

THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON STATE

By Diana M. Pearce, Ph.D. • June 2007

The Self-Sufficiency Standard for Spokane, WA MSA, 2006 Spokane County

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School age	Adult + School age Teenager	Adult + Infant Preschooler School age	2 adults+ Infant Preschooler	2 adults + Preschooler School age
Housing	481	634	634	634	634	870	634	634
Child Care	0	580	1,122	882	302	1,424	1,122	882
Food	198	299	388	446	515	523	559	614
Transportation	253	259	259	259	259	259	498	498
Health Care	82	256	265	273	301	282	309	317
Miscellaneous	101	203	267	249	201	336	312	295
Taxes	164	330	467	392	229	623	501	440
Earned Income Tax Credit (-)	0	-49	0	-49	-214	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-125	-56	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167

Self-Sufficiency Wage

HOURLY	\$7.27	\$13.40	\$17.73	\$15.88	\$11.43	\$22.54	\$10.42 per adult	\$9.67 per adult
MONTHLY	\$1,280	\$2,359	\$3,120	\$2,795	\$2,011	\$3,967	\$3,669	\$3,404
ANNUAL	\$15,356	\$28,305	\$37,440	\$33,538	\$24,134	\$47,603	\$44,028	\$40,843

Housing	The cost of rent and utilities is based on the Fair Market Rents calculated by the Department of Housing and Urban Development (HUD). Estimates for Washington were adjusted for more specific geographic areas using ratios based on median gross rents from the U.S. Census and National Low Income Housing Coalition.
Child Care	Child care data is calculated based on the 75th percentile market rate from the Washington State Child Care Resource and Referral Network.
Food	The food costs are estimated based on the U.S. Department of Agriculture's Low-Cost Food Plan. Geographic differences were varied by using ACCRA's Cost of Living Index.
Transportation	Public transportation is calculated for King and Kitsap counties. The cost is based on a monthly roundtrip bus pass for one-zone peak fares. Private transportation costs of owning and operating an average car are calculated based on the American Automobile Association, the National Household Travel Survey, the National Association of Insurance Commissioners, and the Consumer Expenditure Survey. For Washington State, geographic variation was created using quotes from two of the largest automobile insurance companies.
Health Insurance	Health care premiums and out-of-pocket costs are based on data calculated by the Medical Expenditure Panel Survey. Geographic variation is calculated from ratios from the health care insurance companies with the largest market share.
Taxes	Taxes include federal income tax, payroll taxes, and state and municipal sales tax. Additionally, the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit are included.
Miscellaneous	Miscellaneous expenses are 10% of all other costs, including all other essentials, such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone.

www.thecalculator.org	Several of the Washington state Workforce Development Council's have adopted the Self-Sufficiency Standard. Unlike other measures of economic well being, such as the Federal Poverty Level, the Self-Sufficiency Standard accounts for variations in cost of living by family size, family composition, and geographic location. The Self-Sufficiency Standard is important to workforce training and education programs because it helps job seekers make informed employment and education decisions that lead to financial stability.
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