

THE SELF-SUFFICIENCY STANDARD FOR COLORADO 2015

Prepared for
Colorado Center on Law and Policy



COLORADO CENTER ON LAW AND POLICY

The Colorado Center on Law and Policy (CCLP) is a leader in the advocacy community. Through its work on health care, public benefits, work supports, and access to skills training, CCLP has gained a strong reputation in providing research, education, advocacy and litigation on behalf of lower-income Coloradans, policymakers, opinion leaders, nonprofit organizations and the general public. The scope of work for CCLP includes research and advocacy on health care and fiscal policy issues, a range of activities promoting family economic security, and strategic litigation to ensure people receive the public benefits to which they are entitled. CCLP's Family Economic Security Program has three focus areas:

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- Providing research to inform Colorado businesses, governments and communities on the progress Colorado is making in its poverty reduction efforts.

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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. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

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

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

THE SELF-SUFFICIENCY STANDARD FOR COLORADO 2015

By Diana M. Pearce, PhD • June 2015

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Preface

This report presents and analyzes *The Self-Sufficiency Standard for Colorado 2015*. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers to evaluate program effectiveness, and by policymakers and legislators seeking to create programs and pathways that lead to self-sufficiency for working families.

The Self-Sufficiency Standard for Colorado 2015 is the fifth calculation of this data. The Standard for Colorado has been previously published for 2001, 2004, 2008, and 2011. As with all Self-Sufficiency Standard reports, this one was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, plus tables providing county-specific information for 152 family types, is available online at www.selfsufficiencystandard.org or download the report at www.cclponline.

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

Over the past 19 years the Standard has been calculated in 37 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one's basic needs in the United States.

For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please see www.selfsufficiencystandard.org. A list of Self-Sufficiency Standard state partners is also available at this website.

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

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A number of other people have also contributed to the development of the Standard, its calculation, and the writing of state reports over the past 18 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at WOW, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

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

Executive Summary

The Colorado Center on Law and Policy is publishing *The Self-Sufficiency Standard for Colorado 2015* in an effort to ensure the best data and analyses are available to enable Colorado's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool.

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

The Self-Sufficiency Standard for Colorado 2015 defines the income needed to realistically support a family, without public or private assistance. For most workers throughout Colorado the Self-Sufficiency Standard shows that earnings well above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs.

The report begins with putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, comparing and contrasting it with federal poverty measures. The report then leads readers through a description of what a self-sufficient wage is for Colorado families and how it differs depending on family type and geographic area. The report compares Colorado to other places in the United States, demonstrates how the Standard has changed in Colorado over time, and compares the Colorado Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency.

The appendices provide a more detailed explanation of the methodology and data sources used to calculate the Colorado Standard; a discussion with examples of how the Self-Sufficiency Standard can be used as a tool to evaluate program performance, inform policy-making, counsel clients, and to improve research on poverty and income adequacy; a

more detailed comparison of the Colorado Standard and federal poverty measures; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. Note that the data for the full set of 152 family types, for every Colorado county is available at <http://selfsufficiencystandard.org/pubs.html> and <http://cclponline.org/>

SELECTED FINDINGS FROM THE SELF-SUFFICIENCY STANDARD FOR COLORADO 2015

- **In Colorado, the amount needed to be economically self-sufficient varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$13.02 per hour (\$27,501 annually) in Bent County to \$30.17 per hour (\$63,717 annually) in Pitkin County, or from 162% of the Federal Poverty Level to 369% of the Federal Poverty Level.
- **The Standard also varies by family type, that is, by how many adults and children are in a family and the age of each child.** One adult living in Boulder County needs an hourly wage of \$13.36 (\$28,209 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to \$32.12 per hour (\$67,837 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. For families with young children, the cost of housing and child care combined typically make up about 50% of the family's budget. For example, for this family type in Boulder County, child care is 29% of the family's budget while housing is 22%. Food costs take up 12% and health care is 8% of the family's budget.

The Self-Sufficiency Standard for Select Colorado Counties and Family Types, 2015

	ONE ADULT	ONE ADULT ONE PRESCHOOLER	ONE ADULT ONE PRESCHOOLER ONE SCHOOL-AGE	TWO ADULTS ONE PRESCHOOLER ONE SCHOOL-AGE
ALAMOSA	\$19,097	\$32,205	\$39,504	\$48,099
BENT	\$17,133	\$27,501	\$32,530	\$40,448
BOULDER	\$28,209	\$56,718	\$67,837	\$75,906
DENVER	\$21,916	\$47,914	\$57,409	\$63,069
DOUGLAS	\$30,723	\$59,280	\$70,626	\$78,084
EL PASO	\$20,780	\$42,614	\$51,699	\$58,829
JEFFERSON	\$26,214	\$51,828	\$62,468	\$70,216
LARIMER	\$22,775	\$46,552	\$56,887	\$64,331
MESA	\$19,295	\$36,778	\$46,050	\$52,964
PROWERS	\$17,426	\$35,914	\$40,765	\$48,621
SUMMIT	\$29,567	\$59,595	\$69,740	\$78,254
YUMA	\$17,428	\$31,261	\$36,148	\$43,997

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THE AMOUNT NEEDED TO MEET THE COSTS OF BASIC NEEDS INCREASED BETWEEN 2001 AND 2015 IN ALL COLORADO COUNTIES, DESPITE THE FINANCIAL CRISIS.

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- **The amount needed to meet the costs of basic needs increased between 2001 and 2015 in all Colorado counties, despite the financial crisis.** For a family with two adults, one preschooler, and one school-age child, the Standard increased between 15% and 46% percent, on average by 32%, across the state.
- **Although more than a fifth of Colorado workers hold one of the top ten most common occupations in Colorado (measured by the number of workers), only three of these occupations have median wages above the Standard for a family of three in El Paso County.** These three—registered nurses, business operations specialists, and general and operations managers—have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in El Paso County, which is \$24.48 per hour (\$51,699 annually), while the median wages for the other seven are below this family type’s Standard in El Paso County.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschool-aged child living in Prowers County needs to earn \$2,993 per month to meet her basic needs. She needs to earn an additional \$57 per month to have an emergency saving fund. If she lives in Summit County she needs \$4,966 per month to be self-sufficient and an additional \$107 per month to save for emergencies.
- **The Federal Poverty Level for three-person families (\$20,090 annually) is set at a level well below what is minimally needed to meet a family’s basic needs.** For example, the federal poverty measure is 51% of the Standard for one adult, one preschooler, and one school-age child in Alamosa County (\$18.70 per hour and \$39,504 annually).
- **A parent working full time and earning the state minimum wage (\$8.23 per hour in 2015) is going to fall short of meeting the Standard for a family with two young children.** If she lives in Alamosa County, she would be able to cover only 61% of her family’s basic needs (with her take-home pay after accounting for taxes) if she has one preschooler and one school-age child; if she lives in Broomfield County, she would earn just 35% of the Standard.
- **The 2015 Self-Sufficiency Standard for one adult with one preschooler and one school-age child in Denver (\$27.18 per hour) is comparable to Washington, D.C. (\$27.06 per hour).** The Self-Sufficiency Standard for the same family type in Grand Junction is comparable to Indianapolis, IN (\$21.55 per hour).
- **Work supports are crucial for helping families meet their basic needs.** A single parent with one preschooler and one school-age child living in Denver and working a full-time minimum wage job, which is \$8.23 in Colorado, earns only 34% of the income needed to meet her family’s basic needs if she is not receiving any work supports. However, with the help of housing, child care, food, and health care work supports, this parent could meet 98% of her family’s needs.

- **A single parent in Denver with one preschooler and one school-age child transitioning from welfare to work with the help of child care assistance, food assistance (WIC), and Medicaid would be able to meet her family's needs on a wage of \$15.97 per hour.** This is significantly less than the full Self-Sufficiency Wage of \$27.18 per hour.

Clearly, the cost of meeting basic needs has continued to increase in most of Colorado despite stagnating wages and difficult economic times. Further, what it takes to become self-sufficient in Colorado depends on where a family lives, how many people are in the family and the number and ages of children.

WHAT THE SELF-SUFFICIENCY STANDARD MEANS FOR COLORADO

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

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

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

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

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

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

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Introduction

This report documents the increasing costs of living in Colorado in the last decade. Even as Colorado's economy emerges from the Great Recession, many of the longer-term trends continue, particularly stagnating wages and widening income inequality. As a result, many find that even with full-time jobs, they are unable to stretch their wages to pay for basic necessities. Indeed, in many places in Colorado, the gap between income and expenses has continued to widen, as the costs of food, housing, transportation, health care, and other essentials have risen—even during the Great Recession—while wages have not.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and ever-increasing expenses, clearly illuminating the economic “crunch” experienced by so many families today.¹ Moreover, by tracking and calculating the true cost of living facing American families, the Standard allows for comparisons of area geographic differences as well as documentation of historical trends.

The Self-Sufficiency Standard for Colorado 2015 defines the amount of income necessary to meet the basic needs of Colorado families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from *public* subsidies (e.g., public housing, Medicaid, or child care assistance) or *private/informal* assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing).

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

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

- The introduction explains the unique features of the Self-Sufficiency Standard and how it is calculated.
- The main body presents the details of the Standard for Colorado: how much a self-sufficient income is for Colorado families, how the Standard varies by family type and county, and how the Colorado Standard compares to other places across the United States.
- Subsequent sections track how the Colorado Standard has changed over the past 14 years, and how the Standard compares to other common benchmarks of income.
- The next section discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.

- The final section discusses what it takes to move toward long-term economic security once the resources needed to meet basic needs have been secured. This includes assets, savings, and investments to achieve long-term financial goals.

This report also has several appendices:

- Appendix A: *Methodology* provides a detailed description of the data and sources used to calculate the Standard.
- Appendix B: *Applications and Uses* explains the various ways of using the Standard to inform policy making, counsel clients, evaluate programs, and improve poverty research.
- Appendix C: *The Self-Sufficiency Standard for Colorado Compared to the Federal Poverty Level* explains federal approaches to measuring poverty and shows the Self-Sufficiency Standard for Colorado for select family types as a percentage of the Federal Poverty Level.
- Appendix D: *The Self-Sufficiency Standard for Select Family Types in Colorado* provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Colorado county.
- Appendix E: *Impact of Work Supports on Wage Adequacy* shows the data behind Figures 9 and 10.

A REAL-WORLD APPROACH TO MEASURING NEED

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

A FOCUS ON MODERN FAMILIES WITH WORKING ADULTS.

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

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

VARIATION BY FAMILY COMPOSITION. Because the costs of some basic needs vary substantially by the age of children, the Standard varies by both the number and age of children. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST.

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

TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET ITEMS. Instead of calculating needs “pretax,” taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, plus applicable state and federal tax credits.

PERMITS MODELING OF THE IMPACT OF SUBSIDIES.

Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) on reducing (or increasing) costs. Likewise, the adequacy of a given wage for a given family, with and without 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 Level. *Appendix C* provides a more detailed explanation of the federal approaches to measuring poverty, including the Federal Poverty Level and the Supplemental Poverty Measure, and how the Standard contrasts with each approach.

How is the Colorado Self-Sufficiency Standard Calculated?

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

- collected or calculated using standardized or equivalent methodology nationwide;
- obtained from scholarly or credible sources, such as the U.S. Census Bureau;
- set at the level that meets a given need at a minimally adequate level, usually by or for a government aid agency;
- updated regularly (preferably annually or biennially); and
- geographically and age specific, as appropriate.

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

The data components of the Standard and the assumptions included in the calculations are briefly described below (more detailed information is included in *Appendix A: Methodology, Assumptions, and Sources*). These data elements and assumptions are standard for all states unless otherwise noted.

HOUSING. For housing costs, the Standard uses the most recent Fair Market Rents (FMRs), which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state's metropolitan and non-metropolitan areas. FMRs include utilities (except telephone and cable) and reflect the cost of housing that meets basic standards of decency. FMRs are generally set at the 40th percentile, meaning that 40% of the housing in a given area is less expensive than the FMR.³

HUD calculates only one set of FMRs for each metropolitan area. To calculate variation in housing costs by towns within a metropolitan area we adjust the FMRs using

median gross rents for towns from the U.S. Census Bureau American Community Survey (ACS).

CHILD CARE. To calculate the cost of child care, the Standard utilizes market-rate costs (defined as the 75th percentile) by facility type, age, and geographic location.⁴ Most states conduct or commission market-rate surveys for setting child care assistance reimbursement rates. Calculations for infants and preschoolers are based on full-time child care while school-age children receive care before and after school (part time).

FOOD. The Standard uses the U.S. Department of Agriculture Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption patterns. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out or restaurant meals. Geographic differences in food costs are calculated using Feeding America's Map the Meal Gap data based on Nielsen scans of grocery receipts to calculate comparative food costs across the country.

TRANSPORTATION. If there is an "adequate" public transportation system in a given area, the Standard assumes workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by 7% or more of the working population in a given geographic area. In Colorado, public transportation is assumed for Denver, Eagle, Pitkin, San Miguel, and Summit counties, while private transportation is assumed for all other counties.

Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult, and two cars are assumed for households with two adults. Per-mile costs (e.g., gas, oil, tires, and maintenance) are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners. Within-state variation in auto insurance premiums is calculated using sample premiums from automobile insurance

companies with large market shares in the state. Fixed costs of car ownership (e.g. license, registration, repairs, monthly payments) are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. The initial cost of purchasing a car is not included.

HEALTH CARE. The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. For full-time workers, employers with 50 or more full-time workers must provide health insurance or pay a fine, as a result of the Patient Protection and Affordable Care Act. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey.⁵ Premiums are varied by county using sample insurance rates for top market share companies in the state. Health care costs also include out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers.

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

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

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

households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family's basic living expenses over the job loss period. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes that would be needed for the additional earnings, using the applicable tax rates at current earnings levels, that is, at the Self-Sufficiency Standard level.

Table 1. Items Included in the Standard

COST	WHAT IS INCLUDED IN BUDGET?
HOUSING	YES: Rent and Utilities NO: Cable or telephone
CHILD CARE	YES: Full-time care for infants and preschoolers, and before and after school care for school-age children NO: After school programs for teenagers, extracurricular activities, babysitting when not at work
FOOD	YES: Food for home preparation NO: Take-out, fast-food, or restaurant meals or drinks
TRANSPORTATION	YES: Car ownership cost (per adult)—insurance, gas, oil, registration, repairs, monthly payment—or public transportation when adequate. Only for commuting to work and day care plus a weekly shopping trip NO: Non-essential travel, vacations, etc.
HEALTH CARE	YES: Employer-sponsored insurance premium and out-of-pocket costs NO: Health savings account, gym memberships, individual health insurance
TAXES	YES: Federal and state income tax and tax credits, payroll taxes, and state and local sales taxes NO: Itemized deductions, tax preparation fees or other taxes
MISCELLANEOUS	YES: Clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal items, and telephone service NO: Recreation, entertainment, debt payment, pets, education, gifts, internet, student loan repayment
SAVINGS	YES: Rainy day fund for job loss or other short-term crisis NO: Long-term savings for retirement, education, or home-ownership

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

How Much Does it Cost to Make Ends Meet in Colorado?

How much income families need to be economically self-sufficient depends both on family composition—how many adults and how many children and the children’s ages—and where they live. **Table 2** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Boulder County.

- A single adult needs to earn \$13.36 per hour working full time to be able to meet his or her basic needs, which is over five dollars more than the Colorado minimum wage (\$8.23 per hour in 2015).
- Adding a child doubles this number; one parent caring for one preschool-aged child needs to earn \$26.86 per hour to be self-sufficient.
- Adding a second child further increases the wage: one parent with two children—a preschooler and school-age child—needs \$32.12 per hour to meet her family’s basic needs. Even with a state minimum wage above the

federal level, this is the equivalent of nearly four full-time minimum wage jobs in Colorado.⁶

- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child *each* need to earn a minimum of \$17.97 per hour, working full time, to meet their family’s basic needs.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure 1** displays the geographic variation in the

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

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TABLE 2. The Self-Sufficiency Standard for Select Family Types*
Monthly Expenses and Shares of Total Budgets: Boulder County, CO 2015

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	Costs	%	Costs	%	Costs	%	Costs	%
Housing	\$996	42	\$1,232	26	\$1,232	22	\$1,232	19
Child Care	\$0	0	\$1,129	24	\$1,654	29	\$1,654	26
Food	\$295	13	\$448	9	\$675	12	\$926	15
Transportation	\$279	12	\$287	6	\$287	5	\$544	9
Health Care	\$146	6	\$413	9	\$434	8	\$485	8
Miscellaneous	\$172	7	\$351	7	\$428	8	\$484	8
Taxes	\$464	20	\$1,001	21	\$1,209	21	\$1,267	20
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$50)	-1	(\$100)	-2	(\$100)	-2
Child Tax Credit (-)	\$0	0	(\$83)	-2	(\$167)	-3	(\$167)	-3
TOTAL PERCENT		100		100		100		100
SELF-SUFFICIENCY WAGE								
HOURLY**	\$13.36		\$26.86		\$32.12		\$17.97	per adult***
MONTHLY	\$2,351		\$4,727		\$5,653		\$6,325	combined***
ANNUAL	\$28,209		\$56,718		\$67,837		\$75,906	combined***
EMERGENCY SAVINGS FUND	\$31		\$97		\$149		\$53	

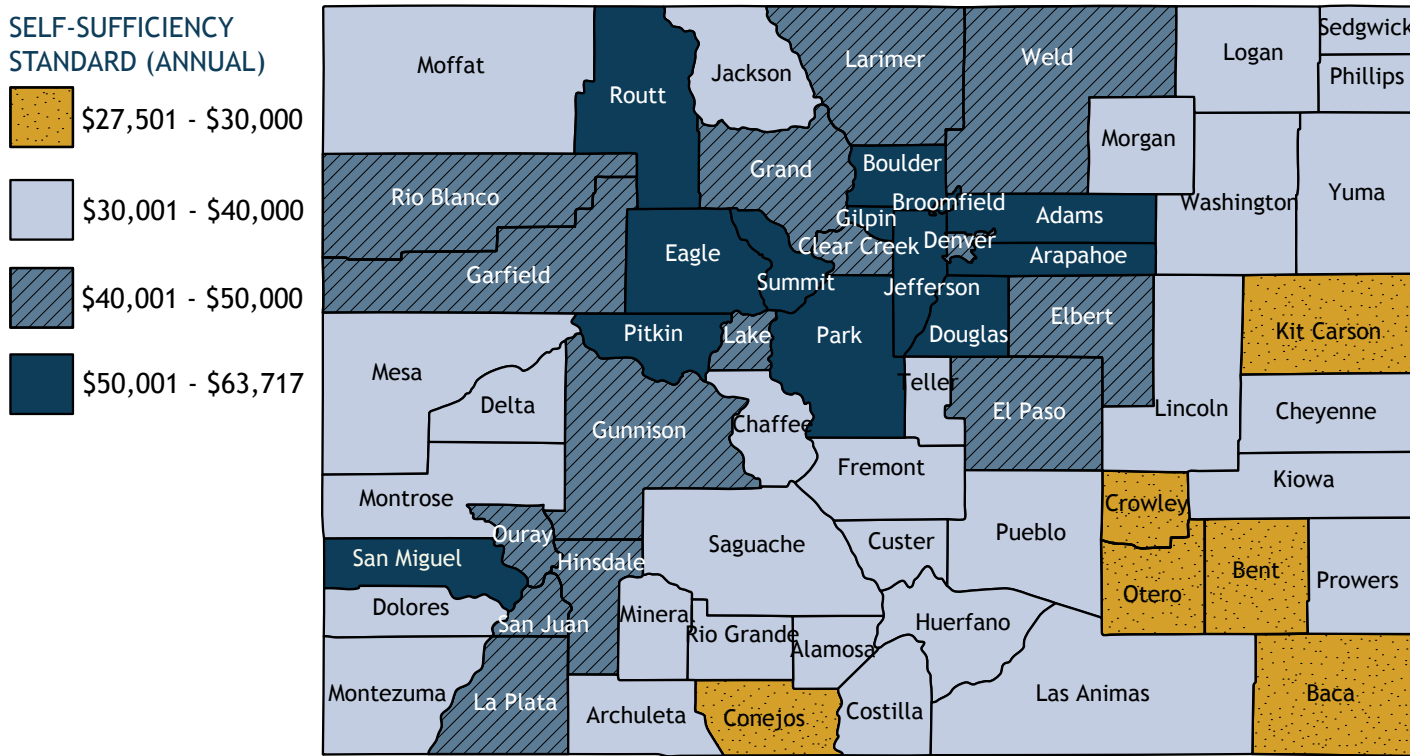
* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes federal and state income taxes and payroll taxes.

** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

*** The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents’ wages combined.

Note: Totals may not add exactly due to rounding.

FIGURE 1. Map of Regions by Level of Annual Self-Sufficiency Wage
One Adult and One Preschooler, CO 2015



cost of meeting basic needs across Colorado for families with one adult and one preschooler. The 2015 annual Self-Sufficiency Standard for a single adult with one preschooler ranges from \$27,501 to \$63,717 depending on the county.

- The most expensive areas in Colorado tend to surround Denver and extend westward to Routt, Eagle, and Pitkin counties. With an annual Self-Sufficiency Standard at \$63,717 per year for this family type, Pitkin County has the highest cost of living in Colorado.
- The second highest cost group requires between \$40,001 and \$50,000 annually to meet basic needs and includes Denver, El Paso, Weld, Garfield, and La Plata counties.
- The second lowest cost group requires between \$30,001 and \$40,000 annually for a family with one adult and one preschooler and includes nearly half the counties in Colorado, such as Mesa, Pueblo, Lincoln, and Washington counties.
- Requiring less than \$30,000 annually, the most affordable counties in Colorado are Baca, Bent, Conejos, Crowley, Kit Carson, and Otero counties. Overall, Bent County is the least expensive place for this family type and is over \$36,000 less expensive than Pitkin County.

How do Family Budgets Change as Families Grow?

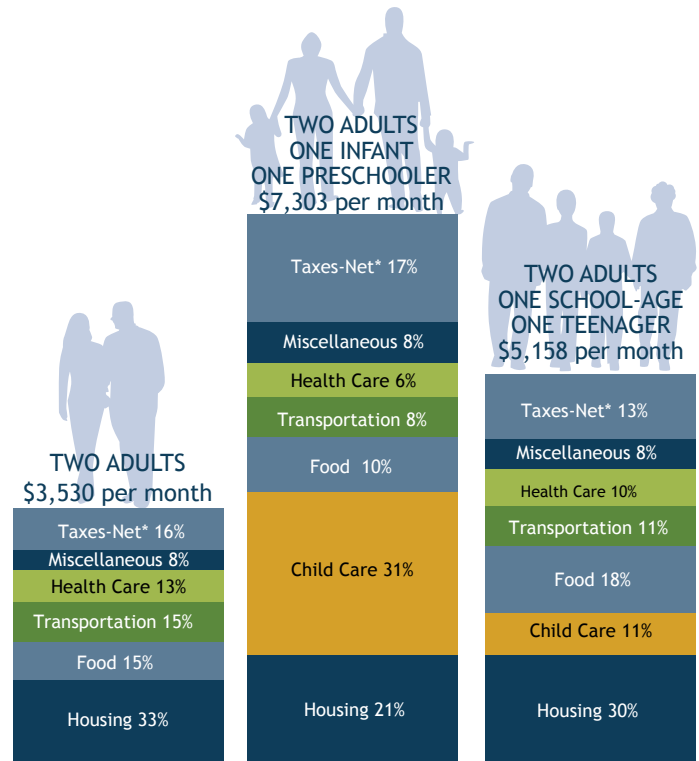
As a family grows and changes composition, the amount it spends on basic expenses (such as food and shelter) change, and new ones are added, most notably child care. **Figure 2** demonstrates how these changes occur, as the family composition changes, for a family in Douglas County. Each bar chart shows the percentage of the total budget needed for each expense and how they differ as the family changes composition.

When there are just two adults, they need to earn a total of \$3,530 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Douglas County, about a third of the Self-Sufficiency Standard goes towards housing. The budget categories of food, transportation, and health care each account for 13%-15% of the total household budget. Taxes account for 16% of household expenses, and there are no tax credits. (The emergency savings fund contribution is an additional \$26 (about 0.7%) added to the family budget.)

When a family expands to include two young children (one infant and one preschooler), the total budget increases substantially to \$7,303 per month, and at the same time, with the addition of child care, the proportions spent on each basic need change. Indeed, child care alone accounts for nearly a third of the family's budget; when one adds housing, together these two items account for 52% of expenses. This is quite common: across the country, it is common for Self-Sufficiency Standard budgets for families with two children (when at least one is under school age) to have roughly half the budget going for housing and child care expenses alone. Food costs are 10% of total income. This is much lower than the 33% assumed by the methodology of the Federal Poverty Level, and similar to the national average expenditure on food, which was 13% in 2013.⁷

Health care accounts for 6% of the family budget, including both the employees' share of the health care premium and out-of-pocket costs.⁸ If neither adult had health insurance through their employer, a Silver plan through Connect for Health Colorado (the state's health insurance exchange) for this family earning about \$87,000 annually, would be about

**Figure 2. Percentage of Standard Needed to Meet Basic Needs for Three Family Types*
Douglas County, CO 2015**



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

** The two-adult family is not eligible for any tax credits and therefore the Taxes-Net figure is the same as gross taxes owed. For the two family types with children shown in Figure 2, the actual percentage of income needed for taxes without the inclusion of tax credits is 21% for two adults with one infant and one preschooler and 18% for two adults with one school-age child and one teenager. However, with tax credits included, as in the Standard, both families receive money back, and the amount owed in taxes is reduced. Please see *Appendix A: Methodology, Assumptions, and Sources* for an explanation of the treatment of tax credits in the Standard.

\$108 more per month than the health costs in the Self-Sufficiency Standard.⁹

Net taxes for the family now reflect a tax burden that is 17%, taking into account the offsetting effects of tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although most credits are not received until the following year when taxes are filed. If it were assumed that tax credits are not received monthly, but instead annually in a lump sum, then the monthly tax burden would be 20% of total expenses for this family.

The emergency savings fund would add an additional 1% to the family budget. Note that this amount assumes the adults will receive unemployment insurance if a job loss occurs. Without unemployment insurance, the adults would need to save nearly three times as much per month and the emergency savings fund would account for an additional 2% of the family budget.

The third bar in Figure 2 shows the shift in the amount and proportions spent in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to \$5,158 per month; the decreased amount for child care for the school-age child accounts for just 11% of this basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger. In contrast, food accounts for a larger proportion

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

of the budget, at 18%, in part due to increased food costs for the teenager. The emergency savings fund would be an additional \$46, or 1% added to the family budget.

Net taxes are shown as 13% of the family’s budget. If it were assumed, as suggested above, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 17% of the total costs for two adults with one school-age child and one teenager.

How Does the Real Cost of Living in Colorado Cities Compare to Other U.S. Cities?

The cost of living varies not only across the United States, but within Colorado as well. In **Figure 3**, the Self-Sufficiency Standard for families with one parent, one preschooler, and one school-age child in Denver and Grand Junction, CO are compared to the Standard for several other places: Atlanta, GA; Indianapolis, IN; Laramie, WY; Missoula, MT; Nashville, TN; Oklahoma City, OK; Phoenix, AZ; Seattle, WA; and Washington, DC.¹⁰

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$17.89 per hour to \$28.48.
- Denver and Grand Junction are the second and fifth most expensive places in this list, with the adult needing to earn \$27.18 per hour to be self-sufficient in Denver and \$21.80 per hour in Grand Junction.
- Denver is most comparable to Washington, D.C., while Grand Junction has a wage for this family type close to that of Indianapolis, IN.

The differences in the Self-Sufficiency Standard wages reflect the variation in the costs of meeting basic needs in urban areas in the United States. Housing costs in particular vary considerably (e.g. in Seattle, WA, a two-bedroom unit is \$1,180 per month compared to \$798 per month in Laramie, WY, according to the 2015 Fair Market Rents).

Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Standard wage reflects higher transportation expenses. Families in Denver who require a car would have higher transportation costs than shown here, and then the Self-Sufficiency Wage would be more than in Seattle, WA.

If the parent in this comparison has just a minimum wage job, she will need to work 132 hours per week to meet her family's basic needs in Denver or 106 hours in Grand Junction.

Figure 3. The Self-Sufficiency Wage for Denver & Grand Junction, CO Compared to Other U.S. Cities 2015*: One Adult, One Preschooler, and One School-Age Child

Seattle, WA**	\$28.48
Denver, CO**	\$27.18
Washington, DC**	\$27.06
Phoenix, AZ	\$24.95
Grand Junction, CO	\$21.80
Indianapolis, IN	\$21.55
Atlanta, GA**	\$20.50
Missoula, MT	\$20.29
Nashville, TN	\$19.65
Oklahoma City, OK	\$18.22
Laramie, WY	\$17.89

HOURLY SELF-SUFFICIENCY WAGE

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

**Wage calculated assuming family uses public transportation.

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IF THE PARENT IN THIS COMPARISON HAS JUST A
MINIMUM WAGE JOB, SHE WILL NEED TO WORK
132 HOURS PER WEEK TO MEET HER FAMILY'S
BASIC NEEDS IN DENVER OR 106 HOURS IN GRAND
JUNCTION

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How has the Cost of Living Changed Over Time and Across Colorado?

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

The map in **Figure 4** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—one adults one preschooler, and one school-age child—by county between 2001 and 2015.

On average, the Self-Sufficiency Standard has increased in Colorado counties over the last 14 years for this three-person family by 53% or 3.8% per year on average. Denver is near the average: in 2001, this three-person family in Denver needed \$39,923 per year to meet their basic needs, but by 2015 that amount had increased to \$57,409, nearly \$1,250 per year (about 3.1% on average per year). However, there is considerable variation by county, ranging from 17% to 100%. In Garfield County, although starting at lower level of \$34,745, costs increased at a greater rate, nearly \$1,700 a year (4.9% per year on average). The two largest

ON AVERAGE, THE SELF-SUFFICIENCY STANDARD HAS INCREASED IN COLORADO COUNTIES OVER THE LAST 14 YEARS FOR THIS THREE- PERSON FAMILY BY 53% OR 3.8% PER YEAR ON AVERAGE.

increases in the Standard since 2001 occurred in Hinsdale and Ouray counties, where costs increased by 100% and 96% respectively.

The changes over time are not steady, as can be seen in **Figure 5**. The Standard for Colorado has been calculated five times over the past 14 years. Tracing the changes in the Standard for this three-person family in five counties illustrates some of these differences: all counties increased, but as illustrated in Figure 5, the variation in rates of change increased the differences (or spread) between higher cost and lower cost counties in 2015.

Figure 4. Percentage Change in the Self-Sufficiency Standard for Colorado between 2001 and 2015
One Adult, One Preschooler and One School-Age Child, CO 2015

2001 - 2015 PERCENTAGE CHANGE

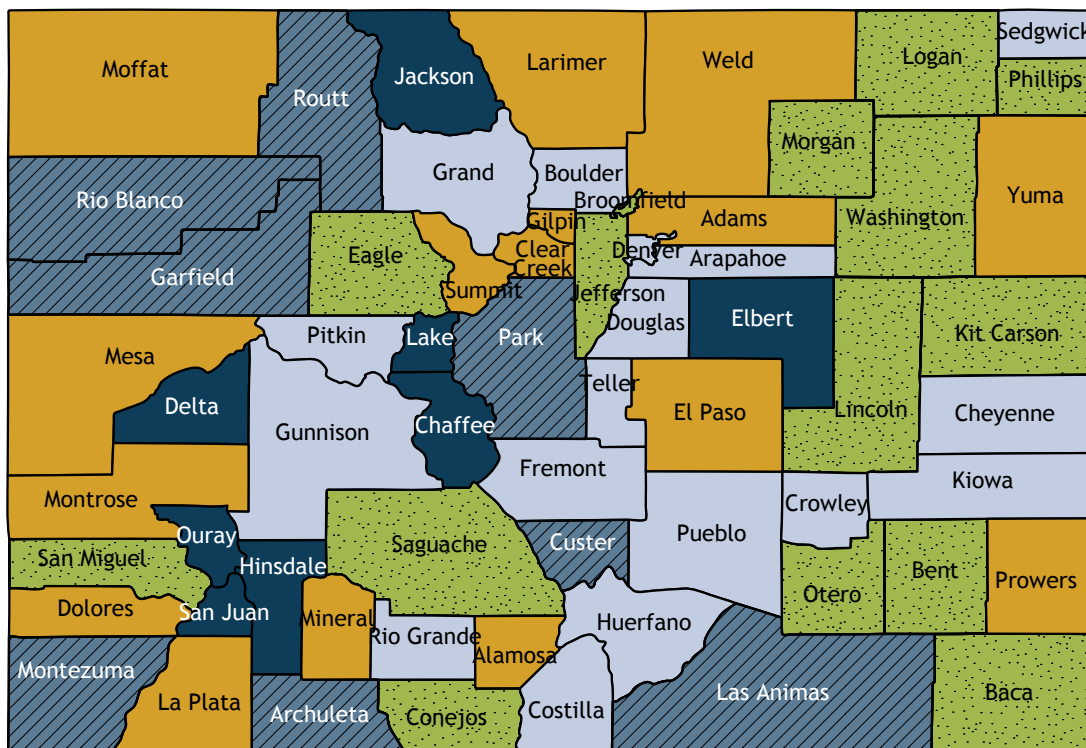
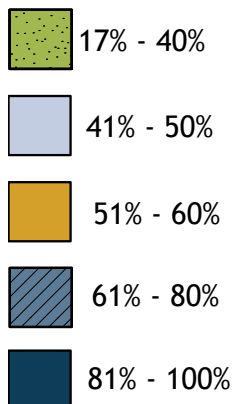
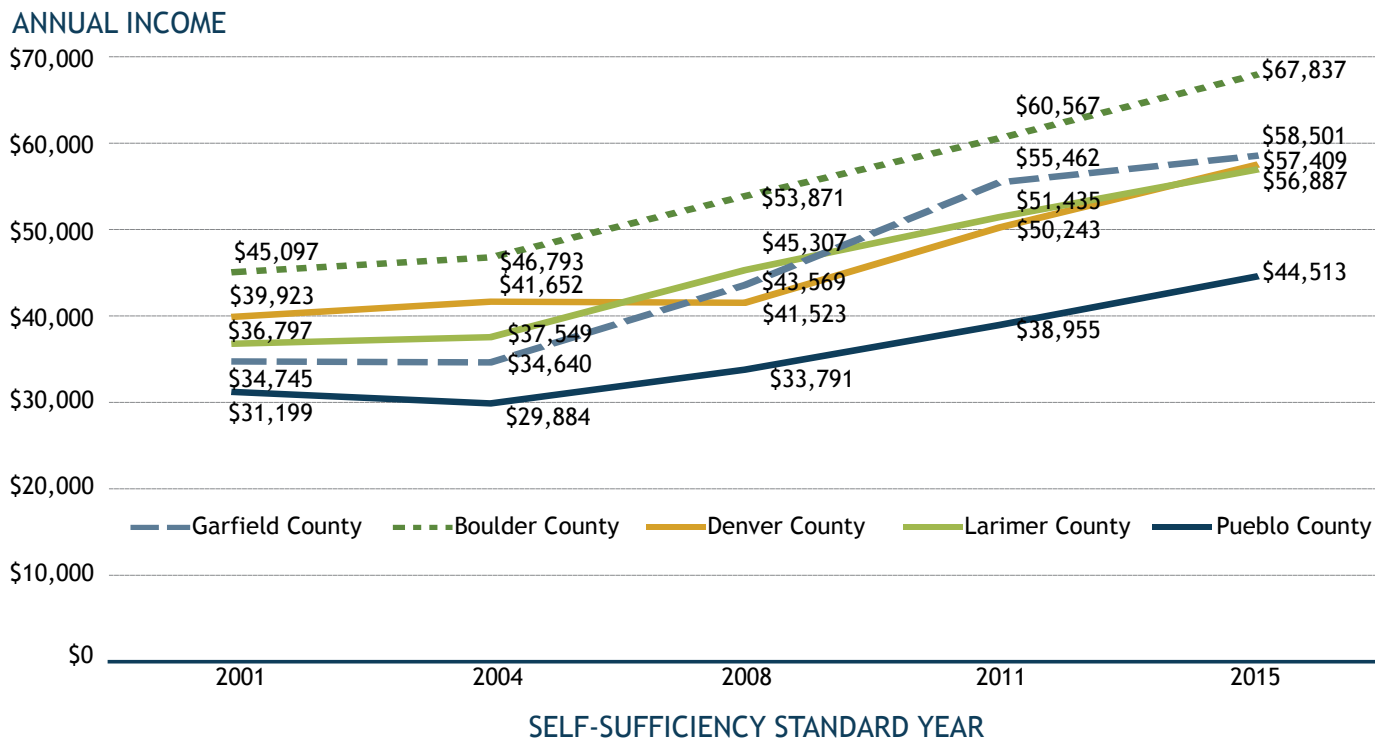


Figure 5. The Self-Sufficiency Standard for Colorado by Year for Select Counties
Two Adults, One Preschooler, and One School-age Child 2001, 2004, 2008, 2011, and 2015



- Despite a decrease between 2001 and 2004, Garfield County experienced a somewhat larger increase in the cost of living than Colorado State overall between 2001 and 2015 (68% compared to the statewide average of 53%).
- Costs in Pueblo County have increased steadily but at a lower rate than most of the state, so the gap in costs between Pueblo and Boulder counties widens from about \$13,900 in 2001 to about \$23,300 in 2015.
- Most notable is what this chart does show, and that is that there is no significant slowing of cost increases during the Great Recession and/or the (slow) recovery post-2009. Even as wages and earnings stagnated and fell, the cost of living has continued to rise in Colorado.

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THERE IS NO SIGNIFICANT SLOWING OF COST INCREASES DURING THE GREAT RECESSION AND/OR THE (SLOW) RECOVERY POST-2009. EVEN AS WAGES AND EARNINGS STAGNATED AND FELL, THE COST OF LIVING HAS CONTINUED TO RISE IN COLORADO.

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Although the Standard increased to various degrees in different counties in Colorado (apparently fairly steadily) this masks sizable variation in how much *each cost* increased across counties. Using the same three-person family as above (one adult, one preschooler, and one school-age child), **Table 3** shows the actual cost and percentage change for each basic need since 2001 in Larimer County as well as statewide.

- Health care increased the most, for both Larimer County and statewide, 90% and 86% respectively.
- The increase in child care was 60% for Larimer County and 48% statewide. In dollar terms, the cost of child care increased by \$544 per month in Larimer County over this time period, more than the statewide average of \$338.
- The cost of housing increased 27% since 2001, growing from \$704 to \$893 per month for a two-bedroom apartment in Larimer County.
- Food also increased significantly in cost, 66% in Larimer County and 63% statewide over the past 14 years.
- The one area of reduced costs for families is taxes and tax credits: while taxes for this family type in Larimer

Table 3. Percent Change in the Self-Sufficiency Standard Over Time, 2001-2015,
Larimer County, CO:
One Adult, One Preschooler, and One School-Age Child

COSTS	2001	2015	PERCENT CHANGE	
			2001 TO 2015	STATEWIDE 2001 TO 2015
Housing	\$704	\$893	27%	39%
Child Care	\$913	\$1,457	60%	48%
Food	\$379	\$631	66%	63%
Transportation	\$225	\$261	16%	11%
Health Care	\$246	\$466	90%	86%
Miscellaneous	\$247	\$371	50%	48%
Taxes	\$516	\$928	80%	88%
Tax Credits*	-\$163	-\$267	63%	51%
SELF-SUFFICIENCY WAGE				
MONTHLY	\$3,066	\$4,741	55%	53%
ANNUAL	\$36,797	\$56,887		
MEDIAN EARNINGS**				
LARIMER COUNTY	\$24,034	\$29,112	21%	-
STATEWIDE	\$27,355	\$33,149	-	18%

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

** U.S. Census Bureau, 2013 American Community Survey, "B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, Larimer County," <http://factfinder.census.gov> (accessed April 2, 2015). U.S. Census Bureau, Census 2000 Summary File 3, "P85: Median Earnings in 1999 (Dollars) by Sex for the Population 16 Years and Over with Earnings," <http://factfinder.census.gov> (accessed June 2, 2011). U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items, 1982-1984=100-CUUR0400SA0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed April 3, 2015).

County have increased 80% since 2001, tax credits have increased 63%, helping to partially offset the increase in taxes and other costs.

COST OF LIVING INCREASES VERSUS EARNINGS

INCREASES. While the Self-Sufficiency Standard for this three-person family in Larimer County increased by 55% over the past 14 years, workers' median earnings increased by just 21% (from \$24,034 to \$29,112) in Larimer County over the same time period. Likewise, statewide median earnings, although higher than in Larimer County, have increased at a rate of only 18%, while the statewide average increase in the Standard was 53%. Put another way, in the first 14 years of the twenty-first century the cost of living in Colorado has increased almost three times as much as wages have risen in Colorado.

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IN THE FIRST 14 YEARS OF THE TWENTY-FIRST CENTURY THE COST OF LIVING IN COLORADO HAS INCREASED ALMOST THREE TIMES AS MUCH AS WAGES HAVE RISEN IN COLORADO.

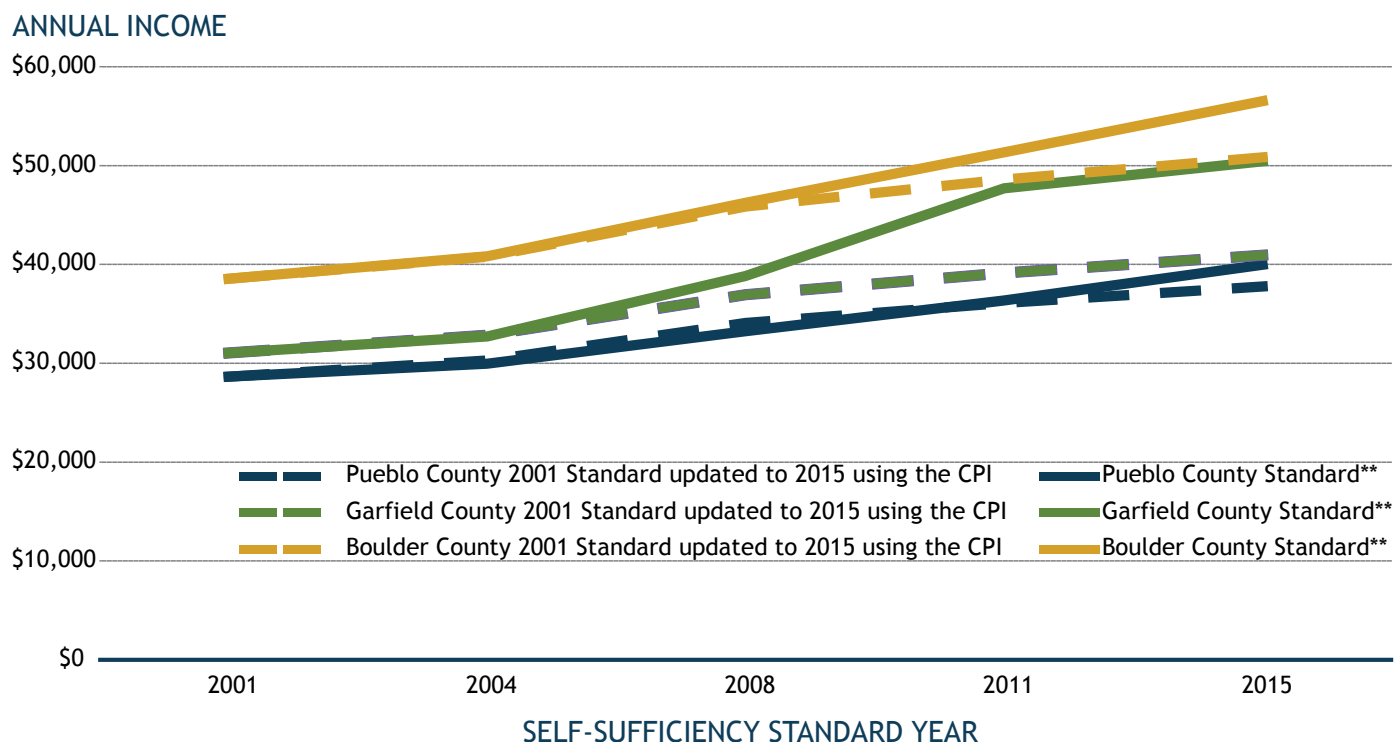
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DOCUMENTING CHANGES IN LIVING COSTS WITH THE STANDARD VERSUS THE CONSUMER PRICE INDEX

The official measure of inflation in the U.S is the U.S. Department of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for goods and services. Since the Standard measures the costs of just basic needs, the question is how the increases in costs documented here compare to official inflation rates. We examine this question in **Figure 6** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2001 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in Figure 6. Using the same three-person family as above (one adult, a preschooler and school-age child), this comparison was done for three places in Colorado: Boulder, Garfield, and Pueblo counties.

The West Region Consumer Price Index (CPI) increased 32% between 2001 and 2015. If the 2001 Self-Sufficiency Standard for Boulder County (\$38,562 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2015 would be estimated to have increased to \$50,825 per year.¹² However, the actual 2015 Standard for Boulder County, (without taxes/tax credits) is considerably higher, \$67,837 per year for this family type, a 76% increase over the last 14 years. Similarly, when the CPI inflation rate is applied to the 2001 Standard for Garfield County (\$31,061 without taxes in 2001), the CPI adjusted estimate for 2015 would be \$40,938. However, the actual 2015 Self-Sufficiency Standard amount for Garfield County (without taxes and tax credits) is \$50,443, 62% higher than in 2001. While Pueblo County, experienced a lesser increase of 39% in the Standard from 2001 (\$28,650 without taxes/tax credits) to \$39,962 in 2015, it is still higher

**Figure 6. CPI*-Measured Inflation Underestimates Real Cost of Living Increases:
A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2001-2015
Boulder, Pueblo, & Garfield Counties, CO 2015**
Two Adults, One Preschooler, and One School-Age Child



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items, 1982-84=100-CUURA101SAO," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed April 6, 2015).

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

than the CPI adjusted estimate for this county for 2015 of \$37,761, though a less dramatic difference.

In sum, Figure 6 demonstrates that the rate of inflation as measured by the CPI substantially underestimates the rising costs of basic needs; instead of increasing 32%, costs rose by 76% in Boulder County, 62% in Garfield County, and 39% in Pueblo County. Indeed, using the CPI for this family type in Boulder County results in a 2015 estimate of costs that is over \$17,000 less than the actual costs in the 2015 Standard. That is, estimating the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by Colorado families, leaving them thousands of dollars short. This analysis also suggests that assuming that the CPI reflects the experience of households equally across the income spectrum hides the lived experience of those at the lower end. For lower income families, not only

have wages stagnated, but basic costs are rising faster than for higher-income families, making worse the economic crunch, or squeeze that they are experiencing.

.....

FOR LOWER INCOME FAMILIES, NOT ONLY HAVE WAGES STAGNATED, BUT BASIC COSTS ARE RISING FASTER THAN FOR HIGHER-INCOME FAMILIES, MAKING WORSE THE ECONOMIC CRUNCH, OR SQUEEZE THAT THEY ARE EXPERIENCING.

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

As a measure of income adequacy, how does the Standard compare to other commonly used measures? Figure 7 compares the Alamosa County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child to the following income benchmarks for three-person families:

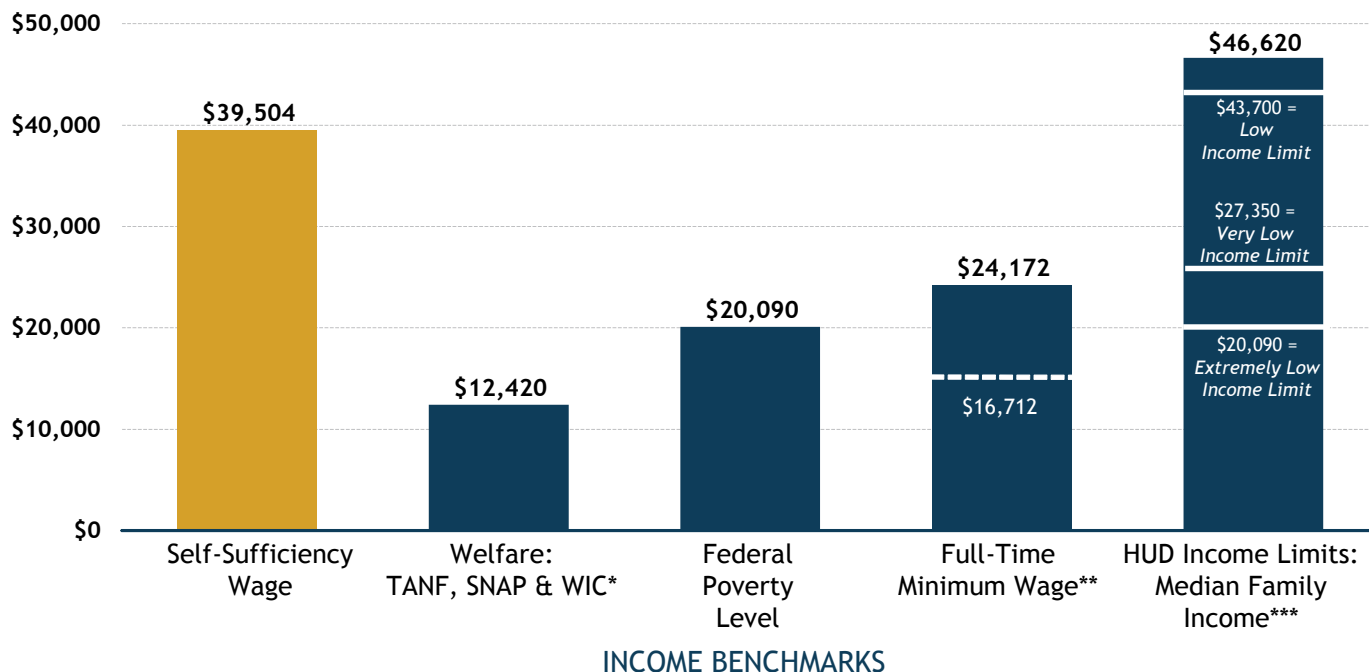
- Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), and WIC (Women, Infants and Children);
- the Federal Poverty Level (FPL) for a family of three;
- the Colorado minimum wage of \$8.23 per hour; and
- the HUD median income limits for a family of three in Alamosa County.

Note that the Standard is more specific in terms of the age as well as number of children and geography than any of these other income benchmarks. Even though there is a “progression” in the amounts of each of these benchmarks, it should be noted that this comparison is not meant to show how a family would move from a lower income to economic self-sufficiency. (Instead, see below for a discussion of pathways to self-sufficiency, including the role of work supports and other approaches.) Rather, this comparison is intended to indicate how the Standard compares to other indicators of poverty or minimum income adequacy.

As indicated in the first bar in Figure 7, the Self-Sufficiency Wage for this family type in Alamosa County is \$39,504 per year.

Figure 7. The Self-Sufficiency Standard Compared to Other Benchmarks
One Adult, One Preschooler, and One School-Age Child
 Alamosa County, CO 2015

ANNUAL INCOME



* For FY 2015, the maximum TANF benefit amount is \$5,796 annually, the SNAP benefit amount is \$6,132 annually, and the WIC benefit amount is \$492 annually for a family of three in Colorado.

**The 2015 Colorado minimum wage is \$8.23 per hour. This amounts to \$17,382 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$24,172 as shown. The dashed line shows the annual income received after accounting for taxes (\$16,712) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

*** The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for FY 2015.

TANF, SNAP AND WIC. The second bar on the left in Figure 7 calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$12,420 per year for three-person families in Colorado, which is just 31% of the Self-Sufficiency Standard for a three-person family in Alamosa County, and 62% of the FPL for a three-person family.

FEDERAL POVERTY LEVEL. A three-person family, regardless of composition or where they live, would be considered “poor” with an income of \$20,090 annually or less, according to the Federal Poverty Level. The FPL for three-person families is just 51% of the Self-Sufficiency Standard for this Alamosa County family.

This comparison is for just one family type. In Alamosa County, the Self-Sufficiency Standard ranges from 127% of the FPL for a household with one adult and two teenagers to 236% of the FPL for a household consisting of one adult with three infants. This comparison is also for just one place. *Appendix C: Federal Approaches to Measuring Poverty* compares the percentage of the FPL needed to meet basic needs for one adult, one preschooler, and one school-age child across Colorado, and finds that the Self-Sufficiency Standard for this family type ranges from 162% of the FPL in Bent County to 369% of the FPL in Pitkin County. Additionally, see Appendix C for discussion of the related Supplemental Poverty Measure (SPM).

MINIMUM WAGE. The 2015 Colorado minimum wage is \$8.23 per hour which amounts to \$17,382 per year working full time. Because this is earned income, payroll taxes (Social Security and Medicare) are subtracted and eligible tax credits (EITC and CTC) are added. Altogether a working parent with two children would have a net cash income of \$24,172 per year. This net “take home” amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

A full-time minimum wage job in Colorado provides 61% of the amount needed to be self-sufficient for this family type in Alamosa County. If it is assumed more realistically that the worker pays taxes *monthly* through withholding, but does not receive tax credits on a *monthly* basis (as is true of all workers), her take-home income would be \$16,712 during the year, shown by the dashed line on the third bar. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 42% of the Self-Sufficiency Standard for this family type in Alamosa County.

MEDIAN FAMILY INCOME LIMITS. The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (i.e., half of families in the area have income above this amount, and half below) to determine families’ needs for housing assistance on the assumption that median income is a rough measure of the local cost of living. The Fiscal Year 2015 HUD median income for a three-person family in Alamosa County is \$46,620 annually.¹³ HUD income limits define three levels: “low income” three-person families in Alamosa County have incomes between 50% and 80% of area median income, or \$27,350 and \$43,700; “very low income” three-person families have incomes between 30% of area median income and 50% of area median income, or \$20,090 and \$27,350; and those with incomes below 30% of area median income are considered “extremely low income.”¹⁴ The Self-Sufficiency Standard of \$39,504 for this family type in Alamosa County is in the HUD “low income” range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Alamosa County. (Note that with limited resources, most federal housing assistance goes to families with incomes that are considered “very low” or “extremely low.”)

The Wage Gap: Most Common Occupations Fall Short of the Self-Sufficiency Standard

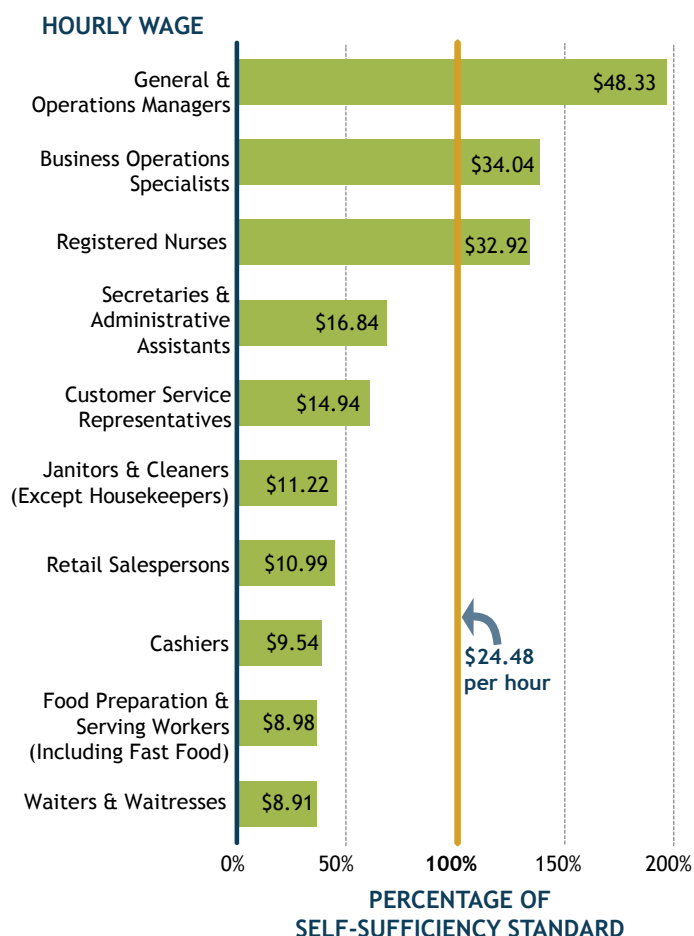
Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages.

To answer this question, the wages of the ten most common occupations (by number of employees) in Colorado are compared to the Standard. For example, the Standard used is that for a one-parent family with a preschooler and school-age child in El Paso County, which is \$24.48 per hour and \$51,699 per year. These ten occupations, which

include 22% of Colorado workers, and their median wages are listed in **Figure 7**.¹⁵

The median wages of only three of the state's ten most common occupations—registered nurses, business operations specialists, and general and operations managers—are above the Self-Sufficiency Standard for this family type in El Paso County. Indeed, five of Colorado's top ten occupations have median earnings less than *half* of the Standard for an El Paso County family with one adult, one preschooler, and one school-age child.

Figure 7. Hourly Wages of Colorado's Ten Largest Occupations Compared to the Self-Sufficiency Standard for El Paso County, CO 2015
One Adult, One Preschooler, & One School-age Child



The most common Colorado occupation is retail salespersons and accounts for 3% of all Colorado workers. With median hourly earnings of \$10.99 per hour (median annual earnings of \$22,863), the most common occupation in Colorado provides workers with earnings that are only 44% of the Standard for this family type in El Paso County. In fact, two adults working full time at this wage would still not be able to earn the minimum needed to support a preschooler and a school-age child in El Paso County, as the Self-Sufficiency Standard for *two* adults with one preschooler and one school-age child requires *each* adult to earn at least \$13.93 (a total of \$58,829 annually) per hour working full time.

Similarly, the median wages of three more of the top ten occupations—cashiers at \$9.54 per hour, food preparation and serving workers at \$8.98 per hour, and waiters and waitresses at \$8.91 per hour—are such that even working *two and a half* full-time jobs would not yield enough income to meet this single-parent family's basic needs. The median wages of these occupations are above the Colorado minimum wage yet less than even the Standard for a single adult with no children in El Paso County.

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

Source: U.S. Department of Labor, "May 2014 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed March 30, 2015). Wages adjusted for inflation using the West region Consumer Price Index from the Bureau of Labor Statistics.

.....
76% OF WORKERS IN THE MOST COMMON
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.....

the increased income inequality that underlies Colorado’s high levels of socioeconomic inequality.¹⁶ ***Put another way, 76% of workers in the most common occupations, many of them in the fast growing but low wage service sector, do not earn wages sufficient to support their families.***

This growing job gap has consequences in increased economic distress, as increasing numbers of workers struggle to make ends meet at wages well below the minimum needed to meet their needs. At the same time, this analysis of the wages of the state’s most common occupations demonstrates that the economic insecurity faced by so many of Colorado’s workers does not reflect a lack of work effort, or lack of skills, but simply that wages are too low in many common Colorado occupations,

a situation exacerbated by the unbalanced post-Great Recession recovery.

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

Closing the Wage Gap: Work Supports Reduce Costs

As described above, given the current job situation, many families struggle to meet their families’ basic needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages. This section models how work supports can reduce a family’s expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Work supports include programs such as:

- Colorado’s Child Care Assistance Program (CCAP),
- Colorado’s Medicaid and Children’s Health Plan *Plus*,
- Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program) and the Women, Infants, and Children (WIC) Program, and
- Section 8 vouchers and public housing.

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

Although analyzed here, this modeling should not imply that all households with inadequate income receive these work supports or child support. Unfortunately, these supports are not available or accessible to all who need them

due to eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge or legal enforcement, or the perceived stigma of receiving assistance. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families move towards economic self-sufficiency.

HOW DO WORK SUPPORTS AND CHILD SUPPORT REDUCE COSTS?

Our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private, and then we add work supports, one by one. **Table 5** provides a summary of the work supports, child support, and tax credits modeled in this section, while **Figure 8** shows the income eligibility levels for the work supports modeled in this section.

Table 6 shows the impact of work supports. The family type used here is a Denver family with one adult, one preschooler, and one school-age child. Column #1 of Table 6 shows the costs in the Self-Sufficiency Standard, without any work supports or child support, with various combinations of work supports shown in the subsequent columns. In columns #2-#6 of Table 6, the work supports modeled are listed in the column headings and monthly costs reduced by these work supports are indicated with bold font in the table.

Figure 8. Eligibility Levels for Colorado Work Supports
One Adult, One Preschooler, and One School-Age Child: Denver, CO 2015

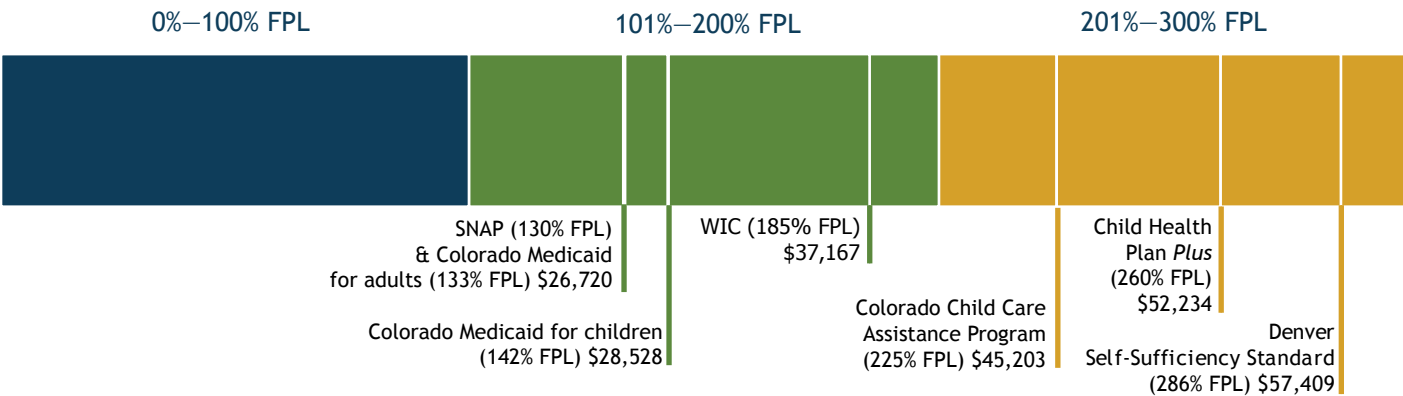


Table 5. Summary of Colorado's Work Supports, Child Support, and Tax Credits

WORK SUPPORT PROGRAM	BENEFIT	INCOME ELIGIBILITY
CHILD CARE ASSISTANCE (Colorado Child Care Assistance Program)	Child care costs are reduced to a monthly co-payment which is dependent on income level. Fee levels range from 1% of household income at <100% FPL to 14% of household income and \$40 for each additional child.	The maximum eligibility cap is 225% of the FPL. In Denver, the eligibility cap is 225% of the FPL.
HOUSING ASSISTANCE (Section 8 Housing Vouchers & Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are 80% of area median income. However, due to limited funding most new program participants must have income below 30% of area median income (or below the federal poverty guidelines, if that is higher than 30% of area median income).
MEDICAID	Health and dental care benefits are fully subsidized.	Children ages 0-18 whose household income does not exceed 142% FPL, pregnant women whose household income does not exceed 195% FPL, adults whose household income does not exceed 133% FPL.
CHILDREN'S HEALTH INSURANCE PROGRAM (Child Health Plan <i>Plus</i>)	Health care benefits for children ages 18 and under and pregnant women ages 19 and over.	Families may be eligible with income less than 260% FPL. Annual enrollment fees range from \$0-\$75 for one child and \$0-\$105 for two or more children, depending on income. No fees for Native Americans, Alaska Natives, or pregnant women and her household.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) (Colorado Food Assistance Program)	Maximum benefit for a family of 3: \$511 per month. Maximum benefit for a family of 4: \$649 per month.	Families must earn gross income less than 130% of the FPL to be eligible and must also meet net income (gross income minus allowable deductions) guidelines.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$41 in Colorado for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPL.
CHILD SUPPORT	Average payment is \$213 per month in Colorado.	No income limit.
TAX CREDITS	BENEFIT	INCOME ELIGIBILITY
FEDERAL EARNED INCOME TAX CREDIT (EITC)	1. Maximum benefit for families with 1 child: \$3,305 per year. 2. Maximum benefit for families with 2 children: \$5,460 per year. 3. Maximum benefit for families with 3+ children: \$6,143 per year.	1. Maximum eligibility for families with 1 child: \$38,511 (one parent) or \$43,941 (married). 2. Maximum eligibility for families with 2 children: \$43,756 (one parent) or \$49,186 (married). 3. Maximum eligibility for families with 3+ children: \$46,997 (one parent) or \$52,427 (married).
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	\$3,000-\$6,000 annual tax deduction.	No income limit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child. Benefit is reduced by \$50 for every \$1,000 over income threshold.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000. Refundable portion limited to earnings over \$3,000.
COLORADO CHILD CARE EXPENSES TAX CREDIT	\$0-\$25,000: 50% of federal CCTC or if no federal taxes 25% of child care expenses up to \$500 for one child and \$1,000 for two or more children, \$25,000-\$35,000: 30% of federal CCTC, \$35,000-\$60,000: 10% of federal CCTC.	Federal adjusted gross income must be less than \$60,000 to qualify for the state credit.
COLORADO STATE EARNED INCOME TAX CREDIT (EITC)	10% of federal EITC when Colorado has sufficient tax surplus to pay in full.	Once triggered on by sufficient surplus, the state EITC becomes permanent.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in Table 5 represents eligibility and benefit guidelines for 2015. The 2015 Federal Poverty Level (FPL) for a family of three is \$20,090 (annual income). See <http://aspe.hhs.gov/poverty/15poverty.shtml>.

WORK SUPPORTS CAN HELP WORKING FAMILIES ACHIEVE STABILITY WITHOUT NEEDING TO CHOOSE WHICH OF THEIR BASIC NEEDS THEY WILL MEET, AND WHICH THEY WILL DO WITHOUT

TREATMENT OF TAX CREDITS IN THE MODELING OF WORK SUPPORTS.

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

THE SELF-SUFFICIENCY STANDARD (COLUMN #1).

Without any work (or other) supports to reduce costs, to meet the cost of basic needs, this Denver County family needs \$4,784 per month. This family has monthly child care expenses of \$1,484 and monthly housing costs of \$1,064. The adult in this family must earn a Self-Sufficiency Wage of \$4,784 per month, or \$27.18 per hour working full time, to meet the family’s basic needs without the help of public or private assistance.

CHILD SUPPORT (COLUMN #2). Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Colorado is \$213 per month (see column #2).¹⁷ Adding child support reduces the wage needed by this parent to meet basic needs to \$4,492 per month, or \$25.52 per hour.

CHILD CARE (COLUMN #3). Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. Income eligibility levels vary by county in Colorado. In Denver County, families must have incomes below 225% of the 2014 federal poverty level to be eligible for the Denver Child Care Assistance Program (CCAP), or less than \$44,532 for a three-person

family.¹⁸ Adding the impact of child care assistance reduces the monthly wage needed by roughly a quarter, to \$3,551 (\$20.18 per hour).

CHILD CARE, FOOD, & MEDICAID (COLUMN #4). For adults transitioning from cash assistance to employment, child care assistance, food assistance, and Medicaid make up the typical package of benefits.

- Under the assumption that transitional Medicaid covers all of the family’s health care expenses, health care costs are reduced from \$425 per month to zero in column #4.
- WIC reduces food costs from \$617 to \$576 per month (families are eligible for WIC with incomes up to 185% of the FPL). The family does not qualify for SNAP (families are eligible for SNAP in Colorado with incomes up to 130% of the FPL).¹⁹
- The Child Care Assistance Program reduces the family’s child care copayment to \$372 per month.

Altogether, these work supports reduce the wage required to meet basic needs to \$2,811 per month, about half of the full Self-Sufficiency Standard. With the help of these crucial work supports, this Denver County family making the transition from public assistance would be able to meet the family’s basic needs at a starting wage of \$15.97 per hour.

CHILD CARE, FOOD, & CHIP (COLUMN #5). After 12 months, the adult would no longer be eligible for transitional Medicaid, but the children would be eligible for Child Health Plan *Plus* with family income up to 260% of the FPL.

Column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while keeping the children covered by Child Health Plan *Plus*. Assuming the adult pays for her portion of health insurance through her employer, the health care costs for the family go up to \$146 to cover the adult. The additional income needed to cover that expense increases the child care copayment, raising child care costs from \$372 to \$398. The minimum monthly wage needed under these circumstances is \$3,028 (\$17.21 hourly).

CHILD CARE, FOOD, MEDICAID, & HOUSING (COLUMN #6). Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. By reducing the cost of housing to 30% of income, through a housing voucher

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

One Adult, One Preschooler, and One School-Age Child: Denver CO 2015

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

	#1	#2	#3	#4	#5	#6
	SELF-SUFFICIENCY STANDARD	CHILD SUPPORT	CHILD CARE	CHILD CARE, [SNAP]/ WIC* & TRANSITIONAL MEDICAID	CHILD CARE, SNAP/ WIC* & CHILD HEALTH PLAN+	HOUSING, CHILD CARE, SNAP/ WIC*, & MEDICAID
MONTHLY EXPENSES:						
Housing	\$1,064	\$1,064	\$1,064	\$1,064	\$1,064	\$453
Child Care	\$1,484	\$1,484	\$537	\$372	\$398	\$15
Food	\$617	\$617	\$617	\$576	\$576	\$374
Transportation	\$140	\$140	\$140	\$140	\$140	\$140
Health Care	\$425	\$425	\$425	\$0	\$146	\$0
Miscellaneous	\$373	\$373	\$373	\$373	\$373	\$373
Taxes	\$949	\$880	\$624	\$421	\$480	\$146
TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)	\$5,051	\$4,981	\$3,778	\$2,945	\$3,176	\$1,500
ADDITIONAL MONTHLY RESOURCES:						
Earned Income Tax Credit (-)	\$0	**	**	**	**	**
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$105)	(\$93)	(\$96)	\$0
Child Tax Credit (-)	(\$167)	(\$167)	(\$112)	(\$13)	(\$43)	\$0
Child Support		(\$213)				
TOTAL ADDITIONAL MONTHLY RESOURCES	(\$267)	(\$489)	(\$227)	(\$134)	(\$148)	\$0
SELF SUFFICIENCY WAGE: (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)						
HOURLY	\$27.18	\$25.52	\$20.18	\$15.97	\$17.21	\$8.52
MONTHLY	\$4,784	\$4,492	\$3,551	\$2,811	\$3,028	\$1,500
ANNUAL	\$57,409	\$53,901	\$42,611	\$33,730	\$36,340	\$17,999
ANNUAL REFUNDABLE TAX CREDITS**:						
Total Federal EITC		\$0	\$241	\$2,112	\$1,562	\$5,424
Total State EITC <i>Once triggered on by sufficiency budget surplus</i>		\$0	\$24	\$211	\$156	\$542
Total Federal CTC		\$0	\$658	\$1,838	\$1,485	\$2,000
Total State Child Care Expenses Tax Credit		\$120	\$126	\$335	\$115	\$4

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Colorado. Assumes average monthly value of WIC benefit \$41 (FY 2014). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

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

or other assistance, housing costs drop from \$1,064 to \$453 per month.²⁰ The addition of housing assistance reduces the income needed to meet basic needs, thereby increasing the potential food subsidy level and lowering food costs to \$374 per month as the family is now eligible for SNAP (food stamps). Additionally, health care costs are reduced to \$0 as the whole family is eligible for Medicaid. Adults are eligible for Colorado Medicaid up to 133% of the FPL, which is now expanded to cover adults under the Affordable Care Act (ObamaCare), and children are covered under Medicaid in families with income up to 142% of the FPL. With less income required to meet other needs, the family is eligible for increased child care assistance as well, with the copayment now reduced to just \$15 monthly.

With the full benefit package, a parent with one preschooler and one school-age child living in Denver County can meet basic needs with an income of just \$1,500 per month. Note however that very few families receive all of these benefits.

REFUNDABLE TAX CREDITS. The annual amounts of the refundable tax credits are shown in the shaded rows at the bottom of the table for columns #2-#6. (This annual total assumes that the adult works full time at these wages throughout the year.) The amounts vary significantly, depending upon income. When costs are only reduced by child support as in column #2, the family's income is high enough that they do not qualify for refundable tax credits. In column #6, in which the full work support package is modeled, the parent is eligible for nearly \$8,000 in annual refundable tax credits. This amount includes the Colorado Earned Income Tax Credit which will be permanently available when triggered on by sufficient budget surplus.

HOW DO WORK SUPPORTS INCREASE WAGE ADEQUACY?

Table 6 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure 9** starts with specific wages and asks: "How adequate are these wages in meeting a family's needs, with and without various combinations of work supports?" Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family's basic needs; if it is

below 100%, it is only adequate to cover that percentage of the family's basic needs. For example, if wage adequacy is at 80%, then the wage only covers 80% of the cost of meeting that family's basic needs.

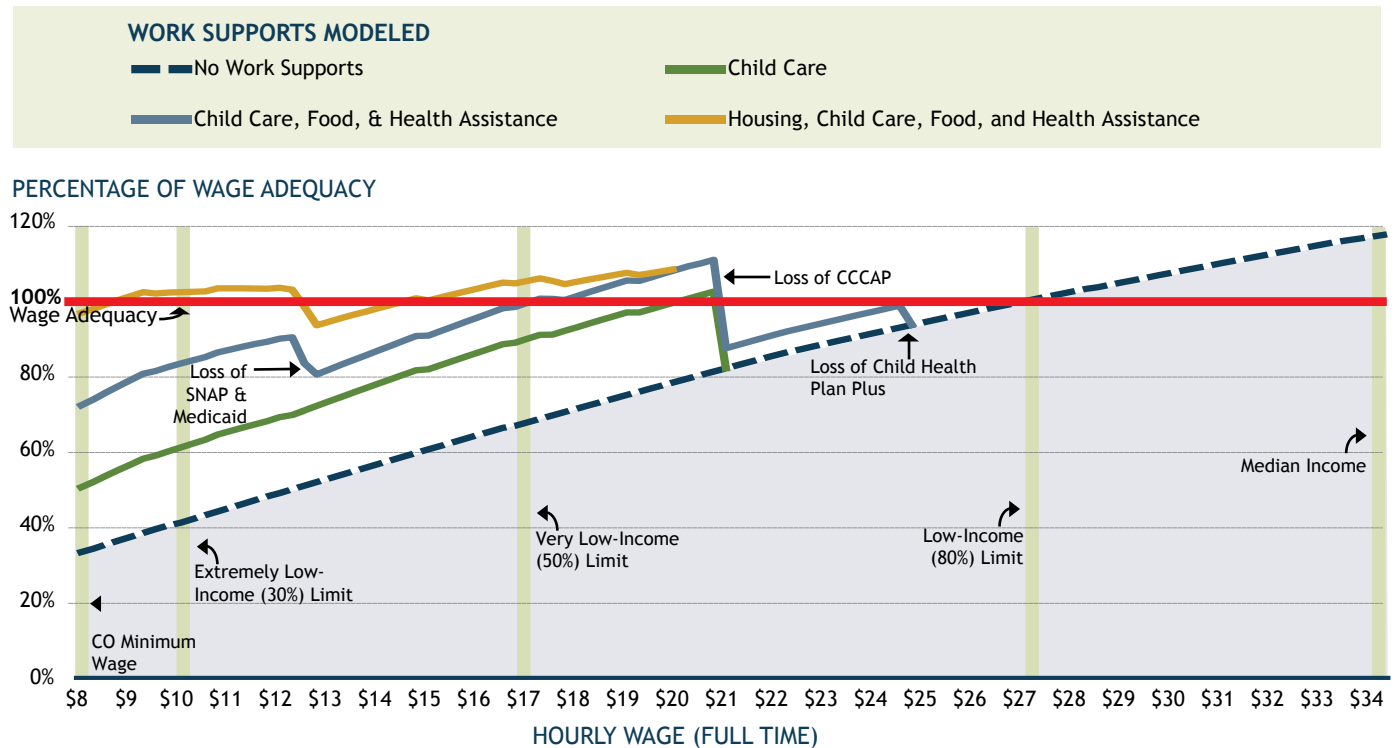
As wages increase, starting out at minimum wage, work supports help close the gap between actual wages and how much it takes to meet basic needs. Modeling the same family type as in Table 6 (one parent with one preschooler and one school-age child in Denver County), Figure 9 shows the impact of work supports on wage adequacy as the parent's income increases. The dashed line provides the baseline, showing the adequacy of various wages without any work supports. Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of work supports. In addition to the figures shown in this section, *Appendix E: Modeling the Impact of Work Supports on Wage Adequacy* provides a detailed table of the exact amounts of each work support modeled.

COLORADO MINIMUM WAGE. With a Colorado 2015 minimum wage of \$8.23 per hour, a Denver County parent with two children working full time earns just over a third (only 34%) of the income needed to meet her family's basic needs if she is not receiving any work supports (see the dashed line in Figure 9).²¹

However, if the parent receives help from the Colorado's Child Care Assistance Program (the first solid line from the bottom in Figure 9), the monthly cost of child care decreases from \$1,484 to just \$14, and wage adequacy increases to 52%—a substantial increase but still covering only half of her monthly expenses. If the family also receives assistance with food (SNAP and WIC) and health care (Medicaid) the cost of food decreases to \$214 per month and health insurance to \$0 per month, increasing wage adequacy to 74% (shown in the second solid line from the top in Figure 9). With the addition of housing assistance combined with the other work supports, housing costs are

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

Figure 9. Impact of Work Supports on Wage Adequacy
One Adult, One Preschooler, and One School-Age Child
 Denver County, CO 2015



Source: U.S. Department of Housing and Urban Development, "FY 2015 Income Limits Summary, Denver County," Data Sets, Income Limits, FY 2015 Income Limits Documentation System, <http://www.huduser.org/portal/datasets/il/il2015/2015summary.odn> (accessed April 9, 2015).

reduced to 30% of the family's income and wage adequacy reaches 98% (top solid line in Figure 9).

EXTREMELY LOW-INCOME LIMIT. The U.S. Department of Housing and Urban Development (HUD) defines families with incomes below either 30% of area median family income or 100% of the federal poverty level, whichever amount is higher, as "extremely low income." The Denver County extremely low income limit is \$21,600 annually. If this parent's wage is equivalent to the extremely low income limit, or \$10.23 per hour, wage adequacy would be 42% without any assistance. However, the addition of just child care assistance increases her wage adequacy to 62%, and if she also receives food assistance and Medicaid for the whole family, it reaches 84%. Receiving the full work support package with housing assistance as well allows her to meet 102% of the family's basic needs.

VERY LOW-INCOME LIMIT. Families with income at or below 50% of median family income, \$36,000 annually for a family of three in Denver County, are considered very low-income. If this parent earns the equivalent of the

low-income limit at \$17.05 per hour working full time, this single parent would be able to cover 68% of her family's basic needs without any work supports. With child care assistance her wage adequacy would increase to 90%. If she also receives food assistance and Child Health Plan Plus, wage adequacy reaches 99%. With the addition of housing assistance, wage adequacy reaches 105% and this parent can cover all of the family expenses. Note, however, that while this family is income eligible for housing assistance, limited funds means that the benefits go to the most needy, so that most program participants have incomes below 30% of median income.

LOW-INCOME LIMIT. The low-income limit is 80% of median family income or \$57,550 for a family of three in Denver County. This is equivalent to a full-time wage of \$27.25 per hour and is 100% of the income needed of this family without any assistance. At this wage level the family is no longer eligible for any assistance.

MEDIAN INCOME. The median family income in Colorado is \$72,000 for a family of three and is equivalent to an

hourly wage of \$34.09. At this wage level the family is able to meet all of their basic needs without any work supports. Additionally, this wage level provides a small monthly surplus to add to the emergency savings fund and cover other unexpected expenses.

WAGE ADEQUACY INCREASES WITH EDUCATIONAL ATTAINMENT

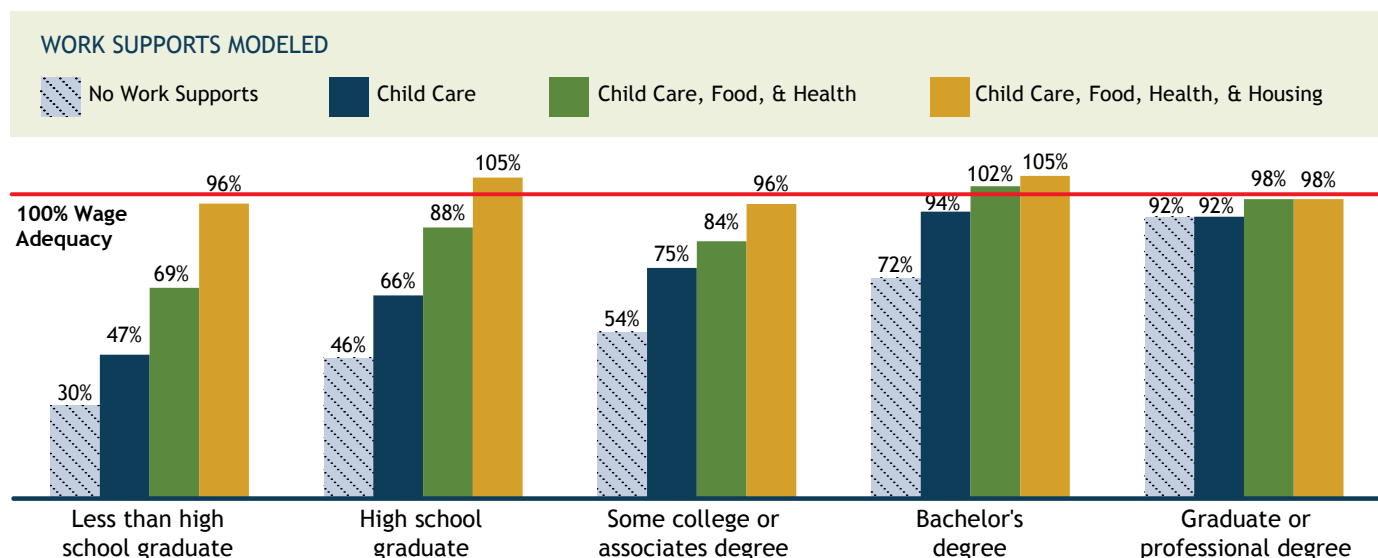
Figure 10 examines the adequacy of female median earnings as her educational attainment increases, using the same family type and the same place, Denver County, as Table 6 and Figure 9. The Self-Sufficiency Standard in Denver County for a family with one adult, one preschooler, and one school-age child is \$57,409 annually.

- Without any work supports, the median earnings of females in Colorado without a high school degree would leave her nearly \$3,000 short per month. This shortfall decreases as her education increases, but even if this parent earned the median earnings of females with a graduate degree, she would have a shortfall of \$373 per month and would not be able meet all of her the basic needs of her family. In contrast, if her earnings were the

equivalent of males with a bachelor's degree (\$60,984) she would be able to meet all her family's basic needs without any work supports (figures not shown).

- Child care assistance provides a significant help in closing the gap between earnings and costs. Without a high school degree she would still have a large monthly shortfall but child care assistance decreases her shortfall from \$2,920 to \$1,449. If she has earnings at the level of females with a bachelor's degree, child care assistance helps to reduce the monthly surplus to \$218.
- If this parent receives assistance with food and health costs, in addition to child care, her shortfall would further be reduced significantly to \$582 if she lacks a high school degree. At the median earning levels of females with bachelor's degrees she would have a small surplus.
- When this parent receives the full work support package of housing, child care, food, and health she is almost able to cover all of her costs with earnings at all education levels. Without a high school degree, she is still \$50 short of closing the gap between her earnings and expenses.

Figure 10. Impact of Work Supports on Wage Adequacy Compared to Female Median Earnings by Educational Attainment: Denver County, CO 2015
One Adult, One Preschooler, and One School-age Child



Source: U.S. Census Bureau, American Factfinder, 2013 American Community Survey, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," Detailed Tables, <http://factfinder.census.gov/> (accessed March 6, 2015). U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items, 1982-1984=100-CUUR0400SA0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed April 3, 2015).

Closing the Wage Gap: Raising Incomes

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

RAISE WAGES

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

MINIMUM WAGES. One method to increase salaries of low-wage workers is to increase and index the minimum wage, thus providing a floor under wages for all workers, and insuring that the wages will continue to keep pace with inflation. Minimum wages can be set at the federal level, but also at the state and local level. However, Colorado law currently prevents local jurisdictions from passing their own minimum wage levels.²²

While the federal minimum wage has remained at \$7.25 an hour since 2009, 29 states have passed higher minimum wages, with ten indexing them as well.²³ The highest (and indexed) is Washington at \$9.47 per hour in 2015.²⁴ Fifteen states have enacted legislation that will lead to higher wages in the future.²⁵ Seattle, WA, and San Francisco, CA, have adopted the highest local wages to be enacted to date. In 2018 the minimum wage will reach \$15 per hour in San Francisco and thereafter will be indexed. In Seattle the minimum wage will reach \$15 per hour in 2018 for workers of large employers but not until 2021 for all workers, and will be indexed thereafter.²⁶

LOCAL LIVING WAGES. Localized living wage laws are another approach to raising wages of workers. These laws mandate that public employers, as well as contractors and

employers receiving public subsidies, pay a "living wage," thus impacting private sector as well as public sector wages.

UNIONIZATION. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.²⁷ This union "premium," controlling for other factors is worth about 13.6% in increased wages.²⁸ However, the percentage of workers represented in unions over the past half century has decreased, so that currently only about 7% of private sector, and 35% of public sector workers are union members.²⁹

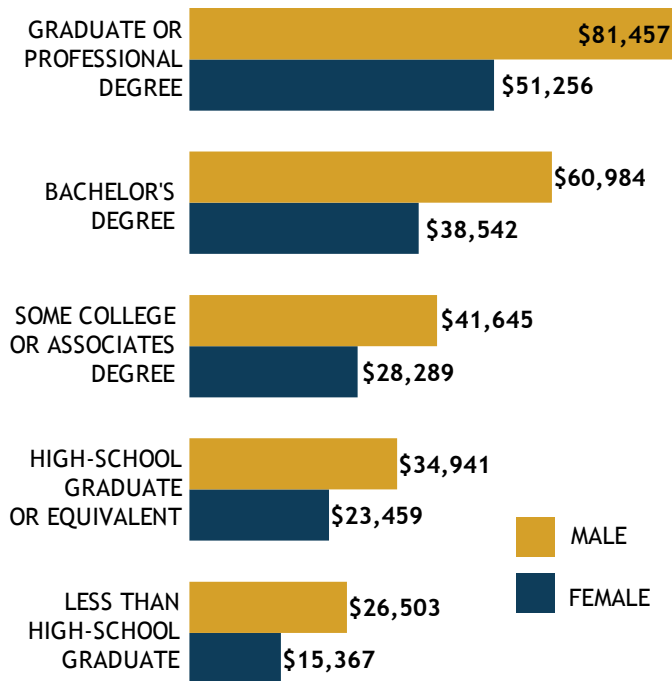
PAY EQUITY LAWS. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupants.³⁰ Women and people of color all too often face artificial barriers to fair hiring, fair wages, and equal benefits and promotion opportunities—barriers not addressed by tax credits or training and education strategies. It is important to recognize that not all barriers to self-sufficiency lie in the individuals or families seeking self-sufficiency, but that some are gender- or race-based structural constraints and discrimination.

INCREASE SKILLS

POST-SECONDARY EDUCATION/TRAINING. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.³¹ As shown in **Figure 11**, the median earnings of male and female workers in Colorado grow as education levels increase.³² While increased education is important for both men and women, the gender wage gap at every level continues to present additional challenges for women workers. In Colorado, women working full time, year round earn 80 cents on the dollar compared to men.³³

BASIC ADULT EDUCATION. For many workers with inadequate education, language difficulties, or insufficient job skills or experience, basic adult education programs are an important first step. Due to welfare time limits

Figure 11. Impact of Education on Median Earnings by Gender, Colorado 2015



Source: U.S. Census Bureau, American Factfinder, 2013 American Community Survey, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," Detailed Tables, <http://factfinder.census.gov/> (accessed March 6, 2015). U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items, 1982-1984=100-CUUR0400SA0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed April 3, 2015).

and restrictions on education and training, short-term, high quality programs that teach basic skills and job skills together in a work-related context are important.

NONTRADITIONAL OCCUPATIONS. For women, many "nontraditional" occupations (NTOs), such as in manufacturing, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, demand for workers in the "green economy" is anticipated and investing in NTO training programs for women will broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.³⁴

INCUMBENT WORKER TRAINING. For low-income workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving employees an opportunity to become self-sufficient. Retraining and training current

employees is a "win-win" (for both employer and employee) strategy in many industries, particularly those which rely on skills and technology unique to a given company or industry subset.

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

COUNSELING AND COORDINATED TARGETED SERVICES.

Helping low-wage workers balance work, family, and financial responsibilities requires provision of a wide range of services that meet specific subsets' of clients particular needs, including career counseling to find the occupations that best fit workers' skills and needs; income and in kind supports such as child care, food, transportation, and health care assistance; as well as job specific characteristics such as flexible scheduling and benefits (e.g., paid sick and family leave).

INCREASE ASSETS

INDIVIDUAL DEVELOPMENT ACCOUNTS. A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings Funds discussed above, Individual Development Account (IDA) programs are one way to encourage asset building for low-wage workers. IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity and managed by community-based organizations. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business. See below for a discussion of how families, once they are meeting basic needs, can move towards increased economic security through saving for education, more secure housing, and retirement.

How has the Self-Sufficiency Standard Been Used?

While the Self-Sufficiency Standard is an alternative measure of income adequacy that is more accurate, up-to-date, and geographically specific than federal measures, it is more than an improved measure. The Standard is a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we briefly outline some of these uses, see Appendix B for more detail and many more “real life” examples of the ways in which programs and persons have applied the Self-Sufficiency Standard in their work. In addition, references and websites are provided for those who wish to further explore these applications and/or contact those who have used the Standard in these ways.

POLICY ANALYSIS. The Self-Sufficiency Standard is used as a tool to evaluate the impact of current and proposed policy changes. As shown in the previous section, *Closing the Wage Gap: Reducing Costs*, the Standard can be used to evaluate the impact of a variety of work supports (SNAP/Food Stamp Program, Medicaid) on a family’s budget. Likewise, the Standard can be used to evaluate policy options such as changes in child care co-payments or tax schedules as they impact family incomes of low income families in particular.

EVALUATIONS OF ECONOMIC DEVELOPMENT

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

EMPLOYMENT PROGRAMS. The Self-Sufficiency Standard is used in employment programs to determine which individuals are eligible and/or to target those most in need of specific support or training services, as well as to determine training and counseling needs, and to measure the effectiveness of employment programs.

For example, the Self-Sufficiency Standard is used to **target job training resources**. Using a “targeted jobs strategy,” the

Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through an evaluation of the local labor market and available job training and education infrastructure, job seekers are matched to employment with family-sustaining wages. Through this analysis it is possible to determine the jobs and sectors towards which to target training and education resources.

Additionally, as a **counseling tool** the Self-Sufficiency Standard helps participants in work and training programs develop strategies to become self-sufficient. Computer-based counseling tools allow users to determine what their needed wages are, and then, using information on available programs and work supports, devise strategies that best meet their own costs and needs. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards economic self-sufficiency.

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

HOW THE STANDARD IS BEING USED IN COLORADO

Uses of the Self-Sufficiency Standard in Colorado include using the data to recommend the child care copay schedule, to determine relative affordability and unaffordability of housing costs in a given county over time, to help guide people’s career choices based on needed wage level, to help gauge progress of clients toward self-sufficiency, to aide in personal budget development, to advocate for raise income eligibility ceiling for various form of governmental assistance (e.g. eligibility for court appointed counsel), and to help increase public understanding of why so many people cannot make ends meet.

Moving Towards Economic Security

Attaining income at the Self-Sufficiency Standard level means being able to meet one's basic needs and not having to choose between basic necessities (such as child care versus food, or housing versus health care). At the same time, the Standard is admittedly a *conservative measure*. It is a “bare bones” budget with costs set at minimally adequate levels with no extras. For example, the food budget has no take-out or restaurant food, not even a pizza or a cup of coffee. Realistically, achieving incomes at the Self-Sufficiency level should not be assumed to mean the achievement of economic security, but is just the first, necessary but not sufficient step. As most would agree, families need more resources in order to be able to weather any unexpected income loss, and furthermore, to achieve long-term economic security.

Below we discuss four different types of future-oriented financial decisions that move families toward increased economic security: 1) saving for emergencies, 2) meeting the cost of big-ticket items, 3) investing in postsecondary education/training, and 4) saving for retirement.

The choices families make to achieve economic security vary, depending on characteristics such as the age of the adults, family composition and changes (marriage, divorce, birth of a child), educational levels, and residential location. For young adults, investing in education may be a high priority, while for older adults, retirement savings may be of primary importance. Once a family has secured income at the Self-Sufficiency Standard level, the road to long-term economic security will be different for each. For some, this might be precautionary savings, to meet immediate costs (such as a car breakdown) and long-term costs such as retirement. For others, paying off debts may be the first priority. For still others, income beyond that needed for the essentials may be devoted to securing housing, enabling the family to move, thus leaving an abusive partner or a problematic neighborhood.

SAVING FOR EMERGENCIES. The first and most universal of economic security needs—once basic needs are met at the Self-Sufficiency Standard level—is that of savings for emergencies. Whether it is an accident, unemployment, an unexpected loss of a family member (through divorce,

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FAMILIES NEED MORE RESOURCES IN ORDER TO BE ABLE TO WEATHER THROUGH ANY UNEXPECTED INCOME LOSS, AND FURTHERMORE, TO ACHIEVE LONG-TERM ECONOMIC SECURITY.

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disease, desertion, or death), the unforeseen happens, and is likely to have a greater financial impact on low-income families.³⁵ The lack of savings has long been recognized as crucial by many anti-poverty organizations, as evidenced by the many programs that encourage liquid savings on a regular basis, even at very low levels.³⁶

For all families, having savings to meet unexpected emergencies is an important step towards economic security. The 2015 Standard for Colorado includes an emergency savings amount for the first time. This estimate is based on the assumption that the minimum savings needed reflects the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (such as unemployment insurance), for the length of time of the emergency. These calculations are for the most common emergency, that of job loss, and use the median amount of time out of work (about three and a half months in Colorado), and the median tenure in current employment in Colorado (five years). Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 7** illustrates the emergency savings amounts for Prowers and Summit County for three different family types.

- A single adult needs to earn \$1,452 per month working full time to be able to meet basic needs in Prowers County. The single adult needs to earn an additional \$23 per month to meet the emergency savings goal of having enough savings to meet basic living costs, allowing for the receipt of unemployment insurance. In Summit County a single adult needs to earn \$2,464 per month to be self-

**Table 7. The Self-Sufficiency Standard and Emergency Savings for Select Family Types
Prowers and Summit Counties, CO 2015**

MONTHLY COSTS	PROWERS COUNTY			SUMMIT COUNTY		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
Housing	\$475	\$643	\$643	\$1,018	\$1,261	\$1,261
Child Care	\$0	\$708	\$960	\$0	\$1,109	\$1,546
Food	\$241	\$366	\$757	\$345	\$524	\$1,084
Transportation	\$253	\$262	\$497	\$259	\$268	\$510
Health Care	\$153	\$440	\$512	\$173	\$516	\$588
Miscellaneous	\$112	\$242	\$337	\$180	\$368	\$499
Taxes and Tax Credits	\$217	\$332	\$335	\$488	\$920	\$1,034
SELF-SUFFICIENCY WAGE						
Hourly	\$8.25	\$17.00	\$11.51 <i>per adult</i>	\$14.00	\$28.22	\$18.53 <i>per adult</i>
Monthly	\$1,452	\$2,993	\$4,052	\$2,464	\$4,966	\$6,521
Annual	\$17,426	\$35,914	\$48,621	\$29,567	\$59,595	\$78,254
EMERGENCY SAVINGS FUND						
Living expenses (~4 months)*	\$4,258	\$9,154	\$6,392	\$6,785	\$13,878	\$9,428
Tax on additional earnings	\$79	\$358	\$390	\$145	\$412	\$461
SUBTOTAL	\$4,337	\$9,512	\$6,782	\$6,930	\$14,290	\$9,888
Unemployment Insurance Benefit (~4 months)	-\$2,959	-\$6,098	-\$4,128	-\$5,020	-\$7,850	-\$6,644
TOTAL SAVINGS	\$1,378	\$3,414	\$2,654	\$1,910	\$6,440	\$3,245
ADDITIONAL MONTHLY EARNINGS (ASSUMES INTEREST ACCRUED)	\$23	\$57	\$44	\$32	\$107	\$54

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

sufficient and earn an additional \$57 per month to meet the emergency savings goal.

- One adult caring for a preschool-age child needs to earn \$2,993 per month in Prowers County or \$4,966 per month in Summit County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$57 per month in Prowers County and an additional \$107 per month in Summit County. In these regions, the overall emergency savings goal over five years is \$3,414 in Prowers County and \$6,440 in Summit County.
- For families with two adults, a preschooler, and a school-age child, as it is assumed that only one adult is out of work at a given time, the emergency savings goal needs to cover only half of the family's total living expenses for four months. Therefore, the monthly contribution to the savings account is less for the two-parent household

with one preschooler and one school-age child than the one-adult household with one child. In Prowers County this household needs an additional \$44 per month in total earnings and in Summit County the adults need an additional \$54 per month in earnings in order to save for a spell of unemployment.

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

costs of electricity and fuel are covered, but not the cost of purchasing such appliances.

The single most expensive “big ticket” item for most families is the purchase of a home. The Standard presumes that all households are renters, so only includes the cost of rent and utilities, and does not include the costs of owning a home nor even the costs of getting into secure rental housing (such as a security deposit). Owning a home has been considered part of the “American dream,” and an investment that can provide long-term security. Depending on the local housing market, it may also cost less to own than rent when income tax impacts are taken into consideration, once one secures a mortgage instead of paying rent. Home ownership may also provide more economic certainty, particularly if families are able to secure long-term fixed rate mortgages, thus avoiding rent increases. For other families, such as those currently living in doubled-up situations or even in shelters or transitional housing, “secure housing” may be getting into rental housing, and require saving for security deposits, damage deposits, and first and last month’s rent.

INVESTING IN EDUCATION AND TRAINING. True long-term self-sufficiency increasingly requires human capital investments that enhance skills as well as improve access to jobs with career potential. In today’s economy, one cannot easily maintain and move beyond self-sufficiency without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers. This means that a high school degree or G.E.D. is increasingly insufficient to access such jobs and careers.

Given this, human capital investment requires attending postsecondary vocational training in specialized institutions, community college which provides two-year associate’s degrees or certificates in specialized fields, or a four-year college or university. Almost all postsecondary education or training requires resources for tuition. Thus postsecondary education requires monetary investment as well as planning for loss of wages if attendance cannot be combined with full-time work. Altogether, investment in education and training provides flexibility for adaptation to an economy where job requirements are shifting ever more rapidly.

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Likewise, just as it is for the adults, securing advanced education and training for the next generation is an important investment for the future, with children and young adults even less able to access the resources to make these crucial investments or doing so resulting in incurring substantial student loan debt.

SAVING FOR RETIREMENT. Savings for retirement are the longest-term savings, and may seem like the least important, particularly for younger workers. Substantial data suggests that even now Social Security does not provide adequate income for most individuals during retirement, and is likely to be even less adequate in the future. Although Social Security is the largest single source of income for both men and women over 65 today, more than earnings, pensions, and assets combined, most elders, particularly those most heavily dependent on Social Security, find themselves just barely above the official poverty level.³⁷ In addition, although Medicare was originally intended to meet elders’ medical needs once they were no longer covered by employer-provided health benefits, Medicare does not cover all such costs, such that elders are spending an increasingly higher proportion of their income on health care costs, often as much if not more than before Medicare.³⁸ Indeed, recent research using the Supplemental Poverty Measure, which takes into account the impact of “necessary expenditures,” finds that health expenditures by the elderly push many below the poverty level, substantially increasing the proportion of the elderly deemed “poor” by this poverty measure.³⁹ Thus saving for retirement is crucial for achieving economic security beyond the working years.

**ACHIEVING ECONOMIC SECURITY:
STAKEHOLDER SUPPORTS**

Each individual and family must decide how best to save or invest to move towards economic security in the future. However, a wide range of supports and institutions amplify and enhance such individual efforts. Just as achieving Self-

Sufficiency Wages involves a range of stakeholders, the same is true for economic security.

EMPLOYERS. Several key components of economic security are employment based, including health insurance, Social Security and Medicare, and unemployment insurance. The Standard already incorporates the employee share of employer-provided health insurance, defining a Self-Sufficiency Standard job as including health insurance. Likewise, it is assumed that both the employer and employee pay Social Security and Medicare taxes. That is, Self-Sufficiency Standard wages are not “cash” or under-the-table wages with no deductions, but rather take into account that employers not only pay their share of Social Security and Medicare taxes, but also make required workers’ compensation contributions. With such coverage, workers are assured that if they become disabled at any age, or when they reach retirement age, they will then be entitled to the income support and health care coverage to which they as well as their employers have contributed over their working lives. Finally, it is also assumed that a Standard job includes unemployment insurance coverage (unemployment insurance is paid for by employers through a tax on their payrolls). That is, it is assumed that a Standard level wage should include such coverage against job loss, just as health insurance, Social Security, and Medicare insure against income loss due to health care costs, disability, or old age.

GOVERNMENT. In addition to insurance programs such as Social Security and Medicare for retirement or disability, a major source of government support for economic security is the tax system, operating through deductions and tax credits. Income tax mortgage deductions reduce the cost of home ownership, thus subsidizing this type of investment. This deduction alone saves American taxpayers \$104.5 billion and supports home ownership.⁴⁰ While this is highly skewed to higher-income families, FHA and other programs have enabled low-income families to become homeowners with lower down payments and favorable terms.⁴¹

Tax credits are another key source of government support for savings for low-income families, particularly the EITC and Child Tax Credit. Because they are received as lump sum payments when families file their income taxes, they act as forced savings as many studies have shown.⁴² While

they may be used to pay down debt (often medical debt) or make major purchases, increasingly service providers are supporting the use of these credits and tax refunds to set up savings programs, such as IDAs (Individual Development Accounts).

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

COMMUNITY. The third type of stakeholder providing support is the local community, including public and/or private community organizations and programs. A good example is IDA programs, which encourage savings through matching programs underwritten by foundations, the United Way, or state governments. Other sources are local scholarship funds (e.g., Kiwanis) and entrepreneurship programs, such as Junior Achievement. Some local programs address specific needs, such as programs like Habitat for Humanity that help families become homeowners, or programs that help secure cars or carpooling to increase access to jobs, particularly in areas with limited public transportation.

THE FUTURE OF ECONOMIC SECURITY

As we look to the future, the trends impacting families striving to achieve economic security are mixed. On the one hand, the importance of savings, investments, and particularly education and training have been increasingly recognized as key to achieving economic security, leading to relaxed restrictions on assets and savings for low income programs.⁴³ Health care has become more accessible as the Patient Protection and Affordable Care Act (PPACA) extends Colorado Medicaid and Child Health Plan *Plus* to more people.⁴⁴ Additionally, reforms included in the 2009 American Recovery and Reinvestment Act (ARRA) extended unemployment insurance to more workers in many states, partly by broadening eligibility for part-time workers and increasing the number of weeks of unemployment benefits for workers who need training

to improve their job skills.⁴⁵ Colorado extended benefits to individuals whose job loss is due to compelling family reasons.⁴⁶

At the same time, there has been a shifting of risk from corporations and government to individuals over the past several decades. For example, an increasing number of employers have cut or eliminated health insurance coverage, reduced or eliminated pensions, or structured jobs as temporary or contract work.⁴⁷ Furthermore, although home ownership opportunities for low-income households expanded prior to the Great Recession,⁴⁸ this trend was partially fueled by predatory lending and subprime mortgages, resulting in increased rates of default and foreclosures during the downturn.⁴⁹ In fact, homeownership rates have fallen from 67.3% in 2009 to 65% in 2013, and especially so for people of color, whose home ownership rates have fallen even more, from 46.1% to 43.1% for African Americans, and from 48.6% to 45.3% for Hispanics.⁵⁰ Tightening of underwriting standards was a prudent and necessary move, but raises barriers to low-income households achieving the security of home ownership.⁵¹ In other areas as well, the Great Recession led to cutbacks, particularly at the state level, in programs that support low-income working families, such as child care assistance.

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FROM SOCIAL SECURITY TO FOOD STAMPS, THERE ARE PUBLIC POLICY PROPOSALS BEING PUT FORWARD THAT WOULD RESTRICT ACCESS TO OR DECREASE BENEFITS IN A WIDE RANGE OF FEDERAL PROGRAMS.

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Looking to the future, from Social Security to food stamps, there are public policy proposals being put forward that would restrict access to or decrease benefits in a wide range of federal programs. Such proposals suggest that achieving economic security and even maintaining current programs will continue to be a challenge. This is not a challenge that individuals must face alone, but one where employers, the government, and the community can and will contribute towards achieving economic security.

Conclusion

As Colorado continues to recover from the Great Recession, long-term economic prosperity will require responsible action at the state and community level that puts all Colorado families on the path to self-sufficiency. A strong economy means good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs. *The Self-Sufficiency Standard for Colorado 2015* defines the income needed to realistically support a family without public or private assistance in Colorado. For most workers, the Self-Sufficiency Standard shows that earnings above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs.

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

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

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

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

For more information on *The Self-Sufficiency Standard for Colorado 2015*, this publication or the Standard wage tables for Colorado counties, or to find out more about the programs at the Colorado Center on Law and Policy, contact (303) 573-5669, or visit www.cclponline.org.

Endnotes

1. Jared Bernstein, *Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries)*, (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).
2. According to the U.S. Bureau of Labor Statistics, both parents were employed in 59% of two-parent families with children in 2013. Likewise, 68% of single mothers and 81% of single fathers were employed in 2013. Although about 75% of employed women with children under 18 years of age worked full time in 2013, working part time is clearly the 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 in 2013," Economic News Releases, Employment and Unemployment, <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed June 9, 2014).
3. Eligibility criteria for areas to be assigned 50th percentile FMRs were established by a rule published on October 2, 2000. The objective was to give Public Housing Authorities (PHAs) a tool to assist them in de-concentrating voucher program use patterns. (See 24 CFR 888.113.) U.S. Housing and Urban Development, "Fair Market Rents for the Section 8 Housing Assistance Payments Program," Data Sets, Fair Market Rents: Overview (2007), http://www.huduser.org/datasets/fmr/fmrover_071707R2.doc (accessed February 20, 2013).
4. 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.
5. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Table II.D.3: Percent of Total Premiums Contributed by Employees Enrolled in Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2013," Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2013/tiid3.htm (accessed July 18, 2014).
6. The 2015 Colorado minimum wage is \$8.23 per hour. Colorado Department of Labor and Employment, Labor Laws, Wage and Hour Laws, "Minimum Wage," <https://www.colorado.gov/pacific/cdle/minimumwage> (accessed April 9, 2015).
7. In 2013 the average consumer expenditure on food was \$6,602 per year or 12.9% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2013," <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed October 1, 2014).
8. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey (MEPS), which is 26.0% of the premium for family coverage and 20.5% of the premium for individual coverage in Colorado. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.3 and II.D.3: Percent of total premiums contributed by employees enrolled in single (family) coverage at private-sector establishments that offer health insurance by firm size and State: Colorado, 2013," Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2013&tableSeries=2&tableSubSeries=&searchText=&searchMethod=1&Action=Search (accessed March 3, 2015).
9. The lowest cost plan for a family with two adults (age 30) living in ZIP code 80104 and earning \$87,636 annually with one year old and 4 year old is \$572 per month. Connect for Health Colorado, New Customers, Estimate Your Savings, <https://prd.connectforhealthco.com/individual> (accessed April 9, 2015).
10. The Self-Sufficiency Wage for each of these places has been updated to current dollars using the Consumer Price Index for the appropriate regions. U.S. Department of Labor, Bureau of Labor Statistics, "Northeast/Midwest/South/West Regions All Items, 1982-84=100 - CUURA10ISA0," Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed April 7, 2015).
11. This calculation of the Colorado Self-Sufficiency Standard reflects a change in methodology for child care costs. In 2011, infants were assumed be cared for in family homes while preschoolers and school-age children were assumed to receive care in centers. The Standard now weights child care costs based on average family and center facility usage. This methodology change increases infant costs but lowers the cost of care for preschoolers and school-age children as center care is more expensive than family homes. See the Methodology Appendix for more information.
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Appendix A: Methodology, Assumptions, and Sources

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

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

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

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

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

to obtain the hourly wage and multiplying by 12 months per year to obtain the annual wage.

The components of The Self-Sufficiency Standard for Colorado 2015 and the assumptions included in the calculations are described below.

EXTENDED FAMILY TYPES

The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each of the 64 counties in Colorado are included in Appendix D of this report. Overall, the 2015 edition of the Colorado Self-Sufficiency Standard is calculated for 152 family types. The first 70 family types include all one- and two-adult families with zero to three 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 two-adult families with three teenagers. The additional types include larger families, including multigenerational families and families with three or more adults and four or more children.^a Note that 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.

In order to remain consistent with the Standard's methodology, it is assumed that all adults in one- and two-adult households are working full time. The Self-Sufficiency Standard therefore includes all major costs associated with employment for adult household members (i.e., taxes, transportation, and child care for families with young children) up to two adults per household.

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.^b 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).

As in the original Standard calculations, it is assumed that adults and children do not share the same bedroom and

that there are no more than two children or two adults per bedroom. Food costs for additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each. The first two adults are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as additional (adult) tax exemptions.

The Standard assumes that all non-teenage children are in paid child care, even in larger families. This is consistent with the principle that self-sufficiency means having enough to pay the full cost of each basic need without public or private subsidies. Some families in fact may choose to have older children or other non-employed adults in the family care for younger children; however, that is a form of private subsidy and thus would make these Standards inconsistent in methodology from those calculated for smaller families.

HOUSING

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 3, 2014, HUD published final FMRs for fiscal year 2015. Housing costs in the 2015 Colorado Self-Sufficiency Standard are calculated using the FY 2015 HUD Fair Market Rents.

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

is less expensive than the FMR.^c All of Colorado's FMRs are set at the 40th percentile except for the Denver-Aurora-Broomfield metro area, which is set at the 50th percentile.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area. Because HUD only calculates one set of FMRs for each metropolitan area, and there are several counties in the Denver-Aurora-Broomfield MSA, we used median gross rents by county from the U.S. Census Bureau's 2008-2012 American Community Survey (ACS) 5-Year Estimates to calculate adjusted FMRs weighted by the population in the 2010 Census for each of the 64 counties in Colorado.

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

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CHILD CARE

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in

employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.^d Many states, including Colorado, have continued to conduct or commission the surveys on a regular basis. Data for Colorado child care costs are from the 2013 child care rate data from the Colorado Office of Early Childhood (OEC).

Child care rates at the 75th percentile are provided in the OEC 2013 data for both center and family child care for five groups of counties with similar characteristics. For counties with missing data, the appropriate rate at the 75th percentile for the corresponding group as a whole is substituted.

Rates were updated for inflation using the West Region Consumer Price Index. For the 2015 Colorado Standard, infant and preschooler costs were calculated assuming full-time care and costs for school-age children were calculated using part-time rates. Costs were calculated based on a weighted average of family child care and center child care. Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the “private subsidy” of free or low-cost child care provided by relatives and others is not assumed. Note that previous Standards did not assume a weighted average of family and center child care. Previously, infants were assumed to be cared for in family child care while preschool and school-age children were assumed to be cared for in child care centers.

For infants, family child care accounts for 43% of the care and center child care accounts for 57%. For preschoolers, family child care accounts for 26% of the care and center child care accounts for 74%. For school-age children, family child care accounts for 46% of the care and center child care accounts for 54%.^e

DATA SOURCES

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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.^f

The Low-Cost Food Plan costs 25% more than the Thrifty Food Plan, and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 40% of their food budget on food prepared away from home.^g

The USDA Low-Cost Food Plan varies by month and does not give an annual average food cost, so the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. The 2015 Colorado Standard uses data for June 2014.

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

Geographic differences in food costs within Colorado are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is

then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.^h Food costs for regions crossing county boundaries were calculated by weighting county costs by town population. Ratios of the regional market basket price to the state average are then calculated to compare the cost of food across Colorado.

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TRANSPORTATION

PUBLIC TRANSPORTATION. If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.ⁱ The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation. For Colorado, the Standard uses 2009-2013 American Community Survey 5-Yr Estimates to calculate the percent of each region’s population that commutes by public transportation. Denver (7.1%), Eagle (7.7%), Pitkin (12.7%), San Miguel (16.3%), and Summit (7.1%) all have rates of public transportation use among work commuters that meet the 7% threshold. All other Colorado counties have fewer than 7% of workers using public transportation

to commute.^j Therefore, the Standard uses private transportation to calculate transportation costs for all other Colorado counties.

PRIVATE TRANSPORTATION. For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site. Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2009 National Household Travel Survey (NHTS). The Colorado statewide average round trip commute to work distance is 21.3 miles. The Denver-Boulder-Greeley MSA has a separate average round-trip commute distance of 25.6 miles.

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2012 State Average Expenditures for Auto Insurance. Regional variation in the cost of auto insurance for the 2015 Colorado Standard is calculated using rates provided by the Colorado Department of Regulatory Agencies, Division of Insurance, for four of the top market share companies (State Farm Mutual Automobile Insurance Company, Farmers Insurance Exchange (Farmers), American Family Mutual Insurance Company, and Progressive Direct Insurance Company (Halcyon)). Market share information is obtained from the Colorado Department of Regulatory Agencies, Division of Insurance, *Insurance Complaint Ratio and Complaint Index Information*. We use the rates from the top market share companies to calculate ratios that compare the cost of insurance across counties and vary the statewide premium from the National Association of Insurance Commissioners by county ratio.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the

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

DATA SOURCES

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Per-Mile Costs: American Automobile Association, “Your Driving Costs,” Behind the Numbers 2014 Edition, AAA Association Communication, <http://publicaffairsresources.aaa.biz/wp-content/uploads/2014/05/Your-Driving-Costs-2014.pdf> (accessed May 19, 2014).

HEALTH CARE

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In Colorado, 65% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 64% have employer sponsored health insurance).^k The full-time worker’s employer pays an average of 80% of the insurance premium for the employee and 74% for the family in Colorado. Nationally, the employer pays 79% of the insurance premium for the employee and 73% of the insurance premium for the family.^l

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state’s residents for a single adult and for a family. In Colorado the average premium paid by the employee is \$96.83 for a single adult and \$360.58 for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

To vary the state premium costs for Colorado, the Standard uses sample premiums from the five top market share companies for health insurance in Colorado. Market share information is obtained from the Colorado Department of Regulatory Agencies, Division of Insurance, publication, “2012 Colorado Combined Individual Major Medical Only Accident and Health Insurance Market Share Report.” The state-level MEPS average premium is adjusted by county using ratios calculated from county-specific premium rates for the top market share companies.^m

TREATMENT OF TAX CREDITS IN CLOSING THE GAP: RAISING INCOME

The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in Table 7 (Columns #2-#6) and Figure 9 and 10, the refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. However, the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund. Therefore, it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling section.

The tax credits are calculated this way in Table 6 and Figure 9 and 10 in order to be as realistic as possible. Until 2010, a family could receive part of their EITC on a monthly basis (called Advance EITC), but many workers preferred to receive it annually as a lump sum. In fact, nearly all families received the EITC as a single payment the following year when they filed their tax returns.^a Many families preferred to use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.^b Therefore, in the modeling section, the total amounts of the refundable federal and state EITC the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full time, for the whole year.

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

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

b. *How Families View and Use the EITC*.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers.

However, as a result of the Patient Protection and Affordable Care Act of 2010, employers will now be required to provide health insurance or pay a fine (a mandate that is now set to be in effect in 2015). Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance.ⁿ Those who do not have access

to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through Colorado’s individual marketplace (Connect for Health Colorado), or pay a fine. Individuals who cannot afford health insurance may be eligible for a premium tax credit or cost-sharing reductions.^o

DATA SOURCES

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. City Average,” Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed March 17, 2015).

Out-of-Pocket Costs: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends,

Medical Expenditure Panel Survey-Household Component Analytical Tool, “Total Amount Paid by Self/Family, all Types of Service, 2012” MEPSnetHC, http://www.meps.ahrq.gov/mepsweb/data_stats/MEPSnetHC.jsp (accessed February 7, 2015).

State Premiums: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2013,” Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp (accessed March 12, 2015).

Health Insurance Market Share: Colorado Department of Regulatory Agencies, Division of Insurance, 2012 Insurance Industry Statistical Report, “2012 Colorado Combined Individual Major Medical Only Accident and Health Insurance Market Share Report,” <http://cdn.colorado.gov/cs/Satellite?blobcol=urldata&blobheadervalue1=Content-Disposition&blobheadervalue2=Content-Type&blobheadervalue1=inline%3B+filename%3D%22Combined+Individual+Major+Medical+Market+Share.pdf%22&blobheadervalue2=application%2Fpdf&blobkey=id&blobtable=MungoBlobs&blobwhere=1251900281955&ssbinary=true> (accessed March 16, 2015).

County-Level Premium Costs: Colorado Department of Regulatory Agencies, Division of Insurance, Health Insurance Rate Filings, “Health Insurance Premiums Approved for Plans in 2014,” <http://cdn.colorado.gov/cs/Satellite?blobcol=urldata&blobheadervalue1=Content-Disposition&blobheadervalue2=Content-Type&blobheadervalue1=inline%3B+filename%3D%22Individual+Medical+Premiums.pdf%22&blobheadervalue2=application%2Fpdf&blobkey=id&blobtable=MungoBlobs&blobwhere=1252034651650&ssbinary=true> (accessed March 16, 2015).

MISCELLANEOUS

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

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

TAXES

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

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

Colorado has a 2.9% state sales and use tax. Local sales tax varies from 0% to 6.0%. Local grocery taxes vary from 0% to 5.1%.

DATA SOURCES

Federal Income Tax: Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed June 8, 2014). Internal Revenue Service, “Revised Procedures 2013-35, Section 3. 2014 Adjusted Items,” <http://www.irs.gov/pub/irs-drop/rp-13-35.pdf> (accessed October 31, 2013).

State Income Tax: Colorado Department of Revenue, Taxation Division, Instructions and Forms, Individual Income Tax, 104 Booklet, “Colorado Income Tax Filing Guide,” <https://www.colorado.gov/pacific/sites/default/files/104Book.pdf>, p. 10 (accessed March 2, 2015).

State and Local Sales Tax: Colorado Department of Revenue, Taxpayer Service Division, “Colorado Sales/Use

Tax Rates,” DR 1002, <https://www.colorado.gov/pacific/sites/default/files/DR1002.pdf> (accessed January 17, 2015).

Grocery Tax: Colorado Department of Revenue, Taxpayer Service Division, “Colorado Sales/Use Tax Rates,” DR 1002, <https://www.colorado.gov/pacific/sites/default/files/DR1002.pdf> (accessed January 17, 2015).

TAX CREDITS

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

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes. In years that it is available, Colorado has a state EITC that is set at a maximum of 10% of the federal EITC.

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2014, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Colorado Child Care Expenses Tax Credit is a percentage of the federal child and dependent care credit claimed depending on income level. Federal adjusted gross income must be less than \$60,000 per year to qualify.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2014, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever was less. For the Standard, the CTC is shown as received monthly.

DATA SOURCES

Federal Child Care Tax Credit: Internal Revenue Service, “Publication 503. Child and Dependent Care Expenses,” <http://www.irs.gov/pub/irs-pdf/p503.pdf> (accessed February 24, 2015).

Federal Child Tax Credit: Internal Revenue Service, “Publication 972. Child Tax Credit,” <http://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed February 24, 2015).

Federal Earned Income Tax Credit: Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed June 8, 2014). Internal Revenue Service, “Revised Procedures 2013-35, Section 3. 2014 Adjusted Items,” <http://www.irs.gov/pub/irs-drop/rp-13-35.pdf> (accessed October 31, 2013).

Federal Tax Credits (General): Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed June 8, 2014).

State Earned Income Tax Credit: Colorado Department of Revenue, Taxation Division, Instructions and Forms, Individual Income Tax, 104 Booklet, “Colorado Income Tax Filing Guide,” <https://www.colorado.gov/pacific/sites/default/files/104Book.pdf> (accessed March 2, 2015) and Greg Sobetski, Colorado Legislative Council Staff Issue Brief, Number 14-03B, June 20, 2014, “TABOR Refund Mechanisms,” <http://www.colorado.gov/cs/Satellite?blobcol=urldata&blobheader=application%2Fpdf&blobkey=id&blobtable=MungoBlobs&blobwhere=1251999757849&ssbinary=true> (accessed March 3, 2015).

State Child Care Tax Credit: Colorado Department of Revenue, Taxation Division, Instructions and Forms, Individual Income Tax, DR 0347, “Child Care Expenses Tax Credit,” <https://www.colorado.gov/pacific/sites/default/files/DR0347.pdf> (accessed March 2, 2015).

EMERGENCY SAVINGS FUND

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as retirement savings, education expenses, or emergencies. Of course, without question families need more resources if they are to maintain economic security and be able to weather

any unexpected income loss. Therefore, new to this Self-Sufficiency Standard update is the calculation of the most universal of economic security needs after basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies.

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

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

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.⁴ 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 Self-Sufficiency 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.⁷ In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.⁸

DATA SOURCES

Job Tenure: U.S. Census Bureau, Current Population Survey, "Colorado: Median Years of Tenure with Current Employer, all workers" <http://dataferrett.census.gov/> (accessed March 19, 2015).

Unemployment Duration: U.S. Department of Labor, Employment and Training Administration, "Unemployment Insurance Data Summary," <http://www.workforcesecurity.doleta.gov/unemploy/content/data.asp> (accessed March 12, 2015).

Unemployment Insurance: Colorado Department of Labor and Employment, "Colorado Internet Unemployment Claims System," <http://www.coworkforce.com/uibestimator/> (accessed March 16, 2015).

Savings Rate: Federal Deposit Insurance Corporation. "Weekly National Rates" <http://www.fdic.gov/regulations/resources/rates/previous.html> (accessed August 26, 2014).

ENDNOTES FOR APPENDIX A

a. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups). In order to increase the number of family configurations to encompass larger families, that is, those with more than two adults or more than three children, Dr. Pearce examined Census data to determine the most common sizes of larger families, and calculated Standards for these families. Once the addition of a particular family configuration added less than 1% to the number of households covered, Dr. Pearce created a "catchall" Standard to cover these remaining larger but relatively rare family types, e.g., one-adult families with six or more children, or families with four or more adults and three or more children.

- b. Diana Pearce and Rachel Cassidy, "Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California," Seattle: University of Washington (2003), <http://www.insightcced.org/uploads/publications/wd/overlookedexecsumm.pdf> (accessed August 17, 2010).
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- d. U.S. Government Printing Office, "Section 9. Child Care," 108th Congress 2004 House Ways and Means Committee Green Book, <http://www.gpo.gov/fdsys/pkg/GPO-CPRT-108WPRT108-6/pdf/GPO-CPRT-108WPRT108-6-2-9.pdf> (accessed June 7, 2014).
- e. U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 8. "Who's Minding the Kids? Child Care Arrangements: Spring 2011," <http://www.census.gov/hhes/childcare/data/sipp/index.html> (accessed July 19, 2013).
- f. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, "Thrifty Food Plan, 2006," <http://www.cnpp.usda.gov/Publications/FoodPlans/MiscPubs/TFP2006Report.pdf> (accessed November 5, 2013).
- g. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2013," Economic News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed February 24, 2015).
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- i. Chris Porter and Elizabeth Deakin, Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas (Berkeley: Institute of Urban and Regional Development, University of California, 1995).
- j. U.S. Census Bureau, "Means of Transportation to Work," 2009-2013 American Community Survey 5-Year Estimates, "Table B08101: Means of Transportation to Work by Age, Universe: Workers 16 Years and Over," <http://www.factfinder.census.gov/> (accessed January 15, 2015).
- k. The Henry J. Kaiser Foundation State Health Facts Online, "Colorado: Employer-Sponsored Coverage Rates for the Nonelderly by Family Work Status (2013)," <http://kff.org/other/state-indicator/rate-by-employment-status-2/?state=CO> (accessed March 3, 2015).
- l. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.3 and II.D.3: Percent of Total Premiums Contributed by Employees Enrolled in Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2013," Medical Expenditure Panel Survey-Insurance Component, http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2013&tableSeries=2&tableS
- ubSeries=CDE&searchText=&searchMethod=1&Action=Search (accessed March 3, 2015).
- m. Rocky Mountain Hospital & Medical, Kaiser Foundation Health Plan of Colorado, Golden Rule Insurance Company, Time Insurance Company, and Humana are the top five market share companies for health insurance plans in Colorado. Together these companies make up 73% of the total Colorado health insurance market. Colorado Department of Regulatory Agencies, Division of Insurance, 2012 Insurance Industry Statistical Report, "2012 Colorado Combined Individual Major Medical Only Accident and Health Insurance Market Share Report," <http://cdn.colorado.gov/cs/Satellite?blobcol=urldata&blobheadname1=Content-Disposition&blobheadname2=Content-Type&blobheadvalue1=in line%3B+filename%3D%22Combined+Individual+Major+Medical+Market+Share.pdf%22&blobheadvalue2=application%2Fpdf&blobkey=id&blobtable=MungoBlobs&blobwhere=1251900281955&ssbinary=true> (accessed March 16, 2015).
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- o. Center on Budget and Policy Priorities, Health Reform: Beyond the Basics, "Premium Tax Credits: Answers to Frequently Asked Questions," <http://www.cbpp.org/files/QA-on-Premium-Credits.pdf> (accessed June 9, 2014).
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- q. 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.
- r. Patient Protection and Affordable Care Act (ACA). Affordable Insurance Exchanges are required as of 2014, and health insurance tax credits are available to offset monthly premium costs for those enrolled in the Exchanges with income up to 400% FPL. Centers for Medicare & Medicaid Services, Fact Sheets, "Affordable Insurance Exchanges: Seamless Access to Affordable Coverage," <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-Sheets/2011-Fact-Sheets-Items/2011-08-125.html> (accessed July 23, 2014).
- s. Children can be enrolled in Colorado's Child Health Plan *Plus* if income is not more than 260% of the federal poverty level (FPL). At up to 213% FPL, the enrollment fee for one child is \$25, or \$35 for two or more children. At 214%-260% FPL these fees are \$75 and \$105, respectively. Child Health Plan Plus, Fees and Co-Pays, FPL Chart Effective April 1, 2014, "Child Health Plan Plus Monthly Maximum Income Guidelines," <http://www.chpplus.org/Materials/IncomeGuidelinesWithEnrollmentFee201404.pdf> (accessed January 30, 2015).

Appendix B: Examples of How the Standard Has Been Used

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

ASSESSMENT OF PUBLIC POLICY OPTIONS

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

- The Self-Sufficiency Standard for Massachusetts was used in the Crittenton Women’s Union 2007 report, *Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Poor Families* to advocate for tuition-free community college education and other ways to address financial barriers to education in Massachusetts, citing the need for post-secondary education and training in order to acquire Self-Sufficiency Wage jobs (see www.liveworkthrive.org/research_and_tools/reports_and_publications/The_Massachusetts_Working_Poor_Families_Project_Report).
- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility. In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://www.dola.state.co.us/Doh>).
- In Maryland, Advocates for Children and Youth used the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010. During the 2007 special session of the Maryland General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland’s 24 jurisdictions to

successfully advocate for an expanded Refundable Earned Income Tax Credit for low-income families (see www.acy.org).

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

EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

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

Using the Standard can help determine whether businesses seeking tax breaks or other government subsidies will create jobs that pay “living wages.” If the jobs to be created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” Economic development proposals can be evaluated for their net positive or negative effect on the local economy, as well as on the well-being of the potential workers and their families.

- Colorado’s Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Their sustainability plan would seek

vendors who pay “livable wages” to their employees, as defined by the Standard.

- In Nebraska, the Nebraska Appleseed Center has developed a set of job quality standards that corporations should follow prior to receiving public funds (see www.neappleseed.org).
- The Delaware Economic Development Office has used the Delaware Self-Sufficiency Standard to evaluate strategic fund grant applications in order to focus its resources on quality employment growth.

TARGETING OF JOB TRAINING RESOURCES

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

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in high-growth occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers.

EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

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

- In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-

sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online Self-Sufficiency Standard Calculator, the Council demonstrates the impact of its education and training programs on the achievement of self-sufficiency by its participants. For more information on the Workforce Development Council of Seattle-King County, see www.seakingwdc.org.

- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. For more information on Chicago’s Workforce Investment Act, see www.cityofchicago.org.
- The Colorado Center on Law and Policy successfully lobbied the Eastern Regional Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for training and intensive services.
- ACHIEVEability in Pennsylvania works to break the cycle of poverty by helping families move towards financial freedom. They use the Standard to measure progress towards financial self-sufficiency (see <http://bit.ly/ACHIEVEabilityStandard>).

TARGETING EDUCATION RESOURCES

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

- For example, the Missouri Women’s Council of the Department of Economic Development used the Standard to begin a program for low-income women that promotes nontraditional career development, leading to jobs paying Self-Sufficiency Wages. For more information on the Missouri Women’s Council see www.womenscouncil.org/about.html.
- In California’s Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the

community college system to explore how to strengthen preparation for these jobs (see www.insightcced.org).

- Following the release of the Crittenton Women's Union (CWU) 2005 report *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self Sufficiency*, CWU has established an online Hot Jobs for Women guide. Using the Self-Sufficiency Standard for Massachusetts, the online guide assists women in identifying jobs in high demand that pay Self-Sufficiency Wages, yet require two years or less in full-time education or training (see www.liveworkthrive.org/research_and_tools/hot_jobs).
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals seeking education, training, or employment. Connecticut's Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony (see ctpcsw.com).
- In New York, the Standard has been used in modeling services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address changing family dynamics. The Standard has also been used in New York for job readiness planning for women seeking skilled employment.
- In Delaware, the Standard was used to train people from the developmental disability community on how to retain their benefits when returning to the workforce.

DETERMINATION OF NEED FOR SERVICES

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

- For example, in Virginia, Voices for Virginia's Children successfully advocated for the state's TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines. For more information on the programs of Voices for Virginia's

Children go to vakids.org/our-work/family-economic-success.

- The Connecticut Legislature enacted a state statute that identified "the under-employed worker" as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers (see larcc.org/files/larcc_files/documents/mapping_change_2002.pdf).
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada's 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads.

COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

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

- For example, in Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at www.thecalculator.org. Additionally, the Snohomish County Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be

used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g., employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving.” The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix, please visit <http://www.docstoc.com/docs/89226985/SELF-SUFFICIENCY-MATRIX>

- PathWays PA offers *The Pennsylvania Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2012 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to test the ability of various wages to meet a family’s self-sufficiency needs, as well as what training programs they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client’s behalf. *The Pennsylvania Online Training and Benefits Eligibility Tool* can be found at www.pathwayspa.org.
- The Oregon *Prosperity Planner*, a calculator based on the Oregon Self-Sufficiency Standard can be found at www.prosperityplanner.org.
- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them toward economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs.
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise* as a counseling tool (see http://www.vakids.org/pubs/FES/budget_worksheet_exercise.htm).
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see www.wowonline.org). Additionally, the Washington, D.C.

Metro Area Self-Sufficiency Calculator can be found at <http://www.dcmassc.org/calculator.cfm>.

- In New York the Women’s Center for Education and Career Advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women’s Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Calculator for the City of New York can be accessed at www.wceca.org/self_sufficiency.php.
- The Indiana Institute for Working Families hosts the calculator at www.indianaselfsufficiencystandard.org.
- The California Self-Sufficiency Calculator, *The Calculator*, can be found at www.insightccd.org/index.php/insight-communities/cfess/calculator.
- The Wyoming Self-Sufficiency Standard & Personal Calculator can be viewed at <https://public.wyomingworkforce.org/sscalc/>

PUBLIC EDUCATION

The Self-Sufficiency Standard has been used as a public education tool. As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency. For employers the Standard can be used to demonstrate the importance of providing benefits, especially health care, which help families meet their needs. As an education tool for service providers, the Standard can show how the various components of social services fit together, helping to facilitate the coordination of a range of services and supports. For policy makers and legislators, the Standard as an education tool shows both the need for and the impact of work support programs on low-wage workers’ family budgets.

- For example, Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah’s Children’s Health Insurance Program. For more information on Voices for Utah Children go to www.utahchildren.org.
- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer

with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.

- MassFESS (hosted by the Crittenton Women's Union) developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. For information on the Crittenton Women's Union, see www.liveworkthrive.org.
- In an initiative started at the University of Washington School of Social Work, policymakers participate in the "Walk-A-Mile" program, where they "walk" in the shoes of welfare recipients by living on a SNAP budget for one month. The Washington Standard was used to develop educational tools used by policymakers about the impact of benefits on family budgets.
- The Wisconsin Women's Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women's coalition members, many of whom continue to find a use for the Standard in their advocacy work. The Wisconsin Women's Network website can be accessed at www.wiwomensnetwork.org.

CREATE GUIDELINES FOR WAGE SETTING

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

- For example, Vanderbilt University in Tennessee uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff. For more information go to studentorgs.vanderbilt.edu/students4livingwage/info.php.
- Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado, has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances and in negotiating labor union agreements.
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see www.ccw.org/data.html).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified pay increase. For more information on Advocates for Children and Youth, see www.acy.org.
- In California, the National Economic Development and Law Center (now the Insight Center for Community Economic Development, or Insight CCED) used the Self-Sufficiency Standard in a wage analysis of University of California service workers, entitled *High Ideals, Low Pay*. The Standard was used to assess the degree to which University of California service workers' wages are sufficient to provide the basic needs for employees and their families. Insight CCED recommends the University of California consider using the Standard to determine and adopt living wage policies (see www.insightcced.org).
- The Self-Sufficiency Standard was an integral tool for increasing Hawaii's minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a nine-day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.
- The Standard was cited in research and testimony in support of the SeaTac living wage ordinance (raising wages to \$15/hour for covered employees) and in the successful campaign to raise the minimum wage in Seattle to \$15/hour (over several years, depending on establishment size).

SUPPORT RESEARCH

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

- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* used the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf).
- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*,

a policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level (see pathwayspa.org.mytempweb.com/wp-content/uploads/2014/01/Investing-in-PA-Families-2007.pdf). PathWays PA also uses the Standard as a measure on which to base tax credits, healthcare reform, and other needs.

- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as the characteristics of those above and below the Standard, such as race, ethnicity, family type, education, and employment. These demographic reports have been published by the Center for Women's Welfare for seven states, such as the report *Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California* (see www.selfsufficiencystandard.org/pubs.html#addpubs). The most recent of these reports, which demonstrate the impact of the Great Recession as measured by the Standard, is for Pennsylvania, and can be found at selfsufficiencystandard.org/docs/PA2012_Web_101112.pdf.

Appendix C: Federal Approaches to Measuring Poverty

The official federal poverty measure, often known as the Federal Poverty Level (FPL), was developed over four decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.^a Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”^b Despite the many limitations of the federal poverty measure, it is still used to calculate eligibility for a number of poverty and work support programs.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, *the poverty level is simply too low*. **Figure C-1, The Self-Sufficiency Standard and Federal Poverty Level for Select Family Types**, demonstrates that for various family types in Logan County the income needed to meet basic needs is far above the FPL. While the Standard changes by family type to account for the increase in costs specific to the type of family

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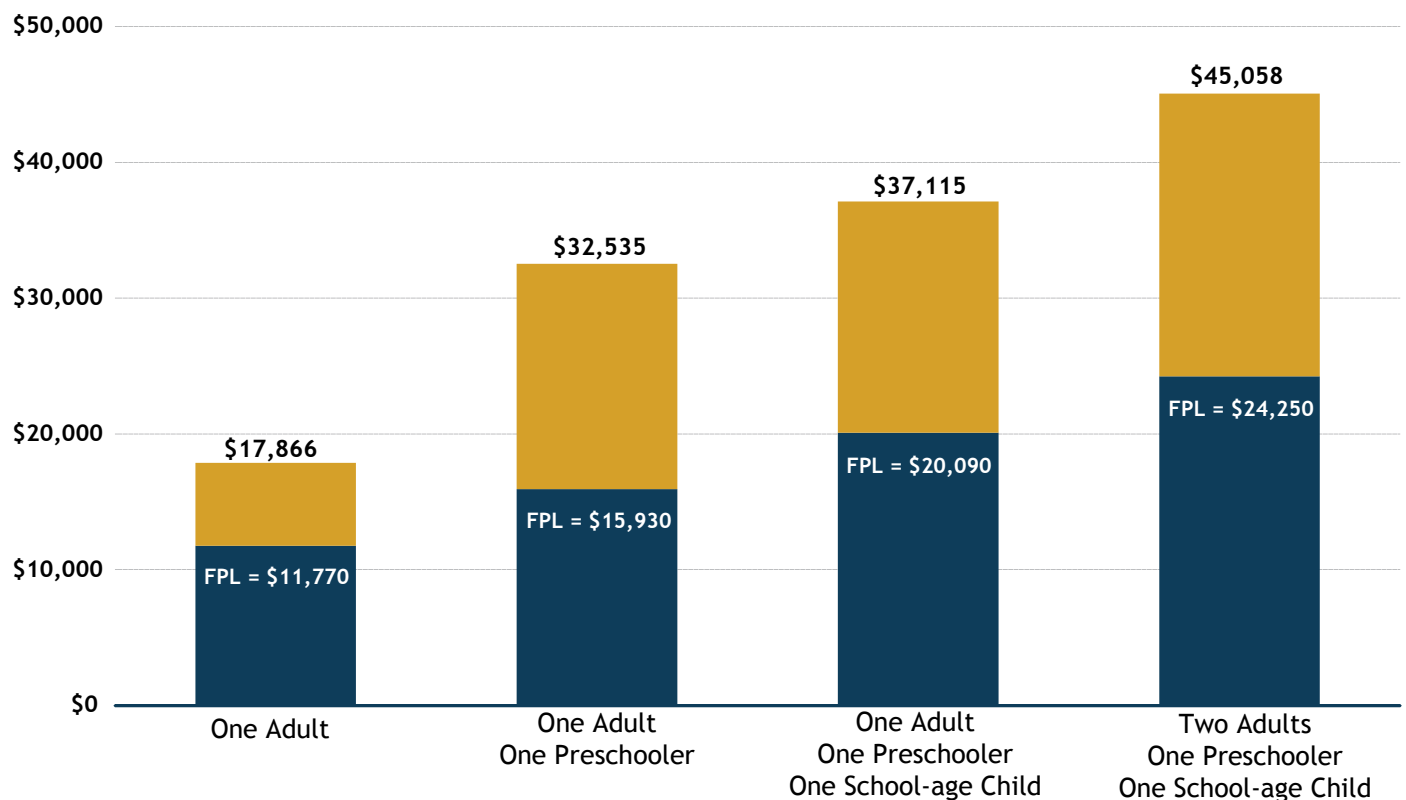
THE MOST SIGNIFICANT SHORTCOMING OF THE FEDERAL POVERTY MEASURE IS THAT FOR MOST FAMILIES, IN MOST PLACES, THE POVERTY LEVEL IS SIMPLY TOO LOW.

.....

member—whether this person is an adult or child, and for children, by age—the FPL increases by a constant \$4,160 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs. **Table C-1, The Self-Sufficiency Standard as a Percentage of the Federal Poverty Level**, demonstrates that across all of Colorado the income needed to meet basic needs is far above the FPL, indicating that families throughout Colorado can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs. For this reason, most assistance programs

Figure C-1. The Self-Sufficiency Standard and Federal Poverty Level for Select Family Types
Logan County, CO 2015

ANNUAL INCOME



use a multiple of the federal poverty measure to determine need. For instance, children's health insurance with low-cost premiums is available through Colorado Child Health Plan Plus program for families with incomes up to 260% of the FPL.^c

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

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

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

Third, the federal poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife, or implicitly assumes she is not employed. This family demographic no longer reflects the reality of the majority of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 59% of two-parent families with children in 2013. Likewise, 68% of single mothers with children

were employed and 81% of single fathers with children were employed in 2013.^f Thus paid employment with its associated costs such as child care, transportation, and taxes is the norm for the majority of families today rather than the exception. Moreover, when the poverty measure was first developed, these employment-related items were not a significant expense for most families: taxes were relatively low and child care for families with young children was not common.^g However, today these expenses are substantial, and borne by most families, and thus these costs should be included in a modern poverty measure.

Fourth, the poverty measure does not vary by geographic location. That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay Area of California (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the United States costs over three times as much as in the least expensive areas.^h Even within states, costs vary considerably: in Colorado, the cost of a three-bedroom housing rental in Bent County is \$801 per month, while in Park County a three-bedroom unit is \$2,307 per month.

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

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically based differences in costs, and respond to changes over time.ⁱ

THE SUPPLEMENTAL POVERTY MEASURE

Besides the Self-Sufficiency Standard, the other major proposed alternative to the federal poverty measure is a measure based on recommendations from the National Academy of Sciences (NAS).^j The Census Bureau produced poverty estimates based on various combinations of the

Table C-1. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2015
Three Family Types, All Colorado Counties

COUNTY	ONE ADULT ONE PRESCHOOLER		ONE ADULT ONE PRESCHOOLER ONE SCHOOL-AGE		TWO ADULTS ONE PRESCHOOLER ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Adams County	\$50,719	318%	\$60,937	303%	\$68,541	283%
Alamosa County	\$32,205	202%	\$39,504	197%	\$48,099	198%
Arapahoe County	\$50,825	319%	\$60,525	301%	\$68,135	281%
Archuleta County	\$38,511	242%	\$44,661	222%	\$51,883	214%
Baca County	\$28,031	176%	\$33,018	164%	\$40,883	169%
Bent County	\$27,501	173%	\$32,530	162%	\$40,448	167%
Boulder County	\$56,718	356%	\$67,837	338%	\$75,906	313%
Broomfield County	\$57,878	363%	\$69,897	348%	\$78,255	323%
Chaffee County	\$39,503	248%	\$45,901	228%	\$52,929	218%
Cheyenne County	\$34,374	216%	\$39,891	199%	\$48,103	198%
Clear Creek County	\$47,991	301%	\$57,726	287%	\$65,149	269%
Conejos County	\$28,161	177%	\$33,019	164%	\$41,784	172%
Costilla County	\$31,958	201%	\$37,473	187%	\$45,801	189%
Crowley County	\$29,763	187%	\$34,190	170%	\$42,719	176%
Custer County	\$32,289	203%	\$37,546	187%	\$45,240	187%
Delta County	\$37,042	233%	\$44,318	221%	\$51,349	212%
Denver County	\$47,914	301%	\$57,409	286%	\$63,069	260%
Dolores County	\$32,448	204%	\$37,500	187%	\$47,040	194%
Douglas County	\$59,280	372%	\$70,626	352%	\$78,084	322%
Eagle County	\$51,641	324%	\$60,363	300%	\$64,865	267%
El Paso County	\$42,614	268%	\$51,699	257%	\$58,829	243%
Elbert County	\$49,620	311%	\$59,210	295%	\$66,882	276%
Fremont County	\$33,496	210%	\$42,043	209%	\$49,754	205%
Garfield County	\$49,707	312%	\$58,501	291%	\$66,013	272%
Gilpin County	\$50,220	315%	\$60,052	299%	\$67,238	277%
Grand County	\$43,617	274%	\$54,587	272%	\$61,986	256%
Gunnison County	\$47,651	299%	\$53,727	267%	\$61,315	253%
Hinsdale County	\$43,925	276%	\$54,372	271%	\$62,483	258%
Huerfano County	\$31,816	200%	\$37,931	189%	\$45,722	189%
Jackson County	\$39,792	250%	\$47,399	236%	\$55,061	227%
Jefferson County	\$51,828	325%	\$62,468	311%	\$70,216	290%
Kiowa County	\$31,716	199%	\$37,595	187%	\$45,165	186%
Kit Carson County	\$29,384	184%	\$32,744	163%	\$41,142	170%
La Plata County	\$45,415	285%	\$51,272	255%	\$59,228	244%
Lake County	\$45,330	285%	\$53,829	268%	\$61,680	254%
Larimer County	\$46,552	292%	\$56,887	283%	\$64,331	265%
Las Animas County	\$35,917	225%	\$42,376	211%	\$49,638	205%
Lincoln County	\$30,358	191%	\$35,433	176%	\$44,112	182%
Logan County	\$32,535	204%	\$37,115	185%	\$45,058	186%
Mesa County	\$36,778	231%	\$46,050	229%	\$52,964	218%

Table C-1, Continued. **The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2015**
Three Family Types, All Colorado Counties

COUNTY	ONE ADULT ONE PRESCHOOLER		ONE ADULT ONE PRESCHOOLER ONE SCHOOL-AGE		TWO ADULTS ONE PRESCHOOLER ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Mineral County	\$36,654	230%	\$44,685	222%	\$52,346	216%
Moffat County	\$39,932	251%	\$48,095	239%	\$55,520	229%
Montezuma County	\$34,101	214%	\$41,937	209%	\$49,520	204%
Montrose County	\$39,260	246%	\$46,564	232%	\$54,026	223%
Morgan County	\$31,606	198%	\$39,983	199%	\$48,102	198%
Otero County	\$29,052	182%	\$34,168	170%	\$42,301	174%
Ouray County	\$44,418	279%	\$56,357	281%	\$63,997	264%
Park County	\$55,297	347%	\$65,295	325%	\$72,400	299%
Phillips County	\$31,371	197%	\$36,315	181%	\$44,476	183%
Pitkin County	\$63,717	400%	\$74,213	369%	\$79,894	329%
Prowers County	\$35,914	225%	\$40,765	203%	\$48,621	201%
Pueblo County	\$36,697	230%	\$44,513	222%	\$51,341	212%
Rio Blanco County	\$40,817	256%	\$46,074	229%	\$53,472	221%
Rio Grande County	\$30,941	194%	\$37,657	187%	\$47,167	195%
Routt County	\$58,808	369%	\$70,223	350%	\$78,794	325%
Saguache County	\$32,610	205%	\$38,717	193%	\$47,613	196%
San Juan County	\$40,246	253%	\$47,855	238%	\$55,734	230%
San Miguel County	\$51,629	324%	\$59,488	296%	\$64,609	266%
Sedgwick County	\$31,241	196%	\$38,433	191%	\$47,345	195%
Summit County	\$59,595	374%	\$69,740	347%	\$78,254	323%
Teller County	\$39,289	247%	\$46,477	231%	\$53,908	222%
Washington County	\$31,403	197%	\$34,541	172%	\$43,033	177%
Weld County	\$41,858	263%	\$51,245	255%	\$58,747	242%
Yuma County	\$31,261	196%	\$36,148	180%	\$43,997	181%

The 2015 FPL is: \$15,930 for a family of two, \$20,090 for a family of three, and \$24,250 for a family of four. See <http://aspe.hhs.gov/poverty/15poverty.cfm>.

NAS recommendations, designating them as experimental poverty measures.^k The new Supplemental Poverty Measure (SPM) developed by the Obama Administration in 2011 is based on the NAS methodology, with some revisions, and the earlier work by the Census Bureau and others.^l Since 2011, the Census Bureau has released reports of poverty trends utilizing the SPM measure.

Designed primarily to track poverty trends over time, the Supplemental Poverty Measure provides a new and improved statistic to better understand the prevalence of poverty in the United States. The primary differences from the FPL are two: first, the thresholds are based on expenditures, and thus track living standards, making the

SPM a relative measure. Second, the SPM uses a broader measure of resources, beyond cash income, including the value of some benefits (those that offset the core elements of the SPM, i.e., food, housing and utilities). The SPM is not intended to be a replacement for the FPL, but it will provide policymakers with additional data on the extent of poverty and the impact of public policies. At the same time, the SPM will not replace the need for other benchmarks of income adequacy, particularly because its thresholds are set at a level roughly the same as the FPL. The Standard will continue to be an essential tool for understanding what it takes to make ends meet at a minimally adequate level in today's economy.

APPENDIX C ENDNOTES

- a. There are two federal measurements of poverty. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household, and by age for one- and two-adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “Federal Poverty Level” (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPL only varies by family size, regardless of composition; the 2015 FPL for a family of three is \$20,090. The Standard references the FPL in this report. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.cfm> and <http://aspe.hhs.gov/poverty/15poverty.cfm>.
- b. Carmen DeNavas-Walt, Bernadette Proctor, and Jessica C. Smith, “Income, Poverty, and Health Insurance Coverage in the U.S.: 2012,” U.S. Census Bureau, Current Population Reports, Series P60-245, Washington, D.C. (U.S. Government Printing Office), <http://www.census.gov/prod/2013pubs/p60-245.pdf> (accessed June 24, 2014).
- c. Colorado Department of Health Care Policy and Financing, Child Health Plan Plus, Eligibility, “Child Health Plan Plus,” Monthly Maximum Income Guidelines” <http://www.chpplus.org/Materials/IncomeGuidelinesWithEnrollmentFee201504.pdf> (accessed March 30, 2015).
- d. U.S. Department of Health and Human Services, “Frequently Asked Questions Related to the Poverty Guidelines and Poverty,” <http://aspe.hhs.gov/poverty/faq.cfm> (accessed February 26, 2015).
- e. In 2012 the average consumer expenditure on food was \$6,599 per year or 12.8% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2012,” <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed February 26, 2015).
- f. U.S. Department of Labor, U.S. Bureau of Labor Statistics, “Employment Characteristics of Families-2013,” <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed February 26, 2015).
- g. At the time the federal poverty measure was developed child care was a negligible component of consumer expenditures (p. 27) and the tax burden on the low-income population was relatively low at an effective 1% in 1966 (p. 29). Constance Citro and Robert Michael, Eds., *Measuring Poverty: A New Approach*, Washington, D.C.: National Academy Press, http://www.nap.edu/openbook.php?record_id=4759 (accessed June 25, 2014); hereafter cited as *Measuring Poverty*.
- h. Using the 2015 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile for a two-bedroom unit in the most expensive place—the San Francisco metropolitan area—is \$2,062 per month. This is nearly four times as much as the least expensive housing in the country, found in most counties in Kentucky, where two-bedroom units cost \$558 per month. U.S. Housing and Urban Development Department, “Fair Market Rents,” <http://www.huduser.org/datasets/fmr.html> (accessed August 15, 2014).
- i. One of the first people to advocate implementing changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the Line*. Ruggles’ work and the analyses of many others are summarized in *Measuring Poverty*.
- j. *Measuring Poverty*.
- k. Thesia I. Garner and Kathleen S. Short, “Creating a Consistent Poverty Measure Over Time Using NAS Procedures: 1996-2005,” U.S. Department of Labor, BLS Working Papers, Working Paper 417, April 2008, <http://www.bls.gov/osmr/pdf/ec080030.pdf> (accessed June 25, 2014).
- l. U.S. Department of Commerce, U.S. Census Bureau, Poverty – Experimental Measures, Supplemental Poverty Measure Methodology, “Observations from the Interagency Technical Working Group on Developing a Supplemental Poverty Measure,” March 2010, https://www.census.gov/hhes/www/poverty/SPM_TWGObservations.pdf (accessed June 25, 2014). U.S. Department of Commerce, U.S. Census Bureau, “Webinar: Supplemental Poverty Measure Research,” http://www.census.gov/newsroom/releases/archives/news_conferences/2011-11-04_spm_webinar.html (accessed November 10, 2011).

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

Table 1
The Self-Sufficiency Standard for Adams County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$902	\$1,167	\$1,167	\$1,167	\$1,167	\$1,712	\$1,167	\$1,167
Child Care	\$0	\$934	\$1,958	\$1,447	\$514	\$2,472	\$1,958	\$1,447
Food	\$249	\$377	\$495	\$569	\$658	\$670	\$710	\$780
Transportation	\$294	\$303	\$303	\$303	\$303	\$303	\$576	\$576
Health Care	\$143	\$403	\$414	\$425	\$455	\$435	\$464	\$475
Miscellaneous	\$159	\$318	\$434	\$391	\$310	\$559	\$488	\$445
Taxes	\$406	\$857	\$1,220	\$1,043	\$714	\$1,841	\$1,267	\$1,088
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.23	\$24.01	\$32.52	\$28.85	\$22.17	\$43.42	\$18.08 per adult	\$16.23 per adult
MONTHLY	\$2,153	\$4,227	\$5,724	\$5,078	\$3,903	\$7,642	\$6,363	\$5,712
ANNUAL	\$25,831	\$50,719	\$68,689	\$60,937	\$46,830	\$91,708	\$76,359	\$68,541
EMERGENCY SAVINGS (Monthly Contribution)	\$29	\$87	\$152	\$125	\$84	\$234	\$53	\$51

Table 2
The Self-Sufficiency Standard for Alamosa County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$550	\$654	\$654	\$654	\$654	\$815	\$654	\$654
Child Care	\$0	\$522	\$1,083	\$848	\$326	\$1,409	\$1,083	\$848
Food	\$270	\$409	\$537	\$617	\$714	\$727	\$770	\$846
Transportation	\$254	\$262	\$262	\$262	\$262	\$262	\$499	\$499
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$123	\$229	\$299	\$284	\$245	\$368	\$351	\$336
Taxes	\$242	\$399	\$612	\$516	\$318	\$786	\$640	\$599
Earned Income Tax Credit (-)	\$0	(\$84)	(\$4)	(\$75)	(\$232)	\$0	\$0	(\$19)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.04	\$15.25	\$20.61	\$18.70	\$14.45	\$25.51	\$12.02 per adult	\$11.39 per adult
MONTHLY	\$1,591	\$2,684	\$3,627	\$3,292	\$2,543	\$4,489	\$4,230	\$4,008
ANNUAL	\$19,097	\$32,205	\$43,521	\$39,504	\$30,520	\$53,870	\$50,766	\$48,099
EMERGENCY SAVINGS (Monthly Contribution)	\$25	\$59	\$76	\$76	\$78	\$114	\$45	\$44

Table 3
The Self-Sufficiency Standard for Arapahoe County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$904	\$1,171	\$1,171	\$1,171	\$1,171	\$1,718	\$1,171	\$1,171
Child Care	\$0	\$925	\$1,979	\$1,397	\$472	\$2,451	\$1,979	\$1,397
Food	\$266	\$403	\$529	\$608	\$703	\$716	\$759	\$834
Transportation	\$280	\$288	\$288	\$288	\$288	\$288	\$547	\$547
Health Care	\$143	\$403	\$414	\$425	\$455	\$435	\$464	\$475
Miscellaneous	\$159	\$319	\$438	\$389	\$309	\$561	\$492	\$442
Taxes	\$408	\$859	\$1,238	\$1,033	\$711	\$1,851	\$1,285	\$1,079
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.28	\$24.06	\$32.90	\$28.66	\$22.11	\$43.58	\$18.27 per adult	\$16.13 per adult
MONTHLY	\$2,161	\$4,235	\$5,790	\$5,044	\$3,892	\$7,670	\$6,430	\$5,678
ANNUAL	\$25,930	\$50,825	\$69,485	\$60,525	\$46,704	\$92,035	\$77,165	\$68,135
EMERGENCY SAVINGS (Monthly Contribution)	\$29	\$87	\$155	\$123	\$83	\$235	\$54	\$51

Table 4
The Self-Sufficiency Standard for Archuleta County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$622	\$807	\$807	\$807	\$807	\$1,055	\$807	\$807
Child Care	\$0	\$597	\$1,259	\$876	\$279	\$1,539	\$1,259	\$876
Food	\$266	\$403	\$529	\$608	\$703	\$716	\$758	\$833
Transportation	\$255	\$263	\$263	\$263	\$263	\$263	\$501	\$501
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$130	\$253	\$333	\$303	\$256	\$406	\$384	\$355
Taxes	\$283	\$571	\$773	\$654	\$396	\$988	\$812	\$690
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$177)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$63)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.73	\$18.23	\$23.66	\$21.15	\$15.94	\$29.00	\$13.56 per adult	\$12.28 per adult
MONTHLY	\$1,713	\$3,209	\$4,164	\$3,722	\$2,805	\$5,105	\$4,772	\$4,324
ANNUAL	\$20,554	\$38,511	\$49,972	\$44,661	\$33,662	\$61,258	\$57,265	\$51,883
EMERGENCY SAVINGS (Monthly Contribution)	\$26	\$56	\$99	\$80	\$77	\$135	\$47	\$45

Table 5
The Self-Sufficiency Standard for Baca County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$542	\$643	\$643	\$643	\$643	\$948	\$643	\$643
Child Care	\$0	\$423	\$971	\$725	\$302	\$1,273	\$971	\$725
Food	\$231	\$351	\$460	\$529	\$611	\$623	\$660	\$725
Transportation	\$252	\$261	\$261	\$261	\$261	\$261	\$496	\$496
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$118	\$212	\$279	\$262	\$231	\$358	\$327	\$310
Taxes	\$217	\$299	\$452	\$326	\$236	\$711	\$482	\$414
Earned Income Tax Credit (-)	\$0	(\$140)	(\$110)	(\$188)	(\$291)	\$0	(\$76)	(\$146)
Child Care Tax Credit (-)	\$0	(\$70)	(\$115)	(\$101)	(\$52)	(\$100)	(\$100)	(\$106)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.60	\$13.27	\$17.76	\$15.63	\$12.88	\$24.41	\$10.62 per adult	\$9.68 per adult
MONTHLY	\$1,513	\$2,336	\$3,125	\$2,752	\$2,266	\$4,296	\$3,738	\$3,407
ANNUAL	\$18,159	\$28,031	\$37,504	\$33,018	\$27,196	\$51,550	\$44,860	\$40,883
EMERGENCY SAVINGS (Monthly Contribution)	\$24	\$60	\$78	\$81	\$78	\$112	\$46	\$47

Table 6
The Self-Sufficiency Standard for Bent County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$475	\$643	\$643	\$643	\$643	\$801	\$643	\$643
Child Care	\$0	\$389	\$887	\$685	\$296	\$1,183	\$887	\$685
Food	\$234	\$355	\$466	\$535	\$619	\$630	\$668	\$734
Transportation	\$253	\$262	\$262	\$262	\$262	\$262	\$497	\$497
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$112	\$209	\$271	\$259	\$231	\$335	\$320	\$307
Taxes	\$201	\$294	\$415	\$326	\$247	\$629	\$454	\$414
Earned Income Tax Credit (-)	\$0	(\$147)	(\$144)	(\$197)	(\$287)	\$0	(\$106)	(\$153)
Child Care Tax Credit (-)	\$0	(\$70)	(\$120)	(\$96)	(\$54)	(\$100)	(\$100)	(\$102)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.11	\$13.02	\$16.83	\$15.40	\$12.96	\$22.51	\$10.22 per adult	\$9.58 per adult
MONTHLY	\$1,428	\$2,292	\$2,963	\$2,711	\$2,282	\$3,961	\$3,597	\$3,371
ANNUAL	\$17,133	\$27,501	\$35,554	\$32,530	\$27,379	\$47,533	\$43,168	\$40,448
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$60	\$79	\$81	\$78	\$100	\$47	\$47

Table 7
The Self-Sufficiency Standard for Boulder County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$996	\$1,232	\$1,232	\$1,232	\$1,232	\$1,815	\$1,232	\$1,232
Child Care	\$0	\$1,129	\$2,338	\$1,654	\$525	\$2,863	\$2,338	\$1,654
Food	\$295	\$448	\$587	\$675	\$781	\$795	\$842	\$926
Transportation	\$279	\$287	\$287	\$287	\$287	\$287	\$544	\$544
Health Care	\$146	\$413	\$423	\$434	\$464	\$444	\$474	\$485
Miscellaneous	\$172	\$351	\$487	\$428	\$329	\$620	\$543	\$484
Taxes	\$464	\$1,001	\$1,562	\$1,209	\$805	\$2,263	\$1,513	\$1,267
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$13.36	\$26.86	\$37.78	\$32.12	\$23.90	\$49.65	\$20.51 per adult	\$17.97 per adult
MONTHLY	\$2,351	\$4,727	\$6,649	\$5,653	\$4,206	\$8,738	\$7,220	\$6,325
ANNUAL	\$28,209	\$56,718	\$79,794	\$67,837	\$50,470	\$104,858	\$86,644	\$75,906
EMERGENCY SAVINGS (Monthly Contribution)	\$31	\$97	\$186	\$149	\$97	\$273	\$60	\$53

Table 8
The Self-Sufficiency Standard for Broomfield County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,048	\$1,357	\$1,357	\$1,357	\$1,357	\$1,991	\$1,357	\$1,357
Child Care	\$0	\$1,053	\$2,172	\$1,617	\$564	\$2,735	\$2,172	\$1,617
Food	\$308	\$468	\$614	\$705	\$816	\$831	\$881	\$968
Transportation	\$282	\$291	\$291	\$291	\$291	\$291	\$552	\$552
Health Care	\$143	\$403	\$414	\$425	\$455	\$435	\$464	\$475
Miscellaneous	\$178	\$357	\$485	\$439	\$348	\$628	\$543	\$497
Taxes	\$493	\$1,027	\$1,547	\$1,257	\$889	\$2,314	\$1,511	\$1,323
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$13.94	\$27.40	\$37.57	\$33.10	\$25.58	\$50.43	\$20.49 per adult	\$18.53 per adult
MONTHLY	\$2,453	\$4,823	\$6,612	\$5,825	\$4,502	\$8,875	\$7,212	\$6,521
ANNUAL	\$29,433	\$57,878	\$79,345	\$69,897	\$54,024	\$106,504	\$86,549	\$78,255
EMERGENCY SAVINGS (Monthly Contribution)	\$32	\$101	\$185	\$157	\$101	\$278	\$60	\$54

Table 9
The Self-Sufficiency Standard for Chaffee County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$575	\$778	\$778	\$778	\$778	\$1,146	\$778	\$778
Child Care	\$0	\$714	\$1,382	\$1,017	\$303	\$1,685	\$1,382	\$1,017
Food	\$262	\$397	\$521	\$598	\$692	\$705	\$747	\$820
Transportation	\$253	\$261	\$261	\$261	\$261	\$261	\$497	\$497
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$124	\$259	\$339	\$312	\$253	\$427	\$390	\$362
Taxes	\$248	\$581	\$778	\$664	\$354	\$1,044	\$806	\$690
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$199)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.17	\$18.70	\$24.11	\$21.73	\$15.35	\$30.63	\$13.73 per adult	\$12.53 per adult
MONTHLY	\$1,615	\$3,292	\$4,243	\$3,825	\$2,702	\$5,390	\$4,834	\$4,411
ANNUAL	\$19,375	\$39,503	\$50,914	\$45,901	\$32,425	\$64,684	\$58,011	\$52,929
EMERGENCY SAVINGS (Monthly Contribution)	\$25	\$56	\$101	\$85	\$77	\$147	\$48	\$46

Table 10
The Self-Sufficiency Standard for Cheyenne County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$475	\$643	\$643	\$643	\$643	\$881	\$643	\$643
Child Care	\$0	\$656	\$1,345	\$928	\$272	\$1,617	\$1,345	\$928
Food	\$248	\$376	\$493	\$566	\$655	\$667	\$707	\$777
Transportation	\$262	\$270	\$270	\$270	\$270	\$270	\$515	\$515
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$114	\$239	\$320	\$287	\$233	\$391	\$371	\$337
Taxes	\$207	\$442	\$684	\$513	\$249	\$859	\$704	\$582
Earned Income Tax Credit (-)	\$0	(\$55)	\$0	(\$68)	(\$282)	\$0	\$0	(\$19)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$56)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.28	\$16.28	\$22.38	\$18.89	\$13.12	\$27.32	\$12.84 per adult	\$11.39 per adult
MONTHLY	\$1,458	\$2,865	\$3,939	\$3,324	\$2,309	\$4,807	\$4,520	\$4,009
ANNUAL	\$17,495	\$34,374	\$47,268	\$39,891	\$27,704	\$57,689	\$54,235	\$48,103
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$58	\$89	\$76	\$78	\$124	\$46	\$44

Table 11
The Self-Sufficiency Standard for Clear Creek County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$808	\$1,046	\$1,046	\$1,046	\$1,046	\$1,535	\$1,046	\$1,046
Child Care	\$0	\$927	\$1,893	\$1,413	\$486	\$2,379	\$1,893	\$1,413
Food	\$272	\$412	\$541	\$621	\$719	\$732	\$775	\$852
Transportation	\$259	\$268	\$268	\$268	\$268	\$268	\$510	\$510
Health Care	\$143	\$403	\$414	\$425	\$455	\$435	\$464	\$475
Miscellaneous	\$148	\$306	\$416	\$377	\$297	\$535	\$469	\$430
Taxes	\$343	\$770	\$1,102	\$927	\$619	\$1,611	\$1,132	\$969
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.21	\$22.72	\$30.75	\$27.33	\$20.87	\$40.60	\$17.11	\$15.42
							per adult	per adult
MONTHLY	\$1,974	\$3,999	\$5,413	\$4,811	\$3,673	\$7,145	\$6,023	\$5,429
ANNUAL	\$23,683	\$47,991	\$64,950	\$57,726	\$44,075	\$85,741	\$72,279	\$65,149
EMERGENCY SAVINGS (Monthly Contribution)	\$28	\$78	\$139	\$114	\$74	\$216	\$52	\$50

Table 12
The Self-Sufficiency Standard for Conejos County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$542	\$643	\$643	\$643	\$643	\$801	\$643	\$643
Child Care	\$0	\$363	\$831	\$626	\$263	\$1,094	\$831	\$626
Food	\$274	\$416	\$545	\$627	\$725	\$738	\$782	\$860
Transportation	\$254	\$262	\$262	\$262	\$262	\$262	\$499	\$499
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$122	\$212	\$273	\$262	\$238	\$337	\$326	\$314
Taxes	\$231	\$302	\$418	\$326	\$259	\$624	\$473	\$431
Earned Income Tax Credit (-)	\$0	(\$138)	(\$136)	(\$188)	(\$265)	\$0	(\$83)	(\$130)
Child Care Tax Credit (-)	\$0	(\$70)	(\$120)	(\$101)	(\$64)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.95	\$13.33	\$17.05	\$15.63	\$13.56	\$22.60	\$10.53	\$9.89
							per adult	per adult
MONTHLY	\$1,576	\$2,347	\$3,001	\$2,752	\$2,386	\$3,978	\$3,706	\$3,482
ANNUAL	\$18,913	\$28,161	\$36,011	\$33,019	\$28,636	\$47,735	\$44,468	\$41,784
EMERGENCY SAVINGS (Monthly Contribution)	\$24	\$60	\$79	\$81	\$79	\$101	\$46	\$47

Table 13
The Self-Sufficiency Standard for Costilla County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$542	\$643	\$643	\$643	\$643	\$948	\$643	\$643
Child Care	\$0	\$521	\$1,056	\$781	\$261	\$1,317	\$1,056	\$781
Food	\$275	\$417	\$547	\$629	\$727	\$741	\$785	\$863
Transportation	\$254	\$262	\$262	\$262	\$262	\$262	\$499	\$499
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$122	\$228	\$296	\$278	\$238	\$374	\$348	\$330
Taxes	\$236	\$387	\$574	\$460	\$275	\$794	\$615	\$516
Earned Income Tax Credit (-)	\$0	(\$87)	(\$24)	(\$110)	(\$262)	\$0	\$0	(\$59)
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$115)	(\$66)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.99	\$15.13	\$20.08	\$17.74	\$13.66	\$25.90	\$11.88 per adult	\$10.84 per adult
MONTHLY	\$1,582	\$2,663	\$3,534	\$3,123	\$2,403	\$4,558	\$4,181	\$3,817
ANNUAL	\$18,990	\$31,958	\$42,411	\$37,473	\$28,841	\$54,698	\$50,171	\$45,801
EMERGENCY SAVINGS (Monthly Contribution)	\$24	\$59	\$75	\$78	\$79	\$115	\$45	\$46

Table 14
The Self-Sufficiency Standard for Crowley County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$475	\$643	\$643	\$643	\$643	\$805	\$643	\$643
Child Care	\$0	\$456	\$985	\$710	\$255	\$1,240	\$985	\$710
Food	\$254	\$385	\$505	\$580	\$671	\$684	\$724	\$796
Transportation	\$253	\$262	\$262	\$262	\$262	\$262	\$497	\$497
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$114	\$219	\$285	\$266	\$232	\$346	\$335	\$316
Taxes	\$212	\$343	\$514	\$373	\$263	\$691	\$596	\$470
Earned Income Tax Credit (-)	\$0	(\$117)	(\$74)	(\$168)	(\$281)	\$0	(\$22)	(\$113)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$112)	(\$57)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.30	\$14.09	\$18.71	\$16.19	\$13.14	\$23.58	\$11.34 per adult	\$10.11 per adult
MONTHLY	\$1,461	\$2,480	\$3,294	\$2,849	\$2,313	\$4,150	\$3,993	\$3,560
ANNUAL	\$17,531	\$29,763	\$39,525	\$34,190	\$27,751	\$49,800	\$47,918	\$42,719
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$60	\$76	\$81	\$78	\$108	\$44	\$47

Table 15
The Self-Sufficiency Standard for Custer County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$475	\$643	\$643	\$643	\$643	\$837	\$643	\$643
Child Care	\$0	\$588	\$1,245	\$872	\$284	\$1,529	\$1,245	\$872
Food	\$232	\$352	\$462	\$531	\$614	\$626	\$663	\$729
Transportation	\$267	\$275	\$275	\$275	\$275	\$275	\$525	\$525
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$113	\$230	\$308	\$278	\$231	\$374	\$358	\$328
Taxes	\$203	\$393	\$631	\$459	\$242	\$789	\$648	\$498
Earned Income Tax Credit (-)	\$0	(\$83)	\$0	(\$109)	(\$290)	\$0	\$0	(\$69)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$53)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.20	\$15.29	\$21.30	\$17.78	\$12.91	\$25.86	\$12.26 per adult	\$10.71 per adult
MONTHLY	\$1,443	\$2,691	\$3,749	\$3,129	\$2,272	\$4,552	\$4,317	\$3,770
ANNUAL	\$17,320	\$32,289	\$44,989	\$37,546	\$27,258	\$54,624	\$51,807	\$45,240
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$59	\$82	\$78	\$78	\$115	\$45	\$46

Table 16
The Self-Sufficiency Standard for Delta County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$579	\$783	\$783	\$783	\$783	\$975	\$783	\$783
Child Care	\$0	\$576	\$1,244	\$905	\$329	\$1,573	\$1,244	\$905
Food	\$264	\$401	\$527	\$605	\$700	\$713	\$755	\$830
Transportation	\$251	\$259	\$259	\$259	\$259	\$259	\$492	\$492
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$125	\$248	\$328	\$303	\$258	\$401	\$379	\$354
Taxes	\$252	\$524	\$730	\$628	\$377	\$921	\$758	\$654
Earned Income Tax Credit (-)	\$0	(\$20)	\$0	\$0	(\$177)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$63)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.25	\$17.54	\$23.12	\$20.98	\$15.95	\$28.29	\$13.24 per adult	\$12.16 per adult
MONTHLY	\$1,628	\$3,087	\$4,070	\$3,693	\$2,806	\$4,978	\$4,661	\$4,279
ANNUAL	\$19,536	\$37,042	\$48,837	\$44,318	\$33,678	\$59,740	\$55,938	\$51,349
EMERGENCY SAVINGS (Monthly Contribution)	\$25	\$56	\$95	\$79	\$77	\$131	\$47	\$45

Table 17
The Self-Sufficiency Standard for Denver County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$822	\$1,064	\$1,064	\$1,064	\$1,064	\$1,560	\$1,064	\$1,064
Child Care	\$0	\$1,017	\$2,157	\$1,484	\$467	\$2,624	\$2,157	\$1,484
Food	\$270	\$409	\$537	\$617	\$713	\$726	\$770	\$846
Transportation	\$140	\$140	\$140	\$140	\$140	\$140	\$280	\$280
Health Care	\$143	\$403	\$414	\$425	\$455	\$435	\$464	\$475
Miscellaneous	\$137	\$303	\$431	\$373	\$284	\$549	\$473	\$415
Taxes	\$315	\$790	\$1,206	\$949	\$586	\$1,766	\$1,204	\$959
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$42)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$53)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.38	\$22.69	\$32.28	\$27.18	\$19.59	\$42.33	\$17.46 per adult	\$14.93 per adult
MONTHLY	\$1,826	\$3,993	\$5,682	\$4,784	\$3,447	\$7,451	\$6,146	\$5,256
ANNUAL	\$21,916	\$47,914	\$68,182	\$57,409	\$41,369	\$89,408	\$73,749	\$63,069
EMERGENCY SAVINGS (Monthly Contribution)	\$27	\$78	\$151	\$113	\$70	\$227	\$52	\$49

Table 18
The Self-Sufficiency Standard for Dolores County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$542	\$643	\$643	\$643	\$643	\$948	\$643	\$643
Child Care	\$0	\$504	\$978	\$735	\$231	\$1,209	\$978	\$735
Food	\$291	\$442	\$580	\$666	\$771	\$785	\$832	\$914
Transportation	\$256	\$264	\$264	\$264	\$264	\$264	\$502	\$502
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$125	\$231	\$293	\$279	\$242	\$369	\$347	\$332
Taxes	\$239	\$393	\$544	\$452	\$281	\$759	\$594	\$570
Earned Income Tax Credit (-)	\$0	(\$81)	(\$40)	(\$110)	(\$250)	\$0	\$0	(\$38)
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$115)	(\$62)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.15	\$15.36	\$19.64	\$17.76	\$13.97	\$25.41	\$11.78 per adult	\$11.14 per adult
MONTHLY	\$1,610	\$2,704	\$3,456	\$3,125	\$2,459	\$4,472	\$4,146	\$3,920
ANNUAL	\$19,316	\$32,448	\$41,473	\$37,500	\$29,512	\$53,668	\$49,756	\$47,040
EMERGENCY SAVINGS (Monthly Contribution)	\$25	\$59	\$74	\$78	\$78	\$114	\$45	\$44

Table 19
The Self-Sufficiency Standard for Douglas County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,178	\$1,524	\$1,524	\$1,524	\$1,524	\$2,237	\$1,524	\$1,524
Child Care	\$0	\$1,054	\$2,232	\$1,622	\$568	\$2,801	\$2,232	\$1,622
Food	\$266	\$404	\$530	\$609	\$705	\$718	\$760	\$836
Transportation	\$282	\$291	\$291	\$291	\$291	\$291	\$552	\$552
Health Care	\$143	\$403	\$414	\$425	\$455	\$435	\$464	\$475
Miscellaneous	\$187	\$368	\$499	\$447	\$354	\$648	\$553	\$501
Taxes	\$504	\$1,029	\$1,578	\$1,234	\$853	\$2,358	\$1,483	\$1,263
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$14.55	\$28.07	\$38.65	\$33.44	\$25.76	\$51.92	\$20.75 per adult	\$18.49 per adult
MONTHLY	\$2,560	\$4,940	\$6,802	\$5,885	\$4,533	\$9,137	\$7,303	\$6,507
ANNUAL	\$30,723	\$59,280	\$81,621	\$70,626	\$54,397	\$109,648	\$87,636	\$78,084
EMERGENCY SAVINGS (Monthly Contribution)	\$33	\$106	\$192	\$159	\$101	\$287	\$62	\$54

Table 20
The Self-Sufficiency Standard for Eagle County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$885	\$1,198	\$1,198	\$1,198	\$1,198	\$1,550	\$1,198	\$1,198
Child Care	\$0	\$1,046	\$2,205	\$1,476	\$430	\$2,635	\$2,205	\$1,476
Food	\$263	\$399	\$523	\$601	\$695	\$708	\$751	\$825
Transportation	\$100	\$100	\$100	\$100	\$100	\$100	\$200	\$200
Health Care	\$173	\$516	\$527	\$538	\$567	\$548	\$577	\$588
Miscellaneous	\$142	\$326	\$455	\$391	\$299	\$554	\$493	\$429
Taxes	\$315	\$851	\$1,283	\$993	\$619	\$1,731	\$1,226	\$957
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.67	\$24.45	\$34.24	\$28.58	\$20.97	\$42.48	\$18.14 per adult	\$15.36 per adult
MONTHLY	\$1,878	\$4,303	\$6,026	\$5,030	\$3,691	\$7,477	\$6,384	\$5,405
ANNUAL	\$22,537	\$51,641	\$72,308	\$60,363	\$44,297	\$89,724	\$76,608	\$64,865
EMERGENCY SAVINGS (Monthly Contribution)	\$27	\$88	\$164	\$122	\$75	\$228	\$53	\$49

Table 21
The Self-Sufficiency Standard for El Paso County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$659	\$856	\$856	\$856	\$856	\$1,261	\$856	\$856
Child Care	\$0	\$848	\$1,736	\$1,303	\$456	\$2,191	\$1,736	\$1,303
Food	\$255	\$387	\$508	\$583	\$675	\$687	\$728	\$800
Transportation	\$262	\$270	\$270	\$270	\$270	\$270	\$515	\$515
Health Care	\$139	\$389	\$400	\$410	\$440	\$421	\$450	\$461
Miscellaneous	\$132	\$275	\$377	\$342	\$270	\$483	\$428	\$394
Taxes	\$285	\$662	\$953	\$809	\$485	\$1,314	\$1,000	\$840
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$112)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$58)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.84	\$20.18	\$27.46	\$24.48	\$17.70	\$35.67	\$15.47 per adult	\$13.93 per adult
MONTHLY	\$1,732	\$3,551	\$4,832	\$4,308	\$3,115	\$6,278	\$5,446	\$4,902
ANNUAL	\$20,780	\$42,614	\$57,988	\$51,699	\$37,381	\$75,330	\$65,350	\$58,829
EMERGENCY SAVINGS (Monthly Contribution)	\$26	\$60	\$115	\$102	\$73	\$185	\$50	\$48

Table 22
The Self-Sufficiency Standard for Elbert County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,036	\$1,341	\$1,341	\$1,341	\$1,341	\$1,967	\$1,341	\$1,341
Child Care	\$0	\$705	\$1,663	\$1,178	\$473	\$2,137	\$1,663	\$1,178
Food	\$280	\$425	\$558	\$641	\$741	\$755	\$800	\$879
Transportation	\$268	\$276	\$276	\$276	\$276	\$276	\$527	\$527
Health Care	\$143	\$403	\$414	\$425	\$455	\$435	\$464	\$475
Miscellaneous	\$173	\$315	\$425	\$386	\$329	\$557	\$479	\$440
Taxes	\$442	\$803	\$1,132	\$954	\$740	\$1,746	\$1,166	\$1,001
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$13.30	\$23.49	\$31.49	\$28.04	\$23.51	\$42.74	\$17.54 per adult	\$15.83 per adult
MONTHLY	\$2,341	\$4,135	\$5,542	\$4,934	\$4,138	\$7,523	\$6,174	\$5,574
ANNUAL	\$28,094	\$49,620	\$66,507	\$59,210	\$49,657	\$90,275	\$74,085	\$66,882
EMERGENCY SAVINGS (Monthly Contribution)	\$31	\$84	\$145	\$119	\$94	\$229	\$53	\$50

Table 23
The Self-Sufficiency Standard for Fremont County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$578	\$695	\$695	\$695	\$695	\$999	\$695	\$695
Child Care	\$0	\$548	\$1,159	\$930	\$381	\$1,541	\$1,159	\$930
Food	\$256	\$388	\$509	\$585	\$676	\$689	\$730	\$802
Transportation	\$267	\$275	\$275	\$275	\$275	\$275	\$525	\$525
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$125	\$235	\$309	\$295	\$252	\$398	\$361	\$346
Taxes	\$246	\$423	\$639	\$565	\$334	\$891	\$665	\$603
Earned Income Tax Credit (-)	\$0	(\$67)	\$0	(\$30)	(\$206)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.23	\$15.86	\$21.42	\$19.91	\$15.16	\$27.92	\$12.41 per adult	\$11.78 per adult
MONTHLY	\$1,625	\$2,791	\$3,770	\$3,504	\$2,667	\$4,915	\$4,369	\$4,146
ANNUAL	\$19,504	\$33,496	\$45,243	\$42,043	\$32,007	\$58,975	\$52,433	\$49,754
EMERGENCY SAVINGS (Monthly Contribution)	\$25	\$59	\$82	\$74	\$77	\$128	\$45	\$45

Table 24
The Self-Sufficiency Standard for Garfield County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$784	\$1,061	\$1,061	\$1,061	\$1,061	\$1,326	\$1,061	\$1,061
Child Care	\$0	\$883	\$1,907	\$1,310	\$427	\$2,334	\$1,907	\$1,310
Food	\$284	\$430	\$564	\$649	\$750	\$764	\$810	\$890
Transportation	\$256	\$265	\$265	\$265	\$265	\$265	\$503	\$503
Health Care	\$173	\$516	\$527	\$538	\$567	\$548	\$577	\$588
Miscellaneous	\$150	\$315	\$432	\$382	\$307	\$524	\$486	\$435
Taxes	\$345	\$805	\$1,162	\$938	\$650	\$1,526	\$1,192	\$981
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.32	\$23.54	\$32.11	\$27.70	\$21.65	\$39.41	\$17.81 per adult	\$15.63 per adult
MONTHLY	\$1,992	\$4,142	\$5,652	\$4,875	\$3,810	\$6,936	\$6,270	\$5,501
ANNUAL	\$23,908	\$49,707	\$67,820	\$58,501	\$45,723	\$83,238	\$75,239	\$66,013
EMERGENCY SAVINGS (Monthly Contribution)	\$28	\$84	\$149	\$117	\$80	\$208	\$53	\$50

Table 25
The Self-Sufficiency Standard for Gilpin County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,008	\$1,305	\$1,305	\$1,305	\$1,305	\$1,915	\$1,305	\$1,305
Child Care	\$0	\$800	\$1,742	\$1,286	\$486	\$2,228	\$1,742	\$1,286
Food	\$270	\$410	\$537	\$618	\$714	\$728	\$771	\$847
Transportation	\$259	\$268	\$268	\$268	\$268	\$268	\$510	\$510
Health Care	\$143	\$403	\$414	\$425	\$455	\$435	\$464	\$475
Miscellaneous	\$168	\$319	\$427	\$390	\$323	\$557	\$479	\$442
Taxes	\$420	\$814	\$1,132	\$980	\$711	\$1,739	\$1,158	\$1,004
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.89	\$23.78	\$31.58	\$28.43	\$22.98	\$42.72	\$17.51 per adult	\$15.92 per adult
MONTHLY	\$2,269	\$4,185	\$5,558	\$5,004	\$4,045	\$7,519	\$6,163	\$5,603
ANNUAL	\$27,224	\$50,220	\$66,694	\$60,052	\$48,541	\$90,231	\$73,950	\$67,238
EMERGENCY SAVINGS (Monthly Contribution)	\$30	\$86	\$145	\$121	\$90	\$229	\$53	\$50

Table 26
The Self-Sufficiency Standard for Grand County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$637	\$862	\$862	\$862	\$862	\$1,207	\$862	\$862
Child Care	\$0	\$818	\$1,737	\$1,370	\$552	\$2,288	\$1,737	\$1,370
Food	\$274	\$416	\$546	\$628	\$726	\$740	\$783	\$861
Transportation	\$256	\$264	\$264	\$264	\$264	\$264	\$502	\$502
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$132	\$282	\$388	\$360	\$291	\$499	\$440	\$412
Taxes	\$277	\$670	\$968	\$855	\$584	\$1,373	\$1,012	\$897
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$21)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$53)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.85	\$20.65	\$28.21	\$25.85	\$20.14	\$36.98	\$15.87 per adult	\$14.67 per adult
MONTHLY	\$1,734	\$3,635	\$4,965	\$4,549	\$3,545	\$6,508	\$5,588	\$5,166
ANNUAL	\$20,805	\$43,617	\$59,580	\$54,587	\$42,542	\$78,097	\$67,051	\$61,986
EMERGENCY SAVINGS (Monthly Contribution)	\$26	\$63	\$120	\$105	\$71	\$193	\$50	\$48

Table 27
The Self-Sufficiency Standard for Gunnison County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$653	\$883	\$883	\$883	\$883	\$1,100	\$883	\$883
Child Care	\$0	\$990	\$1,935	\$1,261	\$271	\$2,206	\$1,935	\$1,261
Food	\$277	\$420	\$552	\$634	\$733	\$747	\$791	\$870
Transportation	\$253	\$261	\$261	\$261	\$261	\$261	\$497	\$497
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$134	\$301	\$410	\$352	\$266	\$480	\$462	\$404
Taxes	\$307	\$793	\$1,131	\$876	\$492	\$1,334	\$1,178	\$935
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$123)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$60)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.12	\$22.56	\$30.52	\$25.44	\$17.41	\$35.60	\$17.04 per adult	\$14.52 per adult
MONTHLY	\$1,782	\$3,971	\$5,372	\$4,477	\$3,064	\$6,266	\$5,997	\$5,110
ANNUAL	\$21,382	\$47,651	\$64,463	\$53,727	\$36,772	\$75,190	\$71,960	\$61,315
EMERGENCY SAVINGS (Monthly Contribution)	\$26	\$77	\$137	\$104	\$74	\$184	\$52	\$48

Table 28
The Self-Sufficiency Standard for Hinsdale County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$657	\$853	\$853	\$853	\$853	\$1,169	\$853	\$853
Child Care	\$0	\$768	\$1,618	\$1,253	\$486	\$2,104	\$1,618	\$1,253
Food	\$307	\$466	\$612	\$703	\$813	\$828	\$878	\$964
Transportation	\$255	\$263	\$263	\$263	\$263	\$263	\$501	\$501
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$138	\$281	\$381	\$355	\$292	\$485	\$437	\$410
Taxes	\$324	\$707	\$998	\$893	\$660	\$1,369	\$1,071	\$964
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.44	\$20.80	\$27.98	\$25.74	\$20.79	\$36.12	\$15.93 per adult	\$14.79 per adult
MONTHLY	\$1,838	\$3,660	\$4,925	\$4,531	\$3,658	\$6,357	\$5,608	\$5,207
ANNUAL	\$22,056	\$43,925	\$59,099	\$54,372	\$43,900	\$76,282	\$67,292	\$62,483
EMERGENCY SAVINGS (Monthly Contribution)	\$27	\$64	\$119	\$105	\$74	\$188	\$50	\$49

Table 29
The Self-Sufficiency Standard for Huerfano County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$482	\$652	\$652	\$652	\$652	\$812	\$652	\$652
Child Care	\$0	\$537	\$1,116	\$839	\$302	\$1,418	\$1,116	\$839
Food	\$241	\$366	\$480	\$552	\$639	\$650	\$689	\$757
Transportation	\$252	\$261	\$261	\$261	\$261	\$261	\$496	\$496
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$113	\$226	\$296	\$277	\$234	\$361	\$345	\$326
Taxes	\$224	\$407	\$634	\$503	\$303	\$796	\$658	\$556
Earned Income Tax Credit (-)	\$0	(\$89)	(\$6)	(\$102)	(\$265)	\$0	\$0	(\$61)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$64)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.33	\$15.06	\$20.55	\$17.96	\$13.56	\$25.12	\$11.91 per adult	\$10.82 per adult
MONTHLY	\$1,465	\$2,651	\$3,617	\$3,161	\$2,386	\$4,421	\$4,192	\$3,810
ANNUAL	\$17,585	\$31,816	\$43,407	\$37,931	\$28,634	\$53,048	\$50,299	\$45,722
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$59	\$76	\$77	\$79	\$113	\$45	\$46

Table 30
The Self-Sufficiency Standard for Jackson County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$565	\$734	\$734	\$734	\$734	\$914	\$734	\$734
Child Care	\$0	\$690	\$1,449	\$1,025	\$335	\$1,784	\$1,449	\$1,025
Food	\$299	\$454	\$596	\$684	\$791	\$806	\$854	\$939
Transportation	\$250	\$258	\$258	\$258	\$258	\$258	\$490	\$490
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$127	\$259	\$350	\$318	\$263	\$425	\$404	\$372
Taxes	\$273	\$603	\$852	\$720	\$460	\$1,073	\$916	\$768
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$140)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$60)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.49	\$18.84	\$25.22	\$22.44	\$16.94	\$30.66	\$14.48 per adult	\$13.04 per adult
MONTHLY	\$1,671	\$3,316	\$4,438	\$3,950	\$2,981	\$5,397	\$5,097	\$4,588
ANNUAL	\$20,047	\$39,792	\$53,259	\$47,399	\$35,777	\$64,764	\$61,166	\$55,061
EMERGENCY SAVINGS (Monthly Contribution)	\$25	\$57	\$104	\$90	\$74	\$148	\$48	\$47

Table 31
The Self-Sufficiency Standard for Jefferson County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$912	\$1,181	\$1,181	\$1,181	\$1,181	\$1,732	\$1,181	\$1,181
Child Care	\$0	\$960	\$2,047	\$1,478	\$519	\$2,565	\$2,047	\$1,478
Food	\$272	\$413	\$542	\$623	\$721	\$734	\$778	\$855
Transportation	\$282	\$291	\$291	\$291	\$291	\$291	\$552	\$552
Health Care	\$143	\$403	\$414	\$425	\$455	\$435	\$464	\$475
Miscellaneous	\$161	\$325	\$447	\$400	\$317	\$576	\$502	\$454
Taxes	\$414	\$880	\$1,284	\$1,075	\$740	\$1,944	\$1,323	\$1,123
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.41	\$24.54	\$33.74	\$29.58	\$22.76	\$45.04	\$18.69 per adult	\$16.62 per adult
MONTHLY	\$2,185	\$4,319	\$5,939	\$5,206	\$4,005	\$7,927	\$6,580	\$5,851
ANNUAL	\$26,214	\$51,828	\$71,263	\$62,468	\$48,062	\$95,125	\$78,957	\$70,216
EMERGENCY SAVINGS (Monthly Contribution)	\$29	\$88	\$161	\$130	\$88	\$244	\$54	\$51

Table 32
The Self-Sufficiency Standard for Kiowa County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$518	\$672	\$672	\$672	\$672	\$837	\$672	\$672
Child Care	\$0	\$535	\$1,083	\$837	\$302	\$1,385	\$1,083	\$837
Food	\$244	\$370	\$485	\$558	\$645	\$657	\$696	\$765
Transportation	\$253	\$262	\$262	\$262	\$262	\$262	\$497	\$497
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$117	\$228	\$295	\$279	\$237	\$361	\$345	\$328
Taxes	\$213	\$375	\$557	\$454	\$255	\$726	\$569	\$489
Earned Income Tax Credit (-)	\$0	(\$91)	(\$30)	(\$108)	(\$270)	\$0	(\$0)	(\$71)
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$115)	(\$62)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.51	\$15.02	\$19.91	\$17.80	\$13.45	\$24.72	\$11.64 per adult	\$10.69 per adult
MONTHLY	\$1,498	\$2,643	\$3,504	\$3,133	\$2,366	\$4,350	\$4,097	\$3,764
ANNUAL	\$17,980	\$31,716	\$42,042	\$37,595	\$28,396	\$52,199	\$49,162	\$45,165
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$59	\$74	\$78	\$78	\$112	\$45	\$46

Table 33
The Self-Sufficiency Standard for Kit Carson County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$475	\$643	\$643	\$643	\$643	\$801	\$643	\$643
Child Care	\$0	\$445	\$913	\$657	\$213	\$1,126	\$913	\$657
Food	\$248	\$377	\$494	\$568	\$657	\$669	\$709	\$779
Transportation	\$262	\$270	\$270	\$270	\$270	\$270	\$515	\$515
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$114	\$217	\$277	\$260	\$227	\$334	\$328	\$311
Taxes	\$207	\$329	\$452	\$327	\$232	\$621	\$498	\$425
Earned Income Tax Credit (-)	\$0	(\$122)	(\$114)	(\$193)	(\$301)	\$0	(\$69)	(\$141)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$98)	(\$47)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.29	\$13.91	\$17.64	\$15.50	\$12.61	\$22.40	\$10.71 per adult	\$9.74 per adult
MONTHLY	\$1,459	\$2,449	\$3,104	\$2,729	\$2,219	\$3,942	\$3,771	\$3,428
ANNUAL	\$17,506	\$29,384	\$37,254	\$32,744	\$26,626	\$47,308	\$45,255	\$41,142
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$60	\$78	\$81	\$77	\$99	\$46	\$47

Table 34
The Self-Sufficiency Standard for La Plata County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$740	\$921	\$921	\$921	\$921	\$1,248	\$921	\$921
Child Care	\$0	\$785	\$1,615	\$1,020	\$234	\$1,850	\$1,615	\$1,020
Food	\$318	\$482	\$633	\$727	\$841	\$857	\$908	\$997
Transportation	\$255	\$263	\$263	\$263	\$263	\$263	\$501	\$501
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$147	\$291	\$390	\$341	\$277	\$471	\$446	\$397
Taxes	\$345	\$719	\$1,007	\$790	\$519	\$1,231	\$1,058	\$839
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$81)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$52)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.15	\$21.50	\$28.57	\$24.28	\$18.55	\$34.42	\$16.19 per adult	\$14.02 per adult
MONTHLY	\$1,962	\$3,785	\$5,029	\$4,273	\$3,264	\$6,057	\$5,699	\$4,936
ANNUAL	\$23,545	\$45,415	\$60,350	\$51,272	\$39,167	\$72,689	\$68,389	\$59,228
EMERGENCY SAVINGS (Monthly Contribution)	\$28	\$69	\$122	\$101	\$72	\$176	\$51	\$48

Table 35
The Self-Sufficiency Standard for Lake County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$720	\$974	\$974	\$974	\$974	\$1,213	\$974	\$974
Child Care	\$0	\$749	\$1,594	\$1,139	\$391	\$1,985	\$1,594	\$1,139
Food	\$297	\$450	\$591	\$679	\$785	\$800	\$847	\$931
Transportation	\$253	\$261	\$261	\$261	\$261	\$261	\$497	\$497
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$143	\$289	\$389	\$353	\$292	\$475	\$443	\$407
Taxes	\$338	\$731	\$1,028	\$869	\$644	\$1,282	\$1,078	\$931
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$2)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.84	\$21.46	\$28.62	\$25.49	\$20.65	\$34.97	\$16.15 per adult	\$14.60 per adult
MONTHLY	\$1,908	\$3,778	\$5,037	\$4,486	\$3,635	\$6,154	\$5,684	\$5,140
ANNUAL	\$22,896	\$45,330	\$60,444	\$53,829	\$43,619	\$73,847	\$68,210	\$61,680
EMERGENCY SAVINGS (Monthly Contribution)	\$27	\$69	\$123	\$104	\$73	\$180	\$51	\$48

Table 36
The Self-Sufficiency Standard for Larimer County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$742	\$893	\$893	\$893	\$893	\$1,316	\$893	\$893
Child Care	\$0	\$946	\$1,975	\$1,457	\$511	\$2,486	\$1,975	\$1,457
Food	\$276	\$419	\$549	\$631	\$730	\$744	\$788	\$866
Transportation	\$253	\$261	\$261	\$261	\$261	\$261	\$496	\$496
Health Care	\$154	\$445	\$456	\$466	\$496	\$477	\$506	\$517
Miscellaneous	\$142	\$296	\$413	\$371	\$289	\$528	\$466	\$423
Taxes	\$331	\$753	\$1,119	\$928	\$602	\$1,613	\$1,156	\$976
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$22)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$53)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.78	\$22.04	\$30.68	\$26.94	\$20.12	\$40.19	\$17.08 per adult	\$15.23 per adult
MONTHLY	\$1,898	\$3,879	\$5,400	\$4,741	\$3,540	\$7,074	\$6,013	\$5,361
ANNUAL	\$22,775	\$46,552	\$64,800	\$56,887	\$42,483	\$84,891	\$72,152	\$64,331
EMERGENCY SAVINGS (Monthly Contribution)	\$27	\$73	\$138	\$111	\$71	\$213	\$52	\$49

Table 37
The Self-Sufficiency Standard for Las Animas County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$520	\$703	\$703	\$703	\$703	\$978	\$703	\$703
Child Care	\$0	\$650	\$1,310	\$960	\$309	\$1,619	\$1,310	\$960
Food	\$241	\$365	\$479	\$550	\$636	\$648	\$687	\$755
Transportation	\$252	\$261	\$261	\$261	\$261	\$261	\$496	\$496
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$117	\$242	\$320	\$294	\$240	\$398	\$370	\$343
Taxes	\$231	\$510	\$719	\$598	\$320	\$936	\$746	\$635
Earned Income Tax Credit (-)	\$0	(\$35)	\$0	(\$24)	(\$245)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.60	\$17.01	\$22.59	\$20.06	\$14.10	\$28.19	\$12.91 per adult	\$11.75 per adult
MONTHLY	\$1,514	\$2,993	\$3,976	\$3,531	\$2,482	\$4,962	\$4,546	\$4,137
ANNUAL	\$18,165	\$35,917	\$47,717	\$42,376	\$29,783	\$59,545	\$54,552	\$49,638
EMERGENCY SAVINGS (Monthly Contribution)	\$24	\$57	\$91	\$75	\$78	\$130	\$46	\$45

Table 38
The Self-Sufficiency Standard for Lincoln County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$504	\$643	\$643	\$643	\$643	\$801	\$643	\$643
Child Care	\$0	\$448	\$994	\$704	\$256	\$1,250	\$994	\$704
Food	\$266	\$404	\$530	\$609	\$704	\$717	\$760	\$835
Transportation	\$268	\$276	\$276	\$276	\$276	\$276	\$527	\$527
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$119	\$221	\$289	\$269	\$237	\$352	\$342	\$322
Taxes	\$231	\$357	\$543	\$422	\$281	\$715	\$589	\$488
Earned Income Tax Credit (-)	\$0	(\$109)	(\$52)	(\$146)	(\$264)	\$0	(\$3)	(\$89)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$120)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.76	\$14.37	\$19.30	\$16.78	\$13.60	\$24.06	\$11.61 per adult	\$10.44 per adult
MONTHLY	\$1,541	\$2,530	\$3,398	\$2,953	\$2,394	\$4,234	\$4,087	\$3,676
ANNUAL	\$18,491	\$30,358	\$40,771	\$35,433	\$28,727	\$50,805	\$49,043	\$44,112
EMERGENCY SAVINGS (Monthly Contribution)	\$24	\$60	\$75	\$79	\$79	\$111	\$45	\$47

Table 39
The Self-Sufficiency Standard for Logan County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$489	\$662	\$662	\$662	\$662	\$824	\$662	\$662
Child Care	\$0	\$537	\$1,121	\$774	\$237	\$1,358	\$1,121	\$774
Food	\$248	\$376	\$493	\$567	\$656	\$668	\$708	\$778
Transportation	\$255	\$263	\$263	\$263	\$263	\$263	\$501	\$501
Health Care	\$156	\$453	\$463	\$474	\$504	\$485	\$514	\$525
Miscellaneous	\$115	\$229	\$300	\$274	\$232	\$360	\$351	\$324
Taxes	\$226	\$419	\$636	\$477	\$286	\$776	\$667	\$531
Earned Income Tax Credit (-)	\$0	(\$80)	\$0	(\$117)	(\$275)	\$0	\$0	(\$72)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$59)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.46	\$15.40	\$20.87	\$17.57	\$13.29	\$24.91	\$12.09 per adult	\$10.67 per adult
MONTHLY	\$1,489	\$2,711	\$3,672	\$3,093	\$2,339	\$4,384	\$4,256	\$3,755
ANNUAL	\$17,866	\$32,535	\$44,068	\$37,115	\$28,067	\$52,609	\$51,068	\$45,058
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$59	\$78	\$78	\$78	\$113	\$45	\$46

Table 40
The Self-Sufficiency Standard for Mesa County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$585	\$779	\$779	\$779	\$779	\$1,148	\$779	\$779
Child Care	\$0	\$626	\$1,312	\$1,065	\$439	\$1,751	\$1,312	\$1,065
Food	\$262	\$397	\$521	\$599	\$692	\$705	\$747	\$821
Transportation	\$251	\$259	\$259	\$259	\$259	\$259	\$492	\$492
Health Care	\$146	\$413	\$423	\$434	\$464	\$444	\$474	\$484
Miscellaneous	\$124	\$247	\$329	\$314	\$263	\$431	\$380	\$364
Taxes	\$241	\$510	\$722	\$656	\$388	\$1,041	\$743	\$675
Earned Income Tax Credit (-)	\$0	(\$23)	\$0	\$0	(\$158)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$63)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.14	\$17.41	\$23.18	\$21.80	\$16.46	\$30.85	\$13.24 per adult	\$12.54 per adult
MONTHLY	\$1,608	\$3,065	\$4,079	\$3,838	\$2,896	\$5,429	\$4,661	\$4,414
ANNUAL	\$19,295	\$36,778	\$48,950	\$46,050	\$34,757	\$65,146	\$55,931	\$52,964
EMERGENCY SAVINGS (Monthly Contribution)	\$25	\$57	\$95	\$85	\$76	\$149	\$47	\$46

Table 41
The Self-Sufficiency Standard for Mineral County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$495	\$643	\$643	\$643	\$643	\$801	\$643	\$643
Child Care	\$0	\$658	\$1,383	\$993	\$335	\$1,718	\$1,383	\$993
Food	\$299	\$453	\$594	\$683	\$790	\$805	\$853	\$937
Transportation	\$254	\$262	\$262	\$262	\$262	\$262	\$499	\$499
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$120	\$246	\$333	\$304	\$252	\$406	\$388	\$358
Taxes	\$238	\$520	\$763	\$644	\$364	\$969	\$808	\$687
Earned Income Tax Credit (-)	\$0	(\$25)	\$0	\$0	(\$198)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.85	\$17.36	\$23.66	\$21.16	\$15.39	\$28.88	\$13.66 per adult	\$12.39 per adult
MONTHLY	\$1,558	\$3,054	\$4,164	\$3,724	\$2,708	\$5,083	\$4,808	\$4,362
ANNUAL	\$18,700	\$36,654	\$49,962	\$44,685	\$32,497	\$60,992	\$57,701	\$52,346
EMERGENCY SAVINGS (Monthly Contribution)	\$24	\$57	\$99	\$80	\$77	\$134	\$47	\$45

Table 42
The Self-Sufficiency Standard for Moffat County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$584	\$743	\$743	\$743	\$743	\$1,095	\$743	\$743
Child Care	\$0	\$719	\$1,511	\$1,104	\$385	\$1,897	\$1,511	\$1,104
Food	\$273	\$415	\$544	\$625	\$723	\$737	\$780	\$858
Transportation	\$259	\$267	\$267	\$267	\$267	\$267	\$508	\$508
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$127	\$260	\$353	\$322	\$263	\$448	\$406	\$374
Taxes	\$274	\$606	\$865	\$736	\$460	\$1,171	\$923	\$778
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$140)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$60)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.51	\$18.91	\$25.47	\$22.77	\$16.94	\$32.69	\$14.55 per adult	\$13.14 per adult
MONTHLY	\$1,674	\$3,328	\$4,483	\$4,008	\$2,982	\$5,753	\$5,122	\$4,627
ANNUAL	\$20,090	\$39,932	\$53,801	\$48,095	\$35,778	\$69,035	\$61,465	\$55,520
EMERGENCY SAVINGS (Monthly Contribution)	\$25	\$57	\$104	\$92	\$74	\$163	\$48	\$47

Table 43
The Self-Sufficiency Standard for Montezuma County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$542	\$643	\$643	\$643	\$643	\$948	\$643	\$643
Child Care	\$0	\$620	\$1,231	\$969	\$349	\$1,580	\$1,231	\$969
Food	\$260	\$395	\$518	\$595	\$688	\$701	\$743	\$816
Transportation	\$256	\$264	\$264	\$264	\$264	\$264	\$502	\$502
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$121	\$238	\$312	\$295	\$245	\$398	\$364	\$346
Taxes	\$228	\$431	\$642	\$555	\$293	\$879	\$663	\$589
Earned Income Tax Credit (-)	\$0	(\$59)	\$0	(\$32)	(\$238)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.89	\$16.15	\$21.64	\$19.86	\$14.31	\$27.89	\$12.49 per adult	\$11.72 per adult
MONTHLY	\$1,565	\$2,842	\$3,809	\$3,495	\$2,518	\$4,908	\$4,395	\$4,127
ANNUAL	\$18,779	\$34,101	\$45,714	\$41,937	\$30,220	\$58,899	\$52,746	\$49,520
EMERGENCY SAVINGS (Monthly Contribution)	\$24	\$59	\$84	\$74	\$78	\$128	\$46	\$44

Table 44
The Self-Sufficiency Standard for Montrose County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$574	\$776	\$776	\$776	\$776	\$1,096	\$776	\$776
Child Care	\$0	\$638	\$1,286	\$967	\$329	\$1,615	\$1,286	\$967
Food	\$282	\$429	\$562	\$646	\$747	\$761	\$807	\$886
Transportation	\$251	\$259	\$259	\$259	\$259	\$259	\$492	\$492
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$126	\$256	\$335	\$313	\$262	\$422	\$388	\$365
Taxes	\$275	\$597	\$799	\$709	\$470	\$1,074	\$846	\$755
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$140)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$60)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.46	\$18.59	\$23.96	\$22.05	\$16.95	\$30.49	\$13.77 per adult	\$12.79 per adult
MONTHLY	\$1,665	\$3,272	\$4,217	\$3,880	\$2,983	\$5,366	\$4,845	\$4,502
ANNUAL	\$19,985	\$39,260	\$50,607	\$46,564	\$35,801	\$64,387	\$58,145	\$54,026
EMERGENCY SAVINGS (Monthly Contribution)	\$25	\$56	\$101	\$87	\$74	\$146	\$48	\$46

Table 45
The Self-Sufficiency Standard for Morgan County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$493	\$643	\$643	\$643	\$643	\$832	\$643	\$643
Child Care	\$0	\$528	\$1,086	\$916	\$388	\$1,474	\$1,086	\$916
Food	\$244	\$370	\$485	\$558	\$645	\$657	\$696	\$765
Transportation	\$255	\$264	\$264	\$264	\$264	\$264	\$502	\$502
Health Care	\$156	\$453	\$463	\$474	\$504	\$485	\$514	\$525
Miscellaneous	\$115	\$226	\$294	\$285	\$244	\$371	\$344	\$335
Taxes	\$221	\$391	\$586	\$534	\$331	\$809	\$624	\$608
Earned Income Tax Credit (-)	\$0	(\$92)	(\$26)	(\$66)	(\$230)	\$0	\$0	(\$19)
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$110)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.44	\$14.96	\$20.02	\$18.93	\$14.52	\$25.81	\$11.77 per adult	\$11.39 per adult
MONTHLY	\$1,485	\$2,634	\$3,524	\$3,332	\$2,556	\$4,542	\$4,142	\$4,009
ANNUAL	\$17,816	\$31,606	\$42,291	\$39,983	\$30,667	\$54,505	\$49,708	\$48,102
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$59	\$75	\$76	\$78	\$115	\$45	\$44

Table 46
The Self-Sufficiency Standard for Otero County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$475	\$643	\$643	\$643	\$643	\$801	\$643	\$643
Child Care	\$0	\$450	\$998	\$752	\$302	\$1,300	\$998	\$752
Food	\$231	\$351	\$461	\$529	\$612	\$624	\$661	\$726
Transportation	\$253	\$262	\$262	\$262	\$262	\$262	\$497	\$497
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$111	\$215	\$281	\$265	\$231	\$346	\$330	\$313
Taxes	\$210	\$337	\$508	\$382	\$271	\$706	\$603	\$474
Earned Income Tax Credit (-)	\$0	(\$126)	(\$87)	(\$168)	(\$282)	\$0	(\$35)	(\$121)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$111)	(\$56)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.15	\$13.76	\$18.38	\$16.18	\$13.11	\$23.64	\$11.17 per adult	\$10.01 per adult
MONTHLY	\$1,434	\$2,421	\$3,235	\$2,847	\$2,307	\$4,160	\$3,932	\$3,525
ANNUAL	\$17,213	\$29,052	\$38,818	\$34,168	\$27,686	\$49,919	\$47,189	\$42,301
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$60	\$77	\$81	\$78	\$108	\$44	\$47

Table 47
The Self-Sufficiency Standard for Ouray County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$738	\$999	\$999	\$999	\$999	\$1,472	\$999	\$999
Child Care	\$0	\$700	\$1,734	\$1,292	\$592	\$2,326	\$1,734	\$1,292
Food	\$287	\$435	\$571	\$656	\$759	\$773	\$819	\$900
Transportation	\$256	\$264	\$264	\$264	\$264	\$264	\$502	\$502
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$144	\$285	\$403	\$369	\$312	\$532	\$457	\$422
Taxes	\$330	\$695	\$1,062	\$906	\$696	\$1,616	\$1,101	\$957
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.86	\$21.03	\$29.73	\$26.68	\$22.23	\$40.46	\$16.65 per adult	\$15.15 per adult
MONTHLY	\$1,912	\$3,701	\$5,233	\$4,696	\$3,913	\$7,120	\$5,862	\$5,333
ANNUAL	\$22,941	\$44,418	\$62,792	\$56,357	\$46,955	\$85,445	\$70,342	\$63,997
EMERGENCY SAVINGS (Monthly Contribution)	\$27	\$66	\$131	\$109	\$84	\$215	\$51	\$49

Table 48
The Self-Sufficiency Standard for Park County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,215	\$1,573	\$1,573	\$1,573	\$1,573	\$2,307	\$1,573	\$1,573
Child Care	\$0	\$817	\$1,918	\$1,316	\$499	\$2,417	\$1,918	\$1,316
Food	\$264	\$401	\$526	\$604	\$699	\$712	\$754	\$829
Transportation	\$259	\$268	\$268	\$268	\$268	\$268	\$510	\$510
Health Care	\$143	\$403	\$414	\$425	\$455	\$435	\$464	\$475
Miscellaneous	\$188	\$346	\$470	\$419	\$349	\$614	\$522	\$470
Taxes	\$506	\$934	\$1,375	\$1,104	\$826	\$2,121	\$1,343	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$14.63	\$26.18	\$35.66	\$30.92	\$25.29	\$48.43	\$19.37 per adult	\$17.14 per adult
MONTHLY	\$2,576	\$4,608	\$6,276	\$5,441	\$4,452	\$8,524	\$6,817	\$6,033
ANNUAL	\$30,909	\$55,297	\$75,315	\$65,295	\$53,422	\$102,287	\$81,805	\$72,400
EMERGENCY SAVINGS (Monthly Contribution)	\$33	\$92	\$173	\$140	\$100	\$265	\$55	\$52

Table 49
The Self-Sufficiency Standard for Phillips County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$482	\$643	\$643	\$643	\$643	\$801	\$643	\$643
Child Care	\$0	\$502	\$1,014	\$758	\$256	\$1,270	\$1,014	\$758
Food	\$256	\$389	\$511	\$587	\$679	\$691	\$732	\$805
Transportation	\$255	\$263	\$263	\$263	\$263	\$263	\$501	\$501
Health Care	\$156	\$453	\$463	\$474	\$504	\$485	\$514	\$525
Miscellaneous	\$115	\$225	\$289	\$272	\$235	\$351	\$340	\$323
Taxes	\$220	\$383	\$549	\$446	\$276	\$719	\$607	\$502
Earned Income Tax Credit (-)	\$0	(\$95)	(\$51)	(\$131)	(\$272)	\$0	(\$4)	(\$83)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$120)	(\$61)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.43	\$14.85	\$19.35	\$17.19	\$13.39	\$24.03	\$11.59 per adult	\$10.53 per adult
MONTHLY	\$1,484	\$2,614	\$3,405	\$3,026	\$2,356	\$4,230	\$4,080	\$3,706
ANNUAL	\$17,813	\$31,371	\$40,861	\$36,315	\$28,273	\$50,758	\$48,964	\$44,476
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$60	\$75	\$79	\$78	\$111	\$44	\$46

Table 50
The Self-Sufficiency Standard for Pitkin County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,086	\$1,469	\$1,469	\$1,469	\$1,469	\$1,946	\$1,469	\$1,469
Child Care	\$0	\$1,310	\$2,742	\$1,783	\$474	\$3,216	\$2,742	\$1,783
Food	\$289	\$438	\$575	\$660	\$764	\$778	\$824	\$906
Transportation	\$163	\$163	\$163	\$163	\$163	\$163	\$326	\$326
Health Care	\$173	\$516	\$527	\$538	\$567	\$548	\$577	\$588
Miscellaneous	\$171	\$390	\$548	\$461	\$344	\$665	\$594	\$507
Taxes	\$455	\$1,158	\$1,944	\$1,376	\$853	\$2,532	\$1,706	\$1,345
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$13.28	\$30.17	\$43.76	\$35.14	\$25.10	\$53.97	\$22.65 per adult	\$18.91 per adult
MONTHLY	\$2,338	\$5,310	\$7,701	\$6,184	\$4,417	\$9,498	\$7,972	\$6,658
ANNUAL	\$28,051	\$63,717	\$92,412	\$74,213	\$53,009	\$113,974	\$95,667	\$79,894
EMERGENCY SAVINGS (Monthly Contribution)	\$31	\$122	\$224	\$170	\$99	\$300	\$76	\$55

Table 51
The Self-Sufficiency Standard for Prowers County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$475	\$643	\$643	\$643	\$643	\$804	\$643	\$643
Child Care	\$0	\$708	\$1,319	\$960	\$252	\$1,570	\$1,319	\$960
Food	\$241	\$366	\$481	\$552	\$639	\$651	\$689	\$757
Transportation	\$253	\$262	\$262	\$262	\$262	\$262	\$497	\$497
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$112	\$242	\$315	\$288	\$229	\$376	\$365	\$337
Taxes	\$217	\$510	\$699	\$560	\$273	\$843	\$726	\$622
Earned Income Tax Credit (-)	\$0	(\$35)	\$0	(\$52)	(\$288)	\$0	\$0	(\$10)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$110)	(\$53)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.25	\$17.00	\$22.17	\$19.30	\$12.96	\$26.29	\$12.71 per adult	\$11.51 per adult
MONTHLY	\$1,452	\$2,993	\$3,902	\$3,397	\$2,281	\$4,627	\$4,474	\$4,052
ANNUAL	\$17,426	\$35,914	\$46,828	\$40,765	\$27,368	\$55,530	\$53,693	\$48,621
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$57	\$88	\$75	\$78	\$116	\$46	\$44

Table 52
The Self-Sufficiency Standard for Pueblo County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$560	\$733	\$733	\$733	\$733	\$1,049	\$733	\$733
Child Care	\$0	\$658	\$1,353	\$1,034	\$377	\$1,730	\$1,353	\$1,034
Food	\$228	\$346	\$454	\$522	\$604	\$615	\$652	\$716
Transportation	\$267	\$275	\$275	\$275	\$275	\$275	\$525	\$525
Health Care	\$153	\$441	\$452	\$463	\$493	\$473	\$502	\$513
Miscellaneous	\$121	\$245	\$327	\$303	\$248	\$414	\$376	\$352
Taxes	\$244	\$526	\$744	\$646	\$353	\$1,015	\$771	\$671
Earned Income Tax Credit (-)	\$0	(\$24)	\$0	\$0	(\$212)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.94	\$17.38	\$23.14	\$21.08	\$14.99	\$29.67	\$13.20 per adult	\$12.15 per adult
MONTHLY	\$1,573	\$3,058	\$4,072	\$3,709	\$2,639	\$5,222	\$4,646	\$4,278
ANNUAL	\$18,877	\$36,697	\$48,862	\$44,513	\$31,668	\$62,662	\$55,751	\$51,341
EMERGENCY SAVINGS (Monthly Contribution)	\$24	\$57	\$95	\$80	\$77	\$140	\$47	\$45

Table 53
The Self-Sufficiency Standard for Rio Blanco County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$513	\$694	\$694	\$694	\$694	\$1,023	\$694	\$694
Child Care	\$0	\$818	\$1,789	\$1,043	\$225	\$2,015	\$1,789	\$1,043
Food	\$276	\$419	\$550	\$632	\$731	\$745	\$789	\$867
Transportation	\$256	\$265	\$265	\$265	\$265	\$265	\$503	\$503
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$120	\$265	\$376	\$311	\$242	\$453	\$429	\$364
Taxes	\$243	\$623	\$955	\$684	\$335	\$1,183	\$1,010	\$724
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$233)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$61)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.90	\$19.33	\$27.44	\$21.82	\$14.42	\$33.08	\$15.53 per adult	\$12.66 per adult
MONTHLY	\$1,566	\$3,401	\$4,829	\$3,840	\$2,538	\$5,821	\$5,466	\$4,456
ANNUAL	\$18,792	\$40,817	\$57,952	\$46,074	\$30,459	\$69,855	\$65,588	\$53,472
EMERGENCY SAVINGS (Monthly Contribution)	\$24	\$57	\$115	\$85	\$77	\$166	\$50	\$46

Table 54
The Self-Sufficiency Standard for Rio Grande County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$542	\$643	\$643	\$643	\$643	\$854	\$643	\$643
Child Care	\$0	\$450	\$954	\$746	\$296	\$1,250	\$954	\$746
Food	\$280	\$425	\$558	\$641	\$741	\$755	\$800	\$879
Transportation	\$254	\$262	\$262	\$262	\$262	\$262	\$499	\$499
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$123	\$222	\$287	\$275	\$243	\$359	\$340	\$328
Taxes	\$257	\$387	\$563	\$498	\$352	\$788	\$619	\$626
Earned Income Tax Credit (-)	\$0	(\$101)	(\$55)	(\$107)	(\$227)	\$0	(\$3)	(\$35)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$115)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.14	\$14.65	\$19.24	\$17.83	\$14.59	\$24.95	\$11.61 per adult	\$11.17 per adult
MONTHLY	\$1,609	\$2,578	\$3,386	\$3,138	\$2,568	\$4,391	\$4,086	\$3,931
ANNUAL	\$19,309	\$30,941	\$40,628	\$37,657	\$30,820	\$52,695	\$49,033	\$47,167
EMERGENCY SAVINGS (Monthly Contribution)	\$25	\$60	\$75	\$78	\$78	\$113	\$45	\$44

Table 55
The Self-Sufficiency Standard for Routt County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$890	\$1,097	\$1,097	\$1,097	\$1,097	\$1,502	\$1,097	\$1,097
Child Care	\$0	\$1,275	\$2,594	\$1,774	\$499	\$3,093	\$2,594	\$1,774
Food	\$346	\$525	\$689	\$791	\$915	\$932	\$988	\$1,085
Transportation	\$255	\$264	\$264	\$264	\$264	\$264	\$501	\$501
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$165	\$362	\$511	\$440	\$328	\$628	\$570	\$499
Taxes	\$442	\$1,056	\$1,738	\$1,275	\$819	\$2,331	\$1,645	\$1,349
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.81	\$27.84	\$40.29	\$33.25	\$23.94	\$50.50	\$21.72 per adult	\$18.65 per adult
MONTHLY	\$2,255	\$4,901	\$7,091	\$5,852	\$4,213	\$8,887	\$7,644	\$6,566
ANNUAL	\$27,062	\$58,808	\$85,092	\$70,223	\$50,554	\$106,647	\$91,729	\$78,794
EMERGENCY SAVINGS (Monthly Contribution)	\$30	\$104	\$202	\$158	\$97	\$278	\$69	\$54

Table 56
The Self-Sufficiency Standard for Saguache County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$542	\$643	\$643	\$643	\$643	\$816	\$643	\$643
Child Care	\$0	\$552	\$1,140	\$836	\$284	\$1,423	\$1,140	\$836
Food	\$275	\$416	\$547	\$628	\$726	\$740	\$784	\$861
Transportation	\$254	\$262	\$262	\$262	\$262	\$262	\$499	\$499
Health Care	\$153	\$440	\$451	\$462	\$491	\$472	\$501	\$512
Miscellaneous	\$122	\$231	\$304	\$283	\$241	\$371	\$357	\$335
Taxes	\$233	\$399	\$612	\$483	\$276	\$773	\$639	\$576
Earned Income Tax Credit (-)	\$0	(\$79)	\$0	(\$88)	(\$255)	\$0	\$0	(\$28)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.97	\$15.44	\$20.98	\$18.33	\$13.83	\$25.61	\$12.20 per adult	\$11.27 per adult
MONTHLY	\$1,578	\$2,717	\$3,692	\$3,226	\$2,434	\$4,507	\$4,295	\$3,968
ANNUAL	\$18,941	\$32,610	\$44,302	\$38,717	\$29,203	\$54,087	\$51,537	\$47,613
EMERGENCY SAVINGS (Monthly Contribution)	\$24	\$59	\$79	\$77	\$78	\$115	\$45	\$44

Table 57
The Self-Sufficiency Standard for San Juan County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$759	\$1,027	\$1,027	\$1,027	\$1,027	\$1,513	\$1,027	\$1,027
Child Care	\$0	\$402	\$928	\$731	\$329	\$1,256	\$928	\$731
Food	\$303	\$459	\$603	\$692	\$801	\$816	\$864	\$950
Transportation	\$255	\$263	\$263	\$263	\$263	\$263	\$501	\$501
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$147	\$261	\$329	\$319	\$293	\$434	\$384	\$374
Taxes	\$367	\$624	\$779	\$744	\$665	\$1,133	\$838	\$801
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.30	\$19.06	\$23.45	\$22.66	\$20.85	\$31.55	\$13.61 per adult	\$13.19 per adult
MONTHLY	\$1,988	\$3,354	\$4,128	\$3,988	\$3,669	\$5,553	\$4,791	\$4,645
ANNUAL	\$23,857	\$40,246	\$49,534	\$47,855	\$44,025	\$66,637	\$57,496	\$55,734
EMERGENCY SAVINGS (Monthly Contribution)	\$28	\$57	\$97	\$91	\$74	\$154	\$47	\$47

Table 58
The Self-Sufficiency Standard for San Miguel County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,049	\$1,284	\$1,284	\$1,284	\$1,284	\$1,866	\$1,284	\$1,284
Child Care	\$0	\$970	\$2,019	\$1,341	\$372	\$2,391	\$2,019	\$1,341
Food	\$274	\$416	\$546	\$628	\$726	\$740	\$784	\$861
Transportation	\$104	\$104	\$104	\$104	\$104	\$104	\$208	\$208
Health Care	\$157	\$456	\$466	\$477	\$507	\$488	\$517	\$528
Miscellaneous	\$158	\$323	\$442	\$383	\$299	\$559	\$481	\$422
Taxes	\$409	\$883	\$1,263	\$1,006	\$681	\$1,851	\$1,251	\$1,006
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$12.23	\$24.45	\$33.29	\$28.17	\$21.34	\$43.45	\$17.83 per adult	\$15.30 per adult
MONTHLY	\$2,152	\$4,302	\$5,859	\$4,957	\$3,757	\$7,648	\$6,278	\$5,384
ANNUAL	\$25,826	\$51,629	\$70,303	\$59,488	\$45,078	\$91,774	\$75,332	\$64,609
EMERGENCY SAVINGS (Monthly Contribution)	\$29	\$88	\$158	\$120	\$78	\$234	\$53	\$49

Table 59
The Self-Sufficiency Standard for Sedgwick County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$542	\$643	\$643	\$643	\$643	\$915	\$643	\$643
Child Care	\$0	\$487	\$959	\$823	\$335	\$1,294	\$959	\$823
Food	\$260	\$395	\$518	\$595	\$689	\$701	\$743	\$817
Transportation	\$255	\$263	\$263	\$263	\$263	\$263	\$501	\$501
Health Care	\$156	\$453	\$463	\$474	\$504	\$485	\$514	\$525
Miscellaneous	\$121	\$224	\$285	\$280	\$243	\$366	\$336	\$331
Taxes	\$243	\$383	\$528	\$499	\$325	\$789	\$609	\$606
Earned Income Tax Credit (-)	\$0	(\$97)	(\$70)	(\$93)	(\$234)	\$0	(\$16)	(\$32)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$115)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.96	\$14.79	\$18.82	\$18.20	\$14.40	\$25.36	\$11.42 per adult	\$11.21 per adult
MONTHLY	\$1,578	\$2,603	\$3,312	\$3,203	\$2,534	\$4,464	\$4,021	\$3,945
ANNUAL	\$18,933	\$31,241	\$39,743	\$38,433	\$30,413	\$53,562	\$48,254	\$47,345
EMERGENCY SAVINGS (Monthly Contribution)	\$24	\$60	\$76	\$77	\$78	\$114	\$44	\$44

Table 60
The Self-Sufficiency Standard for Summit County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$1,018	\$1,261	\$1,261	\$1,261	\$1,261	\$1,656	\$1,261	\$1,261
Child Care	\$0	\$1,109	\$2,348	\$1,546	\$437	\$2,785	\$2,348	\$1,546
Food	\$345	\$524	\$688	\$790	\$914	\$931	\$986	\$1,084
Transportation	\$259	\$268	\$268	\$268	\$268	\$268	\$510	\$510
Health Care	\$173	\$516	\$527	\$538	\$567	\$548	\$577	\$588
Miscellaneous	\$180	\$368	\$509	\$440	\$345	\$619	\$568	\$499
Taxes	\$488	\$1,053	\$1,680	\$1,236	\$851	\$2,212	\$1,589	\$1,301
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$14.00	\$28.22	\$39.85	\$33.02	\$25.14	\$49.25	\$21.51 per adult	\$18.53 per adult
MONTHLY	\$2,464	\$4,966	\$7,013	\$5,812	\$4,425	\$8,668	\$7,572	\$6,521
ANNUAL	\$29,567	\$59,595	\$84,161	\$69,740	\$53,101	\$104,019	\$90,867	\$78,254
EMERGENCY SAVINGS (Monthly Contribution)	\$32	\$107	\$199	\$156	\$100	\$270	\$68	\$54

Table 61
The Self-Sufficiency Standard for Teller County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$719	\$899	\$899	\$899	\$899	\$1,298	\$899	\$899
Child Care	\$0	\$601	\$1,241	\$936	\$335	\$1,576	\$1,241	\$936
Food	\$282	\$428	\$562	\$646	\$747	\$761	\$806	\$885
Transportation	\$262	\$270	\$270	\$270	\$270	\$270	\$515	\$515
Health Care	\$139	\$389	\$400	\$410	\$440	\$421	\$450	\$461
Miscellaneous	\$140	\$259	\$337	\$316	\$269	\$433	\$391	\$370
Taxes	\$306	\$566	\$750	\$662	\$438	\$1,043	\$783	\$693
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$127)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$60)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.50	\$18.60	\$23.82	\$22.01	\$17.30	\$30.97	\$13.69 per adult	\$12.76 per adult
MONTHLY	\$1,849	\$3,274	\$4,193	\$3,873	\$3,045	\$5,451	\$4,818	\$4,492
ANNUAL	\$22,182	\$39,289	\$50,313	\$46,477	\$36,543	\$65,413	\$57,816	\$53,908
EMERGENCY SAVINGS (Monthly Contribution)	\$27	\$56	\$100	\$87	\$74	\$150	\$47	\$46

Table 62
The Self-Sufficiency Standard for Washington County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$475	\$643	\$643	\$643	\$643	\$801	\$643	\$643
Child Care	\$0	\$511	\$1,007	\$716	\$205	\$1,212	\$1,007	\$716
Food	\$259	\$392	\$515	\$591	\$684	\$697	\$738	\$811
Transportation	\$255	\$263	\$263	\$263	\$263	\$263	\$501	\$501
Health Care	\$156	\$453	\$463	\$474	\$504	\$485	\$514	\$525
Miscellaneous	\$114	\$226	\$289	\$269	\$230	\$346	\$340	\$320
Taxes	\$208	\$372	\$524	\$366	\$238	\$668	\$583	\$445
Earned Income Tax Credit (-)	\$0	(\$95)	(\$58)	(\$162)	(\$292)	\$0	(\$11)	(\$108)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$116)	(\$51)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.34	\$14.87	\$19.14	\$16.35	\$12.83	\$23.42	\$11.50 per adult	\$10.19 per adult
MONTHLY	\$1,468	\$2,617	\$3,369	\$2,878	\$2,258	\$4,122	\$4,049	\$3,586
ANNUAL	\$17,611	\$31,403	\$40,426	\$34,541	\$27,091	\$49,467	\$48,587	\$43,033
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$60	\$75	\$81	\$78	\$107	\$44	\$47

Table 63
The Self-Sufficiency Standard for Weld County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$611	\$786	\$786	\$786	\$786	\$1,153	\$786	\$786
Child Care	\$0	\$812	\$1,772	\$1,277	\$465	\$2,237	\$1,772	\$1,277
Food	\$262	\$397	\$521	\$599	\$693	\$706	\$748	\$822
Transportation	\$278	\$287	\$287	\$287	\$287	\$287	\$544	\$544
Health Care	\$148	\$424	\$434	\$445	\$475	\$455	\$485	\$495
Miscellaneous	\$130	\$271	\$380	\$339	\$271	\$484	\$433	\$392
Taxes	\$282	\$648	\$972	\$804	\$499	\$1,328	\$1,029	\$846
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$105)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$58)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.72	\$19.82	\$27.75	\$24.26	\$17.87	\$35.79	\$15.71 per adult	\$13.91 per adult
MONTHLY	\$1,711	\$3,488	\$4,885	\$4,270	\$3,146	\$6,299	\$5,530	\$4,896
ANNUAL	\$20,535	\$41,858	\$58,618	\$51,245	\$37,749	\$75,590	\$66,355	\$58,747
EMERGENCY SAVINGS (Monthly Contribution)	\$26	\$58	\$117	\$101	\$73	\$186	\$50	\$48

Table 64
The Self-Sufficiency Standard for Yuma County, CO 2015

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age
Housing	\$475	\$643	\$643	\$643	\$643	\$849	\$643	\$643
Child Care	\$0	\$522	\$1,044	\$787	\$265	\$1,309	\$1,044	\$787
Food	\$249	\$378	\$496	\$570	\$660	\$672	\$712	\$782
Transportation	\$255	\$263	\$263	\$263	\$263	\$263	\$501	\$501
Health Care	\$156	\$453	\$463	\$474	\$504	\$485	\$514	\$525
Miscellaneous	\$114	\$226	\$291	\$274	\$234	\$358	\$341	\$324
Taxes	\$203	\$365	\$528	\$421	\$244	\$711	\$579	\$463
Earned Income Tax Credit (-)	\$0	(\$97)	(\$52)	(\$134)	(\$282)	\$0	(\$9)	(\$91)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$120)	(\$56)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.25	\$14.80	\$19.32	\$17.12	\$13.11	\$24.41	\$11.53 per adult	\$10.42 per adult
MONTHLY	\$1,452	\$2,605	\$3,400	\$3,012	\$2,308	\$4,297	\$4,058	\$3,666
ANNUAL	\$17,428	\$31,261	\$40,796	\$36,148	\$27,695	\$51,562	\$48,693	\$43,997
EMERGENCY SAVINGS (Monthly Contribution)	\$23	\$60	\$75	\$79	\$78	\$112	\$44	\$47

Appendix E:

Impact of Work Supports on Wage Adequacy in Colorado

Appendix E. Impact of Work Supports on Wage Adequacy Compared with Income Limits

One Adult, One Preschooler, and One School-Age Child: Denver, CO 2015

	#1	#2	#4	#3	#5
	COLORADO 2015 MINIMUM WAGE	INCOME LIMITS FOR DENVER COUNTY			
		Extremely Low- Income (30%) Limit (ELIL)	Very Low-Income (50%) Limit (VLIL)	FY 2015 Low- Income (80%) Limit (LIL)	Median Income
HOURLY WAGE:	\$8.23	\$10.23	\$17.05	\$27.25	\$34.09
TOTAL MONTHLY INCOME:	\$1,448	\$1,800	\$3,000	\$4,796	\$6,000
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS:					
Housing	\$1,064	\$1,064	\$1,064	\$1,064	\$1,064
Child Care	\$1,484	\$1,484	\$1,484	\$1,484	\$1,484
Food	\$617	\$617	\$617	\$617	\$617
Transportation	\$140	\$140	\$140	\$140	\$140
Health Care	\$425	\$425	\$425	\$425	\$425
Miscellaneous	\$373	\$373	\$373	\$373	\$373
Taxes	\$131	\$194	\$461	\$953	\$1,305
Tax Credits (-) *	\$0	(\$5)	(\$134)	(\$267)	(\$267)
TOTAL MONTHLY EXPENSES	\$4,232	\$4,290	\$4,428	\$4,787	\$5,140
SHORTFALL (-) OR SURPLUS	(\$2,784)	(\$2,490)	(\$1,428)	\$9	\$860
WAGE ADEQUACY Total Income/Total Expenses	34%	42%	68%	100%	117%
PANEL B: CHILD CARE ASSISTANCE					
MONTHLY COSTS:					
Housing	\$1,064	\$1,064	\$1,064	\$1,064	\$1,064
Child Care	\$14	\$105	\$395	\$1,484	\$1,484
Food	\$617	\$617	\$617	\$617	\$617
Transportation	\$140	\$140	\$140	\$140	\$140
Health Care	\$425	\$425	\$425	\$425	\$425
Miscellaneous	\$373	\$373	\$373	\$373	\$373
Taxes	\$162	\$194	\$461	\$953	\$1,305
Tax Credits (-) *	\$0	(\$5)	(\$134)	(\$267)	(\$267)
TOTAL MONTHLY EXPENSES	\$2,794	\$2,911	\$3,339	\$4,787	\$5,140
SHORTFALL (-) OR SURPLUS	(\$1,345)	(\$1,111)	(\$339)	\$9	\$860
WAGE ADEQUACY Total Income/Total Expenses	52%	62%	90%	100%	117%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,460	\$4,666	\$1,633	\$0	\$0
Annual State EITC (surplus dependent)	\$546	\$467	\$163	\$0	\$0
Annual Federal CTC	\$2,000	\$2,000	\$1,830	\$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 portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in *Appendix A: Methodology, Assumptions, and Sources* titled *Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure*.

Table E-1 *Continued*. Impact of Work Supports on Wage Adequacy
 Compared with Income Limits
 One Adult, One Preschooler, and One School-Age Child: Denver, CO 2015

	#1	#2	#4	#3	#5
	Colorado 2015 Minimum Wage	INCOME LIMITS FOR DENVER COUNTY			
		Extremely Low- Income (30%) Limit (ELIL)	Very Low-Income (50%) Limit (VLIL)	FY 2015 Low- Income (80%) Limit (LIL)	Median Income
HOURLY WAGE:	\$8.23	\$10.23	\$17.05	\$27.25	\$34.09
TOTAL MONTHLY INCOME:	\$1,448	\$1,800	\$3,000	\$4,796	\$6,000
PANEL C: CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS:					
Housing	\$1,064	\$1,064	\$1,064	\$1,064	\$1,064
Child Care	\$14	\$105	\$395	\$1,484	\$1,484
Food	\$214	\$276	\$576	\$617	\$617
Transportation	\$140	\$140	\$140	\$140	\$140
Health Care	\$0	\$0	\$146	\$425	\$425
Miscellaneous	\$373	\$373	\$373	\$373	\$373
Taxes	\$162	\$194	\$461	\$953	\$1,305
Tax Credits (-) *	\$0	(\$5)	(\$134)	(\$267)	(\$267)
TOTAL MONTHLY EXPENSES	\$1,967	\$2,146	\$3,020	\$4,787	\$5,140
SHORTFALL (-) OR SURPLUS	(\$518)	(\$346)	(\$20)	\$9	\$860
WAGE ADEQUACY Total Income/Total Expenses	74%	84%	99%	100%	117%
PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS:					
Housing	\$435	\$540	\$900	\$1,064	\$1,064
Child Care	\$14	\$105	\$395	\$1,484	\$1,484
Food	\$361	\$419	\$576	\$617	\$617
Transportation	\$140	\$140	\$140	\$140	\$140
Health Care	\$0	\$0	\$146	\$425	\$425
Miscellaneous	\$373	\$373	\$373	\$373	\$373
Taxes	\$162	\$194	\$461	\$953	\$1,305
Tax Credits (-) *	\$0	(\$5)	(\$134)	(\$267)	(\$267)
TOTAL MONTHLY EXPENSES	\$1,485	\$1,765	\$2,856	\$4,787	\$5,140
SHORTFALL (-) OR SURPLUS	(\$36)	\$35	\$144	\$9	\$860
WAGE ADEQUACY Total Income/Total Expenses	98%	102%	105%	100%	117%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,460	\$4,666	\$1,633	\$0	\$0
Annual State EITC (Surplus dependent)	\$546	\$467	\$163	\$0	\$0
Annual Federal CTC	\$2,000	\$2,000	\$1,830	\$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 portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in *Appendix A: Methodology, Assumptions, and Sources* titled *Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure*.

**Appendix E. Impact of Work Supports on Wage Adequacy
Compared to Female Median Earnings by Educational Attainment
One Adult, One Preschooler, and One School-Age Child: Denver, CO 2015**

	#1	#2	#4	#3	#5
	MEDIAN EARNINGS OF FEMALES IN COLORADO				
	Less than high school graduate	High school graduate or equivalent	Some college or associates degree	Bachelor's degree	Graduate or professional degree
HOURLY WAGE:	\$7.28	\$11.11	\$13.39	\$18.25	\$24.27
TOTAL MONTHLY INCOME:	\$1,281	\$1,955	\$2,357	\$3,212	\$4,271
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS:					
Housing	\$1,064	\$1,064	\$1,064	\$1,064	\$1,064
Child Care	\$1,484	\$1,484	\$1,484	\$1,484	\$1,484
Food	\$617	\$617	\$617	\$617	\$617
Transportation	\$140	\$140	\$140	\$140	\$140
Health Care	\$425	\$425	\$425	\$425	\$425
Miscellaneous	\$373	\$373	\$373	\$373	\$373
Taxes	\$99	\$181	\$291	\$521	\$810
Tax Credits (-) *	\$0	(\$21)	(\$61)	(\$166)	(\$267)
TOTAL MONTHLY EXPENSES	\$4,200	\$4,262	\$4,331	\$4,456	\$4,644
SHORTFALL (-) OR SURPLUS	(\$2,920)	(\$2,307)	(\$1,974)	(\$1,244)	(\$373)
WAGE ADEQUACY Total Income/Total Expenses	30%	46%	54%	72%	92%
PANEL B: CHILD CARE ASSISTANCE					
MONTHLY COSTS:					
Housing	\$1,064	\$1,064	\$1,064	\$1,064	\$1,064
Child Care	\$13	\$171	\$284	\$458	\$1,484
Food	\$617	\$617	\$617	\$617	\$617
Transportation	\$140	\$140	\$140	\$140	\$140
Health Care	\$425	\$425	\$425	\$425	\$425
Miscellaneous	\$373	\$373	\$373	\$373	\$373
Taxes	\$99	\$181	\$291	\$521	\$810
Tax Credits (-) *	\$0	(\$21)	(\$61)	(\$166)	(\$267)
TOTAL MONTHLY EXPENSES	\$2,729	\$2,949	\$3,132	\$3,430	\$4,644
SHORTFALL (-) OR SURPLUS	(\$1,449)	(\$994)	(\$774)	(\$218)	(\$373)
WAGE ADEQUACY Total Income/Total Expenses	47%	66%	75%	94%	92%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,460	\$4,275	\$3,257	\$1,098	\$0
Annual State EITC (surplus dependent)	\$546	\$427	\$326	\$110	\$0
Annual Federal CTC	\$1,855	\$2,000	\$2,000	\$1,389	\$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 portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in *Appendix A: Methodology, Assumptions, and Sources* titled *Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure*.

Table E-1 *Continued*. Impact of Work Supports on Wage Adequacy
 Compared to Female Median Earnings by Educational Attainment
 One Adult, One Preschooler, and One School-Age Child: Denver, CO 2015

	#1	#2	#4	#3	#5
	MEDIAN EARNINGS OF FEMALES IN COLORADO				
	Less than high school graduate	High school graduate or equivalent	Some college or associates degree	Bachelor's degree	Graduate or professional degree
HOURLY WAGE:	\$8.23	\$10.23	\$17.05	\$27.25	\$34.09
TOTAL MONTHLY INCOME:	\$1,448	\$1,800	\$3,000	\$4,796	\$6,000
PANEL C: CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS:					
Housing	\$1,064	\$1,064	\$1,064	\$1,064	\$1,064
Child Care	\$13	\$171	\$284	\$458	\$1,484
Food	\$175	\$302	\$576	\$617	\$617
Transportation	\$140	\$140	\$140	\$140	\$140
Health Care	\$0	\$0	\$143	\$146	\$152
Miscellaneous	\$373	\$373	\$373	\$373	\$373
Taxes	\$99	\$181	\$291	\$521	\$810
Tax Credits (-) *	\$0	(\$21)	(\$61)	(\$166)	(\$267)
TOTAL MONTHLY EXPENSES	\$1,863	\$2,210	\$2,809	\$3,151	\$4,371
SHORTFALL (-) OR SURPLUS	(\$582)	(\$256)	(\$452)	\$61	(\$100)
WAGE ADEQUACY Total Income/Total Expenses	69%	88%	84%	102%	98%
PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS:					
Housing	\$384	\$586	\$707	\$964	\$1,064
Child Care	\$13	\$171	\$284	\$458	\$1,484
Food	\$322	\$436	\$576	\$617	\$617
Transportation	\$140	\$140	\$140	\$140	\$140
Health Care	\$0	\$0	\$143	\$146	\$152
Miscellaneous	\$373	\$373	\$373	\$373	\$373
Taxes	\$99	\$181	\$291	\$521	\$810
Tax Credits (-) *	\$0	(\$21)	(\$61)	(\$166)	(\$267)
TOTAL MONTHLY EXPENSES	\$1,330	\$1,867	\$2,453	\$3,051	\$4,371
SHORTFALL (-) OR SURPLUS	(\$50)	\$88	(\$95)	\$161	(\$100)
WAGE ADEQUACY Total Income/Total Expenses	96%	105%	96%	105%	98%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,460	\$4,275	\$3,257	\$1,098	\$0
Annual State EITC (Surplus dependent)	\$546	\$427	\$326	\$110	\$0
Annual Federal CTC	\$1,855	\$2,000	\$2,000	\$1,389	\$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 portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in *Appendix A: Methodology, Assumptions, and Sources* titled *Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure*.

About the Author

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

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