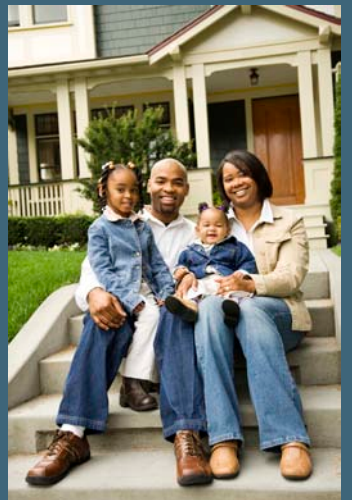
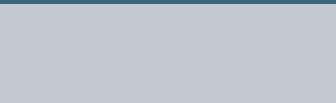


THE SELF-SUFFICIENCY STANDARD FOR OKLAHOMA 2009

Prepared for the Oklahoma Asset Building Coalition



This publication was the joint project of the Oklahoma Association of Community Action Agencies (OKACAA) and the Oklahoma Asset Building Coalition (OkABC). Working with the OkABC Steering Committee members, OKACAA contracted with the University of Washington, to coordinate and complete the Self-Sufficiency Standard for Oklahoma.

OKLAHOMA ASSOCIATION OF COMMUNITY ACTION AGENCIES, INC.

Founded in 1966, The Oklahoma Association of Community Action Agencies (OKACAA) is a multifaceted private nonprofit membership organization, dedicated to assisting its member agencies in serving low income Oklahomans. The Association is governed by the Executive Directors of 19 member community action agencies in Oklahoma. OKACAA serves as a vehicle for policy development and analysis, advocacy, professional development, training and information. OKACAA manages the Oklahoma Asset Development Project, which uses the Earned Income Tax Credit and other resources to help increase available income for low income families; the Oklahoma Homebuyer Education Association, which helps local certified professionals educate potential first time homebuyers; and the Oklahoma Weatherization and Housing Council, which promotes energy conservation and low income housing development. For more information about OKACAA, please visit their website at www.okacaa.org or call (405) 949-1495.

OKLAHOMA ASSET BUILDING COALITION

The Oklahoma Asset Building Coalition (OkABC) is a group of individuals and organizations that aim to identify, establish and strengthen practices, programs and policies that help individuals, families and communities achieve economic security. Founded in 2008, the work of OkABC is stewarded by a steering committee consisting of representation from across Oklahoma. For additional information about OkABC and its activities, please contact Steven Shepelwich at (405) 270-8675 or steven.shepelwich@kc.frb.org.

CENTER FOR WOMEN'S WELFARE

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

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

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. Full copies of this report can be viewed at <http://www.selfsufficiencystandard.org>

THE SELF-SUFFICIENCY STANDARD FOR OKLAHOMA 2009

By Diana M. Pearce, PhD • December 2009

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

PREPARED FOR THE OKLAHOMA ASSET BUILDING COALITION

The Self-Sufficiency Standard for Oklahoma 2009

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Preface

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

The 2009 Oklahoma Self-Sufficiency Standard report has been prepared through the cooperative efforts of Michelle Desmond, Liesl Eckert, Karen Granberg, Sarah Lowry, Lisa Manzer, and Agnes Oswaha at the University of Washington, Center for Women's Welfare, Michael E. Jones of the Oklahoma Association of Community Action Agencies, Inc. and Kathy McLaughlin, Oklahoma Department of Commerce. The Steering Committee of the Oklahoma Asset Building Coalition also assisted with the review of the document: David Blatt, Kristi Coker, Jean Cooper, Inger Giuffrida, Pamela Gutel, Anna Knight, Kathy McLaughlin, Steven Shepelwich and Jennifer Wallis.

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

The 2009 Oklahoma Self-Sufficiency Standard is the second edition. The first version was published in 2002. This report, including county specific information for more than 70 family types, is available online at www.selfsufficiencystandard.org/

Oklahoma is one of 37 states and the District of Columbia with a Self-Sufficiency Standard. At the national level, work on the incorporation of the Self-Sufficiency Standard and the concept of self-sufficiency in federal law and policy, such as in workforce training and "green jobs" programs, is led by Wider Opportunities for Women (WOW). Information on these activities can be found at www.wowonline.org or by contacting the Family Economic Self-Sufficiency Project Director Donna Addkison at (202) 464-1596.

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

Table of Contents

Introduction	•	1
How Much is Enough in Oklahoma?	•	8
Comparing the Standard to Other Benchmarks of Income	•	12
Comparison of Oklahoma City, OK to Other U.S. Cities	•	14
The Self-Sufficiency Wage Over Time	•	15
Modeling the Impact of Work Supports	•	17
Top Oklahoma Occupations and the Wage Gap	•	25
How the Self-Sufficiency Standard Has Been Used	•	26
Conclusion	•	29
Endnotes	•	30
Appendix A: Methodology, Assumptions and Sources	•	34
Appendix B: Examples of How the Standard Has Been Used	•	42
Appendix C: The Self-Sufficiency Standard for Select Family Types in Oklahoma	•	48
Appendix D: The Self-Sufficiency Standard as a Percent of the Federal Poverty Level	•	89
Appendix E: The Impact of Work Supports on Wage Adequacy	•	91
About the Author	•	93

Introduction

Since the late 1970s, wages have stagnated and inequality has increased in the United States (with only a brief and partial reversal in the late 1990s). The current crisis is exacerbating this decade-long trend, particularly for those already experiencing economic duress. Even among those with jobs, more and more families are finding they are unable to stretch their wages to meet the costs of basic necessities. At the same time, this distress has been largely invisible: many of these families are not deemed “poor” by the official federal poverty measure, yet they lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials. This report provides a tool that reveals the economic “squeeze” experienced by increasing numbers of struggling households, by providing a measure that computes the true cost of living facing American families.

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

In the sections that follow, this report explains how the Standard differs from the official Federal Poverty Level; how it is calculated; what an adequate income is for Oklahoma families; and how various public work supports, public policies, child support, and other resources can help families move toward self-sufficiency. This report concludes with a discussion of the varied ways the Self-Sufficiency Standard can be used as a tool for education and training, policy analysis, counseling, performance evaluation, and research.

MEASURING INCOME ADEQUACY: PROBLEMS WITH THE FEDERAL POVERTY LEVEL

How much income is enough for families to meet their needs without outside assistance? Although determining an exact dollar figure may be difficult, most people are aware whether or not their income is adequate. For example, one participant in a training program defined economic self-sufficiency as:

Being able to take care of yourself and your family, you can pay the rent, you have a car for transportation, you have a job and you can pay your bills. You don't need to depend on anyone for anything; you are off all assistance programs. You can pay for daycare for your children, you can buy groceries and you can pay for life necessities.¹

The Federal Poverty Level (FPL), or federal poverty measure, is the official measurement used by the federal government to determine poverty status.² Families are characterized as “poor” if their income is below the Federal Poverty Level and “not poor” if it is above the FPL. The federal poverty measure, however, has become increasingly problematic and outdated 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 as a complete description of what people and families need to live.”³ Despite the known problems in the federal poverty measure, it is still used to calculate eligibility for a number of poverty reduction and work support programs.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, the poverty level is simply too low. Because families can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, Oklahoma's Children's Health Insurance Program, SoonerCare, is available for families with incomes at or below 185% of the FPL.⁴ Likewise, the federal Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses a gross income limit of 130% of the FPL.

Not only does the government consider the poverty line to be inadequate, but the general public does as well. Many U.S. residents believe that the minimum amount a family of four needs to “get along” is around \$45,000 (about 60% of the median income or around 200% of the Federal Poverty Level).⁵

.....

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

.....

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

- *First, the measure is based on the cost of a single item—food—rather than a “market basket” of all basic needs.* Over four decades ago, when the Federal Poverty Level was first developed by Mollie Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. (The Department of Agriculture had determined household food budgets based on nutritional standards.) Having only the information on what portion of income families spent on food (about one-third), the food budget was multiplied by three to estimate the amount needed to meet other basic needs, and this became the FPL.⁶
- *Second, the measure’s methodology is “frozen,” not allowing for changes in the relative cost of food or non-food items, nor the addition of new necessary costs.* Since it was developed, the poverty level has only been updated annually using the Consumer Price Index. As a result, the percentage of the household budget devoted to food has remained at one-third of the FPL even though American families now spend an average of just over one-tenth of their income on food.⁷ At the same time, other costs have risen much faster and unevenly—such as health care, housing, and more recently food and energy—and new costs have arisen, such as child care. None of these changes are, or can be, reflected in the federal poverty measure based on a “frozen” methodology.
- *Third, the federal poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife, or if a single parent,*

implicitly assumes she is not employed. This family demographic no longer reflects the reality of the majority of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 62% of married-couple families in 2008. Likewise, 71% of mothers in women maintained families were employed in 2008 and 83% of fathers in male maintained families were employed in 2008.⁸ Thus, working and its associated costs such as child care, transportation, and taxes is the norm for the majority of families rather than the exception. Moreover, when the poverty measure was first developed, these employment-related items were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. However, today these expenses are substantial, and thus these costs should be included in a modern poverty measure.

- *Fourth, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay area of California (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the U.S. costs over three times as much as in the least expensive areas.⁹ Even within states, costs vary considerably. In Oklahoma, housing costs in Tulsa County (City of Tulsa and Suburbs) are over 40% greater than the cost of similar housing in Garvin County; the monthly cost of a two-bedroom unit is \$786 in Tulsa County compared to \$554 in Garvin County.
- *Finally, the federal poverty measure provides no information or means to track how individual costs change, nor the impact of subsidies, taxes, and tax credits that reduce those costs.* The federal poverty measure does not allow for determining how specific costs rise or fall over time. Likewise, when assessing the impact of subsidies, taxes, and tax credits, poverty measures cannot trace the impact they have on reducing costs unless they are explicitly included in the measure itself.

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

costs, and respond to changes over time.¹⁰ In addition to the Self-Sufficiency Standard, examples of proposals for alternative measures of income adequacy include “living wages,” the Basic Needs Budget, and the National Academy of Science’s proposed alternatives.¹¹

HOW THE STANDARD MEASURES INCOME ADEQUACY

In order to provide a realistic measurement of the income necessary for a given family to meet their needs without public or private assistance, the Self-Sufficiency Standard addresses each of the methodological problems with the federal poverty measure cited above.

- **A Market Basket Approach:** *The Standard is based on the individual cost of each basic need, which allows each cost to increase at its own rate, and for the proportions of the budget for each cost to vary over time, place, and by family type.* Thus, the Self-Sufficiency Standard does not assume that food is always one-third of a family’s budget, as the federal poverty measure does, nor does it constrain any cost to a fixed percentage of the budget. For some families, child care is their largest expense, and in some places and times, housing may be the largest.
- **A Standard for Working Families:** *The Standard assumes all adults, regardless of household composition, work outside the home full-time, and therefore includes all major costs associated with employment (i.e., taxes, transportation, and child care for families with young children).*¹²
- **Geographic Variation in Costs:** *The Standard incorporates geographical variations in costs.* While this is particularly important for housing, there is also substantial geographic variation in child care, as well as some variation in health care, food, and transportation. Unlike some proposed revisions to the poverty measure, the Standard uses actual costs and does not assume fixed ratios between urban and rural costs, by region, or by size of place. Although rural areas generally have lower costs than metropolitan areas, some rural areas (such as those that are desirable tourist or second-home locations) have costs as high as or higher than costs in a state’s urban areas. Likewise, larger

HOW DOES THE SELF-SUFFICIENCY STANDARD COMPARE TO OTHER PROPOSED ALTERNATIVES TO THE FEDERAL POVERTY LEVEL?

Many researchers and analysts have proposed revising the federal poverty measure over the years, as described above. Besides the Self-Sufficiency Standard (SSS), the other major alternative is the National Academy of Science (NAS) measure, which was first proposed as a set of recommendations in their book-length report released in 1995. Developed primarily to track poverty trends over time, the NAS measure differs from the Self-Sufficiency Standard in several key ways.

- First, the NAS is a measure of deprivation rather than self-sufficiency, using partial thresholds which include only the bare essentials—food, clothing, and housing (including utilities)—but not health care, work-related expenses (child care and transportation), or taxes/tax credits.
- Second, while the SSS is an absolute measure based on the prices of each item in the threshold, the NAS is a relative measure, pegged to expenditure levels of nonpoor families; this means that unlike the “frozen” FPL, it will rise as living standards rise, but also fall when living standards fall, as in a severe recession.
- Finally, the NAS covers the total population, while the SSS is meant to assess the costs facing working-age, non-disabled and non-elderly households.

Both alternatives are found in the legislation currently proposed by Rep. Jim McDermott (WA) and Sen. Chris Dodd (CT), the Measuring American Poverty Act of 2009, which would develop an NAS-type measure as the Modern Poverty Measure, and the Decent Living Standard, which would be the SSS-type measure.

cities are generally but not always more costly than smaller ones.

- **Accounting for Family Composition:** *The Standard accounts for cost variation by the number of adults and*

HOW THE SELF-SUFFICIENCY STANDARD IS CALCULATED

Several different criteria are required to make the Standard as consistent and accurate as possible, yet varied by geography and family composition. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- are calculated to be enough to meet the given need at a minimally adequate level, usually by or for a government aid agency
- updated annually
- geographically- and/or age-specific, as appropriate

The Self-Sufficiency Standard is calculated for 70 different family types for all counties within a state. Family types range from one adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. While these families represent the majority of households, the Standard can also be calculated for larger and multi-generational families.

The Self-Sufficiency Standard assumes adult household members work full-time *and therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and child care for families with young children). The data components of the Standard and the assumptions included in the calculations are described below (more detailed information is included in Appendix A: Methodology, Assumptions, and Sources).

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

Since HUD calculates only one set of FMRs for an entire metropolitan area, in multiple county metropolitan areas the Standard uses median gross rents from the U.S. Census Bureau's 2007 American Community Survey (ACS) or 2000 Census to calculate the housing costs of the individual counties.

CHILD CARE. To calculate the cost of child care, the Standard assumes market-rate costs (defined as the 75th percentile) by setting, age, and geographic location. Most states, including Oklahoma, conduct or commission market-rate surveys for setting child care assistance reimbursement rates.

The Standard assumes infants (children 0 up to 3 years old) receive child care in family day care. Preschoolers (children 3 through 5 years old) are assumed to receive care in a child care center. Costs for schoolage children (6 to 12 years old) assume they receive care before and after school (part-time).

FOOD. The Standard uses the U.S. Department of Agriculture (USDA) Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals.

To vary costs within states, geographic differences in food costs are calculated using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research.

TRANSPORTATION. If there is an “adequate” public transportation system in a given area, the Standard assumes workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by 7% or more of the working population in a given county. The cost of public transportation is calculated based on the price of a monthly adult pass. No counties in Oklahoma have more than 7% public transportation use, therefore all transportation costs are based on private transportation.

Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult, and two cars are assumed for households with two adults. Costs are calculated assuming 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. In addition, one adult 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. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the National Household Travel Survey.

The auto insurance premium is the average premium cost for a given state, calculated by the National Association of Insurance Commissioners. To create within-state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums for the automobile insurance companies with the largest market shares in the state.

To estimate the fixed costs of car ownership, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. The fixed costs include expenses such as 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.

HEALTH CARE. The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. The average health care premiums paid by workers are from the national Medical Panel Survey (MEPS) and vary for single adults and for a family. To vary premium costs by county or regions within each state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

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

TAXES. Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable. Additionally, the Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, the Child Tax Credit, and the Making Work Pay Tax Credit) and applicable state tax credits.

FOR MORE DETAILED INFORMATION ON THE METHODOLOGY OF THE SELF-SUFFICIENCY STANDARD, ASSUMPTIONS INCLUDED IN THE CALCULATIONS, AND FOR OKLAHOMA SPECIFIC DATA SOURCES, PLEASE SEE APPENDIX A: METHODOLOGY, ASSUMPTIONS, AND SOURCES.

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A SELF-SUFFICIENCY WAGE MEANS THE FAMILY OR INDIVIDUAL IS ON THE ROAD TO ECONOMIC INDEPENDENCE AND IS NOT FORCED TO CHOOSE BETWEEN BASIC NECESSITIES (SUCH AS CHILD CARE VERSUS NUTRITIOUS FOOD, OR ADEQUATE HOUSING VERSUS HEALTH CARE).

.....

children, but also by the ages of children. While food and health care costs are slightly lower for younger children, child care costs can be much higher—particularly for children not yet in school—and therefore are a substantial budget item for families with young children.

- **Inclusion of Taxes and Tax Credits:** *The Standard includes the net effect of taxes and tax credits.* All taxes, including state and local sales tax, payroll (Social Security and Medicare) tax, and federal and state income taxes are included in the Standard (property taxes are assumed to be included in the cost of housing). Additionally, the federal Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC), the Earned Income Tax Credit (EITC), the Child Tax Credit (CTC), the Making Work Pay Tax Credit (MWPTC), and applicable state tax credits are also included in the calculation of the Standard.
- **Permits Assessing the Impact of Subsidies, Taxes, and Tax Credits:** *Because the Standard specifies the cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program—formerly the Food Stamps Program, child care assistance, Medicaid, CHIP, or housing vouchers) as well as the overall impact of taxes and tax credits (transfers) on income when evaluating the adequacy of a given wage for a given family.*

The Self-Sufficiency Standard establishes family-sustaining wages by making real-world assumptions, varying data geographically and by family type, and including the net effect of taxes and tax credits. A Self-Sufficiency Wage means the family or individual is on the road to economic independence and is not forced to choose between

basic necessities (such as child care versus nutritious food, or adequate housing versus health care). However, it is important to note that the Standard is a *conservative measure* that does not include long-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator), or emergency expenses. It is a “bare bones” budget that provides the minimum, not the average, to meet each basic need. Costs are set at the level considered minimally adequate for those not receiving assistance, so that for example, the food budget has no take-out or restaurant food, not even a pizza.

THE SELF-SUFFICIENCY STANDARD: MORE THAN WAGES ALONE

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold based on their family type and location. However, users of the Standard are urged to think in terms of “wage adequacy.” That is, they should ask: How close is a given wage to the Standard? For example, if the Standard for a certain family type is \$20 per hour, but the adult supporting the family only earns \$10 per hour, then the latter wage has a “wage adequacy” level of only 50%.

Despite the Standard’s use of income thresholds, economic self-sufficiency cannot always be achieved with wages alone, or even with wages and benefits together. Self-sufficiency is more than a job with a certain wage and benefits at one point in time. True self-sufficiency is long-term economic security, making it a larger goal toward which to strive as well as a process in which to engage. As one person put it, “Self-sufficiency is a road I’m on.”¹³

Central to attaining self-sufficiency are access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. Most individuals moving from welfare to work cannot achieve self-sufficiency through stopgap measures or in a single step, but require assistance, guidance, and/or transitional work supports to become self-sufficient over time. While meeting basic needs may be more urgent than access to education and training, true long-term self-sufficiency increasingly requires human capital investments that enhance skills as well as improve access

to jobs with career potential. Self-sufficiency is not likely to be sustainable without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers. Writ large, self-sufficiency also requires an economy that continues to expand and grow with new jobs that provide self-sufficiency wages and benefits as well as opportunities to advance.

Although the Self-Sufficiency Standard determines a wage that is adequate without public benefits, this does not imply that public work supports are inappropriate or unnecessary for Oklahoma families. For families who have not yet achieved “wage adequacy,” public subsidies for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs. Indeed, many families in Oklahoma rely on public work supports to fill the gap between

wages and basic needs. Furthermore, the Self-Sufficiency Standard does not imply that families at any income should be completely self-reliant and independent of one another or the community at large. It is through interdependence with community institutions and informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.

How Much is Enough in Oklahoma?

The Self-Sufficiency Standard varies by both family type and by geographic location because the amount of money families need to be economically self-sufficient depends on family size, composition, children's ages, and the state and county of residence. This section of the report uses examples from Oklahoma, Comanche, and Okmulgee Counties to present an overview of how much is enough to be economically self-sufficient in Oklahoma.

THE STANDARD FOR SELECT FAMILY TYPES

To illustrate how a Self-Sufficiency Standard is calculated, **Table 1** shows the monthly expenses and the Self-Sufficiency Wages in Oklahoma County for four family types: one adult; one adult with one preschooler; one adult with one preschooler and one schoolage child; and two adults with one preschooler and one schoolage child.

In Oklahoma County, a single adult needs to earn \$8.38 per hour to be able to meet her basic needs. With the addition of a preschooler child, families with one adult need to earn \$14.72 per hour, over \$6 more per hour than single adults require to be self-sufficient. The additional earnings cover the cost of a larger housing unit (two bedrooms) plus the cost of full-time child care, as well as increases in other expenses. When a schoolage child is added to families with one adult and one preschooler, the Self-Sufficiency Wage increases to \$16.74 per hour to cover increased child care, food, and health care costs (housing costs do not increase because the Standard assumes that up to two children or two adults share a bedroom). This family type in Oklahoma County needs to earn wages that are more than twice the current federal minimum wage of \$7.25 per hour.¹⁴

Table 1. The Self-Sufficiency Standard for Select Family Types*
Monthly Expenses and Shares of Total Budgets
Oklahoma County, OK 2009

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$561	38	\$681	26	\$681	23	\$681	19
Child Care	\$0	0	\$532	21	\$790	27	\$790	22
Food	\$199	13	\$302	12	\$451	15	\$619	17
Transportation	\$254	17	\$261	10	\$261	9	\$496	14
Health Care	\$133	9	\$402	16	\$424	14	\$488	13
Miscellaneous	\$115	8	\$218	8	\$261	9	\$307	8
Taxes	\$248	17	\$440	17	\$491	17	\$620	17
Earned Income Tax Credit (-)	\$0	0	(\$61)	-2	(\$91)	-3	(\$31)	-1
Child Care Tax Credit (-)	\$0	0	(\$65)	-3	(\$120)	-4	(\$100)	-3
Child Tax Credit (-)	\$0	0	(\$83)	-3	(\$167)	-6	(\$167)	-5
Making Work Pay Tax Credit (-)	(\$33)	-2	(\$33)	-1	(\$33)	-1	(\$67)	-2
TOTAL PERCENT		100		100		100		100
SELF-SUFFICIENCY WAGE								
HOURLY**	\$8.38		\$14.72		\$16.74		\$10.33	per adult***
MONTHLY	\$1,475		\$2,591		\$2,946		\$3,637	combined***
ANNUAL	\$17,706		\$31,094		\$35,356		\$43,638	combined***

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal and state income taxes (including federal tax credits), payroll taxes, and Oklahoma state sales tax.

** 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.

When a second adult is added to the household, creating a family type of two adults and two children—a preschooler and a schoolage child—the costs for basic needs such as food, transportation, and health care increase. However, because the Standard assumes both adults work full-time, each adult must earn \$10.33 per hour to meet the family’s needs.

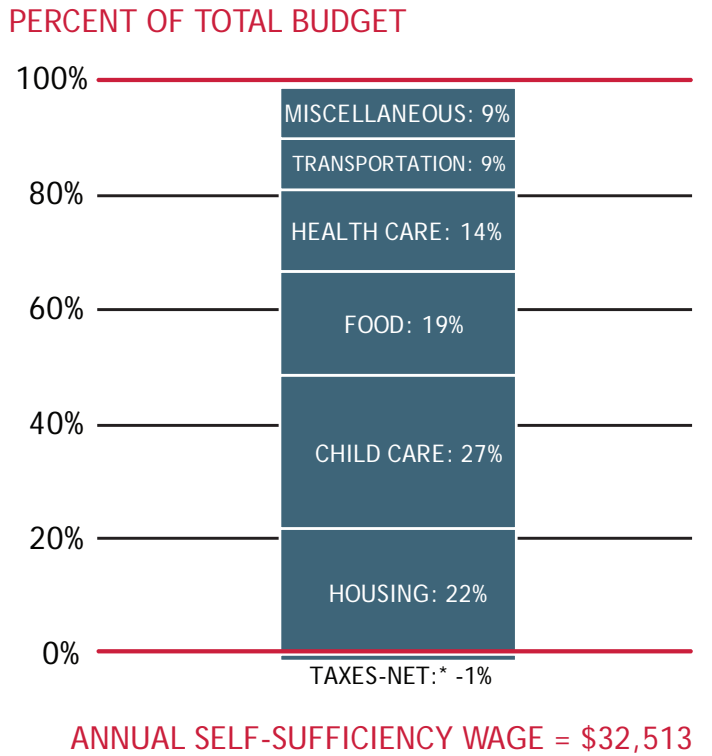
In addition to the basic expenses such as housing and child care, the Self-Sufficiency Standard includes taxes and tax credits in the calculation of the Self-Sufficiency Wage. For example, in Table 1 families with one adult and one preschooler child in Oklahoma County qualify for an Earned Income Tax Credit of \$61 per month, a Child Care Tax Credit of \$65 per month, a Child Tax Credit of \$83 per month, and a Making Work Pay Tax Credit of \$33 per month. These federal tax credits are subtracted from the other expenses and taxes to calculate the Self-Sufficiency Wage.

Appendix C of this report shows the monthly expenses, taxes, tax credits, and Self-Sufficiency Wages for eight different family types for each county in Oklahoma.

PERCENTAGE OF THE STANDARD REQUIRED TO MEET BASIC NEEDS

Figure 1 shows the proportion of income spent on each basic need for families with one adult, one preschooler, and one schoolage child in Comanche County. Each monthly expense is shown as a percentage of the total income necessary for this family type to be self-sufficient. Families with two children (when one is under school-age) generally spend about half their income on housing and child care expenses alone. For this family type in Comanche County housing accounts for 22% and child care accounts for 27% of the family’s monthly costs. Nearly half of this family type’s income is spent on child care and housing alone. The cost of food for this family is also a substantial portion of their income. At 19% of total income, the share of income spent on food is considerably lower than the 33% assumed by the methodology of the Federal Poverty Level, yet still higher than national average expenditure on food, which was 12% in 2007.¹⁵

Figure 1. Percent of the Self-Sufficiency Standard Needed to Meet Basic Needs
One Adult, One Preschooler, and One Schoolage Child
Comanche County, OK 2009



* Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 14%, but with tax credits, the amount owed in taxes is reduced to -1%. Please see the text for an explanation of the treatment of tax credits in the “Modeling the Impact of Work Supports” section.

Other expenses account for smaller shares of the Standard:

- **Health Care:** Health care accounts for 14% of this family type’s expenses. This calculation for health care assumes employers both provide health insurance for families and pay 71% of the premium (the average proportion paid by Oklahoma employers for family coverage).¹⁶ For Oklahoma families who do not have employer-sponsored health insurance, the amount of income needed for health care coverage would increase and health care costs would likely account for a greater proportion of the family budget than shown in Figure 1.
- **Transportation:** Transportation costs account for 9% of total monthly costs, based on the assumption that workers use private transportation to get to and from work in Comanche County as well as all other counties in Oklahoma.

Miscellaneous: Miscellaneous items (such as clothing and household items) make up 9% of household costs.

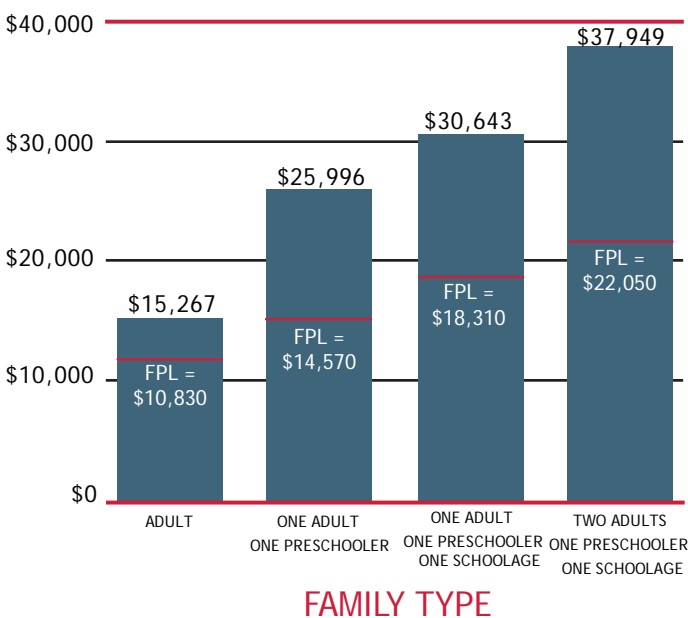
Taxes and Tax Credits: Net taxes and tax credits account for -1% of the total monthly costs. That is, tax credits received exceed taxes paid by 1%. Note that this calculation assumes that tax credits are received monthly, although most people receive them as annual lump sums when they file taxes (see below). If instead it was assumed, as is most common, that tax credits are received annually, then the monthly tax burden for this family in Comanche County would be 14% of total costs.

THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES COMPARED TO THE FEDERAL POVERTY LEVEL

Figure 2 uses Okmulgee County to provide another illustration of how the Self-Sufficiency Wage varies by family type as well as how it compares to the Federal Poverty Level. The bar chart shows that single adults in Okmulgee County need a yearly income of \$15,267 to be self-sufficient. When a preschooler child is added to the single adult family, the Standard rises by more than \$10,000 to \$25,996 per year. When a second child is

Figure 2. **The Self-Sufficiency Standard for Select Family Types**
Okmulgee County, OK 2009

ANNUAL SELF-SUFFICIENCY WAGE



added, a schoolage child, the wage required to meet basic needs rises again to \$30,643 per year to meet their basic needs. With the addition of a second adult—for a family type of two adults, one preschooler, and one schoolage child—the total income necessary to meet their basic needs reaches \$37,949 per year in Okmulgee County.

The Federal Poverty Level is considerably lower than the Self-Sufficiency Wage for each of these family types. The 2009 FPL starts at \$10,830 for one adult, which is about \$4,500 less than the Self-Sufficiency Wage for one adult in Okmulgee County. The addition of each additional person (child or adult) increases the FPL by the same amount, \$3,740 per year. Increases in the Standard however vary by whether the additional person is an adult or child, and if a child, by the age of the child. Therefore the Standard does not increase by a constant factor for each additional family member. For instance, as discussed above, the addition of a preschooler increased the Self-Sufficiency Standard by more than \$10,000 more per year, reflecting the substantial costs of adding a young child to a household—including child care, housing, health care, and additional taxes (resulting from the increased Self-Sufficiency Wage required to cover other higher monthly costs). This is nearly three times the FPL increase of \$3,740 for an additional family member.

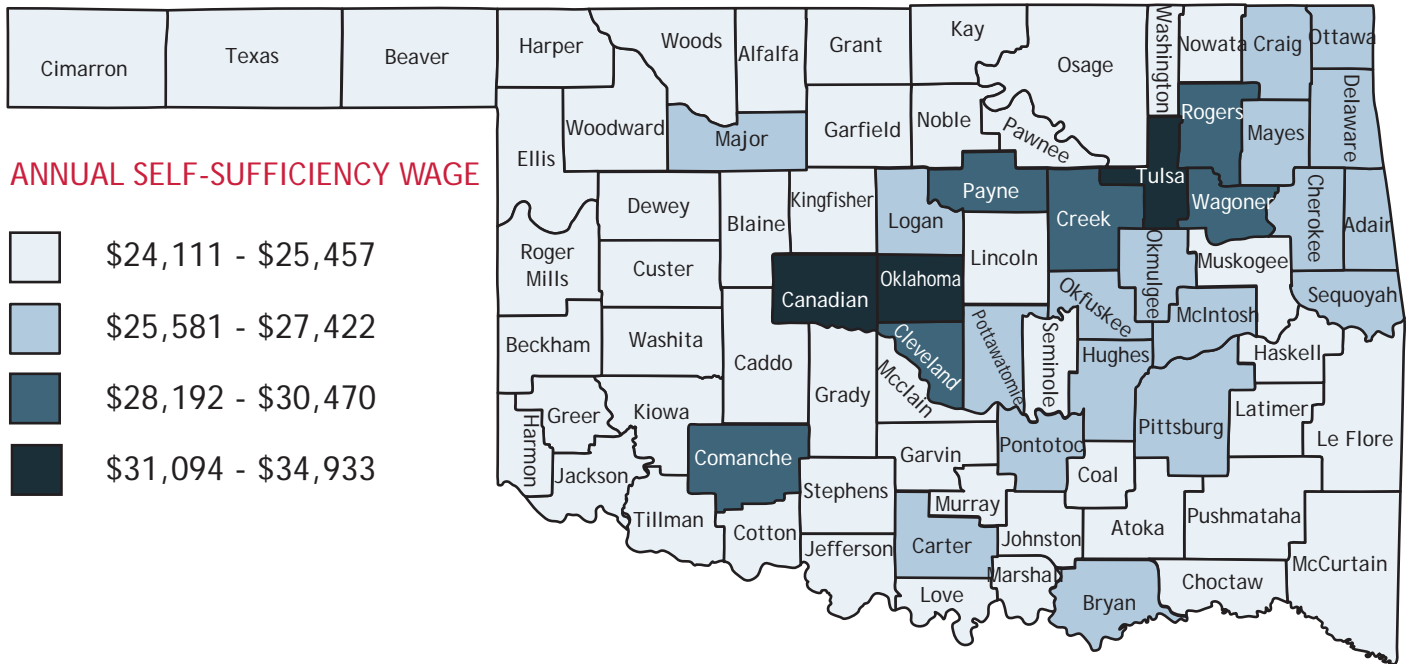
While the addition of a schoolage child adds less than half the amount needed for the preschooler, it is still considerably more than the FPL increment. It should also be noted that the tax credits increase with a second child, partially offsetting increased costs. Adding a second adult to the family type of one adult with one preschooler and one schoolage child increases the Self-Sufficiency Wage by more than \$7,000, almost double the per person increase in the FPL.

While the Self-Sufficiency Standard for one person in Okmulgee County is 141% of the FPL for a single person, the SSS for families with children is about 167%-178% of the FPL in this county.

GEOGRAPHIC VARIATION IN THE SELF-SUFFICIENCY STANDARD

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in Figure 3 visually displays the geographic

Figure 3. **Map of Counties by Level of Annual Self-Sufficiency Wage**
One Adult and One Preschooler, OK 2009



variation in the cost of meeting basic needs across Oklahoma’s counties for families with one adult and one preschooler. Figure 3 groups counties into four Self-Sufficiency Wage ranges.

In Oklahoma, the Self-Sufficiency Standard for a single adult with one preschooler ranges from \$24,111 to \$34,933 annually depending on the county. Oklahoma’s metropolitan areas tend to have higher Self-Sufficiency Standards than non-metropolitan areas, particularly Tulsa and Oklahoma City. In fact, Tulsa County (City of Tulsa and Suburbs) and Tulsa County (Excluding City of Tulsa and Suburbs) have the highest Self-Sufficiency Standards for families with one adult and one preschooler—\$34,933 annually in the City of Tulsa and Suburbs and \$33,346 for the rest of Tulsa County. The next most expensive county in Oklahoma, with a Standard of \$31,215 for one adult and one preschooler, is Canadian County in the Oklahoma City metropolitan area.

Counties with annual Self-Sufficiency Standards between \$28,192 and \$30,470 are in the second most expensive group in this comparison. This group includes suburban counties located in the Oklahoma City and Tulsa metropolitan areas, and Comanche County which is part of the Lawton metropolitan area.

The third most expensive group of counties in this comparison have annual Self-Sufficiency Standards between \$25,581 and \$27,422. This group includes counties in metropolitan areas as well as rural counties. These counties are primarily clustered to the south and west of the Tulsa metropolitan area.

Most of the non-metropolitan counties in the state have Self-Sufficiency Standards that range from \$24,111 to \$25,457 for one adult and one preschooler, encompassing most of the state geographically. The lowest cost county in Oklahoma for this family type is Grady County with an annual Self-Sufficiency Standard of \$24,111.

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 4**, a comparison is made between the Self-Sufficiency Standard and four other benchmarks of income:

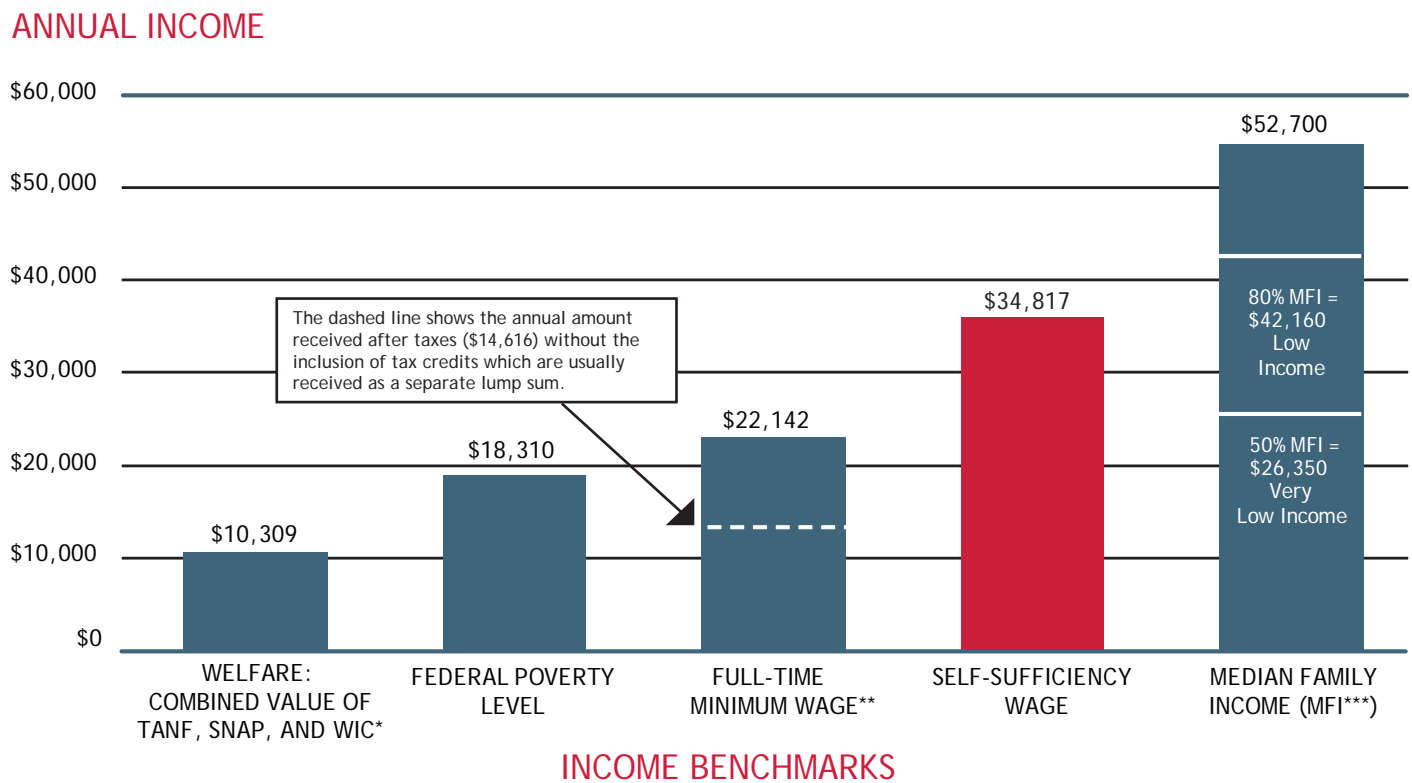
- public assistance: Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), and WIC (Women, Infants and Children)
- the 2009 Federal Poverty Level (FPL) for a family of three
- the 2009 minimum wage (including taxes and tax credits)

- the median family income for a family of three in Cleveland County

Observe that none of these benchmarks are as specific as the Standard in terms of age and number of children and/or geographic location. In addition, note that this set of benchmarks is not meant to suggest a path to self-sufficiency for families to follow, but rather to put the Self-Sufficiency Standard in the context of other commonly used standards of income.

For this comparison, income benchmarks are shown for three-person families—one adult, one preschooler, and one schoolage child—in Cleveland County. As indicated in the fourth bar from the left in Figure 4, the

Figure 4. The Self-Sufficiency Standard Compared to Other Benchmarks, 2009
One Adult, One Preschooler, and One Schoolage Child
 Cleveland County, OK 2009



* The TANF benefit is \$3,504 annually (\$292 per month), SNAP benefit is \$6,312 annually (\$526 per month), and the WIC benefit is \$493 annually (\$41.12 per month) for a family of three in Oklahoma.

** The federal minimum wage is \$7.25 per hour as of July 24, 2009. Therefore, the calculations for this figure use \$7.25 per hour. Calculated before taxes and tax credits this amounts to \$15,312 per year, but with the addition of tax credits (EITC, CTC, CCTC, and Making Work Pay Tax Credit) and the subtraction of federal, state, and city taxes, the net total is a larger amount, \$22,142, as shown. The dashed line shows the annual amount received after taxes (\$14,616) without the inclusion of tax credits, which are often received as a yearly lump sum.

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

Self-Sufficiency Wage for this family type in Cleveland County is \$34,817 per year.

TANF, SNAP AND WIC. The first bar on the left in Figure 4 demonstrates the income of the basic public assistance package, including the cash value of SNAP, WIC, and the TANF cash grant, and assuming no wage or other income. The total public assistance package amounts to \$10,309 per year for three-person families in Oklahoma. This amount is less than one-third of the Self-Sufficiency Standard for a three-person family in Cleveland County and is a little more than half of the Federal Poverty Level (FPL).

FEDERAL POVERTY LEVEL. According to the 2009 federal poverty guidelines, a three-person family would be considered “poor” with an income of \$18,310 annually or less—regardless of where they live, or the age of their children. The Federal Poverty Level for three-person families is just over one-half of the Self-Sufficiency Standard for families with one adult, one preschooler, and one schoolage child in Cleveland County.

Because the FPL is too low compared to real needs, many policy makers have turned to using multiples of the FPL as a better measure of poverty or need, such as 130% of the FPL (SNAP) or 185% of the FPL (WIC). Although using multiples of the FPL is an improvement, the FPL still does not reflect substantial variations in costs faced by families of different compositions or living in different places. The Self-Sufficiency Standard for a one adult, one preschooler, and one schoolage child family in Cleveland County is 190% of the Federal Poverty Level for three-person families. Even in the least expensive county in Oklahoma for this family type, Lincoln County, the Self-Sufficiency Wage is 155% of the FPL.

Appendix D demonstrates that the percent of the Federal Poverty Level needed to meet basic needs varies greatly across by both geography (counties) and family types ranging from 141% of the FPL for a single person in Okmulgee and Stephens Counties to 218% of the FPL

Appendix D shows the Self-Sufficiency Standard as a percentage of the Federal Poverty Level for all counties in Oklahoma for three different family types.

for a one adult, one preschooler, and one schoolage child family in Tulsa County (City of Tulsa and Suburbs).

MINIMUM WAGE. The current federal minimum wage of \$7.25 per hour (effective July 24, 2009) is used in this comparison. A full-time worker at \$7.25 per hour earns \$15,312 per year. After subtracting taxes and adding tax credits (the Earned Income Tax Credit, Child Tax Credit, Child Care Tax Credit and Making Work Pay Tax Credit), a working parent with one preschooler and one schoolage child would have a net cash income of \$22,142 per year. This amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

A full-time job at the minimum wage provides 64% of the amount needed to be self-sufficient for this family type in Cleveland County. However, if it is assumed that the worker pays taxes monthly through withholding, but does not receive tax credits on a monthly basis (as is true of most workers), she will only receive \$14,616 during the year, shown by the dashed line on the third bar. This amounts to just 42% of the Self-Sufficiency Standard.

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 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 between 50% and 80% of the median area income are considered “Low Income” while those with incomes below 50% of the median income are considered “Very Low Income.”¹⁷ The 2009 median income for a three-person family in Cleveland County was \$52,700 annually.¹⁸ Therefore, a family of three living in Cleveland County with an income between \$26,350 and \$42,160—between 50% and 80% of the median income—is considered “Low Income.” The Self-Sufficiency Standard of \$34,817 for this family type in Cleveland County is 66% of the median family income. This suggests that a substantial portion of Oklahoma families lack adequate income to meet their needs, and that the Standard corresponds to a level that is neither too high nor too low.

Comparison of Oklahoma City, OK to Other U.S. Cities

The Self-Sufficiency Standard has been completed for 37 states, plus the Washington, D.C. Metro Area and New York City. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different places can be directly compared.

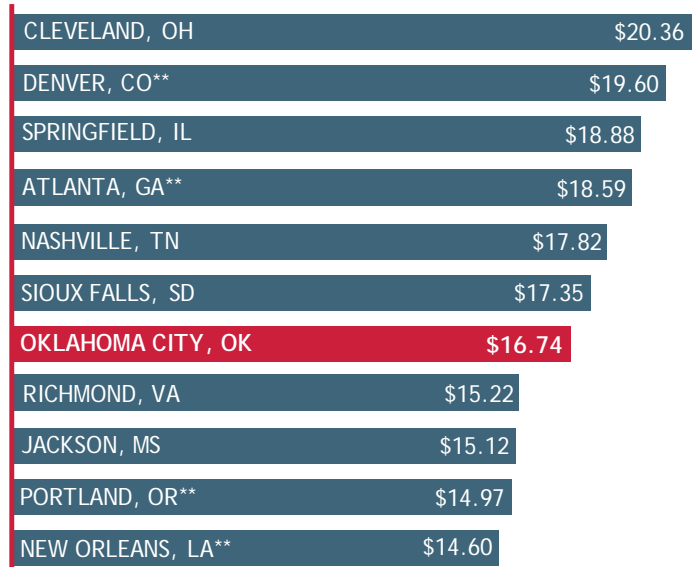
In **Figure 5**, the Self-Sufficiency Standard for Oklahoma City (Oklahoma County) is compared to the Standard for counties that include the following geographically diverse cities: Atlanta, GA; Cleveland, OH; Denver, CO; Jackson, MS; Nashville, TN; New Orleans, LA; Portland, OR; Richmond, VA; Sioux Falls, SD; and Springfield, IL.

Since the Self-Sufficiency Standards for these places were completed in different years, all numbers have been updated to current dollars for the purpose of this analysis. While costs are likely to increase at varying rates in different places, for consistency the U.S. Bureau of Labor Statistics' Regional April 2009 Consumer Price Index (CPI) is used to estimate inflation when updating other Standards for this analysis.

The wages shown in Figure 5 are Self-Sufficiency Wages for families with one adult, one preschooler, and one schoolage child. In Oklahoma City, the adult must earn a wage of \$16.74 per hour to be self-sufficient, making Oklahoma City the seventh most expensive among this group of cities. Sioux Falls, Nashville, Atlanta, Springfield, Denver, and Cleveland each require higher Self-Sufficiency Wages than Oklahoma City. The most expensive city shown in Figure 5 is Cleveland, OH with a Self-Sufficiency Wage of \$20.36 per hour for a family with one adult, one preschooler, and one schoolage child. The cost of meeting basic needs in Oklahoma City is most comparable to Sioux Falls, where the Self-Sufficiency Wage for this family type is 61 cents more per hour (\$17.35 per hour). Richmond, Jackson, Portland, and New Orleans each have lower Self-Sufficiency Wages than Oklahoma City.

The Self-Sufficiency Standard for Oklahoma City is calculated assuming families use private transportation. Four

Figure 5. **The Self-Sufficiency Wage for Oklahoma City, OK Compared to Other U.S. Cities, 2009***
One Adult with One Preschooler and One Schoolage Child



HOURLY SELF-SUFFICIENCY WAGE

* Wages are updated using the April 2009 Consumer Price Index.

** Wage calculated assuming family uses public transportation.

cities in Figure 5 (Denver, Atlanta, Portland, and New Orleans) have Standards that are calculated using public transportation in place of private transportation. Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Wage reflects higher transportation expenses. Residents of those cities who use public transit in place of private transportation may find their cost of living is lower than that reflected in the Standard.

While Oklahoma City is less expensive than some of the places with which it has been compared, families with one adult, one preschooler, and one schoolage child still require hourly wages that are more than two times the federal minimum wage of \$7.25 per hour to meet their basic needs.

The Self-Sufficiency Wage Over Time

How have costs increased over time in Oklahoma? In this section the 2002 Oklahoma Self-Sufficiency Wage is compared to the 2009 Self-Sufficiency Wage to illustrate changes in the cost of living over time. **Figure 6** shows this comparison for one family type—one adult, one preschooler, and one schoolage child—in four counties: Custer, Pittsburg, Oklahoma, and Tulsa (City of Tulsa and Suburbs).

Figure 6 shows that the Self-Sufficiency Standard has risen since 2002 in each of the counties by about 20-26%, except in Oklahoma County, which has the smallest increase in cost of living since 2002, of only 6%. Oklahoma County experienced a smaller increase in the cost of housing and child care between 2002 and 2009, as compared to the other counties shown in this example.

Table 2 demonstrates how the cost of each basic need changes over time between 2002 and 2009 for the same family type in Custer County. While the growth of the Self-Sufficiency Wages from 2002 to 2009 is driven by increased costs, not all costs have grown at the same rate. Table 2 shows the percent change in the cost of each type of basic needs for the family type of one adult, one preschooler, and one schoolage child in Custer County.

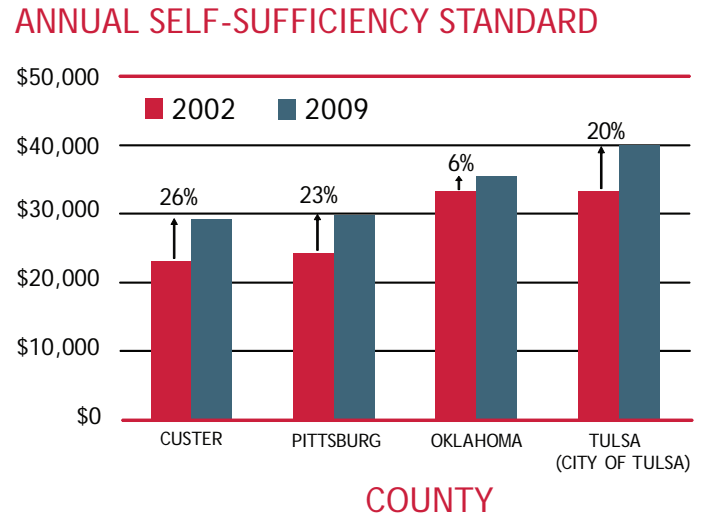
- Not surprisingly, the fastest growing cost in the Standard budget is that of health care, which has risen

Table 2. Percent Change in The Self-Sufficiency Wage Over Time, Custer County, OK 2002-2009
One Adult, One Preschooler, One Schoolage Child

COSTS	2002	2009	PERCENT CHANGE 2002-2009
Housing	413	554	34%
Child Care	516	655	27%
Food	396	475	20%
Transportation	207	254	23%
HealthCare	249	388	56%
Misc.	178	233	31%
Taxes	324	364	12%
Total Tax Credits*	-358	-487	36%
Monthly SS Wage	\$1,925	\$2,435	26%
Annual SS Wage	\$23,106	\$29,216	

* Total Tax Credits is the sum of the monthly EITC, CCTC, and CTC for 2002 and the sum of the monthly EITC, CCTC, CTC, and MWPTC for 2009.

Figure 6. The Self-Sufficiency Standard Over Time, OK 2002-2009
One Adult, One Preschooler, One Schoolage Child



by 56% between 2002 and 2009 in Custer County, and by over 50% in the other counties shown in Figure 6.

- Almost as substantial, the cost of housing in Custer County grew by 34% since 2002.
- Likewise, the cost of child care for a preschooler and a schoolage child in Custer County increased 27% over this time period.
- Food costs have risen by 20%, from \$396 per month in 2002 to \$475 per month in 2009. However, changes in the cost of food also reflect the incorporation of the Council for Community and Economic Research’s ACCRA data into the calculation of food costs, making estimates of food costs more accurate and geographically specific than was possible for earlier reports, but not strictly comparable.
- Transportation costs, particularly insurance, have risen 23% since 2002 in Custer County.
- This family type in Custer County experienced a 12% increase in their total taxes, but at the same time their tax credits increased even more, by 36% over this time period. Note that the tax credits calculated for the 2009 Standard includes the American Recovery and Reinvestment Act of 2009 (the stimulus bill) changes

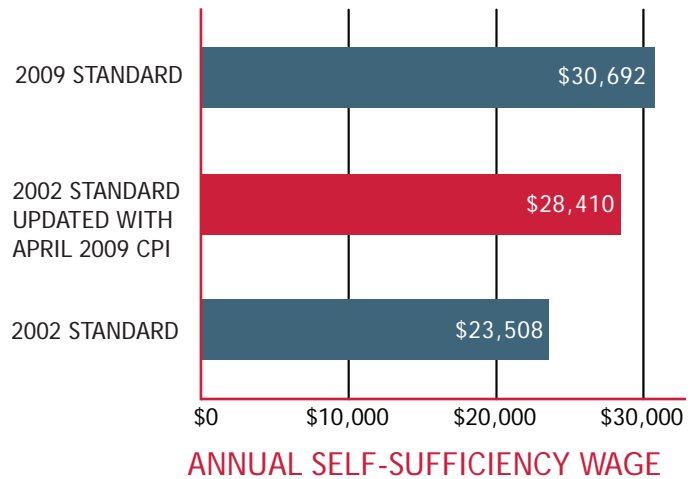
such as the new Making Work Pay Tax Credit and an expansion of the Child Tax credit.

COMPARING THE STANDARD WITH THE CONSUMER PRICE INDEX

Basic costs for families earning self-sufficient wages have clearly increased in Oklahoma over the last seven years. However, how does this rate of increase compare with the official inflation rate? For this comparison we use the U.S. Department of Labor's Consumer Price Index (CPI) for the South Region. The CPI is a measure of the average changes in the prices paid by urban consumers for a representative basket of goods and services. We examine this question in **Figure 7** by comparing the Self-Sufficiency Standard in Custer County for one adult, one preschooler, and one schoolage child to the rate of inflation as measured by the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the wages in Figure 7 for comparison purposes.

According to the CPI, prices rose about 21% between 2002 and 2009 in the South region. When Custer County's 2002 Self-Sufficiency Standard of \$23,508 per year (without taxes/tax credits) is inflated using the South Region CPI, the amount estimated to meet basic needs is \$28,410 per year. However, total costs (excluding taxes and tax credits) actually increased by 31% for this family type in Custer County between 2002 and 2009, so that the actual 2009 Standard is \$30,692, about \$2,283 more than the CPI-based estimate. It appears that the rate of inflation as measured by the CPI substantially underestimates the rising cost of basic needs for Oklahoma families with incomes at Self-Sufficiency Standard levels by about 1.4% per year.

Figure 7. A Comparison of the Self-Sufficiency Standard and the Consumer Price Index* (CPI) One Adult, One Preschooler, and One Schoolage Child, Custer County 2002-2009



* Source: U.S. Department of Labor, Bureau of Labor Statistics. *April 2009 Consumer Price Index: South Region All Items, 1982-1984=100 - MUUR0100SA0 and CUURO100SA0, CUUS0100SA0*. Retrieved from <http://www.bls.gov/cpi/>

Modeling the Impact of Work Supports

While the Self-Sufficiency Standard provides the amount of income that meets a family’s basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. Work supports (public benefits) can be a valuable addition to family budgets, substantially reducing expenses for some basic needs and therefore freeing income for families to use on other needs. Thus work supports can help working families achieve stability without needing to choose between basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or non-stimulating environments. Work supports can also offer stability to help a family retain employment, a necessary condition for improving wages. Work supports include programs such as:

- child care assistance
- health care (Medicaid or SoonerCare, Oklahoma’s Children’s Health Insurance Program)
- the Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program)
- Women, Infants and Children (WIC) program (a nutrition program)
- housing assistance (including Section 8 vouchers and public housing)

Child support, although not a work support per se, can assist a family in meeting basic needs and so is also modeled. This section models the impact that work supports can have on family income and expenses.

Table 3 provides a summary of the work supports, child support, and tax credits modeled in this section. An explanation of how and why the taxes and tax credits are treated differently in the modeling section than in the Self-Sufficiency Standard is provided below.

Treatment of Tax Credits in the Modeling Table and Figure. The Standard shows all tax credits, both refundable and nonrefundable, as if they are received monthly. However, for the work supports modeled in Table 4 (Columns 2–6), the refundable credits are shown as received annually. These refundable credits include the

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WORK SUPPORTS...CAN HELP A WORKING FAMILY ACHIEVE STABILITY WITHOUT SCRIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE AND/OR NON-STIMULATING ENVIRONMENTS.

.....

federal and state Earned Income Tax Credit (EITC), the “additional” refundable portion of the Child Tax Credit (CTC), and the Making Work Pay Tax Credit (MWPTC). Because the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce federal taxes, it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling columns of the table.

The tax credits are calculated this way in the modeling table in order to reflect the reality of how households receive these tax credits. Although by law a family can receive part of their EITC on a monthly basis (called Advance EITC), nearly all families receive the federal EITC as a single payment the following year when they file their tax returns.¹⁹ Many families prefer to receive the EITC as a lump sum and use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.²⁰ Therefore, in Columns 2-6 of Table 4, the total amount of the refundable federal and state EITC the family would receive annually (when they file their taxes) is shown in the first shaded line at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full-time, for the year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts: the (nonrefundable) portion that can be used to offset any remaining (after the CCTC) federal taxes owed is shown as received monthly, while

Table 3. Summary of Oklahoma Work Supports, Child Support, and Tax Credits

WORK SUPPORT PROGRAM	BENEFIT	INCOME ELIGIBILITY
CHILD CARE ASSISTANCE	Child care costs reduced to a monthly co-payment which varies depending on income beyond \$850 per month, family size, and number of children receiving child care	Up to 200% FPL
HOUSING ASSISTANCE (SECTION 8 HOUSING VOUCHERS AND PUBLIC HOUSING)	Housing costs set at 30% of monthly adjusted gross income	80% of area median income (Due to limited funding most new program participants must have income below 30% of area median income)
MEDICAID	Fully subsidized health care benefits	Adults receiving General Assistance Families receiving TANF benefits and up to 12 months after transitioning from TANF to earned income Children in families with income up to 150% FPL Pregnant women with income up to 185% of FPL
CHILDREN'S HEALTH INSURANCE PROGRAM (SOONERCARE - CHILDREN ONLY)	Fully subsidized health care benefits for children under the age of 18 living in Oklahoma	Up to 185% FPL *Note: Oklahoma SoonerCare is waiting for approval to increase eligibility to 250% FPL with the goal of increasing eligibility to the legislated eligibility level of 300% FPL
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP, FORMERLY FOOD STAMP PROGRAM)	Maximum benefit amounts vary depending on the number of people in a household: Maximum benefit or a family of 3: \$526 per month Maximum benefit or a family of 4: \$668 per month	Eligibility up to 130% FPL
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$41.12 in Oklahoma to purchase supplemental nutritious foods Breastfeeding education and support Nutrition and health education Note: Average WIC benefits vary for Tribal Nations ranging from \$40.32-\$53.33	Pregnant and postpartum women or parenting adults with children up to age 5 who are at or below 185% of FPL
CHILD SUPPORT	Average payment of \$191 per month in Oklahoma from non-custodial parent	No income limit
TAX CREDITS	BENEFIT	INCOME ELIGIBILITY
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with 1 child: \$2,917 per year Maximum benefit for families with 2 or more children: \$4,824 per year	1 parent family with one child: up to \$33,995 1 parent family with two or more children: up to \$38,646
STATE EITC	5% of the Federal EITC in Oklahoma	Same as Federal EITC
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child	Married Filing Jointly: up to \$110,000 Married Filing Separately: up to \$55,000 All others: up to \$75,000
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	\$3,000-\$6,000 annual tax deduction	No income limit
STATE CCTC & STATE CTC	State CCTC is 20% of federal CCTC credit State CTC is 5% of federal CTC credit	Oklahoma taxpayers who are eligible for the Federal CCTC and CTC can either claim the state CCTC or the State CTC, whichever is more
MAKING WORK PAY TAX CREDIT (MWPTC)	Maximum benefit for single adults: \$400 per year Maximum benefit for married couples: \$800 per year	Single Adults: \$75,000 per year Married Couples: \$150,000 per year

* The 2009 Federal Poverty Level (FPL) for a family of three is \$18,310 (annual income).

the “additional” refundable portion of the CTC is shown as a lump sum received annually in the second shaded line at the bottom of Table 4. Likewise, the MWPTC is also separated into a monthly amount used to offset remaining federal taxes (after the CCTC and CTC) and the additional refundable amount shown annually. Note that unlike the EITC one cannot legally receive the “additional” refundable portion of the Child Tax Credit on a monthly basis.

Changes to taxes and tax credits as a result of the 2009 American Recovery and Reinvestment Act (ARRA) are incorporated into the calculations of the 2009 Oklahoma Self-Sufficiency Standard and are included in the tables and figures in this document. While these changes are “temporary” for the 2009 and 2010 tax years, they have been incorporated into the regular tax withholding tables (as opposed to tax rebates which are one-time payments, and are not incorporated into tax withholding tables).

Therefore, changes to taxes and tax credits as a result of ARRA are in effect for at least two years, and are proposed to continue beyond the next two tax years in President Obama’s 2010 budget.²¹

TABLE 4 - THE IMPACT OF WORK SUPPORTS AND CHILD SUPPORT

In **Table 4**, the impact of adding work supports and child support is modeled for families with one adult, one preschooler, and one schoolage child living in Payne County. Costs that have been reduced by these supports are indicated with bold font in the table.

The Self-Sufficiency Standard (Column 1). The first column of Table 4 shows the Self-Sufficiency Standard without any work (or other) supports to reduce costs (except tax credits where applicable) for families with one adult, one preschooler, and one schoolage child living in Payne County. This family type has monthly child care expenses of \$684 and monthly housing costs of \$688. Without any assistance the adult in this family must earn a Self-Sufficiency Wage of \$2,687 per month or \$15.27 per hour working full-time.

Table 4. **Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage**
One Adult, One Preschooler and One Schoolage Child
Payne County, OK 2009

	#1	CHILD SUPPORT AND WORK SUPPORTS				
		#2	#3	#4	#5	#6
	SELF-SUFFICIENCY STANDARD	Child Support	Child Care	Child Care, SNAP/ WIC* & Medicaid (family)	Child Care, SNAP/ WIC* & SoonerCare (children)	Housing, Child Care, SNAP/ WIC* & SoonerCare (children)
MONTHLY COSTS:						
Housing	\$688	\$688	\$688	\$688	\$688	\$475
Child Care	\$684	\$684	\$237	\$162	\$192	\$162
Food	\$467	\$467	\$467	\$150	\$248	\$193
Transportation	\$249	\$249	\$249	\$249	\$249	\$249
Health Care	\$388	\$388	\$388	\$0	\$125	\$125
Miscellaneous	\$248	\$248	\$248	\$248	\$248	\$248
Taxes	\$424	\$475	\$408	\$157	\$247	\$152
Earned Income Tax Credit	(148)	**	**	**	**	**
Child Care Tax Credit (-)	(112)	(125)	(62)	(4)	(35)	0
Child Tax Credit (-)	(167)	(14)	(36)	0	0	0
Making Work Pay Credit (-)	(33)	0	0	0	0	0
Child Support		-\$191				
SELF-SUFFICIENCY WAGE:						
HOURLY	\$15.27	\$16.29	\$14.70	\$9.37	\$11.14	\$9.12
MONTHLY	\$2,687	\$2,868	\$2,587	\$1,650	\$1,961	\$1,605
ANNUAL	\$32,249	\$34,414	\$31,047	\$19,795	\$23,535	\$19,255
Total Federal EITC (annual refundable)**		\$1,238	\$1,947	\$4,317	\$3,529	\$4,431
Total State EITC (annual refundable)**		\$62	\$97	\$216	\$176	\$222
Total Federal CTC (annual refundable)**		\$1,830	\$1,565	\$2,000	\$2,000	\$2,000
Total Making Work Pay TC (annual refundable)**		\$400	\$400	\$400	\$400	\$400

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Oklahoma. Assumes average monthly value of WIC benefit \$41.12 (FY 2008). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

** See discussion at the beginning of this section titled “Modeling the Impact of Supports of Wages Required to Meet Basic Needs”.

Child Support (Column 2). In Column 2, child support is modeled. The child support payment of \$191 per month is the average amount received by families participating in the Child Support Enforcement Program in Oklahoma.²² Child support payments from absent, non-custodial parents can be a valuable addition to some family budgets, even in cases where the non-custodial parent's income is relatively low. Unlike additional earned income, child support is not taxable, and can reduce the amount families need to earn both directly and indirectly through reduced taxes, thus having a strong impact on helping families meet their needs. Overall, with child support the wage needed to meet basic needs is \$2,868 per month (\$16.29 per hour). Note Column 2 (and all subsequent columns) removes refundable tax credits from the calculation of the monthly wage. As described above, the modeling example assumes that the family receives tax credits annually. As a result, despite this family receiving additional income from child support, the monthly wage increases because moving the “loss” that comes from moving tax credits to annual lump sums is greater than the increased income from child support.

Child Care (Column 3). In Column 3, the first work support—child care—is added. Since child care is one of the major expenses for families with children, the addition of a child care subsidy generally provides the greatest financial relief of any single work support. For this reason, child care assistance is modeled separately as well as in combination with other work supports. Families with incomes at or below 200% of the FPL are eligible for Oklahoma's child care assistance program; working families must contribute a co-payment on a sliding scale.²³ Child care assistance reduces child care costs substantially from \$684 to a co-payment of \$237 per month. The addition of child care assistance reduces the Self-Sufficiency Wage for this family type in Payne County to \$2,587 per month (\$14.70 per hour).

Child Care, SNAP, WIC, and Medicaid (Column 4). For adults moving from welfare to work, the typical “package” of benefits includes child care, SNAP, WIC, and Medicaid. Column 4 adds Medicaid, SNAP, and WIC to the child care assistance modeled in Column 3. Families that enter the workforce from TANF are usually eligible for continued coverage by Medicaid

for themselves and their children for up to 12 months through the Transitional Medicaid program.²⁴ In Column 4 it is assumed that Medicaid will cover all of the family's health care expenses, reducing health care costs from \$388 per month to zero.

The Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamp Program) and Women, Infants and Children (WIC) Program, administered by individual states, provides crucial nutritional support to low-income households. SNAP is available for families with incomes below 130% of the FPL and Oklahoma's WIC program helps pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five if their income falls at or below 185% of the FPL.²⁵ In Column 4 the family qualifies for both SNAP and WIC benefits, reducing food costs from \$467 to \$150 per month. The reduced health care and food costs greatly decrease the wage needed to meet basic needs, further reducing the child care assistance co-payment to \$162 per month in Column 4. Together, child care assistance, SNAP, WIC, and Medicaid lower the wage required to meet basic needs to just \$1,650 per month (\$9.37 per hour).

Child Care, SNAP, WIC, and SoonerCare (Column 5). After one year, families making the transition from welfare to work lose Medicaid coverage for the entire family. However, many working families have the option of covering their children's health care needs through the State Children's Health Insurance Program (CHIP) when their employer does not offer family coverage and the family does not qualify for Medicaid. In Oklahoma, children are eligible for SoonerCare (Oklahoma's Children's Health Insurance Program) as long as family income is at or below 185% of the FPL.²⁶ SoonerCare does not have a monthly premium.²⁷ Under these circumstances, the adult in this family type would pay only for the cost of her own health care, which is her share of the health insurance premium available through her employer and her out-of-pocket costs. However, if the employer does not provide health insurance, the adult may be eligible for Insure Oklahoma depending upon income.²⁸ Column 5 shows the same work support package as Column 4, except that instead of Medicaid for the whole family, SoonerCare has been substituted for the children and

employer coverage for the adult has been added. As a result, the cost of health care increases to \$125 per month to cover the adult’s costs. The family still qualifies for SNAP and WIC but the cost of food increases to \$248 per month. The child care monthly co-payment increases to \$192 per month. The family now needs to earn \$1,961 per month (\$11.14 per hour) to meet their basic needs.

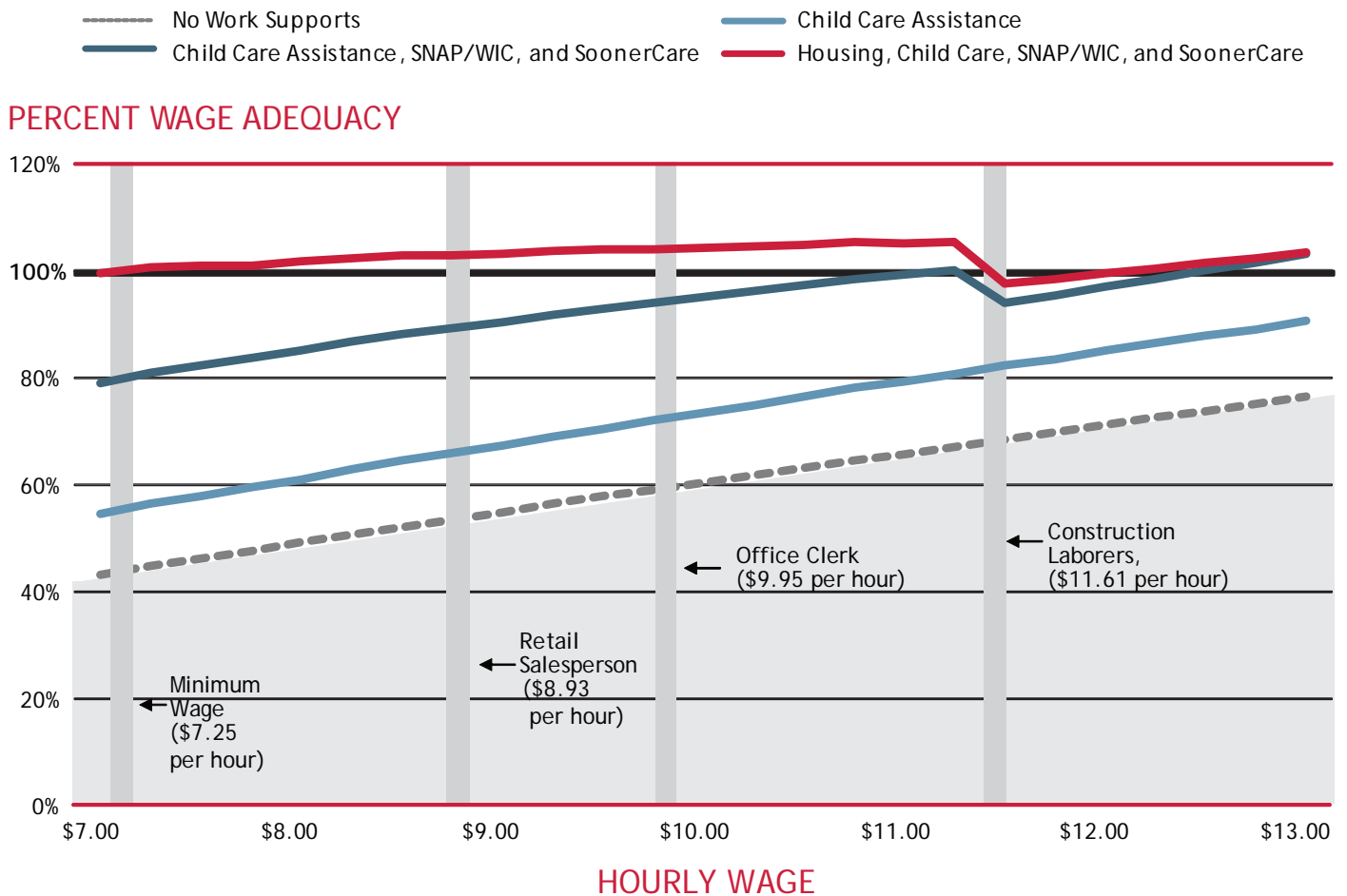
Housing, Child Care, SNAP, WIC, and SoonerCare (Column 6). In the final column, housing assistance is added to the work support package modeled in Column 5. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$688 to \$475 per month. The cost of health care remains \$125 per month. With reduced housing costs, the family qualifies for increased WIC and SNAP benefits, reducing food costs to

\$193 per month. The decrease in the cost of housing and food lowers the family’s total income needed, therefore reducing the child care co-payment to \$162 per month. With the full benefit package, the single parent with one preschooler and one schoolage child in Payne County needs to earn \$1,605 per month (\$9.12 per hour) to meet her family’s basic needs. Additionally, at this wage level, this family type in Payne County is eligible for more than \$7,000 in annual refundable tax credits if the adult worked at this wage throughout the year.

FIGURE 8 - THE IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY

While Table 4 shows how child support and work supports reduce the wage needed, **Figure 8** starts with various wages and asks “How adequate are these wages in meeting a family’s needs, with and without various

Figure 8. **Impact of Work Supports on Wage Adequacy**
One Adult, One Preschooler, and One Schoolage Child
 Payne County, OK 2009



*U.S. Department of Labor, Bureau of Labor Statistics. May 2008 occupational employment and wage estimates: Oklahoma. Retrieved June 12, 2009 from http://www.bls.gov/oes/current/oes_ok.htm

combinations of work supports?” In Figure 8, and throughout the Self-Sufficiency Standard, “wage adequacy” is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet 100% of the family’s basic needs. Because wage adequacy can be achieved in two ways, either by reducing costs through work supports or by increasing wages, this analysis examines how these two strategies interact.

To model wage adequacy, Figure 8 uses Payne County and the same family type (one adult with one preschooler and one schoolage child) as Table 4. As in Table 4, it is assumed that the “refundable” federal and state EITC, the MWPTC and the “additional” refundable portion of the CTC are received annually. Therefore, these credits are not included in Figure 8 as available to increase wage adequacy.

Figure 8 models wage adequacy as hourly wages increase, with each line representing a different work support package. The dotted line (the lowest line on the graph) provides a “baseline,” and demonstrates the adequacy of wages alone when there are no “work supports” (wages only/no work supports). The second line models the impact of child care alone on wage adequacy. The third line models the impact of child care, the Supplemental Nutrition Assistance Program (SNAP) (formerly food stamps), WIC, and SoonerCare. In the fourth line (the highest line on the graph) housing assistance is added to the supports modeled in the third line and models the wage adequacy of the full work support package. In addition to Figure 8, see Appendix E for the detailed table: Modeling the Impact of Work Supports on Wage Adequacy.

In addition, four wages are highlighted with vertical shaded bars. The first is the federal minimum wage of \$7.25 per hour, effective July 24, 2009. The following three wages are median hourly wages of select occupations in Oklahoma: the median hourly wages of retail

salespersons (\$8.93 per hour), office clerks (\$9.95 per hour), and construction laborers (\$11.61 per hour).²⁹

No Work Supports (Wages Only). The dotted line of Figure 8 models the wage adequacy of different wages when the family does not receive work supports. The adult earning the federal minimum wage of \$7.25 per hour has a wage adequacy of just 45% without any work supports. In other words, working full-time at the federal minimum wage, without any other support or resources, provides only about 45% of the income needed to meet the basic needs of a family with one adult, one preschooler, and one schoolage child in Payne County. For adults earning the median wage for retail salespersons, \$8.93 per hour, wage adequacy reaches 55%. Wage adequacy is 60% for adults earning the median wage for office clerks, \$9.95 per hour. The adult earning \$11.61 per hour, the median wage for construction laborers, has a wage adequacy of 69% with no work supports and has a shortfall in income of more than \$900 per month. Without work supports, this single parent in Payne County must earn the Self-Sufficiency Standard wage of \$15.27 per hour to meet her monthly expenses of just under \$3,000 per month.

Child Care Assistance. When the family receives child care assistance, it reduces their expenses and raises wage adequacy, as shown in the second line of Figure 8. At \$7.25 per hour, child care assistance decreases the monthly cost of child care from \$684 to a copayment of just \$95, increasing wage adequacy from 45% with no work supports to 57%. At \$8.93 per hour, child care assistance decreases the cost of child care to \$150 per month and increases wage adequacy from 55% to 67%. At \$9.95 and \$11.61 per hour, child care assistance improves the wage adequacy of this family type to 73% and 83% respectively.

Child Care, SNAP, WIC, and SoonerCare. Receiving help with health care and food costs further increases wage adequacy. As all of these wages are below the SoonerCare eligibility limit of 185% of the FPL, the cost of children’s health care is covered by SoonerCare, reducing this family’s health care costs to \$125 per month, the cost to cover the adult. At the first three wage levels the family is eligible for both SNAP and WIC benefits, decreasing the cost of food from \$467 per month to between \$45 and

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

\$180 per month as the wages increase. At \$7.25 and \$9.03 per hour, the additions of SNAP, WIC, and SoonerCare to child care assistance increases wage adequacy to 81% and 91% respectively. At \$9.95 per hour wage adequacy increases to 95%. At \$11.61 per hour the family no longer is eligible for SNAP, however it is eligible for WIC. Wage adequacy reaches 95% for office clerks and construction laborers, leaving a shortfall in income of about \$100 per month.

Housing, Child Care, SNAP, WIC, and SoonerCare.

With the addition of housing assistance, housing costs are reduced to 30% of the family's income. This family type in Payne County is eligible for housing assistance at each of the four wage levels, reducing the cost of housing from \$688 per month to between \$383 and \$613 depending on the wage. The full package of work supports modeled—housing assistance, child care assistance, SNAP, WIC, and SoonerCare—increases wage adequacy to above 100% for the first three wage levels. At \$7.25 per hour, the full package of work supports brings the cost of housing down to \$383 per month; and child care, food, and health care costs remain the same as the work supports package described above. Wage adequacy reaches 101% and leaves the family with a \$9 per month surplus in income. The same package of work supports brings the hourly wages of \$8.93 and \$9.95 to 103% and 104% wage adequacy respectively. At \$11.61 per hour this family type is again ineligible for SNAP, and only has a slight reduction in housing costs. While this increases wage adequacy from 95% to 98% wage adequacy at \$11.61 per hour this family type in Payne County still falls just short of full wage adequacy with the full package of work supports.

AVAILABILITY AND ACCESSIBILITY OF WORK SUPPORTS

When assisted temporarily with work supports until they are able to earn Self-Sufficiency Wages, costs of essential items are reduced, and families are able to meet their basic needs as they enter or re-enter the workforce. Thus, work support programs, tax credits, and child support can play a critical role in helping families move towards economic self-sufficiency. However, the various work supports modeled here are not available or accessible to all who need them.

Child Support. Despite the fact that 57% of all custodial parents in the United States have child support awards, less than half of those awarded child support actually receive the full amount owed to them, while one-quarter of custodial parents awarded child support receive no payment at all.³⁰ When families receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$249 per family, and in Oklahoma the state average is \$191 per family.³¹

Child Care Assistance. Although some states made progress in improving child care assistance policies in 2007-2008, reductions in federal funding have led 17 states to develop wait lists or freeze new intakes for families seeking child care assistance.³² In Oklahoma, the monthly average for children receiving child care subsidies was 42,265 in fiscal year 2007.³³ This amounts to approximately 13% of Oklahoma's potentially eligible children receiving federal child care subsidies in 2007.³⁴ However, for the most recent year for which data is available (early 2008) Oklahoma does not have a waiting list for child care subsidies.³⁵

Supplemental Nutrition Assistance Program (SNAP) and Women, Infants, and Children Program (WIC). Nationally, enrollment in SNAP has increased by 25% since 2007, reaching over 33 million participants in March 2009.³⁶ Likewise, enrollment in WIC has increased by 8% since 2007, reaching nearly 9 million participants in March 2009.³⁷ In Oklahoma, as of March 2009 participation in SNAP has increased by 10% and participation in WIC has increased by 6.2% since March 2008.³⁸ Despite increasing enrollment in SNAP the USDA reports that only 67% of eligible individuals in the U.S. and 69% of eligible individuals in Oklahoma participated in the food stamp program in 2006.³⁹ Bureaucratic barriers, drug felony histories, language barriers, access, and immigration status amongst other issues can limit access to food benefits.

Medicaid and CHIP. According to the US Census Bureau, 15.3% of Americans lacked health insurance in 2007 compared to 13.7% in 2000; meanwhile, the percentage of uninsured children nationwide has remained relatively steady at around 11% between 2000 and 2007,

even with the expansion of CHIP.⁴⁰ In Oklahoma, approximately 430,000 children and teens under 19 years of age are served by SoonerCare.⁴¹ According to U.S. Census Health Insurance data, 7.4% of Oklahoma's children in families with incomes at or below 200% of the Federal Poverty Level do not have health insurance.⁴² Oklahoma is in the process of increasing eligibility for SoonerCare from 185% of the FPL to 300% of the FPL. This expansion is expected to cover 40,000 additional uninsured children.⁴³

Housing Assistance. Housing assistance is a major support for families, typically reducing housing costs to 30% of the household's income. Families with incomes below 80% of HUD's area median family income are considered low income and are eligible for federal housing assistance. However, housing subsidies are limited due to funding availability and most new program participants must be families with extremely low incomes (defined by HUD as income below 30% of area median income).⁴⁴ Nationally, there are 15 million low-income families with unaffordable housing costs (exceeding 30% of their income), and nearly nine million of these households have severe housing cost burdens (exceeding 50% of their income).⁴⁵ However, just over two million families received federally

assisted housing vouchers in the last quarter of 2008.⁴⁶ Of those receiving federal housing assistance, 54% are families with children.⁴⁷ In Oklahoma, about one out of every eight eligible families received assistance.⁴⁸ Even with this unmet need, housing assistance programs faced declining funds, losing 150,000 housing vouchers (Section 8) between 2004 and 2007, when funding for the voucher program was renewed.⁴⁹

Earned Income Tax Credit. According to the Internal Revenue Service (IRS), approximately one in four eligible taxpayers do not claim the Earned Income Tax Credit. The IRS states that this is due to "complex eligibility requirements."⁵⁰ The IRS has found that language barriers, homelessness, and living in a rural areas are some of the barriers that when combined with complex eligibility requirements contribute to individuals not being aware they qualify for the credit. Recognizing the importance of increasing awareness of eligibility, the Department of the Treasury, the IRS, and community partners across the U.S. are working to provide more outreach and information to eligible individuals through EITC awareness days.

Top Oklahoma Occupations and the Wage Gap

Many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce or live in high cost or low-wage areas. Such families cannot afford their housing and food and child care, much less other expenses, and are forced to choose between basic needs.

Table 5 below compares median wages for Oklahoma’s top 10 occupations (by number of employees), which represent 20% of Oklahoma workers, to the Self-Sufficiency Standard for families with one adult, one preschooler, and one schoolage child in Oklahoma County. The median wage data comes from the Bureau of Labor Statistics May 2008 Occupational Employment Statistics (OES) survey and is updated to the April 2009 Consumer Price Index. This family type in Oklahoma County requires \$35,356 per year, or \$16.74 per hour (without work supports) to be self-sufficient. Except for registered nurses and general and operations managers, the median annual wages for the top 10 occupation

Table 5. Wages of Oklahoma’s Ten Largest Occupations: 2009

OCCUPATION TITLE	NUMBER OF EMPLOYEES	Annual Median Income*	Percent of Standard**
Retail Salespersons	52,750	\$18,279	52%
Cashiers	40,800	\$15,356	43%
Office Clerks, General	36,660	\$20,366	58%
Bookkeeping, Accounting, and Auditing Clerks	30,210	\$26,439	75%
Waiters and Waitresses	28,000	\$14,854	42%
Customer Service Representatives	27,090	\$25,642	73%
Registered Nurses	26,760	\$50,428	143%
General and Operations Managers	25,870	\$63,972	181%
Combined Food Preparation and Serving Workers, Including Fast Food	24,990	\$14,480	41%
Laborers and Freight, Stock, and Material Movers	24,850	\$19,982	57%
**SELF-SUFFICIENCY STANDARD FOR ONE ADULT, ONE PRESCHOOLER AND ONE SCHOOLAGE CHILD IN OKLAHOMA COUNTY			\$35,356

*Wages adjusted for inflation using South Region April 2009 Consumer Price Index from the Bureau of Labor Statistics.

Source: US Department of Labor. May 2008 State Occupational Employment and Wage Estimates. Retrieved from <http://www.bls.gov/oes/data.htm>

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OKLAHOMA’S MOST COMMON OCCUPATIONS HAVE WAGES THAT ARE ON AVERAGE BELOW THE MINIMUM LEVEL OF SELF-SUFFICIENCY.

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groups are below the Self-Sufficiency Standard for this family type in Oklahoma County. While seven occupations meet the Self-Sufficiency wages for a single adult in this county, only two—registered nurses and managers—pay Self-Sufficiency wages for a single-parent family with one preschooler, and one schoolage child.

The median wage of the most common Oklahoma occupation—retail salespersons—has median annual earnings of \$18,279 and accounts for 3% of Oklahoma workers; this occupation’s wages are about half of the amount needed to be self-sufficient for families with one adult, one preschooler and one schoolage child in Oklahoma County, leaving an income shortfall of about \$17,000 annually. The second most common occupation—cashiers—yields earnings of \$15,356 a year, just 43% of the minimum required to be self-sufficient. Six of the most common Oklahoma occupations have median annual wages that are less than 60% of the Standard for this family type in Oklahoma County.

Only two occupations, registered nurses and general and operations managers, yield earnings that are above the minimum required. Registered nurses have a median income that is 143% of the Self-Sufficiency Standard for this family type in Oklahoma County and general and operations managers have median earnings that are 181% of the Standard. Customer service representatives and bookkeeping, accounting, and auditing clerks earn median wages that are about three-fourths of the wage needed to be self-sufficient for this family type in Oklahoma County.

Thus, all but two of Oklahoma’s most common occupations have wages that are on average below the minimum level of self-sufficiency. The gap between wages and expenses presents a challenge for state and local agencies to seek strategies that will aid families striving to reach self-sufficiency.

How the Self-Sufficiency Standard Has Been Used

While the Self-Sufficiency Standard is an alternative measure of income adequacy that is more accurate, up-to-date, and geographically specific, it is more than an improved measure. The Standard is also a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we briefly describe some of these uses, and provide one example. In Appendix B, we provide more detail—with references and weblinks—so that you can explore these uses as well as contact the particular programs and persons who have actually applied the Self-Sufficiency Standard in their work.

For more examples of how the Self-Sufficiency Standard has been used please see **Appendix B** of this publication.

ASSESSMENT OF PUBLIC POLICY OPTIONS

The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes. As in the modeling tables above, the Standard can be used to evaluate the impact of a variety of work supports (the Food Stamp Program/SNAP, Medicaid) or policy options (child care co-payments, tax reform or tax credits) on family budgets. It can also be used to model changes in these programs. Work is central to a family's ability to get ahead but, as this report illustrates, it is not always enough. For workers with incomes below the Self-Sufficiency Standard, public policy can help by “making work pay.”

- **Example:** In Maryland, Advocates for Children and Youth use the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010. During the 2007 special session of the Maryland General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland's 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families.

EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

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

Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay adequate wages. If the new jobs created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” In this way, economic development proposals can be evaluated for their net positive or negative effect on the local economy, as well as on the well-being of the potential workers and their families.

- **Example:** The Delaware Economic Development Office has applied the Delaware Self-Sufficiency Standard to strategic fund grant applications in order to focus its resources on quality employment growth.

CREATE GUIDELINES FOR WAGE-SETTING

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

- **Example:** Vanderbilt University in Tennessee uses the Self-Sufficiency Standard to educate employees and administrators about the need to increase the take-home pay of service staff.

TARGETING OF JOB TRAINING RESOURCES

The Self-Sufficiency Standard has been used to target job training resources. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Sectoral Employment Intervention is one strategy for targeting training towards higher-wage jobs. This approach to job training determines the wage needed by a worker to sustain her or his family using the Self-Sufficiency Standard, identifies well-paying jobs in sectors that lack trained workers, and analyzes the job training and support services

infrastructure necessary to move individuals into these jobs. Key components to Sectoral Employment Intervention include engaging industry representatives and workforce development boards, analyzing regional labor markets, targeting training for specific jobs, and developing realistic outcome standards. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

- **Example:** The Sacramento Employment and Training Agency (SETA) uses the Self-Sufficiency Standard to determine self-sufficient wages in Sacramento County. With this information SETA is able to identify growth industries paying Self-Sufficiency Wages and to direct clients and public resources towards those industries.

EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

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

- **Example:** The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and training services

TARGETING EDUCATION RESOURCES

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

- **Example:** The Missouri Women’s Council of the Department of Economic Development used the Self-Sufficiency Standard to begin a program to promote nontraditional career development among low-income women. The program encourages women and girls to

explore different, nontraditional career options that will pay Self-Sufficiency Wages.

DETERMINATION OF NEED FOR SERVICES

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

- **Example:** In Virginia, Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines.

COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

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

- **Example:** In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at www.thecalculator.org

PUBLIC EDUCATION

The Self-Sufficiency Standard has been used as a public education tool. As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency; shows employers the

importance of providing benefits, especially health care; demonstrates to service providers how the various components fit together, helping to facilitate the coordination of a range of services and supports; for policy makers and legislators, the Standard shows both the need for and impact of work support programs on low-wage workers' family budgets.

- **Example:** Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah's Children's Health Insurance Program.

SUPPORT RESEARCH

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

In several states the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). Findings from these studies can be found in the following reports:

- *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California*
- *Overlooked and Undercounted: Wages, Work and Poverty in Washington State*
- *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*
- *Overlooked and Undercounted: Where Connecticut Stands*
- *Not Enough to Live on: Characteristics of Households Beneath the Real Cost of Living*

In addition, a demographic study is currently being completed for Mississippi and an updated demographic study is currently being completed for California.

Conclusion

Oklahoma is facing an important opportunity to make it possible for low-income households to become economically self-sufficient. The rising costs of housing, child care, and health care; the lack of education and skills; welfare time limits; and restrictions on training and education all add to the problems faced by many parents seeking self-sufficiency. In addition, there are thousands of Oklahoma families who are trapped in low-wage jobs and struggling to make ends meet.

The Self-Sufficiency Standard documents the income required for families to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official Federal Poverty Level are nevertheless far below what is needed 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.

In addition to Oklahoma, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York City, New York State, North Carolina, Ohio, Oregon, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, Washington State, West Virginia, Wisconsin, Wyoming, and the Washington, D.C. metropolitan area. For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264, or visit www.selfsufficiencystandard.org/

For more information on The Self-Sufficiency Standard for Oklahoma, to order this publication or the Standard wage tables for any of Oklahoma's counties, or to find out more about the programs at the Oklahoma Association of Community Action Agencies, contact (405) 949-1495 or visit www.okacaa.org/ To find out more about the Oklahoma Asset Building Coalition please contact Steven Shepelwich at (405) 270-8675 or steven.shepelwich@kc.frb.org.

Endnotes

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Appendix A: Methodology, Assumptions and Sources

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

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- updated annually
- geographically- and/or age-specific, as appropriate

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

The Self-Sufficiency Standard is calculated for 70 different family types for 77 counties in Oklahoma and the City of Tulsa. The 70 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. These 70 family types represent the majority of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Oklahoma are included in Appendix C.

The Self-Sufficiency Standard assumes adult household members work full-time and *therefore includes all major*

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

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

Housing. For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. Section 8(c) (1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 1, 2008, HUD published final FMRs for fiscal year 2009.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into “Metropolitan Divisions” (i.e., HMFAs). These designations were new to 2005, a “rebenchmarking” year, in which FMRs were calculated, based on 2000 Census data for the first time. This process (and a revised definition of an MSA) caused over 300 counties nationwide to be removed from or added to metro areas, or moved to another metro area.

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have

rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.^a

For Oklahoma, housing is calculated using the FY 2009 HUD Fair Market Rents. All of Oklahoma's FMRs are set at the 40th percentile.

There are two metropolitan areas in Oklahoma that consist of more than one county, which are: Oklahoma City HUD Metro FMR Area (HMFA) and Tulsa HMFA. The Oklahoma City HMFA includes the following counties: Canadian, Cleveland, Logan, McClain, and Oklahoma. The Tulsa HMFA includes Creek, Osage, Rogers, Tulsa, and Wagoner Counties.

Since HUD calculates only one set of FMRs for an entire metropolitan area, the Standard used median gross rent ratios calculated from the U.S. Census Bureau's 2005-2007 American Community Survey (ACS) 3-Year Estimates or the 2000 Census for each of the counties included in the metropolitan areas listed above to obtain the individual county housing costs. For Tulsa County housing costs are further adjusted for within-county variation for the City of Tulsa and suburbs using 2005-2007 ACS median gross rent ratios for "places" within the county. The Standard's housing costs for the remaining counties in Oklahoma are calculated using HUD FMRs without adjustments.

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

Child Care. The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.^b Many states, including Oklahoma, have continued to conduct or commission the surveys as well as reimburse child care at or close to this level. Data for Oklahoma is from the Oklahoma 2008 Child Care Market Rate Survey, prepared by the Oklahoma Department of Human Services.^c

Care by family relatives accounts for the largest proportion of care for children less than three years of age (30% compared to 15% in family day care and 18% in child care centers).^d However, since one of the basic assumptions of the Standard is that it provides the costs of meeting needs without public or private subsidies, the "private subsidy" of free or low cost child care provided by relatives and others is not assumed.

Thus the question becomes, which paid setting is most used for infants (defined as children under three), family day care or center care? Some proportion of relative care is paid care, with estimates ranging from one-fourth to more than half. In addition, a substantial proportion of relative caregivers also provide care for non-relative children. As a result, relative care, when paid for, closely resembles the family day care home setting.

When even a minimal proportion of relative care is added to the paid family day care setting amount (e.g., it is assumed that just 20% of relative care is paid), then this combined grouping (family day care homes plus paid relative care) becomes the most common paid day care setting for infants. That is, 15% of children in family day care plus (at least) 6% who are in relative care (20% of the 30%) totals 21%, and thus is more than the 18% of infants who are in paid care in day care centers.^e

For children three and four years old, however, clearly the most common child care arrangement is the child care center, accounting for 42% of the care (compared to 12% in family child care and 23% in relative care).^f

For the Oklahoma 2009 Standard, infant rates (normally defined by the Standard as zero up to three years of age) were calculated using the cost of full-time care at licensed home child care facilities for newborns to two year olds. Oklahoma’s full-time center care rates were used to calculate child care costs for preschoolers (defined as three to five years of age by the Standard). Costs for schoolage children (defined as six to twelve years by the Standard) were calculated using part-time licensed center care rates.

Child care costs were calculated using raw data that was used to develop the 2008 Market Rate Survey prepared by the Oklahoma Department of Human Services. Because of a large variation in the number of child care facility respondents in each county, child care rates were calculated by region for each Child Care Resource and Referral Region. If a county had a response size of 20 or more facilities then it received a county-level rate. Otherwise, counties in each of the eight geographical Child Care Resource and Referral regions received the same region-wide rate. Child care costs were calculated by Child Care Resource and Referral region at the 75th percentile.

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

The Low-Cost Food Plan, although 25% higher than the Thrifty Food Plan, is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 44% of their food budget on food prepared away from home.^h

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

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

Within-state geographic differences in food costs were varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. Overall, across Oklahoma food costs range from 2% to 14% lower than the national average. ACCRA’s 2007 annual average cost of groceries index was applied to eleven geographic areas in Oklahoma: Ardmore, Enid, Lawton, Muskogee, Oklahoma City (Edmond), Oklahoma City (Oklahoma City), Ponca City, Stillwater, Tulsa (Broken Arrow), Tulsa (Tulsa), Non-metro (Pryor Creek). A statewide average ratio was applied to the counties in Oklahoma not included in those eleven areas. Note that although the ACCRA Cost of Living Index is generally intended for upper-middle income families, the ACCRA grocery index is standardized to price budget grocery items regardless of the shopper’s socio-economic status.

Transportation. If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population. According to a study done by the Institute of Urban and Regional Development, University of California, if about 7% of the total public uses public transportation that “translates” to approximately 30% of the low- and moderate-income population.ⁱ The Standard assumes private transportation (a car) where public transportation use to commute to work is less than 7%. The Standard uses U.S. Census Bureau 2000 Census and 2005-2007 ACS data to calculate the percent public transportation use to commute to work by county. All of the counties in Oklahoma have less than 7% public transportation use to commute to work.^j Therefore, the Standard uses private transportation to calculate transportation costs for every county in Oklahoma.

For private transportation the Standard assumes that adults need a car to get to and from work. Private

transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the most recent national data available, the National Household Travel Survey 2001.

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2005-2006 State Averages Expenditures and Premiums for Personal Automobile Insurance. To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from Allstate Insurance Company (which is among the top ten market share companies) for each county in Oklahoma.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are included. 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 private transportation fixed costs, the Standard uses 2006 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the U.S.

Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

Health Care. The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. In Oklahoma, 65% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health

insurance coverage.^k Nationally, the employer pays 81% of the insurance premium for the employee and 75% of the insurance premium for the family. In Oklahoma, the full-time worker’s employer pays an average of 84% of the insurance premium for the employee and 71% for the family.^l

Health care premiums are obtained from the 2006 Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state’s residents for a single adult and for a family.^m These costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

To vary premium costs by county or regions within the state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. Blue Cross Blue Shield holds the highest market share of health insurance companies in the state.ⁿ Sample premiums are obtained from Blue Cross Blue Shield for every county in Oklahoma and averaged to create ratios for each county.

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

Note that although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In Oklahoma, between 2000 and 2007, the worker’s share of health care premiums increased on average by 62% while the average worker’s earnings increased by 19%.^o Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health

coverage, an illness or injury can become a very serious financial crisis. Likewise, a serious health condition can make it extremely expensive to purchase individual coverage.

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

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15%.^P

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

Oklahoma state income tax ranges from \$0 to \$246.50 for single taxpayers and ranges from \$0 to \$395 for people filing jointly plus an additional percentage of taxable income (ranging from .5% to 5.5%) depending on bracket of taxable income.

Oklahoma has a 4.5% state sales and use tax and additional county and city sales tax that vary. Total sales tax varies from 8%-9.75% depending on the county and city sales tax. 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. Additionally, taxes on gasoline and automobiles are included as a cost of owning and running a car.

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a

“refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes.

Oklahoma has a state EITC that is set at 5% of the federal EITC.

The Child Care Tax Credit (CCTC), also known as the Child and Dependant Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2006, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

Oklahoma has a state CCTC that is set at 20% of the federal CCTC. Taxpayers may either claim the state CCTC or CTC, whichever is more.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2008, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$12,050, whichever was less. For the Standard, the CTC is shown as received monthly.

Oklahoma has a state CTC that is set at 5% of the federal CTC. Taxpayers may either claim the state CTC or CCTC, whichever is more.

The Making Work Pay Tax Credit (MWPTC), recently passed in the 2009 American Recovery and Reinvestment Act, is a refundable federal tax credit up to \$400 per year for single adults and \$800 per year for married couples. The credit is available to working adults with incomes up to \$75,000 per year for single adults and \$150,000 per year for married couples. For the Standard, the Making Work Pay Tax Credit is shown monthly.

The Sales Tax Relief Credit in Oklahoma is available for families with income up to \$50,000 per year and provides a credit of \$40 per household member.

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^b Almanac of Policy Issues. (2000). *Child care*. (Excerpted from the 2000 House Ways and Means Green Book.) Retrieved from http://www.policyalmanac.org/social_welfare/archive/child_care.shtml

^c Oklahoma Department of Human Services. (2008). Personal contact. Raw data for the 2008 Market Rate Survey provided by Joni Riley at the Oklahoma Department of Human Services.

^d Capizzano, J., Adams, G. & Sonenstein, F. (2000). *Child care arrangements for child under five: Variation across states*. New federalism: National Survey of America's Families. (Series B, No. B-7). Washington DC: The Urban Institute; Urban Institute calculations from the 1999 National Survey of America's Families from http://www.urban.org/UploadedPDF/anf_b7.pdf. Capizzano notes in a 2003 report analyzing updated NSAF data "...there seems to have been little change in the distribution of child care arrangements among both low- and higher-income families from 1999 to 2002." Capizzano, J. and Adams, G. (2003). *Children in low-income families are less likely to be in center-based child care*. Washington DC: The Urban Institute. Retrieved from <http://www.urban.org/publications/310923.html>

^e *ibid.*

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^g Food Research and Action Center. *Federal food programs*. Retrieved February 15, 2006, from http://www.frac.org/html/federal_food_programs/programs/fsp_faq.html

^h U.S. Department of Labor. Bureau of Labor Statistics. (2008). Economic News Release. *Consumer expenditures in 2007*. Retrieved January 23, 2009, from <http://www.bls.gov/news.release/cesan.nr0.htm>

ⁱ 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.

^j Census Transportation Planning Package 2000. *Profiles for Oklahoma*. Retrieved March 10, 2009, from <http://ctpp.transportation.org/part2/ok.htm>

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^l U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality. *Medical expenditure panel survey (2006)*. Tables II.C.3 and II.D3. Retrieved on October 21, 2008, from http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2006&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search

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ⁿ American Medical Association. *2007 Update - competition in health insurance: A comprehensive study of US markets*. Retrieved August 13, 2008, from http://www.ama-assn.org/ama1/pub/upload/mm/368/compstudy_52006.pdf

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Appendix B: Examples of How the Standard Has Been Used

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

ASSESSMENT OF PUBLIC POLICY OPTIONS

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

- The Self-Sufficiency Standard for Massachusetts was used in the Crittenton Women’s Union 2007 report, *Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Poor Families* to advocate for tuition-free community college education and other ways to address financial barriers to education in Massachusetts, citing the need for post-secondary education and training in order to acquire Self-Sufficiency Wage jobs (see http://liveworkthrive.org/admin/Editor/assets/WPFR_Report_031108.pdf).
- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>). In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://www.dola.state.co.us/Doh/Documents/HousingColo02.pdf>).
- In Maryland, Advocates for Children and Youth use the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010. During the 2007 special session of the Maryland

General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland’s 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families (see <http://www.acy.org>).

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

EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

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

Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay “living wages.” If the jobs to be created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” Economic development proposals can be evaluated for their net positive or negative

effect on the local economy, as well as on the well-being of the potential workers and their families.

- Colorado’s Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Their sustainability plan would seek vendors who pay “livable wages” to their employees, as defined by the Standard.
- In Nebraska, the Nebraska Appleseed Center has developed a set of job quality standards that corporations should follow prior to receiving public funds (see <http://www.neappleseed.org>).
- The Delaware Economic Development Office has used the Delaware Self-Sufficiency Standard to evaluate strategic fund grant applications in order to focus its resources on quality employment growth.

TARGETING OF JOB TRAINING RESOURCES

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

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers. To see a more detailed description of the District of Columbia’s Workforce Investment Act go to <http://www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp>

EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs, from short-term job search and placement programs to

programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online Self-Sufficiency Calculator, the Council demonstrates the impact of its education and training programs on the achievement of self-sufficiency by its participants. For more information on the Seattle-King County Workforce Development Council, see <http://www.seakingwdc.org>
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. For more information on Chicago’s Workforce Investment Act, see <http://www.cityofchicago.org>
- The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and training services (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>).

TARGETING EDUCATION RESOURCES

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

- For example, the Missouri Women’s Council of the Department of Economic Development used the Standard to begin a program for low-income women that promotes nontraditional career development, leading to jobs paying Self-Sufficiency Wages. For more information on the Missouri Women’s Council see http://www.womenscouncil.org/about_WC.htm

- In California’s Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of non-traditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs (see <http://www.insightcced.org>).
- Following the release of the Crittenton Women’s Union (CWU) 2005 report *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self Sufficiency*, CWU has established an online Hot Jobs for Women guide. Using the Self-Sufficiency Standard for Massachusetts, the online guide assists women in identifying jobs in high demand that pay Self-Sufficiency Wages, yet require two years or less in full-time education or training (see <http://www.liveworkthrive.org/hotjobs.php>).
- In North Carolina, the Wilford County working group for the NC State project developed a *Targeting Higher-Wage Jobs Resource Guide* for social services caseworkers. The project presented legislative testimony and made presentations at conferences and trainings (see <http://www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC>).
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals seeking education, training, or employment. Connecticut’s Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony (see <http://www.cga.ct.gov/PCSW>).
- In New York, the Standard has been used in modeling services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address changing family dynamics. The Standard has also been used in New York for job readiness planning for women seeking skilled employment.

- In Delaware, the Standard was used to train people from the developmental disability community on how to retain their benefits when returning to the workforce.

DETERMINATION OF NEED FOR SERVICES

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

- For example, in Virginia, Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines. For more information on the programs of Voices for Virginia’s Children go to <http://www.vakids.org/work/fes.htm>
- The Connecticut Legislature enacted a state statute that identified “the under-employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers (see http://www.larcc.org/documents/mapping_change_2002.pdf).
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada’s 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads.

COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient. Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Illinois, New York, Oregon, Pennsylvania, Washington State, the Bay Area in California, Colorado and Washington, DC. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about

the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- For example, in Pennsylvania, PathWays PA offers *The Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2008 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to “test” the ability of various wages to meet a family’s self-sufficiency needs, as well as what training programs they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client’s behalf. *The Pennsylvania Online Training and Benefits Eligibility Tool* can be found at www.pathwayspa.org
- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them towards economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs. The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at <http://www.Coloradoselfsufficiencystandardcalculator.org>
- In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at <http://www.thecalculator.org>. Additionally, the Snohomish Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g., employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving.” The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix, please visit <http://www.worksourceonline.com/js/documents/Instructions.pdf>
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise* as a counseling tool (see http://www.vakids.org/Publications/budget_exercise.htm).
- Women Work! (National Network for Women’s Employment) used the Standard as a career-counseling tool in South Dakota. For more information on Women Work!, see <http://www.womenwork.org>
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see <http://www.sixstrategies.org>). Additionally, the Washington, DC Metro Area Self-Sufficiency Calculator can be found at <http://www.dcmassc.org>
- In New York the Women’s Center for Education and Career advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women’s Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Calculator for the City of New York can be accessed at <http://www.wceca.org/index.html>
- The Oregon *Prosperity Planner*, a new online calculator based on the 2008 Oregon Self-Sufficiency Standard can be found at <http://www.prosperityplanner.org>
- The Chicago, Illinois Mayor’s Office of Workforce Development hosts the Illinois Self-Sufficiency Calculator at www.ides.state.il.us/calculator/default.asp
- The Bay Area Self-Sufficiency Calculator in California can be found at <http://www.insightccd.org/index.php/insight-communities/cfess/calculator>

PUBLIC EDUCATION

The Self-Sufficiency Standard has been used as a public education tool. As an education tool, the Standard: helps the public at large understand what is involved in making

the transition to self-sufficiency; shows employers the importance of providing benefits, especially health care, which help families meet their needs; demonstrates to service providers how the various components fit together, helping to facilitate the coordination of a range of services and supports; and for policy makers and legislators, shows both the need for and impact of work support programs on low-wage workers' family budgets.

- For example, Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah's Children's Health Insurance Program. For more information on Voices for Utah Children go to <http://www.utahchildren.org>
- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS (hosted by the Crittenton Women's Union) developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. For information on the Crittenton Women's Union, see <http://www.liveworkthrive.org>
- In an initiative started at the University of Washington School of Social Work, policymakers participate in the "Walk-A-Mile" program, where they "walk" in the shoes of welfare recipients by living on a SNAP budget for one month. The Washington Standard was used to develop educational tools used by policymakers about the impact of benefits on family budgets.
- The Wisconsin Women's Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women's coalition members, many of whom continue to find a use for the Standard in their advo-

cacy work. The Wisconsin Women's Network website can be accessed at <http://www.wiwomensnetwork.org>

CREATE GUIDELINES FOR WAGE-SETTING

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

- For example, Vanderbilt University in Tennessee uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff. For more information go to <http://studentorgs.vanderbilt.edu/students4livingwage/info.php>
- Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see <http://www.ncsl.org/programs/employ/livingwage2005.htm>).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see <http://www.ccw.org/data.html>).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified pay increase. For more information on Advocates for Children and Youth, see <http://www.acy.org>
- In California, the National Economic Development and Law Center (now the Insight Center for Community Economic Development, or Insight CCED) used

the Self-Sufficiency Standard in a wage analysis of University of California service workers, entitled *High Ideals, Low Pay*. The Standard was used to assess the degree to which University of California service workers' wages are sufficient to provide the basic needs for employees and their families. Insight CCED recommends the University of California consider using the Standard to determine and adopt living wage policies (see <http://www.insightcced.org>).

- The Self-Sufficiency Standard was an integral tool for increasing Hawaii's minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a nine day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.

SUPPORT RESEARCH

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

- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* used the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see <http://www.ofm.wa.gov/healthcare/spg/affordability/default.asp> and <http://www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf>).
- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*, a recent policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level. PathWays PA also uses the Standard as a measure against which to base tax credits, healthcare reform, and other needs.
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). A demographic report is currently being completed for Mississippi and an updated report is in progress for California. Findings from these studies can be found in the following reports:
 - *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California* (see <http://www.nedlc.org>)
 - *Overlooked and Undercounted: Wages, Work and Poverty in Washington State* (see http://depts.washington.edu/pcls/documents/wa-state-research/Overlooked_and_Undercounted.pdf)
 - *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado* (see http://www.cclponline.org/ccs/documents/CCLPBooklet_FINAL.pdf)
 - *Overlooked and Undercounted: Where Connecticut Stands* (see <http://www.cga.ct.gov/PCSW/Publication%20PDFs/2007/WCS%20Full%20Report.pdf>)
 - *Not Enough to Live on: Characteristics of Households Beneath the Real Cost of Living* (see <http://www.lsnj.org/PDFs/PovertyResearchInstitute/NotEnoughToLiveOn2008.pdf>)

Appendix C: **The Self-Sufficiency Standard for** **Select Family Types in Oklahoma**

Table 1
The Self-Sufficiency Standard for Adair County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	464	554	554	554	554	661	554	554
Child Care	0	469	977	720	251	1227	977	720
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	105	196	258	239	202	310	305	286
Taxes	216	327	471	390	266	672	559	477
Earned Income Tax Credit (-)	0	-133	-106	-180	-312	0	-56	-138
Child Care Tax Credit (-)	0	-73	-125	-94	-34	-100	-105	-99
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.57	\$12.27	\$16.35	\$14.46	\$11.06	\$21.03	\$10.00 per adult	\$8.95 per adult
MONTHLY	\$1,333	\$2,160	\$2,878	\$2,546	\$1,947	\$3,701	\$3,521	\$3,152
ANNUAL	\$15,993	\$25,919	\$34,530	\$30,549	\$23,363	\$44,417	\$42,252	\$37,824

Table 2
The Self-Sufficiency Standard for Alfalfa County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	477	554	554	554	554	752	554	554
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	238	244	244	244	244	244	462	462
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	105	189	249	230	199	308	295	276
Taxes	221	302	431	367	245	673	521	455
Earned Income Tax Credit (-)	0	-153	-144	-210	-326	0	-100	-170
Child Care Tax Credit (-)	0	-74	-115	-80	-27	-100	-110	-84
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.63	\$11.60	\$15.38	\$13.68	\$10.70	\$20.88	\$9.43 per adult	\$8.53 per adult
MONTHLY	\$1,342	\$2,041	\$2,707	\$2,407	\$1,883	\$3,675	\$3,321	\$3,004
ANNUAL	\$16,108	\$24,495	\$32,487	\$28,890	\$22,595	\$44,098	\$39,847	\$36,044

Table 3
The Self-Sufficiency Standard for Atoka County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	449	554	554	554	554	720	554	554
Child Care	0	426	892	654	228	1120	892	654
Food	210	317	416	475	549	560	596	652
Transportation	242	248	248	248	248	248	471	471
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	191	249	232	200	305	296	278
Taxes	212	312	430	371	244	657	521	459
Earned Income Tax Credit (-)	0	-148	-143	-204	-325	0	-98	-163
Child Care Tax Credit (-)	0	-75	-116	-83	-28	-100	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.42	\$11.79	\$15.40	\$13.83	\$10.72	\$20.62	\$9.47 per adult	\$8.63 per adult
MONTHLY	\$1,307	\$2,076	\$2,711	\$2,434	\$1,887	\$3,629	\$3,333	\$3,036
ANNUAL	\$15,681	\$24,911	\$32,529	\$29,208	\$22,643	\$43,544	\$39,996	\$36,433

Table 4
The Self-Sufficiency Standard for Beaver County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	477	554	554	554	554	752	554	554
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	106	190	250	231	200	309	297	278
Taxes	219	298	423	358	236	662	514	446
Earned Income Tax Credit (-)	0	-152	-143	-210	-326	0	-97	-168
Child Care Tax Credit (-)	0	-74	-115	-80	-28	-100	-110	-85
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.67	\$11.63	\$15.39	\$13.69	\$10.71	\$20.87	\$9.48 per adult	\$8.57 per adult
MONTHLY	\$1,350	\$2,048	\$2,709	\$2,410	\$1,884	\$3,674	\$3,337	\$3,017
ANNUAL	\$16,206	\$24,572	\$32,512	\$28,915	\$22,610	\$44,087	\$40,049	\$36,201

Table 5
The Self-Sufficiency Standard for Beckham County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	499	554	554	554	554	725	554	554
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	108	190	250	233	202	308	297	279
Taxes	228	300	426	370	245	660	517	455
Earned Income Tax Credit (-)	0	-152	-143	-203	-319	0	-96	-161
Child Care Tax Credit (-)	0	-75	-116	-83	-30	-100	-110	-88
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.86	\$11.65	\$15.41	\$13.87	\$10.87	\$20.79	\$9.50 per adult	\$8.65 per adult
MONTHLY	\$1,383	\$2,050	\$2,712	\$2,441	\$1,913	\$3,659	\$3,342	\$3,046
ANNUAL	\$16,601	\$24,602	\$32,547	\$29,296	\$22,958	\$43,912	\$40,108	\$36,552

Table 6
The Self-Sufficiency Standard for Blaine County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	477	554	554	554	554	752	554	554
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	106	190	250	231	200	309	297	278
Taxes	221	302	427	363	241	668	520	452
Earned Income Tax Credit (-)	0	-152	-142	-209	-325	0	-95	-166
Child Care Tax Credit (-)	0	-75	-116	-81	-28	-100	-110	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.68	\$11.66	\$15.42	\$13.72	\$10.74	\$20.91	\$9.50 per adult	\$8.59 per adult
MONTHLY	\$1,353	\$2,052	\$2,714	\$2,415	\$1,890	\$3,680	\$3,346	\$3,024
ANNUAL	\$16,230	\$24,623	\$32,570	\$28,978	\$22,678	\$44,159	\$40,147	\$36,284

Table 7
The Self-Sufficiency Standard for Bryan County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	452	554	554	554	554	716	554	554
Child Care	0	505	971	732	228	1199	971	732
Food	210	317	416	475	549	560	596	652
Transportation	252	259	259	259	259	259	491	491
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	104	200	258	241	201	313	306	288
Taxes	215	347	475	399	244	690	623	490
Earned Income Tax Credit (-)	0	-120	-105	-172	-322	0	-35	-128
Child Care Tax Credit (-)	0	-73	-125	-97	-29	-100	-100	-103
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.52	\$12.71	\$16.37	\$14.65	\$10.79	\$21.34	\$10.28 per adult	\$9.08 per adult
MONTHLY	\$1,324	\$2,238	\$2,882	\$2,578	\$1,900	\$3,755	\$3,617	\$3,195
ANNUAL	\$15,892	\$26,852	\$34,583	\$30,938	\$22,799	\$45,063	\$43,403	\$38,337

Table 8
The Self-Sufficiency Standard for Caddo County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	422	554	554	554	554	663	554	554
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	100	190	250	233	202	301	297	279
Taxes	202	300	425	369	244	627	517	454
Earned Income Tax Credit (-)	0	-152	-143	-203	-320	0	-96	-161
Child Care Tax Credit (-)	0	-75	-116	-83	-30	-105	-110	-88
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.23	\$11.65	\$15.41	\$13.87	\$10.87	\$20.19	\$9.49 per adult	\$8.65 per adult
MONTHLY	\$1,272	\$2,050	\$2,712	\$2,441	\$1,913	\$3,553	\$3,342	\$3,045
ANNUAL	\$15,266	\$24,597	\$32,541	\$29,290	\$22,951	\$42,639	\$40,098	\$36,544

Table 9
The Self-Sufficiency Standard for Canadian County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	608	738	738	738	738	997	738	738
Child Care	0	524	1088	752	228	1316	1088	752
Food	197	298	390	445	515	525	559	611
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	118	218	285	258	215	349	331	303
Taxes	263	445	644	474	310	841	693	554
Earned Income Tax Credit (-)	0	-59	0	-106	-266	0	0	-63
Child Care Tax Credit (-)	0	-65	-105	-125	-55	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.66	\$14.78	\$19.74	\$16.35	\$12.26	\$24.43	\$11.37 per adult	\$9.92 per adult
MONTHLY	\$1,524	\$2,601	\$3,474	\$2,877	\$2,157	\$4,300	\$4,001	\$3,491
ANNUAL	\$18,288	\$31,215	\$41,683	\$34,525	\$25,883	\$51,600	\$48,015	\$41,890

Table 10
The Self-Sufficiency Standard for Carter County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	521	589	589	589	589	733	589	589
Child Care	0	423	939	651	228	1166	939	651
Food	214	324	425	484	560	571	608	665
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	111	196	258	237	205	313	306	284
Taxes	237	325	476	383	276	683	621	471
Earned Income Tax Credit (-)	0	-135	-103	-188	-303	0	-34	-145
Child Care Tax Credit (-)	0	-73	-125	-90	-38	-100	-100	-95
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.08	\$12.23	\$16.42	\$14.25	\$11.29	\$21.23	\$10.28 per adult	\$8.86 per adult
MONTHLY	\$1,421	\$2,152	\$2,891	\$2,507	\$1,988	\$3,737	\$3,620	\$3,119
ANNUAL	\$17,057	\$25,823	\$34,689	\$30,085	\$23,851	\$44,847	\$43,438	\$37,428

Table 11
The Self-Sufficiency Standard for Cherokee County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	482	558	558	558	558	701	558	558
Child Care	0	469	977	720	251	1227	977	720
Food	210	317	416	475	549	560	596	652
Transportation	248	255	255	255	255	255	483	483
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	106	197	258	239	203	314	306	286
Taxes	224	330	477	394	270	693	622	482
Earned Income Tax Credit (-)	0	-132	-103	-177	-309	0	-35	-135
Child Care Tax Credit (-)	0	-73	-125	-95	-35	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.73	\$12.34	\$16.43	\$14.53	\$11.13	\$21.41	\$10.28 per adult	\$8.99 per adult
MONTHLY	\$1,361	\$2,171	\$2,892	\$2,557	\$1,958	\$3,768	\$3,617	\$3,165
ANNUAL	\$16,335	\$26,056	\$34,705	\$30,678	\$23,500	\$45,213	\$43,407	\$37,985

Table 12
The Self-Sufficiency Standard for Choctaw County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	496	554	554	554	554	786	554	554
Child Care	0	426	892	654	228	1120	892	654
Food	210	317	416	475	549	560	596	652
Transportation	253	260	260	260	260	260	493	493
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	108	192	250	233	201	313	298	280
Taxes	230	311	430	373	243	685	524	461
Earned Income Tax Credit (-)	0	-145	-140	-201	-322	0	-90	-157
Child Care Tax Credit (-)	0	-73	-118	-84	-29	-100	-110	-90
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.89	\$11.89	\$15.48	\$13.92	\$10.80	\$21.26	\$9.57 per adult	\$8.71 per adult
MONTHLY	\$1,389	\$2,092	\$2,724	\$2,451	\$1,900	\$3,742	\$3,369	\$3,066
ANNUAL	\$16,666	\$25,109	\$32,689	\$29,409	\$22,802	\$44,903	\$40,424	\$36,797

Table 13
The Self-Sufficiency Standard for Cimarron County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	477	554	554	554	554	752	554	554
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	106	190	250	231	200	309	297	278
Taxes	223	305	432	368	246	674	526	458
Earned Income Tax Credit (-)	0	-151	-141	-207	-323	0	-93	-165
Child Care Tax Credit (-)	0	-75	-117	-81	-29	-100	-110	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.70	\$11.68	\$15.45	\$13.75	\$10.77	\$20.94	\$9.53 per adult	\$8.61 per adult
MONTHLY	\$1,355	\$2,056	\$2,719	\$2,420	\$1,896	\$3,686	\$3,354	\$3,031
ANNUAL	\$16,255	\$24,673	\$32,628	\$29,041	\$22,747	\$44,232	\$40,245	\$36,367

Table 14
The Self-Sufficiency Standard for Cleveland County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	604	733	733	733	733	989	733	733
Child Care	0	510	1107	779	269	1376	1107	779
Food	197	298	390	445	515	525	559	611
Transportation	242	248	248	248	248	248	471	471
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	117	215	286	259	218	354	331	305
Taxes	255	423	639	475	313	852	684	548
Earned Income Tax Credit (-)	0	-70	0	-101	-256	0	0	-61
Child Care Tax Credit (-)	0	-68	-105	-125	-59	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.55	\$14.43	\$19.76	\$16.49	\$12.49	\$24.78	\$11.35 per adult	\$9.94 per adult
MONTHLY	\$1,505	\$2,539	\$3,478	\$2,901	\$2,198	\$4,362	\$3,995	\$3,499
ANNUAL	\$18,066	\$30,470	\$41,733	\$34,817	\$26,381	\$52,345	\$47,940	\$41,992

Table 15
The Self-Sufficiency Standard for Coal County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	449	554	554	554	554	720	554	554
Child Care	0	426	892	654	228	1120	892	654
Food	210	317	416	475	549	560	596	652
Transportation	242	248	248	248	248	248	471	471
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	191	249	232	200	305	296	278
Taxes	208	302	422	361	234	645	509	447
Earned Income Tax Credit (-)	0	-150	-145	-207	-328	0	-101	-166
Child Care Tax Credit (-)	0	-75	-114	-82	-27	-100	-110	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.40	\$11.72	\$15.35	\$13.77	\$10.66	\$20.55	\$9.42 per adult	\$8.59 per adult
MONTHLY	\$1,303	\$2,063	\$2,702	\$2,423	\$1,876	\$3,617	\$3,317	\$3,022
ANNUAL	\$15,632	\$24,759	\$32,429	\$29,082	\$22,506	\$43,400	\$39,800	\$36,267

Table 16
The Self-Sufficiency Standard for Comanche County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	483	608	608	608	608	888	608	608
Child Care	0	499	979	742	243	1222	979	742
Food	222	336	441	503	581	593	631	690
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	107	206	266	249	210	335	313	297
Taxes	225	373	524	429	291	782	627	522
Earned Income Tax Credit (-)	0	-102	-66	-143	-285	0	-9	-95
Child Care Tax Credit (-)	0	-70	-120	-115	-46	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.79	\$13.35	\$17.39	\$15.39	\$11.76	\$23.23	\$10.61 per adult	\$9.50 per adult
MONTHLY	\$1,372	\$2,349	\$3,061	\$2,709	\$2,070	\$4,088	\$3,733	\$3,345
ANNUAL	\$16,463	\$28,192	\$36,728	\$32,513	\$24,834	\$49,056	\$44,800	\$40,145

Table 17
The Self-Sufficiency Standard for Cotton County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	455	574	574	574	574	831	574	574
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	192	251	234	203	318	298	281
Taxes	211	310	431	374	269	704	521	459
Earned Income Tax Credit (-)	0	-146	-137	-197	-309	0	-91	-157
Child Care Tax Credit (-)	0	-75	-120	-86	-35	-100	-110	-90
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.47	\$11.84	\$15.55	\$14.02	\$11.14	\$21.68	\$9.56 per adult	\$8.71 per adult
MONTHLY	\$1,314	\$2,083	\$2,737	\$2,467	\$1,961	\$3,816	\$3,364	\$3,065
ANNUAL	\$15,766	\$25,000	\$32,849	\$29,600	\$23,532	\$45,791	\$40,363	\$36,778

Table 18
The Self-Sufficiency Standard for Craig County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	437	575	575	575	575	689	575	575
Child Care	0	469	977	720	251	1227	977	720
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	102	198	260	241	205	313	307	288
Taxes	210	341	495	404	282	693	629	494
Earned Income Tax Credit (-)	0	-126	-91	-170	-302	0	-28	-128
Child Care Tax Credit (-)	0	-73	-120	-98	-38	-100	-100	-103
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.37	\$12.53	\$16.73	\$14.70	\$11.31	\$21.33	\$10.36 per adult	\$9.08 per adult
MONTHLY	\$1,297	\$2,205	\$2,945	\$2,588	\$1,991	\$3,754	\$3,647	\$3,197
ANNUAL	\$15,562	\$26,461	\$35,335	\$31,050	\$23,895	\$45,045	\$43,759	\$38,366

Table 19
The Self-Sufficiency Standard for Creek County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	540	660	660	660	660	872	660	660
Child Care	0	515	1079	773	258	1337	1079	773
Food	210	317	416	475	549	560	596	652
Transportation	251	258	258	258	258	258	489	489
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	113	212	279	255	214	343	327	303
Taxes	246	414	624	471	317	825	687	564
Earned Income Tax Credit (-)	0	-80	0	-115	-267	0	0	-63
Child Care Tax Credit (-)	0	-68	-110	-125	-54	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.24	\$14.07	\$19.24	\$16.13	\$12.23	\$23.93	\$11.22 per adult	\$9.92 per adult
MONTHLY	\$1,451	\$2,477	\$3,386	\$2,839	\$2,153	\$4,213	\$3,949	\$3,491
ANNUAL	\$17,411	\$29,721	\$40,629	\$34,069	\$25,832	\$50,551	\$47,385	\$41,897

Table 20
The Self-Sufficiency Standard for Custer County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	429	554	554	554	554	792	554	554
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	101	190	250	233	202	314	297	279
Taxes	203	298	423	364	242	686	514	451
Earned Income Tax Credit (-)	0	-152	-143	-204	-320	0	-97	-162
Child Care Tax Credit (-)	0	-74	-115	-83	-30	-100	-110	-88
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.28	\$11.63	\$15.39	\$13.83	\$10.85	\$21.36	\$9.48 per adult	\$8.64 per adult
MONTHLY	\$1,281	\$2,048	\$2,709	\$2,435	\$1,910	\$3,759	\$3,337	\$3,042
ANNUAL	\$15,375	\$24,572	\$32,512	\$29,216	\$22,917	\$45,109	\$40,049	\$36,502

Table 21
The Self-Sufficiency Standard for Delaware County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	448	554	554	554	554	744	554	554
Child Care	0	469	977	720	251	1227	977	720
Food	210	317	416	475	549	560	596	652
Transportation	248	255	255	255	255	255	483	483
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	196	258	239	203	319	305	286
Taxes	209	324	468	387	263	705	556	474
Earned Income Tax Credit (-)	0	-134	-107	-180	-313	0	-56	-138
Child Care Tax Credit (-)	0	-73	-125	-94	-34	-100	-105	-98
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.44	\$12.27	\$16.34	\$14.45	\$11.05	\$21.74	\$10.00 per adult	\$8.95 per adult
MONTHLY	\$1,310	\$2,159	\$2,875	\$2,544	\$1,945	\$3,827	\$3,519	\$3,150
ANNUAL	\$15,717	\$25,906	\$34,501	\$30,525	\$23,335	\$45,922	\$42,232	\$37,805

Table 22
The Self-Sufficiency Standard for Dewey County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	477	554	554	554	554	752	554	554
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	106	190	250	231	200	309	297	278
Taxes	219	298	423	358	236	662	514	446
Earned Income Tax Credit (-)	0	-152	-143	-210	-326	0	-97	-168
Child Care Tax Credit (-)	0	-74	-115	-80	-28	-100	-110	-85
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.67	\$11.63	\$15.39	\$13.69	\$10.71	\$20.87	\$9.48 per adult	\$8.57 per adult
MONTHLY	\$1,350	\$2,048	\$2,709	\$2,410	\$1,884	\$3,674	\$3,337	\$3,017
ANNUAL	\$16,206	\$24,572	\$32,512	\$28,915	\$22,610	\$44,087	\$40,049	\$36,201

Table 23
The Self-Sufficiency Standard for Ellis County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	477	554	554	554	554	752	554	554
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	106	190	250	231	200	309	297	278
Taxes	223	305	432	368	246	674	526	458
Earned Income Tax Credit (-)	0	-151	-141	-207	-323	0	-93	-165
Child Care Tax Credit (-)	0	-75	-117	-81	-29	-100	-110	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.70	\$11.68	\$15.45	\$13.75	\$10.77	\$20.94	\$9.53 per adult	\$8.61 per adult
MONTHLY	\$1,355	\$2,056	\$2,719	\$2,420	\$1,896	\$3,686	\$3,354	\$3,031
ANNUAL	\$16,255	\$24,673	\$32,628	\$29,041	\$22,747	\$44,232	\$40,245	\$36,367

Table 24
The Self-Sufficiency Standard for Garfield County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	479	576	576	576	576	798	576	576
Child Care	0	412	892	640	228	1120	892	640
Food	220	333	437	498	576	588	626	684
Transportation	238	244	244	244	244	244	462	462
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	106	193	253	235	204	315	300	281
Taxes	221	312	438	375	272	691	531	460
Earned Income Tax Credit (-)	0	-143	-131	-195	-306	0	-81	-154
Child Care Tax Credit (-)	0	-73	-124	-87	-37	-100	-110	-91
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.70	\$11.96	\$15.71	\$14.06	\$11.22	\$21.45	\$9.68 per adult	\$8.74 per adult
MONTHLY	\$1,356	\$2,105	\$2,765	\$2,474	\$1,975	\$3,775	\$3,407	\$3,078
ANNUAL	\$16,267	\$25,264	\$33,178	\$29,686	\$23,700	\$45,298	\$40,879	\$36,935

Table 25
The Self-Sufficiency Standard for Garvin County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	419	554	554	554	554	728	554	554
Child Care	0	423	939	651	228	1166	939	651
Food	210	317	416	475	549	560	596	652
Transportation	242	248	248	248	248	248	471	471
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	100	191	254	232	200	310	300	278
Taxes	200	304	447	365	239	675	539	452
Earned Income Tax Credit (-)	0	-150	-126	-206	-327	0	-77	-166
Child Care Tax Credit (-)	0	-75	-125	-82	-27	-100	-105	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.17	\$11.72	\$15.83	\$13.77	\$10.69	\$21.06	\$9.74 per adult	\$8.59 per adult
MONTHLY	\$1,261	\$2,062	\$2,786	\$2,424	\$1,881	\$3,706	\$3,427	\$3,025
ANNUAL	\$15,137	\$24,750	\$33,434	\$29,091	\$22,575	\$44,474	\$41,129	\$36,296

Table 26
The Self-Sufficiency Standard for Grady County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	445	554	554	554	554	750	554	554
Child Care	0	412	892	655	243	1135	892	655
Food	197	298	390	445	515	525	559	611
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	101	188	247	229	198	306	292	275
Taxes	202	288	411	351	226	649	489	433
Earned Income Tax Credit (-)	0	-159	-154	-217	-335	0	-117	-180
Child Care Tax Credit (-)	0	-71	-108	-77	-24	-100	-108	-79
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.27	\$11.42	\$15.12	\$13.51	\$10.48	\$20.64	\$9.22 per adult	\$8.41 per adult
MONTHLY	\$1,279	\$2,009	\$2,661	\$2,378	\$1,844	\$3,633	\$3,245	\$2,960
ANNUAL	\$15,350	\$24,111	\$31,928	\$28,535	\$22,124	\$43,597	\$38,936	\$35,515

Table 27
The Self-Sufficiency Standard for Grant County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	477	554	554	554	554	752	554	554
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	238	244	244	244	244	244	462	462
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	105	189	249	230	199	308	295	276
Taxes	220	300	430	364	242	670	517	452
Earned Income Tax Credit (-)	0	-154	-144	-211	-327	0	-101	-171
Child Care Tax Credit (-)	0	-74	-115	-80	-27	-100	-110	-83
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.62	\$11.59	\$15.37	\$13.66	\$10.68	\$20.86	\$9.42 per adult	\$8.52 per adult
MONTHLY	\$1,341	\$2,039	\$2,706	\$2,405	\$1,880	\$3,672	\$3,316	\$3,000
ANNUAL	\$16,095	\$24,472	\$32,467	\$28,858	\$22,560	\$44,061	\$39,797	\$36,002

Table 28
The Self-Sufficiency Standard for Greer County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	445	554	554	554	554	745	554	554
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	102	190	249	232	201	309	296	279
Taxes	209	299	426	367	245	669	516	455
Earned Income Tax Credit (-)	0	-153	-144	-204	-320	0	-99	-163
Child Care Tax Credit (-)	0	-74	-115	-82	-30	-100	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.39	\$11.62	\$15.39	\$13.82	\$10.84	\$20.94	\$9.46 per adult	\$8.62 per adult
MONTHLY	\$1,300	\$2,044	\$2,708	\$2,433	\$1,909	\$3,686	\$3,329	\$3,035
ANNUAL	\$15,605	\$24,532	\$32,498	\$29,198	\$22,903	\$44,235	\$39,948	\$36,423

Table 29
The Self-Sufficiency Standard for Harmon County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	445	554	554	554	554	745	554	554
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	102	190	249	232	201	309	296	279
Taxes	207	295	423	362	240	663	510	449
Earned Income Tax Credit (-)	0	-154	-145	-206	-322	0	-100	-165
Child Care Tax Credit (-)	0	-74	-115	-82	-29	-100	-110	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.38	\$11.59	\$15.36	\$13.79	\$10.81	\$20.91	\$9.43 per adult	\$8.60 per adult
MONTHLY	\$1,298	\$2,040	\$2,704	\$2,428	\$1,903	\$3,680	\$3,321	\$3,028
ANNUAL	\$15,581	\$24,482	\$32,449	\$29,134	\$22,834	\$44,163	\$39,850	\$36,340

Table 30
The Self-Sufficiency Standard for Harper County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	477	554	554	554	554	752	554	554
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	106	190	250	231	200	309	297	278
Taxes	223	305	432	368	246	674	526	458
Earned Income Tax Credit (-)	0	-151	-141	-207	-323	0	-93	-165
Child Care Tax Credit (-)	0	-75	-117	-81	-29	-100	-110	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.70	\$11.68	\$15.45	\$13.75	\$10.77	\$20.94	\$9.53 per adult	\$8.61 per adult
MONTHLY	\$1,355	\$2,056	\$2,719	\$2,420	\$1,896	\$3,686	\$3,354	\$3,031
ANNUAL	\$16,255	\$24,673	\$32,628	\$29,041	\$22,747	\$44,232	\$40,245	\$36,367

Table 31
The Self-Sufficiency Standard for Haskell County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	433	554	554	554	554	697	554	554
Child Care	0	426	892	654	228	1120	892	654
Food	210	317	416	475	549	560	596	652
Transportation	244	251	251	251	251	251	475	475
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	101	191	249	232	200	303	296	279
Taxes	207	313	431	374	245	648	523	461
Earned Income Tax Credit (-)	0	-147	-142	-203	-325	0	-96	-162
Child Care Tax Credit (-)	0	-75	-116	-83	-28	-100	-110	-88
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.31	\$11.82	\$15.42	\$13.87	\$10.74	\$20.43	\$9.49 per adult	\$8.64 per adult
MONTHLY	\$1,287	\$2,080	\$2,714	\$2,441	\$1,890	\$3,596	\$3,341	\$3,043
ANNUAL	\$15,440	\$24,956	\$32,569	\$29,291	\$22,684	\$43,156	\$40,096	\$36,514

Table 32
The Self-Sufficiency Standard for Hughes County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	510	608	608	608	608	775	608	608
Child Care	0	426	892	654	228	1120	892	654
Food	210	317	416	475	549	560	596	652
Transportation	253	260	260	260	260	260	493	493
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	110	198	256	238	206	312	303	286
Taxes	237	339	464	395	288	687	560	486
Earned Income Tax Credit (-)	0	-127	-116	-180	-296	0	-61	-135
Child Care Tax Credit (-)	0	-73	-125	-94	-41	-100	-105	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.02	\$12.48	\$16.10	\$14.45	\$11.47	\$21.20	\$9.94 per adult	\$8.98 per adult
MONTHLY	\$1,411	\$2,197	\$2,834	\$2,544	\$2,019	\$3,731	\$3,497	\$3,163
ANNUAL	\$16,933	\$26,367	\$34,011	\$30,525	\$24,229	\$44,772	\$41,967	\$37,951

Table 33
The Self-Sufficiency Standard for Jackson County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	495	555	555	555	555	779	555	555
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	107	190	249	232	201	313	296	279
Taxes	222	292	418	358	235	672	502	443
Earned Income Tax Credit (-)	0	-154	-145	-206	-323	0	-102	-166
Child Care Tax Credit (-)	0	-73	-114	-82	-29	-100	-110	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.78	\$11.58	\$15.35	\$13.77	\$10.79	\$21.17	\$9.41 per adult	\$8.59 per adult
MONTHLY	\$1,368	\$2,038	\$2,701	\$2,424	\$1,899	\$3,727	\$3,313	\$3,023
ANNUAL	\$16,422	\$24,458	\$32,410	\$29,091	\$22,786	\$44,719	\$39,755	\$36,276

Table 34
The Self-Sufficiency Standard for Jefferson County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	455	574	574	574	574	831	574	574
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	192	251	234	203	318	298	281
Taxes	215	313	438	381	277	714	530	468
Earned Income Tax Credit (-)	0	-145	-136	-195	-307	0	-88	-155
Child Care Tax Credit (-)	0	-73	-121	-87	-36	-100	-110	-91
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.48	\$11.87	\$15.59	\$14.06	\$11.19	\$21.73	\$9.59 per adult	\$8.74 per adult
MONTHLY	\$1,317	\$2,090	\$2,745	\$2,474	\$1,970	\$3,825	\$3,376	\$3,075
ANNUAL	\$15,803	\$25,076	\$32,936	\$29,694	\$23,636	\$45,901	\$40,510	\$36,903

Table 35
The Self-Sufficiency Standard for Johnston County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	449	554	554	554	554	720	554	554
Child Care	0	423	939	651	228	1166	939	651
Food	210	317	416	475	549	560	596	652
Transportation	242	248	248	248	248	248	471	471
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	191	254	232	200	310	300	278
Taxes	209	303	445	363	236	669	536	449
Earned Income Tax Credit (-)	0	-150	-127	-207	-327	0	-78	-167
Child Care Tax Credit (-)	0	-75	-125	-81	-27	-100	-105	-85
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.41	\$11.71	\$15.81	\$13.76	\$10.67	\$20.97	\$9.73 per adult	\$8.58 per adult
MONTHLY	\$1,304	\$2,060	\$2,783	\$2,422	\$1,878	\$3,691	\$3,423	\$3,021
ANNUAL	\$15,645	\$24,724	\$33,395	\$29,060	\$22,541	\$44,290	\$41,080	\$36,255

Table 36
The Self-Sufficiency Standard for Kay County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	465	578	578	578	578	798	578	578
Child Care	0	412	963	640	228	1191	963	640
Food	215	325	427	487	563	574	611	668
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	105	193	260	234	204	321	307	281
Taxes	215	310	477	371	266	715	617	455
Earned Income Tax Credit (-)	0	-143	-99	-198	-309	0	-33	-156
Child Care Tax Credit (-)	0	-73	-125	-86	-35	-100	-100	-90
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.58	\$11.94	\$16.53	\$14.00	\$11.14	\$21.97	\$10.30 per adult	\$8.71 per adult
MONTHLY	\$1,334	\$2,102	\$2,909	\$2,463	\$1,961	\$3,867	\$3,626	\$3,067
ANNUAL	\$16,009	\$25,220	\$34,907	\$29,561	\$23,528	\$46,401	\$43,511	\$36,810

Table 37
The Self-Sufficiency Standard for Kingfisher County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	477	554	554	554	554	778	554	554
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	106	190	250	231	200	311	297	278
Taxes	219	298	423	358	236	673	514	446
Earned Income Tax Credit (-)	0	-152	-143	-210	-326	0	-97	-168
Child Care Tax Credit (-)	0	-74	-115	-80	-28	-100	-110	-85
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.67	\$11.63	\$15.39	\$13.69	\$10.71	\$21.10	\$9.48 per adult	\$8.57 per adult
MONTHLY	\$1,350	\$2,048	\$2,709	\$2,410	\$1,884	\$3,714	\$3,337	\$3,017
ANNUAL	\$16,206	\$24,572	\$32,512	\$28,915	\$22,610	\$44,568	\$40,049	\$36,201

Table 38
The Self-Sufficiency Standard for Kiowa County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	445	554	554	554	554	745	554	554
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	102	190	249	232	201	309	296	279
Taxes	209	299	426	367	245	669	516	455
Earned Income Tax Credit (-)	0	-153	-144	-204	-320	0	-99	-163
Child Care Tax Credit (-)	0	-74	-115	-82	-30	-100	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.39	\$11.62	\$15.39	\$13.82	\$10.84	\$20.94	\$9.46 per adult	\$8.62 per adult
MONTHLY	\$1,300	\$2,044	\$2,708	\$2,433	\$1,909	\$3,686	\$3,329	\$3,035
ANNUAL	\$15,605	\$24,532	\$32,498	\$29,198	\$22,903	\$44,235	\$39,948	\$36,423

Table 39
The Self-Sufficiency Standard for Latimer County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	433	554	554	554	554	697	554	554
Child Care	0	426	892	654	228	1120	892	654
Food	210	317	416	475	549	560	596	652
Transportation	244	251	251	251	251	251	475	475
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	101	191	249	232	200	303	296	279
Taxes	203	303	422	362	235	636	511	449
Earned Income Tax Credit (-)	0	-149	-144	-206	-327	0	-99	-165
Child Care Tax Credit (-)	0	-75	-115	-82	-27	-100	-110	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.29	\$11.74	\$15.37	\$13.79	\$10.68	\$20.37	\$9.45 per adult	\$8.61 per adult
MONTHLY	\$1,283	\$2,067	\$2,705	\$2,427	\$1,879	\$3,584	\$3,325	\$3,029
ANNUAL	\$15,391	\$24,804	\$32,460	\$29,123	\$22,548	\$43,012	\$39,900	\$36,348

Table 40
The Self-Sufficiency Standard for Le Flore County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	437	554	554	554	554	685	554	554
Child Care	0	426	892	654	228	1120	892	654
Food	210	317	416	475	549	560	596	652
Transportation	244	251	251	251	251	251	475	475
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	102	191	249	232	200	302	296	279
Taxes	206	305	425	364	237	629	514	452
Earned Income Tax Credit (-)	0	-149	-144	-205	-326	0	-99	-164
Child Care Tax Credit (-)	0	-75	-115	-82	-27	-105	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.33	\$11.76	\$15.38	\$13.80	\$10.69	\$20.22	\$9.46 per adult	\$8.61 per adult
MONTHLY	\$1,289	\$2,069	\$2,707	\$2,430	\$1,882	\$3,559	\$3,329	\$3,032
ANNUAL	\$15,472	\$24,830	\$32,489	\$29,154	\$22,582	\$42,709	\$39,949	\$36,390

Table 41
The Self-Sufficiency Standard for Lincoln County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	460	554	554	554	554	730	554	554
Child Care	0	412	963	640	228	1191	963	640
Food	197	298	390	445	515	525	559	611
Transportation	242	248	248	248	248	248	471	471
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	102	188	254	228	196	310	299	273
Taxes	210	292	448	352	226	673	532	435
Earned Income Tax Credit (-)	0	-158	-127	-221	-339	0	-84	-184
Child Care Tax Credit (-)	0	-71	-125	-75	-22	-100	-110	-77
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.40	\$11.44	\$15.82	\$13.40	\$10.37	\$20.99	\$9.64 per adult	\$8.36 per adult
MONTHLY	\$1,302	\$2,013	\$2,785	\$2,359	\$1,824	\$3,695	\$3,394	\$2,941
ANNUAL	\$15,627	\$24,153	\$33,417	\$28,304	\$21,894	\$44,337	\$40,733	\$35,292

Table 42
The Self-Sufficiency Standard for Logan County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	539	654	654	654	654	883	654	654
Child Care	0	412	963	640	228	1191	963	640
Food	197	298	390	445	515	525	559	611
Transportation	244	251	251	251	251	251	475	475
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	110	198	264	238	206	325	309	283
Taxes	237	337	514	388	283	739	625	469
Earned Income Tax Credit (-)	0	-127	-75	-184	-297	0	-22	-147
Child Care Tax Credit (-)	0	-73	-120	-92	-41	-100	-100	-94
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.06	\$12.50	\$17.16	\$14.36	\$11.46	\$22.34	\$10.44 per adult	\$8.84 per adult
MONTHLY	\$1,418	\$2,199	\$3,021	\$2,528	\$2,017	\$3,932	\$3,674	\$3,110
ANNUAL	\$17,018	\$26,391	\$36,248	\$30,331	\$24,198	\$47,180	\$44,083	\$37,325

Table 43
The Self-Sufficiency Standard for Love County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	449	554	554	554	554	720	554	554
Child Care	0	423	939	651	228	1166	939	651
Food	214	324	425	484	560	571	608	665
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	192	255	233	201	311	302	279
Taxes	210	308	448	368	240	672	541	453
Earned Income Tax Credit (-)	0	-147	-123	-203	-323	0	-72	-162
Child Care Tax Credit (-)	0	-75	-125	-83	-29	-100	-105	-88
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.45	\$11.80	\$15.91	\$13.87	\$10.78	\$21.07	\$9.80 per adult	\$8.65 per adult
MONTHLY	\$1,311	\$2,077	\$2,801	\$2,441	\$1,897	\$3,708	\$3,449	\$3,044
ANNUAL	\$15,728	\$24,921	\$33,609	\$29,292	\$22,764	\$44,493	\$41,389	\$36,529

Table 44
The Self-Sufficiency Standard for Major County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	565	686	686	686	686	926	686	686
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	238	244	244	244	244	244	462	462
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	114	203	262	243	212	325	308	289
Taxes	247	356	499	405	302	738	622	489
Earned Income Tax Credit (-)	0	-112	-85	-164	-275	0	-27	-125
Child Care Tax Credit (-)	0	-70	-120	-101	-50	-100	-100	-104
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.32	\$12.98	\$16.90	\$14.86	\$12.01	\$22.34	\$10.37 per adult	\$9.11 per adult
MONTHLY	\$1,465	\$2,285	\$2,974	\$2,615	\$2,113	\$3,931	\$3,650	\$3,208
ANNUAL	\$17,582	\$27,422	\$35,686	\$31,383	\$25,358	\$47,175	\$43,803	\$38,494

Table 45
The Self-Sufficiency Standard for Marshall County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	419	554	554	554	554	719	554	554
Child Care	0	423	939	651	228	1166	939	651
Food	210	317	416	475	549	560	596	652
Transportation	242	248	248	248	248	248	471	471
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	100	191	254	232	200	310	300	278
Taxes	200	304	447	365	239	671	539	452
Earned Income Tax Credit (-)	0	-150	-126	-206	-327	0	-77	-166
Child Care Tax Credit (-)	0	-75	-125	-82	-27	-100	-105	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.17	\$11.72	\$15.83	\$13.77	\$10.69	\$20.98	\$9.74 per adult	\$8.59 per adult
MONTHLY	\$1,261	\$2,062	\$2,786	\$2,424	\$1,881	\$3,692	\$3,427	\$3,025
ANNUAL	\$15,137	\$24,750	\$33,434	\$29,091	\$22,575	\$44,307	\$41,129	\$36,296

Table 46
The Self-Sufficiency Standard for Mayes County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	464	555	555	555	555	694	555	555
Child Care	0	469	977	720	251	1227	977	720
Food	212	320	420	479	554	565	602	658
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	105	196	258	240	203	314	306	287
Taxes	219	333	481	398	275	697	627	488
Earned Income Tax Credit (-)	0	-131	-102	-176	-308	0	-33	-133
Child Care Tax Credit (-)	0	-73	-125	-95	-36	-100	-100	-101
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.60	\$12.35	\$16.46	\$14.55	\$11.17	\$21.41	\$10.29 per adult	\$9.01 per adult
MONTHLY	\$1,338	\$2,173	\$2,898	\$2,562	\$1,965	\$3,769	\$3,623	\$3,173
ANNUAL	\$16,060	\$26,076	\$34,771	\$30,740	\$23,582	\$45,224	\$43,481	\$38,078

Table 47
The Self-Sufficiency Standard for McClain County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	481	585	585	585	585	789	585	585
Child Care	0	423	939	651	228	1166	939	651
Food	197	298	390	445	515	525	559	611
Transportation	252	259	259	259	259	259	491	491
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	106	193	255	233	200	314	302	279
Taxes	219	312	452	369	237	687	541	451
Earned Income Tax Credit (-)	0	-143	-120	-202	-325	0	-72	-163
Child Care Tax Credit (-)	0	-73	-125	-83	-28	-100	-105	-87
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.65	\$11.95	\$15.99	\$13.88	\$10.73	\$21.35	\$9.80 per adult	\$8.63 per adult
MONTHLY	\$1,346	\$2,103	\$2,813	\$2,443	\$1,888	\$3,758	\$3,450	\$3,037
ANNUAL	\$16,153	\$25,231	\$33,762	\$29,311	\$22,654	\$45,099	\$41,396	\$36,441

Table 48
The Self-Sufficiency Standard for McCurtain County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	449	554	554	554	554	720	554	554
Child Care	0	426	892	654	228	1120	892	654
Food	210	317	416	475	549	560	596	652
Transportation	242	248	248	248	248	248	471	471
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	191	249	232	200	305	296	278
Taxes	212	312	430	371	244	657	521	459
Earned Income Tax Credit (-)	0	-148	-143	-204	-325	0	-98	-163
Child Care Tax Credit (-)	0	-75	-116	-83	-28	-100	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.42	\$11.79	\$15.40	\$13.83	\$10.72	\$20.62	\$9.47 per adult	\$8.63 per adult
MONTHLY	\$1,307	\$2,076	\$2,711	\$2,434	\$1,887	\$3,629	\$3,333	\$3,036
ANNUAL	\$15,681	\$24,911	\$32,529	\$29,208	\$22,643	\$43,544	\$39,996	\$36,433

Table 49
The Self-Sufficiency Standard for McIntosh County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	499	554	554	554	554	694	554	554
Child Care	0	469	977	720	251	1227	977	720
Food	210	317	416	475	549	560	596	652
Transportation	244	251	251	251	251	251	475	475
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	108	196	258	239	202	313	305	285
Taxes	231	332	480	399	275	697	569	487
Earned Income Tax Credit (-)	0	-133	-105	-178	-311	0	-55	-137
Child Care Tax Credit (-)	0	-73	-125	-94	-34	-100	-105	-99
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.86	\$12.29	\$16.39	\$14.50	\$11.10	\$21.36	\$10.01 per adult	\$8.97 per adult
MONTHLY	\$1,383	\$2,163	\$2,884	\$2,551	\$1,953	\$3,760	\$3,525	\$3,156
ANNUAL	\$16,595	\$25,953	\$34,611	\$30,614	\$23,438	\$45,117	\$42,300	\$37,869

Table 50
The Self-Sufficiency Standard for Murray County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	463	554	554	554	554	745	554	554
Child Care	0	423	939	651	228	1166	939	651
Food	210	317	416	475	549	560	596	652
Transportation	252	259	259	259	259	259	491	491
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	105	192	255	233	201	313	302	280
Taxes	220	313	458	376	248	693	555	466
Earned Income Tax Credit (-)	0	-145	-120	-201	-321	0	-66	-157
Child Care Tax Credit (-)	0	-73	-125	-84	-30	-100	-105	-90
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.62	\$11.87	\$15.99	\$13.92	\$10.82	\$21.33	\$9.88 per adult	\$8.71 per adult
MONTHLY	\$1,342	\$2,090	\$2,814	\$2,450	\$1,904	\$3,754	\$3,477	\$3,065
ANNUAL	\$16,101	\$25,077	\$33,773	\$29,398	\$22,850	\$45,052	\$41,725	\$36,786

Table 51
The Self-Sufficiency Standard for Muskogee County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	493	585	585	585	585	740	585	585
Child Care	0	404	911	655	251	1162	911	655
Food	221	335	439	501	579	591	629	688
Transportation	242	248	248	248	248	248	471	471
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	108	194	256	238	208	314	304	285
Taxes	229	318	463	388	286	692	556	477
Earned Income Tax Credit (-)	0	-140	-114	-184	-291	0	-60	-140
Child Care Tax Credit (-)	0	-73	-125	-92	-43	-100	-105	-97
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.87	\$12.05	\$16.16	\$14.36	\$11.59	\$21.39	\$9.95 per adult	\$8.92 per adult
MONTHLY	\$1,385	\$2,121	\$2,844	\$2,527	\$2,041	\$3,765	\$3,501	\$3,141
ANNUAL	\$16,617	\$25,457	\$34,126	\$30,321	\$24,487	\$45,180	\$42,014	\$37,695

Table 52
The Self-Sufficiency Standard for Noble County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	470	565	565	565	565	785	565	565
Child Care	0	412	963	640	228	1191	963	640
Food	210	317	416	475	549	560	596	652
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	105	191	257	232	201	319	304	278
Taxes	218	305	469	365	243	712	557	453
Earned Income Tax Credit (-)	0	-149	-109	-206	-322	0	-60	-165
Child Care Tax Credit (-)	0	-75	-125	-82	-29	-100	-105	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.59	\$11.73	\$16.28	\$13.79	\$10.80	\$21.78	\$9.95 per adult	\$8.60 per adult
MONTHLY	\$1,337	\$2,065	\$2,866	\$2,426	\$1,901	\$3,833	\$3,503	\$3,028
ANNUAL	\$16,038	\$24,776	\$34,393	\$29,115	\$22,818	\$46,001	\$42,040	\$36,340

Table 53
The Self-Sufficiency Standard for Nowata County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	447	554	554	554	554	738	554	554
Child Care	0	412	963	640	228	1191	963	640
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	190	257	231	200	314	304	278
Taxes	213	305	470	368	246	699	562	458
Earned Income Tax Credit (-)	0	-151	-111	-207	-323	0	-59	-165
Child Care Tax Credit (-)	0	-75	-125	-81	-29	-100	-105	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.45	\$11.68	\$16.24	\$13.75	\$10.77	\$21.44	\$9.96 per adult	\$8.61 per adult
MONTHLY	\$1,311	\$2,056	\$2,857	\$2,420	\$1,896	\$3,773	\$3,506	\$3,031
ANNUAL	\$15,735	\$24,673	\$34,289	\$29,041	\$22,747	\$45,279	\$42,070	\$36,367

Table 54
The Self-Sufficiency Standard for Okfuskee County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	510	608	608	608	608	775	608	608
Child Care	0	423	939	651	228	1166	939	651
Food	210	317	416	475	549	560	596	652
Transportation	246	253	253	253	253	253	479	479
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	109	197	259	237	205	316	307	284
Taxes	233	333	489	390	283	701	626	477
Earned Income Tax Credit (-)	0	-131	-95	-184	-299	0	-31	-142
Child Care Tax Credit (-)	0	-73	-120	-92	-40	-100	-100	-96
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.95	\$12.37	\$16.64	\$14.35	\$11.39	\$21.52	\$10.32 per adult	\$8.89 per adult
MONTHLY	\$1,400	\$2,177	\$2,928	\$2,525	\$2,004	\$3,788	\$3,633	\$3,131
ANNUAL	\$16,797	\$26,122	\$35,134	\$30,301	\$24,048	\$45,457	\$43,591	\$37,571

Table 55
The Self-Sufficiency Standard for Oklahoma County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	561	681	681	681	681	919	681	681
Child Care	0	532	1118	790	258	1376	1118	790
Food	199	302	395	451	522	532	566	619
Transportation	254	261	261	261	261	261	496	496
Health Care	133	402	415	424	453	438	480	488
Miscellaneous	115	218	287	261	217	352	334	307
Taxes	248	440	648	491	315	850	701	620
Earned Income Tax Credit (-)	0	-61	0	-91	-258	0	0	-31
Child Care Tax Credit (-)	0	-65	-105	-120	-58	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.38	\$14.72	\$19.89	\$16.74	\$12.44	\$24.68	\$11.48 per adult	\$10.33 per adult
MONTHLY	\$1,475	\$2,591	\$3,500	\$2,946	\$2,190	\$4,344	\$4,042	\$3,637
ANNUAL	\$17,706	\$31,094	\$42,002	\$35,356	\$26,282	\$52,126	\$48,500	\$43,638

Table 56
The Self-Sufficiency Standard for Okmulgee County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	420	554	554	554	554	752	554	554
Child Care	0	469	977	720	251	1227	977	720
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	100	196	258	239	202	319	305	286
Taxes	204	332	479	397	273	721	569	486
Earned Income Tax Credit (-)	0	-132	-104	-178	-310	0	-53	-135
Child Care Tax Credit (-)	0	-73	-125	-95	-35	-100	-105	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.23	\$12.31	\$16.41	\$14.51	\$11.11	\$21.88	\$10.04 per adult	\$8.98 per adult
MONTHLY	\$1,272	\$2,166	\$2,888	\$2,554	\$1,956	\$3,851	\$3,533	\$3,162
ANNUAL	\$15,267	\$25,996	\$34,652	\$30,643	\$23,466	\$46,212	\$42,400	\$37,949

Table 57
The Self-Sufficiency Standard for Osage County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	455	556	556	556	556	735	556	556
Child Care	0	412	963	640	228	1191	963	640
Food	210	318	417	475	549	560	597	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	104	191	257	231	200	314	304	278
Taxes	213	301	464	362	239	688	554	450
Earned Income Tax Credit (-)	0	-151	-112	-208	-324	0	-61	-166
Child Care Tax Credit (-)	0	-75	-125	-81	-28	-100	-105	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.50	\$11.67	\$16.21	\$13.73	\$10.75	\$21.36	\$9.94 per adult	\$8.59 per adult
MONTHLY	\$1,320	\$2,054	\$2,853	\$2,416	\$1,891	\$3,760	\$3,499	\$3,025
ANNUAL	\$15,835	\$24,652	\$34,235	\$28,997	\$22,697	\$45,118	\$41,987	\$36,296

Table 58
The Self-Sufficiency Standard for Ottawa County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	464	554	554	554	554	755	554	554
Child Care	0	469	977	720	251	1227	977	720
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	105	196	258	239	202	320	305	286
Taxes	216	327	472	391	267	714	560	478
Earned Income Tax Credit (-)	0	-133	-106	-179	-312	0	-56	-137
Child Care Tax Credit (-)	0	-73	-125	-94	-34	-100	-105	-99
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.57	\$12.28	\$16.36	\$14.47	\$11.07	\$21.86	\$10.01 per adult	\$8.96 per adult
MONTHLY	\$1,333	\$2,161	\$2,879	\$2,547	\$1,948	\$3,848	\$3,523	\$3,153
ANNUAL	\$15,998	\$25,929	\$34,546	\$30,561	\$23,376	\$46,172	\$42,271	\$37,840

Table 59
The Self-Sufficiency Standard for Pawnee County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	476	554	554	554	554	718	554	554
Child Care	0	412	963	640	228	1191	963	640
Food	210	318	417	475	549	560	597	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	106	190	257	231	200	312	304	278
Taxes	219	298	460	359	236	678	550	446
Earned Income Tax Credit (-)	0	-152	-114	-210	-326	0	-63	-167
Child Care Tax Credit (-)	0	-74	-125	-80	-28	-100	-105	-85
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.67	\$11.64	\$16.16	\$13.69	\$10.71	\$21.20	\$9.92 per adult	\$8.57 per adult
MONTHLY	\$1,349	\$2,048	\$2,845	\$2,410	\$1,885	\$3,731	\$3,490	\$3,018
ANNUAL	\$16,191	\$24,577	\$34,135	\$28,922	\$22,618	\$44,771	\$41,883	\$36,211

Table 60
The Self-Sufficiency Standard for Payne County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	561	688	688	688	688	974	688	688
Child Care	0	456	1006	684	228	1234	1006	684
Food	206	312	410	467	540	551	587	642
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	114	207	273	248	212	341	320	294
Taxes	246	381	576	424	300	807	645	508
Earned Income Tax Credit (-)	0	-97	-26	-148	-276	0	0	-107
Child Care Tax Credit (-)	0	-70	-115	-112	-50	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.31	\$13.50	\$18.42	\$15.27	\$11.99	\$23.72	\$10.88 per adult	\$9.34 per adult
MONTHLY	\$1,462	\$2,375	\$3,242	\$2,687	\$2,110	\$4,174	\$3,829	\$3,289
ANNUAL	\$17,540	\$28,502	\$38,905	\$32,249	\$25,314	\$50,093	\$45,953	\$39,471

Table 61
The Self-Sufficiency Standard for Pittsburg County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	442	582	582	582	582	733	582	582
Child Care	0	426	892	654	228	1120	892	654
Food	210	317	416	475	549	560	596	652
Transportation	246	253	253	253	253	253	479	479
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	102	194	252	235	203	307	299	282
Taxes	209	321	438	380	270	659	532	466
Earned Income Tax Credit (-)	0	-138	-133	-193	-310	0	-83	-152
Child Care Tax Credit (-)	0	-73	-123	-88	-35	-100	-110	-92
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.39	\$12.11	\$15.67	\$14.12	\$11.12	\$20.73	\$9.65 per adult	\$8.78 per adult
MONTHLY	\$1,301	\$2,132	\$2,758	\$2,485	\$1,957	\$3,649	\$3,398	\$3,089
ANNUAL	\$15,607	\$25,581	\$33,092	\$29,815	\$23,483	\$43,789	\$40,778	\$37,068

Table 62
The Self-Sufficiency Standard for Pontotoc County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	435	554	554	554	554	755	554	554
Child Care	0	469	985	697	228	1212	985	697
Food	210	317	416	475	549	560	596	652
Transportation	253	260	260	260	260	260	493	493
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	102	197	259	237	201	319	307	285
Taxes	210	332	488	389	245	715	626	479
Earned Income Tax Credit (-)	0	-131	-96	-185	-322	0	-29	-140
Child Care Tax Credit (-)	0	-73	-120	-91	-29	-100	-100	-97
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.40	\$12.36	\$16.62	\$14.34	\$10.81	\$21.81	\$10.35 per adult	\$8.92 per adult
MONTHLY	\$1,302	\$2,175	\$2,925	\$2,523	\$1,902	\$3,839	\$3,642	\$3,141
ANNUAL	\$15,619	\$26,100	\$35,104	\$30,279	\$22,828	\$46,064	\$43,701	\$37,689

Table 63
The Self-Sufficiency Standard for Pottawatomie County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	547	608	608	608	608	770	608	608
Child Care	0	418	933	646	228	1161	933	646
Food	210	317	416	475	549	560	596	652
Transportation	242	248	248	248	248	248	471	471
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	112	196	259	236	205	314	305	283
Taxes	242	324	472	380	274	685	556	463
Earned Income Tax Credit (-)	0	-135	-104	-189	-303	0	-57	-150
Child Care Tax Credit (-)	0	-73	-125	-89	-38	-100	-105	-93
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.20	\$12.23	\$16.40	\$14.21	\$11.30	\$21.34	\$9.99 per adult	\$8.80 per adult
MONTHLY	\$1,444	\$2,153	\$2,886	\$2,502	\$1,988	\$3,757	\$3,518	\$3,098
ANNUAL	\$17,329	\$25,835	\$34,636	\$30,021	\$23,860	\$45,079	\$42,211	\$37,176

Table 64
The Self-Sufficiency Standard for Pushmataha County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	433	554	554	554	554	697	554	554
Child Care	0	426	892	654	228	1120	892	654
Food	210	317	416	475	549	560	596	652
Transportation	242	248	248	248	248	248	471	471
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	101	191	249	232	200	303	296	278
Taxes	207	312	430	371	244	647	521	459
Earned Income Tax Credit (-)	0	-148	-143	-204	-325	0	-98	-163
Child Care Tax Credit (-)	0	-75	-116	-83	-28	-100	-110	-87
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.29	\$11.79	\$15.40	\$13.83	\$10.72	\$20.42	\$9.47 per adult	\$8.63 per adult
MONTHLY	\$1,284	\$2,076	\$2,711	\$2,434	\$1,887	\$3,593	\$3,333	\$3,036
ANNUAL	\$15,404	\$24,911	\$32,529	\$29,208	\$22,643	\$43,118	\$39,996	\$36,433

Table 65
The Self-Sufficiency Standard for Roger Mills County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	445	554	554	554	554	745	554	554
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	190	250	233	202	310	297	279
Taxes	210	302	427	371	247	671	520	457
Earned Income Tax Credit (-)	0	-152	-142	-202	-319	0	-95	-160
Child Care Tax Credit (-)	0	-75	-116	-84	-31	-100	-110	-88
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.42	\$11.66	\$15.42	\$13.88	\$10.88	\$20.98	\$9.50 per adult	\$8.66 per adult
MONTHLY	\$1,306	\$2,052	\$2,714	\$2,443	\$1,915	\$3,693	\$3,346	\$3,049
ANNUAL	\$15,676	\$24,623	\$32,570	\$29,321	\$22,985	\$44,311	\$40,147	\$36,585

Table 66
The Self-Sufficiency Standard for Rogers County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	603	737	737	737	737	974	737	737
Child Care	0	439	1004	698	258	1262	1004	698
Food	210	318	417	475	549	560	597	652
Transportation	248	255	255	255	255	255	483	483
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	119	211	279	255	222	345	326	302
Taxes	269	409	619	464	339	829	679	555
Earned Income Tax Credit (-)	0	-81	0	-117	-240	0	0	-66
Child Care Tax Credit (-)	0	-68	-110	-125	-66	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.75	\$14.03	\$19.20	\$16.08	\$12.90	\$24.11	\$11.18 per adult	\$9.87 per adult
MONTHLY	\$1,540	\$2,470	\$3,379	\$2,830	\$2,271	\$4,243	\$3,936	\$3,475
ANNUAL	\$18,477	\$29,639	\$40,553	\$33,956	\$27,247	\$50,918	\$47,236	\$41,698

Table 67
The Self-Sufficiency Standard for Seminole County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	444	554	554	554	554	665	554	554
Child Care	0	423	939	651	228	1166	939	651
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	191	254	232	200	305	301	279
Taxes	213	315	458	377	248	658	552	465
Earned Income Tax Credit (-)	0	-146	-122	-202	-323	0	-70	-160
Child Care Tax Credit (-)	0	-75	-125	-84	-29	-100	-105	-89
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.43	\$11.83	\$15.95	\$13.89	\$10.79	\$20.60	\$9.83 per adult	\$8.67 per adult
MONTHLY	\$1,308	\$2,082	\$2,807	\$2,444	\$1,898	\$3,626	\$3,459	\$3,052
ANNUAL	\$15,695	\$24,989	\$33,680	\$29,330	\$22,781	\$43,510	\$41,503	\$36,624

Table 68
The Self-Sufficiency Standard for Sequoyah County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	445	554	554	554	554	738	554	554
Child Care	0	469	977	720	251	1227	977	720
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	196	258	239	202	318	305	286
Taxes	212	331	478	396	273	714	568	485
Earned Income Tax Credit (-)	0	-132	-104	-178	-310	0	-54	-136
Child Care Tax Credit (-)	0	-73	-125	-94	-35	-100	-105	-99
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.43	\$12.30	\$16.40	\$14.50	\$11.11	\$21.75	\$10.03 per adult	\$8.98 per adult
MONTHLY	\$1,308	\$2,166	\$2,887	\$2,553	\$1,955	\$3,828	\$3,532	\$3,161
ANNUAL	\$15,697	\$25,987	\$34,639	\$30,633	\$23,455	\$45,941	\$42,384	\$37,935

Table 69
The Self-Sufficiency Standard for Stephens County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	420	554	554	554	554	757	554	554
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	250	257	257	257	257	257	487	487
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	100	191	250	233	202	311	297	280
Taxes	201	300	425	368	243	672	517	454
Earned Income Tax Credit (-)	0	-151	-142	-202	-319	0	-94	-160
Child Care Tax Credit (-)	0	-75	-116	-84	-31	-100	-110	-89
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.23	\$11.67	\$15.42	\$13.88	\$10.88	\$21.08	\$9.52 per adult	\$8.67 per adult
MONTHLY	\$1,273	\$2,054	\$2,715	\$2,444	\$1,915	\$3,710	\$3,351	\$3,053
ANNUAL	\$15,275	\$24,645	\$32,577	\$29,325	\$22,986	\$44,525	\$40,208	\$36,632

Table 70
The Self-Sufficiency Standard for Texas County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	516	582	582	582	582	736	582	582
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	110	193	252	234	203	307	300	281
Taxes	237	319	444	380	275	666	542	468
Earned Income Tax Credit (-)	0	-141	-131	-196	-308	0	-78	-154
Child Care Tax Credit (-)	0	-73	-124	-86	-36	-100	-105	-91
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.02	\$12.00	\$15.71	\$14.03	\$11.16	\$20.80	\$9.71 per adult	\$8.74 per adult
MONTHLY	\$1,411	\$2,112	\$2,765	\$2,469	\$1,964	\$3,661	\$3,420	\$3,077
ANNUAL	\$16,931	\$25,344	\$33,178	\$29,633	\$23,573	\$43,935	\$41,036	\$36,923

Table 71
The Self-Sufficiency Standard for Tillman County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	455	574	574	574	574	831	574	574
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	243	249	249	249	249	249	473	473
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	192	251	234	203	318	298	281
Taxes	212	310	434	377	272	708	524	462
Earned Income Tax Credit (-)	0	-146	-137	-197	-308	0	-90	-156
Child Care Tax Credit (-)	0	-73	-120	-86	-36	-100	-110	-90
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.47	\$11.85	\$15.57	\$14.03	\$11.16	\$21.70	\$9.57 per adult	\$8.72 per adult
MONTHLY	\$1,315	\$2,085	\$2,740	\$2,469	\$1,964	\$3,819	\$3,368	\$3,068
ANNUAL	\$15,778	\$25,025	\$32,878	\$29,631	\$23,567	\$45,828	\$40,412	\$36,820

Table 72
The Self-Sufficiency Standard for Tulsa County (City of Tulsa and Suburbs), OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	642	786	786	786	786	1038	786	786
Child Care	0	563	1183	821	258	1441	1183	821
Food	206	312	409	466	540	550	586	640
Transportation	261	268	268	268	268	268	510	510
Health Care	133	402	415	424	453	438	480	488
Miscellaneous	124	233	306	276	230	373	354	324
Taxes	292	534	740	606	374	947	796	670
Earned Income Tax Credit (-)	0	-7	0	-6	-203	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.23	\$16.54	\$21.63	\$18.93	\$13.85	\$26.55	\$12.39 per adult	\$11.10 per adult
MONTHLY	\$1,625	\$2,911	\$3,807	\$3,332	\$2,438	\$4,672	\$4,360	\$3,906
ANNUAL	\$19,497	\$34,933	\$45,679	\$39,978	\$29,254	\$56,063	\$52,326	\$46,868

Table 73
The Self-Sufficiency Standard for Tulsa County (Excluding City of Tulsa and Suburbs), OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	589	720	720	720	720	952	720	720
Child Care	0	563	1183	821	258	1441	1183	821
Food	206	312	409	466	540	550	586	640
Transportation	261	268	268	268	268	268	510	510
Health Care	133	402	415	424	453	438	480	488
Miscellaneous	119	226	300	270	224	365	348	318
Taxes	268	496	711	559	341	909	767	597
Earned Income Tax Credit (-)	0	-30	0	-41	-234	0	0	-4
Child Care Tax Credit (-)	0	-63	-100	-115	-69	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.76	\$15.79	\$21.06	\$18.02	\$13.08	\$25.79	\$12.10 per adult	\$10.68 per adult
MONTHLY	\$1,542	\$2,779	\$3,706	\$3,172	\$2,301	\$4,539	\$4,260	\$3,758
ANNUAL	\$18,509	\$33,346	\$44,472	\$38,065	\$27,616	\$54,468	\$51,118	\$45,096

Table 74
The Self-Sufficiency Standard for Wagoner County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	588	719	719	719	719	950	719	719
Child Care	0	439	1004	698	258	1262	1004	698
Food	206	312	409	466	540	550	586	640
Transportation	242	248	248	248	248	248	471	471
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	116	208	276	252	218	341	322	298
Taxes	257	389	598	441	324	808	657	528
Earned Income Tax Credit (-)	0	-93	-10	-133	-254	0	0	-89
Child Care Tax Credit (-)	0	-70	-110	-123	-60	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.53	\$13.65	\$18.83	\$15.66	\$12.56	\$23.74	\$10.99 per adult	\$9.58 per adult
MONTHLY	\$1,501	\$2,403	\$3,315	\$2,757	\$2,211	\$4,178	\$3,869	\$3,374
ANNUAL	\$18,007	\$28,832	\$39,775	\$33,084	\$26,532	\$50,135	\$46,432	\$40,484

Table 75
The Self-Sufficiency Standard for Washington County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	459	559	559	559	559	783	559	559
Child Care	0	446	997	674	228	1225	997	674
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	104	194	261	235	201	322	308	282
Taxes	211	313	482	370	233	715	615	454
Earned Income Tax Credit (-)	0	-140	-94	-196	-325	0	-31	-155
Child Care Tax Credit (-)	0	-73	-120	-86	-28	-100	-100	-91
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.51	\$12.05	\$16.67	\$14.04	\$10.72	\$22.03	\$10.33 per adult	\$8.73 per adult
MONTHLY	\$1,322	\$2,120	\$2,934	\$2,472	\$1,887	\$3,877	\$3,634	\$3,074
ANNUAL	\$15,870	\$25,442	\$35,206	\$29,659	\$22,643	\$46,521	\$43,613	\$36,889

Table 76
The Self-Sufficiency Standard for Washita County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	445	554	554	554	554	745	554	554
Child Care	0	412	892	655	243	1135	892	655
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	190	250	233	202	310	297	279
Taxes	209	299	424	365	243	667	515	453
Earned Income Tax Credit (-)	0	-152	-143	-204	-320	0	-96	-162
Child Care Tax Credit (-)	0	-74	-116	-83	-30	-100	-110	-88
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.41	\$11.64	\$15.40	\$13.84	\$10.86	\$20.95	\$9.49 per adult	\$8.65 per adult
MONTHLY	\$1,305	\$2,049	\$2,711	\$2,436	\$1,911	\$3,688	\$3,339	\$3,044
ANNUAL	\$15,658	\$24,585	\$32,527	\$29,231	\$22,934	\$44,257	\$40,074	\$36,523

Table 77
The Self-Sufficiency Standard for Woods County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	440	554	554	554	554	806	554	554
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	102	190	250	231	200	314	297	278
Taxes	210	304	430	365	243	695	523	455
Earned Income Tax Credit (-)	0	-151	-142	-208	-324	0	-94	-165
Child Care Tax Credit (-)	0	-75	-116	-81	-28	-100	-110	-86
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.39	\$11.67	\$15.44	\$13.74	\$10.75	\$21.40	\$9.52 per adult	\$8.60 per adult
MONTHLY	\$1,300	\$2,054	\$2,717	\$2,417	\$1,893	\$3,766	\$3,350	\$3,027
ANNUAL	\$15,602	\$24,648	\$32,599	\$29,009	\$22,712	\$45,196	\$40,196	\$36,326

Table 78
The Self-Sufficiency Standard for Woodward County, OK 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	449	554	554	554	554	691	554	554
Child Care	0	412	892	640	228	1120	892	640
Food	210	317	416	475	549	560	596	652
Transportation	247	254	254	254	254	254	481	481
Health Care	125	366	379	388	417	401	444	452
Miscellaneous	103	190	250	231	200	303	297	278
Taxes	209	295	421	356	233	626	510	442
Earned Income Tax Credit (-)	0	-153	-144	-210	-327	0	-98	-168
Child Care Tax Credit (-)	0	-74	-115	-80	-27	-105	-110	-85
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.44	\$11.62	\$15.38	\$13.67	\$10.69	\$20.26	\$9.47 per adult	\$8.56 per adult
MONTHLY	\$1,309	\$2,045	\$2,707	\$2,406	\$1,881	\$3,566	\$3,333	\$3,013
ANNUAL	\$15,706	\$24,542	\$32,485	\$28,877	\$22,569	\$42,797	\$39,990	\$36,151

Appendix D. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2009
Three Family Types, All Oklahoma Counties

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Adair	\$25,919	178%	\$30,549	167%	\$37,824	172%
Alfalfa	\$24,495	168%	\$28,890	158%	\$36,044	163%
Atoka	\$24,911	171%	\$29,208	160%	\$36,433	165%
Beaver	\$24,572	169%	\$28,915	158%	\$36,201	164%
Beckham	\$24,602	169%	\$29,296	160%	\$36,552	166%
Blaine	\$24,623	169%	\$28,978	158%	\$36,284	165%
Bryan	\$26,852	184%	\$30,938	169%	\$38,337	174%
Caddo	\$24,597	169%	\$29,290	160%	\$36,544	166%
Canadian	\$31,215	214%	\$34,525	189%	\$41,890	190%
Carter	\$25,823	177%	\$30,085	164%	\$37,428	170%
Cherokee	\$26,056	179%	\$30,678	168%	\$37,985	172%
Choctaw	\$25,109	172%	\$29,409	161%	\$36,797	167%
Cimarron	\$24,673	169%	\$29,041	159%	\$36,367	165%
Cleveland	\$30,470	209%	\$34,817	190%	\$41,992	190%
Coal	\$24,759	170%	\$29,082	159%	\$36,267	164%
Comanche	\$28,192	193%	\$32,513	178%	\$40,145	182%
Cotton	\$25,000	172%	\$29,600	162%	\$36,778	167%
Craig	\$26,461	182%	\$31,050	170%	\$38,366	174%
Creek	\$29,721	204%	\$34,069	186%	\$41,897	190%
Custer	\$24,572	169%	\$29,216	160%	\$36,502	166%
Delaware	\$25,906	178%	\$30,525	167%	\$37,805	171%
Dewey	\$24,572	169%	\$28,915	158%	\$36,201	164%
Ellis	\$24,673	169%	\$29,041	159%	\$36,367	165%
Garfield	\$25,264	173%	\$29,686	162%	\$36,935	168%
Garvin	\$24,750	170%	\$29,091	159%	\$36,296	165%
Grady	\$24,111	165%	\$28,535	156%	\$35,515	161%
Grant	\$24,472	168%	\$28,858	158%	\$36,002	163%
Greer	\$24,532	168%	\$29,198	159%	\$36,423	165%
Harmon	\$24,482	168%	\$29,134	159%	\$36,340	165%
Harper	\$24,673	169%	\$29,041	159%	\$36,367	165%
Haskell	\$24,956	171%	\$29,291	160%	\$36,514	166%
Hughes	\$26,367	181%	\$30,525	167%	\$37,951	172%
Jackson	\$24,458	168%	\$29,091	159%	\$36,276	165%
Jefferson	\$25,076	172%	\$29,694	162%	\$36,903	167%
Johnston	\$24,724	170%	\$29,060	159%	\$36,255	164%
Kay	\$25,220	173%	\$29,561	161%	\$36,810	167%
Kingfisher	\$24,572	169%	\$28,915	158%	\$36,201	164%
Kiowa	\$24,532	168%	\$29,198	159%	\$36,423	165%
Latimer	\$24,804	170%	\$29,123	159%	\$36,348	165%
Le Flore	\$24,830	170%	\$29,154	159%	\$36,390	165%
Lincoln	\$24,153	166%	\$28,304	155%	\$35,292	160%

The 2009 FPL for a family of two is \$14,570, a family of three is \$18,310 and a family of four is \$22,050

Appendix D, Continued. **The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2009**
Three Family Types, All Oklahoma Counties

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Logan	\$26,391	181%	\$30,331	166%	\$37,325	169%
Love	\$24,921	171%	\$29,292	160%	\$36,529	166%
Major	\$27,422	188%	\$31,383	171%	\$38,494	175%
Marshall	\$24,750	170%	\$29,091	159%	\$36,296	165%
Mayes	\$26,076	179%	\$30,740	168%	\$38,078	173%
McClain	\$25,231	173%	\$29,311	160%	\$36,441	165%
McCurtain	\$24,911	171%	\$29,208	160%	\$36,433	165%
McIntosh	\$25,953	178%	\$30,614	167%	\$37,869	172%
Murray	\$25,077	172%	\$29,398	161%	\$36,786	167%
Muskogee	\$25,457	175%	\$30,321	166%	\$37,695	171%
Noble	\$24,776	170%	\$29,115	159%	\$36,340	165%
Nowata	\$24,673	169%	\$29,041	159%	\$36,367	165%
Okfuskee	\$26,122	179%	\$30,301	165%	\$37,571	170%
Oklahoma	\$31,094	213%	\$35,356	193%	\$43,638	198%
Okmulgee	\$25,996	178%	\$30,643	167%	\$37,949	172%
Osage	\$24,652	169%	\$28,997	158%	\$36,296	165%
Ottawa	\$25,929	178%	\$30,561	167%	\$37,840	172%
Pawnee	\$24,577	169%	\$28,922	158%	\$36,211	164%
Payne	\$28,502	196%	\$32,249	176%	\$39,471	179%
Pittsburg	\$25,581	176%	\$29,815	163%	\$37,068	168%
Pontotoc	\$26,100	179%	\$30,279	165%	\$37,689	171%
Pottawatomie	\$25,835	177%	\$30,021	164%	\$37,176	169%
Pushmataha	\$24,911	171%	\$29,208	160%	\$36,433	165%
Roger Mills	\$24,623	169%	\$29,321	160%	\$36,585	166%
Rogers	\$29,639	203%	\$33,956	185%	\$41,698	189%
Seminole	\$24,989	172%	\$29,330	160%	\$36,624	166%
Sequoyah	\$25,987	178%	\$30,633	167%	\$37,935	172%
Stephens	\$24,645	169%	\$29,325	160%	\$36,632	166%
Texas	\$25,344	174%	\$29,633	162%	\$36,923	167%
Tillman	\$25,025	172%	\$29,631	162%	\$36,820	167%
Tulsa County (City of Tulsa and Suburbs)	\$34,933	240%	\$39,978	218%	\$46,868	213%
Tulsa County (Excluding City of Tulsa and Suburbs)	\$33,346	229%	\$38,065	208%	\$45,096	205%
Wagoner County	\$28,832	198%	\$33,084	181%	\$40,484	184%
Washington County	\$25,442	175%	\$29,659	162%	\$36,889	167%
Washita County	\$24,585	169%	\$29,231	160%	\$36,523	166%
Woods County	\$24,648	169%	\$29,009	158%	\$36,326	165%
Woodward County	\$24,542	168%	\$28,877	158%	\$36,151	164%

The 2009 FPL for a family of two is \$14,570, a family of three is \$18,310 and a family of four is \$22,050

Appendix E. Impact of Work Supports on Wage Adequacy
 One Adult, One Preschooler and One Schoolage Child
 Payne County, OK 2009

	#1	#2	#3	#4
	OKLAHOMA MINIMUM WAGE	MEDIAN HOURLY WAGE OF SELECT OKLAHOMA OCCUPATIONS*		
		Retail Salespersons	Office Clerks	Construction Laborers
HOURLY WAGE:	\$7.25	\$8.93	\$9.95	\$11.61
TOTAL MONTHLY INCOME:	\$1,276.00	\$1,571.68	\$1,751.20	\$2,043.36
PANEL A: NO WORK SUPPORTS				
MONTHLY COSTS:				
Housing	\$688	\$688	\$688	\$688
Child Care	\$684	\$684	\$684	\$684
Food	\$467	\$467	\$467	\$467
Transportation	\$249	\$249	\$249	\$249
Health Care	\$388	\$388	\$388	\$388
Miscellaneous	\$248	\$248	\$248	\$248
Taxes	\$122	\$149	\$190	\$269
Tax Credits (-)	\$0	\$0	(\$14)	(\$44)
TOTAL MONTHLY EXPENSES	\$2,845	\$2,872	\$2,899	\$2,949
SHORTFALL (-) OR SURPLUS	(\$1,569)	(\$1,300)	(\$1,148)	(\$905)
PERCENT OF SELF-SUFFICIENCY WAGE (Total Income/Total Expenses)	45%	55%	60%	69%
PANEL B: CHILD CARE				
MONTHLY COSTS:				
Housing	\$688	\$688	\$688	\$688
Child Care	\$95	\$150	\$176	\$200
Food	\$467	\$467	\$467	\$467
Transportation	\$249	\$249	\$249	\$249
Health Care	\$388	\$388	\$388	\$388
Miscellaneous	\$248	\$248	\$248	\$248
Taxes	\$122	\$149	\$190	\$269
Tax Credits (-)	\$0	\$0	(\$14)	(\$44)
TOTAL MONTHLY EXPENSES	\$2,256	\$2,339	\$2,392	\$2,465
SHORTFALL (-) OR SURPLUS	(\$980)	(\$767)	(\$641)	(\$422)
PERCENT OF SELF-SUFFICIENCY WAGE (Total Income/Total Expenses)	57%	67%	73%	83%
Total Federal EITC (annual refundable)**	\$5,028	\$4,514	\$4,060	\$3,322
Total State EITC (annual refundable)**	\$251	\$226	\$203	\$166
Total Federal CTC (annual refundable)**	\$1,847	\$2,000	\$2,000	\$2,000
Total Making Work Pay TC (annual refundable)**	\$400	\$400	\$400	\$400

*U.S. Department of Labor, Bureau of Labor Statistics. May 2008 occupational employment and wage estimates: Oklahoma. Retrieved June 12, 2009 from http://www.bls.gov/oes/current/oes_ok.htm

** 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 and Making Work Pay Tax Credit (which are credits against federal taxes) is shown, if any (see text for explanation).

Appendix E. (Continued). **Impact of Work Supports on Wage Adequacy**
One Adult, One Preschooler and One Schoolage Child
 Payne County, OK 2009

	#1	#2	#3	#4
	OKLAHOMA MINIMUM WAGE	MEDIAN HOURLY WAGE OF SELECT OKLAHOMA OCCUPATIONS*		
		Retail Salespersons	Office Clerks	Construction Laborers
HOURLY WAGE:	\$7.25	\$8.93	\$9.95	\$11.61
TOTAL MONTHLY INCOME:	\$1,276	\$1,572	\$1,751	\$2,043
PANEL C: CHILD CARE, SNAP/WIC, SOONERCARE				
MONTHLY COSTS:				
Housing	\$688	\$688	\$688	\$688
Child Care	\$95	\$150	\$176	\$200
Food	\$45	\$127	\$180	\$426
Transportation	\$249	\$249	\$249	\$249
Health Care	\$125	\$125	\$125	\$125
Miscellaneous	\$248	\$248	\$248	\$248
Taxes	\$122	\$149	\$190	\$269
Tax Credits (-)	\$0	\$0	(\$14)	(\$44)
TOTAL MONTHLY EXPENSES	\$1,572	\$1,736	\$1,842	\$2,161
SHORTFALL (-) OR SURPLUS	(\$296)	(\$164)	(\$91)	(\$118)
PERCENT OF SELF-SUFFICIENCY WAGE (Total Income/Total Expenses)	81%	91%	95%	95%
PANEL D: HOUSING, CHILD CARE, SNAP/WIC, SOONERCARE				
MONTHLY COSTS:				
Housing	\$383	\$472	\$525	\$613
Child Care	\$95	\$150	\$176	\$200
Food	\$45	\$127	\$180	\$426
Transportation	\$249	\$249	\$249	\$249
Health Care	\$125	\$125	\$125	\$125
Miscellaneous	\$248	\$248	\$248	\$248
Taxes	\$122	\$149	\$190	\$269
Tax Credits (-)	\$0	\$0	(\$14)	(\$44)
TOTAL MONTHLY EXPENSES	\$1,267	\$1,519	\$1,679	\$2,086
SHORTFALL (-) OR SURPLUS	\$9	\$52	\$72	(\$43)
PERCENT OF SELF-SUFFICIENCY WAGE (Total Income/Total Expenses)	101%	103%	104%	98%
Total Federal EITC (annual refundable)**	\$5,028	\$4,514	\$4,060	\$3,322
Total State EITC (annual refundable)**	\$251	\$226	\$203	\$166
Total Federal CTC (annual refundable)**	\$1,847	\$2,000	\$2,000	\$2,000
Total Making Work Pay TC (annual refundable)**	\$400	\$400	\$400	\$400

*U.S. Department of Labor, Bureau of Labor Statistics. May 2008 occupational employment and wage estimates: Oklahoma. Retrieved June 12, 2009 from http://www.bls.gov/oes/current/oes_ok.htm

** 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 and Making Work Pay Tax Credit (which are credits against federal taxes) is shown, if any (see text for explanation).

About the Author

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

THE FAMILY ECONOMIC SELF-SUFFICIENCY PROJECT (FESS)

The Self-Sufficiency Standard was developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). WOW established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the FESS Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency. Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 37 states, New York City and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. In twelve years, the FESS Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information about the FESS Project, visit the website: www.wowonline.org/ourprograms/fess

