
*The Self-Sufficiency Standard
for California 2003*

*by Diana Pearce, Ph.D.
with Jennifer Brooks*

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The Self-Sufficiency Standard for California 2003

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The Self-Sufficiency Standard for California

How much money does it take for families to live and work without public or private assistance or subsidies?

Introduction

An uncertain economy and major changes in welfare and workforce development policy have given new urgency to the question of self-sufficiency. As many parents leave welfare and enter the labor market, they join a growing number of families who are unable to stretch their wages to meet the costs of basic necessities. Even though many of these families are not poor according to the official poverty measure, their incomes are inadequate. But what is adequate income—and how does this amount vary among different family types and different places? To answer that question we have a new measure of income adequacy: the Self-Sufficiency Standard.

The Self-Sufficiency Standard measures how much income is needed for a family of a given composition in a given place to adequately meet their basic needs—without public or private assistance. Below we will explain the origin of the Standard; how it differs from the official poverty standard; how it is calculated; what it looks like for California families; and how various public work supports, public policies, child support and other available resources can help families move toward self-sufficiency. We conclude this report with a discussion of the varied ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation and research.

Measuring Income Adequacy: Problems with the Poverty Line

How much is enough for families to meet their needs on their own? Although we may have trouble coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one

participant in a training program put it when asked to define her progress towards economic self-sufficiency:

I wouldn't say I'm economically self-sufficient yet. When it comes to a point where I don't have to worry about the health care needs of my family, when I don't have to worry about the light bill, when the light man isn't knocking on the door saying "your bill is due." Not that you have a lot of money, but you're not worried about how your kid is going to get that next pair of shoes...Just the simple things, that may not be all that simple because we don't have them yet.¹

Obviously, we cannot interview *every* person for his or her own assessment of income or wage adequacy, as quoted above. Thus, there is a need for a standard that is consistent in the assumptions made and as objective as possible. Most often we turn to the federal poverty measure to determine that a family is "poor" if their income is below the appropriate threshold, and "not poor" if it is above that threshold. The poverty measure, however, has become increasingly problematic as a measure of income adequacy. Indeed, the Census Bureau itself states, "the official poverty measure should be interpreted as a statistical yardstick rather than a complete description of what people and families need to live."²

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the federal poverty level who nonetheless lack sufficient resources to

adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty level to measure need. For example, Healthy Families, the Children's Health Insurance Program (CHIP) in California, is available for children in families earning up to 250% of the federal poverty guidelines.³

Not only the government, but the general public considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty level, depending upon the family's composition and where the family lives.⁴ However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty level, or using a multiple of the threshold cannot solve these problems.

There are several basic methodological problems with the federal poverty measure. The first is that the

The most significant shortcoming of the federal poverty measure is that, for most families, in most places, it is simply not high enough.

federal poverty measure is based on the cost of a single item, food, not on a market basket of basic needs. At the time that it was developed, over four decades ago, families spent about one-third of their income on food. The food budget was then multiplied by three. Since the federal poverty measure was first developed and implemented in the early 1960s it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

In addition, the implicit demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. Particularly for families in which all adults are working—of whom there are many more today than in the 1960s—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

The federal poverty measure is also the same whether one lives in Mississippi or Manhattan. That is, the poverty measure does not vary by geographic location. Although there was some geographical variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas

of the country costs about five times as much as the same size units in the least expensive areas.⁵

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time that the poverty measure was first developed, there was probably not a large difference between families in these situations: for example, taxes were very low for low-income families with earned income, and transportation was inexpensive. Most important, because the poverty measure assumed that two-parent families with children had only one worker and that single-parent families had no workers, no child care costs were incorporated. Today, for both one- and two-parent families, child care costs are often a necessary expense and many families do not have unpaid child care available. Also, taxes today even for low-income families are substantial and transportation can be costly.

For these and other reasons, many researchers and analysts have proposed revising the poverty measure. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.⁶ Others have gone further, creating new measures of income adequacy, such as Basic Needs Budgets or Living Wages.⁷

Public programs have also recognized the failure of the one-size-fits-all poverty measure to capture differences in need. Thus, instead of using the poverty measure, federal housing programs assess need using local area median income as a way to take into account the significant differences in cost of living between localities. Likewise, the Food Stamps program takes into account housing and child care costs, and their variations between different localities, when calculating benefits.

The Self-Sufficiency Standard—And How It Differs from the Federal Poverty Measure

While drawing on the critiques and analyses of the federal poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As one observer put it: “Ask not where poverty ends, but where economic independence begins.”⁸ That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required to meet basic needs (including paying taxes) in the regular “marketplace” without public or private/informal subsidies. By providing a measure that is customized to each family’s circumstances, e.g., taking account of where they live and how old their children are, the Self-Sufficiency Standard makes it possible to determine if families’ incomes are enough to meet their basic needs.

While both the Self-Sufficiency Standard and the official poverty measure assess income adequacy, the Standard differs from the official poverty measure in several important ways:

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,⁹ and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children.* While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing, although regional variation also occurs for child care, health care and transportation. Unlike some approaches suggested for a revised poverty measure, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home locations are often as high or higher than in a state’s urban areas. Availability of housing in rural and urban areas can also affect costs.

- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales taxes, as well as payroll (Social Security and Medicare)

Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family sustaining wages.

taxes, local occupational taxes, and federal and state income taxes. Three federal credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.

- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined independently*, which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family’s budget, or constrain housing to 30%.

As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, not so low that it fails to adequately provide for a family. For example, the Standard includes income sufficient to meet minimum nutrition standards and to obtain housing that would be neither substandard nor overcrowded.

The Standard does not, however, allow for longer-term needs (such as retirement savings or college tuition), purchases of major items (such as a car), emergency expenses, or even items such as school supplies or birthday gifts, which are hardly luxuries. Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

What the Self-Sufficiency Standard Is ... and Is Not

Using the Self-Sufficiency Standard, a given family's income is deemed inadequate if it falls below the appropriate threshold (family type and location). However, we emphasize that, as with any measure or threshold, the exact amount is essentially arbitrary, i.e., if a family's income falls a dollar above or below the monthly Self-Sufficiency Wage, it should not be interpreted in absolute terms as having, or not having, adequate income. Rather, we urge users of the Standard to think in relative terms of "wage adequacy," that is, one should ask how close is a given wage to the Standard?

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$5.15 per hour, then the latter wage has a "wage adequacy" level of only 51.5%. At the same time, a penny above or below \$10.00 is not a meaningful distinction.

The use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, "Self-sufficiency is a road I'm on."¹⁰

Central to these efforts are access to education and training, access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their sole or an adjunct source of income.

Generally, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve self-sufficiency in a single step, but require the needed assistance, guidance, transitional work supports and the time necessary to become self-sufficient.

The argument for education and training may not have the same urgency as do basic needs such as food

and shelter; however, true long-term self-sufficiency increasingly requires investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is not likely to be sustainable.

Finally, the Standard is not meant to imply that public work supports are not appropriate for California families. Indeed, given the large number of families who have not yet achieved wage adequacy, assistance in meeting the costs of such high-price necessities as child care, health care and housing is frequently the only viable means for these families to have the necessary resources to secure their basic needs.

Likewise, it is important to recognize that self-sufficiency does not imply that *any* family at *any* income should be completely self-reliant and independent of one another, or the community at large.

Community, societal and governmental response to families struggling to achieve family sustaining wages should be encouraged as supportive of the goal of self-sufficiency.

Indeed, it is through interdependence between families and community institutions such as schools or religious institutions—as well as informal networks of friends, family, and neighbors—that many are able to meet their non-economic needs as well as economic necessities. Such support and help is essential to our well-being, psychologically as well as materially, and should be supported.

Nothing about the Self-Sufficiency Standard should be taken to mean that such efforts to help each other should be discouraged. Nor should the Standard be understood as endorsing an ideal of self-dependence in complete isolation—we are not advocating a "Lone Ranger" model for families. The Standard is a measure of income adequacy, not of family functioning. Likewise, community, societal, and governmental response to families struggling to achieve family sustaining wages should be encouraged as supportive of the goal of self-sufficiency.

How the Self-Sufficiency Standard is Calculated

The goal of making the Standard as standardized and accurate as possible, yet varied geographically and by age, requires meeting several different criteria. As much as possible, the figures used here:

- are collected or calculated using standardized or equivalent methodology,
- come from scholarly or credible sources such as the U.S. Bureau of the Census,
- are updated at least annually, and
- are age- and/or geographically-specific (where appropriate).

Thus, costs that rarely have regional variation (such as food) are usually standardized, while costs such as housing and child care, which vary substantially, are calculated at the most geographically specific level available.

For each county in California, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging 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.¹¹ We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each California county in the Appendix to this report. (The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all California counties are available from the National Economic Development and Law Center at www.nedlc.org.)

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

Housing: The Standard uses the Fiscal Year 2004 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for every metropolitan statistical area (MSA) and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census, the annual American Housing Survey, and telephone

surveys.¹² The FMRs (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious, and in most cases, the FMR is set at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.) However, in California, due to higher housing costs, HUD has raised the FMRs to the 50th percentile in six metropolitan areas including Alameda, Contra Costa, El Dorado, Orange, Placer, Sacramento, San Diego, Santa Clara and Ventura Counties.

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;¹³ families with one or two children require two bedrooms, and families with three children, three bedrooms.

Child Care: The Standard uses the most accurate information available that is recent, geographically specific, and age- and setting- specific. In most states, this is the survey of market child care costs at the 75th percentile, by age of child and setting (family day care home, day care center, etc.). Surveys are conducted to determine child care costs at the 75th percentile by states because of a mandate under the federal Family Support Act to reimburse families receiving child care assistance at that cost level.¹⁴ For California, the Standard used data from the *2002 Regional Market Rate Ceilings/New Methodology for California Child Care Providers, 85th Percentile Ceiling Rates* conducted by the California Department of Education.

The Standard defines “infants” as children under 2 years old, “preschoolers” as children 2-5 years old, “schoolage children” as 6-12 years old, and “teenagers” as 13 years old and older.

Because it is more common for very young children to be in family day care homes rather than centers,¹⁵ the Standard assumes that infants receive full-time care in day care homes. Preschoolers, in contrast, are assumed to go to day care centers full-time. Schoolage

children are assumed to receive part-time care in before- and after-school programs. Of course, some parents may put siblings in the same type of facility, though they fall in different age groups. Teenagers are not assumed to require child care; therefore there are no child care costs associated with teenagers.

Food: Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty threshold and the Food Stamp program, the Standard uses the Low-Cost Food Plan for food costs.¹⁶ While both of these U.S. Department of Agriculture (USDA) diets meet minimum nutritional standards, the Thrifty Food Plan was meant for

The Self-Sufficiency Standard is calculated using scholarly or credible sources from data that are collected at least annually, is age- and geographically- specific (where appropriate), and is collected or calculated using standardized or equivalent methodology.

emergency use only. The Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns, and these costs are about 25% higher than the Thrifty Food Plan. Even so, it is a conservative estimate of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food prepared away from home.¹⁷ Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

The food costs in the Standard are varied by the number and age of children and the number and gender of adults according to the USDA age/gender groups. Since there is little regional variation in the cost of food overall, the Standard uses the national average throughout California.

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 population to get to work. According to one study,

if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate- income population. In California, Alameda, Contra Costa, Marin, San Francisco and San Mateo Counties are the only areas in which more than 7% of the population uses public transportation.¹⁸ Therefore, we assume that families living in those five counties use public transportation. In the rest of the state, since there is not a significant percentage of the population using public transportation to get to and from work, we assume that adults require a car. If there are two adults in the family, we assume the family needs two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time.)

Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The fixed costs of owning a car include fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20th and 40th percentile) of income, by region. For auto insurance, we use the average cost for California from the survey conducted by the National Association of Insurance Commissioners. In California, we were unable to find a sufficient data source that documented variation in auto insurance cost by county. Therefore, the costs in the Standard for California do not reflect variation in costs for auto insurance within the state. For variable costs, we used the *AAA Your Driving Costs 2000* survey for per-mile costs. The Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. (The commuting distance is computed using the statewide average of travel time from the National Personal Transportation Survey.) 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.

Health Care: Health care costs in the Standard include both the employee’s share of insurance premiums plus additional out-of-pocket expenses, such as co-payments, uncovered expenses (e.g., dental care and prescriptions), and insurance deductibles.

Employer provided health insurance coverage is assumed in the Self-Sufficiency Standard as an ideal for full-time workers. In fact, nationally the majority (74%) of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. (In California, only 67% of individuals in households with a full-time worker have employer-sponsored coverage.¹⁹) We also assume that the employer pays for a portion of the insurance coverage, as is the norm. While many workers do not have access to affordable health insurance coverage through their employers, and those who do not often “do without,” families cannot be truly self-sufficient without health insurance.

The costs of health insurance are based on the average premiums paid by California residents, according to the National Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Consumer Price Index (Medical CPI). To capture the geographic differences in costs, we varied the health insurance premiums using ratios of cost differences by county. County costs for insurance were obtained from the *Health Net Monthly Rate Guide* (effective August 1, 2003). We then applied the county ratio to the statewide health insurance premiums.

Data for out-of-pocket health care costs (by age) were obtained from MEPS, adjusted by region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical CPI.

Miscellaneous: This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items and telephone service. It does not allow for recreation, entertainment or savings. 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 usually use 15%.²⁰

Taxes: Taxes include state sales tax, state and federal income taxes, and payroll taxes, where applicable. According to the California State Board of Equalization, sales tax varies by county and occasionally by municipality in California. In calculating sales tax by county, we used either the countywide sales tax, or in counties including cities with differing sales taxes, we used the sales tax from the county’s most populated city and applied it to the

respective county. Sales taxes are calculated on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. 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. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the tax forms and instructions from the California Franchise Tax Board. The state income tax calculation includes state specific deductions, exemptions, and tax credits. State tax credits include the Nonrefundable Renter’s Credit and the California Child Care Tax Credit, which is a percentage of the federal CCTC.

Although the federal income tax rate (15% on most income for the majority of family types) is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7% from 10% for most family types. Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned.

Earned Income Tax Credit (EITC): The EITC, or as it is sometimes 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; that is, working adults may receive the tax credit whether or not they owe any federal taxes.

Child Care Tax Credit (CCTC): The CCTC is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a “refundable” tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC.

Child Tax Credit (CTC): The CTC is a refundable federal tax credit, like the EITC, that provides parents a deduction of up to \$1000 (for children less than 17 years old). It is calculated as \$1000 per child under 17, or 10% of earned income over \$10,500, whichever is less.

How Much is Enough in California?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living in five different areas in California: Los Angeles, San Francisco, Sacramento, Shasta and Tulare Counties.

In Los Angeles, a single adult with no children needs to earn **\$9.83** per hour to be able to meet her/his basic needs, as can be seen in the first column of Table 1. An adult with a preschooler (Column 2) needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires wages of \$7.20 per hour more than the single adult requires.²¹ This single parent must earn

Table 1
The Self-Sufficiency Standard for Selected Family Types*
Los Angeles County, CA, 2003
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$807	47	\$1,021	34	\$1,021	29	\$1,021	25
Child Care	\$0	0	\$672	22	\$1,056	30	\$1,056	26
Food	\$182	11	\$276	9	\$411	12	\$565	14
Transportation	\$242	14	\$248	8	\$248	7	\$475	12
Health Care	\$72	4	\$219	7	\$238	7	\$276	7
Miscellaneous	\$130	8	\$244	8	\$297	8	\$339	8
Taxes	\$295	17	\$462	15	\$534	15	\$583	14
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$60	-2	-\$105	-3	-\$100	-2
Child Tax Credit (-)	\$0	0	-\$83	-3	-\$167	-5	-\$167	-4
Total Percent Self-Sufficiency Wage - Hourly**	\$9.83	100	\$17.03	100	\$20.07	100	\$11.50 per adult***	100
Monthly	\$1,729		\$2,998		\$3,533		\$4,049	
Annual	\$20,751		\$35,977		\$42,392		\$48,590	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) 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.

Table 2
The Self-Sufficiency Standard for Selected Family Types*
Sacramento County, CA, 2003
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$759	46	\$950	35	\$950	30	\$950	26
Child Care	\$0	0	\$595	22	\$930	29	\$930	25
Food	\$182	11	\$276	10	\$411	13	\$565	15
Transportation	\$235	14	\$241	9	\$241	8	\$462	13
Health Care	\$66	4	\$190	7	\$209	7	\$247	7
Miscellaneous	\$124	8	\$225	8	\$274	9	\$315	9
Taxes	\$269	16	\$387	14	\$421	13	\$483	13
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$65	-2	-\$115	-4	-\$100	-3
Child Tax Credit (-)	\$0	0	-\$83	-3	-\$167	-5	-\$167	-5
<i>Total Percent</i>	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly**	\$9.29		\$15.43		\$17.92		\$10.47	per adult***
Monthly	\$1,636		\$2,715		\$3,154		\$3,686	
Annual	\$19,630		\$32,578		\$37,848		\$44,230	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) 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.

\$17.03 per hour to be economically self-sufficient. If she has two children, a preschooler and a schoolage child, she must earn more than twice as much as the single person with no children, **\$20.07** per hour to meet her family's needs. Finally, if there are two adults with two children—a preschooler and a schoolage child—the major costs of housing and child care stay the same, while other costs, such as transportation, food, health care, and miscellaneous costs increase. As a result, *each* adult would need to earn **\$11.50** per hour.

Costs in Sacramento County (see Table 2) are slightly lower than those found in Los Angeles County. A single adult's Self-Sufficiency Wage is **\$9.29** per hour. An adult with one preschooler must earn over \$6.00 per hour more than the adult with no children, or **\$15.43** per hour to be self-sufficient. The single parent with two children in the Sacramento County would need to earn **\$17.92** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$10.47** per hour.

In San Francisco County, costs are significantly higher than those found in Los Angeles and Sacramento Counties. Thus, a single adult's Self-Sufficiency Wage is **\$13.26** per hour (see Table 3). A single parent with one preschooler needs to earn **\$23.79** per hour to meet the basic needs of her family. If she has two children, one preschooler and one schoolage child, she would need **\$27.68** per hour to meet her family's needs, which is more than twice the amount required of the single person with no children. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$14.27** per hour in San Francisco County.

In Shasta County, a single adult's Self-Sufficiency Wage is **\$7.25** per hour (see Table 4). A single parent with one preschooler needs to earn **\$12.11** per hour to meet the basic needs of this family. This is over \$4.50 per hour more than the single adult with no children needs to earn. If there are two children, one preschooler and one schoolage child, the required hourly wage increases again by nearly \$2.00 to **\$13.99** per hour to meet this family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$8.57** per hour in Shasta County.

Table 3
The Self-Sufficiency Standard for Selected Family Types*
San Francisco County, CA, 2003
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$1,405	60	\$1,775	42	\$1,775	36	\$1,775	35
Child Care	\$0	0	\$900	21	\$1,340	28	\$1,340	27
Food	\$182	8	\$276	7	\$411	8	\$565	11
Transportation	\$45	2	\$45	1	\$45	1	\$90	2
Health Care	\$67	3	\$194	5	\$212	4	\$250	5
Miscellaneous	\$170	7	\$319	8	\$378	8	\$402	8
Taxes	\$466	20	\$812	19	\$977	20	\$867	17
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**	\$13.26		\$23.79		\$27.68		\$14.27	per adult****
Monthly	\$2,334		\$4,187		\$4,872		\$5,023	
Annual	\$28,012		\$50,239		\$58,461		\$60,274	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) 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.

Table 4
The Self-Sufficiency Standard for Selected Family Types*
Shasta County, CA, 2003
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$486	38	\$608	29	\$608	25	\$608	20
Child Care	\$0	0	\$475	22	\$725	29	\$725	24
Food	\$182	14	\$276	13	\$411	17	\$565	19
Transportation	\$245	19	\$251	12	\$251	10	\$481	16
Health Care	\$89	7	\$298	14	\$317	13	\$354	12
Miscellaneous	\$100	8	\$191	9	\$231	9	\$273	9
Taxes	\$174	14	\$244	11	\$278	11	\$298	10
Earned Income Tax Credit (-)	\$0	0	-\$54	-3	-\$73	-3	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$73	-3	-\$126	-5	-\$120	-4
Child Tax Credit (-)	\$0	0	-\$83	-4	-\$159	-6	-\$167	-6
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly**	\$7.25		\$12.11		\$13.99		\$8.57	per adult***
Monthly	\$1,276		\$2,132		\$2,463		\$3,018	
Annual	\$15,316		\$25,579		\$29,551		\$36,218	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) 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.

As in Shasta County, costs in Tulare County (see Table 5 on following page) are generally lower than in the larger urban areas of the state.²² A single adult in Tulare County must earn **\$6.82** per hour to be self-sufficient. In order to adequately meet her needs, a single parent with a preschooler must earn **\$10.92** per hour. A parent with a preschooler and schoolage child must earn **\$13.39** per hour to be self-sufficient, over \$6.00 per hour more than the adult with no children. The two adults with a preschooler and schoolage child must each earn **\$8.22** per hour in Tulare County to be self-sufficient.

Child care and housing costs account for the largest percentage of budget costs for California families with children. The proportions spent on each cost vary somewhat relative to the location. For single parent families with one child, across these five places in California, child care costs only range from 21% to 25% of family budgets, while housing costs range from 29% to 42% of family budgets.

For families with two children, child care costs typically make up a larger part of the family budget. Depending on the location, child care costs range from

28% to 32% of the family budget for one adult families with two children, and 24% to 27% of the family budget for two-adult families with two children.

The monthly cost of child care for two children, a preschooler (full-time) and a schoolage child (part-time), ranges from \$725 in Shasta County to \$1340 in San Francisco County. The differential in housing costs is also large with the rent for a two-bedroom housing unit varying from a low of \$592 per month in Tulare County to a high of \$1775 per month in San Francisco County.

In Figure 1 on page 13, we have shown the proportion of income spent on each basic need for a single parent family with one preschooler and one schoolage child in Orange County. Housing and child care are by far the greatest expenses for working families with children—59% for this family in Orange County. Families with two children (when one is a preschooler or younger) generally spend almost half their incomes on these two expenses alone.

The next largest expense for this California family is food, accounting for 11% of the total costs. Although

Table 5
The Self-Sufficiency Standard for Selected Family Types*
Tulare County, CA, 2003
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$455	38	\$592	31	\$592	25	\$592	20
Child Care	\$0	0	\$486	25	\$765	32	\$765	26
Food	\$182	15	\$276	14	\$411	17	\$565	20
Transportation	\$245	20	\$251	13	\$251	11	\$481	17
Health Care	\$66	6	\$190	10	\$209	9	\$247	9
Miscellaneous	\$95	8	\$179	9	\$223	9	\$265	9
Taxes	\$156	13	\$194	10	\$260	11	\$255	9
Earned Income								
Tax Credit (-)	\$0	0	-\$88	-5	-\$95	-4	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$75	-4	-\$110	-5	-\$109	-4
Child Tax Credit (-)	\$0	0	-\$83	-4	-\$148	-6	-\$167	-6
Total Percent Self-Sufficiency	—	100	—	100	—	100	—	100
Wage - Hourly**	\$6.82		\$10.92		\$13.39		\$8.22	per adult***
Monthly	\$1,199		\$1,922		\$2,357		\$2,895	
Annual	\$14,394		\$23,061		\$28,290		\$34,736	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) 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).

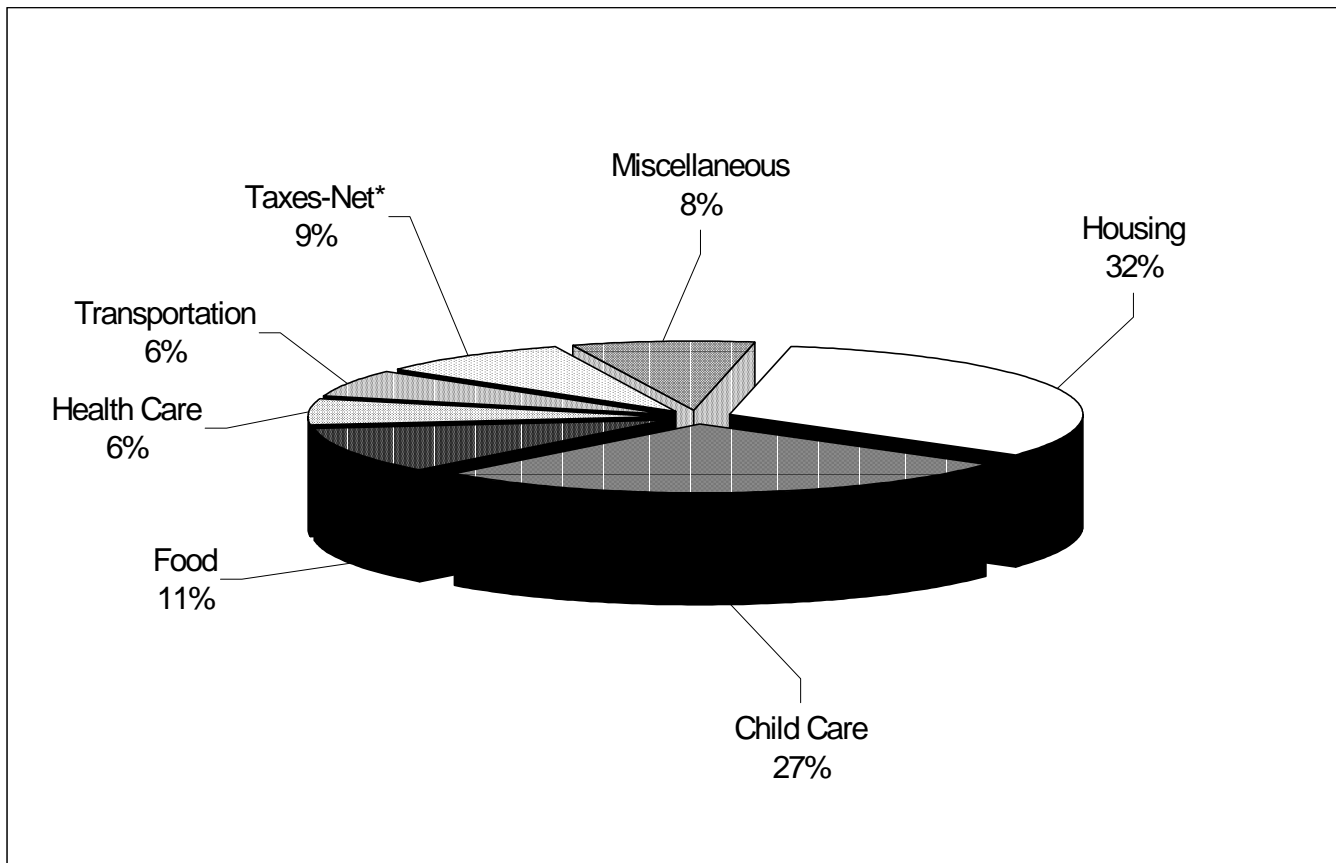
*** The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

Note: Totals may not add exactly due to rounding.

taxes account ultimately for only 9% of this family's budget, the tax burden month to month is actually 16%. The difference is due to tax credits, which reduce the tax burden. (However, note that some or all of these tax credits are usually received the next year when taxes are filed.) Health care is a relatively small share at 6%, but this calculation assumes that the employer

both provides health insurance and pays a portion of the premium. For families in California who do not have employer-provided health insurance, it is likely that health care costs account for even more of the family budget. While the cost of transportation also makes up just 6% of this family's budget, the Standard does not include the initial cost of purchasing a car.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2003
Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in Orange County, CA



* Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 16%, but with tax credits, the amount owed in taxes is reduced to 9%. Also, percentage total may not equal 100% due to rounding.

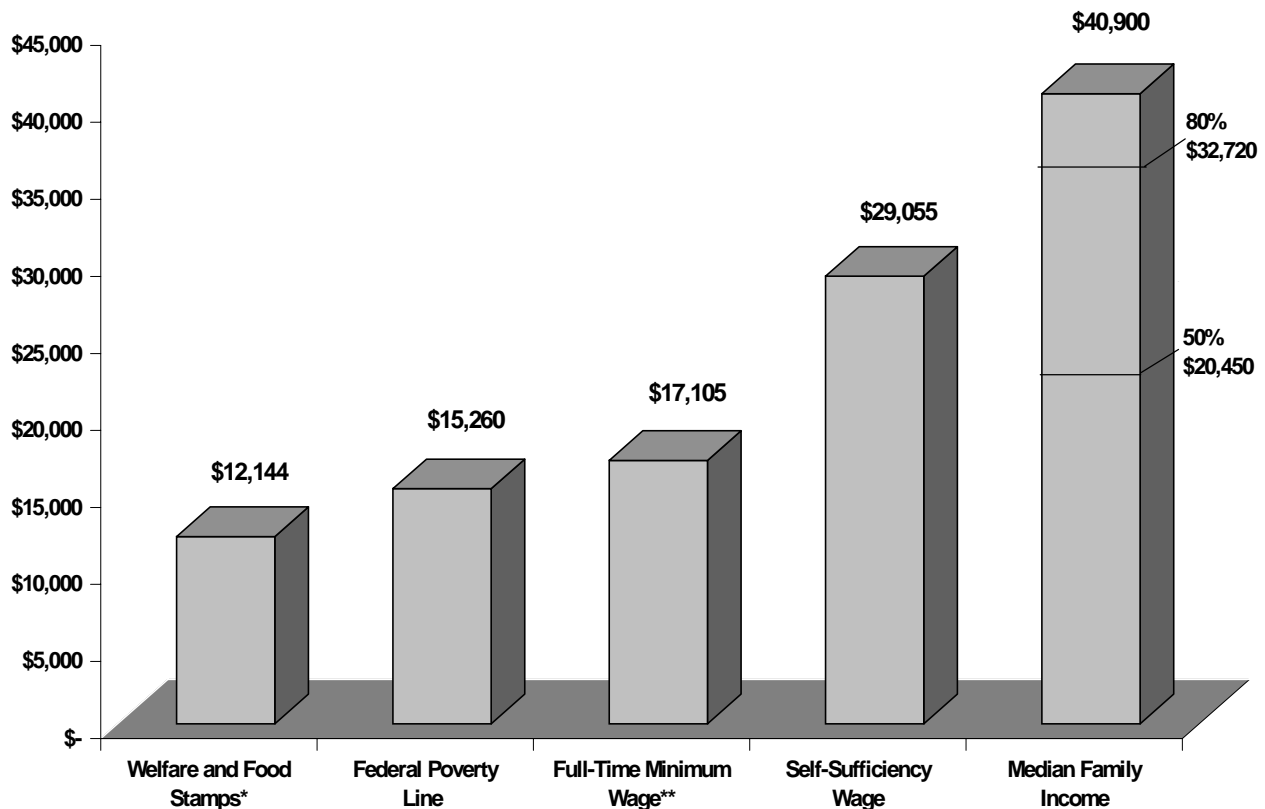
Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2, we have compared the Self-Sufficiency Standard for a family of three living in Fresno County to four other benchmarks: the welfare grant package, the minimum wage in California, the federal poverty level, and the median family income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency. Rather,

the concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see pages 18-27 for a more detailed discussion of how California families can achieve Self-Sufficiency Wages.)

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one schoolage child living in

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2003
 Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in Fresno County, CA



* The TANF benefit is \$8052 annually (\$671 per month in Fresno County) and the Food Stamps benefit is \$4092 annually.

** Note: Full-time minimum wage is the current California minimum wage of \$6.75 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

Fresno County. (The other benchmarks presented are also for three-person families, where relevant. However, none is as specific as the Standard in terms of age and number of children and/or geographic location.) The Standard for this family is **\$29,055** per year.

Temporary Assistance for Needy Families (TANF) and Food Stamps: Including the cash value of Food Stamps as well as the TANF cash grant, (assuming no wage or other income) the total basic “cash” assistance package is **\$1,012** per month in Fresno County or **\$12,144** per year. This amount is under one-half (**42%**) of the Self-Sufficiency Standard for a three-person family in Fresno and 20% less than the Federal Poverty Level (FPL).

Federal Poverty Level: Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,272** (**\$15,260** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is a little over one-half (**53%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one schoolage child). Even in the least expensive areas in California, such as Tehama County, the official poverty line is only **56%** of the amount necessary to meet family needs according to the Standard.

Minimum Wage: A full-time worker at the California minimum wage of **\$6.75** per hour earns about **\$1170** per month or **\$14,040** per year. Subtracting payroll taxes (Social Security and Medicare), local occupational taxes and state income taxes, and adding tax credits—the Child and Earned Income Tax Credits—this worker would have a net cash income of **\$1425** per month, or **\$17,105** per year. This amount is more than her earnings alone because the federal EITC benefit for which she qualifies is near the maximum, and she also receives a small child tax credit. Together these are more than the taxes she owes. (At this income level, this worker does not pay federal income taxes since her income is below the threshold. Also,

because she does not pay federal income taxes, she does not receive the Child Care Tax Credit.)

Even with the help of the federal EITC, a full-time job at the minimum wage provides just over one-half (**59%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC or the CTC payments on a monthly basis—as is true of most workers—she will only receive **\$12,966** during the year, which is under one-half (**45%**) of the Self-Sufficiency Standard and only about **85%** of the FPL.

Median Family Income: Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Fresno County, located in the Fresno, CA MSA, is **\$40,900**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **71%** of the median family income for Fresno County.

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. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes between 50% and 80% of the median area income are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for Fresno County family falls within the HUD definition of “Low Income.” As in most states and localities, the Self-Sufficiency Standard falls *between* 50% and 80% of area median income. That it is below the 80%-of-area-median-income/“Low Income” standard used by HUD suggests that a substantial portion of California families lack adequate income to meet their needs. At the same time, it suggests that the Self-Sufficiency Standard is set at a level that is neither too high, nor too low.

Comparing the Standard for Los Angeles and San Francisco to Other U.S. Cities

The Self-Sufficiency Standard has been completed for 35 states, New York City and Washington, D.C. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared. However, since the Standards have been completed in different years, all numbers have been updated to 2003 for the purposes of this analysis. While over time costs are likely to increase at varying rates, for our purposes it is acceptable to use the U.S. Bureau of Labor Statistics' Consumer Price Index (CPI) to update the Standards to account for inflation.

As can be seen in Table 6, we compare the Standard for Los Angeles and San Francisco to eight other cities: Boston, Chicago, Miami, New York City, Philadelphia, Phoenix, Seattle and Washington, DC.

In Los Angeles and San Francisco, costs for a single adult are among the top three highest costs in this comparison. A single adult requires a Self-Sufficiency Wage of **\$9.83** per hour in Los Angeles and **\$13.26** in

San Francisco. A single adult with one child requires a Self-Sufficiency Wage of **\$17.03** in Los Angeles, which is higher than five of the other cities shown. The Self-Sufficiency Wage in San Francisco for the same family is **\$23.79**, which is higher than all of the other cities.

For a single adult with two children, the Self-Sufficiency Wage is **\$20.07** in Los Angeles and **\$27.68** in San Francisco. Again, Los Angeles is the sixth most expensive city and San Francisco is the most expensive city. In a two-parent family with a preschooler and schoolage child, each adult must earn **\$11.50** per hour in Los Angeles and **\$14.27** in San Francisco for the family to be self-sufficient.

It should be noted that even with the lower cost of public transportation compared with private transportation, San Francisco is the most expensive city for every family type. Clearly, basic costs of living in Los Angeles and San Francisco require substantial resources, particularly for families with young children.

Table 6
The Self-Sufficiency Standard for Los Angeles and San Francisco Compared to Other U.S. Cities, 2003*

Single Adult		Single Adult, Preschooler		Single Adult, Preschooler, Schoolage		Two Adults, Preschooler, Schoolage**	
Seattle, WA***	\$7.10	Seattle, WA***	\$14.80	Seattle, WA***	\$18.31	Seattle, WA***	\$9.99
Philadelphia, PA***	\$8.70	Miami, FL	\$15.28	Miami, FL	\$18.38	Chicago, IL***	\$10.53
Washington, DC***	\$8.90	Chicago, IL***	\$15.56	Phoenix, AZ	\$18.64	Philadelphia, PA***	\$10.59
Chicago, IL***	\$8.97	Phoenix, AZ	\$15.59	Philadelphia, PA***	\$18.74	Miami, FL	\$10.85
Phoenix, AZ	\$9.00	Philadelphia, PA***	\$15.81	Chicago, IL***	\$18.97	Phoenix, AZ	\$11.11
Boston, MA***	\$9.04	Los Angeles, CA	\$17.03	Los Angeles, CA	\$20.07	Los Angeles, CA	\$11.50
Miami, FL	\$9.58	Washington, DC***	\$17.89	Boston, MA***	\$22.28	Boston, MA***	\$12.11
Los Angeles, CA	\$9.83	Boston, MA***	\$18.36	New York City, NY***	\$24.01	New York City, NY***	\$13.14
New York City, NY***	\$9.90	New York City, NY***	\$19.20	Washington, DC***	\$25.28	Washington, DC***	\$13.90
San Francisco, CA***	\$13.26	San Francisco, CA***	\$23.79	San Francisco, CA***	\$27.68	San Francisco, CA***	\$14.27

*All wages are updated to January 2003 using the Consumer Price Index

**per adult

***Wage calculated assuming family uses public transportation

The Self-Sufficiency Wage Over Time

How much have the levels of Self-Sufficiency Wages changed in the last few years? Because this is the third Self-Sufficiency Standard completed in California, we can answer that question in some detail. The first report calculating the Self-Sufficiency Wage was completed in 1996, based on 1995 data, and the second was completed in 2000, based on 2000 data. This report is based on data from 2003.

What is apparent from Table 7 below is that costs have risen significantly throughout California since 1996, but not at the same rate for all places or all family types. The increase in the Standard between 1996 and 2003 ranged from a low of 21% to a high of 70% over the eight years, depending on place and family type, with the largest increases experienced in San Francisco. In particular, the single adult and the single adult with one preschooler in San Francisco had the two largest increases (70% and 64%, respectively).

In addition to comparisons between annual wages, we examined trends in cost differences between 2000 and 2003. Since 2000, housing costs increased throughout California, although urban increases were greater than those in rural counties. The most dramatic increase in housing costs was in Sacramento County (51%). Transportation costs also increased everywhere except in Los Angeles County, where these costs decreased slightly. Child care costs increased (2% to 35%) for every family type in each county, except for families with two children in Los Angeles.

Finally, taxes have decreased substantially since 2000, reflecting recent federal tax and tax credit changes. All family types experienced this decrease except single adults and single parents in San Francisco. Tax credits stand out strikingly as well. The amount of the Child Care Tax Credit increased, and the Child Tax Credit doubled between 2000 and 2003.

Table 7
The California Self-Sufficiency Standard for Four Family Types
by County, by Year, 1996, 2000 and 2003

	One Adult	One Adult, One Preschooler	One Adult, One Preschooler, One Schoolage	Two Adults, One Preschooler, One Schoolage
Los Angeles County				
-1996	\$16,080	\$27,600	\$33,696	\$38,556
-2000	\$18,036	\$33,060	\$40,872	\$47,952
-2003	\$20,751	\$35,977	\$42,392	\$48,590
Change, 2000-2003	+15%	+9%	+4%	+1%
Change, 1996-2003	+29%	+30%	+26%	+26%
Sacramento County				
-1996	\$12,936	\$21,924	\$28,236	\$33,168
-2000	\$15,216	\$28,332	\$34,656	\$40,608
-2003	\$19,630	\$32,578	\$37,848	\$44,230
Change, 2000-2003	+29%	+15%	+9%	+9%
Change, 1996-2003	+52%	+49%	+34%	+33%
San Francisco County				
-1996	\$16,500	\$30,612	\$36,780	\$40,644
-2000	\$22,764	\$43,908	\$52,032	\$54,900
-2003	\$28,012	\$50,239	\$58,461	\$60,274
Change, 2000-2003	+23%	+14%	+12%	+10%
Change, 1996-2003	+70%	+64%	+59%	+48%
Trinity County				
-1996	\$10,452	\$16,404	\$20,160	\$26,772
-2000	\$13,332	\$22,596	\$27,888	\$34,704
-2003	\$14,143	\$22,772	\$27,258	\$34,049
Change, 2000-2003	+6%	+1%	-2%	-2%
Change, 1996-2003	+35%	+39%	+35%	+27%
Tulare County				
-1996	\$10,620	\$16,560	\$21,864	\$28,704
-2000	\$13,500	\$21,816	\$28,068	\$35,124
-2003	\$14,394	\$23,061	\$28,290	\$34,736
Change, 2000-2003	+7%	+6%	+1%	-1%
Change, 1996-2003	+36%	+39%	+29%	+21%

Modeling the Impact of Supports on Wages Required to Meet Basic Needs

The Impact of Supports on Reducing Costs and Meeting Basic Needs

There are a number of ways to reduce the amount of income required to meet family needs, thus helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives. We then model their effects on wages for a single adult with one preschooler and a schoolage child. Using the Self-Sufficiency Wage as a benchmark, we show the impact of adding various public and private resources on the income needed to meet basic needs.

Child Support: While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Even in cases where the non-custodial parent's income is low, resulting in lesser amounts of child support payments, child support reduces the amount of income required from single, custodial parents to meet their families' needs. By providing the support of both parents to meet children's needs, whatever the amount, children are likely to benefit.

Work Supports: While the Self-Sufficiency Standard provides the amount of income that families need to meet their basic needs, without public or private assistance, many families cannot achieve self-sufficiency immediately. Work supports or aid—such as Temporary Assistance for Needy Families (TANF) cash assistance, Food Stamps, housing (including Section 8 vouchers and public housing), child care, health care (Medicaid or Healthy Families), and/or transportation subsidies—aid families as they struggle to become economically self-sufficient. At the crucial point in their lives of entering employment, such work supports can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.

Health Care Coverage: While health care expenses are a relatively small cost item in the budgets for most family types (less than 10%), health care

coverage is essential. As stated on page 7, we assume that along with adequate income, self-sufficiency level wages include employer-provided health insurance for workers and their families, and the provided coverage is partially financed by the employer. Without health benefits, parents would find it difficult, and sometimes quite costly, to meet their families' health care needs.

However, with the expansions of the federal and state-supported Children's Health Insurance Program—known in California as Healthy Families—many low income families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to 12 months. After that, and for those families not transitioning off welfare, children can be covered by Healthy Families or Medicaid, depending upon family income and household size.²³

Modeling the Impact of Supports

In Table 8, we examine the impact of adding work supports for a family consisting of a single parent, a preschooler and a schoolage child living in San Diego County. The basis for these numbers can be found in the section entitled "How the Standard is Calculated," starting on page 5.

Treatment of Tax Credits: Although we include the federal Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law, a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.²⁴

While research shows that this money is frequently used to meet important family needs, such as to pay the security deposit for housing, to buy a car, to settle debts,

to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.²⁵ Also, for many workers, it is difficult to gauge how much the EITC will total, because of fluctuating hours and wages, and sometimes job and/or wage changes throughout the year.

We show the federal EITC only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the first shaded line at the bottom of Table 8.)

Families that qualify for the refundable Child Tax Credit also receive the amount not used to reduce their federal income taxes (if they owe any taxes) as a lump sum payment the next year, as with the EITC. Thus

the amount of the annual *refundable* Child Tax Credit is also shown at the bottom of Table 8 (see the second line in the shaded section).

Table 8 - The Impact of Work Supports in San Diego County

The Self-Sufficiency Standard (Column #1): In the first column of Table 8, we show the Standard, which provides this family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In San Diego County, where a family with a preschooler and a schoolage child has monthly child care expenses of \$952 and housing costs of \$1175 per month, it is not surprising that the Self-Sufficiency Wage is **\$20.56** per hour.

Table 8
**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Preschooler and One Schoolage Child
San Diego County, CA, 2003**

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	Child Care	Child Care & Medicaid*	Child Care & Healthy Families*	Housing, Child Care & Healthy Families*
Monthly Costs:						
Housing	\$1,175	\$1,175	\$1,175	\$1,175	\$1,175	\$530
Child Care	\$952	\$952	\$342	\$225	\$277	\$0
Food	\$411	\$411	\$411	\$411	\$411	\$411
Transportation	\$257	\$257	\$257	\$257	\$257	\$257
Health Care	\$228	\$228	\$228	\$0	\$89	\$85
Miscellaneous	\$302	\$302	\$302	\$302	\$302	\$302
Taxes	\$560	\$541	\$444	\$373	\$403	\$197
Earned Income Tax Credit	\$0	#	#	#	#	#
Child Care Tax Credit (-)	-\$100	-\$110	-\$86	-\$61	-\$72	\$0
Child Tax Credit (-)	-\$167	-\$146	-\$108	-\$80	-\$90	-\$40
Child Support		-\$212				
Self-Sufficiency Wage:						
Hourly	\$20.56	\$18.92	\$16.55	\$14.57	\$15.38	\$9.90
Monthly	\$3,619	\$3,330	\$2,913	\$2,564	\$2,707	\$1,742
Annual	\$43,426	\$39,958	\$34,952	\$30,769	\$32,481	\$20,907
Total Federal EITC (annual)		\$0	\$0	\$616	\$255	\$2,693
Total Federal CTC (annual) (refundable)		\$249	\$706	\$1,036	\$915	\$565

* In these columns, we attempted to model Food Stamps; however, the income required to meet the family's needs is too high to qualify for Food Stamps. In this table, costs reduced by work supports are noted in bold.

In the modeling columns, refundable credits are shown as they are usually received, as an annual lump sum when taxes are filed early the next year. The child tax credit is split, with the part that is a credit against taxes owed received monthly, and the refundable portion shown as received annually. EITC is not received as a credit against taxes, so it is shown only annually.

Private Support:

Child Support (Column #2): In the second column of Table 8, the private “subsidy” of child support is added. The amount of **\$212** shown in this column is the average child support payment per month for families who participated in the California Department of Child Support Enforcement.²⁶ Unlike additional earned income, child support is not taxable income, and thus it can have a strong impact on helping families meet their needs. Overall, with child support and without monthly EITC and the Refundable CTC, the wage needed to meet basic needs is reduced to **\$18.92** per hour.

Public Work Supports:

Child Care (Column #3): In the third column, we show the effect of the child care work support program available to low-income families in California. Receiving child care assistance reduces child care costs from \$952 per month to \$342. Thus, child care assistance reduces the income she needs to earn from \$20.56, without any work supports, to **\$16.55** per hour.

Child Care & Medicaid (Column #4): For adults who are moving from welfare to work, there is a set of supports available to help with that transition. In the fourth column of Table 8, we assume that this single parent family is receiving a typical “package” of benefits available to those making the welfare-to-work transition. This package usually includes child care, Food Stamps and Medicaid. We assume that Medicaid will cover all of the family’s health care expenses, reducing this cost from \$228 per month to zero. The reduction in health care costs reduces the wage needed to meet basic needs, therefore reducing the child care co-payment. With the addition of Medicaid, child care costs are decreased to \$225 per month. We also attempted to model Food Stamps, however, even with the help of child care assistance and Medicaid, her income is too high to qualify for Food Stamps. Altogether, child care assistance and Medicaid lowers the wages required to meet basic needs to **\$14.57** per hour in San Diego County, which is nearly \$6.00 less per hour than the Self-Sufficiency Wage.

Child Care & Healthy Families (Column #5): After 12 months, the parent making the transition from welfare to work loses Medicaid coverage for her whole family. If her family income remains below 250% of FPL, her children are eligible for Healthy Families health insurance coverage. The parent must pay for the costs of her own health care, including her share of the

health insurance premium that is available through her employer, as well as out-of-pocket costs for herself. This increases her monthly health insurance expenses to \$89. Because of the increase in the wages needed to cover additional health care costs, the child care co-payment increases slightly to \$277 per month. As in Column #4, if this parent makes enough money to cover basic needs for her family, she would earn too much to qualify for Food Stamps. Therefore, with child care assistance and Healthy Families, this family now requires a wage of **\$15.38** per hour, over eighty cents more per hour than when Medicaid covered health care costs for the entire family.

Housing, Child Care, & Healthy Families (Column #6): For the sixth and final column of Table 8, we added housing assistance to the package modeled in the previous column. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance dramatically reduces housing costs from \$1,175 to \$530 per month. The reduction in housing costs decreases the wage needed to meet basic needs, thereby decreasing the child care co-payment to zero and the Healthy Families co-payment slightly to \$85 per month. Even with these decreases in the wage needed, this parent’s income is still too high to qualify for Food Stamps. Overall, with housing, child care and health care assistance, this parent needs to earn **\$9.90** per hour to meet her family’s basic needs, which is almost half the wage she would need to earn without any work supports.

Modeling the Impact of Work Supports on Wage Adequacy: Table 9

In Table 8, we began with a Self-Sufficiency Wage and modeled how various work supports, alone and in combination, could lower the wage needed for families to meet their basic needs. In Table 9, we *start* with wages, and show how adequately they meet expenses, with and without work supports.

In Table 9 we use the term “Wage Adequacy” to refer to the degree to which a given wage is adequate to meet basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is adequate, or more than adequate, to meet the family’s needs. Costs reduced by work supports are noted in bold.

As with Table 8, we model these impacts for a single parent with two children, a preschooler and a

schoolage child, in Yolo County. In Panel A, we show how adequately the California minimum wage, \$6.75 per hour, meets this family's needs, with and without work supports. We then show wage adequacy at \$8.00 and \$12.00 per hour (full-time) for the same family in Yolo County in panels B and C, with and without work supports.

Wage Adequacy with No Work Supports: In the first column of Panel A, the parent earns \$6.75 per hour and is not receiving any work supports. In this scenario, the family's monthly expenses total \$3,027, while the parent's wages total just \$1,188. Thus, there is a shortfall of \$1,839 without work supports, and Wage Adequacy is just **39%**. In other words, these wages only provide 39% of the income needed to meet this family's needs. In the first column of Panels B and C on the next page, we show the effect of increasing the parent's wages to \$8.00 and \$12.00 per hour. This increases Wage Adequacy to **46%** and **68%**, respectively, still far below what is needed. Indeed, even at the highest wage illustrated (\$12.00 per hour), when the family's monthly income is \$2,112, it is still \$986 *less than* what is needed to be self-sufficient.

When a family's income is not adequate to meet their basic needs, parents must make difficult choices to try to address their most urgent needs. In other words, parents must "juggle" demands on their income to get by. For example, parents may need to alternate paying bills every other month, risking bad credit, utility cutoffs or eviction; forgo needed health care; move to overcrowded living conditions; compromise on the quality of child care; or skip meals so that their children will have adequate food. Having to make these choices is extremely stressful and leaves families without the resources to meet the basics, much less deal with unexpected crises.

Wage Adequacy with Child Care: When the family receives the support of child care assistance, it reduces their expenses, raising wage adequacy, as shown in the second column of panels A, B, and C. At \$6.75 per hour (Panel A), child care costs are decreased to zero, increasing Wage Adequacy from 39% to **56%**. In other words, with child care assistance, a wage of \$6.75 per hour meets 56% of this family's needs. At \$8.00 per hour, also with child care assistance, the family's Wage Adequacy increases to **65%**. At \$12.00 per hour, Wage Adequacy increases to **92%**. However,

Table 9
Impact of Work Supports on Wage Adequacy
Single Parent with One Preschooler and One Schoolage Child
Yolo County, CA, 2003
Panel A: Wage Adequacy at \$6.75 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, Food Stamps, Healthy Families	Housing, Child Care, Food Stamps & Healthy Families
TOTAL INCOME:	\$1,188	\$1,188	\$1,188	\$1,188
Monthly Costs:				
Housing	\$779	\$779	\$779	\$356
Child Care	\$960	\$0	\$0	\$0
Food	\$411	\$411	\$173	\$285
Transportation	\$251	\$251	\$251	\$251
Health Care	\$317	\$317	\$71	\$71
Miscellaneous	\$272	\$272	\$272	\$272
Taxes	\$38	\$111	\$111	\$111
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$3,027	\$2,139	\$1,656	\$1,345
SHORTFALL (-) or SURPLUS	-\$1,839	-\$951	-\$468	-\$157
WAGE ADEQUACY (Total Income/Total Expenses)	39%	56%	72%	88%

Note: Families' costs are reduced by work supports shown in column headings and the cost amount is shown in bold. If they are not income eligible, the work support is shown in brackets [].

**ETC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

Table 9 -- Continued
Impact of Work Supports on Wage Adequacy
Single Parent with One Preschooler and One Schoolage Child
 Yolo County, CA, 2003

Panel B: Wage Adequacy at \$8.00 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, Food Stamps, Healthy Families	Housing, Child Care, Food Stamps & Healthy Families
TOTAL INCOME:	\$1,408	\$1,408	\$1,408	\$1,408
Monthly Costs:				
Housing	\$779	\$779	\$779	\$422
Child Care	\$960	\$0	\$0	\$0
Food	\$411	\$411	\$253	\$337
Transportation	\$251	\$251	\$251	\$251
Health Care	\$317	\$317	\$85	\$85
Miscellaneous	\$272	\$272	\$272	\$272
Taxes	\$61	\$134	\$134	\$134
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$6)	\$0	\$0	\$0
Child Tax Credit (-)	\$0	(\$6)	(\$6)	(\$6)
TOTAL LIVING EXPENSES	\$3,044	\$2,156	\$1,766	\$1,495
SHORTFALL (-) or SURPLUS	-\$1,636	-\$748	-\$358	-\$87
WAGE ADEQUACY (Total Income/Total Expenses)	46%	65%	80%	94%

Panel C: Wage Adequacy at \$12.00 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, Food Stamps, Healthy Families	Housing, Child Care, [Food Stamps] & Healthy Families
TOTAL INCOME:	\$2,112	\$2,112	\$2,112	\$2,112
Monthly Costs:				
Housing	\$779	\$779	\$779	\$634
Child Care	\$960	\$114	\$114	\$114
Food	\$411	\$411	\$411	\$411
Transportation	\$251	\$251	\$251	\$251
Health Care	\$317	\$317	\$89	\$89
Miscellaneous	\$272	\$272	\$272	\$272
Taxes	\$185	\$237	\$237	\$236
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$77)	(\$33)	(\$33)	(\$33)
Child Tax Credit (-)	\$0	(\$44)	(\$44)	(\$44)
TOTAL LIVING EXPENSES	\$3,098	\$2,303	\$2,076	\$1,929
SHORTFALL (-) or SURPLUS	-\$986	-\$191	\$36	\$183
WAGE ADEQUACY (Total Income/Total Expenses)	68%	92%	102%	109%

Note: Families' costs are reduced by work supports shown in column headings and the cost amount is shown in bold. If they are not income eligible, the work support is shown in brackets [] .

**EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

the family's income at each wage level, even with child care assistance, is still below 100% Wage Adequacy.

Wage Adequacy with Child Care, Food Stamps and Healthy Families: The third column models the same family receiving child care assistance, Food Stamps and Healthy Families. When earning \$6.75 per hour, the addition of Food Stamps and Healthy Families increases Wage Adequacy from 56% to **72%**. At \$8.00 per hour, the Wage Adequacy rises from 65% with child care assistance to **80%** with the work support package modeled. Wages of \$12.00 per hour are too high for the family to qualify for Food Stamps. However, with the addition of Healthy Families along with child care assistance, Wage Adequacy increases from 92% to **102%**.

Wage Adequacy with Housing, Child Care, Food Stamps, and Healthy Families: With the addition of housing assistance, at wages of \$6.75 and \$8.00 per hour, Wage Adequacy rises to **88%** and **94%**, respectively. At \$12.00 per hour, the Wage Adequacy increases to **109%**.

Although it is important for families to be able to meet their basic needs at an adequate level, it is also important to remember that these are “bare bones” budgets. For example, whether receiving Food Stamps or not, the food budget does not allow for any take-out or restaurant food. Therefore, families with Wage Adequacy above 100% should not be viewed as having extravagant incomes. Rather, additional income should be seen as a means to meet other essential expenses, such as the purchase of a car or a refrigerator or for deposits to secure housing.

Importance and Availability of the Work Supports Modeled Here: By temporarily aiding families with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs as they enter or re-enter the workforce. Meeting basic needs means that they are more likely to achieve stability in housing, child care, diet, and health care, which in turn helps support the ability to achieve stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become self-sufficient.

Unfortunately, the various work supports modeled here are not available to all who need them:

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.²⁷ As

of August 2003, the Housing Authority of the City of Los Angeles had a waiting list of approximately 59,000 families on the waiting list for Section 8. Also, as of June 2003, the San Francisco Housing Authority had 26,483 families on the Section 8 waiting list.²⁸

- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Also, the Urban Institute reported that about two-thirds of those who left the Food Stamps program as they left welfare remained eligible for Food Stamps.²⁹
- Only 12% of about 15 million eligible children are receiving child care assistance nationwide.³⁰ In California, only about 76,000 (Current Population Survey estimate) to roughly 200,000 (California state program numbers) California households receive child care assistance, even though approximately 1.2 million households with children under six lack adequate income to meet child care costs. At best, this means that only one out of six families with under schoolage children receive help with child care costs.³¹
- According to the National Center for Health Statistics, the rate of uninsured children nationwide has steadily fallen from 13.9% in 1997 to 10.4% in 2002. Families USA reported that SCHIP enrollment is estimated to drop by 900,000 between fiscal years 2003 and 2006.³² As of August 2003, 666,984 children were enrolled in Healthy Families (in California available to children in families earning less than 250% of the FPL).³³ However, the Census Bureau estimates that there are 1,051,000 uninsured children whose family income is below 200% of the FPL in California.³⁴
- Although 59% of custodial parents had child support awards, only 45% received the full amount owed to them. Of the remaining 55%, only 29% received a portion of the child support payment awarded, leaving 26% with no support at all. Not surprisingly, the national average monthly child support payment of \$317 represents 15% of a single mother's and 8% of a single father's income.³⁵ Of families who receive payments with the assistance of the Department of Child Support Enforcement, the national average is \$211.75 and in California, the average is \$212 per month.³⁶

Closing the Gap Between Incomes and the Self-Sufficiency Standard

Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or reentered) the workforce, live in high-cost areas, or live in low wage areas. They therefore cannot afford their housing *and* food *and* child care, much less their other basic needs. They must choose between needs, or accept substandard or inadequate child care, insufficient food, or substandard housing.

This wage gap presents states and localities with the challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many areas of California have benefited from the opportunities produced by an expanding economy during the late 1990s, helping families achieve self-sufficiency will be an even greater challenge during economic downturns. Additionally, timelimits for TANF cash assistance are limiting support available.

The two basic approaches for individuals to close this income gap are to reduce costs (through supports—public or private, in cash or “in kind”), and to raise incomes. The first approach, that of reducing costs, can be accomplished through various subsidies and supports, such as child support, Food Stamps, and child care assistance, as discussed in the previous section.

The other approach, raising incomes, can be done at either the “micro” or individual level, or at the “macro” level. “Micro” strategies that raise individuals’ incomes include training and education, context literacy, nontraditional employment for women, microenterprise, and individual development accounts. “Macro” strategies address labor market structures, and include labor market reforms, removing artificial barriers to employment for women and/or persons of color, and sectoral employment initiatives. Below we will discuss in more detail both types of “raising income” strategies.

These two approaches—reducing costs and raising incomes—are not mutually exclusive, but in fact can

and should be used as appropriate, sequentially or in tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education and family responsibilities.

Raising Incomes: Micro Approaches

Targeting Higher-Wage Employment:
Increasing Access to Higher Education: Adults with language difficulties, inadequate education, or who lack job skills or experience, usually cannot achieve Self-Sufficiency Wages without addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages (see chart on following page). For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and /or ESL (English as a Second Language) programs. For others, this may mean two- or four-year college degrees.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “workfirst,” the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 restricted low-income women’s access to higher education. Thus, students enrolled in college must meet the strict work requirements of the welfare reform law and take approved courses that qualify as “vocational education training.” Currently, states can count only twelve months of vocational education as a work activity for TANF recipients. Effectively increasing access to higher education requires a relaxing of such restrictions, as well as providing supports for low-income parents in college, including child care, tuition waivers, transportation, etc. In California, a number of state policy proposals increasing access to education for welfare recipients have received wide legislative support but have yet to be

signed into law. One proposal grants study time to welfare recipients in educational programs; another allows community college students on welfare extra time on aid if they are in an educational program that leads to a self-sufficiency wage job.

The development of an educated workforce is necessary for many employers to remain competitive. Indeed, businesses have long invested heavily in education and training for their skilled workers in order to take advantage of new technology. Expanding incumbent worker training results in increased productivity and increased efficiency benefiting the employer as well as the employee by increasing wages.

Functional Context Education: Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills in sequence because this innovative approach teaches literacy and basic skills in the context in which the learner will use them. Clients see clearly the role literacy skills play in moving them toward their goals. For adults who have already experienced school failure, enrollment in programs that use traditional approaches to teaching often reproduce that failure. Functional Context Education programs address this problem by using content related to adult goals to teach basic skills. This strategy promotes better retention, encourages lifelong learning and supports the intergenerational transfer of knowledge.

In addition, most adults do not have time to spend years in basic education programs learning skills that may seem, at best, distantly related to their economic goals. Given welfare time limits and restrictions on education and training, it is more important than ever that individuals master basic and job-specific skills as quickly through FCE and as efficiently as possible.

Nontraditional Employment for Women: For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. Nontraditional employment for women is one high-wage option that can enable families to move out of poverty. Nontraditional Occupations (NTOs) are jobs that are often thought of as “men’s jobs.” According to the U.S. Department of Labor, they include any occu-

pation in which less than 25 percent of the workforce is female.

Increasing women’s access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. Most importantly, compared to jobs that are traditional for women, nontraditional jobs can provide better wages and benefits than the traditionally female jobs. Enhancing women’s access to these jobs—or training leading to these jobs—requires addressing a range of economic, political and social barriers that prevent women from entering and remaining in nontraditional occupations. Unfortunately, most female job training participants and welfare clients are steered towards traditionally female occupations. The additional earnings associated with NTOs significantly improve the ability of women to take care of their families. Nontraditional jobs also frequently have greater career and training opportunities, and many women find greater job satisfaction that can result in longer-term employment. In addition, hiring women in nontraditional jobs is good for business because it opens up a new pool of skilled workers to employers, and creates a more diverse workforce that is reflective of the community.

Recognizing the significant benefits to nontraditional employment for low-income women and their families, many women’s community-based organizations began to offer nontraditional training 20 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in higher-wage, nontraditional jobs were institutionalized into the mainstream job training and vocational education systems. Institutionalizing nontraditional employment in the workforce development and welfare systems is key to this becoming a successful strategy for moving families out of poverty.

Targeting Higher-Wage Employment — Microenterprise Training and Development: Microenterprise development is an income-generating strategy that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income women who may have skills in a particular

craft or service. The lack of quality employment options especially for low-income, low-skilled women—makes microenterprise development a critical strategy for moving families out of poverty. Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) help women learn to earn from each other, build self-esteem and organize around policy advocacy. Linkages between microentrepreneurs and more established women business owners provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks. Microenterprise is also a local economic development strategy, since microbusinesses have the potential to grow into small businesses that respond to local demand, create jobs and add to the local tax base.

Individual Development Accounts: For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, a family with a household income between \$10,000 and \$25,000, had net financial assets of \$1,000, while a family with a household income of less than \$10,000 had net financial assets of \$10.³⁷ For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates, like payday loans, just to make it to the next paycheck, often resulting in spiraling debt. Too often, public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in California, a parent with more than \$2000 in countable assets (or \$5000 in a restricted account) is ineligible for TANF cash assistance.³⁸

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA). Individual Development Accounts (IDAs) are dedicated savings accounts earmarked for purchasing a first home, for education and job training expenses or for capitalizing a small business. Contributions from eligible low-income participants are matched, using both private and public sources. IDAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a

matching contribution towards regular savings made by a family. The match can be withdrawn if it is used for a specified objective, such as the down payment of a house, payment for higher education, or start-up costs for a small business. While less common than income supports, these “wealth supports” can be an important tool in helping families towards self-sufficiency.

Raising Incomes: Macro Approaches

Labor Market Reforms: As demonstrated in the previous section, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore affects many workers’ earnings. Eleven states, for example, have a minimum wage that is above the federal minimum wage, with the highest being Alaska at \$7.15 per hour then Washington State at \$7.01 per hour. In all, 20% of the U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage.³⁹ Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers.

Another approach to raising wages of workers are the Living Wage laws that mandate that city contractors and employers receiving public subsidies pay a “living wage.” These policies would impact private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages as well as better benefits, moving workers closer to the Self-Sufficiency Standard.⁴⁰

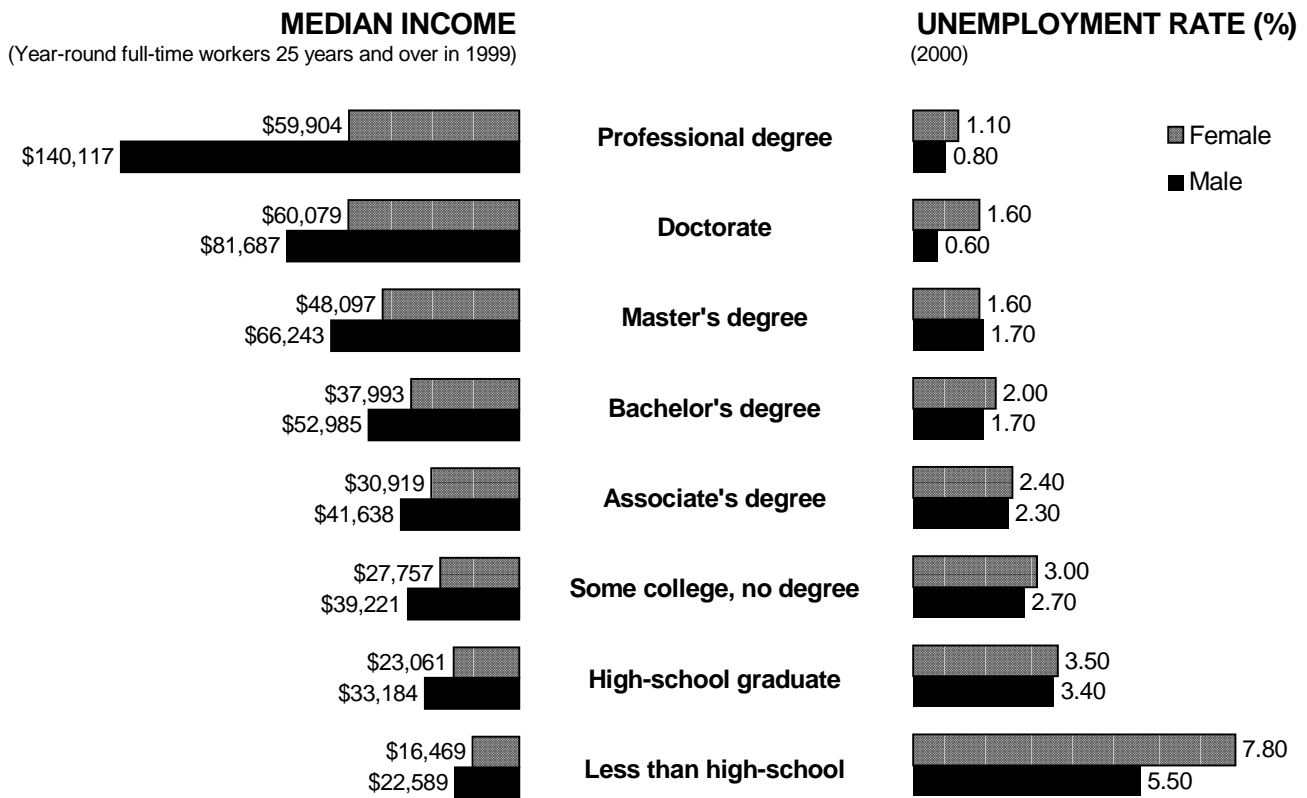
Reducing Gender and Race Based Wage Disparities: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and

more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws raise the wages of women and people of color who are subject to race- and gender-based discrimination.⁴¹

Sectoral Employment Intervention: A strategy that targets high-wage jobs, Sectoral Employment Intervention, determines the wage needed by a worker to sustain her/his family (using the Self-Sufficiency Standard), identifies well-paying jobs in growth sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components include engaging industry representatives, workforce

development boards, establishing occupational information systems based on local- and regional-labor-market-specific data, targeting training for specific jobs, and developing sensible outcome standards. Because this approach looks at labor market issues from both supply and demand perspectives, it helps communities strengthen their local economies while reinvesting in families and neighborhoods. Targeted training is necessary to help low-income clients access high-demand, high-wage jobs. By responding to business' specific labor needs, a high-wage job targeting strategy improves a region's ability to attract and keep industries and to support a healthier business climate.

Figure 3
Impacts of Education on Unemployment and Earnings by Gender in the United States



Source: Bureau of Labor Statistics, Current Population Survey, unpublished data & Bureau of the Census

How the Self-Sufficiency Standard Can Be Used

The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings: from welfare recipients choosing the best route out of poverty for themselves and their families; to organizations weighing investment in various education and training opportunities; to state-level policymakers facing critical policy choices on TANF implementation, tax policy, work supports, child care co-payment scales, welfare-to-work programs, economic development plans, and education and training.

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many different options. The discussion below illustrates ways the Standard can be used followed by specific examples of such uses in bullets. This should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

The Self-Sufficiency Standard as a Tool to Evaluate Policy

The Standard has also been used to *evaluate the impact of current and/or proposed policy changes*. As shown in this report (see Tables 8 and 9), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules or tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports.

- In Pennsylvania, PathWays (formerly W.A.W.A., Women’s Association for Women’s Alternatives) commissioned the University of Washington’s Center for Women’s Welfare to use the Standard to analyze the impact of a proposal to raise child care co-payments, and to show the impact on the ability of low-income working parents to meet their basic needs. The resulting report, *When Wages Aren’t*

Enough, was instrumental in preventing the proposed increase in child care co-payments. *When Wages Aren’t Enough* is available at <http://www.womensassoc.org/programs/tools.html>.

- When the Oklahoma Department of Human Services proposed large increases in the child care co-payments, the Oklahoma Community Action Project of Tulsa County (CAP) incorporated analysis based on the Standard by the University of Washington in the report *Increased Child Care Co-Payments Threaten Access to Care for Low-Income Families*.
- A proposal to restrict Oklahoma Medicaid eligibility was withdrawn after the release of the CAP report *Cost-Sharing in Medicaid: Fostering Responsibility or Hindering Access?.* The report used the Standard to show why free health coverage is vital for low-income families. Both of the above Oklahoma reports can be found at <http://www.captc.org>.

The Self-Sufficiency Standard as a Tool to Evaluate Economic Development

The Standard has been used to *evaluate economic development proposals*. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government subsidies are at or above self-sufficiency, it can be determined if these proposed enterprises will require supports to the workers as well, essentially a “double subsidy.” Thus, such proposals can be evaluated as to their net positive or negative effect on the local economy as well as the well-being of the potential workers and their families.

The Self-Sufficiency Standard as a Tool to Target Job Training and Education Resources

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of job training and education policy. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy uses the Standard to target resources to better match job seekers with jobs paying

Self-Sufficiency Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Second, it examines local labor market supply and demand (to find the jobs which have expanding but unfilled openings). Next, it makes an assessment of the available job training and education infrastructure, and finally, it makes an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to determine the jobs and sectors on which to target training and counseling resources.

- In the District of Columbia, the Self-Sufficiency Standard was used in formatting the FY 2000 Workforce Investment Act. This law requires that the Workforce Investment Board not only look at “high growth” occupations to target job training dollars, but also at the quality of the jobs in terms of their ability to meet the wage and supportive service needs of job seekers.

The Standard can be used to **target education and job training investments**. Given the Self-Sufficiency Wages for most family types, the Standard can help demonstrate the “pay off” for investing in various types of post-secondary education and training, including training for occupations that are nontraditional for women and people of color. Such training and education provide access to a wide range of jobs paying Self-Sufficiency Wages.

- 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 targets transportation jobs and provides \$140,000 to the community college system to explore how to strengthen preparation for transportation jobs.
- The Self-Sufficiency Standard was also used in Pennsylvania’s Delaware County to design and implement a sector employment intervention strategy that will identify, recruit, hire, train, retain and provide upward mobility to low-income residents. Findings from the research and data collection stage of the Delaware County Sector Intervention Project can be found at <http://www.womensassoc.org/programs/tools.html>.
- In Texas, the Standard was instrumental in the passage of the Self-Sufficiency Fund legislation.

The fund provides resources for employers and training providers to deliver job training, education and supportive services for TANF recipients making the transition to work.

The Self-Sufficiency Standard as a Guideline for Determining Eligibility and Need for Services

The Standard can and has been used to determine which individuals are most in need of services, including career counseling, job training and various support services.

- 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.
- In several localities, the Self-Sufficiency Standard has been used to prioritize access to legal services.

The Self-Sufficiency Standard as a Counseling Tool

The Standard can and has been used as a counseling tool to help participants in work and training programs make choices among various occupations and jobs. The Standard has also been used to develop the Self-Sufficiency Standard Budget Worksheet, which is a tool that counselors and clients can use to “test” the ability of various wages to meet a family’s self-sufficiency needs. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants determine in what ways micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

- The Standard has been used as a career counseling tool in South Dakota by Women Work!
- The Houston READ Commission, the Women’s Center of Tarrant County and Project Quest in San Antonio in Texas, use the Standard with low-income individuals enrolled in job training programs.
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level. It is not only used

in planning state-supported job training, placement and employment retention programs, but the law also requires that the Standard be distributed to all state agencies that counsel individuals who are seeking education, training or employment and that the Standard be used in initial client assessment.

Online Calculators. Computer-based Self-Sufficiency Budget Calculators, for use by counselors and clients, have been developed for Illinois, New York, Pennsylvania, Washington State, and one is in progress for California. These computer-based tools, as well as paper-and-pencil Budget Worksheets developed in Pennsylvania, allow users to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. These tools integrate a wide range of data not usually brought together—even though clients often must coordinate these various programs, supports, costs and wages in their own lives.

- The Pennsylvania Self-Sufficiency Budget Worksheet can be found at <http://www.womensassoc.org/Worksheet/worksheet.htm>.
- The Illinois Department of Employment Security hosts the Illinois Self-Sufficiency Calculator at <http://www.ides.state.il.us/calculator>.
- The Self-Sufficiency Calculator for the City of New York can be accessed at <http://www.wceca.org/index.html#calculator>.
- The Workforce Development Council of Seattle King County Self-Sufficiency Calculator can be viewed at <http://www.wdcseaking.org>.

The Self-Sufficiency Standard as a Benchmark for Evaluation and Program Improvement

The Standard can be used to evaluate outcomes for a wide range of programs that result in employment, from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating outcomes in terms of self-sufficiency, programs are using a measure of true effectiveness. That is, for each participant, the question asked is how close the wages achieved are to the family's Self-Sufficiency Wage and thus how the program impacts on the ability of adults to meet their families' needs. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- Sonoma County, California was the first county in the country to adopt the Standard as its formal

measure of self-sufficiency and benchmark for measuring success of welfare-to-work programs.

- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. In addition, the Illinois Department of Human Services uses the Standard as a tool for setting goals in their local offices statewide.
- The California Department of Social Services issued a copy of the Self-Sufficiency Standard in a statewide notice to all county welfare departments.
- The San Francisco Workforce Investment Board adopted the Self-Sufficiency Standard, and uses it as an eligibility criteria for job training, which allows people who are working at low-wage jobs to access training that can help move them up the wage scale.
- The Philadelphia Workforce Investment Board adopted the Standard as its local benchmark for economic self-sufficiency as it relates to the city's workforce investment system.
- The Seattle-King County Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. The online calculator also includes an evaluation tool for tracking progress of clients and permitting data analysis for systemic program improvement (while preserving client confidentiality).

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. In 2001, the Self-Sufficiency Standard was presented in over three hundred workshops to the public nationwide. It is also being used in classrooms across the country. It helps the public at large understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. For service providers, both public and private, such as child care providers, community organizations and education and training organizations, it demonstrates how the various components fit together, thus helping

to facilitate the coordination of various services and supports.

- In Seattle, bookmarks were distributed during the run of a play based on Barbara Ehrenrich's book *Nickel and Dimed*, which 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 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. Download the curriculum at http://www.weiu.org/pdf_files/MassFESSCurriculum.pdf.

The Self-Sufficiency Standard as a Guideline for Wage-Setting and Living Wage Campaigns

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards.

- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard to develop specific salary guidelines by county, for various levels.
- In Washington State the Standard was used successfully in legislative hearings and meetings with the Governor against a proposal to eliminate the indexing of the minimum wage for specific groups of workers, such as farm workers.

The Standard can and has been used in California, Illinois, New York, Nebraska, South Dakota, Tennessee, Virginia and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.

- At Vanderbilt University in Tennessee, the Standard has been used to educate the employees and administration about the need to increase the take-home pay of service staff.

The Self-Sufficiency Standard in Research

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically and in terms of the age of children) measure of income adequacy, it is finding increasing use in research. The Standard provides a means of estimating how poverty differs

from place to place, and among different family types. In addition, the Standard 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.

- In Pennsylvania, the Standard was used to create a report, *The Road to Self-Sufficiency*, which used individual vignettes to explore the impact of public subsidies on full- and part-time low-wage workers and assessed wage adequacy in Philadelphia. (Available at <http://www.womensassoc.org>).
- Also in Pennsylvania, PathWays (formerly W.A.W.A.) teamed with the University of Washington to demonstrate how works supports impact family budgets as wages increase. The resulting report, *Making Wages Work: The Impact of Work Supports on Wage Adequacy for Pennsylvania Families* is available at <http://www.womensassoc.org>.
- 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* use 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 <http://www.ofm.wa.gov/accesshealth/research/33affordability.pdf> and http://www.weiu.org/HESS/HESS_7-7.pdf).
- The Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau Current Population Survey to measure the number of families above and below the Self-Sufficiency Standard in California, as well as their characteristics (race/ethnicity, family type, education, employment, and so forth). The report *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California*, can be downloaded from the National Economic Development and Law Center website at <http://www.nedlc.org>.

More detailed information about these various applications and uses of the Standard can be found at the website www.sixstrategies.org, or by contacting the specific state lead organization, Wider Opportunities for Women, or the University of Washington's Center for Women's Welfare.

Conclusion

With the current debate on the reauthorization of the federal TANF welfare reform legislation, particularly the possible introduction of increased work requirements without increased resources for child care and job training or education, the challenge continues to present itself: how to help low-income households become self-sufficient. The uncertain economy, the lack of available jobs paying sufficient wages, and time limits becoming an issue for some add further to the problems faced by many parents seeking self-sufficiency. The Self-Sufficiency Standard strives to inform this debate by documenting the cost of living that families must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official poverty level are nevertheless far below what they need to meet their families' basic needs.

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to analyze policy and to help individuals striving for self-sufficiency. 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.

The Standard has been calculated for a number of other states, including Alabama, Arizona, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Washington State and the Washington, DC metropolitan area.

For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Maureen Golga at Wider Opportunities for Women at (202) 464-1596 or Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or go to www.sixstrategies.org.

For further information on the Standard for California, to order this publication or the Standard for a particular county, or to find out more about the California Family Economic Self-Sufficiency Project, contact Aimee Durfee at (510) 251-2600 or cfess@nedlc.org.

Endnotes

¹ Anonymous quote from Gowdy, E. A. & Pearlmutter, S. R. (1994). Economic self-sufficiency is a road I'm on: The results of focus group research with low-income women. In L. V. Davis (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (pp.93). New York: The Haworth Press.

² See Dalaker, J. (2001). *Poverty in the United States: 2000* (U.S. Census Bureau, Current Population Reports, Series P60-214). Washington, DC: U.S. Government Printing Office.

³ See California Healthy Families Program, Retrieved June 19, 2003, from <http://www.healthyfamilies.ca.gov/Handbook/HBpg3.htm>.

⁴ See for example, O'Hare, W., Mann, T., Porter, K. & Greenstein, R. (1990). *Real life poverty in America: Where the American public would set the poverty line*. Center on Budget and Policy Priorities.

⁵ Using the 2003 Fair Market Rents (www.huduser.org) for two-bedroom units, which is the cost of housing including utilities at the 40th percentile, housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,940. This is more than five times as much as the least expensive housing, found in rural Louisiana, such as Barbour County, where a two-bedroom unit costs \$370 per month.

⁶ One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro and Michael (1995). Citro, C. & Michael, R. (Eds.). (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.

⁷ Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28 (1), 1-24.

⁸ See New light on the cost of living. (1998, September 25). *Boston Globe*.

⁹ While the many employed women with children under 18 years of age work full-time (47% of married mothers, and 58% of single mothers), 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 affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF,

preclude this option. See United States Department of Labor, Bureau of Labor Statistics, Economic News Releases, *Employment Characteristics of Families in 2002*, released July 9, 2003, <http://www.bls.gov/news.release/pdf/famee.pdf>.

¹⁰ Quoted in Gowdy & Pearlmutter (1994), *op.cit.*, p. 91.

¹¹ In this report, the Self-Sufficiency Standard has been calculated for 70 family types; however the Standard can be calculated for a wider range of family types, including larger and multi-generational families.

¹² These costs are based on a survey of units that have been on the market within the last two years, excluding new housing (two years old or less), substandard housing, and public housing.

¹³ Because of the lack of availability of efficiencies (studio apartments) in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

¹⁴ Under the 1988 Family Support Act (which was superceded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile for the age of child, setting, and location. Most states conducted surveys of costs or commissioned child care referral networks or researchers to do these studies.

¹⁵ Child care centers are more frequently used for older children (two to four years old) than for infants according to Veum and Gleason (1991). See Veum, J. R. & Gleason, P. M. (1991). Child care arrangements and costs. *Monthly Labor Review*, 114(10), 10-17. However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care). See Capizzano, J., Adams, G. & Sonenstein, F. (2000). Child care arrangements for children under five: Variation across states. *New Federalism: National Survey of America's Families*, Series B, No. B-7. Washington, DC: The Urban Institute.

¹⁶ Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.

¹⁷ See the U.S. Department of Labor, Bureau of Labor Statistics. (n.d.) *Consumer expenditure survey* (2001 Standard Table 4. Size of consumer unit: Average annual expenditures and characteristics). Retrieved July 7, 2003, from <http://www.bls.gov/cex/2001/Standard/cusize.pdf>.

¹⁸ See Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest U.S. metropolitan areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley. In California, data on public transportation use by county was obtained from the Census Transportation Planning Package (CTPP 2000). Retrieved September 8, 2003 from <http://www.fhwa.dot.gov/ctpp/>.

¹⁹ See Kaiser Family Foundation. (2001). California: Rate of Nonelderly with Employer Coverage by Employment Status, state data 2000-2001, U.S. 2001. Retrieved from <http://www.statehealthfacts.kff.org> on November 3, 2003. The California Health Insurance Act of 2003, will require large and medium sized employers to help pay for insurance coverage for employees beginning in 2006-2007.

²⁰ See Citro & Michael (1995), *op.cit.*

²¹ In this report, single parents are referred to as “she” because 83% of one parent families are headed by females. Casper, L. & M. Fields, J. (2001). America’s families and living arrangements: 2000. (U.S. Bureau of the Census, Current Population Reports, Series P20-537). Washington DC: U.S. Government Printing Office.

²² Although in some California counties, the Self-Sufficiency Standard hourly wage for a single adult is at or near the current state minimum wage of \$6.75 per hour, this should not be evidence that the minimum wage is adequate for all Californians. Costs for families with children require higher wages, and only about 1 out of 4 California households are comprised of a householder living alone. Also, the Self-Sufficiency Standard assumes full-time, full-year work to reach an income that pays for all basic needs. A part-time or part-year worker receiving a Self-Sufficiency hourly wage will not reach self-sufficiency. In order to assess the adequacy of wages to meet monthly expenses, it is important to examine wages in proportion to monthly or annual Self-Sufficiency Wages.

²³ California Healthy Families Program, retrieved June 19, 2003 from <http://www.healthyfamilies.ca.gov/Handbook/hbpg16.htm>

²⁴ Of returns filed in 2001, only 137,685 taxpayers reported having received advanced EIC payments out of more than 16 million families with children receiving the EITC. (Numbers cited by John Wancheck of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax

Section “Monthly Operational Review of Earned Income Credit.”)

²⁵ Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a “lump sum” is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See Romich, J. L. & Weisner, T. (2000). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference.

²⁶ See US Department of Health and Human Services, Administration for Children and Families, Office of Child Support Enforcement, *2001 Statistical Report, Tables 4 and 42*. Retrieved June 19, 2003 from http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/statistical_report/.

²⁷ U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

²⁸ Housing Authority of the City of Los Angeles (personal communication 9/11/03). San Francisco Housing Authority, *Resident Population at a Glance*, retrieved August 4, 2003 from <http://www.ci.sf.ca.us/sfha/demog/>.

²⁹ See Food Research and Action Center, (2000), Zedlewski, S.R., & Brauner, S (1999). See also Food Research and Action Center, Food Stamp Program Participation Data (2003). Food Stamps participation jumped in April 2003 to more than 21.2 million people, almost 2.1 million more people than April 2002 and almost 4.1 million more people than April of 2001. Increases in participation in 2001 and 2002 likely have been driven by improved access to the program in a growing number of states, and by the weakened economy, causing more households to apply. However, four out of ten of those eligible for the Food Stamp Program are not receiving benefits, according to the USDA’s Trends in Food Stamp Program Participation Rates: 1994 to 2000. The estimated Food Stamp Program participation rate among eligible persons fell from 74% in 1994 to 57% in 1999, before inching up to 59% in 2000.

³⁰ “According to new state-reported statistics for fiscal year 1999, 1.8 million children in low-income families are receiving federal child care subsidies on an average monthly basis. This is a slight increase from the 1.5 million children served in 1998.” See U.S. Department of Health and Human Services. (2000, December 6). *New statistics show only small percentage of eligible families receive child care help*. [Press release]. Retrieved from <http://www.hhs.gov/news/press/2000pres/20001206.html>. Oliver, H., Phillips, K., Giannarelli, L., Chen, A. (June 2002). *Eligibility for CCDF-Funded Child Care Subsidies Under the October 1999 Program Rules: Results from the TRIM3 Microsimulation Model*. U.S. Department of Health and Human Services, Administration For Children and Families.

³¹ This number (200,000) assumes an average of two children per family receiving assistance. Data estimates based on program numbers from California Budget Project, *Lasting Returns: Strengthening California's Child Care and Development System* (May 2001), <http://www.cbp.org>.

³² Center for Disease Control, National Center for Health Statistics, Early Release of Selected Estimates Based on Data from the 2002 National Health Interview Survey. Released June 18, 2003; Klein, R. (2002). Children losing health coverage, special report. Washington, DC: Families USA Publication.

³³ California Healthy Families Program, retrieved September 11, 2003 from <http://www.mrmi.ca.gov/MRMIB/HFP/HFPptSum.html>.

³⁴ See U.S. Census Bureau, Current Population Survey, 2000, 2001, 2002 Annual Demographic Supplements. *Low income uninsured children by state: 1999, 2000, 2001*. Retrieved February 25, 2003, from <http://www.census.gov/hhes/hlthins/liuc01.html>.

³⁵ Grall, T. (2002). *Custodial mothers and fathers and their child support: 1999* (U.S. Bureau of the Census, Current Population Reports, Series P60-217). Washington, DC: U.S. Government Printing Office.

³⁶ See US Department of Health and Human Services, Administration for Children and Families, Office of Child Support Enforcement, *2001 Statistical Report, Tables 4 and 42*. Retrieved June 19, 2003 from http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/statistical_report/.

³⁷ Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.

³⁸ California Department of Social Services (personal communication 11/4/03).

³⁹ Those states are Washington, Oregon, California, Hawaii, Alaska, Delaware, Rhode Island, Connecticut, Massachusetts, Vermont and Maine. See the United States Department of Labor. Employment Standards Administration, wage and hour division at <http://www.dol.gov/esa/minwage/america.htm>.

⁴⁰ “Among union employees—52% with medical care benefits had fully paid single coverage, compared with 30% of non-union employees.” See the U.S. Department of Labor, Bureau of Labor Statistics. (2001, December). *Employee Benefits in Private Industry*, 1999. Retrieved April 2, 2002, from <http://www.bls.gov/news.release/ebs2.nr0.htm>. Union representation of workers also leads to higher wages as well as better benefits: “In March 1999, wages and salaries for private industry union workers averaged \$16.21 per hour, compared with \$13.54 per hour than for nonunion workers.” This is 20% more per hour for union workers. See Foster, A. (Spring 2000). *Compensation and Working Conditions Online*. Union-nonunion wage differences, 1997. Retrieved April 1, 2002, from <http://www.bls.gov/opub/cwc/2000/spring/brief2.htm>.

⁴¹ See State Action (n.d). *Equal Pay*. Retrieved April 1, 2002, from <http://www.stateaction.org/issues/workcompensation/equalpay/index.cfm>.

Data Sources

Data Type	Source	Assumptions
Child Care	California Department of Education, <i>2002 Regional Market Rate Ceilings/New Methodology for California Child Care Providers - 85th Percentile Ceiling Rates.</i>	<u>Infant: Under 2 years, Family Child Care</u> <u>Preschool: 2-5 years, Child Care Center</u> <u>Schoolage: 6-12 years, Child Care Center</u>
Food	USDA Low-Cost Food Plan, June 2002.	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	Top five market shares from California Department of Managed Care, <i>Health Plan Financial Information, June 2002</i> Ratio for regional variations created from Health Net, <i>Monthly Rate Guide, August 2003</i> Premium Amounts: Medical Expenditure Panel Survey (http://www.meps.ahcpr.gov/MEPSnet/IC/MEPSnetIC.asp) Out of Pocket Costs: Household Component Analytical Tool (MEPSnet/HC). December 2001. Agency for Healthcare Research and Quality, Rockville, MD. (http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp)	Ratios calculated for each county and then applied to the premium for families and individuals from MEPS statewide average for both single and family coverage in 1999. All data is updated with Medical CPI.
Housing	Department of Housing and Urban Development; Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2004. (10/01/03). (www.huduser.org).	Fair Market Rents by county
Taxes	Income Tax: California Franchise Tax Board www.ftb.ca.gov Sales Tax: California State Board of Equalization www.boe.ca.gov	Sales taxes vary by municipality. Sales tax of municipality with the largest population in each county was applied to the entire county.
Transportation	U.S. Census, "Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census." www.census.gov State Averages Expenditures & Premiums for Personal Automobile Insurance in 1998, April 1998. National Association of Insurance Commissioners. www.naic.org	No county ratios were created for auto insurance costs.
Miscellaneous	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items and telephone.

About the Authors

Diana M. Pearce, Ph.D. teaches at the School of Social Work, University of Washington in Seattle, Washington, and 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. 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 on 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 Ph.D. degree in Sociology and Social Work from the University of Michigan.

Jennifer Brooks was formerly the Director of Self-Sufficiency Programs and Policy for Wider Opportunities for Women (WOW). In this role, she planned and oversaw the development and implementation the Self-Sufficiency Standard in the states; oversaw WOW's local, state and federal legislative involvement; worked with the Executive Director to formulate WOW's policy positions; worked to build coalitions of advocates at the local, state and national levels; represented WOW in national coalitions; and provided technical assistance to WOW's state and local partners on issues related to women, work and poverty. Ms. Brooks has testified before Congress and speaks widely on the issues of women, work, education and training, and poverty. Ms. Brooks received a Master of Arts in Public Policy with a Concentration in Women's Studies from The George Washington University, Washington, DC, where she was awarded the Women's Studies Graduate Prize for Feminist Scholarship. Ms. Brooks also holds a Bachelor of Fine Arts from Tufts University, Medford, MA and The School of the Museum of Fine Arts, Boston, MA.

List of California Counties

Alameda County

Alpine County

Amador County

Butte County

Calaveras County

Colusa County

Contra Costa County

Del Norte County

El Dorado County

Fresno County

Glenn County

Humboldt County

Imperial County

Inyo County

Kern County

Kings County

Lake County

Lassen County

Los Angeles County

Madera County

Marin County

Mariposa County

Mendocino County

Merced County

Modoc County

Mono County

Monterey County

Napa County

Nevada County

Orange County

Placer County

Plumas County

Riverside County

Sacramento County

San Benito County

San Bernardino County

San Diego County

San Francisco County

San Joaquin County

San Luis Obispo County

San Mateo County

Santa Barbara County

Santa Clara County

Santa Cruz County

Shasta County

Sierra County

Siskiyou County

Solano County

Sonoma County

Stanislaus County

Sutter County

Tehama County

Trinity County

Tulare County

Tuolumne County

Ventura - Oxnard

*Ventura - Santa Paula and
Simi Valley*

Yolo County

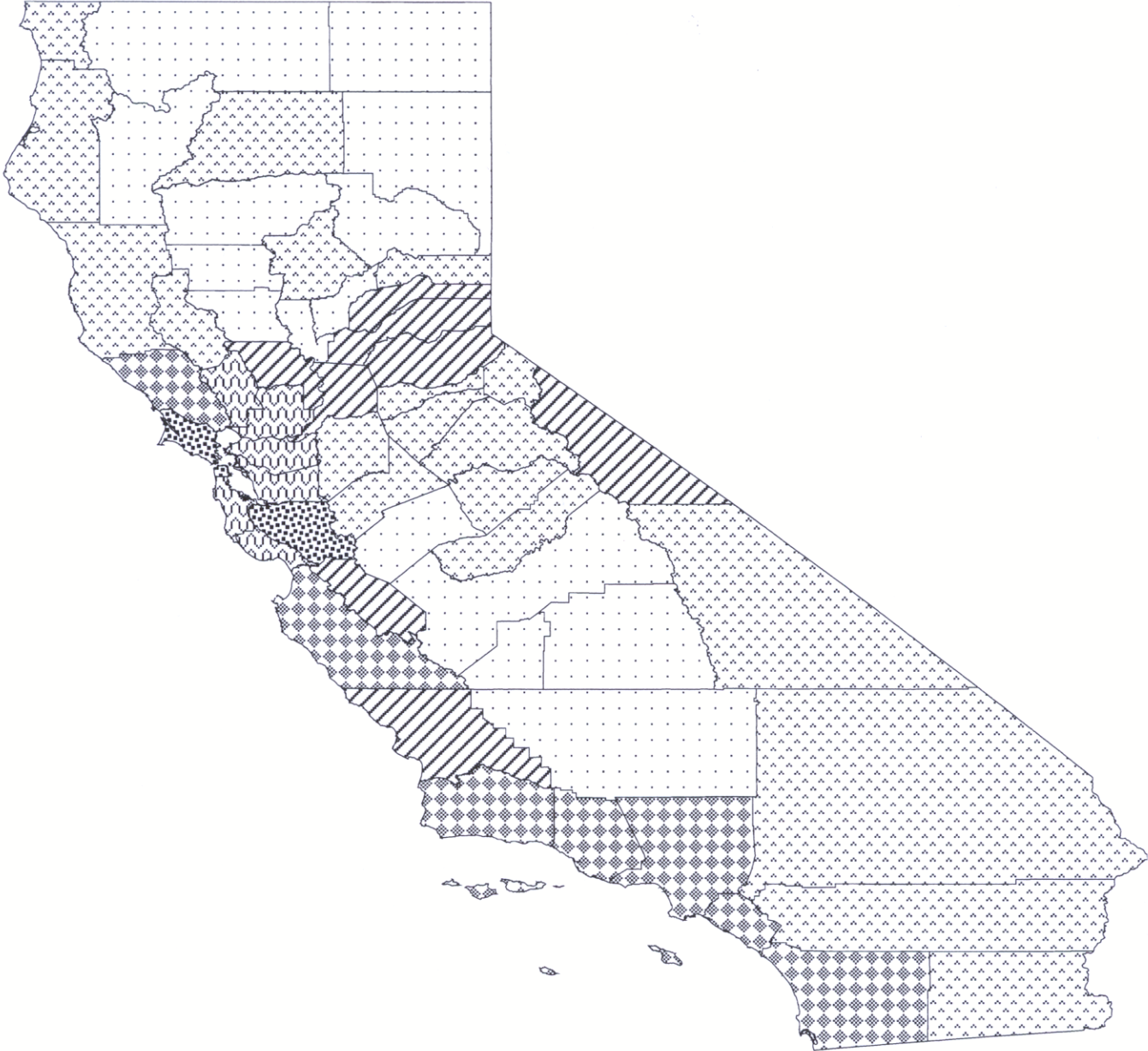
Yuba County

List of California Counties by Level of Annual Self-Sufficiency Wage







- | | |
|--|--|
| 1. \$21,729 - \$23,730
Colusa, Fresno, Glenn, Kern, Kings, Lassen, Merced, Modoc, Plumas, Siskiyou, Sutter, Tehama, Trinity, Tulare and Yuba | 4. \$34,933 - \$39,152
Los Angeles, Monterey, Orange, San Diego, Santa Barbara, Sonoma, Ventura - Oxnard and Ventura - Santa Paula and Simi Valley |
| 2. \$24,922 - \$27,801
Alpine, Amador, Butte, Calaveras, Del Norte, Humboldt, Imperial, Inyo, Lake, Madera, Mariposa, Mendocino, Riverside, San Bernardino, San Joaquin, Shasta, Sierra, Stanislaus and Tuolumne | 5. \$41,718 - \$49,536
Alameda, Contra Costa, Napa, San Mateo, Santa Cruz and Solano |
| 3. \$29,945 - \$33,622
El Dorado, Mono, Nevada, Placer, Sacramento, San Benito, San Luis Obispo and Yolo | 6. \$50,239 - \$57,189
Marin, San Francisco and Santa Clara |

* The Annual Self-Sufficiency Wages used to determine these income groups and the corresponding groups on the map on the following page are based on the Self-Sufficiency Wages for a family with a single adult and a preschooler. Self-Sufficiency Wages for this family type for each county are located in the Appendix of this report beginning on page 47.

Map of California Counties by Level of Annual Self-Sufficiency Wage



Annual Self-Sufficiency Wages for Adult with One Preschooler

	\$21,729 - \$23,730
	\$24,922 - \$27,801
	\$29,945 - \$33,622
	\$34,933 - \$39,152
	\$41,718 - \$49,536
	\$50,239 - \$57,189

Appendix:
The Self-Sufficiency Standard for
Selected Family Types, California

Table 1
The Self-Sufficiency Standard for Alameda County, CA, 2003
Oakland, CA PMSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	1132	1420	1420	1420	1420	1947	1420	1420
Child Care	0	758	919	1677	400	2077	1677	1319
Food	182	266	276	358	473	481	515	565
Transportation	60	60	60	60	60	60	120	120
Health Care	67	182	194	201	232	220	239	250
Miscellaneous	144	269	287	372	258	479	397	367
Taxes	352	579	665	924	430	1636	843	709
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-55	-50	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$11.00	\$19.29	\$20.95	\$26.96	\$17.31	\$37.21	\$14.05 <i>per adult</i>	\$12.74 <i>per adult</i>
-Monthly	\$1,937	\$3,395	\$3,687	\$4,744	\$3,046	\$6,550	\$4,944	\$4,484
-Annual	\$23,240	\$40,736	\$44,242	\$56,932	\$36,557	\$78,595	\$59,328	\$53,808

Table 2
The Self-Sufficiency Standard for Alpine County, CA, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	512	579	579	579	579	804	579	579
Child Care	0	542	490	1032	286	1318	1032	776
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	103	192	189	252	192	318	295	276
Taxes	183	253	238	332	166	541	392	305
Earned Income								
Tax Credit (-)	0	-49	-59	0	-184	0	0	0
Child Care Tax Credit (-)	0	-73	-73	-125	-59	-100	-110	-120
Child Tax Credit (-)	0	-83	-83	-167	-106	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.47	\$12.29	\$11.97	\$16.00	\$10.99	\$20.94	\$9.54 <i>per adult</i>	\$8.66 <i>per adult</i>
-Monthly	\$1,315	\$2,163	\$2,106	\$2,817	\$1,934	\$3,686	\$3,359	\$3,050
-Annual	\$15,775	\$25,954	\$25,276	\$33,802	\$23,208	\$44,232	\$40,310	\$36,596

Table 3
The Self-Sufficiency Standard for Amador County, CA, 2003

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	518	692	692	692	692	963	692	692
<i>Child Care</i>	0	485	490	975	286	1261	975	776
<i>Food</i>	182	266	276	358	473	481	515	565
<i>Transportation</i>	245	251	251	251	251	251	481	481
<i>Health Care</i>	89	286	298	305	336	324	343	354
<i>Miscellaneous</i>	103	198	201	258	204	328	301	287
<i>Taxes</i>	186	277	288	357	198	587	419	348
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-33	-25	0	-150	0	0	0
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-70	-70	-125	-73	-100	-105	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-122	-250	-167	-167
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$7.52	\$12.89	\$13.16	\$16.50	\$11.90	\$21.85	\$9.81 <i>per adult</i>	\$9.15 <i>per adult</i>
<i>-Monthly</i>	\$1,323	\$2,269	\$2,317	\$2,904	\$2,094	\$3,845	\$3,453	\$3,222
<i>-Annual</i>	\$15,881	\$27,226	\$27,801	\$34,851	\$25,133	\$46,141	\$41,437	\$38,659

Table 4
The Self-Sufficiency Standard for Butte County, CA, 2003
Chico-Paradise, CA MSA

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	496	660	660	660	660	905	660	660
<i>Child Care</i>	0	542	400	942	245	1187	942	645
<i>Food</i>	182	266	276	358	473	481	515	565
<i>Transportation</i>	245	251	251	251	251	251	481	481
<i>Health Care</i>	89	286	298	305	336	324	343	354
<i>Miscellaneous</i>	101	200	188	252	196	315	294	271
<i>Taxes</i>	177	287	234	321	173	520	389	292
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-25	-61	-3	-173	0	0	0
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-70	-73	-125	-64	-100	-110	-118
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-111	-250	-167	-167
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$7.34	\$13.14	\$11.88	\$15.87	\$11.29	\$20.64	\$9.51 <i>per adult</i>	\$8.48 <i>per adult</i>
<i>-Monthly</i>	\$1,291	\$2,313	\$2,090	\$2,794	\$1,986	\$3,632	\$3,347	\$2,984
<i>-Annual</i>	\$15,493	\$27,756	\$25,081	\$33,522	\$23,836	\$43,589	\$40,158	\$35,805

Table 5
The Self-Sufficiency Standard for Calaveras County, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	477	635	635	635	635	885	635	635
Child Care	0	542	490	1032	286	1318	1032	776
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	99	198	195	258	198	326	301	281
Taxes	170	277	264	357	176	577	418	329
Earned Income								
Tax Credit (-)	0	-33	-42	0	-169	0	0	0
Child Care								
Tax Credit (-)	0	-70	-73	-125	-66	-100	-105	-115
Child Tax Credit (-)	0	-83	-83	-167	-113	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.18	\$12.89	\$12.56	\$16.50	\$11.40	\$21.66	\$9.81 <i>per adult</i>	\$8.92 <i>per adult</i>
-Monthly	\$1,263	\$2,268	\$2,210	\$2,904	\$2,006	\$3,812	\$3,452	\$3,140
-Annual	\$15,158	\$27,215	\$26,518	\$34,843	\$24,077	\$45,740	\$41,429	\$37,683

Table 6
The Self-Sufficiency Standard for Colusa County, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	537	537	537	537	748	537	537
Child Care	0	542	420	962	250	1212	962	670
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	93	188	178	241	185	302	284	261
Taxes	152	233	191	277	157	456	338	250
Earned Income								
Tax Credit (-)	0	-62	-92	-48	-204	0	0	-11
Child Care								
Tax Credit (-)	0	-73	-78	-135	-49	-105	-115	-103
Child Tax Credit (-)	0	-83	-83	-167	-96	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.70	\$11.84	\$10.78	\$14.67	\$10.44	\$19.42	\$9.03 <i>per adult</i>	\$8.06 <i>per adult</i>
-Monthly	\$1,179	\$2,085	\$1,898	\$2,581	\$1,838	\$3,418	\$3,177	\$2,837
-Annual	\$14,143	\$25,014	\$22,772	\$30,975	\$22,060	\$41,020	\$38,123	\$34,049

Table 7
The Self-Sufficiency Standard for Contra Costa County, CA, 2003
Oakland, CA PMSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	1132	1420	1420	1420	1420	1947	1420	1420
Child Care	0	758	840	1598	440	2038	1598	1280
Food	182	266	276	358	473	481	515	565
Transportation	60	60	60	60	60	60	120	120
Health Care	67	182	194	201	232	220	239	250
Miscellaneous	144	269	279	364	262	475	389	364
Taxes	352	579	626	863	445	1604	807	691
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-55	-53	-100	-58	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$11.00	\$19.29	\$20.22	\$26.12	\$17.66	\$36.79	\$13.70 <i>per adult</i>	\$12.57 <i>per adult</i>
-Monthly	\$1,937	\$3,395	\$3,559	\$4,597	\$3,108	\$6,475	\$4,821	\$4,423
-Annual	\$23,240	\$40,736	\$42,705	\$55,162	\$37,299	\$77,702	\$57,856	\$53,082

Table 8
The Self-Sufficiency Standard for Del Norte County, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	478	635	635	635	635	886	635	635
Child Care	0	542	420	962	250	1212	962	670
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	99	198	188	251	194	315	294	271
Taxes	171	277	231	319	169	523	372	292
Earned Income								
Tax Credit (-)	0	-33	-63	-5	-179	0	0	0
Child Care Tax Credit (-)	0	-70	-75	-125	-61	-100	-110	-118
Child Tax Credit (-)	0	-83	-83	-167	-108	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.19	\$12.89	\$11.80	\$15.82	\$11.13	\$20.69	\$9.44 <i>per adult</i>	\$8.48 <i>per adult</i>
-Monthly	\$1,265	\$2,268	\$2,077	\$2,784	\$1,960	\$3,642	\$3,324	\$2,984
-Annual	\$15,175	\$27,215	\$24,922	\$33,404	\$23,517	\$43,701	\$39,884	\$35,805

Table 9
The Self-Sufficiency Standard for El Dorado County, CA, 2003
Sacramento, CA PMSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	759	950	950	950	950	1318	950	950
Child Care	0	650	598	1248	370	1618	1248	968
Food	182	266	276	358	473	481	515	565
Transportation	235	241	241	241	241	241	462	462
Health Care	78	232	244	251	282	270	289	301
Miscellaneous	125	234	231	305	232	393	346	325
Taxes	273	416	406	569	316	915	608	519
Earned Income								
Tax Credit (-)	0	0	0	0	-48	0	0	0
Child Care Tax Credit (-)	0	-63	-63	-100	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$9.39	\$16.15	\$15.90	\$20.76	\$14.67	\$27.76	\$11.79 per adult	\$10.86 per adult
-Monthly	\$1,652	\$2,842	\$2,799	\$3,654	\$2,581	\$4,886	\$4,151	\$3,822
-Annual	\$19,827	\$34,106	\$33,588	\$43,845	\$30,978	\$58,628	\$49,810	\$45,867

Table 10
The Self-Sufficiency Standard for Fresno County, CA, 2003
Fresno, CA MSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	504	603	603	603	603	840	603	603
Child Care	0	563	500	1063	300	1363	1063	800
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	67	182	194	201	232	220	239	250
Miscellaneous	100	186	182	248	186	315	290	270
Taxes	173	227	210	311	159	526	363	293
Earned Income								
Tax Credit (-)	0	-67	-79	-19	-201	0	0	0
Child Care Tax Credit (-)	0	-75	-75	-130	-51	-100	-110	-117
Child Tax Credit (-)	0	-83	-83	-167	-98	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.22	\$11.66	\$11.24	\$15.45	\$10.53	\$20.72	\$9.31 per adult	\$8.46 per adult
-Monthly	\$1,271	\$2,052	\$1,977	\$2,719	\$1,854	\$3,647	\$3,276	\$2,979
-Annual	\$15,254	\$24,627	\$23,730	\$32,623	\$22,249	\$43,759	\$39,318	\$35,746

Table 11
The Self-Sufficiency Standard for Glenn County, CA, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	537	537	537	537	748	537	537
Child Care	0	542	420	962	250	1212	962	670
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	93	188	178	241	185	302	284	261
Taxes	152	233	191	277	157	456	338	250
Earned Income								
Tax Credit (-)	0	-62	-92	-48	-204	0	0	-11
Child Care								
Tax Credit (-)	0	-73	-78	-135	-49	-105	-115	-103
Child Tax Credit (-)	0	-83	-83	-167	-96	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.70	\$11.84	\$10.78	\$14.67	\$10.44	\$19.42	\$9.03 <i>per adult</i>	\$8.06 <i>per adult</i>
-Monthly	\$1,179	\$2,085	\$1,898	\$2,581	\$1,838	\$3,418	\$3,177	\$2,837
-Annual	\$14,143	\$25,014	\$22,772	\$30,975	\$22,060	\$41,020	\$38,123	\$34,049

Table 12
The Self-Sufficiency Standard for Humboldt County, CA, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	487	638	638	638	638	891	638	638
Child Care	0	589	420	1009	250	1259	1009	670
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	100	203	188	256	195	321	299	271
Taxes	174	298	234	348	170	554	412	293
Earned Income								
Tax Credit (-)	0	-18	-62	0	-178	0	0	0
Child Care								
Tax Credit (-)	0	-70	-73	-125	-62	-100	-105	-118
Child Tax Credit (-)	0	-83	-83	-167	-109	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.26	\$13.40	\$11.85	\$16.33	\$11.16	\$21.19	\$9.73 <i>per adult</i>	\$8.49 <i>per adult</i>
-Monthly	\$1,278	\$2,359	\$2,086	\$2,873	\$1,964	\$3,730	\$3,424	\$2,987
-Annual	\$15,334	\$28,308	\$25,038	\$34,481	\$23,563	\$44,763	\$41,094	\$35,843

Table 13
The Self-Sufficiency Standard for Imperial County, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	593	593	593	593	826	593	593
Child Care	0	455	486	941	279	1220	941	765
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	100	185	190	245	193	310	287	276
Taxes	173	221	244	298	167	506	351	308
Earned Income								
Tax Credit (-)	0	-71	-55	-31	-182	0	0	0
Child Care								
Tax Credit (-)	0	-75	-73	-130	-60	-105	-115	-120
Child Tax Credit (-)	0	-83	-83	-167	-107	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.22	\$11.51	\$12.08	\$15.13	\$11.04	\$20.25	\$9.17 <i>per adult</i>	\$8.68 <i>per adult</i>
-Monthly	\$1,271	\$2,026	\$2,126	\$2,662	\$1,944	\$3,563	\$3,229	\$3,056
-Annual	\$15,254	\$24,312	\$25,511	\$31,949	\$23,324	\$42,759	\$38,744	\$36,669

Table 14
The Self-Sufficiency Standard for Inyo County, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	477	612	612	612	612	803	612	612
Child Care	0	542	486	1028	279	1307	1028	765
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	99	196	192	255	195	317	298	278
Taxes	171	268	254	347	171	537	416	316
Earned Income								
Tax Credit (-)	0	-40	-49	0	-177	0	0	0
Child Care								
Tax Credit (-)	0	-73	-73	-125	-62	-100	-110	-115
Child Tax Credit (-)	0	-83	-83	-167	-109	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.18	\$12.64	\$12.29	\$16.27	\$11.19	\$20.85	\$9.70 <i>per adult</i>	\$8.78 <i>per adult</i>
-Monthly	\$1,264	\$2,224	\$2,163	\$2,864	\$1,969	\$3,670	\$3,416	\$3,090
-Annual	\$15,166	\$26,687	\$25,952	\$34,372	\$23,624	\$44,035	\$40,988	\$37,077

Table 15
The Self-Sufficiency Standard for Kern County, CA, 2003
Bakersfield, CA MSA

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	473	595	595	595	595	826	595	595
Child Care	0	520	434	954	242	1196	954	676
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	68	186	198	205	236	224	243	254
Miscellaneous	97	182	175	236	180	298	279	257
Taxes	161	206	183	289	153	433	318	241
Earned Income								
Tax Credit (-)	0	-81	-99	-59	-217	0	0	-23
Child Care								
Tax Credit (-)	0	-75	-76	-135	-43	-110	-115	-97
Child Tax Credit (-)	0	-83	-83	-165	-90	-248	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.97	\$11.16	\$10.53	\$14.36	\$10.11	\$19.04	\$8.81 per adult	\$7.91 per adult
-Monthly	\$1,227	\$1,965	\$1,853	\$2,528	\$1,779	\$3,351	\$3,102	\$2,783
-Annual	\$14,718	\$23,580	\$22,238	\$30,338	\$21,350	\$40,214	\$37,221	\$33,396

Table 16
The Self-Sufficiency Standard for Kings County, CA, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	460	574	574	574	574	799	574	574
Child Care	0	433	436	869	279	1148	869	715
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	67	182	194	201	232	220	239	250
Miscellaneous	95	171	173	225	181	290	268	259
Taxes	158	159	169	266	154	408	289	245
Earned Income								
Tax Credit (-)	0	-112	-106	-88	-214	0	0	-18
Child Care								
Tax Credit (-)	0	-68	-72	-115	-45	-115	-114	-100
Child Tax Credit (-)	0	-83	-83	-151	-92	-237	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.86	\$10.06	\$10.29	\$13.57	\$10.19	\$18.44	\$8.39 per adult	\$7.97 per adult
-Monthly	\$1,207	\$1,771	\$1,811	\$2,389	\$1,794	\$3,245	\$2,953	\$2,805
-Annual	\$14,488	\$21,254	\$21,729	\$28,668	\$21,523	\$38,937	\$35,433	\$33,655

Table 17
The Self-Sufficiency Standard for Lake County, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	488	653	653	653	653	821	653	653
Child Care	0	433	430	863	250	1113	863	680
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	100	189	191	243	196	299	285	273
Taxes	175	238	245	283	173	454	345	300
Earned Income								
Tax Credit (-)	0	-60	-54	-40	-173	0	0	0
Child Care								
Tax Credit (-)	0	-73	-73	-130	-64	-110	-115	-120
Child Tax Credit (-)	0	-83	-83	-167	-111	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.27	\$11.93	\$12.12	\$14.88	\$11.27	\$19.22	\$9.10 <i>per adult</i>	\$8.58 <i>per adult</i>
-Monthly	\$1,280	\$2,100	\$2,133	\$2,619	\$1,984	\$3,383	\$3,204	\$3,020
-Annual	\$15,360	\$25,195	\$25,597	\$31,426	\$23,810	\$40,596	\$38,446	\$36,240

Table 18
The Self-Sufficiency Standard for Lassen County, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	422	549	549	549	549	748	549	549
Child Care	0	542	420	962	250	1212	962	670
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	94	189	179	242	186	302	285	262
Taxes	153	238	193	278	158	456	342	254
Earned Income								
Tax Credit (-)	0	-59	-88	-43	-201	0	0	-7
Child Care								
Tax Credit (-)	0	-73	-75	-130	-51	-105	-115	-105
Child Tax Credit (-)	0	-83	-83	-167	-98	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.74	\$11.97	\$10.91	\$14.81	\$10.53	\$19.42	\$9.07 <i>per adult</i>	\$8.11 <i>per adult</i>
-Monthly	\$1,185	\$2,106	\$1,919	\$2,606	\$1,853	\$3,418	\$3,194	\$2,856
-Annual	\$14,226	\$25,274	\$23,031	\$31,270	\$22,236	\$41,020	\$38,329	\$34,277

Table 19
The Self-Sufficiency Standard for Los Angeles County, CA, 2003
Los Angeles-Long Beach, CA PMSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	807	1021	1021	1021	1021	1378	1021	1021
Child Care	0	671	672	1343	384	1727	1343	1056
Food	182	266	276	358	473	481	515	565
Transportation	242	248	248	248	248	248	475	475
Health Care	72	207	219	227	257	246	265	276
Miscellaneous	130	241	244	320	238	408	362	339
Taxes	295	453	462	640	354	1046	683	583
Earned Income								
Tax Credit (-)	0	0	0	0	-17	0	0	0
Child Care								
Tax Credit (-)	0	-60	-60	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$9.83	\$16.84	\$17.03	\$22.10	\$15.49	\$29.45	\$12.49 per adult	\$11.50 per adult
-Monthly	\$1,729	\$2,964	\$2,998	\$3,889	\$2,726	\$5,183	\$4,396	\$4,049
-Annual	\$20,751	\$35,567	\$35,977	\$46,670	\$32,713	\$62,199	\$52,756	\$48,590

Table 20
The Self-Sufficiency Standard for Madera County, CA, 2003
Fresno, CA MSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	504	603	603	603	603	840	603	603
Child Care	0	542	486	1028	230	1258	1028	716
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	102	195	191	254	189	315	297	272
Taxes	181	264	248	345	163	525	404	296
Earned Income								
Tax Credit (-)	0	-42	-52	0	-192	0	0	0
Child Care								
Tax Credit (-)	0	-73	-73	-125	-55	-100	-110	-120
Child Tax Credit (-)	0	-83	-83	-167	-102	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.41	\$12.54	\$12.18	\$16.20	\$10.77	\$20.70	\$9.64 per adult	\$8.52 per adult
-Monthly	\$1,303	\$2,208	\$2,144	\$2,852	\$1,896	\$3,644	\$3,393	\$3,001
-Annual	\$15,642	\$26,492	\$25,727	\$34,220	\$22,751	\$43,728	\$40,716	\$36,006

Table 21
The Self-Sufficiency Standard for Marin County, CA, 2003
San Francisco, CA PMSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	1405	1775	1775	1775	1775	2435	1775	1775
Child Care	0	823	930	1753	403	2156	1753	1333
Food	182	266	276	358	473	481	515	565
Transportation	120	120	120	120	120	120	239	239
Health Care	67	182	194	201	232	220	239	250
Miscellaneous	177	316	329	421	300	541	452	416
Taxes	496	795	873	1311	606	2133	1093	924
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$13.90	\$23.54	\$24.79	\$32.22	\$20.97	\$43.78	\$16.47 <i>per adult</i>	\$14.88 <i>per adult</i>
-Monthly	\$2,447	\$4,143	\$4,363	\$5,671	\$3,691	\$7,706	\$5,799	\$5,237
-Annual	\$29,367	\$49,717	\$52,352	\$68,048	\$44,297	\$92,468	\$69,585	\$62,841

Table 22
The Self-Sufficiency Standard for Mariposa County, CA, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	469	602	602	602	602	789	602	602
Child Care	0	542	486	1028	279	1307	1028	765
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	99	195	191	254	194	315	297	277
Taxes	168	264	247	344	169	524	400	311
Earned Income								
Tax Credit (-)	0	-43	-53	0	-179	0	0	0
Child Care								
Tax Credit (-)	0	-73	-73	-125	-61	-100	-110	-120
Child Tax Credit (-)	0	-83	-83	-167	-108	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.11	\$12.53	\$12.17	\$16.19	\$11.11	\$20.69	\$9.63 <i>per adult</i>	\$8.72 <i>per adult</i>
-Monthly	\$1,252	\$2,206	\$2,142	\$2,850	\$1,956	\$3,641	\$3,388	\$3,069
-Annual	\$15,024	\$26,470	\$25,706	\$34,203	\$23,467	\$43,690	\$40,659	\$36,823

Table 23
The Self-Sufficiency Standard for Mendocino County, CA, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	568	698	698	698	698	971	698	698
Child Care	0	542	420	962	250	1212	962	670
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	108	204	194	257	201	324	300	277
Taxes	204	305	261	351	188	568	416	310
Earned Income								
Tax Credit (-)	0	-14	-44	0	-160	0	0	0
Child Care								
Tax Credit (-)	0	-70	-73	-125	-70	-100	-105	-120
Child Tax Credit (-)	0	-83	-83	-167	-117	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.94	\$13.55	\$12.48	\$16.42	\$11.64	\$21.48	\$9.78 <i>per adult</i>	\$8.72 <i>per adult</i>
-Monthly	\$1,397	\$2,384	\$2,197	\$2,890	\$2,049	\$3,781	\$3,442	\$3,068
-Annual	\$16,762	\$28,611	\$26,366	\$34,676	\$24,583	\$45,368	\$41,308	\$36,819

Table 24
The Self-Sufficiency Standard for Merced County, CA, 2003
Merced, CA MSA

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	519	630	630	630	630	871	630	630
Child Care	0	520	390	910	279	1189	910	669
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	66	178	190	198	228	216	235	247
Miscellaneous	101	184	174	235	186	301	277	259
Taxes	177	217	172	286	158	458	310	246
Earned Income								
Tax Credit (-)	0	-73	-104	-63	-200	0	0	-16
Child Care								
Tax Credit (-)	0	-75	-73	-133	-51	-110	-120	-101
Child Tax Credit (-)	0	-83	-83	-163	-98	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.34	\$11.45	\$10.35	\$14.25	\$10.55	\$19.36	\$8.72 <i>per adult</i>	\$7.99 <i>per adult</i>
-Monthly	\$1,291	\$2,014	\$1,822	\$2,507	\$1,856	\$3,407	\$3,071	\$2,814
-Annual	\$15,495	\$24,172	\$21,859	\$30,086	\$22,271	\$40,882	\$36,854	\$33,767

Table 25
The Self-Sufficiency Standard for Modoc County, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	537	537	537	537	748	537	537
Child Care	0	542	420	962	250	1212	962	670
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	93	188	178	241	185	302	284	261
Taxes	152	233	191	277	157	456	338	250
Earned Income								
Tax Credit (-)	0	-62	-92	-48	-204	0	0	-11
Child Care								
Tax Credit (-)	0	-73	-78	-135	-49	-105	-115	-103
Child Tax Credit (-)	0	-83	-83	-167	-96	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.70	\$11.84	\$10.78	\$14.67	\$10.44	\$19.42	\$9.03 <i>per adult</i>	\$8.06 <i>per adult</i>
-Monthly	\$1,179	\$2,085	\$1,898	\$2,581	\$1,838	\$3,418	\$3,177	\$2,837
-Annual	\$14,143	\$25,014	\$22,772	\$30,975	\$22,060	\$41,020	\$38,123	\$34,049

Table 26
The Self-Sufficiency Standard for Mono County, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	624	830	830	830	830	1154	830	830
Child Care	0	542	486	1028	279	1307	1028	765
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	114	217	214	277	217	352	320	300
Taxes	227	357	346	430	266	694	498	415
Earned Income								
Tax Credit (-)	0	0	0	0	-99	0	0	0
Child Care								
Tax Credit (-)	0	-65	-68	-115	-70	-100	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-146	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.42	\$14.77	\$14.48	\$18.16	\$13.27	\$23.93	\$10.65 <i>per adult</i>	\$9.77 <i>per adult</i>
-Monthly	\$1,481	\$2,600	\$2,549	\$3,196	\$2,336	\$4,212	\$3,747	\$3,439
-Annual	\$17,775	\$31,197	\$30,591	\$38,357	\$28,035	\$50,545	\$44,968	\$41,263

Table 27
The Self-Sufficiency Standard for Monterey County, CA, 2003
Salinas, CA MSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	841	1014	1014	1014	1014	1408	1014	1014
Child Care	0	606	625	1231	255	1486	1231	880
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	136	242	246	316	233	395	358	329
Taxes	316	454	470	619	320	935	662	539
Earned Income								
Tax Credit (-)	0	0	0	0	-42	0	0	0
Child Care								
Tax Credit (-)	0	-60	-60	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$10.28	\$16.91	\$17.25	\$21.74	\$14.81	\$28.01	\$12.32 per adult	\$11.07 per adult
-Monthly	\$1,809	\$2,975	\$3,037	\$3,827	\$2,607	\$4,930	\$4,338	\$3,896
-Annual	\$21,706	\$35,705	\$36,440	\$45,923	\$31,287	\$59,157	\$52,052	\$46,749

Table 28
The Self-Sufficiency Standard for Napa County, CA, 2003
Vallejo-Fairfield-Napa, CA PMSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	920	1121	1121	1121	1121	1557	1121	1121
Child Care	0	823	900	1723	440	2163	1723	1340
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	66	178	190	198	228	216	235	247
Miscellaneous	141	264	274	365	251	467	407	375
Taxes	340	550	601	870	405	1537	887	742
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-55	-53	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$10.76	\$18.83	\$19.75	\$26.24	\$16.72	\$35.92	\$14.50 per adult	\$13.08 per adult
-Monthly	\$1,895	\$3,314	\$3,477	\$4,618	\$2,942	\$6,322	\$5,102	\$4,604
-Annual	\$22,734	\$39,770	\$41,718	\$55,413	\$35,307	\$75,864	\$61,228	\$55,254

Table 29
The Self-Sufficiency Standard for Nevada County, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	584	778	778	778	778	1081	778	778
Child Care	0	606	500	1106	331	1437	1106	831
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	110	219	210	280	217	357	322	301
Taxes	211	362	334	445	268	727	512	422
Earned Income								
Tax Credit (-)	0	0	0	0	-99	0	0	0
Child Care								
Tax Credit (-)	0	-65	-68	-115	-70	-100	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-146	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.08	\$14.88	\$14.18	\$18.41	\$13.29	\$24.48	\$10.77 per adult	\$9.83 per adult
-Monthly	\$1,422	\$2,619	\$2,495	\$3,240	\$2,338	\$4,308	\$3,790	\$3,461
-Annual	\$17,061	\$31,433	\$29,945	\$38,885	\$28,059	\$51,697	\$45,481	\$41,533

Table 30
The Self-Sufficiency Standard for Orange County, CA, 2003
Orange County, CA PMSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	987	1220	1220	1220	1220	1698	1220	1220
Child Care	0	671	660	1331	371	1702	1331	1031
Food	182	266	276	358	473	481	515	565
Transportation	234	239	239	239	239	239	459	459
Health Care	70	198	210	217	247	236	255	266
Miscellaneous	147	259	260	336	255	436	378	354
Taxes	364	531	536	715	417	1266	754	646
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-58	-55	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$11.28	\$18.43	\$18.54	\$23.58	\$17.02	\$32.43	\$13.20 per adult	\$12.14 per adult
-Monthly	\$1,984	\$3,243	\$3,263	\$4,149	\$2,996	\$5,707	\$4,645	\$4,275
-Annual	\$23,813	\$38,920	\$39,152	\$49,791	\$35,947	\$68,487	\$55,744	\$51,298

Table 31
The Self-Sufficiency Standard for Placer County, CA, 2003
Sacramento, CA PMSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	759	950	950	950	950	1318	950	950
Child Care	0	650	600	1250	282	1531	1250	882
Food	182	266	276	358	473	481	515	565
Transportation	235	241	241	241	241	241	462	462
Health Care	78	232	244	251	282	270	289	301
Miscellaneous	125	234	231	305	223	384	347	316
Taxes	273	416	407	569	284	856	609	483
Earned Income								
Tax Credit (-)	0	0	0	0	-79	0	0	0
Child Care								
Tax Credit (-)	0	-63	-63	-100	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-156	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$9.39	\$16.15	\$15.92	\$20.78	\$13.81	\$26.88	\$11.80 per adult	\$10.49 per adult
-Monthly	\$1,652	\$2,842	\$2,802	\$3,657	\$2,431	\$4,731	\$4,154	\$3,692
-Annual	\$19,827	\$34,106	\$33,622	\$43,882	\$29,174	\$56,772	\$49,846	\$44,300

Table 32
The Self-Sufficiency Standard for Plumas County, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	537	537	537	537	748	537	537
Child Care	0	542	420	962	250	1212	962	670
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	93	188	178	241	185	302	284	261
Taxes	152	233	191	277	157	456	338	250
Earned Income								
Tax Credit (-)	0	-62	-92	-48	-204	0	0	-11
Child Care								
Tax Credit (-)	0	-73	-78	-135	-49	-105	-115	-103
Child Tax Credit (-)	0	-83	-83	-167	-96	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.70	\$11.84	\$10.78	\$14.67	\$10.44	\$19.42	\$9.03 per adult	\$8.06 per adult
-Monthly	\$1,179	\$2,085	\$1,898	\$2,581	\$1,838	\$3,418	\$3,177	\$2,837
-Annual	\$14,143	\$25,014	\$22,772	\$30,975	\$22,060	\$41,020	\$38,123	\$34,049

Table 33
The Self-Sufficiency Standard for Riverside County, CA, 2003
Riverside-San Bernardino, CA PMSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	596	729	729	729	729	1011	729	729
Child Care	0	570	485	1055	335	1390	1055	820
Food	182	266	276	358	473	481	515	565
Transportation	272	278	278	278	278	278	530	530
Health Care	68	186	198	205	236	224	243	254
Miscellaneous	112	203	197	262	205	338	307	290
Taxes	218	299	271	378	204	636	444	362
Earned Income								
Tax Credit (-)	0	-18	-37	0	-145	0	0	0
Child Care								
Tax Credit (-)	0	-70	-73	-120	-73	-100	-105	-110
Child Tax Credit (-)	0	-83	-83	-167	-124	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.23	\$13.40	\$12.73	\$16.92	\$12.03	\$22.77	\$10.09	\$9.30
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,448	\$2,358	\$2,240	\$2,978	\$2,117	\$4,008	\$3,551	\$3,274
-Annual	\$17,381	\$28,295	\$26,882	\$35,732	\$25,409	\$48,097	\$42,613	\$39,287

Table 34
The Self-Sufficiency Standard for Sacramento County, CA, 2003
Sacramento, CA PMSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	759	950	950	950	950	1318	950	950
Child Care	0	650	595	1245	335	1580	1245	930
Food	182	266	276	358	473	481	515	565
Transportation	235	241	241	241	241	241	462	462
Health Care	66	178	190	198	228	216	235	247
Miscellaneous	124	228	225	299	223	384	341	315
Taxes	269	397	387	539	285	856	587	483
Earned Income								
Tax Credit (-)	0	0	0	0	-79	0	0	0
Child Care								
Tax Credit (-)	0	-63	-65	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-156	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$9.29	\$15.70	\$15.43	\$20.21	\$13.82	\$26.85	\$11.56	\$10.47
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,636	\$2,764	\$2,715	\$3,557	\$2,432	\$4,725	\$4,067	\$3,686
-Annual	\$19,630	\$33,168	\$32,578	\$42,683	\$29,188	\$56,704	\$48,809	\$44,230

Table 35
The Self-Sufficiency Standard for San Benito, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	691	864	864	864	864	1205	864	864
Child Care	0	628	486	1114	279	1393	1114	765
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	121	229	217	289	220	365	332	303
Taxes	254	399	357	489	278	763	548	426
Earned Income								
Tax Credit (-)	0	0	0	0	-88	0	0	0
Child Care								
Tax Credit (-)	0	-63	-65	-110	-70	-100	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-152	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.99	\$15.78	\$14.77	\$19.28	\$13.59	\$25.19	\$11.16 <i>per adult</i>	\$9.91 <i>per adult</i>
-Monthly	\$1,582	\$2,777	\$2,600	\$3,393	\$2,391	\$4,433	\$3,929	\$3,487
-Annual	\$18,988	\$33,328	\$31,198	\$40,720	\$28,698	\$53,191	\$47,150	\$41,847

Table 36
The Self-Sufficiency Standard for San Bernardino County, CA, 2003
Riverside-San Bernardino, CA PMSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	596	729	729	729	729	1011	729	729
Child Care	0	542	510	1052	384	1436	1052	894
Food	182	266	276	358	473	481	515	565
Transportation	272	278	278	278	278	278	530	530
Health Care	68	186	198	205	236	224	243	254
Miscellaneous	112	200	199	262	210	343	307	297
Taxes	218	287	283	377	222	657	443	408
Earned Income								
Tax Credit (-)	0	-26	-29	0	-128	0	0	0
Child Care								
Tax Credit (-)	0	-70	-70	-120	-73	-100	-105	-110
Child Tax Credit (-)	0	-83	-83	-167	-132	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.23	\$13.11	\$13.01	\$16.90	\$12.49	\$23.18	\$10.08 <i>per adult</i>	\$9.66 <i>per adult</i>
-Monthly	\$1,448	\$2,307	\$2,290	\$2,974	\$2,198	\$4,079	\$3,547	\$3,402
-Annual	\$17,381	\$27,689	\$27,474	\$35,683	\$26,378	\$48,954	\$42,559	\$40,818

Table 37
The Self-Sufficiency Standard for San Diego County, CA, 2003
San Diego, CA MSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	939	1175	1175	1175	1175	1636	1175	1175
Child Care	0	650	604	1254	348	1602	1254	952
Food	182	266	276	358	473	481	515	565
Transportation	252	257	257	257	257	257	493	493
Health Care	70	198	210	217	247	236	255	266
Miscellaneous	144	255	252	326	250	421	369	345
Taxes	352	509	499	667	401	1150	713	605
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-58	-58	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$11.02	\$18.00	\$17.79	\$22.65	\$16.62	\$30.87	\$12.80 <i>per adult</i>	\$11.75 <i>per adult</i>
-Monthly	\$1,939	\$3,168	\$3,132	\$3,987	\$2,925	\$5,432	\$4,506	\$4,134
-Annual	\$23,270	\$38,015	\$37,581	\$47,844	\$35,097	\$65,190	\$54,077	\$49,613

Table 38
The Self-Sufficiency Standard for San Francisco County, CA, 2003
San Francisco, CA PMSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	1405	1775	1775	1775	1775	2435	1775	1775
Child Care	0	975	900	1875	440	2315	1875	1340
Food	182	266	276	358	473	481	515	565
Transportation	45	45	45	45	45	45	90	90
Health Care	67	182	194	201	232	220	239	250
Miscellaneous	170	324	319	425	296	550	449	402
Taxes	466	840	812	1358	594	2213	1087	867
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$13.26	\$24.28	\$23.79	\$32.78	\$20.67	\$44.70	\$16.37 <i>per adult</i>	\$14.27 <i>per adult</i>
-Monthly	\$2,334	\$4,273	\$4,187	\$5,770	\$3,638	\$7,868	\$5,763	\$5,023
-Annual	\$28,012	\$51,275	\$50,239	\$69,241	\$43,658	\$94,411	\$69,158	\$60,274

Table 39
The Self-Sufficiency Standard for San Joaquin County, CA, 2003
Stockton-Lodi, CA MSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	589	757	757	757	757	1054	757	757
Child Care	0	585	451	1036	245	1281	1036	696
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	66	178	190	198	228	216	235	247
Miscellaneous	108	204	192	260	195	328	302	275
Taxes	204	302	255	367	173	591	426	304
Earned Income								
Tax Credit (-)	0	-16	-49	0	-176	0	0	0
Child Care								
Tax Credit (-)	0	-70	-73	-120	-63	-100	-105	-120
Child Tax Credit (-)	0	-83	-83	-167	-110	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.93	\$13.48	\$12.31	\$16.70	\$11.21	\$21.89	\$9.89 <i>per adult</i>	\$8.63 <i>per adult</i>
-Monthly	\$1,395	\$2,373	\$2,167	\$2,938	\$1,974	\$3,852	\$3,481	\$3,038
-Annual	\$16,738	\$28,477	\$26,004	\$35,261	\$23,685	\$46,222	\$41,768	\$36,452

Table 40
The Self-Sufficiency Standard for San Luis Obispo County, CA, 2003
San Luis Obispo-Atascadero-Paso Robles, CA MSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	724	917	917	917	917	1276	917	917
Child Care	0	542	500	1042	279	1321	1042	779
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	124	226	224	287	226	365	330	310
Taxes	268	389	382	468	297	762	540	457
Earned Income								
Tax Credit (-)	0	0	0	0	-69	0	0	0
Child Care								
Tax Credit (-)	0	-65	-65	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-161	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$9.27	\$15.50	\$15.33	\$19.04	\$14.10	\$25.17	\$11.08 <i>per adult</i>	\$10.22 <i>per adult</i>
-Monthly	\$1,632	\$2,727	\$2,699	\$3,350	\$2,482	\$4,430	\$3,900	\$3,597
-Annual	\$19,586	\$32,729	\$32,387	\$40,205	\$29,779	\$53,163	\$46,797	\$43,163

Table 41
The Self-Sufficiency Standard for San Mateo County, CA, 2003
San Francisco, CA PMSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	1405	1775	1775	1775	1775	2435	1775	1775
Child Care	0	953	868	1821	435	2256	1821	1303
Food	182	266	276	358	473	481	515	565
Transportation	40	40	40	40	40	40	80	80
Health Care	67	182	194	201	232	220	239	250
Miscellaneous	169	322	315	419	295	543	443	397
Taxes	463	822	794	1309	588	2159	1054	844
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$13.22	\$24.01	\$23.45	\$32.13	\$20.58	\$44.04	\$16.08 <i>per adult</i>	\$14.06 <i>per adult</i>
-Monthly	\$2,326	\$4,226	\$4,128	\$5,656	\$3,622	\$7,751	\$5,659	\$4,948
-Annual	\$27,911	\$50,709	\$49,536	\$67,867	\$43,459	\$93,009	\$67,911	\$59,382

Table 42
The Self-Sufficiency Standard for Santa Barbara County, CA, 2003
Santa Barbara-Santa Maria-Lompoc, CA MSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	800	1015	1015	1015	1015	1412	1015	1015
Child Care	0	650	642	1292	425	1717	1292	1067
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	68	186	198	205	236	224	243	254
Miscellaneous	130	237	238	312	240	408	355	338
Taxes	291	430	438	604	359	1047	647	577
Earned Income								
Tax Credit (-)	0	0	0	0	-10	0	0	0
Child Care Tax Credit (-)	0	-63	-63	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$9.75	\$16.41	\$16.54	\$21.42	\$15.68	\$29.49	\$12.16 <i>per adult</i>	\$11.45 <i>per adult</i>
-Monthly	\$1,716	\$2,888	\$2,911	\$3,769	\$2,760	\$5,190	\$4,280	\$4,031
-Annual	\$20,589	\$34,652	\$34,933	\$45,232	\$33,114	\$62,277	\$51,365	\$48,371

Table 43
The Self-Sufficiency Standard for Santa Clara County, CA, 2003
San Jose, CA PMSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage preschooler	infant preschooler	preschooler schoolage
Housing	1475	1821	1821	1821	1821	2496	1821	1821
Child Care	0	795	988	1783	435	2218	1783	1423
Food	182	266	276	358	473	481	515	565
Transportation	222	228	228	228	228	228	438	438
Health Care	67	182	194	201	232	220	239	250
Miscellaneous	195	329	351	439	319	564	480	450
Taxes	577	876	1041	1486	694	2330	1252	1088
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$15.44	\$24.79	\$27.07	\$34.36	\$22.64	\$46.18	\$17.79 per adult	\$16.39 per adult
-Monthly	\$2,718	\$4,362	\$4,764	\$6,048	\$3,985	\$8,128	\$6,260	\$5,769
-Annual	\$32,614	\$52,350	\$57,169	\$72,578	\$47,815	\$97,537	\$75,125	\$69,226

Table 44
The Self-Sufficiency Standard for Santa Cruz County, CA, 2003
Santa Cruz-Watsonville, CA PMSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage preschooler	infant preschooler	preschooler schoolage
Housing	1004	1341	1341	1341	1341	1865	1341	1341
Child Care	0	866	765	1631	440	2071	1631	1205
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	67	182	194	201	232	220	239	250
Miscellaneous	150	291	283	378	274	489	421	384
Taxes	375	681	645	973	484	1717	948	783
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-100	-55	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$11.49	\$21.27	\$20.57	\$27.65	\$18.59	\$38.32	\$15.08 per adult	\$13.47 per adult
-Monthly	\$2,023	\$3,744	\$3,620	\$4,866	\$3,273	\$6,744	\$5,309	\$4,743
-Annual	\$24,276	\$44,924	\$43,444	\$58,388	\$39,270	\$80,926	\$63,704	\$56,918

Table 45
The Self-Sufficiency Standard for Shasta County, CA, 2003
Redding, CA MSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	486	608	608	608	608	844	608	608
Child Care	0	542	475	1017	250	1267	1017	725
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	100	195	191	254	192	317	296	273
Taxes	174	265	244	336	165	536	396	298
Earned Income								
Tax Credit (-)	0	-41	-54	0	-186	0	0	0
Child Care								
Tax Credit (-)	0	-73	-73	-125	-58	-100	-110	-120
Child Tax Credit (-)	0	-83	-83	-167	-105	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.25	\$12.59	\$12.11	\$16.12	\$10.94	\$20.85	\$9.60 <i>per adult</i>	\$8.57 <i>per adult</i>
-Monthly	\$1,276	\$2,215	\$2,132	\$2,837	\$1,925	\$3,669	\$3,379	\$3,018
-Annual	\$15,316	\$26,581	\$25,579	\$34,040	\$23,105	\$44,027	\$40,550	\$36,218

Table 46
The Self-Sufficiency Standard for Sierra County, CA, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	458	563	563	563	563	782	563	563
Child Care	0	650	598	1248	331	1579	1248	929
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	97	202	199	272	195	342	315	289
Taxes	163	292	279	408	171	649	479	358
Earned Income								
Tax Credit (-)	0	-22	-31	0	-176	0	0	0
Child Care								
Tax Credit (-)	0	-70	-70	-115	-63	-100	-100	-110
Child Tax Credit (-)	0	-83	-83	-167	-110	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.02	\$13.25	\$12.95	\$17.74	\$11.20	\$23.05	\$10.44 <i>per adult</i>	\$9.27 <i>per adult</i>
-Monthly	\$1,235	\$2,333	\$2,279	\$3,123	\$1,971	\$4,057	\$3,676	\$3,263
-Annual	\$14,823	\$27,994	\$27,347	\$37,471	\$23,657	\$48,683	\$44,116	\$39,152

Table 47
The Self-Sufficiency Standard for Siskiyou County, CA, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	537	537	537	537	748	537	537
Child Care	0	542	420	962	250	1212	962	670
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	93	188	178	241	185	302	284	261
Taxes	152	233	191	277	157	456	338	250
Earned Income								
Tax Credit (-)	0	-62	-92	-48	-204	0	0	-11
Child Care								
Tax Credit (-)	0	-73	-78	-135	-49	-105	-115	-103
Child Tax Credit (-)	0	-83	-83	-167	-96	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.70	\$11.84	\$10.78	\$14.67	\$10.44	\$19.42	\$9.03 <i>per adult</i>	\$8.06 <i>per adult</i>
-Monthly	\$1,179	\$2,085	\$1,898	\$2,581	\$1,838	\$3,418	\$3,177	\$2,837
-Annual	\$14,143	\$25,014	\$22,772	\$30,975	\$22,060	\$41,020	\$38,123	\$34,049

Table 48
The Self-Sufficiency Standard for Solano County, CA, 2003
Vallejo-Fairfield-Napa, CA PMSA

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	920	1121	1121	1121	1121	1557	1121	1121
Child Care	0	650	900	1550	440	1990	1550	1340
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	67	182	194	201	232	220	239	250
Miscellaneous	141	247	274	348	252	450	390	376
Taxes	339	473	601	769	405	1397	808	742
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-60	-53	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$10.77	\$17.31	\$19.78	\$24.61	\$16.74	\$34.07	\$13.74 <i>per adult</i>	\$13.09 <i>per adult</i>
-Monthly	\$1,895	\$3,046	\$3,481	\$4,330	\$2,946	\$5,996	\$4,837	\$4,608
-Annual	\$22,739	\$36,549	\$41,767	\$51,966	\$35,352	\$71,947	\$58,045	\$55,295

Table 49
The Self-Sufficiency Standard for Sonoma County, CA, 2003
Santa Rosa, CA PMSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	897	1163	1163	1163	1163	1617	1163	1163
Child Care	0	758	641	1399	268	1667	1399	909
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	66	178	190	198	228	216	235	247
Miscellaneous	139	262	252	337	238	423	379	336
Taxes	330	537	498	715	351	1164	758	568
Earned Income								
Tax Credit (-)	0	0	0	0	-18	0	0	0
Child Care								
Tax Credit (-)	0	-55	-58	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$10.56	\$18.61	\$17.78	\$23.60	\$15.47	\$31.08	\$13.25 <i>per adult</i>	\$11.37 <i>per adult</i>
-Monthly	\$1,859	\$3,276	\$3,130	\$4,153	\$2,723	\$5,470	\$4,664	\$4,003
-Annual	\$22,312	\$39,311	\$37,556	\$49,836	\$32,678	\$65,642	\$55,967	\$48,038

Table 50
The Self-Sufficiency Standard for Stanislaus County, CA, 2003
Modesto, CA MSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	589	719	719	719	719	1002	719	719
Child Care	0	498	490	988	286	1274	988	776
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	66	178	190	198	228	216	235	247
Miscellaneous	108	191	193	251	196	322	294	279
Taxes	203	246	254	321	172	562	389	318
Earned Income								
Tax Credit (-)	0	-53	-49	-4	-175	0	0	0
Child Care								
Tax Credit (-)	0	-73	-73	-125	-63	-100	-110	-115
Child Tax Credit (-)	0	-83	-83	-167	-110	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.92	\$12.16	\$12.32	\$15.85	\$11.23	\$21.36	\$9.50 <i>per adult</i>	\$8.82 <i>per adult</i>
-Monthly	\$1,394	\$2,141	\$2,168	\$2,790	\$1,976	\$3,759	\$3,344	\$3,103
-Annual	\$16,732	\$25,687	\$26,011	\$33,479	\$23,713	\$45,112	\$40,128	\$37,239

Table 51
The Self-Sufficiency Standard for Sutter County, CA, 2003
Yuba City, CA MSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	444	571	571	571	571	796	571	571
Child Care	0	433	395	828	275	1103	828	670
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	96	181	179	231	191	296	274	264
Taxes	159	201	195	278	163	427	299	253
Earned Income								
Tax Credit (-)	0	-84	-89	-72	-189	0	0	-2
Child Care								
Tax Credit (-)	0	-75	-78	-126	-56	-110	-120	-107
Child Tax Credit (-)	0	-83	-83	-159	-104	-245	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.91	\$11.06	\$10.87	\$14.00	\$10.86	\$18.88	\$8.59 per adult	\$8.19 per adult
-Monthly	\$1,216	\$1,946	\$1,914	\$2,465	\$1,911	\$3,323	\$3,024	\$2,883
-Annual	\$14,590	\$23,352	\$22,966	\$29,575	\$22,929	\$39,870	\$36,290	\$34,593

Table 52
The Self-Sufficiency Standard for Tehama County, CA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	537	537	537	537	748	537	537
Child Care	0	487	420	907	250	1157	907	670
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	93	183	178	236	185	296	278	261
Taxes	152	210	191	289	157	428	316	250
Earned Income								
Tax Credit (-)	0	-78	-92	-60	-204	0	0	-11
Child Care								
Tax Credit (-)	0	-75	-78	-135	-49	-110	-115	-103
Child Tax Credit (-)	0	-83	-83	-165	-96	-246	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.70	\$11.26	\$10.78	\$14.33	\$10.44	\$18.92	\$8.79 per adult	\$8.06 per adult
-Monthly	\$1,179	\$1,982	\$1,898	\$2,522	\$1,838	\$3,330	\$3,095	\$2,837
-Annual	\$14,143	\$23,785	\$22,772	\$30,270	\$22,060	\$39,961	\$37,144	\$34,049

Table 53
The Self-Sufficiency Standard for Trinity County, CA, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	417	537	537	537	537	748	537	537
Child Care	0	542	420	962	250	1212	962	670
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	93	188	178	241	185	302	284	261
Taxes	152	233	191	277	157	456	338	250
Earned Income								
Tax Credit (-)	0	-62	-92	-48	-204	0	0	-11
Child Care								
Tax Credit (-)	0	-73	-78	-135	-49	-105	-115	-103
Child Tax Credit (-)	0	-83	-83	-167	-96	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.70	\$11.84	\$10.78	\$14.67	\$10.44	\$19.42	\$9.03	\$8.06
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,179	\$2,085	\$1,898	\$2,581	\$1,838	\$3,418	\$3,177	\$2,837
-Annual	\$14,143	\$25,014	\$22,772	\$30,975	\$22,060	\$41,020	\$38,123	\$34,049

Table 54
The Self-Sufficiency Standard for Tulare County, CA, 2003
Visalia-Tulare-Porterville, CA MSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	455	592	592	592	592	826	592	592
Child Care	0	455	486	941	279	1220	941	765
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	66	178	190	198	228	216	235	247
Miscellaneous	95	174	179	234	182	299	276	265
Taxes	156	174	194	285	156	453	308	255
Earned Income								
Tax Credit (-)	0	-103	-88	-65	-210	0	0	0
Child Care								
Tax Credit (-)	0	-74	-75	-131	-47	-110	-120	-109
Child Tax Credit (-)	0	-83	-83	-162	-94	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.82	\$10.40	\$10.92	\$14.20	\$10.29	\$19.24	\$8.70	\$8.22
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,199	\$1,830	\$1,922	\$2,498	\$1,811	\$3,386	\$3,061	\$2,895
-Annual	\$14,394	\$21,958	\$23,061	\$29,980	\$21,735	\$40,633	\$36,734	\$34,736

Table 55
The Self-Sufficiency Standard for Tuolumne County, CA, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	515	687	687	687	687	956	687	687
Child Care	0	433	490	923	286	1209	923	776
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	103	192	200	252	203	322	295	286
Taxes	184	252	286	332	196	560	392	346
Earned Income								
Tax Credit (-)	0	-50	-26	0	-152	0	0	0
Child Care								
Tax Credit (-)	0	-73	-70	-125	-73	-100	-110	-115
Child Tax Credit (-)	0	-83	-83	-167	-121	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.49	\$12.28	\$13.11	\$16.00	\$11.86	\$21.33	\$9.54 per adult	\$9.13 per adult
-Monthly	\$1,319	\$2,162	\$2,308	\$2,816	\$2,087	\$3,754	\$3,358	\$3,215
-Annual	\$15,828	\$25,943	\$27,693	\$33,794	\$25,041	\$45,042	\$40,301	\$38,576

Table 56
The Self-Sufficiency Standard for Ventura County, CA, 2003
Ventura, CA PMSA - Oxnard

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	902	1142	1142	1142	1142	1518	1142	1142
Child Care	0	671	620	1291	364	1655	1291	984
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	68	186	198	205	236	224	243	254
Miscellaneous	140	252	249	325	247	413	367	343
Taxes	332	495	482	659	384	1079	702	593
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-58	-60	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$10.62	\$17.73	\$17.46	\$22.52	\$16.29	\$29.95	\$12.71 per adult	\$11.63 per adult
-Monthly	\$1,869	\$3,121	\$3,074	\$3,963	\$2,868	\$5,271	\$4,474	\$4,095
-Annual	\$22,426	\$37,456	\$36,882	\$47,562	\$34,410	\$63,254	\$53,691	\$49,140

Table 57
The Self-Sufficiency Standard for Ventura County, CA, 2003
Ventura, CA PMSA - Santa Paula and Simi Valley

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	902	1142	1142	1142	1142	1518	1142	1142
Child Care	0	650	620	1270	364	1634	1270	984
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	68	186	198	205	236	224	243	254
Miscellaneous	140	249	249	323	247	411	365	343
Taxes	332	486	482	649	384	1062	692	593
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-58	-60	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$10.62	\$17.55	\$17.46	\$22.33	\$16.29	\$29.72	\$12.62 <i>per adult</i>	\$11.63 <i>per adult</i>
-Monthly	\$1,869	\$3,089	\$3,074	\$3,930	\$2,868	\$5,230	\$4,441	\$4,095
-Annual	\$22,426	\$37,067	\$36,882	\$47,161	\$34,410	\$62,761	\$53,290	\$49,140

Table 58
The Self-Sufficiency Standard for Yolo County, CA, 2003
Yolo, CA PMSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	628	779	779	779	779	1077	779	779
Child Care	0	550	629	1179	331	1510	1179	960
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	114	213	223	287	217	364	330	314
Taxes	228	343	379	467	266	758	539	468
Earned Income								
Tax Credit (-)	0	0	0	0	-99	0	0	0
Child Care Tax Credit (-)	0	-68	-65	-110	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-146	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.45	\$14.41	\$15.26	\$19.03	\$13.28	\$25.09	\$11.08 <i>per adult</i>	\$10.38 <i>per adult</i>
-Monthly	\$1,487	\$2,537	\$2,686	\$3,350	\$2,338	\$4,415	\$3,899	\$3,655
-Annual	\$17,847	\$30,444	\$32,233	\$40,196	\$28,055	\$52,981	\$46,788	\$43,860

Table 59
The Self-Sufficiency Standard for Yuba County, CA, 2003
Yuba City, CA MSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	444	571	571	571	571	796	571	571
Child Care	0	542	355	897	250	1147	897	605
Food	182	266	276	358	473	481	515	565
Transportation	245	251	251	251	251	251	481	481
Health Care	89	286	298	305	336	324	343	354
Miscellaneous	96	192	175	238	188	300	281	258
Taxes	159	247	182	288	161	453	324	242
Earned Income								
Tax Credit (-)	0	-52	-100	-54	-195	0	0	-21
Child Care								
Tax Credit (-)	0	-73	-76	-135	-53	-110	-115	-98
Child Tax Credit (-)	0	-83	-83	-167	-101	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.91	\$12.19	\$10.50	\$14.50	\$10.68	\$19.27	\$8.89	\$7.93
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,216	\$2,146	\$1,848	\$2,552	\$1,880	\$3,392	\$3,129	\$2,790
-Annual	\$14,590	\$25,750	\$22,178	\$30,620	\$22,560	\$40,700	\$37,544	\$33,485