

---

# *The Self-Sufficiency Standard for South Dakota*

---

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

**Summer 2000**

**Prepared for  
South Dakota Community Concepts  
and  
South Dakota Women Work!**

*The Self-Sufficiency Standard for South Dakota*  
© 2000 Diana Pearce and Wider Opportunities for Women

---

# *Preface*

---

The Self-Sufficiency Standard was originally developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency by Dr. Diana Pearce, who was at that time Director of The Women and Poverty Project at Wider Opportunities for Women. Funding for its original development was provided by the Ford Foundation. A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports. The Standard would not be what is without the contributions of Jennifer Brooks, Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Melanie Lavelle, Seook Jeong, and in South Dakota, Carol Robertson, Diana Melvin, and Gloria Smith-Rockhold. Nonetheless, any mistakes are the authors' responsibility.

A special thank you is extended to the Leadership Team of the South Dakota Family Economic Self-Sufficiency Project for their support and involvement in the development of this document. The Leadership Team included representatives from the following groups, organizations and agencies:

South Dakota Women Work!, South Dakota Community Concepts, Office of Senator Tom Daschle, Office of Senator Tim Johnson, Office of Congressman John Thune, South Dakota Coalition for Children, South Dakota Division of Workforce and Career Development, South Dakota Advocacy Network for Women, American Association of University Women of South Dakota, Children's Agenda of South Dakota, Bread for the World, South Dakota KIDS Count, South Dakota Community Foundation, South Dakota Housing Development Authority, Lower Brule Tribal Employment Development Office, Governors Office of Economic Development, South Dakota Office of Tribal Relations, Northern State University, Greater Missouri Community Development Association, South Dakota Coalition Against Domestic Violence, South Dakota Department of Social Services – TANF Program, Office of Child Care Services & Office of Community Assistance, Nutrition Network of South Dakota, South Dakota Habitat for Humanity, National Association of Social Workers - South Dakota Chapter, Community Healthcare Association, Inc., South Dakota Department of Labor, South Dakota Peace & Justice Center, South Dakota Network Against Family Violence and Sexual Assault, South Dakota Association of Community Mental Health Centers, Episcopal Diocese of South Dakota, Catholic Diocese of South Dakota, South Dakota Association of Counties, South Dakota Department of Health, South Dakota Department of Labor, Workforce Development Council, South Dakota Services to the Blind and Visually Handicapped, Catholic Social Services, South Dakota Farmers Union, UMOS, Dakota Rural Action, South Dakota Association of Community Action Programs, South Dakota Chamber of Commerce & Industry, US Small Business Administration, Northeast Council of Governments, South Dakota Public Employees Union, Representative Mary Patterson, Representative Deb Fischer-Clemens, Representative Dick Brown, Senator Gerald Lange, Senator Paul Symens. and many other individuals and organizations along the way. Your involvement is sincerely appreciated.

# South Dakota Women Work!

Organized in 1987 for the purpose of assisting families to achieve economic self-sufficiency, South Dakota Women Work! is a nonprofit organization affiliated with Women Work!, the National Network for Women's Employment. South Dakota Women Work! Coordinators located throughout the state are involved in a variety of programs designed to empower women from diverse backgrounds by assisting them to achieve economic self-sufficiency through job readiness, education, training, personal and professional development, and employment. The group has partnered with South Dakota Community Concepts in organizing the South Dakota Family Economic Self-Sufficiency Project.

## South Dakota Community Concepts

South Dakota Community Concepts is a three-year project sponsored by the South Dakota Community Foundation with funding from the Northwest Area Foundation. Designed to assist communities and nonprofit organizations in responding effectively to the challenges of federal devolution, South Dakota Community Concepts provided the funding for development of the Self-Sufficiency Standard for South Dakota, and assisted in the formation of the project Leadership Team. Comprised of a coalition of service providers, advocacy groups and policy-makers actively involved in promoting and implementing strategies to assist South Dakota families to achieve self-sufficiency, the Leadership Team provided input and direction in development of this Standard.

For additional information please contact a South Dakota Women Work! Member in your area

### South Dakota Women Work! Contacts:

**Diana Melvin, President**  
Growing Up Together  
800 E. Dakota  
Pierre, SD 57501-3332  
Phone: 224-3 189 Fax: 224-8339  
E-mail: sdfessp@aol.com

**Sheridan Swee**  
Beresford School District  
305 W. Oak  
Beresford, SD 57004-2137  
Phone: 763-2094 Fax: 763-2705  
E-mail: comed@bmtc.net

**DiAnn Kothe, Vice-President**  
Southeast Technical Institute  
2301 Career Place  
Sioux Falls, SD 57107-1302  
Phone: 1-800-247-0789 Fax: 367-4372  
E-mail: kothedie@sti.tec.sd.us

**Connie Hermann**  
Black Hills Special Services Cooperative  
17958 105th St.  
Lemmon, SD 57638-6209  
Phone: 374-5207, 374-3918  
E-mail: conniehermann@hotmail.com

**Betty Williams Twiss**  
George Mickelson Alternative School  
P.O. Box 560  
Redfield, SD 57469-0560  
Phone: 472-0560 Fax: 472-23 16  
E-mail: BettyWT@ivillage.com

**Gloria Pluimer**  
Career Learning Center  
730 East Watertown  
Rapid City, SD 57701-1300  
Phone: 394-5120 Fax: 394-6083  
E-mail: gpluimer@clc.tie.net

**Jolleen Laverdure, Treasurer**  
Lower Brule Community College  
P.O. Box 230  
Lower Brule, SD 57548-0230  
Phone: 473-9232 Fax 473-5462  
E-mail: jolleenl@hotmail.com

**Annette Vickerman**  
Young Women's Unity Assoc. of Black Hills  
P.O. Box 9606  
Rapid City, SD 57709-9606  
Phone: 348-9278

**Gloria Smith-Rockhold**  
DWCP  
700 Governor's Drive  
Pierre, SD 57501-2291  
Office Phone: 773-4747  
Fax: 773-4236  
E-mail: gloria.smith-rockhold@state.sd.us

**Jennifer Gross**  
2009 Buena Vista  
Rapid City, SD 57702  
Phone: 399-9541 Fax: 399-9595

**Leslie Anderson**  
Western Dakota Technical Institute  
800 Mickelson Drive  
Rapid City, SD 57703-4018  
Phone: 1-800-544-8765 Fax: 394-1 789  
E-mail: landerson@wdti.tec.sd.us

**Tracy Heiser**  
Brookings CLC  
1310 S. Main Ave.  
Brookings, SD 57006-3841  
Phone: 688-4370 Fax: 688-6083  
E-mail: Tracy.Heiser@state.sd.us.com

**Camy Fredericksen, Secretary**  
Mitchell Technical Institute  
821 N. Capital  
Mitchell, SD 57301-2060  
Phone: 1-800-952-0042 Fax: 995-3299  
E-mail: fredericksen@mti.tec.sd.us

**Carol Robertson, Director**  
South Dakota Community Concepts  
411 East Capitol  
Pierre, SD 57501  
Phone: 224-0081 Fax: 224-5810  
E-mail: sdfessp@aol.com

---

# *Table of Contents*

---

***Introduction .....1***

***How the Self-Sufficiency Standard is Calculated ..... 5***

***How Much Money is Enough in South Dakota? ..... 8***

***Comparing the Standard to Other Benchmarks of Income .... 13***

***Closing the Gap Between Incomes and the Self-Sufficiency  
Standard .....15***

***Modeling the Impact of Supports on Wages Required to  
Meet Basic Needs .....17***

***How the Self-Sufficiency Standard Can be Used ..... 21***

***Conclusion ..... 23***

***Endnotes..... 25***

***Data Sources.....27***

***About the Authors.....29***

***List of South Dakota Counties .....31***

***Map of South Dakota Counties.....33***

***Appendix: Selected Family Types: by Metropolitan Areas,  
and by Non-metropolitan Counties.....35***



# *The Self-Sufficiency Standard for South Dakota*

---

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

---

## *Introduction*

---

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

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

### **Measuring Income Adequacy: Problems with the Poverty Line**

How much is enough for a family to meet their needs, on their own? Although we may have trouble

coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one participant in a training program put it, when asked to define her progress towards economic self-sufficiency:

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

Obviously, however, we cannot interview every person for his or her own assessment of income adequacy, as quoted above. Besides, such assessments would be subjective and inconsistent. The need for an objective standard to assess income adequacy has thus led most of us to the official federal poverty measure. Using the federal poverty measure, we can determine that a family is "poor" if its income is below the appropriate threshold, and "not poor" if it is above that threshold. However, the poverty measure has become increasingly problematic as a measure of income adequacy.

The most significant shortcoming of the federal poverty measure is that it is plainly too low: for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the

federal poverty line who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty standard to measure need: for example, Medicaid is extended to families with incomes that are 150%, 185%, or 200% of the official poverty thresholds.

Not only government, but the general public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty standard, depending upon the family's composition and where the family lives.<sup>2</sup>

However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty line, or using a multiple of the threshold cannot solve these problems. Since the official poverty

---

***True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security over time.***

---

measure was first developed and implemented in the early 1960s, it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

This inability to account for new or different needs results from two methodological problems. The first is that the federal poverty measure is based on the cost of a single item, food. The second is that it assumes a fixed ratio between food and all other needs (housing, clothing, etc.). This fixed ratio does not allow for some costs to rise faster than food, nor does it allow for the addition of new needs (such as child care). In fact, there is not even a way to increase the amount allotted for food to take into account new nutritional standards.

In addition to outdated nutrition standards on which the poverty measure was based and the limited basic needs package, the demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. Particularly for working single parents—of whom there are many more today than in the 1960s—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

Not only are the poverty thresholds too low and outdated, they are also the same whether one lives in Mississippi or Manhattan. That is, the poverty measure

does not vary by geographic location. Although there was some geographic variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about four times as much as the same size units in the least expensive areas.<sup>3</sup>

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

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time of the inception of the poverty measure, there was probably not a large difference between families in these situations: taxes were very low for low-income families with earned income and transportation was inexpensive. Most important, most workers with children had a non-working spouse who provided child care. Today, taxes even for low-income families are substantial, transportation can be costly, and many families do not have “free” child care available.

For these and other reasons, many researchers and analysts have proposed revising the poverty standard. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.<sup>4</sup> Others have gone further, creating new measures of income adequacy, such as “Basic Needs Budgets” or Living Wages.<sup>5</sup>

### **The Concept of the Self-Sufficiency Standard—And How It Differs from the Federal Poverty Measure**

While drawing on the critiques and analysis of the poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As the editors of the *Boston Globe* put it: “Ask not where poverty ends, but where economic independence begins.”<sup>6</sup> That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required to meet basic needs (including paying taxes) in the regular “marketplace” without public or private/informal supports. The Standard, therefore, determines the level of income necessary for a given family—whether working now or making the transition to work—to be independent of welfare and/or other public or private supports. By providing a measure that is customized to each family’s circumstances, i.e., taking account of where they live, and how old their children are, the Self-Sufficiency Standard makes it possible to determine if a family’s income is enough for them to meet their basic needs.

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,<sup>7</sup> and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children. While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.*
- *The Standard incorporates regional and local variations in costs. This is particularly important for housing although regional variation also occurs for child care, health care and transportation, although to a lesser extent than for housing. Unlike some approaches suggested for a revised poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although, in general, rural areas and small towns have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home*

destinations are often as high, or higher, than in a state’s urban areas.

- *The Standard includes the net effect of taxes and tax credits. It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, and federal and state income taxes. Three credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.*
- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and non-food, *the Standard is based on the costs of each basic need, determined independently, which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family’s budget, or constrain housing to 30%.*

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

The Standard does not, however, allow for longer-term needs, such as retirement, purchase of major items such as a car, or emergency expenses (except possibly under the “miscellaneous” cost category). Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family sustaining wages.

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

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

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$7.00 per hour, then the latter wage has a “wage adequacy” level of only 70%. At the same time, a penny above or below \$10.00 (\$9.99 versus \$10.01) is not a meaningful distinction.

Second, the use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, for many, the Self-Sufficiency Wage represents a larger goal toward which they are striving, and is a process that they are engaged in, not a one-time achievement. As one person put it, “Self-sufficiency is a road I’m on.”<sup>8</sup>

Central to these efforts are access to education and training, access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their sole or an adjunct source of income. For many, if not most, however, self-sufficiency is not achieved through stopgap measures or short-term solutions. Individuals moving from welfare to work cannot achieve a Self-Sufficiency Wage in a single step, but require strategies that create ladders out of poverty by providing the needed assistance, guidance, and the time necessary for families to become self-sufficient.

Although training and education do not have the same urgency as do basic needs such as food and shelter, true long-term self-sufficiency increasingly necessitates investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is in danger of being at best a fleeting accomplishment.

Finally, it is important to recognize that self-sufficiency does not imply that families should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through interdependence between families and community institutions such as schools or churches, as well as informal networks of friends, family, and neighbors, that many families are able to meet their non-economic needs as well as economic necessities. Such support and help is essential to our well being, psychologically as well as materially, and should be strengthened.

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

---

# *How the Self-Sufficiency Standard is Calculated*

---

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

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

Thus, costs that have little or no regional variation (such as food) are usually standardized, while costs such as housing and child care, which vary substantially, are calculated at the most geographically-specific level available.

For each county in South Dakota, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas may be found in the Full Report. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in the State of South Dakota in the Appendix to this report.

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

**Housing:** The Standard uses the Fiscal Year 2000 Fair Market Rents for housing costs, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county (totaling over 400 housing market areas). Fair market rents are based on

data from the decennial census, the annual American Housing Survey, and telephone surveys.<sup>9</sup> The Fair Market Rents (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. They reflect the cost of a given size unit at the 40<sup>th</sup> percentile level. (At the 40<sup>th</sup> percentile level, 40% of the housing in a given area would be less expensive than the Fair Market Rent, while 60% would cost more than the Fair Market Rent.)

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;<sup>10</sup> families with one or two children require two bedrooms, and families with three children, three bedrooms.

**Child Care:** The Standard use the most accurate information available that is recent, geographically-specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75<sup>th</sup> percentile, by age of child and setting (family day care home, day care center, etc.).<sup>11</sup> For South Dakota, the Standard uses the Child Care Market Rate Survey as the source of child care cost data. This survey was prepared in Spring 1999 by the South Dakota Department of Social Services, Office of Child Care Services and the South Dakota Department of Labor, Labor Market Information Center. This survey distinguishes costs by age and setting, and converts all fees into an hourly rate. The survey is reported by county; there is also a statewide “balance of state” average, which provides average costs (by age and setting) statewide, exclusive of the two metropolitan areas, Sioux Falls and Rapid City. In counties with too few child care providers to establish a county-specific rate, this “balance of state” average was used.

Because it is more common for very young children to be in day care homes rather than centers,<sup>12</sup> the Standard assumes that children less than three years of age (infants and toddlers, called “infants” here) receive

full-time care in day care homes. Preschoolers (three through five years old), in contrast, are assumed to go to day care centers full-time. However, in areas such as rural counties that have few or no day care centers, it is assumed that preschool children also receive care in family day care homes. School-age children (ages six to 12) are assumed to receive part-time care in before- and after-school programs.

**Food:** While the Thrifty Food Plan of the U.S. Department of Agriculture (USDA) is used as the basis of the federal poverty measure and to determine Food Stamp benefits, the Standard uses USDA Low-Cost Food Plan, which costs about 25% more, on the average, than the Thrifty Food Plan. While both diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns.

The Standard uses the Low-Cost Food Plan for June 1999 to calculate food costs. (Because USDA does not produce annual averages for food costs, we follow the Food Stamp Program and use the estimates for June as an annual average.) Although the Low-Cost Food Plan amounts are higher than the amounts used to calculate the official poverty thresholds, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food eaten away from home.<sup>13</sup> Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior. The food costs in the Standard are varied according to the number and age of children and the number and gender of adults.<sup>14</sup>

**Transportation:** If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate-income population.<sup>15</sup> There is no place in South Dakota where the percentage of workers who use public transportation is this high, and thus it is not a reasonable assumption that workers would be able to get to work by public transportation, even in urban

areas. Therefore, in South Dakota it is assumed that adults require a car to get to and from work; if there are two adults in the family, we assume two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work, at exactly the same times.)

Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The costs include the fixed costs of owning a car (e.g., fire and theft insurance, property damage and liability, license, registration and taxes, finance charges, but do not include the initial cost of purchasing a car) as well as monthly variable costs (e.g., gas, oil, tires, and maintenance). To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20<sup>th</sup> and 40<sup>th</sup> percentile) of income, by region. For varied costs, the Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week per family for shopping for food and other errands. (The commuting distance is computed using the state-wide average from the National Personal Transportation Survey; however, it is recognized that in remote areas of the state, some workers commute quite long distances to work, as well as for shopping and food.). 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 the day care center or home.

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

The Self-Sufficiency Standard assumes that the employer provides health insurance coverage. Although workers who do not have employer-provided health insurance often “do without,” families cannot be truly self-sufficient without health insurance. In South Dakota, even though only about 11% of the population lacks health insurance coverage, many families do not have health insurance, or their insurance is inadequate (excluding many pre-existing conditions) and/or has very high fees, co-payments, and deductibles. Especially likely to lack health care coverage are the self-employed, farmers and ranchers, and employees of small firms (less than 10 employees)—only about half of the latter provide health insurance for both workers and their families.<sup>16</sup> Moreover, two leading industries

in South Dakota, agriculture and tourism, are predominantly family-run, without health insurance or access to affordable health care.

The Standard assumes that employees pay 24% of the premium for coverage for themselves only, or 36% for family coverage—which is the national average share of premium costs.<sup>17</sup> The costs of health insurance are from the Medical Expenditure Panel Survey Insurance Component. Because South Dakota is one of the smaller states population-wise, the MEPS survey does not have a sufficient size sample from South Dakota to calculate a state average; therefore, a regional average of the West North Central Region was used for the cost of health insurance, updated with the Medical CPI (Consumer Price Index).

Data for out-of-pocket health care costs (by age) were obtained from the National Medical Expenditure Survey, adjusted by state using the Families USA report, *Skyrocketing Health Inflation: 1980–1993–2000*, and adjusted for inflation using the Medical Consumer Price Index (Medical CPI).

**Miscellaneous:** This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items, and telephone. It does not include recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.<sup>18</sup>

**Taxes:** Taxes include state sales tax, federal income taxes, and payroll taxes. The state retail sales tax is 4% on both general items and food, with towns permitted to add a 1-2% general sales tax and/or on food. Using information from the South Dakota Department of Revenue, Business Tax Division, sales tax rates were calculated for each county, using the city tax that applied to the most individuals as the tax for the county. Sales taxes are calculated only on food and “miscellaneous” items—as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax

rate—15% of income for families in this range—federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7% to 10% for most taxpayers.

**Earned Income Tax Credit (EITC):** The EITC, or as it is sometimes called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by working-poor and near-poor families. The EITC is a “refundable” tax credit; that is, working adults may receive the tax credit whether or not they owe any federal taxes. Because it adds to income, the EITC sometimes makes it possible for even modest earnings to be enough for a family to be self-sufficient.

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

**Child Tax Credit (CTC):** The CTC is a federal tax credit that allows parents to deduct up to \$500 per child (for children less than 17 years old) from the federal income taxes they owe. If a family has one or two children, it is calculated like the CCTC, as a credit against federal taxes owed. If the family does not owe federal taxes, or has already taken the CCTC and there is no remaining liability (that is, no federal tax is owed after the CCTC is taken), then the family is not eligible for the CTC. However, if there are three or more children, then the CTC becomes refundable (as with the EITC). In this case, the family may receive the credit (up to \$500 per child), even if they do not owe any federal taxes. However, the amount of CTC they receive is limited to the amount their payroll tax exceeds the EITC that they have or will receive. In effect, given the high costs of child care, most families with young children who are paying market rate child care offset most or all of the federal taxes they owe with their child care tax credit. However, those with older children, or three or more children and higher incomes, are more likely to receive the Child Tax Credit.

**Table 1**  
**The Self-Sufficiency Standard for Selected Family Types in**  
**Rapid City/Pennington County, SD, 2000\***  
*Monthly Expenses and Shares of Total Budgets*

<i>Monthly Costs</i>	<i>One Adult</i>		<i>One Adult, One Preschooler</i>		<i>One Adult, One Preschooler, One Schoolage</i>		<i>Two Adults, One Preschooler, One Schoolage</i>	
	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>
<i>Housing</i>	\$423	40	\$563	31	\$563	25	\$563	21
<i>Child Care</i>	\$0	0	\$382	21	\$620	28	\$620	23
<i>Food</i>	\$164	15	\$249	14	\$372	17	\$511	19
<i>Transportation</i>	\$150	14	\$150	8	\$150	7	\$290	11
<i>Health Care</i>	\$85	8	\$195	11	\$216	10	\$270	10
<i>Miscellaneous</i>	\$82	8	\$154	9	\$192	9	\$225	8
<i>Taxes</i>	\$163	15	\$277	15	\$347	16	\$422	15
<i>Earned Income Tax Credit (-)</i>	\$0	0	-\$77	-4	-\$76	-3	\$0	0
<i>Child Care Tax Credit (-)</i>	\$0	0	-\$48	-3	-\$84	-4	-\$80	-3
<i>Child Tax Credit (-)</i>	\$0	0	-\$42	-2	-\$66	-3	-\$83	-3
<b><i>Self-Sufficiency Wage -</i></b>								
<b><i>Monthly</i></b>	<b>\$1,067</b>	<b>100</b>	<b>\$1,805</b>	<b>100</b>	<b>\$2,235</b>	<b>100</b>	<b>\$2,738</b>	<b>100</b>
<b><i>Hourly**</i></b>	<b>\$6.06</b>		<b>\$10.26</b>		<b>\$12.70</b>		<b>\$7.78</b>	<b>per adult</b>

\* 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).

Note: Totals may not add exactly due to rounding.

## *How Much Money Is Enough in South Dakota?*

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we compare the cost of living for four different places in South Dakota:

Rapid City/Pennington County, Sioux Falls/Minnehaha County, Spink County and Todd County.

Because it is an urban area, the cost of meeting basic needs is higher in Rapid City/Pennington County than in rural areas of South Dakota. A single person with no children needs to earn **\$6.06** per hour (**\$1,067**

**Table 2**  
**The Self-Sufficiency Standard for Selected Family Types in**  
**Sioux Falls/Minnehaha County, SD, 2000\***  
*Monthly Expenses and Shares of Total Budgets*

<b>Monthly Costs</b>	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$475	42	\$602	30	\$602	24	\$602	20
Child Care	\$0	0	\$436	22	\$744	29	\$744	25
Food	\$164	14	\$249	13	\$372	15	\$511	17
Transportation	\$150	13	\$150	8	\$150	6	\$290	10
Health Care	\$85	7	\$195	10	\$216	9	\$270	9
Miscellaneous	\$87	8	\$163	8	\$209	8	\$242	8
Taxes	\$182	16	\$320	16	\$421	17	\$483	16
Earned Income Tax Credit (-)	\$0	0	-\$49	-2	-\$12	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$83	-3	-\$83	-3
<b>Self-Sufficiency Wage -</b>								
<b>Monthly</b>	<b>\$1,143</b>	100	<b>\$1,981</b>	100	<b>\$2,539</b>	100	<b>\$2,978</b>	100
<b>Hourly**</b>	<b>\$6.50</b>		<b>\$11.25</b>		<b>\$14.42</b>		<b>\$8.46</b>	<i>per adult</i>

\* 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).

Note: Totals may not add exactly due to rounding.

per month) to be able to meet her/his basic needs, as can be seen in the first column of Table 1. While these costs are high, a single parent with one preschooler needs to earn about 70% more at **\$10.26** per hour (**\$1,805** per month) to meet the basic needs of her family.<sup>18</sup> If she has two children, one preschooler and one schoolage child, she would need about twice as much, **\$12.70** per hour (**\$2,235** per month) to meet her family's needs (see Table 1). Finally, if there are two adults supporting two children, a preschooler and a school-age child, costs are increased slightly for additional food, health care, and miscellaneous costs for the second adult, but the major costs of housing and child care stay the same. Thus, the amount each would need

to earn is only about three-fifths the amount a single parent would need to earn: **\$7.78** per hour (**\$2,738** per month total).

In Sioux Falls/Minnehaha County (see Table 2), the costs are slightly higher than in Rapid City for each family type. Thus, a single adult's Self-Sufficiency Wage is **\$6.50** per hour, and again the single parent must earn about 70% more, or **\$11.25** per hour (**\$1,981** per month). The single parent with two children in Sioux Falls would need to earn **\$14.42** per hour (**\$2,539** per month) to meet her family's needs (see Table 2), and in the two-parent family, each adult would need to earn **\$8.46** per hour or a total of **\$2,978** per month.

**Table 3**  
**The Self-Sufficiency Standard for Selected Family Types in Spink County, SD, 2000\***  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$337	36	\$430	29	\$430	21	\$430	17
Child Care	\$0	0	\$333	22	\$637	31	\$637	25
Food	\$164	17	\$249	17	\$372	18	\$511	20
Transportation	\$150	16	\$150	10	\$150	7	\$290	11
Health Care	\$85	9	\$195	13	\$216	11	\$270	10
Miscellaneous	\$74	8	\$136	9	\$181	9	\$214	8
Taxes	\$135	14	\$208	14	\$306	15	\$386	15
Earned Income Tax Credit (-)	\$0	0	-\$125	-8	-\$114	-6	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$50	-3	-\$88	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$25	-2	-\$35	-2	-\$76	-3
<b>Self-Sufficiency Wage -</b>								
<b>Monthly</b>	<b>\$944</b>	100	<b>\$1,502</b>	100	<b>\$2,056</b>	100	<b>\$2,583</b>	100
<b>Hourly**</b>	<b>\$5.36</b>		<b>\$8.53</b>		<b>\$11.68</b>		<b>\$7.34 per adult</b>	

\* 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).

Note: Totals may not add exactly due to rounding.

In the rural areas of South Dakota, costs are somewhat lower. The cost of meeting one's basic needs for a single adult is less in Spink County (see Table 3) than in either urban area at **\$5.36** per hour (**\$944** per month). Again, the cost of meeting all of the family's basic needs increases by about 60% for the single parent compared to the single adult in Spink County, and she must earn a Self-Sufficiency Wage of **\$8.53** per hour (**\$1,502** per month). The single parent with two children in Spink County must earn more than twice as much as the single adult, or **\$11.68** per hour (**\$2,056** per month). Two adults supporting two children would need to earn **\$7.34** each, for a total of **\$2,583** per month.

In South Dakota, among the four places we discuss here, the cost of living is lowest in Todd County (See Table 4). In Todd County, a single adult must earn **\$5.36** per hour (the same as Spink County) to meet his/her needs. The single parent with just one child must earn about 50% more at **\$8.14** per hour (**\$1,432** per month), and if she has two children—a preschooler and a schoolage child—she must earn about twice as much as the single adult, or **\$11.15** per hour (**\$1,963** per month). As in the other places, when there are two adults, the amount that each of them must earn, is not quite two-thirds of what the single parent must earn, or **\$7.06** per hour (**\$2,486** total per month) to meet their family's needs.

**Table 4**  
**The Self-Sufficiency Standard for Selected Family Types in Todd County, SD, 2000\***  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$337	36	\$423	30	\$423	22	\$423	17
Child Care	\$0	0	\$292	20	\$585	30	\$585	24
Food	\$164	17	\$249	17	\$372	19	\$511	21
Transportation	\$150	16	\$150	10	\$150	8	\$290	12
Health Care	\$85	9	\$195	14	\$216	11	\$270	11
Miscellaneous	\$74	8	\$131	9	\$175	9	\$208	8
Taxes	\$135	14	\$192	13	\$284	14	\$364	15
Earned Income Tax Credit (-)	\$0	0	-\$136	-10	-\$133	-7	-\$23	-1
Child Care Tax Credit (-)	\$0	0	-\$52	-4	-\$92	-5	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$12	-1	-\$17	-1	-\$61	-2
<b>Self-Sufficiency Wage -</b>								
<b>Monthly</b>	<b>\$944</b>	100	<b>\$1,432</b>	100	<b>\$1,963</b>	100	<b>\$2,486</b>	100
<b>Hourly**</b>	<b>\$5.36</b>		<b>\$8.14</b>		<b>\$11.15</b>		<b>\$7.06</b>	<i>per adult</i>

\* 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).

Note: Totals may not add exactly due to rounding.

It should be noted that while the Self-Sufficiency Wages are relatively low for Todd County, and other rural counties like it, unemployment and underemployment is extremely high, reaching levels of up to 80%. Particularly in counties such as Todd which are partially or wholly part of a reservation (Todd County is part of the Rosebud reservation), these rates are very high compared to the rest of the state or the country.

In Tables 1 through 4, we have shown the proportion of income spent on each basic need for several family types. Housing and child care are by far the greatest expenses for working families with children. Single parent families with two children, one of whom is

under school-age, generally spend more than half their incomes on these two expenses alone (see Figure 1 on page 12). With two parents, these two expenses account for about two-fifths of expenses.

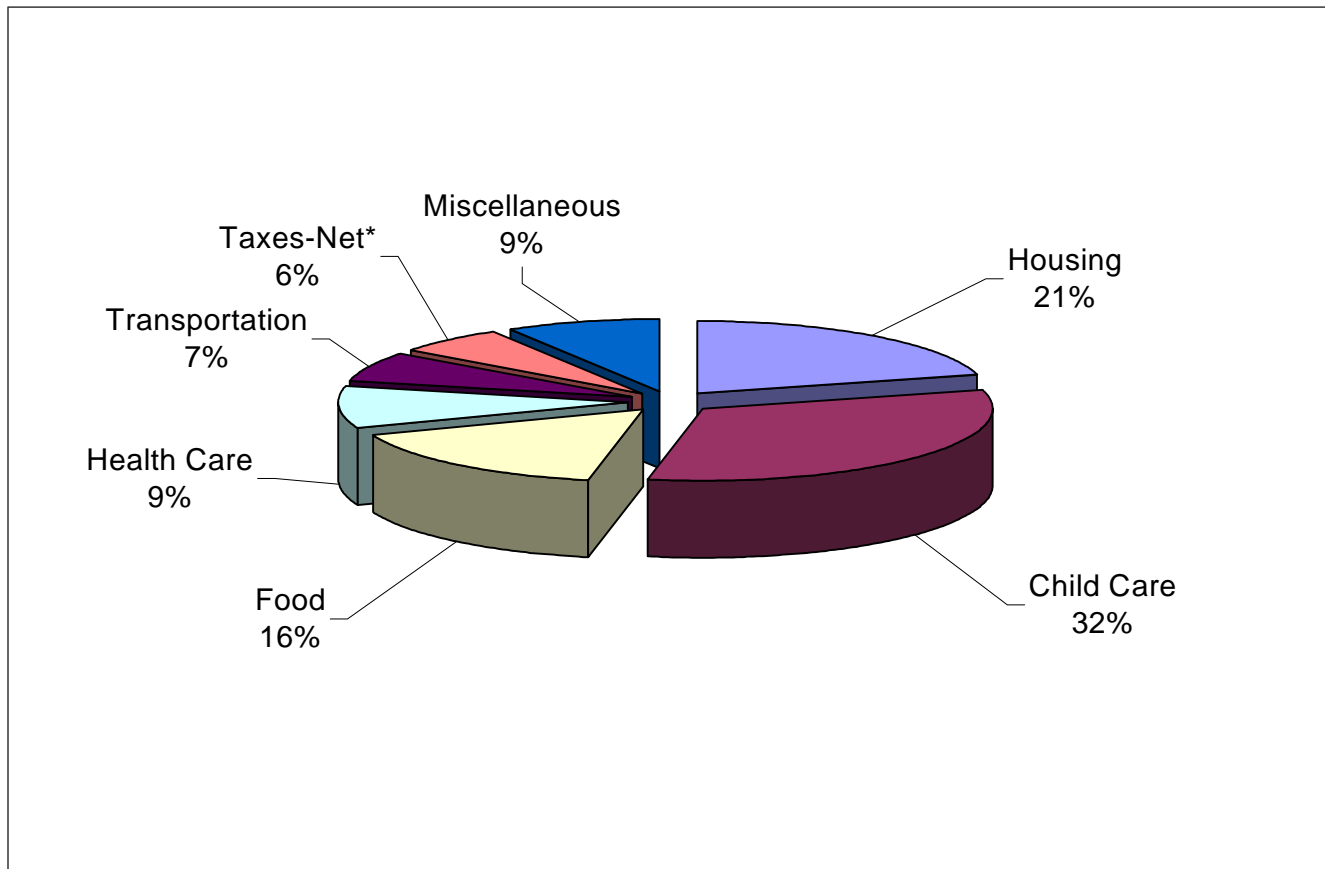
Because both child care and housing costs are lower in rural South Dakota than in the urban areas, and these two costs account for the largest proportions of the budget, the proportions spent on each cost do not vary greatly from place to place. For families with just one infant or preschool-age child, housing costs in South Dakota average just under a third of costs—about 29 to 31%, while child care is somewhat lower—20 to 22%. For families with two children, however, child care

---

***A family with one parent, one preschool-age child and one school-age child spends more than half of its monthly budget on housing and child care.***

---

Figure 1  
**Percentage of Income Needed to Meet Basic Needs**  
*Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschool-age Child and One School-Age Child in Brookings County, SD, 2000*



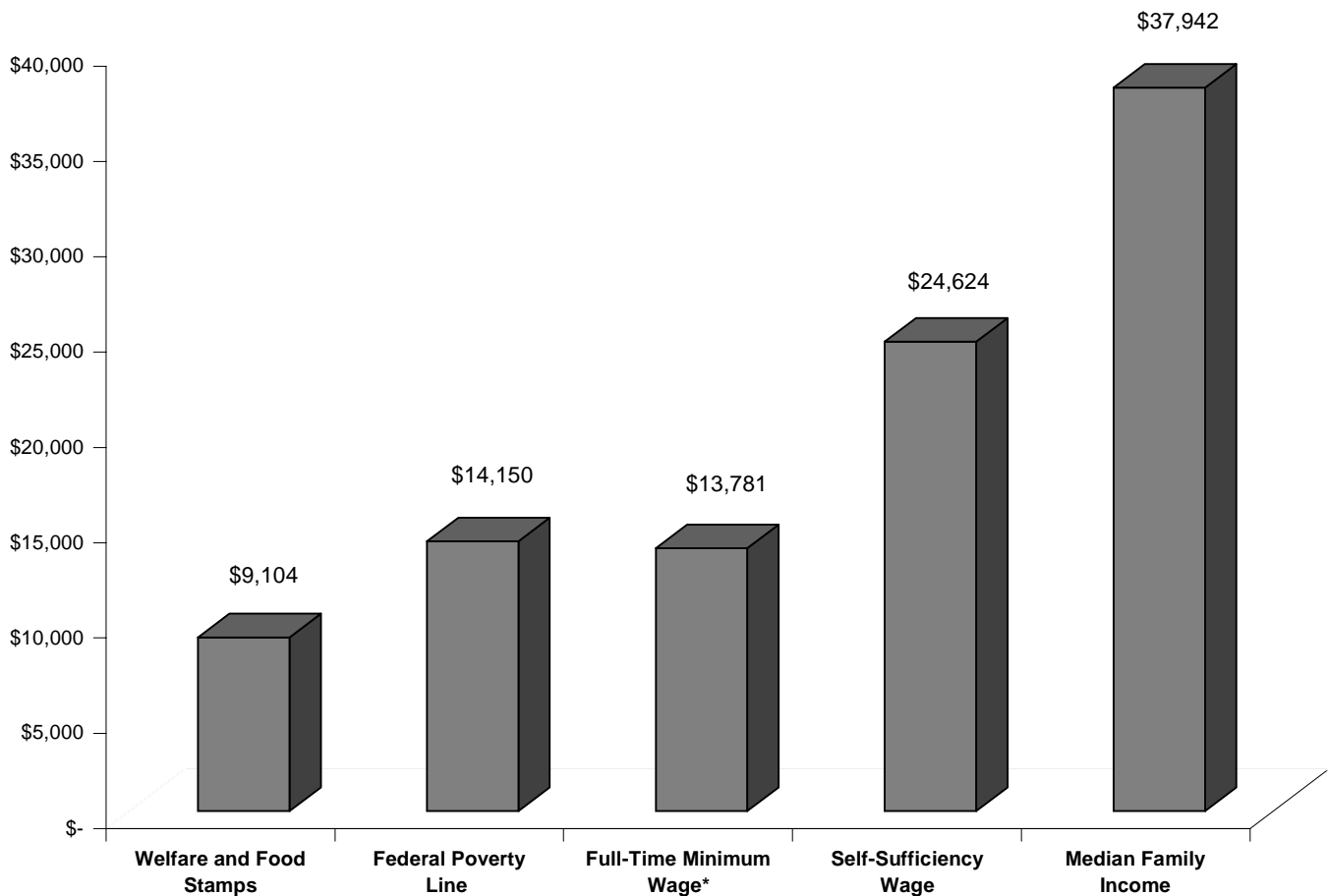
\*Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 16%, but with tax credits, the amount owed in taxes is reduced to 6%.

costs exceed housing costs, with child care costing from 28 to 35% or more of the family budget, more than the 21 to 24% that goes to housing costs, depending upon the place. (See Tables 1 through 4 and Figure 1 above.)

While the rent for a two-bedroom housing unit varies from a low of **\$423** per month (Todd County) to a high of **\$602** per month (Sioux Falls/Minnehaha County), the differential in child care costs is not quite as large. For example, the cost of child care for two children, a preschooler full-time and a schoolage child part-time, ranges from **\$585** in Todd County to **\$744** in Sioux Falls/Minnehaha County (see Tables 1 through 4).

In Figure 1, we have shown these proportions for a single parent family with one preschooler and one schoolage child in Brookings County. Housing and child care for this family account for more than half of their expenses. The next largest expense for a South Dakota family is food, which accounts for 16%; taxes would be equally large, but are reduced substantially by tax credits, so that they account for only 6% of expenses. Health care is a relatively small share, but this calculation assumes that the employer both provides health insurance as well as pays a portion of the premium.

Figure 2  
**The Self-Sufficiency Standard Compared to Other Benchmarks**  
*Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One School-Age Child in Davison County, SD, 2000*



\*Full-time minimum wage income includes the net effect of the addition of the tax credits and the subtraction of taxes.

## *Comparing the Standard to Other Benchmarks of Income*

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2 on the following page, we have compared the Standard to four other benchmarks: the welfare grant package, the federal poverty measure, the minimum wage, and median income.

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one

preschooler, and one school-age child living in Davison County, which is cost-wise in the “middle” of South Dakota. The other benchmarks presented are also for three-person families, where relevant; however none is as specific as the Standard in terms of age and number of children, and/or geographic location. The Standard for this family type, in Davison County, South Dakota, is **\$24,624**.

***The Welfare (TANF) Grant and Food Stamps:***

Including the cash value of Food Stamps as well as the cash TANF grant, the total welfare grant package is **\$759** per month in Davison County or **\$9,104** per year. This amount is less than two-fifths (**37%**) of the Self-Sufficiency Standard for a three-person family in Davison County.

***Federal Poverty Line:*** Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal thresholds, if this family had a monthly income of **\$1,179** (**\$14,150** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is just under three-fifths (**58%**) of the amount actually needed for a three-person family (with one adult, one preschooler and one school-age child) to be self-sufficient in Davison County. Even in the lowest cost jurisdiction in South Dakota, such as Dewey County, the official poverty threshold is only about 72% of the amount needed to meet family needs according to the Standard. In Rapid City, the federal poverty level is just about half (50%) of the Self-Sufficiency Standard.

***Minimum Wage:*** A full-time worker at the federal minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting taxes—payroll (Social Security) and federal income taxes—and adding tax credits—the child care, child, and federal Earned Income Tax Credits—this worker would have a cash income of **\$1,148** per month, or **\$13,781** per year. This amount is more than her earnings alone because the federal EITC benefit for which she qualifies is the maximum, and is more than the taxes she owes. (At this income level, this worker

only has to pay sales and payroll taxes—her income is below the threshold for paying federal income taxes. Nevertheless, because she does not pay federal income taxes, she does not receive either the Child Care Tax Credit or the Child Tax Credit.)

Even with the help of the federal EITC, however, a full-time job with minimum wage provides less than three-fifths (**56%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC payments on a monthly basis—as is true of most workers—she will only receive **\$9,983**, which is only two-fifths of the Self-Sufficiency Standard (**40%**).

***Median Family Income:*** Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Davison County is **\$37,942**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one school-age child is thus **65%** of the median family income for Davison County.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes below 80% of the median are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for a Davison County family falls within the HUD definition of “Low Income,” but is above the HUD designation of “Very Low Income”.

---

# *Closing the Gap Between Incomes and the Self-Sufficiency Standard*

---

Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce, or live in high-cost areas. They, therefore, cannot afford their housing *and* food *and* child care—much less their other basic needs—forcing them to choose between needs, or to accept substandard or inadequate child care, insufficient food, or substandard housing. This wage gap presents states with a challenge of how to aid families who are striving for self-sufficiency, families whose wages are above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency.

The two basic strategies to close this gap in income are to (1) **raise wages** and/or (2) **reduce costs through supports**—public and/or private, in cash or “in kind.” On the one hand, there are a number of strategies that help individuals raise their wages. On the other hand, families may be provided with other resources, in cash or in kind, in the form of supports, that help fill the gap between their earnings and their families’ needs. These two approaches are not mutually exclusive, but in fact can, and should, be used as appropriate, in tandem or sequentially. Thus, families may receive some education and training, followed by supports in initially low-wage jobs until wages reach self-sufficiency level. Alternatively, individual parents may combine work and study towards the goal of achieving the education/training necessary to earn a Self-Sufficiency Wage.

## **Raising Wages**

**Training and Education:** Adults who have language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without first addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages. For increasing numbers, this may mean two-year college degrees.

The development of an educated workforce is necessary for many employers to remain competitive.

Indeed, businesses have long invested heavily in education and training for their skilled workers in order to take advantage of new technology. Expanding incumbent worker training results in increased productivity as well as increased efficiency and higher wages.

In South Dakota, TANF clients may participate in education as a work activity through CWEA (Combined Work and Education Activity), for up to 24 months. To do so, they must be enrolled full-time in an accredited college or university, maintain a 2.5 GPA, and be in a course of study leading to a marketable skill. Also, their combined credits hours and work hours must meet work participation requirements (20 hours if there is a child under six, 30 hours per week otherwise).

**Access to Nontraditional Jobs:** For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. To enhance women’s access to these jobs, or training positions leading to these jobs, requires addressing a range of barriers that prevent women from entering and remaining in nontraditional occupations. Similarly, problems of sexual and racial harassment must be addressed in order for women and/or minorities to fully realize their potential.

**Labor Market Reforms:** As can be seen in Tables 1 through 4, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore impacts many workers’ earnings. Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers.

**Removing Barriers to Employment:** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency. Women and/or people of color all too often

face artificial barriers to employment not addressed by public policy or training/education strategies. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming.

### **Reducing Costs and Meeting Basic Needs Through Supports**

There are a number of ways to address the gap between wages and family needs, thus helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives, and then in the next section model the effects on a family of adding these resources to their wages.

- **Public Supports:** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without the assistance of temporary supports, many families cannot achieve self-sufficiency immediately. Supports or vouchers such as housing (including Section 8, vouchers, and public housing), child care, health care (Medicaid or other plan), and/or transportation (tokens or employer supports) all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such supports can help a family achieve stability, without scrimping on nutrition, or living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.
- **Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. Nevertheless, whatever the amount, child support payments reduce the amount required for a family to meet its needs, while providing the support of both parents to meet children's needs.

- **Health Care Coverage:** While health care expenses are a relatively small cost item in most of these family type budgets (less than 10%), health care coverage is essential. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents have to make the unattractive choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medicaid), and (2) employment without health care coverage for their families.

However, with the South Dakota Children's Health Insurance Program (CHIP), many families now have the option of covering their children's health care needs when their employer does not offer family coverage. Alternatively, parents who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children, although this is limited for parents to just one year in South Dakota; after that, the children only are covered through Children's Health Insurance Program up to 200% of the poverty level by family.

Supports such as these greatly reduce the amount of wages needed to adequately meet a family's basic needs. For example, a single parent with two children would need about \$423 per month for housing in Clay

---

*There are a number of ways to address the gap between wages and family needs, thus helping low-income families achieve self-sufficiency—including child support, health care coverage, and various public supports.*

---

County. However, if that parent received a housing support equal to one-half of their housing costs, their housing costs would be reduced to \$211 per month, which would in turn, reduce the total amount of income needed to meet expenses.

Supports not only reduce the amount of income required to meet the basic need that has been supported, but also have the indirect effect of decreasing the amount of taxes that would be owed. Supports may also increase the Earned Income Tax Credit, the Child Care Tax Credit, and/or the Child Tax Credit.

---

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

---

Table 5 (on the following page) shows a number of the options discussed above. They have been modeled for one family, a single parent and two children, an infant and a preschooler, living in Sioux Falls.

**Treatment of Tax Credits.** Although we include the Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is actually available to families each month to meet their needs. By law, a family can only receive part of the federal EITC to which they are entitled on a monthly basis. The maximum advance payment is \$116 per month (regardless of family size). The great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.<sup>20</sup> Frequently this money is then used for a security deposit for housing, to buy a car, to settle debts, pay tuition, or for savings.

In Table 5 we show the federal EITC as if received monthly, up to the allowed maximum of \$116 per month, and then show, at the bottom of the table, any additional amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the bottom line of Table 5).

**The Self-Sufficiency Standard (Column #1):** In the first column of Table 5, the Self-Sufficiency Standard provides the full amount of the single parent's expenses, including taxes, without any supports to reduce these costs (except tax credits where applicable). With child care expenses of \$826 per month and housing costs of \$602 per month, it is not surprising that the Self-Sufficiency Wage is **\$14.95** per hour.

## **Private Supports:**

**Child Support (Column #2):** In the second column of Table 5, we add the private support of child support. The (negative) amount of \$277 for child support is the average monthly child support payment per family (not per child) in South Dakota as of March 2000, as reported by the state.<sup>21</sup> Receipt of child

support reduces the amount that must be earned each month by this single parent to meet expenses. Because child support income is not taxable, it has a stronger impact on the family's income than additional earned income, as it is not reduced by taxes. This reduces the amount this single parent must earn to meet her family's needs by almost three dollars, from 14.95 to **\$12.11** per hour in Sioux Falls (compare columns 1 and 2 in Table 5).

The addition of child support not only changes taxes but has other impacts as well. The "Earned Income Tax Credit (Advanced)" line now shows a negative amount of \$116 in column #2, the maximum amount that may be received monthly. Note that taxes decrease from \$439 in column #1—when all income is earned, to \$294 in column #2—when some income is received as child support. (The Child Care Tax Credit increases because the Child Care Tax Credit Rate is higher at this lower income, while the Child Tax Credit decreases because federal taxes have also decreased, and it can only be taken as a credit against taxes).

## **Public Supports:**

**Transportation (Column #3):** In the third column, we show the effect of a transportation support. For our model, we use Wheels to Work, currently available only in Sioux Falls, which helps with acquiring a car but not the operating costs. Although the dollar effect of the transportation support on the family budget shown here is not large, it provides a crucial resource for getting to and from work, and thus maintaining employment. It also reduces the required wage by about one dollar an hour, to **\$14.04** per hour.

**Child Care (Column #4):** In the fourth column, we show the effect of a public support for child care costs. In South Dakota, parents receiving this support pay nothing if their incomes are below the official poverty level, and then pay an income-contingent fee if their incomes are above poverty, up to 150% of poverty (185% of poverty if they have a child with special needs). This support of \$430 substantially reduces child

Table 5  
**Impact of Supports on Monthly Costs and the Self-Sufficiency Wage**  
*of a Single Parent with One Infant and One Preschool-age Child*  
 Sioux Falls, South Dakota-2000

	#1	SUBSIDIES						
		#2	#3	#4	#5	#6	#7	#8
<b>Monthly Costs:</b>	<b>Self-Sufficiency Standard</b>	<b>Child Support</b>	<b>Transportation</b>	<b>Child Care</b>	<b>Child Care, Food Stamps &amp; Health Care (Medicaid)</b>	<b>Child Care, Food Stamps, &amp; Health Care (CHIP)</b>	<b>Child Care, Food Stamps, Transportation, &amp; Health Care (CHIP)</b>	<b>Housing, Child Care &amp; Food Stamps</b>
Housing	\$602	\$602	\$602	\$602	\$602	\$602	\$602	\$340
Child Care	\$826	\$826	\$826	\$395	\$0	\$10	\$0	\$0
Food	\$325	\$325	\$325	\$325	\$137	\$192	\$137	\$226
Transportation	\$150	\$150	\$66	\$150	\$150	\$150	\$66	\$150
Health Care	\$237	\$237	\$237	\$237	\$0	\$85	\$85	\$237
Miscellaneous	\$214	\$205	\$205	\$205	\$205	\$205	\$205	\$205
Taxes	\$439	\$294	\$399	\$287	\$100	\$116	\$100	\$109
Earned Income								
Tax Credit (Advanced)	\$0	-\$116	-\$26	-\$116	-\$116	-\$116	-\$116	-\$116
Child Care Tax Credit (-)	-\$80	-\$88	-\$80	-\$91	\$0	-\$1	\$0	\$0
Child Tax Credit (-)	-\$83	-\$28	-\$83	-\$20	\$0	\$0	\$0	\$0
Child Support	\$0	-\$277	\$0	\$0	\$0	\$0	\$0	\$0
<b>Self-Sufficiency Wage-</b>								
<b>Monthly</b>	<b>\$2,631</b>	<b>\$2,132</b>	<b>\$2,470</b>	<b>\$1,975</b>	<b>\$1,078</b>	<b>\$1,243</b>	<b>\$1,078</b>	<b>\$1,152</b>
<b>Hourly</b>	<b>\$14.95</b>	<b>\$12.11</b>	<b>\$14.04</b>	<b>\$11.22</b>	<b>\$6.13</b>	<b>\$7.06</b>	<b>\$6.13</b>	<b>\$6.55</b>
<b>Annual Wage</b>	<b>\$31,569</b>	<b>\$25,583</b>	<b>\$29,643</b>	<b>\$23,697</b>	<b>\$12,942</b>	<b>\$14,913</b>	<b>\$12,940</b>	<b>\$13,824</b>
Additional Federal EITC (annual)	\$0	\$94	\$0	\$178	\$2,443	\$2,028	\$2,443	\$2,257

care costs for this Sioux Falls family from \$826 to \$395 per month.

This support in turn reduces the Self-Sufficiency Wage by well over one-fourth, from \$14.95 to **\$11.22** per hour (compare the first and fourth columns in Table 5). As with child support and other supports to be considered below, this impact comes in two ways: each support directly reduces the cost of meeting a specific

need, such as child care, but it also—by lowering the amount of income that must be earned—reduces taxes and/or increases tax credits such as the EITC.

**Child Care, Food Stamps, and Health Care (Medicaid) (Column #5):** For adults who are moving from welfare to work, there is usually available a set of “welfare-to-work” supports to help with that transition. In the fifth column of Table 5, we assume

that this single parent is receiving a typical “package” of benefits available to those making the welfare-to-work transition. This package usually includes child care, Medicaid, and Food Stamps. (Note that to be eligible for Food Stamps, a family’s total income—including earnings, child support, and so forth—must be less than 130% of the federal poverty level-for her family size- and to receive Medicaid, her income must be less than 185% of poverty.)

These supports greatly reduce a family’s costs for these three basic needs. In this example, the child care costs are fully supported at this income level, reducing her monthly child care costs from \$826 to zero. Medicaid reduces her health care costs to zero, while her partial Food Stamps benefit of \$188 reduces her food costs by about two-thirds to just \$137 per month. Although this family would no longer receive either the Child Care Tax Credit or the Child Tax Credit, this is more than made up by the supports. By substantially lowering the income that must be earned to pay for child care, food, and health care, these three supports decrease the taxes owed by more than the lost tax credits. Altogether, these supports lower the wages required to meet basic needs to **\$6.13** per hour, about one-third of the full Self-Sufficiency Wage. (It should be noted that the EITC to which she is entitled is nearly the maximum at this level, and if all of it were received on a monthly basis, this would further lower the required wage and/or reduce the number of hours the individual had to work.)

***Child Care, Food Stamps, and Health Care (CHIP) (Column #6):*** After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although she is eligible for the Child Health Insurance Program (CHIP) for health insurance coverage for her children (if family income remains below 185% of poverty). Also, this is the situation facing low-wage parents who have never received welfare. In the sixth column of Table 5, we have modeled this situation by assuming that only the children’s health care costs (including both insurance and out-of-pocket costs) are covered by CHIP. Since the parent’s cost is not covered, the parent must pay for her share of the health insurance premium that is available through her employer, as well as out-of-pocket costs for herself.

This additional expense, to cover her health care costs, of \$85 per month, does not seem great, but if her earnings are high enough to cover that cost, that

increases her child care co-payment, as well as decreases her Food Stamps benefit, increasing her food costs. In sum, without Medicaid coverage for herself as well as her children, she must increase her earnings by almost another dollar an hour to **\$7.06** per hour, just to be able to meet her needs at the same level as when Medicaid covered all of her family’s health care costs.

***Child Care, Food Stamps, Transportation, and Health Care (CHIP) (Column #7):*** In the seventh column, we have assumed that she receives a transportation support as well as the other supports available to working poor families, and those who have been off welfare for more than one year. These supports reduce what she needs to earn sufficiently that she qualifies for increased child care supports and Food Stamps benefits as well. Again, taxes are reduced more than the loss in tax credits. Altogether, the addition of a transportation support, combined with the other increased supports, reduces what she must earn by almost \$1,600 per month, reducing the Self-Sufficiency Wage to **\$6.13** per hour. (This amount is the almost exactly the same as the “welfare-to-work” set of supports shown in column 5 because the increase in health care costs that occurs when Medicaid is replaced by CHIP is offset almost exactly by the decrease in transportation costs modeled in Column 7).

***Housing, Child Care, and Food Stamps (Column #8):*** In the eighth and last column of the table, we have modeled the combination of child care, Food Stamps, and housing supports. Since housing supports typically reduce the cost of housing so that families pay only 30% of their income for housing and utilities; this support reduces housing costs by almost one-half, from \$602 per month to just \$340. However, because the housing support reduces housing costs by such a large amount, it decreases the Food Stamps benefit (which takes into account other costs such as housing and child care), thus raising food costs. The combination, however, still reduces the wage required to meet the family’s needs to **\$6.55** per hour. Unfortunately, these housing supports are not available to all who need them. Nationwide, only about 12% of eligible families receive housing supports or live in public housing.<sup>22</sup> In South Dakota, while some communities have housing assistance or public housing available, others have waiting lists as long as four years or more.<sup>23</sup>

The figures in Table 5 provide examples for one family - a single parent with one infant and one pre-

school-age child, living in Sioux Falls. The impact of various supports and taxes would vary in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient. By temporarily aiding families with supports until they are able to earn Self-Sufficiency-level Wages, families with

entry-level wages are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they can achieve stability in their housing, child care, diet, and health care, which in turn helps support their achieving a steady position in the labor force. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

---

# *How the Self-Sufficiency Standard Can Be Used*

---

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

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many different options. The discussion below should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

## **The Self-Sufficiency Standard as a Policy Tool**

The Self-Sufficiency Standard has a number of uses in the development and evaluation of policy in different areas. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy uses the Standard to assess the ability of various jobs, occupations, and sectors to provide self-sufficient wages for workers. The Standard is used together with analysis of the current local labor market supply and demand (to determine jobs that have expanding but unfilled openings), an assessment of the available job training and education infrastructure, and an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to assess the jobs and sectors on which to target training and counseling resources.

The Standard has also been used to *evaluate economic development proposals*. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government supports are at or above self-sufficiency, it can be determined if these proposed enterprises will require supports to the workers as well. Thus, such proposals can be evaluated as to their net positive or negative

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

The Standard has also been used to *evaluate impact of proposed policy changes*. As shown in this report (see Table 7), the Standard can be used to evaluate the impact of restructuring support programs, changing co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible to not only show the direct impact on family incomes, but to model the interaction effects of taxes, tax credits, and, where applicable, supports. It can similarly be used to look at the impact of changing program rules—such as requiring parents to enter employment when their youngest child reaches the age of three months instead of the current 12 months—on both individual families and state budgets.

The Standard can be used to *target education and job training investments*. Given the Self-Sufficiency Wages for most family types, the Standard can help make the case for investing in various types of post-secondary education. Education and training beyond high school provides access to a wide range of jobs paying Self-Sufficiency Wages, and the broad range of skills that enable workers to move into jobs created by rapidly developing new technologies.

## **The Self-Sufficiency Standard as a Guideline for Wage-Setting**

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers' salaries. It has also been used by private agencies, such as Community Action Agencies, to evaluate the adequacy of their own salary schedules.

## **The Self-Sufficiency Standard as a Benchmark for Evaluation**

The Standard can be used to evaluate outcomes for a wide range of programs that result in employment,

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

### **The Self-Sufficiency Standard as a Counseling Tool**

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

The Budget Worksheet also provides both counselors and clients with information on available supports and supports, integrating in one place a wide range of possibilities not usually brought together—even though clients often must coordinate these various programs in their lives.

### **The Self-Sufficiency Standard as a Public Education Tool**

The Standard is an important public education tool. It helps not only counselors, but the public at large, understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. By demon-

strating how the various components, and each basic need, fit together, it helps in the understanding of how each is necessary. Thus, it helps facilitate the coordination of various providers of services and supports, both public and private, such as Food Stamps, child care providers, and education and training organizations.

### **The Self-Sufficiency Standard as a Needs Analysis Tool**

The Standard provides for families of all different types and compositions a detailed, yet standardized, analysis of what their cost of living is, and what it costs for working parents to meet, at a minimally adequate level, their basic needs for food, shelter, health care, and so forth. As such, has been used in two court cases in order to document the minimum amount families need to meet their needs. In one case, the Standard provided a specific benchmark that demonstrated the problematic nature of requiring educational loan repayments at a certain level by showing that it would have forced the family to reduce their food, housing, or child care expenses below adequate levels. In a second case, the Standard was used to show that a mortgage refinancing scheme would have left many families in Philadelphia without adequate income to meet their basic needs.

### **The Self-Sufficiency Standard in Research**

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically, and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of "poverty," or income inadequacy, and how this differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various supports, such as child support or child care supports—given a family's income, place of residence, and composition. As a modeling tool, it can be used to research the impact of various supports, tax credits, and/or child support—and their interactions—on families at various wage levels of earners, with different compositions, and with varied costs of living.

---

# *Conclusion*

---

With the passage of the 1996 welfare legislation—particularly with the advent of work requirements and time limits—helping participants become self-sufficient has become a top priority. The Self-Sufficiency Standard documents the cost of living that families of different sizes must meet to live independently, without public or private supports. The Standard demonstrates that, for most families, earnings that are above the official poverty level or earnings that are high enough to disqualify them from welfare are nevertheless far below what they need to meet their families' basic needs.

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

The Standard has been calculated for a number of other states, including California, Connecticut, Illinois, Indiana, Iowa, Massachusetts, New Jersey, North Carolina, Pennsylvania, Texas, Wisconsin, and the Washington, D.C. metropolitan area. It is anticipated that reports will be completed shortly for New York City, New York State and California (updated). For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women (202) 638-3143 or [jbrooks@wowonline.org](mailto:jbrooks@wowonline.org), or Dr. Diana Pearce at (206) 616-2850 or [pearce@u.washington.edu](mailto:pearce@u.washington.edu). For further information on the findings and implications of the Self-Sufficiency Standard for South Dakota, contact the South Dakota Woman Works co-ordinator in your area (see inside front cover).



---

# Endnotes

---

<sup>1</sup> Anonymous quote in Elizabeth A. Gowdy and Susan R. Pearlmutter, “Economic Self-Sufficiency is a Road I’m On: The Results of Focus Group Research with Low-Income Women,” in Liane V. Davis, ed., *Building on Women’s Strengths: A Social Work Agenda for the Twenty-First Century* (New York: The Haworth Press, 1994), p. 93.

<sup>2</sup> See for example, William O’Hare, Taynia Mann, Kathryn Porter and Robert Greenstein, *Real Life Poverty in America: Where the American Public Would Set the Poverty Line*, Center on Budget and Policy Priorities, July 1990.

<sup>3</sup> Using the Fair Market Rents for two-bedroom units, which is the cost of housing including utilities at the 40th percentile (see below for further explanation) housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,362. This is almost four times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$347 per month.

<sup>4</sup> One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles’ work and the analyses of many others are summarized in Constance Citro and Robert Michael, eds., *Measuring Poverty: A New Approach*, Washington, DC: National Academy Press, 1995.

<sup>5</sup> The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Barbara Bergmann and Trudi Renwick, “A Budget-Based Definition of Poverty: With an Application to Single-Parent Families,” *The Journal of Human Resources*, Vol.28, No.1, p.1-24, Winter 1993. Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state.

<sup>6</sup> *Boston Globe*, 9/25/98.

<sup>7</sup> While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.

<sup>8</sup> Quoted in Gowdy and Pearlmutter, *op.cit.*, p. 91.

<sup>9</sup> These costs are based on a survey of units that have been on the market within the last two years, and exclude both new housing (two years old or less), and substandard and public housing.

<sup>10</sup> Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

<sup>11</sup> Under the 1988 Family Support Act (which was superseded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile, for the age of child, setting, and location. Most states conducted surveys of costs, or commissioned child care referral networks or researchers to do these studies.

<sup>12</sup> Child care centers are more frequently used for older children (two to four years old) than for infants (J.R. Veum and P. M. Gleason. October, 1991. “Child Care Arrangements and Costs,” *Monthly Labor Review*. p. 10-17.) However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative’s home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care.) See J. Capizzano, G. Adams, and F. Sonenstein. March 2000. *Child Care Arrangements for Children under Five: Variation across States*. Washington, DC: The Urban Institute. National Survey of America’s Families, Series B, No. b-7.

<sup>13</sup> Bureau of Labor Statistics, U.S. Department of Labor, Table 45. Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1998, <http://stats.bls.gov/csx/1998/share/quintile.pdf>.

<sup>14</sup> Because the great majority of single parent families are maintained by women alone, the food budget assumes that in single parent families, the adult is a woman.

<sup>15</sup> See C. Porter and E. Deakin. December 1995. *Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas*. Berkely, CA: Institute of Urban and Regional Development, University of California at Berkeley.

<sup>16</sup> Report to the Honorable William J. Janklow, Governor, from the Governor’s Wage Study Task Force, 11/1/99.

<sup>17</sup> According to the Bureau of Labor Statistics, 83% of non-temporary workers have health insurance, the majority of

which is employer-provided.

<sup>18</sup> See Citro and Michael, *op.cit.*

<sup>19</sup> In the report, single parents are referred to as “she” because over 90% of single parents are women.

<sup>20</sup> Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section is “Monthly Operational Review of Earned Income Credit.”) Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a “lump sum” is the preferred option, and indeed families make financial decisions based on its receipt (to-

gether with tax refunds) when they file their taxes early in the following year. See J. L. Romich and T. Weisner. October 1999. *How Families View and Use the EITC: The Case for Lump-sum Delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

<sup>21</sup> The amount of \$277 per month is a somewhat lower than the average amount of child support paid by absent parents nationally (per family, not per child) which is about \$314 per month. *Child Support for Custodial Mothers and Fathers: 1995*. U.S. Bureau of the Census, Current Population Reports (P60-196, March 1999).

<sup>22</sup> U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

<sup>23</sup> Vona Johnson, South Dakota Housing Development Authority.

# Data Sources

Date Type	Source	Assumptions
Child Care	Child Care Market Rate Study (May 1999), South Dakota Department of Social Services, Office of Child Care Services and the South Dakota Department of Labor, Labor Market Information Center.	<p>“Balance of state” cost used in places with less than 3 slots reported.</p> <p>Infants: Family Day Care Preschoolers: Child Day Care Center (if rate available; if not assume preschoolers are in Family Day Care). School-age: Child Day Care Center</p>
Food	USDA Low-Cost Food Plan, June 1999. U.S. Department of Agriculture. 1998. “Cost of Food at Home Estimated for Food Plans at Four Cost Levels, June 1998, U.S. Average.”	USDA plan used for all counties.
Health Insurance	<p>Insurance: Medical Expenditure Panel Survey Insurance Component (MEPS). (<a href="http://www.meeps.ahr.gov/">www.meeps.ahr.gov/</a>).</p> <p>William M. Mercer, Inc., <i>Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998</i>.</p> <p>Families USA. 1993. <i>Skyrocketing Health Inflation 1980-1993-2000; The Burden on Families and Businesses</i>.</p> <p>Out of Pocket Costs: U.S. Department of Health and Human Services. 1987. <i>National Expenditure Survey</i>.</p> <p><i>The Future of Children</i>. Winter 1992.</p>	<p>Average of West North Central Region (Minnesota, Iowa, Missouri and Kansas) for both Single and Family coverage updated using the Medical CPI.</p> <p>Employees contribute 24% of the premium for individual coverage and 36% for family coverage.</p>
Housing	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program – Fiscal Year 2000</i> . (10/01/99). ( <a href="http://www.huduser.org">www.huduser.org</a> ).	Fair Market Rents by county and/or MSA and PMSA.
Taxes	<p>Sales Tax: <i>Municipal Tax Information Bulletin</i>, January 2000, South Dakota Department of Revenue, Business Tax Division. 1-800-TAX-9188 (<a href="http://www.state.sd.us/revenue">www.state.sd.us/revenue</a>).</p> <p>U. S. Department of Treasury – IRS. 1999. <i>1998 1040 Instructions</i>.</p>	States sales tax of 4% applies to both general and food sales. Towns can impose additional taxes. Some localities add a 1-2% general sales tax and a \$1-2 food sales tax. We calculated county level rates by looking at all city tax rates within the county, attempting to determine which rate would apply to the majority of the population in that county.
Transportation	<p>“AAA-Your Driving costs: 1999 Third Quarter Update” American Automobile Association (<a href="http://www.aaa.com">www.aaa.com</a>).</p> <p>1995 Nationwide Personal Transportation Survey, Bureau of Transportation Statistics (<a href="http://www.bts.gov">www.bts.gov</a>).</p> <p><i>State Averages Expenditures &amp; Premiums for Personal Automobile Insurance in 1998</i>, April 1998. National Association of Insurance Commissioners (<a href="http://www.naic.org">www.naic.org</a>).</p> <p>Consumer Expenditure Survey 1997-1998.</p>	<p>Private transportation figures used in all counties.</p> <p><b>Gas:</b> Updated to March 2000 using information from <a href="http://www.aaa.com/news12/releases/auto/auto61c.html">www.aaa.com/news12/releases/auto/auto61c.html</a>.</p> <p><b>Length of Commute:</b> Used Census division (West North Central) figure from the NPTS.</p> <p><b>Insurance:</b> avg. cost for all premiums in SD from NAIC updated with Consumer Price Index.</p> <p><b>Other:</b> Consumer Expenditure Survey regional statistics updated with CPI.</p>



---

## *About the Authors*

---

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

**Jennifer Brooks** is the Director of Self-Sufficiency Programs and Policy for W Wider Opportunities for Women (WOW). Ms. Brooks has worked on the Self-Sufficiency Standards for seven states through her work on WOW’s State Organizing Project for Family Economic Self-Sufficiency. Ms. Brooks oversees the development and implementation of the Standard in the states; oversees WOW’s local, state and federal legislative involvement; assists in formulation of WOW’s policy positions; works to build coalitions of advocates at the local and regional levels; and provides technical assistance to WOW’s state and local partners on issues related to women, work and poverty. Ms. Brooks received a Master’s Degree in Public Policy with a Concentration in Women’s Studies from The George Washington University.



---

# *List of South Dakota Metropolitan Areas and Non-Metropolitan Counties*

---

## *Metropolitan Areas*

*Rapid City, MSA*

*Pennington County*

*Sioux Falls, MSA*

*Lincoln County*

*Minnehaha County*

*Custer County*

*Davison County*

*Day County*

*Deuel County*

*Dewey County*

*Douglas County*

*Edmunds County*

*Fall River County*

*Faulk County*

*Grant County*

*Gregory County*

*Haakon County*

*Hamlin County*

*Hand County*

*Hanson County*

*Harding County*

*Hughes County*

*Hutchinson County*

*Hyde County*

*Jackson County*

*Jerauld County*

*Jones County*

*Kingsbury County*

*Lake County*

*Lawrence County*

*Lyman County*

*Marshall County*

*McCook County*

*Mcpherson County*

*Meade County*

*Mellette County*

*Miner County*

*Moody County*

*Perkins County*

*Potter County*

*Roberts County*

*Sanborn County*

*Shannon County*

*Spink County*

*Stanley County*

*Sully County*

*Todd County*

*Tripp County*

*Turner County*

*Union County*

*Walworth County*

*Yankton County*

*Ziebach County*

## *Non-Metropolitan Counties*

*Aurora County*

*Beadle County*

*Bennett County*

*Bon Homme County*

*Brookings County*

*Brown County*

*Brule County*

*Buffalo County*

*Butte County*

*Campbell County*

*Charles Mix County*

*Clark County*

*Clay County*

*Codington County*

*Corson County*



---

# Map of South Dakota Counties

---





---

***Appendix:***  
***The Self-Sufficiency Standard for***  
***Selected Family Types by County***

---

***Metropolitan Counties***



**Table 1**  
**The Self-Sufficiency Standard for Rapid City, SD MSA, 2000**  
**Pennington County**

Monthly Costs	Adult	Adult +		Adult +		Adult +		Adult +	
		infant	preschooler	infant	schoolage	teenager	schoolage	infant	preschooler
Housing	423	563	563	563	563	563	766	563	563
Child Care	0	390	382	772	238	1,009	772	620	
Food	164	241	249	325	429	437	466	511	
Transportation	150	150	150	150	150	150	290	290	
Health Care	85	217	195	237	242	258	291	270	
Miscellaneous	82	156	154	205	162	262	238	225	
Taxes	163	286	277	396	243	542	462	422	
Earned Income Tax Credit (-)	0	-70	-77	-30	-173	0	0	0	
Child Care Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80	
Child Tax Credit (-)	0	-42	-42	-83	-32	-125	-83	-83	
Monthly Self-Sufficiency Wage	<b>\$1,067</b>	<b>\$1,845</b>	<b>\$1,805</b>	<b>\$2,454</b>	<b>\$1,774</b>	<b>\$3,220</b>	<b>\$2,918</b>	<b>\$2,738</b>	
Hourly Self-Sufficiency Wage	<b>\$6.06</b>	<b>\$10.49</b>	<b>\$10.26</b>	<b>\$13.94</b>	<b>\$10.08</b>	<b>\$18.30</b>	<b>\$8.29</b>	<b>\$7.78</b>	
							<i>per adult</i>	<i>per adult</i>	

**Table 2**  
**The Self-Sufficiency Standard for Sioux Falls, SD MSA, 2000**  
**Lincoln County**

Monthly Costs	Adult	Adult +		Adult +		Adult +		Adult +	
		infant	preschooler	infant	schoolage	teenager	schoolage	infant	preschooler
Housing	475	602	602	602	602	602	762	602	602
Child Care	0	390	436	826	308	1,134	826	744	
Food	164	241	249	325	429	437	466	511	
Transportation	150	150	150	150	150	150	290	290	
Health Care	85	217	195	237	242	258	291	270	
Miscellaneous	87	160	163	214	173	274	248	242	
Taxes	182	306	320	439	288	587	499	483	
Earned Income Tax Credit (-)	0	-58	-49	0	-136	0	0	0	
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80	
Child Tax Credit (-)	0	-42	-42	-83	-61	-125	-83	-83	
Monthly Self-Sufficiency Wage	<b>\$1,143</b>	<b>\$1,920</b>	<b>\$1,981</b>	<b>\$2,631</b>	<b>\$1,949</b>	<b>\$3,398</b>	<b>\$3,058</b>	<b>\$2,978</b>	
Hourly Self-Sufficiency Wage	<b>\$6.50</b>	<b>\$10.91</b>	<b>\$11.25</b>	<b>\$14.95</b>	<b>\$11.07</b>	<b>\$19.31</b>	<b>\$8.69</b>	<b>\$8.46</b>	
							<i>per adult</i>	<i>per adult</i>	

**Table 3**  
**The Self-Sufficiency Standard for Sioux Falls, SD MSA, 2000**  
**Minnehaha County**

<i>Monthly Costs</i>	<i>Adult +</i>							
	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant schoolage preschooler</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	475	602	602	602	602	762	602	602
<i>Child Care</i>	0	390	436	826	308	1,134	826	744
<i>Food</i>	164	241	249	325	429	437	466	511
<i>Transportation</i>	150	150	150	150	150	150	290	290
<i>Health Care</i>	85	217	195	237	242	258	291	270
<i>Miscellaneous</i>	87	160	163	214	173	274	248	242
<i>Taxes</i>	182	306	320	439	288	587	499	483
<i>Earned Income Tax Credit (-)</i>	0	-58	-49	0	-136	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-46	-46	-80	-46	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-42	-42	-83	-61	-125	-83	-83
<i>Monthly Self- Sufficiency Wage</i>	<b>\$1,143</b>	<b>\$1,920</b>	<b>\$1,981</b>	<b>\$2,631</b>	<b>\$1,949</b>	<b>\$3,398</b>	<b>\$3,058</b>	<b>\$2,978</b>
<i>Hourly Self- Sufficiency Wage</i>	<b>\$6.50</b>	<b>\$10.91</b>	<b>\$11.25</b>	<b>\$14.95</b>	<b>\$11.07</b>	<b>\$19.31</b>	<b>\$8.69</b> <i>per adult</i>	<b>\$8.46</b> <i>per adult</i>

## *Non-Metropolitan Counties*



**Table 4**  
**The Self-Sufficiency Standard for Aurora County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	340	423	423	423	423	560	423	423
Child Care	0	341	333	674	304	978	674	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	137	135	181	155	238	214	213
Taxes	138	215	209	309	222	469	391	390
Earned Income Tax Credit (-)	0	-121	-126	-112	-196	0	-1	-4
Child Care Tax Credit (-)	0	-50	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-28	-22	-36	-14	-125	-77	-74
Monthly Self-Sufficiency Wage	<b>\$950</b>	<b>\$1,525</b>	<b>\$1,495</b>	<b>\$2,063</b>	<b>\$1,665</b>	<b>\$2,887</b>	<b>\$2,592</b>	<b>\$2,575</b>
Hourly Self-Sufficiency Wage	<b>\$5.40</b>	<b>\$8.66</b>	<b>\$8.49</b>	<b>\$11.72</b>	<b>\$9.46</b>	<b>\$16.40</b>	<b>\$7.36</b> <i>per adult</i>	<b>\$7.32</b> <i>per adult</i>

**Table 5**  
**The Self-Sufficiency Standard for Beadle County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	312	604	312	916	604	624
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	133	174	156	232	207	212
Taxes	137	199	201	284	225	449	366	385
Earned Income Tax Credit (-)	0	-133	-131	-135	-193	0	-24	-9
Child Care Tax Credit (-)	0	-52	-52	-92	-48	-80	-80	-80
Child Tax Credit (-)	0	-16	-17	-16	-18	-125	-61	-71
Monthly Self-Sufficiency Wage	<b>\$946</b>	<b>\$1,454</b>	<b>\$1,464</b>	<b>\$1,955</b>	<b>\$1,677</b>	<b>\$2,798</b>	<b>\$2,483</b>	<b>\$2,554</b>
Hourly Self-Sufficiency Wage	<b>\$5.38</b>	<b>\$8.26</b>	<b>\$8.32</b>	<b>\$11.11</b>	<b>\$9.53</b>	<b>\$15.90</b>	<b>\$7.05</b> <i>per adult</i>	<b>\$7.26</b> <i>per adult</i>

**Table 6**  
**The Self-Sufficiency Standard for Bennett County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	333	625	304	929	625	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	135	176	155	234	210	213
Taxes	137	199	209	291	222	453	374	390
Earned Income Tax Credit (-)	0	-133	-126	-128	-196	0	-17	-4
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-16	-22	-21	-14	-125	-66	-74
Monthly Self-Sufficiency Wage	\$946	\$1,454	\$1,495	\$1,988	\$1,665	\$2,817	\$2,517	\$2,575
Hourly Self-Sufficiency Wage	\$5.38	\$8.26	\$8.49	\$11.29	\$9.46	\$16.01	\$7.15 per adult	\$7.32 per adult

**Table 7**  
**The Self-Sufficiency Standard for Bon Homme County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	341	333	674	304	978	674	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	137	135	181	155	238	214	213
Taxes	136	213	207	306	220	466	389	387
Earned Income Tax Credit (-)	0	-122	-126	-113	-196	0	-1	-5
Child Care Tax Credit (-)	0	-50	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-28	-21	-36	-14	-125	-76	-74
Monthly Self-Sufficiency Wage	\$945	\$1,523	\$1,493	\$2,061	\$1,663	\$2,884	\$2,589	\$2,572
Hourly Self-Sufficiency Wage	\$5.37	\$8.65	\$8.48	\$11.71	\$9.45	\$16.38	\$7.36 per adult	\$7.31 per adult

**Table 8**  
**The Self-Sufficiency Standard for Brookings County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	431	478	478	478	478	646	478	478
Child Care	0	341	436	777	304	1,081	777	740
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	83	143	151	197	160	257	230	229
Taxes	168	233	268	365	242	532	442	441
Earned Income Tax Credit (-)	0	-109	-85	-60	-178	0	0	0
Child Care Tax Credit (-)	0	-50	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-40	-42	-77	-29	-125	-83	-83
Monthly Self-Sufficiency Wage	\$1,081	\$1,605	\$1,754	\$2,309	\$1,751	\$3,157	\$2,811	\$2,796
Hourly Self-Sufficiency Wage	\$6.14	\$9.12	\$9.97	\$13.12	\$9.95	\$17.94	\$7.99 per adult	\$7.94 per adult

**Table 9**  
**The Self-Sufficiency Standard for Brown County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	331	347	678	325	1,003	678	672
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	136	136	181	157	241	215	217
Taxes	137	212	213	310	230	478	393	401
Earned Income Tax Credit (-)	0	-124	-123	-111	-189	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-88	-48	-80	-80	-80
Child Tax Credit (-)	0	-26	-27	-37	-21	-125	-78	-81
Monthly Self-Sufficiency Wage	\$946	\$1,511	\$1,515	\$2,070	\$1,699	\$2,923	\$2,598	\$2,622
Hourly Self-Sufficiency Wage	\$5.38	\$8.58	\$8.61	\$11.76	\$9.65	\$16.61	\$7.38 per adult	\$7.45 per adult

**Table 10**  
**The Self-Sufficiency Standard for Brule County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	341	322	662	322	984	662	643
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	137	134	180	157	239	213	214
Taxes	133	208	198	296	219	459	375	379
Earned Income Tax Credit (-)	0	-122	-130	-118	-192	0	-7	-5
Child Care Tax Credit (-)	0	-50	-52	-88	-48	-80	-80	-80
Child Tax Credit (-)	0	-27	-18	-32	-19	-125	-72	-74
Monthly Self-Sufficiency Wage	<b>\$942</b>	<b>\$1,518</b>	<b>\$1,471</b>	<b>\$2,036</b>	<b>\$1,682</b>	<b>\$2,883</b>	<b>\$2,561</b>	<b>\$2,571</b>
Hourly Self-Sufficiency Wage	<b>\$5.35</b>	<b>\$8.63</b>	<b>\$8.36</b>	<b>\$11.57</b>	<b>\$9.56</b>	<b>\$16.38</b>	<b>\$7.28</b> per adult	<b>\$7.30</b> per adult

**Table 11**  
**The Self-Sufficiency Standard for Buffalo County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	312	333	645	304	949	645	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	134	135	178	155	235	211	213
Taxes	133	199	202	289	213	448	369	377
Earned Income Tax Credit (-)	0	-129	-127	-124	-198	0	-13	-7
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-19	-21	-28	-13	-125	-68	-72
Monthly Self-Sufficiency Wage	<b>\$942</b>	<b>\$1,476</b>	<b>\$1,488</b>	<b>\$2,009</b>	<b>\$1,655</b>	<b>\$2,833</b>	<b>\$2,534</b>	<b>\$2,562</b>
Hourly Self-Sufficiency Wage	<b>\$5.35</b>	<b>\$8.39</b>	<b>\$8.46</b>	<b>\$11.41</b>	<b>\$9.40</b>	<b>\$16.10</b>	<b>\$7.20</b> per adult	<b>\$7.28</b> per adult

**Table 12**  
**The Self-Sufficiency Standard for Butte County, SD, 2000**

Monthly Costs	Adult	Adult +								
		infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage	preschooler	schoolage
Housing	400	531	531	531	531	694	531	531		
Child Care	0	314	333	647	304	951	647	637		
Food	164	241	249	325	429	437	466	511		
Transportation	150	150	150	150	150	150	290	290		
Health Care	85	217	195	237	242	258	291	270		
Miscellaneous	80	145	146	189	166	249	222	224		
Taxes	158	243	247	338	261	505	416	424		
Earned Income Tax Credit (-)	0	-102	-100	-86	-161	0	0	0		
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80		
Child Tax Credit (-)	0	-42	-42	-59	-41	-125	-83	-83		
Monthly Self-Sufficiency Wage	\$1,036	\$1,648	\$1,660	\$2,189	\$1,833	\$3,039	\$2,700	\$2,724		
Hourly Self-Sufficiency Wage	\$5.89	\$9.37	\$9.43	\$12.44	\$10.41	\$17.27	\$7.67 per adult	\$7.74 per adult		

**Table 13**  
**The Self-Sufficiency Standard for Campbell County, SD, 2000**

Monthly Costs	Adult	Adult +								
		infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage	preschooler	schoolage
Housing	337	423	423	423	423	560	423	423		
Child Care	0	312	333	645	304	949	645	637		
Food	164	241	249	325	429	437	466	511		
Transportation	150	150	150	150	150	150	290	290		
Health Care	85	217	195	237	242	258	291	270		
Miscellaneous	74	134	135	178	155	235	211	213		
Taxes	133	199	202	289	213	448	369	377		
Earned Income Tax Credit (-)	0	-129	-127	-124	-198	0	-13	-7		
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80		
Child Tax Credit (-)	0	-19	-21	-28	-13	-125	-68	-72		
Monthly Self-Sufficiency Wage	\$942	\$1,476	\$1,488	\$2,009	\$1,655	\$2,833	\$2,534	\$2,562		
Hourly Self-Sufficiency Wage	\$5.35	\$8.39	\$8.46	\$11.41	\$9.40	\$16.10	\$7.20 per adult	\$7.28 per adult		

**Table 14**  
**The Self-Sufficiency Standard for Charles Mix County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	304	596	341	937	596	645
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	132	173	159	234	207	214
Taxes	137	199	199	281	236	456	364	393
Earned Income Tax Credit (-)	0	-133	-133	-138	-184	0	-26	-2
Child Care Tax Credit (-)	0	-52	-52	-92	-48	-80	-80	-80
Child Tax Credit (-)	0	-16	-15	-14	-25	-125	-59	-76
Monthly Self-Sufficiency Wage	\$946	\$1,454	\$1,453	\$1,943	\$1,723	\$2,828	\$2,471	\$2,587
Hourly Self-Sufficiency Wage	\$5.38	\$8.26	\$8.25	\$11.04	\$9.79	\$16.07	\$7.02 per adult	\$7.35 per adult

**Table 15**  
**The Self-Sufficiency Standard for Clark County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	312	333	645	304	949	645	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	134	135	178	155	235	211	213
Taxes	137	205	209	298	222	460	381	390
Earned Income Tax Credit (-)	0	-128	-126	-122	-196	0	-10	-4
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-20	-22	-29	-14	-125	-70	-74
Monthly Self-Sufficiency Wage	\$946	\$1,483	\$1,495	\$2,018	\$1,665	\$2,845	\$2,547	\$2,575
Hourly Self-Sufficiency Wage	\$5.38	\$8.42	\$8.49	\$11.47	\$9.46	\$16.16	\$7.24 per adult	\$7.32 per adult

**Table 16**  
**The Self-Sufficiency Standard for Clay County, SD, 2000**

Monthly Costs	Adult	Adult +								
		infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage	preschooler	schoolage
<b>Housing</b>	337	423	423	423	423	560	423	423		
<b>Child Care</b>	0	341	390	731	386	1,116	731	776		
<b>Food</b>	164	241	249	325	429	437	466	511		
<b>Transportation</b>	150	150	150	150	150	150	290	290		
<b>Health Care</b>	85	217	195	237	242	258	291	270		
<b>Miscellaneous</b>	74	137	141	187	163	252	220	227		
<b>Taxes</b>	137	215	227	329	252	515	408	434		
<b>Earned Income Tax Credit (-)</b>	0	-121	-113	-94	-169	0	0	0		
<b>Child Care Tax Credit (-)</b>	0	-50	-50	-88	-48	-80	-80	-80		
<b>Child Tax Credit (-)</b>	0	-28	-36	-49	-35	-125	-83	-83		
<b>Monthly Self-Sufficiency Wage</b>	<b>\$946</b>	<b>\$1,525</b>	<b>\$1,577</b>	<b>\$2,151</b>	<b>\$1,792</b>	<b>\$3,085</b>	<b>\$2,666</b>	<b>\$2,767</b>		
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.38</b>	<b>\$8.66</b>	<b>\$8.96</b>	<b>\$12.22</b>	<b>\$10.18</b>	<b>\$17.53</b>	<b>\$7.57</b>	<b>\$7.86</b>	<i>per adult</i>	<i>per adult</i>

**Table 17**  
**The Self-Sufficiency Standard for Codington County, SD, 2000**

Monthly Costs	Adult	Adult +								
		infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage	preschooler	schoolage
<b>Housing</b>	337	423	423	423	423	560	423	423		
<b>Child Care</b>	0	292	292	585	331	916	585	624		
<b>Food</b>	164	241	249	325	429	437	466	511		
<b>Transportation</b>	150	150	150	150	150	150	290	290		
<b>Health Care</b>	85	217	195	237	242	258	291	270		
<b>Miscellaneous</b>	74	132	131	172	158	232	205	212		
<b>Taxes</b>	137	199	195	277	232	449	359	385		
<b>Earned Income Tax Credit (-)</b>	0	-133	-136	-141	-187	0	-30	-9		
<b>Child Care Tax Credit (-)</b>	0	-52	-52	-92	-48	-80	-80	-80		
<b>Child Tax Credit (-)</b>	0	-16	-13	-11	-23	-125	-56	-71		
<b>Monthly Self-Sufficiency Wage</b>	<b>\$946</b>	<b>\$1,454</b>	<b>\$1,436</b>	<b>\$1,924</b>	<b>\$1,708</b>	<b>\$2,798</b>	<b>\$2,453</b>	<b>\$2,554</b>		
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.38</b>	<b>\$8.26</b>	<b>\$8.16</b>	<b>\$10.93</b>	<b>\$9.70</b>	<b>\$15.90</b>	<b>\$6.97</b>	<b>\$7.26</b>	<i>per adult</i>	<i>per adult</i>

**Table 18**  
**The Self-Sufficiency Standard for Corson County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	333	625	304	929	625	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	135	176	155	234	210	213
Taxes	136	197	207	289	220	450	371	387
Earned Income Tax Credit (-)	0	-133	-126	-129	-196	0	-17	-5
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-15	-21	-20	-14	-125	-65	-74
Monthly Self-Sufficiency Wage	\$945	\$1,453	\$1,493	\$1,985	\$1,663	\$2,814	\$2,514	\$2,572
Hourly Self-Sufficiency Wage	\$5.37	\$8.25	\$8.48	\$11.28	\$9.45	\$15.99	\$7.14 per adult	\$7.31 per adult

**Table 19**  
**The Self-Sufficiency Standard for Custer County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	322	333	655	304	959	655	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	135	135	179	155	236	212	213
Taxes	139	212	212	306	228	469	391	396
Earned Income Tax Credit (-)	0	-125	-126	-118	-195	0	-6	-3
Child Care Tax Credit (-)	0	-52	-52	-88	-48	-80	-80	-80
Child Tax Credit (-)	0	-22	-22	-32	-17	-125	-73	-75
Monthly Self-Sufficiency Wage	\$948	\$1,500	\$1,498	\$2,038	\$1,671	\$2,865	\$2,568	\$2,582
Hourly Self-Sufficiency Wage	\$5.39	\$8.52	\$8.51	\$11.58	\$9.50	\$16.28	\$7.30 per adult	\$7.34 per adult

**Table 20**  
**The Self-Sufficiency Standard for Davison County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	337	423	423	423	423	567	423	423
<b>Child Care</b>	0	312	318	629	318	947	629	635
<b>Food</b>	164	241	249	325	429	437	466	511
<b>Transportation</b>	150	150	150	150	150	150	290	290
<b>Health Care</b>	85	217	195	237	242	258	291	270
<b>Miscellaneous</b>	74	134	134	176	156	236	210	213
<b>Taxes</b>	139	208	207	297	233	467	382	396
<b>Earned Income Tax Credit (-)</b>	0	-128	-129	-126	-190	0	-14	-4
<b>Child Care Tax Credit (-)</b>	0	-52	-52	-92	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-20	-19	-22	-20	-125	-67	-75
<b>Monthly Self-Sufficiency Wage</b>	<b>\$948</b>	<b>\$1,486</b>	<b>\$1,476</b>	<b>\$1,998</b>	<b>\$1,692</b>	<b>\$2,858</b>	<b>\$2,529</b>	<b>\$2,579</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.39</b>	<b>\$8.44</b>	<b>\$8.38</b>	<b>\$11.36</b>	<b>\$9.62</b>	<b>\$16.24</b>	<b>\$7.18</b> <i>per adult</i>	<b>\$7.33</b> <i>per adult</i>

**Table 21**  
**The Self-Sufficiency Standard for Day County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	337	423	423	423	423	560	423	423
<b>Child Care</b>	0	292	333	625	304	929	625	637
<b>Food</b>	164	241	249	325	429	437	466	511
<b>Transportation</b>	150	150	150	150	150	150	290	290
<b>Health Care</b>	85	217	195	237	242	258	291	270
<b>Miscellaneous</b>	74	132	135	176	155	234	210	213
<b>Taxes</b>	136	197	207	289	220	450	371	387
<b>Earned Income Tax Credit (-)</b>	0	-133	-126	-129	-196	0	-17	-5
<b>Child Care Tax Credit (-)</b>	0	-52	-52	-92	-50	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-15	-21	-20	-14	-125	-65	-74
<b>Monthly Self-Sufficiency Wage</b>	<b>\$945</b>	<b>\$1,453</b>	<b>\$1,493</b>	<b>\$1,985</b>	<b>\$1,663</b>	<b>\$2,814</b>	<b>\$2,514</b>	<b>\$2,572</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.37</b>	<b>\$8.25</b>	<b>\$8.48</b>	<b>\$11.28</b>	<b>\$9.45</b>	<b>\$15.99</b>	<b>\$7.14</b> <i>per adult</i>	<b>\$7.31</b> <i>per adult</i>

**Table 22**  
**The Self-Sufficiency Standard for Deuel County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	290	583	230	813	583	520
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	131	172	147	222	205	201
Taxes	133	192	188	267	186	403	347	336
Earned Income Tax Credit (-)	0	-134	-137	-144	-222	0	-33	-45
Child Care Tax Credit (-)	0	-52	-52	-92	-45	-80	-80	-80
Child Tax Credit (-)	0	-15	-11	-9	0	-125	-54	-45
Monthly Self-Sufficiency Wage	\$942	\$1,448	\$1,426	\$1,912	\$1,540	\$2,639	\$2,438	\$2,381
Hourly Self-Sufficiency Wage	\$5.35	\$8.23	\$8.10	\$10.86	\$8.75	\$14.99	\$6.93 per adult	\$6.76 per adult

**Table 23**  
**The Self-Sufficiency Standard for Dewey County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	214	507	214	721	507	429
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	123	164	146	213	198	192
Taxes	133	192	162	240	181	366	320	303
Earned Income Tax Credit (-)	0	-134	-155	-169	-227	-26	-58	-75
Child Care Tax Credit (-)	0	-52	-47	-84	-42	-80	-84	-84
Child Tax Credit (-)	0	-15	0	0	0	-125	-32	-20
Monthly Self-Sufficiency Wage	\$942	\$1,448	\$1,316	\$1,794	\$1,516	\$2,475	\$2,320	\$2,239
Hourly Self-Sufficiency Wage	\$5.35	\$8.23	\$7.48	\$10.19	\$8.61	\$14.06	\$6.59 per adult	\$6.36 per adult

**Table 24**  
**The Self-Sufficiency Standard for Douglas County, SD, 2000**

Monthly Costs	Adult	Adult +							
		infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage	preschooler
Housing	337	423	423	423	423	423	560	423	423
Child Care	0	312	333	645	304	949	645	637	
Food	164	241	249	325	429	437	466	511	
Transportation	150	150	150	150	150	150	290	290	
Health Care	85	217	195	237	242	258	291	270	
Miscellaneous	74	134	135	178	155	235	211	213	
Taxes	137	205	209	298	222	460	381	390	
Earned Income Tax Credit (-)	0	-128	-126	-122	-196	0	-10	-4	
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80	
Child Tax Credit (-)	0	-20	-22	-29	-14	-125	-70	-74	
Monthly Self-Sufficiency Wage	\$946	\$1,483	\$1,495	\$2,018	\$1,665	\$2,845	\$2,547	\$2,575	
Hourly Self-Sufficiency Wage	\$5.38	\$8.42	\$8.49	\$11.47	\$9.46	\$16.16	\$7.24 per adult	\$7.32 per adult	

**Table 25**  
**The Self-Sufficiency Standard for Edmunds County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	333	625	304	929	625	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	135	176	155	234	210	213
Taxes	136	197	207	289	220	450	371	387
Earned Income Tax Credit (-)	0	-133	-126	-129	-196	0	-17	-5
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-15	-21	-20	-14	-125	-65	-74
Monthly Self-Sufficiency Wage	\$945	\$1,453	\$1,493	\$1,985	\$1,663	\$2,814	\$2,514	\$2,572
Hourly Self-Sufficiency Wage	\$5.37	\$8.25	\$8.48	\$11.28	\$9.45	\$15.99	\$7.14 per adult	\$7.31 per adult

**Table 26**  
**The Self-Sufficiency Standard for Fall River County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	341	322	662	322	984	662	643
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	137	134	180	157	239	213	214
Taxes	137	215	205	305	229	471	387	392
Earned Income Tax Credit (-)	0	-121	-129	-116	-190	0	-5	-2
Child Care Tax Credit (-)	0	-50	-52	-88	-48	-80	-80	-80
Child Tax Credit (-)	0	-28	-19	-33	-20	-125	-74	-76
Monthly Self-Sufficiency Wage	<b>\$946</b>	<b>\$1,525</b>	<b>\$1,478</b>	<b>\$2,045</b>	<b>\$1,693</b>	<b>\$2,895</b>	<b>\$2,574</b>	<b>\$2,584</b>
Hourly Self-Sufficiency Wage	<b>\$5.38</b>	<b>\$8.66</b>	<b>\$8.40</b>	<b>\$11.62</b>	<b>\$9.62</b>	<b>\$16.45</b>	<b>\$7.31</b> <i>per adult</i>	<b>\$7.34</b> <i>per adult</i>

**Table 27**  
**The Self-Sufficiency Standard for Faulk County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	446	446	446	446	560	446	446
Child Care	0	312	333	645	304	949	645	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	137	137	180	157	235	214	215
Taxes	133	206	209	298	221	448	377	385
Earned Income Tax Credit (-)	0	-124	-122	-116	-191	0	-5	0
Child Care Tax Credit (-)	0	-50	-50	-88	-48	-80	-80	-80
Child Tax Credit (-)	0	-26	-28	-33	-20	-125	-74	-78
Monthly Self-Sufficiency Wage	<b>\$942</b>	<b>\$1,509</b>	<b>\$1,521</b>	<b>\$2,044</b>	<b>\$1,691</b>	<b>\$2,833</b>	<b>\$2,570</b>	<b>\$2,597</b>
Hourly Self-Sufficiency Wage	<b>\$5.35</b>	<b>\$8.57</b>	<b>\$8.64</b>	<b>\$11.61</b>	<b>\$9.61</b>	<b>\$16.10</b>	<b>\$7.30</b> <i>per adult</i>	<b>\$7.38</b> <i>per adult</i>

**Table 28**  
**The Self-Sufficiency Standard for Grant County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage	teenager	infant	preschooler
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	333	625	304	929	625	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	135	176	155	234	210	213
Taxes	137	199	209	291	222	453	374	390
Earned Income Tax Credit (-)	0	-133	-126	-128	-196	0	-17	-4
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-16	-22	-21	-14	-125	-66	-74
Monthly Self-Sufficiency Wage	<b>\$946</b>	<b>\$1,454</b>	<b>\$1,495</b>	<b>\$1,988</b>	<b>\$1,665</b>	<b>\$2,817</b>	<b>\$2,517</b>	<b>\$2,575</b>
Hourly Self-Sufficiency Wage	<b>\$5.38</b>	<b>\$8.26</b>	<b>\$8.49</b>	<b>\$11.29</b>	<b>\$9.46</b>	<b>\$16.01</b>	<b>\$7.15</b> <i>per adult</i>	<b>\$7.32</b> <i>per adult</i>

**Table 29**  
**The Self-Sufficiency Standard for Gregory County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage	teenager	infant	preschooler
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	312	604	304	908	604	616
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	133	174	155	231	207	211
Taxes	133	192	195	275	213	435	355	370
Earned Income Tax Credit (-)	0	-134	-132	-137	-198	0	-26	-14
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-15	-16	-14	-13	-125	-59	-67
Monthly Self-Sufficiency Wage	<b>\$942</b>	<b>\$1,448</b>	<b>\$1,457</b>	<b>\$1,945</b>	<b>\$1,655</b>	<b>\$2,775</b>	<b>\$2,471</b>	<b>\$2,529</b>
Hourly Self-Sufficiency Wage	<b>\$5.35</b>	<b>\$8.23</b>	<b>\$8.28</b>	<b>\$11.05</b>	<b>\$9.40</b>	<b>\$15.77</b>	<b>\$7.02</b> <i>per adult</i>	<b>\$7.18</b> <i>per adult</i>

**Table 30**  
**The Self-Sufficiency Standard for Haakon County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	423	423	423	423	560	423	423
Child Care	0	312	333	645	304	949	645	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	134	135	178	155	235	211	213
Taxes	140	199	202	289	213	448	369	377
Earned Income Tax Credit (-)	0	-129	-127	-124	-198	0	-13	-7
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-19	-21	-28	-13	-125	-68	-72
Monthly Self-Sufficiency Wage	\$958	\$1,476	\$1,488	\$2,009	\$1,655	\$2,833	\$2,534	\$2,562
Hourly Self-Sufficiency Wage	\$5.44	\$8.39	\$8.46	\$11.41	\$9.40	\$16.10	\$7.20 per adult	\$7.28 per adult

**Table 31**  
**The Self-Sufficiency Standard for Hamlin County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	333	625	304	929	625	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	135	176	155	234	210	213
Taxes	136	197	207	289	220	450	371	387
Earned Income Tax Credit (-)	0	-133	-126	-129	-196	0	-17	-5
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-15	-21	-20	-14	-125	-65	-74
Monthly Self-Sufficiency Wage	\$945	\$1,453	\$1,493	\$1,985	\$1,663	\$2,814	\$2,514	\$2,572
Hourly Self-Sufficiency Wage	\$5.37	\$8.25	\$8.48	\$11.28	\$9.45	\$15.99	\$7.14 per adult	\$7.31 per adult

**Table 32**  
**The Self-Sufficiency Standard for Hand County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage	teenager	infant	preschooler
<b>Housing</b>	337	423	423	423	423	560	423	423
<b>Child Care</b>	0	341	333	674	304	978	674	637
<b>Food</b>	164	241	249	325	429	437	466	511
<b>Transportation</b>	150	150	150	150	150	150	290	290
<b>Health Care</b>	85	217	195	237	242	258	291	270
<b>Miscellaneous</b>	74	137	135	181	155	238	214	213
<b>Taxes</b>	137	215	209	309	222	469	391	390
<b>Earned Income Tax Credit (-)</b>	0	-121	-126	-112	-196	0	-1	-4
<b>Child Care Tax Credit (-)</b>	0	-50	-52	-88	-50	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-28	-22	-36	-14	-125	-77	-74
<b>Monthly Self-Sufficiency Wage</b>	<b>\$946</b>	<b>\$1,525</b>	<b>\$1,495</b>	<b>\$2,063</b>	<b>\$1,665</b>	<b>\$2,887</b>	<b>\$2,592</b>	<b>\$2,575</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.38</b>	<b>\$8.66</b>	<b>\$8.49</b>	<b>\$11.72</b>	<b>\$9.46</b>	<b>\$16.40</b>	<b>\$7.36</b> <i>per adult</i>	<b>\$7.32</b> <i>per adult</i>

**Table 33**  
**The Self-Sufficiency Standard for Hanson County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage	teenager	infant	preschooler
<b>Housing</b>	353	470	470	470	470	591	470	470
<b>Child Care</b>	0	292	333	625	304	929	625	637
<b>Food</b>	164	241	249	325	429	437	466	511
<b>Transportation</b>	150	150	150	150	150	150	290	290
<b>Health Care</b>	85	217	195	237	242	258	291	270
<b>Miscellaneous</b>	75	137	140	181	160	237	214	218
<b>Taxes</b>	142	214	224	308	239	464	391	404
<b>Earned Income Tax Credit (-)</b>	0	-122	-115	-113	-181	0	-1	0
<b>Child Care Tax Credit (-)</b>	0	-50	-50	-88	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-28	-34	-35	-27	-125	-77	-83
<b>Monthly Self-Sufficiency Wage</b>	<b>\$969</b>	<b>\$1,522</b>	<b>\$1,563</b>	<b>\$2,061</b>	<b>\$1,738</b>	<b>\$2,861</b>	<b>\$2,589</b>	<b>\$2,636</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.51</b>	<b>\$8.65</b>	<b>\$8.88</b>	<b>\$11.71</b>	<b>\$9.88</b>	<b>\$16.26</b>	<b>\$7.36</b> <i>per adult</i>	<b>\$7.49</b> <i>per adult</i>

**Table 34**  
**The Self-Sufficiency Standard for Harding County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	423	423	423	423	560	423	423
Child Care	0	312	333	645	304	949	645	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	134	135	178	155	235	211	213
Taxes	139	204	207	296	220	457	378	387
Earned Income Tax Credit (-)	0	-128	-126	-122	-196	0	-11	-5
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-19	-21	-29	-14	-125	-70	-74
Monthly Self-Sufficiency Wage	<b>\$957</b>	<b>\$1,481</b>	<b>\$1,493</b>	<b>\$2,016</b>	<b>\$1,663</b>	<b>\$2,842</b>	<b>\$2,544</b>	<b>\$2,572</b>
Hourly Self-Sufficiency Wage	<b>\$5.44</b>	<b>\$8.41</b>	<b>\$8.48</b>	<b>\$11.45</b>	<b>\$9.45</b>	<b>\$16.15</b>	<b>\$7.23</b> per adult	<b>\$7.31</b> per adult

**Table 35**  
**The Self-Sufficiency Standard for Hughes County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	446	446	446	446	587	446	446
Child Care	0	296	322	618	228	846	618	549
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	135	136	178	150	228	211	207
Taxes	135	205	209	293	198	429	373	360
Earned Income Tax Credit (-)	0	-127	-124	-124	-215	0	-13	-27
Child Care Tax Credit (-)	0	-52	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-21	-26	-27	-1	-125	-68	-58
Monthly Self-Sufficiency Wage	<b>\$944</b>	<b>\$1,490</b>	<b>\$1,508</b>	<b>\$2,007</b>	<b>\$1,577</b>	<b>\$2,730</b>	<b>\$2,534</b>	<b>\$2,468</b>
Hourly Self-Sufficiency Wage	<b>\$5.36</b>	<b>\$8.47</b>	<b>\$8.57</b>	<b>\$11.40</b>	<b>\$8.96</b>	<b>\$15.51</b>	<b>\$7.20</b> per adult	<b>\$7.01</b> per adult

**Table 36**  
**The Self-Sufficiency Standard for Hutchinson County, SD, 2000**

Monthly Costs	Adult	Adult +							
		infant	preschooler	infant	schoolage	teenager	infant	preschooler	schoolage
Housing	337	423	423	423	423	423	560	423	423
Child Care	0	292	310	602	273	875	602	583	
Food	164	241	249	325	429	437	466	511	
Transportation	150	150	150	150	150	150	290	290	
Health Care	85	217	195	237	242	258	291	270	
Miscellaneous	74	132	133	174	152	228	207	208	
Taxes	137	199	201	283	211	435	366	370	
Earned Income Tax Credit (-)	0	-133	-132	-136	-206	0	-24	-22	
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80	
Child Tax Credit (-)	0	-16	-17	-15	-7	-125	-60	-62	
Monthly Self-Sufficiency Wage	<b>\$946</b>	<b>\$1,454</b>	<b>\$1,461</b>	<b>\$1,952</b>	<b>\$1,617</b>	<b>\$2,739</b>	<b>\$2,480</b>	<b>\$2,490</b>	
Hourly Self-Sufficiency Wage	<b>\$5.38</b>	<b>\$8.26</b>	<b>\$8.30</b>	<b>\$11.09</b>	<b>\$9.19</b>	<b>\$15.56</b>	<b>\$7.05</b>	<b>\$7.08</b>	
							<i>per adult</i>	<i>per adult</i>	

**Table 37**  
**The Self-Sufficiency Standard for Hyde County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage	teenager	infant	preschooler
Housing	343	423	423	423	423	560	423	423
Child Care	0	312	333	645	304	949	645	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	134	135	178	155	235	211	213
Taxes	139	205	209	298	222	460	381	390
Earned Income Tax Credit (-)	0	-128	-126	-122	-196	0	-10	-4
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-20	-22	-29	-14	-125	-70	-74
Monthly Self-Sufficiency Wage	<b>\$955</b>	<b>\$1,483</b>	<b>\$1,495</b>	<b>\$2,018</b>	<b>\$1,665</b>	<b>\$2,845</b>	<b>\$2,547</b>	<b>\$2,575</b>
Hourly Self-Sufficiency Wage	<b>\$5.42</b>	<b>\$8.42</b>	<b>\$8.49</b>	<b>\$11.47</b>	<b>\$9.46</b>	<b>\$16.16</b>	<b>\$7.24</b>	<b>\$7.32</b>
							<i>per adult</i>	<i>per adult</i>

**Table 38**  
**The Self-Sufficiency Standard for Jackson County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	342	423	423	423	423	560	423	423
Child Care	0	292	333	625	304	929	625	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	135	176	155	234	210	213
Taxes	139	199	209	291	222	453	374	390
Earned Income Tax Credit (-)	0	-133	-126	-128	-196	0	-17	-4
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-16	-22	-21	-14	-125	-66	-74
Monthly Self-Sufficiency Wage	\$953	\$1,454	\$1,495	\$1,988	\$1,665	\$2,817	\$2,517	\$2,575
Hourly Self-Sufficiency Wage	\$5.42	\$8.26	\$8.49	\$11.29	\$9.46	\$16.01	\$7.15 per adult	\$7.32 per adult

**Table 39**  
**The Self-Sufficiency Standard for Jerauld County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	340	423	423	423	423	560	423	423
Child Care	0	312	333	645	304	949	645	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	134	135	178	155	235	211	213
Taxes	138	205	209	298	222	460	381	390
Earned Income Tax Credit (-)	0	-128	-126	-122	-196	0	-10	-4
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-20	-22	-29	-14	-125	-70	-74
Monthly Self-Sufficiency Wage	\$950	\$1,483	\$1,495	\$2,018	\$1,665	\$2,845	\$2,547	\$2,575
Hourly Self-Sufficiency Wage	\$5.40	\$8.42	\$8.49	\$11.47	\$9.46	\$16.16	\$7.24 per adult	\$7.32 per adult

**Table 40**  
**The Self-Sufficiency Standard for Jones County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage teenager	infant	2 Adults + preschooler	2 Adults + schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	312	333	645	304	949	645	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	134	135	178	155	235	211	213
Taxes	137	205	209	298	222	460	381	390
Earned Income Tax Credit (-)	0	-128	-126	-122	-196	0	-10	-4
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-20	-22	-29	-14	-125	-70	-74
Monthly Self-Sufficiency Wage	\$946	\$1,483	\$1,495	\$2,018	\$1,665	\$2,845	\$2,547	\$2,575
Hourly Self-Sufficiency Wage	\$5.38	\$8.42	\$8.49	\$11.47	\$9.46	\$16.16	\$7.24 per adult	\$7.32 per adult

**Table 41**  
**The Self-Sufficiency Standard for Kingsbury County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage teenager	infant	2 Adults + preschooler	2 Adults + schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	333	625	304	929	625	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	135	176	155	234	210	213
Taxes	137	199	209	291	222	453	374	390
Earned Income Tax Credit (-)	0	-133	-126	-128	-196	0	-17	-4
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-16	-22	-21	-14	-125	-66	-74
Monthly Self-Sufficiency Wage	\$946	\$1,454	\$1,495	\$1,988	\$1,665	\$2,817	\$2,517	\$2,575
Hourly Self-Sufficiency Wage	\$5.38	\$8.26	\$8.49	\$11.29	\$9.46	\$16.01	\$7.15 per adult	\$7.32 per adult

**Table 42**  
**The Self-Sufficiency Standard for Lake County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	342	423	423	423	423	560	423	423
Child Care	0	322	333	655	304	959	655	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	135	135	179	155	236	212	213
Taxes	139	209	209	302	222	463	384	390
Earned Income Tax Credit (-)	0	-126	-126	-119	-196	0	-7	-4
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-22	-22	-31	-14	-125	-72	-74
Monthly Self-Sufficiency Wage	\$953	\$1,497	\$1,495	\$2,033	\$1,665	\$2,859	\$2,562	\$2,575
Hourly Self-Sufficiency Wage	\$5.42	\$8.50	\$8.49	\$11.55	\$9.46	\$16.24	\$7.28 per adult	\$7.32 per adult

**Table 43**  
**The Self-Sufficiency Standard for Lawrence County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	419	527	527	527	527	722	527	527
Child Care	0	322	322	643	341	984	643	662
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	82	146	144	188	169	255	222	226
Taxes	162	242	237	331	267	519	408	424
Earned Income Tax Credit (-)	0	-101	-105	-89	-151	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-56	-50	-125	-83	-83
Monthly Self-Sufficiency Wage	\$1,061	\$1,651	\$1,628	\$2,172	\$1,878	\$3,121	\$2,683	\$2,748
Hourly Self-Sufficiency Wage	\$6.03	\$9.38	\$9.25	\$12.34	\$10.67	\$17.73	\$7.62 per adult	\$7.81 per adult

**Table 44**  
**The Self-Sufficiency Standard for Lyman County, SD, 2000**

Monthly Costs	Adult	Adult +							
		infant	preschooler	infant	schoolage	teenager	infant	preschooler	schoolage
Housing	337	423	423	423	423	423	560	423	423
Child Care	0	292	333	625	304	929	625	637	
Food	164	241	249	325	429	437	466	511	
Transportation	150	150	150	150	150	150	290	290	
Health Care	85	217	195	237	242	258	291	270	
Miscellaneous	74	132	135	176	155	234	210	213	
Taxes	136	197	207	289	220	450	371	387	
Earned Income Tax Credit (-)	0	-133	-126	-129	-196	0	-17	-5	
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80	
Child Tax Credit (-)	0	-15	-21	-20	-14	-125	-65	-74	
Monthly Self-Sufficiency Wage	<b>\$945</b>	<b>\$1,453</b>	<b>\$1,493</b>	<b>\$1,985</b>	<b>\$1,663</b>	<b>\$2,814</b>	<b>\$2,514</b>	<b>\$2,572</b>	
Hourly Self-Sufficiency Wage	<b>\$5.37</b>	<b>\$8.25</b>	<b>\$8.48</b>	<b>\$11.28</b>	<b>\$9.45</b>	<b>\$15.99</b>	<b>\$7.14</b> <i>per adult</i>	<b>\$7.31</b> <i>per adult</i>	

**Table 45**  
**The Self-Sufficiency Standard for Marshall County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage	teenager	infant	preschooler
Housing	337	423	423	423	423	560	423	423
Child Care	0	312	333	645	304	949	645	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	134	135	178	155	235	211	213
Taxes	137	205	209	298	222	460	381	390
Earned Income Tax Credit (-)	0	-128	-126	-122	-196	0	-10	-4
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-20	-22	-29	-14	-125	-70	-74
Monthly Self-Sufficiency Wage	<b>\$946</b>	<b>\$1,483</b>	<b>\$1,495</b>	<b>\$2,018</b>	<b>\$1,665</b>	<b>\$2,845</b>	<b>\$2,547</b>	<b>\$2,575</b>
Hourly Self-Sufficiency Wage	<b>\$5.38</b>	<b>\$8.42</b>	<b>\$8.49</b>	<b>\$11.47</b>	<b>\$9.46</b>	<b>\$16.16</b>	<b>\$7.24</b> <i>per adult</i>	<b>\$7.32</b> <i>per adult</i>

**Table 46**  
**The Self-Sufficiency Standard for McCook County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	312	333	645	304	949	645	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	134	135	178	155	235	211	213
Taxes	137	205	209	298	222	460	381	390
Earned Income Tax Credit (-)	0	-128	-126	-122	-196	0	-10	-4
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-20	-22	-29	-14	-125	-70	-74
Monthly Self-Sufficiency Wage	\$946	\$1,483	\$1,495	\$2,018	\$1,665	\$2,845	\$2,547	\$2,575
Hourly Self-Sufficiency Wage	\$5.38	\$8.42	\$8.49	\$11.47	\$9.46	\$16.16	\$7.24 per adult	\$7.32 per adult

**Table 47**  
**The Self-Sufficiency Standard for McPherson County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	263	333	596	304	900	596	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	129	135	173	155	231	207	213
Taxes	136	187	207	279	220	441	361	387
Earned Income Tax Credit (-)	0	-140	-126	-138	-196	0	-27	-5
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-9	-21	-13	-14	-125	-58	-74
Monthly Self-Sufficiency Wage	\$945	\$1,410	\$1,493	\$1,940	\$1,663	\$2,772	\$2,468	\$2,572
Hourly Self-Sufficiency Wage	\$5.37	\$8.01	\$8.48	\$11.02	\$9.45	\$15.75	\$7.01 per adult	\$7.31 per adult

**Table 48**  
**The Self-Sufficiency Standard for Meade County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage teenager	infant	2 Adults + preschooler	2 Adults + preschooler schoolage
Housing	403	537	537	537	537	703	537	537
Child Care	0	341	333	674	304	978	674	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	80	149	147	192	166	253	226	225
Taxes	159	258	250	350	263	517	427	426
Earned Income Tax Credit (-)	0	-92	-98	-75	-159	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-66	-45	-125	-83	-83
Monthly Self-Sufficiency Wage	<b>\$1,040</b>	<b>\$1,711</b>	<b>\$1,674</b>	<b>\$2,240</b>	<b>\$1,842</b>	<b>\$3,091</b>	<b>\$2,748</b>	<b>\$2,732</b>
Hourly Self-Sufficiency Wage	<b>\$5.91</b>	<b>\$9.72</b>	<b>\$9.51</b>	<b>\$12.73</b>	<b>\$10.47</b>	<b>\$17.56</b>	<b>\$7.81</b> <i>per adult</i>	<b>\$7.76</b> <i>per adult</i>

**Table 49**  
**The Self-Sufficiency Standard for Mellette County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage teenager	infant	2 Adults + preschooler	2 Adults + preschooler schoolage
Housing	342	423	423	423	423	560	423	423
Child Care	0	292	351	643	351	994	643	701
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	137	178	160	240	211	220
Taxes	135	192	208	289	229	463	369	397
Earned Income Tax Credit (-)	0	-134	-123	-124	-183	0	-14	0
Child Care Tax Credit (-)	0	-52	-50	-88	-48	-80	-80	-80
Child Tax Credit (-)	0	-15	-26	-27	-25	-125	-68	-83
Monthly Self-Sufficiency Wage	<b>\$949</b>	<b>\$1,448</b>	<b>\$1,514</b>	<b>\$2,006</b>	<b>\$1,727</b>	<b>\$2,897</b>	<b>\$2,531</b>	<b>\$2,649</b>
Hourly Self-Sufficiency Wage	<b>\$5.39</b>	<b>\$8.23</b>	<b>\$8.60</b>	<b>\$11.40</b>	<b>\$9.81</b>	<b>\$16.46</b>	<b>\$7.19</b> <i>per adult</i>	<b>\$7.53</b> <i>per adult</i>

**Table 50**  
**The Self-Sufficiency Standard for Miner County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	342	423	423	423	423	560	423	423
Child Care	0	331	333	664	304	968	664	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	136	135	180	155	237	213	213
Taxes	138	210	207	303	220	463	385	387
Earned Income Tax Credit (-)	0	-124	-126	-116	-196	0	-5	-5
Child Care Tax Credit (-)	0	-50	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-26	-21	-33	-14	-125	-74	-74
Monthly Self-Sufficiency Wage	\$952	\$1,509	\$1,493	\$2,046	\$1,663	\$2,870	\$2,574	\$2,572
Hourly Self-Sufficiency Wage	\$5.41	\$8.57	\$8.48	\$11.62	\$9.45	\$16.31	\$7.31 per adult	\$7.31 per adult

**Table 51**  
**The Self-Sufficiency Standard for Moody County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	341	333	674	304	978	674	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	137	135	181	155	238	214	213
Taxes	136	213	207	306	220	466	389	387
Earned Income Tax Credit (-)	0	-122	-126	-113	-196	0	-1	-5
Child Care Tax Credit (-)	0	-50	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-28	-21	-36	-14	-125	-76	-74
Monthly Self-Sufficiency Wage	\$945	\$1,523	\$1,493	\$2,061	\$1,663	\$2,884	\$2,589	\$2,572
Hourly Self-Sufficiency Wage	\$5.37	\$8.65	\$8.48	\$11.71	\$9.45	\$16.38	\$7.36 per adult	\$7.31 per adult

**Table 52**  
**The Self-Sufficiency Standard for Perkins County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	322	333	655	304	959	655	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	135	135	179	155	236	212	213
Taxes	133	202	202	293	213	451	373	377
Earned Income Tax Credit (-)	0	-127	-127	-121	-198	0	-10	-7
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-21	-21	-30	-13	-125	-71	-72
Monthly Self-Sufficiency Wage	\$942	\$1,490	\$1,488	\$2,024	\$1,655	\$2,847	\$2,549	\$2,562
Hourly Self-Sufficiency Wage	\$5.35	\$8.47	\$8.46	\$11.50	\$9.40	\$16.18	\$7.24 per adult	\$7.28 per adult

**Table 53**  
**The Self-Sufficiency Standard for Potter County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	468	760	304	1,064	760	772
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	149	190	155	247	223	227
Taxes	137	199	258	339	222	498	418	433
Earned Income Tax Credit (-)	0	-133	-92	-84	-196	0	0	0
Child Care Tax Credit (-)	0	-52	-48	-84	-50	-80	-80	-80
Child Tax Credit (-)	0	-16	-42	-60	-14	-125	-83	-83
Monthly Self-Sufficiency Wage	\$946	\$1,454	\$1,711	\$2,196	\$1,665	\$3,009	\$2,707	\$2,761
Hourly Self-Sufficiency Wage	\$5.38	\$8.26	\$9.72	\$12.48	\$9.46	\$17.10	\$7.69 per adult	\$7.84 per adult

**Table 54**  
**The Self-Sufficiency Standard for Roberts County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	423	563	563	563	563	766	563	563
Child Care	0	390	382	772	238	1,009	772	620
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	82	156	154	205	162	262	238	225
Taxes	163	286	277	396	243	542	462	422
Earned Income Tax Credit (-)	0	-70	-77	-30	-173	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-32	-125	-83	-83
Monthly Self-Sufficiency Wage	\$1,067	\$1,845	\$1,805	\$2,454	\$1,774	\$3,220	\$2,918	\$2,738
Hourly Self-Sufficiency Wage	\$6.06	\$10.49	\$10.26	\$13.94	\$10.08	\$18.30	\$8.29 per adult	\$7.78 per adult

**Table 55**  
**The Self-Sufficiency Standard for Sanborn County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	333	625	304	929	625	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	135	176	155	234	210	213
Taxes	133	192	202	283	213	442	362	377
Earned Income Tax Credit (-)	0	-134	-127	-130	-198	0	-19	-7
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-15	-21	-19	-13	-125	-64	-72
Monthly Self-Sufficiency Wage	\$942	\$1,448	\$1,488	\$1,978	\$1,655	\$2,805	\$2,504	\$2,562
Hourly Self-Sufficiency Wage	\$5.35	\$8.23	\$8.46	\$11.24	\$9.40	\$15.94	\$7.11 per adult	\$7.28 per adult

**Table 56**  
**The Self-Sufficiency Standard for Shannon County, SD, 2000**

Monthly Costs	Adult	Adult +							
		infant	preschooler	infant	schoolage	teenager	infant	preschooler	schoolage
Housing	342	423	423	423	423	423	560	423	423
Child Care	0	312	333	645	304	949	645	645	637
Food	164	241	249	325	429	437	466	511	
Transportation	150	150	150	150	150	150	290	290	
Health Care	85	217	195	237	242	258	291	270	
Miscellaneous	74	134	135	178	155	235	211	213	
Taxes	135	199	202	289	213	448	369	377	
Earned Income Tax Credit (-)	0	-129	-127	-124	-198	0	-13	-7	
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80	
Child Tax Credit (-)	0	-19	-21	-28	-13	-125	-68	-72	
Monthly Self-Sufficiency Wage	<b>\$949</b>	<b>\$1,476</b>	<b>\$1,488</b>	<b>\$2,009</b>	<b>\$1,655</b>	<b>\$2,833</b>	<b>\$2,534</b>	<b>\$2,562</b>	
Hourly Self-Sufficiency Wage	<b>\$5.39</b>	<b>\$8.39</b>	<b>\$8.46</b>	<b>\$11.41</b>	<b>\$9.40</b>	<b>\$16.10</b>	<b>\$7.20</b>	<b>\$7.28</b>	
							<i>per adult</i>	<i>per adult</i>	

**Table 57**  
**The Self-Sufficiency Standard for Spink County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage	teenager	infant	preschooler
Housing	337	430	430	430	430	560	430	430
Child Care	0	292	333	625	304	929	625	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	133	136	177	156	234	210	214
Taxes	137	201	211	294	225	453	376	392
Earned Income Tax Credit (-)	0	-131	-125	-126	-194	0	-14	-2
Child Care Tax Credit (-)	0	-52	-50	-92	-48	-80	-80	-80
Child Tax Credit (-)	0	-17	-25	-22	-18	-125	-67	-76
Monthly Self-Sufficiency Wage	<b>\$946</b>	<b>\$1,464</b>	<b>\$1,505</b>	<b>\$1,999</b>	<b>\$1,676</b>	<b>\$2,817</b>	<b>\$2,527</b>	<b>\$2,586</b>
Hourly Self-Sufficiency Wage	<b>\$5.38</b>	<b>\$8.32</b>	<b>\$8.55</b>	<b>\$11.36</b>	<b>\$9.52</b>	<b>\$16.01</b>	<b>\$7.18</b>	<b>\$7.35</b>
							<i>per adult</i>	<i>per adult</i>

**Table 58**  
**The Self-Sufficiency Standard for Stanley County, SD, 2000**

Monthly Costs	<div style="display: flex; justify-content: space-around; font-size: small;"> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>2 Adults +</span> <span>2 Adults +</span> </div>							
	Adult	infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage
Housing	345	423	423	423	423	560	423	423
Child Care	0	292	333	625	304	929	625	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	135	176	155	234	210	213
Taxes	137	196	205	287	217	448	368	383
Earned Income Tax Credit (-)	0	-133	-127	-129	-197	0	-18	-6
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-15	-21	-20	-13	-125	-65	-73
<b>Monthly Self-Sufficiency Wage</b>	<b>\$955</b>	<b>\$1,451</b>	<b>\$1,492</b>	<b>\$1,983</b>	<b>\$1,659</b>	<b>\$2,811</b>	<b>\$2,510</b>	<b>\$2,568</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.43</b>	<b>\$8.25</b>	<b>\$8.48</b>	<b>\$11.27</b>	<b>\$9.43</b>	<b>\$15.97</b>	<b>\$7.13</b>	<b>\$7.30</b>
							<i>per adult</i>	<i>per adult</i>

**Table 59**  
**The Self-Sufficiency Standard for Sully County, SD, 2000**

Monthly Costs	<div style="display: flex; justify-content: space-around; font-size: small;"> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>Adult +</span> <span>2 Adults +</span> <span>2 Adults +</span> </div>							
	Adult	infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	312	333	645	304	949	645	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	134	135	178	155	235	211	213
Taxes	136	204	207	296	220	457	378	387
Earned Income Tax Credit (-)	0	-128	-126	-122	-196	0	-11	-5
Child Care Tax Credit (-)	0	-52	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-19	-21	-29	-14	-125	-70	-74
<b>Monthly Self-Sufficiency Wage</b>	<b>\$945</b>	<b>\$1,481</b>	<b>\$1,493</b>	<b>\$2,016</b>	<b>\$1,663</b>	<b>\$2,842</b>	<b>\$2,544</b>	<b>\$2,572</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.37</b>	<b>\$8.41</b>	<b>\$8.48</b>	<b>\$11.45</b>	<b>\$9.45</b>	<b>\$16.15</b>	<b>\$7.23</b>	<b>\$7.31</b>
							<i>per adult</i>	<i>per adult</i>

**Table 60**  
**The Self-Sufficiency Standard for Todd County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage	teenager	infant	preschooler
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	292	585	292	877	585	585
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	131	172	154	228	205	208
Taxes	133	192	188	268	208	424	348	359
Earned Income Tax Credit (-)	0	-134	-137	-143	-202	0	-33	-24
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-15	-12	-10	-10	-125	-54	-60
Monthly Self-Sufficiency Wage	\$942	\$1,448	\$1,429	\$1,915	\$1,637	\$2,730	\$2,441	\$2,480
Hourly Self-Sufficiency Wage	\$5.35	\$8.23	\$8.12	\$10.88	\$9.30	\$15.51	\$6.93 per adult	\$7.05 per adult

**Table 61**  
**The Self-Sufficiency Standard for Tripp County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage	teenager	infant	preschooler
Housing	337	423	423	423	423	560	423	423
Child Care	0	292	333	625	304	929	625	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	132	135	176	155	234	210	213
Taxes	137	199	209	291	222	453	374	390
Earned Income Tax Credit (-)	0	-133	-126	-128	-196	0	-17	-4
Child Care Tax Credit (-)	0	-52	-52	-92	-50	-80	-80	-80
Child Tax Credit (-)	0	-16	-22	-21	-14	-125	-66	-74
Monthly Self-Sufficiency Wage	\$946	\$1,454	\$1,495	\$1,988	\$1,665	\$2,817	\$2,517	\$2,575
Hourly Self-Sufficiency Wage	\$5.38	\$8.26	\$8.49	\$11.29	\$9.46	\$16.01	\$7.15 per adult	\$7.32 per adult

**Table 62**  
**The Self-Sufficiency Standard for Turner County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	325	333	659	304	963	659	637
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	136	135	179	155	237	213	213
Taxes	137	210	209	303	222	464	386	390
Earned Income Tax Credit (-)	0	-125	-126	-117	-196	0	-6	-4
Child Care Tax Credit (-)	0	-50	-52	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-22	-32	-14	-125	-73	-74
Monthly Self-Sufficiency Wage	\$946	\$1,502	\$1,495	\$2,039	\$1,665	\$2,864	\$2,568	\$2,575
Hourly Self-Sufficiency Wage	\$5.38	\$8.54	\$8.49	\$11.59	\$9.46	\$16.28	\$7.30 per adult	\$7.32 per adult

**Table 63**  
**The Self-Sufficiency Standard for Union County, SD, 2000**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	423	423	423	423	560	423	423
Child Care	0	341	325	666	195	861	666	520
Food	164	241	249	325	429	437	466	511
Transportation	150	150	150	150	150	150	290	290
Health Care	85	217	195	237	242	258	291	270
Miscellaneous	74	137	134	180	144	227	214	201
Taxes	137	215	206	306	183	431	389	348
Earned Income Tax Credit (-)	0	-121	-128	-115	-232	0	-3	-43
Child Care Tax Credit (-)	0	-50	-52	-88	-39	-80	-80	-80
Child Tax Credit (-)	0	-28	-20	-34	0	-125	-75	-47
Monthly Self-Sufficiency Wage	\$946	\$1,525	\$1,484	\$2,051	\$1,496	\$2,720	\$2,580	\$2,394
Hourly Self-Sufficiency Wage	\$5.38	\$8.66	\$8.43	\$11.66	\$8.50	\$15.45	\$7.33 per adult	\$6.80 per adult

**Table 64**  
**The Self-Sufficiency Standard for Walworth County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage teenager	infant	2 Adults + preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	345	423	423	423	423	560	423	423
<b>Child Care</b>	0	292	333	625	304	929	625	637
<b>Food</b>	164	241	249	325	429	437	466	511
<b>Transportation</b>	150	150	150	150	150	150	290	290
<b>Health Care</b>	85	217	195	237	242	258	291	270
<b>Miscellaneous</b>	74	132	135	176	155	234	210	213
<b>Taxes</b>	140	199	209	291	222	453	374	390
<b>Earned Income Tax Credit (-)</b>	0	-133	-126	-128	-196	0	-17	-4
<b>Child Care Tax Credit (-)</b>	0	-52	-52	-92	-50	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-16	-22	-21	-14	-125	-66	-74
<b>Monthly Self-Sufficiency Wage</b>	<b>\$958</b>	<b>\$1,454</b>	<b>\$1,495</b>	<b>\$1,988</b>	<b>\$1,665</b>	<b>\$2,817</b>	<b>\$2,517</b>	<b>\$2,575</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.44</b>	<b>\$8.26</b>	<b>\$8.49</b>	<b>\$11.29</b>	<b>\$9.46</b>	<b>\$16.01</b>	<b>\$7.15</b> <i>per adult</i>	<b>\$7.32</b> <i>per adult</i>

**Table 65**  
**The Self-Sufficiency Standard for Yankton County, SD, 2000**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant	schoolage teenager	infant	2 Adults + preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	337	423	423	423	423	560	423	423
<b>Child Care</b>	0	292	327	620	253	873	620	581
<b>Food</b>	164	241	249	325	429	437	466	511
<b>Transportation</b>	150	150	150	150	150	150	290	290
<b>Health Care</b>	85	217	195	237	242	258	291	270
<b>Miscellaneous</b>	74	132	135	176	150	228	209	207
<b>Taxes</b>	137	199	207	289	204	435	372	370
<b>Earned Income Tax Credit (-)</b>	0	-133	-128	-130	-213	0	-19	-23
<b>Child Care Tax Credit (-)</b>	0	-52	-52	-92	-50	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-16	-20	-19	-2	-125	-64	-61
<b>Monthly Self-Sufficiency Wage</b>	<b>\$946</b>	<b>\$1,454</b>	<b>\$1,487</b>	<b>\$1,979</b>	<b>\$1,587</b>	<b>\$2,736</b>	<b>\$2,507</b>	<b>\$2,487</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.38</b>	<b>\$8.26</b>	<b>\$8.45</b>	<b>\$11.24</b>	<b>\$9.02</b>	<b>\$15.55</b>	<b>\$7.12</b> <i>per adult</i>	<b>\$7.07</b> <i>per adult</i>

**Table 66**  
**The Self-Sufficiency Standard for Ziebach County, SD, 2000**

<i>Monthly Costs</i>	<i>Adult +</i>							
	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant schoolage preschooler</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + schoolage preschooler</i>
<i>Housing</i>	337	423	423	423	423	560	423	423
<i>Child Care</i>	0	312	333	645	304	949	645	637
<i>Food</i>	164	241	249	325	429	437	466	511
<i>Transportation</i>	150	150	150	150	150	150	290	290
<i>Health Care</i>	85	217	195	237	242	258	291	270
<i>Miscellaneous</i>	74	134	135	178	155	235	211	213
<i>Taxes</i>	136	204	207	296	220	457	378	387
<i>Earned Income Tax Credit (-)</i>	0	-128	-126	-122	-196	0	-11	-5
<i>Child Care Tax Credit (-)</i>	0	-52	-52	-88	-50	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-19	-21	-29	-14	-125	-70	-74
<i>Monthly Self-Sufficiency Wage</i>	<b>\$945</b>	<b>\$1,481</b>	<b>\$1,493</b>	<b>\$2,016</b>	<b>\$1,663</b>	<b>\$2,842</b>	<b>\$2,544</b>	<b>\$2,572</b>
<i>Hourly Self-Sufficiency Wage</i>	<b>\$5.37</b>	<b>\$8.41</b>	<b>\$8.48</b>	<b>\$11.45</b>	<b>\$9.45</b>	<b>\$16.15</b>	<b>\$7.23</b> <i>per adult</i>	<b>\$7.31</b> <i>per adult</i>