The Self-Sufficiency Standard for Wisconsin 2019

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Prepared for the The Wisconsin Department of Workforce Development

Preface

The Wisconsin Department of Workforce Development is publishing *The Self-Sufficiency Standard for Wisconsin 2019* in an effort to ensure that the best data and analyses are available to enable Wisconsin's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. This brief presents *The Self-Sufficiency Standard for Wisconsin 2019*. 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.

As with all Self-Sufficiency Standard publications, *The Self-Sufficiency Standard for Wisconsin 2019* was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This brief, plus tables providing county-specific information for over 700 family types, is available at https://dwd.wisconsin.gov.

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

Over the past 23 years the Standard has been calculated for 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.

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Introduction

Across America today, many families are struggling to stretch their wages to meet the costs of basic necessities. Though often not deemed "poor" by the official poverty measure, these families lack enough income to meet the rising costs of essentials such as food, housing, transportation, and health care. The Self-Sufficiency Standard meets the need for a measure of income adequacy that more accurately tracks and measures the true cost of living that families face today.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and ever-increasing expenses, clearly illuminating the economic "crunch" experienced by so many families today.[1] Moreover, the availability of Self-Sufficiency Standard data going back over two decades and across 41 states enables comparisons of geographic differences as well as documentation of historical trends.

The Self-Sufficiency Standard for Wisconsin 2019 defines the amount of income necessary to meet the basic needs of Wisconsin 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 brief presents the Self-Sufficiency Standard and what it means for Wisconsin families.

A Real-World Approach to Measuring Need

The official poverty measure (OPM), was developed five decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.[2] Indeed, the Census Bureau itself states, "the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live."[3] Despite the many limitations of the OPM, it still defines the federal poverty guidelines, which are used to set the eligibility levels for poverty and work support programs, as well as the federal poverty thresholds used to estimate the number of Americans in poverty.

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

However, simply raising the level of the official poverty measure, or using a multiple of the poverty guidelines, cannot solve the structural problems inherent in the official poverty measure. The OPM is based only on the cost of food, is the same no matter where one lives, and the demographic model of a two-parent family with a "stay-at-home" mom no longer reflects the majority

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

How is the Self-Sufficiency Standard Calculated?

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

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

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

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

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

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

MISCELLANEOUS. Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

TAXES AND TAX CREDITS. Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable. Tax credits calculated in the Standard include: the federal Earned Income Tax Credit (EITC), Child and Dependent Care Tax Credit (CCTC), and the Child Tax Credit (CTC).

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

of families today. A real-world approach to measuring need is necessary.

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

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

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

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

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

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

Permits Modeling of the Impact of Subsidies. Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) on reducing costs. Likewise, the adequacy of a given wage for a given family, with and without various subsidies, can be evaluated using the family's Standard as the benchmark.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the official poverty measure.

Other Approaches to Poverty Measurement

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

What it Takes to Make Ends Meet in Wisconsin

How much income families need to be economically self-sufficient depends both on family composition—the number of adults, the number of children, and the children's ages—and where they live. **Table 1** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Dane County.

- A single adult needs to earn $12.15 per hour working full time to be able to meet his or her basic needs, which is nearly $5 per hour more than the Wisconsin minimum wage rate ($7.25 per hour in 2019).
- Adding a child doubles this amount; one parent caring for one preschool-aged child needs to earn $25.21 per hour to be self-sufficient.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs $32.79 per hour to meet their family's basic needs. This is the equivalent of more than four and a half full-time minimum wage jobs in Wisconsin.[5]
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child *each* need to earn a minimum of $18.08 per hour, over twice the minimum wage, to meet their family's basic needs.

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

Table 1. **The Self-Sufficiency Standard for Select Family Types***
Dane County, WI 2019

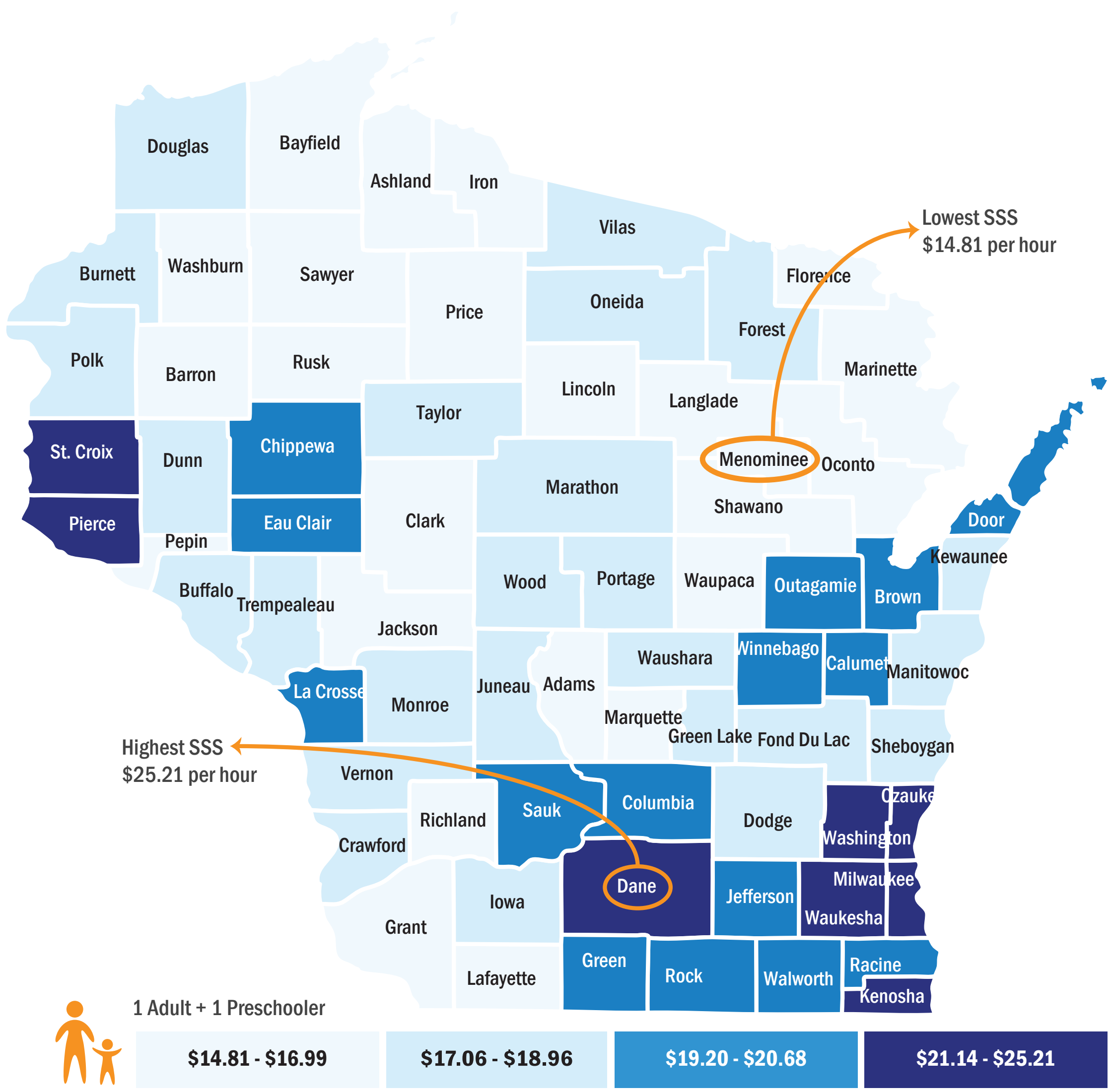
	1 ADULT	1 ADULT 1 PRESCHOOLER	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
MONTHLY COSTS				
Housing	$931	$1,093	$1,093	$1,093
Child Care	$0	$1,213	$2,073	$2,073
Food	$261	$395	$597	$802
Transportation	$280	$288	$288	$549
Health Care	$177	$448	$470	$534
Miscellaneous	$165	$344	$452	$505
Taxes	$324	$873	$1,230	$1,241
Earned Income Tax Credit (-)	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	($50)	($100)	($100)
Child Tax Credit (-)	$0	($167)	($333)	($333)
SELF-SUFFICIENCY WAGE				
Hourly**	**$12.15**	**$25.21**	**$32.79**	**$18.08** *per adult*
Monthly	$2,138	$4,438	$5,770	$6,365
Annual	$25,653	$53,252	$69,243	$76,376
Emergency Savings Fund	$47	$147	$263	$80

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The "Taxes" row includes payroll and sales taxes plus federal income taxes.
** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month). The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.
Note: Totals may not add exactly due to rounding.

variation in the cost of meeting basic needs across Wisconsin for families with one adult and one preschooler. The 2019 Self-Sufficiency Standard for a single adult with one preschooler ranges from $14.81 per hour in Menominee County to $25.21 per hour in Dane County, depending on the county, or 185% of the federal poverty guidelines to 315% of the federal poverty guidelines for a family of two.

- The most affordable areas in Wisconsin are primarily located in the northern part of the state. These counties require between $14.81 and $16.99 per hour at a full-time job for a family with one adult and one preschooler.
- The second-most affordable county group requires between $17.06 and $18.96 per hour for a family with one adult and one preschooler. Most counties in this group are clustered in the center of the state. This includes Monroe County, which at $18.02 per hour represents the median Self-Sufficiency Wage for this family type in Wisconsin.
- The second-highest cost group requires wages between $19.20 and $20.68 per hour, working full time, to meet basic needs. This group includes several smaller urban areas.
- The most expensive counties require wages between $21.14 and $25.21 per hour for this single parent to make ends meet. These counties are concentrated in the metropolitan areas in the southern portion of the state, including the Madison and Milwaukee metropolitan areas.

Figure A. **Map of Counties by Level of Hourly Self-Sufficiency Wage**
One Adult and One Preschooler, WI 2019



How do Family Budgets Change as Families Grow?

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

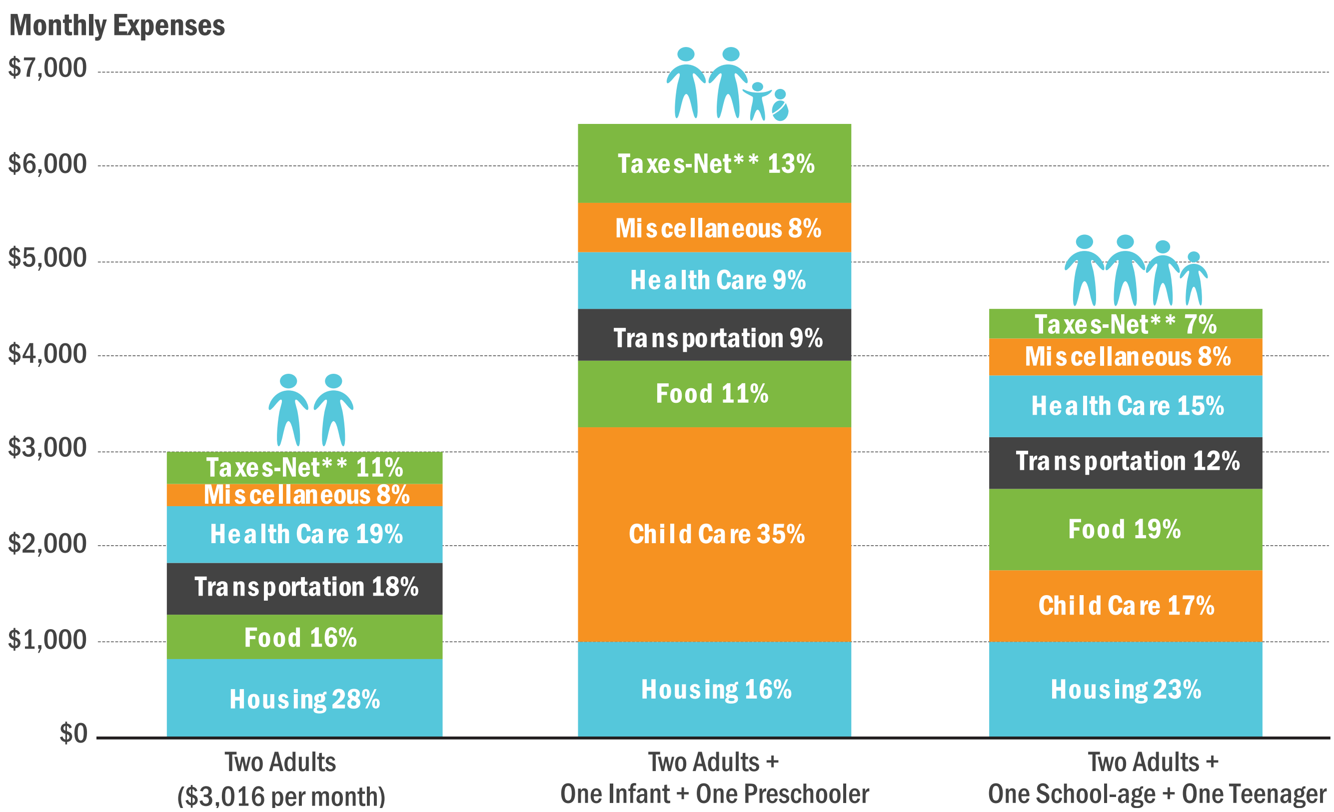
When there are just two adults, they need to earn a total of $3,016 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Waukesha County:

- Housing is over a quarter of the Self-Sufficiency Standard budget.
- Food takes up 16% of the budget.
- Transportation is 18% of the budget.
- Health care accounts for 19% of the total household budget.
- Taxes account for 11% of household expenses and there are no tax credits.

When a family expands to include two young children (one infant and one preschooler), the total budget more than doubles to $6,460 per month. At the same time, with the addition of child care, the proportions spent on each basic need change:

- Child care alone accounts for over a third of the family's budget; when one adds housing, together these two items account for 51% of expenses. This

Figure B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types*
Waukesha County, WI 2019



* While the column heights are different to represent the different totals, the percentages for each cost add to 100% for each column.
** The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 16% for two adults with one infant and one preschooler and 14% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

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

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

- Food costs are 11% of total income. This is slightly lower than the national average expenditure on food of 13%, and much lower than the 33% assumed by the methodology of the federal official poverty measure.[6]
- Health care accounts for 9% of the family budget, including both the employees' share of the health care premium ($456 per month) and out-of-pocket costs ($152 per month).[7] If neither adult had employer sponsored health insurance, and they got a Silver health care plan through the health care marketplace, the premium amount would be about $637 per month after estimated tax credits.[8]
- Net taxes for the family now reflect a tax burden that is about 13%, due to the offsetting effects of tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although most credits are not received until the following year when taxes are filed. If it were assumed that tax credits are not received monthly, but instead annually in a lump sum, then the monthly tax burden would be 16% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to $4,500 per month and without the large amount for child care, the proportions for the other budget items all increase.

- Housing costs are now 23% of the family budget.
- With just one child in part-time child care (the school-age child), the amount for child care decreases to just 17% of the basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- The larger proportion of the budget for food, at 19%, is due in part to increased food costs for the teenager.
- Transportation is 12% of the total family budget.
- Health care accounts for 15% of the family budget.
- Net taxes have become 7% of the family's budget. If it were assumed, as noted above, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 14% of the total costs for two adults with one school-age child and one teenager.

Explore Online

To find the Standard, and all the basic needs' costs, for a particular family type, in a particular place, please visit www.selfsufficiencystandard.org/wisconsin. There you can look up or download an Excel spreadsheet with 700+ family types for each county in Wisconsin

How Does the Standard for Milwaukee Compare to Other U.S. Cities?

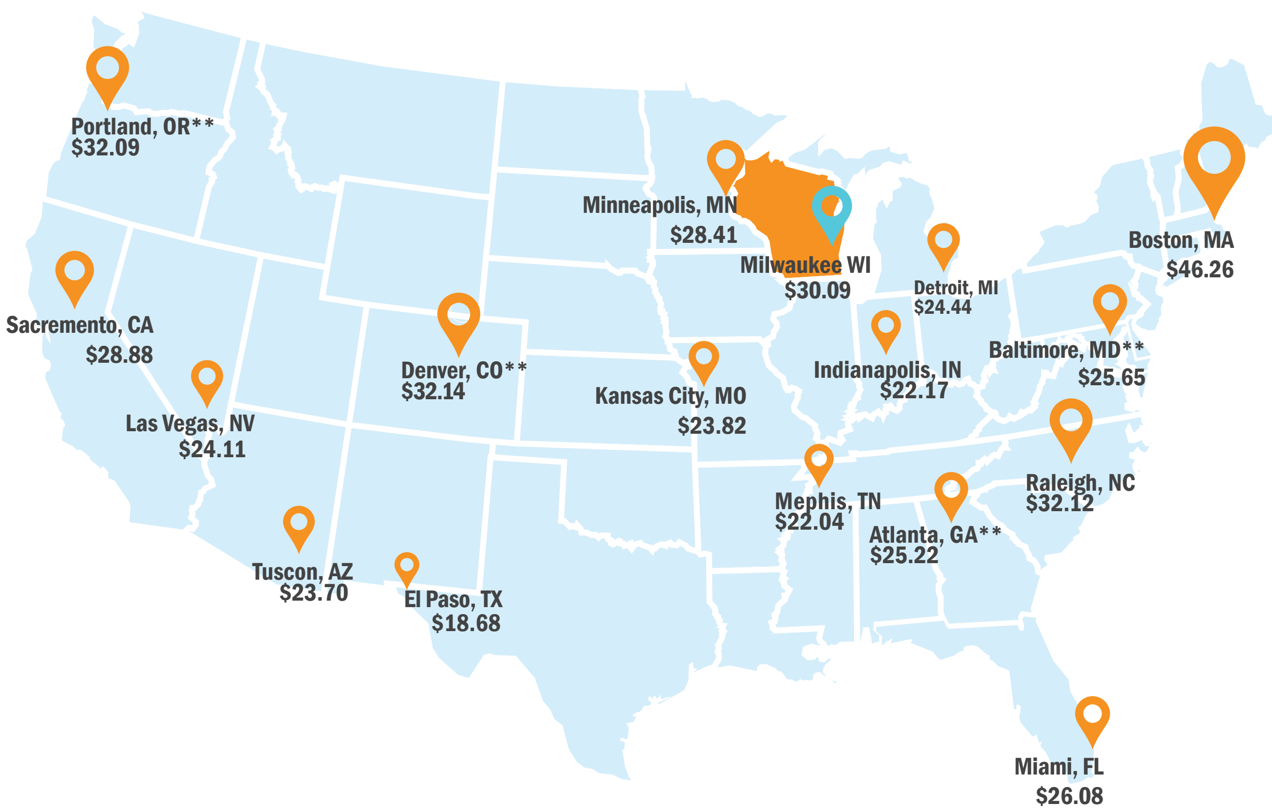
The cost of living varies not only within Wisconsin, but across the United States as well. Here we compare Milwaukee with similar sized cities across the U.S.A.

In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Milwaukee is compared to the Standard for the same family type in 17 major U.S. cities: Atlanta, GA; Baltimore City, MD; Boston, MA; Columbus, OH; Denver, CO; Detroit, MI; El Paso, TX; Indianapolis, IN; Kansas City, MO; Las Vegas, NV; Memphis, TN; Miami, FL; Minneapolis, MN; Portland, OR; Raleigh, NC; Sacramento, CA; Tucson, AZ.[9]

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of $18.68 (El Paso, TX) to a high of $46.26 per hour (Boston, MA), or $39,452 to $97,701 annually.
- Milwaukee requires a Self-Sufficiency Wage of $30.09 per hour for this family type and is most comparable in cost to Sacramento, CA and Minneapolis, MN.
- While Boston, MA; Denver, CO; Raleigh, NC; and Portland, OR are more expensive than Milwaukee, the remaining 12 cities are less expensive than Milwaukee.

While all the budget items in the Standard vary geographically, housing and child care costs in particular vary considerably. For example, a two-bedroom rental ranges from $2,014 per month in Boston, MA, $880 in Milwaukee, to $831 per month in El Paso, TX. Additionally, public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Standard wage reflects higher transportation expenses.

Figure C. **The Self-Sufficiency Wage for Milwaukee Compared to Other U.S. Cities, 2019***
One Adult, One Preschooler, and One School-age Child



*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages for cities calculated prior to 2019 are updated the using the Consumer Price Index.
** Wage calculated assuming family uses public transportation.

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

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

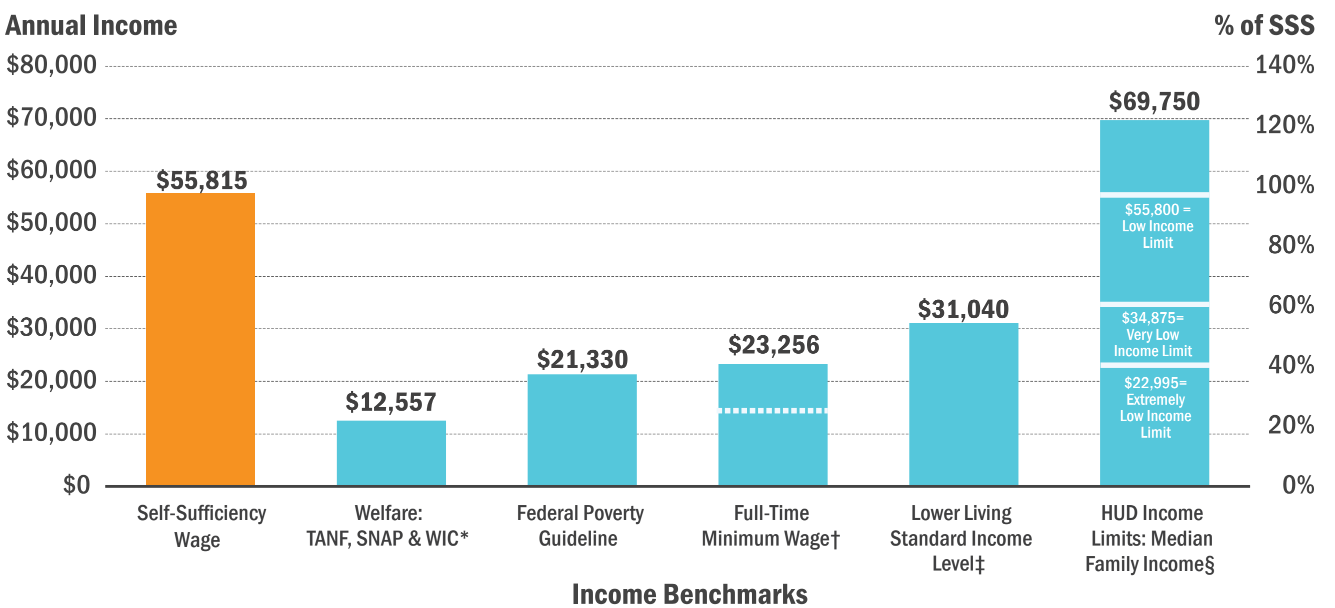
- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service's federal poverty guidelines (FPG, also called federal poverty level)
- The Wisconsin minimum wage of $7.25 per hour
- The U.S. Department of Labor's Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development's Median Family Income

As indicated in the first bar in **Figure H**, the Self-Sufficiency Wage for this family type in Brown County is $55,815 per year.

TANF, SNAP and WIC. The second bar on the left in **Figure H** calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals $12,557 per year for three-person families in Wisconsin, which is about one fifth of the Standard for this three-person family in Brown County.

Federal Poverty Guidelines. According to the 2019 federal poverty guidelines, a three-person family, regardless of composition or where they live, would be considered "poor" with an income of $21,330 annually or less. The FPG for three-person families is just over a third of the Self-Sufficiency Standard for this Brown County family.

Figure H. The Self-Sufficiency Standard Compared to Other Benchmarks
One Adult, One Preschooler, and One School-Age Child: Brown County, WI 2019



* The maximum TANF benefit amount is $7,836 annually, the SNAP benefit amount is $4,273 annually, and the WIC benefit amount is $448 annually for a family of three in Wisconsin.

†The 2019 Wisconsin minimum wage is $7.25 per hour. This amounts to $15,312 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, $23,256 as shown. The dashed line shows the annual income received after accounting for taxes ($14,141) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

‡ The U.S. Department of Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2018 adjusted metropolitan Midwest region for a three-person family.

§ The U.S. Department of Housing and Urban Development (HUD) uses median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for FY 2018.

This comparison is for just one family type. For other family types in Brown County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG is 80% of the Self-Sufficiency Standard, but for a household with a higher budget, such as a household consisting of one adult with two infants the FPG is only 30% of the Self-Sufficiency Standard.

There is also considerable variation by place. **Table 3** compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across Wisconsin, and finds that the Self-Sufficiency Standard for this family type ranges from 179% of the FPG in Menominee County to 325% of the FPG in Dane County.

Minimum Wage. Wisconsin's minimum wage in 2019 is $7.25 per hour, equivalent to $15,312 annually working full time. Because this is earned income, taxes are subtracted and eligible tax credits are added. Because the tax credits the family qualifies for are more than the taxes owed, the net total income of $23,256 is more than the worker's earnings alone.

A full-time minimum wage job in Brown County provides 42% of the amount needed to be self-sufficient for this family type. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receives tax credits annually (as is true of all workers), their take-home income would be $14,141 over the year, shown by the dashed line on the fourth bar in **Figure H**. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 25% of the Self-Sufficiency Standard for this family type in Brown County.

Put another way, including the value of tax credits, at the minimum wage this parent would need to work 96 hours per week to meet the family's basic costs of living. If tax credits are excluded from current income (as they are received the next year at tax filing), this parent would need to work 158 hours per week at the minimum wage to meet the family's basic costs.

Lower Living Standard Income Level. The LLSIL was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since then. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus has first priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.[11] The LLSIL for a three-person family in the metropolitan Midwest is $31,040 and 70% of the LLSIL is $21,728, which is only about $400 above the FPG for this family size.[12]

Median Family Income Limits. The U.S. Department of Housing and Urban Development (HUD) uses percentages of median family incomes (by family size) to determine families' eligibility for housing assistance on the assumption that median income is a rough measure of the local cost of living. The median is the midpoint, which means that half of families in the area have incomes above this amount, and half below. In Wisconsin, HUD median family income for this family type is higher than the Standard in all but three counties. HUD defines three levels of need: (1) "Low income," which is between 50% and 80% of median income; (2) "Very Low Income," which is between 30% and 50% of median income, and (3) Extremely Low Income, which is income less than 30% of median income.

The HUD median family income for a three-person family in Brown County is $69,750 annually.[13] For a three-person family in Brown County, HUD income limits are as follows:

- **Low income.** Income between $34,875 and $55,800.
- **Very low income.** Income between $22,590 and $34,875.
- **Extremely Low Income.** Income less than $22,590.[14]

The Self-Sufficiency Standard of $55,815 for this family type in Brown County is just above the HUD "Low Income" range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Brown County. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered "Very Low Income" or "Extremely Low Income.")

Table 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2019
Two Family Types, All Wisconsin Counties

	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
		As Percentage of:				As Percentage of:		
	Annual Self-Sufficiency Standard	Federal Poverty Guidelines	Minimum Wage	Median Family Income	Annual Self-Sufficiency Standard	Federal Poverty Guidelines	Minimum Wage	Median Family Income
COUNTY								
Adams	$42,159	198%	275%	86%	$49,534	192%	324%	91%
Ashland	$46,504	218%	304%	97%	$53,544	208%	350%	100%
Barron	$43,444	204%	284%	82%	$51,197	199%	334%	87%
Bayfield	$45,785	215%	299%	83%	$52,554	204%	343%	86%
Brown	$55,815	262%	365%	80%	$62,589	243%	409%	81%
Buffalo	$48,712	228%	318%	83%	$55,644	216%	363%	86%
Burnett	$46,807	219%	306%	97%	$53,613	208%	350%	100%
Calumet	$54,449	255%	356%	78%	$61,085	237%	399%	78%
Chippewa	$53,871	253%	352%	83%	$60,378	234%	394%	84%
Clark	$45,719	214%	299%	89%	$52,542	204%	343%	92%
Columbia	$55,424	260%	362%	81%	$62,474	243%	408%	82%
Crawford	$52,741	247%	344%	97%	$59,325	230%	387%	99%
Dane	$69,243	325%	452%	84%	$76,376	297%	499%	83%
Dodge	$50,910	239%	332%	76%	$57,513	223%	376%	77%
Door	$55,455	260%	362%	90%	$63,001	245%	411%	92%
Douglas	$47,484	223%	310%	74%	$54,090	210%	353%	76%
Dunn	$50,588	237%	330%	84%	$57,137	222%	373%	85%
Eau Claire	$54,409	255%	355%	84%	$61,195	238%	400%	85%
Florence	$41,140	193%	269%	78%	$48,466	188%	317%	83%
Fond du Lac	$51,185	240%	334%	75%	$57,928	225%	378%	77%
Forest	$47,640	223%	311%	96%	$54,340	211%	355%	99%
Grant	$43,941	206%	287%	75%	$51,374	200%	336%	79%
Green	$52,590	247%	343%	80%	$59,115	230%	386%	81%
Green Lake	$50,352	236%	329%	88%	$57,147	222%	373%	90%
Iowa	$50,413	236%	329%	76%	$57,554	224%	376%	78%
Iron	$47,422	222%	310%	92%	$54,571	212%	356%	96%
Jackson	$46,971	220%	307%	86%	$53,829	209%	352%	89%
Jefferson	$52,383	246%	342%	76%	$59,040	229%	386%	77%
Juneau	$46,708	219%	305%	91%	$53,861	209%	352%	94%
Kenosha	$57,483	269%	375%	86%	$64,336	250%	420%	87%
Kewaunee	$51,269	240%	335%	74%	$58,367	227%	381%	75%
La Crosse	$54,223	254%	354%	83%	$61,157	238%	399%	84%
Lafayette	$45,642	214%	298%	77%	$52,303	203%	342%	79%

Definitions: The federal poverty guidelines for family of three = $21,330 and for a family of four = $25,7500. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of $7.25 per hour, the Wisconsin minimum wage. Median family income varies by and calculated from HUD's FY2018 Income Limits.

Table 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2019
Two Family Types, All Wisconsin Counties

	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
		As Percentage of:				As Percentage of:		
	Annual Self-Sufficiency Standard	Federal Poverty Guidelines	Minimum Wage	Median Family Income	Annual Self-Sufficiency Standard	Federal Poverty Guidelines	Minimum Wage	Median Family Income
COUNTY								
Langlade	$43,018	202%	281%	85%	$50,952	198%	333%	91%
Lincoln	$47,143	221%	308%	80%	$53,828	209%	352%	82%
Manitowoc	$49,085	230%	321%	80%	$55,751	217%	364%	82%
Marathon	$50,944	239%	333%	78%	$57,650	224%	377%	79
Marinette	$42,556	200%	278%	83%	$50,525	196%	330%	88%
Marquette	$45,635	214%	298%	86%	$52,488	204%	343%	89%
Menominee	$38,186	179%	249%	110%	$44,712	174%	292%	116%
Milwaukee	$63,556	298%	415%	91%	$70,583	274%	461%	91%
Monroe	$49,315	231%	322%	84%	$55,784	217%	364%	85%
Oconto	$45,076	211%	294%	75%	$52,075	202%	340%	78%
Oneida	$46,918	220%	306%	81%	$53,557	208%	350%	83%
Outagamie	$55,002	258%	359%	78%	$61,789	240%	404%	79%
Ozaukee	$62,939	295%	411%	90%	$69,842	271%	456%	90%
Pepin	$48,177	226%	315%	83%	$55,072	214%	360%	85%
Pierce	$56,848	267%	371%	67%	$64,649	251%	422%	69%
Polk	$49,325	231%	322%	85%	$56,555	220%	369%	87%
Portage	$52,174	245%	341%	76%	$59,129	230%	386%	77%
Price	$41,350	194%	270%	80%	$48,722	189%	318%	85%
Racine	$56,756	266%	371%	81%	$63,526	247%	415%	81%
Richland	$43,593	204%	285%	82%	$51,561	200%	337%	87%
Rock	$53,713	252%	351%	89%	$60,225	234%	393%	90%
Rusk	$46,734	219%	305%	104%	$53,455	208%	349%	107%
St. Croix	$55,530	260%	363%	65%	$62,438	242%	408%	66%
Sauk	$52,909	248%	346%	86%	$59,663	232%	390%	87%
Sawyer	$46,034	216%	301%	97%	$52,728	205%	344%	100%
Shawano	$43,163	202%	282%	80%	$50,754	197%	331%	84%
Sheboygan	$53,637	251%	350%	80%	$60,433	235%	395%	81%
Taylor	$46,163	216%	301%	86%	$53,068	206%	347%	89%
Trempealeau	$47,578	223%	311%	78%	$54,374	211%	355%	80%

Definitions: The federal poverty guidelines for family of three = $21,330 and for a family of four = $25,7500. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of $7.25 per hour, the Wisconsin minimum wage. Median family income varies by and calculated from HUD's FY2018 Income Limits.

Table 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2019
Two Family Types, All Wisconsin Counties

	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of: Federal Poverty Guidelines	As Percentage of: Minimum Wage	As Percentage of: Median Family Income	Annual Self-Sufficiency Standard	As Percentage of: Federal Poverty Guidelines	As Percentage of: Minimum Wage	As Percentage of: Median Family Income
COUNTY								
Vernon	$48,079	225%	314%	86%	$55,127	214%	360%	89%
Vilas	$52,431	246%	342%	111%	$59,948	233%	392%	114%
Walworth	$54,371	255%	355%	77%	$61,262	238%	400%	78%
Washburn	$46,136	216%	301%	90%	$52,899	205%	345%	93%
Washington	$57,013	267%	372%	82%	$63,682	247%	416%	82%
Waukesha	$64,490	302%	421%	93%	$71,397	277%	466%	92%
Waupaca	$42,301	198%	276%	70%	$49,256	191%	322%	74%
Waushara	$47,289	222%	309%	88%	$54,367	211%	355%	91%
Winnebago	$55,545	260%	363%	87%	$62,357	242%	407%	88%
Wood	$49,595	233%	324%	81%	$56,353	219%	368%	82%
Minimum (Menominee)	$38,186	179%	249%	65%	$44,712	174%	292%	66%
Maximum (Dane)	$69,243	325%	452%	111%	$76,376	297%	499%	116%

Definitions: The federal poverty guidelines for family of three = $21,330 and for a family of four = $25,7500. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of $7.25 per hour, the Wisconsin minimum wage. Median family income varies by and calculated from HUD's FY2018 Income Limits.

How has the Cost of Living Changed Over Time in Wisconsin?

This is the fourth time the Self-Sufficiency Standard has been calculated for Wisconsin. This section examines how the 2019 Self-Sufficiency Standard and cost components compare to the results in 2000, 2004, and 2016.

The map in **Figure E** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—one adult, one preschooler, and one school-age child—by county. This map highlights the overall change in the Standard since the first calculation in 2000 to 2019.

Over the last 19 years, the Self-Sufficiency Standard for this three-person family increased on average across all Wisconsin counties by 66%, or an annual average of 3.5% per year. However, there is considerable variation by county, ranging from 20% to 128%.

- The costs of basic needs in Dane County increased by 62% since 2000, which is very similar to the statewide average. In 2000, this three-person family in Dane County needed about $42,775 per year to meet their basic needs. By 2019, that amount has increased to $69,243 per year, or about $1,400 more per year on average.

Figure E. **Percentage Change in the Self-Sufficiency Standard for Wisconsin: 2000–2019**
One Adult, One Preschooler, and One School-Age Child

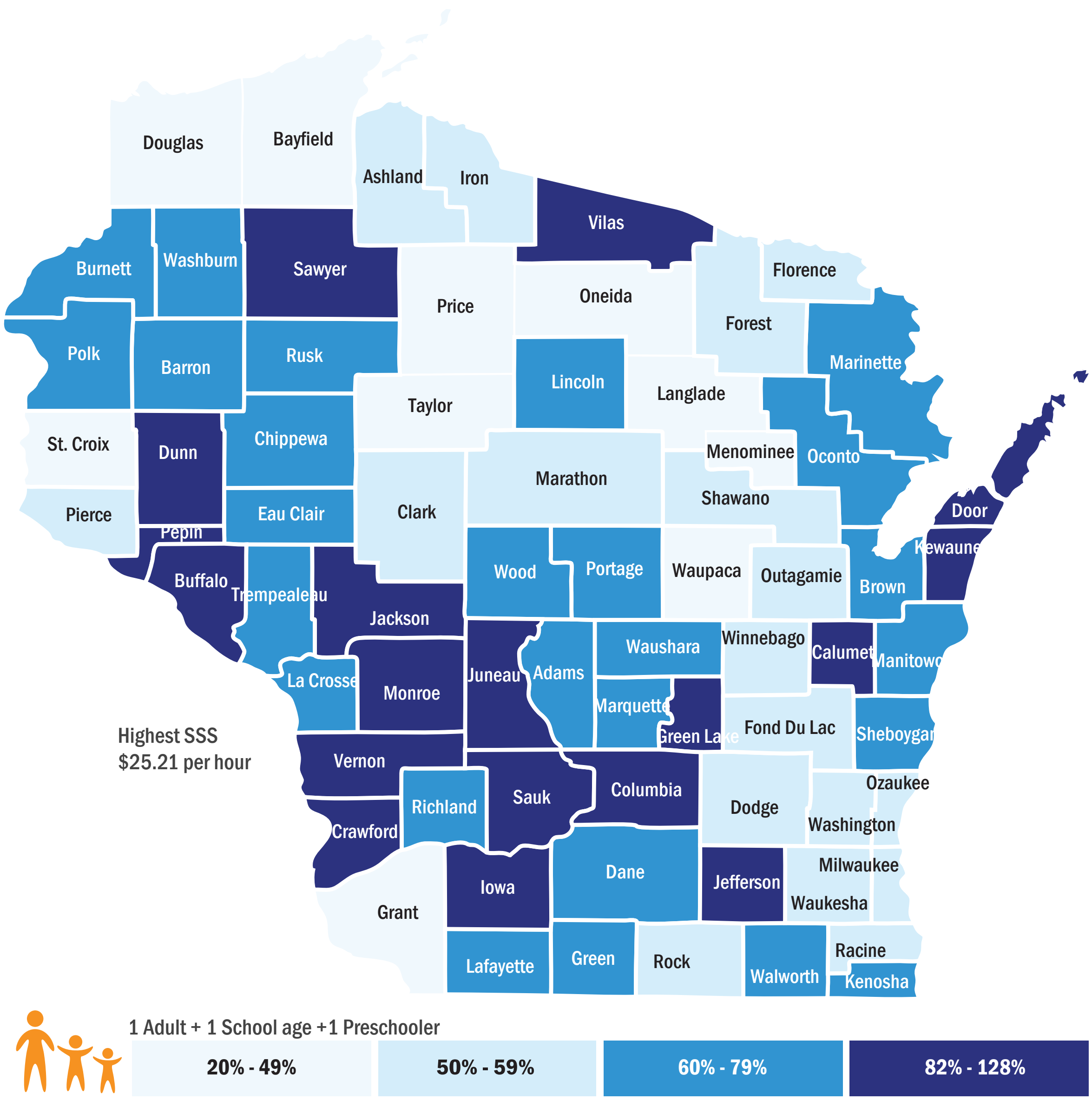
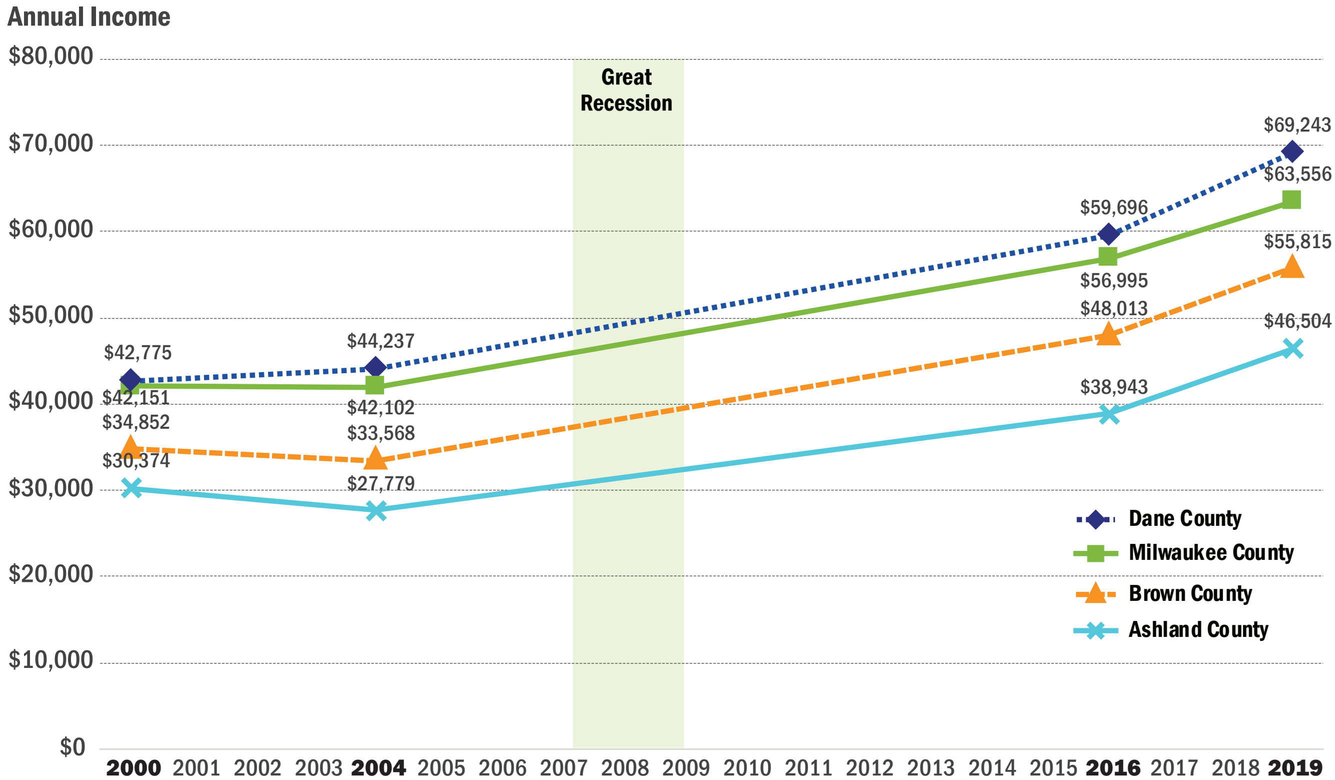


Figure F. The Self-Sufficiency Standard for Wisconsin by Year for Select Counties
One Adult, One Preschooler, and One School-age Child: 2000, 2004, 2016, and 2019



- In contrast, in Milwaukee County costs at a basic needs level increased at a somewhat lower rate of 51%, which is below the statewide of 66%.
- The largest percentage increase in the Standard since 2000 occurred in Buffalo County, where the cost of living increased 128%. The Self-Sufficiency Standard for a one-adult family with one preschooler and one school-age child increased from $21,354 in 2000 to $48,712 in 2019, or per year on average.

Tracing the changes in the Standard for this three-person family in four select counties illustrates a few trends as shown in **Figure F**.

- First, while the Standard for all counties increased over the 19 years, the variation in rates of change increased the difference (or spread) between the highest cost and lowest cost county in 2019. While the Standard for this three person family in Dane County was 41% more than the Ashland County Standard in 2000, by 2019, the cost to meet basic needs had increased to 49% more in Dane County than in Ashland County.
- Second, costs continued to increase right through the Great Recession (shown by the vertical band in **Figure F**) as well as since then. That is, despite the slowdown in the economy, when many people experienced job loss, decreased hours, and stagnant wages, the cost of living continued to rise in Wisconsin across most counties. This trend is particularly evident since the last report in 2016.

Although overall the Standard increased somewhat steadily throughout Wisconsin over this time period, how much each cost increased varies quite a bit between counties. Using the same three-person family as above (one adult, one preschooler, and one school-age child), **Table 2** shows the actual cost and percentage of change for each basic need since 2000 in one county, Dane County, as well as statewide. This analysis shows that health care and child care are the costs rising the fastest:

- Health care was the budget item with the largest increase in Dane County, rising by 108%, which is less than the statewide average of 122%. In dollar terms, the monthly cost of health care has

Table 2. **Percent Change in the Self-Sufficiency Standard Over Time, 2000–2019**
Dane County, WI: One Adult, One Preschooler, and One School-Age Child

COSTS	2000	2019	PERCENT CHANGE 2000-2019 Dane County	Statewide
Housing	$667	$1,093	64%	69%
Child Care	$1,191	$2,073	74%	74%
Food	$372	$597	60%	49%
Transportation	$177	$288	63%	65%
Health Care	$227	$470	108%	122%
Miscellaneous	$263	$452	72%	72%
Taxes	$831	$1,230	48%	60%
Tax Credits*	($163)	($433)	165%	125%
SELF-SUFFICIENCY WAGE				
Monthly	$3,565	$5,770	62%	66%
Annual	$42,775	$69,243		
MEDIAN EARNINGS**				
Dane County	$26,071	$39,584	52%	
Statewide	$24,532	$36,208		48%

* Total Tax Credits is the sum of the monthly EITC, CCTC, and CTC.
**U.S. Census Bureau, 2016 American Community Survey, "B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, Wisconsin and Dane County" and Census 2000 Summary File 3, P085, "Median Earnings in 1999 (Dollars) by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months," http://factfinder2.census.gov (accessed April 9, 2019). Median earnings from 1999 and 2017 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Employment Cost Index Historical Listing – Volume II, March 2015, http://www.bls.gov/ncs/ect/sp/ecconst.pdf, and http://data.bls.gov/cgi-bin/srgate, Series CIS1020000000000I (accessed April 9, 2019).

increased by nearly $250 in Dane County since 2000.

- Child care costs increased 74% for this family type in Dane County since 2000, the same as the statewide average. In Dane County, child care costs increased $883 per month for this family type since 2000—the largest dollar cost increase of all budget items.
- Housing had the second-largest dollar increase in Dane County. The cost of a two-bedroom housing unit increased from $667 to $1,093 per month in Dane County or $426 more per month, which is a 64% change since 2000 and a little less than the statewide average.
- Transportation costs in Dane County have gone up by 63% and 65% on average across the state.
- Food costs increased by 60% in Dane County, above the statewide average of 49%.

Cost of Living Increases versus Earnings Increases. While the Self-Sufficiency Standard for this three-person family in Dane County increased by 62% over the past 19 years, workers' median earnings increased by just 52% (from $26,071 to $39,584) in Dane County over the same period. Statewide costs have increased by 66% on average, while median earnings have increased by just 48% since 2000. Clearly, the fact that cost increases have far outstripped wage increases puts increasing pressure on family budgets.

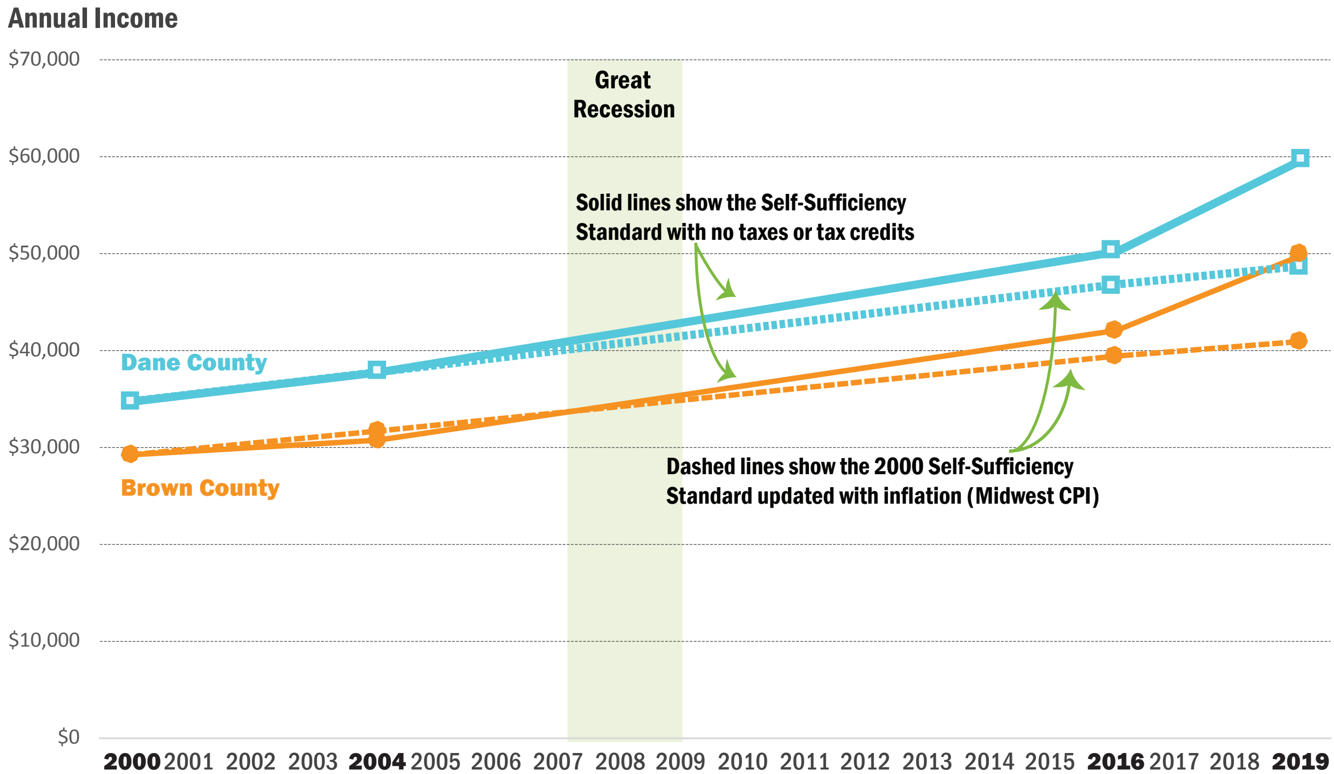
DOCUMENTING CHANGES IN LIVING COSTS WITH THE STANDARD VERSUS THE CONSUMER PRICE INDEX

Nationally, the official measure of inflation is the U.S. Department of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for all goods and services. Since the Standard measures the costs of only basic needs, the question is how the increases in costs documented here compare to official inflation rates for all goods and services. We examine this question in **Figure G** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2000 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in **Figure G.** Using the same three-person family as above (one adult, one preschooler, and one school-age child), this comparison was done for two places in Wisconsin: Dane County and Brown County.

The Midwest Region Consumer Price Index (CPI) increased 40% between 2000 and 2019.

- If the 2000 Self-Sufficiency Standard for Dane County ($34,765 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2019 would be estimated to be $48,634 per year.[10] However, the *actual* 2019 Standard (without taxes or tax credits) for Dane County, is considerably higher: $59,684 per year

Figure G. CPI*-Measured Inflation Underestimates Real Cost of Living Increases:
A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2000–2019
Dane and Brown Counties, WI: One Adult, One Preschooler, and One School-Age Child



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "Midwest Region All Items, 1982-84=100-CUURA101SAO," http://data.bls.gov/cgi-bin/surveymost?cu (accessed April 8, 2019).
** Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure.

for this family type, a 72% increase over the last 19 years.

- Similarly, when the CPI inflation rate of 40% is applied to the 2000 Standard for Brown County ($29,242 without taxes in 2000), the CPI adjusted estimate for 2019 would be $40,908. However, the actual 2019 Self-Sufficiency Standard amount for Brown County (without taxes or tax credits) is $49,882, 71% higher than in 2000.

In sum, **Figure G** demonstrates that the rate of inflation as measured by the CPI substantially underestimates the rising costs of basic needs; instead of increasing 40%, costs rose by 72% in Dane County and 71% in Brown County. Indeed, using the CPI for this family type in Dane County results in a 2019 estimate of costs that is over $11,000 less than the actual costs in the 2019 Standard. That is, estimating the increase in costs using the CPI drastically underestimates the real increases in the cost of basic needs faced by Wisconsin families, leaving them thousands of dollars short.

This analysis also suggests that assuming that the CPI reflects the experience of households equally across the income spectrum conceals the lived experience of those at the lower end. For lower-income families, not only have wages stagnated, but the cost of basic needs are rising faster than overall inflation measures indicate, aggravating the real but hidden economic crunch that they are experiencing.

Conclusion

While the unemployment rate in Wisconsin has returned to levels similar to those prior to the Great Recession, the ratio of costs to wages has not. In fact, many Wisconsin families continue to struggle with costs that are rising faster than wages. *The Self-Sufficiency Standard for Wisconsin 2019* defines the minimum income needed to realistically support a family without public or private assistance in Wisconsin. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families' basic needs. A strong economy means good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

Although the Self-Sufficiency Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for Wisconsin families. For workers with wages below the Self-Sufficiency Standard, work supports for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce. By utilizing the Self-Sufficiency Standard, Wisconsin has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

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

For More Information About the Standard

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

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at pearce@uw.edu or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264, or visit www.selfsufficiencystandard.org.

For more information on *The Self-Sufficiency Standard for Wisconsin*, this publication, the Standard wage tables for Wisconsin counties, or to find out more about the Wisconsin Department of Workforce Development visit https://dwd.wisconsin.gov/.

Endnotes

1. Jared Bernstein, *Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries)*, (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).

2. There are two versions of the official poverty measure. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household, and by age for one- and two-adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the "federal poverty guidelines" or the "federal poverty level" (FPG/FPL). The FPG is calculated by the U.S. Department of Health and Human Services in late January and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPG only varies by family size, regardless of composition; the 2019 FPG for a family of three is $21,330. As with the thresholds, the FPG/FPL does not vary geographically, except that the latter has a higher set of numbers for Hawaii and Alaska respectively. The Standard generally references the FPG in this report. For more information about the federal poverty measurements, see http://aspe.hhs.gov/poverty/.

3. Carmen DeNavas-Walt, Bernadette Proctor, and Jessica C. Smith, "Income, Poverty, and Health Insurance Coverage in the U.S.: 2012," U.S. Census Bureau, Current Population Reports, Series P60-245, Washington, D.C. (U.S. Government Printing Office), http://www.census.gov/prod/2013pubs/p60-245.pdf (accessed June 24, 2014).

4. According to the U.S. Bureau of Labor Statistics, both parents were employed in 62% of two-parent families with children in 2017. Likewise, 68% of single mothers and 86% of single fathers were employed in 2017. Although about 77% of employed women with children under 18 years of age worked full time in 2017, working part time is clearly the desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Department of Labor, Bureau of Labor Statistics, "Employment Characteristics of Families in 2017," Economic News Releases, Employment and Unemployment, https://www.bls.gov/news.release/pdf/famee.pdf (accessed April 5, 2019).

5. The Wisconsin minimum wage equals the federal minimum wage of $7.25 per hour. United States Department of Labor, "Consolidated State Minimum Wage Update Table (Effective 03/29/2019)," https://www.dol.gov/whd/minwage/mw-consolidated.htm (accessed April 5, 2019).

6. In 2017 the average consumer expenditure on food was $7,729 per year or 12.9% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2017," http://www.bls.gov/news.release/cesan.nr0.htm (accessed April 5, 2019).

7. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey (MEPS). U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.3 and II.D.3: Percent of total premiums contributed by employees enrolled in single (family) coverage at private-sector establishments that offer health insurance by firm size and State: Wisconsin 2017," Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2017&tableSeries=2&tableSubSeries=&searchText=&searchMethod=1&Action=Search (accessed April 5, 2019).

8. The second-lowest cost Silver plan for a family with two adults (age 30) living in Waukesha County with a four-year old and one-year old is $999 per month before the premium tax credit. U.S. Centers for Medicare & Medicaid Services, "2019 health insurance plans & prices," https://www.healthcare.gov/see-plans/ (accessed April 5, 2019).

9. The Self-Sufficiency Wage for each of these places has been updated to current dollars using the Consumer Price Index for the appropriate regions. U.S. Department of Labor, Bureau of Labor Statistics, "All Items, 1982-84=100 - CUURA101SA0," Consumer Price Index, http://data.bls.gov/cgi-bin/surveymost?cu (accessed June 18, 2018).

10. U.S. Department of Labor, Bureau of Labor Statistics, "Midwest Region All Items, 1982-84=100 - CUURA101SA0," Consumer Price Index, http://data.bls.gov/cgi-bin/surveymost?cu (accessed June 18, 2018).

11. Workforce Innovation and Opportunity Act, HR 803, 113th Congress, 2nd Session, 2014, https://www.congress.gov/113/bills/hr803/BILLS-113hr803enr.pdf (accessed July 28, 2016).

12. Department of Labor Employee Benefits Security Administration, "Workforce Innovation and Opportunity Act (WIOA) 2018 Lower Living Standard Income Level (LLSIL)," https://www.doleta.gov/llsil/2018_LLSIL_FRN.pdf (accessed June 19, 2018).

13. U.S. Department of Housing and Urban Development, "FY 2018 Income Limits Summary, Brown County," Data Sets, Income Limits, FY 2018 Income Limits Documentation System, https://www.huduser.gov/portal/datasets/il/il2018/2018summary.odn (accessed April 5, 2019).

14. Although these income limits are based on 80%, 50%, and 30% of the median family income (MFI), the final income limit benchmarks are calculated after various adjustments are accounted for, such as high or low housing cost adjustments. Therefore, the final income limits are not necessarily an exact percent of the original MFI. Additionally, if 30% of MFI is less than the federal poverty guidelines, then the "Extremely Low Income" limit is set at the federal poverty guidelines. Most housing assistance is limited to the "Very Low Income" category, and in some instances to the "Extremely Low Income" category. U.S. Department of Housing and Urban Development, "U.S. Department of Housing and Urban Development, "FY 2018 Income Limits Summary, Brown County," Data Sets, Income Limits, FY 2018 Income Limits Documentation System, https://www.huduser.gov/portal/datasets/il/il2018/2018summary.odn (accessed June 14, 2018).

APPENDIX A
Methodology, Assumptions, & Sources

Methodology and Data Sources for the Wisconsin Self-Sufficiency Standard

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

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

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically specific level for which data are available. 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 2019 edition of the Wisconsin Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.[1]

All adults in one- and two-adult households are 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.[2] The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs such as food, housing, health care, and miscellaneous).

The cost components of *The Self-Sufficiency Standard for Wisconsin 2019* and the assumptions included in the calculations are described below.

Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for 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 Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the 2019 Wisconsin Self-Sufficiency Standard are calculated using the FY 2019 HUD Fair Market Rents.

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 sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.[3] All of Wisconsin's FMRs are set at the 40th percentile.

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. In Wisconsin there are six MSAs with more than one county sharing the same FMR: Appleton, WI MSA; Duluth, MN-WI MSA; Eau Claire, WI MSA; Green Bay, WI HUD Metro FMR Area; Milwaukee-Waukesha-West Allis, WI MSA, and the Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area.

Because HUD only calculates one set of FMRs for each metropolitan area, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

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

Data Sources

Housing Cost. U.S. Department of Housing and Urban Development, "Schedule B: FY 2019 Fair Market Rents for Existing Housing," Data Sets, Fair Market Rents, http:/ www. huduser.org/portal/datasets/fmr.html (accessed February 22, 2019).

County-Level Housing Costs. U.S. Department of Housing and Urban Development, "FY2019 Small Area FMRs," Datasets, Fair Market Rents, https:/ www.huduser.gov/ portal/datasets/fmr/smallarea/ index.html (accessed February 22, 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).

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

Child care costs for the 2019 Wisconsin Standard have been calculated using 75th percentile data from the Wisconsin Department of Children and Families. Rates are updated for inflation from the data collection period using the Consumer Price Index. Wisconsin child care costs are updated for inflation from October 2017.

Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. Costs were calculated based on a weighted average of family child care and center child care. 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74% respectively, for preschoolers, and 46% and 54% for school-age children.[5]

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

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

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.[6]

The Low-Cost Food Plan costs 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. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.[7]

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 current year to represent the annual average.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-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 Wisconsin 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.[8]

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

Data Sources

Food Costs. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, "Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2018," https://www.cnpp.usda.gov/sites/default/files/CostofFoodJun2018.pdf (accessed February 8, 2019).

County Index. Craig Gunderson, Adam Dewey, Michael Kato, & Elaine Waxman, Feeding America, "Map the Meal Gap 2018: A Report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2016," Feeding America, received from research@feedingamerica.org (May 24, 2018).

Transportation

Public Transportation. If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.[9] The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

The 2019 Standard uses the 2013-2017 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. No counties in Wisconsin qualify for the public transportation assumption.

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 Wisconsin statewide average round trip commute to work distance is 22.04 miles.

In Wisconsin, the average expenditure for auto insurance was $57 per month in 2016 based on data from the National Association of Insurance Commissioners (NAIC). County variation in the cost of auto insurance for Wisconsin is calculated using rates filed with the Wisconsin Department of Insurance.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2017 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Midwest 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

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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 March 20, 2019).

Per-Mile Costs. American Automobile Association, "Your Driving Costs: How Much are you Really Paying to Drive?" 2018 Edition, AAA Association Communication, https://exchange.aaa.com/wp-content/uploads/2018/09/18-0090_2018-Your-Driving-Costs-Brochure_FNL-Lo-5-2.pdf (accessed March 9, 2019).

Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In Wisconsin, 74% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 65% have employer sponsored health insurance).[10] The full-time worker's employer pays an average of 77% of the insurance premium for the employee and 74% for the family in Wisconsin. Nationally, the employer pays 78% of the insurance premium for the employee and 72% of the insurance premium for the family.[11]

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

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In Wisconsin, there are 16 rating areas based on county groupings.[12] 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

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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 March 10, 2019).

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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.[13]

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.

Data Sources

Federal Income Tax. Internal Revenue Service, Revenue Procedure 2018-57, https://www.irs.gov/pub/irs-drop/rp-18-57.pdf (accessed March 9, 2019). Internal Revenue Service, "1040 Instructions," http:/ www.irs.gov/pub/irs-pdf/i1040gi.pdf (accessed January 31, 2017).

Federal Child Tax Credit. Internal Revenue Service, "Publication 972. Child Tax Credit," http:/ www.irs.gov/pub/ irs-pdf/p972.pdf (accessed January 31, 2017).

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Federal Tax Credits (General). Internal Revenue Service, Revenue Procedure 2018-57, https://www.irs.gov/pub/irs-drop/rp-18-57.pdf (accessed March 9, 2019).

State Taxes

State taxes calculated in the Standard include income tax, payroll taxes, and state and local sales tax where applicable.

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

Data Sources

Wisconsin Taxes. Wisconsin Department of Revenue, "Wisconsin Income Tax 2018," https://www.revenue.wi.gov/TaxForms2017through2019/2018-Form1-inst.pdf (accessed February 14, 2018).

Wisconsin Tax Credits. 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.

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. Since the median length of job tenure among Wisconsin workers is five years, it is assumed that workers save for job loss over the course of five years.

To determine the amount of resources needed, this estimate uses the average period of unemployment 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.[14] 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.[15] 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.[16]

Data Sources

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Unemployment Duration. U.S. Department of Labor, Employment and Training Administration,

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Unemployment Insurance. State of Wisconsin, Department of Workforce Development, Unemployment Insurance Division, "Handbook for Claimants," https://dwd.wisconsin.gov/uiben/handbook/ (accessed February 20, 2019).

Savings Rate. Federal Deposit Insurance Corporation. "Weekly National Rates," http://www.fdic.gov/regulations/resources/rates/previous.html (accessed June 19, 2017).

ENDNOTES FOR APPENDIX A

1. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups).

2. Diana Pearce and Rachel Cassidy, "Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California," Seattle: University of Washington (2003), http://www.insightcced.org/past-archives/publication-registration/registration-page-summary-of-hightlights-overlooked-undercounted-a-perspective-on-the-struggle-to-make-ends-meet-in-california/ (accessed July 28, 2016).

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About the Author

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Acknowledgments

The Self-Sufficiency Standard for Wisconsin 2019 has been prepared through the cooperative efforts of Lisa Manzer at the University of Washington, Center for Women's Welfare, and staff of the Wisconsin Department of Workforce Development.

A number of other people have also contributed to the development of the Standard, its calculation, and the writing of state reports over the past 22 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at Wider Opportunities for Women, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

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

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. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy;
- create tools, including online calculators, to assess and establish income adequacy and benefit eligibility;
- develop programs and 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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The Wisconsin Department of Workforce Development

The Wisconsin Department of Workforce Development (DWD) is a state agency charged with building and strengthening Wisconsin's workforce in the 21st century and beyond.

The Department's primary responsibilities include providing job services, training and employment assistance to people looking for work, at the same time as it works with employers on finding the necessary workers to fill current job openings.

Under the DWD umbrella, a wide variety of employment programs can be found which range from securing jobs for people with disabilities, assisting former welfare recipients as they make a transition into work, promoting employment in the state through Wisconsin Job Centers, linking youth with jobs of tomorrow, protecting and enforcing worker's rights, processing unemployment claims and ensuring workers compensation claims are paid in accordance with the law.

STATE OF WISCONSIN
DWD
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