



# THE SELF-SUFFICIENCY STANDARD FOR CONNECTICUT 2019

Prepared for the Office of Health Strategy and Office of the State Comptroller



*With the generous support of the Connecticut Health Foundation and the Universal Health Care Foundation of Connecticut.*

## Office of Health Strategy

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The Office of Health Strategy (OHS) was created in 2017 and established in 2018 by a strong bipartisan effort of the CT General Assembly to forward high-quality, affordable, and accessible healthcare for all residents. The legislation re-organized existing state resources into one body, redeploying people and programs more efficiently, and centralizing health policymaking to advance the healthcare reform initiatives that will drive down healthcare costs; close Connecticut's deeply entrenched racial, economic, and gender health disparities; and undertake technology-driven modernization efforts throughout the system. OHS has a multitude of statutory and regulatory responsibilities including Health Systems Planning and the Certificate of Need program, the development of the state's Health Information Exchange, administering the All Payer Claims Database and Consumer Information Website, and initiatives to improve drug pricing transparency. The work of the Office of Health Strategy is funded, in part, by tens of millions of dollars in federal grants.

OHS collaborates with a variety of experts, consumers, and provider stakeholder groups to examine and address the barriers in Connecticut's health system to improve cost, access, and outcomes. A healthy population creates value for employers, is necessary for a strong economy, and is key to a high quality of life.



## Office of the State Comptroller

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The Office of the State Comptroller serves as the state's chief fiscal guardian, and is one of six statewide elected positions. The state comptroller has a broad array of responsibilities that include providing accounting and financial services, to administer employee and retiree benefits, to develop accounting policy and exercise accounting oversight, and to prepare financial reports for state, federal and municipal governments and the public. The office provides a statewide transparency platform, OpenConnecticut, that allows the public to have immediate access to key state financial data, including checkbook-level data, payroll and pension information.

The state comptroller, in overseeing state employee and retiree benefits, serves as administrator of the state employee and retiree health plan, which provides coverage to approximately 250,000 state and municipal employees, retirees and their dependents. The state plan has achieved significant success in improving member outcomes and stabilizing health care costs by emphasizing value-based health care that drives members to those services and providers with the best health care outcomes, and by implementing initiatives that emphasize preventive care and wellness.



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# The Self-Sufficiency Standard for Connecticut 2019

**By Diana M. Pearce, PhD • October 2019**

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

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PREPARED FOR

Connecticut Office of Health Strategy  
Connecticut Office of the State Comptroller

## Acknowledgments

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*The Self-Sufficiency Standard for Connecticut 2019* has been prepared through the cooperative efforts of Lisa Manzer and Lisa Mikesell at the University of Washington, Center for Women’s Welfare, and staff of the Connecticut Office of Health Strategy and Office of the State Comptroller.

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

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*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.*

## Households Below Economic Self-Sufficiency in Connecticut

This report complements *Demographic Characteristics of Households Below Economic Self-Sufficiency in Connecticut, 2019* authored by Dr. Diana M. Pearce and produced by the Center for Women’s Welfare at the University of Washington. Both reports are available online at [www.selfsufficiencystandard.org/Connecticut](http://www.selfsufficiencystandard.org/Connecticut) and <https://portal.ct.gov/OHS/>.



## Preface

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The Connecticut Office of Health Strategy and the Connecticut Office of the State Comptroller are publishing *The Self-Sufficiency Standard for Connecticut 2019* in an effort to ensure that the best data and analyses are available to enable Connecticut’s families and individuals to make progress toward real economic security and to lay the groundwork for a forthcoming analysis of health care affordability in Connecticut. The result is a comprehensive, credible, and user-friendly tool. This report presents and analyzes *The Self-Sufficiency Standard for Connecticut 2019*. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers evaluating program effectiveness, and by policymakers and legislators seeking to ensure that healthcare and other basic needs are affordable for Connecticut families.

As with all Self-Sufficiency Standard reports, *The Self-Sufficiency Standard for Connecticut 2019* 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 town-specific information for over 700 family types, is available at <https://portal.ct.gov/OHS>.

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

Over the past 23 years the Standard has been calculated for 41 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one’s basic needs in the United States.

For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please see [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

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).

## Key Findings

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At the heart of this report is the Self-Sufficiency Standard itself. This measure describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each town in Connecticut. The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits. In addition, this report provides for each family type, in each town, the amount of emergency savings required to meet needs during a period of unemployment or other emergency.

The official poverty measure, developed half a century ago, is now methodologically out of date and no longer accurately measures the ability to provide for oneself and one’s family—at best it measures “deprivation.” Throughout Connecticut, the Self-Sufficiency Standard shows that incomes well above the official federal poverty thresholds are nevertheless far below what is necessary to meet families’ basic needs. Note that these budgets are “bare bones,” with just enough allotted to meet basic needs, but no extras. Thus the food budget is only for groceries, and does not allow for any takeout or restaurant food, not even a pizza or an ice cream.

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**The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits.**

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### Selected Findings from The Self-Sufficiency Standard for Connecticut 2019

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- **The Standard varies by family type; that is, by how many adults and children are in a family and the age of each child.** One adult living in New Britain needs an hourly wage of \$12.32 (\$26,011 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the single adult has a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to \$30.59 per hour (\$64,609 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. See *Table 1 on page 6*.
- **In Connecticut, the amount needed to be economically self-sufficient also 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. See *Figure A on page 7*.

- **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%. See *Figure B on page 8*.
- **The 2019 Self-Sufficiency Standard for Bridgeport is higher than many comparable cities around the country.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Bridgeport (\$36.73 per hour) is most comparable to Pasadena, CA, but more than Syracuse, NY, Fort Lauderdale, FL, and Ann Arbor, MI. See *Figure C on page 10*.
- **The amount needed to meet the costs of basic needs increased faster than median earnings between 2005 and 2019 in all Connecticut towns.** 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. See *Figure D on page 11 and Table 2 on page 13*.
- **The federal poverty guidelines for three-person families (\$21,330 annually) is set at a level well below what is minimally needed to meet a family’s basic needs.** For example, the federal poverty guideline is just 35% of the Standard for one adult, one preschooler, and one school-age child in New London (\$28.84 per hour and \$60,918 annually). See *Figure G on page 15*.
- **Even working full time, a parent earning the 2019 Connecticut minimum wage (\$11.00 per hour) will fall short of meeting the Standard for a family with children.** If the family includes one preschooler and one school-age child, and lives in New London, the parent would be able to cover only 34% of the family’s basic needs with their take-home pay after accounting for taxes. See *Figure G on page 15*.

### 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)

- **Only two of the top ten most common occupations in Connecticut (measured by the number of workers), have median wages above the Standard for a three-person family in Connecticut .** Only general & operations managers and registered nurses have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Waterbury, which is \$30.76 per hour (\$64,955 annually), while the median wages for the other eight most common occupations are below this family type’s Standard in Connecticut. See *Figure I on page 24*.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschooler living in Stamford needs \$6,585 per month to be self-sufficient and an additional \$222 per month to save for emergencies. See *Table 6 on page 40*.

## Getting to Self-Sufficiency in Connecticut

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

**REDUCING COSTS** means ensuring families who are struggling to cover basic costs have access to work supports—such as child care assistance, food benefits, and the Earned Income Tax Credit—that offer stability and resources while they become self-sufficient. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require support through transitional work supports and programs, as well as the removal of barriers to help families work towards self-sufficiency over time. The report finds that:

- **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. See *Table 5 on page 29*.
- **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. See *Figure K on page 31*.

**RAISING INCOMES** means enhancing skills as well as improving access to jobs that pay self-sufficient wages and have career potential. A strong economy will mean good jobs that pay self-sufficient wages, a workforce with the skills necessary to fill those jobs, and enhancing links and removing barriers between those jobs and the workers that need them. Key to raising incomes are public policies such as living/minimum wage policies and paid sick and family/medical leave, that increase wages directly. Likewise, access to education, training, and jobs that provide real potential for skill and career advancement over the long term is also important.

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**A parent working full time and earning the 2019 Connecticut minimum wage will fall short of meeting the Standard for a family with a child in every town in Connecticut.**

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## Using the Self-Sufficiency Standard

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The Self-Sufficiency Standard can be used as a tool to:

- Evaluate proposed policy changes that affect the costs of basic needs, including health care, housing and other essentials
- Target resources toward job training for fields that pay self-sufficient wages
- Counsel and evaluate outcomes for clients in work training programs
- Assist grant-makers with needs analyses of their communities to assess the impacts of their grants.

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

## The 2019 Report in Brief

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The 2019 report begins by putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, and comparing and contrasting it with official poverty measures. The report then describes what a self-sufficient wage is for Connecticut families and how it differs depending on family type and geographic area. The report compares Connecticut to other places in the United States, examines how costs have increased overtime, and contrasts the Connecticut Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency and a sampling of the various ways the Standard is used.

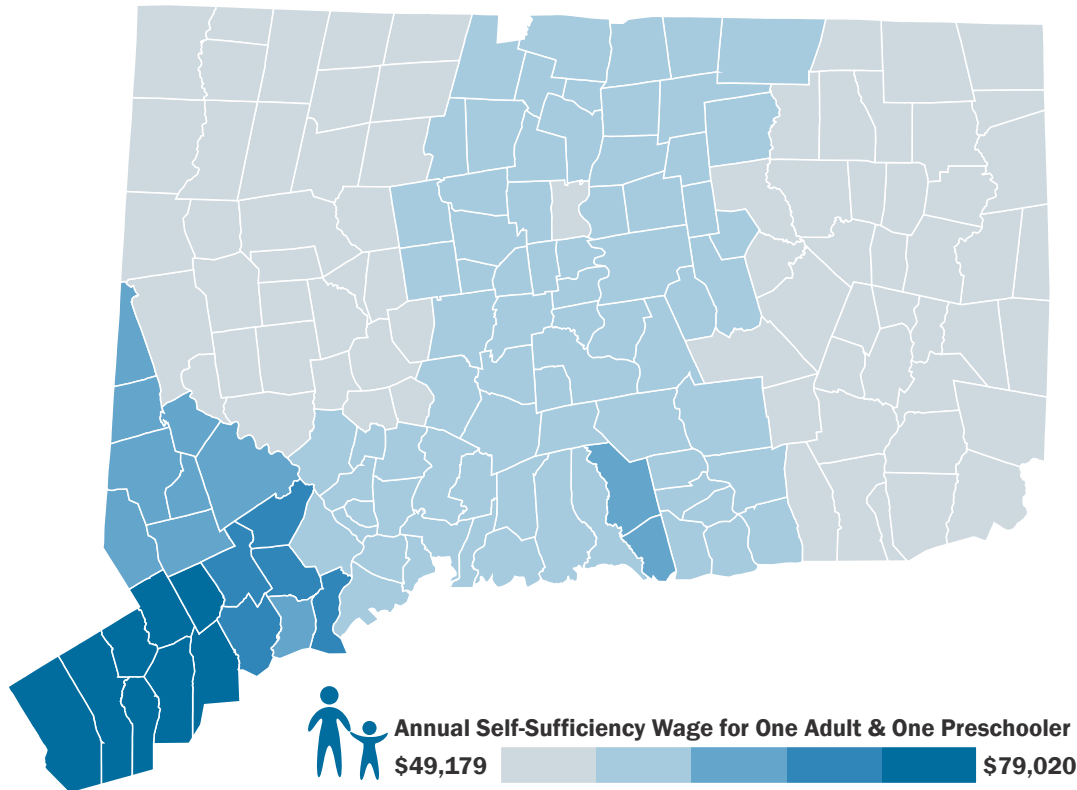
The appendices provide a more detailed explanation of the methodology and data sources used to calculate the Connecticut Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all towns; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. This report represents costs, policies, and eligibility limits in one point in time, that of summer and autumn of 2019. Eligibility levels and benefits for work supports and tax policies change routinely.

Note that the number of family types has been expanded from 152 in 2015 to now over 700 family types. The family types now cover all one, two, and three adult families with up to six children plus weighted averages of costs for families with seven to ten children. Download an Excel file with Self-Sufficiency Standard data for all family types in every Connecticut town at [www.selfsufficiencystandard.org/Connecticut](http://www.selfsufficiencystandard.org/Connecticut).

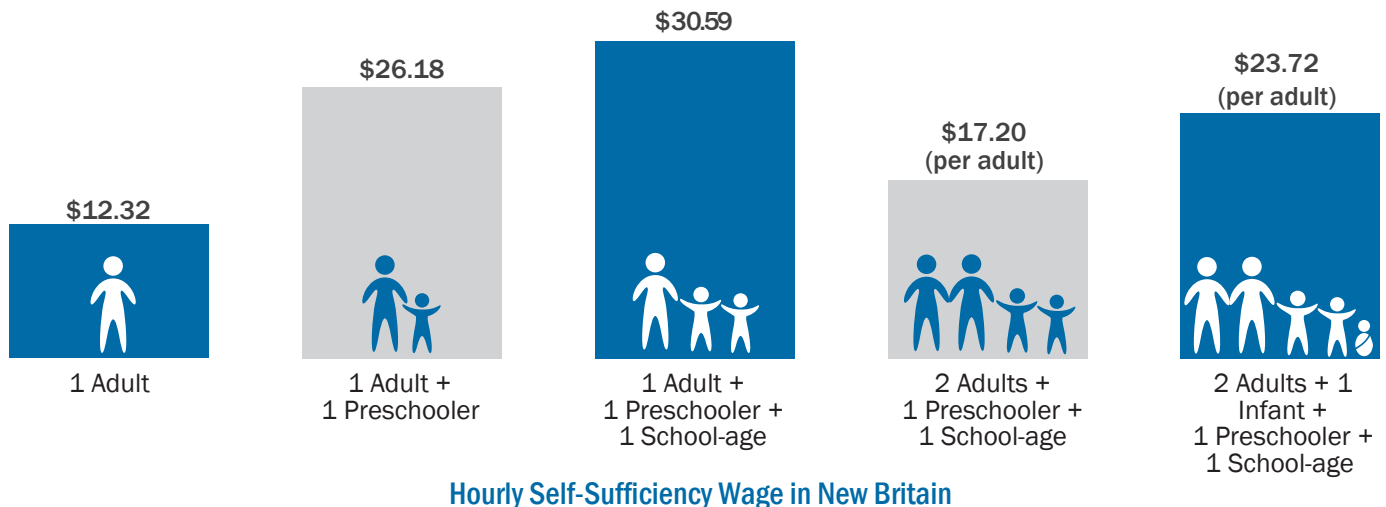
# How Much is Enough in Connecticut?

The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without public or private assistance, depending on where they live.

## THE SELF-SUFFICIENCY STANDARD VARIES BY TOWN



## THE SELF-SUFFICIENCY STANDARD VARIES BY FAMILY TYPE



# How Does the Standard Compare?

The Self-Sufficiency Standard calculates the real cost of meeting all basic needs. In contrast, the official poverty measure is based only on the cost of food.

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

### OFFICIAL POVERTY MEASURE

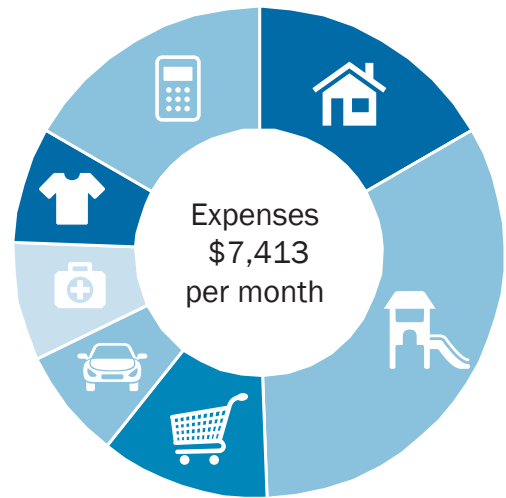
Food is 1/3 of the budget and all other costs are 2/3 of the budget




**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

## A MINIMUM WAGE JOB DOES NOT COVER THE COST OF BASIC NEEDS IN CONNECTICUT

SELF-SUFFICIENCY STANDARD

**\$60,918**

FULL-TIME MINIMUM WAGE  
Includes tax and tax credits, \$11.00/hr


**\$30,208**

FEDERAL POVERTY GUIDELINE  
Family of 3

**\$21,330**

Number of hours a minimum wage worker must work per week to meet the family's basic needs

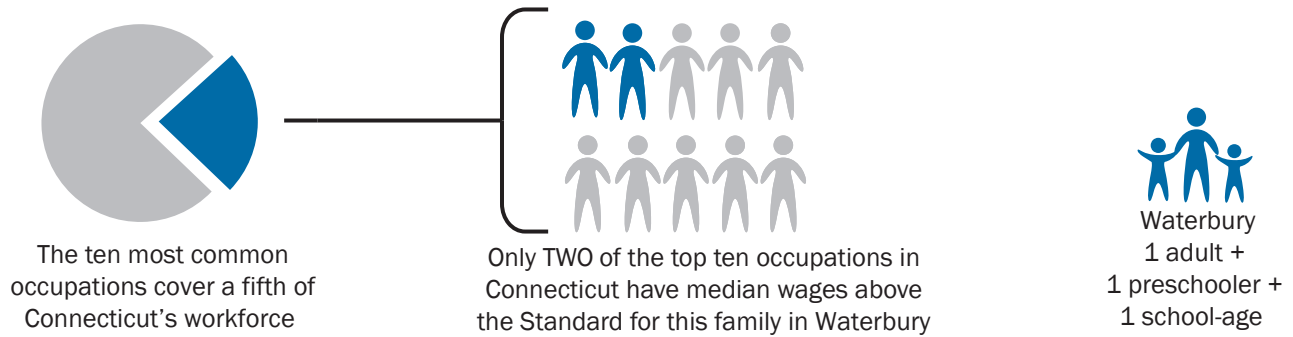
**105**

 New London  
1 adult + 1 preschooler + 1 school-age

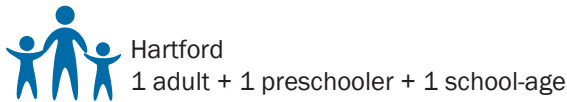
# Getting to Self-Sufficiency

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

## HOW DO CONNECTICUT'S JOBS STACK UP?



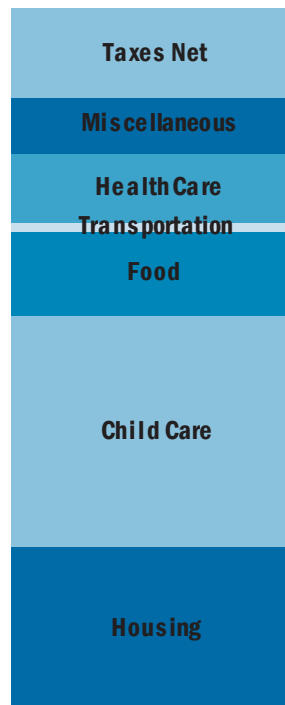
## HOW DO WORK SUPPORTS HELP FAMILIES MEET BASIC NEEDS?



This figure shows how work supports can reduce a family's expenses, so they can get by on a lower wage until they are able to earn Self-Sufficiency Wages.

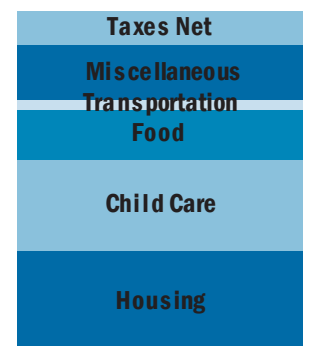
- HUSKY A Health (Medicaid) reduces health care costs from \$506 to \$0 per month.
- Food assistance (SNAP, or food stamps, and WIC) reduces groceries from \$618 to \$371 per month.
- Connecticut's Care 4 Kids program reduces child care costs from \$1,680 to a \$660 copay per month.
- A housing voucher reduces costs from \$1,185 to \$730 per month (30% of income).
- Taxes (net of tax credits) decrease from \$640 to \$337 per month

Monthly Expenses = \$5,097  
Wage needed = \$28.96 per hour



**WITH NO  
WORK SUPPORTS**

Monthly Expenses = \$2,472  
Wage needed = \$14.04 per hour



**WITH  
WORK SUPPORTS**  
(Health care costs = \$0)

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# **PART 1**

## **About the Self-Sufficiency Standard**

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# Introduction

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

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

*The Self-Sufficiency Standard for Connecticut 2019* defines the amount of income necessary to meet the basic needs of Connecticut 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 Standard and what it means for Connecticut families. Below is a summary of the sections included in this report:

- Part 1 includes the introduction which explains the unique features of the Self-Sufficiency Standard and how it is calculated.
- Part 2 presents the details of the Standard for Connecticut: how much a self-sufficient income is for Connecticut families, how the Standard varies by family type and town, how the Connecticut Standard

compares to other places across the United States, how the cost of living has changed overtime, and how the Standard compares to other income benchmarks.

- Part 3 discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.
- Part 4 provides examples of how the Standard is used and discusses what it takes to move toward long-term economic security once the resources to meet basic needs have been secured.

This report also has several appendices:

- *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 Connecticut* provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Connecticut town.
- *Appendix C: Impact of Work Supports on Wage Adequacy* shows the detailed data behind [Figure K](#).

## A Real-World Approach to Measuring Need

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The official poverty measure, was developed five decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.<sup>2</sup> Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”<sup>3</sup> Despite the many limitations of the official poverty measure, it still defines the federal poverty guidelines, which are used to set the eligibility guidelines for numerous poverty and work support programs, as well

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**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.**

.....

as the federal poverty thresholds used to estimate the number of Americans in poverty.

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

However, simply raising the level of the official poverty measure, or using a multiple of the poverty guidelines, cannot solve the structural problems inherent in the official poverty measure. The official poverty measure is based only on the cost of food and is the same no matter where one lives. The demographic model of a two-parent family with a “stay-at-home” mom no longer reflects the majority of families today. *A real-world approach to measuring need is necessary.*

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

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

Because paid employment is the norm for supporting families today in the United States,<sup>4</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 or town level as data availability allows.

**VARIATION BY FAMILY COMPOSITION.** Because the costs of some basic needs vary substantially by the age of children, the Standard varies by both the number and age of children. While food and health care costs are slightly lower for younger children, child care costs are

generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

#### **INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST.**

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

#### **TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET ITEMS.**

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

#### **PERMITS MODELING OF THE IMPACT OF SUBSIDIES.**

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

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

## **Other Approaches to Poverty Measurement**

For a more in-depth look at how the Standard compares to the official poverty measure and the Supplemental Poverty Measure please visit [www.selfsufficiencystandard.org/measuring-poverty](http://www.selfsufficiencystandard.org/measuring-poverty)

## How is the Self-Sufficiency Standard Calculated?

The Self-Sufficiency Standard is the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The Standard is calculated for over 700 family types for all Connecticut towns. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for Connecticut, see the *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. Sub-county areas are adjusted using American Community Survey data.



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



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



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



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



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



**TAXES AND TAX CREDITS.** Taxes include federal income tax, payroll taxes, and state and local sales taxes where applicable. State tax credits are included when applicable, as well as the federal Earned Income Tax Credit (EITC), federal Child and Dependent Care Tax Credit (CTC), and the federal Child Tax Credit (CTC).



**EMERGENCY SAVINGS.** Emergency savings is the amount needed to cover living expenses when there is job loss net of the amount expected to be received in unemployment benefits. The amount calculated takes into account the average tenure on a job and the average length of unemployment of Connecticut 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.



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# **PART 2**

## **Self-Sufficiency Standard Results For Connecticut State**

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# What it Takes to Make Ends Meet in Connecticut

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

- A single adult needs to earn \$12.32 per hour working full time to be able to meet his or her basic needs, which is \$1.32 per hour more than the Connecticut minimum wage rate (\$11.00 per hour in 2019).
- Adding a child doubles this requirement; one parent caring for one preschool-aged child needs to earn \$26.18 per hour to be self-sufficient.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$30.59 per hour to meet their family’s basic needs. This is the equivalent of more than three full-time minimum wage jobs in Connecticut.<sup>5</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 \$17.20 per hour, nearly twice the minimum wage, to meet their family’s basic needs.

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

**TABLE 1. The Self-Sufficiency Standard for Select Family Types\***  
New Britain, CT 2019

	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	\$955	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$1,680	\$1,680
Food	\$270	\$409	\$618	\$830
Transportation	\$276	\$284	\$284	\$544
Health Care	\$176	\$487	\$506	\$560
Miscellaneous	\$168	\$355	\$427	\$480
Taxes	\$323	\$917	\$1,117	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>				
Hourly**	<b>\$12.32</b>	<b>\$26.18</b>	<b>\$30.59</b>	<b>\$17.20</b> <i>per adult</i>
Monthly	\$2,168	\$4,607	\$5,384	\$6,056
Annual	\$26,011	\$55,286	\$64,609	\$72,666
Emergency Savings Fund	\$56	\$114	\$168	\$74

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

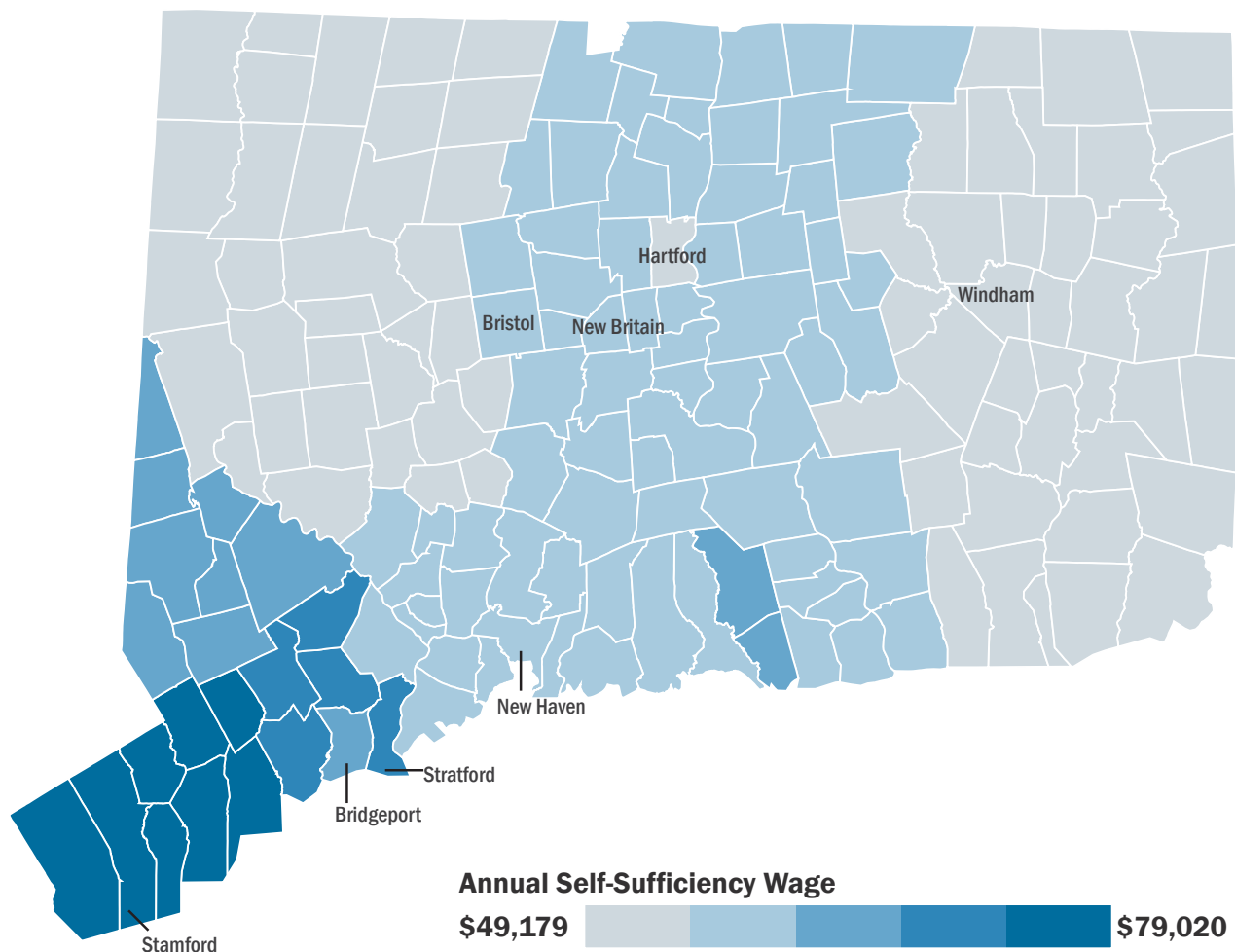
variation in the cost of meeting basic needs across Connecticut for families with one adult and one preschooler. The 2019 Self-Sufficiency Standard for a single adult with one preschooler ranges from \$49,179 to \$79,020 annually, depending on the town, or 291% of the federal poverty guidelines to 467% of the federal poverty guidelines for a family of two.

- The most affordable areas in Connecticut are located in Hartford plus towns in eastern and northwestern Connecticut. These towns require between \$49,179 and \$55,018 per year at a full-time job for a family with one adult and one preschooler.
- The second-lowest cost group requires between \$55,018 and \$60,750 per year for a family with one adult and one preschooler. This group includes nearly all towns within the center of the state. This includes towns such as New Britain and Bristol, which at \$55,286 annually represents the

median Self-Sufficiency Wage for this family type in Connecticut.

- The two second-highest cost groups, including Bridgeport and Stratford, require wages between \$61,198 and \$67,533 per year, working full time, to meet basic needs.
- The most expensive towns are in the southwest corner of Connecticut—including Stamford. They require wages between \$78,963 and \$79,020 annually for this single parent to make ends meet.
- The three largest cities in Connecticut are Bridgeport, Hartford, and New Haven. With a Self-Sufficiency Standard of \$51,120 annually, Hartford is the most affordable. At \$55,864, the Self-Sufficiency Standard in New Haven is over \$4,000 more per year than Hartford and Bridgeport, the largest city, is the most expensive large city and requires \$63,610 annually to meet basic needs.

**FIGURE A. Map of Towns by Level of Annual Self-Sufficiency Income One Adult and One Preschooler, CT 2019**



## How do Family Budgets Change as Families Grow?

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

When there are just two adults, they need to earn a total of \$3,416 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Middletown:

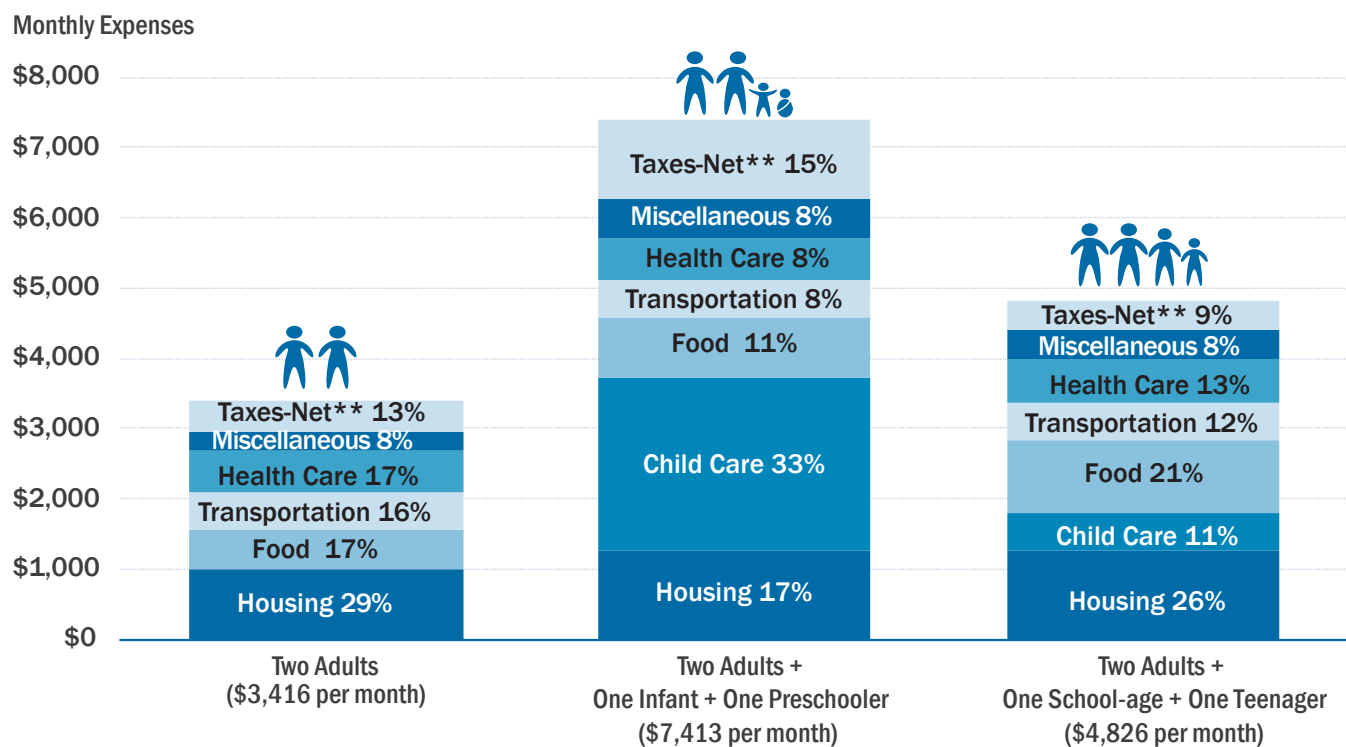
- Housing is 29% of the Self-Sufficiency Standard budget.

- Food takes up 17% of the budget.
- Transportation is 16% of the budget.
- Health care accounts for 17% of the total household budget.
- Taxes account for 13% 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 \$7,413 per month. At the same time, with the addition of child care, the proportions spent on each basic need change:

- Child care alone accounts for a third of the family's budget; when one adds housing, together these two items account for 50% of expenses. This is quite

**FIGURE B.** Percentage of Standard Needed to Meet Basic Needs for Three Family Types\*  
Middletown, CT 2019



\* While the column heights are different to represent the different totals, the percentages for each cost add to 100% for each column.

\*\* The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 17% for two adults with one infant and one preschooler and 15% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

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

- Food costs are 11% of total income. This is slightly lower than the national average expenditure on food of 13%, and much lower than the 33% assumed by the methodology of the federal official poverty measure.<sup>6</sup>
- Health care accounts for 8% of the family budget, including both the employees' share of the health care premium (\$459 per month) and out-of-pocket costs (\$130 per month).<sup>7</sup> If neither adult had employer sponsored health insurance, and they got a Silver health care plan through the Connecticut health care marketplace, the premium amount would be about \$744 per month after estimated tax credits.<sup>8</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 17% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to \$4,826 per month and without the large amount for child care, the proportions for the other budget items all increase.

- Housing costs are now 26% of the family budget.
- The decreased amount for child care for the school-age child accounts for just 11% of the basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- The larger proportion of the budget for food, at 21%, is due in part to increased food costs for the teenager.
- Transportation is 12% of the total family budget.
- Health care accounts for 13% of the family budget.
- Net taxes have become 9% of the family's budget. If it were assumed, as noted above, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 15% of the total costs for two adults with one school-age child and one teenager.

.....

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

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

The cost of living varies not only within Connecticut, but across the United States as well.

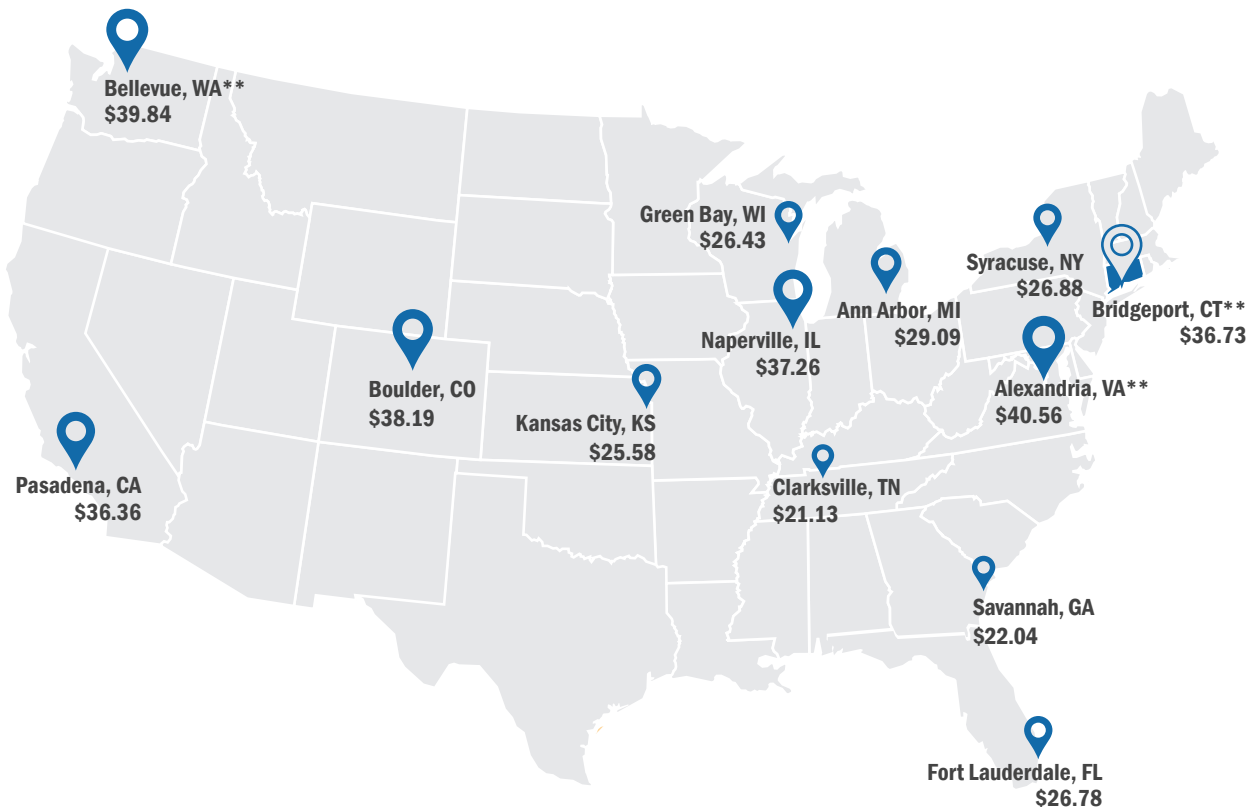
In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Bridgeport is compared to the Standard for the same family type in thirteen other major U.S. cities: Alexandria, VA; Ann Arbor, MI; Bellevue, WA; Boulder, CO; Clarksville, TN; Fort Lauderdale, FL; Green Bay, WI; Kansas City, KS; Naperville, IL; Pasadena, CA; Paterson, NJ; Savannah, GA; and Syracuse, NY.<sup>9</sup>

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$21.13 (Clarksville, TN) to a high of \$40.56 per hour (Alexandria, VA).
- Bridgeport requires a Self-Sufficiency Wage of \$36.73 per hour for this family type and is most comparable in cost to Pasadena, CA.

- Bridgeport is less expensive than Alexandria, VA, which tops the list at over \$40 per hour. However, it is more expensive than most similar-sized cities on the list, such as Syracuse and Ann Arbor, and a Bridgeport parent with two young children needs to work over three minimum wage jobs at \$11.00 per hour to meet their family's basic needs.

While all the budget items in the Standard vary geographically, housing and child care costs in particular vary considerably. For example, a two-bedroom rental costs over \$1,800 per month in Alexandria, VA compared to just over \$900 per month in Clarksville, TN. Additionally, Bridgeport's public transportation costs are significantly less than the cost of owning and operating a car would be; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Standard wage reflects higher transportation expenses.

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



\*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages for cities calculated prior to 2019 are updated from release month using the Consumer Price Index.

\*\* Wage calculated assuming family uses public transportation.

## How has the Cost of Living Changed Over Time in Connecticut?

This is the fourth time the Self-Sufficiency Standard has been calculated for Connecticut. This section examines how the 2019 Self-Sufficiency Standard and cost components compare to the results in 1999, 2005, and 2015.

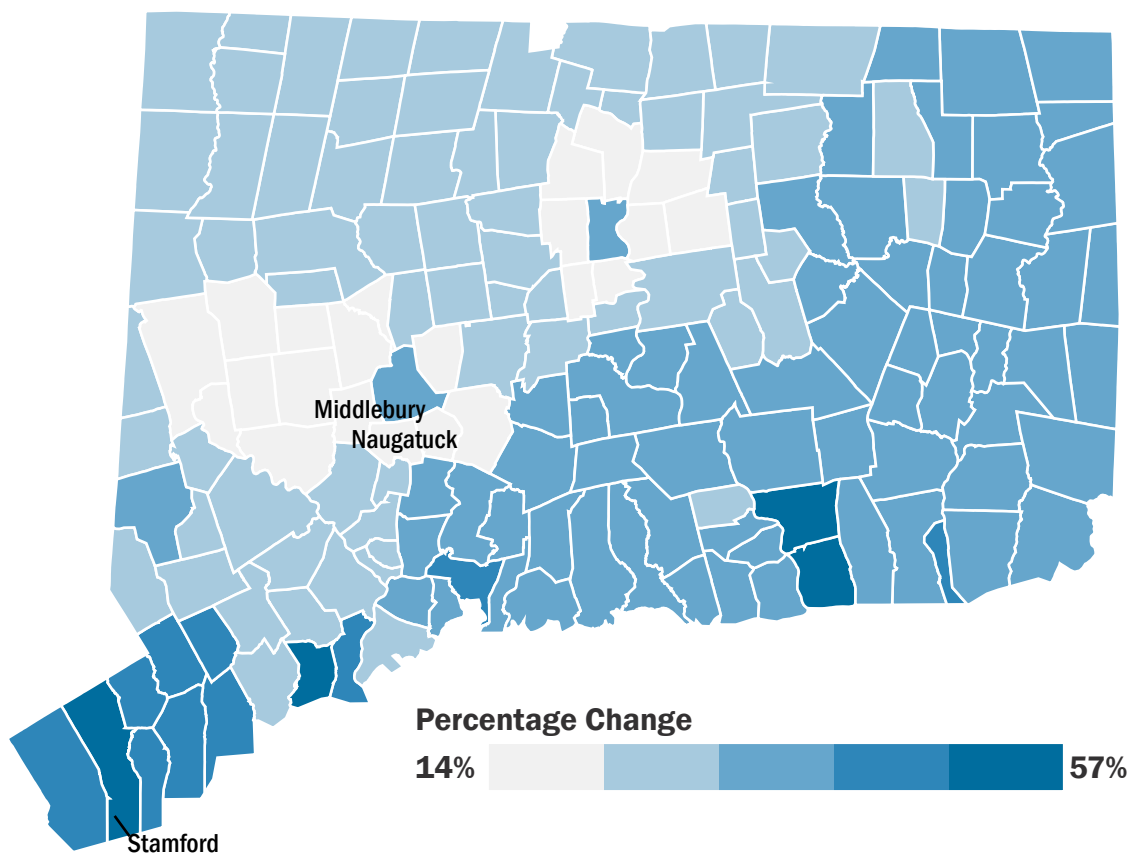
The map in **Figure D** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—two adults, one preschooler, and one school-age child—by town. This map highlights the overall change in the Standard between 2005 and 2019 (note that in 2005 the Standard was calculated at a region level but in 2019 it is calculated at a town).

Over the last 14 years, the Self-Sufficiency Standard for this four-person family increased on average across Connecticut by 31%, or an annual average of 2.2% per

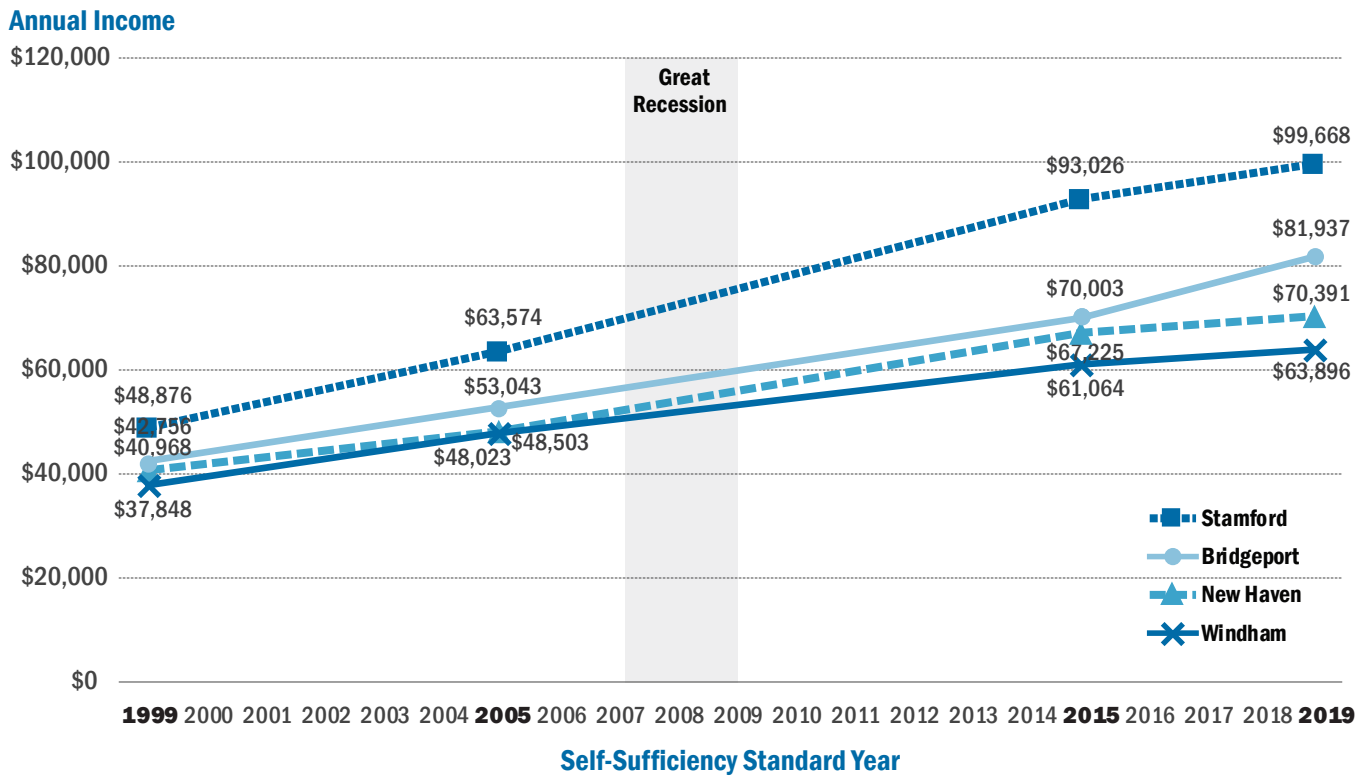
year. However, there is considerable variation by town, ranging from 14% to 57%.

- The largest percentage increase in the Standard since 2005 occurred in Stamford, where the cost of living increased 56%. The Self-Sufficiency Standard for a two-adult family with one preschooler and one school-age child increased from \$63,574 in 2005 to \$99,668 in 2019. Note that part of this increase is because private transportation has been assumed since 2015, as public transportation can no longer be assumed for Stamford residents (as most of the commuting is out of state, it is no longer assumed that local public transportation is adequate).
- In contrast, in Greater Waterbury towns such as Middlebury and Naugatuck, costs at a basic needs level increased at the lowest rate of 14%, or about 1% per year.

**FIGURE D.** Percentage Change in the Self-Sufficiency Standard for Connecticut: *Two Adults, One Preschooler, and One School-age Child: 2005-2019*



**FIGURE E.** The Self-Sufficiency Standard for Connecticut by Year for Select Towns  
Two Adults, One Preschooler, and One School-age Child: 1999, 2005, 2015, and 2019



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

- First, while the Standard for all towns increased over the 20 years, the variation in rates of change increased the difference (or spread) between the highest cost and lowest cost towns in 2019. While the Standard for this four-person family in Stamford was 29% more than the Windham Standard in 1999, by 2019, it was 56% more in Stamford than in Windham.
- Second, costs continued to increase right through the Great Recession (shown by the vertical band in **Figure E**) as well as since then. That is, despite the slowdown in the economy, when many people experienced job loss, decreased hours, and

stagnant wages, the cost of living continued to rise in Connecticut across most towns.

Although overall the Standard increased somewhat steadily throughout Connecticut over this time period, how much each cost increased varied quite a bit between towns. Using the same four-person family as above (two adults, one preschooler, and one school-age child), **Table 2** shows the actual cost and percentage of change for each basic need since 2005 in New Haven, as well as statewide. This analysis shows that health care and child care are the costs rising the fastest.

- Health care was the budget item with the largest increase in New Haven, rising by 83%, which is more than the statewide average of 77%. In dollar terms, the monthly cost of health care has increased by \$278 in New Haven since 2005.

**Over the last 14 years, the Self-Sufficiency Standard for this four-person family has increased on average across all Connecticut towns by 31%**

**TABLE 2. Percent Change in the Self-Sufficiency Standard Over Time, 2005–2019**  
*Two Adults, One Preschooler, and One School-Age Child: New Haven and Statewide*

COSTS	2005	2019	PERCENT CHANGE 2005-2019	
			New Haven	Statewide
Housing	\$794	\$1,403	77%	39%
Child Care	\$1,422	\$1,715	21%	21%
Food	\$670	\$818	22%	29%
Transportation	\$90	\$126	40%	33%
Health Care	\$336	\$614	83%	77%
Miscellaneous	\$331	\$468	41%	31%
Taxes	\$665	\$1,157	74%	38%
Tax Credits*	-\$267	-\$433	62%	62%
<b>SELF-SUFFICIENCY WAGE</b>				
Monthly	\$4,042	\$5,866	45%	31%
Annual	\$48,503	\$70,391		
<b>MEDIAN EARNINGS**</b>				
New Haven	\$24,845	\$27,945	12%	
Statewide	\$35,387	\$42,663		21%

\* Total Tax Credits is the sum of the monthly EITC, CTC, and CTC.  
 \*\* New Haven and Connecticut statewide Median Earnings: U.S. Census Bureau, 2017 and 2005, American Community Survey, B20002, "Median Earnings in the Past 12 Months By Sex For The Population 16 Years and Over With Earnings In the Past 12 Months," <http://factfinder.census.gov> (accessed May 10, 2019). Data updated using the Employment Cost Index (ECI), U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, "Wages and salaries for All Civilian workers in All industries and occupations," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed May 10, 2019). Note that median earnings do not reflect the Connecticut minimum wage increase effective October 1, 2019.

- Housing had the second-largest percentage increase and the highest dollar increase in New Haven. The cost of a two-bedroom housing unit increased from \$794 to \$1,403 per month in New Haven or \$609 more per month, which is a 77% change since 2005, and considerably more than the statewide average increase of 39% over this time period.
- Child care costs increased 21% for this family type in New Haven since 2005, the same as the statewide average. In New Haven, monthly child care costs increased \$293 for this family type since 2005.
- Transportation costs in New Haven have gone up by 40% and 33% on average across the state.

- Food costs increased by 22% in New Haven, below the statewide average of 29%.

**COST OF LIVING INCREASES VERSUS EARNINGS**

**INCREASES.** While the Self-Sufficiency Standard for this four-person family in New Haven increased by 45% over the past 14 years, workers’ median earnings increased by just 12% (from \$24,845 to \$27,945) in New Haven over the same period. Statewide costs have increased by 31% on average, while median earnings have increased by just 21% since 2005. Clearly, the fact that cost increases have far outstripped wage increases puts increasing pressure on family budgets.

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

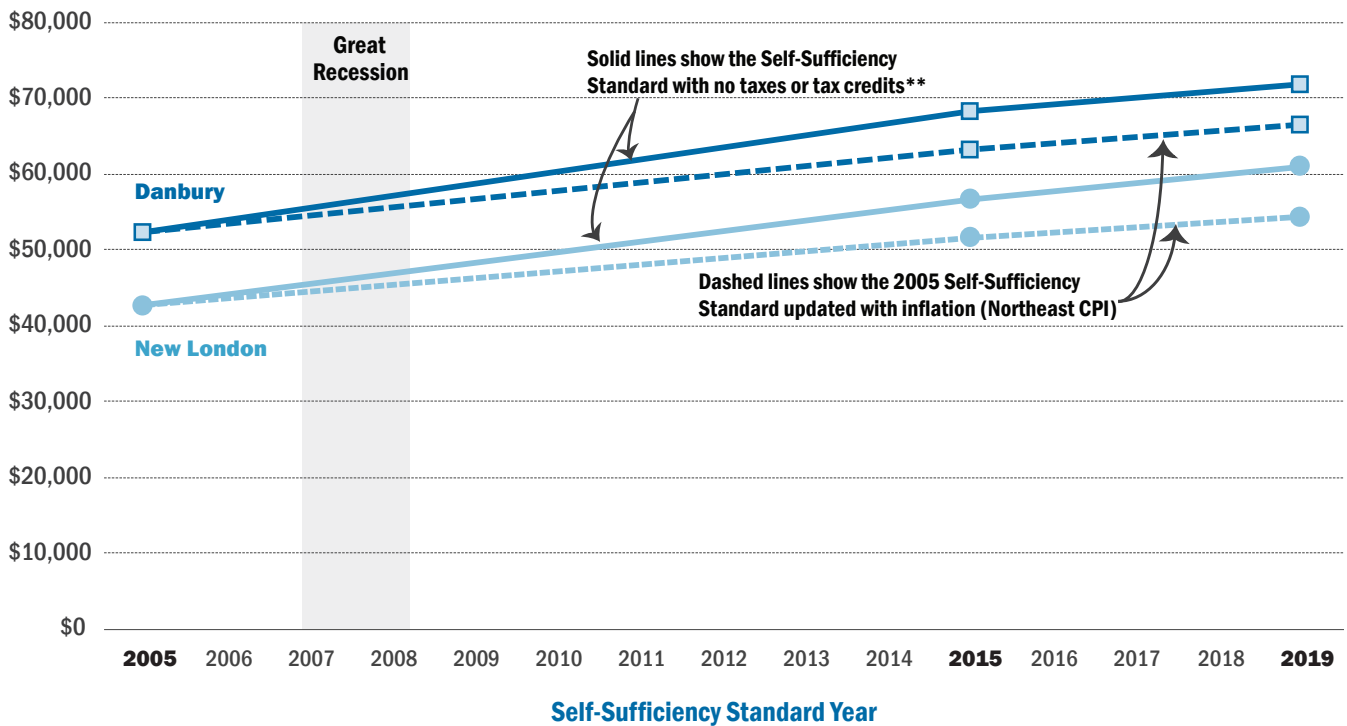
Nationally, the official measure of inflation is the U.S. Department of Labor’s Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for all goods and services. Since the Standard measures the costs of only basic needs, the question is how the increases in costs documented here compare to official inflation rates for all goods and services. We examine this question in **Figure F** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2005 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in **Figure F**. Using the same four-person family as above (two adults, one preschooler, and one school-age child), this comparison was done for two places in Connecticut: Danbury and New London.

The Northeast Region Consumer Price Index (CPI) increased 27% between 2005 and 2019.

- If the 2005 Self-Sufficiency Standard for Danbury (\$52,439 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2019 would be estimated to be \$66,599 per year.<sup>10</sup> However, the *actual* 2019 Standard (without taxes or tax credits) for Danbury, is considerably higher: \$71,882 per year for this family type, a 37% increase over the last 14 years.
- Similarly, when the CPI inflation rate of 27% is applied to the 2005 Standard for New London (\$42,786 without taxes in 2005), the CPI adjusted

**FIGURE F. CPI\*-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2005–2019 Danbury and New London, CT: Two Adults, One Preschooler, and One School-Age Child**

**Annual Income**



\* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "Northeast Region All Items, 1982-84=100-CUURA101SA0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed May 8, 2019).

\*\* Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure.

**Estimating the increase in costs using the CPI drastically underestimates the real increases in the cost of basic needs faced by Connecticut families, leaving them thousands of dollars short.**

estimate for 2019 would be \$54,340. However, the actual 2019 Self-Sufficiency Standard amount for New London (without taxes or tax credits) is \$60,874, 42% higher than in 2005.

real increases in the cost of basic needs faced by Connecticut families, leaving them thousands of dollars short.

In sum, **Figure F** demonstrates that the rate of inflation as measured by the CPI substantially underestimates the rising costs of basic needs; instead of increasing 27%, costs rose by 37% in Danbury and 42% in New London. Indeed, using the CPI for this family type in New London results in a 2019 estimate of costs that is over \$6,500 less than the actual costs in the 2019 Standard. That is, estimating the increase in costs using the CPI drastically underestimates the

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

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

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

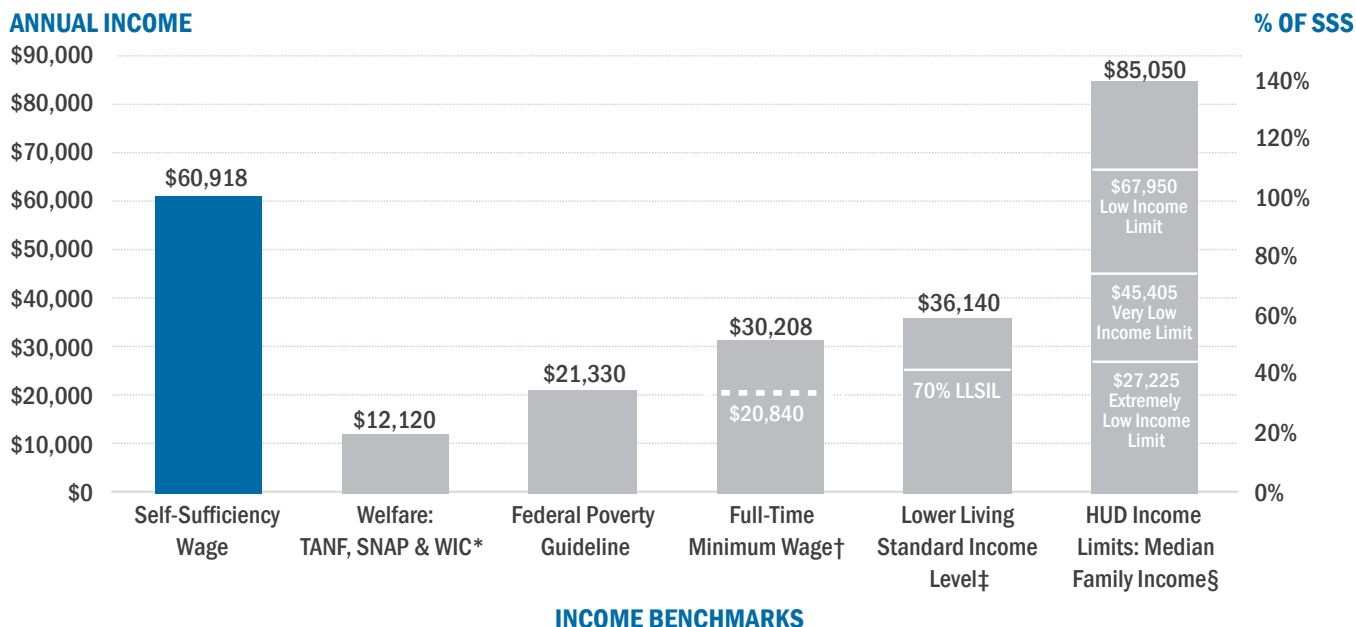
- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service's federal poverty guidelines (FPG, also called federal poverty level or FPL)
- The Connecticut state 2019 minimum wage of \$11.00 per hour
- The U.S. Department of Labor's Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development's Median Family Income

As indicated in the first bar in **Figure G**, the Self-Sufficiency Wage for this family type in New London is \$60,918 per year.

**TANF, SNAP AND WIC.** The second bar on the left in **Figure G** calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$12,120 per year for three-person families in Connecticut, which is one-fifth of the Standard for this three-person family in New London.

**FEDERAL POVERTY GUIDELINES.** According to the 2019 federal poverty guidelines, a three-person family, regardless of composition or where they live, would be considered "poor" with an income of \$21,330 annually or less. The FPG for three-person families is just over a third of the Self-Sufficiency Standard for this New London family.

**FIGURE G. The Self-Sufficiency Standard Compared to Other Benchmarks One Adult, One Preschooler, and One School-Age Child: New London, CT 2019**



\* The maximum TANF benefit amount is \$7,164 annually, the SNAP benefit amount is \$4,475 annually, and the WIC benefit amount is \$481 annually for a family of three in Connecticut.

†The 2019 Connecticut minimum wage is \$11.00 per hour. This amounts to \$23,232 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$30,208 as shown. The dashed line shows the annual income received after accounting for taxes (\$20,840) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

‡ The U.S. Department of Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2019 adjusted metropolitan Northeast region for a three-person family.

§ The U.S. Department of Housing and Urban Development (HUD) uses median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for FY 2019.



This comparison is for just one family type. For other family types in New London with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG is 60% of the Self-Sufficiency Standard, but for a household with a higher budget, such as a household consisting of one adult with two infants the FPG is only 30% of the Self-Sufficiency Standard.

There is also considerable variation by place. **Table 3** compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across Connecticut, and finds that the Self-Sufficiency Standard for this family type ranges from 266% of the FPG in Windham to 442% of the FPG in Stamford.

**MINIMUM WAGE.** As of October 2019, Connecticut's minimum wage increased from \$10.10 to \$11.00 per hour. Due to the recent passage of Public Act 19-4, Connecticut's minimum wage will incrementally increase on 9/1/2020, 8/1/2021, 7/1/2022, until the minimum wage reaches \$15.00 on 6/1/2023. Thereafter it will be adjusted annually based on the employment cost index.

The 2019 Connecticut minimum wage is equivalent to \$23,232 per year working full time. Because this is earned income, taxes are subtracted and eligible tax credits are added. Because the tax credits the family qualifies for are more than the taxes owed, the net total income of \$30,208 is more than the worker's earnings alone.

A full-time minimum wage job, using Connecticut's 2019 minimum wage, provides 50% of the amount needed to be self-sufficient for this family type in New London. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receives tax credits annually (as is true of all workers), take-home pay would be \$20,840 over the year, shown by the dashed line on the fourth bar in **Figure G**. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 34% of the Self-Sufficiency Standard for this family type in New London.

Put another way, this parent would need to work 117 hours per week at the 2019 minimum wage to meet the family's basic costs (or nearly three full-time jobs).

If we included the value of tax credits (even though they are not received concurrently), working at the minimum wage this parent would still need to work 81 hours per week to meet the family's basic costs of living.

**LOWER LIVING STANDARD INCOME LEVEL (LLSIL).** The LLSIL was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since then. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus has first priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.<sup>11</sup> For 2019, the LLSIL for a three-person family in the metropolitan Northeast is \$36,140 and 70% of the LLSIL is \$25,298, which is only about \$4,000 above the FPG for this family size.<sup>12</sup> The full LLSIL is 59% of the Standard, and the 70% eligibility level is 42% of the Standard.

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

The HUD median family income for a three-person family in New London is \$85,050 annually.<sup>13</sup> For a three-person family in New London, HUD income limits are as follows:

- **Low income.** Income between \$45,405 and \$67,950.
- **Very low income.** Income between \$27,225 and \$45,405.
- **Extremely Low Income.** Income less than \$27,225.<sup>14</sup>



The Self-Sufficiency Standard of \$60,918 for this family type in New London is below the HUD “Low Income” range, demonstrating that the Standard is a conservative measure of the minimum required

to be self-sufficient in New London. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered “Very Low Income” or “Extremely Low Income.”)

## Measuring Poverty

Simply raising the poverty level, or using a multiple of the FPG, cannot solve the structural problems inherent in the official poverty measure.

**First, the measure is based on the cost of a single item—food—rather than a “market basket” of all basic needs.**

Over five decades ago, when the FPG was first developed by Mollie Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. Knowing that the average American family spent a third of their budget on food, Orshansky reasoned that multiplying the food budget by three would yield an estimate of the amount needed to meet other basic needs, and thus this became the basis of the FPG.

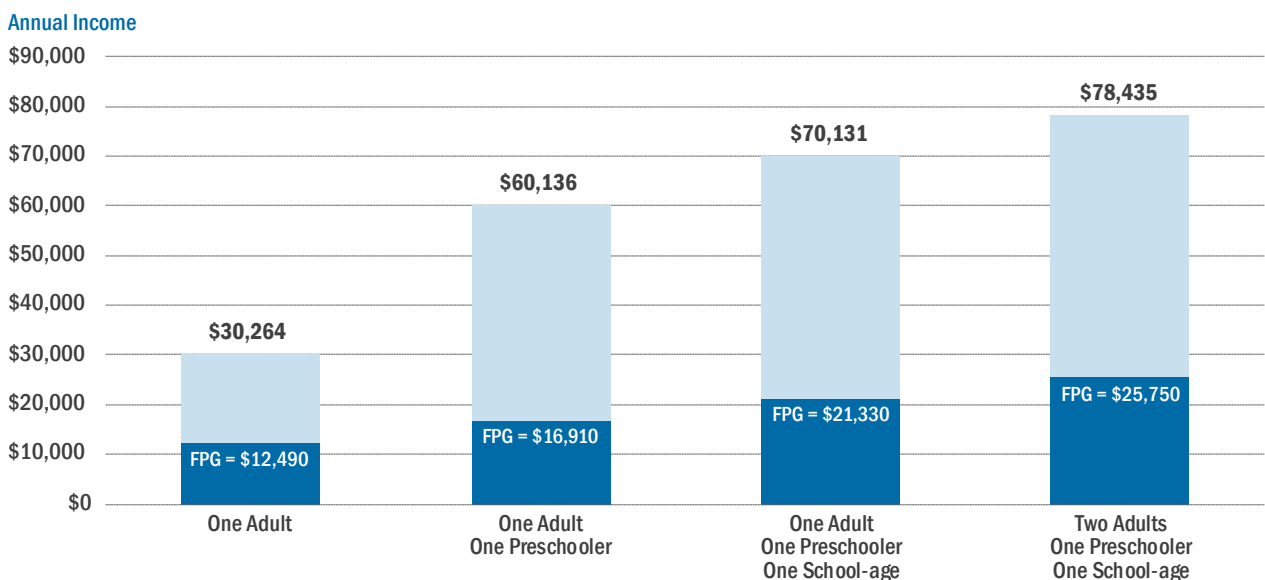
**Second, the poverty measure’s methodology is “frozen,” not allowing for changes in the relative cost of food or non-food items, nor the addition of new necessary costs.** Since it was developed, the poverty level has only been updated annually using the Consumer Price Index. As a result, the percentage of the household budget devoted to food has remained at one-third of the FPG even though American families now spend an average of only 13% of their income on food. At the same time, other costs have risen much faster and new costs have arisen, such as child care and taxes.

**Third, the poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife, or implicitly assumes she is not employed.** This family demographic no longer reflects the reality of the majority of American families today. Thus paid employment with its associated costs such as child care, transportation, and taxes is the norm for the majority of families today rather than the exception.

**Fourth, the poverty measure does not vary by geographic location.** That is, the FPG is the same whether one lives in Louisiana or in Stamford, Connecticut (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the United States costs nearly four times as much as in the least expensive areas.

**Finally, the poverty measure provides no information or means to track changes in specific costs, nor the impact of subsidies, taxes, and tax credits that reduce (or increase) these costs.** The FPG does not allow for determining how specific costs rise or fall over time. Likewise, when assessing the impact of subsidies, taxes, and tax credits, poverty measures cannot trace the impact they have on net costs unless they are explicitly included in the measure itself.

**FIGURE H. The Self-Sufficiency Standard and Federal Poverty Guideline for Select Families Meriden, CT 2019**



**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2019**  
*Two Family Types, All Connecticut Towns*

	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income
<b>TOWN</b>								
Andover	\$65,707	308%	283%	75%	\$73,983	287%	318%	76%
Ansonia	\$69,413	325%	299%	74%	\$77,527	301%	334%	74%
Ashford	\$56,760	266%	244%	77%	\$64,007	249%	276%	78%
Avon	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Barkhamsted	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
Beacon Falls	\$69,441	326%	299%	74%	\$77,555	301%	334%	74%
Berlin	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Bethany	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%
Bethel	\$76,129	357%	328%	75%	\$84,037	326%	362%	74%
Bethlehem	\$65,214	306%	281%	72%	\$73,510	285%	316%	73%
Bloomfield	\$64,690	303%	278%	73%	\$72,829	283%	313%	74%
Bolton	\$65,707	308%	283%	75%	\$73,983	287%	318%	76%
Bozrah	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
Branford	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%
Bridgeport	\$77,566	364%	334%	84%	\$81,937	318%	353%	80%
Bridgewater	\$65,120	305%	280%	72%	\$73,321	285%	316%	73%
Bristol	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Brookfield	\$76,129	357%	328%	75%	\$84,037	326%	362%	74%
Brooklyn	\$56,758	266%	244%	77%	\$64,003	249%	275%	78%
Burlington	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Canaan	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
Canterbury	\$56,758	266%	244%	77%	\$64,003	249%	275%	78%
Canton	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Chaplin	\$56,760	266%	244%	77%	\$64,007	249%	276%	78%
Cheshire	\$69,932	328%	301%	84%	\$78,008	303%	336%	84%
Chester	\$68,396	321%	294%	78%	\$76,737	298%	330%	78%
Clinton	\$71,738	336%	309%	72%	\$80,456	312%	346%	73%
Colchester	\$62,330	292%	268%	62%	\$70,656	274%	304%	63%
Colebrook	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
Columbia	\$60,972	286%	262%	69%	\$69,024	268%	297%	71%
Cornwall	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
Coventry	\$60,972	286%	262%	69%	\$69,024	268%	297%	71%
Cromwell	\$68,625	322%	295%	78%	\$77,195	300%	332%	79%

Definitions: The federal poverty guidelines for family of three = \$20,780 and for a family of four = \$25,100. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$11.00 per hour, the 2019 CT minimum wage. Median family income varies by town and calculated from HUD's FY2019 Income Limits.

**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2019**  
*Two Family Types, All Connecticut Towns*

	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income
<b>TOWN</b>								
Danbury	\$76,128	357%	328%	75%	\$84,035	326%	362%	74%
Darien	\$94,291	442%	406%	73%	\$99,593	387%	429%	69%
Deep River	\$71,222	334%	307%	71%	\$79,560	309%	342%	72%
Derby	\$69,413	325%	299%	74%	\$77,527	301%	334%	74%
Durham	\$68,625	322%	295%	78%	\$77,195	300%	332%	79%
East Granby	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
East Haddam	\$68,625	322%	295%	78%	\$77,195	300%	332%	79%
East Hampton	\$68,625	322%	295%	78%	\$77,195	300%	332%	79%
East Hartford	\$64,690	303%	278%	73%	\$72,829	283%	313%	74%
East Haven	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%
East Lyme	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
East Windsor	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Eastford	\$56,758	266%	244%	77%	\$64,003	249%	275%	78%
Easton	\$82,157	385%	354%	89%	\$89,327	347%	384%	87%
Ellington	\$65,707	308%	283%	75%	\$73,983	287%	318%	76%
Enfield	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Essex	\$71,222	334%	307%	71%	\$79,560	309%	342%	72%
Fairfield	\$82,157	385%	354%	89%	\$89,327	347%	384%	87%
Farmington	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Franklin	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
Glastonbury	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Goshen	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
Granby	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Greenwich	\$94,291	442%	406%	73%	\$99,593	387%	429%	69%
Griswold	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
Groton	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
Guilford	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%
Haddam	\$68,625	322%	295%	78%	\$77,195	300%	332%	79%
Hamden	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%
Hampton	\$56,758	266%	244%	77%	\$64,003	249%	275%	78%
Hartford	\$60,708	285%	261%	69%	\$64,833	252%	279%	66%
Hartland	\$65,190	306%	281%	74%	\$73,192	284%	315%	75%
Harwinton	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
Hebron	\$65,707	308%	283%	75%	\$73,983	287%	318%	76%

Definitions: The federal poverty guidelines for family of three = \$20,780 and for a family of four = \$25,100. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$11.00 per hour, the 2019 CT minimum wage. Median family income varies by town and calculated from HUD's FY2019 Income Limits.

**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2019**  
*Two Family Types, All Connecticut Towns*

TOWN	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income
<b>Kent</b>	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
<b>Killingly</b>	\$56,758	266%	244%	77%	\$64,003	249%	275%	78%
<b>Killingworth</b>	\$71,738	336%	309%	72%	\$80,456	312%	346%	73%
<b>Lebanon</b>	\$62,330	292%	268%	62%	\$70,656	274%	304%	63%
<b>Ledyard</b>	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
<b>Lisbon</b>	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
<b>Litchfield</b>	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
<b>Lyme</b>	\$66,139	310%	285%	78%	\$74,535	289%	321%	79%
<b>Madison</b>	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%
<b>Manchester</b>	\$64,690	303%	278%	73%	\$72,829	283%	313%	74%
<b>Mansfield</b>	\$60,972	286%	262%	69%	\$69,024	268%	297%	71%
<b>Marlborough</b>	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
<b>Meriden</b>	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%
<b>Middlebury</b>	\$64,769	304%	279%	94%	\$72,846	283%	314%	95%
<b>Middlefield</b>	\$68,625	322%	295%	78%	\$77,195	300%	332%	79%
<b>Middletown</b>	\$68,625	322%	295%	78%	\$77,195	300%	332%	79%
<b>Milford</b>	\$69,603	326%	300%	74%	\$77,907	303%	335%	74%
<b>Monroe</b>	\$82,157	385%	354%	89%	\$89,327	347%	384%	87%
<b>Montville</b>	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
<b>Morris</b>	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
<b>Naugatuck</b>	\$64,769	304%	279%	94%	\$72,846	283%	314%	95%
<b>New Britain</b>	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
<b>New Canaan</b>	\$94,291	442%	406%	73%	\$99,593	387%	429%	69%
<b>New Fairfield</b>	\$76,129	357%	328%	75%	\$84,037	326%	362%	74%
<b>New Hartford</b>	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
<b>New Haven</b>	\$65,925	309%	284%	79%	\$70,391	273%	303%	76%
<b>New London</b>	\$60,918	286%	262%	72%	\$69,209	269%	298%	73%
<b>New Milford</b>	\$65,120	305%	280%	72%	\$73,321	285%	316%	73%
<b>Newington</b>	\$64,690	303%	278%	73%	\$72,829	283%	313%	74%
<b>Newtown</b>	\$76,129	357%	328%	75%	\$84,037	326%	362%	74%
<b>Norfolk</b>	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
<b>North Branford</b>	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%
<b>North Canaan</b>	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
<b>North Haven</b>	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%

Definitions: The federal poverty guidelines for family of three = \$20,780 and for a family of four = \$25,100. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$11.00 per hour, the 2019 CT minimum wage. Median family income varies by town and calculated from HUD's FY2019 Income Limits.

**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2019**  
*Two Family Types, All Connecticut Towns*

	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self- Sufficiency Standard	As Percentage of:			Annual Self- Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income
<b>TOWN</b>								
North Stonington	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
Norwalk	\$94,291	442%	406%	73%	\$99,593	387%	429%	69%
Norwich	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
Old Lyme	\$66,139	310%	285%	78%	\$74,535	289%	321%	79%
Old Saybrook	\$71,222	334%	307%	71%	\$79,560	309%	342%	72%
Orange	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%
Oxford	\$69,441	326%	299%	74%	\$77,555	301%	334%	74%
Plainfield	\$56,758	266%	244%	77%	\$64,003	249%	275%	78%
Plainville	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Plymouth	\$64,501	302%	278%	71%	\$72,719	282%	313%	72%
Pomfret	\$56,758	266%	244%	77%	\$64,003	249%	275%	78%
Portland	\$68,625	322%	295%	78%	\$77,195	300%	332%	79%
Preston	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
Prospect	\$64,769	304%	279%	94%	\$72,846	283%	314%	95%
Putnam	\$56,758	266%	244%	77%	\$64,003	249%	275%	78%
Redding	\$76,129	357%	328%	75%	\$84,037	326%	362%	74%
Ridgefield	\$76,129	357%	328%	75%	\$84,037	326%	362%	74%
Rocky Hill	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Roxbury	\$65,120	305%	280%	72%	\$73,321	285%	316%	73%
Salem	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
Salisbury	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
Scotland	\$56,758	266%	244%	77%	\$64,003	249%	275%	78%
Seymour	\$69,413	325%	299%	74%	\$77,527	301%	334%	74%
Sharon	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
Shelton	\$70,438	330%	303%	76%	\$79,163	307%	341%	77%
Sherman	\$76,129	357%	328%	75%	\$84,037	326%	362%	74%
Simsbury	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Somers	\$65,707	308%	283%	75%	\$73,983	287%	318%	76%
South Windsor	\$64,690	303%	278%	73%	\$72,829	283%	313%	74%
Southbury	\$64,769	304%	279%	94%	\$72,846	283%	314%	95%
Southington	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
Sprague	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
Stafford	\$65,707	308%	283%	75%	\$73,983	287%	318%	76%
Stamford	\$94,335	442%	406%	73%	\$99,668	387%	429%	69%

Definitions: The federal poverty guidelines for family of three = \$20,780 and for a family of four = \$25,100. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$11.00 per hour, the 2019 CT minimum wage. Median family income varies by town and calculated from HUD's FY2019 Income Limits.

**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2019**  
*Two Family Types, All Connecticut Towns*

	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income		Federal Poverty Guidelines	Minimum Wage	HUD Median Family Income
<b>TOWN</b>								
<b>Sterling</b>	\$56,758	266%	244%	77%	\$64,003	249%	275%	78%
<b>Stonington</b>	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
<b>Stratford</b>	\$82,170	385%	354%	89%	\$89,350	347%	385%	87%
<b>Suffield</b>	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
<b>Thomaston</b>	\$65,214	306%	281%	72%	\$73,510	285%	316%	73%
<b>Thompson</b>	\$56,758	266%	244%	77%	\$64,003	249%	275%	78%
<b>Tolland</b>	\$65,707	308%	283%	75%	\$73,983	287%	318%	76%
<b>Torrington</b>	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
<b>Trumbull</b>	\$82,157	385%	354%	89%	\$89,327	347%	384%	87%
<b>Union</b>	\$60,972	286%	262%	69%	\$69,024	268%	297%	71%
<b>Vernon</b>	\$65,707	308%	283%	75%	\$73,983	287%	318%	76%
<b>Voluntown</b>	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
<b>Wallingford</b>	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%
<b>Warren</b>	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
<b>Washington</b>	\$65,120	305%	280%	72%	\$73,321	285%	316%	73%
<b>Waterbury</b>	\$64,955	305%	280%	95%	\$73,217	284%	315%	96%
<b>Waterford</b>	\$60,889	285%	262%	72%	\$69,152	269%	298%	73%
<b>Watertown</b>	\$65,214	306%	281%	72%	\$73,510	285%	316%	73%
<b>West Hartford</b>	\$64,690	303%	278%	73%	\$72,829	283%	313%	74%
<b>West Haven</b>	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%
<b>Westbrook</b>	\$71,222	334%	307%	71%	\$79,560	309%	342%	72%
<b>Weston</b>	\$94,291	442%	406%	73%	\$99,593	387%	429%	69%
<b>Westport</b>	\$94,291	442%	406%	73%	\$99,593	387%	429%	69%
<b>Wethersfield</b>	\$64,690	303%	278%	73%	\$72,829	283%	313%	74%
<b>Willington</b>	\$60,972	286%	262%	69%	\$69,024	268%	297%	71%
<b>Wilton</b>	\$94,291	442%	406%	73%	\$99,593	387%	429%	69%
<b>Winchester</b>	\$65,082	305%	280%	72%	\$73,245	284%	315%	73%
<b>Windham</b>	\$56,738	266%	244%	77%	\$63,896	248%	275%	78%
<b>Windsor Locks</b>	\$64,609	303%	278%	73%	\$72,666	282%	313%	74%
<b>Windsor</b>	\$64,690	303%	278%	73%	\$72,829	283%	313%	74%
<b>Wolcott</b>	\$64,769	304%	279%	94%	\$72,846	283%	314%	95%
<b>Woodbridge</b>	\$70,131	329%	302%	84%	\$78,435	305%	338%	85%
<b>Woodbury</b>	\$65,214	306%	281%	72%	\$73,510	285%	316%	73%
<b>Woodstock</b>	\$56,758	266%	244%	77%	\$64,003	249%	275%	78%

Definitions: The federal poverty guidelines for family of three = \$20,780 and for a family of four = \$25,100. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$11.00 per hour, the 2019 CT minimum wage. Median family income varies by town and calculated from HUD's FY2019 Income Limits.

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# **PART 3**

## **Strategies to Meet the Standard**

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# How do Connecticut's Most Common Occupations Compare to the Self-Sufficiency Standard?

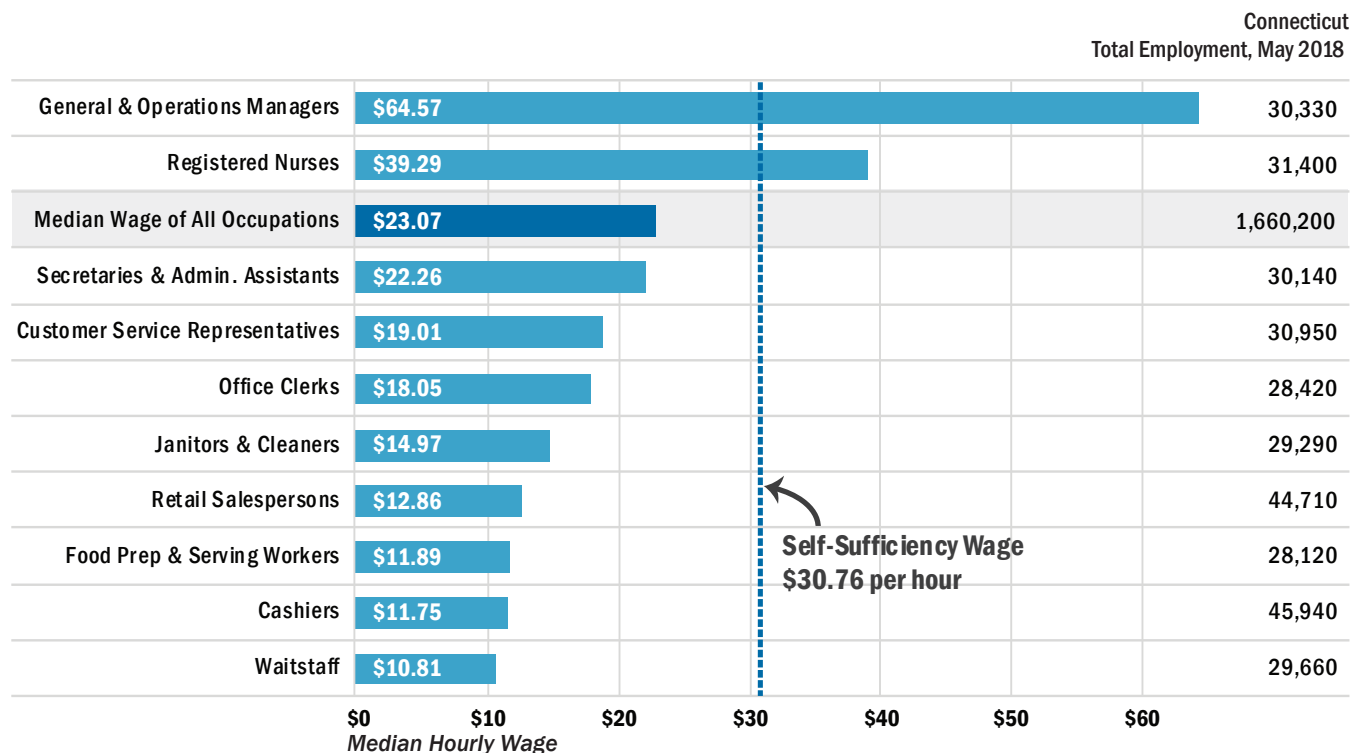
Now that the cost of meeting basic needs in Connecticut has been detailed, the next question is how families can secure the resources necessary to meet their needs. *Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages.* To answer this question, the median wages of the ten occupations with the highest number of employees in Connecticut are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Waterbury, which is \$30.76 per hour, and close to the median Self-Sufficiency wage for this family type across all Connecticut towns.<sup>15</sup>

A fifth of Connecticut's nearly 1.66 million workers work in the ten most common occupations shown below in **Figure I**.

However, only two of Connecticut's ten most common occupations—general & operations managers and registered nurses—have median wages that are above the Self-Sufficiency Standard for this family type in Connecticut. On the other hand, half of Connecticut's top ten occupations have median earnings that are less than half of the Standard for this family type in Connecticut: janitors & cleaners, retail salespersons, fast food workers, cashiers, and waitstaff.

*Definition note:* A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn less than this wage and half earn more. Average wages are skewed by a small number of high earners so the median is a more realistic measure of a typical worker's earnings.

**FIGURE I. Hourly Wages of Connecticut's Ten Largest Occupations Compared to the Standard One Adult, One Preschooler, & One School-age Child: Waterbury, CT 2019**



Source: U.S. Department of Labor, "May 2018 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed June 4, 2019). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

The most common occupation in Connecticut is cashiers, which accounts for 2.8% of all Connecticut-area workers. With median hourly earnings of \$11.75 per hour (median annual earnings working full time of \$24,443) in Connecticut, the most common occupation provides workers with earnings that are only 38% of the Standard for this family type in Connecticut. This single parent would have to work nearly three full-time jobs to yield enough income to meet the family's basic needs, yet low-wage jobs frequently lack full-time hours and benefits, such as health insurance. The median wages of this occupation are above the 2019 Connecticut minimum wage yet are not enough for a single adult to even support themselves, as one adult requires \$12.06 per hour to get by in Waterbury. Only 16 towns, out of 169 towns in Connecticut, have a Self-Sufficiency Standard level for a single adult below the median wage of the most common occupation in Connecticut.

The median wages for five of the top ten occupations are such that two adults working full time at this wage would still not be able to earn the minimum needed to support a preschooler and a school-age child in any Connecticut town. For example, the Self-Sufficiency Standard for two adults with one preschooler and one school-age child in Waterbury requires each adult to earn at least \$17.33 per hour (a total of \$73,217 annually) working full time just to meet basic needs of the family. *Put another way, 54% of workers in the ten most common occupations in Connecticut, many of them in fast growing but low-wage service occupations, are in occupations with median wages insufficient to support a family with young children. Indeed, the wages are low enough that even two adults working full time in these occupations cannot earn enough to meet their families' basic needs at a minimally adequate level.*

These numbers reflect the shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovers the job gains have been disproportionately in lower-wage

occupations. At the same time the income gains have been to those at the very top, driving the increased income inequality that underlies Connecticut's high levels of socioeconomic inequality.<sup>16</sup>

This growing job gap has consequences in increased economic distress, as increasing numbers of workers struggle to make ends meet at wages well below the minimum required to meet their needs. At the same time, this analysis of the wages of the state's most common occupations demonstrates that the economic insecurity faced by so many of Connecticut's workers does not reflect a lack of work effort or lack of skills. Rather, it is simply that 2019 wages are too low in many common Connecticut occupations to support a family at minimally adequate levels, even sometimes with two workers, a situation exacerbated by the unbalanced recovery from the Great Recession.

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Given this state of affairs, there are two basic approaches to closing the income gap: reduce costs or raise incomes. The next two sections will discuss each of these approaches.

The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food and child care assistance. Strategies for the second approach, raising incomes, are often broader, such as increasing incomes through increasing education levels, incumbent worker programs, raising the minimum wage, and nontraditional job training. Reducing costs and raising incomes are not necessarily mutually exclusive, but can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some adults or individuals may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level. The minimum wage in Connecticut will rise to \$15.00 an hour by 2023, but family expenses will rise over those years as well and, for many families, even a \$15.00 an hour wage is not adequate to meet the cost of basic needs as they are today.

.....  
**54% of workers in the ten most common occupations in Connecticut are in occupations with median wages insufficient to support a family with young children.**  
.....

# Meeting the Standard: Reducing Costs

As described above, given the current job situation, many parents struggle to meet their families' basic needs on earnings alone. With work supports (subsidies or assistance), families struggling economically do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. With the stability that work supports provide, parents can not only obtain jobs, but also 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, thus closing the gap between actual wages and what it really takes to make ends meet.

Connecticut work supports include programs such as:

- Connecticut's Office of Early Childhood Care 4 Kids Program
- Connecticut HUSKY Health Program
- Food Benefits [Supplemental Nutrition Assistance Program (SNAP)] and the Women, Infants, and Children (WIC) Program
- 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 J shows the income eligibility levels for the work supports modeled in this section compared to the Self-Sufficiency Standard for the family type and towns modeled in this section—one adult, one preschooler, and one school-age child in Hartford and New Haven.

Table 4 provides a summary of the work supports, child support, and tax credits modeled in this section.

## How do Work Supports and Child Supports Reduce Costs?

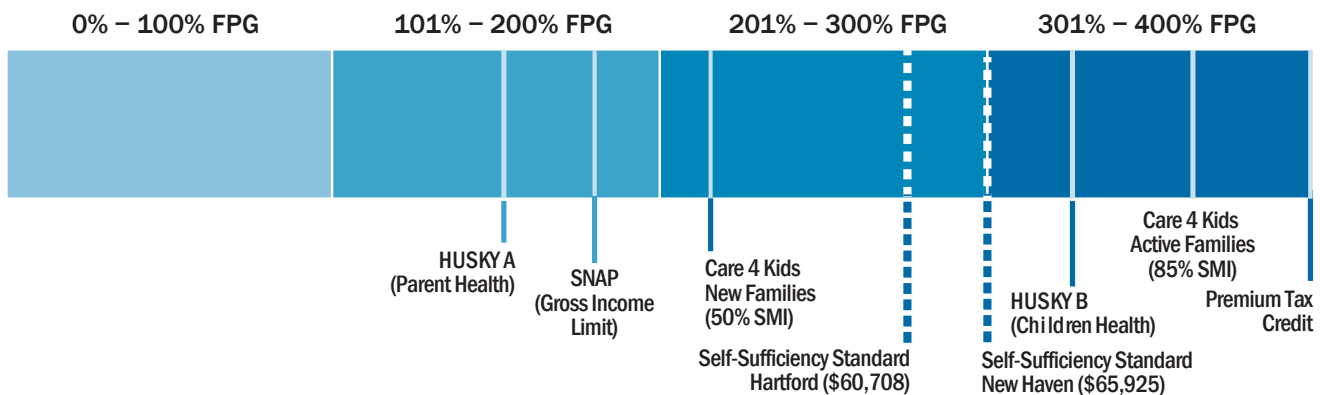
In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work

.....

**With the stability work supports provide, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages.**

.....

**FIGURE J. Income Eligibility Levels for Work Support Programs Compared to the Standard One Adult, One Preschooler, & One School-Age Child: Hartford and New Haven, CT 2019**



WIC = Special Supplemental Nutrition for Women, Infants, and Children, SNAP = Supplemental Nutrition Assistance Program  
 Note: Eligibility levels and benefits for work supports change routinely—typically yearly. The information reported above represents eligibility and benefit guidelines for 2019. The 2019 federal poverty guideline (FPG) for a family of three is \$21,330 (annual income) and the 2019 State Median Income (SMI) for a family of three is \$94,542.

**TABLE 4. Summary of Connecticut’s Work Supports, Child Support, and Tax Credits**

PROGRAM	BENEFIT	INCOME ELIGIBILITY
<b>WORK SUPPORTS</b>		
<b>CHILD CARE ASSISTANCE (Care 4 Kids)</b>	Child care copayments are calculated on a sliding scale based on income. Parent is responsible for paying costs beyond the region reimbursement level plus the Family Fee.	Eligibility requires incomes below 50% of the State Median Income (SMI) at initial entry and below 85% for active families. The 2019 SMI for a family of three is \$94,542.
<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 that are 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 FPG). It is estimated that less than one in four eligible households receives federal housing assistance.
<b>MEDICAID (HUSKY A)</b>	Subsidized health insurance with copays.	Adults are covered with income up to 150% of the FPG. Children are covered with income up to 201% of the FPG.
<b>CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP) (HUSKY B)</b>	Health care benefits for uninsured children ages 18 and under.	Children in families with incomes below 254% FPG are eligible with no premium, below 318% FPG with \$30 premium for one child and \$50 premium for two or more children.
<b>SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) (Basic Food)</b>	Maximum benefit for a family of 3: \$505 per month.	Families must earn gross income less than 185% of the FPG to be eligible and must meet net income (gross income minus allowable deductions) limit of 100% of the FPG.
<b>SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)</b>	Average monthly benefit of \$44 in Connecticut for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPG.
<b>TAX CREDITS</b>		
<b>FEDERAL EARNED INCOME TAX CREDIT (EITC)</b>	Maximum benefit for families with: <ul style="list-style-type: none"> <li>• 1 child = \$3,526 per year</li> <li>• 2 children = \$5,828 per year</li> <li>• 3+ children = \$6,557 per year.</li> </ul>	Maximum eligibility for families with: <ul style="list-style-type: none"> <li>• 1 child = \$41,094 one parent, \$46,884 married</li> <li>• 2 children = \$41,094 one parent, \$52,493 married</li> <li>• 3+ children = \$50,162 one parent, \$55,952 married.</li> </ul>
<b>CONNECTICUT EARNED INCOME CREDIT</b>	23% of the Federal EITC.	Same rules as Federal EITC.
<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 \$2,000 annual tax credit per child, with up to \$1,400 refundable.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000.
<b>OTHER</b>		
<b>CHILD SUPPORT</b>	Average payment from non-custodial parents is \$211 per month in Connecticut.	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 2019. The 2019 federal poverty guidelines (FPG) for a family of three is \$21,330 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

supports, one by one. **Table 5 on page 29** shows the impact of work supports. The family type used here is a Hartford family with one adult, one preschooler, and one school-age child. Column #1 of **Table 5** 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 5** model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

**NO WORK SUPPORTS (COLUMN #1).** Note that in **Table 5**, tax credits that are available as a refund when annual taxes are filed in the next year, are shown at the bottom of the table and not included in the monthly wage calculation as in the Self-Sufficiency Standard. This family has monthly child care expenses of \$1,680 and monthly housing costs of \$1,185. Without any refundable tax credits, child support, or work supports to reduce costs, this Hartford family needs \$5,097 per month or \$28.96 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 Connecticut is \$211 per month (see column #2).<sup>17</sup> Adding child support reduces the wage needed by this parent to meet basic needs to \$4,855 per month, or \$27.59 per hour.

**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. New families entering the Connecticut Care 4 Kids Program must have income below 50% of State Median Income and may continue in the program until income reaches 85% of State Median Income.<sup>18</sup> Adding child care assistance cuts the child care cost substantially from its original amount, to \$694 per month, and lowers the wage needed to \$3,925 per month.

**CHILD CARE & ACA PREMIUM TAX CREDIT (COLUMN #4).** While the Self-Sufficiency Standard assumes the cost of employer-sponsored health insurance, this option is not available for all workers or may be unaffordable. If this family is enrolled in health insurance coverage

through the Connecticut Marketplace—Access Health CT—they would be eligible for the Affordable Care Act (ACA) Premium Tax Credit which offsets the cost of health insurance. In order to be eligible for the ACA Premium Tax Credit, household income must be at least 100—but no more than 400—percent of the federal poverty guidelines. The ACA Premium Tax Credit would decrease their health insurance costs from \$506 to \$323 per month. With child care assistance and the ACA Premium Tax Credit, the wage needed by this parent to meet basic needs drops to \$20.88 per hour.

#### **CHILD CARE, FOOD, & MEDICAID (COLUMN #5).**

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

- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$506 per month to zero in column #5.
- **Food.** SNAP and WIC food assistance reduces food costs from \$618 to \$447 per month.<sup>19</sup>
- **Child Care.** Child care assistance further reduces the family's child care costs to the copayment of \$660 per month.

Altogether, these three work supports reduce the wage required to meet basic needs to \$3,062 per month, just over half of the full Self-Sufficiency Standard. With the help of these crucial work supports, this Hartford family making the transition from public assistance or non-employment would be able to meet the family's basic needs at a starting wage of \$17.40 per hour.

**CHILD CARE, FOOD, & CHIP (COLUMN #6).** After 12 months, the adult would no longer be eligible for transitional Medicaid. However, the children would continue to be eligible for free coverage under HUSKY Health with family income up to 318% of the FPG. Column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while keeping the children covered under HUSKY Health.

Assuming the adult obtains health insurance through her employer, the health care costs for the family go up to \$176 to cover the adult. Although a minor increase in health care costs, this is just enough to make the family ineligible for SNAP and WIC food assistance,

**TABLE 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage**  
**One Adult, One Preschooler, and One School-Age Child: Hartford, CT 2019**

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	#7
	No Work Supports	Child Support	Child Care	Child Care & ACA Premium Tax Credit	Child Care, SNAP/WIC* & Transitional Medicaid	Child Care, [SNAP/WIC*] & CHIP	Housing, Child Care, SNAP/WIC*, & Medicaid
<b>MONTHLY EXPENSES</b>							
Housing	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	<b>\$730</b>
Child Care	\$1,680	\$1,680	<b>\$694</b>	<b>\$694</b>	<b>\$660</b>	<b>\$694</b>	<b>\$660</b>
Food	\$618	\$618	\$618	\$618	<b>\$447</b>	\$618	<b>\$371</b>
Transportation	\$63	\$63	\$63	\$63	\$63	\$63	\$63
Health Care	\$506	\$506	\$506	<b>\$323</b>	<b>\$0</b>	<b>\$176</b>	<b>\$0</b>
Miscellaneous	\$405	\$405	\$405	\$405	\$405	\$405	\$405
Taxes	\$1,045	\$985	\$719	\$620	\$462	\$597	\$337
<b>TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)</b>	<b>\$5,502</b>	<b>\$5,442</b>	<b>\$4,190</b>	<b>\$3,909</b>	<b>\$3,223</b>	<b>\$3,738</b>	<b>\$2,566</b>
<b>ADDITIONAL MONTHLY RESOURCES</b>							
Earned Income Tax Credit (-)	--	--	--	--	--	--	--
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$100)	(\$120)	(\$105)	(\$94)
Child Tax Credit (-)	(\$305)	(\$276)	(\$164)	(\$134)	(\$41)	(\$111)	\$0
Child Support	--	<b>(\$211)</b>	--	--	--	--	--
<b>TOTAL ADDITIONAL MONTHLY RESOURCES</b>	<b>(\$405)</b>	<b>(\$587)</b>	<b>(\$264)</b>	<b>(\$234)</b>	<b>(\$161)</b>	<b>(\$216)</b>	<b>(\$94)</b>
<b>SELF SUFFICIENCY WAGE (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)</b>							
Hourly	\$28.96	\$27.59	\$22.30	\$20.88	\$17.40	\$20.01	\$14.04
Monthly	\$5,097	\$4,855	\$3,925	\$3,675	\$3,062	\$3,522	\$2,472
Annual	\$61,161	\$58,264	\$47,105	\$44,094	\$36,741	\$42,259	\$29,662
<b>ANNUAL REFUNDABLE TAX CREDITS**</b>							
Total Federal EITC	\$0	\$0	\$0	\$549	\$2,098	\$936	\$3,589
Total State EITC	\$0	\$0	\$0	\$126	\$483	\$215	\$825
Total Federal CTC	\$340	\$687	\$2,026	\$2,388	\$2,800	\$2,668	\$2,800

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$44 (FY 2018) in Connecticut. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

\*\* The Standard shows both 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 only as a refund on annual taxes are shown at the bottom of this table. EITC is only refundable, so it 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.

**When families do receive them, work supports, tax credits, and child support play a critical role in helping families meet their basic needs when their income does not allow them to be self-sufficient.**



so food costs increase back to \$618. The parent now needs to earn \$3,522 per month to cover basic needs.

**HOUSING, CHILD CARE, FOOD, & MEDICAID (COLUMN #7).** Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #6 to column #7. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$1,185 to \$730 per month.<sup>20</sup> The addition of housing assistance reduces the income needed to meet other basic needs. With a lower monthly income the child care copayment is reduced and child care expenses drop from \$694 to \$660 per month. The family is also eligible again for SNAP benefits, lowering food costs to \$371 per month. The whole family is eligible for HUSKY Health Medicaid, lowering the cost for health care to zero. With this full benefit package, a parent with one preschooler and one school-age child living in Hartford can meet basic needs with an income of just \$2,472 per month.

*Note however that very few families receive **all** of these benefits.* Although analyzed in this section, this modeling should not imply that all households with inadequate income receive these work supports or child support. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families meet their basic needs when their income does not allow them to be self-sufficient.

Unfortunately, these supports are not available or accessible to all who need them. The reasons are many, and include eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge of available

benefits, lack of legal enforcement of rights, and the perceived stigma of receiving assistance.<sup>21</sup>

**REFUNDABLE TAX CREDITS.** The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, in the modeling table and figure, they are treated differently. The refundable federal Earned Income Tax Credit (EITC), the “additional” refundable portion of the Child Tax Credit (CTC), and the refundable Connecticut EITC are shown as received annually. In contrast, the nonrefundable federal Child Care Tax Credit (CCTC) can only be used to reduce taxes and does not contribute to a tax refund; therefore it is only shown as a monthly credit against federal taxes in the modeling shown here.

The tax credits are calculated this way in the modeling table and figure in order to be as realistic as possible. Families receive the EITC as a single payment the following year when they file their tax returns.<sup>22</sup> As such, many families use 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>23</sup> Therefore, in the modeling section, the total amounts of the refundable federal EITC the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. The amount of the EITC is based on the assumption that the adult works at this same wage, full time, for the whole year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts: only the portion that can be used to

## The Importance of Work Supports

Work supports help families meet their basic needs when wages alone are not adequate. In contrast, families that do not have access to work supports are forced to choose between their various basic needs, and as a result, face both near and long-term consequences, both economic and non-economic. For example, children in families without access to reliable child care often have lower levels of academic achievement than children with access to subsidized and reliable care.<sup>24</sup> Insufficient nutrition can also negatively impact children’s academic achievement and health levels, highlighting the importance of access to SNAP and other forms of food assistance.<sup>25</sup> Also, access to subsidized health insurance allows families to seek the care they need instead of delaying necessary medical care, resulting in more severe health and financial impacts in the future.<sup>26</sup> Housing subsidies also play an important role in improving children’s health and employment outcomes for adults.<sup>27</sup> Lastly, if workers do not have access to public transportation, they face higher instances of absenteeism and lower job retention rates, which could further increase their financial inadequacy.<sup>28</sup>



offset any remaining taxes (after the CCTC) is shown monthly. Like the EITC, any “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.

The amounts of tax credits vary significantly, depending upon income. When costs are reduced by child support in column #2, they qualify for \$687 in refundable tax credits. In column #7, however, where the full work support package is modeled, the parent is eligible for over \$7,000 in annual refundable tax credits.

## HOW DO WORK SUPPORTS INCREASE WAGE ADEQUACY?

Table 5 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, Figure K starts with specific wages and asks:

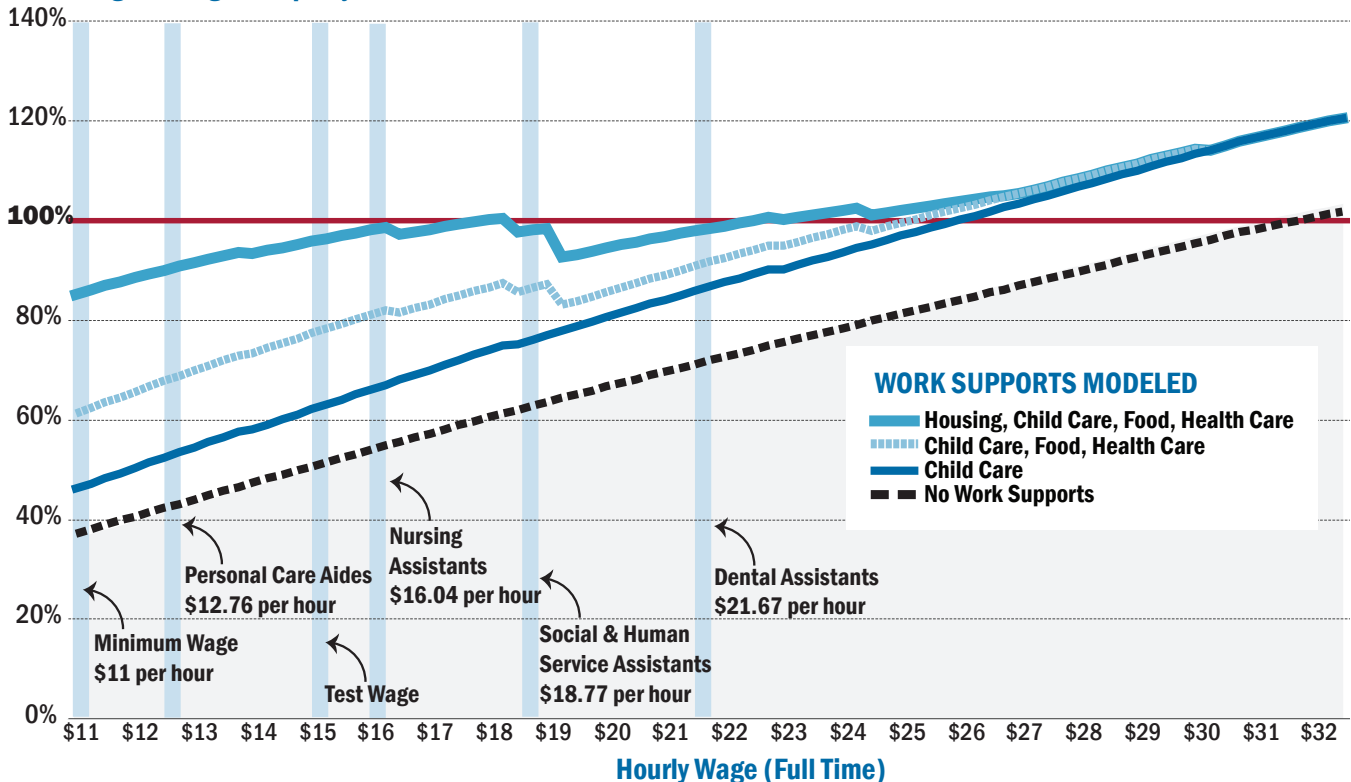
“How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?”

Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family’s basic needs; if it is below 100%, it is only adequate to cover that percentage of the family’s basic needs. For example, if wage adequacy is at 60%, then the wage (along with any work supports) only covers 60% of the cost of meeting that family’s basic needs.

Modeling the same family type as in Table 5 (one parent with one preschooler and one school-age child) but residing in New Haven, Figure K shows the impact of work supports on wage adequacy as the parent’s

**FIGURE K. Impact of Wage Adequacy on Work Supports**  
One Adult, One Preschooler, & One School-Age Child: New Haven, CT 2019

### Percentage of Wage Adequacy



**Work Support Definitions**

Child Care = Connecticut Care 4 Kids; Food = Supplemental Nutrition Assistance Program (SNAP) and the Women, Infants, and Children (WIC) Program; Health Care = 2nd lowest cost Silver plan purchased through the state Marketplace with cost reduced by the Premium Tax Credit; Housing = Section 8 vouchers and public housing.

earnings increase, starting with the minimum wage. The dashed line provides the baseline, showing the adequacy of various wages without any work supports. Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. In addition to examining wage adequacy results at the minimum wage level, **Figure K** highlights the wage adequacy results at the median wage level of four common occupations in Connecticut.

**CONNECTICUT MINIMUM WAGE.** Neither a minimum wage alone, nor a minimum wage with all available supports, will allow this parent to be economically self-sufficient. With the Connecticut 2019 minimum wage of \$11.00 per hour, a New Haven parent with two children working full time earns only 39% of the income needed to meet her family’s basic needs if she is not receiving any work supports (see the dashed line in **Figure K**).<sup>29</sup>

However, if the parent receives help from Connecticut’s child care subsidy program (the first solid line from the bottom in **Figure K**), the monthly cost of child care decreases from \$1,715 to \$755 and wage adequacy increases to 48%—a substantial increase but still only covering less than half of the monthly expenses. If the family also receives assistance with food (SNAP and WIC) and the ACA Premium Tax Credit with the purchase of health care through the state Marketplace, the cost of food decreases to \$84 per month and the cost of health care to \$141 per month. The combination of assistance with child care, food, and health care increases wage adequacy to 63% (shown in the second line from the top in **Figure K**). While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income; together with the other work supports, the parent is able to cover 87% of the family’s basic needs (top solid line in **Figure K**).

**PERSONAL CARE AIDE.** If this parent’s wage is the median hourly wage for personal care aides, which is

\$12.76 per hour, she would earn enough to cover 45% of the family’s basic needs without any assistance. Receiving assistance with child care costs increases the wage adequacy to 56%. The further addition of food assistance and the Premium Tax Credit increases the wage adequacy to 71% and if they also receive housing assistance, she can cover 92% of their family’s basic needs.

**NURSING ASSISTANT.** The median wage of nursing assistants, \$16.04 per hour, is such that this single parent would be able to meet 56% of the income needs of her family without any assistance. Receiving assistance with child care costs increases the wage adequacy to 68%. With food and health assistance, wage adequacy increases to 83%. Finally, if they receive the full work support package, including housing, the family will reach a wage adequacy of 97%—nearly covering all of their expenses.

**SOCIAL AND HUMAN SERVICE ASSISTANT.** At the median wage of social and human service assistants, which is \$18.77 per hour, this single parent would be able to cover 64% of their family’s basic needs without any work supports. With child care assistance, this parent’s wages cover 78% of their family’s needs. At this income level, the family is no longer eligible for food assistance but is still eligible to receive the ACA Premium Tax Credit to reduce health costs, increasing their wage adequacy to 83%. With housing assistance, she is able to cover 93% of her family’s basic needs.

**DENTAL ASSISTANT.** If this parent’s wage was \$21.67 per hour, the median hourly wage of dental assistants, wage adequacy would be 73% without any assistance. With child care assistance, wage adequacy increases to 88% and to 93% with the ACA Premium Tax Credit as well. Finally, with housing assistance the parent is able to cover all of the family’s basic needs.

*Appendix C: Modeling the Impact of Work Supports on Wage Adequacy provides a detailed table of the exact amounts of each work support modeled.*

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**With the Connecticut minimum wage of \$11.00 per hour in 2019, a New Haven parent with two children working full time earns only 39% of the income needed to meet the family’s basic needs if they are not receiving any work supports.**

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## Meeting the Standard: Raising Incomes

For families whose earnings are below 100% wage adequacy, 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. Ensuring self-sufficiency for all people in Connecticut will require public policies that increase the skills of low-wage workers, recognize the importance of asset building, and make work pay enough to cover basic needs.

### 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>30</sup> As shown in **Figure L**, the median earnings of workers in Connecticut increase as education levels rise.<sup>31</sup> Creating more opportunities for people to achieve higher levels of education will increase their earning potentials and put more people on the path towards self-sufficiency.

**BASIC ADULT EDUCATION.** For many workers with inadequate education, Limited English Proficiency, 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. Retraining and training current employees is a “win-win” strategy for both employer and employee. This is the case in many industries, particularly those which rely on skills and technology unique to a given company

or industry subset. Additionally, longer tenure increases opportunities for promotion, increased wages, and in the long run, increased self-sufficiency in retirement (through increased savings and/or pensions).

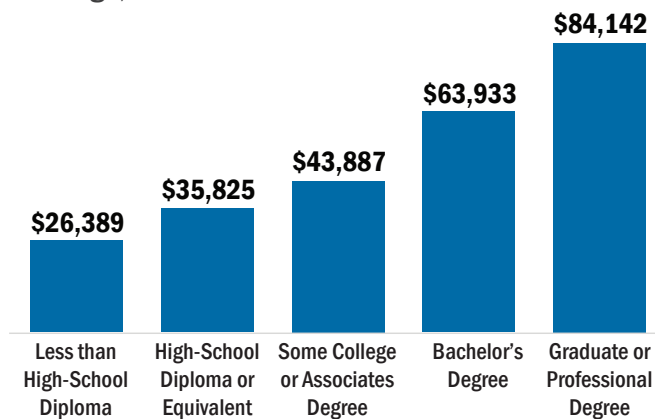
**TARGETED JOBS/SECTOR STRATEGIES.** Aligning training and postsecondary education programs with the workforce needs of the local labor market increases the potential income of low-wage workers and helps communities strengthen their local economies by responding to businesses’ specific labor needs. Targeting 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. This includes 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, housing, 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,

**FIGURE L.** Impact of Education on Median Annual Earnings, CT 2019



Source: U.S. Census Bureau, American Factfinder, 2017 American Community Survey, “B20004,” <http://factfinder.census.gov/> (accessed April 26, 2019). U.S. Department of Labor, “Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index,” <http://data.bls.gov/cgi-bin/srgate, Series CIS1020000000001> (accessed April 26, 2019).

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 (see “Beyond Self-Sufficiency,” page 38), Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. Managed by community-based organizations, IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity. 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 some, and small businesses help support and grow the economic base of local communities.<sup>32</sup> However, failure rates are extremely high, with half of businesses no longer in operation after five years.<sup>33</sup> Most small businesses are launched via the owners’ or relatives’ personal financial resources, so low-income individuals may have difficulty accessing capital to start their business, particularly if they have poor credit.<sup>34</sup>

## Raise Wages

As demonstrated in this report, in many cases even two adults working full time must each earn well beyond the minimum wage to meet their family’s basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.<sup>35</sup>

**MINIMUM WAGE.** One method to increase salaries of low-wage workers is to increase and index the minimum wage, thus providing a floor under wages for all workers, and ensuring that the minimum wage will continue to keep pace with inflation.

While the federal minimum wage has remained at \$7.25 an hour since 2009, 29 states plus Washington D.C. have passed higher minimum wages, with 19

indexing them as well.<sup>36</sup> In 2019, Washington D.C. has the highest minimum wage at \$14.00 per hour, followed by Washington State and Massachusetts at \$12.00 per hour.<sup>37</sup> Local minimum wages are even higher, with New York City, NY, Seattle, WA, and San Francisco, CA, having adopted the highest to date. In 2019, the minimum wage is \$15.59 per hour in San Francisco and \$15.00 per hour in New York City, and thereafter will be indexed. In Seattle the minimum wage reached \$15.00 per hour in 2017 for some workers of large employers though it will not reach \$15.00 per hour for all workers until 2021; it then will be indexed to inflation.<sup>38</sup> Oregon has a unique system as the Portland Metro area has the highest minimum wage at \$12.50 per hour, while the Standard counties are at \$11.50, and the non-urban counties are at \$11.00 in 2019; each of these areas increases in steps until 2023, and then is indexed. Note that some states, have adopted “pre-emption” laws that limit local jurisdictions’ ability to enact minimum wage or benefit laws (such as paid sick leave).<sup>39</sup>

**LOCAL LIVING WAGES.** Localized living wage laws are another approach to raising wages of workers. These laws mandate that public employers, as well as contractors and employers receiving public contracts, pay a “living wage,” thus impacting private sector as well as public sector wages.

**UNIONIZATION.** According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.<sup>40</sup> This union “premium,” controlling for other factors is worth about 14% in increased wages.<sup>41</sup> However, the percentage of workers represented nationally by unions over the past half century has decreased, so that currently only about 7%

## Connecticut’s Minimum Wage

As of October 2019, Connecticut’s minimum wage increased from \$10.10 to \$11.00 per hour. Due to the recent passage of Public Act 19-4, Connecticut is now one of seven states committed to raising the minimum wage to \$15.00 per hour. Connecticut’s minimum wage will incrementally increase on 9/1/2020, 8/1/2021, 7/1/2022, until the minimum wage reaches \$15.00 on 6/1/2023. Thereafter it will be adjusted annually based on the employment cost index.

Source: <https://portal.ct.gov/Office-of-the-Governor/News/Press-Releases/2019/05-2019/Governor-Lamont-Signs-Minimum-Wage-Increase>.

of private sector and 36% of public sector workers are union members.<sup>42</sup>

**BENEFITS.** An increasingly important source of resources for workers are employer-provided benefits, including health insurance, paid sick leave, paid holidays, paid family leave, and retirement.

## Gender and Racial Wage Gaps

Women and people of color often face artificial barriers to fair hiring, fair wages, equal benefits, and promotion opportunities—barriers not addressed by policies such as tax credits, or minimum wage strategies, although such strategies do disproportionately impact women and people of color. Despite these laws, racial and gender biases still persist and many barriers to self-sufficiency are gender- or race-based structural constraints and discrimination.

Women and people of color consistently earn less than white men. In order to maximize the number of Connecticut householders able to meet self-sufficiency, we must also look at the drivers of these wage gaps. For example, men and white people are more likely to be promoted, are more likely to be in positions of leadership, and are more likely to negotiate higher salaries than women and people of color. Solving the gender and racial wage gaps will require solutions that decrease gender and racial bias in the workplace, such as restructuring salary negotiations and opening up opportunities for women and people of color to take on leadership roles.

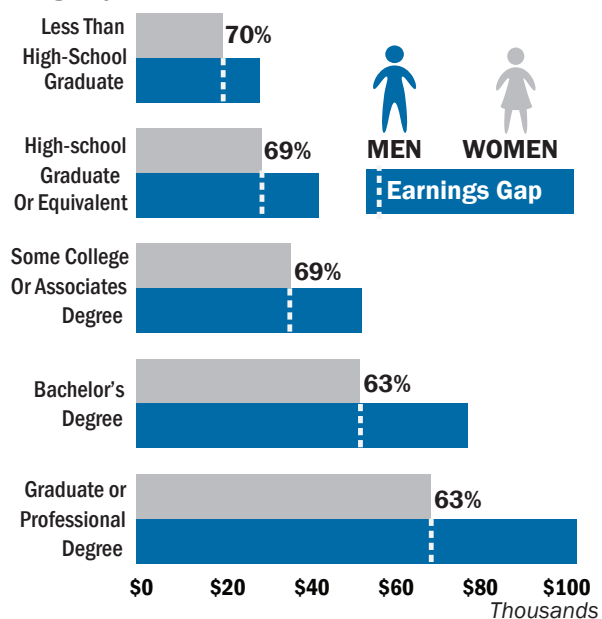
**PAY EQUITY AND ANTI-DISCRIMINATION LAWS.** Pay equity laws require employers to assess and compensate employees based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job’s occupant.<sup>43</sup> While passing these laws is obviously essential, enforcement that takes into account the changing nature of workplaces and employer-employee relationships is a challenge that needs to be addressed, such as differential pay in the “gig” economy.

**EDUCATION.** While increased education on all levels is associated with increased self-sufficiency in general, the returns to education are less, at every level, for women and people of color. For example, in Connecticut, women at each educational level earn

about the same, sometimes a little less, than the median for men at the next lower level of education (see **Figure M**). The median earnings for women with a bachelor’s degree in Connecticut is equivalent to the median earnings for men with just some college or an associate degree. Likewise, for people of color, there are also lesser returns to education (see companion report, *Demographic Characteristics of Households Below Economic Self-Sufficiency in Connecticut*).

**NONTRADITIONAL OCCUPATIONS (NTOS).** Eliminating gender bias in the work place will also contribute to increasing the number of women entering nontraditional occupations. Many occupations that are “nontraditional” for women, such as in manufacturing, science, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. Likewise, for both women and people of color, demand for workers in the “green economy” is growing.<sup>44</sup> Investing in NTO training programs and addressing barriers of access (including issues such as gender and race harassment, location/transportation issues, pre-training education requirements, and so forth) are essential. Opening up NTOs to a wider range of workers will both broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.<sup>45</sup>

**FIGURE M. Impact of Education on Median Annual Earnings by Gender, CT 2019**



Source: U.S. Census Bureau, American Factfinder, 2017 American Community Survey, “B20004,” <http://factfinder.census.gov/> (accessed April 26, 2019). U.S. Department of Labor, Bureau of Labor Statistics, “Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index,” <http://data.bls.gov/cgi-bin/srgate>, Series CIS102000000000001 (accessed April 26, 2019).



## How is the Self-Sufficiency Standard Used?

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The Self-Sufficiency Standard is used to better understand issues of income adequacy, create and analyze policy, and help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, workforce development agencies, and state and local officials, among others, are using the Standard. Below are some examples of ways that the Standard is being used. For more descriptions of the ways organizations apply the Self-Sufficiency Standard, please visit: [www.selfsufficiencystandard.org/standard-practice](http://www.selfsufficiencystandard.org/standard-practice).

### Policy Analysis

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The Self-Sufficiency Standard is used as a tool to analyze the impact of current and proposed policy changes. The Standard can be used to evaluate the impact of a variety of work supports (such as SNAP/ Food Stamp Program or Medicaid) or policy options (such as changes in child care co-payments, tax reform, or tax credits) on family budgets.

- The City of Portland's Bureau of Planning and Sustainability has integrated the Self-Sufficiency Standard into their core strategic metrics and Comprehensive Plan.
- Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility.
- In Pennsylvania, the Standard was used to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages.

### Counseling Tool

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The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs choose jobs that pay adequate wages, access benefits and develop strategies to become self-sufficient. Counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Clients are empowered with information

that allows them to develop and test out their own strategies for achieving self-sufficient incomes.

- In Washington State, the online Self-Sufficiency Calculator is used by workforce councils across the state as a counseling tool to help clients determine their income needs, choose education/training programs and access benefits.
- In Oregon, the Prosperity Planner, a Self-Sufficiency Standard online counseling tool is used by WorkSource Center staff to determine training scholarship awards and support service needs of job seekers. It is also used as a financial counseling tool for job seekers.

### Evaluation Tool

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The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation programs. Such evaluations help redirect resources to approaches that result in improved outcomes and more efficient use of limited foundation and government funding.

- In California, the United Way of the Bay Area and Y&H Soda Foundation are evaluating the success of their grantees by how effectively they are able to move families toward self-sufficiency, as defined by the Self-Sufficiency Standard. These foundations understand that to be effective, job training and direct service programs need to know the actual costs that clients are facing, information that is provided by the Standard.
- The San Diego Women's Foundation focused their 2013-2014 grant cycle on proposals that would help families move to self-sufficiency. They defined their target population as families with incomes higher than the federal poverty guidelines but lower than the Standard for San Diego.

### Benchmark for Wage-Setting

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The Self-Sufficiency Standard has been used as a guideline for wage setting. By determining the wages necessary to meet basic needs, the Standard provides

information for setting wage standards. The Standard has been used in California, Colorado, Connecticut, Hawaii, Illinois, New York, New Jersey, Nebraska, Oregon, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

- Colorado Center on Law and Policy has used the Standard to advocate for state legislation allowing local governments to set higher local minimum wages, and to support the statewide campaign to increase the minimum wage in 2016. Employers and educational institutions have also used the Self-Sufficiency Standard to set organizational wage standards in Colorado. In Pitkin County, Colorado, the Self-Sufficiency Standard encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard was used to design the unique Oregon statewide three-tiered minimum wage schedule, which raises the minimum wage (in steps, and then indexed) to three different levels: \$10.50, \$10.75 and \$12.00/hour as of 7/1/18, depending on the cost of living as measured by the Standard in three regions of Oregon.

## Targeted Allocation of Resources

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The Self-Sufficiency Standard is used to target job training resources on education/training that leads to self-sufficiency waged jobs. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through analysis it is possible to determine the jobs and sectors on which to target training and education resources, including training for occupations that are nontraditional for women.

- In California's Santa Clara County, the Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs.

## Support Research

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Because the Standard provides a means of estimating how poverty and income adequacy differs from place to place and among different family types, it is frequently used in research. The Standard provides a means to measure the adequacy of various work supports, such as child care assistance, given a family's income, place of residence, and composition.

- The Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Standard, as well as by characteristics, such as race, ethnicity, gender, family type, education, occupation, and employment. Reports are available on the Standard's website, [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org) entitled 'Overlooked and Undercounted.'
- Rise Together Bay Area and Insight Center for Community Economic Development's report Promoting Family Economic Security in the San Francisco Bay Area Region included the Standard as a key benchmark in its economic models.

## Community Indicator

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The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation programs. Such evaluations help redirect resources to approaches that result in improved outcomes and more efficient use of limited foundation and government funding.

- Metro, the regional government in Portland, is utilizing the Standard in the development of their Economic Value Atlas (EVA). The EVA will serve as an analytical tool to better align policy and public investment to support growing businesses while also creating access to self-sufficient wage jobs.
- The Dave and Lucille Packard Foundation includes the Standard in [kidsdata.org](http://kidsdata.org), a database tool providing access to information about the health and well-being of children across California.
- The increase or decrease in the number of families living below the Self-Sufficiency Standard is included as an indicator of economic well-being in the Erie Vital Signs Dashboard (Pennsylvania).



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# **PART 4**

## **Beyond Self-Sufficiency**

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## Saving for Emergencies

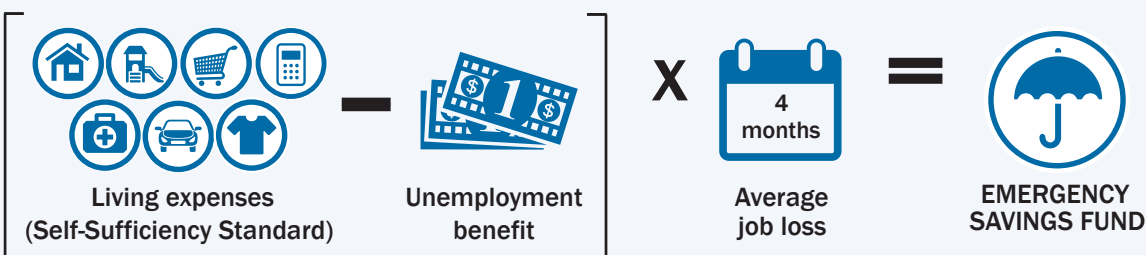
The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building Economic Security Pathway(s). This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across Connecticut and by family type.

Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises and are essential 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 (four months in Connecticut), and the median tenure in current employment (six years in Connecticut). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. [Table 6](#) illustrates the emergency savings amounts for Windham and Stamford for three different family types.

- In Windham, a single adult needs to earn a minimum of \$1,960 per month working full time to be able to meet basic needs. To be prepared for the loss of a job, the single adult needs to earn an additional \$52 per month to meet the emergency savings goal of having enough savings to meet basic living costs over the average unemployment period, allowing for the receipt of unemployment insurance. In contrast, a single adult in Stamford needs to earn \$3,142 per month to be self-sufficient and therefore needs to earn an additional \$72 per month to meet the emergency savings goal.
- One adult caring for a preschool-age child needs to earn \$4,098 per month in Windham or \$6,585 per month in Stamford to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$106 per month in Windham and an additional \$222 per month in Stamford. In these towns, the overall emergency savings goal over six years is \$7,667 in Windham and \$15,972 in Stamford.
- For families with two adults, a preschooler, and a school-age child, it is assumed that only one adult is out of work at a given time, so the emergency savings goal needs to cover only half of the family's total living expenses for over four months. Therefore, the monthly contribution to the savings account is less for the two-parent household with one preschooler and one school-age child than the one-adult household with one child. In Windham, this household needs an additional \$68 per month in total earnings and in Stamford the adults need an additional \$110 per month in earnings in order to save for an average spell of unemployment of one of them.

### How is the Emergency Savings Fund Calculated?



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 about 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) or paying off debts might be the most important goal.

- For others, investing in additional education or skill training to achieve higher wages and increased economic security, or saving for retirement 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.

**TABLE 6. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types**  
*Windham & Stamford, CT 2019*

	WINDHAM			STAMFORD		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
<b>MONTHLY EXPENSES</b>						
Housing	\$825	\$1,028	\$1,028	\$1,517	\$1,885	\$1,885
Child Care	\$0	\$1,031	\$1,417	\$0	\$1,610	\$2,289
Food	\$252	\$382	\$774	\$310	\$470	\$953
Transportation	\$270	\$278	\$531	\$280	\$288	\$551
Health Care	\$182	\$509	\$583	\$202	\$578	\$651
Miscellaneous	\$153	\$323	\$433	\$231	\$483	\$633
Taxes & Tax Credits	\$278	\$548	\$559	\$603	\$1,272	\$1,343
<b>SELF-SUFFICIENCY WAGE</b>						
Monthly	\$1,960	\$4,098	\$5,325	\$3,142	\$6,585	\$8,306
<b>EMERGENCY SAVINGS FUND</b>						
Living expenses (4 months)*	\$6,733	\$14,216	\$9,541	\$10,167	\$21,273	\$13,937
Tax on additional earnings	\$923	\$1,890	\$1,213	\$1,274	\$5,614	\$2,781
Subtotal	\$7,657	\$16,106	\$10,754	\$11,441	\$26,887	\$16,718
Unemployment Insurance Benefit	-\$3,911	-\$8,439	-\$5,833	-\$6,271	-\$10,915	-\$8,807
Total Savings	\$3,745	\$7,667	\$4,921	\$5,170	\$15,972	\$7,911
<b>Additional Monthly Earnings (Assumes interest accrued)</b>	<b>\$52</b>	<b>\$106</b>	<b>\$68</b>	<b>\$72</b>	<b>\$222</b>	<b>\$110</b>

\* Living expenses for two adults assumes half of overall living expenses, assuming only one adult will be unemployed at a time.

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**For all families, having savings to meet unexpected emergencies is an important step towards economic security.**

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## Conclusion

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

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

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

### For More Information About the Standard

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

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at [pearce@uw.edu](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 more information on *The Self-Sufficiency Standard for Connecticut 2019*, this publication, the Standard wage tables for Connecticut counties, or to find out more about the Connecticut State Office of Health Strategy visit <https://portal.ct.gov/OHS>.

## Endnotes

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1. Jared Bernstein, *Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries)*, (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).
2. There are two versions of the official poverty measure. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household and by age for one- and two-adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “federal poverty level” (FPG/FPL). The FPG is calculated by the U.S. Department of Health and Human Services in late January and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPG only varies by family size, regardless of composition; the 2019 FPG for a family of three is \$21,330. As with the thresholds, the FPG/FPL does not vary geographically, except that the latter has a higher set of numbers for Hawaii and Alaska respectively. The Standard generally references the FPG in this report. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/>.
3. Carmen DeNavas-Walt, Bernadette Proctor, and Jessica C. Smith, “Income, Poverty, and Health Insurance Coverage in the U.S.: 2012,” U.S. Census Bureau, Current Population Reports, Series P60-245, Washington, D.C. (U.S. Government Printing Office), <http://www.census.gov/prod/2013pubs/p60-245.pdf> (accessed June 24, 2014).
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assistance is limited to the “Very Low Income” category and in some instances to the “Extremely Low Income” category. U.S. Department of Housing and Urban Development, “U.S. Department of Housing and Urban Development, “FY 2019 Income Limits Summary,” Data Sets, Income Limits, FY 2019 Income Limits Documentation System, [https://www.huduser.gov/portal/datasets/il.html#2019\\_data](https://www.huduser.gov/portal/datasets/il.html#2019_data) (accessed May 14, 2019).

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# **APPENDIX A**

## **Methodology, Assumptions, & Sources**

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# Methodology and Data Sources for the Self-Sufficiency Standard

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

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

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

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

The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency

Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

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

The 2019 edition of the Connecticut Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.<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 Connecticut 2019* and the assumptions included in the calculations are described below.

## Housing

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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 Connecticut Self-Sufficiency Standard are calculated using the FY 2019 HUD Fair Market Rents.

The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for inflation using the Consumer Price Index. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.<sup>3</sup> All of Connecticut's FMRs are set at the 40th percentile.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area. In Connecticut, there is one MSA with more than one county sharing the same FMR: Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area (Hartford, Middlesex, and Tolland counties). Because HUD only calculates one set of FMRs for each metropolitan area, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

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

Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

## DATA SOURCES

**HOUSING COST.** U.S. Department of Housing and Urban Development, "County Level Data", Dataset, Fair Market Rents, 2019 Data, <http://www.huduser.org/portal/datasets/fmr.html> (accessed April 15, 2019).

**COUNTY-LEVEL HOUSING COSTS.** U.S. Department of Housing and Urban Development, "Small Area FMRs", Dataset, Fair Market Rents, 2019 Data, <http://www.huduser.org/portal/datasets/fmr.html> (accessed April 15, 2019).

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## Child Care

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

Child care costs for the Connecticut Standard have been calculated using 75th percentile data from the Connecticut Office of Early Childhood.

Rates are updated for inflation from the data collection period using the Consumer Price Index. The Connecticut child care costs are updated for inflation from February 2018.

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

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

## DATA SOURCES

**CHILD CARE RATES.** Connecticut Office of Early Childhood, “2018 Market Rate Methodology and Analysis,” [https://www.ct.gov/oec/lib/oec/connecticuts\\_market\\_rate\\_survey\\_and\\_methodology\\_report\\_2018\\_\(002\).pdf](https://www.ct.gov/oec/lib/oec/connecticuts_market_rate_survey_and_methodology_report_2018_(002).pdf) (accessed May 7, 2019).

**INFLATION.** U.S. Department of Labor, Bureau of Labor Statistics, “Child care and nursery school in U.S. city average, all urban consumers, not seasonally adjusted,” CUUR0000SEEB03, <https://data.bls.gov/cgi-bin/srgate> (accessed March 6, 2019).

## FOOD

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.<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 41% 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.

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

Geographic differences in food costs within Connecticut 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 national average cost of food. The county index is applied to the Low-Cost Food Plan.

## DATA SOURCES

**FOOD COSTS.** U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2018,” <http://www.cnpp.usda.gov/sites/default/files/CostofFoodJun2018.pdf> (accessed February 26, 2019).



**COUNTY INDEX.** Craig Gunderson, Adam Dewey, Michael Kato, & Elaine Waxman, Feeding America, “Map the Meal Gap 2018: A Report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2016,” Feeding America, 2018, received from [research@feedingamerica.org](mailto:research@feedingamerica.org) (June 15, 2018).

## Transportation

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**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 Connecticut, the Standard uses the 2013-2017 American Community Survey 5-Year Estimates to calculate the percentage of the town population that commutes by public transportation. The cities of Bridgeport, Hartford, and New Haven are assumed to use public transportation. The cost of a monthly bus pass or its closest approximation is assumed for the first two adults in a household. Additional adults are assumed to be dependents.

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

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile

Association. The commuting distance is computed from the 2017 National Household Travel Survey (NHTS). The Connecticut statewide average round trip commute to work distance is 22 miles.

In Connecticut, the average expenditure for auto insurance was \$91 per month in 2016 based on data from the National Association of Insurance Commissioners (NAIC). Regional variation in the cost of auto insurance for the Connecticut Standard is calculated using rates filed with the Connecticut Insurance Department through the System for Electronic Rate and Form Filing (SERFF).

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 2016 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Northeast region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

## DATA SOURCES

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## 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 Connecticut, 71% 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 76% of the insurance premium for the employee and 73% for the family in Connecticut. Nationally, the employer pays 78% of the insurance premium for the employee and 72% 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 paid by a state’s residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In Connecticut, there are eight rating areas based on county groupings.<sup>12</sup> To vary the state premium by the Connecticut rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs)

available through the state marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace. Medicaid programs in Connecticut, such as Husky A, have no cost sharing requirements.

## DATA SOURCES

**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, 2017,” 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 March 10, 2019).

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costs), <http://www.bls.gov/cpi/> (accessed August 10, 2018).

**COUNTY INDEX.** AccessHealthCT, Compare Plans, <https://www.accesshealthct.com/AHCT/FamilyInformation.action> (accessed May 7, 2019).

## Miscellaneous

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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>13</sup>

## Federal Taxes

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

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

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

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

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

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

## DATA SOURCES

**FEDERAL INCOME TAX.** Internal Revenue Service, Revenue Procedure 2018-57, <https://www.irs.gov/pub/irs-drop/rp-18-57.pdf> (accessed March 9, 2019). Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed January 31, 2018).

**FEDERAL CHILD TAX CREDIT.** Internal Revenue Service, “Publication 972. Child Tax Credit,” <https://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed July 19, 2019).

**FEDERAL EARNED INCOME TAX CREDIT.** Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed January 31, 2017).

**FEDERAL TAX CREDITS (GENERAL).** Internal Revenue Service, Revenue Procedure 2018-57, <https://www.irs.gov/pub/irs-drop/rp-18-57.pdf> (accessed March 9, 2019).

## State Taxes

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

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

## DATA SOURCES

**STATE TAXES.** "Connecticut Resident Income Tax Return Instructions, 2018 Form CT-1400," [https://portal.ct.gov/-/media/DRS/Forms/1-2018/Income/CT-1040-Online-Booklet\\_1218.pdf?la=en](https://portal.ct.gov/-/media/DRS/Forms/1-2018/Income/CT-1040-Online-Booklet_1218.pdf?la=en) (accessed May 7, 2019).

## Emergency Savings Fund

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

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family's basic living expenses over the job loss period. Since the median length of job tenure among Connecticut workers is six years, it is assumed that workers save for job loss over the 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>14</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>15</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>16</sup>

## DATA SOURCES

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**UNEMPLOYMENT INSURANCE.** Connecticut Department of Labor, “Unemployment Insurance: A Guide to Collecting Benefits in the State of Connecticut,” <http://www.ctdol.state.ct.us/progsupt/unempl/claimant-guide/uc-288.pdf> (accessed January 30, 2018).

**SAVINGS RATE.** Federal Deposit Insurance Corporation. “Weekly National Rates,” <http://www.fdic.gov/regulations/resources/rates/previous.html> (accessed April 19, 2018).

## ENDNOTES FOR APPENDIX A

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2. Diana Pearce and Rachel Cassidy, “Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California,” Seattle: University of Washington (2003), <http://www.insightcced.org/past-archives/publication-registration/registration-page-summary-of-highlights-overlooked-undercounted-a-perspective-on-the-struggle-to-make-ends-meet-in-california/> (accessed July 28, 2016).
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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, “Connecticut: Employer-Sponsored Coverage Rates for the Nonelderly by Family Work Status (2017),” <http://kff.org/other/state-indicator/rate-by-employment-status-2/?state=CT> (accessed May 7, 2019).
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, 2017,” Medical Expenditure Panel Survey-Insurance Component, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2017&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=2017&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search) (accessed May 7, 2019).
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13. Constance F. Citro and Robert T. Michael, eds., Measuring Poverty: A New Approach (Washington, DC: National Academy Press, 1995), <https://doi.org/10.17226/4759>.
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15. 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).
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# **Appendix B**

## **The Self-Sufficiency Standard for Select Family Types in Connecticut**

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**This report and an Excel file of all 700+ family types can be downloaded at [www.selfsufficiencystandard.org/connecticut](http://www.selfsufficiencystandard.org/connecticut)**



Monthly Costs	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
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**TABLE 1. Self-Sufficiency Standard for Andover, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$360	\$507	\$434	\$328	\$429	\$561	\$488
Taxes	\$332	\$941	\$1,513	\$1,140	\$701	\$1,064	\$1,506	\$1,236
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$4)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.52	\$26.63	\$37.79	\$31.11	\$22.02	\$15.81	\$20.58	\$17.51
Monthly	\$2,204	\$4,686	\$6,651	\$5,476	\$3,876	\$5,565	\$7,243	\$6,165
Annual	\$26,452	\$56,235	\$79,817	\$65,707	\$46,516	\$66,784	\$86,915	\$73,983
Emergency Savings Fund	\$57	\$115	\$244	\$174	\$114	\$67	\$85	\$75

**TABLE 2. The Self-Sufficiency Standard for Ansonia, CT, 2019**

Housing	\$1,111	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$283	\$291	\$291	\$291	\$291	\$557	\$557	\$557
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$185	\$378	\$522	\$455	\$350	\$445	\$575	\$508
Taxes	\$388	\$1,007	\$1,610	\$1,217	\$798	\$1,141	\$1,560	\$1,310
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.77	\$28.13	\$39.31	\$32.87	\$23.92	\$16.54	\$21.18	\$18.35
Monthly	\$2,424	\$4,951	\$6,919	\$5,784	\$4,211	\$5,823	\$7,456	\$6,461
Annual	\$29,092	\$59,418	\$83,023	\$69,413	\$50,528	\$69,874	\$89,467	\$77,527
Emergency Savings Fund	\$61	\$120	\$258	\$193	\$119	\$69	\$87	\$78

**TABLE 3. The Self-Sufficiency Standard for Ashford, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.88	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,962	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,538	\$49,201	\$66,721	\$56,760	\$36,652	\$56,689	\$74,495	\$64,007
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68



Monthly Costs	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
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**TABLE 4. The Self-Sufficiency Standard for Avon, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 5. The Self-Sufficiency Standard for Barkhamsted, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 6. The Self-Sufficiency Standard for Beacon Falls, CT, 2019**

Housing	\$1,111	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$283	\$291	\$291	\$291	\$291	\$557	\$557	\$557
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$185	\$372	\$505	\$455	\$356	\$435	\$558	\$508
Taxes	\$388	\$983	\$1,502	\$1,218	\$828	\$1,090	\$1,496	\$1,311
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.77	\$27.58	\$37.61	\$32.88	\$24.52	\$16.07	\$20.46	\$18.36
Monthly	\$2,424	\$4,854	\$6,620	\$5,787	\$4,316	\$5,655	\$7,202	\$6,463
Annual	\$29,092	\$58,250	\$79,441	\$69,441	\$51,790	\$67,865	\$86,423	\$77,555
Emergency Savings Fund	\$61	\$118	\$242	\$193	\$121	\$68	\$84	\$78

Monthly Costs	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
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**TABLE 7. The Self-Sufficiency Standard for Berlin, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 8. The Self-Sufficiency Standard for Bethany, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

**TABLE 9. Self-Sufficiency Standard for Bethel, CT, 2019**

Housing	\$1,253	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$276	\$283	\$283	\$283	\$283	\$542	\$542	\$542
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$204	\$402	\$537	\$489	\$392	\$468	\$594	\$545
Taxes	\$476	\$1,096	\$1,704	\$1,401	\$987	\$1,236	\$1,627	\$1,446
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$15.45	\$30.14	\$40.81	\$36.05	\$27.65	\$17.53	\$21.94	\$19.90
Monthly	\$2,720	\$5,305	\$7,183	\$6,344	\$4,867	\$6,171	\$7,724	\$7,003
Annual	\$32,637	\$63,654	\$86,191	\$76,129	\$58,405	\$74,055	\$92,684	\$84,037
Emergency Savings Fund	\$65	\$126	\$273	\$227	\$129	\$72	\$90	\$83

Monthly Costs	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
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**TABLE 10. The Self-Sufficiency Standard for Bethlehem, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$480	\$431	\$333	\$411	\$535	\$485
Taxes	\$303	\$873	\$1,347	\$1,130	\$720	\$979	\$1,410	\$1,226
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.92	\$25.38	\$35.21	\$30.88	\$22.44	\$15.00	\$19.48	\$17.40
Monthly	\$2,099	\$4,467	\$6,196	\$5,435	\$3,950	\$5,280	\$6,858	\$6,126
Annual	\$25,184	\$53,610	\$74,357	\$65,214	\$47,399	\$63,355	\$82,298	\$73,510
Emergency Savings Fund	\$55	\$112	\$219	\$171	\$115	\$65	\$81	\$74

**TABLE 11. The Self-Sufficiency Standard for Bloomfield, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$356	\$501	\$428	\$322	\$424	\$555	\$481
Taxes	\$324	\$918	\$1,482	\$1,119	\$706	\$1,038	\$1,484	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$27)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.35	\$26.22	\$37.28	\$30.63	\$21.53	\$15.57	\$20.32	\$17.24
Monthly	\$2,174	\$4,614	\$6,562	\$5,391	\$3,789	\$5,480	\$7,153	\$6,069
Annual	\$26,092	\$55,368	\$78,741	\$64,690	\$45,465	\$65,763	\$85,840	\$72,829
Emergency Savings Fund	\$56	\$114	\$239	\$168	\$112	\$66	\$84	\$74

**TABLE 12. The Self-Sufficiency Standard for Bolton, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$360	\$507	\$434	\$328	\$429	\$561	\$488
Taxes	\$332	\$941	\$1,513	\$1,140	\$701	\$1,064	\$1,506	\$1,236
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$4)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.52	\$26.63	\$37.79	\$31.11	\$22.02	\$15.81	\$20.58	\$17.51
Monthly	\$2,204	\$4,686	\$6,651	\$5,476	\$3,876	\$5,565	\$7,243	\$6,165
Annual	\$26,452	\$56,235	\$79,817	\$65,707	\$46,516	\$66,784	\$86,915	\$73,983
Emergency Savings Fund	\$57	\$115	\$244	\$174	\$114	\$67	\$85	\$75

Monthly Costs	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
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**TABLE 13. The Self-Sufficiency Standard for Bozrah, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 14. The Self-Sufficiency Standard for Branford, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

**TABLE 15. The Self-Sufficiency Standard for Bridgeport, CT, 2019**

Housing	\$1,032	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$70	\$70	\$70	\$70	\$70	\$140	\$140	\$140
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$161	\$402	\$579	\$496	\$349	\$441	\$616	\$533
Taxes	\$306	\$1,095	\$1,967	\$1,444	\$795	\$1,123	\$1,711	\$1,402
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.82	\$30.12	\$44.89	\$36.73	\$23.87	\$16.35	\$22.88	\$19.40
Monthly	\$2,081	\$5,301	\$7,900	\$6,464	\$4,201	\$5,755	\$8,055	\$6,828
Annual	\$24,972	\$63,610	\$94,805	\$77,566	\$50,408	\$69,055	\$96,658	\$81,937
Emergency Savings Fund	\$54	\$126	\$322	\$233	\$119	\$68	\$107	\$81

Monthly Costs	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
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**TABLE 16. The Self-Sufficiency Standard for Bridgewater, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$276	\$283	\$283	\$283	\$283	\$542	\$542	\$542
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$480	\$430	\$332	\$410	\$534	\$484
Taxes	\$301	\$871	\$1,344	\$1,128	\$718	\$976	\$1,406	\$1,222
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.88	\$25.34	\$35.16	\$30.83	\$22.40	\$14.95	\$19.44	\$17.36
Monthly	\$2,091	\$4,460	\$6,187	\$5,427	\$3,942	\$5,264	\$6,842	\$6,110
Annual	\$25,090	\$53,516	\$74,248	\$65,120	\$47,304	\$63,166	\$82,110	\$73,321
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$65	\$81	\$74

**TABLE 17. The Self-Sufficiency Standard for Bristol, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 18. The Self-Sufficiency Standard for Brookfield, CT, 2019**

Housing	\$1,253	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$276	\$283	\$283	\$283	\$283	\$542	\$542	\$542
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$204	\$402	\$537	\$489	\$392	\$468	\$594	\$545
Taxes	\$476	\$1,096	\$1,704	\$1,401	\$987	\$1,236	\$1,627	\$1,446
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$15.45	\$30.14	\$40.81	\$36.05	\$27.65	\$17.53	\$21.94	\$19.90
Monthly	\$2,720	\$5,305	\$7,183	\$6,344	\$4,867	\$6,171	\$7,724	\$7,003
Annual	\$32,637	\$63,654	\$86,191	\$76,129	\$58,405	\$74,055	\$92,684	\$84,037
Emergency Savings Fund	\$65	\$126	\$273	\$227	\$129	\$72	\$90	\$83

Monthly Costs	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
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**TABLE 19. The Self-Sufficiency Standard for Brooklyn, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.87	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,961	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,536	\$49,199	\$66,719	\$56,758	\$36,649	\$56,685	\$74,491	\$64,003
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

**TABLE 20. The Self-Sufficiency Standard for Burlington, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 21. The Self-Sufficiency Standard for Canaan, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74



Monthly Costs	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
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**TABLE 22. The Self-Sufficiency Standard for Canterbury, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.87	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,961	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,536	\$49,199	\$66,719	\$56,758	\$36,649	\$56,685	\$74,491	\$64,003
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

**TABLE 23. The Self-Sufficiency Standard for Canton, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 24. The Self-Sufficiency Standard for Chaplin, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.88	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,962	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,538	\$49,201	\$66,721	\$56,760	\$36,652	\$56,689	\$74,495	\$64,007
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

Monthly Costs	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
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**TABLE 25. The Self-Sufficiency Standard for Cheshire, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$190	\$374	\$507	\$458	\$359	\$437	\$561	\$510
Taxes	\$412	\$993	\$1,518	\$1,228	\$844	\$1,105	\$1,505	\$1,320
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.22	\$27.81	\$37.88	\$33.11	\$24.79	\$16.19	\$20.57	\$18.47
Monthly	\$2,503	\$4,895	\$6,667	\$5,828	\$4,362	\$5,699	\$7,240	\$6,501
Annual	\$30,037	\$58,741	\$80,007	\$69,932	\$52,347	\$68,384	\$86,876	\$78,008
Emergency Savings Fund	\$62	\$119	\$244	\$196	\$121	\$68	\$85	\$78

**TABLE 26. The Self-Sufficiency Standard for Chester, CT, 2019**

Housing	\$1,001	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$268	\$276	\$276	\$276	\$276	\$528	\$528	\$528
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$176	\$370	\$515	\$449	\$345	\$438	\$570	\$503
Taxes	\$353	\$976	\$1,565	\$1,196	\$776	\$1,109	\$1,539	\$1,294
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.99	\$27.43	\$38.63	\$32.38	\$23.52	\$16.23	\$20.95	\$18.17
Monthly	\$2,285	\$4,827	\$6,798	\$5,700	\$4,139	\$5,715	\$7,375	\$6,395
Annual	\$27,425	\$57,927	\$81,579	\$68,396	\$49,668	\$68,576	\$88,501	\$76,737
Emergency Savings Fund	\$58	\$118	\$252	\$188	\$118	\$68	\$86	\$77

**TABLE 27. The Self-Sufficiency Standard for Clinton, CT, 2019**

Housing	\$1,079	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$186	\$388	\$534	\$467	\$364	\$459	\$591	\$524
Taxes	\$392	\$1,044	\$1,682	\$1,270	\$866	\$1,204	\$1,617	\$1,371
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.85	\$28.98	\$40.45	\$33.97	\$25.19	\$17.16	\$21.83	\$19.05
Monthly	\$2,437	\$5,100	\$7,119	\$5,978	\$4,434	\$6,041	\$7,685	\$6,705
Annual	\$29,248	\$61,198	\$85,429	\$71,738	\$53,204	\$72,494	\$92,220	\$80,456
Emergency Savings Fund	\$61	\$123	\$269	\$207	\$122	\$70	\$89	\$80

Monthly Costs	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
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**TABLE 28. The Self-Sufficiency Standard for Colchester, CT, 2019**

Housing	\$957	\$1,225	\$1,225	\$1,225	\$1,225	\$1,225	\$1,225	\$1,225
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$171	\$351	\$469	\$414	\$325	\$407	\$525	\$469
Taxes	\$338	\$895	\$1,283	\$1,069	\$722	\$962	\$1,372	\$1,162
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$1)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.63	\$25.78	\$34.17	\$29.51	\$22.08	\$14.85	\$19.06	\$16.73
Monthly	\$2,222	\$4,536	\$6,013	\$5,194	\$3,887	\$5,227	\$6,708	\$5,888
Annual	\$26,664	\$54,437	\$72,161	\$62,330	\$46,641	\$62,718	\$80,501	\$70,656
Emergency Savings Fund	\$57	\$113	\$209	\$135	\$111	\$64	\$80	\$72

**TABLE 29. The Self-Sufficiency Standard for Colebrook, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 30. The Self-Sufficiency Standard for Columbia, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$344	\$462	\$407	\$317	\$400	\$516	\$460
Taxes	\$330	\$865	\$1,245	\$1,041	\$643	\$928	\$1,341	\$1,124
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$61)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.48	\$25.20	\$33.50	\$28.87	\$20.78	\$14.51	\$18.71	\$16.34
Monthly	\$2,197	\$4,435	\$5,896	\$5,081	\$3,657	\$5,106	\$6,584	\$5,752
Annual	\$26,360	\$53,216	\$70,754	\$60,972	\$43,888	\$61,275	\$79,010	\$69,024
Emergency Savings Fund	\$57	\$111	\$201	\$133	\$113	\$63	\$79	\$71

Monthly Costs	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
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**TABLE 31. The Self-Sufficiency Standard for Cornwall, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 32. The Self-Sufficiency Standard for Coventry, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$344	\$462	\$407	\$317	\$400	\$516	\$460
Taxes	\$330	\$865	\$1,245	\$1,041	\$643	\$928	\$1,341	\$1,124
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$61)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.48	\$25.20	\$33.50	\$28.87	\$20.78	\$14.51	\$18.71	\$16.34
Monthly	\$2,197	\$4,435	\$5,896	\$5,081	\$3,657	\$5,106	\$6,584	\$5,752
Annual	\$26,360	\$53,216	\$70,754	\$60,972	\$43,888	\$61,275	\$79,010	\$69,024
Emergency Savings Fund	\$57	\$111	\$201	\$133	\$113	\$63	\$79	\$71

**TABLE 33. The Self-Sufficiency Standard for Cromwell, CT, 2019**

Housing	\$1,001	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$281	\$289	\$289	\$289	\$289	\$554	\$554	\$554
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$177	\$371	\$516	\$450	\$346	\$441	\$573	\$506
Taxes	\$358	\$981	\$1,573	\$1,201	\$781	\$1,124	\$1,549	\$1,303
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.09	\$27.54	\$38.75	\$32.49	\$23.63	\$16.36	\$21.06	\$18.28
Monthly	\$2,305	\$4,846	\$6,820	\$5,719	\$4,158	\$5,758	\$7,413	\$6,433
Annual	\$27,654	\$58,156	\$81,845	\$68,625	\$49,897	\$69,100	\$88,959	\$77,195
Emergency Savings Fund	\$59	\$118	\$253	\$189	\$118	\$68	\$86	\$77

Monthly Costs	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
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**TABLE 34. The Self-Sufficiency Standard for Danbury, CT, 2019**

Housing	\$1,253	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$275	\$283	\$283	\$283	\$283	\$542	\$542	\$542
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$204	\$402	\$537	\$489	\$392	\$468	\$594	\$545
Taxes	\$476	\$1,096	\$1,704	\$1,401	\$987	\$1,236	\$1,627	\$1,446
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$15.45	\$30.14	\$40.81	\$36.05	\$27.65	\$17.53	\$21.94	\$19.89
Monthly	\$2,720	\$5,304	\$7,183	\$6,344	\$4,867	\$6,171	\$7,724	\$7,003
Annual	\$32,637	\$63,653	\$86,190	\$76,128	\$58,405	\$74,054	\$92,682	\$84,035
Emergency Savings Fund	\$65	\$126	\$273	\$227	\$129	\$72	\$90	\$83

**TABLE 35. The Self-Sufficiency Standard for Darien, CT, 2019**

Housing	\$1,517	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$278	\$286	\$286	\$286	\$286	\$546	\$546	\$546
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$231	\$483	\$660	\$577	\$430	\$541	\$716	\$633
Taxes	\$602	\$1,487	\$2,497	\$1,949	\$1,126	\$1,502	\$2,255	\$1,775
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$17.83	\$37.39	\$52.94	\$44.65	\$30.79	\$20.54	\$27.55	\$23.58
Monthly	\$3,139	\$6,581	\$9,318	\$7,858	\$5,420	\$7,232	\$9,697	\$8,299
Annual	\$37,665	\$78,976	\$111,820	\$94,291	\$65,034	\$86,780	\$116,361	\$99,593
Emergency Savings Fund	\$72	\$221	\$400	\$318	\$170	\$81	\$119	\$110

**TABLE 36. The Self-Sufficiency Standard for Deep River, CT, 2019**

Housing	\$1,079	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$268	\$276	\$276	\$276	\$276	\$528	\$528	\$528
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$183	\$386	\$531	\$465	\$361	\$454	\$586	\$519
Taxes	\$382	\$1,035	\$1,666	\$1,255	\$851	\$1,185	\$1,598	\$1,353
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.64	\$28.76	\$40.20	\$33.72	\$24.95	\$16.95	\$21.62	\$18.84
Monthly	\$2,400	\$5,062	\$7,076	\$5,935	\$4,391	\$5,966	\$7,610	\$6,630
Annual	\$28,800	\$60,750	\$84,908	\$71,222	\$52,690	\$71,598	\$91,324	\$79,560
Emergency Savings Fund	\$61	\$122	\$267	\$204	\$122	\$70	\$88	\$79

Monthly Costs	Adult	Adult	Adult	Adult	Adult	2 Adults	2 Adults	2 Adults
		Preschooler	Infant Preschooler	Preschooler School-age	School-age Teenager	Infant	Infant Preschooler	Preschooler School-age

**TABLE 37. The Self-Sufficiency Standard for Derby, CT, 2019**

Housing	\$1,111	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$283	\$291	\$291	\$291	\$291	\$557	\$557	\$557
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$185	\$378	\$522	\$455	\$350	\$445	\$575	\$508
Taxes	\$388	\$1,007	\$1,610	\$1,217	\$798	\$1,141	\$1,560	\$1,310
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.77	\$28.13	\$39.31	\$32.87	\$23.92	\$16.54	\$21.18	\$18.35
Monthly	\$2,424	\$4,951	\$6,919	\$5,784	\$4,211	\$5,823	\$7,456	\$6,461
Annual	\$29,092	\$59,418	\$83,023	\$69,413	\$50,528	\$69,874	\$89,467	\$77,527
Emergency Savings Fund	\$61	\$120	\$258	\$193	\$119	\$69	\$87	\$78

**TABLE 38. The Self-Sufficiency Standard for Durham, CT, 2019**

Housing	\$1,001	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$281	\$289	\$289	\$289	\$289	\$554	\$554	\$554
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$177	\$371	\$516	\$450	\$346	\$441	\$573	\$506
Taxes	\$358	\$981	\$1,573	\$1,201	\$781	\$1,124	\$1,549	\$1,303
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.09	\$27.54	\$38.75	\$32.49	\$23.63	\$16.36	\$21.06	\$18.28
Monthly	\$2,305	\$4,846	\$6,820	\$5,719	\$4,158	\$5,758	\$7,413	\$6,433
Annual	\$27,654	\$58,156	\$81,845	\$68,625	\$49,897	\$69,100	\$88,959	\$77,195
Emergency Savings Fund	\$59	\$118	\$253	\$189	\$118	\$68	\$86	\$77

**TABLE 39. The Self-Sufficiency Standard for East Granby, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74



Monthly Costs	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
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**TABLE 40. The Self-Sufficiency Standard for East Haddam, CT, 2019**

Housing	\$1,001	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$281	\$289	\$289	\$289	\$289	\$554	\$554	\$554
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$177	\$371	\$516	\$450	\$346	\$441	\$573	\$506
Taxes	\$358	\$981	\$1,573	\$1,201	\$781	\$1,124	\$1,549	\$1,303
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.09	\$27.54	\$38.75	\$32.49	\$23.63	\$16.36	\$21.06	\$18.28
Monthly	\$2,305	\$4,846	\$6,820	\$5,719	\$4,158	\$5,758	\$7,413	\$6,433
Annual	\$27,654	\$58,156	\$81,845	\$68,625	\$49,897	\$69,100	\$88,959	\$77,195
Emergency Savings Fund	\$59	\$118	\$253	\$189	\$118	\$68	\$86	\$77

**TABLE 41. The Self-Sufficiency Standard for East Hampton, CT, 2019**

Housing	\$1,001	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$281	\$289	\$289	\$289	\$289	\$554	\$554	\$554
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$177	\$371	\$516	\$450	\$346	\$441	\$573	\$506
Taxes	\$358	\$981	\$1,573	\$1,201	\$781	\$1,124	\$1,549	\$1,303
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.09	\$27.54	\$38.75	\$32.49	\$23.63	\$16.36	\$21.06	\$18.28
Monthly	\$2,305	\$4,846	\$6,820	\$5,719	\$4,158	\$5,758	\$7,413	\$6,433
Annual	\$27,654	\$58,156	\$81,845	\$68,625	\$49,897	\$69,100	\$88,959	\$77,195
Emergency Savings Fund	\$59	\$118	\$253	\$189	\$118	\$68	\$86	\$77

**TABLE 42. The Self-Sufficiency Standard for East Hartford, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$356	\$501	\$428	\$322	\$424	\$555	\$481
Taxes	\$324	\$918	\$1,482	\$1,119	\$706	\$1,038	\$1,484	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$27)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.35	\$26.22	\$37.28	\$30.63	\$21.53	\$15.57	\$20.32	\$17.24
Monthly	\$2,174	\$4,614	\$6,562	\$5,391	\$3,789	\$5,480	\$7,153	\$6,069
Annual	\$26,092	\$55,368	\$78,741	\$64,690	\$45,465	\$65,763	\$85,840	\$72,829
Emergency Savings Fund	\$56	\$114	\$239	\$168	\$112	\$66	\$84	\$74

Monthly Costs	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
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**TABLE 43. The Self-Sufficiency Standard for East Haven, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

**TABLE 44. The Self-Sufficiency Standard for East Lyme, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 45. The Self-Sufficiency Standard for East Windsor, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

Monthly Costs	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
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**TABLE 46. The Self-Sufficiency Standard for Eastford, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.87	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,961	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,536	\$49,199	\$66,719	\$56,758	\$36,649	\$56,685	\$74,491	\$64,003
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

**TABLE 47. The Self-Sufficiency Standard for Easton, CT, 2019**

Housing	\$1,032	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$284	\$292	\$292	\$292	\$292	\$559	\$559	\$559
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$183	\$424	\$601	\$518	\$371	\$483	\$658	\$575
Taxes	\$380	\$1,177	\$2,106	\$1,582	\$899	\$1,289	\$1,888	\$1,557
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.58	\$31.97	\$47.06	\$38.90	\$25.85	\$18.13	\$24.70	\$21.15
Monthly	\$2,390	\$5,627	\$8,283	\$6,846	\$4,549	\$6,381	\$8,694	\$7,444
Annual	\$28,684	\$67,522	\$99,399	\$82,157	\$54,585	\$76,578	\$104,322	\$89,327
Emergency Savings Fund	\$60	\$163	\$343	\$254	\$124	\$74	\$113	\$87

**TABLE 48. The Self-Sufficiency Standard for Ellington, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$360	\$507	\$434	\$328	\$429	\$561	\$488
Taxes	\$332	\$941	\$1,513	\$1,140	\$701	\$1,064	\$1,506	\$1,236
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$4)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.52	\$26.63	\$37.79	\$31.11	\$22.02	\$15.81	\$20.58	\$17.51
Monthly	\$2,204	\$4,686	\$6,651	\$5,476	\$3,876	\$5,565	\$7,243	\$6,165
Annual	\$26,452	\$56,235	\$79,817	\$65,707	\$46,516	\$66,784	\$86,915	\$73,983
Emergency Savings Fund	\$57	\$115	\$244	\$174	\$114	\$67	\$85	\$75

Monthly Costs	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
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**TABLE 49. The Self-Sufficiency Standard for Enfield, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 50. The Self-Sufficiency Standard for Essex, CT, 2019**

Housing	\$1,079	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$268	\$276	\$276	\$276	\$276	\$528	\$528	\$528
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$183	\$386	\$531	\$465	\$361	\$454	\$586	\$519
Taxes	\$382	\$1,035	\$1,666	\$1,255	\$851	\$1,185	\$1,598	\$1,353
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.64	\$28.76	\$40.20	\$33.72	\$24.95	\$16.95	\$21.62	\$18.84
Monthly	\$2,400	\$5,062	\$7,076	\$5,935	\$4,391	\$5,966	\$7,610	\$6,630
Annual	\$28,800	\$60,750	\$84,908	\$71,222	\$52,690	\$71,598	\$91,324	\$79,560
Emergency Savings Fund	\$61	\$122	\$267	\$204	\$122	\$70	\$88	\$79

**TABLE 51. The Self-Sufficiency Standard for Fairfield, CT, 2019**

Housing	\$1,032	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$284	\$292	\$292	\$292	\$292	\$559	\$559	\$559
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$183	\$424	\$601	\$518	\$371	\$483	\$658	\$575
Taxes	\$380	\$1,177	\$2,106	\$1,582	\$899	\$1,289	\$1,888	\$1,557
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.58	\$31.97	\$47.06	\$38.90	\$25.85	\$18.13	\$24.70	\$21.15
Monthly	\$2,390	\$5,627	\$8,283	\$6,846	\$4,549	\$6,381	\$8,694	\$7,444
Annual	\$28,684	\$67,522	\$99,399	\$82,157	\$54,585	\$76,578	\$104,322	\$89,327
Emergency Savings Fund	\$60	\$163	\$343	\$254	\$124	\$74	\$113	\$87

Monthly Costs	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
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**TABLE 52. The Self-Sufficiency Standard for Farmington, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 53. The Self-Sufficiency Standard for Franklin, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 54. The Self-Sufficiency Standard for Glastonbury, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

Monthly Costs	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
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**TABLE 55. The Self-Sufficiency Standard for Goshen, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 56. The Self-Sufficiency Standard for Granby, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 57. The Self-Sufficiency Standard for Greenwich, CT, 2019**

Housing	\$1,517	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$278	\$286	\$286	\$286	\$286	\$546	\$546	\$546
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$231	\$483	\$660	\$577	\$430	\$541	\$716	\$633
Taxes	\$602	\$1,487	\$2,497	\$1,949	\$1,126	\$1,502	\$2,255	\$1,775
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$17.83	\$37.39	\$52.94	\$44.65	\$30.79	\$20.54	\$27.55	\$23.58
Monthly	\$3,139	\$6,581	\$9,318	\$7,858	\$5,420	\$7,232	\$9,697	\$8,299
Annual	\$37,665	\$78,976	\$111,820	\$94,291	\$65,034	\$86,780	\$116,361	\$99,593
Emergency Savings Fund	\$72	\$221	\$400	\$318	\$170	\$81	\$119	\$110



Monthly Costs	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
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**TABLE 58. The Self-Sufficiency Standard for Griswold, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 59. The Self-Sufficiency Standard for Groton, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 60. The Self-Sufficiency Standard for Guilford, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

Monthly Costs	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
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**TABLE 61. The Self-Sufficiency Standard for Haddam, CT, 2019**

Housing	\$1,001	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$281	\$289	\$289	\$289	\$289	\$554	\$554	\$554
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$177	\$371	\$516	\$450	\$346	\$441	\$573	\$506
Taxes	\$358	\$981	\$1,573	\$1,201	\$781	\$1,124	\$1,549	\$1,303
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.09	\$27.54	\$38.75	\$32.49	\$23.63	\$16.36	\$21.06	\$18.28
Monthly	\$2,305	\$4,846	\$6,820	\$5,719	\$4,158	\$5,758	\$7,413	\$6,433
Annual	\$27,654	\$58,156	\$81,845	\$68,625	\$49,897	\$69,100	\$88,959	\$77,195
Emergency Savings Fund	\$59	\$118	\$253	\$189	\$118	\$68	\$86	\$77

**TABLE 62. The Self-Sufficiency Standard for Hamden, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

**TABLE 63. The Self-Sufficiency Standard for Hampton, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.87	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,961	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,536	\$49,199	\$66,719	\$56,758	\$36,649	\$56,685	\$74,491	\$64,003
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

Monthly Costs	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
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**TABLE 64. The Self-Sufficiency Standard for Hartford, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$63	\$63	\$63	\$63	\$63	\$126	\$126	\$126
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$146	\$333	\$479	\$405	\$299	\$381	\$512	\$438
Taxes	\$256	\$813	\$1,338	\$1,035	\$493	\$836	\$1,326	\$1,016
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$181)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$114)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$297)	(\$167)	(\$333)	(\$333)
Hourly	\$10.61	\$24.20	\$35.05	\$28.74	\$18.15	\$13.66	\$18.54	\$15.35
Monthly	\$1,867	\$4,260	\$6,170	\$5,059	\$3,195	\$4,808	\$6,526	\$5,403
Annual	\$22,398	\$51,120	\$74,034	\$60,708	\$38,341	\$57,702	\$78,309	\$64,833
Emergency Savings Fund	\$50	\$109	\$217	\$133	\$116	\$61	\$78	\$69

**TABLE 65. The Self-Sufficiency Standard for Hartland, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$167	\$347	\$480	\$431	\$332	\$410	\$533	\$483
Taxes	\$320	\$876	\$1,349	\$1,129	\$718	\$976	\$1,404	\$1,219
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.28	\$25.45	\$35.23	\$30.87	\$22.40	\$14.96	\$19.42	\$17.33
Monthly	\$2,161	\$4,479	\$6,200	\$5,433	\$3,942	\$5,265	\$6,837	\$6,099
Annual	\$25,936	\$53,744	\$74,400	\$65,190	\$47,300	\$63,184	\$82,039	\$73,192
Emergency Savings Fund	\$56	\$112	\$219	\$171	\$115	\$65	\$81	\$74

**TABLE 66. The Self-Sufficiency Standard for Harwinton, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

Monthly Costs	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
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**TABLE 67. The Self-Sufficiency Standard for Hebron, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$360	\$507	\$434	\$328	\$429	\$561	\$488
Taxes	\$332	\$941	\$1,513	\$1,140	\$701	\$1,064	\$1,506	\$1,236
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$4)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.52	\$26.63	\$37.79	\$31.11	\$22.02	\$15.81	\$20.58	\$17.51
Monthly	\$2,204	\$4,686	\$6,651	\$5,476	\$3,876	\$5,565	\$7,243	\$6,165
Annual	\$26,452	\$56,235	\$79,817	\$65,707	\$46,516	\$66,784	\$86,915	\$73,983
Emergency Savings Fund	\$57	\$115	\$244	\$174	\$114	\$67	\$85	\$75

**TABLE 68. The Self-Sufficiency Standard for Kent, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 69. The Self-Sufficiency Standard for Killingly, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.87	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,961	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,536	\$49,199	\$66,719	\$56,758	\$36,649	\$56,685	\$74,491	\$64,003
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

Monthly Costs	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
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**TABLE 70. The Self-Sufficiency Standard for Killingworth, CT, 2019**

Housing	\$1,079	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$186	\$388	\$534	\$467	\$364	\$459	\$591	\$524
Taxes	\$392	\$1,044	\$1,682	\$1,270	\$866	\$1,204	\$1,617	\$1,371
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.85	\$28.98	\$40.45	\$33.97	\$25.19	\$17.16	\$21.83	\$19.05
Monthly	\$2,437	\$5,100	\$7,119	\$5,978	\$4,434	\$6,041	\$7,685	\$6,705
Annual	\$29,248	\$61,198	\$85,429	\$71,738	\$53,204	\$72,494	\$92,220	\$80,456
Emergency Savings Fund	\$61	\$123	\$269	\$207	\$122	\$70	\$89	\$80

**TABLE 71. The Self-Sufficiency Standard for Lebanon, CT, 2019**

Housing	\$957	\$1,225	\$1,225	\$1,225	\$1,225	\$1,225	\$1,225	\$1,225
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$171	\$351	\$469	\$414	\$325	\$407	\$525	\$469
Taxes	\$338	\$895	\$1,283	\$1,069	\$722	\$962	\$1,372	\$1,162
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$1)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.63	\$25.78	\$34.17	\$29.51	\$22.08	\$14.85	\$19.06	\$16.73
Monthly	\$2,222	\$4,536	\$6,013	\$5,194	\$3,887	\$5,227	\$6,708	\$5,888
Annual	\$26,664	\$54,437	\$72,161	\$62,330	\$46,641	\$62,718	\$80,501	\$70,656
Emergency Savings Fund	\$57	\$113	\$209	\$135	\$111	\$64	\$80	\$72

**TABLE 72. The Self-Sufficiency Standard for Ledyard, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

Monthly Costs	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
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**TABLE 73. The Self-Sufficiency Standard for Lisbon, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 74. The Self-Sufficiency Standard for Litchfield, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 75. The Self-Sufficiency Standard for Lyme, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$357	\$502	\$436	\$332	\$426	\$557	\$491
Taxes	\$313	\$923	\$1,488	\$1,149	\$718	\$1,052	\$1,493	\$1,248
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$26.33	\$37.39	\$31.32	\$22.39	\$15.68	\$20.43	\$17.65
Monthly	\$2,132	\$4,634	\$6,580	\$5,512	\$3,940	\$5,520	\$7,192	\$6,211
Annual	\$25,588	\$55,604	\$78,965	\$66,139	\$47,278	\$66,241	\$86,299	\$74,535
Emergency Savings Fund	\$56	\$114	\$240	\$176	\$115	\$66	\$84	\$75



Monthly Costs	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
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**TABLE 76. The Self-Sufficiency Standard for Madison, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

**TABLE 77. The Self-Sufficiency Standard for Manchester, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$356	\$501	\$428	\$322	\$424	\$555	\$481
Taxes	\$324	\$918	\$1,482	\$1,119	\$706	\$1,038	\$1,484	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$27)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.35	\$26.22	\$37.28	\$30.63	\$21.53	\$15.57	\$20.32	\$17.24
Monthly	\$2,174	\$4,614	\$6,562	\$5,391	\$3,789	\$5,480	\$7,153	\$6,069
Annual	\$26,092	\$55,368	\$78,741	\$64,690	\$45,465	\$65,763	\$85,840	\$72,829
Emergency Savings Fund	\$56	\$114	\$239	\$168	\$112	\$66	\$84	\$74

**TABLE 78. The Self-Sufficiency Standard for Mansfield, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$344	\$462	\$407	\$317	\$400	\$516	\$460
Taxes	\$330	\$865	\$1,245	\$1,041	\$643	\$928	\$1,341	\$1,124
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$61)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.48	\$25.20	\$33.50	\$28.87	\$20.78	\$14.51	\$18.71	\$16.34
Monthly	\$2,197	\$4,435	\$5,896	\$5,081	\$3,657	\$5,106	\$6,584	\$5,752
Annual	\$26,360	\$53,216	\$70,754	\$60,972	\$43,888	\$61,275	\$79,010	\$69,024
Emergency Savings Fund	\$57	\$111	\$201	\$133	\$113	\$63	\$79	\$71

Monthly Costs	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
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**TABLE 79. The Self-Sufficiency Standard for Marlborough, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 80. The Self-Sufficiency Standard for Meriden, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

**TABLE 81. The Self-Sufficiency Standard for Middlebury, CT, 2019**

Housing	\$901	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$164	\$345	\$478	\$428	\$330	\$408	\$531	\$481
Taxes	\$305	\$869	\$1,335	\$1,120	\$703	\$964	\$1,398	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.98	\$25.27	\$35.01	\$30.67	\$22.15	\$14.87	\$19.35	\$17.25
Monthly	\$2,108	\$4,448	\$6,161	\$5,397	\$3,899	\$5,235	\$6,809	\$6,071
Annual	\$25,294	\$53,380	\$73,933	\$64,769	\$46,787	\$62,824	\$81,713	\$72,846
Emergency Savings Fund	\$55	\$112	\$217	\$169	\$115	\$64	\$81	\$74

Monthly Costs	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
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**TABLE 82. The Self-Sufficiency Standard for Middlefield, CT, 2019**

Housing	\$1,001	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$281	\$289	\$289	\$289	\$289	\$554	\$554	\$554
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$177	\$371	\$516	\$450	\$346	\$441	\$573	\$506
Taxes	\$358	\$981	\$1,573	\$1,201	\$781	\$1,124	\$1,549	\$1,303
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.09	\$27.54	\$38.75	\$32.49	\$23.63	\$16.36	\$21.06	\$18.28
Monthly	\$2,305	\$4,846	\$6,820	\$5,719	\$4,158	\$5,758	\$7,413	\$6,433
Annual	\$27,654	\$58,156	\$81,845	\$68,625	\$49,897	\$69,100	\$88,959	\$77,195
Emergency Savings Fund	\$59	\$118	\$253	\$189	\$118	\$68	\$86	\$77

**TABLE 83. The Self-Sufficiency Standard for Middletown, CT, 2019**

Housing	\$1,001	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$281	\$289	\$289	\$289	\$289	\$554	\$554	\$554
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$177	\$371	\$516	\$450	\$346	\$441	\$573	\$506
Taxes	\$358	\$981	\$1,573	\$1,201	\$781	\$1,124	\$1,549	\$1,303
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.09	\$27.54	\$38.75	\$32.49	\$23.63	\$16.36	\$21.06	\$18.28
Monthly	\$2,305	\$4,846	\$6,820	\$5,719	\$4,158	\$5,758	\$7,413	\$6,433
Annual	\$27,654	\$58,156	\$81,845	\$68,625	\$49,897	\$69,100	\$88,959	\$77,195
Emergency Savings Fund	\$59	\$118	\$253	\$189	\$118	\$68	\$86	\$77

**TABLE 84. The Self-Sufficiency Standard for Milford, CT, 2019**

Housing	\$1,111	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$186	\$379	\$523	\$456	\$351	\$448	\$578	\$510
Taxes	\$392	\$1,011	\$1,617	\$1,221	\$802	\$1,154	\$1,568	\$1,318
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.86	\$28.22	\$39.41	\$32.96	\$24.01	\$16.65	\$21.27	\$18.44
Monthly	\$2,440	\$4,967	\$6,937	\$5,800	\$4,226	\$5,860	\$7,487	\$6,492
Annual	\$29,282	\$59,608	\$83,244	\$69,603	\$50,718	\$70,320	\$89,846	\$77,907
Emergency Savings Fund	\$61	\$120	\$259	\$194	\$119	\$69	\$87	\$78

Monthly Costs	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
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**TABLE 85. The Self-Sufficiency Standard for Monroe, CT, 2019**

Housing	\$1,032	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$284	\$292	\$292	\$292	\$292	\$559	\$559	\$559
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$183	\$424	\$601	\$518	\$371	\$483	\$658	\$575
Taxes	\$380	\$1,177	\$2,106	\$1,582	\$899	\$1,289	\$1,888	\$1,557
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.58	\$31.97	\$47.06	\$38.90	\$25.85	\$18.13	\$24.70	\$21.15
Monthly	\$2,390	\$5,627	\$8,283	\$6,846	\$4,549	\$6,381	\$8,694	\$7,444
Annual	\$28,684	\$67,522	\$99,399	\$82,157	\$54,585	\$76,578	\$104,322	\$89,327
Emergency Savings Fund	\$60	\$163	\$343	\$254	\$124	\$74	\$113	\$87

**TABLE 86. The Self-Sufficiency Standard for Montville, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 87. The Self-Sufficiency Standard for Morris, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

Monthly Costs	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
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**TABLE 88. The Self-Sufficiency Standard for Naugatuck, CT, 2019**

Housing	\$901	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$164	\$345	\$478	\$428	\$330	\$408	\$531	\$481
Taxes	\$305	\$869	\$1,335	\$1,120	\$703	\$964	\$1,398	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.98	\$25.27	\$35.01	\$30.67	\$22.15	\$14.87	\$19.35	\$17.25
Monthly	\$2,108	\$4,448	\$6,161	\$5,397	\$3,899	\$5,235	\$6,809	\$6,071
Annual	\$25,294	\$53,380	\$73,933	\$64,769	\$46,787	\$62,824	\$81,713	\$72,846
Emergency Savings Fund	\$55	\$112	\$217	\$169	\$115	\$64	\$81	\$74

**TABLE 89. The Self-Sufficiency Standard for New Britain, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 90. The Self-Sufficiency Standard for New Canaan, CT, 2019**

Housing	\$1,517	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$278	\$286	\$286	\$286	\$286	\$546	\$546	\$546
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$231	\$483	\$660	\$577	\$430	\$541	\$716	\$633
Taxes	\$602	\$1,487	\$2,497	\$1,949	\$1,126	\$1,502	\$2,255	\$1,775
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$17.83	\$37.39	\$52.94	\$44.65	\$30.79	\$20.54	\$27.55	\$23.58
Monthly	\$3,139	\$6,581	\$9,318	\$7,858	\$5,420	\$7,232	\$9,697	\$8,299
Annual	\$37,665	\$78,976	\$111,820	\$94,291	\$65,034	\$86,780	\$116,361	\$99,593
Emergency Savings Fund	\$72	\$221	\$400	\$318	\$170	\$81	\$119	\$110

Monthly Costs	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
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**TABLE 91. The Self-Sufficiency Standard for New Fairfield, CT, 2019**

Housing	\$1,253	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$276	\$283	\$283	\$283	\$283	\$542	\$542	\$542
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$204	\$402	\$537	\$489	\$392	\$468	\$594	\$545
Taxes	\$476	\$1,096	\$1,704	\$1,401	\$987	\$1,236	\$1,627	\$1,446
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$15.45	\$30.14	\$40.81	\$36.05	\$27.65	\$17.53	\$21.94	\$19.90
Monthly	\$2,720	\$5,305	\$7,183	\$6,344	\$4,867	\$6,171	\$7,724	\$7,003
Annual	\$32,637	\$63,654	\$86,191	\$76,129	\$58,405	\$74,055	\$92,684	\$84,037
Emergency Savings Fund	\$65	\$126	\$273	\$227	\$129	\$72	\$90	\$83

**TABLE 92. The Self-Sufficiency Standard for New Hartford, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 93. The Self-Sufficiency Standard for New Haven, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$63	\$63	\$63	\$63	\$63	\$126	\$126	\$126
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$168	\$358	\$502	\$435	\$330	\$405	\$535	\$468
Taxes	\$325	\$929	\$1,487	\$1,145	\$703	\$954	\$1,412	\$1,157
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.36	\$26.45	\$37.37	\$31.21	\$22.15	\$14.76	\$19.51	\$16.66
Monthly	\$2,176	\$4,655	\$6,577	\$5,494	\$3,898	\$5,195	\$6,866	\$5,866
Annual	\$26,111	\$55,864	\$78,930	\$65,925	\$46,775	\$62,339	\$82,396	\$70,391
Emergency Savings Fund	\$56	\$115	\$239	\$175	\$115	\$64	\$81	\$72



Monthly Costs	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
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**TABLE 94. The Self-Sufficiency Standard for New London, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$273	\$281	\$281	\$281	\$281	\$537	\$537	\$537
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$166	\$343	\$461	\$406	\$317	\$400	\$517	\$461
Taxes	\$313	\$854	\$1,243	\$1,040	\$644	\$928	\$1,343	\$1,128
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$59)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.13	\$25.04	\$33.44	\$28.84	\$20.81	\$14.51	\$18.73	\$16.38
Monthly	\$2,135	\$4,408	\$5,885	\$5,077	\$3,663	\$5,106	\$6,593	\$5,767
Annual	\$25,617	\$52,892	\$70,621	\$60,918	\$43,951	\$61,272	\$79,120	\$69,209
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 95. The Self-Sufficiency Standard for New Milford, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$276	\$283	\$283	\$283	\$283	\$542	\$542	\$542
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$480	\$430	\$332	\$410	\$534	\$484
Taxes	\$301	\$871	\$1,344	\$1,128	\$718	\$976	\$1,406	\$1,222
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.88	\$25.34	\$35.16	\$30.83	\$22.40	\$14.95	\$19.44	\$17.36
Monthly	\$2,091	\$4,460	\$6,187	\$5,427	\$3,942	\$5,264	\$6,842	\$6,110
Annual	\$25,090	\$53,516	\$74,248	\$65,120	\$47,304	\$63,166	\$82,110	\$73,321
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$65	\$81	\$74

**TABLE 96. The Self-Sufficiency Standard for Newington, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$356	\$501	\$428	\$322	\$424	\$555	\$481
Taxes	\$324	\$918	\$1,482	\$1,119	\$706	\$1,038	\$1,484	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$27)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.35	\$26.22	\$37.28	\$30.63	\$21.53	\$15.57	\$20.32	\$17.24
Monthly	\$2,174	\$4,614	\$6,562	\$5,391	\$3,789	\$5,480	\$7,153	\$6,069
Annual	\$26,092	\$55,368	\$78,741	\$64,690	\$45,465	\$65,763	\$85,840	\$72,829
Emergency Savings Fund	\$56	\$114	\$239	\$168	\$112	\$66	\$84	\$74

Monthly Costs	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
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**TABLE 97. The Self-Sufficiency Standard for Newtown, CT, 2019**

Housing	\$1,253	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$276	\$283	\$283	\$283	\$283	\$542	\$542	\$542
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$204	\$402	\$537	\$489	\$392	\$468	\$594	\$545
Taxes	\$476	\$1,096	\$1,704	\$1,401	\$987	\$1,236	\$1,627	\$1,446
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$15.45	\$30.14	\$40.81	\$36.05	\$27.65	\$17.53	\$21.94	\$19.90
Monthly	\$2,720	\$5,305	\$7,183	\$6,344	\$4,867	\$6,171	\$7,724	\$7,003
Annual	\$32,637	\$63,654	\$86,191	\$76,129	\$58,405	\$74,055	\$92,684	\$84,037
Emergency Savings Fund	\$65	\$126	\$273	\$227	\$129	\$72	\$90	\$83

**TABLE 98. The Self-Sufficiency Standard for Norfolk, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 99. The Self-Sufficiency Standard for North Branford, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

Monthly Costs	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
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**TABLE 100. The Self-Sufficiency Standard for North Canaan, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 101. The Self-Sufficiency Standard for North Haven, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

**TABLE 102. The Self-Sufficiency Standard for North Stonington, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

Monthly Costs	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
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**TABLE 103. The Self-Sufficiency Standard for Norwalk, CT, 2019**

Housing	\$1,517	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$278	\$286	\$286	\$286	\$286	\$546	\$546	\$546
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$231	\$483	\$660	\$577	\$430	\$541	\$716	\$633
Taxes	\$602	\$1,487	\$2,497	\$1,949	\$1,126	\$1,502	\$2,255	\$1,775
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$17.83	\$37.39	\$52.94	\$44.65	\$30.79	\$20.54	\$27.55	\$23.58
Monthly	\$3,139	\$6,581	\$9,318	\$7,858	\$5,420	\$7,232	\$9,697	\$8,299
Annual	\$37,665	\$78,976	\$111,820	\$94,291	\$65,034	\$86,780	\$116,361	\$99,593
Emergency Savings Fund	\$72	\$221	\$400	\$318	\$170	\$81	\$119	\$110

**TABLE 104. The Self-Sufficiency Standard for Norwich, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 105. The Self-Sufficiency Standard for Old Lyme, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$357	\$502	\$436	\$332	\$426	\$557	\$491
Taxes	\$313	\$923	\$1,488	\$1,149	\$718	\$1,052	\$1,493	\$1,248
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$26.33	\$37.39	\$31.32	\$22.39	\$15.68	\$20.43	\$17.65
Monthly	\$2,132	\$4,634	\$6,580	\$5,512	\$3,940	\$5,520	\$7,192	\$6,211
Annual	\$25,588	\$55,604	\$78,965	\$66,139	\$47,278	\$66,241	\$86,299	\$74,535
Emergency Savings Fund	\$56	\$114	\$240	\$176	\$115	\$66	\$84	\$75

Monthly Costs	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
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**TABLE 106. The Self-Sufficiency Standard for Old Saybrook, CT, 2019**

Housing	\$1,079	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$268	\$276	\$276	\$276	\$276	\$528	\$528	\$528
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$183	\$386	\$531	\$465	\$361	\$454	\$586	\$519
Taxes	\$382	\$1,035	\$1,666	\$1,255	\$851	\$1,185	\$1,598	\$1,353
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.64	\$28.76	\$40.20	\$33.72	\$24.95	\$16.95	\$21.62	\$18.84
Monthly	\$2,400	\$5,062	\$7,076	\$5,935	\$4,391	\$5,966	\$7,610	\$6,630
Annual	\$28,800	\$60,750	\$84,908	\$71,222	\$52,690	\$71,598	\$91,324	\$79,560
Emergency Savings Fund	\$61	\$122	\$267	\$204	\$122	\$70	\$88	\$79

**TABLE 107. The Self-Sufficiency Standard for Orange, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

**TABLE 108. The Self-Sufficiency Standard for Oxford, CT, 2019**

Housing	\$1,111	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$283	\$291	\$291	\$291	\$291	\$557	\$557	\$557
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$185	\$372	\$505	\$455	\$356	\$435	\$558	\$508
Taxes	\$388	\$983	\$1,502	\$1,218	\$828	\$1,090	\$1,496	\$1,311
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.77	\$27.58	\$37.61	\$32.88	\$24.52	\$16.07	\$20.46	\$18.36
Monthly	\$2,424	\$4,854	\$6,620	\$5,787	\$4,316	\$5,655	\$7,202	\$6,463
Annual	\$29,092	\$58,250	\$79,441	\$69,441	\$51,790	\$67,865	\$86,423	\$77,555
Emergency Savings Fund	\$61	\$118	\$242	\$193	\$121	\$68	\$84	\$78

Monthly Costs	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
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**TABLE 109. The Self-Sufficiency Standard for Plainfield, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.87	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,961	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,536	\$49,199	\$66,719	\$56,758	\$36,649	\$56,685	\$74,491	\$64,003
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

**TABLE 110. The Self-Sufficiency Standard for Plainville, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 111. The Self-Sufficiency Standard for Plymouth, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$354	\$500	\$427	\$321	\$422	\$554	\$480
Taxes	\$301	\$911	\$1,468	\$1,115	\$702	\$1,033	\$1,480	\$1,210
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$31)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.89	\$26.05	\$37.12	\$30.54	\$21.44	\$15.51	\$20.28	\$17.22
Monthly	\$2,092	\$4,585	\$6,533	\$5,375	\$3,774	\$5,459	\$7,139	\$6,060
Annual	\$25,107	\$55,020	\$78,395	\$64,501	\$45,284	\$65,507	\$85,672	\$72,719
Emergency Savings Fund	\$55	\$113	\$237	\$167	\$112	\$66	\$84	\$74



Monthly Costs	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
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**TABLE 112. The Self-Sufficiency Standard for Pomfret, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.87	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,961	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,536	\$49,199	\$66,719	\$56,758	\$36,649	\$56,685	\$74,491	\$64,003
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

**TABLE 113. The Self-Sufficiency Standard for Portland, CT, 2019**

Housing	\$1,001	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267	\$1,267
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$281	\$289	\$289	\$289	\$289	\$554	\$554	\$554
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$177	\$371	\$516	\$450	\$346	\$441	\$573	\$506
Taxes	\$358	\$981	\$1,573	\$1,201	\$781	\$1,124	\$1,549	\$1,303
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.09	\$27.54	\$38.75	\$32.49	\$23.63	\$16.36	\$21.06	\$18.28
Monthly	\$2,305	\$4,846	\$6,820	\$5,719	\$4,158	\$5,758	\$7,413	\$6,433
Annual	\$27,654	\$58,156	\$81,845	\$68,625	\$49,897	\$69,100	\$88,959	\$77,195
Emergency Savings Fund	\$59	\$118	\$253	\$189	\$118	\$68	\$86	\$77

**TABLE 114. The Self-Sufficiency Standard for Preston, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

Monthly Costs	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
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**TABLE 115. The Self-Sufficiency Standard for Prospect, CT, 2019**

Housing	\$901	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$164	\$345	\$478	\$428	\$330	\$408	\$531	\$481
Taxes	\$305	\$869	\$1,335	\$1,120	\$703	\$964	\$1,398	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.98	\$25.27	\$35.01	\$30.67	\$22.15	\$14.87	\$19.35	\$17.25
Monthly	\$2,108	\$4,448	\$6,161	\$5,397	\$3,899	\$5,235	\$6,809	\$6,071
Annual	\$25,294	\$53,380	\$73,933	\$64,769	\$46,787	\$62,824	\$81,713	\$72,846
Emergency Savings Fund	\$55	\$112	\$217	\$169	\$115	\$64	\$81	\$74

**TABLE 116. The Self-Sufficiency Standard for Putnam, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.87	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,961	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,536	\$49,199	\$66,719	\$56,758	\$36,649	\$56,685	\$74,491	\$64,003
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

**TABLE 117. The Self-Sufficiency Standard for Redding, CT, 2019**

Housing	\$1,253	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$276	\$283	\$283	\$283	\$283	\$542	\$542	\$542
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$204	\$402	\$537	\$489	\$392	\$468	\$594	\$545
Taxes	\$476	\$1,096	\$1,704	\$1,401	\$987	\$1,236	\$1,627	\$1,446
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$15.45	\$30.14	\$40.81	\$36.05	\$27.65	\$17.53	\$21.94	\$19.90
Monthly	\$2,720	\$5,305	\$7,183	\$6,344	\$4,867	\$6,171	\$7,724	\$7,003
Annual	\$32,637	\$63,654	\$86,191	\$76,129	\$58,405	\$74,055	\$92,684	\$84,037
Emergency Savings Fund	\$65	\$126	\$273	\$227	\$129	\$72	\$90	\$83

Monthly Costs	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
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**TABLE 118. The Self-Sufficiency Standard for Ridgefield, CT, 2019**

Housing	\$1,253	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$276	\$283	\$283	\$283	\$283	\$542	\$542	\$542
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$204	\$402	\$537	\$489	\$392	\$468	\$594	\$545
Taxes	\$476	\$1,096	\$1,704	\$1,401	\$987	\$1,236	\$1,627	\$1,446
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$15.45	\$30.14	\$40.81	\$36.05	\$27.65	\$17.53	\$21.94	\$19.90
Monthly	\$2,720	\$5,305	\$7,183	\$6,344	\$4,867	\$6,171	\$7,724	\$7,003
Annual	\$32,637	\$63,654	\$86,191	\$76,129	\$58,405	\$74,055	\$92,684	\$84,037
Emergency Savings Fund	\$65	\$126	\$273	\$227	\$129	\$72	\$90	\$83

**TABLE 119. The Self-Sufficiency Standard for Rocky Hill, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 120. The Self-Sufficiency Standard for Roxbury, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$276	\$283	\$283	\$283	\$283	\$542	\$542	\$542
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$480	\$430	\$332	\$410	\$534	\$484
Taxes	\$301	\$871	\$1,344	\$1,128	\$718	\$976	\$1,406	\$1,222
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.88	\$25.34	\$35.16	\$30.83	\$22.40	\$14.95	\$19.44	\$17.36
Monthly	\$2,091	\$4,460	\$6,187	\$5,427	\$3,942	\$5,264	\$6,842	\$6,110
Annual	\$25,090	\$53,516	\$74,248	\$65,120	\$47,304	\$63,166	\$82,110	\$73,321
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$65	\$81	\$74

Monthly Costs	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
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**TABLE 121. The Self-Sufficiency Standard for Salem, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 122. The Self-Sufficiency Standard for Salisbury, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 123. The Self-Sufficiency Standard for Scotland, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.87	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,961	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,536	\$49,199	\$66,719	\$56,758	\$36,649	\$56,685	\$74,491	\$64,003
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

Monthly Costs	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
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**TABLE 124. The Self-Sufficiency Standard for Seymour, CT, 2019**

Housing	\$1,111	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$283	\$291	\$291	\$291	\$291	\$557	\$557	\$557
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$185	\$378	\$522	\$455	\$350	\$445	\$575	\$508
Taxes	\$388	\$1,007	\$1,610	\$1,217	\$798	\$1,141	\$1,560	\$1,310
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.77	\$28.13	\$39.31	\$32.87	\$23.92	\$16.54	\$21.18	\$18.35
Monthly	\$2,424	\$4,951	\$6,919	\$5,784	\$4,211	\$5,823	\$7,456	\$6,461
Annual	\$29,092	\$59,418	\$83,023	\$69,413	\$50,528	\$69,874	\$89,467	\$77,527
Emergency Savings Fund	\$61	\$120	\$258	\$193	\$119	\$69	\$87	\$78

**TABLE 125. The Self-Sufficiency Standard for Sharon, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 126. The Self-Sufficiency Standard for Shelton, CT, 2019**

Housing	\$1,032	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$283	\$291	\$291	\$291	\$291	\$557	\$557	\$557
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$183	\$381	\$526	\$460	\$357	\$451	\$583	\$517
Taxes	\$379	\$1,016	\$1,638	\$1,239	\$831	\$1,174	\$1,589	\$1,344
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.57	\$28.34	\$39.75	\$33.35	\$24.57	\$16.83	\$21.52	\$18.74
Monthly	\$2,389	\$4,987	\$6,995	\$5,870	\$4,325	\$5,924	\$7,573	\$6,597
Annual	\$28,665	\$59,844	\$83,944	\$70,438	\$51,900	\$71,086	\$90,882	\$79,163
Emergency Savings Fund	\$60	\$121	\$262	\$199	\$121	\$69	\$88	\$79

Monthly Costs	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
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**TABLE 127. The Self-Sufficiency Standard for Sherman, CT, 2019**

Housing	\$1,253	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583	\$1,583
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$276	\$283	\$283	\$283	\$283	\$542	\$542	\$542
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$204	\$402	\$537	\$489	\$392	\$468	\$594	\$545
Taxes	\$476	\$1,096	\$1,704	\$1,401	\$987	\$1,236	\$1,627	\$1,446
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$15.45	\$30.14	\$40.81	\$36.05	\$27.65	\$17.53	\$21.94	\$19.90
Monthly	\$2,720	\$5,305	\$7,183	\$6,344	\$4,867	\$6,171	\$7,724	\$7,003
Annual	\$32,637	\$63,654	\$86,191	\$76,129	\$58,405	\$74,055	\$92,684	\$84,037
Emergency Savings Fund	\$65	\$126	\$273	\$227	\$129	\$72	\$90	\$83

**TABLE 128. The Self-Sufficiency Standard for Simsbury, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 129. The Self-Sufficiency Standard for Somers, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$360	\$507	\$434	\$328	\$429	\$561	\$488
Taxes	\$332	\$941	\$1,513	\$1,140	\$701	\$1,064	\$1,506	\$1,236
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$4)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.52	\$26.63	\$37.79	\$31.11	\$22.02	\$15.81	\$20.58	\$17.51
Monthly	\$2,204	\$4,686	\$6,651	\$5,476	\$3,876	\$5,565	\$7,243	\$6,165
Annual	\$26,452	\$56,235	\$79,817	\$65,707	\$46,516	\$66,784	\$86,915	\$73,983
Emergency Savings Fund	\$57	\$115	\$244	\$174	\$114	\$67	\$85	\$75



Monthly Costs	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
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**TABLE 130. The Self-Sufficiency Standard for South Windsor, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$356	\$501	\$428	\$322	\$424	\$555	\$481
Taxes	\$324	\$918	\$1,482	\$1,119	\$706	\$1,038	\$1,484	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$27)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.35	\$26.22	\$37.28	\$30.63	\$21.53	\$15.57	\$20.32	\$17.24
Monthly	\$2,174	\$4,614	\$6,562	\$5,391	\$3,789	\$5,480	\$7,153	\$6,069
Annual	\$26,092	\$55,368	\$78,741	\$64,690	\$45,465	\$65,763	\$85,840	\$72,829
Emergency Savings Fund	\$56	\$114	\$239	\$168	\$112	\$66	\$84	\$74

**TABLE 131. The Self-Sufficiency Standard for Southbury, CT, 2019**

Housing	\$901	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$164	\$345	\$478	\$428	\$330	\$408	\$531	\$481
Taxes	\$305	\$869	\$1,335	\$1,120	\$703	\$964	\$1,398	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.98	\$25.27	\$35.01	\$30.67	\$22.15	\$14.87	\$19.35	\$17.25
Monthly	\$2,108	\$4,448	\$6,161	\$5,397	\$3,899	\$5,235	\$6,809	\$6,071
Annual	\$25,294	\$53,380	\$73,933	\$64,769	\$46,787	\$62,824	\$81,713	\$72,846
Emergency Savings Fund	\$55	\$112	\$217	\$169	\$115	\$64	\$81	\$74

**TABLE 132. The Self-Sufficiency Standard for Southington, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

Monthly Costs	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
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**TABLE 133. The Self-Sufficiency Standard for Sprague, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 134. The Self-Sufficiency Standard for Stafford, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$360	\$507	\$434	\$328	\$429	\$561	\$488
Taxes	\$332	\$941	\$1,513	\$1,140	\$701	\$1,064	\$1,506	\$1,236
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$4)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.52	\$26.63	\$37.79	\$31.11	\$22.02	\$15.81	\$20.58	\$17.51
Monthly	\$2,204	\$4,686	\$6,651	\$5,476	\$3,876	\$5,565	\$7,243	\$6,165
Annual	\$26,452	\$56,235	\$79,817	\$65,707	\$46,516	\$66,784	\$86,915	\$73,983
Emergency Savings Fund	\$57	\$115	\$244	\$174	\$114	\$67	\$85	\$75

**TABLE 135. The Self-Sufficiency Standard for Stamford, CT, 2019**

Housing	\$1,517	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$280	\$288	\$288	\$288	\$288	\$551	\$551	\$551
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$231	\$483	\$660	\$577	\$430	\$541	\$716	\$633
Taxes	\$603	\$1,488	\$2,498	\$1,951	\$1,127	\$1,504	\$2,257	\$1,777
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$17.85	\$37.41	\$52.97	\$44.67	\$30.81	\$20.56	\$27.57	\$23.60
Monthly	\$3,142	\$6,585	\$9,322	\$7,861	\$5,423	\$7,238	\$9,704	\$8,306
Annual	\$37,703	\$79,020	\$111,865	\$94,335	\$65,072	\$86,855	\$116,449	\$99,668
Emergency Savings Fund	\$72	\$221	\$400	\$318	\$170	\$82	\$119	\$110

Monthly Costs	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
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**TABLE 136. The Self-Sufficiency Standard for Sterling, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.87	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,961	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,536	\$49,199	\$66,719	\$56,758	\$36,649	\$56,685	\$74,491	\$64,003
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

**TABLE 137. The Self-Sufficiency Standard for Stonington, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 138. The Self-Sufficiency Standard for Stratford, CT, 2019**

Housing	\$1,032	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$285	\$293	\$293	\$293	\$293	\$561	\$561	\$561
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$183	\$424	\$601	\$518	\$371	\$483	\$658	\$575
Taxes	\$380	\$1,177	\$2,106	\$1,582	\$899	\$1,289	\$1,889	\$1,557
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.59	\$31.98	\$47.07	\$38.91	\$25.85	\$18.13	\$24.70	\$21.15
Monthly	\$2,391	\$5,628	\$8,284	\$6,847	\$4,550	\$6,383	\$8,696	\$7,446
Annual	\$28,695	\$67,533	\$99,412	\$82,170	\$54,597	\$76,600	\$104,349	\$89,350
Emergency Savings Fund	\$60	\$163	\$343	\$254	\$124	\$74	\$113	\$87

Monthly Costs	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
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**TABLE 139. The Self-Sufficiency Standard for Suffield, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 140. The Self-Sufficiency Standard for Thomaston, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$480	\$431	\$333	\$411	\$535	\$485
Taxes	\$303	\$873	\$1,347	\$1,130	\$720	\$979	\$1,410	\$1,226
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.92	\$25.38	\$35.21	\$30.88	\$22.44	\$15.00	\$19.48	\$17.40
Monthly	\$2,099	\$4,467	\$6,196	\$5,435	\$3,950	\$5,280	\$6,858	\$6,126
Annual	\$25,184	\$53,610	\$74,357	\$65,214	\$47,399	\$63,355	\$82,298	\$73,510
Emergency Savings Fund	\$55	\$112	\$219	\$171	\$115	\$65	\$81	\$74

**TABLE 141. The Self-Sufficiency Standard for Thompson, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.87	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,961	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,536	\$49,199	\$66,719	\$56,758	\$36,649	\$56,685	\$74,491	\$64,003
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

Monthly Costs	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
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**TABLE 142. The Self-Sufficiency Standard for Tolland, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$360	\$507	\$434	\$328	\$429	\$561	\$488
Taxes	\$332	\$941	\$1,513	\$1,140	\$701	\$1,064	\$1,506	\$1,236
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$4)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.52	\$26.63	\$37.79	\$31.11	\$22.02	\$15.81	\$20.58	\$17.51
Monthly	\$2,204	\$4,686	\$6,651	\$5,476	\$3,876	\$5,565	\$7,243	\$6,165
Annual	\$26,452	\$56,235	\$79,817	\$65,707	\$46,516	\$66,784	\$86,915	\$73,983
Emergency Savings Fund	\$57	\$115	\$244	\$174	\$114	\$67	\$85	\$75

**TABLE 143. The Self-Sufficiency Standard for Torrington, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 144. The Self-Sufficiency Standard for Trumbull, CT, 2019**

Housing	\$1,032	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293	\$1,293
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$284	\$292	\$292	\$292	\$292	\$559	\$559	\$559
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$183	\$424	\$601	\$518	\$371	\$483	\$658	\$575
Taxes	\$380	\$1,177	\$2,106	\$1,582	\$899	\$1,289	\$1,888	\$1,557
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.58	\$31.97	\$47.06	\$38.90	\$25.85	\$18.13	\$24.70	\$21.15
Monthly	\$2,390	\$5,627	\$8,283	\$6,846	\$4,549	\$6,381	\$8,694	\$7,444
Annual	\$28,684	\$67,522	\$99,399	\$82,157	\$54,585	\$76,578	\$104,322	\$89,327
Emergency Savings Fund	\$60	\$163	\$343	\$254	\$124	\$74	\$113	\$87

Monthly Costs	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
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**TABLE 145. The Self-Sufficiency Standard for Union, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$344	\$462	\$407	\$317	\$400	\$516	\$460
Taxes	\$330	\$865	\$1,245	\$1,041	\$643	\$928	\$1,341	\$1,124
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$61)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.48	\$25.20	\$33.50	\$28.87	\$20.78	\$14.51	\$18.71	\$16.34
Monthly	\$2,197	\$4,435	\$5,896	\$5,081	\$3,657	\$5,106	\$6,584	\$5,752
Annual	\$26,360	\$53,216	\$70,754	\$60,972	\$43,888	\$61,275	\$79,010	\$69,024
Emergency Savings Fund	\$57	\$111	\$201	\$133	\$113	\$63	\$79	\$71

**TABLE 146. The Self-Sufficiency Standard for Vernon, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$360	\$507	\$434	\$328	\$429	\$561	\$488
Taxes	\$332	\$941	\$1,513	\$1,140	\$701	\$1,064	\$1,506	\$1,236
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$4)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.52	\$26.63	\$37.79	\$31.11	\$22.02	\$15.81	\$20.58	\$17.51
Monthly	\$2,204	\$4,686	\$6,651	\$5,476	\$3,876	\$5,565	\$7,243	\$6,165
Annual	\$26,452	\$56,235	\$79,817	\$65,707	\$46,516	\$66,784	\$86,915	\$73,983
Emergency Savings Fund	\$57	\$115	\$244	\$174	\$114	\$67	\$85	\$75

**TABLE 147. The Self-Sufficiency Standard for Voluntown, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71



Monthly Costs	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
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**TABLE 148. The Self-Sufficiency Standard for Wallingford, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

**TABLE 149. The Self-Sufficiency Standard for Warren, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

**TABLE 150. The Self-Sufficiency Standard for Washington, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$276	\$283	\$283	\$283	\$283	\$542	\$542	\$542
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$480	\$430	\$332	\$410	\$534	\$484
Taxes	\$301	\$871	\$1,344	\$1,128	\$718	\$976	\$1,406	\$1,222
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.88	\$25.34	\$35.16	\$30.83	\$22.40	\$14.95	\$19.44	\$17.36
Monthly	\$2,091	\$4,460	\$6,187	\$5,427	\$3,942	\$5,264	\$6,842	\$6,110
Annual	\$25,090	\$53,516	\$74,248	\$65,120	\$47,304	\$63,166	\$82,110	\$73,321
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$65	\$81	\$74

Monthly Costs	Adult	Adult	Adult	Adult	Adult	2 Adults	2 Adults	2 Adults
		Preschooler	Infant Preschooler	Preschooler School-age	School-age Teenager	Infant	Infant Preschooler	Preschooler School-age

**TABLE 151. The Self-Sufficiency Standard for Waterbury, CT, 2019**

Housing	\$901	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$291	\$299	\$299	\$299	\$299	\$574	\$574	\$574
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$165	\$346	\$479	\$429	\$331	\$410	\$533	\$483
Taxes	\$309	\$873	\$1,341	\$1,124	\$712	\$978	\$1,405	\$1,220
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.06	\$25.36	\$35.11	\$30.76	\$22.27	\$14.98	\$19.43	\$17.33
Monthly	\$2,123	\$4,464	\$6,180	\$5,413	\$3,920	\$5,272	\$6,840	\$6,101
Annual	\$25,480	\$53,565	\$74,154	\$64,955	\$47,039	\$63,262	\$82,085	\$73,217
Emergency Savings Fund	\$56	\$112	\$218	\$170	\$115	\$65	\$81	\$74

**TABLE 152. The Self-Sufficiency Standard for Waterford, CT, 2019**

Housing	\$898	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$184	\$516	\$527	\$535	\$565	\$572	\$582	\$590
Miscellaneous	\$165	\$343	\$461	\$406	\$317	\$399	\$516	\$461
Taxes	\$313	\$854	\$1,242	\$1,039	\$643	\$926	\$1,342	\$1,127
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.12	\$25.03	\$33.42	\$28.83	\$20.79	\$14.49	\$18.72	\$16.37
Monthly	\$2,132	\$4,405	\$5,883	\$5,074	\$3,659	\$5,101	\$6,589	\$5,763
Annual	\$25,588	\$52,864	\$70,592	\$60,889	\$43,907	\$61,215	\$79,063	\$69,152
Emergency Savings Fund	\$56	\$111	\$200	\$133	\$113	\$63	\$79	\$71

**TABLE 153. The Self-Sufficiency Standard for Watertown, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$480	\$431	\$333	\$411	\$535	\$485
Taxes	\$303	\$873	\$1,347	\$1,130	\$720	\$979	\$1,410	\$1,226
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.92	\$25.38	\$35.21	\$30.88	\$22.44	\$15.00	\$19.48	\$17.40
Monthly	\$2,099	\$4,467	\$6,196	\$5,435	\$3,950	\$5,280	\$6,858	\$6,126
Annual	\$25,184	\$53,610	\$74,357	\$65,214	\$47,399	\$63,355	\$82,298	\$73,510
Emergency Savings Fund	\$55	\$112	\$219	\$171	\$115	\$65	\$81	\$74

Monthly Costs	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
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**TABLE 154. The Self-Sufficiency Standard for West Hartford, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$356	\$501	\$428	\$322	\$424	\$555	\$481
Taxes	\$324	\$918	\$1,482	\$1,119	\$706	\$1,038	\$1,484	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$27)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.35	\$26.22	\$37.28	\$30.63	\$21.53	\$15.57	\$20.32	\$17.24
Monthly	\$2,174	\$4,614	\$6,562	\$5,391	\$3,789	\$5,480	\$7,153	\$6,069
Annual	\$26,092	\$55,368	\$78,741	\$64,690	\$45,465	\$65,763	\$85,840	\$72,829
Emergency Savings Fund	\$56	\$114	\$239	\$168	\$112	\$66	\$84	\$74

**TABLE 155. The Self-Sufficiency Standard for West Haven, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

**TABLE 156. The Self-Sufficiency Standard for Westbrook, CT, 2019**

Housing	\$1,079	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$301	\$456	\$598	\$688	\$797	\$709	\$839	\$925
Transportation	\$268	\$276	\$276	\$276	\$276	\$528	\$528	\$528
Health Care	\$186	\$524	\$534	\$542	\$572	\$579	\$589	\$597
Miscellaneous	\$183	\$386	\$531	\$465	\$361	\$454	\$586	\$519
Taxes	\$382	\$1,035	\$1,666	\$1,255	\$851	\$1,185	\$1,598	\$1,353
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$13.64	\$28.76	\$40.20	\$33.72	\$24.95	\$16.95	\$21.62	\$18.84
Monthly	\$2,400	\$5,062	\$7,076	\$5,935	\$4,391	\$5,966	\$7,610	\$6,630
Annual	\$28,800	\$60,750	\$84,908	\$71,222	\$52,690	\$71,598	\$91,324	\$79,560
Emergency Savings Fund	\$61	\$122	\$267	\$204	\$122	\$70	\$88	\$79

Monthly Costs	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
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**TABLE 157. The Self-Sufficiency Standard for Weston, CT, 2019**

Housing	\$1,517	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$278	\$286	\$286	\$286	\$286	\$546	\$546	\$546
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$231	\$483	\$660	\$577	\$430	\$541	\$716	\$633
Taxes	\$602	\$1,487	\$2,497	\$1,949	\$1,126	\$1,502	\$2,255	\$1,775
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$17.83	\$37.39	\$52.94	\$44.65	\$30.79	\$20.54	\$27.55	\$23.58
Monthly	\$3,139	\$6,581	\$9,318	\$7,858	\$5,420	\$7,232	\$9,697	\$8,299
Annual	\$37,665	\$78,976	\$111,820	\$94,291	\$65,034	\$86,780	\$116,361	\$99,593
Emergency Savings Fund	\$72	\$221	\$400	\$318	\$170	\$81	\$119	\$110

**TABLE 158. The Self-Sufficiency Standard for Westport, CT, 2019**

Housing	\$1,517	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$278	\$286	\$286	\$286	\$286	\$546	\$546	\$546
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$231	\$483	\$660	\$577	\$430	\$541	\$716	\$633
Taxes	\$602	\$1,487	\$2,497	\$1,949	\$1,126	\$1,502	\$2,255	\$1,775
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$17.83	\$37.39	\$52.94	\$44.65	\$30.79	\$20.54	\$27.55	\$23.58
Monthly	\$3,139	\$6,581	\$9,318	\$7,858	\$5,420	\$7,232	\$9,697	\$8,299
Annual	\$37,665	\$78,976	\$111,820	\$94,291	\$65,034	\$86,780	\$116,361	\$99,593
Emergency Savings Fund	\$72	\$221	\$400	\$318	\$170	\$81	\$119	\$110

**TABLE 159. The Self-Sufficiency Standard for Wethersfield, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$356	\$501	\$428	\$322	\$424	\$555	\$481
Taxes	\$324	\$918	\$1,482	\$1,119	\$706	\$1,038	\$1,484	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$27)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.35	\$26.22	\$37.28	\$30.63	\$21.53	\$15.57	\$20.32	\$17.24
Monthly	\$2,174	\$4,614	\$6,562	\$5,391	\$3,789	\$5,480	\$7,153	\$6,069
Annual	\$26,092	\$55,368	\$78,741	\$64,690	\$45,465	\$65,763	\$85,840	\$72,829
Emergency Savings Fund	\$56	\$114	\$239	\$168	\$112	\$66	\$84	\$74

Monthly Costs	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
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**TABLE 160. The Self-Sufficiency Standard for Willington, CT, 2019**

Housing	\$958	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$286	\$433	\$568	\$654	\$757	\$674	\$798	\$879
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$170	\$344	\$462	\$407	\$317	\$400	\$516	\$460
Taxes	\$330	\$865	\$1,245	\$1,041	\$643	\$928	\$1,341	\$1,124
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$61)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.48	\$25.20	\$33.50	\$28.87	\$20.78	\$14.51	\$18.71	\$16.34
Monthly	\$2,197	\$4,435	\$5,896	\$5,081	\$3,657	\$5,106	\$6,584	\$5,752
Annual	\$26,360	\$53,216	\$70,754	\$60,972	\$43,888	\$61,275	\$79,010	\$69,024
Emergency Savings Fund	\$57	\$111	\$201	\$133	\$113	\$63	\$79	\$71

**TABLE 161. The Self-Sufficiency Standard for Wilton, CT, 2019**

Housing	\$1,517	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885	\$1,885
Child Care	\$0	\$1,610	\$3,220	\$2,289	\$679	\$1,610	\$3,220	\$2,289
Food	\$310	\$470	\$616	\$709	\$821	\$731	\$865	\$953
Transportation	\$278	\$286	\$286	\$286	\$286	\$546	\$546	\$546
Health Care	\$202	\$578	\$588	\$597	\$626	\$633	\$643	\$651
Miscellaneous	\$231	\$483	\$660	\$577	\$430	\$541	\$716	\$633
Taxes	\$602	\$1,487	\$2,497	\$1,949	\$1,126	\$1,502	\$2,255	\$1,775
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$17.83	\$37.39	\$52.94	\$44.65	\$30.79	\$20.54	\$27.55	\$23.58
Monthly	\$3,139	\$6,581	\$9,318	\$7,858	\$5,420	\$7,232	\$9,697	\$8,299
Annual	\$37,665	\$78,976	\$111,820	\$94,291	\$65,034	\$86,780	\$116,361	\$99,593
Emergency Savings Fund	\$72	\$221	\$400	\$318	\$170	\$81	\$119	\$110

**TABLE 162. The Self-Sufficiency Standard for Winchester, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$273	\$281	\$281	\$281	\$281	\$538	\$538	\$538
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$479	\$430	\$332	\$409	\$533	\$483
Taxes	\$300	\$871	\$1,343	\$1,127	\$717	\$974	\$1,404	\$1,221
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.86	\$25.32	\$35.13	\$30.82	\$22.38	\$14.94	\$19.42	\$17.34
Monthly	\$2,088	\$4,456	\$6,184	\$5,423	\$3,939	\$5,258	\$6,836	\$6,104
Annual	\$25,052	\$53,478	\$74,204	\$65,082	\$47,266	\$63,090	\$82,034	\$73,245
Emergency Savings Fund	\$55	\$112	\$218	\$170	\$115	\$64	\$81	\$74

Monthly Costs	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
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**TABLE 163. The Self-Sufficiency Standard for Windham, CT, 2019**

Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$270	\$278	\$278	\$278	\$278	\$531	\$531	\$531
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$433
Taxes	\$278	\$764	\$1,161	\$953	\$455	\$810	\$1,246	\$992
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$218)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.13	\$23.29	\$31.58	\$26.86	\$17.34	\$13.41	\$17.63	\$15.13
Monthly	\$1,960	\$4,098	\$5,558	\$4,728	\$3,052	\$4,720	\$6,204	\$5,325
Annual	\$23,516	\$49,179	\$66,699	\$56,738	\$36,625	\$56,644	\$74,451	\$63,896
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

**TABLE 164. The Self-Sufficiency Standard for Windsor Locks, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$276	\$284	\$284	\$284	\$284	\$544	\$544	\$544
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$355	\$501	\$427	\$321	\$423	\$554	\$480
Taxes	\$323	\$917	\$1,479	\$1,117	\$702	\$1,035	\$1,480	\$1,208
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$30)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.32	\$26.18	\$37.24	\$30.59	\$21.46	\$15.53	\$20.28	\$17.20
Monthly	\$2,168	\$4,607	\$6,554	\$5,384	\$3,776	\$5,467	\$7,140	\$6,056
Annual	\$26,011	\$55,286	\$78,647	\$64,609	\$45,318	\$65,601	\$85,677	\$72,666
Emergency Savings Fund	\$56	\$114	\$238	\$168	\$112	\$66	\$84	\$74

**TABLE 165. The Self-Sufficiency Standard for Windsor, CT, 2019**

Housing	\$955	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$0	\$1,186	\$2,504	\$1,680	\$494	\$1,318	\$2,504	\$1,680
Food	\$270	\$409	\$537	\$618	\$716	\$637	\$754	\$830
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$176	\$487	\$498	\$506	\$536	\$543	\$552	\$560
Miscellaneous	\$168	\$356	\$501	\$428	\$322	\$424	\$555	\$481
Taxes	\$324	\$918	\$1,482	\$1,119	\$706	\$1,038	\$1,484	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$27)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$12.35	\$26.22	\$37.28	\$30.63	\$21.53	\$15.57	\$20.32	\$17.24
Monthly	\$2,174	\$4,614	\$6,562	\$5,391	\$3,789	\$5,480	\$7,153	\$6,069
Annual	\$26,092	\$55,368	\$78,741	\$64,690	\$45,465	\$65,763	\$85,840	\$72,829
Emergency Savings Fund	\$56	\$114	\$239	\$168	\$112	\$66	\$84	\$74



Monthly Costs	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
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**TABLE 166. The Self-Sufficiency Standard for Wolcott, CT, 2019**

Housing	\$901	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110	\$1,110
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$164	\$345	\$478	\$428	\$330	\$408	\$531	\$481
Taxes	\$305	\$869	\$1,335	\$1,120	\$703	\$964	\$1,398	\$1,212
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.98	\$25.27	\$35.01	\$30.67	\$22.15	\$14.87	\$19.35	\$17.25
Monthly	\$2,108	\$4,448	\$6,161	\$5,397	\$3,899	\$5,235	\$6,809	\$6,071
Annual	\$25,294	\$53,380	\$73,933	\$64,769	\$46,787	\$62,824	\$81,713	\$72,846
Emergency Savings Fund	\$55	\$112	\$217	\$169	\$115	\$64	\$81	\$74

**TABLE 167. The Self-Sufficiency Standard for Woodbridge, CT, 2019**

Housing	\$1,163	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$0	\$1,175	\$2,476	\$1,715	\$539	\$1,301	\$2,476	\$1,715
Food	\$266	\$403	\$529	\$608	\$705	\$627	\$742	\$818
Transportation	\$294	\$302	\$302	\$302	\$302	\$579	\$579	\$579
Health Care	\$191	\$540	\$551	\$559	\$589	\$596	\$606	\$614
Miscellaneous	\$191	\$382	\$526	\$459	\$354	\$451	\$581	\$513
Taxes	\$417	\$1,022	\$1,635	\$1,232	\$818	\$1,165	\$1,579	\$1,329
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$14.33	\$28.47	\$39.71	\$33.21	\$24.30	\$16.77	\$21.40	\$18.57
Monthly	\$2,522	\$5,011	\$6,988	\$5,844	\$4,276	\$5,904	\$7,531	\$6,536
Annual	\$30,264	\$60,136	\$83,858	\$70,131	\$51,313	\$70,848	\$90,375	\$78,435
Emergency Savings Fund	\$62	\$121	\$262	\$197	\$120	\$69	\$87	\$78

**TABLE 168. The Self-Sufficiency Standard for Woodbury, CT, 2019**

Housing	\$891	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$1,109	\$2,303	\$1,716	\$607	\$1,194	\$2,303	\$1,716
Food	\$282	\$427	\$560	\$644	\$746	\$664	\$786	\$866
Transportation	\$281	\$289	\$289	\$289	\$289	\$553	\$553	\$553
Health Care	\$179	\$498	\$509	\$517	\$547	\$554	\$564	\$572
Miscellaneous	\$163	\$346	\$480	\$431	\$333	\$411	\$535	\$485
Taxes	\$303	\$873	\$1,347	\$1,130	\$720	\$979	\$1,410	\$1,226
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
Hourly	\$11.92	\$25.38	\$35.21	\$30.88	\$22.44	\$15.00	\$19.48	\$17.40
Monthly	\$2,099	\$4,467	\$6,196	\$5,435	\$3,950	\$5,280	\$6,858	\$6,126
Annual	\$25,184	\$53,610	\$74,357	\$65,214	\$47,399	\$63,355	\$82,298	\$73,510
Emergency Savings Fund	\$55	\$112	\$219	\$171	\$115	\$65	\$81	\$74

Monthly Costs	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>TABLE 169. The Self-Sufficiency Standard for Woodstock, CT, 2019</b>								
Housing	\$825	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,031	\$2,065	\$1,417	\$385	\$1,034	\$2,065	\$1,417
Food	\$252	\$382	\$501	\$576	\$667	\$594	\$703	\$774
Transportation	\$271	\$279	\$279	\$279	\$279	\$534	\$534	\$534
Health Care	\$182	\$509	\$520	\$528	\$558	\$565	\$575	\$583
Miscellaneous	\$153	\$323	\$439	\$383	\$292	\$375	\$490	\$434
Taxes	\$278	\$765	\$1,161	\$953	\$455	\$811	\$1,247	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$167)	(\$333)	(\$333)
Hourly	\$11.14	\$23.30	\$31.59	\$26.87	\$17.35	\$13.42	\$17.64	\$15.15
Monthly	\$1,961	\$4,100	\$5,560	\$4,730	\$3,054	\$4,724	\$6,208	\$5,334
Annual	\$23,536	\$49,199	\$66,719	\$56,758	\$36,649	\$56,685	\$74,491	\$64,003
Emergency Savings Fund	\$52	\$106	\$179	\$127	\$115	\$61	\$75	\$68

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# APPENDIX C: IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN CONNECTICUT

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Appendix C provides detailed tables of the exact amounts of each work support modeled in Figure K of the section *Meeting the Standard: Reducing Costs*.

**TABLE C-1** Impact of Work Supports on Wage Adequacy Compared to Median Wages of Top Occupations  
*One Adult, One Preschooler, and One School-Age Child: New Haven, CT 2019*

	#1	#2	#3	#4	#5
	CONNECTICUT MINIMUM WAGE	Personal Care Aides	Nursing Assistants	Social and Human Service Assistants	Dental Assistants
<b>HOURLY WAGE:</b>	\$11.00	\$12.76	\$16.04	\$18.77	\$21.67
<b>TOTAL MONTHLY INCOME:</b>	\$1,936	\$2,246	\$2,822	\$3,303	\$3,814
<b>PANEL A: NO WORK SUPPORTS</b>					
<b>MONTHLY COSTS</b>					
Housing	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	\$1,715	\$1,715	\$1,715	\$1,715	\$1,715
Food	\$608	\$608	\$608	\$608	\$608
Transportation	\$63	\$63	\$63	\$63	\$63
Health Care	\$559	\$559	\$559	\$559	\$559
Miscellaneous	\$435	\$435	\$435	\$435	\$435
Taxes	\$227	\$291	\$413	\$532	\$684
Tax Credits (-) *	(\$41)	(\$72)	(\$132)	(\$190)	(\$251)
<b>TOTAL MONTHLY EXPENSES</b>	\$4,969	\$5,002	\$5,063	\$5,124	\$5,216
<b>SHORTFALL (-) or SURPLUS</b>	(\$3,033)	(\$2,755)	(\$2,241)	(\$1,821)	(\$1,401)
<b>WAGE ADEQUACY</b>	39%	45%	56%	64%	73%
<b>Total Income/Total Expenses</b>					
<b>PANEL B: CHILD CARE ASSISTANCE</b>					
<b>MONTHLY COSTS</b>					
Housing	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	<b>\$755</b>	<b>\$755</b>	<b>\$789</b>	<b>\$824</b>	<b>\$824</b>
Food	\$608	\$608	\$608	\$608	\$608
Transportation	\$63	\$63	\$63	\$63	\$63
Health Care	\$559	\$559	\$559	\$559	\$559
Miscellaneous	\$435	\$435	\$435	\$435	\$435
Taxes	\$227	\$291	\$413	\$532	\$684
Tax Credits (-) *	(\$41)	(\$72)	(\$132)	(\$190)	(\$251)
<b>TOTAL MONTHLY EXPENSES</b>	\$4,009	\$4,042	\$4,138	\$4,234	\$4,325
<b>SHORTFALL (-) or SURPLUS</b>	(\$2,073)	(\$1,796)	(\$1,315)	(\$930)	(\$510)
<b>WAGE ADEQUACY</b>	48%	56%	68%	78%	88%
<b>Total Income/Total Expenses</b>					
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
Annual Federal EITC	\$4,943	\$4,158	\$2,703	\$1,488	\$196
Annual State EITC	\$1,137	\$956	\$622	\$342	\$45
Annual Federal CTC	\$2,800	\$2,800	\$2,800	\$2,800	\$2,186

\* 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 annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

**TABLE C-1 (CONTINUED) Impact of Work Supports on Wage Adequacy Compared to Earnings Benchmarks One Adult, One Preschooler, and One School-Age Child: New Haven, CT 2019**

	#1	#2	#3	#4	#5
	CONNECTICUT MINIMUM WAGE	Personal Care Aides	Nursing Assistants	Social and Human Service Assistants	Dental Assistants
<b>HOURLY WAGE:</b>	\$11.00	\$12.76	\$16.04	\$18.77	\$21.67
<b>TOTAL MONTHLY INCOME:</b>	\$1,936	\$2,246	\$2,822	\$3,303	\$3,814
<b>PANEL C: CHILD CARE, FOOD (SNAP/ WIC), &amp; ACA PREMIUM TAX CREDIT</b>					
<b>MONTHLY COSTS</b>					
Housing	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Child Care	<b>\$755</b>	<b>\$755</b>	<b>\$789</b>	<b>\$824</b>	<b>\$824</b>
Food	<b>\$84</b>	<b>\$159</b>	<b>\$287</b>	\$608	\$608
Transportation	\$63	\$63	\$63	\$63	\$63
Health Care	<b>\$141</b>	<b>\$130</b>	<b>\$201</b>	<b>\$299</b>	<b>\$333</b>
Miscellaneous	\$435	\$435	\$435	\$435	\$435
Taxes	\$227	\$291	\$413	\$532	\$684
Tax Credits (-) *	(\$41)	(\$72)	(\$132)	(\$190)	(\$251)
<b>TOTAL MONTHLY EXPENSES</b>	\$3,068	\$3,164	\$3,458	\$3,974	\$4,099
<b>SHORTFALL (-) or SURPLUS</b>	(\$1,132)	(\$917)	(\$635)	(\$671)	(\$284)
<b>WAGE ADEQUACY</b>	63%	71%	82%	83%	93%
<b>Total Income/Total Expenses</b>	63%	71%	82%	83%	93%
<b>PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), &amp; ACA PREMIUM TAX CREDIT</b>					
<b>MONTHLY COSTS</b>					
Housing	<b>\$581</b>	<b>\$674</b>	<b>\$847</b>	<b>\$991</b>	<b>\$1,144</b>
Child Care	<b>\$755</b>	<b>\$755</b>	<b>\$789</b>	<b>\$824</b>	<b>\$824</b>
Food	<b>\$84</b>	<b>\$159</b>	<b>\$287</b>	\$608	\$608
Transportation	\$63	\$63	\$63	\$63	\$63
Health Care	<b>\$124</b>	<b>\$130</b>	<b>\$201</b>	<b>\$299</b>	<b>\$333</b>
Miscellaneous	\$435	\$435	\$435	\$435	\$435
Taxes	\$227	\$291	\$413	\$532	\$684
Tax Credits (-) *	(\$41)	(\$72)	(\$132)	(\$190)	(\$251)
<b>TOTAL MONTHLY EXPENSES</b>	\$2,228	\$2,435	\$2,902	\$3,562	\$3,840
<b>SHORTFALL (-) or SURPLUS</b>	(\$292)	(\$188)	(\$79)	(\$259)	(\$25)
<b>WAGE ADEQUACY</b>	87%	92%	97%	93%	99%
<b>Total Income/Total Expenses</b>	87%	92%	97%	93%	99%
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
<b>Annual Federal EITC</b>	\$4,943	\$4,158	\$2,703	\$1,488	\$196
<b>Annual Federal EITC</b>	\$1,137	\$956	\$622	\$342	\$45
<b>Annual Federal CTC</b>	\$2,800	\$2,800	\$2,800	\$2,800	\$2,186

\* 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 annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions is shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

## ABOUT THE AUTHOR

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Diana M. Pearce, PhD is on the 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.

## THE CENTER FOR WOMEN'S WELFARE

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

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

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





