Technical Brief
The Self-Sufficiency Standard
2021 Update

By Lisa Manzer & Annie Kucklick

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

CENTER FOR WOMEN'S WELFARE
UNIVERSITY of WASHINGTON
School of Social Work

PREFACE

This technical brief outlines the methodology, assumptions, and data sources in *The Self-Sufficiency Standard for 2021*. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers to evaluate program effectiveness, and by policymakers and legislators seeking to create programs and pathways that lead to self-sufficiency for working families.

Over the past 25 years the Standard has been calculated in 41 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one's basic needs in the United States.

For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please see www.selfsufficiencystandard.org. Questions can be directed to Annie Kucklick with the Center at akuckl@uw.edu, or the Center Director, Lisa Manzer, at lmanzer@uw.edu.

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

The Ford Foundation provided funding for the Standard's original development. Research for *The Self-Sufficiency Standard for 2021* generously supported by IKEA USA, Insight Center for Community Economic Development, and Federation of Protestant Welfare Agencies (FPWA).

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

Contents

Assumptions and Data Sources for the Self-Sufficiency Standard

The Self-Sufficiency Standard for 2021 defines the amount of income necessary to meet the basic needs of families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from *public* subsidies (e.g., public housing, Medicaid, or child care assistance) or *private/informal* assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing). This technical brief explains the assumptions and data sources used to calculate *The Self-Sufficiency Standard for 2021*.

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

- Collected or calculated using standardized or equivalent methodology nationwide
- Obtained from scholarly or credible sources such as the U.S. Census Bureau
- Updated to include up-to-date data
- Geographically and age specific

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

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

The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

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

The 2021 edition of the Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers.

Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.

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

The cost components of *The Self-Sufficiency Standard for 2021* and the assumptions included in the calculations are described below. Note, each state receives a full rebasing of the Self-Sufficiency Standard generally every three years. Therefore, state-specific data sources are organized below by year. Cost components that apply to all states are updated on an annual basis for all states.

Housing

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

The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for inflation using the Consumer Price Index. The survey samples renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.[1]

[1] Fair Market Rents for the Housing Choice Voucher Program, Moderate Rehabilitation Single Room Occupancy Program, and Other Programs Fiscal Year 2021, Department of Housing and Urban Development, 84 FR 45789 (August 30, 2020), https://www.federalregister.gov/documents/2019/08/30/2019-18608/fair-market-rents-for-the-housing-choice-voucher-program-moderate-rehabilitation-single-room.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area.

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

DATA SOURCES FOR ALL STATES

Housing Costs: U.S. Department of Housing and Urban Development, "County Level Data," Fair Market Rents, Data, 2021 Data, https://www.huduser.gov/portal/datasets/fmr/fmr2021/FY21_FMRs_cbo.xlsx (accessed August 20, 2020).

County-Level Housing Costs: U.S. Department of Housing and Urban Development, "FY2021 Small Area FMRs," Datasets, Fair Market Rents, https://www.huduser.gov/portal/datasets/fmr/fmr2021/fy2021-safmrs.xlsx (accessed November 23, 2019).

Population Weights: U.S. Census Bureau, "2010 ZCTA to County Relationship File," Geography, Maps and Data, https://www.census.gov/geo/maps-data/data/ zcta_rel_download.html (accessed March 17, 2016).

2021 HOUSING METHODOLOGY BY STATE

California

New this year, the housing costs in the Family Needs Calculator for California separate out rent and utilities. As HUD calculates the FMR based on gross rents, the rent and utility estimates were calculated by replicating HUD's definition of Standard Quality units in the American Community Survey Public Use Microdata Sample (PUMS).

Rent and Utility Ratio: U.S. Census Bureau, 2014-2018 5-Year American Community Survey Public Use Microdata Sample, California Housing Record File.

New York

Housing costs in Manhattan (New York County) and Brooklyn (Kings County) are further adjusted for variation between two geographic areas of Manhattan and Brooklyn. The 2017 New York City Housing and Vacancy Survey median gross rents for sub-boroughs within Manhattan were used to adjust housing costs for what is referred to as "North Manhattan" and "South Manhattan" in this report. Note that these areas do not necessarily align with the commonly understood geographic boundaries of Lower and Upper Manhattan. The two areas were determined by grouping together sub-boroughs with similar housing costs. The traditional border of 14th Street for Lower Manhattan

left out high housing cost areas such as Chelsea, Clinton, Turtle Bay, and the Upper East and Upper West Side.

The geographic area of North Manhattan for the purposes of this report includes the following sub-boroughs: Morningside Heights/Hamilton Heights, Central Harlem, East Harlem, and Washington Heights/Inwood. The sub-boroughs included in the geographic area of South Manhattan are: Greenwich Village/ Financial District, Lower East Side/ Chinatown, Chelsea/Clinton/Midtown, Stuyvesant Town/Turtle Bay, Upper West Side, and Upper East Side.

Northwest Brooklyn includes the following sub-boroughs: Williamsburg/Greenpoint, Brooklyn Heights/Fort Greene, and Park Slope/Carroll Gardens. The subboroughs included in the remainder of Brooklyn include: Brownsville/Ocean Hill, Bedford-Stuyvesant, East New York/Starrett City, Coney Island, North Crown Heights/Prospect Heights, Flatlands/Canarsie, East Flatbush, South Crown Heights, Sheepshead Bay/Gravesend, Bensonhurst, Bushwick, Bay Ridge, Sunset Park, Borough Park, and Flatbush.

Within County Housing Index: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates, "B25064: Median Gross Rent (Dollars)", https://data.census.gov/ (accessed August 17, 2020). Sub-borough Area Housing Costs. U.S. Census Bureau, "2017 New York Housing and Vacancy Survey," https://www.census.gov/geographies/reference-maps/2017/demo/nychvs/sub-bourough-maps.html (accessed August 1, 2020).

2020 HOUSING METHODOLOGY BY STATE

Washington

While most states are calculated at a county level, the state of Washington has several counties with sub county-housing variation. Within county variation in housing costs is calculated based on the 2013-2017, 5-Year American Community Survey. For Benton, Pierce, Kitsap, and Snohomish counties, a weighted median gross rent was calculated by Census County Divisions based on the number of renter occupied units. For King County, a weighted median gross rent was calculated by Census Places based on the number of renter occupied units.

Within County Housing Index: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates, "B25064: Median Gross Rent (Dollars)", https://data.census.gov (accessed December 17, 2019). U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates, "B250003: Tenure (Occupied Housing Units)," https://data.census.gov (accessed December 17, 2019).

Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined

as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.[2] The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Rates for all states are updated for inflation from the data collection period using the Consumer Price Index. Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. When available, costs are calculated based on a weighted average of family child care and center child care for each age group. Forty-three percent of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74% respectively, for preschoolers, and 46% and 54% for school-age children.

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

DATA SOURCES FOR ALL STATES

Facility Weights: U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 8. "Who's Minding the Kids? Child Care Arrangements: Spring 2011," http://www.census.gov/hhes/childcare/data/sipp/index.html (accessed August 25, 2015).

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, "Child care and nursery school in U.S. city average, all urban consumers, not seasonally adjusted," CUUR0000SEEB03, https://data.bls.gov/cgi-bin/srgate (accessed October 22, 2019).

2021 METHODOLOGY BY STATE

Arizona

Child care costs for the 2021 Standard were calculated using 75th percentile data from the Arizona Department of Economic Security. Arizona child care costs are updated for inflation from July 2018. Data was reported by CCA planning district, all 15 counties fell into one of these six districts.

Child Care Rates: Arizona Department of Economic Security , "Child Care Market Rate Survey 2018," https://des.az.gov/digital-library/child-care-market-rate-survey-2018 (accessed September 30, 2020).

California

California has historically set the child care market rate at the 85th percentile, as does the Standard. Costs were calculated based on a weighted average of family child care and center child care: 43% of

[2] U.S. Government Printing Office, "Section 9. Child Care," 108th Congress 2004 House Ways and Means Committee Green Book, http://www.gpo.gov/fdsys/pkg/GPO-CPRT108WPRT108-6/pdf/GPO-CPRT-108WPRT108-6-2-9.pdf (accessed June 7, 2014).

infants are in family child care and 57% are in child care centers. These proportions are 26% and 74% respectively, for preschoolers, and 46% and 54% for school-age children.

Child Care Rates: California Department of Education, "2018 Regional Market Rate Survey of California Child Care Providers," https://www.cde.ca.gov/fg/aa/cd/regionalmarketratesurvey.asp (accessed September 12, 2020).

Florida

Child care costs for the 2021 Standard were calculated using 75th percentile data from the Florida Department of Education. Florida child care costs are updated for inflation from June 2017. Due to missing data for certain categories, an average of nearby counties was taken or for counties with "large family" data but no family data, the large family cost was used for the "home" definition.

Child Care Rates: Florida Department of Education, "2017 Market Rate Report," http://www.floridaearlylearning.com/Content/Uploads/floridaearlylearning.com/files/Market_Rate_Report_2017_Full_Time_Final_web_04292019.pdf (accessed September 21, 2020).

Illinois

Child care costs for the 2021 Standard were calculated using 75th percentile data from the Illinois Department of Human Services. Illinois child care costs are updated for inflation from December 2017. If data was not included on a county level, the researchers assumed the Group Tiers provided by the Department.

Child Care Rates: Illinois Department of Human Services, "Market Rate Survey of Licensed Child Care Programs in Illinois, Fiscal Year 2018," https://www.dhs.state.il.us/OneNetLibrary/27897/documents/MarketRateSurveyofLicensedChildCareProgramsinIllinoisFiscalYear2018.pdf (accessed December 23, 2020).

Kansas

Child care costs for the 2021 Standard were calculated using 75th percentile data from the Kansas Department for Children and Families. Kansas child care costs are updated for inflation from April 2018. When a county cost was missing, the researchers utilized a neighboring county average to determine estimated costs.

Child Care Rates: Kansas Department for Children and Families, "2017 Kansas Child Care market Analysis Final Report, April 23, 2018," http://www.dcf.ks.gov/services/ees/Documents/Child_Care/Provider_Market_Rate_Study.pdf (accessed December 21, 2020).

Minnesota

Child care costs for the 2021 Standard were calculated using 75th percentile data from the Minnesota Department of Human Services. Minnesota child care costs are updated for inflation from March 2019. Several counties were missing center-based rates, in order to calculate an estimated cost for those counties, researchers used an average of neighboring counties.

Child Care Rates: Department of Human Services, "Results of 2018 Child Care Market Rate Survey," https://edocs.dhs.state.mn.us/lfserver/Public/DHS-6226F-ENG (accessed September 29, 2020).

Missouri

Child care costs for the 2021 Standard were calculated using 75th percentile data from the Missouri Department of Social Services. Missouri child care costs are updated for inflation from April 2018. If missing data occurred for a facility type at a county level, either the MSA region percentile was used as a replacement or when that was not available, a neighboring county average.

Child Care Rates: Missouri Department of Social Services, Children's Division. "2018 Child Care Market Rate Survey Report," https://dss.mo.gov/re/pdf/oecmmr/2018-child-care-market-rate-survey.pdf (accessed

Nevada

Child care costs for the 2021 Standard were calculated using 75th percentile data from The Children's Cabinet. Nevada child care costs are updated for inflation from April 2018. Data was reported at a county level, and four counties in Nevada did not have licensed child care centers at the time of market rate study (Esmeralda County, Eureka County, Lincoln County and Storey County).

Child Care Rates: The Children's Cabinet , "Nevada 2018 Early Education & Care Fact Sheet," https://www.childrenscabinet.org/wp-content/uploads/2018DemographicsReport-FINAL.pdf (accessed October 31, 2020).

New York

Child care costs for the New York Standard have been calculated using 75th percentile data from the New York Office of Children and Family Services Child Care Market Rate Survey.
Rates are updated for inflation from the data collection period using the Consumer Price Index. The New York child care costs are updated for inflation from October 2019.

Child Care Rates: New York State Office of Children and Family Services, "New York State Child Care Market Rate Survey Report 2019," https://ocfs.ny.gov/main/childcare/stateplan/CCDF/FFY2019-2021-CCDF-Plan.pdf (accessed August 15, 2020).

Pennsylvania

Child care costs for the 2021 Standard were calculated using 75th percentile data from the Department of Education and Human Services, Office of Child Development and Early Learning. Pennsylvania child care costs are updated for inflation from November 2019. Data was reported at a county level, and raw data was provided directly by the office.

Child Care Rates: Department of Education and Human Services, Office of Child Development and Early Learning, "Pennsylvania's 2019 Child Care Market Rate Survey Report," (accessed January 14, 2021). Cost data at the 75% was provided through personal communication with Aaron McMahan, MPA, Departments of Education and Human Services, Office of Child Development and Early Learning.

Tennessee

Child care costs for the 2021 Standard were calculated using 75th percentile data from the Tennessee Department of Human Services. Tennessee child care costs are updated for inflation from November 2019. Data was reported by MSA (Metropolitan Statistical Areas), and when data was unavailable, it was defaulted to top tier versus bottom tier averages.

Child Care Rates: Tennessee Department of Human Services , "Fiscal Year 2018-2019, Determining Child Care Market Rates in the State of Tennessee,"https://www.tn.gov/content/dam/tn/human-services/documents/2018-2019%20Market%20Rate%20Survey.pdf (accessed November 4, 2020).

Texas

Child care costs for the 2021 Standard were calculated using 75th percentile data from the University of Texas at Austin for the Texas Workforce Commission. Texas child care costs are updated for inflation from July 2020. Data was reported by LWDA (Workforce Development Regions) statewide, all 254 counties fell into these regions.

Child Care Rates: University of Texas at Austin , "2020 Texas Child Care Market Rate Survey Final Report,"https://txicfw.socialwork.utexas.edu/2020-texas-child-care-market-rate-survey/ (accessed December 18, 2020).

Virginia

Child care costs for the 2021 Standard were calculated using 75th percentile data from the Virginia Department of Social Services. Virginia child care costs are updated for inflation from February 2018. Data was reported by five VDSS geographic regions across the state, all 133 counties and cities fell into those geographic regions.

Child Care Rates: Virginia Department of Social Services , "2018 Market Rate Survey Report," https://www.dss.virginia.gov/files/division/cc/interested_subsidy_vendors/notices/Market_Rate_Survey.pdf (accessed October 31, 2020).

2020 METHODOLOGY BY STATE

Hawaii

Child care costs for the 2020 Standard were calculated using 75th percentile data from the Hawaii Department of Human Services. Hawaii child care costs are updated for inflation from February 2019. Due to small sample sizes, statewide rates were substituted for Maui and Kauai school-age children and Kauai infant center care.

Child Care Rates: State of Hawaii, Department of Human Services, "2018 Hawaii Child Care Market Rate Study Summary of Results," https://humanservices.hawaii.gov/bessd/files/2019/04/Hawaii-Child-Care-Market- Rate-Study-2018-final.pdf (accessed September 19, 2019).

Michigan

Child care costs for the 2020 Michigan Standard have been calculated using 75th percentile data from the Michigan Department of Education. Michigan child care costs are updated for inflation from December 2017.

Child Care Rates: Michigan Department of Education, "2017 Child Care Market Rate Study," https://www.michigan.gov/documents/mde/MRS_Final_Rpt_620152_7.pdf (accessed August 13, 2019).

New Jersey

Child care costs for the 2020 New Jersey standard have been calculated using 75th percentile data from the Department of Human Services Division of Family Development. New Jersey child care costs are updated for inflation from November 2017. The pricing was divided into clusters and cluster coding was available for all zip codes. There was no differentiation between home-based care and center-based care in the clusters. Missing school-age county data was weighted by available clustered zip code.

Child Care Rates: Kim, J. and Joo, M., "2017 New Jersey Child Care Market Price Study," New Jersey Department of Human Services Division of Family Development, http://www.childcarenj.gov/getattachment/Resources/Reports-and-Statistics/2017-New-Jersey-Child-Care-Market-Price-Study-pdf.pdf.aspx?lang=en-US (accessed December 4, 2019).

North Carolina

Child care costs for the 2020 North Carolina Standard have been calculated using 75th percentile data from the North Carolina Department of Health and Human Services. North Carolina child care costs are updated for inflation from September 2017. Several counties did not have data available, if this was the case and data was available for the same county and facility but for another age, the average of the other ages was used. Otherwise, a regional average was created and utilized for price definitions.

Child Care Rates: Center for Urban Affairs & Community Services, North Carolina State University, "North Carolina Child Care Market Rate Study," https://ncchildcare.ncdhhs.gov/Portals/0/documents/pdf/F/FINAL_Child_Care_Market_Rate_Study_REPORT082718.pdf?ver=2018-08-28-084340-920 (accessed October 10, 2019).

Oregon

Child care costs for the 2020 Oregon Standard have been calculated using 75th percentile data from the Oregon Department of Health Services. Oregon child care costs are updated for inflation from December 2017. The Market Price Study divides the data into clusters by rate and then rate to zip code. In order to calculate cluster rate for each county (with multiple zip codes), the population was analyzed by zip code with the most heavily populated zip code in the county used as the representative rate. If the population was split and the rate area was also split, then a weighted average was used to come up with a new rate for each age group.

Child Care Rates: Deana Grobe and Roberta B. Weber, 2018 Oregon Child Care Market Price Study, https://www.oregon.gov/DHS/ASSISTANCE/CHILD-CARE/Documents/CCMR%202018%20Report.pdf (accessed October 10, 2019).

Washington

Child care costs for the 2020 Washington Standard have been calculated using 75th percentile data from the Washington Department of Early Learning. Washington child care costs are updated for inflation from March 2018. The Market Price Study divides the counties into regions by rate.

Child Care Rates: State of Washington, Department of Early Learning, 2018 Child Care Market Rate Survey Final Report, https://www.dcyf.wa.gov/sites/default/files/pdf/reports/2018_Washington_State_Market_Rate_Survey.pdf (accessed October 10, 2019).

Wyoming

Child care costs for the 2020 Wyoming Standard have been calculated using 75th percentile data from the Wyoming Department of Family Services. Wyoming child care costs are updated for inflation from September 2017.

Child Care Rates: Wyoming Department of Family Services, Economic Security Division, "Child Care Subsidy Market Price Study Results 2017," https://drive.google.com/file/d/1EUC0NiKnm6W7074memZhhgG5l4HL31YP/view (accessed October 21, 2019).

2019 METHODOLOGY BY STATE

Connecticut

Child care costs for the Connecticut Standard have been calculated using 75th percentile data from the Connecticut Office of Early Childhood. The Connecticut child care costs are updated for inflation from February 2018.

Child Care Rates: Connecticut Office of Early Childhood, "2018 Market Rate Methodology and Analysis," https://www.ct.gov/oec/lib/oec/connecticuts_market_rate_survey_and_methodology_report_2018_(002).pdf (accessed May 7, 2019).

Indiana

Child care costs for the Indiana Standard have been calculated using 75th percentile data from the Indiana Family and Social Services Administration. The Indiana child care costs are updated for inflation from September 2016. Due to Market Rate Survey methodology changes, if costs decreased more than 25% from 2016 calculations, then the average of neighboring counties in the same cost cluster as 2016 were used.

Child Care Rates: Indiana Family and Social Services Administration, "Current County CCDF Reimbursement Rates," https://www.in.gov/fssa/carefinder/2906.htm (accessed April 8, 2019).

Maryland

Child care costs for the Maryland Standard have been calculated using 75th percentile data from the Maryland State Department of Education Division of Early Childhood. The Maryland child care costs are updated for inflation from January 2017.

Child Care Rates: Maryland State Department of Education Division of Early Childhood, "Maryland Child Care Provider Market Rate (MRS) Results," https://earlychildhood.marylandpublicschools.org/system/files/filedepot/3/jan_2017_coc_by_market_region_analysis_3.xlsx (accessed February 13, 2019).

Ohio

Child care costs for the Ohio Standard have been calculated using 75th percentile data from the Ohio Department of Job and Family Services. The Ohio child care costs are updated for inflation from May 2016.

Child Care Rates: The Ohio State University Statistical Consulting Service, "2016 Ohio Child Care Market Rate Survey Analysis," Ohio Department of Job and Family Services, http://jfs.ohio.gov/cdc/docs/2016MarketRateSurvey.stm (accessed April 8, 2019).

Wisconsin

Child care costs for the Wisconsin Standard have been calculated using 75th percentile data from the Wisconsin Department of Children and Families. The Wisconsin child care costs are updated for inflation from October 2017.

Child Care Rates: Personal communication, Katie Pergande, Wisconsin Department of Children and Families, March 1, 2019.

2018 METHODOLOGY BY STATE

Arizona

Several counties with low populations in the Market Rate Survey were missing values for some categories. In these cases, the average for the child care region was substituted for the missing data. The Arizona child care costs are updated for inflation from June 2014.

Child Care Rates: Maricopa County Office of Research and Reporting, "Child Care Market Rate Survey 2014," Arizona Department of Economic Security Division of Employment and Rehabilitation Services Child Care Administration, https://des.az.gov/sites/default/files/legacy/dl/MarketRateSurvey2014.pdf (accessed October 31, 2017).

California

The Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate. In California, the state had historically set the market rate at the 85th percentile and the Standard has continued to use the 85th percentile in California. The California child care costs are updated for inflation from June 2016.

Child Care Rates: California Department of Education, "2016 Regional Market Rate Survey of California Child Care Providers," https://cappa.memberclicks.net/assets/CDE/2016-17/2016%20ca%20market%20rate%20survey%20final%20report%202.pdf (accessed September 25, 2017).

Colorado

Child care costs for the 2018 Colorado Standard have been calculated using 75th percentile data from the Colorado Office of Early Childhood. Child care costs are updated for inflation from June 2017.

Child Care Rates: Colorado Office of Early Childhood 2018 Child Care Market Rate Survey, 75th percentile rates received via personal communication with Brett Reeder, August 9, 2018.

Florida

Child care costs for the 2018 Florida Standard were calculated using 75th percentile data from the Florida Department of Education. Child care costs are updated for inflation from May 2015. Several counties had missing data. In those cases, data were grouped by Coalition region.

Child Care Rates: Office of Early Learning, Florida Department of Education, "2015 Market Rate Report," http://www.floridaearlylearning.com/Content/Uploads/floridaearlylearning.com/files/Market_Rate_Report_2017_Full_Time_Final_web_04292019.pdf (accessed November 17, 2017).

Georgia

Child care costs are updated for inflation from February 2017. Child care costs are reported by three zones.

Child Care Rates: Georgia Department of Early Care and Learning, "Georgia Child Care Market Survey 2016-201," http://www.decal.ga.gov/BftS/RetsearchMarketRates.aspx (accessed December 20, 2017).

Illinois

Child care costs are updated for inflation from December 2013. Counties with missing data received county group rate (defined by state based on cost).

Child Care Rates: Illinois Department of Human Services, "Market Rate Survey of Licensed Child Care Programs in Illinois Fiscal Year 2014," http://www.dhs.state.il.us/OneNetLibrary/27897/documents/HCD%20Reports/Child%20Care/MarketRateSurvey2014v111.pdf (accessed November 2, 2017).

Kansas

Child care costs are updated for inflation from December 2013. Data is calculated for four cost regions.

Child Care Rates: Mercer Government Human Services Consulting, "Kansas Child Care Market Rate Study (Jan - Dec 2013 Data)," State of Kansas Department for Children and Families, http://www.dcf.ks.gov/services/ees/Documents/Child_Care/Provider_Market_Rate_Study.pdf (accessed December 22, 2017).

Massachusetts

Child care costs are updated for inflation from March 2015.

Child Care Rates: Jocelyn Browne, Director of Research and Preschool Expansion Grant Administration, State of Massachusetts, Department of Early Education and Care, email message, December 7, 2017.

Minnesota

Child care costs are updated for inflation from 2016. County cost data is calculated based on four price clusters.

Child Care Rates: Minnesota Department of Human Services, "Results of the 2016 child care market rate survey: Minnesota child care provider business update," https://edocs.dhs.state.mn.us/lfserver/Publc/DHS-6226E-ENG (accessed October 31, 2017).

Missouri

Child care costs are updated for inflation from January 2014. Due to low response rate, data was consolidated for the state's metropolitan areas into four regions.

Child Care Rates: Missouri Department of Social Services Research & Data Analysis, "Children's Division Early Childhood and Prevention Services 2014 Child Care Market Rate Survey," https://dss.mo.gov/re/pdf/oecmmr/2014-child-care-market-rate-survey.pdf (accessed October 31, 2017).

New York

Child care costs are updated for inflation from April 2015. Cost data reported for five county clusters.

Child Care Rates: Craig Sunke, New York State Office of Child and Family Services, email response to Freedom of Information Law request, November 17, 2017.

Nevada

Child care costs are updated for inflation from November 2015. Carson-Douglas had missing family child care costs for infants and school-age children. A data substitution was created using an age ratio adjustment from center costs.

Child Care Rates: Marty Elquist, Department Director, Supporting Early Education & Development, The Children's Cabinet, email correspondence on January 16, 2018.

Pennsylvania

Child care costs are updated for inflation from September 2016. 75th percentile calculated based on raw data. Missing data substituted with price cluster rate.

Child Care Rates: Karen Grimm-Thomas, Director of External Relationships, Pennsylvania Office of Child Development and Early Learning, email response on December 15th, 2017.

Tennessee

Child care costs are updated for inflation from July 2015. Market rate survey only includes two price markets.

Child Care Rates: Emily Pratt, University of Tennessee Center for Business and Economic Research, "Determining Child Care Market Rates in the State of Tennessee July 2015," Tennessee Department of Human Services, https://www.tn.gov/assets/entities/humanservices/attachments/2015-market-rate-survey.pdf (accessed November 3, 2017).

Texas

Child care costs are updated for inflation from April 2017. Data calculated by Workforce Development Area.

Child Care Rates: The Texas Institute for Child and Family Wellbeing and the Ray Marshall Center for the Study of Human Resources, "2017 Texas Child Care Market Rate Survey," https://txicfw.socialwork.utexas.edu/wp-content/uploads/2017/07/FinalReport_2017_Market_Rate_7.10.17_Publish.pdf (accessed November 6, 2017).

Utah

Child care costs are updated for inflation from July 2017. Data reported based on rural and urban divisions.

Child Care Rates: Utah Department of Workforce Services Office of Child Care and Workforce Research & Analysis, "2017 Utah Child Care Market Rate Study," https://jobs.utah.gov/occ/occ2/occmarket.pdf (accessed December 1, 2017).

Virginia

Child care costs are updated for inflation from June 2015.

Child Care Rates: Michael Theis, "Virginia's Child Care Subsidy Program: 2015 Market Rate Survey," Virginia Department of Social Services, https://www.dss.virginia.gov/files/division/cc/assistance/providers/reports/Market_Rate_Report_2016_06_28.pdf (accessed December 20, 2017).

Food

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

The Low-Cost Food Plan costs approximately 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.[3] That is, it covers groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the most recent year to represent the annual average. Hence, the Standard for 2021 uses data for June 2020.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-adult household is assumed to include one adult male and one adult female. Additional adults (greater than two) are calculated using an average of the cost for an adult male and an adult female.

Geographic differences in food costs within the states are varied using *Map the Meal Gap* data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is used to geographically vary the Low-Cost Food Plan.

DATA SOURCES FOR ALL STATES

Food Costs. U.S. Department of Agriculture, Center for nutrition Policy and Promotion, "Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2020," https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2020.pdf (accessed August 12, 2020).

[3] U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2017," Economic News Release, http://www.bls.gov/news.release/cesan.nr0.htm (accessed April 25, 2019).

County Index. C.A. Dewey, M. Kato, A. Crumbaugh & M. Strayer. Map the Meal Gap 2020: A report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2018. Feeding America, 2020, received from research@feedingamerica.org (September 4, 2020).

Transportation

Public Transportation. If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate- income population use public transit.[4] The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

The Standard examined 2013-2017 American Community Survey 5-Year estimates to calculate the percentage of the county population that commutes within county by public transportation. However, some counties have rates over 7% due to special circumstances, such as resort-focused areas where workers are bussed in due to limited parking. These counties do not assume public transportation as access to a grocery store and child care facilities via public transportation are not adequate.

For public transit users, the most appropriate local transit pass, usually a 30 day or monthly unlimited ride pass, is added for each working adult— assumed for the first two adults in a household.

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

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

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of

[4] Chris Porter and Elizabeth Deakin, Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas (Berkeley: Institute of Urban and Regional Development, University of California, 1995).

private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2017 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile of the appropriate Census region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area- specific Consumer Price index.

DATA SOURCES FOR ALL STATES

Public Transportation Use: U.S. Census Bureau, "Table B08101: Means of Transportation to Work," 2013- 2017 American Community Survey 5-year estimates, Detailed Tables, http://www.factfinder.census.gov (accessed September 15, 2020).

Auto Insurance Premium: National Association of Insurance Commissioners, "Average Expenditures for Auto insurance by State, 2013-2017," insurance Information Institute, http://www.iii.org/fact-statistic/auto-insurance (accessed September 22, 2020).

Fixed Auto Costs: Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, "Other Vehicle expenses," Consumer expenditure Survey 2017, CE Databases, https://www.bls.gov/regions/home.htm (accessed September 22, 2020).

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Price Index–All Urban Consumers, U.S. City Average," Consumer Price Index, CPI Databases, http://data.bls.gov/cgi-bin/surveymost?cu (accessed September 22, 2020).

Per-Mile Costs: American Automobile Association, "Your Driving Costs: How Much are you Really Paying to Drive?" 2019 edition, AAA Association Communication, https://www.aaa.com/AAA/common/AAr/files/ AAA-Your-Driving-Costs.pdf (accessed September 19, 2020).

2021 METHODOLOGY BY STATE

Arizona

No counties in Arizona utilize public transportation above 7% of all work commuters. The Arizona statewide average round trip commute to work distance is 25.30 miles. The average expenditure for auto insurance was $82.87 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the United States.

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

California

In California, Alameda County qualifies for the public transportation assumption and each adult is assumed to purchase a monthly unlimited Transbay pass. San Francisco County also qualifies, where each adult is assumed to purchase a monthly Muni "A" pass providing unlimited rides on all Muni and BART services within San Francisco. The California statewide average round trip commute to work distance is 25 miles. The average expenditure for auto insurance was $80 per month in 2017 based

on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the United States.

Public Transportation Costs: Alameda-Contra Costa Transit District, "Fares and Clipper," http://www.actransit. org/rider-info/fares-tickets-passes/ (accessed September 1, 2020). San Francisco Municipal Transportation Agency, "Monthly Passes," https://www.sfmta.com/getting-around/transit/fares-passes/monthly-passes#aboutpasses (accessed September 1, 2020).

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Colorado

In Colorado, Pitkin, San Miguel, and Denver Counties utilize public transit at a rate of at least 7% of their commuting population. The cost of public transportation for each of these counties, is as follows: Pitkin has a thirty-day zone pass that costs $163 per month, San Miguel utilizes a per-ride fee structure which adds up to a monthly fee of $156.24, and finally Denver County has a monthly cost of $114. Additionally, the Colorado statewide average round trip commute to work distance is 19.76 miles. The average expenditure for auto insurance was $87.52 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the United States.

Public Transportation Costs: RTD Monthly Pass, "Monthly Pass Convenience" https://www.rtd-denver.com/fares-passes/monthly-pass; RFTA, "30 Day Zone Passes," https://www.rfta.com/fares/fares-passes/30-day-zone-passes/; SMART, "Regional Bus Routes," https://smarttelluride.colorado.gov/ (accessed November 15, 2020).

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Florida

Hendry County in Florida appears to utilize public transportation above 7% of all work commuters, however, the margin of error in the American Community Survey Means of Transportation to Work," 2013- 2017 5-year estimates for this data point is too large to be considered. Additionally no identifiable, reliable public transportation system was identified in research conducted by CWW staff. The Florida statewide average round trip commute to work distance is 21.94 miles. The average expenditure for auto insurance was $113.08 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the United States.

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Georgia

In Georgia, DeKalb and Fulton counties utilize public transit at a rate of at least 7% of their commuting population. The cost of public transportation for each of these counties is as follows:

DeKalb has a monthly unlimited pass that costs $95 per month and Fulton has a monthly unlimited pass that costs $95. Additionally, the Georgia statewide average round trip commute to work distance is 28.28 miles. The average expenditure for auto insurance was $93.94 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the United States.

Public Transportation Costs: Marta, "Fare Programs," https://www.itsmarta.com/fare-programs.aspx; (accessed November 15, 2020).

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Illinois

In Illinois, Cook county utilizes public transit at a rate of at least 7% of their commuting population. The cost of public transportation for Cook county is $105 for a monthly, unlimited pass, valid for all CTA buses and trains. Additionally, the Illinois statewide average round trip commute to work distance is 22.82 miles. The average expenditure for auto insurance was $74.76 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Midwest region of the United States.

Public Transportation Costs: Chicago Transit Authority, "Unlimited Ride Passes," https://www.transitchicago.com/passes/ (accessed November 15, 2020).

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Kansas

No counties in Kansas utilize public transportation above 7% of all work commuters. The Tennessee statewide average round trip commute to work distance is 18.68 miles. The average expenditure for auto insurance was $63.88 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Midwest region of the United States.

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Massachusetts

In Massachusetts, Suffolk county utilizes public transit at a rate of at least 7% of their commuting population. The cost of public transportation for Suffolk county is $90 for a monthly, unlimited pass, valid for subway, local bus, Silver Line, Commuter Rail Zone 1A, and the Charlestown ferry. Additionally, the Massachusetts statewide average round trip commute to work distance is 23.16 miles. The average expenditure for auto insurance was $94.72 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Northeast region of the United States.

Public Transportation Costs: Massachusetts Bay Transportation Authority, "Subway Fares," https://www.mbta.com/fares/subway-fares#monthly (accessed November 15, 2020).

County Index: Mass.gov, "Auto Insurance Premium Comparisons," https://www.mass.gov/service-details/auto-insurance-premium-comparisons (accessed December 20, 2020)

Minnesota

In Minnesota, Hennepin county utilizes public transit at a rate of at least 7% of its commuting population. The cost of public transportation for Hennepin county is $78 for a monthly, unlimited pass, valid for all local buses and METRO lines at all times. Additionally, the Minnesota statewide average round trip commute to work distance is 33.72 miles. The average expenditure for auto insurance was $70.01 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Midwest region of the United States.

Public Transportation Costs: Metro Transit, "Go-To Card," https://www.metrotransit.org/go-to-card (accessed November 15, 2020).

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Missouri

In Missouri, St. Louis City county utilizes public transit at a rate of at least 7% of their commuting population. The cost of public transportation for Suffolk county is $78 for a monthly, unlimited pass, valid for bus and rail system wide. Additionally, the Missouri statewide average round trip commute to work distance is 22.32 miles. The average expenditure for auto insurance was $72.43 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Midwest region of the United States.

Public Transportation Costs: M Metro, "Metro Fare Details," https://www.metrostlouis.org/fares-and-passes/ (accessed November 15, 2020).

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

New York

The New York statewide average round trip commute to work distance is 22 miles. In New York, the average expenditure for auto insurance was $112 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Regional variation in the cost of auto insurance for the New York Standard is calculated using rates gleaned from data collected for each county from insurance companies with the top four shares of the market. In New York City, more than 7% of the working population over the age of 16 in all counties uses public transportation according to the American Community Survey: Bronx (42%), Kings (43%), New York (59%), Queens (33%), Richmond (16%). The cost of public transportation is obtained from the Metropolitan Transit Authority and is calculated using the cost of a 30-day unlimited ride MetroCard.

Public Transportation Costs: MTA Transit Fares, "Everything you need to know about transit fares and tolls in New York," https://new.mta.info/fares#unlimited (accessed June 17, 2020).

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Nevada

The Nevada statewide average round trip commute to work distance is 17.76 miles. The average expenditure for auto insurance was $95.09 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the United States.

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Pennsylvania

In Pennsylvania, Allegheny and Philadelphia counties utilize public transit at a rate of at least 7% of their commuting population. The cost of public transportation for each of these counties is as follows: Allegheny has a monthly unlimited pass that costs $97.50 per month and Philadelphia has a monthly unlimited pass that costs $96. Additionally, the Pennsylvania statewide average round trip commute to work distance is 21.34 miles. The average expenditure for auto insurance was $80.12 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the United States.

Public Transit Costs: Port Authority, "Fare Information," https://www.portauthority.org/fares-and-passes/fare-information/; Southeastern Pennsylvania Transportation Authority, "SEPTA Key Program," https://www.septa.org/fares/pass/key.html (accessed October 12, 2020)

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Tennessee

No counties in Tennessee utilize public transportation above 7% of all work commuters. The Tennessee statewide average round trip commute to work distance is 24.12 miles. The average expenditure for auto insurance was $68.39 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the United States.

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Texas

No counties in Texas utilize public transportation above 7% of all work commuters. The Texas statewide average round trip commute to work distance is 25.66 miles. The average expenditure for auto insurance was $91.40 per month in 2017 based on data from the National Association of

Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the United States.

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Utah

No counties in Utah utilize public transportation above 7% of all work commuters. The Utah statewide average round trip commute to work distance is 21.58 miles. The average expenditure for auto insurance was $74.14 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the United States.

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Virginia

In Virgina, Alexandria City, Arlington, Charlottesville City, and Richmond City counties utilize public transit at a rate of at least 7% of their commuting population. The cost of public transportation for each of these counties is as follows: Alexandria City and Arlington both require $189 per month for a bus and metro pass, while Charlottesville City requires $20 for a multi-day, 30 day pass and Richmond City requires $80 per month for a 30 day pass with unlimited rides. Additionally, the Virginia statewide average round trip commute to work distance is 23.04 miles. The average expenditure for auto insurance was $68.31 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Fixed costs are from the 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the United States.

Public Transportation Costs: GRTC Transit System, "Fares and Rates" http://ridegrtc.com/fares/fares-and-rates/; City of Charlottesville, "Fare Options," https://www.charlottesville.gov/539/Fare-Options; ART Arlington Transit, "Fares," https://www.arlingtontransit.com/fares/; Washington Metropolitan Area Transit Authority, "Pass Options," https://www.wmata.com/fares/farecard-options.cfm#:~:text=1%2DDay%20Unlimited%20Pass%20%2413.00&text=The%20pass%20is%20activated%20the,The%20Bus%2C%20or%20Ride%20On (accessed on October 15, 2020)

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

2020 METHODOLOGY BY STATE

Hawaii

In Hawaii, Honolulu County qualifies for the public transportation assumption. An adult unlimited bus pass is $70 per month. Additionally, school bus service has an annual fee of $270 which is added to the transit cost for school-age children and teenagers. The Hawaii statewide average round trip

commute to work distance is 19.96 miles. In Hawaii, the average expenditure for auto insurance was $65 per month in 2016 based on data from the National Association of Insurance Commissioners (NAIC). County variation in the cost of auto insurance for Hawaii is calculated using rates filed with the Hawaii Department of Commerce and Consumer Affairs.

Public Transit Costs: Oahu Transit Services, "Adult Fare & Passes," http://www.thebus.org/Fare/adultfare.asp?l=eng (accessed September 24, 2019).
Hawaii State Department of Education, "Riding the Bus," http://www.hawaiipublicschools.org/BeyondTheClassroom/Transportation/RidingtheBus/ Pages/home.aspx (accessed September 24, 2019).

County Index: State of Hawaii, Department of Commerce and Consumer Affairs, "What you need to know about auto insurance in Hawaii," https://cca.hawaii.gov/ins/files/2018/01/Motor-Vehicle-Premium-Comparison-Consumer-Complaints-Guide-2018-Publication.pdf (accessed September 24, 2019).

Michigan

No counties in Michigan qualify for the public transportation assumption. The Michigan statewide average round trip commute to work distance is 24.50 miles. In Michigan, the average expenditure for auto insurance was $106 per month in 2016 based on data from the National Association of Insurance Commissioners (NAIC). County variation in the cost of auto insurance for Michigan is calculated using rates filed with the Michigan Department of Insurance.

County Index: National Association of Insurance Commissioners, System for Electronic Rate and Form Filing, https://filingaccess.serff.com/sfa/home/MI (accessed March 15, 2016).

New Jersey

In New Jersey, Hudson and Essex counties qualify for the public transportation assumption. The public transit costs assumes a 5-zone pass at $234 per month. The New Jersey statewide average round trip commute to work distance is 22.38 miles and the average expenditure for auto insurance was $109 per month in 2016 based on data from the National Association of Insurance Commissioners (NAIC). County variation in the cost of auto insurance New Jersey is provided by The Zebra.

Public Transit Costs: Trimet, "Trimet Fares," https://trimet.org/fares/index.htm (accessed 12/4/2019).

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

North Carolina

In North Carolina, Orange County has a rate above 7%, but due to limited/nonexistent service on weekends, it would not be practical for all workers. Thus, no counties are assumed to use public transportation. The North Carolina statewide average round trip commute to work distance is 22 miles. In North Carolina, the average expenditure for auto insurance was $58 per month in 2016 based on data from the National Association of Insurance Commissioners (NAIC).

County Index: North Carolina Rate Bureau, Circular Letters, Automobile Circulars, 2016, A-16-5, "Circular letter to all member companies Re: Revised Private Passenger Auto Territory Definitions," April 12, 2016, http://www.ncrb.org/Portals/0/ncrb/circular%20letters/automobile/2016/A-16-5%20revised%20Private%20Passenger%20Auto%20Territory%20 Definitions.pdf (accessed November 18, 2019). North Carolina Rate Bureau, Private Passenger Automobile Rate Filings, "Private Passenger Revised Rates effective 10/1/19," http://www.ncrb.org/Portals/0/ncrb/personal%20lines%20services/rate%20Filings/Private%20Passenger%20Auto%20revised%20 rates%20effective%2010-1-19.xls (accessed November 18, 2019).

Oregon

In Oregon, Multnomah County qualifies for the public transportation assumption. An adult unlimited pass is $100 per month. The Oregon statewide average round trip commute to work distance is 19.88 miles and the average expenditure for auto insurance was $73 per month in 2016 based on data from the National Association of Insurance Commissioners (NAIC). County variation in the cost of auto insurance Oregon is provided by The Zebra.

Public Transit Costs: Trimet, "Trimet Fares," https://trimet.org/fares/index.htm (accessed 12/4/2019).

County Index: Personal Communication, Nicole Beck, TheZebra.com , October 10, 2019.

Washington

In Washington, King County qualifies for the public transportation assumption. A Puget Pass is $99 per month. The Washington statewide average round trip commute to work distance is 20.34 miles and the average expenditure for auto insurance was $77 per month in 2016 based on data from the National Association of Insurance Commissioners (NAIC). County variation in the cost of auto insurance Washington is provided by The Zebra.

Public Transit Costs: King County Metro, "What to Pay," https://kingcounty.gov/depts/transportation/metro/fares-orca/what-to-pay.aspx (accessed October 23, 2019).

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Wyoming

No counties in Wyoming qualify for the public transportation assumption. The Wyoming statewide average round trip commute to work distance is 16.16 miles. In Wyoming, the average expenditure for auto insurance was $56 per month in 2016 based on data from the National Association of Insurance Commissioners (NAIC). An average of the two most recent transportation indexes was used to calculate a county index to vary the statewide premium from the National Association of Insurance Commissioners by county ratio.

County Index: Wyoming State Economic Analysis Division, "Wyoming Cost of Living Index (WCLI)," Second Quarter of 2018 and Fourth Quarter of 2017, http://eadiv.state.wy.us/WCLI/ (accessed November 6, 2019).

2019 METHODOLOGY BY STATE

Connecticut

The cities of Bridgeport, Hartford, and New Haven are assumed to use public transportation. In Hartford and New Haven, a CT Transit 31-Day Pass is $63 per month. In Bridgeport, a GBT 31-Day Pass is $70 per month. Regional variation in the cost of auto insurance for the Connecticut Standard is calculated using rates filed with the Connecticut Insurance Department through the System for Electronic Rate and Form Filing (SERFF).

Public Transit Costs: Hartford and New Haven: Connecticut Department of Transportation, CT Transit, Regular Fares, https://buypasses.storesecured.com/. Bridgeport: Greater Bridgeport Transit, https://www.gogbt.com/ (accessed July 19, 2019).

County Index: National Association of Insurance Commissioners System for Electronic Rate and Form Filing, Connecticut Insurance Department Portal, https://filingaccess.serff.com/sfa/home/CT/.

Maryland

Public transportation costs are assumed for Baltimore city, Prince George's County, and Montgomery County. An Express Pass is $90 per month in Baltimore city. A Select Pass for Montgomery and Prince George's County is $189 per month. Regional variation in the cost of auto insurance for the Maryland Standard is calculated using rates filed with the Maryland Insurance Administration.

Public Transit Costs: Baltimore City County, Maryland Dept. of Transportation, Maryland Transit Administration. Regular Fares. https://www.mta.maryland.gov/regular-fares. Montgomery County Department of Transportation. MCDOT. Regular Fares. https://www.montgomerycountymd.gov/dot-transit/routesandschedules/fares/fares2.html. Prince George's- County-Washington Metropolitan Transit Authority, WMATA. Regular Fare. https://www.wmata.com/fares/SelectPass.cfm (accessed Feb 15, 2019).

County Index: Maryland Insurance Administration, "Auto Insurance, A Comparison Guide to Rates," http:// insurance.maryland.gov/Consumer/Documents/publications/AutoRateGuide2016.pdf (accessed April 18, 2016).

Ohio

No counties use public transit at the rate of seven percent or higher. County variation in the cost of auto insurance for the Ohio Standard is calculated using rates provided by the Ohio Department of Insurance.

County Index: Ohio Department of Insurance, "Auto Insurance: Helping you Choose & Understand Your Auto Insurance," https://www.nrsinjurylaw.com/wp-content/uploads/2017/08/23PIFORMSOhioDeptofInsuranceAutoGuide.pdf (February 15, 2019).

Wisconsin

No counties use public transit at the rate of seven percent or higher. County variation in the cost of auto insurance for Wisconsin is calculated using rates filed with the Wisconsin Department of Insurance.

County Index: National Association of Insurance Commissioners, System for Electronic Rate and Form Filing, https://filingaccess.serff.com/sfa/home/WI (accessed March 15, 2016).

2018 METHODOLOGY BY STATE

Arizona

No counties use public transit at the rate of seven percent or higher. County variation in the cost of auto insurance for Arizona is calculated using rates filed with the Arizona Department of Insurance.

County Index: Arizona Department of Insurance, "2017 Premium Comparison and Complaint Ratios for Automobile Insurance," https://insurance.az.gov/sites/default/files/documents/files/AutoPremiumComparisonandComplaintRatiosFor2017.pdf (November 20, 2017)

California

While three counties have rates of use among commuters that meet the 7% threshold (Alameda, Mono, and San Francisco), only Alameda and San Francisco are calculated using public transportation costs in the Standard. In Mono County, the public transportation commuters represent around 800 workers, as it is a mountain resort county, and the bus service provides only a single stop in each town. Thus, private transportation is assumed for Mono County. In Alameda County each adult is assumed to purchase a monthly unlimited Transbay pass, and in San Francisco County, each adult is assumed to purchase a monthly Muni "A" pass providing unlimited rides on all Muni and BART services within San Francisco.

This is a change from the methodology of the 2014 California Standard, which assumed public transit for Contra Costa, Marin, and San Mateo counties. These counties had over 7% public transit commuters, however, the commuting patterns show usage is limited to work out of the county. Within county public transportation use is below 7%, thus private transportation has been assumed.

Within state variation by county for auto insurance premiums is calculated using data from the California Department of Insurance, 2017 Auto Insurance Comparison Tool.

Public Transit Costs: Alameda-Contra Costa Transit District, "Fares and Clipper," http://www.actransit.org/rider-info/fares-tickets-passes/ (accessed November 1, 2017). San Francisco Municipal Transportation Agency, "Monthly Passes," https://www.sfmta.com/getting-around/transit/fares-passes/monthly-passes#aboutpasses (accessed November 1, 2017).

County Index: Debbie De Guzman, California Department of Insurance, Legal Division-Government Law Bureau, email response to public records request, November 20, 2017.

Colorado

Denver, Eagle, Pitkin, and San Miguel Counties are assumed to use public transportation. Within state variation by county for auto insurance premiums by county calculated with data from the Colorado Department of Regulatory Agencies.

Public Transit: Regional Transportation District, "Fare Payment Options," http://www.rtd-denver.com/Fares.shtml#fare-zones (accessed February 27, 2018).; Eagle County, "Fares," http://www.eaglecounty.us/Transit/Fares/ (accessed February 27, 2018).; Roaring Fork Transportation Authority, "Fares and Passes," https://www.rfta.com/wp-content/uploads/2017/05/farespasses_ssf2017.pdf (accessed January 31, 2018).

County Index: Colorado Department of Regulatory Agencies, Division of Insurance, "Auto Insurance Premiums Report," http://www.dora.state.co.us/pls/real/Ins_Survey_Reports.Report_Selection_Criteria?p_report_id=AUTO&p_label= (accessed January 24, 2018).

Florida

No public transit.

County Index: Florida Office of Insurance Regulation, "CHOICES: Auto Rate Comparison Tool," https://choices.fldfs.com/pandc/auto?_ga=2.80126679.1966926923.1512677363-111507412.1512677363 (December 7, 2017).

Georgia

Public transportation used in DeKalb and Fulton counties**.**

Public Transit Costs: MARTA, "Fare Programs," http://www.itsmarta.com/fare-programs.aspx (accessed November 1, 2017).

County Index: Office of Insurance and Safety Fire Commissioner, "Automobile Insurance Rate Comparisons," https://www.oci.ga.gov/ConsumerService/RateComparisons-Auto.aspx (November 20, 2017).

Illinois

Public transportation used in Cook County.

Public Transit Costs: Chicago Transit Authority, "CTA Fares & Tickets," http://www.transitchicago.com/fares/ (accessed November 1, 2017).

County Index: National Association of Insurance Commissioners, "SERFF Filing Access," https://filingaccess.serff.com/sfa/home/il (November 21, 2017).

Kansas

No public transportation.

County Index: Kansas Insurance Department, "Auto Insurance Shopper's Guide," https://www.oci.ga.gov/ConsumerService/RateComparisons-Auto.aspx (November 29, 2017).

Massachusetts

An Outer Express Bus Monthly Pass for $168 was assumed for the towns of Lynn City, Arlington, Belmont, Cambridge, Malden, Medford, Somerville, Watertown, and Quincy. The Inner Express Bus Monthly Pass for $128 was assumed for towns of Boston, Chelsea, Revere, and Winthrop.

Public Transportation: Massachusetts Bay Transportation Authority, "Bus and Subway Fares," https://www.mbta.com/fares/bus-subway?filter=passes (accessed November 1, 2017).

County Index: Commonwealth of Massachusetts, "Auto Insurance Premium Comparisons," https://www.mass.gov/service-details/auto-insurance-premium-comparisons (accessed December 4, 2017).

Minnesota

Public transportation used in Hennepin County.

Public Transit Costs: Metro Transit, "Go-To Cards," https://www.metrotransit.org/go-to-card (accessed November 1, 2017).

County Index: National Association of Insurance Commissioners, "SERFF Filing Access," https://filingaccess.serff.com/sfa/home/MN (accessed December 14, 2017).

Missouri

Public transportation used in St. Louis City.

Public Transit Costs: Metro St. Louis, "Monthly Passes," http://www.bi-state.org/Monthly-Passes_c_1.html (accessed November 1, 2017).

County Index: National Association of Insurance Commissioners, "SERFF Filing Access," filingaccess.serff.com/sfa/home/mo (December 8, 2017).

New York

Bronx, Kings, New York, Queens, Richmond, and Westchester Several counties surrounding New York City utilized public transportation.

Public Transit Costs: MTA, "Fares & MetroCard," http://web.mta.info/metrocard/mcgtreng.htm#unlimited (accessed November 1, 2017).

County Index: New York State, Department of Financial Services "2017 Auto Complaint Ratios," http://www.dfs.ny.gov/consumer/auto/2017_acr_2016_data.pdf (accessed November 20, 2017).

Nevada

No public transportation used.

County Index: State of Nevada, Department of Business and Industry Division of Insurance, "Consumer's Guide to Auto Insurance Rates," http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/News-Notes/Auto_Guide.pdf (accessed November 27, 2017).

Pennsylvania

Public transportation is assumed for Allegheny and Philadelphia counties.

Public Transit Costs: Port Authority, "Port Authority Fare Information," http://www.portauthority.org/paac/FareInfo/FareInformation.aspx (accessed November 1, 2017).; Southeastern Pennsylvania Transportation Authority, "Trailpass," http://www.septa.org/fares/pass/trailpass.html (accessed November 1, 2017).

County Index: National Association of Insurance Commissioners, "SERFF Filing Access," https://filingaccess.serff.com/sfa/home/PA (accessed December 19, 2017).

Tennessee

No public transportation used.

County Index: National Association of Insurance Commissioners, "SERFF Filing Access," https://filingaccess.serff.com/sfa/home/TN (accessed December 18, 2017).

Texas

No public transportation used.

County Index: Texas Department of Insurance and Office of Public Insurance Counsel, "Your Driver Profile," https://apps.tdi.state.tx.us/helpinspublic/Start.do?type=auto (November 21, 2017).

Utah

No public transportation used.

County Index: State of Utah Insurance Department, "2016 Annual Private Passenger Automobile & Homeowners Insurance Comparison Tables," https://insurance.utah.gov/wp-content/uploads/2016ComparisonTables.pdf (November 27, 2017).

Virginia

Public transportation used in Arlington County and the cities of Alexandria, Charlottesville, and Fairfax.

Public Transit Costs: DASH, "Fares," https://www.dashbus.com/ride-dash/fares (accessed November 15, 2017).; City of Charlottesville, "Fare Options,"

http://www.charlottesville.org/departments-and-services/city-services/charlottesville-area-transit-cat-/fares (accessed November 15, 2017).;
Washington Metropolitan Area Transit Authority, "MetroSelect Pass: Select, Ride, Save," https://selectpass.planitmetro.com/ (accessed November 15, 2017).

County Index: Commonwealth of Virginia State Corporation Commission Bureau of Insurance, "Auto Insurance Sample Premium Tables 2017/18," http://www.scc.virginia.gov/boi/pubs/auto_sampprem.pdf (November 27, 2017).

Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78% of the insurance premium for the employee and 72% of the insurance premium for the family.[5]

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

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

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

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

DATA SOURCES FOR ALL STATES

[5] U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private- Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2019," Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/ quick_tables.jsp (accessed September 28, 2020).

Premiums: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2019," Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/ quick_tables.jsp (accessed September 28, 2020).

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Price Index – All Urban Consumers, U.S. City Average," Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), http://www.bls.gov/cpi/ (accessed October 22, 2020).

Out-of-Pocket Costs: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Household Component Analytical Tool, "Total Amount Paid by Self/Family, all Types of Service, 2015" MePSnethC, http:/www.meps.ahrq. gov/mepsweb/data_stats/ MePSnethC.jsp (accessed September 19, 2020).

2021 County Index: Healthcare.gov, RESOURCES: For researchers, 2019 plan data: health plan data, download (ZiP file) "Individual Market Medical," https://data.healthcare.gov/dataset/QHP-Landscape-individual-Market-Medical/b8in-sz6k (accessed September 19, 2020).

2020 County Index: Healthcare.gov, RESOURCES: For researchers, 2019 plan data: health plan data, download (ZiP file) "Individual Market Medical," https://data.healthcare.gov/dataset/QHP-Landscape-individual-Market-Medical/b8in-sz6k (accessed September 19, 2019).

2019 County Index: Healthcare.gov, RESOURCES: For researchers, 2019 plan data: Health plan data, download (ZIP file) "Individual Market Medical," https://data.healthcare.gov/dataset/QHP-Landscape-Individual-Market-Medical/b8in-sz6k (accessed March 18, 2019).

2018 County Index: Healthcare.gov, RESOURCES: For researchers, 2018 plan data: Health plan data, download (ZIP file) "Individual Market Medical," https://data.healthcare.gov/download/k2hw-8vcp/application/zip (accessed January 3, 2018).

Geographic Rating Areas: Centers for Medicare & Medicaid Services, The Center for Consumer Information & Insurance Oversight, "State Specific Geographic Rating Areas," https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/state-gra (accessed November 23, 2019).

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States not participating in the federal marketplace are listed below.

California

County Index: Centers for Medicare and Medicaid Services, "California Geographic Rating Areas," https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/ca-gra. Covered California, "Shop and Compare," https://apply.coveredca.com/lw-shopandcompare/

(accessed October 1, 2020).

Colorado

County Index: Connect for Health Colorado, "Quick Cost & Plan Finder," https://planfinder.connectforhealthco.com/home (accessed November 18, 2020). Centers for Medicare and Medicaid Services, "Colorado Geographic Rating Areas: Including State Specific Geographic Divisions," https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/co-gra (accessed November 18, 2020).

Massachusetts

County Index: Massachusetts Health Connector, "See What You May Qualify For," https://www.mahix.org/individual/ (accessed November 18, 2020); Medicare and Medicaid Services, "Massachusetts Geographic Rating Areas: Including State Specific Geographic Divisions," https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/ma-gra (accessed November 18, 2020).

Minnesota

County Index: MN Sure, "Apply and Enroll," https://www.mnsure.org (accessed December 1, 2020); "Minnesota Geographic Rating Areas: Including State Specific Geographic Divisions," https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/mn-gra (accessed December 1, 2020).

Nevada

County Index: Nevada Health Link, "Enroll," https://enroll.nevadahealthlink.com/hix/preeligibility#/?fromHome=1 (accessed December 2, 2020); Centers for Medicare & Medicaid Services, "Nevada Geographic Rating Areas: Including State Specific Geographic Divisions," https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/nv-gra (accessed December 2, 2020).

New York

County Index: NY State of Health: The Official Health Plan Marketplace. "Compare Plans and Estimate Costs," https://nystateofhealth.ny.gov/ (accessed October 29, 2020). Centers for Medicare & Medicaid Services, "New York Geographic Rating Areas: Including State Specific Geographic Divisions," https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/ ny-gra (accessed September 28, 2020)

Pennsylvania

County Index: Pennie, "Pennie Plan Comparison Tool," https://enroll.pennie.com/hix/preeligibility#/ (November 13, 2020); Centers for Medicare & Medicaid Services, "Pennsylvania Geographic Rating Areas: Including State Specific Geographic Divisions," https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/pa-gra (accessed November 12, 2020)

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States not participating in the federal marketplace are listed below.

Washington

County Index: Office of the Insurance Commissioner Washington State, "Individual and family health plans & premiums," https://www.insurance.wa.gov/individual-and-family-health-plans-premiums (accessed November 27, 2019).

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States not participating in the federal marketplace are listed below.

Connecticut

County Index: AccessHealthCT, "Compare Plans," https://www.accesshealthct.com/AHCT/FamilyInformation.action, (accessed 4/1/2019).

Maryland

County Index: Maryland Insurance Administration Rate Review, Maryland Insurance Administration, http://www.healthrates.mdinsurance.state.md.us/SampleRate1.aspx#2034.

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States not participating in the federal marketplace are listed below.

California

County Index: Health for California Insurance Center, "California Health Insurance Quotes," https://www.healthforcalifornia.com/individual-and-family-quote (accessed November 12, 2017).

Colorado

County Index: Connect for Health Colorado, "Quick Cost & Plan Finder," http://planfinder.connectforhealthco.com/input-your-information (accessed February 14, 2018).

Massachusetts

County Index: Massachusetts Health Connector, "2018 Plan Comparison Tool," https://ma.checkbookhealth.org/hie/ma/2018/ (accessed December 21, 2017).

Minnesota

County Index: MNSure, "Shop and Compare," https://www.mnsure.org/shop-compare/index.jsp (accessed November 16, 2017).

New York

County Index: New York State Department of Health, "Health Marketplace," https://nystateofhealth.ny.gov/individual (accessed September 11, 2017).

Miscellaneous

This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.[6]

Federal Taxes

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

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

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

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

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

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

[6] Constance F. Citro and Robert T. Michael, eds., Measuring Poverty: A New Approach (Washington, DC: National Academy Press, 1995), http://www.census.gov/hhes/povmeas/ methodology/nas/report.html (accessed June 7, 2014).

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Federal Tax Updates (2021): Internal Revenue Service, Revenue Procedure 2020-45, https://www.irs.gov/pub/irs-drop/rp-20-45.pdf (accessed November 23, 2020).

Federal Income Tax: Internal Revenue Service, "1040 Instructions," http:/ www.irs.gov/pub/irs-pdf/i1040gi.pdf (accessed November 6, 2019).

Federal Child Tax Credit: Internal Revenue Service, "Publication 972. Child Tax Credit," http:/www.irs.gov/ pub/ irs-pdf/p972.pdf (accessed November 6, 2019).

Federal Earned Income Tax Credit: Internal Revenue Service, "Publication 596. Earned Income Credit," http:/ www.irs.gov/pub/irs-pdf/p596.pdf (accessed November 6, 2019).

State Taxes

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

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter's credits and other tax credits that would be applicable to the population as a whole are included as well.

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Grocery Tax: Tax Foundation, Katherine Loughead, "Sales Taxes on Soda, Candy, and Other Groceries, 2018" https://taxfoundation.org/sales-taxes-on-soda-candy-and-other-groceries-2018/ (accessed September 19, 2019).

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Income Tax and Credits: State of Arizona, Department of Revenue, "Arizona Form 140: Resident Personal Income Tax Booklet," https://azdor.gov/forms/individual/form-140-arizona-resident-personal-income-tax-booklet (accessed December 16, 2020).

California

Sales Tax: State of California Franchise Tax Board, “Personal Income Tax Booklet,” https://www.ftb.ca.gov/forms/2019/2019-540-booklet.html#Instructions-for-Form-540 (accessed September 19, 2020).

Colorado

Income Tax and Credits: "Colorado Individual Income Tax Filing Guide." https://tax.colorado.gov/sites/tax/files/DR0104Book_2020_V2.pdf (accessed January 28, 2021).

Florida

No state income tax.

Georgia

State Income Tax: State of Georgia, Department of Revenue, "2020 Individual Income Tax 500 and 500EZ Forms and General Instructions," https://dor.georgia.gov/document/document/2020-it-511-individual-income-tax-booklet/download (accessed December 29, 2020).

Illinois

Income Tax and Credits: Illinois Department of Revenue, "2019 Form IL-1040 Instructions,"https://www2.illinois.gov/rev/forms/incometax/Documents/currentyear/individual/il-1040-instr.pdf\ (accessed December 23, 2020).

Kansas

Income Tax and Credits: Kansas Department of Revenue, "2020 Individual Income Tax," https://www.ksrevenue.org/pdf/ip20.pdf (accessed December 22, 2020).

Massachusetts

Income Tax and Credits: Commonwealth of Massachusetts Department of Revenue, "Form 1 2020: Massachusetts Resident Income Tax," https://www.mass.gov/doc/draft-2020-form-1-instructions/download (accessed December 23, 2020).

Missouri

St. Louis City and Kansas City levy a city earnings tax.

Income Tax and Credits: Missouri Department of Revenue, "Form MO-1040 Instructions," https://dor.mo.gov/forms/MO-1040%20Instructions_2020.pdf (accessed December 28, 2020).

Minnesota

Income Tax and Credits: Minnesota Department of Revenue, "2020 Minnesota Individual Income Tax Forms and Instructions, "https://www.revenue.state.mn.us/sites/default/files/2021-01/m1_inst_20.pdf (accessed January 29, 2021).

New York

New York City has additional local income taxes and tax credits.

Income Tax and Credits: New York State Department

of Taxation and Finance, "Individual Income Tax Form and Instructions," https://www.tax.ny.gov/pdf/current_forms/it/it201i.pdf (accessed September 15, 2020).

Nevada

No state income tax.

Pennsylvania

Income Tax and Credits: Pennsylvania Department of Revenue, "Personal Income Tax Preparation Guide," https://www.revenue.pa.gov/FormsandPublications/FormsforIndividuals/PIT/Documents/dfo-02.pdf (accessed December 24, 2020).

Tennessee

No state income tax.

Texas

No state income tax.

Utah

Income Tax and Credits: Utah State Tax Commission, " Utah 2019 Individual Income Tax TC-40 Forms & Instructions," https://tax.utah.gov/forms/current/tc-40inst.pdf (accessed December 23, 2020).

Virginia

Income Tax and Credits: Virginia Department of Taxation, "Resident Individual Income Tax Booklet," https://www.tax.virginia.gov/sites/default/files/vatax-pdf/2020-form-760-instructions.pdf (accessed December 23, 2020).

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Hawaii

Income Tax and Credits: State of Hawaii Department of Taxation, "Hawaii Resident Income Tax Forms and Instructions," http://files.hawaii.gov/tax/forms/2018/n11ins.pdf (accessed September 27, 2019).;
State of Hawaii Department of Taxation, "Earned Income Tax Credit," http://files.hawaii.gov/tax/forms/2018/n356_i.pdf (accessed September 27, 2019).;
State of Hawaii Department of Taxation, "Tax Credits for Hawaii Residents," http://files.hawaii.gov/tax/forms/2018/schx_i.pdf (accessed September 27, 2019).

Michigan

Income Tax and Credits: Michigan Department of Treasury, "2018 Individual Income Tax Forms and Instructions," https://www.michigan.gov/taxes/0,4676,7-238-44143- 486425--,00.html (accessed November 1, 2019).

North Carolina

Income Tax and Credits: North Carolina Department of Revenue, "North Carolina Individual Income Tax Instructions," https://files.nc.gov/ncdor/documents/files/2018_d-401_instruction_booklet.pdf (accessed November 18, 2019).

New Jersey

Newark has a 1% income tax on residents. However, Newark is less than 50% of the Essex County population, therefore, the local income tax is not included.

Income Tax and Credits: State of New Jersey, Department of the Treasury, "New Jersey Resident Return NJ-1040," https://www.state.nj.us/treasury/taxation/pdf/current/1040.pdf, https://www.state.nj.us/treasury/taxation/pdf/current/1040i.pdf (accessed 12/4/2019).

Oregon

Income Tax and Credits: Oregon Department of Revenue, "Oregon Individual Income Tax Return for Full-year Residents," https://www.oregon.gov/DOR/forms/FormsPubs/form-or-40_101-040_2019.pdf, "Working Family Household and Dependent Care (WFHDC) Tables," https://www.oregon.gov/DOR/forms/FormsPubs/publication-or-wfhdc-tb_101-458_2019.pdf, (accessed December 14, 2019).

Washington

No state income tax.

Wyoming

No state income tax.

2019 METHODOLOGY BY STATE

Connecticut

Income Tax and Credits: "Connecticut Resident Income Tax Return Instructions, 2018 Form CT-1400," https://portal.ct.gov/-/media/DRS/Forms/1-2018/Income/CT-1040-Online-Booklet.

Indiana

Local Income Tax: Indiana Department of Revenue, "Departmental Notice #1." www.in.gov/dor/files/dn01.pdf (accessed March 11, 2019).

Income Tax and Credits: Indiana Department of Revenue, "IT-40 Full-Year Resident Individual Income Tax Booklet," https://forms.in.gov/Download.aspx?id=13952.

Ohio

Local Income Tax: Ohio Department of Taxation, "Downloadable Municipal Income Tax Rate Database Table and Instructions." https://thefinder.tax.ohio.gov/StreamlineSalesTaxWeb/Download/MuniRateTableInstructions.aspx (accessed March 11, 2019).

Income Tax and Credits: Ohio Department of Taxation, 2018 Ohio IT 1040 / SD 100 Instructions," https://www.tax.ohio.gov/portals/0/forms/ohio_individual/individual/2018/PIT_IT1040_Booklet.pdf (accessed April 12, 2019).

Maryland

Local Income Tax: Comptroller of Maryland, Individual Taxes, "Local Income Tax Rates." http://taxes.marylandtaxes.com/Individual_Taxes/Individual_Tax_Types/Income_Tax/Tax_Information/Tax_Rates/Local_and_County_Tax_Rates.shtml (accessed May 20, 2016).

Income Tax and Credits: Comptroller of Maryland, "Maryland 2018 Income Tax Forms and Instructions," https://forms.marylandtaxes.gov/current_forms/Resident_booklet.pdf (accessed January 17, 2018).

Wisconsin

Income Tax and Credits: Wisconsin Department of Revenue, "Wisconsin Income Tax 2018," https://www.revenue.wi.gov/TaxForms2017through2019/2018-Form1-inst.pdf (accessed February 14, 2018).;
Wisconsin Department of Revenue, https://www.revenue.wi.gov/Pages/Individuals/eic.aspx, https://www.revenue.wi.gov/TaxForms2017through2019/2018-RentCertificate.pdf, https://www.revenue.wi.gov/Pages/Individuals/homestead.aspx (accessed February 14, 2018).

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Arizona

Income Tax and Credits: State of Arizona, Department of Revenue, "Arizona Booklet X," https://www.azdor.gov/Portals/0/ADOR-forms/TY2017/FORMS_INDIVIDUAL_2017_BookletX_Vol1%20for%20web.pdf (accessed December 22, 2017).

California

Income Tax and Credits: State of California, Tax Franchise Board, "California 540, 2016 Personal Income Tax Booklet," Form 540, 2016, https://www.ftb.ca.gov/forms/2016/16_540bk.pdf (accessed November 29, 2017).

Colorado

Income Tax and Credits: "Colorado Individual Income Tax Filing Guide." https://www.colorado.gov/pacific/sites/default/files/104Book.pdf (accessed February 14, 2018).

Florida

No state income tax.

Georgia

State Income Tax: State of Georgia, Department of Revenue, "2017 Individual Income Tax 500 and 500EZ Forms and General Instructions," https://dor.georgia.gov/sites/dor.georgia.gov/files/related_files/document/TSD/Booklet/IT-511/2017_IT-511_Booklet.pdf (accessed January 18, 2018).

Illinois

Income Tax and Credits: Illinois Department of Revenue, "2016 Form IL-1040 Instructions," http://www.revenue.state.il.us/TaxForms/IncmCurrentYear/Individual/IL-1040-Instr.pdf (accessed January 3, 2018).

Kansas

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Emergency Savings Fund

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

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

To determine the amount of resources needed, this estimate uses the average period of unemployment in the state and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family's Self- Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.[7] The adult may not be commuting to work five days a week; however, the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

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

In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.[8] In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.[9]

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[9] Centers for Medicare & Medicaid Services, "State Medicaid and CHIP Income Eligibility Standards," https://www.medicaid.gov/medicaid/program-information/medicaid-andchip-eligibility-levels/index.html (accessed April 9, 2019).

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The Center for Women's Welfare

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

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

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. This report and more can be viewed at www.selfsufficiencystandard.org.

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Author
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Author
Annie Kucklick, MSW

Founder Emerita
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Contributors
Joana Dizon, Li Tan, Devon Bushnell

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