

## What is the Self-Sufficiency Standard?

The Self-Sufficiency Standard was developed by Dr. Diana Pearce, of the University of Washington School of Social Work, and was first calculated in Connecticut in 1998 and again in 2005 and 2015. Pearce has also calculated the Standard in 41 other states. The Standard identifies what income is required for families in Connecticut to afford their basic needs, such as housing, child care, food, transportation, and health care without any financial assistance from any sources. It is calculated in detail for 700 family types in each town and city in the state. The report gives a detailed description of the economic strains that present challenges to reaching self-sufficiency in Connecticut. It also calculates the wage needed to reach self-sufficiency, broken down by geographic region and family type. The Standard is a more detailed and accurate calculation of sufficient income and is thus a better tool for measuring poverty than the Federal Poverty Limit. Given these differences and the barriers to reaching self-sufficiency in Connecticut, this report helps to define problems that require new and innovative policies to better serve those living in Connecticut.

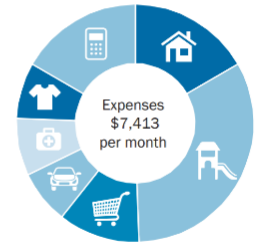
### THE STANDARD CALCULATES THE REAL COSTS OF MEETING EACH MAJOR BUDGET ITEM

**OFFICIAL POVERTY MEASURE**  
Food is 1/3 of the budget and all other costs are 2/3 of the budget.



**29%** The percentage of basic needs covered by the federal poverty guideline as defined by the Self-Sufficiency Standard

**SELF-SUFFICIENCY STANDARD**  
Housing and child care account for almost half of the family budget



**Middletown**  
2 adults + 1 infant + 1 preschooler

## Key findings from the 2019 Self-Sufficiency Standard

- **In Connecticut, the amount needed to be economically self-sufficient varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$23.29 per hour (\$49,179 annually) in Windham to \$37.41 per hour (\$79,020 annually) in Stamford, or from 291% of the federal poverty guidelines to 467% of the federal poverty guidelines for a family of two.

The Self-Sufficiency Standard for Select Connecticut Places and Family Types, 2019

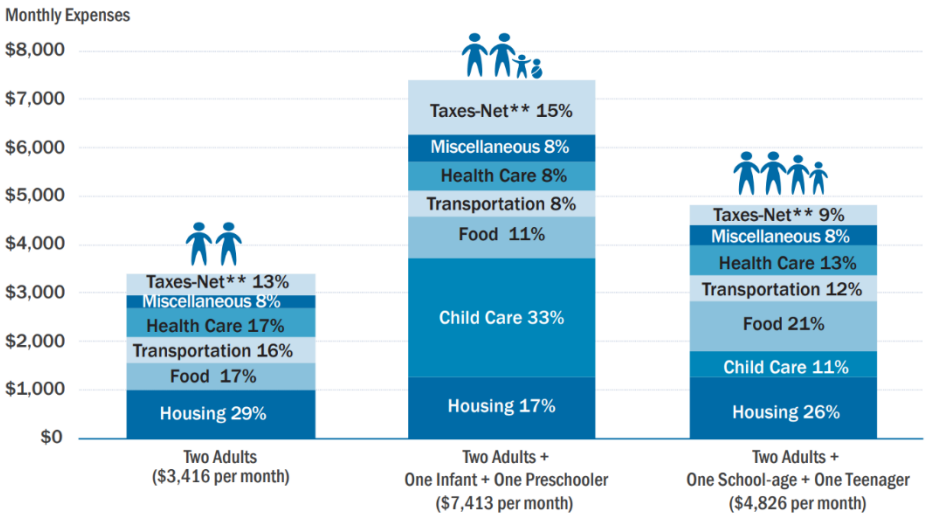
Town	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Bridgeport	\$24,972	\$63,610	\$77,566	\$81,937
Glastonbury	\$26,011	\$55,286	\$64,609	\$72,666
Hartford	\$22,398	\$51,120	\$60,708	\$64,833
Middletown	\$27,654	\$58,156	\$68,625	\$77,195
New Britain	\$26,011	\$55,286	\$64,609	\$72,666
New Haven	\$26,111	\$55,864	\$65,925	\$70,391
New London	\$25,617	\$52,892	\$60,918	\$69,209
Sprague	\$25,588	\$52,864	\$60,889	\$69,152
Stamford	\$37,703	\$79,020	\$94,335	\$99,668
Torrington	\$25,052	\$53,478	\$65,082	\$73,245
Waterbury	\$25,480	\$53,565	\$64,955	\$73,217
Windham	\$23,516	\$49,179	\$56,738	\$63,896

An Excel file of all 700+ family types for each town can be downloaded at: <https://portal.ct.gov/OHS> or [www.selfsufficiencystandard.org/connecticut](http://www.selfsufficiencystandard.org/connecticut)

- **The amount needed to be economically self-sufficient also varies by family size and the ages of children.** For families with young children, the cost of housing and child care combined typically make up nearly half of the family's budget. For example, for a family with two adults, one infant, and one preschooler in Middletown, child care is 33% of the family's budget while housing is 17%

- **While the self-sufficiency wage rose statewide by 31% between 2005 and 2019, the cost of health care rose by 77%.** This tells us that health care is one of the main drivers in the increasing challenge to reach self-sufficiency.

Percentage of Standard Needed to Meet Basic Needs for Three Family Types: Middletown, CT 2019



- **On October 1, 2019, the Connecticut minimum wage rose from \$10.10 to \$11.00, but for many families and individuals, this will still not be enough to reach self-sufficiency.** For example, an adult in New Haven, making minimum wage with one preschooler, and one school age child will make less than 40% of the income necessary to reach self-sufficiency. Without work supports this family would need to make \$31 per hour to reach self-sufficiency
- **The amount needed to meet the costs of basic needs grew faster than earnings between 2005 and 2019 in Connecticut.** For a family with two adults, one preschooler, and one school-age child, the Standard increased on average by 31%, across the state. This contrasts with the median wage, which only increased 21% over this period.

## Getting to Self-Sufficiency in Connecticut

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

- **Work supports are crucial for helping families meet their basic needs.** A single parent in Hartford with one preschooler and one school-age child transitioning from welfare to work with the help of child care assistance, food assistance (SNAP/WIC), Medicaid, and housing assistance would be able to meet the family's needs on earnings of \$3,062 per month. This is significantly less than the full wage needed of \$5,097 per month without work supports.
- **Even at the minimum wage, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one preschooler and one school-age child living in New Haven and working a full-time minimum wage job, which is currently \$11.00 in Connecticut, earns only 39% of the income needed to meet the family's basic needs if they are not receiving any work supports. However, with the help of aid for housing, child care, food, and health care, this parent could meet 87% of the family's basic needs.