



The Self-Sufficiency Standard for Colorado 2022

Prepared for Colorado Center on Law and Policy



Colorado Center on Law and Policy

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The Self-Sufficiency Standard for Colorado 2022

Annie Kucklick, Lisa Manzer, & Alyssa Mast • November 2022

Center for Women's Welfare
University of Washington School of Social Work

Prepared for Colorado Center on Law and Policy

Preface

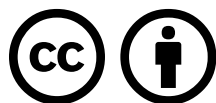
The Colorado Center on Law and Policy is publishing *The Self-Sufficiency Standard for Colorado 2022* to ensure the best data and analyses are available to enable Colorado’s families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. The Self-Sufficiency Standard is a measure that calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live.

The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers evaluating program effectiveness, and by policymakers seeking to ensure that basic needs are affordable for Colorado families. Over the past 26 years the Standard has been calculated for 42 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one’s basic needs in the United States.

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

The Self-Sufficiency Standard for Colorado 2022 was produced by the Center for Women’s Welfare at the University of Washington with the cooperation of staff at the Colorado Center on Law and Policy. This report, plus tables providing county-specific information for over 700 family types, is available at <http://selfsufficiencystandard.org/Colorado>.

For further information about the Self-Sufficiency Standard project, including the latest reports, data, and related publications, please visit www.selfsufficiencystandard.org or contact Self-Sufficiency Standard lead researcher and author, Annie Kucklick, at (206) 685-5264 or akuckl@uw.edu.



2022 Center for Women’s Welfare and Colorado Center on Law and Policy
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Key Findings

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

The official poverty measure, developed half a century ago, is now methodologically out of date and no longer accurately measures the ability to provide for oneself and one’s family. At best it measures “deprivation.” Throughout Colorado, the Self-Sufficiency Standard shows that incomes well above the official federal poverty thresholds are nevertheless far below what is necessary to meet families’ basic needs. Note that the Standard is “bare bones,” with just enough allotted to meet basic needs, but no extras. For example, the food budget is only for groceries. It does not allow for any takeout or restaurant food, not even a pizza or an ice cream.

Selected Findings from The Self-Sufficiency Standard for Colorado 2022

- **The Standard varies by family type; that is, by how many adults and children are in a family and the age of each child.** One adult living in Arapahoe County needs an hourly wage of \$18.03 (\$38,089 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the single adult has a preschooler and a school-age child, the amount necessary to be economically secure doubles, increasing to \$40.63 per hour (\$85,811 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. See *Table 1 on page 8*.
- **In Colorado, the amount needed to be economically self-sufficient varies substantially by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$21.10 per hour in Baca County to \$42.56 per hour in Eagle County, or from 243% of the federal poverty guidelines to 491% of the federal poverty guidelines for a family of two. See *Figure A on page 7*.
- **For families with young children, the cost of housing and child care typically make up the most substantial portion of the family’s budget.** For example, for a family with two adults, one infant, and one preschooler in Douglas County, child care is 30% of the family’s budget while housing is 20%. See *Figure B on page 10*.

.....

The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits.

.....

- **The 2022 Self-Sufficiency Standard for Denver is higher than many similar sized cities across the country.** The hourly Self-Sufficiency Standard in Denver, at \$40.46 per hour for a family of one adult, one preschooler, and one school-aged child, is most comparable to Portland, OR. See *Figure C on page 12*.
- **Over the last twenty-one years, the Self-Sufficiency Standard for two adults, one preschooler, and one school-aged child has increased by 124%, on average, for all Colorado counties, or an average of 5.9% per year since 2001.** There is considerable variation by county, however, with rates of change ranging from 87% to 176%. See *Figure E on page 14*.
- **The federal poverty guidelines for three-person families (\$23,030 annually) is set at a level well below what is minimally needed to meet a family’s basic needs.** For example, the federal poverty guidelines are just 26% of the Standard for one adult, one preschooler, and one school-age child in Larimer County (\$88,748 annually). See *Figure G on page 18*.

The Self-Sufficiency Standard for Select Colorado Counties and Family Types, 2022

County	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Preschooler 1 School-age	2 Adults 1 Preschooler 1 School-age
Adams	\$37,256	\$69,482	\$83,498	\$92,863
Arapahoe	\$38,089	\$70,991	\$85,811	\$95,345
Baca	\$24,286	\$44,553	\$52,079	\$62,162
Boulder	\$41,058	\$80,435	\$99,411	\$107,462
Denver	\$35,160	\$68,799	\$85,459	\$91,607
El Paso	\$32,589	\$62,731	\$74,313	\$84,651
Gilpin	\$36,393	\$69,603	\$85,900	\$95,154
La Plata	\$37,019	\$63,071	\$75,616	\$86,413
Lake	\$30,029	\$63,085	\$80,177	\$90,400
Mesa	\$27,901	\$54,323	\$64,730	\$74,658
Montezuma	\$28,105	\$54,464	\$64,954	\$74,770
Otero	\$26,505	\$51,726	\$61,622	\$71,229
Pueblo	\$28,366	\$55,923	\$65,523	\$75,528
Sedgwick	\$25,883	\$45,823	\$54,858	\$65,346
Summit	\$43,924	\$84,089	\$103,255	\$111,423
Washington	\$29,414	\$52,518	\$62,431	\$72,523
Yuma	\$27,436	\$51,924	\$60,799	\$70,300

- **Even working full time, a parent earning the 2022 Colorado state minimum wage of \$12.56 per hour will fall significantly short of meeting a family with children’s basic needs.** If they have one preschooler and one school-age child and live in Larimer County, the parent would be able to cover only 39% of the family’s basic needs (with their take-home pay after accounting for taxes). See *Figure G on page 18*.
- **Only two of the top ten most common occupations in the Denver-Aurora-Lakewood MSA have median wages above the Standard for a three-person family in Denver County.** Only general and operations managers and software developers have a median wage that is above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Denver County, while the median wages for the other eight most common occupations are below this family type’s Standard. See *Figure H on page 25*.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschooler living in Prowers County needs \$4,391 per month to be self-sufficient and an additional \$147 per month to save for emergencies. See *Table 6 on page 46*.

Getting to Self-Sufficiency in Colorado

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

REDUCING COSTS means ensuring families who are struggling to cover basic costs have access to work supports—such as child care assistance, food benefits, and the earned income tax credit—that offer stability and resources while they become self-sufficient. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step but instead require support through transitional work supports and programs. Removing structural barriers is also necessary to help families work towards self-sufficiency over time. This report finds that:

- **Work supports are crucial for helping families meet their basic needs.** A single parent in Pueblo County with one preschooler and one school-age child transitioning from welfare to work with the help of child care assistance, food assistance (SNAP/WIC), Medicaid, and housing assistance would be able to meet the family’s needs on earnings of \$2,590 per month. This is significantly less than the full wage needed of \$5,460 per month without work supports. See *Table 5 on page 31*.
- **Even at the minimum wage, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one infant and one preschooler living in Mesa County and working as a stocker and order filler with an hourly median wage of \$14.12, earns only 57% of the income needed to meet the family’s basic needs if they are not receiving any work supports. However, with the help of support for child care, food, and health care costs, this parent could meet all of the family’s basic needs. See *Figure K on page 36*.

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

Using the Self-Sufficiency Standard

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

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

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

The 2022 Report in Brief

The 2022 report begins by putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, and comparing and contrasting it with official poverty measures. The report then describes what a self-sufficient wage is for Colorado families and how it differs depending on family type and geographic area. The report compares Colorado to other places in the United States and contrasts the Colorado Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency and a sampling of the various ways the Standard is used.

The appendices provide a more detailed explanation of the methodology and data sources used to calculate the Colorado Self-Sufficiency Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. This report represents costs, policies, and eligibility limits in effect at one point in time, that of the summer of 2022. Eligibility levels and benefits for work supports and tax policies, which also change periodically, are those currently in effect at the time of writing. Tax policies utilize available tax forms from 2021 but include any state legal changes to the Colorado tax code, including tax credit adjustments.

Note that the Standard is calculated for over 700 family types in Colorado. The family types cover all one, two, and three adult families with up to six children, plus weighted averages of costs for families with seven to ten children. To download an Excel file with Self-Sufficiency Standard data for all family types in every Colorado county, visit www.selfsufficiencystandard.org/Colorado.

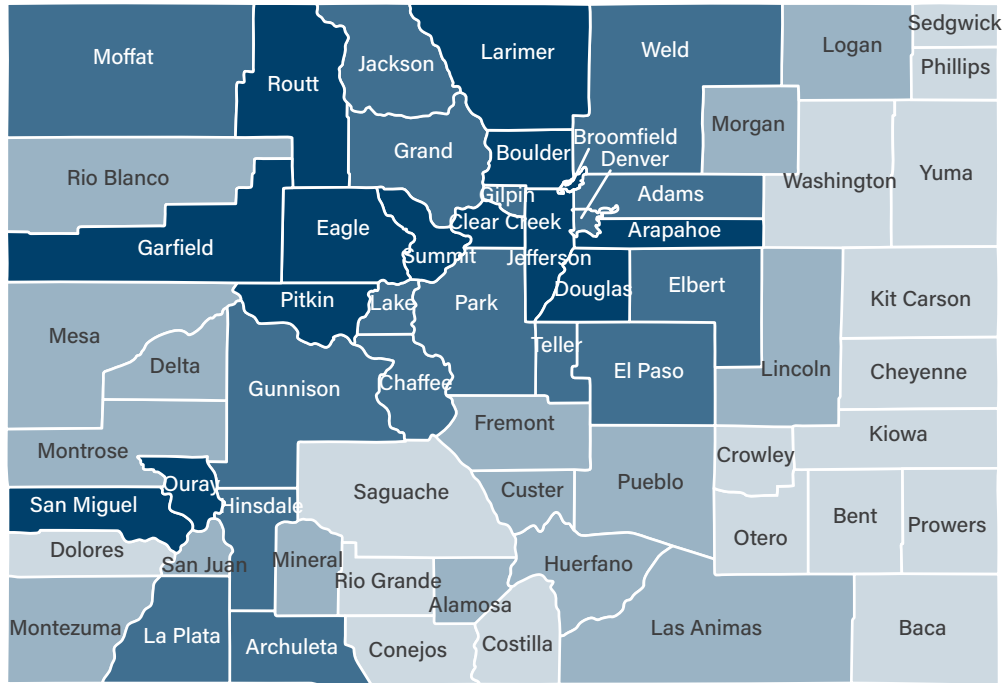
How Much is Enough in Colorado?

The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without public or private assistance, varied by county.

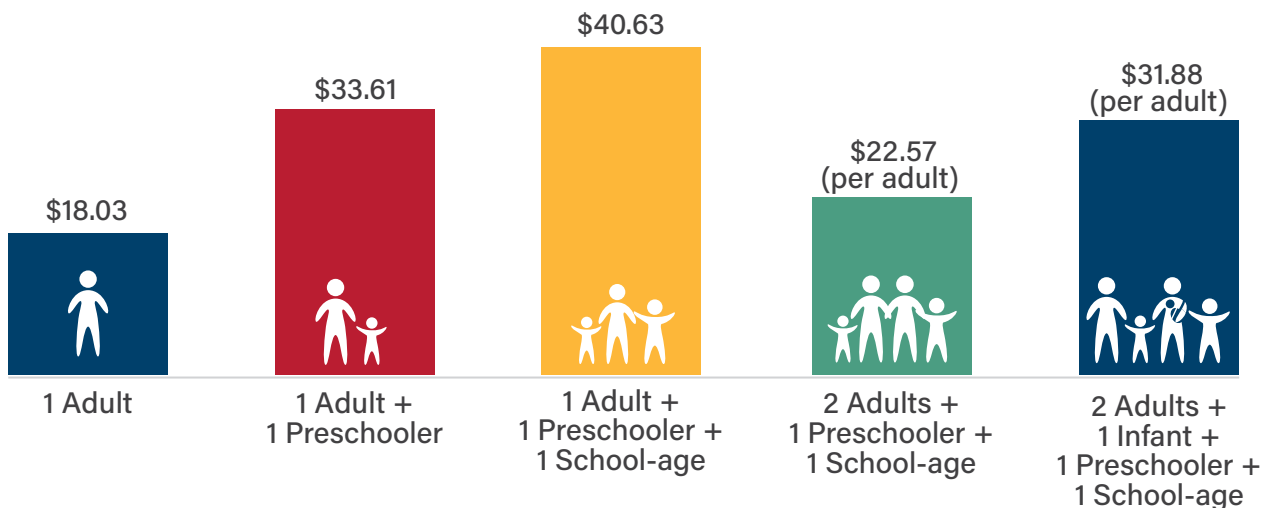
The Self-Sufficiency Standard Varies By County



Hourly Self-Sufficiency Wage for One Adult with One Preschooler



The Self-Sufficiency Standard Varies By Family Type



Hourly Self-Sufficiency Wage in Arapahoe County

To download the full report and data for all 700+ family types visit www.selfsufficiencystandard.org/Colorado

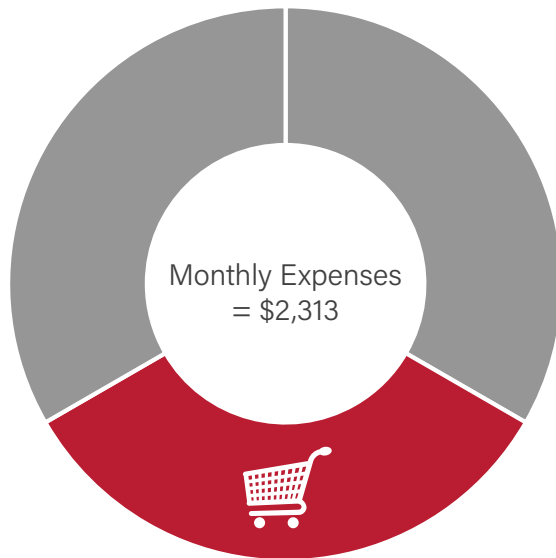
How Does the Standard Compare?

The Self-Sufficiency Standard calculates the real costs of meeting all basic needs. In contrast, the official poverty measure is based only on the cost of food.

The Standard Calculates the Real Costs of Meeting Each of the Major Budget Items

Official Poverty Measure

Food is 1/3 of the budget and all other costs are 2/3 of the budget.



Self-Sufficiency Standard

Housing and child care account for almost half of the family budget in the Standard.



23%

The official poverty measure only covers 23% of the cost of all basic needs as defined by the Self-Sufficiency Standard



Douglas County
2 adults + 1 infant + 1 preschooler

A Minimum Wage Job Does Not Cover the Cost of Basic Needs in Colorado

Self-Sufficiency Standard

\$88,748

Full-time Minimum Wage
Includes tax and tax credits, \$12.56/hr

\$34,279

Official Poverty Measure
Family of 3

\$23,030

Number of hours a minimum wage worker must work per week to meet her family's basic needs

134

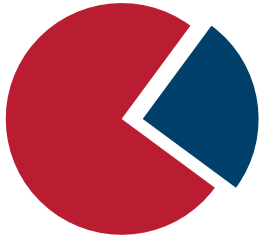


Larimer County
1 adult + 1 preschooler + 1 school-age

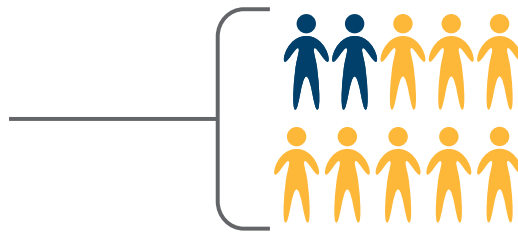
Getting to Self-Sufficiency

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

How do Colorado's Jobs Stack Up?



The ten most common occupations cover one fifth of the Denver-Aurora-Lakewood MSA workforce



Only TWO of the top ten occupations in the Denver-Aurora-Lakewood MSA have median wages above the Standard for this family in Denver County

Denver County
1 adult +
1 preschooler +
1 school-age



This family needs an annual salary of **\$85,459** in order to meet their basic needs

How Do Work Supports Help Families Meet Basic Needs?



Pueblo County
1 adult + 1 preschooler + 1 school-age child

This figure shows how work supports can reduce a family's monthly expenses, so they can get by on a lower wage until they are able to earn self-sufficiency wages.

- Taxes (net of tax credits) decrease from \$636 to \$284 per month.
- Health First Colorado (Medicaid) reduces health care costs from \$746 to \$0 per month.
- Food assistance reduces groceries from \$679 to \$519 per month.
- Child care assistance reduces child care costs from \$1,486 to a \$135 copay per month.
- Housing vouchers reduce the cost of housing from \$1,052 to \$775 per month.

\$5,477 per month



No Work Supports

\$2,590 per month



With Work Supports

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PART 1

About the Self-Sufficiency Standard

Introduction

Struggling families will continue to cope with the significant economic effects of the COVID-19 pandemic. Through the pandemic, millions of workers found themselves unemployed or underemployed with health risks and income losses threatening them and their families. The last few years have underscored how many American families were at the margin and already stretching income to cover basic necessities while costs continued to grow faster than wages. Though often not deemed “poor” by the official poverty measure, these families lack enough income to meet the rising costs of essentials such as food, housing, transportation, and health care. The Self-Sufficiency Standard meets the need for a measure of income adequacy that more accurately tracks and measures the true cost of living that families face today.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and basic, costly expenses. Households with inadequate incomes are part of the mainstream workforce, yet despite working long hours, they are not recognized as having inadequate income by the federal poverty level, making them ineligible for work supports that are integral to offsetting the growing costs of basic needs.¹

The Self-Sufficiency Standard for Colorado 2022 defines the amount of income necessary to meet the basic needs of Colorado families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies such as Medicaid or from private assistance such as informal babysitting by a neighbor.

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

- **Part 1** introduces the Self-Sufficiency Standard, explaining its unique features and how it is calculated.
- **Part 2** presents the details of the Standard for Colorado: how much a self-sufficient income is for Colorado families, how the Standard varies by family type and county, how the Colorado Standard compares to other places across the United States, how the 2022 Standard compares with previous Colorado Self-Sufficiency Standards, and how the Standard compares to other income benchmarks.
- **Part 3** discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.
- **Part 4** provides examples of how the Standard is used and discusses what it takes to move toward long-term economic security once the resources to meet basic needs have been secured.

This report also has several appendices:

- *Appendix A: Methodology, Assumptions, and Sources* provides a detailed description of the data, sources, and assumptions used to calculate the Standard.
- *Appendix B: The Self-Sufficiency Standard for Select Family Types in Colorado* provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Colorado county.
- *Appendix C: Impact of Work Supports on Wage Adequacy* shows the detailed data behind **Figure J**.

A Real-World Approach to Measuring Need

The official poverty measure (OPM) was developed nearly six decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.² 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

How is the Self-Sufficiency Standard Calculated?

The Self-Sufficiency Standard is the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The Standard is calculated for over 700 family types for all Colorado counties. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for Colorado, see the *Methodology and Data Sources* on page 52.



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



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



Food. Food assumes the cost of nutritious food prepared at home based on the U.S. Department of Agriculture Low-Cost Food Plan. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption patterns. The food costs do not allow for any take-out or restaurant meals. Food costs are varied by county using Feeding America's Map the Meal Gap data based on Nielsen scans of grocery receipts.



Transportation. Public transportation is assumed if 7% or more of workers in a county use public transportation to get to and from work. Private transportation costs assume the expense of owning and operating a car. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners indexed by county using premiums from top market share automobile insurance companies. Fixed costs of car ownership are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. Travel is limited to commuting to work and daycare plus one shopping trip per week.



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



Miscellaneous. Miscellaneous expenses include the costs of cell phone and internet service. The additional expenses in this category 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.



Taxes and Tax Credits. Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable. Tax credits calculated in the Standard include: the federal Earned Income Tax Credit, Child and Dependent Care Tax Credit, and the Child Tax Credit, along with relevant state tax credits.



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

people and families need to live.”³ Despite the many limitations of the OPM, it still defines the federal poverty guidelines, which are used to set the eligibility guidelines for numerous poverty and work support programs, as well as the federal poverty thresholds used to estimate the number of Americans in poverty.

The most significant shortcoming of the OPM is that for most families, in most places, the threshold is simply too low. While the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the OPM increases by a constant amount for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

However, simply raising the level of the OPM, or using a multiple of it, cannot solve the structural problems inherent in the official poverty measure. The OPM is based only on the cost of food, is the same no matter where one lives, and the demographic model of a two-parent family with a “stay-at-home” mom no longer reflects the majority of families today. Families deserve a real-world approach to measuring need.

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

A Focus on Modern Families with Working Adults. Because paid employment is the norm for supporting families today in the United States,⁴ the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care (when needed), taxes, and transportation.

Geographic Variation in Costs. The Standard uses geographically specific costs that are calculated at the county level as data availability allows.

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

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

Taxes and Tax Credits are Included as Budget Items. Instead of calculating needs “pretax,” taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, plus applicable state and federal tax credits.

Permits Modeling of the Impact of Subsidies. Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) on reducing specific or overall costs. Likewise, the adequacy of a given

Cell Phone and Internet Services

Recognizing the essential, modern basic need of access to the internet, the 2022 Self-Sufficiency Standard for Colorado now includes the monthly expenses for internet and cell phone service. See more information on how these costs are calculated in the Appendix Section: “Miscellaneous” on page 57.

wage for a given family, with and without various subsidies, can be evaluated using the family's Standard as the benchmark.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the official poverty measure. Moreover, the availability of Self-Sufficiency Standard data, going back two decades and across 42 states, enables comparisons of geographic differences as well as documentation of historical trends, including the long term trend of increasing economic inequality. During the Great Recession, in state after state, we noted that the cost of basic needs as measured in the Standard remained the same or even increased,

while families experienced plummeting or lost incomes. We are starting to see similar or even worse trends as a result of the pandemic. Despite lost wages, rent must be paid, food bought, and child care arranged.

Other Approaches to Poverty Measurement

For a more in-depth look at how the Standard compares to the official poverty measure (OPM or FPG) and the Supplemental Poverty Measure (SPM) please visit <https://selfsufficiencystandard.org/the-standard/official-poverty-measure/>

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The Self-Sufficiency Standard is a unique measure of income adequacy that uses a modern, comprehensive, and detailed approach to determine what it takes for today's families to make ends meet.

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PART 2

Self-Sufficiency Standard Results for Colorado

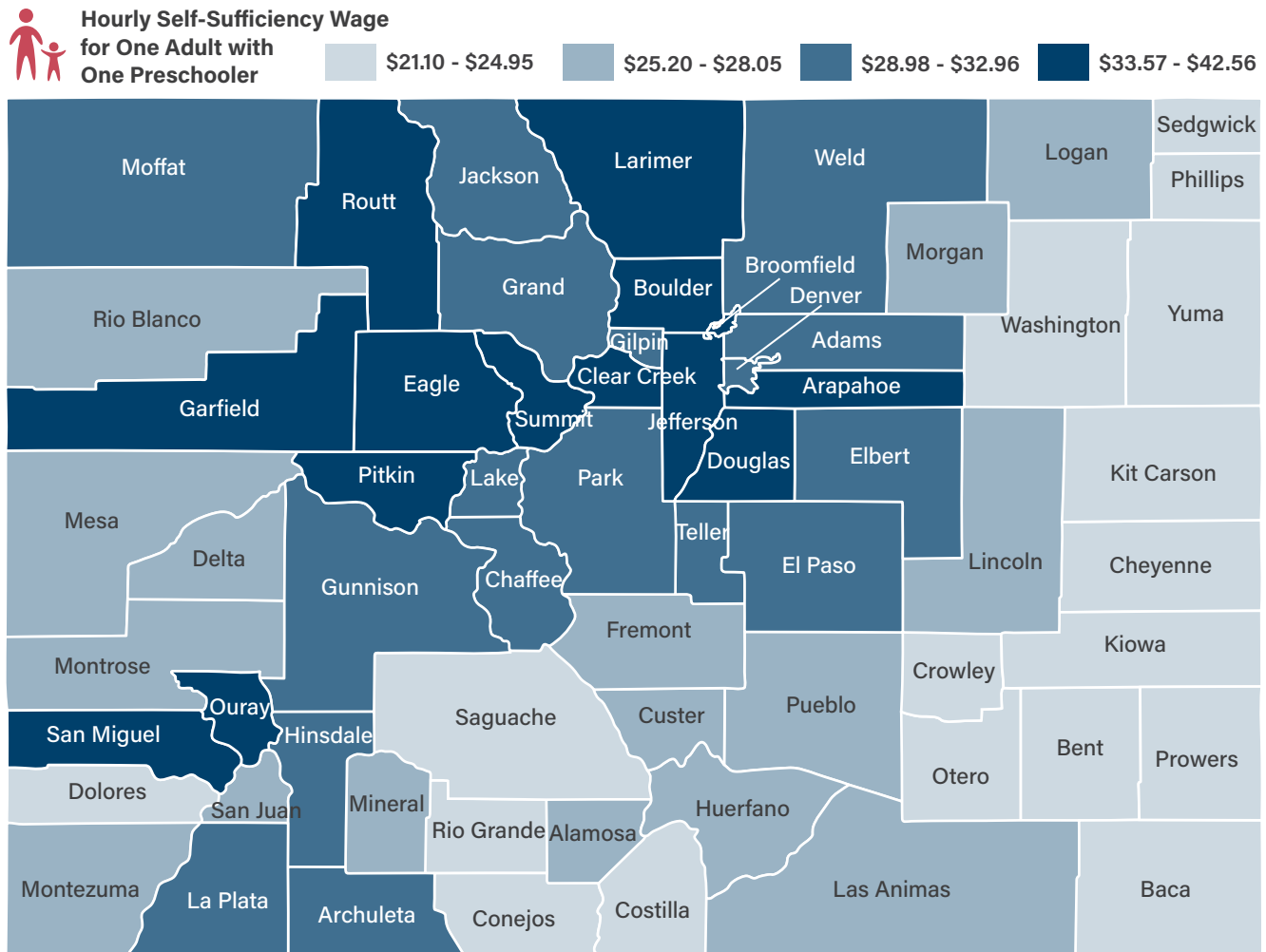
What it Takes to Make Ends Meet in Colorado

How much income families need to be economically self-sufficient depends both on family composition—the number of adults, the number of children, and the children’s ages—and where they live.

The map in **Figure A** displays the geographic variation in the cost of meeting basic needs across Colorado for families with one adult and one preschooler. The Standard assumes that adults work full time at 40 hours per week. The 2022 Self-Sufficiency Standard for a single adult with one preschooler ranges from \$21.10 to \$42.56 per hour, depending on the county, or 243% to 491% of the federal poverty guidelines for a family of two.

- The most affordable counties in Colorado correlate with the least populated, rural regions of the state. These counties require between \$21.10 and \$24.95 per hour at a full-time, year-round job for a family with one adult and one preschooler.
- The second-lowest cost group requires between \$25.20 and \$28.05 per hour for a family with one adult and one preschooler. This group is distributed throughout the state, but is predominantly found in the south and includes the moderately populated Mesa and Pueblo counties. Mineral and Rio Blanco counties

Figure A. Map of Counties by Level of Hourly Self-Sufficiency
One Adult and One Preschooler, CO 2022



included in this category, with hourly Self-Sufficiency Standards of \$27.05 and \$28.05, respectively, represent the median cost counties in Colorado, meaning that 50% of counties had higher and 50% of counties had lower Self-Sufficiency wages for this family type.

- The second-highest cost group requires wages between \$28.98 and \$32.96 per hour, working full time, to meet basic needs. This group includes counties that span the northwest side of Colorado, slivering down to the northwest corner of New Mexico. This cost group also includes Denver County.

- The most expensive counties in the state are directly adjacent to Denver County as well as the counties that encompass some of the popular, expensive ski areas. These counties require hourly wages between \$33.57 and \$42.56 for this single parent to make ends meet. Eagle County which includes Vail, is the most expensive county in Colorado for this family type.

In addition to varying by geographic location, the Self-Sufficiency Standard also differs by family composition. **Table 1** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Arapahoe County.

Table 1. The Self-Sufficiency Standard for Select Family Types*
Arapahoe County, CO 2022

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Preschooler 1 School-age	2 Adults 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,318	\$1,602	\$1,602	\$1,602
Child Care	\$0	\$1,327	\$1,982	\$1,982
Food	\$358	\$529	\$785	\$1,046
Transportation	\$344	\$352	\$352	\$681
Health Care	\$220	\$606	\$641	\$722
Miscellaneous	\$336	\$554	\$649	\$759
Taxes	\$597	\$1,164	\$1,574	\$1,587
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)**	\$18.03	\$33.61	\$40.63	\$22.57
Monthly	\$3,174	\$5,916	\$7,151	\$7,945
Annual	\$38,089	\$70,991	\$85,811	\$95,345
Emergency Savings Fund	\$83	\$236	\$387	\$123

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

** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month). The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

Note: Totals may not add exactly due to rounding.

- A single adult needs to earn \$18.03 per hour working full time to be able to meet his or her basic needs in Arapahoe County. This necessary wage is around \$5.50 per hour higher than the Colorado State minimum wage rate (\$12.56 per hour in 2022).
- Adding a child increases this requirement significantly: one parent caring for one preschool-aged child needs to earn \$33.61 per hour to cover the family’s basic needs due to the added burden of an additional bedroom and full-time child care.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$40.63 per hour to meet their family’s basic needs. This is the equivalent of more than three full-time minimum wage jobs in Colorado.⁵
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child each need to earn a minimum of \$22.57 per hour working full time, which is still significantly higher than the local minimum wage, to meet their family’s basic needs.

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Adding a child increases this requirement significantly: one parent caring for one preschool-aged child needs to earn \$33.61 per hour to cover the family’s basic needs.

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How Do Family Budgets Change as Families Grow?

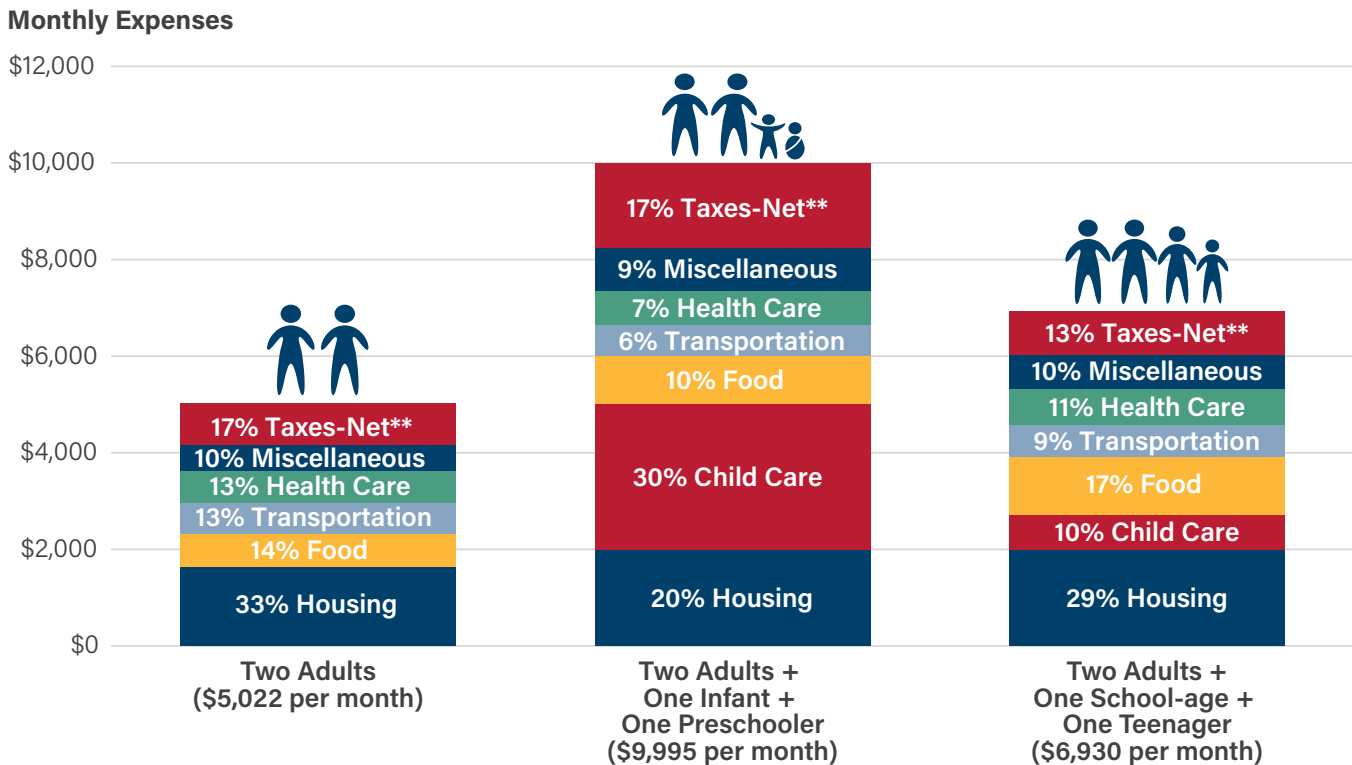
As a family grows and changes composition, the amount they spend on basic expenses (such as food and shelter) change, and new costs are added, most notably child care. **Figure B** demonstrates these changes for a family in Douglas County. Each bar shows the percentage of the total budget needed for each expense and how it differs as the family changes composition. The height of the bar indicates the total size of the budget.

When there are just two adults, they need to earn a total of \$5,022 per month to make ends meet, plus a small monthly amount of savings for emergencies.

For families with two adults and no children in Douglas County:

- Housing is 33% of the Self-Sufficiency Standard budget.
- The cost of food takes up 14% of the budget.
- Transportation is 13% of the budget.
- Health care accounts for 13% of the total household budget.
- Taxes account for 17% of household expenses and there are no tax credits.

Figure B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types*
Douglas County, CO 2022



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

** The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 21% for two adults with one infant and one preschooler and 18% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

When a family expands to include two young children (one infant and one preschooler), the total budget increases to \$9,995 per month. At the same time, with the addition of child care, the proportions spent on each basic need change:

- Child care alone accounts for almost a third of the family’s budget. When one adds housing, these two items account for 50% of expenses. This is quite common: across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going to housing and child care expenses alone.
- Food costs are 10% of total income. This is slightly lower than the national average expenditure on food of 12.5% for a two adult household with children under 18, and much lower than the 33% assumed by the methodology of the federal official poverty measure.⁶
- Health care accounts for 7% of the family budget, including both the employees’ share of the health care premium (\$508 per month) and out-of-pocket costs (\$200 per month).⁷ If neither adult had employer sponsored health insurance, and they purchased a Silver health care plan through the Connect for Health Colorado marketplace, the premium amount would be about \$850 per month after the premium tax credit.⁸ While insurance purchased through the individual marketplace is roughly comparable to the employer-sponsored monthly cost for health care, the deductible for the benchmark plan is over \$12,000 more per year than that of the average employer-sponsored deductible for family coverage in Colorado, meaning the family will face significantly higher out-of-pocket costs.⁹ Additionally, the American Rescue Plan Act of 2021, temporarily decreased the cost of

individual marketplace premiums. Congress recently passed the Inflation Reduction Act to continue the ARPA premium tax credit changes for another three years.¹⁰

- Net taxes for the family now reflect a tax burden that is about 17%, due to the offsetting effects of the federal child tax credit and child care tax credit. If it were assumed that tax credits are not received monthly but instead annually in a lump sum, then the monthly tax burden would be 21% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to \$6,930 per month and without the large amount for child care, the proportions for the other budget items all increase.

- Housing costs are now 29% of the family budget.
- The decreased amount for child care for the school-age child accounts for just 10% of the basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- The larger proportion of the budget for food at 17% is due in part to increased food costs for the teenager.
- Transportation is 9% of the total family budget.
- Health care accounts for 11% of the family budget.
- Net taxes have become 13% of the family’s budget. If it were assumed, as noted before, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 18% of the total costs for two adults with one school-age child and one teenager.

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Across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going towards housing and child care expenses alone.

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How Does the Standard for Denver Compare to Other Cities in the United States?

The cost of living varies not only within Colorado, but across the United States as well.

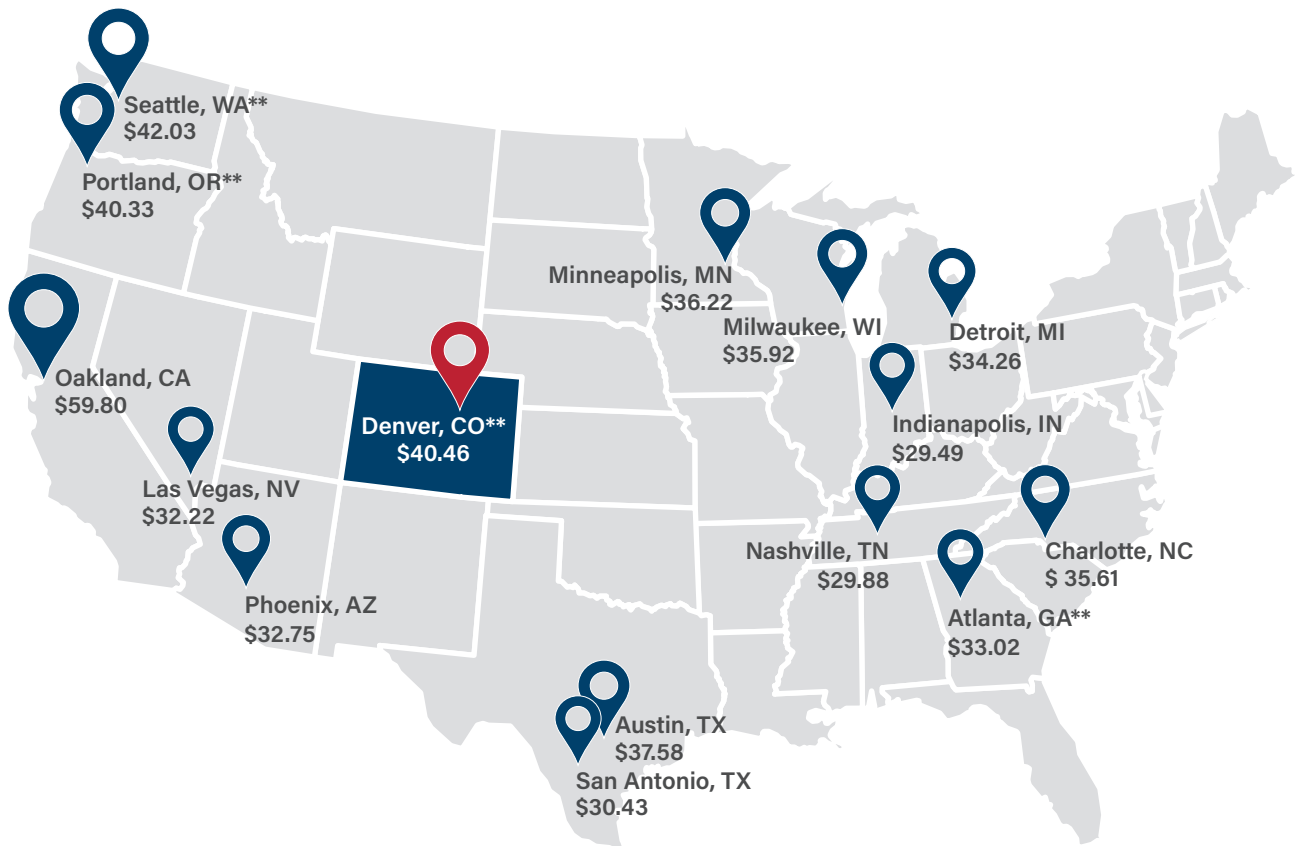
In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Denver, CO is compared to the Standard for the same family type in fourteen other similarly sized U.S. cities: Phoenix, AZ; Oakland, CA; Atlanta, GA; Indianapolis, IN; Detroit, MI; Portland, OR; Minneapolis, MN; Charlotte, NC; Las Vegas, NV; Nashville, TN; Austin, TX; San Antonio, TX; Seattle, WA; Milwaukee, WI.¹¹

- The full-time, year-round, hourly wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$29.49 (Indianapolis, IN) to a high of \$59.80 (Oakland, CA), or \$62,276 to \$126,306 annually.

- Denver, at \$40.46 per hour, is most comparable to Portland, OR. Costs in Denver for this family type tend to be more expensive to the similarly sized cities in this analysis.

While all the budget items in the Standard vary geographically, housing and child care costs in particular vary considerably. For example, a two-bedroom rental costs \$2,258 per month in Oakland, CA compared to \$1,648 per month in Denver and \$896 per month in Indianapolis, IN. The cost of child care also varies dramatically by place, for example, for this family in Denver, child care costs \$2,100 per month, compared to \$1,448 per month in San Antonio, TX for the same family type.

Figure C. The Self-Sufficiency Wage for Denver, CO Compared to Other U.S. Cities, 2022*
One Adult, One Preschooler, and One School-age Child



*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages are updated from release month using the Consumer Price Index.

** Wage calculated assuming family uses public transportation.

How Has the Cost of Living Changed Over Time in Colorado?

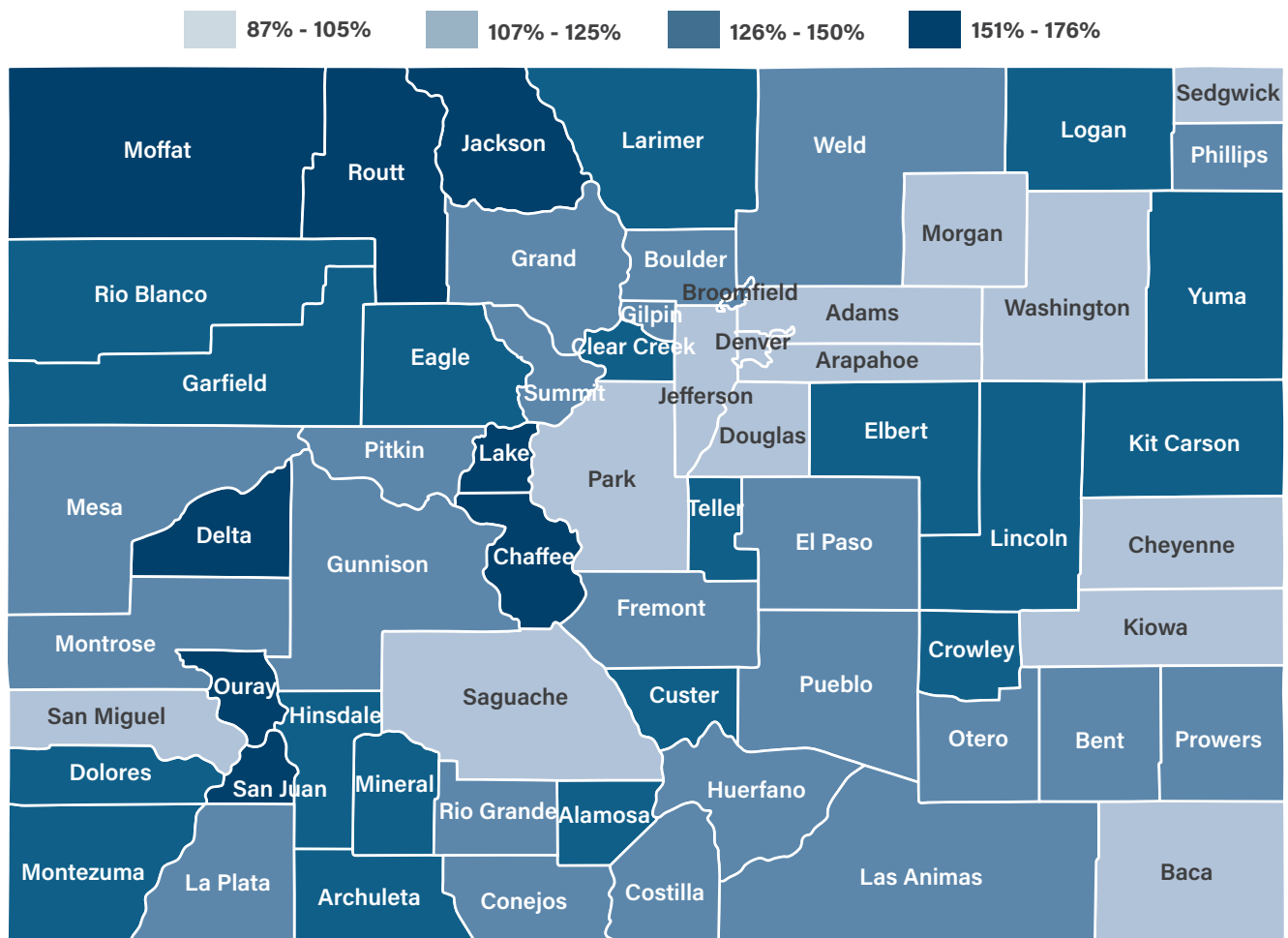
This is the eighth time the Self-Sufficiency Standard has been calculated for the state of Colorado. This section examines how the 2022 Self-Sufficiency Standard and cost components compare to the results in 2001, 2004, 2008, 2011, 2015, 2018, and 2021.

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

The map highlights the overall change in the Standard since the first calculation in 2001.

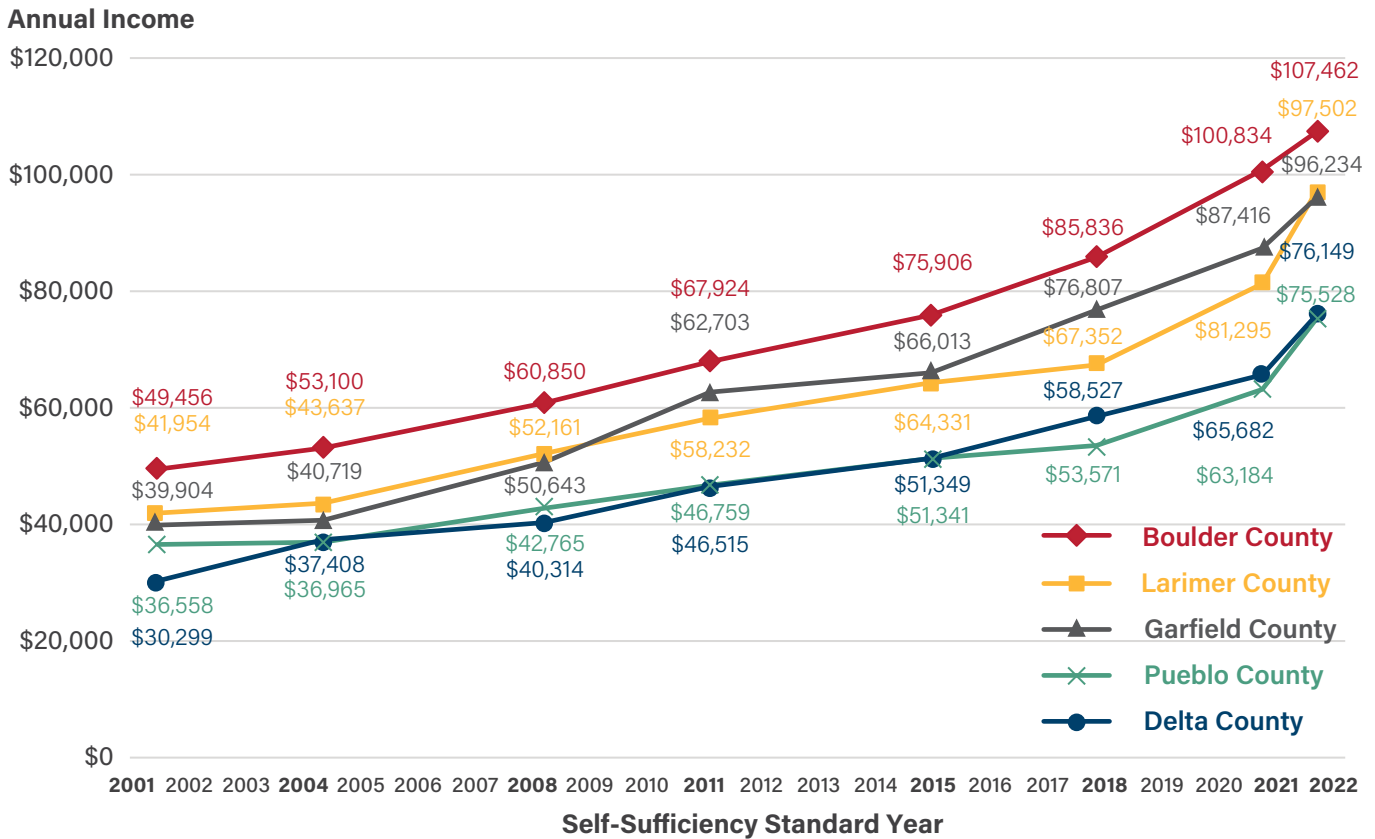
Over the last twenty-one years, the Self-Sufficiency Standard for this four-person family has increased by 124%, on average, for all Colorado counties, or an average of 5.9% per year since 2001. There is considerable variation by county, however, with rates of change ranging from 87% to 176%.

Figure D. Percentage Change in the Self-Sufficiency Standard for Colorado: 2001–2022
Two Adults, One Preschooler, and One School-Age Child: CO 2022*



* The 2001 Self-Sufficiency Standard for Colorado divided Boulder County into two regions [Boulder County-City of Boulder; Boulder County (Excluding City of Boulder)]; Las Animas County into two regions [Las Animas County-City of Trinidad; Las Animas County (Excluding City of Trinidad)]; and Morgan County into two regions [Morgan County-Brush; Morgan County (Excluding Brush)]. The Standard used in this analysis represents the average from these divisions. Broomfield County was also not included in the 2001 Standard. It was instead calculated as the average of neighboring Adams and Jefferson counties.

Figure E. The Self-Sufficiency Standard for Colorado by Year for Select Counties
Two Adults, One Preschooler, and One School-age Child:
2001, 2004, 2008, 2011, 2015, 2018, 2021, and 2022



Note: Due to survey limitations as a result of the pandemic, child care costs from 2021 reflect an inflation adjustment from 2018.

- The largest percentage increase in the Standard since 2001 occurred in Ouray County, which experienced a 176% increase in the cost of living. For a two-adult family with one preschooler and one school-age child in Ouray County, the annual Self-Sufficiency Wage increased from \$34,968 to \$96,442 driven by above average housing and child care costs, which rose by a rate of 171% and 194% respectively over the past two decades.
- In contrast, costs in San Miguel County increased at the lowest rate of 87% since 2001. Despite having the lowest rate of change, San Miguel County was one of the highest cost counties in Colorado both 2001 and 2022.

Tracing the changes in the Standard for this four-person family in five select counties, **Figure E** shows how much the Standard has increased over the last twenty-one years. For these five counties, Boulder County has had the highest cost of living since 2001. While Delta County was the least costly

county in 2001, it experienced the largest increase in the cost of living, more than 151% since 2001, and is currently more expensive than Pueblo County. This increase in Delta County was largely due to a more than 250% increase in child care costs for this family with two children.

Using the same four-person family as above (two adults, one preschooler, and one school-age child), **Table 2** shows the actual cost and percentage of change for each basic need since 2001 in Larimer County, as well as statewide. This analysis indicates that child care, food, and housing costs are rising in Larimer County faster than the statewide average. Despite variation across all cost categories, the overall change in the cost of basic needs in Larimer County is similar to the statewide average:

- Housing costs in Larimer County more than doubled since 2001, demonstrating a 102% increase from \$704 per month to \$1,421 per month. Statewide, housing costs increased by about 92% since 2001.

Table 2. Percent Change in the Self-Sufficiency Standard Over Time, 2001–2022
Larimer County, CO: Two Adults, One Preschooler, and One School-Age Child

Costs	2001	2022	Percent Change 2001–2022	
			Larimer County	State-wide**
Housing	\$704	\$1,421	102%	92%
Child Care	\$913	\$2,225	144%	139%
Food	\$521	\$1,070	105%	98%
Transportation	\$397	\$624	57%	46%
Health Care	\$301	\$816	171%	176%
Miscellaneous	\$284	\$772	172%	169%
Taxes	\$540	\$1,632	202%	220%
Tax Credits*	(\$163)	(\$433)	165%	171%
Self-Sufficiency Wage				
Monthly	\$3,496	\$8,125	132%	124%
Annual	\$41,954	\$97,502		
Median Earnings***				
Larimer County	\$22,877	\$37,070	62%	
Statewide	\$25,854	\$42,341		64%

*Total tax credits is the sum of the monthly tax credits available to the individual, including: EITC, CCTC, and CTC.

**The statewide average percent change excludes Broomfield County, which was not established as a county upon publication of the 2001 Self-Sufficiency Standard.

***U.S. Census Bureau, 2022 American Community Survey, “B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, Larimer County” data.census.gov (accessed August 25, 2022). U.S. Census Bureau, Census 2000 Summary File 3, “P85. Median Earnings in 1999 (Dollars) by Sex for the Population 16 Years and Over with Earnings,” <http://factfinder.census.gov> (accessed June 2, 2011). 2001 median earnings are based on 1999 data and updated using the Employment Cost Index. U.S. Department of Labor, Bureau of Labor Statistics. Employment Cost Index. “Wages and salaries for All Civilian workers in All industries and occupations,” <http://data.bls.gov/cgi-bin/survey/most?cu> (accessed August 10, 2022).

- Health care costs also increased at a high rate of 171%, or \$515 per month, for this family type in Larimer County. While this increase is significant, the average statewide increase was slightly higher, with health care costs increasing by 176% on average since 2001.

- Child care costs also increased by 144%, or \$1,311 per month. Child care was the most costly expense in both 2001 and 2022. Across all Colorado counties, the average increase in the cost of child care was similar to Larimer County, growing by 139% on average.
- Food costs increased by 105% in Larimer County and by 98% on average statewide. In Larimer County, this amounts to an almost \$550 monthly increase in the cost of food.
- Transportation costs in Larimer County increased by 57% compared to the statewide average of 46%.

Cost of Living Increases versus Earnings

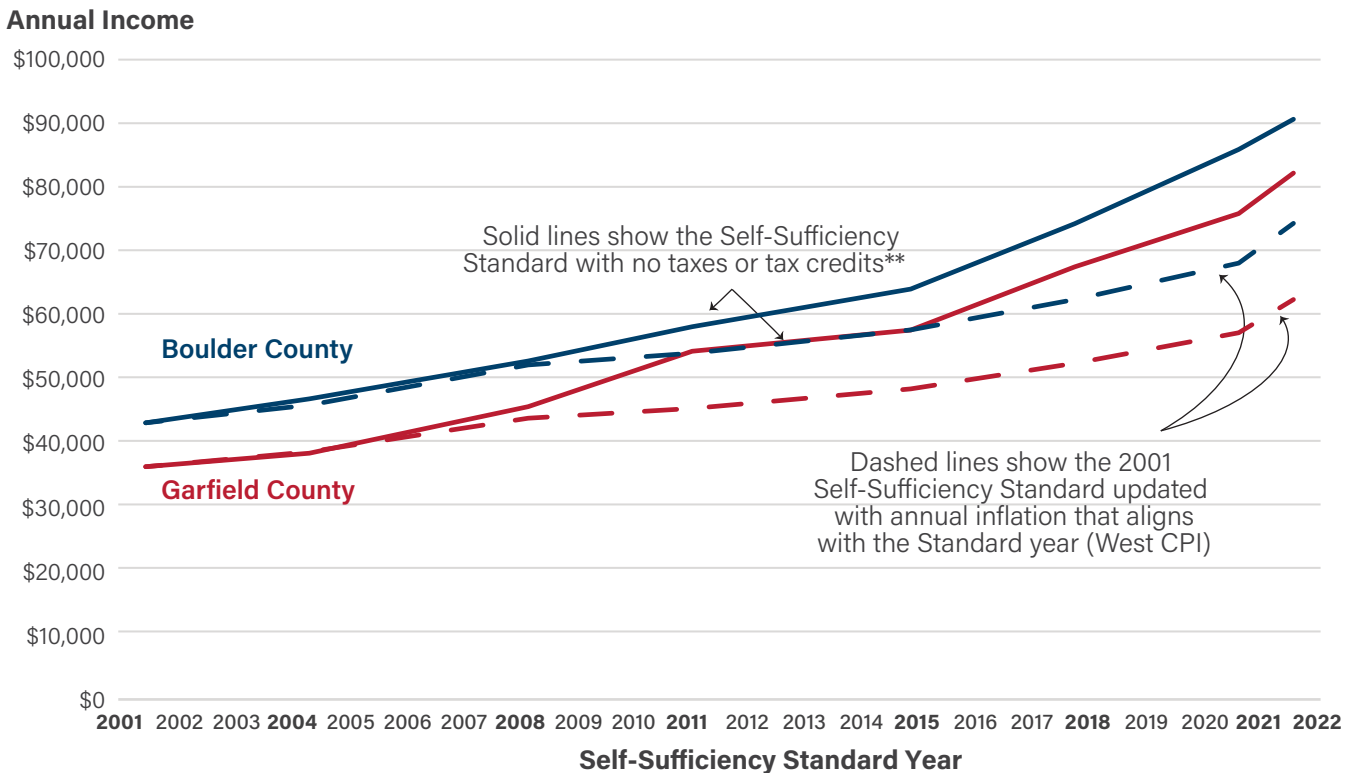
Increases. While the Self-Sufficiency Standard for this four-person family in Larimer County increased by 132% over the past twenty-one years, workers’ median earnings increased by just 62% (from \$22,877 to \$37,070) in Larimer County and 64% statewide (from \$25,854 to \$42,341) over the same period. Clearly, wages have not kept pace with cost increases putting expanded pressure on family budgets. While two adults with earnings at the median level in 2001 was just sufficient to cover the cost of basic needs for the household, in 2022 two adults with earnings at the median is now over \$20,000 short of what is needed to meet basic needs.

To further illustrate the impact of slow-growing wages, the Self-Sufficiency Standard measured the number of households with incomes that fell below the Standard in 2000 and 2019. Utilizing Census data, in 2000, 19% of households in Larimer County and 21% of households statewide had incomes that fell below the Self-Sufficiency Standard for those years. In 2019, the most recent data shows that these percentages have grown significantly with 28% of households in Larimer County having insufficient incomes to cover basic needs and 25% of households statewide struggling to make ends meet.¹²

Documenting Changes in Living Costs with the Standard Versus the Consumer Price Index.

Nationally, the official measure of inflation is the U.S. Department of Labor’s Consumer Price Index

Figure F. CPI* Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2001–2022
 Boulder and Garfield Counties, CO: Two Adults, One Preschooler, and One School-Age Child



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, “West Region All Items, 1982-84=100-CUURA101SAO,” <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed August 26, 2022).

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

(CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for all goods and services. Since the Standard measures the cost of only basic needs, the question is how the increases in costs documented here compare to official inflation rates for all goods and services. We examine this question in **Figure F** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2001 Standard using the annual CPI for the Self-Sufficiency Standard release year. For example, for the dashed lines corresponding to 2008, the 2001 Standard has been inflated using the 2008 annual CPI divided by the 2001 annual CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed

from the Standard shown in **Figure F**. Using the same four-person family as above (two adults, one preschooler, and one school-age child), this comparison was done for two places in Colorado: Boulder and Garfield counties.

- The West Region Consumer Price Index (CPI) increased 73% between 2001 and 2022.
- If the 2001 Self-Sufficiency Standard for Boulder County (\$42,853 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2022 would be estimated to be \$74,248 per year.¹³ However, the *actual* 2022 Standard (without taxes or tax credits) for Boulder County is \$90,622 per year, a 111% increase.

- When the CPI inflation rate is applied to the 2001 Standard for Garfield County (\$35,932 without taxes in 2001), the CPI adjusted estimate for 2022 would be \$62,257. However, the actual 2022 Self-Sufficiency Standard amount for this family type in Garfield County (without taxes or tax credits) is \$82,165, 129% higher than in 2001.

In sum, **Figure F** demonstrates that the rate of inflation as measured by the CPI underestimates the rising costs of basic needs; instead of increasing 73% in Boulder and Garfield counties, costs rose by 111% and 129%, respectively. Using the CPI for this family type results in a 2022 estimate of costs in both counties that is over \$26,000 less than the actual costs in the 2022 Standard. That is, estimating the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by Colorado families, leaving them thousands of dollars short.

Recently, the country has experienced exceptionally high rates of inflation, sharpening the financial strain families have already been dealing with as costs rise and median earnings for low-wage jobs stay relatively constant. Previous Standard research indicates that the cost of basic needs rises faster than the general inflation measure reveal. This means that low-income families deal with even more burdensome increases than indicated by the "all items" CPI data (which shows an 8.3% increase for the CPI West Region in September 2022). For example, the CPI for energy costs alone is 20.1% in the same region for September 2022. Low-income families in Colorado have been dealing with the cost of living rising faster than wages even before this period of high inflation. These rapid cost increases now further aggravate the real but hidden economic crunch that these families are experiencing.

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Low-income families in Colorado have been dealing with the cost of living rising faster than wages even before this period of high inflation.

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

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

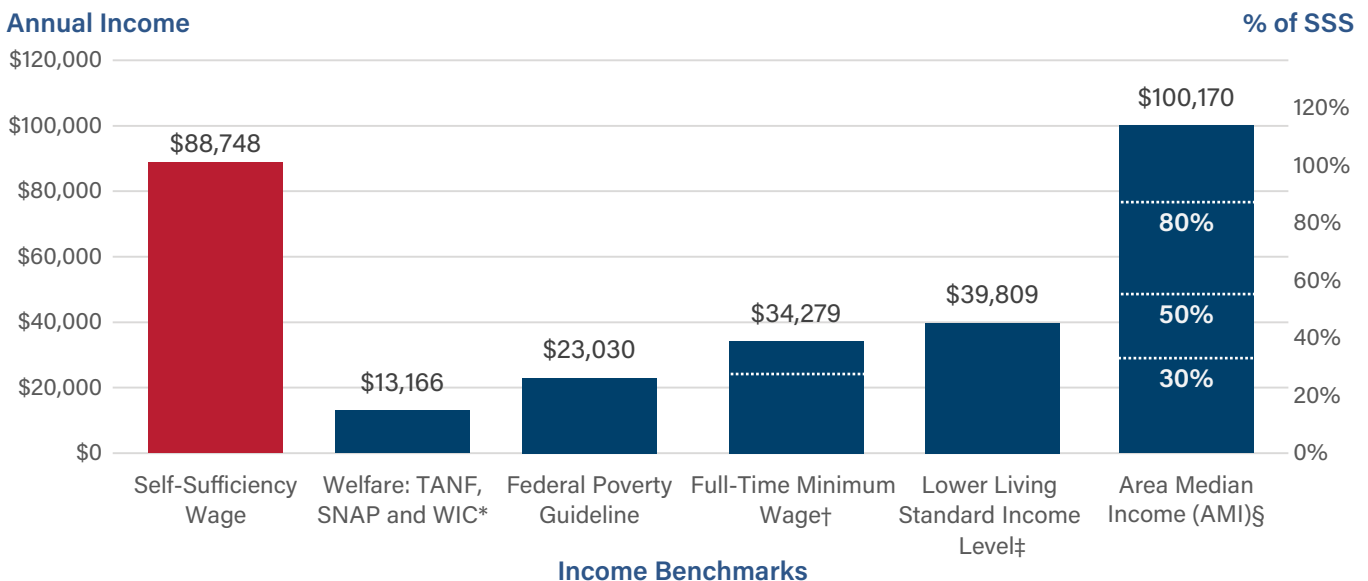
- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service’s federal poverty guidelines (FPG). The FPG are a simplified version of the official poverty measure used for setting income

eligibility limits for a variety of benefit programs such as TANF, SNAP, and WIC

- The state of Colorado minimum wage, which is \$12.56 per hour in 2022, the city of Denver has a minimum wage of \$15.87
- The U.S. Department of Labor’s Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development’s Median Family Income

As indicated in the first bar in **Figure G**, the Self-Sufficiency Wage for this family type in Larimer County is \$88,748 per year.

Figure G. The Self-Sufficiency Standard Compared to Other Benchmarks
Larimer County, CO 2022: One Adult, One Preschooler, and One School-Age Child



* The maximum TANF benefit amount is \$6,096 annually, the SNAP benefit amount is \$6,704 annually, and the WIC benefit amount is \$366 annually for a family of three in Colorado.
 †The 2022 minimum wage for the state of Colorado is \$12.56 per hour. This amounts to \$26,527 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$34,279 as shown. The dashed line shows the annual income received after accounting for taxes (\$23,785) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.
 ‡ The U.S. Department of Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2022 adjusted metropolitan West region for a three-person family.
 § The U.S. Department of Housing and Urban Development (HUD) calculates median family income also known as area median income as a standard to assess families’ needs for housing assistance. The HUD median family income limits are for FY 2022.

TANF, SNAP, and WIC. The second bar on the left in **Figure G** calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$13,166 per year for three-person families in Colorado, which is only 15% of the Standard for this three-person family in Larimer County. These programs have varying eligibility requirements, so only a family meeting requirements for all three programs would be eligible to receive this amount.

Federal Poverty Guidelines. According to the 2022 federal poverty guidelines, a three-person family, regardless of composition or where they live, would be considered “poor” with an income of \$23,030 annually or less. The FPG for three-person families are only 26% of the Self-Sufficiency Standard for this Larimer County family.

This comparison is for just one family type. For other family types in Larimer County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG are 43% of the Self-Sufficiency Standard, but for a household with a higher budget, such as a household consisting of one adult with two infants the FPG are only 23% of the Self-Sufficiency Standard.

There is also considerable variation by place. **Table 3** compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across Colorado, and finds that the Self-Sufficiency Standard for this family type ranges from 226% of the FPG in Baca County to 432% of the FPG in Boulder County.

Minimum Wage. As of January 1, 2022, Colorado’s minimum wage is \$12.56 per hour. Someone working full time at this wage earns \$26,527 annually. Because this is earned income, taxes are subtracted and eligible tax credits are added. This family would qualify for the federal and state earned income tax credit and child tax credit, which are more than the taxes owed, increasing their net total annual income to \$34,279.

A full-time minimum wage job (including taxes and tax credits) in Larimer County provides 39% of the amount needed to meet the basic needs for this family type. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receives tax credits annually (as is true of all workers), their take-home income would be \$23,785 over the year, shown by the dashed line on the fourth bar in **Figure G**. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 27% of the Self-Sufficiency Standard for this family type in Larimer County.

Put another way, including the value of tax credits, at minimum wage this parent would need to work 104 hours per week to meet the family’s basic costs of living. If tax credits are excluded from current income (as they are received the next year at tax filing), this parent would need to work 149 hours per week at the minimum wage to meet the family’s basic costs, 19 hours less than the total hours in a week.

Lower Living Standard Income Level. The LLSIL was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since then. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus has first priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.¹³ For 2022 the LLSIL for a three-person family in the metropolitan West is \$39,809 and 70% of the LLSIL is \$27,866, which is almost \$5,000 more than the FPG for this family size.¹⁴

Area Median Income. The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (by family size) to determine families’ eligibility for housing assistance on the assumption that area median income is a rough measure of the local cost

of living. The median is the midpoint, which means that half of families in the area have incomes above this amount, and half below. HUD defines three levels of need: (1) “Low Income,” which is between 50% and 80% of median income; (2) “Very Low Income,” which is between 30% and 50% of median income, and (3) “Extremely Low Income”, which is income less than 30% of median income.

The HUD median income for a three-person family in Larimer County is \$100,170 annually.¹⁵ For a three-person family in Larimer County, HUD income limits are as follows:

- **Low Income.** Income between \$48,285 and \$77,220

- **Very Low Income.** Income between \$28,980 and \$48,285
- **Extremely Low Income.** Income less than \$28,980¹⁶

The Self-Sufficiency Standard of \$88,748 for this family type in Larimer County is just above the HUD “Low Income” range, but still below the HUD median income demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Larimer County. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered “Very Low Income” or “Extremely Low Income.”)

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If tax credits are excluded from current income (as they are received the next year at tax filing), this parent would need to work 149 hours per week at the minimum wage to meet the family’s basic costs, 19 hours less than the total hours in a week.

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Table 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2022
Two Family Types, All Colorado Counties

County	Self-Sufficiency Standard for 1 Adult + 1 Preschooler + 1 School-age				Self-Sufficiency Standard for 2 Adults + 1 Preschooler + 1 School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
Adams	\$83,498	363%	315%	79%	\$92,863	335%	350%	79%
Alamosa	\$63,155	274%	238%	131%	\$73,195	264%	276%	137%
Arapahoe	\$85,811	373%	323%	81%	\$95,345	344%	359%	81%
Archuleta	\$71,539	311%	270%	115%	\$81,525	294%	307%	118%
Baca	\$52,079	226%	196%	108%	\$62,162	224%	234%	116%
Bent	\$61,112	265%	230%	151%	\$70,758	255%	267%	157%
Boulder	\$99,411	432%	375%	88%	\$107,462	387%	405%	86%
Broomfield	\$92,966	404%	350%	88%	\$101,768	367%	384%	86%
Chaffee	\$73,384	319%	277%	102%	\$83,527	301%	315%	105%
Cheyenne	\$55,014	239%	207%	68%	\$65,366	236%	246%	72%
Clear Creek	\$92,875	403%	350%	88%	\$101,349	365%	382%	86%
Conejos	\$60,568	263%	228%	129%	\$70,640	255%	266%	136%
Costilla	\$62,380	271%	235%	156%	\$72,511	261%	273%	163%
Crowley	\$57,792	251%	218%	106%	\$68,689	248%	259%	114%
Custer	\$65,659	285%	248%	103%	\$75,398	272%	284%	107%
Delta	\$66,327	288%	250%	108%	\$76,149	274%	287%	111%
Denver*	\$85,459	371%	255%	81%	\$91,607	330%	273%	78%
Dolores	\$60,153	261%	227%	114%	\$70,533	254%	266%	120%
Douglas	\$97,505	423%	368%	92%	\$105,396	380%	397%	89%
Eagle	\$111,485	484%	420%	118%	\$118,088	426%	445%	113%
El Paso	\$74,313	323%	280%	86%	\$84,651	305%	319%	88%
Elbert	\$80,633	350%	304%	76%	\$90,539	326%	341%	77%
Fremont	\$62,533	272%	236%	102%	\$72,448	261%	273%	106%
Garfield	\$87,608	380%	330%	103%	\$96,234	347%	363%	102%

Definitions: The federal poverty guidelines for a family of three = \$23,030 and for a family of four = \$27,750.

Area median family income varies by and calculated from HUD's FY2022 Income Limits.

Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$12.56 per hour.

*The Denver County percentages reflect a higher minimum wage of \$15.87 per hour.

Table 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2022
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County	Self-Sufficiency Standard for 1 Adult + 1 Preschooler + 1 School-age				Self-Sufficiency Standard for 2 Adults + 1 Preschooler + 1 School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
Gilpin	\$85,900	373%	324%	81%	\$95,154	343%	359%	81%
Grand	\$83,367	362%	314%	98%	\$92,821	334%	350%	98%
Gunnison	\$76,956	334%	290%	87%	\$86,959	313%	328%	89%
Hinsdale	\$72,870	316%	275%	113%	\$83,466	301%	315%	117%
Huerfano	\$63,639	276%	240%	124%	\$73,503	265%	277%	129%
Jackson	\$73,855	321%	278%	129%	\$84,688	305%	319%	133%
Jefferson	\$91,395	397%	345%	86%	\$100,084	361%	377%	85%
Kiowa	\$54,764	238%	206%	105%	\$65,169	235%	246%	113%
Kit Carson	\$61,518	267%	232%	102%	\$71,099	256%	268%	106%
La Plata	\$75,616	328%	285%	83%	\$86,413	311%	326%	85%
Lake	\$80,177	348%	302%	127%	\$90,400	326%	341%	128%
Larimer	\$88,748	385%	335%	89%	\$97,502	351%	368%	88%
Las Animas	\$63,892	277%	241%	116%	\$73,709	266%	278%	120%
Lincoln	\$64,236	279%	242%	92%	\$74,550	269%	281%	96%
Logan	\$67,690	294%	255%	102%	\$77,211	278%	291%	104%
Mesa	\$64,730	281%	244%	86%	\$74,658	269%	281%	89%
Mineral	\$67,575	293%	255%	104%	\$78,072	281%	294%	108%
Moffat	\$85,078	369%	321%	119%	\$94,089	339%	355%	118%
Montezuma	\$64,954	282%	245%	112%	\$74,770	269%	282%	116%
Montrose	\$67,041	291%	253%	106%	\$77,256	278%	291%	110%
Morgan	\$63,628	276%	240%	100%	\$73,248	264%	276%	104%
Otero	\$61,622	268%	232%	116%	\$71,229	257%	269%	120%
Ouray	\$87,780	381%	331%	111%	\$96,442	348%	364%	110%
Park	\$81,457	354%	307%	77%	\$91,140	328%	344%	77%

Definitions: The federal poverty guidelines for a family of three = \$23,030 and for a family of four = \$27,750.
Area median family income varies by and calculated from HUD's FY2022 Income Limits.
Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$12.56 per hour.
*The Denver County percentages reflect a higher minimum wage of \$15.87 per hour.

Table 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2022
Two Family Types, All Colorado Counties

County	Self-Sufficiency Standard for 1 Adult + 1 Preschooler + 1 School-age				Self-Sufficiency Standard for 2 Adults + 1 Preschooler + 1 School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
Phillips	\$59,107	257%	223%	95%	\$69,550	251%	262%	101%
Pitkin	\$112,626	489%	425%	116%	\$116,064	418%	438%	107%
Prowers	\$63,116	274%	238%	127%	\$72,598	262%	274%	132%
Pueblo	\$65,523	285%	247%	106%	\$75,528	272%	285%	110%
Rio Blanco	\$70,682	307%	266%	93%	\$80,865	291%	305%	96%
Rio Grande	\$61,689	268%	233%	106%	\$71,814	259%	271%	111%
Routt	\$106,095	461%	400%	112%	\$114,059	411%	430%	108%
Saguache	\$62,294	270%	235%	121%	\$72,444	261%	273%	127%
San Juan	\$68,211	296%	257%	110%	\$78,893	284%	297%	115%
San Miguel	\$92,613	402%	349%	98%	\$97,995	353%	369%	94%
Sedgwick	\$54,858	238%	207%	88%	\$65,346	235%	246%	94%
Summit	\$103,255	448%	389%	115%	\$111,423	402%	420%	112%
Teller	\$77,500	337%	292%	97%	\$87,685	316%	331%	99%
Washington	\$62,431	271%	235%	99%	\$72,523	261%	273%	103%
Weld	\$75,115	326%	283%	81%	\$85,491	308%	322%	83%
Yuma	\$60,799	264%	229%	114%	\$70,300	253%	265%	119%
Minimum	\$52,079	226%	196%	68%	\$62,162	224%	234%	72%
Maximum	\$99,411	432%	375%	156%	\$107,462	387%	405%	163%

Definitions: The federal poverty guidelines for a family of three = \$23,030 and for a family of four = \$27,750.
Area median family income varies by and calculated from HUD's FY2022 Income Limits.
Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$12.56 per hour.
*The Denver County percentages reflect a higher minimum wage of \$15.87 per hour.

PART 3

Strategies to Meet the Standard

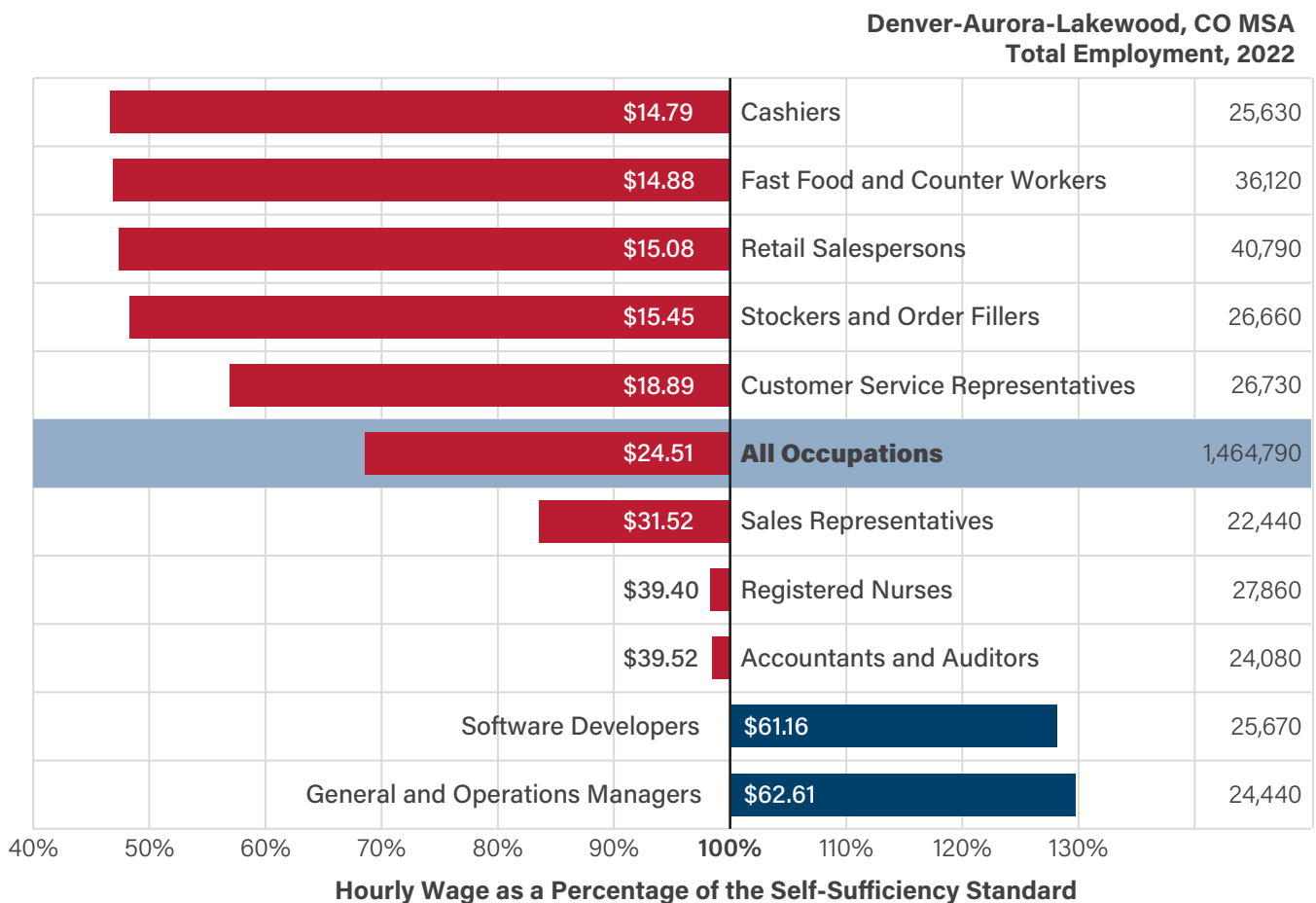
How Do Denver County's Most Common Occupations Compare to the Self-Sufficiency Standard?

Having detailed the cost of meeting basic needs in Colorado, the next question is how families can secure the resources necessary to meet their needs.

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

To answer this question, the median wages of the ten occupations with the highest number of employees in the Denver-Aurora-Lakewood Metropolitan Statistical Area (MSA) are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Denver County. As a higher cost county,

Figure H. Median Hourly Wages of Denver-Aurora-Lakewood, CO MSA's* Ten Largest Occupations Compared to the Self-Sufficiency Standard (\$40.46)**
One Adult, One Preschooler, & One School-age Child: Denver County, CO 2022



Source: U.S. Department of Labor, "May 2021 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed August 30, 2022). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

*The Denver-Aurora-Lakewood, CO MSA also includes Adams, Arapahoe, Broomfield, Clear Creek, Douglas, Elbert, Gilpin, Jefferson, and Park Counties.

**Percentages and hourly wages are calculated assuming this family receives the tax credits their family qualifies for monthly, rather than annually, as is assumed in the calculation of the Self-Sufficiency Wages.

Definition note: A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn less than the median wage and half earn more. Because average wages are skewed by a small number of high earners, the median is **a more realistic measure** of a typical worker’s earnings, and so it is used here.

this parent would need to make \$40.46 per hour working full-time to meet the needs of their family.¹⁸

One-fifth of the Denver-Aurora-Lakewood MSA’s workers are employed in the ten most common occupations, shown in **Figure H**.

Only two of the ten most common occupations in this region—general and operations managers and software developers—have a median wage that is above the Self-Sufficiency Standard for this family type in Denver County. On the other hand, four of this region’s top ten occupations (retail salesperson, fast food and counter workers, stockers and order fillers, and cashiers) have median earnings that would cover less than half of the basic expenses for this family of three.

Retail salesperson was the most common occupation in the Denver-Aurora-Lakewood MSA, and accounts for 2.78% of all jobs in the region. With median earnings of \$15.08 per hour, after accounting for available tax credits, these workers will be able to cover just 47% of the Standard for this family type in Denver County. This single parent would have to work more than two full-time jobs to yield enough income to meet the family’s basic needs, yet low-wage jobs frequently lack full-time hours and benefits such as health insurance. Although this wage is slightly below the minimum wage in Denver, \$15.87 per hour, working full-time at minimum wage, this parent would be able to cover just 49% of their expenses in Denver County.

If two adults were working full time at these wages, they would still not be able to earn the minimum needed to support a preschooler and a school-age child in Denver County in five of the most common occupations: cashiers, fast food and counter workers, retail salespersons, stocker and order fillers, and customer service representatives. The Self-Sufficiency Standard for two adults with one preschooler and one school-age child requires each adult to earn at least \$21.69 per hour working full time just to meet the basic needs of the family.

Moreso, the median wages for cashiers, fast food and counter workers, retail salespersons, and stockers and order fillers are such that even a single adult could not support themselves, much less support children.

Because the 2021 top occupations data comes from a panel survey, it does not yet fully reflect the impact of COVID-19. However, these numbers reflect a shift towards an increased number of low-wage jobs similar to what occurred in the recovery from the Great Recession. Preliminary data shows that wages of low-paying jobs experienced some of the highest wage gains relative to last year and other industries. However, high rates of inflation are offsetting these minimal wage increases. Simultaneously, job gains are occurring at the highest rate in low-wage sectors, following the same trajectory as after the Great Recession. Income gains continue to be made by those at the very top, driving the increased income inequality that underlies the high levels of socioeconomic inequality across the country, including Colorado.¹⁹

This analysis of the wages of the state’s most common occupations demonstrates that the economic insecurity faced by so many Colorado workers does not reflect a lack of work effort or lack of skills. Rather, it is simply that current wages are too low in many common occupations to support a family at minimally adequate levels, even sometimes with two workers. This situation is exacerbated by the unbalanced recovery from the

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Eight of the top ten occupations do not have wages sufficient to support a single adult caring for one preschooler and one school-age child in Denver County.
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Great Recession and now by the lingering economic impact of the pandemic.

Given this, there are two basic approaches to closing the income gap: reduce costs or raise incomes. The next two sections will discuss each of these approaches.

The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food and child care assistance. Strategies for the second approach, raising incomes, are often broader, such as increasing education levels, incumbent worker programs and nontraditional job training.

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

Furthermore, as the analysis above has shown, the costs of basic needs tend to rise faster than wages, providing a challenge to all stakeholders to address the problem of wage inadequacy to meet basic needs.

COVID-19

The economic challenge of the many workers already struggling with wages well below the minimum required to meet their needs was compounded by the COVID-19 pandemic-related recession. Self-Sufficiency Standard research on the impact of the Great Recession on income inadequacy found that workers in low-wage occupations, as well as people of color and single mother households, were hit the hardest, with more of their households experiencing income inadequacy than before the recession, even when other indicators (such as the unemployment rate) had returned to pre-recession levels. This suggests that the COVID-19 pandemic related economic shutdown and associated economic downturn, are likely having a disproportionate impact on people of color and other marginalized populations. Simultaneously, the rising inflation and increases in the cost of living seen over the past two years have also likely hit these same households hardest.

Meeting the Standard: Reducing Costs

As described in the previous section, many families struggle to meet their basic needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages.

This section models how work supports can reduce a family’s expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Colorado work supports include programs such as:

- Child Care Subsidy Program
- Health First Colorado (Medicaid) and Child Health Plan Plus (CHP+)
- Food Benefits [Supplemental Nutrition Assistance Program (SNAP)] and the Women, Infants, and Children (WIC) Program
- Section 8 vouchers and public housing

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

Table 4 provides a summary of the work supports, child support, and tax credits modeled in this section. Additionally, because so many benefit

requirements are based on percentages of the federal poverty guidelines (FPG), **Figure I** maps the eligibility levels for the various work supports modeled along with the Self-Sufficiency Standard for the counties analyzed in this section: Pueblo and Mesa.

How Do Work Supports and Child Supports Reduce Costs?

In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work supports, one by one (see **Table 5**). The family type used to model work supports is a Pueblo County family with one adult, one preschooler, and one school-age child. Column #1 of **Table 5** shows the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support to reduce these costs. Subsequent columns (#2-#6) of **Table 5** model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

No Work Supports (Column #1). Note that in **Table 5** tax credits that are available as a refund when annual taxes are filed are not included in the monthly wage calculation as they are in the Self-Sufficiency Standard. Instead, the refundable tax credits are shown as an annual resource at the bottom of the table. This family has monthly child

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Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments.

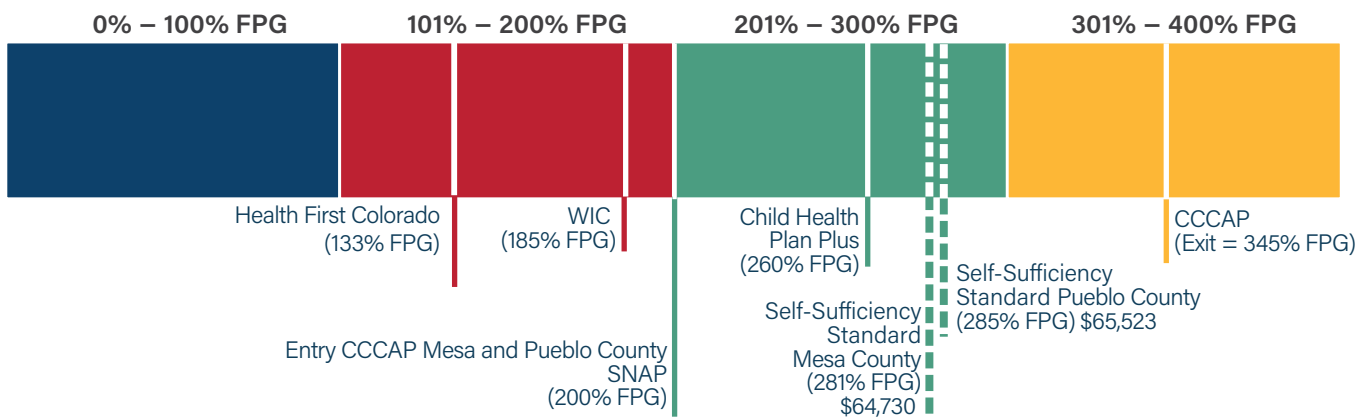
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Table 4. Summary of Colorado’s Work Supports, Child Support, and Tax Credits

Program	Benefit	Income Eligibility
Work Supports		
Child Care Assistance: Colorado Child Care Assistance Program (CCCAP)	Child care copayments are calculated on a sliding scale based on income.	Entry eligibility varies by county, ranging between 200% to 270% of the federal poverty guidelines (FPG). Households can access child care assistance until their income reaches 85% of the State Median income.
Housing Assistance (Section 8 Housing Vouchers & Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	In general, households may be eligible with incomes that are below 50% of area median income. Due to limited funding, most new program participants must have income below 30% of area median income. It is estimated that less than one in four eligible households receives federal housing assistance.
Health First Colorado (Medicaid)	Subsidized health insurance with copays.	Individuals with incomes under 133% are eligible for a quality health plan with no monthly premium.
Child Health Plan Plus (CHP+)	Health care benefits for uninsured children ages 18 and under with copays.	Children in families with income below 260% of the FPG can access free insurance with minimal copays.
Supplemental Nutrition Assistance Program (SNAP)	The average monthly SNAP benefit for a household in Colorado is \$161. The maximum SNAP benefit for a family of three in Colorado is \$658.	Families must earn a gross income less than 200% of the FPG to be eligible and must meet net income (gross income minus allowable deductions) limit of 100% of the FPG.
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	Colorado’s average monthly benefit is \$30.50 for purchasing supplemental nutritious foods. This also includes breastfeeding support and nutrition education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPG.
Tax Credits		
Federal Earned Income Tax Credit (EITC)	Maximum benefit for families with: <ul style="list-style-type: none"> • 1 child = \$3,733 per year • 2 children = \$6,164, per year • 3+ children = \$6,935 per year. 	Maximum eligibility for families with: <ul style="list-style-type: none"> • 1 child = \$43,492 one parent, \$49,622 married • 2 children = \$49,399 one parent, \$55,529 married • 3+ children = \$53,057 one parent, \$59,187 married.
Colorado Earned Income Credit	The 2022 credit amount is 20% of the federal EITC.	Same rules as federal EITC.
Federal Child and Dependent Care Tax Credit (CCTC)	Newly refundable credit (under the American Families Plan) for child care costs with maximum of \$8,000 for one child and up to \$16,000 for two or more children.	For taxpayers with adjusted gross income in excess of \$400,000, the 20% maximum credit amount is further reduced for every \$2,000 of adjusted gross income in excess of \$400,000 until the credit is fully phased out.
Federal Child Tax Credit (CTC)	Up to \$2,000 annual tax credit per child, with up to \$1,500 refundable.	Married filing jointly: up to \$150,000. Single Parent: up to \$112,500.
Colorado Child Tax Credit	The 2022 Colorado Child Tax Credit is tied with the Federal Child Tax Credit, however only children under six are eligible as a qualifying child.	For single filers: up to \$25,000 = 60% of the federal child tax credit; \$25,001 to \$50,000 = 30%; \$50,001 to \$75,000 = 10%. For joint filers: up to \$35,000 = 60% of federal child tax credit; \$35,001 to \$60,000 = 30%; \$60,001 to \$85,000 = 10%.
Colorado Child Care Expenses Tax Credit	\$0-\$25,000: 25% of child care expenses with a max of \$500 for one child and \$1,000 for two or more children, \$25,000-\$60,000: 50% of federal CCTC	Federal adjusted gross income must be less than \$60,000 to qualify for the state credit.
Other		
Child Support	Average payment from non-custodial parents is \$269 per month in Colorado.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2022. The 2022 federal poverty guidelines (FPG) for a family of three is \$23,030 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

Figure I. Income Eligibility Levels for Work Support Programs Compared to the Standard One Adult, One Preschooler, & One School-age Child: Pueblo & Mesa County, CO 2022



CCCAP = Colorado Child Care Assistance Program, WIC = Special Supplemental Nutrition for Women, Infants, and Children, SNAP = Supplemental Nutrition Assistance Program
 Note: Some eligibility levels and benefits for work supports change. The information reported above represents eligibility and benefit guidelines for 2022.

care expenses of \$1,486 and monthly housing costs of \$1,052. Without any refundable tax credits, child support, or work supports, this parent in Pueblo County would need to earn \$5,460 per month, or \$31.02 per hour, to meet the costs of basic needs for their family.

Child Support (Column #2). Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Colorado is \$269 per month (see column #2).²⁰ Adding child support reduces the wage required by this parent to meet basic needs to \$5,169 per month, or \$29.37 per hour.

Child Care Assistance (Column #3). Given child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support and also adds stability for parents, children, and employers. Currently, the state eligibility for the subsidy ranges based on the county, from 200% to 270% of the federal poverty guideline (FPG) with families able to keep access to the benefit up to earnings over 85% of the state median income.²¹ Adding child care assistance for this family decreases child care costs to \$379, more than a \$1,000 difference, and lowers the wage needed to \$4,215 per month (\$23.95 per hour).

Child Care, Food, & Transitional Health First Colorado (Medicaid) (Column #4). For adults transitioning from cash assistance to employment, the typical package of benefits includes health care, child care assistance, and food assistance.

- **Health Care.** Under the assumption that transitional Health First Colorado (Medicaid) covers all of the family’s health care expenses, health care costs are reduced from \$746 per month to zero in column #4.
- **Food.** WIC food assistance reduces food costs from \$679 to \$649 per month.²² The family receives \$30 in WIC benefits.
- **Child Care.** Child care assistance reduces the cost of child care from \$1,486 for the preschooler and school-age child to \$218.

Altogether, these three work supports reduce the wage required to meet basic needs to \$3,148 per month, around \$2,000 less than the full Self-Sufficiency Standard. With the help of these crucial work supports, this Pueblo County family making the transition from public assistance or non-employment would be able to meet the family’s basic needs at a wage of \$17.89 per hour.

Child Care, Food, & CHP+ (Column #5). After twelve months, the adult would no longer be eligible for Health First Colorado (Medicaid).

Table 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage
One Adult, One Preschooler, and One School-Age Child: Pueblo County, CO 2022

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

	#1	#2	#3	#4	#5	#6
	No work supports	Child Support	Child Care Assistance	Child Care, WIC*, Transitional Medicaid	Child Care, WIC*, CHP+	Housing, Child Care, SNAP, WIC*, & Medicaid
Monthly Expenses						
Housing	\$1,052	\$1,052	\$1,052	\$1,052	\$1,052	\$775
Child Care	\$1,486	\$1,486	\$379	\$218	\$271	\$135
Food	\$679	\$679	\$679	\$649	\$649	\$519
Transportation	\$335	\$335	\$335	\$335	\$335	\$335
Health Care	\$746	\$746	\$746	\$0	\$257	\$0
Miscellaneous	\$542	\$542	\$542	\$542	\$542	\$542
Taxes	\$1,070	\$999	\$769	\$511	\$596	\$381
TOTAL EXPENSES (net of work supports)	\$4,841	\$4,841	\$3,733	\$2,796	\$3,106	\$2,306
Monthly Resources						
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$76)	(\$50)	(\$57)	(\$35)
Child Tax Credit (-)	(\$333)	(\$302)	(\$212)	(\$109)	(\$145)	(\$62)
Child Support (-)	--	(\$269)	--	--	--	--
Total Additional Monthly Resources	(\$433)	(\$671)	(\$288)	(\$159)	(\$202)	(\$97)
Self-Sufficiency Wage (includes monthly resources)						
Hourly	\$31.02	\$29.37	\$23.95	\$17.89	\$19.89	\$14.71
Monthly	\$5,460	\$5,169	\$4,215	\$3,148	\$3,501	\$2,590
Annual	\$65,523	\$62,029	\$50,581	\$37,774	\$42,009	\$31,077
Annual Refundable Tax Credits**						
Federal Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$2,448	\$1,556	\$3,859
Colorado EITC	\$0	\$0	\$0	\$490	\$311	\$772
Federal Child Tax Credit	\$0	\$378	\$1,461	\$2,690	\$2,263	\$3,000
Colorado Child Tax Credit	\$200	\$200	\$200	\$600	\$600	\$600

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$30.50 (FY 2021) in Colorado. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

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

The children would continue to be eligible for significantly subsidized coverage under Colorado’s Child Health Plan Plus. Column #5 shows the effects of the adult transitioning to an individual health care plan while the children are covered under CHP+. The family retains eligibility for child care assistance with the monthly co-payment increasing slightly to \$271 from \$218. The monthly health care costs for the family go up to \$257, accounting for both the health care costs for the parent and the premium required by CHP+ for the children. The cost of food remains at \$649 a month. With these work supports, this parent would need \$3,501 per month.

Housing, Child Care, Food, & Health First Colorado (Medicaid) (Column #6). Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. However, it is rarely accessible for families. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$1,052 to \$775 per month.²³ The addition of housing assistance reduces the income needed to meet other basic needs, thereby changing the income eligibility of this family for child care assistance. Child care expenses decrease from \$1,486 to \$135 per month for both children. With this full benefit package, a parent with one preschooler and one school-age child living in Pueblo County, can meet basic needs with an income of just \$2,590 per month.

Note, however that very few families receive all of these benefits. Although analyzed in this section, this modeling should not imply that all households with inadequate income receive these work supports or child support. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families meet their basic needs when their income does not allow them to be self-sufficient.

Unfortunately, these supports are not available or accessible to all who need them. The reasons are many, and include eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge of available benefits, lack of legal enforcement of rights, and the perceived stigma of receiving assistance.²⁹

.....

These supports are not available or accessible to all who need them...Yet, when families do receive them, work supports, tax credits, and/or child support play a critical role in helping families move towards economic self-sufficiency.

.....

The Importance of Work Supports

Work supports help lower families’ monthly budgets and improve their quality of life. However, families that do not have access to work supports are forced to choose between basic needs and as a result face both near and long-term consequences. For example, children in families without access to reliable child care often have lower levels of academic achievement than children with access to subsidized and reliable care. Mothers who have multiple young children are also less likely to be employed in states with high costs of child care, fewer subsidies, and restrictions for universal pre-K options.²⁴ Food insecurity in early childhood has been linked to impaired cognitive development, attention and focus issues, and behavior issues, which can persist even after families become food secure.²⁵ Likewise, when parents have access to Medicaid benefits, children are less likely to miss school, improving long term health and financial outcomes.²⁶ Housing subsidies and rent vouchers enable families to move to higher-opportunity areas, benefiting both the long-term academic and economic achievements of the children and the physical and mental well-being of their parents. Rent assistance also reduces the likelihood of severe illness.²⁷ Lastly, the COVID-19 pandemic emphasized the importance of reliable public transportation for employment opportunities, social engagement, and health care and food access.²⁸

Refundable Tax Credits. The Colorado 2022 Standard shows both refundable and nonrefundable tax credits as if they are received monthly. They are, however, treated differently in the modeling table and figure. The refundable federal and state Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. In contrast, the nonrefundable federal Child Care Tax Credit (CCTC) can only be used to reduce taxes and does not contribute to a tax refund; therefore, it is only shown as a monthly credit against federal taxes in the modeling presented here.

The tax credits are calculated this way in the modeling table and figure in order to be as realistic as possible. Families receive the EITC as a single payment the following year when they file their tax returns.³⁰ As such, many families use this refund as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.³¹ Therefore, the total amounts of the refundable credits the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. The amount of the credit is based on the assumption that the adult works at this same wage, for the whole year.

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

The amounts of tax credits vary significantly, depending upon income. When costs are reduced by child support in column #2, they qualify for

\$578 in refundable tax credits. In column #6, however, where the full work support package is modeled, the parent is eligible for \$8,231 in annual refundable tax credits.

How Do Work Supports Increase Wage Adequacy?

Table 5 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure J** starts with specific wages and ask: “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?”

Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family’s basic needs; if it is below 100%, it is only adequate to cover that percentage of the family’s basic needs. For example, if wage adequacy is at 60%, then the wage (along with any work supports) only covers 60% of the cost of meeting that family’s basic needs.

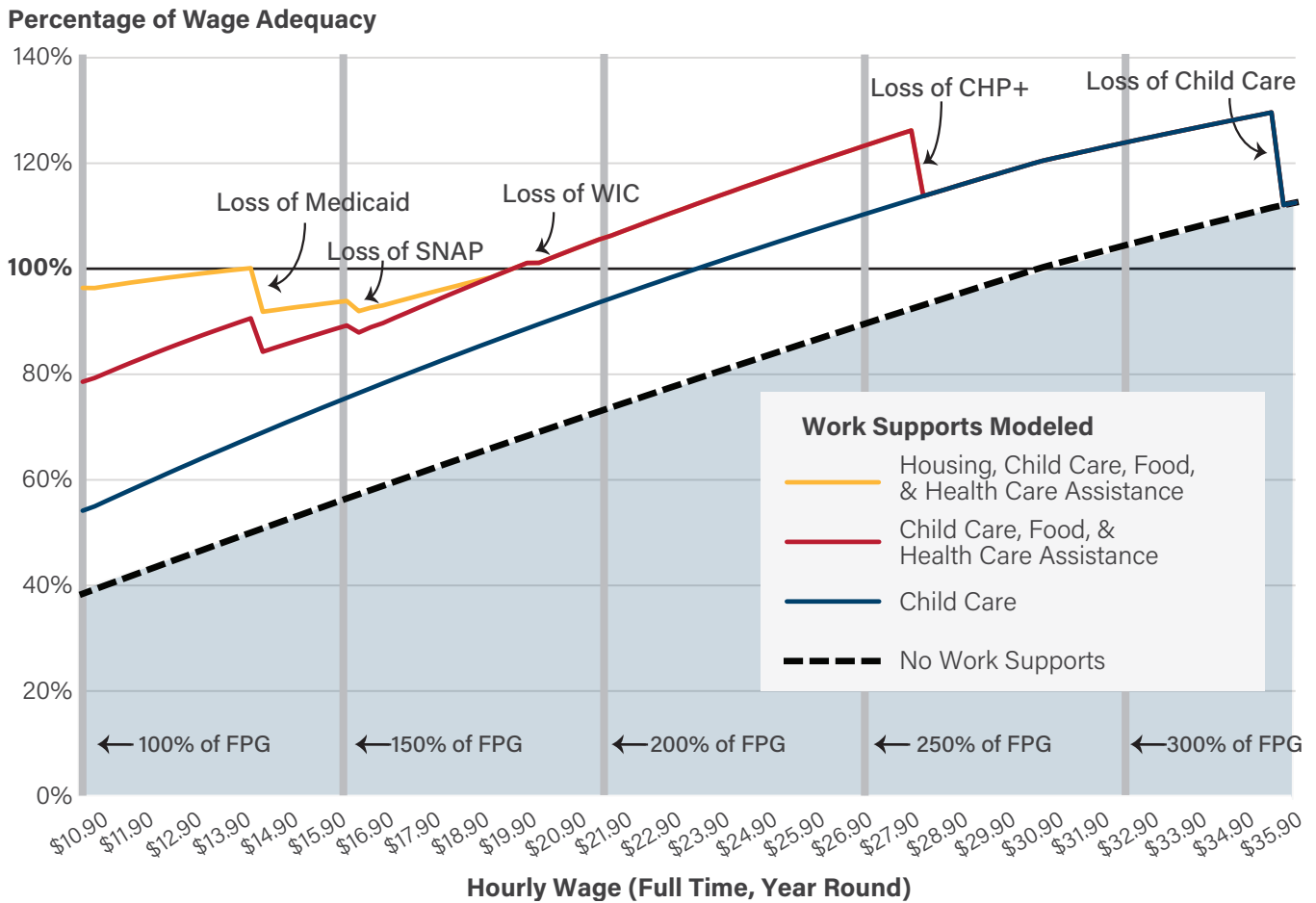
Modeling the same family as before with one parent, one preschooler and one school-age child residing in Mesa County, **Figure J** shows the impact of work supports on wage adequacy as the parent’s earnings increase, starting with the federal poverty guidelines (FPG) for a family of three, \$10.90 per hour. The black dashed line provides the baseline, showing the adequacy of various wages without any work supports. Each other line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. **Figure J** also demonstrates wage adequacy for 150%, 200%, 250%, and 300% of the FPG.

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The federal government’s definition of poverty would barely allow this family to cover the monthly cost of housing and food, let alone transportation, child care, health care, and other miscellaneous expenses.

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Figure J. Impact of Wage Adequacy on Work Supports
 One Adult, One Preschooler, & One School-age Child: Mesa County, CO 2022



100% of the FPG. Figure J has a horizontal axis that displays hourly income increasing from the 2022 federal poverty guidelines (\$10.90 per hour), growing to \$35.90 per hour. This parent with two children would achieve full wage adequacy at \$30.68 with no work supports. If the parent earns 100% of the FPG, the family would only be meeting 38% of their basic needs (see the black dashed line in Figure J). In other words, the federal government’s definition of poverty would barely allow this family to cover the monthly cost of housing and food, let alone transportation, child care, health care, and other miscellaneous expenses.

If the parent is able to enroll their children in the Colorado Child Care Assistance Program (CCCAP) (visualized in the solid blue line in Figure J), their wage adequacy increases to 54% since the family’s

cost of child care decreases from \$1,470 to a monthly copayment of \$19. With CCCAP assistance, the addition of SNAP and WIC (reducing the cost of the monthly food budget to \$346), and Health First Colorado (Medicaid) (bringing the cost of health care to zero per month), the family’s monthly costs reduce to \$2,441. However, with a monthly income equivalent to 100% of the FPG, the family’s wage adequacy increases to only 79%, still not sufficient to meeting all of the family’s basic needs. While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income, and together with the other work supports

Appendix C: Modeling the Impact of Work Supports on Wage Adequacy provides a detailed table of the exact amounts of each work support modeled.

bring the family's wage adequacy up to 96%, closer but not sufficiently allowing a parent earning 100% of the FPG to meet all of their cost of basic needs.

150% of the FPG. If the parent's wage is equivalent to 150% of the FPG, or a monthly income around \$2,878 or an hourly income of \$16.35, the family would be able to meet only 56% of their basic needs without any assistance. Receiving assistance through CCCAP, wage adequacy increases slightly to 75%. The further addition of food and health care assistance, increases the family's wage adequacy to 89%. Even with housing support, the family is still not able to cover the full cost of basic needs with an income equivalent to 150% of the FPG. Furthermore, due to the loss of Medicaid, this family is actually farther away from 100% wage adequacy at 150% FPG than they were at 100% FPG.

200% of the FPG. If the wage earning parent makes an hourly wage equal to 200% of the FPG or \$21.90, the family can cover only 73% of their basic needs. Receiving assistance with child care from CCCAP allows the family to meet 94% of their costs, and adding CHP+ allows the family to cover all of their needs. At 180% of the FPG, the parent no longer accesses housing assistance because the family's market rent (\$1,026 per month) now constitutes 30% of the family's income, which is deemed affordable by HUD.

250% of FPG. Even if the parent earns two and a half times the FPG or \$27.25 per hour, the family earns only 90% of their cost of basic needs and it is not until the addition of a child care savings of over \$1,000 a month that allows the family to cover all of their costs.

300% of the FPG. It is only until the parent earns 281% of the FPG that the family is finally able to cover their cost of basic needs. However, as demonstrated in both **Figure I** and **Figure J**, benefit entry levels are typically set below 300% of the FPG, making it difficult for parents struggling to keep up with rising costs to access these critical benefits.

Key work supports can help families move to economic self-sufficiency and offer help when wages do not keep up with the cost of basic needs. As mentioned above, however, many families cannot access these critical benefits due to insufficient funding, eligibility levels, administrative barriers, or stigma surrounding public assistance.

Work Supports and Family Type

While **Figure J** looks at various levels of the FPG, **Figure K** demonstrates how different work support packages impact the wage adequacy of a family in Adams County with younger children (one adult, one infant, and one preschooler) that observes higher initial costs for childcare.

If this single parent earned 200% of the FPG (\$46,060 annually and \$21.81 per hour) they would be able to cover just 54% of their basic needs (left most column in **Figure K**), falling more than \$3,200 short each month. If this parent were to receive child care assistance, monthly costs would decrease by more than \$2,000, increasing wage adequacy to 77%. Adding additional work supports

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Key work supports can help families move to economic self-sufficiency and offer help when wages do not keep up with the cost of basic needs.

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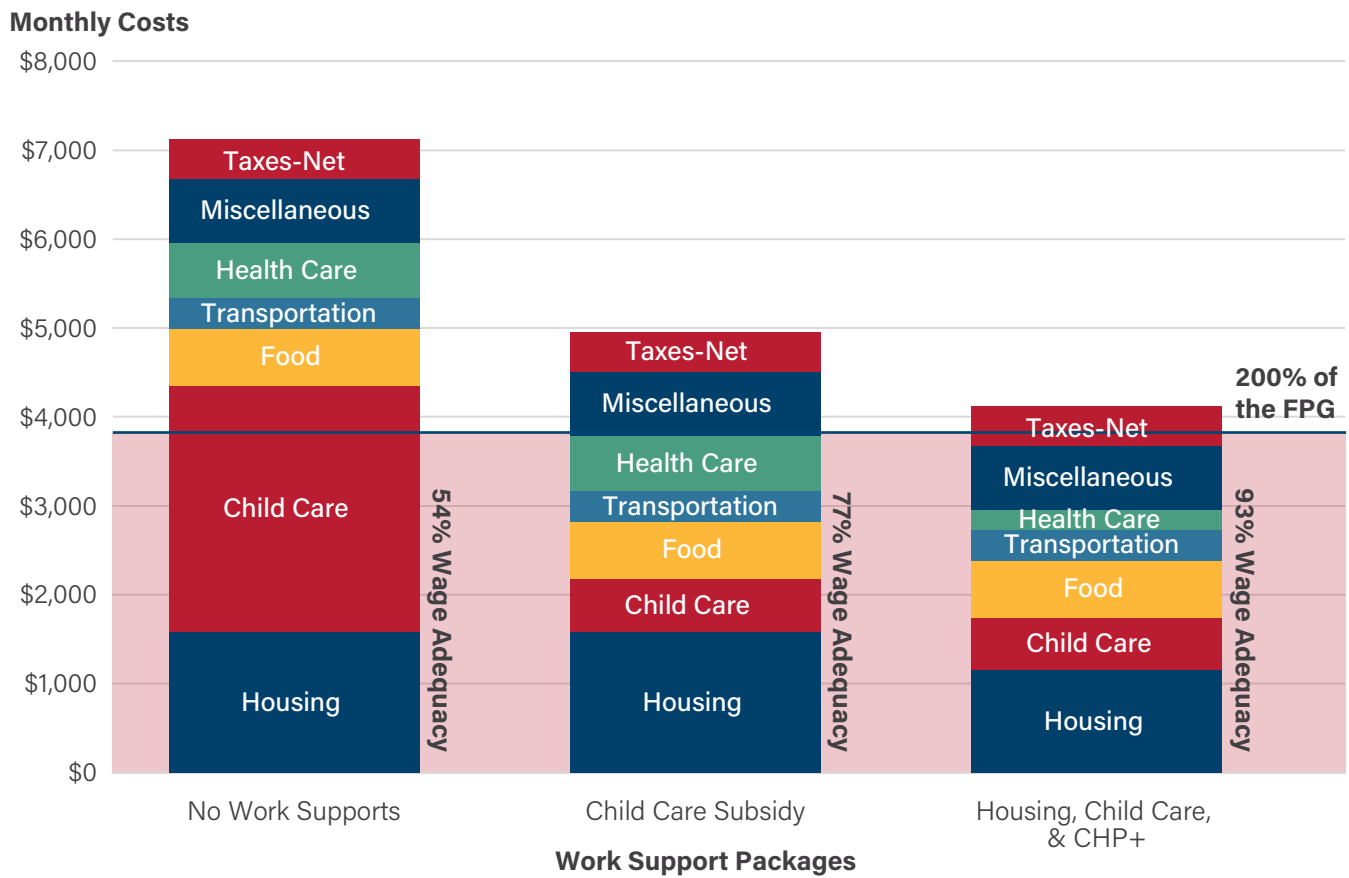
this household is eligible for helps the family cover more of their costs, but even with child care, health care, and housing assistance, this parent could cover just 93% of their basic needs (right most column in **Figure K**), still \$286 short each month.

If this were a family of four (two adults, one infant, and one preschooler), 200% of the FPG would be \$55,500 combined annually or \$13.14 per hour per adult working full time. Without work supports, these parents would be able to cover just 58% of their family’s expenses. If child care assistance is received, wage adequacy increases to 78%, but these parents would still be more than \$1,300 short each month, forcing them to skimp on

nutrition, live in unsafe housing, or forego certain necessities. Even with housing, child care, and health care assistance, these parents would only be able to afford 88% of their expenses.

At 200% of the FPG, for both family types in Adams County, even with the full work support packages this family is eligible for, total income would be insufficient to meeting the family’s basic needs. Key work supports can help families move to economic self-sufficiency and offer help when wages do not keep up with the cost of basic needs, but many families cannot access these critical benefits due to insufficient funding, eligibility levels, administrative barriers, or stigma surrounding public assistance.

Figure K. Wage Adequacy with Various Work Support Packages
One Adult, One Infant, & One Preschooler: Adams County, CO 2022



Meeting the Standard: Raising Incomes

For families whose earnings are below 100% wage adequacy, work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance. Ensuring self-sufficiency for all people in Colorado will require public policies that increase the skills of low-wage workers, recognize the importance of asset building, acknowledge and take action against systemic racism, and ensure work pays enough to cover basic needs.

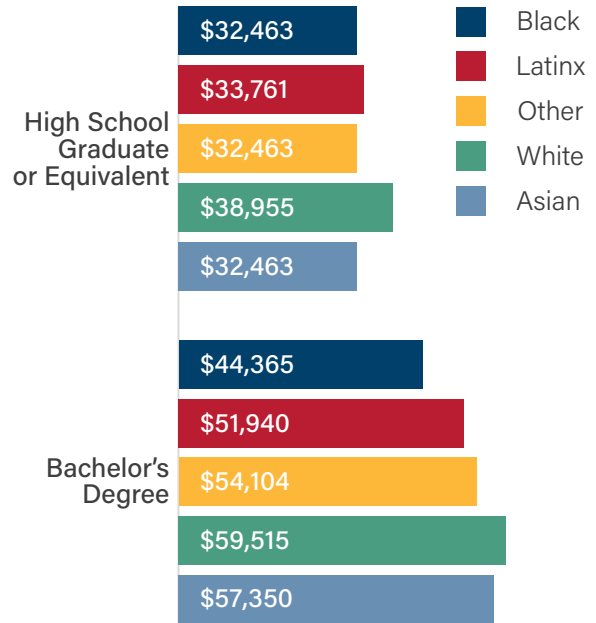
Structural racism and oppression cause increased barriers for people of color seeking economic security, such as unjust hiring practices, unequal wages, unfair benefits, and lack of promotion opportunity. Examining the drivers of these wage gaps will result in more Colorado householders able to meet their basic needs. For example, men and White people are more likely to be promoted, hold positions of leadership, and be offered higher salaries than people of color and women. Solving the gender and racial wage gaps will require solutions that decrease gender and racial bias in the workplace, such as restructuring salary negotiations and creating a pipeline of opportunity for people of color and women to take on leadership roles.

Increase Skills

Post-Secondary Education/Training. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.³² Creating more opportunities for people to achieve higher levels of education or attain apprenticeships will increase their earning potentials and put more people on the path towards self-sufficiency.

While increased education on all levels is associated with increased wage adequacy in

Figure L. Impact of Education on Median Earnings by Race and Ethnicity, CO 2022



Note: Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this brief are non-Hispanic/Latinx. Note that Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin. Source: U.S. Census Bureau, 2020 American Community Survey, 5-Year Public Use Microdata Sample, (accessed September 23, 2022).

general, the returns on education are less for women and people of color. For example, in Colorado, people of color who have attained a high school diploma (or the equivalent) have median earnings over \$6,000, on average, less than White people with the same level of education (See **Figure L**). The gap widens for Colorado residents who have a bachelor's degree, with White adults making median earnings of over \$7,500 more, on average, than people of color with the same educational attainment.

This disparity also occurs for women in Colorado. Women at each educational level earn less than the median for men at the next lower level of education (see **Figure M on page 38**). The median earnings for women with a graduate degree in Colorado are more than \$10,000 less than the median earnings for men with a bachelor's degree.

Basic Adult Education. For many workers with inadequate education, Limited English Proficiency,

or insufficient job skills or experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high quality programs that teach basic skills and job skills together in a work-related context are important.

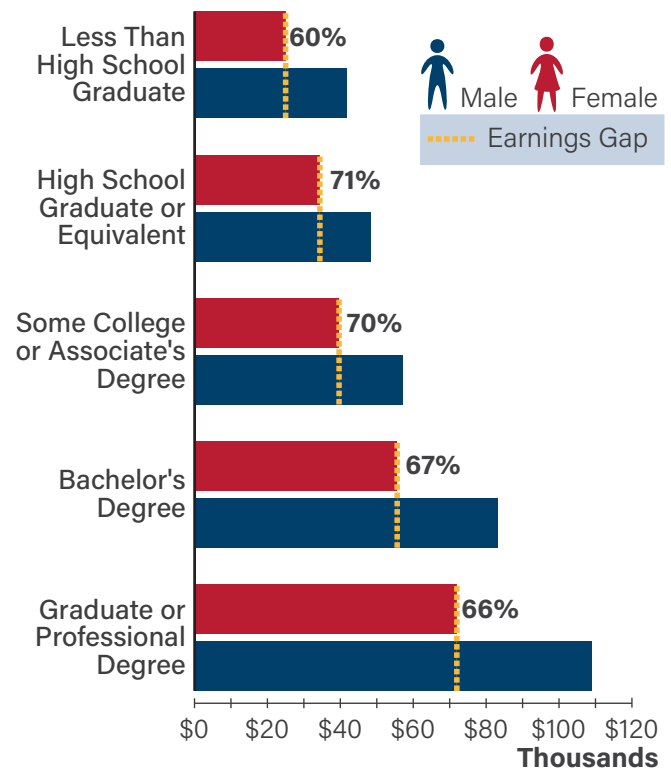
Incumbent Worker Training. For low-wage workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving employees an opportunity to become self-sufficient. Retraining and training current employees is a “win-win” strategy (for both employers and employees) in many industries, particularly those which rely on skills and technology unique to a given company or industry subset.

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

Counseling and Coordinated Targeted Services. Helping low-wage workers balance work, family, and financial responsibilities requires provision of a wide range of services that meet specific subsets of clients’ particular needs, including career counseling to find the occupations that best fit workers’ skills and needs, as well as linkage to income and in-kind work supports such as child care, food, transportation, housing, and health care assistance.

Nontraditional Occupations (NTOS). Eliminating gender bias in the work place will also contribute to increasing the number of women entering nontraditional occupations. Many occupations that are “nontraditional” for women, such as in manufacturing, science, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. Likewise, for both women

Figure M. Impact of Education on Median Earnings by Gender, CO 2022



Source: U.S. Census Bureau, American Factfinder, 2020 American Community Survey, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” Detailed Tables, data.census.gov (accessed September 1, 2022). U.S. Department of Labor, Bureau of Labor Statistics, “Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index,” <http://data.bls.gov/cgi-bin/srgate>, Series CIS10200000000001 (accessed September 1, 2022).

and people of color, demand for workers in the “green economy” is growing.³³ Investing in NTO training programs and addressing barriers of access (including issues such as gender and race harassment, location/transportation issues, pre-training education requirements, and so forth) are essential. Opening up NTOs to a wider range of workers will both broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.³⁴

Increase Assets

Individual Development Accounts. A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can

trigger a major financial crisis. In addition to the Emergency Savings Fund, Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. Managed by community-based organizations, IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

Universal Children's Savings Accounts.

Universal children's savings accounts are evidence-based mechanisms that expand financial and educational opportunities through a prorated investment, based on family income, at birth. These investments give children the ability to financially prepare for college or home-ownership, depending on the type of savings. Research suggests that this savings mechanism could also dramatically reduce the wealth gap between young White and Black adults.³⁵

Increase Wages

As demonstrated in this report, in many cases even two adults working full-time must each earn well beyond the minimum wage to meet their family's basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.³⁶

Minimum Wage. One method to increase salaries of low-wage workers is to increase and index the minimum wage, thus providing a floor under wages for all workers, and ensuring that the minimum wage will continue to keep pace with inflation.

While the federal minimum wage has remained at \$7.25 an hour since 2009, 30 states plus Washington D.C. have passed higher minimum wages, with 18 indexing them as well.³⁷ In 2022, Washington D.C. has the highest minimum wage at \$16.10 per hour, followed by California at \$15.00 per hour (for employers with 26 employees or more).³⁸

Local minimum wages are even higher, as nearly 50 city or counties having adopted higher minimum wages. In 2022, Emeryville, CA has adopted the highest to date at \$17.68 per hour.³⁹ Oregon has a three-tiered minimum wage scale, including the Portland Metro area at \$14.00 per hour, the Standard minimum wage at \$12.75 per hour, and the Non-urban region at \$12.00 per hour.⁴⁰ Note that some states have adopted "pre-emption" laws that limit local jurisdictions' ability to enact minimum wage or benefit laws (such as paid sick leave) that are higher than the statewide rates.⁴¹

Unionization. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.⁴² This union "premium," controlling for other factors is worth about 11% in increased wages. Black and Latinx union workers receive a larger union "premium" with Black workers receiving 14% more than their nonunionized peers and Latinx workers receiving 20% more than their nonunionized peers.⁴³ However, the percentage of workers represented nationally by unions over the past half century has decreased, so that currently only about 6% of private sector and 34% of public sector workers are union members.⁴⁴

Pay Equity and Anti-Discrimination Laws.

Pay equity laws require employers to assess and compensate employees based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupant.⁴⁵ While passing these laws is obviously essential, enforcement that takes into account the changing nature of workplaces and employer-employee relationships is a challenge that needs to be addressed, such as differential pay in the "gig" economy.

Benefits. Workplace policies such as paid sick days and paid family leave along with employer-sponsored health insurance and retirement, are key resources that support the stability and long-term health of workers.

How is the Self-Sufficiency Standard Used?

The Self-Sufficiency Standard is used to better understand issues of income adequacy, create and analyze policy, and help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, workforce development agencies, and state and local officials, among others are using the Standard. Below are some examples of ways that the Standard is being used. For more descriptions of the ways organizations apply the Self-Sufficiency Standard, please visit: <https://selfsufficiencystandard.org/the-standard/using-the-standard/>.

Policy Analysis

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

- Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility.
- In Pennsylvania, the Standard was used to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages.

Counseling Tool

The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs choose jobs that pay adequate wages, access benefits and develop strategies to become self-sufficient. Counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Clients are empowered with information that allows them

to develop and test out their own strategies for achieving self-sufficient incomes.

- In Colorado, the Denver County Office of Economic Development uses the Standard to inform participants about their career choices and wages that can help them achieve self-sufficiency.
- In Washington State, the online Self-Sufficiency [Calculator](#) is used by workforce councils across the state as a counseling tool to help clients determine their income needs, choose education/training programs and access benefits.

Evaluation Tool

The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation programs. Such evaluations help redirect resources to approaches that result in improved outcomes and more efficient use of limited foundation and government funding.

- In California, the United Way of the Bay Area and Y&H Soda Foundation are evaluating the success of their grantees by how effectively they are able to move families toward self-sufficiency, as defined by the Self-Sufficiency Standard. These foundations understand that to be effective, job training and direct service programs need to know the actual costs that clients are facing, information that is provided by the Standard.
- The [Boulder Valley School District](#) uses the Self-Sufficiency Standard to qualify families for scholarships and provide preschool services at no cost to participants.

Benchmark for Wage-Setting

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

Colorado, Connecticut, Hawaii, Illinois, New York, New Jersey, Nebraska, Oregon, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

- The Colorado Center on Law and Policy has used the Standard to advocate for state legislation allowing local governments to set higher local minimum wages. 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.
- In California, the American Federation of State, County, and Municipal Employees won a [higher wage floor](#) in contract negotiations after the Insight Center for Community Economic Development used the Standard to assess the degree to which University of California service workers' wages were below the Self-Sufficiency Standard.

Targeted Allocation of Resources

The Self-Sufficiency Standard is used by foundations for targeting grant investments that will increase economic security. Additionally, states use the Standard to target job training resources and demonstrate the payoff for investing in education and training. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages.

- In California's Santa Clara County, the Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs.
- Gary Community Investments used the Self-Sufficiency Standard for Colorado to target funding that will lead to improved economic security for low-income families.

Support Research

The Self-Sufficiency Standard is used in research as a definition of adequate income and for measuring the affordability of different costs such as housing and health care. The Standard provides a means to measure the adequacy of various work supports, such as child care assistance, given a family's income, place of residence, and composition.

- The Standard has been used along with data from the U.S. Census Bureau to estimate the number of families above and below the Standard, as well as by characteristics such as race, ethnicity, gender, family type, education, occupation, and employment. Reports are available on the Standard's [website](#), entitled 'Overlooked and Undercounted.'
- 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.

Community Indicator

The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation programs. Such evaluations help redirect resources to approaches that result in improved outcomes and more efficient use of limited foundation and government funding.

- Metro, the regional government in Portland, is utilizing the Standard in the development of their Economic Value Atlas (EVA). The EVA serves as an analytical tool to better align policy and public investment to support growing businesses while also creating access to self-sufficient wage jobs.
- [Kidsdata.org](#) is a program of Population Reference Bureau that provides access to information about the health and well-being of children, including tracking family economic wellbeing using the Self-Sufficiency Standard. They produced a report on [Colorado](#) in 2016.
- Rise Together Bay Area released a dashboard of data tables from their Promoting Family Economic Security Report to track progress on their coalition's goals.

PART 4

Beyond Self-Sufficiency

Saving for Emergencies

The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building Economic Security Pathway(s). This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across Colorado and by family type.

Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises and are essential for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, that of job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance), for the length of time of the emergency. The estimates use the median amount of time out of work (four months), and the median tenure in current employment (3.71 years) for the Colorado. An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

Of course, the specific amount of money families need to be able to maintain economic self-sufficiency depends on family composition and the local cost of living. **Table 6** illustrates the emergency savings amounts for Prowers and Summit counties for three different family types.

- In Prowers County a single adult needs to earn at least \$2,172 per month to be able to meet basic needs. To be prepared for the loss of a job, the single adult needs to earn an additional \$64 per month to meet their emergency savings goal and have enough savings to meet basic living costs over the average unemployment period, assuming they receive unemployment insurance. A single adult in Summit County needs to earn \$3,660 per month to be self-sufficient and therefore needs to earn an additional \$92 per month to meet the emergency savings goal and weather the period of unemployment.
- One adult caring for a preschool-age child needs to earn \$4,391 per month in Prowers County or \$7,007 per month in Summit County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$148 per month in Prowers County and an additional \$345 per month in Summit County. Saving for over three and a half years, the overall emergency savings goal amounts to \$6,568 in Prowers County and \$15,341 in Summit County.
- For families with two adults, a preschooler, and a school-age child, it is assumed that only one adult is out of work at a given time, so the emergency savings goal needs to cover only half of the family's total living expenses for four months. In Prowers County, this household needs an additional \$107 per month in total

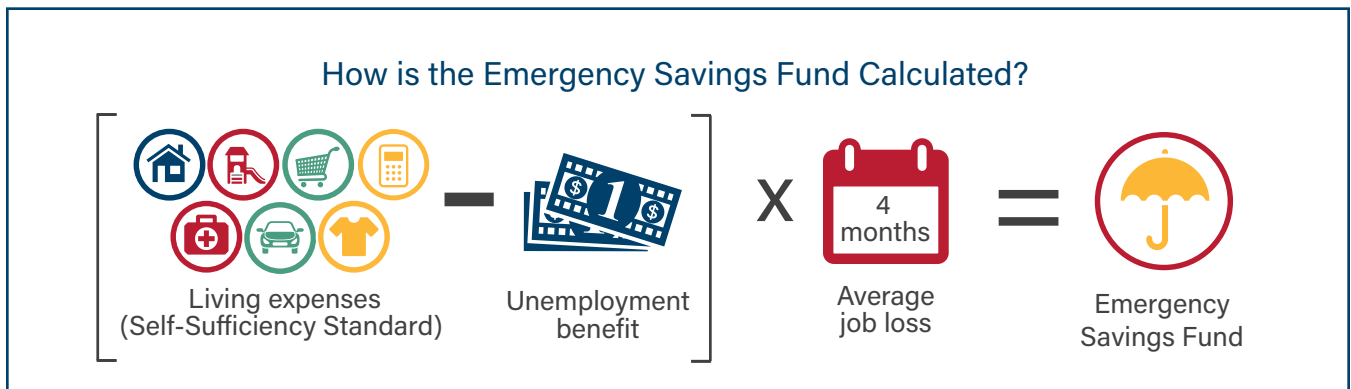


Table 6. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types
Prowers and Summit Counties, CO 2022

	Prowers County			Summit County		
	1 Adult	1 Adult 1 Preschooler	2 Adults 1 Preschooler 1 School-age	1 Adult	1 Adult 1 Preschooler	2 Adults 1 Preschooler 1 School-age
Monthly Expenses						
Housing	\$692	\$906	\$906	\$1,577	\$1,797	\$1,797
Child Care	\$0	\$988	\$1,504	\$0	\$1,654	\$2,432
Food	\$303	\$447	\$884	\$463	\$683	\$1,352
Transportation	\$302	\$310	\$597	\$306	\$314	\$605
Health Care (Net)	\$257	\$742	\$858	\$227	\$633	\$749
Miscellaneous	\$268	\$452	\$631	\$370	\$620	\$850
Taxes (Net)	\$350	\$546	\$670	\$718	\$1,306	\$1,501
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	\$0	(\$50)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	\$0	(\$167)	(\$333)
Self-Sufficiency Wage						
Monthly	\$2,172	\$4,391	\$6,050	\$3,660	\$7,007	\$9,285
Emergency Savings Fund						
Living expenses (4 months)*	\$7,371	\$15,520	\$10,858	\$11,886	\$22,999	\$15,700
Tax on additional earnings	\$687	\$1,586	\$1,146	\$987	\$5,239	\$2,364
Subtotal	\$8,058	\$17,106	\$12,004	\$12,874	\$28,238	\$18,064
Unemployment Insurance Benefit	(\$5,213)	(\$10,538)	(\$7,260)	(\$8,785)	(\$12,897)	(\$11,142)
Total Savings	\$2,845	\$6,568	\$4,744	\$4,089	\$15,341	\$6,922
Additional Monthly Earnings (Assumes interest accrued)	\$64	\$148	\$107 (per adult)	\$92	\$345	\$155 (per adult)

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

earnings and in Summit County these parents need an additional \$155 per month in earnings to save for an average spell of unemployment for one worker.

Note that the Emergency Savings Fund assumes adults receive unemployment insurance if job loss occurs. Without unemployment insurance, the adults would need to save about twice as much per month.

Once a family has secured income at the Self-Sufficiency Standard level and instituted their Emergency Savings Fund, the road to long-term economic security will be different for each.

- For some, this might be additional savings to meet immediate costs (such as a car breakdown) or paying off debts.
- Other families may invest in additional education or skill training to achieve higher wages and increased economic security, in the near term, or save for retirement for later life security.
- Income beyond that needed for the essentials may also be devoted to securing alternative housing, enabling the family to move, thus leaving an abusive partner or a problematic living situation.

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For all families, having savings to meet unexpected emergencies is an important step towards economic security.

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Conclusion

Colorado, along with the rest of the country, experienced rapid and substantial economic changes as a result of the COVID-19 pandemic. Many Colorado families struggle with costs that are rising faster than wages, year in and year out, with the gap steadily increasing.

Self-Sufficiency Standard research on the Great Recession suggests that families with high rates of income inadequacy and wage insecurity going into an economic downturn will be more acutely impacted by the COVID-19 pandemic-related economic shutdown and high levels of job loss. Moreover, single mothers, women, and people of color are disproportionately over-represented in groups that earn inadequate wages. When jobs are lost, people are forced to make difficult decisions, making people with low-incomes more vulnerable to the pandemic.

What the Self-Sufficiency Standard tells us is how much it takes for people to meet their basic needs “normally,” pre-pandemic, and thus acts as a baseline against which to measure the impact of the economic disruption and the effectiveness of mitigating policies and benefits. Although no one knows how long or hard this impact will be, this report highlights how difficult it is for far too many families in Colorado to meet their basic needs, even before this crisis, without resorting

to private strategies (such as doubling up) or public work supports (such as child care assistance). The pandemic-related economic shutdown exposed what the Self-Sufficiency Standard documents, which is that many of the jobs in Colorado’s economy leave too many families on the economic margins, a paycheck away from being unable to meet their basic needs, or worse.

The Self-Sufficiency Standard for Colorado 2022 defines the income needed to realistically support a family without public or private assistance in Colorado. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families’ basic needs. Although the Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for Colorado families. For workers with wages below the Standard, work supports for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce. By utilizing the Self-Sufficiency Standard, Colorado has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

For More Information About the Standard

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

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Annie Kucklick at akuckl@uw.edu or visit www.selfsufficiencystandard.org.

For more information on *The Self-Sufficiency Standard for Colorado 2022*, this publication, the Standard wage tables for Colorado, or to find out more about Colorado Center on Law and Policy, visit www.cclponline.org.

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APPENDIX A

Methodology, Assumptions, & Sources

Methodology and Data Sources for the Self-Sufficiency Standard

This appendix explains the methodology, assumptions, and sources used to calculate the Self-Sufficiency Standard. Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Standard are:

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

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

The Self-Sufficiency Standard assumes adult household members work full time and includes all major costs associated with employment for every adult household member (i.e., taxes, transportation, and child care for families with young children). The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year.

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

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

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

The 2022 edition of the Colorado Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.¹

All adults in one- and two-adult households are assumed to be working full time. For households with more than two adults, it is assumed that any additional adults are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.² The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs, such as food, housing, health care, and miscellaneous).

The cost components of *The Self-Sufficiency Standard for Colorado 2022* and the specific assumptions included in the calculations are described below.

Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for metropolitan and non-metropolitan areas. FMRs are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Assistant Secretary for Policy Development and Research to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for inflation using the Consumer Price Index. The survey selects 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.

The FMRs are calculated for metropolitan and non-metropolitan counties. HUD calculates one set of FMRs for an entire metropolitan area referred to as Metropolitan Statistical Areas (MSA) or HUD Metro FMR Areas (HMFA). In Colorado there is one metropolitan area with more than one county sharing the same FMR: Denver-Aurora-Lakewood, CO MSA (Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, and Park counties). Because HUD only calculates one set of FMRs for each of these metropolitan areas, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

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

Data Sources

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Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.³ The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market

rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the 2022 Colorado Standard were calculated using the recommended rates from the Colorado Department of Human Services Child Care Market Rate Survey. The study provided rates for care of children 0-18 months, 18-36 months, 36 months to 6 years, and school-age children in both center and home care facilities.

Child care costs are updated for inflation to August 2022 using the Consumer Price Index from May 2022, the data collection period. Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. Costs were calculated based on a weighted average of family child care and center child care: 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74% respectively, for preschoolers, and 46% and 54% for school-age children.⁴

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

Data Sources

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Inflation. U.S. Department of Labor, Bureau of Labor Statistics, “Child care and nursery school in U.S. city average, all urban consumers, not seasonally adjusted,” CUUR0000SEEB03, <https://data.bls.gov/cgi-bin/srgate> (accessed August 15, 2022).

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 USDA diets were designed to meet minimum nutritional standards, SNAP is intended to be only a temporary safety net.⁵

The Low-Cost Food Plan costs approximately 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 32% of their food budget on food prepared away from home, which was down significantly in 2020, when the survey was published, due to the limitations of eating out during the COVID pandemic.⁶ Food costs included in the Standard, effectively, cover groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the most recent year to represent the annual average. Hence, the Standard for 2022 uses data for June 2022 updated for inflation.

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 of adults. The Standard assumes that the cost of food for all numbers of adults is the average between the male and female cost as designated by the USDA Low-Cost Food Plan.

Geographic differences in food costs within the states are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability

between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan. The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.⁷

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is used to geographically vary the Low-Cost Food Plan. For the 2022 dataset, due to the pervasive increase in food costs across the United States for late 2021 and early 2022, the researchers for the Standard added a food cost control which prevents the cost of food from decreasing in any given county.⁸

Data Sources

Food Costs. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Official USDA Food Plans: Cost of Food at Home at Three Levels, U.S. Average, June 2022,” <https://fns-prod.azureedge.us/sites/default/files/media/file/CostofFoodJun2022LowModLib.pdf> (accessed August 15, 2022).

County Index. Gunderson, C., Strayer, M., Dewey, A., Hake, M., & Engelhard, E. Map the Meal Gap 2021: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2019. Feeding America, 2021, received from research@feedingamerica.org (December 14, 2021).

Transportation

Public Transportation. If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a

substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.⁹ The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

The Standard examined 2015-2019 American Community Survey 5-Year estimates to calculate the percentage of the county population that commutes within the county by public transportation. Some counties may have rates over 7% due to special circumstances, such as resort-focused areas where workers are bussed in due to limited parking. These counties do not assume public transportation as access to a grocery store and child care facilities via public transportation are not adequate.

Colorado has three counties that utilize public transportation at a rate of 7% or higher: Denver County, Pitkin County, and San Miguel County.¹⁰

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

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2017 National Household Travel Survey (NHTS).

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2020 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile of the appropriate Census region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

The average expenditure for auto insurance in Colorado was \$87.65 per month in 2019 based on data from the National Association of Insurance Commissioners (NAIC). The average commute is 19.76 miles.

Data Sources

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Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78% of the insurance premium for the employee and 66% of the insurance premium for the family.¹¹

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution paid by a state’s residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.¹²

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. To vary the state premium by the rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state or federal marketplace. The state-level

MEPS average premium is adjusted with the index created from the county-specific premium rates.¹³

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace which may result in higher costs than those included in the Standard.

Data Sources

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Miscellaneous

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

Other Necessities. The other necessities component of miscellaneous costs are calculated by taking 10% of the sum of the cost of housing, child care, food, transportation, and health care. Other necessities provides a minimum estimate to cover the cost of clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.¹⁴

Broadband. The Standard utilizes the annual Federal Communications Commission (FCC) Urban Rate Survey Data to calculate a monthly broadband cost. In order to calculate an average that represents minimally adequate broadband service for families, the Standard assumes a download bandwidth range of 12 - 100 Mbps and creates an average monthly cost from the total monthly charges from the range of internet service providers (ISP) in the surveyed area.¹⁵ Recognizing that families need to pay for equipment in order to establish connectivity in a household, the Standard also adds a monthly fee that includes the cost of a modem and router.

Cell Phone. The Standard assumes that each adult in a household needs access to a cell phone with up to 5 GB of data per month. Averaging the cost per gigabyte with nine United States cell phone plans having widespread coverage, the Standard assumes an average monthly service cost of \$24.52.¹⁶ Assuming that an adult will also need to purchase a cell phone, Standard researchers found the average cost for five smartphones and then divided that total average cost by two years of monthly payments which is the typical amount of time that service providers finance cell phones. Local fees and taxes were added onto the monthly service fee charge and local sales tax was added to the cost of the phone.

Data Sources

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Federal Taxes

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

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

are included in the calculated cost of owning and running a car and wireless taxes are included in the cost of a cell phone.

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

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

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable 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. Up to \$3,000 in child care costs are deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up to \$2,000 for each child under 17 years old and up to \$1,400 as a refundable credit. For the Standard, the CTC is shown as being received monthly.¹⁷

Data Sources

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State Taxes

State taxes calculated in the Standard include income tax, payroll taxes, and state sales tax where applicable. State sales taxes are assumed to apply to the miscellaneous amount plus groceries, when applicable.

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter’s credits and other tax credits that would be applicable to the population as a whole are included as well. Colorado has a state EITC, child tax credit, and child and dependent care tax credit which are all included in the calculations of the 2022 Self-Sufficiency Standard for Colorado.

Data Sources

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Emergency Savings Fund

The Self-Sufficiency Standard is a basic needs, no-frills budget created for all family types in each county in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as saving for retirement, education expenses, or emergencies. Of course, without question, families need more resources if they are to maintain economic security and be able to weather any unexpected income loss. Therefore, the Self-Sufficiency Standard includes the calculation of the most universal of economic security needs after basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies.

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

To determine the amount of resources needed, this estimate uses the average period of unemployment in the state and assumes that the minimal cost of

basic needs that must be met will stay the same, i.e., the family's Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.¹⁸ The adult may not be commuting to work five days a week; however, the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost.

In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the

Patient Protection and Affordable Care Act, at approximately the same cost as when employed.¹⁹ In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.²⁰

Data Sources

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Endnotes

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16. The FCC recommends at least medium connectivity (12 - 25 Mbps) for moderate broadband use with two or more users at a time (see <https://www.fcc.gov/consumers/guides/household-broadband-guide>) (accessed May 10, 2021).

17. The Standard found the monthly cost for a 4 - 6 GB plan for U.S. Mobile, Tello, T-Mobile, Ting, AT&T Prepaid, Affinity Cellular, Verizon, Mint Mobile and UltraMobile and then created an average price per GB and multiplied that by 5 in order to come up with an average plan cost for 5 GB.

18. In 2021, the American Rescue Plan Act (ARPA) temporarily changed the Child Tax Credit (CTC) and Child and Dependent Tax Credit (CDCTC). The CTC increased to \$3,600 per child under six and \$3,000 per child six years and older and was fully refundable. The CDCTC increased from a maximum non-refundable benefit of \$1,050 for one child or \$2,100 for two or more children to a maximum refundable benefit of \$4,000 for one child or \$8,000 for two or more children. Because these temporary provisions were not extended, the 2022 federal taxes reflected in the Standard reverted to the previous legislation as stated in this section.

19. This amount excludes taxes and tax credits (which are in the Standard), as the family would be living on savings, on which taxes and tax credits have already been paid when earned, as described above.

20. Affordable Insurance Exchanges are required as of 2014, and health insurance tax credits are available to offset monthly premium costs for those enrolled in the Exchanges with income up to 400% FPL. Centers for Medicare & Medicaid Services, Fact Sheets, "Affordable Insurance Exchanges: Seamless Access to Affordable Coverage," <https://www.cms.gov/newsroom/fact-sheets/affordable-insurance-exchanges-simple-seamless-and-affordable-coverage> (accessed July 23, 2014).

21. Centers for Medicare & Medicaid Services, "State Medicaid and CHIP Income Eligibility Standards," <https://www.medicare.gov/medicaid/program-information/medicaid-and-chip-eligibility-levels/index.html> (accessed June 25, 2021).

APPENDIX B

The Self-Sufficiency Standard for Select Family Types in Colorado

This report and an Excel file of all 700+ family types can be downloaded at:
www.selfsufficiencystandard.org/Colorado

The Emergency Savings Fund is a monthly, separate addition to the Self-Sufficiency Standard.

Table 1. The Self-Sufficiency Standard for Adams County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,304	\$1,588	\$1,588	\$1,588	\$1,588	\$1,588	\$1,588	\$1,588
Child Care	\$0	\$1,298	\$2,763	\$1,940	\$642	\$1,465	\$2,763	\$1,940
Food	\$337	\$497	\$644	\$738	\$850	\$759	\$894	\$983
Transportation	\$333	\$341	\$341	\$341	\$341	\$658	\$658	\$658
Health Care	\$220	\$606	\$628	\$641	\$689	\$691	\$708	\$722
Miscellaneous	\$332	\$545	\$709	\$637	\$523	\$672	\$817	\$745
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$219	\$433	\$596	\$525	\$411	\$516	\$661	\$589
Taxes	\$580	\$1,133	\$1,924	\$1,507	\$1,007	\$1,320	\$1,796	\$1,536
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$17.64	\$32.90	\$46.37	\$39.54	\$29.58	\$19.70	\$24.97	\$21.98
Monthly	\$3,105	\$5,790	\$8,161	\$6,958	\$5,206	\$6,936	\$8,790	\$7,739
Annual	\$37,256	\$69,482	\$97,937	\$83,498	\$62,471	\$83,230	\$105,476	\$92,863
Emergency Savings Fund	\$81	\$204	\$486	\$369	\$183	\$102	\$151	\$121

Table 2. The Self-Sufficiency Standard for Alamosa County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$736	\$968	\$968	\$968	\$968	\$968	\$968	\$968
Child Care	\$0	\$894	\$1,819	\$1,353	\$459	\$925	\$1,819	\$1,353
Food	\$344	\$507	\$658	\$753	\$868	\$775	\$913	\$1,004
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$276	\$455	\$564	\$529	\$456	\$566	\$671	\$634
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$164	\$342	\$452	\$416	\$343	\$410	\$515	\$478
Taxes	\$382	\$773	\$1,111	\$1,004	\$705	\$937	\$1,224	\$1,115
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.06	\$25.20	\$32.75	\$29.90	\$23.68	\$15.29	\$18.77	\$17.33
Monthly	\$2,299	\$4,435	\$5,763	\$5,263	\$4,167	\$5,382	\$6,606	\$6,100
Annual	\$27,589	\$53,215	\$69,158	\$63,155	\$50,002	\$64,589	\$79,276	\$73,195
Emergency Savings Fund	\$66	\$148	\$260	\$186	\$168	\$87	\$113	\$107

Table 3. The Self-Sufficiency Standard for Arapahoe County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,318	\$1,602	\$1,602	\$1,602	\$1,602	\$1,602	\$1,602	\$1,602
Child Care	\$0	\$1,327	\$2,851	\$1,982	\$655	\$1,525	\$2,851	\$1,982
Food	\$358	\$529	\$686	\$785	\$904	\$808	\$951	\$1,046
Transportation	\$344	\$352	\$352	\$352	\$352	\$681	\$681	\$681
Health Care	\$220	\$606	\$628	\$641	\$689	\$691	\$708	\$722
Miscellaneous	\$336	\$554	\$724	\$649	\$533	\$687	\$835	\$759
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$224	\$441	\$612	\$536	\$420	\$531	\$679	\$603
Taxes	\$597	\$1,164	\$2,014	\$1,574	\$1,040	\$1,395	\$1,862	\$1,587
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$18.03	\$33.61	\$47.86	\$40.63	\$30.35	\$20.37	\$25.73	\$22.57
Monthly	\$3,174	\$5,916	\$8,423	\$7,151	\$5,342	\$7,170	\$9,057	\$7,945
Annual	\$38,089	\$70,991	\$101,080	\$85,811	\$64,100	\$86,044	\$108,684	\$95,345
Emergency Savings Fund	\$83	\$236	\$517	\$387	\$186	\$103	\$154	\$123

Table 4. The Self-Sufficiency Standard for Archuleta County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$901	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,057	\$2,349	\$1,560	\$503	\$1,292	\$2,349	\$1,560
Food	\$345	\$509	\$660	\$756	\$871	\$778	\$916	\$1,007
Transportation	\$300	\$308	\$308	\$308	\$308	\$593	\$593	\$593
Health Care	\$272	\$798	\$819	\$833	\$880	\$883	\$900	\$913
Miscellaneous	\$294	\$498	\$645	\$577	\$487	\$629	\$750	\$682
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$182	\$386	\$532	\$464	\$375	\$473	\$594	\$526
Taxes	\$446	\$963	\$1,551	\$1,177	\$810	\$1,166	\$1,556	\$1,287
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$14.54	\$28.98	\$40.25	\$33.87	\$26.20	\$17.92	\$22.20	\$19.30
Monthly	\$2,558	\$5,101	\$7,084	\$5,962	\$4,611	\$6,309	\$7,816	\$6,794
Annual	\$30,701	\$61,210	\$85,007	\$71,539	\$55,336	\$75,712	\$93,793	\$81,525
Emergency Savings Fund	\$71	\$158	\$381	\$278	\$178	\$96	\$122	\$113

Table 5. The Self-Sufficiency Standard for Baca County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$606	\$757	\$757	\$757	\$757	\$757	\$757	\$757
Child Care	\$0	\$727	\$1,573	\$1,105	\$378	\$846	\$1,573	\$1,105
Food	\$285	\$421	\$546	\$625	\$720	\$643	\$758	\$833
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$258	\$408	\$508	\$470	\$412	\$524	\$609	\$571
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$145	\$296	\$395	\$358	\$299	\$367	\$453	\$415
Taxes	\$314	\$562	\$840	\$727	\$485	\$708	\$1,003	\$888
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$218)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$83)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$11.50	\$21.10	\$27.65	\$24.66	\$18.49	\$13.32	\$16.23	\$14.72
Monthly	\$2,024	\$3,713	\$4,866	\$4,340	\$3,255	\$4,689	\$5,712	\$5,180
Annual	\$24,286	\$44,553	\$58,391	\$52,079	\$39,055	\$56,263	\$68,540	\$62,162
Emergency Savings Fund	\$61	\$139	\$187	\$175	\$175	\$84	\$104	\$98

Table 6. The Self-Sufficiency Standard for Bent County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$690	\$877	\$877	\$877	\$877	\$877	\$877	\$877
Child Care	\$0	\$933	\$1,978	\$1,394	\$462	\$1,046	\$1,978	\$1,394
Food	\$313	\$462	\$599	\$686	\$790	\$706	\$831	\$914
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$269	\$445	\$565	\$517	\$439	\$562	\$669	\$620
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$156	\$333	\$453	\$405	\$327	\$406	\$513	\$464
Taxes	\$354	\$738	\$1,115	\$962	\$621	\$922	\$1,219	\$1,065
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$73)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$12.43	\$24.39	\$32.82	\$28.94	\$21.75	\$15.12	\$18.71	\$16.75
Monthly	\$2,187	\$4,292	\$5,777	\$5,093	\$3,827	\$5,324	\$6,587	\$5,896
Annual	\$26,244	\$51,504	\$69,321	\$61,112	\$45,925	\$63,888	\$79,040	\$70,758
Emergency Savings Fund	\$64	\$146	\$261	\$183	\$171	\$87	\$112	\$105

Table 7. The Self-Sufficiency Standard for Boulder County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,449	\$1,748	\$1,748	\$1,748	\$1,748	\$1,748	\$1,748	\$1,748
Child Care	\$0	\$1,585	\$3,257	\$2,389	\$804	\$1,672	\$3,257	\$2,389
Food	\$414	\$610	\$792	\$906	\$1,044	\$933	\$1,099	\$1,208
Transportation	\$321	\$329	\$329	\$329	\$329	\$635	\$635	\$635
Health Care	\$226	\$628	\$649	\$663	\$710	\$713	\$730	\$743
Miscellaneous	\$353	\$602	\$790	\$716	\$576	\$726	\$903	\$828
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$241	\$490	\$678	\$604	\$464	\$570	\$747	\$672
Taxes	\$659	\$1,417	\$2,412	\$1,966	\$1,197	\$1,537	\$2,245	\$1,837
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$19.44	\$38.08	\$54.22	\$47.07	\$33.95	\$22.01	\$28.93	\$25.44
Monthly	\$3,422	\$6,703	\$9,543	\$8,284	\$5,975	\$7,747	\$10,183	\$8,955
Annual	\$41,058	\$80,435	\$114,521	\$99,411	\$71,706	\$92,961	\$122,196	\$107,462
Emergency Savings Fund	\$87	\$317	\$619	\$501	\$277	\$109	\$159	\$153

Table 8. The Self-Sufficiency Standard for Broomfield County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,471	\$1,789	\$1,789	\$1,789	\$1,789	\$1,789	\$1,789	\$1,789
Child Care	\$0	\$1,394	\$2,937	\$2,071	\$678	\$1,544	\$2,937	\$2,071
Food	\$403	\$595	\$772	\$884	\$1,019	\$910	\$1,071	\$1,178
Transportation	\$323	\$331	\$331	\$331	\$331	\$639	\$639	\$639
Health Care	\$220	\$606	\$628	\$641	\$689	\$691	\$708	\$722
Miscellaneous	\$354	\$584	\$758	\$684	\$563	\$713	\$871	\$796
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$242	\$471	\$646	\$572	\$450	\$557	\$714	\$640
Taxes	\$661	\$1,309	\$2,211	\$1,780	\$1,149	\$1,491	\$2,057	\$1,720
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$19.50	\$36.31	\$51.10	\$44.02	\$32.86	\$21.48	\$27.38	\$24.09
Monthly	\$3,433	\$6,391	\$8,993	\$7,747	\$5,784	\$7,559	\$9,638	\$8,481
Annual	\$41,191	\$76,692	\$107,915	\$92,966	\$69,405	\$90,713	\$115,659	\$101,768
Emergency Savings Fund	\$87	\$289	\$569	\$440	\$257	\$107	\$157	\$137

Table 9. The Self-Sufficiency Standard for Chaffee County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$943	\$1,074	\$1,074	\$1,074	\$1,074	\$1,074	\$1,074	\$1,074
Child Care	\$0	\$1,294	\$2,689	\$1,805	\$510	\$1,394	\$2,689	\$1,805
Food	\$357	\$527	\$684	\$783	\$902	\$805	\$949	\$1,043
Transportation	\$300	\$308	\$308	\$308	\$308	\$593	\$593	\$593
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$298	\$507	\$664	\$587	\$474	\$625	\$771	\$693
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$186	\$395	\$552	\$475	\$362	\$469	\$615	\$537
Taxes	\$460	\$995	\$1,665	\$1,215	\$764	\$1,152	\$1,629	\$1,328
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$14.86	\$29.72	\$42.12	\$34.75	\$25.14	\$17.77	\$23.06	\$19.77
Monthly	\$2,615	\$5,231	\$7,414	\$6,115	\$4,424	\$6,255	\$8,116	\$6,961
Annual	\$31,385	\$62,768	\$88,962	\$73,384	\$53,091	\$75,057	\$97,387	\$83,527
Emergency Savings Fund	\$72	\$160	\$410	\$294	\$175	\$96	\$125	\$115

Table 10. The Self-Sufficiency Standard for Cheyenne County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$575	\$757	\$757	\$757	\$757	\$757	\$757	\$757
Child Care	\$0	\$813	\$1,719	\$1,223	\$410	\$906	\$1,719	\$1,223
Food	\$309	\$456	\$591	\$677	\$780	\$697	\$821	\$902
Transportation	\$302	\$310	\$310	\$310	\$310	\$597	\$597	\$597
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$257	\$420	\$526	\$487	\$421	\$534	\$630	\$590
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$144	\$308	\$414	\$374	\$308	\$378	\$474	\$434
Taxes	\$310	\$605	\$974	\$787	\$530	\$747	\$1,077	\$954
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$171)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$86)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$11.42	\$22.08	\$29.59	\$26.05	\$19.56	\$13.78	\$17.08	\$15.47
Monthly	\$2,010	\$3,886	\$5,209	\$4,585	\$3,442	\$4,849	\$6,011	\$5,447
Annual	\$24,123	\$46,637	\$62,503	\$55,014	\$41,302	\$58,186	\$72,135	\$65,366
Emergency Savings Fund	\$61	\$142	\$187	\$180	\$174	\$86	\$107	\$101

Table 11. The Self-Sufficiency Standard for Clear Creek County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,325	\$1,619	\$1,619	\$1,619	\$1,619	\$1,619	\$1,619	\$1,619
Child Care	\$0	\$1,471	\$3,076	\$2,238	\$767	\$1,605	\$3,076	\$2,238
Food	\$377	\$556	\$721	\$825	\$951	\$849	\$1,000	\$1,100
Transportation	\$323	\$331	\$331	\$331	\$331	\$639	\$639	\$639
Health Care	\$236	\$663	\$685	\$699	\$746	\$748	\$765	\$779
Miscellaneous	\$338	\$576	\$756	\$684	\$554	\$702	\$866	\$794
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$226	\$464	\$643	\$571	\$441	\$546	\$710	\$637
Taxes	\$605	\$1,267	\$2,197	\$1,778	\$1,117	\$1,450	\$2,030	\$1,711
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$18.20	\$35.61	\$50.85	\$43.97	\$32.11	\$21.01	\$27.17	\$23.99
Monthly	\$3,203	\$6,267	\$8,950	\$7,740	\$5,651	\$7,396	\$9,562	\$8,446
Annual	\$38,437	\$75,199	\$107,402	\$92,875	\$67,809	\$88,747	\$114,746	\$101,349
Emergency Savings Fund	\$83	\$278	\$565	\$440	\$235	\$105	\$156	\$132

Table 12. The Self-Sufficiency Standard for Conejos County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$616	\$811	\$811	\$811	\$811	\$811	\$811	\$811
Child Care	\$0	\$894	\$1,819	\$1,353	\$459	\$925	\$1,819	\$1,353
Food	\$349	\$515	\$668	\$765	\$881	\$787	\$927	\$1,019
Transportation	\$302	\$310	\$310	\$310	\$310	\$597	\$597	\$597
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$265	\$440	\$550	\$514	\$441	\$551	\$656	\$620
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$152	\$327	\$437	\$402	\$329	\$395	\$500	\$464
Taxes	\$339	\$719	\$1,057	\$951	\$632	\$883	\$1,171	\$1,063
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$62)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$12.09	\$23.94	\$31.51	\$28.68	\$22.00	\$14.67	\$18.16	\$16.72
Monthly	\$2,129	\$4,214	\$5,545	\$5,047	\$3,872	\$5,164	\$6,391	\$5,887
Annual	\$25,543	\$50,563	\$66,545	\$60,568	\$46,467	\$61,974	\$76,697	\$70,640
Emergency Savings Fund	\$63	\$144	\$220	\$182	\$170	\$85	\$111	\$105

Table 13. The Self-Sufficiency Standard for Costilla County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$727	\$908	\$908	\$908	\$908	\$908	\$908	\$908
Child Care	\$0	\$894	\$1,819	\$1,353	\$459	\$925	\$1,819	\$1,353
Food	\$351	\$518	\$672	\$769	\$886	\$792	\$932	\$1,025
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$276	\$450	\$560	\$524	\$451	\$561	\$667	\$631
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$164	\$337	\$447	\$412	\$339	\$405	\$510	\$474
Taxes	\$381	\$756	\$1,094	\$988	\$692	\$921	\$1,209	\$1,101
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$3)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.05	\$24.79	\$32.36	\$29.54	\$23.33	\$15.11	\$18.60	\$17.17
Monthly	\$2,296	\$4,362	\$5,696	\$5,198	\$4,106	\$5,318	\$6,547	\$6,043
Annual	\$27,558	\$52,349	\$68,347	\$62,380	\$49,268	\$63,821	\$78,559	\$72,511
Emergency Savings Fund	\$66	\$147	\$253	\$185	\$167	\$87	\$112	\$106

Table 14. The Self-Sufficiency Standard for Crowley County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$759	\$948	\$948	\$948	\$948	\$948	\$948	\$948
Child Care	\$0	\$745	\$1,581	\$1,108	\$363	\$836	\$1,581	\$1,108
Food	\$344	\$507	\$658	\$753	\$868	\$775	\$913	\$1,004
Transportation	\$308	\$316	\$316	\$316	\$316	\$609	\$609	\$609
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$279	\$438	\$539	\$503	\$444	\$556	\$646	\$609
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$167	\$326	\$427	\$390	\$332	\$399	\$489	\$453
Taxes	\$391	\$714	\$1,019	\$844	\$702	\$900	\$1,133	\$1,023
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$19)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$73)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.29	\$23.83	\$30.63	\$27.36	\$22.96	\$14.87	\$17.73	\$16.26
Monthly	\$2,338	\$4,193	\$5,391	\$4,816	\$4,041	\$5,234	\$6,240	\$5,724
Annual	\$28,059	\$50,320	\$64,697	\$57,792	\$48,494	\$62,806	\$74,883	\$68,689
Emergency Savings Fund	\$67	\$144	\$192	\$184	\$163	\$86	\$109	\$103

Table 15. The Self-Sufficiency Standard for Custer County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$752	\$990	\$990	\$990	\$990	\$990	\$990	\$990
Child Care	\$0	\$1,086	\$2,373	\$1,533	\$447	\$1,287	\$2,373	\$1,533
Food	\$315	\$465	\$603	\$690	\$796	\$711	\$837	\$920
Transportation	\$308	\$316	\$316	\$316	\$316	\$609	\$609	\$609
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$276	\$472	\$617	\$543	\$450	\$598	\$721	\$647
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$163	\$360	\$505	\$431	\$337	\$442	\$565	\$491
Taxes	\$378	\$837	\$1,389	\$1,056	\$694	\$1,054	\$1,450	\$1,161
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$8)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$89)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$12.99	\$26.65	\$37.60	\$31.09	\$23.21	\$16.64	\$21.00	\$17.85
Monthly	\$2,286	\$4,691	\$6,618	\$5,472	\$4,086	\$5,859	\$7,390	\$6,283
Annual	\$27,433	\$56,288	\$79,417	\$65,659	\$49,029	\$70,308	\$88,686	\$75,398
Emergency Savings Fund	\$66	\$153	\$339	\$197	\$166	\$92	\$118	\$109

Table 16. The Self-Sufficiency Standard for Delta County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$825	\$1,086	\$1,086	\$1,086	\$1,086	\$1,086	\$1,086	\$1,086
Child Care	\$0	\$948	\$2,171	\$1,441	\$493	\$1,223	\$2,171	\$1,441
Food	\$335	\$494	\$640	\$733	\$845	\$755	\$889	\$977
Transportation	\$299	\$307	\$307	\$307	\$307	\$590	\$590	\$590
Health Care	\$257	\$742	\$764	\$778	\$825	\$827	\$844	\$858
Miscellaneous	\$284	\$470	\$609	\$547	\$468	\$604	\$714	\$651
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$172	\$358	\$497	\$434	\$356	\$448	\$558	\$495
Taxes	\$408	\$829	\$1,344	\$1,069	\$743	\$1,075	\$1,424	\$1,176
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.68	\$26.46	\$36.86	\$31.40	\$24.63	\$16.88	\$20.69	\$18.03
Monthly	\$2,407	\$4,658	\$6,487	\$5,527	\$4,334	\$5,943	\$7,284	\$6,346
Annual	\$28,890	\$55,893	\$77,847	\$66,327	\$52,012	\$71,318	\$87,410	\$76,149
Emergency Savings Fund	\$68	\$152	\$327	\$210	\$173	\$93	\$117	\$109

Table 17. The Self-Sufficiency Standard for Denver County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,355	\$1,648	\$1,648	\$1,648	\$1,648	\$1,648	\$1,648	\$1,648
Child Care	\$0	\$1,356	\$3,024	\$2,100	\$745	\$1,668	\$3,024	\$2,100
Food	\$384	\$566	\$735	\$841	\$969	\$866	\$1,020	\$1,121
Transportation	\$114	\$114	\$114	\$114	\$114	\$228	\$228	\$228
Health Care	\$220	\$606	\$628	\$641	\$689	\$691	\$708	\$722
Miscellaneous	\$320	\$541	\$727	\$647	\$529	\$666	\$819	\$738
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$207	\$429	\$615	\$534	\$416	\$510	\$663	\$582
Taxes	\$537	\$1,119	\$2,032	\$1,564	\$1,027	\$1,299	\$1,802	\$1,511
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$16.65	\$32.58	\$48.14	\$40.46	\$30.04	\$19.46	\$25.04	\$21.69
Monthly	\$2,930	\$5,733	\$8,473	\$7,122	\$5,287	\$6,849	\$8,815	\$7,634
Annual	\$35,160	\$68,799	\$101,681	\$85,459	\$63,439	\$82,191	\$105,780	\$91,607
Emergency Savings Fund	\$78	\$195	\$521	\$384	\$185	\$101	\$151	\$120

Table 18. The Self-Sufficiency Standard for Dolores County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$731	\$914	\$914	\$914	\$914	\$914	\$914	\$914
Child Care	\$0	\$845	\$1,847	\$1,280	\$436	\$1,003	\$1,847	\$1,280
Food	\$376	\$554	\$719	\$823	\$949	\$847	\$998	\$1,097
Transportation	\$300	\$308	\$308	\$308	\$308	\$593	\$593	\$593
Health Care	\$227	\$631	\$652	\$666	\$713	\$716	\$733	\$747
Miscellaneous	\$276	\$438	\$556	\$512	\$444	\$563	\$665	\$619
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$163	\$325	\$444	\$399	\$332	\$407	\$509	\$463
Taxes	\$379	\$712	\$1,082	\$943	\$695	\$928	\$1,202	\$1,061
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$26)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$87)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.00	\$23.78	\$32.08	\$28.48	\$22.80	\$15.19	\$18.52	\$16.70
Monthly	\$2,288	\$4,185	\$5,647	\$5,013	\$4,013	\$5,348	\$6,519	\$5,878
Annual	\$27,459	\$50,218	\$67,761	\$60,153	\$48,155	\$64,175	\$78,227	\$70,533
Emergency Savings Fund	\$66	\$144	\$246	\$182	\$165	\$87	\$112	\$105

Table 19. The Self-Sufficiency Standard for Douglas County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,646	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Child Care	\$0	\$1,435	\$3,009	\$2,146	\$711	\$1,574	\$3,009	\$2,146
Food	\$374	\$551	\$715	\$819	\$943	\$842	\$992	\$1,091
Transportation	\$327	\$335	\$335	\$335	\$335	\$646	\$646	\$646
Health Care	\$220	\$606	\$628	\$641	\$689	\$691	\$708	\$722
Miscellaneous	\$369	\$605	\$781	\$706	\$580	\$732	\$892	\$817
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$257	\$493	\$669	\$594	\$468	\$575	\$736	\$661
Taxes	\$715	\$1,433	\$2,356	\$1,911	\$1,212	\$1,556	\$2,180	\$1,794
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$20.74	\$38.35	\$53.36	\$46.17	\$34.30	\$22.23	\$28.39	\$24.95
Monthly	\$3,651	\$6,749	\$9,391	\$8,125	\$6,037	\$7,826	\$9,995	\$8,783
Annual	\$43,811	\$80,985	\$112,691	\$97,505	\$72,447	\$93,911	\$119,936	\$105,396
Emergency Savings Fund	\$92	\$321	\$605	\$481	\$283	\$109	\$158	\$151

Table 20. The Self-Sufficiency Standard for Eagle County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,477	\$1,944	\$1,944	\$1,944	\$1,944	\$1,944	\$1,944	\$1,944
Child Care	\$0	\$1,775	\$3,566	\$2,739	\$964	\$1,791	\$3,566	\$2,739
Food	\$365	\$539	\$699	\$801	\$923	\$824	\$970	\$1,067
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$272	\$798	\$819	\$833	\$880	\$883	\$900	\$913
Miscellaneous	\$354	\$649	\$846	\$775	\$615	\$760	\$954	\$883
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$242	\$537	\$734	\$663	\$502	\$604	\$798	\$726
Taxes	\$662	\$1,690	\$2,771	\$2,319	\$1,377	\$1,660	\$2,544	\$2,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$19.52	\$42.56	\$59.80	\$52.79	\$37.40	\$23.43	\$31.38	\$27.96
Monthly	\$3,435	\$7,490	\$10,526	\$9,290	\$6,582	\$8,247	\$11,046	\$9,841
Annual	\$41,222	\$89,880	\$126,308	\$111,485	\$78,980	\$98,965	\$132,558	\$118,088
Emergency Savings Fund	\$88	\$388	\$707	\$596	\$336	\$113	\$175	\$158

Table 21. The Self-Sufficiency Standard for El Paso County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,033	\$1,302	\$1,302	\$1,302	\$1,302	\$1,302	\$1,302	\$1,302
Child Care	\$0	\$1,168	\$2,355	\$1,743	\$575	\$1,186	\$2,355	\$1,743
Food	\$344	\$507	\$658	\$753	\$868	\$775	\$913	\$1,004
Transportation	\$321	\$329	\$329	\$329	\$329	\$635	\$635	\$635
Health Care	\$228	\$637	\$658	\$672	\$720	\$722	\$739	\$753
Miscellaneous	\$305	\$507	\$643	\$592	\$492	\$618	\$750	\$700
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$193	\$394	\$530	\$480	\$379	\$462	\$594	\$544
Taxes	\$484	\$994	\$1,539	\$1,234	\$827	\$1,126	\$1,556	\$1,351
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$15.43	\$29.70	\$40.06	\$35.19	\$26.59	\$17.47	\$22.21	\$20.04
Monthly	\$2,716	\$5,228	\$7,051	\$6,193	\$4,680	\$6,148	\$7,817	\$7,054
Annual	\$32,589	\$62,731	\$84,609	\$74,313	\$56,156	\$73,776	\$93,799	\$84,651
Emergency Savings Fund	\$74	\$160	\$378	\$302	\$179	\$95	\$122	\$116

Table 22. The Self-Sufficiency Standard for Elbert County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,210	\$1,476	\$1,476	\$1,476	\$1,476	\$1,476	\$1,476	\$1,476
Child Care	\$0	\$1,277	\$2,612	\$1,873	\$596	\$1,336	\$2,612	\$1,873
Food	\$352	\$519	\$674	\$771	\$889	\$794	\$935	\$1,028
Transportation	\$331	\$339	\$339	\$339	\$339	\$654	\$654	\$654
Health Care	\$221	\$611	\$633	\$647	\$694	\$696	\$714	\$727
Miscellaneous	\$324	\$535	\$686	\$623	\$512	\$652	\$795	\$732
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$211	\$422	\$573	\$511	\$399	\$496	\$639	\$576
Taxes	\$552	\$1,094	\$1,790	\$1,424	\$965	\$1,247	\$1,717	\$1,489
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$16.99	\$32.02	\$44.19	\$38.18	\$28.62	\$18.86	\$24.06	\$21.43
Monthly	\$2,991	\$5,635	\$7,777	\$6,719	\$5,037	\$6,637	\$8,470	\$7,545
Annual	\$35,887	\$67,616	\$93,320	\$80,633	\$60,442	\$79,648	\$101,634	\$90,539
Emergency Savings Fund	\$79	\$186	\$443	\$348	\$180	\$99	\$135	\$120

Table 23. The Self-Sufficiency Standard for Fremont County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$774	\$1,019	\$1,019	\$1,019	\$1,019	\$1,019	\$1,019	\$1,019
Child Care	\$0	\$880	\$1,829	\$1,291	\$412	\$949	\$1,829	\$1,291
Food	\$331	\$489	\$635	\$726	\$837	\$748	\$881	\$968
Transportation	\$306	\$314	\$314	\$314	\$314	\$605	\$605	\$605
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$279	\$457	\$568	\$525	\$453	\$571	\$674	\$630
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$167	\$344	\$456	\$413	\$341	\$415	\$518	\$474
Taxes	\$391	\$781	\$1,125	\$991	\$705	\$955	\$1,235	\$1,100
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$82)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.29	\$25.37	\$33.07	\$29.61	\$23.57	\$15.50	\$18.90	\$17.15
Monthly	\$2,339	\$4,465	\$5,820	\$5,211	\$4,148	\$5,457	\$6,653	\$6,037
Annual	\$28,073	\$53,575	\$69,843	\$62,533	\$49,780	\$65,482	\$79,835	\$72,448
Emergency Savings Fund	\$67	\$149	\$266	\$185	\$166	\$88	\$113	\$106

Table 24. The Self-Sufficiency Standard for Garfield County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,101	\$1,387	\$1,387	\$1,387	\$1,387	\$1,387	\$1,387	\$1,387
Child Care	\$0	\$1,331	\$2,779	\$2,076	\$745	\$1,447	\$2,779	\$2,076
Food	\$365	\$539	\$699	\$801	\$923	\$824	\$970	\$1,067
Transportation	\$300	\$308	\$308	\$308	\$308	\$593	\$593	\$593
Health Care	\$285	\$843	\$865	\$879	\$926	\$929	\$946	\$959
Miscellaneous	\$318	\$553	\$716	\$657	\$541	\$674	\$824	\$764
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$205	\$441	\$604	\$545	\$429	\$518	\$668	\$608
Taxes	\$530	\$1,162	\$1,968	\$1,626	\$1,072	\$1,327	\$1,819	\$1,606
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$16.47	\$33.57	\$47.10	\$41.48	\$31.07	\$19.79	\$25.24	\$22.78
Monthly	\$2,899	\$5,908	\$8,289	\$7,301	\$5,468	\$6,965	\$8,885	\$8,019
Annual	\$34,786	\$70,896	\$99,472	\$87,608	\$65,620	\$83,583	\$106,618	\$96,234
Emergency Savings Fund	\$77	\$234	\$501	\$400	\$195	\$102	\$152	\$124

Table 25. The Self-Sufficiency Standard for Gilpin County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,221	\$1,478	\$1,478	\$1,478	\$1,478	\$1,478	\$1,478	\$1,478
Child Care	\$0	\$1,333	\$3,027	\$2,061	\$728	\$1,694	\$3,027	\$2,061
Food	\$374	\$551	\$715	\$819	\$943	\$842	\$992	\$1,091
Transportation	\$318	\$325	\$325	\$325	\$325	\$627	\$627	\$627
Health Care	\$231	\$647	\$669	\$683	\$730	\$733	\$750	\$763
Miscellaneous	\$327	\$546	\$734	\$649	\$533	\$694	\$844	\$758
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$214	\$434	\$621	\$537	\$421	\$537	\$687	\$602
Taxes	\$563	\$1,135	\$2,070	\$1,576	\$1,041	\$1,419	\$1,900	\$1,584
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$17.23	\$32.96	\$48.78	\$40.67	\$30.38	\$20.66	\$26.09	\$22.53
Monthly	\$3,033	\$5,800	\$8,586	\$7,158	\$5,346	\$7,271	\$9,184	\$7,930
Annual	\$36,393	\$69,603	\$103,030	\$85,900	\$64,153	\$87,251	\$110,213	\$95,154
Emergency Savings Fund	\$80	\$206	\$532	\$387	\$186	\$104	\$155	\$123

Table 26. The Self-Sufficiency Standard for Grand County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,076	\$1,279	\$1,279	\$1,279	\$1,279	\$1,279	\$1,279	\$1,279
Child Care	\$0	\$1,426	\$3,100	\$2,150	\$724	\$1,675	\$3,100	\$2,150
Food	\$379	\$559	\$725	\$830	\$956	\$854	\$1,006	\$1,106
Transportation	\$306	\$314	\$314	\$314	\$314	\$605	\$605	\$605
Health Care	\$227	\$633	\$654	\$668	\$716	\$718	\$735	\$749
Miscellaneous	\$311	\$533	\$720	\$636	\$511	\$669	\$829	\$745
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$199	\$421	\$607	\$524	\$399	\$513	\$672	\$589
Taxes	\$507	\$1,090	\$1,987	\$1,503	\$963	\$1,309	\$1,837	\$1,536
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$15.94	\$31.92	\$47.42	\$39.47	\$28.58	\$19.58	\$25.45	\$21.97
Monthly	\$2,806	\$5,617	\$8,346	\$6,947	\$5,031	\$6,892	\$8,957	\$7,735
Annual	\$33,669	\$67,405	\$100,155	\$83,367	\$60,367	\$82,706	\$107,484	\$92,821
Emergency Savings Fund	\$76	\$185	\$508	\$368	\$180	\$102	\$153	\$121

Table 27. The Self-Sufficiency Standard for Gunnison County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$940	\$1,198	\$1,198	\$1,198	\$1,198	\$1,198	\$1,198	\$1,198
Child Care	\$0	\$1,198	\$2,455	\$1,734	\$536	\$1,256	\$2,455	\$1,734
Food	\$368	\$544	\$705	\$807	\$930	\$831	\$979	\$1,076
Transportation	\$297	\$305	\$305	\$305	\$305	\$586	\$586	\$586
Health Care	\$285	\$843	\$865	\$879	\$926	\$929	\$946	\$959
Miscellaneous	\$301	\$521	\$665	\$605	\$502	\$636	\$772	\$711
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$189	\$409	\$553	\$492	\$390	\$480	\$616	\$555
Taxes	\$471	\$1,046	\$1,670	\$1,318	\$864	\$1,190	\$1,635	\$1,415
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$15.13	\$30.90	\$42.21	\$36.44	\$27.43	\$18.21	\$23.11	\$20.59
Monthly	\$2,663	\$5,439	\$7,429	\$6,413	\$4,828	\$6,409	\$8,136	\$7,247
Annual	\$31,952	\$65,263	\$89,153	\$76,956	\$57,933	\$76,909	\$97,633	\$86,959
Emergency Savings Fund	\$73	\$169	\$412	\$320	\$182	\$97	\$125	\$117

Table 28. The Self-Sufficiency Standard for Hinsdale County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$818	\$932	\$932	\$932	\$932	\$932	\$932	\$932
Child Care	\$0	\$1,198	\$2,443	\$1,734	\$536	\$1,245	\$2,443	\$1,734
Food	\$395	\$583	\$756	\$866	\$998	\$891	\$1,050	\$1,154
Transportation	\$299	\$307	\$307	\$307	\$307	\$590	\$590	\$590
Health Care	\$285	\$843	\$865	\$879	\$926	\$929	\$946	\$959
Miscellaneous	\$292	\$499	\$643	\$584	\$482	\$615	\$752	\$693
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$180	\$386	\$530	\$472	\$370	\$459	\$596	\$537
Taxes	\$438	\$965	\$1,539	\$1,204	\$793	\$1,113	\$1,561	\$1,327
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$14.35	\$29.04	\$40.07	\$34.50	\$25.80	\$17.32	\$22.27	\$19.76
Monthly	\$2,526	\$5,110	\$7,051	\$6,073	\$4,540	\$6,097	\$7,840	\$6,955
Annual	\$30,315	\$61,325	\$84,618	\$72,870	\$54,485	\$73,165	\$94,076	\$83,466
Emergency Savings Fund	\$70	\$158	\$378	\$289	\$177	\$94	\$122	\$115

Table 29. The Self-Sufficiency Standard for Huerfano County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$744	\$979	\$979	\$979	\$979	\$979	\$979	\$979
Child Care	\$0	\$944	\$1,923	\$1,411	\$467	\$979	\$1,923	\$1,411
Food	\$322	\$476	\$617	\$706	\$814	\$727	\$856	\$941
Transportation	\$310	\$318	\$318	\$318	\$318	\$612	\$612	\$612
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$276	\$458	\$572	\$531	\$453	\$568	\$677	\$636
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$163	\$346	\$460	\$419	\$340	\$412	\$521	\$480
Taxes	\$379	\$786	\$1,140	\$1,014	\$692	\$947	\$1,249	\$1,122
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$93)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.00	\$25.48	\$33.40	\$30.13	\$23.41	\$15.40	\$19.05	\$17.40
Monthly	\$2,288	\$4,485	\$5,878	\$5,303	\$4,121	\$5,422	\$6,706	\$6,125
Annual	\$27,451	\$53,821	\$70,539	\$63,639	\$49,448	\$65,070	\$80,477	\$73,503
Emergency Savings Fund	\$66	\$149	\$272	\$187	\$168	\$88	\$114	\$107

Table 30. The Self-Sufficiency Standard for Jackson County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$721	\$882	\$882	\$882	\$882	\$882	\$882	\$882
Child Care	\$0	\$1,066	\$2,467	\$1,605	\$538	\$1,400	\$2,467	\$1,605
Food	\$403	\$595	\$772	\$884	\$1,019	\$910	\$1,071	\$1,178
Transportation	\$306	\$314	\$314	\$314	\$314	\$605	\$605	\$605
Health Care	\$343	\$1,054	\$1,076	\$1,089	\$1,137	\$1,139	\$1,156	\$1,170
Miscellaneous	\$290	\$504	\$663	\$590	\$501	\$650	\$774	\$700
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$177	\$391	\$551	\$477	\$389	\$494	\$618	\$544
Taxes	\$429	\$983	\$1,660	\$1,224	\$862	\$1,239	\$1,641	\$1,352
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$14.16	\$29.44	\$42.05	\$34.97	\$27.38	\$18.77	\$23.19	\$20.05
Monthly	\$2,492	\$5,181	\$7,401	\$6,155	\$4,819	\$6,608	\$8,163	\$7,057
Annual	\$29,903	\$62,172	\$88,808	\$73,855	\$57,829	\$79,295	\$97,954	\$84,688
Emergency Savings Fund	\$70	\$159	\$409	\$298	\$182	\$99	\$125	\$116

Table 31. The Self-Sufficiency Standard for Jefferson County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,320	\$1,606	\$1,606	\$1,606	\$1,606	\$1,606	\$1,606	\$1,606
Child Care	\$0	\$1,557	\$3,117	\$2,235	\$678	\$1,560	\$3,117	\$2,235
Food	\$376	\$554	\$719	\$823	\$949	\$847	\$998	\$1,097
Transportation	\$325	\$333	\$333	\$333	\$333	\$643	\$643	\$643
Health Care	\$220	\$606	\$628	\$641	\$689	\$691	\$708	\$722
Miscellaneous	\$336	\$578	\$753	\$676	\$538	\$691	\$863	\$786
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$224	\$466	\$640	\$564	\$425	\$535	\$707	\$630
Taxes	\$597	\$1,276	\$2,180	\$1,735	\$1,059	\$1,409	\$2,014	\$1,685
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$18.03	\$35.76	\$50.58	\$43.27	\$30.78	\$20.54	\$27.03	\$23.69
Monthly	\$3,174	\$6,294	\$8,902	\$7,616	\$5,418	\$7,230	\$9,516	\$8,340
Annual	\$38,088	\$75,523	\$106,823	\$91,395	\$65,011	\$86,764	\$114,190	\$100,084
Emergency Savings Fund	\$83	\$280	\$561	\$428	\$190	\$104	\$156	\$127

Table 32. The Self-Sufficiency Standard for Kiowa County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$686	\$857	\$857	\$857	\$857	\$857	\$857	\$857
Child Care	\$0	\$695	\$1,508	\$1,107	\$411	\$812	\$1,508	\$1,107
Food	\$308	\$454	\$589	\$675	\$777	\$694	\$818	\$899
Transportation	\$306	\$314	\$314	\$314	\$314	\$605	\$605	\$605
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$268	\$419	\$516	\$485	\$431	\$536	\$619	\$589
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$156	\$306	\$403	\$373	\$318	\$380	\$463	\$433
Taxes	\$351	\$600	\$935	\$782	\$590	\$751	\$1,039	\$950
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$111)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$82)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$12.37	\$21.95	\$28.68	\$25.93	\$20.90	\$13.82	\$16.63	\$15.43
Monthly	\$2,176	\$3,864	\$5,048	\$4,564	\$3,679	\$4,866	\$5,855	\$5,431
Annual	\$26,117	\$46,368	\$60,581	\$54,764	\$44,143	\$58,386	\$70,266	\$65,169
Emergency Savings Fund	\$64	\$141	\$184	\$179	\$171	\$86	\$106	\$101

Table 33. The Self-Sufficiency Standard for Kit Carson County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$759	\$999	\$999	\$999	\$999	\$999	\$999	\$999
Child Care	\$0	\$856	\$1,952	\$1,307	\$450	\$1,096	\$1,952	\$1,307
Food	\$308	\$454	\$589	\$675	\$777	\$694	\$818	\$899
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$275	\$449	\$574	\$519	\$449	\$578	\$677	\$622
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$163	\$336	\$462	\$407	\$336	\$422	\$521	\$466
Taxes	\$377	\$752	\$1,145	\$971	\$693	\$980	\$1,249	\$1,072
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$12)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$12.96	\$24.70	\$33.54	\$29.13	\$23.13	\$15.79	\$19.05	\$16.83
Monthly	\$2,280	\$4,348	\$5,902	\$5,127	\$4,071	\$5,558	\$6,706	\$5,925
Annual	\$27,363	\$52,174	\$70,826	\$61,518	\$48,849	\$66,698	\$80,478	\$71,099
Emergency Savings Fund	\$66	\$147	\$274	\$184	\$166	\$89	\$114	\$105

Table 34. The Self-Sufficiency Standard for La Plata County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,240	\$1,413	\$1,413	\$1,413	\$1,413	\$1,413	\$1,413	\$1,413
Child Care	\$0	\$1,001	\$2,117	\$1,565	\$564	\$1,116	\$2,117	\$1,565
Food	\$411	\$607	\$788	\$902	\$1,039	\$928	\$1,093	\$1,202
Transportation	\$300	\$308	\$308	\$308	\$308	\$593	\$593	\$593
Health Care	\$227	\$633	\$654	\$668	\$716	\$718	\$735	\$749
Miscellaneous	\$330	\$509	\$640	\$598	\$516	\$633	\$751	\$708
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$218	\$396	\$528	\$486	\$404	\$477	\$595	\$552
Taxes	\$575	\$1,001	\$1,526	\$1,280	\$982	\$1,179	\$1,558	\$1,404
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$17.53	\$29.86	\$39.85	\$35.80	\$29.01	\$18.08	\$22.24	\$20.46
Monthly	\$3,085	\$5,256	\$7,014	\$6,301	\$5,105	\$6,363	\$7,828	\$7,201
Annual	\$37,019	\$63,071	\$84,168	\$75,616	\$61,262	\$76,355	\$93,932	\$86,413
Emergency Savings Fund	\$81	\$161	\$374	\$310	\$181	\$97	\$122	\$116

Table 35. The Self-Sufficiency Standard for Lake County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$841	\$958	\$958	\$958	\$958	\$958	\$958	\$958
Child Care	\$0	\$1,460	\$3,301	\$2,251	\$791	\$1,841	\$3,301	\$2,251
Food	\$408	\$603	\$782	\$895	\$1,031	\$921	\$1,085	\$1,193
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$227	\$631	\$652	\$666	\$713	\$716	\$733	\$747
Miscellaneous	\$290	\$509	\$713	\$621	\$493	\$660	\$824	\$731
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$178	\$396	\$601	\$508	\$381	\$504	\$668	\$575
Taxes	\$432	\$1,001	\$1,949	\$1,411	\$832	\$1,276	\$1,820	\$1,486
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$14.22	\$29.87	\$46.78	\$37.96	\$26.69	\$19.19	\$25.25	\$21.40
Monthly	\$2,502	\$5,257	\$8,234	\$6,681	\$4,698	\$6,756	\$8,889	\$7,533
Annual	\$30,029	\$63,085	\$98,805	\$80,177	\$56,374	\$81,072	\$106,666	\$90,400
Emergency Savings Fund	\$70	\$161	\$494	\$345	\$180	\$100	\$152	\$119

Table 36. The Self-Sufficiency Standard for Larimer County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,143	\$1,421	\$1,421	\$1,421	\$1,421	\$1,421	\$1,421	\$1,421
Child Care	\$0	\$1,551	\$3,026	\$2,225	\$674	\$1,475	\$3,026	\$2,225
Food	\$366	\$541	\$701	\$803	\$925	\$826	\$973	\$1,070
Transportation	\$316	\$324	\$324	\$324	\$324	\$624	\$624	\$624
Health Care	\$246	\$700	\$722	\$735	\$783	\$785	\$802	\$816
Miscellaneous	\$319	\$566	\$732	\$663	\$525	\$669	\$841	\$772
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$207	\$454	\$619	\$551	\$413	\$513	\$685	\$616
Taxes	\$536	\$1,208	\$2,058	\$1,658	\$1,013	\$1,310	\$1,883	\$1,632
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$16.63	\$34.62	\$48.58	\$42.02	\$29.72	\$19.58	\$25.96	\$23.08
Monthly	\$2,926	\$6,093	\$8,550	\$7,396	\$5,231	\$6,894	\$9,136	\$8,125
Annual	\$35,116	\$73,113	\$102,598	\$88,748	\$62,772	\$82,724	\$109,635	\$97,502
Emergency Savings Fund	\$78	\$262	\$528	\$409	\$184	\$102	\$155	\$125

Table 37. The Self-Sufficiency Standard for Las Animas County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$747	\$983	\$983	\$983	\$983	\$983	\$983	\$983
Child Care	\$0	\$949	\$1,932	\$1,418	\$469	\$984	\$1,932	\$1,418
Food	\$326	\$482	\$625	\$715	\$824	\$736	\$867	\$953
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$276	\$459	\$574	\$533	\$454	\$569	\$679	\$637
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$163	\$347	\$462	\$421	\$341	\$413	\$523	\$481
Taxes	\$379	\$789	\$1,145	\$1,019	\$696	\$949	\$1,253	\$1,126
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$94)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.01	\$25.56	\$33.53	\$30.25	\$23.50	\$15.43	\$19.11	\$17.45
Monthly	\$2,290	\$4,499	\$5,902	\$5,324	\$4,135	\$5,432	\$6,726	\$6,142
Annual	\$27,476	\$53,988	\$70,819	\$63,892	\$49,625	\$65,185	\$80,712	\$73,709
Emergency Savings Fund	\$66	\$149	\$274	\$188	\$168	\$88	\$114	\$107

Table 38. The Self-Sufficiency Standard for Lincoln County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$791	\$989	\$989	\$989	\$989	\$989	\$989	\$989
Child Care	\$0	\$878	\$2,036	\$1,358	\$480	\$1,158	\$2,036	\$1,358
Food	\$365	\$539	\$699	\$801	\$923	\$824	\$970	\$1,067
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$254	\$729	\$751	\$765	\$812	\$814	\$831	\$845
Miscellaneous	\$284	\$457	\$591	\$535	\$464	\$595	\$699	\$642
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$171	\$345	\$479	\$423	\$352	\$439	\$543	\$486
Taxes	\$408	\$782	\$1,207	\$1,026	\$731	\$1,041	\$1,326	\$1,143
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$96)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.67	\$25.40	\$34.96	\$30.41	\$24.33	\$16.49	\$19.94	\$17.65
Monthly	\$2,406	\$4,471	\$6,153	\$5,353	\$4,282	\$5,805	\$7,019	\$6,213
Annual	\$28,871	\$53,648	\$73,831	\$64,236	\$51,379	\$69,664	\$84,230	\$74,550
Emergency Savings Fund	\$68	\$149	\$300	\$188	\$171	\$91	\$117	\$108

Table 39. The Self-Sufficiency Standard for Logan County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$739	\$973	\$973	\$973	\$973	\$973	\$973	\$973
Child Care	\$0	\$1,096	\$2,268	\$1,691	\$596	\$1,173	\$2,268	\$1,691
Food	\$306	\$451	\$585	\$670	\$772	\$690	\$812	\$893
Transportation	\$302	\$310	\$310	\$310	\$310	\$597	\$597	\$597
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$273	\$470	\$602	\$555	\$460	\$582	\$706	\$657
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$160	\$357	\$490	\$442	\$348	\$426	\$549	\$501
Taxes	\$368	\$827	\$1,305	\$1,098	\$713	\$995	\$1,394	\$1,198
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$12.76	\$26.43	\$36.22	\$32.05	\$23.95	\$15.97	\$20.34	\$18.28
Monthly	\$2,245	\$4,652	\$6,374	\$5,641	\$4,215	\$5,620	\$7,160	\$6,434
Annual	\$26,943	\$55,824	\$76,491	\$67,690	\$50,582	\$67,441	\$85,926	\$77,211
Emergency Savings Fund	\$65	\$152	\$317	\$239	\$171	\$90	\$116	\$110

Table 40. The Self-Sufficiency Standard for Mesa County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$781	\$1,026	\$1,026	\$1,026	\$1,026	\$1,026	\$1,026	\$1,026
Child Care	\$0	\$980	\$2,067	\$1,470	\$490	\$1,087	\$2,067	\$1,470
Food	\$338	\$498	\$646	\$740	\$853	\$761	\$897	\$986
Transportation	\$302	\$310	\$310	\$310	\$310	\$597	\$597	\$597
Health Care	\$238	\$672	\$693	\$707	\$755	\$757	\$774	\$788
Miscellaneous	\$278	\$461	\$587	\$538	\$456	\$579	\$692	\$643
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$166	\$349	\$474	\$425	\$343	\$423	\$536	\$487
Taxes	\$388	\$796	\$1,191	\$1,037	\$699	\$984	\$1,302	\$1,145
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$98)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.21	\$25.72	\$34.59	\$30.65	\$23.62	\$15.84	\$19.66	\$17.67
Monthly	\$2,325	\$4,527	\$6,088	\$5,394	\$4,157	\$5,576	\$6,922	\$6,221
Annual	\$27,901	\$54,323	\$73,055	\$64,730	\$49,882	\$66,906	\$83,061	\$74,658
Emergency Savings Fund	\$67	\$150	\$293	\$190	\$169	\$89	\$116	\$108

Table 41. The Self-Sufficiency Standard for Mineral County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$907	\$1,134	\$1,134	\$1,134	\$1,134	\$1,134	\$1,134	\$1,134
Child Care	\$0	\$894	\$1,819	\$1,353	\$459	\$925	\$1,819	\$1,353
Food	\$385	\$568	\$737	\$843	\$972	\$868	\$1,022	\$1,124
Transportation	\$300	\$308	\$308	\$308	\$308	\$593	\$593	\$593
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$297	\$477	\$589	\$554	\$482	\$591	\$697	\$662
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$185	\$365	\$476	\$442	\$370	\$435	\$541	\$506
Taxes	\$457	\$854	\$1,198	\$1,095	\$800	\$1,027	\$1,320	\$1,216
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$14.79	\$27.05	\$34.74	\$32.00	\$25.88	\$16.33	\$19.88	\$18.48
Monthly	\$2,603	\$4,760	\$6,115	\$5,631	\$4,555	\$5,749	\$6,997	\$6,506
Annual	\$31,239	\$57,119	\$73,378	\$67,575	\$54,661	\$68,988	\$83,964	\$78,072
Emergency Savings Fund	\$72	\$154	\$296	\$236	\$176	\$91	\$116	\$111

Table 42. The Self-Sufficiency Standard for Moffat County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$772	\$1,016	\$1,016	\$1,016	\$1,016	\$1,016	\$1,016	\$1,016
Child Care	\$0	\$1,654	\$3,351	\$2,415	\$761	\$1,698	\$3,351	\$2,415
Food	\$369	\$545	\$707	\$810	\$933	\$833	\$981	\$1,079
Transportation	\$300	\$308	\$308	\$308	\$308	\$593	\$593	\$593
Health Care	\$257	\$741	\$763	\$777	\$824	\$826	\$843	\$857
Miscellaneous	\$282	\$539	\$727	\$645	\$497	\$653	\$835	\$752
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$170	\$426	\$615	\$533	\$384	\$497	\$679	\$596
Taxes	\$402	\$1,110	\$2,030	\$1,553	\$845	\$1,250	\$1,859	\$1,562
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.54	\$32.36	\$48.12	\$40.28	\$26.99	\$18.90	\$25.70	\$22.27
Monthly	\$2,383	\$5,696	\$8,469	\$7,090	\$4,751	\$6,653	\$9,046	\$7,841
Annual	\$28,601	\$68,354	\$101,634	\$85,078	\$57,009	\$79,837	\$108,548	\$94,089
Emergency Savings Fund	\$68	\$192	\$521	\$381	\$181	\$99	\$154	\$122

Table 43. The Self-Sufficiency Standard for Montezuma County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$812	\$1,068	\$1,068	\$1,068	\$1,068	\$1,068	\$1,068	\$1,068
Child Care	\$0	\$998	\$2,149	\$1,497	\$499	\$1,151	\$2,149	\$1,497
Food	\$331	\$489	\$635	\$726	\$837	\$748	\$881	\$968
Transportation	\$300	\$308	\$308	\$308	\$308	\$593	\$593	\$593
Health Care	\$227	\$631	\$652	\$666	\$713	\$716	\$733	\$747
Miscellaneous	\$279	\$462	\$594	\$539	\$455	\$584	\$698	\$643
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$167	\$349	\$481	\$427	\$343	\$428	\$542	\$487
Taxes	\$392	\$799	\$1,216	\$1,041	\$695	\$1,001	\$1,324	\$1,148
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.31	\$25.79	\$35.17	\$30.76	\$23.54	\$16.04	\$19.92	\$17.70
Monthly	\$2,342	\$4,539	\$6,189	\$5,413	\$4,142	\$5,644	\$7,014	\$6,231
Annual	\$28,105	\$54,464	\$74,270	\$64,954	\$49,709	\$67,732	\$84,162	\$74,770
Emergency Savings Fund	\$67	\$150	\$304	\$192	\$169	\$90	\$116	\$108

Table 44. The Self-Sufficiency Standard for Montrose County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$777	\$1,022	\$1,022	\$1,022	\$1,022	\$1,022	\$1,022	\$1,022
Child Care	\$0	\$980	\$2,098	\$1,423	\$443	\$1,118	\$2,098	\$1,423
Food	\$365	\$539	\$699	\$801	\$923	\$824	\$970	\$1,067
Transportation	\$299	\$307	\$307	\$307	\$307	\$590	\$590	\$590
Health Care	\$272	\$798	\$819	\$833	\$880	\$883	\$900	\$913
Miscellaneous	\$284	\$477	\$607	\$551	\$470	\$600	\$714	\$658
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$171	\$365	\$494	\$439	\$357	\$444	\$558	\$501
Taxes	\$408	\$853	\$1,331	\$1,084	\$759	\$1,059	\$1,424	\$1,199
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$89)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.66	\$27.04	\$36.64	\$31.74	\$24.90	\$16.70	\$20.69	\$18.29
Monthly	\$2,405	\$4,759	\$6,449	\$5,587	\$4,382	\$5,878	\$7,285	\$6,438
Annual	\$28,854	\$57,103	\$77,390	\$67,041	\$52,580	\$70,541	\$87,414	\$77,256
Emergency Savings Fund	\$68	\$154	\$324	\$225	\$172	\$92	\$117	\$110

Table 45. The Self-Sufficiency Standard for Morgan County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$788	\$1,037	\$1,037	\$1,037	\$1,037	\$1,037	\$1,037	\$1,037
Child Care	\$0	\$943	\$2,127	\$1,390	\$447	\$1,184	\$2,127	\$1,390
Food	\$306	\$451	\$585	\$670	\$772	\$690	\$812	\$893
Transportation	\$308	\$316	\$316	\$316	\$316	\$609	\$609	\$609
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$278	\$461	\$595	\$531	\$452	\$591	\$699	\$635
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$166	\$349	\$483	\$419	\$340	\$435	\$543	\$479
Taxes	\$388	\$797	\$1,266	\$1,014	\$694	\$1,027	\$1,326	\$1,116
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$89)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.21	\$25.74	\$35.55	\$30.13	\$23.41	\$16.33	\$19.95	\$17.34
Monthly	\$2,325	\$4,531	\$6,257	\$5,302	\$4,120	\$5,747	\$7,021	\$6,104
Annual	\$27,902	\$54,373	\$75,088	\$63,628	\$49,444	\$68,967	\$84,252	\$73,248
Emergency Savings Fund	\$67	\$150	\$306	\$187	\$167	\$91	\$117	\$107

Table 46. The Self-Sufficiency Standard for Otero County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$708	\$931	\$931	\$931	\$931	\$931	\$931	\$931
Child Care	\$0	\$896	\$1,865	\$1,376	\$480	\$969	\$1,865	\$1,376
Food	\$310	\$457	\$593	\$679	\$783	\$699	\$823	\$905
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$270	\$446	\$559	\$520	\$445	\$559	\$662	\$623
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$158	\$334	\$446	\$408	\$333	\$403	\$506	\$467
Taxes	\$359	\$743	\$1,091	\$973	\$691	\$912	\$1,195	\$1,075
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$27)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$96)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$12.55	\$24.49	\$32.28	\$29.18	\$22.79	\$15.00	\$18.43	\$16.86
Monthly	\$2,209	\$4,311	\$5,681	\$5,135	\$4,011	\$5,280	\$6,488	\$5,936
Annual	\$26,505	\$51,726	\$68,172	\$61,622	\$48,132	\$63,365	\$77,850	\$71,229
Emergency Savings Fund	\$65	\$146	\$251	\$184	\$166	\$86	\$112	\$105

Table 47. The Self-Sufficiency Standard for Ouray County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,176	\$1,548	\$1,548	\$1,548	\$1,548	\$1,548	\$1,548	\$1,548
Child Care	\$0	\$1,296	\$2,784	\$1,910	\$614	\$1,489	\$2,784	\$1,910
Food	\$372	\$550	\$713	\$816	\$941	\$840	\$990	\$1,088
Transportation	\$299	\$307	\$307	\$307	\$307	\$590	\$590	\$590
Health Care	\$285	\$843	\$865	\$879	\$926	\$929	\$946	\$959
Miscellaneous	\$326	\$567	\$734	\$658	\$546	\$696	\$842	\$766
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$213	\$454	\$622	\$546	\$434	\$540	\$686	\$609
Taxes	\$559	\$1,210	\$2,072	\$1,631	\$1,088	\$1,427	\$1,889	\$1,610
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$17.14	\$34.68	\$48.80	\$41.56	\$31.46	\$20.74	\$26.01	\$22.83
Monthly	\$3,016	\$6,104	\$8,589	\$7,315	\$5,537	\$7,301	\$9,155	\$8,037
Annual	\$36,193	\$73,243	\$103,072	\$87,780	\$66,439	\$87,609	\$109,858	\$96,442
Emergency Savings Fund	\$80	\$263	\$532	\$401	\$206	\$104	\$155	\$124

Table 48. The Self-Sufficiency Standard for Park County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,153	\$1,415	\$1,415	\$1,415	\$1,415	\$1,415	\$1,415	\$1,415
Child Care	\$0	\$1,263	\$2,727	\$1,922	\$659	\$1,463	\$2,727	\$1,922
Food	\$361	\$533	\$692	\$792	\$912	\$815	\$960	\$1,055
Transportation	\$318	\$325	\$325	\$325	\$325	\$627	\$627	\$627
Health Care	\$234	\$656	\$678	\$691	\$739	\$741	\$758	\$772
Miscellaneous	\$319	\$532	\$696	\$627	\$517	\$662	\$805	\$735
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$206	\$419	\$584	\$515	\$405	\$506	\$649	\$579
Taxes	\$534	\$1,084	\$1,850	\$1,448	\$986	\$1,285	\$1,752	\$1,501
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$16.58	\$31.78	\$45.17	\$38.57	\$29.09	\$19.30	\$24.46	\$21.58
Monthly	\$2,918	\$5,592	\$7,949	\$6,788	\$5,121	\$6,792	\$8,610	\$7,595
Annual	\$35,017	\$67,109	\$95,393	\$81,457	\$61,447	\$81,507	\$103,322	\$91,140
Emergency Savings Fund	\$78	\$183	\$459	\$354	\$182	\$101	\$149	\$120

Table 49. The Self-Sufficiency Standard for Phillips County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$779	\$973	\$973	\$973	\$973	\$973	\$973	\$973
Child Care	\$0	\$785	\$1,639	\$1,224	\$439	\$854	\$1,639	\$1,224
Food	\$316	\$466	\$605	\$693	\$798	\$713	\$840	\$923
Transportation	\$302	\$310	\$310	\$310	\$310	\$597	\$597	\$597
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$278	\$440	\$541	\$510	\$447	\$552	\$645	\$614
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$165	\$328	\$429	\$398	\$335	\$396	\$489	\$458
Taxes	\$386	\$721	\$1,028	\$871	\$695	\$889	\$1,133	\$1,040
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$17)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.17	\$23.98	\$30.83	\$27.99	\$23.00	\$14.74	\$17.72	\$16.47
Monthly	\$2,319	\$4,220	\$5,426	\$4,926	\$4,048	\$5,188	\$6,237	\$5,796
Annual	\$27,824	\$50,645	\$65,117	\$59,107	\$48,581	\$62,257	\$74,843	\$69,550
Emergency Savings Fund	\$67	\$144	\$195	\$186	\$165	\$86	\$109	\$104

Table 50. The Self-Sufficiency Standard for Pitkin County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,435	\$1,851	\$1,851	\$1,851	\$1,851	\$1,851	\$1,851	\$1,851
Child Care	\$0	\$1,922	\$3,846	\$2,994	\$1,072	\$1,925	\$3,846	\$2,994
Food	\$383	\$565	\$733	\$839	\$967	\$863	\$1,017	\$1,118
Transportation	\$121	\$121	\$121	\$121	\$121	\$242	\$242	\$242
Health Care	\$285	\$843	\$865	\$879	\$926	\$929	\$946	\$959
Miscellaneous	\$335	\$643	\$854	\$781	\$606	\$737	\$946	\$873
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$222	\$530	\$742	\$668	\$494	\$581	\$790	\$716
Taxes	\$592	\$1,651	\$2,819	\$2,354	\$1,327	\$1,576	\$2,498	\$2,068
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$17.90	\$41.93	\$60.55	\$53.33	\$36.57	\$22.46	\$31.00	\$27.48
Monthly	\$3,150	\$7,379	\$10,656	\$9,386	\$6,437	\$7,906	\$10,913	\$9,672
Annual	\$37,800	\$88,553	\$127,873	\$112,626	\$77,240	\$94,873	\$130,950	\$116,064
Emergency Savings Fund	\$82	\$378	\$719	\$605	\$323	\$110	\$169	\$157

Table 51. The Self-Sufficiency Standard for Prowers County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$692	\$906	\$906	\$906	\$906	\$906	\$906	\$906
Child Care	\$0	\$988	\$2,138	\$1,504	\$516	\$1,149	\$2,138	\$1,504
Food	\$303	\$447	\$580	\$663	\$765	\$683	\$804	\$884
Transportation	\$302	\$310	\$310	\$310	\$310	\$597	\$597	\$597
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$268	\$452	\$582	\$528	\$444	\$572	\$685	\$631
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$155	\$339	\$470	\$416	\$332	\$416	\$529	\$475
Taxes	\$350	\$763	\$1,175	\$1,003	\$689	\$960	\$1,276	\$1,103
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$32)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$12.34	\$24.95	\$34.21	\$29.88	\$22.66	\$15.56	\$19.37	\$17.19
Monthly	\$2,172	\$4,391	\$6,021	\$5,260	\$3,989	\$5,478	\$6,817	\$6,050
Annual	\$26,066	\$52,692	\$72,246	\$63,116	\$47,867	\$65,740	\$81,798	\$72,598
Emergency Savings Fund	\$64	\$147	\$286	\$186	\$166	\$88	\$115	\$106

Table 52. The Self-Sufficiency Standard for Pueblo County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$800	\$1,052	\$1,052	\$1,052	\$1,052	\$1,052	\$1,052	\$1,052
Child Care	\$0	\$1,023	\$2,129	\$1,486	\$464	\$1,106	\$2,129	\$1,486
Food	\$310	\$457	\$593	\$679	\$783	\$699	\$823	\$905
Transportation	\$327	\$335	\$335	\$335	\$335	\$646	\$646	\$646
Health Care	\$249	\$711	\$732	\$746	\$793	\$796	\$813	\$827
Miscellaneous	\$281	\$470	\$597	\$542	\$455	\$586	\$702	\$648
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$169	\$358	\$484	\$430	\$343	\$430	\$546	\$492
Taxes	\$398	\$829	\$1,271	\$1,053	\$702	\$1,010	\$1,383	\$1,163
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$93)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.43	\$26.48	\$35.66	\$31.02	\$23.62	\$16.13	\$20.21	\$17.88
Monthly	\$2,364	\$4,660	\$6,275	\$5,460	\$4,157	\$5,679	\$7,115	\$6,294
Annual	\$28,366	\$55,923	\$75,306	\$65,523	\$49,889	\$68,146	\$85,382	\$75,528
Emergency Savings Fund	\$67	\$152	\$308	\$196	\$168	\$90	\$115	\$109

Table 53. The Self-Sufficiency Standard for Rio Blanco County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$756	\$995	\$995	\$995	\$995	\$995	\$995	\$995
Child Care	\$0	\$1,191	\$2,380	\$1,723	\$532	\$1,189	\$2,380	\$1,723
Food	\$360	\$532	\$690	\$789	\$910	\$812	\$957	\$1,052
Transportation	\$300	\$308	\$308	\$308	\$308	\$593	\$593	\$593
Health Care	\$257	\$741	\$763	\$777	\$824	\$826	\$843	\$857
Miscellaneous	\$280	\$489	\$626	\$572	\$469	\$598	\$733	\$678
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$167	\$377	\$514	\$459	\$357	\$442	\$577	\$522
Taxes	\$393	\$898	\$1,442	\$1,159	\$746	\$1,052	\$1,493	\$1,273
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.33	\$28.05	\$38.47	\$33.47	\$24.72	\$16.62	\$21.48	\$19.14
Monthly	\$2,347	\$4,937	\$6,771	\$5,890	\$4,351	\$5,849	\$7,561	\$6,739
Annual	\$28,158	\$59,246	\$81,253	\$70,682	\$52,218	\$70,193	\$90,734	\$80,865
Emergency Savings Fund	\$67	\$158	\$353	\$271	\$173	\$92	\$120	\$113

Table 54. The Self-Sufficiency Standard for Rio Grande County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$693	\$866	\$866	\$866	\$866	\$866	\$866	\$866
Child Care	\$0	\$894	\$1,819	\$1,353	\$459	\$925	\$1,819	\$1,353
Food	\$353	\$521	\$676	\$774	\$892	\$796	\$938	\$1,031
Transportation	\$302	\$310	\$310	\$310	\$310	\$597	\$597	\$597
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$273	\$446	\$556	\$520	\$447	\$557	\$662	\$627
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$161	\$333	\$443	\$408	\$335	\$401	\$506	\$470
Taxes	\$369	\$741	\$1,080	\$974	\$693	\$906	\$1,195	\$1,087
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$17)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$12.77	\$24.45	\$32.03	\$29.21	\$23.01	\$14.94	\$18.43	\$17.00
Monthly	\$2,247	\$4,303	\$5,637	\$5,141	\$4,049	\$5,258	\$6,488	\$5,984
Annual	\$26,964	\$51,633	\$67,647	\$61,689	\$48,590	\$63,100	\$77,852	\$71,814
Emergency Savings Fund	\$65	\$146	\$243	\$184	\$166	\$86	\$112	\$106

Table 55. The Self-Sufficiency Standard for Routt County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,218	\$1,602	\$1,602	\$1,602	\$1,602	\$1,602	\$1,602	\$1,602
Child Care	\$0	\$1,657	\$3,433	\$2,584	\$927	\$1,776	\$3,433	\$2,584
Food	\$452	\$666	\$864	\$990	\$1,140	\$1,018	\$1,199	\$1,319
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$285	\$843	\$865	\$879	\$926	\$929	\$946	\$959
Miscellaneous	\$338	\$620	\$820	\$749	\$603	\$749	\$934	\$863
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$226	\$508	\$708	\$637	\$491	\$593	\$778	\$707
Taxes	\$604	\$1,522	\$2,603	\$2,159	\$1,309	\$1,618	\$2,427	\$2,010
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$18.19	\$39.81	\$57.19	\$50.23	\$36.29	\$22.94	\$30.42	\$27.00
Monthly	\$3,201	\$7,007	\$10,066	\$8,841	\$6,387	\$8,076	\$10,709	\$9,505
Annual	\$38,414	\$84,086	\$120,796	\$106,095	\$76,648	\$96,911	\$128,504	\$114,059
Emergency Savings Fund	\$83	\$344	\$666	\$555	\$318	\$112	\$161	\$156

Table 56. The Self-Sufficiency Standard for Saguache County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$681	\$896	\$896	\$896	\$896	\$896	\$896	\$896
Child Care	\$0	\$894	\$1,819	\$1,353	\$459	\$925	\$1,819	\$1,353
Food	\$355	\$524	\$680	\$778	\$897	\$801	\$943	\$1,037
Transportation	\$302	\$310	\$310	\$310	\$310	\$597	\$597	\$597
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$272	\$449	\$559	\$524	\$451	\$561	\$666	\$630
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$160	\$337	\$447	\$411	\$339	\$405	\$510	\$474
Taxes	\$365	\$753	\$1,092	\$987	\$692	\$919	\$1,207	\$1,100
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$4)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$12.68	\$24.72	\$32.31	\$29.50	\$23.30	\$15.08	\$18.58	\$17.15
Monthly	\$2,233	\$4,351	\$5,687	\$5,191	\$4,101	\$5,309	\$6,539	\$6,037
Annual	\$26,790	\$52,211	\$68,241	\$62,294	\$49,206	\$63,707	\$78,474	\$72,444
Emergency Savings Fund	\$65	\$147	\$252	\$185	\$167	\$87	\$112	\$106

Table 57. The Self-Sufficiency Standard for San Juan County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$907	\$1,134	\$1,134	\$1,134	\$1,134	\$1,134	\$1,134	\$1,134
Child Care	\$0	\$977	\$2,246	\$1,476	\$499	\$1,269	\$2,246	\$1,476
Food	\$394	\$582	\$754	\$864	\$995	\$889	\$1,047	\$1,151
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$227	\$631	\$652	\$666	\$713	\$716	\$733	\$747
Miscellaneous	\$296	\$476	\$622	\$558	\$478	\$617	\$732	\$667
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$183	\$364	\$510	\$445	\$365	\$461	\$576	\$511
Taxes	\$450	\$850	\$1,421	\$1,108	\$777	\$1,121	\$1,490	\$1,232
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$14.65	\$26.96	\$38.11	\$32.30	\$25.43	\$17.41	\$21.45	\$18.68
Monthly	\$2,578	\$4,745	\$6,708	\$5,684	\$4,475	\$6,130	\$7,549	\$6,574
Annual	\$30,934	\$56,935	\$80,498	\$68,211	\$53,703	\$73,560	\$90,586	\$78,893
Emergency Savings Fund	\$71	\$154	\$347	\$249	\$176	\$94	\$120	\$111

Table 58. The Self-Sufficiency Standard for San Miguel County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,296	\$1,673	\$1,673	\$1,673	\$1,673	\$1,673	\$1,673	\$1,673
Child Care	\$0	\$1,496	\$2,974	\$2,246	\$750	\$1,478	\$2,974	\$2,246
Food	\$340	\$501	\$650	\$744	\$858	\$766	\$902	\$992
Transportation	\$156	\$156	\$156	\$156	\$156	\$312	\$312	\$312
Health Care	\$285	\$843	\$865	\$879	\$926	\$929	\$946	\$959
Miscellaneous	\$320	\$579	\$744	\$682	\$549	\$672	\$837	\$774
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$208	\$467	\$632	\$570	\$436	\$516	\$681	\$618
Taxes	\$539	\$1,283	\$2,131	\$1,770	\$1,098	\$1,320	\$1,867	\$1,642
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$16.68	\$35.89	\$49.78	\$43.85	\$31.69	\$19.70	\$25.79	\$23.20
Monthly	\$2,936	\$6,316	\$8,761	\$7,718	\$5,577	\$6,933	\$9,078	\$8,166
Annual	\$35,226	\$75,794	\$105,130	\$92,613	\$66,928	\$83,197	\$108,940	\$97,995
Emergency Savings Fund	\$78	\$282	\$548	\$438	\$217	\$102	\$154	\$125

Table 59. The Self-Sufficiency Standard for Sedgwick County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$664	\$757	\$757	\$757	\$757	\$757	\$757	\$757
Child Care	\$0	\$749	\$1,644	\$1,186	\$437	\$895	\$1,644	\$1,186
Food	\$322	\$476	\$617	\$706	\$814	\$727	\$856	\$941
Transportation	\$300	\$308	\$308	\$308	\$308	\$593	\$593	\$593
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$267	\$416	\$521	\$486	\$426	\$536	\$625	\$590
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$154	\$303	\$409	\$374	\$314	\$380	\$469	\$434
Taxes	\$346	\$588	\$956	\$784	\$555	\$753	\$1,061	\$954
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$142)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$12.26	\$21.70	\$29.16	\$25.97	\$20.20	\$13.84	\$16.89	\$15.47
Monthly	\$2,157	\$3,819	\$5,133	\$4,571	\$3,555	\$4,871	\$5,947	\$5,446
Annual	\$25,883	\$45,823	\$61,592	\$54,858	\$42,664	\$58,447	\$71,364	\$65,346
Emergency Savings Fund	\$64	\$141	\$186	\$179	\$174	\$86	\$106	\$101

Table 60. The Self-Sufficiency Standard for Summit County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$1,577	\$1,797	\$1,797	\$1,797	\$1,797	\$1,797	\$1,797	\$1,797
Child Care	\$0	\$1,654	\$3,332	\$2,432	\$778	\$1,678	\$3,332	\$2,432
Food	\$463	\$683	\$886	\$1,014	\$1,169	\$1,044	\$1,229	\$1,352
Transportation	\$306	\$314	\$314	\$314	\$314	\$605	\$605	\$605
Health Care	\$227	\$633	\$654	\$668	\$716	\$718	\$735	\$749
Miscellaneous	\$370	\$620	\$811	\$735	\$590	\$740	\$926	\$850
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$257	\$508	\$698	\$623	\$477	\$584	\$770	\$693
Taxes	\$718	\$1,523	\$2,544	\$2,077	\$1,246	\$1,588	\$2,379	\$1,934
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$20.80	\$39.82	\$56.28	\$48.89	\$35.09	\$22.59	\$30.03	\$26.38
Monthly	\$3,660	\$7,007	\$9,905	\$8,605	\$6,177	\$7,953	\$10,570	\$9,285
Annual	\$43,924	\$84,089	\$118,864	\$103,255	\$74,118	\$95,433	\$126,839	\$111,423
Emergency Savings Fund	\$92	\$344	\$651	\$533	\$298	\$111	\$160	\$155

Table 61. The Self-Sufficiency Standard for Teller County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$962	\$1,229	\$1,229	\$1,229	\$1,229	\$1,229	\$1,229	\$1,229
Child Care	\$0	\$1,236	\$2,598	\$1,865	\$629	\$1,362	\$2,598	\$1,865
Food	\$362	\$535	\$693	\$794	\$915	\$817	\$962	\$1,058
Transportation	\$316	\$324	\$324	\$324	\$324	\$624	\$624	\$624
Health Care	\$247	\$703	\$725	\$739	\$786	\$788	\$805	\$819
Miscellaneous	\$301	\$515	\$669	\$607	\$501	\$638	\$778	\$716
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$189	\$403	\$557	\$495	\$388	\$482	\$622	\$559
Taxes	\$470	\$1,024	\$1,694	\$1,334	\$859	\$1,198	\$1,655	\$1,430
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$15.10	\$30.39	\$42.61	\$36.70	\$27.32	\$18.29	\$23.35	\$20.76
Monthly	\$2,657	\$5,348	\$7,499	\$6,458	\$4,809	\$6,439	\$8,218	\$7,307
Annual	\$31,887	\$64,181	\$89,990	\$77,500	\$57,709	\$77,271	\$98,611	\$87,685
Emergency Savings Fund	\$73	\$162	\$418	\$325	\$182	\$97	\$126	\$117

Table 62. The Self-Sufficiency Standard for Washington County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$836	\$952	\$952	\$952	\$952	\$952	\$952	\$952
Child Care	\$0	\$864	\$1,758	\$1,318	\$454	\$894	\$1,758	\$1,318
Food	\$348	\$513	\$666	\$762	\$879	\$785	\$924	\$1,016
Transportation	\$304	\$312	\$312	\$312	\$312	\$601	\$601	\$601
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$287	\$451	\$558	\$525	\$455	\$562	\$664	\$631
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$175	\$338	\$445	\$412	\$342	\$406	\$508	\$474
Taxes	\$419	\$759	\$1,086	\$989	\$702	\$923	\$1,200	\$1,101
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$91)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$13.93	\$24.87	\$32.17	\$29.56	\$23.60	\$15.13	\$18.50	\$17.17
Monthly	\$2,451	\$4,376	\$5,663	\$5,203	\$4,154	\$5,327	\$6,510	\$6,044
Annual	\$29,414	\$52,518	\$67,951	\$62,431	\$49,845	\$63,930	\$78,124	\$72,523
Emergency Savings Fund	\$69	\$147	\$249	\$185	\$168	\$87	\$112	\$106

Table 63. The Self-Sufficiency Standard for Weld County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$990	\$1,272	\$1,272	\$1,272	\$1,272	\$1,272	\$1,272	\$1,272
Child Care	\$0	\$1,166	\$2,644	\$1,751	\$584	\$1,478	\$2,644	\$1,751
Food	\$357	\$527	\$684	\$783	\$902	\$805	\$949	\$1,043
Transportation	\$314	\$322	\$322	\$322	\$322	\$620	\$620	\$620
Health Care	\$237	\$668	\$690	\$704	\$751	\$754	\$771	\$784
Miscellaneous	\$302	\$508	\$674	\$595	\$495	\$649	\$782	\$703
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$190	\$396	\$561	\$483	\$383	\$493	\$626	\$547
Taxes	\$474	\$998	\$1,719	\$1,267	\$841	\$1,237	\$1,668	\$1,385
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$15.19	\$29.80	\$43.02	\$35.57	\$26.90	\$18.74	\$23.50	\$20.24
Monthly	\$2,674	\$5,245	\$7,571	\$6,260	\$4,734	\$6,598	\$8,271	\$7,124
Annual	\$32,088	\$62,937	\$90,849	\$75,115	\$56,807	\$79,175	\$99,257	\$85,491
Emergency Savings Fund	\$73	\$160	\$424	\$306	\$180	\$99	\$126	\$116

Table 64. The Self-Sufficiency Standard for Yuma County, CO 2022

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
Monthly Costs								
Housing	\$768	\$1,011	\$1,011	\$1,011	\$1,011	\$1,011	\$1,011	\$1,011
Child Care	\$0	\$835	\$1,689	\$1,260	\$424	\$854	\$1,689	\$1,260
Food	\$307	\$453	\$587	\$672	\$775	\$692	\$815	\$896
Transportation	\$300	\$308	\$308	\$308	\$308	\$593	\$593	\$593
Health Care	\$257	\$742	\$763	\$777	\$825	\$827	\$844	\$858
Miscellaneous	\$276	\$447	\$548	\$515	\$447	\$554	\$651	\$618
Broadband & Cell Phone	\$112	\$112	\$112	\$112	\$112	\$156	\$156	\$156
Other Necessities	\$163	\$335	\$436	\$403	\$334	\$398	\$495	\$462
Taxes	\$378	\$747	\$1,053	\$956	\$696	\$894	\$1,154	\$1,056
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$17)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$85)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage								
Hourly (per adult)	\$12.99	\$24.59	\$31.41	\$28.79	\$23.02	\$14.80	\$17.97	\$16.64
Monthly	\$2,286	\$4,327	\$5,528	\$5,067	\$4,051	\$5,208	\$6,325	\$5,858
Annual	\$27,436	\$51,924	\$66,330	\$60,799	\$48,615	\$62,497	\$75,902	\$70,300
Emergency Savings Fund	\$66	\$146	\$215	\$183	\$165	\$86	\$110	\$105

APPENDIX C

Impact of Work Supports on Wage Adequacy Compared to Federal Poverty Guidelines

Appendix Table C Impact of Work Supports on Wage Adequacy Compared to Federal Poverty Guidelines
 One Adult, One Infant, and One Preschooler: Mesa County, CO 2022

	#1	#2	#3	#4	#5
	100% of the FPG	150% of the FPG	200% of the FPG	250% of the FPG	300% of the FPG
Hourly Wage:	\$10.90	\$16.35	\$21.80	\$27.25	\$32.70
Total Monthly Income:	\$1,918	\$2,878	\$3,837	\$4,796	\$5,755
PANEL A: No Work Supports					
Monthly Costs					
Housing	\$1,026	\$1,026	\$1,026	\$1,026	\$1,026
Child Care	\$1,470	\$1,470	\$1,470	\$1,470	\$1,470
Food	\$740	\$740	\$740	\$740	\$740
Transportation	\$310	\$310	\$310	\$310	\$310
Health Care	\$707	\$707	\$707	\$707	\$707
Miscellaneous	\$538	\$538	\$538	\$538	\$538
Taxes	\$232	\$446	\$677	\$909	\$1,140
Tax Credits	(\$30)	(\$127)	(\$242)	(\$357)	(\$433)
Total Monthly Expenses	\$4,993	\$5,110	\$5,226	\$5,343	\$5,498
Shortfall (-) or Surplus	(\$3,075)	(\$2,232)	(\$1,389)	(\$547)	\$257
Wage Adequacy					
Total Income/Total Expenses	38%	56%	73%	90%	105%
PANEL B: Child Care Assistance					
Monthly Costs					
Housing	\$1,026	\$1,026	\$1,026	\$1,026	\$1,026
Child Care	\$19	\$178	\$322	\$466	\$610
Food	\$740	\$740	\$740	\$740	\$740
Transportation	\$310	\$310	\$310	\$310	\$310
Health Care	\$707	\$707	\$707	\$707	\$707
Miscellaneous	\$538	\$538	\$538	\$538	\$538
Taxes	\$232	\$446	\$677	\$909	\$1,140
Tax Credits	(\$30)	(\$127)	(\$242)	(\$357)	(\$433)
Total Monthly Expenses	\$3,542	\$3,818	\$4,078	\$4,339	\$4,638
Shortfall (-) or Surplus	(\$1,624)	(\$940)	(\$241)	\$457	\$1,117
Wage Adequacy					
Total Income/Total Expenses	54%	75%	94%	111%	124%
Annual Refundable Tax Credits*:					
Federal Earned Income Tax Credit (EITC)	\$5,555	\$3,131	\$707	\$0	\$0
Colorado EITC	\$1,111	\$626	\$141	\$0	\$0
Annual Federal Child Tax Credit (CTC)	\$0	\$0	\$0	\$0	\$0
Colorado CTC	\$200	\$200	\$200	\$200	\$200

*The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. The EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable and is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

Appendix Table C (cont.) Impact of Work Supports on Wage Adequacy Compared to Federal Poverty Guidelines

One Adult, One Infant, and One Preschooler: Mesa County, CO 2022

	#1	#2	#3	#4	#5
	100% of the FPG	150% of the FPG	200% of the FPG	250% of the FPG	300% of the FPG
Hourly Wage:	\$10.90	\$16.35	\$21.80	\$27.25	\$32.70
Total Monthly Income:	\$1,918	\$2,878	\$3,837	\$4,796	\$5,755
PANEL C: Child Care, Food (SNAP/WIC), & Health (Medicaid/CHP+)					
Monthly Costs					
Housing	\$1,026	\$1,026	\$1,026	\$1,026	\$1,026
Child Care	\$19	\$178	\$322	\$466	\$610
Food	\$346	\$620	\$740	\$740	\$740
Transportation	\$310	\$310	\$310	\$310	\$310
Health Care	\$0	\$239	\$239	\$239	\$707
Miscellaneous	\$538	\$538	\$538	\$538	\$538
Taxes	\$232	\$446	\$677	\$909	\$1,140
Tax Credits	(\$30)	(\$127)	(\$242)	(\$357)	(\$433)
Total Monthly Expenses	\$2,441	\$3,229	\$3,610	\$3,870	\$4,638
Shortfall (-) or Surplus	(\$523)	(\$351)	\$227	\$926	\$1,117
Wage Adequacy					
Total Income/Total Expenses	79%	89%	106%	124%	124%
PANEL D: Housing, Child Care, Food (SNAP/WIC), & Health (Medicaid/CHP+)					
Monthly Costs					
Housing	\$576	\$863	\$1,026	\$1,026	\$1,026
Child Care	\$19	\$178	\$322	\$466	\$610
Food	\$346	\$620	\$740	\$740	\$740
Transportation	\$310	\$310	\$310	\$310	\$310
Health Care	\$0	\$239	\$239	\$239	\$707
Miscellaneous	\$538	\$538	\$538	\$538	\$538
Taxes	\$232	\$446	\$677	\$909	\$1,140
Tax Credits	(\$30)	(\$127)	(\$242)	(\$357)	(\$433)
Total Monthly Expenses	\$1,991	\$3,066	\$3,610	\$3,870	\$4,638
Shortfall (-) or Surplus	(\$72)	(\$189)	\$227	\$926	\$1,117
Wage Adequacy					
Total Income/Total Expenses	96%	94%	106%	124%	124%
Annual Refundable Tax Credits*:					
Federal Earned Income Tax Credit (EITC)	\$5,555	\$3,131	\$707	\$0	\$0
Colorado EITC	\$1,111	\$626	\$141	\$0	\$0
Annual Federal Child Tax Credit (CTC)	\$0	\$0	\$0	\$0	\$0
Colorado CTC	\$200	\$200	\$200	\$200	\$200

*The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. The EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable and is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

The Center for Women's Welfare

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

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

Learn more about the Center and the Self-Sufficiency Standard research project at www.selfsufficiencystandard.org.

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