



Wider Opportunities for Women

The Self-Sufficiency Standard for Oklahoma

How much money does it take for families to live and work without public or private assistance or subsidies?

The Self-Sufficiency Standard (the Standard) for Oklahoma calculates how much income working adults need to meet their basic needs and those of their families.

- The Standard is calculated without subsidies of any kind and includes the costs of housing, food, transportation, child care, health care and taxes;
- The Standard takes into consideration the number of household members and ages of children;
- The Standard is geographically specific for each Oklahoma county;
- The Standard offers a consistent methodology that is drawn from reliable public government data., including the U.S. Bureau of the Census, U.S. Department of Housing and Urban Development, U.S. Department of Agriculture, federally mandated state market surveys of child care costs and national consumer price surveys.

The charts below illustrate the Self-Sufficiency Standards for selected family types in Tulsa County and Love County that were developed in calculating the Oklahoma Self Sufficiency Standard in 2002.

Self-Sufficiency Standard for Tulsa County, OK 2002

Selected Family Types

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + Infant</i>	<i>Adult + Preschooler</i>	<i>Adult + Schoolage + Teenager</i>	<i>Adult + Infant + Schoolage</i>	<i>2 Adults+ Infant+ Preschooler</i>
Housing	\$478	\$626	\$626	\$626	\$872	\$626
Child Care	\$0	\$413	\$445	\$210	\$1,067	\$857
Food	\$176	\$257	\$266	\$461	\$464	\$496
Transportation	\$218	\$223	\$223	\$223	\$223	\$428
Medical Care	\$91	\$262	\$237	\$292	\$310	\$349
Miscellaneous	\$96	\$178	\$180	\$181	\$294	\$276
Taxes	\$277	\$485	\$494	\$392	\$863	\$786
Earned Income Tax Credit (-)	\$0	\$0	\$0	(\$123)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$40)	(\$40)	(\$44)	(\$80)	(\$80)
Child Tax Credit (-)	\$0	(\$50)	(\$50)	(\$100)	(\$150)	(\$100)
Monthly Self-Sufficiency Wage	\$1,336	\$2,355	\$2,381	\$2,118	\$3,864	\$3,637
Hourly Self-Sufficiency Wage	\$7.59	\$13.38	\$13.53	\$12.03	\$21.96	\$10.33 per adult

Note: The Standard is calculated by adding expenses and taxes and subtracting EITC and the Child Care Tax Credit. Totals may not add due to rounding.

Source: *The Self-Sufficiency Standard for Oklahoma 2002*. Wider Opportunities for Women and Diana Pearce: Washington, DC.

Self-Sufficiency Standard for Love County, OK 2002

Selected Family Types

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + Infant</i>	<i>Adult + Preschooler</i>	<i>Adult + Schoolage + Teenager</i>	<i>Adult + Infant + Preschooler + Schoolage</i>	<i>2 Adults + infant + preschooler</i>
Housing	\$322	\$403	\$403	\$403	\$536	\$403
Child Care	\$0	\$238	\$266	\$179	\$682	\$503
Food	\$176	\$257	\$266	\$461	\$464	\$496
Transportation	\$201	\$207	\$207	\$207	\$207	\$395
Medical Care	\$88	\$246	\$222	\$276	\$295	\$333
Miscellaneous	\$79	\$135	\$136	\$153	\$218	\$213
Taxes	\$197	\$215	\$224	\$233	\$521	\$496
Earned Income Tax Credit (-)	\$0	(\$153)	(\$148)	(\$249)	\$0	(\$5)
Child Care Tax Credit (-)	\$0	(\$52)	(\$52)	(\$41)	(\$80)	(\$80)
Child Tax Credit (-)	\$0	(\$50)	(\$50)	(\$72)	(\$150)	(\$100)
Monthly Self-Sufficiency Wage	\$1,063	\$1,447	\$1,473	\$1,550	\$2,693	\$2,654
Hourly Self-Sufficiency Wage	\$6.04	\$8.22	\$8.37	\$8.81	\$15.30	\$7.54 <i>per adult</i>

Note: The Standard is calculated by adding expenses and taxes and subtracting EITC and the Child Care Tax Credit. Totals may not add due to rounding.

Source: *The Self-Sufficiency Standard for Oklahoma 2002*. Wider Opportunities for Women and Diana Pearce: Washington, DC.

Policy Implications

In many parts of the country, including Oklahoma, low-wage work does not pay Self-Sufficiency wages. In fact, there are huge gaps between the income families must have to meet their basic needs, the wages available to them, and the availability and accessibility of supports. This gap between wages and needs presents policymakers with a challenge: how to aid families who are striving for self-sufficiency. The two basic approaches to address these gaps are to raise the income of low-income families and/or to reduce their costs through public or private assistance.

To close the gap between what low-income families have and what they need, states and communities should use a real measure of how much it costs for a family to become self-sufficient. A realistic measure that reflects the actual cost of living as defined by a measure like the Standard will increase the likelihood that federal programs affecting low-income families will be structured to increase families' economic security. Steps such as increasing the minimum wage, expanding education and job training opportunities, and making work supports accessible and available to working families to help them meet their basic costs of living are vital to helping low-income working families in Oklahoma.

The Standard is one of several tools incorporated into WOW's Family Economic Self-Sufficiency Project. Developed by Dr. Diana Pearce, PhD. in conjunction with WOW, the Self-Sufficiency Standard is being used by local governments and community organizations around the country. In 2004, WOW released "Coming Up Short," a report that provides a national snapshot on how families in ten different communities are making ends meet relative to self-sufficiency. The report is available at www.wowonline.org.

For more information on the Oklahoma Report contact David Blatt at the Community Action Project at dblatt@captc.org (918) 382-3228 or go to: <http://www.captc.org/pubpol-self-sufficiency.asp>.