	\$512
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$317	\$488	\$601	\$578	\$513	\$721	\$696
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$214	\$385	\$498	\$474	\$409	\$576	\$552
<b>Taxes</b>	<b>\$635</b>	<b>\$1,113</b>	<b>\$1,499</b>	<b>\$1,325</b>	<b>\$1,005</b>	<b>\$1,614</b>	<b>\$1,520</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$17.56	\$29.73	\$37.75	\$35.28	\$29.43	\$21.75	\$20.74
Monthly	\$3,091	\$5,232	\$6,643	\$6,209	\$5,179	\$7,657	\$7,299
Annual	\$37,087	\$62,789	\$79,719	\$74,508	\$62,149	\$91,889	\$87,585
Emergency Savings Fund	\$44	\$91	\$238	\$177	\$122	\$74	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 28.** The Self-Sufficiency Standard for Sherman County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$839	\$1,102	\$1,102	\$1,102	\$1,102	\$1,102	\$1,102
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$358	\$528	\$684	\$783	\$904	\$950	\$1,044
Transportation	\$426	\$436	\$436	\$436	\$436	\$835	\$835
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$286	\$458	\$568	\$545	\$482	\$687	\$663
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$183	\$354	\$465	\$441	\$378	\$542	\$518
<b>Taxes</b>	<b>\$506</b>	<b>\$924</b>	<b>\$1,280</b>	<b>\$1,153</b>	<b>\$704</b>	<b>\$1,431</b>	<b>\$1,344</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$33)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$14.89	\$26.76	\$34.44	\$32.26	\$25.59	\$20.17	\$19.18
Monthly	\$2,620	\$4,709	\$6,062	\$5,678	\$4,504	\$7,101	\$6,751
Annual	\$31,446	\$56,511	\$72,742	\$68,138	\$54,051	\$85,209	\$81,015
Emergency Savings Fund	\$40	\$92	\$166	\$141	\$131	\$73	\$71

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 29.** The Self-Sufficiency Standard for Tillamook County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$919	\$1,173	\$1,173	\$1,173	\$1,173	\$1,173	\$1,173
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$362	\$533	\$690	\$790	\$913	\$959	\$1,054
Transportation	\$439	\$449	\$449	\$449	\$449	\$862	\$862
Health Care	\$201	\$664	\$686	\$718	\$758	\$790	\$823
Premium	\$96	\$525	\$525	\$525	\$525	\$525	\$525
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$296	\$465	\$575	\$552	\$489	\$695	\$671
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$192	\$361	\$471	\$448	\$385	\$550	\$526
<b>Taxes</b>	<b>\$545</b>	<b>\$972</b>	<b>\$1,308</b>	<b>\$1,182</b>	<b>\$787</b>	<b>\$1,507</b>	<b>\$1,379</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$15.69	\$27.44	\$35.02	\$32.85	\$26.68	\$20.65	\$19.54
Monthly	\$2,761	\$4,830	\$6,164	\$5,782	\$4,696	\$7,269	\$6,879
Annual	\$33,129	\$57,961	\$73,971	\$69,383	\$56,357	\$87,223	\$82,549
Emergency Savings Fund	\$41	\$92	\$174	\$148	\$127	\$72	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 30.** The Self-Sufficiency Standard for Umatilla County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$812	\$1,057	\$1,057	\$1,057	\$1,057	\$1,057	\$1,057
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$327	\$483	\$625	\$715	\$826	\$868	\$954
Transportation	\$419	\$429	\$429	\$429	\$429	\$821	\$821
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$280	\$448	\$557	\$533	\$469	\$672	\$648
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$176	\$345	\$454	\$429	\$365	\$528	\$503
<b>Taxes</b>	<b>\$479</b>	<b>\$884</b>	<b>\$1,192</b>	<b>\$1,063</b>	<b>\$575</b>	<b>\$1,373</b>	<b>\$1,245</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$114)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$14.33	\$25.92	\$33.25	\$31.00	\$23.59	\$19.57	\$18.43
Monthly	\$2,522	\$4,561	\$5,852	\$5,457	\$4,152	\$6,887	\$6,488
Annual	\$30,266	\$54,737	\$70,227	\$65,480	\$49,822	\$82,646	\$77,857
Emergency Savings Fund	\$39	\$91	\$154	\$128	\$140	\$72	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 31.** The Self-Sufficiency Standard for Union County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$807	\$1,060	\$1,060	\$1,060	\$1,060	\$1,060	\$1,060
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$338	\$499	\$646	\$739	\$854	\$897	\$986
Transportation	\$420	\$430	\$430	\$430	\$430	\$822	\$822
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$281	\$450	\$560	\$536	\$472	\$676	\$651
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$177	\$347	\$456	\$432	\$369	\$531	\$506
<b>Taxes</b>	<b>\$482</b>	<b>\$892</b>	<b>\$1,202</b>	<b>\$1,113</b>	<b>\$595</b>	<b>\$1,386</b>	<b>\$1,260</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$98)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$14.39	\$26.09	\$33.46	\$31.46	\$23.99	\$19.71	\$18.59
Monthly	\$2,532	\$4,591	\$5,889	\$5,537	\$4,222	\$6,938	\$6,543
Annual	\$30,386	\$55,096	\$70,672	\$66,441	\$50,669	\$83,251	\$78,514
Emergency Savings Fund	\$40	\$91	\$157	\$131	\$139	\$72	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 32.** The Self-Sufficiency Standard for Wallowa County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$793	\$979	\$979	\$979	\$979	\$979	\$979
Child Care	\$0	\$806	\$1,758	\$1,391	\$585	\$1,758	\$1,391
Food	\$338	\$499	\$646	\$739	\$854	\$897	\$986
Transportation	\$423	\$433	\$433	\$433	\$433	\$829	\$829
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$280	\$444	\$556	\$532	\$467	\$672	\$648
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$176	\$340	\$452	\$428	\$363	\$528	\$503
<b>Taxes</b>	<b>\$477</b>	<b>\$866</b>	<b>\$1,187</b>	<b>\$1,054</b>	<b>\$545</b>	<b>\$1,373</b>	<b>\$1,241</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$130)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$14.29	\$25.56	\$33.15	\$30.89	\$23.18	\$19.57	\$18.43
Monthly	\$2,516	\$4,498	\$5,835	\$5,437	\$4,081	\$6,887	\$6,486
Annual	\$30,186	\$53,975	\$70,016	\$65,240	\$48,966	\$82,650	\$77,833
Emergency Savings Fund	\$39	\$91	\$153	\$127	\$142	\$72	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit



**Table 33.** The Self-Sufficiency Standard for Wasco County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,260	\$1,549	\$1,549	\$1,549	\$1,549	\$1,549	\$1,549
Child Care	\$0	\$806	\$1,758	\$1,391	\$585	\$1,758	\$1,391
Food	\$358	\$528	\$684	\$783	\$904	\$950	\$1,044
Transportation	\$428	\$438	\$438	\$438	\$438	\$839	\$839
Health Care	\$199	\$655	\$677	\$709	\$749	\$781	\$813
Premium	\$95	\$516	\$516	\$516	\$516	\$516	\$516
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$328	\$501	\$614	\$591	\$526	\$733	\$709
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$224	\$398	\$511	\$487	\$422	\$588	\$564
<b>Taxes</b>	<b>\$680</b>	<b>\$1,166</b>	<b>\$1,553</b>	<b>\$1,455</b>	<b>\$1,144</b>	<b>\$1,747</b>	<b>\$1,570</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$18.48	\$30.84	\$38.86	\$36.83	\$31.03	\$22.51	\$21.26
Monthly	\$3,253	\$5,427	\$6,839	\$6,483	\$5,462	\$7,923	\$7,482
Annual	\$39,033	\$65,129	\$82,073	\$77,790	\$65,538	\$95,072	\$89,783
Emergency Savings Fund	\$45	\$93	\$255	\$219	\$120	\$72	\$74

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 34.** The Self-Sufficiency Standard for Washington County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,829	\$2,083	\$2,083	\$2,083	\$2,083	\$2,083	\$2,083
Child Care	\$0	\$1,548	\$3,425	\$2,525	\$977	\$3,425	\$2,525
Food	\$397	\$585	\$758	\$867	\$1,002	\$1,052	\$1,157
Transportation	\$444	\$454	\$454	\$454	\$454	\$872	\$872
Health Care	\$185	\$580	\$602	\$634	\$674	\$706	\$739
Premium	\$81	\$441	\$441	\$441	\$441	\$441	\$441
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$389	\$629	\$836	\$760	\$623	\$959	\$882
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$285	\$525	\$732	\$656	\$519	\$814	\$738
<b>Taxes</b>	<b>\$933</b>	<b>\$1,737</b>	<b>\$2,985</b>	<b>\$2,446</b>	<b>\$1,589</b>	<b>\$2,854</b>	<b>\$2,371</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$23.74	\$42.05	\$60.85	\$53.05	\$39.60	\$32.72	\$28.96
Monthly	\$4,177	\$7,400	\$10,710	\$9,337	\$6,969	\$11,518	\$10,195
Annual	\$50,130	\$88,800	\$128,521	\$112,047	\$83,631	\$138,220	\$122,346
Emergency Savings Fund	\$51	\$274	\$557	\$455	\$266	\$118	\$94

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 35.** The Self-Sufficiency Standard for Wheeler County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$689	\$905	\$905	\$905	\$905	\$905	\$905
Child Care	\$0	\$790	\$1,716	\$1,351	\$561	\$1,716	\$1,351
Food	\$393	\$579	\$750	\$858	\$991	\$1,041	\$1,144
Transportation	\$425	\$435	\$435	\$435	\$435	\$833	\$833
Health Care	\$205	\$687	\$709	\$742	\$781	\$814	\$846
Premium	\$101	\$548	\$548	\$548	\$548	\$548	\$548
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$275	\$443	\$555	\$533	\$471	\$676	\$653
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$171	\$340	\$451	\$429	\$367	\$531	\$508
<b>Taxes</b>	<b>\$457</b>	<b>\$863</b>	<b>\$1,183</b>	<b>\$1,062</b>	<b>\$587</b>	<b>\$1,386</b>	<b>\$1,266</b>
EITC (-)	\$0	\$0	\$0	\$0	(\$104)	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$13.88	\$25.49	\$33.07	\$30.97	\$23.83	\$19.71	\$18.65
Monthly	\$2,444	\$4,486	\$5,820	\$5,451	\$4,194	\$6,937	\$6,564
Annual	\$29,322	\$53,829	\$69,835	\$65,415	\$50,328	\$83,243	\$78,766
Emergency Savings Fund	\$39	\$90	\$152	\$127	\$139	\$72	\$72

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

**Table 36.** The Self-Sufficiency Standard for Yamhill County, OR, 2024

	One Adult					Two Adults	
	1 Adult	1 Preschooler	1 Infant 1 Preschooler	1 Preschooler 1 School-age	1 School-age 1 Teenager	1 Infant 1 Preschooler	1 Preschooler 1 School-age
<b>Monthly Costs</b>							
Housing	\$1,557	\$1,780	\$1,780	\$1,780	\$1,780	\$1,780	\$1,780
Child Care	\$0	\$961	\$2,139	\$1,549	\$588	\$2,139	\$1,549
Food	\$381	\$562	\$727	\$832	\$961	\$1,010	\$1,110
Transportation	\$436	\$447	\$447	\$447	\$447	\$856	\$856
Health Care	\$195	\$635	\$656	\$689	\$729	\$761	\$793
Premium	\$91	\$495	\$495	\$495	\$495	\$495	\$495
Out-of-Pocket	\$104	\$139	\$161	\$193	\$233	\$265	\$298
Miscellaneous	\$361	\$542	\$679	\$633	\$554	\$800	\$754
Broadband & Cell Phone	\$104	\$104	\$104	\$104	\$104	\$145	\$145
Other Necessities	\$257	\$438	\$575	\$530	\$450	\$655	\$609
<b>Taxes</b>	<b>\$815</b>	<b>\$1,336</b>	<b>\$1,927</b>	<b>\$1,639</b>	<b>\$1,271</b>	<b>\$2,025</b>	<b>\$1,835</b>
EITC (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CCTC (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
CTC (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$21.28	\$34.35	\$45.01	\$40.54	\$33.50	\$25.39	\$23.42
Monthly	\$3,745	\$6,046	\$7,921	\$7,136	\$5,896	\$8,937	\$8,243
Annual	\$44,938	\$72,546	\$95,051	\$85,630	\$70,748	\$107,249	\$98,922
Emergency Savings Fund	\$48	\$138	\$337	\$279	\$151	\$76	\$74

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit

## The Center for Women's Welfare

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

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

Learn more about the Center and the Self-Sufficiency Standard research project at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

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