

# THE SELF-SUFFICIENCY STANDARD FOR **WISCONSIN 2016**

Prepared for the Wisconsin Department of Workforce Development



## THE WISCONSIN DEPARTMENT OF WORKFORCE DEVELOPMENT

---

The Wisconsin Department of Workforce Development (DWD) is the state agency charged with advancing Wisconsin's economy and business climate by empowering and supporting the workforce. DWD's vision is to build the workforce to move Wisconsin forward by supporting Governor Scott Walker's "Open for Business" agenda in partnership with the private sector to make available the resources necessary to ensure a skilled and talented workforce that will lead to high wage, high skill jobs for all Wisconsinites.

DWD is led by Secretary Ray Allen, appointed by Governor Scott Walker with the advice and consent of the Senate in 2016. The department's programs are administered by the Office of the Secretary and the following six divisions: Equal Rights, Unemployment Insurance, Vocational Rehabilitation, Worker's Compensation and Employment and Training.



## 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. 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 to assess and establish income adequacy; and
- develop programs and policies that strengthen public investment in low-income women, children, and families.

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



---

# THE SELF-SUFFICIENCY STANDARD FOR WISCONSIN 2016

**By Diana M. Pearce, PhD • July 2016**

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

---

PREPARED FOR

The Wisconsin Department of Workforce Development

## ACKNOWLEDGMENTS

---

*The Self-Sufficiency Standard for Wisconsin 2016* has been prepared through the cooperative efforts of Lisa Manzer, Lisa Mikesell, and Karen Segar at the University of Washington, Center for Women's Welfare, and the Division of Employment and Training within 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 20 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, Bu Huang, 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.

## PREFACE

---

The Wisconsin Department of Workforce Development is publishing *The Self-Sufficiency Standard for Wisconsin 2016* in an effort to ensure 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 report presents and analyzes *The Self-Sufficiency Standard for Wisconsin 2016*. 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 reports, *The Self-Sufficiency Standard for Wisconsin 2016* was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, plus tables providing county-specific information for 472 family types, is available online at [www.selfsufficiencystandard.org/Wisconsin](http://www.selfsufficiencystandard.org/Wisconsin) and the Wisconsin Department of Workforce Development website.

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 20 years the Standard has been calculated for 38 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](http://www.selfsufficiencystandard.org). A list of Self-Sufficiency Standard state partners is also available on this website.

For further information, contact Lisa Manzer with the Center at (206) 685-5264/[lmanzer@uw.edu](mailto:lmanzer@uw.edu), or the report author and Center Director, Dr. Diana Pearce, at (206) 616-2850/[pearce@uw.edu](mailto:pearce@uw.edu).



## 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 400 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 *Appendix A: Methodology, Assumptions, and Data Sources*.



**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.



**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 (not applicable in Wisconsin). 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 index 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 lowest cost 'silver' plan from the U.S. Centers for Medicare & Medicaid Services. 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 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). State tax credits include: the Wisconsin Earned Income Credit, the Renter's and Homeowner's Property Tax Credit, the Wisconsin Homestead Credit, and the Married Couple Credit.



**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 Wisconsin workers. In two-adult households, the second adult is assumed to be employed so that the savings only need to cover half of the family's basic living expenses over the job loss period.

## INTRODUCTION

---

*The Self-Sufficiency Standard for Wisconsin 2016* 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 report presents the Self-Sufficiency Standard and what it means for Wisconsin families. The report includes:

- An introduction that explains the unique features of the Self-Sufficiency Standard and how it is calculated.
- Details of the Standard for Wisconsin: how much a self-sufficient income is for Wisconsin families and how the Standard varies by family type and county.
- How work supports can help families move toward self-sufficiency.
- *Appendix A: Methodology, Assumptions, and Sources* provides a detailed description of the data, sources, and assumptions used to calculate the Standard.
- *Appendix B: The Self-Sufficiency Standard for Select Family Types in Wisconsin* provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Wisconsin county.

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*.

## REAL-WORLD APPROACH TO MEASURING NEED

---

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

### **A FOCUS ON MODERN FAMILIES WITH WORKING ADULTS.**

Because paid employment is the norm for supporting families today in the United States,<sup>1</sup> 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 set whenever possible by using what government sources have determined are 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 (or increasing) costs. Likewise, the adequacy of a given wage for a given family, with and without subsidies, can be evaluated using the family's Standard as the benchmark.

Note that in contrast, the Federal Poverty Level (FPL) does not vary by geography or child age, is based implicitly on family models of a half century ago, and most important, is set at a level far below what is minimally required for families to meet their basic needs. Altogether, the above described elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the Federal Poverty Level.



## SELF-SUFFICIENCY IN WISCONSIN

How much income families need to be economically self-sufficient depends both on family composition—the number of adults and 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 \$10.27 per hour working full-time to be able to meet his or her basic needs, which is over three dollars more than the federal minimum wage (\$7.25 per hour).
- Adding a child more than doubles this amount; one parent caring for one preschooler needs to earn \$22.95 per hour to be self-sufficient.
- Adding a second child further increases the necessary wage: one parent with a preschooler and school-age child needs \$28.26 per hour to meet her

family’s basic needs. This is the equivalent of nearly four full-time minimum wage jobs.<sup>2</sup>

- 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 \$15.54 per hour, working full-time, to meet their family’s basic needs. This is more than twice the minimum wage in Wisconsin.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure A** displays the geographic variation in the cost of meeting basic needs across Wisconsin for families with one adult and one preschooler. The 2016 Self-Sufficiency Standard wage for a single adult with one preschooler ranges from \$13.62 in Menominee County to \$22.95 per hour in

**TABLE 1. The Self-Sufficiency Standard for Select Family Types\***  
Dane County, WI 2016

	1 ADULT	1 ADULT 1 PRESCHOOLER	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
<b>MONTHLY COSTS</b>				
Housing	\$780	\$936	\$936	\$936
Child Care	\$0	\$1,115	\$1,660	\$1,660
Food	\$253	\$383	\$579	\$795
Transportation	\$227	\$235	\$235	\$446
Health Care	\$162	\$377	\$400	\$462
Miscellaneous	\$142	\$305	\$381	\$430
<b>Taxes</b>	<b>\$243</b>	<b>\$823</b>	<b>\$1,051</b>	<b>\$1,007</b>
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>				
Hourly**	<b>\$10.27</b>	<b>\$22.95</b>	<b>\$28.26</b>	<b>\$15.54 per adult</b>
Monthly	\$1,808	\$4,040	\$4,975	\$5,469
Annual	\$21,694	\$48,480	\$59,696	\$65,629

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes payroll, federal and state 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.

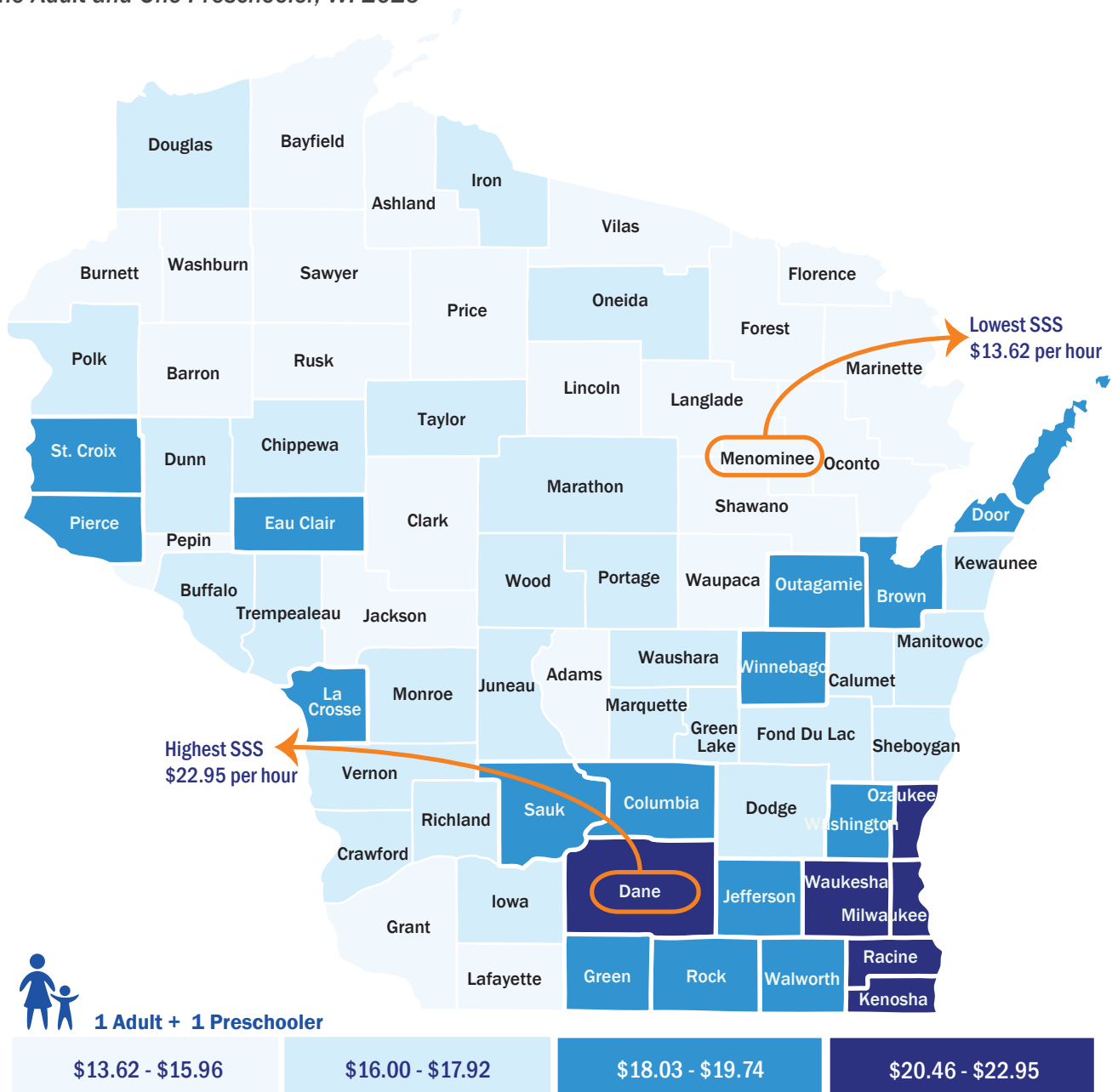
Dane County, or 180% of the Federal Poverty Level to 303% of the Federal Poverty Level for a family of two.

- The most affordable counties in Wisconsin are mostly located in the northern and northeastern part of the state. They require wages between \$13.62 and \$15.96 per hour full-time for a family with one adult and one preschooler.
- The second most affordable counties require full-time wages between \$16.00 and \$17.92 per hour for a family with one adult and one preschooler.

Most counties in this group are clustered in the center of the state.

- The second highest cost counties require wages between \$18.03 and \$19.74 per hour. This group includes several metropolitan areas.
- The highest cost counties require wages between \$20.46 and \$22.95 per hour to meet basic needs. These counties are concentrated in the urban areas in the southern portion of the state, including the greater Madison and Milwaukee metropolitan areas.

**FIGURE A.** Map of Counties by Level of Hourly Self-Sufficiency Wage One Adult and One Preschooler, WI 2016



# 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 how these changes occur, as the family composition changes, for a family in Waukesha County. Each bar shows the percentage of the total budget needed for each expense and how they differ as the family changes composition.

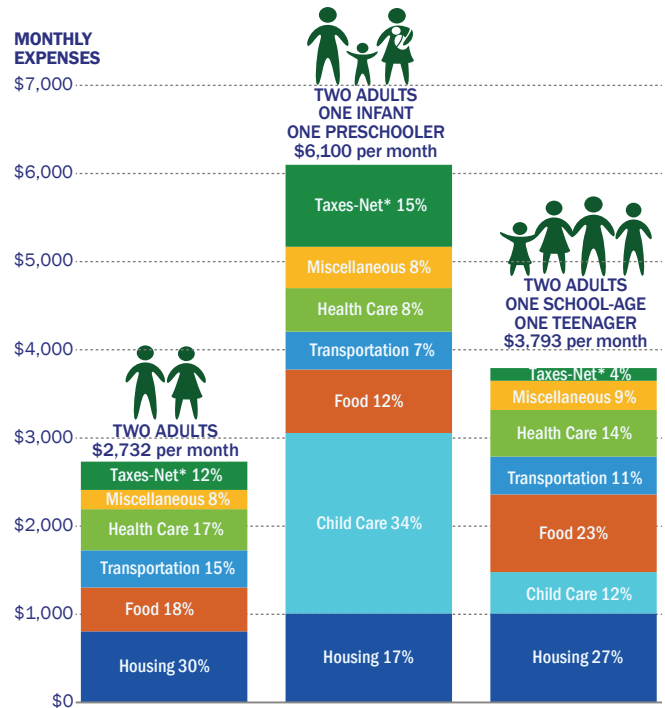
When there are just two adults, they need to earn a total of \$2,732 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Waukesha County:

- Housing is 30% of the Self-Sufficiency Standard budget,
- Food takes up about 18% of the budget,
- Health care accounts for 17% of the total household budget,
- Transportation is 15% of the budget, and
- Taxes account for 12% 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 \$6,100 per month, and 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 50% of expenses. This is quite common across the country: typically, Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) have roughly half their total expenses going for housing and child care alone.
- Food costs are 12% 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 FPL.<sup>3</sup>

**FIGURE B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types\* Waukesha County, WI 2016**



\* 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 19% for two adults with one infant and one preschooler and 12% for two adults with one school-age child and one teenager. However, with tax credits included, as in the Standard, when the family has two young children, the family receives tax refunds, reducing the net amount owed in taxes. Please see *Appendix A: Methodology, Assumptions, and Sources* for an explanation of the treatment of tax credits in the Standard.

ACROSS THE COUNTRY, TYPICALLY SELF-SUFFICIENCY STANDARD BUDGETS FOR FAMILIES WITH TWO CHILDREN (WHEN AT LEAST ONE IS UNDER SCHOOL-AGE) HAVE ROUGHLY HALF OF THEIR TOTAL EXPENSES GOING FOR HOUSING AND CHILD CARE ALONE.

- Health care accounts for 8% of the family budget, including both the employees' share of the health care premium (\$342 per month) and out-of-pocket costs (\$152 per month).<sup>4</sup> If neither adult had employer-sponsored health insurance, and they got a Silver health care plan through the federal health care marketplace, the premium amount would be about \$526 per month after estimated tax credits plus an estimate of \$100 for out-of-pocket costs.<sup>5</sup>
- Net taxes for the family now reflect a tax burden that is about 15%, 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 19% of total expenses for this family.
- The larger proportion of the budget for food, at 23%, is due in part to increased food costs for the teenager.
- Housing costs are now 27% of the family budget.
- Health care accounts for 14% of the family budget.
- Transportation is 11% of the total family budget.
- The decreased amount for child care for the school-age child accounts for just 12% of this basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- Net taxes have now decreased to 4% of the family's budget. If it were assumed, as noted above, that tax credits are received annually in a lump sum, but taxes are paid monthly through withholding, then the monthly tax burden without tax credits would be 12% of the total costs for two adults with one school-age child and one teenager.

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, who no longer need as much child care. The total cost of basic needs drops to \$3,793 per month and without the large amount for child care, the proportions for the other budget items all increase.

# HOW HAS THE COST OF LIVING CHANGED OVER TIME IN WISCONSIN?

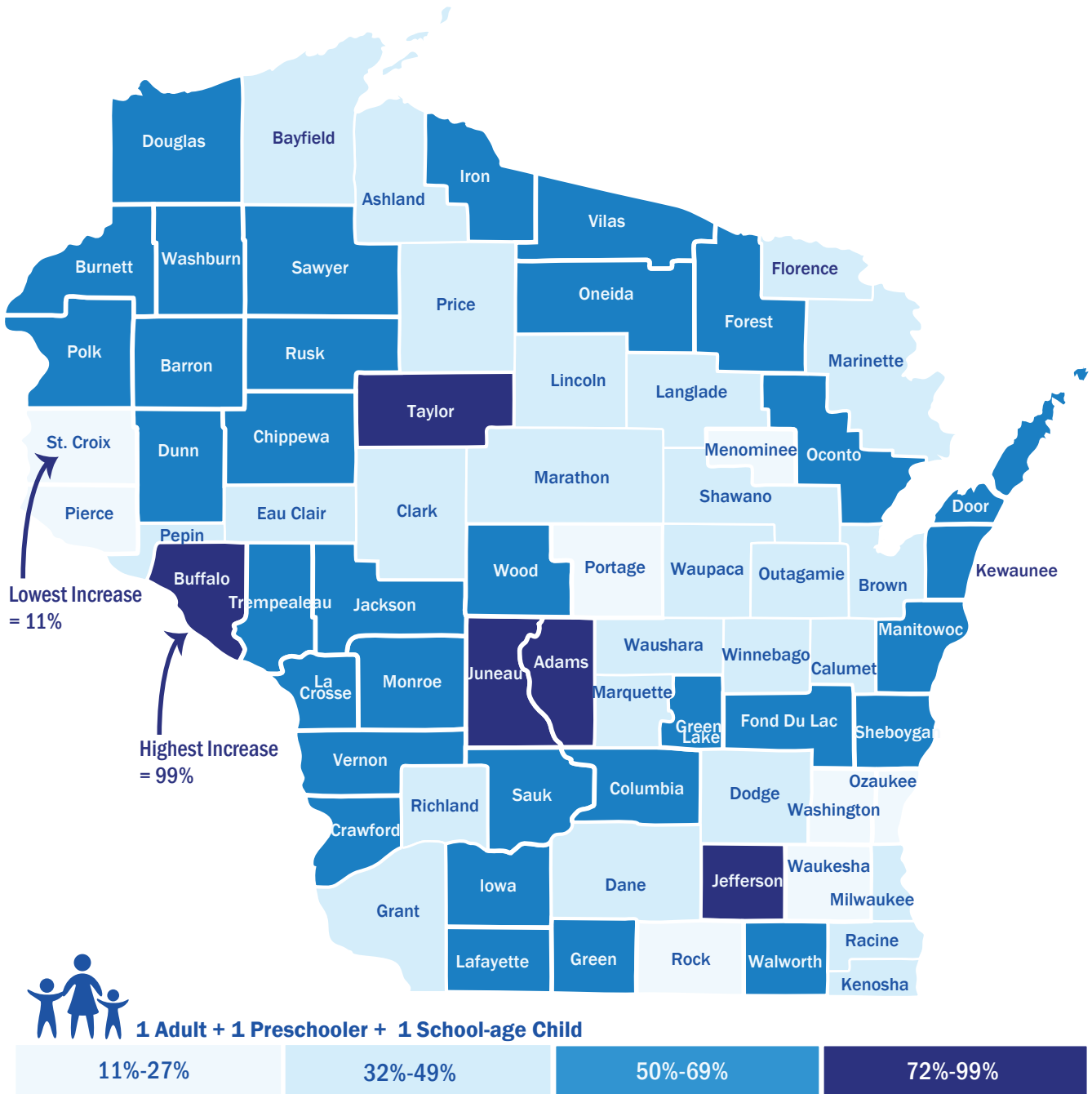
This is the third time the Self-Sufficiency Standard has been calculated for Wisconsin. This section examines how the 2016 Self-Sufficiency Standard and cost components compare to the results in 2000 and 2004.

for one family type—one adult, one preschooler, and one school-age child—by county since the last calculation in 2004.

The map in **Figure C** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard)

Over the last 12 years, the Self-Sufficiency Standard for this three-person family has increased on average across all Wisconsin counties by 50%, at an annual

**FIGURE C. Percentage Change in the Self-Sufficiency Standard for Wisconsin between 2004 and 2016 One Adult, One Preschooler and One School-Age Child, WI 2016**

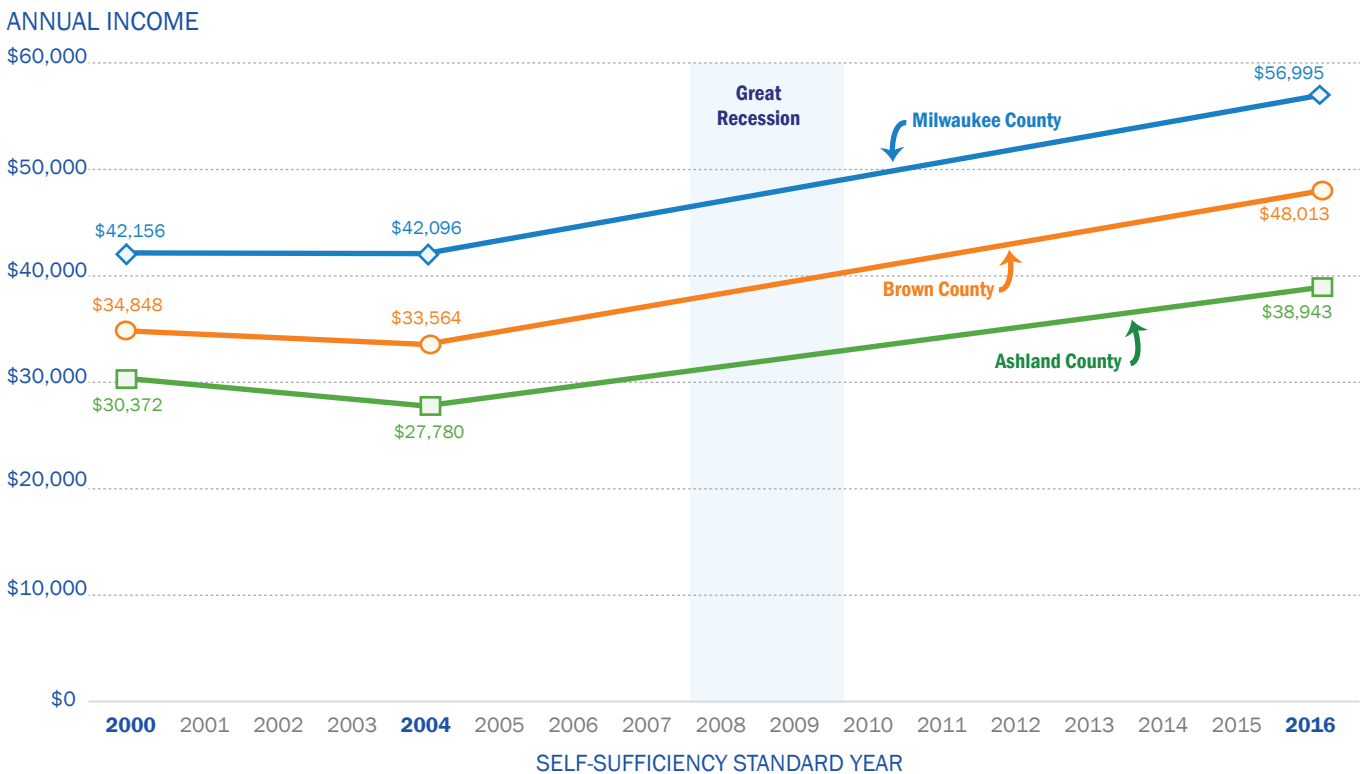


growth rate of 3.7% per year. However, there is considerable variation by county, ranging from .9% to 11% per year. Milwaukee County increased at a slower rate than average: in 2004, this three-person family in Milwaukee County needed about \$42,000 per year to meet their basic needs, but by 2016 that amount had increased to about \$57,000, over \$1,200 per year (an annual increase in the cost of basic needs of 2.8%).

The largest percentage increase in the Standard since 2004 occurred in Buffalo County, where the cost of living increased 99%. The Self-Sufficiency Standard for a one-adult family with one preschooler and one school-age child increased from \$20,480 in 2004 to \$40,666 in 2016, or over \$1,600 per year on average.

Over time, costs have increased across the state, with some variation, as can be seen in **Figure D**. Tracing the changes in the Standard for this three-person family in three counties at different cost levels illustrates a couple of trends. First, while the Standard for all counties increased over 16 years, **Figure D** shows that the difference (or spread) between higher cost and lower cost counties increased in 2016. For these three counties, the difference between the highest cost and lowest cost county increased from about \$12,000 to about \$18,000.

**FIGURE D. The Self-Sufficiency Standard for Wisconsin by Year for Select Counties One Adult, One Preschooler, and One School-age Child 2000, 2004, and 2016**





# WISCONSIN'S WORK SUPPORTS, CHILD SUPPORT, AND TAX CREDITS

PROGRAM	BENEFIT	INCOME ELIGIBILITY
<b>WORK SUPPORTS</b>		
<b>CHILD CARE ASSISTANCE (Wisconsin Shares)</b>	Weekly copays vary by family size, income, and number of children in care.	Initial income less than 185% FPL. Continued eligibility with income less than 200% FPL.
<b>HOUSING ASSISTANCE (Section 8 Housing Vouchers &amp; Public Housing)</b>	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes below 80% of area median income. Due to limited funding most new program participants must have income below 30% of area median income (or below the FPL).
<b>MEDICAID (BadgerCare Plus)</b>	Subsidized health insurance with copays.	Adults with dependent children with household income less than 100% FPL (300% for pregnant women).
<b>CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) (BadgerCare Plus)</b>	Health care benefits for children ages 18 and under. Health and dental care benefits are fully subsidized for some income groups, and limited copays for others.	Children in families with income less than 200% FPL receive free care. Families with incomes between 200%-300% of the FPL have premiums.
<b>SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)</b>	Maximum benefit for a family of 3: \$511 per month. Maximum benefit for a family of 4: \$649 per month.	Families must earn gross income less than 200% of the FPL to be eligible and must also meet net income guidelines.
<b>SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)</b>	Average monthly benefit of \$45 in Wisconsin for purchasing supplemental nutritious foods. Includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPL.
<b>TAX CREDITS</b>		
<b>EARNED INCOME TAX CREDIT (EITC)</b>	Federal maximum benefit for families with: <ul style="list-style-type: none"> <li>• 1 child = \$3,373 per year</li> <li>• 2 children = \$5,572 per year</li> <li>• 3+ children = \$6,268 per year.</li> </ul> Wisconsin Credit is a percentage of federal EITC: 1 child = 4%, 2 children = 11%, 3 or more = 34%.	Maximum eligibility for families with: <ul style="list-style-type: none"> <li>• 1 child = \$39,296 one parent, \$44,836 married</li> <li>• 2 children = \$44,648 one parent, \$50,189 married</li> <li>• 3+ children = \$47,955 one parent, \$53,495 married.</li> </ul>
<b>FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)</b>	Nonrefundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
<b>FEDERAL CHILD TAX CREDIT (CTC)</b>	Up to \$1,000 annual tax credit per child. Benefit is reduced by \$50 for every \$1,000 over income threshold.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000.
<b>RENTERS AND HOMEOWNER'S SCHOOL PROPERTY TAX CREDIT</b>	Nonrefundable credit of 2.4% of rent, up to a maximum of \$300.	No income limit.
<b>MARRIED COUPLE CREDIT</b>	Nonrefundable. 3% of income up to a maximum of \$480.	No income limit. Must be filing jointly
<b>WISCONSIN HOMESTEAD CREDIT</b>	Up to \$1,168 annual tax credit to offset property taxes and rent.	\$24,680
<b>OTHER</b>		
<b>CHILD SUPPORT</b>	Average payment from non-custodial parents is \$221 per month in Wisconsin.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2016. The federal poverty level (FPL) for a family of three is \$20,160 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

## MEETING THE STANDARD: REDUCE COSTS

Work supports (subsidies or assistance) can help working families achieve economic stability. With such stability, parents can not only obtain jobs, but retain employment, a necessary condition for improving wages. This section models how work supports can reduce a family's expenses until they are able to earn Self-Sufficiency Wages.

The text box on the previous page provides a summary of the work supports, child support, and tax credits modeled in this section. Work supports include programs such as:

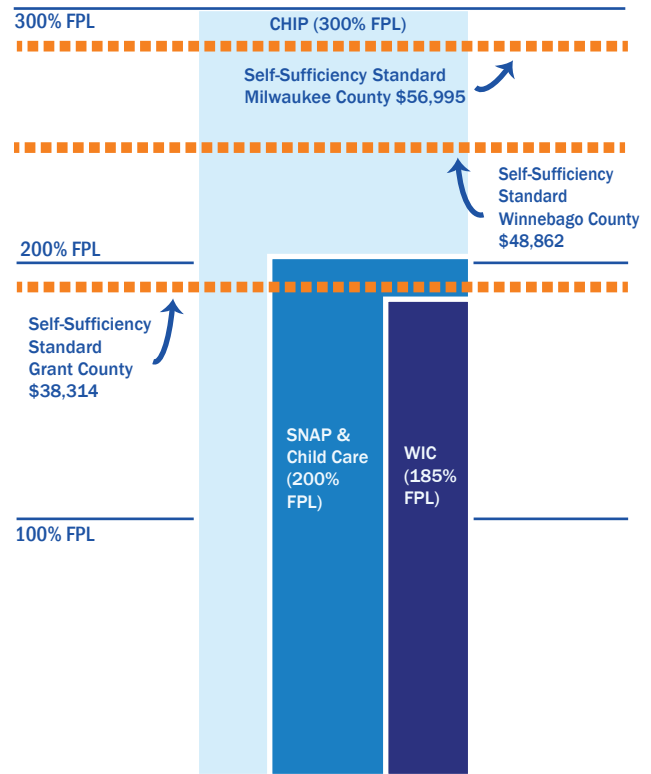
- Wisconsin Shares Child Care Subsidy Program;
- BadgerCare Plus, Wisconsin's health care program;
- Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) and the Women, Infants, and Children (WIC) Program; and
- Section 8 vouchers and public housing.

While not a work support per se, child support is also modeled as it assists families in meeting basic needs. **Figure E** shows the income eligibility levels of several work supports modeled in this section compared to the Self-Sufficiency Standard.

### HOW DO WORK SUPPORTS AND CHILD SUPPORT REDUCE COSTS?

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

**FIGURE E. Eligibility Levels Compared to the Wisconsin Self-Sufficiency Standard, 2016**  
*One Adult, One Preschooler, & One School-Age Child*



**SELF-SUFFICIENCY STANDARD (COLUMN #1).** This family has monthly child care expenses of \$1,585 and monthly housing costs of \$870. Without any work (or other) supports to reduce costs, this Milwaukee County family needs \$4,749 per month, or \$26.98 per hour, to meet the cost of basic needs.

**CHILD SUPPORT (COLUMN #2).** Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Wisconsin is \$221 per month (see column #2).<sup>6</sup> Adding child support reduces the wage needed by this parent to meet basic needs to \$4,471 per month, or \$25.40 per hour. Note that in columns #2-#6 tax credits that are available as a refund on annual taxes are shown at the bottom of the table and not included in the wage calculation as they are in the Self-Sufficiency Standard.

**TABLE 2. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage  
One Adult, One Preschooler, and One School-Age Child: Milwaukee County, WI 2016**

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

	#1	#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	Child Care	Child Care, Transitional Medicaid, & SNAP/WIC*	Child Care, WIC*, & CHIP	Housing, Child Care, WIC*, & CHIP
<b>MONTHLY EXPENSES:</b>						
Housing	\$870	\$870	\$870	\$870	\$870	<b>\$807</b>
Child Care	\$1,585	\$1,585	<b>\$404</b>	<b>\$278</b>	<b>\$352</b>	<b>\$334</b>
Food	\$533	\$533	\$533	<b>\$394</b>	<b>\$488</b>	<b>\$488</b>
Transportation	\$241	\$241	\$241	\$241	\$241	\$241
Health Care	\$436	\$436	\$436	<b>\$0</b>	<b>\$175</b>	<b>\$175</b>
Miscellaneous	\$367	\$367	\$367	\$367	\$367	\$367
Taxes	\$983	\$926	\$565	\$338	\$440	\$415
<b>TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)</b>	<b>\$5,016</b>	<b>\$4,958</b>	<b>\$3,416</b>	<b>\$2,488</b>	<b>\$2,933</b>	<b>\$2,827</b>
<b>ADDITIONAL MONTHLY RESOURCES:</b>						
Earned Income Tax Credit (-)	(\$0)	**	**	**	**	**
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$89)	(\$64)	(\$88)	(\$87)
Child Tax Credit (-)	(\$167)	(\$167)	(\$76)	\$0	(\$16)	(\$8)
Child Support		<b>(\$221)</b>				
<b>TOTAL ADDITIONAL MONTHLY RESOURCES</b>	<b>(\$267)</b>	<b>(\$487)</b>	<b>(\$164)</b>	<b>(\$64)</b>	<b>(\$104)</b>	<b>(\$97)</b>
<b>SELF SUFFICIENCY WAGE: (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)</b>						
Hourly	\$26.98	\$25.40	\$18.47	\$13.77	\$16.07	\$15.52
Monthly	\$4,749	\$4,471	\$3,252	\$2,424	\$2,829	\$2,732
Annual	\$56,989	\$53,654	\$39,018	\$29,087	\$33,945	\$32,788
<b>ANNUAL REFUNDABLE TAX CREDITS**:</b>						
Total Federal EITC		\$0	\$1,186	\$3,277	\$2,254	\$2,498
Total State EITC		\$0	\$130	\$360	\$248	\$275
Total Federal CTC		\$0	\$1,094	\$2,000	\$1,807	\$1,908

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$45 (FY 2015) in Wisconsin. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

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

**CHILD CARE (COLUMN #3).** Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. In Wisconsin, families must have incomes below 200% of the federal poverty level, or less than \$3,360 per month for a three-person family.<sup>7</sup> In Column #3, child care assistance reduces the family's monthly child care costs from \$1,585 to \$404 per month. This reduces the necessary wage to \$3,252 per month, or \$18.47 per hour.

**CHILD CARE, HEALTH CARE, & FOOD (COLUMN #4).**

For adults transitioning from cash assistance to employment, the typical package of benefits includes child care assistance, transitional Medicaid, and food assistance.

- **Food.** SNAP and WIC reduce food costs from \$533 to \$394 per month.<sup>8</sup>
- **Child Care.** Child care assistance further reduces the family's child care copayment to \$278 per month.
- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$436 per month to zero in column #4.

Altogether, these work supports reduce the wage required to meet basic needs to \$2,424 per month, almost half of the full Self-Sufficiency Standard. With the help of these crucial work supports, this Milwaukee County family making the transition from public assistance would be able to meet the family's basic needs at a starting wage of \$13.77 per hour.

**CHILD CARE, FOOD, & CHIP (COLUMN #5).** After 12 months, the adult would no longer be eligible for transitional Medicaid, but the children would continue to be eligible under Wisconsin's CHIP program, part of *BadgerCare Plus*, with family income up to 300% of the FPL. Column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while keeping the children covered under CHIP.

Assuming the adult obtains health insurance through her employer, paying her employee share of the premium plus out-of-pocket costs, the health care costs for the family go up to \$175 to cover the adult.

The additional income needed to cover that expense increases the child care copayment, raising child care costs from \$278 to \$352. At this income level, the family is no longer eligible for SNAP, pushing up the monthly food bill from \$394 to \$488. The minimum monthly wage needed under these circumstances is \$2,829 (\$16.07 hourly).

**CHILD CARE, FOOD, CHIP, & HOUSING (COLUMN #6).**

Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$870 to \$807 per month.<sup>9</sup> The addition of housing assistance reduces the income needed to meet basic needs. With less income required to meet other needs, the family now receives increased child care assistance as well, with the copayment reduced to \$334.

With this full benefit package, a parent with one preschooler and one school-age child living in Milwaukee County can meet basic needs with an income of just \$2,732 per month. Note however that very few families receive *all* of these benefits. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families move towards economic self-sufficiency.

**REFUNDABLE TAX CREDITS.** All taxes and tax credits are shown in the Standard as monthly because the Standard costs are shown as a monthly budget. However, because families do not actually receive the refundable tax credits monthly, but instead receive them at the end of the year (as tax refunds), the annual amounts of the refundable tax credits are shown in the shaded rows at the bottom of the table for columns #2-#6. (This annual total assumes that the adult works full time at these wages throughout the year.) The amounts vary significantly, depending upon income. When costs are only reduced by child support as in column #2, the family's income is still high enough that they do not qualify for any refundable tax credits. In column #6, in which the full work support package is modeled, the parent is eligible for over \$4,500 in annual refundable tax credits. A more detailed explanation of how and why the taxes and tax credits are treated differently when modeling work supports is provided in *Appendix A: Methodology, Assumptions, and Sources*.

## MEETING THE STANDARD: RAISE INCOMES

---

For families whose earnings are below the Standard, work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance.

### INCREASE SKILLS

---

**POST-SECONDARY EDUCATION/TRAINING.** Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.<sup>10</sup>

**BASIC ADULT EDUCATION.** For many workers with inadequate education, language difficulties, or insufficient job skills or experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high quality programs that teach basic skills and job skills together in a work-related context are important.

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

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

### COUNSELING AND COORDINATED TARGETED SERVICES.

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

### INCREASE ASSETS

---

**INDIVIDUAL DEVELOPMENT ACCOUNTS.** A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings Funds discussed below, Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity and managed by community-based organizations. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

### SELF-EMPLOYMENT

---

Some individuals, rather than seeking new training or higher wage employment, may choose to become entrepreneurs and start their own business. This is a viable opportunity for many, and small businesses help support and grow the economic base of local communities.<sup>11</sup>

Average income for individuals in Wisconsin employed at their own incorporated firms was \$41,500 in 2013. For individuals employed at their own unincorporated firms, it was \$21,819.<sup>12</sup>

## SAVING FOR EMERGENCIES

The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building strategy or strategies. The previous sections of this report define the first of these, the cost of basic needs, while the third element, asset-building, is discussed briefly below. This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across Wisconsin and by family type. Note that in addition to the amount of basic needs required on a daily basis, the 2016 Self-Sufficiency Standard for Wisconsin includes an emergency savings amount for every family type in every county.

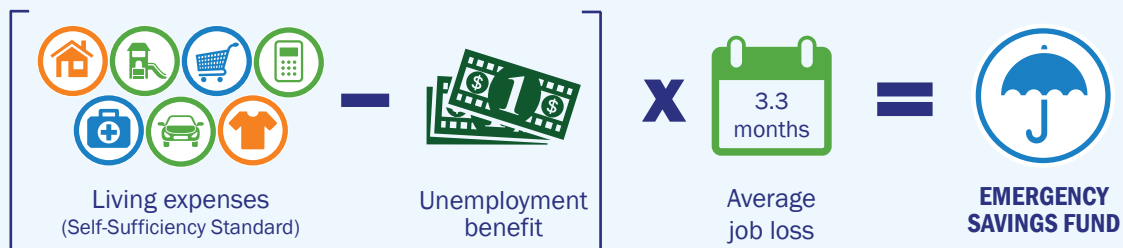
Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises, and are an essential element for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, that of job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance), for the

length of time of the emergency. The estimates use the median amount of time out of work (3.3 months in Wisconsin), and the median tenure in current employment in Wisconsin (six years). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

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

Once a family has secured income at the Self-Sufficiency Standard level and instituted their Emergency Savings Fund, the road to long-term economic security will be different for each. For some, this might be additional savings, to meet immediate costs (such as a car breakdown), to ensure sufficient resources for the long-term costs of retirement, or to obtain post-secondary education or training. For others, paying off debts may be the first priority. For still others, income beyond that needed for the essentials may be devoted to securing alternative housing, enabling the family to move, thus leaving an abusive partner or a problematic living situation.

### HOW IS THE EMERGENCY SAVINGS FUND CALCULATED?





## CONCLUSION

---

As Wisconsin continues to recover from the Great Recession, long-term economic prosperity will require responses at the state and community level that enable all Wisconsin families to move forward on the path to self-sufficiency. *The Self-Sufficiency Standard for Wisconsin 2016* defines the 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 Federal Poverty Level 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, public temporary 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 strengthen the workforce and help communities thrive.

## 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, Kentucky, Louisiana, Maryland, Massachusetts, 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, 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](mailto:pearce@uw.edu) or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264, or visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

For a description of the ways organizations around the country apply the Self-Sufficiency Standard in their work and links to examples, please visit: [www.self-sufficiency.org/standard-practice](http://www.self-sufficiency.org/standard-practice).

For more information on *The Self-Sufficiency Standard for Wisconsin 2016*, this publication or 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. According to the 2015 Current Population Survey both parents were employed in 61% of two-parent families with children. Likewise, 71% of single mothers and 82% of single fathers were employed. Although about 76% of employed women with children under 18 years of age worked full time, 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 2015," Economic News Releases, Employment and Unemployment, <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed May 18, 2016).
2. Wisconsin's minimum wage is \$7.25 per hour as of 2016. U.S. Department of Labor, Wage and Hour Division. "Minimum Wage Laws in the States - January 1, 2016" <http://www.dol.gov/esa/minwage/america.htm> (accessed May 4, 2016).
3. In 2014 the average consumer expenditure on food was \$6,759 per year or 12.6% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2014," <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed December 1, 2015).
4. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey (MEPS), which is 22% of the premium for family coverage and 21.4% of the premium for individual coverage in Wisconsin. 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 2014" Medical Expenditure Panel Survey-Insurance Component, [http://meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2014&tableSeries=2&tableSubSeries=&searchText=&searchMethod=1&Action=Search](http://meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2014&tableSeries=2&tableSubSeries=&searchText=&searchMethod=1&Action=Search) (accessed February 4, 2016).
5. The second lowest cost silver plan for a family with two adults (age 30) living in ZIP code 53188 and earning \$73,196 annually with one year old and 4 year old is \$526 per month. Out-of-pocket cost estimate assume medium usage for the whole family. Healthcare.gov, See Plans, "2016 health insurance plans & prices," <https://go.hc.gov/1R9vbQ4> (accessed May 18, 2016).
6. U.S. Department of Health and Human Services, Administration for Children & Families, Office of Child Support Enforcement, "FY 2014 Annual statistical report to Congress," Tables 4, 14, 15 and 75, <http://www.acf.hhs.gov/programs/css/resource/fy-2014-preliminary-report> (accessed June 4, 2015). Data has been inflated using the Bureau of Labor Statistics Consumer Price Index. 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 April 25, 2016).
7. Wisconsin Department of Children and Families, "Wisconsin Shares - Child Care Subsidy Program." <http://dcf.wisconsin.gov/childcare/wishares/eligibility.htm> (accessed February 9, 2016).
8. U.S. Department of Agriculture, Food and Nutrition Service, Supplemental Nutrition Assistance Program, "Eligibility," [http://www.fns.usda.gov/snap/applicant\\_recipients/eligibility.htm](http://www.fns.usda.gov/snap/applicant_recipients/eligibility.htm) (accessed June 8, 2014). U.S. Department of Agriculture, Food and Nutrition Service, "WIC Income Eligibility Guidelines 2016-2017," <http://www.fns.usda.gov/wic/wic-income-eligibility-guidelines> (accessed May 4, 2016).
9. U.S. Department of Housing and Urban Development, "Housing Choice Vouchers Fact Sheet," Topic Areas, Housing Choice Voucher Program Section 8, [http://portal.hud.gov/portal/page/portal/HUD/topics/housing\\_choice\\_voucher\\_program\\_section\\_8](http://portal.hud.gov/portal/page/portal/HUD/topics/housing_choice_voucher_program_section_8) (accessed June 10, 2014).
10. Harry Holzer & Robert Lerman, "America's Forgotten Middle Skill Jobs: Education and Training Requirements in the Next Decade and Beyond," The Workforce Alliance (2007), Washington, D.C., [http://www.urban.org/UploadedPDF/411633\\_forgottenjobs.pdf](http://www.urban.org/UploadedPDF/411633_forgottenjobs.pdf) (accessed April 22, 2009).
11. Kahliah Laney, Jonathan Bowles, and Tom Hilliard. "Launching Low-Income Entrepreneurs." Center for an Urban Future, April 2013. <https://nycfuture.org/research/publications/launching-low-income-entrepreneurs> (accessed July 1, 2015).
12. U.S Small Business Administration, Office of Advocacy, "Small Business Profile: Wisconsin." <https://www.sba.gov/sites/default/files/advocacy/WI.pdf> (accessed April 21, 2016).

---

# **APPENDIX A: METHODOLOGY, ASSUMPTIONS, & SOURCES**

---

# METHODOLOGY AND DATA SOURCES FOR THE WISCONSIN STANDARD

---

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

- Collected or calculated using standardized or equivalent methodology nationwide
- Obtained from scholarly or credible sources such as the U.S. Census Bureau
- Updated 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 2016 edition of the Wisconsin Self-Sufficiency Standard is calculated for 472 family types. The first 420 family types include all one- and two-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 two-adult families with six teenagers. An additional 52 family types are also calculated that incorporate families with three or more adults.<sup>1</sup>

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.<sup>2</sup> 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 2016* 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 2016 Wisconsin Self-Sufficiency Standard are calculated using the FY 2016 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.<sup>3</sup> All of Wisconsin's FMRs are set at the 40th percentile except those in the Milwaukee-Waukesha-West Allis MSA, which are set at the 50th 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 five MSAs with more than one county sharing the same FMR: Appleton, 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 of these 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 2016 Fair Market Rents for Existing Housing," Data Sets, Fair Market Rents, <http://www.huduser.org/portal/datasets/fmr.html> (accessed December 10, 2015).

**COUNTY-LEVEL HOUSING COSTS.** U.S. Department of Housing and Urban Development, "FY2016 Hypothetical Small Area FMRs (Based on Final FY2016 Metropolitan FMRs)," Datasets, Fair Market Rents, [https://www.huduser.gov/portal/datasets/fmr/fmr2016f/final\\_fy2016\\_hypothetical\\_safmrs.xlsx](https://www.huduser.gov/portal/datasets/fmr/fmr2016f/final_fy2016_hypothetical_safmrs.xlsx) (accessed March 17, 2016).

**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](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.<sup>4</sup> Many states, including Wisconsin, have continued to conduct or commission the surveys on a regular basis. The Wisconsin Department of Children and Families conducted a market rate survey in 2015.

Infant and preschooler costs were calculated assuming full-time care and costs for school-age children were calculated using part-time rates. Costs were calculated based on a weighted average of family child care and center child care. 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 relatives and others is not assumed.

For infants, family child care accounts for 43% of the care and center child care accounts for 57%. For preschoolers, family child care accounts for 26% of the care and center child care accounts for 74%. For school-age children, family child care accounts for 46% of the care and center child care accounts for 54%.<sup>5</sup>

## DATA SOURCES

**CHILD CARE RATES.** State of Wisconsin, personal communication with Laura Christian, KidStat Analyst, Wisconsin Department of Children and Families, April 19, 2016.

## 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 diet.<sup>6</sup>

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 40% of their food budget on food prepared away from home.<sup>7</sup>

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. The Wisconsin Standard for 2016 uses data for June 2015.

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

Additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.

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.<sup>8</sup> A county index is calculated by comparing the county market basket price to the statewide average cost of food in Wisconsin. 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 2015," <http://www.cnpp.usda.gov/sites/default/files/CostofFoodJun2015.pdf> (accessed August 17, 2015).

**COUNTY INDEX.** Craig Gunderson, Amy Satoh, Adam Dewey, Michael Kato, and Elaine Waxman, Feeding America, "Map the Meal Gap 2015: Food Insecurity and Child Food Insecurity Estimates at the County Level," received from [research@feedingamerica.org](mailto:research@feedingamerica.org) (May 29, 2015).

## 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.<sup>9</sup> The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation. For Wisconsin, the Standard uses the 2010-2014 American Community Survey 5-Year to calculate the percentage of the county population that commutes by public transportation. In Wisconsin, no counties had rates of public transportation use among work commuters that exceeded the 7% threshold.

**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 2009 National Household Travel Survey (NHTS). The Wisconsin statewide average round trip commute to work distance is 21.3 miles.

In Wisconsin, the average expenditure for auto insurance was \$51.75 per month in 2013 based on data from the National Association of Insurance Commissioners (NAIC). County variation in the cost of auto insurance for the 2016 Wisconsin Standard is calculated using rates filed with the Wisconsin Department of Insurance, for three top market share companies (American Family Mutual, State Farm Mutual Automobile Insurance Company, and Artisan & Truckers Casualty Company). Base rates from the top market share companies are used to calculate a county index to vary the statewide premium from the National Association of Insurance Commissioners.

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 2014 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census midwest region of the U.S. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

## DATA SOURCES

**PUBLIC TRANSPORTATION USE.** U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2010-2014 American Community Survey 5-Year Estimates, Detailed Tables, <http://www.factfinder.census.gov> (accessed February 5, 2016).

**AUTO INSURANCE PREMIUM.** National Association of Insurance Commissioners, “Average Expenditures for Auto Insurance by State, 2009-2013,” Insurance Information Institute, <http://www.iii.org/fact-statistic/auto-insurance> (accessed March 30, 2016).

**AUTO INSURANCE MARKET SHARE.** Wisconsin Office of the Commissioner of Insurance, Wisconsin Market Shares 2014, “Private Passenger Cars,” [http://oci.wi.gov/markshar/markshar\\_2014/auto.pdf](http://oci.wi.gov/markshar/markshar_2014/auto.pdf) (accessed March 3, 2016).

**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).

**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 2014, CE Databases, <http://data.bls.gov/pdq/querytool.jsp?survey=cx> (accessed March 30, 2016).

**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 April 22, 2016).

**PER-MILE COSTS.** American Automobile Association, “Your Driving Costs,” Behind the Numbers 2015

Edition, AAA Association Communication, <http://publicaffairsresources.aaa.biz/resources/yourdrivingcosts/index.html> (accessed April 22, 2016).

## 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, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 64% have employer sponsored health insurance).<sup>10</sup> The full-time worker's employer pays an average of 79% of the insurance premium for the employee and 78% for the family in Wisconsin. Nationally, the employer pays 79% of the insurance premium for the employee and 73% of the insurance premium for the family.<sup>11</sup>

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 at private-sector establishments. In Wisconsin the average premium paid by the employee was \$105 for a single adult and \$316 for a family in 2014. The premium costs are 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 thirteen rating areas based on county groupings.<sup>12</sup> To vary the state premium by the Wisconsin rating areas, the Standard uses rates for the lowest cost 'silver' plan (excluding HSAs) available through the health insurance marketplace dataset published by the U.S. Centers for Medicare & Medicaid Services for states in the Federally-facilitated Marketplace or State Partnership Marketplaces. 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. However, as a result of the Patient Protection and Affordable Care Act of 2010, large employers are required to provide health insurance or pay a fine. Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance.<sup>13</sup> 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, or pay a fine. Individuals who cannot afford health insurance may be eligible for a premium tax credit or lower copayments, deductibles, and out of pocket cost maximums.<sup>14</sup>

## DATA SOURCES

**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 April 22, 2016).

**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, 2013" MEPSnetHC, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/MEPSnetHC.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/MEPSnetHC.jsp) (accessed April 22, 2016).

**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, 2014," Medical Expenditure Panel Survey-Insurance Component, [http://meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables.jsp](http://meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp) (accessed May 18, 2016).

## TREATMENT OF TAX CREDITS IN CLOSING THE WAGE GAP

The Self-Sufficiency Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in reality, the tax credits are received as a single payment the following year when families file their tax returns. Many families use their tax return, particularly the EITC, as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.<sup>a</sup>

In order to be as realistic as possible, the modeling table in *Closing the Wage Gap: Work Supports Reduce Costs* the refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually (when they file their taxes). This is based on the assumption that the adult works at this same wage, full time, for the whole year. For the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) taxes owed shown monthly, while the “additional” refundable portion of the CTC is shown as a lump sum received annually in the shaded rows at the bottom of the modeling table. Note that the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund. Therefore, it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling section.

a. Research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Jennifer Romich and Thomas Weisner, “How Families View and Use the EITC: The Case for Lump-Sum Delivery,” *National Tax Journal*, 53(4) (part 2) (2000): 1107-1134.

**COUNTY INDEX.** Healthcare.gov, RESOURCES: For Researchers, 2016 plan data: Health plan data, download (ZIP file) “Individual Market Medical,” <https://data.healthcare.gov/download/s8rp-rr6e/application/zip> (accessed April 14, 2016).

### 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.<sup>15</sup>

### TAXES

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

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

Wisconsin individual income tax rates vary from 4.00% to 7.65%, depending upon marital status and income.

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.

Wisconsin has a 5% state sales and use tax. Counties can apply an optional .5% local sales taxes, and some areas have special baseball and football stadium districts, so sales tax rates vary by county from 5-5.6%.

## DATA SOURCES

**FEDERAL INCOME TAX.** Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed December 1, 2015). Internal Revenue Service, “Internal Revenue Service. Revenue Procedure 2014-61,” <http://www.irs.gov/pub/irs-drop/rp-14-61.pdf> (accessed June 9, 2015). Kyle Pomerleau, “2016 Tax Brackets,” Tax Foundation, [http://taxfoundation.org/sites/taxfoundation.org/files/docs/TaxFoundation\\_FF486.pdf](http://taxfoundation.org/sites/taxfoundation.org/files/docs/TaxFoundation_FF486.pdf) (accessed November 2, 2015).

**STATE INCOME TAX.** Wisconsin Department of Revenue, “Wisconsin Income Tax 2015: Form 1 Instructions.” [https://www.revenue.wi.gov/forms/2015/Form1\\_inst.pdf](https://www.revenue.wi.gov/forms/2015/Form1_inst.pdf) (accessed March 3, 2016).

**STATE SALES TAX.** Wisconsin Department of Revenue, “Wisconsin Sales and Use Tax Information.” <https://www.revenue.wi.gov/pubs/pb201.pdf> (accessed February 8, 2016).

## TAX CREDITS

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. Wisconsin also has a state EITC for families with children. This credit is 4% of the federal EITC if the family has 1 qualifying child, 11% of the federal credit with 2 qualifying children, and 34% of the federal credit with 3 or more children.

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. In 2015, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2015, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever was less. For the Standard, the CTC is shown as received monthly.

Wisconsin has the Renter’s and Homeowner’s School Property Tax Credit and the Wisconsin Homestead Credit, both of which can be claimed simultaneously by low-income households to offset the cost of property taxes. However, while the Renter’s and Homeowner’s credit has no income limit, it is also non-refundable. The Homestead credit is refundable, but has an income limit of \$24,680. Married couples filing jointly can also apply for a Married Couple credit to reduce their taxes if they both work by 3%, up to \$480.

## DATA SOURCES

**FEDERAL CHILD CARE TAX CREDIT.** Internal Revenue Service, “Publication 503. Child and Dependent Care Expenses,” <http://www.irs.gov/pub/irs-pdf/p503.pdf> (accessed November 2, 2015).

**FEDERAL CHILD TAX CREDIT.** Internal Revenue Service, “Publication 972. Child Tax Credit,” <http://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed November 2, 2015).

**FEDERAL EARNED INCOME TAX CREDIT.** Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed June 8, 2014). Kyle Pomerleau, “2016 Tax Brackets,” Tax Foundation, [http://taxfoundation.org/sites/taxfoundation.org/files/docs/TaxFoundation\\_FF486.pdf](http://taxfoundation.org/sites/taxfoundation.org/files/docs/TaxFoundation_FF486.pdf) (accessed November 2, 2015).

**FEDERAL TAX CREDITS (GENERAL).** Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed June 8, 2015).

**WISCONSIN STATE TAX CREDITS.** Wisconsin Department of Revenue, “Wisconsin Earned Income Credit: Fact sheet 1114.” <https://www.revenue.wi.gov/taxpro/>

fact/eic.pdf (accessed February 8, 2016).”Wisconsin Income Tax 2015: Form 1 Instructions.” [https://www.revenue.wi.gov/forms/2015/Form1\\_inst.pdf](https://www.revenue.wi.gov/forms/2015/Form1_inst.pdf) (accessed March 3, 2016).

## 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 retirement savings, 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, 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 six years, it is assumed that workers save for job loss over a course of six 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.<sup>16</sup> 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.<sup>17</sup> 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.<sup>18</sup>

## DATA SOURCES

**JOB TENURE.** U.S. Census Bureau, Current Population Survey, “Wisconsin: Median years of tenure with current employer, all workers” <http://dataferrett.census.gov/> (accessed April 22, 2016).

**UNEMPLOYMENT DURATION.** U.S. Department of Labor, Employment and Training Administration, “Unemployment Insurance Data Summary,” <http://www.workforcesecurity.doleta.gov/unemploy/content/data.asp> (accessed April 22, 2016).

**UNEMPLOYMENT INSURANCE.** Wisconsin Department of Workforce Services, “Wisconsin Claimant Guidebook,” [http://www.Wisconsinworkforce.org/\\_docs/ui/Wisconsin-Claimant-Guidebook.pdf](http://www.Wisconsinworkforce.org/_docs/ui/Wisconsin-Claimant-Guidebook.pdf) (accessed April 22, 2016)

**SAVINGS RATE.** Federal Deposit Insurance Corporation. “Weekly National Rates,” <http://www.fdic.gov/regulations/resources/rates/previous.html> (accessed April 22, 2016).



## 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/uploads/publications/wd/overlookedexecsumm.pdf> (accessed August 17, 2010).
3. U.S. Housing and Urban Development, “Fair Market Rents for the Section 8 Housing Assistance Payments Program,” Data Sets, Fair Market Rents: Overview (2007), [http://www.huduser.org/portal/datasets/fmr/fmrover\\_071707R2.doc](http://www.huduser.org/portal/datasets/fmr/fmrover_071707R2.doc) (accessed June 7, 2014).
4. 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-CPRT-108WPRT108-6/pdf/GPO-CPRT-108WPRT108-6-2-9.pdf> (accessed June 7, 2014).
5. 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).
6. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Thrifty Food Plan, 2006,” <http://www.cnpp.usda.gov/Publications/FoodPlans/MiscPubs/TFP2006Report.pdf> (accessed November 5, 2013).
7. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2013,” Economic News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed February 24, 2015).
8. Craig Gunderson, Emily Engelhard, Amy Satoh, and Elaine Waxman. “Map the Meal Gap 2014: Technical Brief,” [http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap/~/\\_media/Files/research/map-meal-gap/2014-MMG-web-2014.ashx](http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap/~/_media/Files/research/map-meal-gap/2014-MMG-web-2014.ashx) (accessed May 28, 2014), pp. 2 and 11.
9. 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).
10. The Henry J. Kaiser Foundation State Health Facts Online, “Wisconsin: Employer-Sponsored Coverage Rates for the Nonelderly by Family Work Status (2014),” <http://kff.org/other/state-indicator/rate-by-employment-status-2/?state=WI> (accessed May 18, 2016).
11. 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: United States, 2014,” Medical Expenditure Panel Survey-Insurance Component, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2014&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2014&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search) (accessed April 22, 2016).
12. Centers for Medicare & Medicaid Service, The Center for Consumer Information & Insurance Oversight, “Wisconsin Geographic Rating Areas: Including State Specific Geographic Divisions,” <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/wi-gra.html> (accessed May 18 2016).
13. Office of the Legislative Counsel, 111th Congress 2nd Session, Compilation of Patient Protection and Affordable Care Act, “Requirement to Maintain Minimum Essential Coverage,” Part 1 Individual Responsibility, Section 1501, p. 143, <http://docs.house.gov/energycommerce/ppacacon.pdf> (accessed August 31, 2010).
14. Center on Budget and Policy Priorities, Health Reform: Beyond the Basics, “Premium Tax Credits: Answers to Frequently Asked Questions,” <http://www.cbpp.org/files/QA-on-Premium-Credits.pdf> (accessed June 9, 2014).
15. 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).
16. This amount excludes taxes and tax credits (which are in the Standard), as the family would be living on savings, on which taxes and tax credits have already been paid when earned, as described above.
17. Patient Protection and Affordable Care Act (ACA). Affordable Insurance Exchanges are required as of 2014, and health insurance tax credits are available to offset monthly premium costs for those enrolled in the Exchanges with income up to 400% FPL. Centers for Medicare & Medicaid Services, Fact Sheets, “Affordable Insurance Exchanges: Seamless Access to Affordable Coverage,” <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-Sheets/2011-Fact-Sheets-Items/2011-08-125.html> (accessed July 23, 2014).
18. Children can be enrolled in Kid Care CHIP for free if income is not more than 200% of the federal poverty level (FPL), and with graduated premiums up to 300% of the FPL. Wisconsin Department of Health Services, “Forward Health: Your connection to health care coverage and nutrition benefits.” <https://www.dhs.wisconsin.gov/publications/p0/p00079.pdf> (accessed February 8, 2016).



---

**APPENDIX B:  
THE SELF-SUFFICIENCY STANDARD FOR  
SELECT FAMILY TYPES IN WISCONSIN**

---

**TABLE 1. The Self-Sufficiency Standard for Adams County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$558	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$676	\$1,454	\$1,010	\$334	\$778	\$1,454	\$1,010
Food	\$233	\$352	\$462	\$532	\$617	\$564	\$664	\$731
Transportation	\$233	\$241	\$241	\$241	\$241	\$458	\$458	\$458
Health Care	\$173	\$409	\$425	\$432	\$460	\$475	\$487	\$494
Miscellaneous	\$120	\$234	\$324	\$287	\$231	\$293	\$372	\$335
Taxes	\$148	\$462	\$796	\$589	\$287	\$522	\$744	\$532
Earned Income Tax Credit (-)	\$0	(\$77)	\$0	(\$75)	(\$338)	(\$24)	\$0	(\$71)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$49)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.32	\$15.96	\$23.26	\$19.31	\$12.92	\$10.20 per adult	\$12.98 per adult	\$11.02 per adult
Monthly	\$1,465	\$2,809	\$4,094	\$3,398	\$2,274	\$3,590	\$4,570	\$3,880
Annual	\$17,576	\$33,706	\$49,125	\$40,778	\$27,292	\$43,085	\$54,844	\$46,564
Emergency Savings Fund (Monthly)	\$36	\$95	\$128	\$222	\$96	\$45	\$57	\$161

**TABLE 2. The Self-Sufficiency Standard for Ashland County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$610	\$1,244	\$926	\$316	\$634	\$1,244	\$926
Food	\$252	\$382	\$501	\$577	\$669	\$612	\$720	\$793
Transportation	\$232	\$240	\$240	\$240	\$240	\$456	\$456	\$456
Health Care	\$166	\$388	\$404	\$411	\$439	\$454	\$466	\$473
Miscellaneous	\$114	\$228	\$305	\$281	\$232	\$281	\$354	\$331
Taxes	\$141	\$424	\$706	\$544	\$288	\$434	\$646	\$500
Earned Income Tax Credit (-)	\$0	(\$98)	\$0	(\$111)	(\$334)	(\$69)	\$0	(\$95)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$50)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.94	\$15.25	\$21.54	\$18.44	\$13.02	\$9.44 per adult	\$12.15 per adult	\$10.72 per adult
Monthly	\$1,397	\$2,683	\$3,791	\$3,245	\$2,291	\$3,322	\$4,278	\$3,774
Annual	\$16,769	\$32,198	\$45,493	\$38,943	\$27,491	\$39,859	\$51,331	\$45,294
Emergency Savings Fund (Monthly)	\$35	\$101	\$115	\$156	\$102	\$54	\$68	\$82

**TABLE 3. The Self-Sufficiency Standard for Barron County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$520	\$696	\$696	\$696	\$696	\$696	\$696	\$696
Child Care	\$0	\$619	\$1,244	\$942	\$324	\$625	\$1,244	\$942
Food	\$212	\$321	\$421	\$485	\$562	\$514	\$605	\$666
Transportation	\$235	\$243	\$243	\$243	\$243	\$462	\$462	\$462
Health Care	\$174	\$412	\$428	\$435	\$462	\$477	\$490	\$497
Miscellaneous	\$114	\$229	\$303	\$280	\$229	\$277	\$350	\$326
Taxes	\$133	\$429	\$697	\$534	\$276	\$413	\$621	\$468
Earned Income Tax Credit (-)	\$0	(\$95)	\$0	(\$118)	(\$348)	(\$82)	\$0	(\$120)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$44)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.88	\$15.37	\$21.39	\$18.27	\$12.68	\$9.21 per adult	\$11.93 per adult	\$10.43 per adult
Monthly	\$1,388	\$2,705	\$3,764	\$3,215	\$2,232	\$3,242	\$4,200	\$3,670
Annual	\$16,651	\$32,465	\$45,167	\$38,579	\$26,784	\$38,902	\$50,397	\$44,043
Emergency Savings Fund (Monthly)	\$35	\$101	\$113	\$155	\$95	\$58	\$55	\$82

**TABLE 4. The Self-Sufficiency Standard for Bayfield County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$543	\$1,138	\$844	\$301	\$595	\$1,138	\$844
Food	\$252	\$382	\$501	\$577	\$669	\$612	\$720	\$793
Transportation	\$233	\$241	\$241	\$241	\$241	\$458	\$458	\$458
Health Care	\$166	\$388	\$404	\$411	\$439	\$454	\$466	\$473
Miscellaneous	\$114	\$221	\$294	\$273	\$231	\$278	\$344	\$323
Taxes	\$142	\$383	\$678	\$485	\$287	\$417	\$623	\$471
Earned Income Tax Credit (-)	\$0	(\$121)	(\$22)	(\$158)	(\$339)	(\$80)	(\$13)	(\$131)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$48)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.95	\$14.45	\$20.60	\$17.30	\$12.91	\$9.24 per adult	\$11.72 per adult	\$10.29 per adult
Monthly	\$1,400	\$2,544	\$3,625	\$3,044	\$2,272	\$3,253	\$4,126	\$3,621
Annual	\$16,798	\$30,526	\$43,504	\$36,533	\$27,266	\$39,032	\$49,515	\$43,452
Emergency Savings Fund (Monthly)	\$34	\$98	\$107	\$149	\$96	\$53	\$54	\$47

**TABLE 5. The Self-Sufficiency Standard for Brown County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$574	\$761	\$761	\$761	\$761	\$761	\$761	\$761
Child Care	\$0	\$822	\$1,741	\$1,234	\$412	\$919	\$1,741	\$1,234
Food	\$234	\$354	\$464	\$534	\$619	\$566	\$666	\$733
Transportation	\$227	\$234	\$234	\$234	\$234	\$445	\$445	\$445
Health Care	\$169	\$398	\$414	\$421	\$448	\$463	\$476	\$483
Miscellaneous	\$120	\$257	\$361	\$318	\$248	\$316	\$409	\$366
Taxes	\$146	\$602	\$966	\$764	\$352	\$598	\$914	\$707
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$271)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.35	\$18.69	\$26.56	\$22.73	\$14.54	\$11.18 per adult	\$14.62 per adult	\$12.68 per adult
Monthly	\$1,470	\$3,290	\$4,675	\$4,001	\$2,560	\$3,936	\$5,146	\$4,463
Annual	\$17,640	\$39,483	\$56,097	\$48,013	\$30,717	\$47,228	\$61,749	\$53,554
Emergency Savings Fund (Monthly)	\$36	\$81	\$155	\$124	\$105	\$47	\$60	\$56

**TABLE 6. The Self-Sufficiency Standard for Buffalo County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$518	\$694	\$694	\$694	\$694	\$694	\$694	\$694
Child Care	\$0	\$618	\$1,295	\$939	\$321	\$677	\$1,295	\$939
Food	\$239	\$362	\$474	\$547	\$633	\$579	\$682	\$750
Transportation	\$233	\$240	\$240	\$240	\$240	\$457	\$457	\$457
Health Care	\$179	\$428	\$444	\$451	\$478	\$493	\$506	\$513
Miscellaneous	\$117	\$234	\$315	\$287	\$237	\$290	\$363	\$335
Taxes	\$145	\$463	\$751	\$586	\$307	\$474	\$700	\$531
Earned Income Tax Credit (-)	\$0	(\$76)	\$0	(\$78)	(\$316)	(\$41)	\$0	(\$70)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$58)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.13	\$16.00	\$22.42	\$19.25	\$13.47	\$9.91 per adult	\$12.59 per adult	\$11.03 per adult
Monthly	\$1,431	\$2,817	\$3,947	\$3,389	\$2,371	\$3,488	\$4,430	\$3,883
Annual	\$17,176	\$33,800	\$47,360	\$40,666	\$28,448	\$41,853	\$53,163	\$46,590
Emergency Savings Fund (Monthly)	\$36	\$96	\$122	\$225	\$103	\$97	\$56	\$160

**TABLE 7. The Self-Sufficiency Standard for Burnett County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$627	\$1,301	\$950	\$323	\$674	\$1,301	\$950
Food	\$243	\$369	\$483	\$557	\$645	\$590	\$694	\$764
Transportation	\$234	\$241	\$241	\$241	\$241	\$459	\$459	\$459
Health Care	\$166	\$388	\$404	\$411	\$439	\$454	\$466	\$473
Miscellaneous	\$114	\$228	\$309	\$282	\$231	\$284	\$358	\$330
Taxes	\$137	\$427	\$725	\$550	\$286	\$444	\$675	\$499
Earned Income Tax Credit (-)	\$0	(\$97)	\$0	(\$106)	(\$339)	(\$62)	\$0	(\$96)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$48)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.88	\$15.30	\$21.90	\$18.56	\$12.89	\$9.55	\$12.34	\$10.71
						per adult	per adult	per adult
Monthly	\$1,386	\$2,693	\$3,855	\$3,267	\$2,269	\$3,362	\$4,345	\$3,771
Annual	\$16,633	\$32,319	\$46,258	\$39,199	\$27,230	\$40,339	\$52,140	\$45,254
Emergency Savings Fund (Monthly)	\$35	\$101	\$117	\$146	\$96	\$54	\$56	\$82

**TABLE 8. The Self-Sufficiency Standard for Calumet County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$542	\$692	\$692	\$692	\$692	\$692	\$692	\$692
Child Care	\$0	\$755	\$1,567	\$1,213	\$457	\$812	\$1,567	\$1,213
Food	\$224	\$339	\$444	\$512	\$593	\$542	\$638	\$702
Transportation	\$227	\$234	\$234	\$234	\$234	\$445	\$445	\$445
Health Care	\$163	\$380	\$396	\$403	\$430	\$446	\$458	\$465
Miscellaneous	\$116	\$240	\$333	\$305	\$241	\$294	\$380	\$352
Taxes	\$133	\$499	\$836	\$705	\$323	\$520	\$777	\$629
Earned Income Tax Credit (-)	\$0	(\$56)	\$0	\$0	(\$299)	(\$24)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$65)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.98	\$16.71	\$24.07	\$21.58	\$13.86	\$10.21	\$13.32	\$12.02
						per adult	per adult	per adult
Monthly	\$1,405	\$2,940	\$4,236	\$3,797	\$2,440	\$3,593	\$4,690	\$4,231
Annual	\$16,855	\$35,285	\$50,832	\$45,568	\$29,277	\$43,111	\$56,285	\$50,772
Emergency Savings Fund (Monthly)	\$35	\$95	\$135	\$115	\$103	\$45	\$58	\$55

**TABLE 9. The Self-Sufficiency Standard for Chippewa County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$551	\$727	\$727	\$727	\$727	\$727	\$727	\$727
Child Care	\$0	\$790	\$1,571	\$1,174	\$384	\$781	\$1,571	\$1,174
Food	\$214	\$324	\$425	\$489	\$567	\$518	\$610	\$671
Transportation	\$231	\$238	\$238	\$238	\$238	\$453	\$453	\$453
Health Care	\$177	\$422	\$438	\$445	\$472	\$488	\$500	\$507
Miscellaneous	\$117	\$250	\$340	\$307	\$239	\$297	\$386	\$353
Taxes	\$140	\$564	\$868	\$715	\$316	\$527	\$808	\$638
Earned Income Tax Credit (-)	\$0	(\$20)	\$0	\$0	(\$307)	(\$16)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$62)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.12	\$17.92	\$24.66	\$21.76	\$13.68	\$10.34 per adult	\$13.60 per adult	\$12.09 per adult
Monthly	\$1,429	\$3,154	\$4,340	\$3,830	\$2,408	\$3,641	\$4,788	\$4,257
Annual	\$17,151	\$37,852	\$52,080	\$45,957	\$28,896	\$43,695	\$57,458	\$51,083
Emergency Savings Fund (Monthly)	\$35	\$104	\$140	\$117	\$102	\$45	\$59	\$55

**TABLE 10. The Self-Sufficiency Standard for Clark County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$617	\$1,242	\$945	\$327	\$625	\$1,242	\$945
Food	\$247	\$374	\$491	\$565	\$655	\$599	\$705	\$776
Transportation	\$232	\$240	\$240	\$240	\$240	\$456	\$456	\$456
Health Care	\$177	\$421	\$437	\$444	\$471	\$487	\$499	\$506
Miscellaneous	\$115	\$231	\$307	\$285	\$235	\$282	\$356	\$334
Taxes	\$143	\$444	\$715	\$574	\$301	\$438	\$653	\$524
Earned Income Tax Credit (-)	\$0	(\$87)	\$0	(\$87)	(\$322)	(\$66)	\$0	(\$76)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$56)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.99	\$15.62	\$21.72	\$19.02	\$13.32	\$9.49 per adult	\$12.22 per adult	\$10.95 per adult
Monthly	\$1,406	\$2,749	\$3,822	\$3,347	\$2,344	\$3,341	\$4,302	\$3,856
Annual	\$16,875	\$32,993	\$45,866	\$40,162	\$28,125	\$40,089	\$51,623	\$46,271
Emergency Savings Fund (Monthly)	\$35	\$101	\$116	\$237	\$102	\$54	\$69	\$169



**TABLE 11. The Self-Sufficiency Standard for Columbia County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$575	\$769	\$769	\$769	\$769	\$769	\$769	\$769
Child Care	\$0	\$747	\$1,573	\$1,110	\$364	\$826	\$1,573	\$1,110
Food	\$254	\$385	\$505	\$582	\$674	\$616	\$725	\$798
Transportation	\$228	\$236	\$236	\$236	\$236	\$448	\$448	\$448
Health Care	\$169	\$398	\$414	\$421	\$448	\$464	\$476	\$483
Miscellaneous	\$123	\$253	\$350	\$312	\$249	\$312	\$399	\$361
Taxes	\$157	\$583	\$913	\$735	\$361	\$585	\$870	\$686
Earned Income Tax Credit (-)	\$0	(\$9)	\$0	\$0	(\$264)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$80)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.56	\$18.30	\$25.52	\$22.15	\$14.72	\$11.04 per adult	\$14.19 per adult	\$12.47 per adult
Monthly	\$1,507	\$3,221	\$4,492	\$3,898	\$2,590	\$3,887	\$4,993	\$4,389
Annual	\$18,085	\$38,652	\$53,906	\$46,773	\$31,079	\$46,649	\$59,921	\$52,669
Emergency Savings Fund (Monthly)	\$37	\$95	\$147	\$120	\$103	\$47	\$59	\$56

**TABLE 12. The Self-Sufficiency Standard for Crawford County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$808	\$1,638	\$1,161	\$353	\$830	\$1,638	\$1,161
Food	\$225	\$341	\$448	\$516	\$598	\$547	\$643	\$708
Transportation	\$229	\$237	\$237	\$237	\$237	\$450	\$450	\$450
Health Care	\$172	\$407	\$423	\$430	\$458	\$473	\$485	\$492
Miscellaneous	\$112	\$245	\$340	\$300	\$230	\$296	\$387	\$347
Taxes	\$131	\$534	\$873	\$685	\$285	\$527	\$817	\$626
Earned Income Tax Credit (-)	\$0	(\$37)	\$0	(\$0)	(\$341)	(\$18)	\$0	(\$2)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$48)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.74	\$17.33	\$24.72	\$21.13	\$12.86	\$10.31 per adult	\$13.67 per adult	\$11.85 per adult
Monthly	\$1,362	\$3,050	\$4,350	\$3,719	\$2,263	\$3,630	\$4,812	\$4,172
Annual	\$16,340	\$36,598	\$52,203	\$44,624	\$27,162	\$43,561	\$57,748	\$50,064
Emergency Savings Fund (Monthly)	\$33	\$100	\$140	\$111	\$96	\$45	\$58	\$40

**TABLE 13. The Self-Sufficiency Standard for Dane County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$780	\$936	\$936	\$936	\$936	\$936	\$936	\$936
Child Care	\$0	\$1,115	\$2,361	\$1,660	\$545	\$1,246	\$2,361	\$1,660
Food	\$253	\$383	\$503	\$579	\$672	\$614	\$723	\$795
Transportation	\$227	\$235	\$235	\$235	\$235	\$446	\$446	\$446
Health Care	\$162	\$377	\$393	\$400	\$427	\$442	\$455	\$462
Miscellaneous	\$142	\$305	\$443	\$381	\$281	\$368	\$492	\$430
Taxes	\$243	\$823	\$1,340	\$1,051	\$531	\$844	\$1,305	\$1,007
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$115)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.27	\$22.95	\$33.77	\$28.27	\$18.35	\$13.53 per adult	\$18.33 per adult	\$15.54 per adult
Monthly	\$1,808	\$4,040	\$5,944	\$4,975	\$3,230	\$4,764	\$6,450	\$5,469
Annual	\$21,694	\$48,480	\$71,330	\$59,696	\$38,762	\$57,170	\$77,406	\$65,629
Emergency Savings Fund (Monthly)	\$44	\$115	\$242	\$169	\$156	\$52	\$73	\$63

**TABLE 14. The Self-Sufficiency Standard for Dodge County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$563	\$753	\$753	\$753	\$753	\$753	\$753	\$753
Child Care	\$0	\$708	\$1,473	\$1,061	\$353	\$765	\$1,473	\$1,061
Food	\$229	\$347	\$455	\$524	\$607	\$555	\$653	\$719
Transportation	\$226	\$234	\$234	\$234	\$234	\$444	\$444	\$444
Health Care	\$167	\$390	\$405	\$412	\$440	\$455	\$467	\$474
Miscellaneous	\$118	\$243	\$332	\$298	\$239	\$297	\$379	\$345
Taxes	\$142	\$518	\$831	\$680	\$314	\$528	\$774	\$621
Earned Income Tax Credit (-)	\$0	(\$45)	\$0	(\$7)	(\$308)	(\$14)	\$0	(\$9)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$62)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.21	\$17.07	\$23.96	\$20.96	\$13.66	\$10.37 per adult	\$13.29 per adult	\$11.77 per adult
Monthly	\$1,445	\$3,005	\$4,216	\$3,689	\$2,404	\$3,650	\$4,678	\$4,142
Annual	\$17,339	\$36,055	\$50,596	\$44,269	\$28,850	\$43,802	\$56,136	\$49,704
Emergency Savings Fund (Monthly)	\$36	\$100	\$134	\$110	\$102	\$45	\$57	\$19

**TABLE 15. The Self-Sufficiency Standard for Door County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$622	\$733	\$733	\$733	\$733	\$733	\$733	\$733
Child Care	\$0	\$759	\$1,527	\$1,133	\$374	\$768	\$1,527	\$1,133
Food	\$291	\$441	\$578	\$666	\$772	\$706	\$830	\$914
Transportation	\$228	\$236	\$236	\$236	\$236	\$448	\$448	\$448
Health Care	\$169	\$398	\$414	\$421	\$448	\$463	\$476	\$483
Miscellaneous	\$131	\$257	\$349	\$319	\$256	\$312	\$401	\$371
Taxes	\$186	\$604	\$910	\$770	\$397	\$584	\$882	\$737
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$233)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$94)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.25	\$18.69	\$25.46	\$22.79	\$15.47	\$11.03 per adult	\$14.29 per adult	\$12.93 per adult
Monthly	\$1,627	\$3,289	\$4,480	\$4,010	\$2,723	\$3,881	\$5,031	\$4,552
Annual	\$19,528	\$39,465	\$53,761	\$48,124	\$32,674	\$46,576	\$60,370	\$54,630
Emergency Savings Fund (Monthly)	\$42	\$81	\$146	\$125	\$121	\$47	\$60	\$57

**TABLE 16. The Self-Sufficiency Standard for Douglas County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$556	\$728	\$728	\$728	\$728	\$728	\$728	\$728
Child Care	\$0	\$675	\$1,406	\$1,029	\$354	\$731	\$1,406	\$1,029
Food	\$258	\$390	\$512	\$590	\$684	\$625	\$735	\$809
Transportation	\$233	\$241	\$241	\$241	\$241	\$458	\$458	\$458
Health Care	\$166	\$388	\$404	\$411	\$439	\$454	\$466	\$473
Miscellaneous	\$121	\$242	\$329	\$300	\$245	\$300	\$379	\$350
Taxes	\$156	\$514	\$818	\$682	\$341	\$534	\$776	\$621
Earned Income Tax Credit (-)	\$0	(\$48)	\$0	(\$2)	(\$283)	(\$8)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$72)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.47	\$16.98	\$23.70	\$21.10	\$14.26	\$10.48 per adult	\$13.31 per adult	\$11.94 per adult
Monthly	\$1,491	\$2,988	\$4,172	\$3,713	\$2,510	\$3,689	\$4,683	\$4,203
Annual	\$17,888	\$35,854	\$50,060	\$44,556	\$30,114	\$44,269	\$56,201	\$50,431
Emergency Savings Fund (Monthly)	\$36	\$100	\$132	\$111	\$104	\$46	\$57	\$55

**TABLE 17. The Self-Sufficiency Standard for Dunn County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$536	\$709	\$709	\$709	\$709	\$709	\$709	\$709
Child Care	\$0	\$773	\$1,541	\$1,164	\$391	\$768	\$1,541	\$1,164
Food	\$213	\$322	\$423	\$487	\$564	\$516	\$607	\$668
Transportation	\$232	\$239	\$239	\$239	\$239	\$455	\$455	\$455
Health Care	\$177	\$422	\$438	\$445	\$472	\$488	\$500	\$507
Miscellaneous	\$116	\$247	\$335	\$304	\$238	\$294	\$381	\$350
Taxes	\$136	\$541	\$845	\$702	\$311	\$521	\$785	\$624
Earned Income Tax Credit (-)	\$0	(\$33)	\$0	\$0	(\$312)	(\$24)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.01	\$17.48	\$24.22	\$21.50	\$13.56	\$10.21 per adult	\$13.38 per adult	\$11.96 per adult
Monthly	\$1,410	\$3,076	\$4,263	\$3,784	\$2,386	\$3,592	\$4,711	\$4,211
Annual	\$16,919	\$36,911	\$51,155	\$45,405	\$28,632	\$43,107	\$56,534	\$50,527
Emergency Savings Fund (Monthly)	\$34	\$100	\$136	\$115	\$103	\$45	\$57	\$55

**TABLE 18. The Self-Sufficiency Standard for Eau Claire County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$564	\$740	\$740	\$740	\$740	\$740	\$740	\$740
Child Care	\$0	\$793	\$1,607	\$1,176	\$383	\$814	\$1,607	\$1,176
Food	\$225	\$340	\$446	\$514	\$595	\$545	\$641	\$705
Transportation	\$229	\$237	\$237	\$237	\$237	\$450	\$450	\$450
Health Care	\$177	\$422	\$438	\$445	\$472	\$488	\$500	\$507
Miscellaneous	\$120	\$253	\$347	\$311	\$243	\$304	\$394	\$358
Taxes	\$146	\$582	\$900	\$733	\$333	\$517	\$845	\$652
Earned Income Tax Credit (-)	\$0	(\$10)	\$0	\$0	(\$291)	(\$3)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$69)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.30	\$18.27	\$25.27	\$22.09	\$14.07	\$10.57 per adult	\$13.94 per adult	\$12.27 per adult
Monthly	\$1,460	\$3,216	\$4,447	\$3,889	\$2,477	\$3,720	\$4,908	\$4,321
Annual	\$17,523	\$38,594	\$53,366	\$46,664	\$29,726	\$44,646	\$58,900	\$51,847
Emergency Savings Fund (Monthly)	\$36	\$96	\$145	\$119	\$104	\$70	\$59	\$77

**TABLE 19. The Self-Sufficiency Standard for Florence County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$510	\$683	\$683	\$683	\$683	\$683	\$683	\$683
Child Care	\$0	\$622	\$1,291	\$945	\$323	\$669	\$1,291	\$945
Food	\$224	\$339	\$444	\$512	\$593	\$542	\$638	\$702
Transportation	\$234	\$241	\$241	\$241	\$241	\$459	\$459	\$459
Health Care	\$181	\$433	\$449	\$456	\$484	\$499	\$511	\$518
Miscellaneous	\$115	\$232	\$311	\$284	\$232	\$285	\$358	\$331
Taxes	\$138	\$449	\$733	\$563	\$288	\$450	\$677	\$500
Earned Income Tax Credit (-)	\$0	(\$84)	\$0	(\$96)	(\$334)	(\$57)	\$0	(\$95)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$51)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.96	\$15.73	\$22.07	\$18.81	\$13.03	\$9.63	\$12.36	\$10.73
						per adult	per adult	per adult
Monthly	\$1,402	\$2,768	\$3,885	\$3,311	\$2,293	\$3,391	\$4,350	\$3,776
Annual	\$16,819	\$33,216	\$46,621	\$39,729	\$27,518	\$40,698	\$52,194	\$45,310
Emergency Savings Fund (Monthly)	\$34	\$96	\$119	\$159	\$102	\$58	\$55	\$82

**TABLE 20. The Self-Sufficiency Standard for Fond du Lac County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$532	\$709	\$709	\$709	\$709	\$709	\$709	\$709
Child Care	\$0	\$722	\$1,505	\$1,091	\$369	\$783	\$1,505	\$1,091
Food	\$235	\$356	\$467	\$538	\$624	\$571	\$671	\$739
Transportation	\$227	\$235	\$235	\$235	\$235	\$446	\$446	\$446
Health Care	\$168	\$393	\$409	\$416	\$444	\$459	\$471	\$478
Miscellaneous	\$116	\$241	\$332	\$299	\$238	\$297	\$380	\$346
Taxes	\$139	\$509	\$834	\$682	\$312	\$528	\$781	\$624
Earned Income Tax Credit (-)	\$0	(\$50)	\$0	(\$5)	(\$310)	(\$16)	\$0	(\$5)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$61)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.05	\$16.88	\$24.00	\$21.01	\$13.60	\$10.35	\$13.34	\$11.82
						per adult	per adult	per adult
Monthly	\$1,417	\$2,971	\$4,224	\$3,698	\$2,394	\$3,642	\$4,696	\$4,161
Annual	\$17,007	\$35,656	\$50,688	\$44,375	\$28,724	\$43,709	\$56,353	\$49,934
Emergency Savings Fund (Monthly)	\$35	\$96	\$135	\$110	\$103	\$45	\$57	\$40

**TABLE 21. The Self-Sufficiency Standard for Forest County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$506	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$623	\$1,310	\$950	\$327	\$687	\$1,310	\$950
Food	\$225	\$341	\$448	\$516	\$598	\$547	\$643	\$708
Transportation	\$234	\$242	\$242	\$242	\$242	\$460	\$460	\$460
Health Care	\$183	\$440	\$456	\$463	\$491	\$506	\$518	\$525
Miscellaneous	\$115	\$230	\$311	\$283	\$231	\$286	\$359	\$330
Taxes	\$140	\$440	\$737	\$559	\$290	\$453	\$681	\$497
Earned Income Tax Credit (-)	\$0	(\$89)	\$0	(\$100)	(\$336)	(\$56)	\$0	(\$98)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$50)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.98	\$15.55	\$22.13	\$18.71	\$12.98	\$9.66	\$12.39	\$10.69
						per adult	per adult	per adult
Monthly	\$1,404	\$2,738	\$3,895	\$3,293	\$2,284	\$3,402	\$4,362	\$3,763
Annual	\$16,844	\$32,852	\$46,736	\$39,518	\$27,406	\$40,824	\$52,344	\$45,157
Emergency Savings Fund (Monthly)	\$35	\$100	\$119	\$158	\$96	\$58	\$55	\$82

**TABLE 22. The Self-Sufficiency Standard for Grant County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$517	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$627	\$1,258	\$960	\$334	\$631	\$1,258	\$960
Food	\$221	\$335	\$439	\$506	\$586	\$536	\$630	\$694
Transportation	\$228	\$236	\$236	\$236	\$236	\$448	\$448	\$448
Health Care	\$173	\$408	\$423	\$430	\$458	\$473	\$485	\$492
Miscellaneous	\$114	\$226	\$301	\$279	\$227	\$275	\$348	\$325
Taxes	\$133	\$415	\$690	\$529	\$271	\$402	\$598	\$463
Earned Income Tax Credit (-)	\$0	(\$104)	\$0	(\$123)	(\$354)	(\$91)	(\$7)	(\$125)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$42)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.87	\$15.07	\$21.24	\$18.14	\$12.54	\$9.07	\$11.79	\$10.37
						per adult	per adult	per adult
Monthly	\$1,385	\$2,652	\$3,738	\$3,193	\$2,208	\$3,191	\$4,152	\$3,650
Annual	\$16,623	\$31,819	\$44,860	\$38,314	\$26,493	\$38,293	\$49,821	\$43,795
Emergency Savings Fund (Monthly)	\$35	\$95	\$113	\$154	\$95	\$53	\$79	\$82



**TABLE 23. The Self-Sufficiency Standard for Green County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$505	\$671	\$671	\$671	\$671	\$671	\$671	\$671
Child Care	\$0	\$866	\$1,806	\$1,277	\$411	\$940	\$1,806	\$1,277
Food	\$223	\$337	\$442	\$510	\$591	\$540	\$635	\$699
Transportation	\$229	\$237	\$237	\$237	\$237	\$450	\$450	\$450
Health Care	\$170	\$399	\$415	\$422	\$450	\$465	\$477	\$484
Miscellaneous	\$113	\$251	\$357	\$312	\$236	\$307	\$404	\$358
Taxes	\$130	\$571	\$951	\$738	\$305	\$555	\$896	\$677
Earned Income Tax Credit (-)	\$0	(\$17)	\$0	\$0	(\$319)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$57)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.78	\$18.04	\$26.21	\$22.16	\$13.40	\$10.78 per adult	\$14.41 per adult	\$12.36 per adult
Monthly	\$1,370	\$3,175	\$4,613	\$3,900	\$2,358	\$3,794	\$5,073	\$4,351
Annual	\$16,436	\$38,105	\$55,356	\$46,796	\$28,295	\$45,532	\$60,874	\$52,206
Emergency Savings Fund (Monthly)	\$35	\$104	\$152	\$119	\$102	\$46	\$59	\$55

**TABLE 24. The Self-Sufficiency Standard for Green Lake County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$711	\$1,499	\$1,055	\$344	\$788	\$1,499	\$1,055
Food	\$240	\$363	\$476	\$549	\$636	\$582	\$684	\$753
Transportation	\$230	\$238	\$238	\$238	\$238	\$452	\$452	\$452
Health Care	\$172	\$406	\$421	\$428	\$456	\$471	\$484	\$491
Miscellaneous	\$113	\$238	\$329	\$293	\$233	\$295	\$378	\$341
Taxes	\$137	\$485	\$821	\$677	\$293	\$526	\$771	\$619
Earned Income Tax Credit (-)	\$0	(\$64)	\$0	(\$27)	(\$330)	(\$20)	\$0	(\$25)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$52)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.87	\$16.41	\$23.72	\$20.47	\$13.12	\$10.28 per adult	\$13.23 per adult	\$11.58 per adult
Monthly	\$1,384	\$2,888	\$4,176	\$3,603	\$2,309	\$3,619	\$4,658	\$4,077
Annual	\$16,612	\$34,657	\$50,107	\$43,242	\$27,708	\$43,424	\$55,898	\$48,922
Emergency Savings Fund (Monthly)	\$34	\$101	\$132	\$106	\$102	\$45	\$57	\$54

**TABLE 25. The Self-Sufficiency Standard for Iowa County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$548	\$734	\$734	\$734	\$734	\$734	\$734	\$734
Child Care	\$0	\$682	\$1,406	\$1,056	\$374	\$725	\$1,406	\$1,056
Food	\$263	\$398	\$523	\$602	\$698	\$638	\$751	\$826
Transportation	\$229	\$237	\$237	\$237	\$237	\$449	\$449	\$449
Health Care	\$166	\$388	\$403	\$410	\$438	\$453	\$465	\$472
Miscellaneous	\$121	\$244	\$330	\$304	\$248	\$300	\$381	\$354
Taxes	\$155	\$523	\$823	\$699	\$357	\$534	\$782	\$640
Earned Income Tax Credit (-)	\$0	(\$43)	\$0	\$0	(\$269)	(\$7)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$78)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.42	\$17.15	\$23.80	\$21.45	\$14.61	\$10.49 per adult	\$13.36 per adult	\$12.12 per adult
Monthly	\$1,481	\$3,019	\$4,189	\$3,775	\$2,572	\$3,692	\$4,702	\$4,265
Annual	\$17,773	\$36,227	\$50,272	\$45,295	\$30,858	\$44,310	\$56,420	\$51,177
Emergency Savings Fund (Monthly)	\$36	\$101	\$133	\$114	\$105	\$39	\$57	\$55

**TABLE 26. The Self-Sufficiency Standard for Iron County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$688	\$1,416	\$1,034	\$346	\$728	\$1,416	\$1,034
Food	\$253	\$383	\$503	\$579	\$672	\$614	\$723	\$795
Transportation	\$233	\$240	\$240	\$240	\$240	\$457	\$457	\$457
Health Care	\$183	\$440	\$456	\$463	\$491	\$506	\$518	\$525
Miscellaneous	\$116	\$241	\$327	\$297	\$241	\$296	\$377	\$347
Taxes	\$149	\$508	\$812	\$682	\$326	\$528	\$768	\$626
Earned Income Tax Credit (-)	\$0	(\$52)	\$0	(\$10)	(\$299)	(\$16)	\$0	(\$2)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$65)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.10	\$16.84	\$23.55	\$20.89	\$13.88	\$10.33 per adult	\$13.21 per adult	\$11.86 per adult
Monthly	\$1,426	\$2,964	\$4,146	\$3,677	\$2,442	\$3,637	\$4,650	\$4,173
Annual	\$17,114	\$35,568	\$49,747	\$44,129	\$29,309	\$43,649	\$55,801	\$50,081
Emergency Savings Fund (Monthly)	\$35	\$96	\$131	\$109	\$104	\$45	\$57	\$40

**TABLE 27. The Self-Sufficiency Standard for Jackson County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$602	\$1,282	\$928	\$326	\$680	\$1,282	\$928
Food	\$246	\$373	\$489	\$563	\$653	\$597	\$702	\$773
Transportation	\$232	\$240	\$240	\$240	\$240	\$456	\$456	\$456
Health Care	\$184	\$442	\$458	\$465	\$492	\$507	\$520	\$527
Miscellaneous	\$115	\$231	\$313	\$285	\$237	\$290	\$362	\$334
Taxes	\$146	\$447	\$743	\$575	\$309	\$474	\$695	\$525
Earned Income Tax Credit (-)	\$0	(\$85)	\$0	(\$86)	(\$315)	(\$42)	\$0	(\$76)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$59)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.04	\$15.69	\$22.24	\$19.04	\$13.49	\$9.90	\$12.52	\$10.96
						per adult	per adult	per adult
Monthly	\$1,415	\$2,761	\$3,914	\$3,351	\$2,375	\$3,483	\$4,406	\$3,858
Annual	\$16,984	\$33,135	\$46,967	\$40,215	\$28,501	\$41,798	\$52,878	\$46,297
Emergency Savings Fund (Monthly)	\$35	\$96	\$120	\$236	\$103	\$54	\$56	\$168

**TABLE 28. The Self-Sufficiency Standard for Jefferson County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$668	\$894	\$894	\$894	\$894	\$894	\$894	\$894
Child Care	\$0	\$770	\$1,632	\$1,133	\$364	\$862	\$1,632	\$1,133
Food	\$234	\$354	\$464	\$534	\$619	\$566	\$666	\$733
Transportation	\$226	\$234	\$234	\$234	\$234	\$444	\$444	\$444
Health Care	\$169	\$396	\$412	\$419	\$447	\$462	\$474	\$481
Miscellaneous	\$130	\$265	\$364	\$321	\$256	\$323	\$411	\$369
Taxes	\$178	\$633	\$969	\$771	\$381	\$626	\$917	\$714
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$239)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$91)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.11	\$19.36	\$26.71	\$22.96	\$15.33	\$11.49	\$14.69	\$12.79
						per adult	per adult	per adult
Monthly	\$1,604	\$3,407	\$4,701	\$4,040	\$2,697	\$4,044	\$5,171	\$4,502
Annual	\$19,250	\$40,879	\$56,413	\$48,484	\$32,367	\$48,524	\$62,056	\$54,020
Emergency Savings Fund (Monthly)	\$39	\$90	\$157	\$126	\$126	\$48	\$61	\$56

**TABLE 29. The Self-Sufficiency Standard for Juneau County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$528	\$683	\$683	\$683	\$683	\$683	\$683	\$683
Child Care	\$0	\$743	\$1,471	\$1,101	\$358	\$728	\$1,471	\$1,101
Food	\$269	\$408	\$535	\$616	\$714	\$653	\$769	\$846
Transportation	\$234	\$242	\$242	\$242	\$242	\$459	\$459	\$459
Health Care	\$173	\$408	\$424	\$431	\$459	\$474	\$486	\$493
Miscellaneous	\$120	\$248	\$336	\$307	\$246	\$300	\$387	\$358
Taxes	\$159	\$555	\$849	\$717	\$348	\$535	\$814	\$678
Earned Income Tax Credit (-)	\$0	(\$26)	\$0	\$0	(\$278)	(\$7)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.43	\$17.74	\$24.28	\$21.77	\$14.38	\$10.49	\$13.64	\$12.36
						per adult	per adult	per adult
Monthly	\$1,483	\$3,121	\$4,273	\$3,831	\$2,531	\$3,692	\$4,803	\$4,352
Annual	\$17,799	\$37,457	\$51,276	\$45,977	\$30,370	\$44,306	\$57,632	\$52,229
Emergency Savings Fund (Monthly)	\$36	\$97	\$137	\$117	\$104	\$39	\$58	\$55

**TABLE 30. The Self-Sufficiency Standard for Kenosha County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$693	\$919	\$919	\$919	\$919	\$919	\$919	\$919
Child Care	\$0	\$901	\$1,858	\$1,344	\$444	\$957	\$1,858	\$1,344
Food	\$239	\$362	\$474	\$547	\$633	\$579	\$682	\$750
Transportation	\$243	\$251	\$251	\$251	\$251	\$477	\$477	\$477
Health Care	\$177	\$422	\$438	\$445	\$472	\$487	\$500	\$507
Miscellaneous	\$135	\$285	\$394	\$351	\$272	\$342	\$444	\$400
Taxes	\$206	\$733	\$1,112	\$908	\$470	\$717	\$1,073	\$863
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$162)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$107)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.63	\$21.24	\$29.43	\$25.55	\$17.20	\$12.35	\$16.15	\$14.19
						per adult	per adult	per adult
Monthly	\$1,694	\$3,739	\$5,179	\$4,497	\$3,026	\$4,346	\$5,685	\$4,993
Annual	\$20,328	\$44,866	\$62,151	\$53,967	\$36,316	\$52,154	\$68,218	\$59,922
Emergency Savings Fund (Monthly)	\$43	\$101	\$179	\$148	\$148	\$50	\$63	\$59

**TABLE 31. The Self-Sufficiency Standard for Kewaunee County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$511	\$690	\$690	\$690	\$690	\$690	\$690	\$690
Child Care	\$0	\$694	\$1,410	\$1,045	\$351	\$716	\$1,410	\$1,045
Food	\$251	\$379	\$498	\$573	\$664	\$608	\$715	\$787
Transportation	\$229	\$237	\$237	\$237	\$237	\$450	\$450	\$450
Health Care	\$169	\$398	\$414	\$421	\$448	\$463	\$476	\$483
Miscellaneous	\$116	\$240	\$325	\$297	\$239	\$293	\$374	\$345
Taxes	\$143	\$498	\$797	\$679	\$316	\$484	\$750	\$621
Earned Income Tax Credit (-)	\$0	(\$56)	\$0	(\$14)	(\$306)	(\$34)	\$0	(\$8)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$62)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.06	\$16.69	\$23.31	\$20.80	\$13.70	\$10.04	\$13.06	\$11.78
						per adult	per adult	per adult
Monthly	\$1,419	\$2,937	\$4,103	\$3,660	\$2,410	\$3,534	\$4,598	\$4,146
Annual	\$17,030	\$35,248	\$49,235	\$43,920	\$28,924	\$42,406	\$55,175	\$49,753
Emergency Savings Fund (Monthly)	\$34	\$95	\$129	\$109	\$102	\$90	\$57	\$21

**TABLE 32. The Self-Sufficiency Standard for La Crosse County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$633	\$847	\$847	\$847	\$847	\$847	\$847	\$847
Child Care	\$0	\$713	\$1,488	\$1,117	\$404	\$775	\$1,488	\$1,117
Food	\$226	\$343	\$450	\$518	\$600	\$549	\$646	\$711
Transportation	\$231	\$238	\$238	\$238	\$238	\$453	\$453	\$453
Health Care	\$189	\$456	\$472	\$479	\$507	\$522	\$534	\$541
Miscellaneous	\$128	\$260	\$349	\$320	\$260	\$315	\$397	\$367
Taxes	\$171	\$608	\$903	\$763	\$400	\$586	\$849	\$705
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$223)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$98)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.96	\$18.90	\$25.45	\$22.81	\$15.73	\$11.12	\$14.05	\$12.71
						per adult	per adult	per adult
Monthly	\$1,578	\$3,326	\$4,480	\$4,015	\$2,768	\$3,913	\$4,946	\$4,473
Annual	\$18,933	\$39,909	\$53,754	\$48,179	\$33,215	\$46,955	\$59,349	\$53,679
Emergency Savings Fund (Monthly)	\$38	\$83	\$147	\$126	\$118	\$47	\$59	\$56

**TABLE 33. The Self-Sufficiency Standard for Lafayette County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$505	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$623	\$1,279	\$950	\$327	\$655	\$1,279	\$950
Food	\$234	\$354	\$464	\$534	\$619	\$566	\$666	\$733
Transportation	\$228	\$236	\$236	\$236	\$236	\$448	\$448	\$448
Health Care	\$168	\$393	\$408	\$415	\$443	\$458	\$470	\$477
Miscellaneous	\$113	\$226	\$304	\$279	\$228	\$279	\$352	\$327
Taxes	\$134	\$415	\$704	\$531	\$276	\$421	\$635	\$473
Earned Income Tax Credit (-)	\$0	(\$103)	\$0	(\$122)	(\$349)	(\$78)	\$0	(\$117)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$44)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.85	\$15.07	\$21.51	\$18.18	\$12.65	\$9.29	\$12.05	\$10.46
						per adult	per adult	per adult
Monthly	\$1,382	\$2,653	\$3,787	\$3,200	\$2,227	\$3,269	\$4,242	\$3,683
Annual	\$16,584	\$31,834	\$45,439	\$38,401	\$26,724	\$39,230	\$50,898	\$44,193
Emergency Savings Fund (Monthly)	\$34	\$95	\$115	\$154	\$95	\$53	\$55	\$82

**TABLE 34. The Self-Sufficiency Standard for Langlade County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$522	\$699	\$699	\$699	\$699	\$699	\$699	\$699
Child Care	\$0	\$615	\$1,277	\$953	\$339	\$662	\$1,277	\$953
Food	\$228	\$345	\$453	\$522	\$605	\$553	\$651	\$716
Transportation	\$233	\$241	\$241	\$241	\$241	\$457	\$457	\$457
Health Care	\$181	\$433	\$448	\$455	\$483	\$498	\$510	\$517
Miscellaneous	\$116	\$233	\$312	\$287	\$237	\$287	\$359	\$334
Taxes	\$143	\$458	\$738	\$586	\$307	\$459	\$682	\$525
Earned Income Tax Credit (-)	\$0	(\$79)	\$0	(\$78)	(\$316)	(\$51)	\$0	(\$75)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$58)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.09	\$15.90	\$22.16	\$19.25	\$13.46	\$9.74	\$12.41	\$10.97
						per adult	per adult	per adult
Monthly	\$1,423	\$2,798	\$3,901	\$3,389	\$2,368	\$3,429	\$4,370	\$3,861
Annual	\$17,080	\$33,578	\$46,806	\$40,662	\$28,422	\$41,153	\$52,434	\$46,336
Emergency Savings Fund (Monthly)	\$35	\$95	\$120	\$225	\$103	\$54	\$55	\$167



**TABLE 35. The Self-Sufficiency Standard for Lincoln County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$593	\$1,275	\$893	\$299	\$682	\$1,275	\$893
Food	\$247	\$374	\$491	\$565	\$655	\$599	\$705	\$776
Transportation	\$232	\$240	\$240	\$240	\$240	\$457	\$457	\$457
Health Care	\$171	\$404	\$420	\$427	\$455	\$470	\$482	\$489
Miscellaneous	\$114	\$227	\$308	\$278	\$231	\$287	\$358	\$327
Taxes	\$141	\$419	\$723	\$524	\$286	\$459	\$654	\$476
Earned Income Tax Credit (-)	\$0	(\$101)	\$0	(\$127)	(\$339)	(\$52)	\$0	(\$114)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$48)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.94	\$15.14	\$21.87	\$18.04	\$12.90	\$9.72	\$12.28	\$10.50
						per adult	per adult	per adult
Monthly	\$1,398	\$2,665	\$3,848	\$3,176	\$2,270	\$3,422	\$4,321	\$3,695
Annual	\$16,774	\$31,985	\$46,180	\$38,106	\$27,243	\$41,068	\$51,856	\$44,337
Emergency Savings Fund (Monthly)	\$35	\$100	\$117	\$153	\$96	\$54	\$76	\$82

**TABLE 36. The Self-Sufficiency Standard for Manitowoc County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$536	\$717	\$717	\$717	\$717	\$717	\$717	\$717
Child Care	\$0	\$757	\$1,577	\$1,162	\$405	\$821	\$1,577	\$1,162
Food	\$231	\$349	\$458	\$528	\$612	\$560	\$658	\$725
Transportation	\$228	\$236	\$236	\$236	\$236	\$448	\$448	\$448
Health Care	\$169	\$398	\$414	\$421	\$448	\$463	\$476	\$483
Miscellaneous	\$116	\$246	\$340	\$306	\$242	\$301	\$388	\$353
Taxes	\$138	\$533	\$868	\$709	\$327	\$534	\$813	\$636
Earned Income Tax Credit (-)	\$0	(\$36)	\$0	\$0	(\$295)	(\$5)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$67)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.06	\$17.36	\$24.68	\$21.66	\$13.97	\$10.53	\$13.67	\$12.09
						per adult	per adult	per adult
Monthly	\$1,419	\$3,055	\$4,343	\$3,811	\$2,458	\$3,705	\$4,810	\$4,257
Annual	\$17,028	\$36,666	\$52,115	\$45,738	\$29,501	\$44,461	\$57,721	\$51,079
Emergency Savings Fund (Monthly)	\$35	\$100	\$140	\$116	\$104	\$17	\$58	\$55

**TABLE 37. The Self-Sufficiency Standard for Marathon County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$563	\$733	\$733	\$733	\$733	\$733	\$733	\$733
Child Care	\$0	\$767	\$1,620	\$1,145	\$378	\$853	\$1,620	\$1,145
Food	\$229	\$347	\$455	\$524	\$607	\$555	\$653	\$719
Transportation	\$231	\$238	\$238	\$238	\$238	\$453	\$453	\$453
Health Care	\$171	\$404	\$420	\$427	\$455	\$470	\$482	\$489
Miscellaneous	\$119	\$249	\$347	\$307	\$241	\$306	\$394	\$354
Taxes	\$146	\$557	\$900	\$713	\$326	\$552	\$847	\$641
Earned Income Tax Credit (-)	\$0	(\$24)	\$0	\$0	(\$298)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$66)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.29	\$17.79	\$25.26	\$21.71	\$13.91	\$10.76	\$13.97	\$12.12
						per adult	per adult	per adult
Monthly	\$1,460	\$3,130	\$4,446	\$3,820	\$2,448	\$3,789	\$4,916	\$4,268
Annual	\$17,518	\$37,564	\$53,351	\$45,842	\$29,374	\$45,470	\$58,991	\$51,211
Emergency Savings Fund (Monthly)	\$36	\$97	\$145	\$116	\$104	\$46	\$59	\$49

**TABLE 38. The Self-Sufficiency Standard for Marinette County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$593	\$1,251	\$909	\$316	\$658	\$1,251	\$909
Food	\$214	\$324	\$425	\$489	\$567	\$518	\$610	\$671
Transportation	\$233	\$240	\$240	\$240	\$240	\$457	\$457	\$457
Health Care	\$169	\$398	\$414	\$421	\$448	\$463	\$476	\$483
Miscellaneous	\$111	\$221	\$299	\$272	\$223	\$275	\$345	\$318
Taxes	\$126	\$383	\$683	\$475	\$247	\$405	\$624	\$444
Earned Income Tax Credit (-)	\$0	(\$121)	(\$5)	(\$166)	(\$373)	(\$88)	(\$9)	(\$157)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$34)	(\$58)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.64	\$14.46	\$21.01	\$17.10	\$12.08	\$9.11	\$11.77	\$9.97
						per adult	per adult	per adult
Monthly	\$1,345	\$2,545	\$3,697	\$3,010	\$2,126	\$3,207	\$4,144	\$3,511
Annual	\$16,135	\$30,541	\$44,367	\$36,120	\$25,511	\$38,483	\$49,734	\$42,129
Emergency Savings Fund (Monthly)	\$33	\$98	\$110	\$150	\$105	\$58	\$20	\$81

**TABLE 39. The Self-Sufficiency Standard for Marquette County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$546	\$731	\$731	\$731	\$731	\$731	\$731	\$731
Child Care	\$0	\$644	\$1,348	\$930	\$285	\$704	\$1,348	\$930
Food	\$240	\$363	\$476	\$549	\$636	\$582	\$684	\$753
Transportation	\$234	\$242	\$242	\$242	\$242	\$460	\$460	\$460
Health Care	\$172	\$406	\$422	\$429	\$457	\$472	\$484	\$491
Miscellaneous	\$119	\$239	\$322	\$288	\$235	\$295	\$371	\$337
Taxes	\$149	\$489	\$784	\$591	\$298	\$523	\$735	\$539
Earned Income Tax Credit (-)	\$0	(\$61)	\$0	(\$73)	(\$323)	(\$21)	\$0	(\$64)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$55)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.30	\$16.52	\$23.06	\$19.38	\$13.29	\$10.26	\$12.92	\$11.11
						per adult	per adult	per adult
Monthly	\$1,461	\$2,908	\$4,059	\$3,410	\$2,340	\$3,612	\$4,547	\$3,911
Annual	\$17,530	\$34,893	\$48,705	\$40,926	\$28,078	\$43,349	\$54,567	\$46,927
Emergency Savings Fund (Monthly)	\$36	\$101	\$127	\$218	\$102	\$45	\$56	\$151

**TABLE 40. The Self-Sufficiency Standard for Menominee County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$527	\$1,119	\$797	\$269	\$592	\$1,119	\$797
Food	\$223	\$337	\$442	\$510	\$591	\$540	\$635	\$699
Transportation	\$232	\$240	\$240	\$240	\$240	\$456	\$456	\$456
Health Care	\$162	\$374	\$390	\$397	\$425	\$440	\$452	\$459
Miscellaneous	\$111	\$214	\$285	\$260	\$218	\$269	\$332	\$307
Taxes	\$126	\$346	\$570	\$420	\$216	\$371	\$508	\$400
Earned Income Tax Credit (-)	\$0	(\$146)	(\$89)	(\$216)	(\$395)	(\$111)	(\$88)	(\$202)
Child Care Tax Credit (-)	\$0	(\$70)	(\$110)	(\$101)	(\$24)	(\$60)	(\$100)	(\$91)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.64	\$13.62	\$18.97	\$15.90	\$11.54	\$8.73	\$10.81	\$9.42
						per adult	per adult	per adult
Monthly	\$1,345	\$2,398	\$3,339	\$2,798	\$2,031	\$3,071	\$3,805	\$3,316
Annual	\$16,139	\$28,771	\$40,062	\$33,579	\$24,375	\$36,855	\$45,664	\$39,794
Emergency Savings Fund (Monthly)	\$33	\$90	\$160	\$95	\$113	\$57	\$82	\$61

**TABLE 41. The Self-Sufficiency Standard for Milwaukee County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$693	\$870	\$870	\$870	\$870	\$870	\$870	\$870
Child Care	\$0	\$1,095	\$2,330	\$1,585	\$490	\$1,235	\$2,330	\$1,585
Food	\$234	\$354	\$464	\$534	\$619	\$566	\$666	\$733
Transportation	\$233	\$241	\$241	\$241	\$241	\$460	\$460	\$460
Health Care	\$175	\$414	\$429	\$436	\$464	\$479	\$492	\$499
Miscellaneous	\$133	\$297	\$433	\$367	\$268	\$361	\$482	\$415
Taxes	\$196	\$789	\$1,298	\$984	\$439	\$809	\$1,256	\$935
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$186)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.46	\$22.30	\$32.95	\$26.99	\$16.61	\$13.20	\$17.87	\$14.86
						per adult	per adult	per adult
Monthly	\$1,664	\$3,926	\$5,799	\$4,750	\$2,923	\$4,647	\$6,289	\$5,229
Annual	\$19,973	\$47,108	\$69,583	\$56,995	\$35,080	\$55,766	\$75,470	\$62,753
Emergency Savings Fund (Monthly)	\$43	\$109	\$210	\$159	\$137	\$52	\$69	\$61

**TABLE 42. The Self-Sufficiency Standard for Monroe County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$581	\$777	\$777	\$777	\$777	\$777	\$777	\$777
Child Care	\$0	\$636	\$1,341	\$971	\$335	\$705	\$1,341	\$971
Food	\$216	\$326	\$428	\$493	\$572	\$523	\$615	\$677
Transportation	\$231	\$239	\$239	\$239	\$239	\$454	\$454	\$454
Health Care	\$189	\$457	\$472	\$479	\$507	\$522	\$534	\$541
Miscellaneous	\$122	\$243	\$326	\$296	\$243	\$298	\$372	\$342
Taxes	\$151	\$519	\$800	\$677	\$332	\$528	\$740	\$617
Earned Income Tax Credit (-)	\$0	(\$44)	\$0	(\$17)	(\$290)	(\$12)	\$0	(\$21)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$69)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.46	\$17.10	\$23.39	\$20.73	\$14.08	\$10.40	\$12.97	\$11.62
						per adult	per adult	per adult
Monthly	\$1,489	\$3,009	\$4,116	\$3,648	\$2,479	\$3,662	\$4,566	\$4,090
Annual	\$17,864	\$36,106	\$49,392	\$43,780	\$29,744	\$43,939	\$54,794	\$49,085
Emergency Savings Fund (Monthly)	\$37	\$100	\$130	\$108	\$104	\$45	\$57	\$54

**TABLE 43. The Self-Sufficiency Standard for Oconto County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$537	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$635	\$1,329	\$983	\$348	\$694	\$1,329	\$983
Food	\$241	\$364	\$478	\$551	\$638	\$584	\$687	\$756
Transportation	\$233	\$240	\$240	\$240	\$240	\$457	\$457	\$457
Health Care	\$169	\$398	\$414	\$421	\$448	\$463	\$476	\$483
Miscellaneous	\$118	\$230	\$312	\$285	\$233	\$286	\$361	\$334
Taxes	\$146	\$435	\$739	\$575	\$293	\$453	\$689	\$522
Earned Income Tax Credit (-)	\$0	(\$92)	\$0	(\$87)	(\$330)	(\$56)	\$0	(\$78)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$52)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.20	\$15.45	\$22.18	\$19.03	\$13.13	\$9.66	\$12.47	\$10.93
						per adult	per adult	per adult
Monthly	\$1,444	\$2,719	\$3,903	\$3,349	\$2,311	\$3,401	\$4,389	\$3,847
Annual	\$17,324	\$32,629	\$46,837	\$40,182	\$27,730	\$40,811	\$52,667	\$46,160
Emergency Savings Fund (Monthly)	\$36	\$100	\$120	\$237	\$102	\$58	\$56	\$172

**TABLE 44. The Self-Sufficiency Standard for Oneida County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$567	\$729	\$729	\$729	\$729	\$729	\$729	\$729
Child Care	\$0	\$655	\$1,378	\$969	\$313	\$723	\$1,378	\$969
Food	\$225	\$340	\$446	\$514	\$595	\$545	\$641	\$705
Transportation	\$233	\$241	\$241	\$241	\$241	\$458	\$458	\$458
Health Care	\$175	\$415	\$430	\$437	\$465	\$480	\$492	\$499
Miscellaneous	\$120	\$238	\$322	\$289	\$234	\$294	\$370	\$336
Taxes	\$148	\$485	\$786	\$601	\$295	\$520	\$731	\$536
Earned Income Tax Credit (-)	\$0	(\$63)	\$0	(\$65)	(\$326)	(\$24)	\$0	(\$66)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$54)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.34	\$16.44	\$23.11	\$19.56	\$13.22	\$10.20	\$12.88	\$11.08
						per adult	per adult	per adult
Monthly	\$1,467	\$2,894	\$4,067	\$3,443	\$2,327	\$3,592	\$4,532	\$3,900
Annual	\$17,608	\$34,727	\$48,800	\$41,318	\$27,927	\$43,098	\$54,389	\$46,799
Emergency Savings Fund (Monthly)	\$35	\$101	\$128	\$201	\$102	\$45	\$56	\$154

**TABLE 45. The Self-Sufficiency Standard for Outagamie County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$569	\$725	\$725	\$725	\$725	\$725	\$725	\$725
Child Care	\$0	\$840	\$1,728	\$1,274	\$434	\$888	\$1,728	\$1,274
Food	\$241	\$364	\$478	\$551	\$638	\$584	\$687	\$756
Transportation	\$227	\$235	\$235	\$235	\$235	\$446	\$446	\$446
Health Care	\$168	\$393	\$408	\$415	\$443	\$458	\$470	\$477
Miscellaneous	\$120	\$256	\$357	\$320	\$248	\$310	\$406	\$368
Taxes	\$147	\$598	\$948	\$773	\$353	\$568	\$899	\$719
Earned Income Tax Credit (-)	\$0	(\$0)	\$0	\$0	(\$271)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.37	\$18.59	\$26.21	\$22.88	\$14.55	\$10.93	\$14.47	\$12.78
						per adult	per adult	per adult
Monthly	\$1,472	\$3,272	\$4,613	\$4,026	\$2,561	\$3,846	\$5,095	\$4,499
Annual	\$17,668	\$39,268	\$55,360	\$48,315	\$30,735	\$46,149	\$61,141	\$53,990
Emergency Savings Fund (Monthly)	\$36	\$80	\$152	\$126	\$105	\$52	\$60	\$56

**TABLE 46. The Self-Sufficiency Standard for Ozaukee County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$716	\$897	\$897	\$897	\$897	\$897	\$897	\$897
Child Care	\$0	\$1,014	\$2,057	\$1,460	\$447	\$1,044	\$2,057	\$1,460
Food	\$245	\$371	\$487	\$561	\$650	\$595	\$699	\$770
Transportation	\$218	\$226	\$226	\$226	\$226	\$430	\$430	\$430
Health Care	\$175	\$416	\$431	\$438	\$466	\$481	\$493	\$500
Miscellaneous	\$135	\$292	\$410	\$358	\$269	\$345	\$458	\$406
Taxes	\$208	\$766	\$1,187	\$945	\$447	\$731	\$1,141	\$893
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$181)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$107)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.65	\$21.87	\$30.85	\$26.25	\$16.74	\$12.47	\$16.79	\$14.46
						per adult	per adult	per adult
Monthly	\$1,698	\$3,848	\$5,429	\$4,619	\$2,947	\$4,389	\$5,909	\$5,090
Annual	\$20,376	\$46,180	\$65,145	\$55,431	\$35,361	\$52,663	\$70,914	\$61,079
Emergency Savings Fund (Monthly)	\$42	\$106	\$190	\$153	\$149	\$50	\$65	\$60

**TABLE 47. The Self-Sufficiency Standard for Pepin County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$569	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$565	\$1,206	\$871	\$306	\$641	\$1,206	\$871
Food	\$235	\$356	\$467	\$538	\$624	\$571	\$671	\$739
Transportation	\$234	\$242	\$242	\$242	\$242	\$460	\$460	\$460
Health Care	\$179	\$428	\$444	\$451	\$479	\$494	\$506	\$513
Miscellaneous	\$122	\$225	\$302	\$276	\$231	\$282	\$350	\$324
Taxes	\$154	\$406	\$692	\$508	\$287	\$438	\$625	\$479
Earned Income Tax Credit (-)	\$0	(\$108)	\$0	(\$140)	(\$338)	(\$66)	\$0	(\$124)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$49)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.49	\$14.91	\$21.27	\$17.74	\$12.91	\$9.49	\$11.96	\$10.38
						per adult	per adult	per adult
Monthly	\$1,493	\$2,624	\$3,744	\$3,123	\$2,273	\$3,339	\$4,210	\$3,653
Annual	\$17,922	\$31,482	\$44,928	\$37,477	\$27,276	\$40,069	\$50,516	\$43,841
Emergency Savings Fund (Monthly)	\$37	\$96	\$112	\$151	\$96	\$54	\$55	\$51

**TABLE 48. The Self-Sufficiency Standard for Pierce County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$654	\$824	\$824	\$824	\$824	\$824	\$824	\$824
Child Care	\$0	\$763	\$1,582	\$1,112	\$348	\$818	\$1,582	\$1,112
Food	\$308	\$466	\$612	\$705	\$817	\$747	\$879	\$967
Transportation	\$232	\$240	\$240	\$240	\$240	\$456	\$456	\$456
Health Care	\$164	\$381	\$397	\$404	\$432	\$447	\$459	\$466
Miscellaneous	\$136	\$268	\$366	\$329	\$266	\$329	\$420	\$383
Taxes	\$211	\$655	\$986	\$812	\$451	\$664	\$968	\$788
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$181)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$84)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.69	\$19.67	\$26.93	\$23.63	\$16.75	\$11.80	\$15.12	\$13.44
						per adult	per adult	per adult
Monthly	\$1,705	\$3,462	\$4,740	\$4,159	\$2,948	\$4,153	\$5,322	\$4,730
Annual	\$20,463	\$41,549	\$56,875	\$49,903	\$35,377	\$49,839	\$63,860	\$56,764
Emergency Savings Fund (Monthly)	\$43	\$88	\$158	\$132	\$145	\$48	\$61	\$58



**TABLE 49. The Self-Sufficiency Standard for Polk County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$579	\$775	\$775	\$775	\$775	\$775	\$775	\$775
Child Care	\$0	\$664	\$1,319	\$1,001	\$337	\$655	\$1,319	\$1,001
Food	\$255	\$386	\$507	\$584	\$676	\$619	\$728	\$801
Transportation	\$234	\$241	\$241	\$241	\$241	\$459	\$459	\$459
Health Care	\$164	\$381	\$397	\$404	\$432	\$447	\$459	\$466
Miscellaneous	\$123	\$245	\$324	\$300	\$246	\$295	\$374	\$350
Taxes	\$158	\$527	\$792	\$682	\$347	\$523	\$749	\$621
Earned Income Tax Credit (-)	\$0	(\$40)	\$0	(\$0)	(\$277)	(\$19)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$75)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.60	\$17.25	\$23.23	\$21.14	\$14.41	\$10.29	\$13.06	\$11.95
						per adult	per adult	per adult
Monthly	\$1,513	\$3,036	\$4,088	\$3,720	\$2,537	\$3,621	\$4,596	\$4,207
Annual	\$18,153	\$36,433	\$49,054	\$44,644	\$30,443	\$43,451	\$55,152	\$50,481
Emergency Savings Fund (Monthly)	\$37	\$101	\$128	\$111	\$104	\$44	\$57	\$55

**TABLE 50. The Self-Sufficiency Standard for Portage County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$522	\$698	\$698	\$698	\$698	\$698	\$698	\$698
Child Care	\$0	\$788	\$1,613	\$1,215	\$427	\$825	\$1,613	\$1,215
Food	\$240	\$363	\$476	\$549	\$636	\$582	\$684	\$753
Transportation	\$231	\$239	\$239	\$239	\$239	\$454	\$454	\$454
Health Care	\$171	\$404	\$420	\$427	\$455	\$470	\$482	\$489
Miscellaneous	\$116	\$249	\$345	\$313	\$245	\$303	\$393	\$361
Taxes	\$143	\$559	\$891	\$742	\$347	\$536	\$843	\$689
Earned Income Tax Credit (-)	\$0	(\$23)	\$0	\$0	(\$279)	(\$0)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.09	\$17.82	\$25.09	\$22.25	\$14.36	\$10.61	\$13.92	\$12.48
						per adult	per adult	per adult
Monthly	\$1,424	\$3,136	\$4,416	\$3,916	\$2,528	\$3,734	\$4,901	\$4,392
Annual	\$17,086	\$37,636	\$52,987	\$46,989	\$30,331	\$44,806	\$58,811	\$52,706
Emergency Savings Fund (Monthly)	\$35	\$98	\$143	\$121	\$103	\$46	\$58	\$56

**TABLE 51. The Self-Sufficiency Standard for Price County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$589	\$1,265	\$889	\$300	\$675	\$1,265	\$889
Food	\$229	\$347	\$455	\$524	\$607	\$555	\$653	\$719
Transportation	\$233	\$241	\$241	\$241	\$241	\$458	\$458	\$458
Health Care	\$177	\$421	\$437	\$444	\$471	\$487	\$499	\$506
Miscellaneous	\$113	\$226	\$306	\$276	\$228	\$283	\$353	\$323
Taxes	\$136	\$410	\$710	\$505	\$273	\$443	\$640	\$473
Earned Income Tax Credit (-)	\$0	(\$106)	\$0	(\$142)	(\$351)	(\$63)	\$0	(\$129)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$43)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.84	\$14.98	\$21.61	\$17.68	\$12.60	\$9.54 per adult	\$12.10 per adult	\$10.31 per adult
Monthly	\$1,381	\$2,637	\$3,803	\$3,112	\$2,217	\$3,359	\$4,260	\$3,630
Annual	\$16,567	\$31,646	\$45,641	\$37,342	\$26,609	\$40,304	\$51,117	\$43,566
Emergency Savings Fund (Monthly)	\$34	\$96	\$115	\$150	\$95	\$54	\$55	\$48

**TABLE 52. The Self-Sufficiency Standard for Racine County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$663	\$888	\$888	\$888	\$888	\$888	\$888	\$888
Child Care	\$0	\$874	\$1,822	\$1,278	\$404	\$948	\$1,822	\$1,278
Food	\$236	\$358	\$469	\$540	\$626	\$573	\$674	\$742
Transportation	\$223	\$231	\$231	\$231	\$231	\$439	\$439	\$439
Health Care	\$176	\$417	\$433	\$440	\$467	\$482	\$495	\$502
Miscellaneous	\$130	\$277	\$384	\$338	\$262	\$333	\$432	\$385
Taxes	\$178	\$690	\$1,064	\$846	\$407	\$673	\$1,014	\$790
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$215)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$101)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.12	\$20.46	\$28.55	\$24.40	\$15.92	\$11.94 per adult	\$15.62 per adult	\$13.51 per adult
Monthly	\$1,606	\$3,601	\$5,024	\$4,294	\$2,802	\$4,204	\$5,497	\$4,757
Annual	\$19,268	\$43,211	\$60,290	\$51,523	\$33,629	\$50,445	\$65,967	\$57,085
Emergency Savings Fund (Monthly)	\$39	\$94	\$172	\$138	\$139	\$48	\$62	\$58

**TABLE 53. The Self-Sufficiency Standard for Richland County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$504	\$674	\$674	\$674	\$674	\$674	\$674	\$674
Child Care	\$0	\$670	\$1,326	\$1,004	\$334	\$656	\$1,326	\$1,004
Food	\$244	\$370	\$485	\$559	\$648	\$592	\$697	\$767
Transportation	\$230	\$238	\$238	\$238	\$238	\$452	\$452	\$452
Health Care	\$171	\$403	\$419	\$426	\$453	\$468	\$481	\$488
Miscellaneous	\$115	\$235	\$314	\$290	\$235	\$284	\$363	\$338
Taxes	\$141	\$472	\$750	\$611	\$298	\$446	\$700	\$616
Earned Income Tax Credit (-)	\$0	(\$71)	\$0	(\$58)	(\$324)	(\$60)	\$0	(\$33)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$55)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.98	\$16.16	\$22.38	\$19.72	\$13.26	\$9.59	\$12.57	\$11.47
						per adult	per adult	per adult
Monthly	\$1,405	\$2,845	\$3,939	\$3,471	\$2,335	\$3,375	\$4,426	\$4,039
Annual	\$16,858	\$34,136	\$47,270	\$41,658	\$28,014	\$40,496	\$53,107	\$48,470
Emergency Savings Fund (Monthly)	\$35	\$101	\$121	\$193	\$102	\$58	\$56	\$54

**TABLE 54. The Self-Sufficiency Standard for Rock County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$588	\$770	\$770	\$770	\$770	\$770	\$770	\$770
Child Care	\$0	\$782	\$1,669	\$1,192	\$410	\$886	\$1,669	\$1,192
Food	\$221	\$335	\$439	\$506	\$586	\$536	\$630	\$694
Transportation	\$226	\$234	\$234	\$234	\$234	\$443	\$443	\$443
Health Care	\$167	\$391	\$407	\$414	\$441	\$457	\$469	\$476
Miscellaneous	\$120	\$251	\$352	\$311	\$244	\$309	\$398	\$358
Taxes	\$143	\$568	\$922	\$734	\$338	\$564	\$864	\$650
Earned Income Tax Credit (-)	\$0	(\$17)	\$0	\$0	(\$286)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$71)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.32	\$18.03	\$25.71	\$22.12	\$14.20	\$10.89	\$14.14	\$12.26
						per adult	per adult	per adult
Monthly	\$1,465	\$3,173	\$4,525	\$3,893	\$2,499	\$3,832	\$4,977	\$4,316
Annual	\$17,576	\$38,070	\$54,299	\$46,720	\$29,988	\$45,983	\$59,721	\$51,788
Emergency Savings Fund (Monthly)	\$36	\$104	\$149	\$119	\$104	\$52	\$59	\$76

**TABLE 55. The Self-Sufficiency Standard for Rusk County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$504	\$674	\$674	\$674	\$674	\$674	\$674	\$674
Child Care	\$0	\$580	\$1,182	\$924	\$344	\$601	\$1,182	\$924
Food	\$222	\$336	\$441	\$508	\$588	\$538	\$633	\$697
Transportation	\$234	\$241	\$241	\$241	\$241	\$459	\$459	\$459
Health Care	\$180	\$429	\$445	\$452	\$480	\$495	\$507	\$514
Miscellaneous	\$114	\$226	\$298	\$280	\$233	\$277	\$346	\$327
Taxes	\$137	\$412	\$682	\$535	\$290	\$411	\$624	\$474
Earned Income Tax Credit (-)	\$0	(\$104)	(\$7)	(\$118)	(\$332)	(\$84)	(\$7)	(\$116)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$51)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.90	\$15.04	\$20.96	\$18.26	\$13.07	\$9.18	\$11.79	\$10.47
						per adult	per adult	per adult
Monthly	\$1,390	\$2,647	\$3,689	\$3,214	\$2,301	\$3,231	\$4,150	\$3,686
Annual	\$16,683	\$31,764	\$44,270	\$38,572	\$27,612	\$38,768	\$49,805	\$44,238
Emergency Savings Fund (Monthly)	\$34	\$96	\$110	\$155	\$101	\$58	\$21	\$82

**TABLE 56. The Self-Sufficiency Standard for Sauk County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$629	\$802	\$802	\$802	\$802	\$802	\$802	\$802
Child Care	\$0	\$785	\$1,610	\$1,204	\$418	\$824	\$1,610	\$1,204
Food	\$229	\$347	\$455	\$524	\$607	\$555	\$653	\$719
Transportation	\$230	\$238	\$238	\$238	\$238	\$452	\$452	\$452
Health Care	\$168	\$393	\$409	\$416	\$443	\$458	\$471	\$478
Miscellaneous	\$126	\$256	\$351	\$318	\$251	\$309	\$399	\$365
Taxes	\$161	\$601	\$919	\$765	\$368	\$563	\$866	\$707
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$257)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$83)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.76	\$18.66	\$25.66	\$22.72	\$14.89	\$10.88	\$14.17	\$12.67
						per adult	per adult	per adult
Monthly	\$1,542	\$3,284	\$4,517	\$3,999	\$2,620	\$3,831	\$4,986	\$4,461
Annual	\$18,506	\$39,406	\$54,202	\$47,992	\$31,440	\$45,972	\$59,834	\$53,528
Emergency Savings Fund (Monthly)	\$38	\$81	\$148	\$124	\$111	\$52	\$60	\$56

**TABLE 57. The Self-Sufficiency Standard for Sawyer County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$548	\$733	\$733	\$733	\$733	\$733	\$733	\$733
Child Care	\$0	\$543	\$1,118	\$844	\$301	\$575	\$1,118	\$844
Food	\$234	\$354	\$464	\$534	\$619	\$566	\$666	\$733
Transportation	\$235	\$243	\$243	\$243	\$243	\$462	\$462	\$462
Health Care	\$166	\$388	\$404	\$411	\$439	\$454	\$466	\$473
Miscellaneous	\$118	\$226	\$296	\$277	\$234	\$279	\$345	\$325
Taxes	\$144	\$410	\$679	\$509	\$292	\$420	\$621	\$478
Earned Income Tax Credit (-)	\$0	(\$105)	(\$15)	(\$138)	(\$329)	(\$77)	(\$12)	(\$122)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$52)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.21	\$15.02	\$20.76	\$17.79	\$13.14	\$9.30 per adult	\$11.74 per adult	\$10.40 per adult
Monthly	\$1,445	\$2,643	\$3,654	\$3,131	\$2,312	\$3,275	\$4,133	\$3,659
Annual	\$17,341	\$31,714	\$43,853	\$37,572	\$27,746	\$39,302	\$49,592	\$43,911
Emergency Savings Fund (Monthly)	\$36	\$96	\$108	\$150	\$102	\$54	\$48	\$51

**TABLE 58. The Self-Sufficiency Standard for Shawano County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$500	\$665	\$665	\$665	\$665	\$665	\$665	\$665
Child Care	\$0	\$608	\$1,244	\$938	\$329	\$635	\$1,244	\$938
Food	\$210	\$318	\$417	\$481	\$557	\$510	\$600	\$660
Transportation	\$233	\$241	\$241	\$241	\$241	\$457	\$457	\$457
Health Care	\$169	\$397	\$412	\$419	\$447	\$462	\$474	\$481
Miscellaneous	\$111	\$223	\$298	\$274	\$224	\$273	\$344	\$320
Taxes	\$126	\$392	\$682	\$493	\$254	\$394	\$622	\$457
Earned Income Tax Credit (-)	\$0	(\$116)	(\$9)	(\$151)	(\$368)	(\$96)	(\$13)	(\$145)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$36)	(\$58)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.66	\$14.64	\$20.93	\$17.46	\$12.20	\$8.98 per adult	\$11.72 per adult	\$10.12 per adult
Monthly	\$1,349	\$2,577	\$3,683	\$3,073	\$2,147	\$3,159	\$4,127	\$3,562
Annual	\$16,185	\$30,919	\$44,201	\$36,873	\$25,761	\$37,912	\$49,521	\$42,741
Emergency Savings Fund (Monthly)	\$33	\$100	\$110	\$149	\$103	\$53	\$54	\$82

**TABLE 59. The Self-Sufficiency Standard for Sheboygan County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$525	\$684	\$684	\$684	\$684	\$684	\$684	\$684
Child Care	\$0	\$783	\$1,641	\$1,184	\$401	\$857	\$1,641	\$1,184
Food	\$247	\$374	\$491	\$565	\$655	\$599	\$705	\$776
Transportation	\$223	\$230	\$230	\$230	\$230	\$437	\$437	\$437
Health Care	\$166	\$387	\$403	\$410	\$438	\$453	\$465	\$472
Miscellaneous	\$116	\$246	\$345	\$307	\$241	\$303	\$393	\$355
Taxes	\$139	\$536	\$890	\$715	\$324	\$535	\$841	\$646
Earned Income Tax Credit (-)	\$0	(\$35)	\$0	\$0	(\$299)	(\$0)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$65)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.04	\$17.40	\$25.10	\$21.76	\$13.87	\$10.61 per adult	\$13.92 per adult	\$12.18 per adult
Monthly	\$1,416	\$3,062	\$4,417	\$3,829	\$2,441	\$3,734	\$4,899	\$4,288
Annual	\$16,989	\$36,747	\$53,005	\$45,950	\$29,296	\$44,812	\$58,784	\$51,455
Emergency Savings Fund (Monthly)	\$35	\$100	\$143	\$117	\$104	\$46	\$58	\$69

**TABLE 60. The Self-Sufficiency Standard for St. Croix County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$720	\$910	\$910	\$910	\$910	\$910	\$910	\$910
Child Care	\$0	\$796	\$1,641	\$1,177	\$381	\$845	\$1,641	\$1,177
Food	\$238	\$360	\$473	\$545	\$631	\$577	\$679	\$747
Transportation	\$232	\$240	\$240	\$240	\$240	\$456	\$456	\$456
Health Care	\$164	\$381	\$397	\$404	\$432	\$447	\$459	\$466
Miscellaneous	\$135	\$269	\$366	\$328	\$259	\$323	\$415	\$376
Taxes	\$206	\$653	\$981	\$800	\$399	\$629	\$933	\$748
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$223)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$95)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.64	\$19.74	\$26.93	\$23.51	\$15.72	\$11.52 per adult	\$14.85 per adult	\$13.11 per adult
Monthly	\$1,696	\$3,474	\$4,740	\$4,137	\$2,767	\$4,054	\$5,226	\$4,614
Annual	\$20,350	\$41,690	\$56,886	\$49,646	\$33,209	\$48,643	\$62,715	\$55,371
Emergency Savings Fund (Monthly)	\$43	\$89	\$159	\$131	\$126	\$48	\$61	\$57

**TABLE 61. The Self-Sufficiency Standard for Taylor County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$768	\$1,499	\$1,171	\$403	\$731	\$1,499	\$1,171
Food	\$249	\$377	\$494	\$569	\$660	\$603	\$710	\$781
Transportation	\$232	\$240	\$240	\$240	\$240	\$456	\$456	\$456
Health Care	\$184	\$441	\$457	\$464	\$492	\$507	\$519	\$526
Miscellaneous	\$116	\$248	\$335	\$310	\$245	\$296	\$384	\$359
Taxes	\$148	\$556	\$847	\$731	\$347	\$527	\$802	\$683
Earned Income Tax Credit (-)	\$0	(\$25)	\$0	\$0	(\$280)	(\$18)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.07	\$17.74	\$24.23	\$22.03	\$14.34	\$10.30	\$13.53	\$12.41
						per adult	per adult	per adult
Monthly	\$1,420	\$3,123	\$4,264	\$3,877	\$2,525	\$3,627	\$4,763	\$4,368
Annual	\$17,042	\$37,471	\$51,166	\$46,523	\$30,294	\$43,523	\$57,151	\$52,414
Emergency Savings Fund (Monthly)	\$34	\$97	\$136	\$119	\$103	\$45	\$58	\$55

**TABLE 62. The Self-Sufficiency Standard for Trempealeau County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$643	\$1,272	\$981	\$338	\$629	\$1,272	\$981
Food	\$252	\$382	\$501	\$577	\$669	\$612	\$720	\$793
Transportation	\$231	\$239	\$239	\$239	\$239	\$454	\$454	\$454
Health Care	\$184	\$442	\$458	\$465	\$492	\$507	\$520	\$527
Miscellaneous	\$116	\$236	\$313	\$292	\$240	\$286	\$362	\$341
Taxes	\$148	\$479	\$744	\$676	\$322	\$456	\$698	\$620
Earned Income Tax Credit (-)	\$0	(\$68)	\$0	(\$30)	(\$303)	(\$54)	\$0	(\$23)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$64)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.09	\$16.28	\$22.26	\$20.41	\$13.78	\$9.69	\$12.55	\$11.60
						per adult	per adult	per adult
Monthly	\$1,424	\$2,866	\$3,918	\$3,592	\$2,425	\$3,410	\$4,418	\$4,084
Annual	\$17,090	\$34,387	\$47,015	\$43,101	\$29,097	\$40,924	\$53,015	\$49,009
Emergency Savings Fund (Monthly)	\$35	\$100	\$121	\$106	\$104	\$58	\$56	\$54



**TABLE 63. The Self-Sufficiency Standard for Vernon County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$504	\$674	\$674	\$674	\$674	\$674	\$674	\$674
Child Care	\$0	\$666	\$1,364	\$985	\$319	\$699	\$1,364	\$985
Food	\$249	\$377	\$494	\$569	\$660	\$603	\$710	\$781
Transportation	\$232	\$239	\$239	\$239	\$239	\$455	\$455	\$455
Health Care	\$174	\$412	\$428	\$435	\$463	\$478	\$490	\$497
Miscellaneous	\$116	\$237	\$320	\$290	\$236	\$291	\$369	\$339
Taxes	\$145	\$481	\$777	\$612	\$302	\$478	\$730	\$617
Earned Income Tax Credit (-)	\$0	(\$67)	\$0	(\$57)	(\$321)	(\$39)	\$0	(\$31)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$56)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.07	\$16.32	\$22.90	\$19.75	\$13.35	\$9.95	\$12.86	\$11.51
						per adult	per adult	per adult
Monthly	\$1,420	\$2,873	\$4,030	\$3,476	\$2,349	\$3,504	\$4,526	\$4,052
Annual	\$17,038	\$34,474	\$48,361	\$41,713	\$28,192	\$42,043	\$54,316	\$48,620
Emergency Savings Fund (Monthly)	\$34	\$100	\$126	\$192	\$103	\$94	\$56	\$54

**TABLE 64. The Self-Sufficiency Standard for Vilas County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$541	\$712	\$712	\$712	\$712	\$712	\$712	\$712
Child Care	\$0	\$569	\$1,343	\$878	\$309	\$774	\$1,343	\$878
Food	\$262	\$397	\$521	\$600	\$695	\$636	\$748	\$824
Transportation	\$234	\$242	\$242	\$242	\$242	\$460	\$460	\$460
Health Care	\$175	\$416	\$432	\$439	\$466	\$481	\$494	\$501
Miscellaneous	\$121	\$234	\$325	\$287	\$242	\$306	\$376	\$337
Taxes	\$159	\$459	\$799	\$585	\$332	\$552	\$759	\$614
Earned Income Tax Credit (-)	\$0	(\$78)	\$0	(\$78)	(\$292)	\$0	\$0	(\$38)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$68)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.48	\$15.94	\$23.33	\$19.25	\$14.05	\$10.76	\$13.14	\$11.42
						per adult	per adult	per adult
Monthly	\$1,493	\$2,805	\$4,106	\$3,388	\$2,472	\$3,788	\$4,624	\$4,021
Annual	\$17,919	\$33,657	\$49,270	\$40,662	\$29,668	\$45,453	\$55,493	\$48,253
Emergency Savings Fund (Monthly)	\$36	\$95	\$129	\$225	\$104	\$46	\$57	\$53

**TABLE 65. The Self-Sufficiency Standard for Walworth County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$625	\$837	\$837	\$837	\$837	\$837	\$837	\$837
Child Care	\$0	\$708	\$1,551	\$1,080	\$373	\$843	\$1,551	\$1,080
Food	\$247	\$374	\$491	\$565	\$655	\$599	\$705	\$776
Transportation	\$227	\$234	\$234	\$234	\$234	\$445	\$445	\$445
Health Care	\$172	\$405	\$421	\$428	\$456	\$471	\$483	\$490
Miscellaneous	\$127	\$256	\$353	\$314	\$255	\$319	\$402	\$363
Taxes	\$168	\$589	\$921	\$738	\$381	\$610	\$874	\$686
Earned Income Tax Credit (-)	\$0	(\$2)	\$0	\$0	(\$240)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$91)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.89	\$18.53	\$25.80	\$22.33	\$15.30	\$11.34 per adult	\$14.29 per adult	\$12.53 per adult
Monthly	\$1,565	\$3,262	\$4,541	\$3,931	\$2,693	\$3,990	\$5,029	\$4,410
Annual	\$18,781	\$39,143	\$54,486	\$47,169	\$32,317	\$47,882	\$60,347	\$52,922
Emergency Savings Fund (Monthly)	\$38	\$83	\$150	\$121	\$120	\$48	\$60	\$56

**TABLE 66. The Self-Sufficiency Standard for Washburn County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$546	\$731	\$731	\$731	\$731	\$731	\$731	\$731
Child Care	\$0	\$618	\$1,215	\$939	\$321	\$597	\$1,215	\$939
Food	\$237	\$359	\$471	\$542	\$629	\$575	\$676	\$745
Transportation	\$235	\$243	\$243	\$243	\$243	\$462	\$462	\$462
Health Care	\$166	\$388	\$404	\$411	\$439	\$454	\$466	\$473
Miscellaneous	\$118	\$234	\$306	\$287	\$236	\$282	\$355	\$335
Taxes	\$146	\$460	\$711	\$582	\$304	\$433	\$646	\$528
Earned Income Tax Credit (-)	\$0	(\$77)	\$0	(\$80)	(\$318)	(\$68)	\$0	(\$72)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$57)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.23	\$15.96	\$21.67	\$19.19	\$13.41	\$9.45 per adult	\$12.17 per adult	\$11.00 per adult
Monthly	\$1,449	\$2,810	\$3,814	\$3,377	\$2,361	\$3,328	\$4,285	\$3,873
Annual	\$17,387	\$33,715	\$45,766	\$40,529	\$28,331	\$39,934	\$51,415	\$46,475
Emergency Savings Fund (Monthly)	\$35	\$95	\$116	\$228	\$103	\$54	\$69	\$163

**TABLE 67. The Self-Sufficiency Standard for Washington County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$696	\$875	\$875	\$875	\$875	\$875	\$875	\$875
Child Care	\$0	\$801	\$1,660	\$1,200	\$399	\$859	\$1,660	\$1,200
Food	\$242	\$367	\$482	\$555	\$643	\$588	\$692	\$762
Transportation	\$218	\$225	\$225	\$225	\$225	\$429	\$429	\$429
Health Care	\$175	\$416	\$431	\$438	\$466	\$481	\$493	\$500
Miscellaneous	\$133	\$268	\$367	\$329	\$261	\$323	\$415	\$377
Taxes	\$195	\$652	\$987	\$809	\$405	\$628	\$937	\$753
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.43	\$19.71	\$27.06	\$23.66	\$15.86	\$11.51	\$14.87	\$13.15
						per adult	per adult	per adult
Monthly	\$1,660	\$3,469	\$4,762	\$4,165	\$2,791	\$4,051	\$5,235	\$4,628
Annual	\$19,916	\$41,628	\$57,144	\$49,979	\$33,491	\$48,610	\$62,817	\$55,538
Emergency Savings Fund (Monthly)	\$42	\$89	\$160	\$133	\$128	\$48	\$61	\$58

**TABLE 68. The Self-Sufficiency Standard for Waukesha County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$806	\$1,011	\$1,011	\$1,011	\$1,011	\$1,011	\$1,011	\$1,011
Child Care	\$0	\$974	\$2,046	\$1,442	\$469	\$1,072	\$2,046	\$1,442
Food	\$252	\$382	\$501	\$577	\$669	\$612	\$720	\$793
Transportation	\$218	\$226	\$226	\$226	\$226	\$429	\$429	\$429
Health Care	\$175	\$416	\$432	\$439	\$467	\$482	\$494	\$501
Miscellaneous	\$145	\$301	\$422	\$370	\$284	\$361	\$470	\$418
Taxes	\$258	\$803	\$1,239	\$995	\$555	\$804	\$1,197	\$946
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$95)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$103)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.54	\$22.61	\$31.87	\$27.23	\$18.84	\$13.17	\$17.33	\$14.98
						per adult	per adult	per adult
Monthly	\$1,855	\$3,979	\$5,609	\$4,793	\$3,315	\$4,638	\$6,100	\$5,273
Annual	\$22,260	\$47,752	\$67,307	\$57,516	\$39,785	\$55,651	\$73,196	\$63,279
Emergency Savings Fund (Monthly)	\$44	\$112	\$199	\$161	\$158	\$51	\$66	\$62

**TABLE 69. The Self-Sufficiency Standard for Waupaca County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$511	\$684	\$684	\$684	\$684	\$684	\$684	\$684
Child Care	\$0	\$617	\$1,216	\$952	\$335	\$599	\$1,216	\$952
Food	\$216	\$328	\$430	\$495	\$574	\$525	\$618	\$680
Transportation	\$232	\$240	\$240	\$240	\$240	\$456	\$456	\$456
Health Care	\$170	\$399	\$415	\$422	\$450	\$465	\$477	\$484
Miscellaneous	\$113	\$227	\$299	\$279	\$228	\$273	\$345	\$326
Taxes	\$130	\$417	\$682	\$529	\$275	\$392	\$623	\$465
Earned Income Tax Credit (-)	\$0	(\$102)	(\$7)	(\$122)	(\$350)	(\$96)	(\$9)	(\$123)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$44)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.80	\$15.12	\$20.98	\$18.17	\$12.64	\$8.97	\$11.77	\$10.39
						per adult	per adult	per adult
Monthly	\$1,373	\$2,661	\$3,693	\$3,198	\$2,225	\$3,157	\$4,143	\$3,657
Annual	\$16,470	\$31,937	\$44,314	\$38,379	\$26,705	\$37,889	\$49,717	\$43,880
Emergency Savings Fund (Monthly)	\$34	\$100	\$110	\$154	\$95	\$53	\$20	\$82

**TABLE 70. The Self-Sufficiency Standard for Waushara County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$514	\$688	\$688	\$688	\$688	\$688	\$688	\$688
Child Care	\$0	\$639	\$1,287	\$953	\$314	\$648	\$1,287	\$953
Food	\$250	\$378	\$496	\$571	\$662	\$606	\$712	\$784
Transportation	\$232	\$240	\$240	\$240	\$240	\$456	\$456	\$456
Health Care	\$173	\$408	\$424	\$431	\$459	\$474	\$486	\$493
Miscellaneous	\$117	\$235	\$313	\$288	\$236	\$287	\$363	\$337
Taxes	\$147	\$470	\$745	\$590	\$305	\$460	\$699	\$615
Earned Income Tax Credit (-)	\$0	(\$72)	\$0	(\$71)	(\$317)	(\$51)	\$0	(\$38)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$58)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.14	\$16.14	\$22.31	\$19.42	\$13.43	\$9.75	\$12.57	\$11.43
						per adult	per adult	per adult
Monthly	\$1,432	\$2,840	\$3,926	\$3,418	\$2,363	\$3,433	\$4,424	\$4,022
Annual	\$17,186	\$34,079	\$47,118	\$41,020	\$28,354	\$41,190	\$53,092	\$48,262
Emergency Savings Fund (Monthly)	\$35	\$101	\$121	\$216	\$103	\$54	\$56	\$53

**TABLE 71. The Self-Sufficiency Standard for Winnebago County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$547	\$704	\$704	\$704	\$704	\$704	\$704	\$704
Child Care	\$0	\$888	\$1,831	\$1,307	\$418	\$943	\$1,831	\$1,307
Food	\$251	\$379	\$498	\$573	\$664	\$608	\$715	\$787
Transportation	\$228	\$236	\$236	\$236	\$236	\$447	\$447	\$447
Health Care	\$166	\$386	\$402	\$409	\$437	\$452	\$464	\$471
Miscellaneous	\$119	\$259	\$367	\$323	\$246	\$315	\$416	\$372
Taxes	\$148	\$616	\$994	\$787	\$347	\$599	\$950	\$738
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$278)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$75)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.29	\$18.93	\$27.07	\$23.14	\$14.39	\$11.18 per adult	\$14.95 per adult	\$12.95 per adult
Monthly	\$1,458	\$3,331	\$4,765	\$4,072	\$2,533	\$3,935	\$5,261	\$4,559
Annual	\$17,500	\$39,975	\$57,175	\$48,862	\$30,398	\$47,221	\$63,135	\$54,707
Emergency Savings Fund (Monthly)	\$35	\$86	\$160	\$128	\$104	\$47	\$61	\$57

**TABLE 72. The Self-Sufficiency Standard for Wood County, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$522	\$699	\$699	\$699	\$699	\$699	\$699	\$699
Child Care	\$0	\$714	\$1,422	\$1,064	\$350	\$708	\$1,422	\$1,064
Food	\$229	\$347	\$455	\$524	\$607	\$555	\$653	\$719
Transportation	\$232	\$239	\$239	\$239	\$239	\$455	\$455	\$455
Health Care	\$171	\$404	\$420	\$427	\$455	\$470	\$482	\$489
Miscellaneous	\$115	\$240	\$324	\$295	\$235	\$289	\$371	\$343
Taxes	\$138	\$503	\$793	\$679	\$299	\$467	\$738	\$620
Earned Income Tax Credit (-)	\$0	(\$54)	\$0	(\$18)	(\$323)	(\$46)	\$0	(\$18)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$55)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.00	\$16.76	\$23.21	\$20.70	\$13.29	\$9.83 per adult	\$12.94 per adult	\$11.66 per adult
Monthly	\$1,408	\$2,950	\$4,085	\$3,643	\$2,340	\$3,461	\$4,554	\$4,105
Annual	\$16,896	\$35,397	\$49,016	\$43,715	\$28,078	\$41,527	\$54,651	\$49,257
Emergency Savings Fund (Monthly)	\$35	\$96	\$128	\$108	\$102	\$54	\$56	\$54

**TABLE 73. The Self-Sufficiency Standard for Bad River Band Lake Superior Chippewa, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$610	\$1,244	\$926	\$316	\$634	\$1,244	\$926
Food	\$252	\$382	\$501	\$577	\$669	\$612	\$720	\$793
Transportation	\$232	\$240	\$240	\$240	\$240	\$456	\$456	\$456
Health Care	\$166	\$388	\$404	\$411	\$439	\$454	\$466	\$473
Miscellaneous	\$114	\$228	\$305	\$281	\$232	\$281	\$354	\$331
Taxes	\$132	\$405	\$682	\$519	\$275	\$412	\$618	\$470
Earned Income Tax Credit (-)	\$0	(\$102)	\$0	(\$119)	(\$338)	(\$73)	\$0	(\$105)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$49)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.89	\$15.11	\$21.40	\$18.25	\$12.93	\$9.36	\$12.07	\$10.61
						per adult	per adult	per adult
Monthly	\$1,389	\$2,660	\$3,767	\$3,213	\$2,276	\$3,296	\$4,249	\$3,735
Annual	\$16,662	\$31,922	\$45,205	\$38,554	\$27,315	\$39,549	\$50,994	\$44,823
Emergency Savings Fund (Monthly)	\$35	\$100	\$113	\$155	\$96	\$54	\$55	\$83

**TABLE 74. The Self-Sufficiency Standard for Forest County Potawatomi Indian Community, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$564	\$740	\$740	\$740	\$740	\$740	\$740	\$740
Child Care	\$0	\$623	\$1,310	\$950	\$327	\$687	\$1,310	\$950
Food	\$225	\$340	\$446	\$514	\$595	\$545	\$641	\$705
Transportation	\$229	\$237	\$237	\$237	\$237	\$450	\$450	\$450
Health Care	\$177	\$422	\$438	\$445	\$472	\$488	\$500	\$507
Miscellaneous	\$120	\$236	\$317	\$289	\$237	\$291	\$364	\$335
Taxes	\$136	\$454	\$736	\$569	\$290	\$453	\$674	\$499
Earned Income Tax Credit (-)	\$0	(\$74)	\$0	(\$78)	(\$319)	(\$44)	\$0	(\$80)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$57)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.24	\$16.09	\$22.48	\$19.25	\$13.38	\$9.87	\$12.53	\$10.91
						per adult	per adult	per adult
Monthly	\$1,451	\$2,832	\$3,956	\$3,388	\$2,355	\$3,472	\$4,411	\$3,839
Annual	\$17,412	\$33,987	\$47,476	\$40,652	\$28,263	\$41,670	\$52,931	\$46,066
Emergency Savings Fund (Monthly)	\$36	\$101	\$122	\$225	\$102	\$54	\$56	\$82

**TABLE 75. The Self-Sufficiency Standard for Ho-Chunk Nation, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$602	\$1,282	\$928	\$326	\$680	\$1,282	\$928
Food	\$246	\$373	\$489	\$563	\$653	\$597	\$702	\$773
Transportation	\$232	\$240	\$240	\$240	\$240	\$456	\$456	\$456
Health Care	\$184	\$442	\$458	\$465	\$492	\$507	\$520	\$527
Miscellaneous	\$115	\$231	\$313	\$285	\$237	\$290	\$362	\$334
Taxes	\$137	\$426	\$718	\$550	\$291	\$451	\$666	\$496
Earned Income Tax Credit (-)	\$0	(\$90)	\$0	(\$94)	(\$319)	(\$47)	\$0	(\$85)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$57)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.99	\$15.53	\$22.10	\$18.85	\$13.38	\$9.82 per adult	\$12.44 per adult	\$10.85 per adult
Monthly	\$1,406	\$2,733	\$3,890	\$3,318	\$2,354	\$3,456	\$4,378	\$3,820
Annual	\$16,876	\$32,800	\$46,677	\$39,820	\$28,252	\$41,469	\$52,533	\$45,835
Emergency Savings Fund (Monthly)	\$35	\$100	\$119	\$159	\$102	\$54	\$55	\$82

**TABLE 76. The Self-Sufficiency Standard for Lac Courtes Oreilles Band of Lake Superior Chippewa, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$548	\$733	\$733	\$733	\$733	\$733	\$733	\$733
Child Care	\$0	\$543	\$1,118	\$844	\$301	\$575	\$1,118	\$844
Food	\$234	\$354	\$464	\$534	\$619	\$566	\$666	\$733
Transportation	\$235	\$243	\$243	\$243	\$243	\$462	\$462	\$462
Health Care	\$166	\$388	\$404	\$411	\$439	\$454	\$466	\$473
Miscellaneous	\$118	\$226	\$296	\$277	\$234	\$279	\$345	\$325
Taxes	\$135	\$391	\$661	\$484	\$273	\$398	\$601	\$452
Earned Income Tax Credit (-)	\$0	(\$109)	(\$21)	(\$145)	(\$334)	(\$82)	(\$18)	(\$130)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$50)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.16	\$14.89	\$20.63	\$17.61	\$13.02	\$9.22 per adult	\$11.66 per adult	\$10.30 per adult
Monthly	\$1,436	\$2,620	\$3,631	\$3,098	\$2,291	\$3,245	\$4,106	\$3,625
Annual	\$17,231	\$31,442	\$43,573	\$37,182	\$27,491	\$38,945	\$49,272	\$43,505
Emergency Savings Fund (Monthly)	\$36	\$96	\$108	\$139	\$102	\$58	\$54	\$48



**TABLE 77. The Self-Sufficiency Standard for Lac du Flambeau Band of Lake Superior Chippewa, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$541	\$712	\$712	\$712	\$712	\$712	\$712	\$712
Child Care	\$0	\$569	\$1,343	\$878	\$309	\$774	\$1,343	\$878
Food	\$262	\$397	\$521	\$600	\$695	\$636	\$748	\$824
Transportation	\$234	\$242	\$242	\$242	\$242	\$460	\$460	\$460
Health Care	\$175	\$416	\$432	\$439	\$466	\$481	\$494	\$501
Miscellaneous	\$121	\$234	\$325	\$287	\$242	\$306	\$376	\$337
Taxes	\$150	\$439	\$773	\$559	\$313	\$522	\$730	\$515
Earned Income Tax Credit (-)	\$0	(\$82)	\$0	(\$86)	(\$297)	\$0	\$0	(\$68)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$66)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.43	\$15.80	\$23.18	\$19.06	\$13.92	\$10.68 per adult	\$13.06 per adult	\$11.06 per adult
Monthly	\$1,484	\$2,781	\$4,080	\$3,355	\$2,450	\$3,758	\$4,595	\$3,892
Annual	\$17,807	\$33,374	\$48,963	\$40,257	\$29,401	\$45,097	\$55,145	\$46,708
Emergency Savings Fund (Monthly)	\$36	\$95	\$128	\$235	\$104	\$51	\$57	\$157

**TABLE 78. The Self-Sufficiency Standard for Oneida Tribe, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$574	\$761	\$761	\$761	\$761	\$761	\$761	\$761
Child Care	\$0	\$822	\$1,741	\$1,234	\$412	\$919	\$1,741	\$1,234
Food	\$234	\$354	\$464	\$534	\$619	\$566	\$666	\$733
Transportation	\$227	\$234	\$234	\$234	\$234	\$445	\$445	\$445
Health Care	\$169	\$398	\$414	\$421	\$448	\$463	\$476	\$483
Miscellaneous	\$120	\$257	\$361	\$318	\$248	\$316	\$409	\$366
Taxes	\$138	\$584	\$940	\$742	\$335	\$575	\$885	\$681
Earned Income Tax Credit (-)	\$0	(\$1)	\$0	\$0	(\$276)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$75)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.30	\$18.59	\$26.41	\$22.60	\$14.43	\$11.12 per adult	\$14.53 per adult	\$12.60 per adult
Monthly	\$1,461	\$3,271	\$4,649	\$3,978	\$2,540	\$3,913	\$5,116	\$4,436
Annual	\$17,538	\$39,257	\$55,787	\$47,739	\$30,479	\$46,953	\$61,395	\$53,236
Emergency Savings Fund (Monthly)	\$36	\$81	\$154	\$124	\$105	\$47	\$60	\$56

**TABLE 79. The Self-Sufficiency Standard for Red Cliff Band of Lake Superior Chippewa, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$543	\$1,138	\$844	\$301	\$595	\$1,138	\$844
Food	\$252	\$382	\$501	\$577	\$669	\$612	\$720	\$793
Transportation	\$233	\$241	\$241	\$241	\$241	\$458	\$458	\$458
Health Care	\$166	\$388	\$404	\$411	\$439	\$454	\$466	\$473
Miscellaneous	\$114	\$221	\$294	\$273	\$231	\$278	\$344	\$323
Taxes	\$133	\$366	\$661	\$461	\$270	\$394	\$602	\$444
Earned Income Tax Credit (-)	\$0	(\$125)	(\$28)	(\$165)	(\$343)	(\$85)	(\$19)	(\$139)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$46)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.90	\$14.34	\$20.47	\$17.12	\$12.80	\$9.15	\$11.64	\$10.19
						per adult	per adult	per adult
Monthly	\$1,391	\$2,524	\$3,603	\$3,013	\$2,252	\$3,222	\$4,099	\$3,586
Annual	\$16,691	\$30,282	\$43,231	\$36,155	\$27,026	\$38,666	\$49,187	\$43,036
Emergency Savings Fund (Monthly)	\$34	\$96	\$106	\$150	\$95	\$58	\$55	\$74

**TABLE 80. The Self-Sufficiency Standard for Sokaogon Chippewa (Mole Lake) Community, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$564	\$740	\$740	\$740	\$740	\$740	\$740	\$740
Child Care	\$0	\$623	\$1,310	\$950	\$327	\$687	\$1,310	\$950
Food	\$225	\$340	\$446	\$514	\$595	\$545	\$641	\$705
Transportation	\$229	\$237	\$237	\$237	\$237	\$450	\$450	\$450
Health Care	\$177	\$422	\$438	\$445	\$472	\$488	\$500	\$507
Miscellaneous	\$120	\$236	\$317	\$289	\$237	\$291	\$364	\$335
Taxes	\$136	\$454	\$736	\$569	\$290	\$453	\$674	\$499
Earned Income Tax Credit (-)	\$0	(\$74)	\$0	(\$78)	(\$319)	(\$44)	\$0	(\$80)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$57)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.24	\$16.09	\$22.48	\$19.25	\$13.38	\$9.87	\$12.53	\$10.91
						per adult	per adult	per adult
Monthly	\$1,451	\$2,832	\$3,956	\$3,388	\$2,355	\$3,472	\$4,411	\$3,839
Annual	\$17,412	\$33,987	\$47,476	\$40,652	\$28,263	\$41,670	\$52,931	\$46,066
Emergency Savings Fund (Monthly)	\$36	\$101	\$122	\$225	\$102	\$54	\$56	\$82

**TABLE 81. The Self-Sufficiency Standard for St. Croix Chippewa, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$492	\$658	\$658	\$658	\$658	\$658	\$658	\$658
Child Care	\$0	\$627	\$1,301	\$950	\$323	\$674	\$1,301	\$950
Food	\$243	\$369	\$483	\$557	\$645	\$590	\$694	\$764
Transportation	\$234	\$241	\$241	\$241	\$241	\$459	\$459	\$459
Health Care	\$166	\$388	\$404	\$411	\$439	\$454	\$466	\$473
Miscellaneous	\$114	\$228	\$309	\$282	\$231	\$284	\$358	\$330
Taxes	\$129	\$408	\$701	\$523	\$269	\$421	\$634	\$469
Earned Income Tax Credit (-)	\$0	(\$100)	\$0	(\$116)	(\$344)	(\$67)	\$0	(\$105)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$46)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.83	\$15.17	\$21.76	\$18.32	\$12.78	\$9.47	\$12.23	\$10.60
						per adult	per adult	per adult
Monthly	\$1,377	\$2,670	\$3,830	\$3,224	\$2,249	\$3,335	\$4,304	\$3,732
Annual	\$16,527	\$32,041	\$45,966	\$38,684	\$26,990	\$40,017	\$51,642	\$44,783
Emergency Savings Fund (Monthly)	\$34	\$100	\$117	\$155	\$95	\$54	\$69	\$82

**TABLE 82. The Self-Sufficiency Standard for Stockbridge Munsee Community, WI 2016**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$500	\$665	\$665	\$665	\$665	\$665	\$665	\$665
Child Care	\$0	\$608	\$1,244	\$938	\$329	\$635	\$1,244	\$938
Food	\$210	\$318	\$417	\$481	\$557	\$510	\$600	\$660
Transportation	\$233	\$241	\$241	\$241	\$241	\$457	\$457	\$457
Health Care	\$169	\$397	\$412	\$419	\$447	\$462	\$474	\$481
Miscellaneous	\$111	\$223	\$298	\$274	\$224	\$273	\$344	\$320
Taxes	\$117	\$373	\$664	\$468	\$234	\$373	\$601	\$431
Earned Income Tax Credit (-)	\$0	(\$120)	(\$14)	(\$159)	(\$373)	(\$100)	(\$19)	(\$153)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$34)	(\$58)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$7.62	\$14.51	\$20.80	\$17.28	\$12.07	\$8.90	\$11.65	\$10.02
						per adult	per adult	per adult
Monthly	\$1,341	\$2,554	\$3,660	\$3,040	\$2,124	\$3,134	\$4,099	\$3,528
Annual	\$16,087	\$30,651	\$43,924	\$36,485	\$25,488	\$37,611	\$49,193	\$42,332
Emergency Savings Fund (Monthly)	\$33	\$100	\$109	\$149	\$105	\$53	\$55	\$81

## ABOUT THE AUTHOR

---

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

