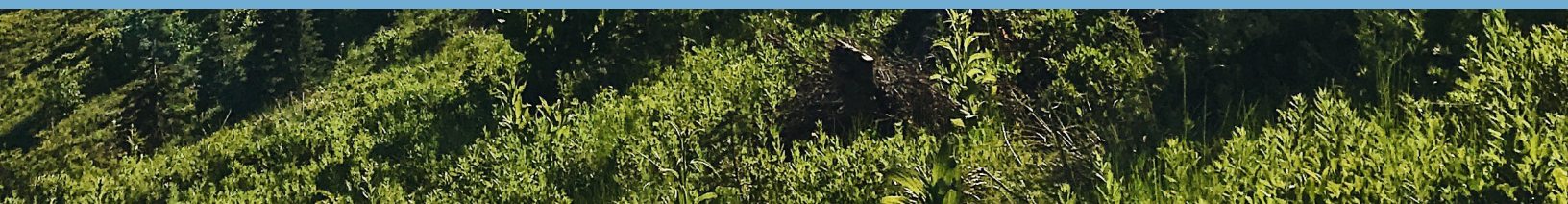




# **Overlooked and Undercounted**

## Struggling to Make Ends Meet in Washington State

Prepared for the Workforce Development Council of Seattle-King County



## Workforce Development Council of Seattle-King County

The Workforce Development Council of Seattle-King County (WDC) aspires to lead transformative change that will evolve our region's workforce development efforts into an innovative industry, community, and outcome-driven system with racial equity at its core. As a nonprofit, grant-making organization, the WDC collaborates with a diverse set of partners to elevate job quality, economic growth, and prosperity for adults and youth throughout the Seattle-King County region.

In partnership with business leaders as well as state and local partners, the WDC leads, directs and oversees the Seattle-King County public WorkSource system ([WorkSourceSKC.org](http://WorkSourceSKC.org)) as part of the statewide WorkSource network ([WorkSourceWA.com](http://WorkSourceWA.com)) and nationwide American Job Center Network. ([CareerOneStop.org](http://CareerOneStop.org))

The WDC champions the development of labor market research and education tools and assists with disseminating these resources to partners and individuals. This includes the Self-Sufficiency Calculator, Map Your Career, Career Coach, and the Talent Pipeline Application.

**VISION:** All people in this region, regardless of race or ethnicity, share in its economic prosperity.

**MISSION:** We catalyze system change in the Puget Sound region to increase the prosperity and economic growth of workers, employers, and communities and to ensure racial equity.

For further information, please visit [www.seakingwdc.org](http://www.seakingwdc.org).



**Center for Women's Welfare**

**University of Washington  
School of Social Work**

# **Overlooked & Undercounted** Struggling to Make Ends Meet in Washington State

By Annie Kucklick, Lisa Manzer, & Alyssa Mast | September 2023

Prepared for the Workforce Development Council of Seattle-King County

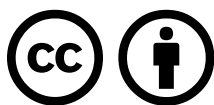
# About Overlooked & Undercounted

Developing strategies to ensure Washington State households reach economic security requires data that defines how much is enough and which households are struggling. This report does just that by revealing the “overlooked and undercounted” of Washington State. This analysis is based on the Washington State Self-Sufficiency Standard, a realistic, geographically and family composition-specific measure of income adequacy, and thus a more accurate alternative to the Official Poverty Measure. Over the last 27 years, calculation of the Self-Sufficiency Standard, in 45 states, has documented the continuing increase in the real cost of living, illuminating the economic crunch experienced by so many families.

This report utilizes the 2021 Washington State Self-Sufficiency Standard; therefore the costs (housing, child care, health care, transportation, taxes and tax credits, and miscellaneous expenses) are representative of 2021 data. See “Appendix A: Methodology, Assumptions, & Sources” for more information on specific sources.

This report and more are available online at [www.selfsufficiencystandard.org/Washington](http://www.selfsufficiencystandard.org/Washington) and <https://www.seekingwdc.org/>. For further information about the Self-Sufficiency Standard, please visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org) or contact Self-Sufficiency Standard lead researcher and author, Annie Kucklick, at (206) 685-5264/[akuckl@uw.edu](mailto:akuckl@uw.edu).

*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.*



2023 Center for Women’s Welfare and the Workforce Development Council of Seattle-King County  
*Overlooked and Undercounted: Struggling to Make Ends Meet in Washington State*  
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# Table of Contents

About Overlooked & Undercounted .....	iv
Glossary of Key Terms.....	vi
Limitations .....	vii
Introduction .....	1
Addressing the Inaccuracies of the Official Poverty Measure.....	7
About the Self-Sufficiency Standard .....	8
Race/Ethnicity, Citizenship, & Language.....	11
Household Composition .....	16
Education .....	19
Employment and Work Patterns.....	23
Geography .....	30
Housing Burden in Washington State .....	35
The American Rescue Plan Act’s Effect on Wage Adequacy.....	37
Representation of Households Below the Standard in Washington.....	41
Conclusion.....	44
Endnotes .....	45
Appendix A: Methodology, Assumptions, & Sources.....	47
Appendix B: Detailed Data Tables.....	57

# Glossary of Key Terms

**American Community Survey (ACS).** The ACS is a sample survey of over three million households administered by the Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

**Capitalization of Race and Ethnicity.** This report follows the American Psychological Association (APA) and Chicago Manual Style convention of capitalizing all instances of race and ethnicity. The APA holds that racial and ethnic groups are designated by proper nouns and are capitalized.<sup>1</sup> Additionally, the ACS capitalizes each race/ethnicity descriptor, including “White,” so this practice maintains consistency with the original data source. However, the decision to capitalize White, specifically, was also influenced by designations set forth by issue-experts on the topic. As noted by The Center for the Study of Social Policy, “To not name ‘White’ as a race is, in fact, an anti-Black act which frames Whiteness as both neutral and the standard.”<sup>2</sup> This convention also recognizes Professor Kwame Anthony Appiah’s approach, which says, “Let’s try to remember that black and white are both historically created racial identities—and avoid conventions that encourage us to forget this.”<sup>3</sup> The authors of this report will continue to revisit this practice in consultation with our partners.

**Household.** The sample unit used in this study is the household, including any unrelated individuals living in the household. When appropriate, the characteristics of the householder are reported (e.g., race/ethnicity, citizenship, educational attainment). When a variable is reported based on the householder, it may not reflect the entire household. For example, in a household with a non-citizen householder, other members of the household may be citizens.

**Householder.** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

**Income Inadequacy.** The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this report that refer to inadequate income include: “below the Standard,” “lacking sufficient (or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs.”

**Latinx.** Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this report are non-Hispanic/Latinx. Latinx is a gender-neutral and non-binary alternative to Latino or Latina for persons of Latin American origin. This analysis defines Latinx groups as non-White people of color.

**Linguistic Isolation.** Households are identified as being linguistically isolated if all household members over 14 years of age speak a language other than English and speak English less than very well.

**Person of Color.** The text uses the term people of color (POC) to refer to households where the householder indicates that their race is Black or African American, American Indian or Alaska Native, Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Native Hawaiian, Guamanian or Chamorro, Samoan, Other Pacific Islander, Other Asian, or some other race. This also includes any households where the householder indicates Hispanic or Latin origin, regardless of race.

**Official Poverty Measure (OPM).** There are two versions of the OPM. The Census Bureau calculates poverty thresholds used to determine the number of people in poverty. The Department of Health and Human Services produces the federal poverty guidelines, used to determine income eligibility and calculate benefits. The poverty thresholds vary by the number of adults and the number of children, while the poverty guidelines vary by number of persons in the household.

**Self-Sufficiency Standard (SSS).** The SSS for Washington State measures how much income is needed for a household based on family composition in a given geography to adequately meet their basic needs without public or private assistance.

**Single Father/Single Mother.** A man maintaining a household with no spouse present, but with children, is referred to as a single father. Likewise, a woman maintaining a household with no spouse present, but with children, is referred to as a single mother, see “Limitations” on page vii. Note that the child may be a grandchild, niece/nephew, or unrelated child (such as a foster child).

**Work Supports.** Work supports are money or monetary value given to an individual by a Federal, State or local government agency for purposes of financial assistance.

# Limitations

We rely on two datasets for this study, both of which are the most current and comprehensive sources of information on the overlooked and undercounted populations in Washington State; however, each dataset has its own set of limitations.

## American Community Survey (ACS) Public Use Microdata Sample (PUMS)

As this analysis is based on the 2021 ACS 1-year PUMS, there are certain constraints on the scope of our examination due to the nature and depth of the survey questions. For instance, we have limited data on certain demographic groups and geographic areas in addition to the survey questions having a limited scope in certain variables highlighted below.

**American Indian Data Aggregation.** In the detailed race question, the American Community Survey limits its response options for American Indian to Apache, Blackfeet, Cherokee, Cheyenne, Chickasaw, Chippewa, Choctaw, Comanche, Creek, Crow, Hopi, Iroquois, Lumbee, Navajo, Pima, Potawatomi, Pueblo, Salish, Sioux, Tohono O’Odham, Yaqui, and Other specific American Indian tribes alone. Because of the small sample size of native Washington State peoples, the data presented in this report aggregates native peoples into one category: American Indian.

## Native Hawaiian and Pacific Islander Data Aggregation.

Due to a lower sample size of Native Hawaiian and Pacific Islander householders in Washington State, these separate groups are sometimes aggregated with the “Asian Alone” category in the presentation of data. The Native Hawaiian and Pacific Islander communities in Washington State are immensely diverse. Lumping this range of groups within one category “Asian, Native Hawaiian, or Pacific Islander” masks significant intraracial disparities and promotes invisibility of these separate communities.<sup>4</sup>

**Sex and Gender Binary.** The ACS asks respondents to indicate if they are either male or female, thus excluding people who do not identify as either—limiting the analysis to a binary framework and reinforcing the gender binary by excluding non-binary communities. Additionally, while the survey question asks for a person’s sex, this report uses gender for an analysis framework with the assumption that inequities in income inadequacy rates are a result of the socially constructed characteristics and norms assigned to men and women, not their biological status.

## Underreporting of Access to Work Supports.

Underreporting access to benefits or work supports has long plagued household surveys. Most evidence suggests that SNAP underreporting, in particular, stems from response error on the part of the survey respondent.<sup>5</sup> While the data presented here relies on the ACS responses, underreporting household benefit uptake should be noted as a potential limitation.

## The Washington State Self-Sufficiency Standard

This study also relies on the Standard, a more accurate understanding of household costs by family type and geographic location. However, the Standard is also limited by the granularity of data sources and household exclusions.

**Exclusions.** As the cost assumptions in the Standard reflect work-related expenses for adult household members, this study does not include individuals who are over the age of 64 or who have a work-limiting disability. Income inadequacy likely impacts these groups at especially high levels and more research should be done that include these communities. It is important to recognize that individuals with disabilities and older adults may have unique transportation, housing, health care, taxes, and other expenses that are not fully captured by the assumptions made in the Standard. Therefore, the Standard is not the best measure to adequately calculate their specific needs and circumstances. Furthermore, the Standard generates a household level income need. As a result, individuals who do not reside in a housing unit, such as those who are incarcerated, living in dormitories, shelters, or nursing homes, are not included in this analysis. These exclusions result in an incomplete understanding of the economic circumstances facing particular populations who are among the most vulnerable.

**Geographic Granularity.** Whenever possible, the Standard relies on geographically specific, up to date, government data to calculate the separate costs that determine a family’s basic needs budget. However, certain regions, including in Washington State, have a wide range of costs within the county. Costs can often vary dramatically on a neighborhood or zip code level due to effects of gentrification or historical red-lining.





# Introduction

*Overlooked and Undercounted* measures the economic security of Washington residents in 2021 using the 2021 Self-Sufficiency Standard and the most recent 2021 1-Year American Community Survey. This report documents the pandemic’s economic impact on Washington households. We find that **28 percent of working-age households do not have incomes that cover basic needs**, such as housing, food, health care, and transportation.

This report provides insights into the “overlooked and undercounted” populations in Washington, highlighting the families that struggle to make ends meet. The analysis is based primarily on the Washington Self-Sufficiency Standard, which is a realistic measure of income adequacy specific to family composition and geographic location, and thus a more accurate alternative to the federal poverty measure. Since many federal and state programs recognize need only among those with incomes below the Official Poverty Measure (OPM), a large and diverse group of families experiencing economic distress are routinely **overlooked and undercounted**.

Using the most up to date American Community Survey available, this report documents the families struggling to make ends meet. The Standard measures how much income is needed to meet families’ basic needs at a minimally adequate level, including the essential costs of working, but without any public or private assistance. Once these costs are calculated, we apply the Standard benchmarks to determine how many—and which—households lack enough to cover the basics. Unlike the Official Poverty Measure, the Standard is varied both by family composition and geographically, reflecting the higher costs facing families (especially child care for families with young children) and the geographic diversity of costs across Washington State.

What emerges is a detailed picture of the families struggling to cover the cost of basic needs, where they live, and the characteristics of their households. With this information, our findings and conclusions can inform and guide the creation of policies that promote and support the economic security and well-being of all Washington households and help ensure an equitable future.

The report addresses several questions:

- How many individuals and families in Washington are working yet unable to meet their basic needs?
- Which communities in Washington struggle most with high costs of basic needs exceeding their income? What are the characteristics of these households, including educational and employment patterns?
- What are the implications of these findings for policymakers, employers, educators, and service providers?

We find that Washington families struggling to make ends meet are neither a small nor a marginal group, but rather represent a substantial proportion of households in the state. Overall, using the Standard and applying it to working-age households (excluding individuals over 64 and those with work limiting disabilities), we found **more than a quarter (28 percent) of households lack sufficient income to meet the minimum cost of living in Washington**.

While **10%** of working-age households in Washington live below the Official Poverty Measure



**28%** of working-age households in Washington live below the Self-Sufficiency Standard



# How Did We Calculate These Data?

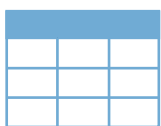
## STEP 1: Calculate the Self-Sufficiency Standard



The Self-Sufficiency Standard for Washington defines the amount of income necessary to meet the basic needs of Washington families, differentiated by family type and where they live. The Standard measures income adequacy and is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items such as clothing and paper products, plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing or Medicaid) or private assistance (e.g., unpaid babysitting by a relative or food from a food pantry). An emergency savings amount to cover job loss is also calculated separately. The Standard is calculated for over 700 family types for all Washington counties.



## STEP 2: Create a Dataset of Washington Households



To estimate the number of households below the Self-Sufficiency Standard for Washington, this study uses the 2021 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) by the U.S. Census Bureau. The ACS is an annual survey of the social, housing, and economic characteristics of the population.

**Sample Unit.** The sample unit for the study is the household, not the individual or the family. Most households in the sample consist of one family or one or more unrelated individuals, while the remaining households have two or more families. This study includes all persons residing in households, including not only the householder and his/her relatives, but also non-relatives such as unmarried partners, foster children, and boarders. The study assumes that members of a shared household divide the cost of basic needs.



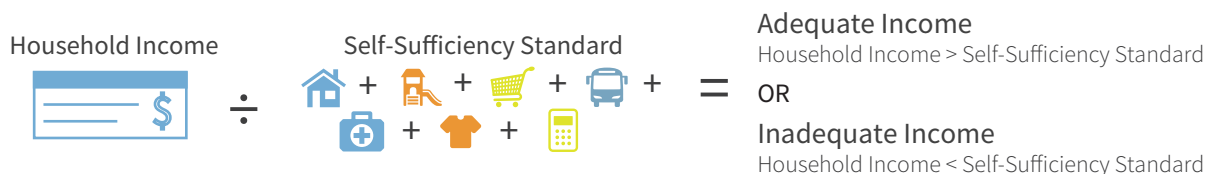
As the Self-Sufficiency Standard was initially designed as a benchmark for job training programs, the Standard assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, the population sample in this report excludes household members not expected to work and their income. This includes: adults over 65 and adults with a work-limiting disability. A work-limiting disability exists if the adult is disabled and is not in the labor force or receives Supplemental Security Income or Social Security income.

Exclusions =  
Seniors & Adults  
with work-limiting  
disabilities

For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly or adults with work-limiting disabilities are excluded altogether for the same reasons. Households defined as “group quarters,” such as individuals living in shelters or institutions, are also not included. In total, this study includes 2,375,327 households and represents 73 percent of all Washington households.

## STEP 3: Compare Household Income to Income Benchmark

The Self-Sufficiency Standard for Washington is used to determine if a household has adequate income to cover each household members' basic needs. Earnings for each household member are summed up to determine total household income. Total household income is then compared to the calculated Standard for the appropriate family composition and geographic location. Regardless of household composition, it is assumed that all members of the household share income and expenses. Household income is also compared to the U.S. Census Bureau's poverty threshold to calculate whether households are above or below poverty.



# Key Findings

In Washington, 669,138 working age households are struggling to make ends meet. Using the Self-Sufficiency Standard and applying it to working-age households (excluding adults over the age of 64 and people with work-limiting disabilities), reveals that **28 percent of working-age households do not have earnings that meet the minimum cost of living** in Washington.

Comparing the household incomes collected in the 2021 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) to the Self-Sufficiency Standard reveals that more than a quarter of Washington households are struggling with the everyday crisis of making ends meet. Simultaneously, the methodologically outdated Official Poverty Measure (OPM) underestimates the extent of income inadequacy in Washington—documenting only 10 percent of households as “poor”.<sup>6</sup>

While economic insecurity was exacerbated by the pandemic, the problem is long running and extensive, affecting families throughout the state, in every racial/ethnic group, among people of all ages, in all counties. However, this report finds that certain groups in Washington are disproportionately more likely to struggle to cover basic needs due to the systemic effects of

structural racism and oppression. These data are not meant to imply that certain demographic factors cause or are the reason for income inadequacy, but rather, the patterns documented in this analysis are likely a result of structural harm that systemically impact certain groups of people. Below is an overview of the key findings. In the remainder of this report, we delve deeper into the data through the lens of geography, race/ethnicity, household composition, education, and work to magnify who lacks adequate income and inform effective policy responses.

**The rate of income inadequacy in Washington has grown significantly since 2019.** In 2019, 22 percent of households struggled to make ends meet. According to our findings, 28 percent of working-age households are now unable to cover their basic needs. Job loss (likely as a result of the pandemic) and higher costs are two

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## Washington has 670,540 households that live below the Self-Sufficiency Standard



**80%** of households below the Standard had at least one working adult



**48%** of households below the Standard had at least one child



**60%** of householders below the Standard had at least some college credit, a Bachelor’s degree, or an additional graduate degree



**29%** of households below the Standard received food assistance



**78%** of households below the Standard paid more than 30% of their income towards their cost of housing



**25%** of households below the Standard were married couples with children



**15%** of households below the Standard did not have health insurance



**4%** of households below the Standard did not have access to the internet

---

leading explanations for this increase. According to the most recent American Community Survey data, more than 70,000 households in Washington went from having at least one worker to having no workers. Households with no workers have an income inadequacy rate of 81 percent, even higher than previously documented (70 percent). Additionally, as documented in **Figure A**, *costs have grown at a much more rapid pace than earnings over the last 23 years, and from 2018 on, Washingtonians have seen even higher increases for basic costs like housing, food, transportation, and child care, among other expenses.*

**When analyzing the range of income inadequacy by county, the highest rates occur in eastern Washington and the Olympic Peninsula.** Counties that make up the northeast portion of the state (Ferry, Okanogan, Stevens, and Pend Oreille) all have 40 percent of households struggling to meet basic needs.

**Systemic racism results in more people of color struggling to make ends meet in Washington State than White households.** Latinx, Black, and American Indian households are particularly impacted. In Washington State—45 percent of Latinx, 44 percent of American Indian households, 45 percent of Black, and 36 percent of Native Hawaiian and Pacific Islander households struggle to make ends meet. White and Asian households have an income inadequacy rate of 24 percent.

**Being foreign born is associated with higher rates of economic insecurity.** Thirty-nine percent of non-citizen householders in Washington State do not have incomes that meet their basic needs. Naturalized householders also have slightly higher rates of income inadequacy (28 percent).

**Households with children are at a greater risk of not meeting their basic needs, accounting for nearly half of households with incomes below the Standard.**

The rate of income inadequacy for households with children is 37 percent—14 percentage points higher than households without children (**Figure H**). Moreover, the presence of children, particularly young children, has a large impact on household budgets. Reflecting the need for full-time child care, households with at least one child under the age of six have a higher rate of income inadequacy (47 percent) than households where the youngest child is six or older (30 percent).

**Households led by single mothers experience the highest rates of income inadequacy, with 80 percent unable to cover the cost of basic needs when young children were present.** Slightly more than one-fourth (28 percent) of married-couple households with children have incomes that do not keep up with their cost of basic needs, a lower rate than the average for all households with children (37 percent). In Washington State, 46 percent of single father households have inadequate income. In contrast, almost two-thirds (65 percent) of single mothers (all ages of children) do not earn enough to cover costs. These rates are particularly high for single mothers of color: 81 percent of Latinx mothers and 80 percent of Black mothers are below the Standard—compared to 56 percent of White single mothers.

**The structural disadvantages experienced by women of color are such that they need more education to achieve the same level of economic security as White men.** The percentage of women of color with inadequate income fell from 75 percent for those lacking a high school education or equivalent to 21 percent for

“ In 2019, 22 percent of households struggled to make ends meet. According to our findings, 28 percent of households are now unable to cover their basic needs.

those with a college degree or more, a decrease of 54 percentage points (**Figure Q**). Despite the dramatic decrease in income inadequacy rates when a bachelor's degree is obtained, women of color in Washington State are still significantly more likely to have inadequate income compared to White men with the same education levels.

**Employment is key to income adequacy in Washington State, but it is not a guarantee.** Among households with at least one full-time, year-round worker, income inadequacy rates are 22 percent compared to 81 percent for households with no workers. About 80 out of 100 households below the Standard, however, have at least one part-time worker. Nevertheless, just as with education, households headed by people of color or single mothers experienced lower returns for the same work effort. For example, *even when there is one Latinx worker with a full-time, year-round job, 41 percent of these households still struggle to meet basic needs, compared with 17 percent of Asian, Native Hawaiian, and Pacific Islander households with at least one full-time worker.*

There are many more people in Washington State who struggle to meet their basic needs than the government's official poverty statistics capture. This undercounting is largely because measures used, such as the Official Poverty Measure, do not accurately document what it takes to afford the basics, nor do they accurately pinpoint who lacks sufficient income.

Not only do governmental poverty statistics underestimate the number of households struggling to make ends meet, but the underestimation creates broadly held misunderstandings about who is in need, what skills and education they hold, and therefore what unmet needs they have. These misapprehensions harm our ability to respond to the changing realities facing low-income families. Although women and people of color experience inadequate income disproportionately, Washington State households with inadequate income reflect the state's diversity: they come from every racial and ethnic group, reflect every household composition, and overwhelmingly work as a part of the mainstream workforce.

Preliminary data from the pandemic indicates exacerbated trends that are identified within this report: Black, Indigenous and people of color communities experience disproportionate financial detriment from the economic shutdown. However, for families struggling to make ends meet, it is not about a particular economic crisis; *income inadequacy is an everyday, ongoing struggle.* It is our hope that the data and analyses presented here will provide a better understanding of the difficulties faced by struggling individuals and families. Such an understanding can enable Washington State policymakers, organizers, and community workers to address these challenges and make it possible for all households in the state to earn enough to meet their basic needs.

“ It is not about a particular economic crisis; income inadequacy is an everyday, ongoing struggle.

# Different Approaches to Measuring Poverty

## The OPM is Based On Only One Cost

The official poverty measure (OPM, also known as the federal poverty guidelines or FPG/FPL) calculates the cost of food for the number of people in the family, then multiplies it by three and assumes the total amount covers all other expenses.



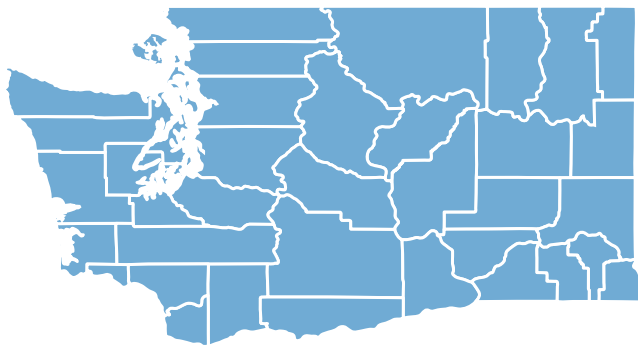
## The Standard is Based On All Budget Items

The Standard is based on all major budget items faced by working adults. The Self-Sufficiency Standard calculates how much income families need to make ends meet without public or private assistance by pricing each individual budget item.



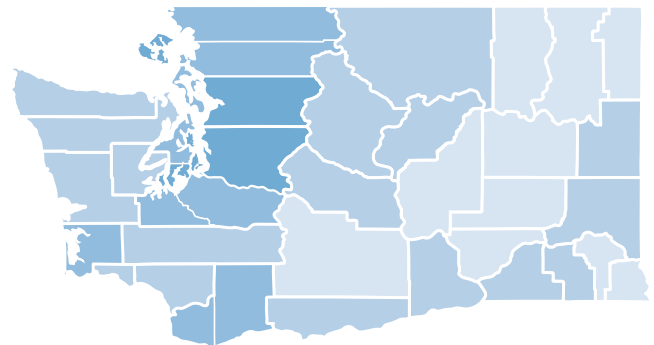
## The OPM is the Same Throughout Washington

According to the OPM in 2021, a family of two with an annual income of \$17,420 or more was not considered poor anywhere in Washington.



## The Standard Varies Within Washington

The Standard varies across Washington counties. An adult with a preschooler needs \$45,973 to \$84,720 annually to meet basic needs depending on the area.



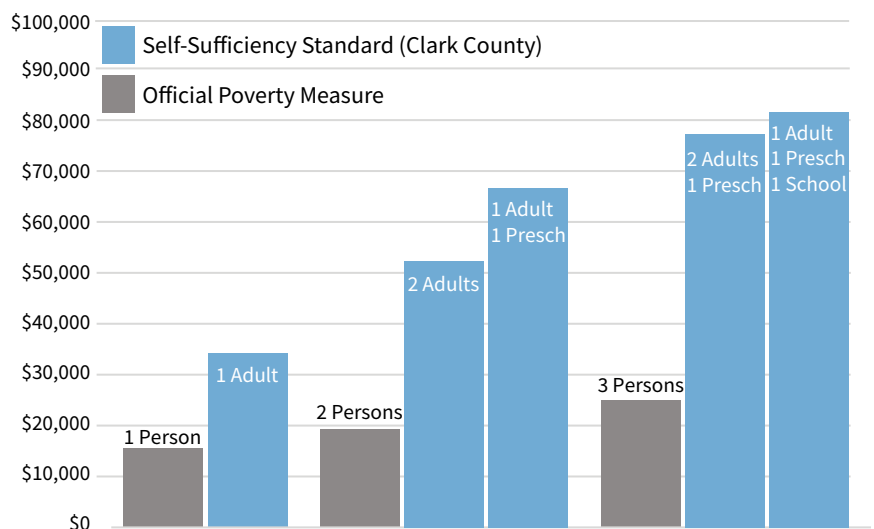
Self-Sufficiency Standard for One Adult, One Preschooler  
\$45,973 ————— \$84,720

## The OPM Increases at a Constant Rate

The official poverty measure increases by a constant \$4,540 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

## The Standard Varies By Family Type

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.



# Addressing the Inaccuracies of the Official Poverty Measure

The Official Poverty Measure (OPM) is methodologically dated and no longer informs an accurate understanding of poverty. The OPM's inaccuracies have direct impact on low-income families, because many government assistance programs use the OPM's threshold to determine eligibility for critical benefits and services. This report measures how many households are struggling to make ends meet by using the Self-Sufficiency Standard as the alternative metric of household income adequacy—or the lack thereof.

For over three decades, many studies have critiqued the Official Poverty Measure. Even an article published by the Census Bureau characterizes the OPM as “unacceptably flawed for its important uses with respect to government policies and programs, academic research, and public understanding.”<sup>7</sup> Others have offered alternatives, such as Renwick and Bergman’s article proposing a “basic needs budget” which defines poverty by taking into account families’ differing needs for child care, transportation, and regional differences in housing costs.<sup>8</sup>

In the early 1990s, the National Academy of Sciences (NAS), published the 1995 book, *Measuring Poverty: A New Approach*, which included a set of recommendations for a revised methodology.<sup>9</sup> Despite substantial consensus on a wide range of methodological issues and the need for new measures, no changes have been made to the Official Poverty Measure (OPM) itself. In 2012, the Census Bureau developed an alternative measure based on the NAS model, put forth first as “experimental,” and then published annually as the Supplemental Poverty Measure.<sup>10</sup> This measure has no impact on benefit eligibility determinations and is used for statistical purposes.

Taking into account the critiques of the OPM, and drawing on both the NAS analyses and alternative “basic needs” budget proposals, the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.<sup>11</sup> The Standard more substantially reflects the economic realities faced by today’s working parents, including child care and taxes, which are not addressed in the federal poverty measure.

The major differences between the Standard and the Official Poverty Measure include:

- **The Standard is based on all major budget items faced by working adults (age 18-64 years): housing, child care, food, health care, transportation, and taxes.** In contrast, the OPM is based on a 1960s food budget, and the assumption that food is one-third of total expenditures. While the OPM is updated for inflation, there is no adjustment made for the fact that the cost of food as a percentage of the household budget has decreased substantially over the years. The Standard does not assume that any one cost will always be a fixed percentage of the budget.
- **The Standard assumes that all adults work to support their families.** Including work-related expenses, such as transportation, taxes, and child care, reflects the changes in workforce participation over the past several decades, particularly among women. By not including child care expenses, the OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.
- **The Standard varies geographically.** The OPM is the same everywhere in the continental United States while the Standard is calculated on a locale-specific basis (usually by county).
- **The Standard varies costs by the age as well as number of children.** This factor is particularly important for child care costs, but also for food and health care costs, which vary by age as well.
- **The Standard includes the net effect of taxes and tax credits.** This illuminates the impact of tax policy on net family income and provides a more accurate measurement of income adequacy. The OPM does not include taxes or tax credits, as taxes were very minimal for low-income families when it was developed and there were no refundable tax credits (such as the Earned Income Tax Credit).<sup>5</sup>

# About the Self-Sufficiency Standard

This is the eighth time the Washington Self-Sufficiency Standard has been calculated. The previous calculations were done in 2001, 2006, 2009, 2011, 2014, 2017, and 2020. Due to the considerable variation in cost of living across the state, the Standard is calculated based on county, with some additional variation in counties hosting major cities.

The Self-Sufficiency Standard is a measure of the cost of all basic needs, in a given place, for over 700 different family types *without* any public or private assistance. This produces a set of basic needs budgets that do not factor in extras.<sup>12</sup> For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of 44 percent of their food budget on take-out and restaurant food.<sup>13</sup> Likewise, it does not include costs for socialization activities, like recreation, vacations, or entertainment expenses. While not included in the Standard basic needs budget, socialization activities are important factors in improving mental health. The Standard also does not include retirement savings, education expenses, or debt repayment, nor does it address “asset-building” strategies. The Census

documents that over 55 percent of Americans hold unsecured debt, including credit card, student loans, and medical debt which can have high, burdensome interest rates.<sup>14</sup>

While the Standard does not include public assistance, this exclusion does not imply that households should not rely on critical supports. As shown by the data in this report, due to structural inequities that maintain the cycle of poverty, many families struggle to make ends meet on earnings alone. Work supports (subsidies or assistance) help families achieve economic stability, so that they do not need to short-change their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe

**Table 1. The Standard by County and Washington State Median Earnings Over Time**  
Two Adults, One Preschooler, One School-Age Child in 2001, 2006, 2009, 2011, 2014, 2017, 2020, and 2021

County	2001	2006	2009	2011	2014	2017	2020	2021	Percent Change 2001 to 2021
Clark	\$35,213	\$45,048	\$51,705	\$55,479	\$60,901	\$69,172	\$72,706	\$90,007	156%
King (Seattle)	\$38,027	\$46,513	\$54,425	\$61,600	\$65,716	\$75,616	\$86,193	\$102,212	169%
Spokane	\$33,717	\$40,843	\$45,184	\$48,303	\$53,532	\$56,010	\$58,360	\$73,100	117%
Walla Walla	\$34,477	\$36,329	\$41,592	\$49,489	\$58,157	\$57,388	\$62,877	\$77,370	124%
Yakima	\$35,836	\$38,172	\$41,824	\$44,942	\$48,973	\$51,321	\$56,765	\$68,038	90%
<b>Median Earnings*</b>									
Washington	\$31,450	\$34,970	\$38,210	\$40,140	\$41,090	\$44,440	\$51,600	\$50,450	60%
<b>Federal Poverty Guidelines</b>									
National	\$17,650	\$20,000	\$22,050	\$22,350	\$23,850	\$24,600	\$26,200	\$26,500	50%

\*Bureau of Labor Statistics. “Occupational Employment and Wage Statistics.” U.S. Department of Labor, accessed May 8, 2023, <https://www.bls.gov/oes/tables.htm>. Various years (2001-2021).



or non-stimulating environments (see “The Importance of Work Supports” on page 43 section for more information).

**Table 1** details how the annual wage needed for two adults, one preschooler, and one school-age child in various counties across Washington State has changed over the last two decades. The rise in Standard wages since 2001 is attributed to a rise in costs for all basic needs, with child care and health care costs increasing most drastically. Child care, specifically, saw a 171 percent increase on average in Washington State since 2001, and a 27 percent increase since 2020. In contrast, median earnings have only increased by 60 percent. In some cases the Standard costs increased twofold the rate of median earnings. This gap between stagnating wages and increasing costs clearly adds to growing rates of income inadequacy.

The increase in the cost of living is further illustrated in **Figure A** which compares the Washington Standard for the same family type in Clark County, King County (Seattle), and Spokane County with Washington State median earnings and the federal poverty guidelines.

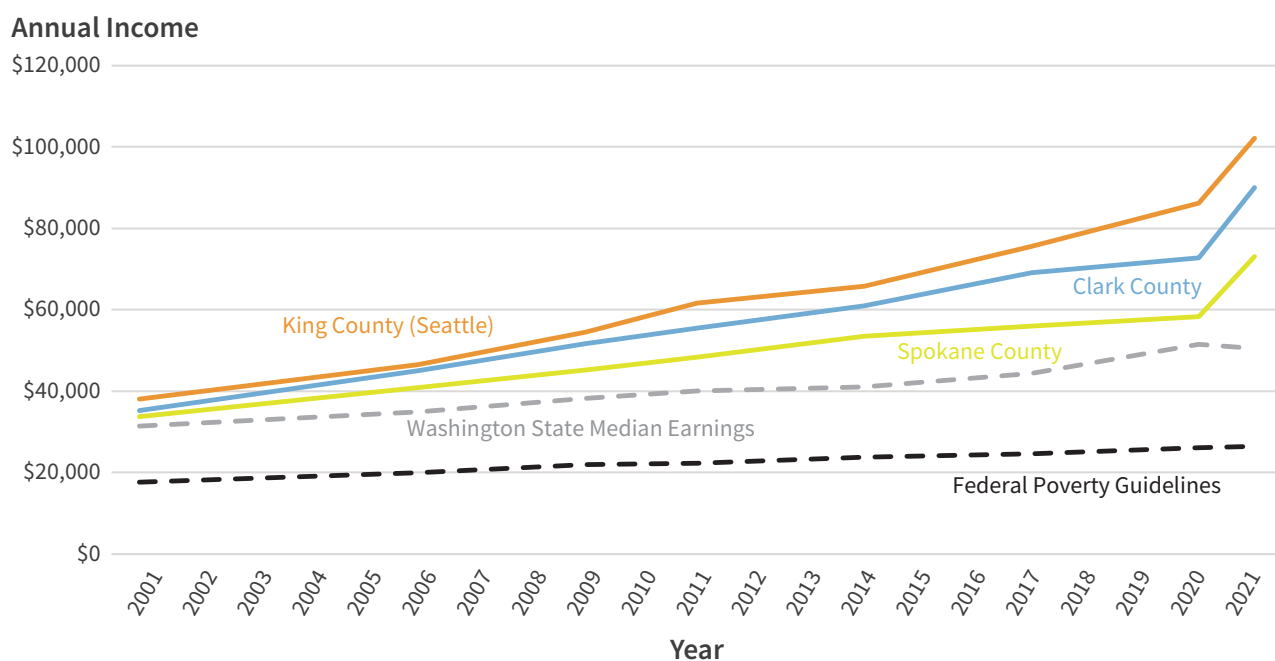
Since 2001, the federal poverty guidelines have increased by just 50 percent, much less than statewide earnings or the Standard in these counties, which ranges from a 90 to 169 percent increase in this analysis.

Understanding the patterns in cost increases provides context to understanding the Self-Sufficiency Standard that is benchmarked with household income in the 2021 American Community Survey.

The data analyzed in this report reveal that more than a quarter of all working-age households (see “**Limitations**” on page vii) are struggling with cost of basic needs. Situating this data with historical findings shows a six percentage point increase since 2019.

**Table 2** documents the percentage of households below the Standard by race/ethnicity. In general, income inadequacy rates have gone up for most race/ethnicity groupings, other than Asian, Native Hawaiian, or Pacific Islander and the other or multiracial category (which included American Indian up to 2013). In 2019, at the height of economic activity when Washington had historically low rates of unemployment (four percent),

**Figure A. The Washington Self-Sufficiency Standard, Median Earnings\*, and Federal Poverty Guidelines: WA 2001 through 2021 for Two Adults, One Preschooler, One School-Age Child**



\*Bureau of Labor Statistics. “Occupational Employment and Wage Statistics.” U.S. Department of Labor, accessed May 8, 2023, <https://www.bls.gov/oes/tables.htm>. Various years (2001-2021).

**Table 2. Percentage of Households Below the Standard by Race/Ethnicity: WA 2000, 2007, 2013, 2019, 2021\***

	2000	2007	2013	2019	2021
<b>Total Households</b>	21%	18%	28%	22%	28%
Latinx	46%	42%	54%	39%	45%
Asian NHPI**	28%	24%	29%	19%	24%
Black	35%	36%	42%	40%	45%
White	18%	14%	23%	19%	24%
Other or Multiracial	35%	31%	37%	26%	30%

\*Though data is available for 2017, it excludes division by race/ethnicity.

\*\*Wherever possible, Native Hawaiian and Pacific Islanders are disaggregated from the Asian category. Because historical data was aggregated, we are keeping these separate groups aggregated for this table for comparison over time.

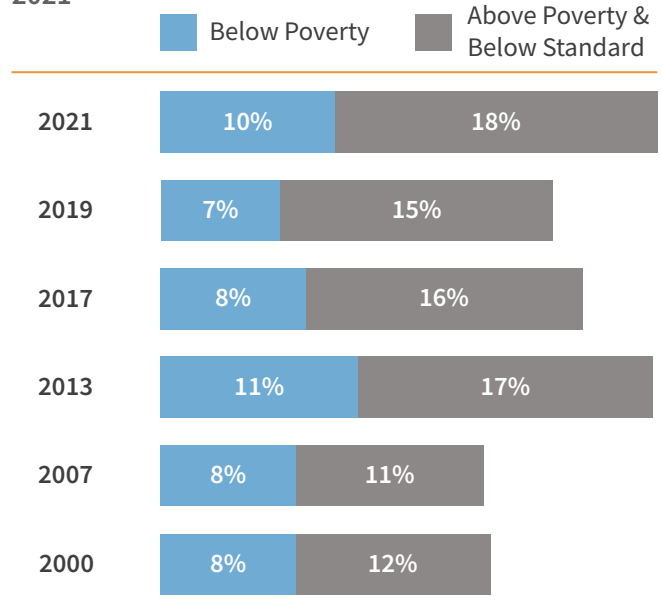
Source: U.S. Census Bureau, 2007, 2013, 2019, 2021 ACS 1-Year, Public Use Microdata Sample.

income inadequacy rates dropped for all race/ethnicity categories. However, the 2021 data show a trend back to increasing wage inadequacy, with around a five percentage point increase since 2019 for each category. Black households have seen the largest growth in the percentage of households below the Standard from 2000 (35 percent) to 2021 (45 percent).

As illustrated in **Figure B**, the percentage of households falling below the Official Poverty Measure also experienced a large increase of three percentage points since the 2019 calculation. In other words, the outdated, low poverty line (around \$26,500 for a family of four across the United States in 2021) shows a 43 percent increase in households below the OPM since 2019. **Figure B** also documents the three percentage point increase in households above the poverty line but below the Standard from 2019 to 2021 (15 percent to 18 percent).

Examining specific variables in this analysis reveals other explanations for the dramatic increase, which will be explored throughout the report. However, a significant

**Figure B. Percentage of Households Above Poverty and Below Standard: WA 2007, 2013, 2017, 2019, & 2021**



Source: U.S. Census Bureau, 2000, 2007, 2013, 2017, 2019, 2021 ACS 1-Year, Public Use Microdata Sample.

change is the increase in the proportion of households with no workers and the decrease in households with two or more workers. The 2021 ACS dataset reflects a period of time where the unemployment rate had dropped in half from the pandemic peak in May 2020 but was still in recovery.<sup>15</sup> However, when we control for the loss of hours worked due to the pandemic by looking specifically at households with one worker working full time for the full year, we still find an 11 percent increase in income inadequacy rates. This data reveals that while many workers lost their job due to pandemic related layoffs or left the workforce to care for children, household income has not kept up with the cost of living.

The lingering effects of the pandemic related to job loss and the increasing costs of living in the Washington has left more than a quarter of residents struggling to make ends meet. The demographic characteristics of these households will be explored throughout the rest of this report.

# Race/Ethnicity, Citizenship, & Language

Structural racism results in more people of color struggling to make ends meet in Washington State than White households. Latinx, Black, and American Indian households are particularly impacted, and income inadequacy rates grow if the householder was not born in the United States. While citizenship and English proficiency are associated with lower rates of income insecurity for immigrant households, they are not enough to bring income adequacy rates, as defined by the Self-Sufficiency Standard, to the same level as U.S. born citizens.

As illustrated by **Figure C**, Latinx, Black, and Native American householders experienced the highest rates of income inadequacy in Washington. Income inadequacy rates vary by race and ethnicity:<sup>16</sup>

- Nearly one half of working-age Latinx households struggle with income inadequacy (45 percent).
- Forty-five percent of Black households have earnings that do not keep pace with costs.
- Forty-four percent of Native American households cannot make ends meet as defined by the Standard.
- More than one in three Native Hawaiian or Pacific Islander households (36 percent) have inadequate income.
- The combined category of All Other and multiracial householders (see bottom bar for definition) have rates of income inadequacy at 30 percent.
- One in four (24 percent) of White households do not make ends meet.
- And finally, 24 percent of Asian households do not have earnings that keep up with costs.

## Race/Ethnicity Definitions

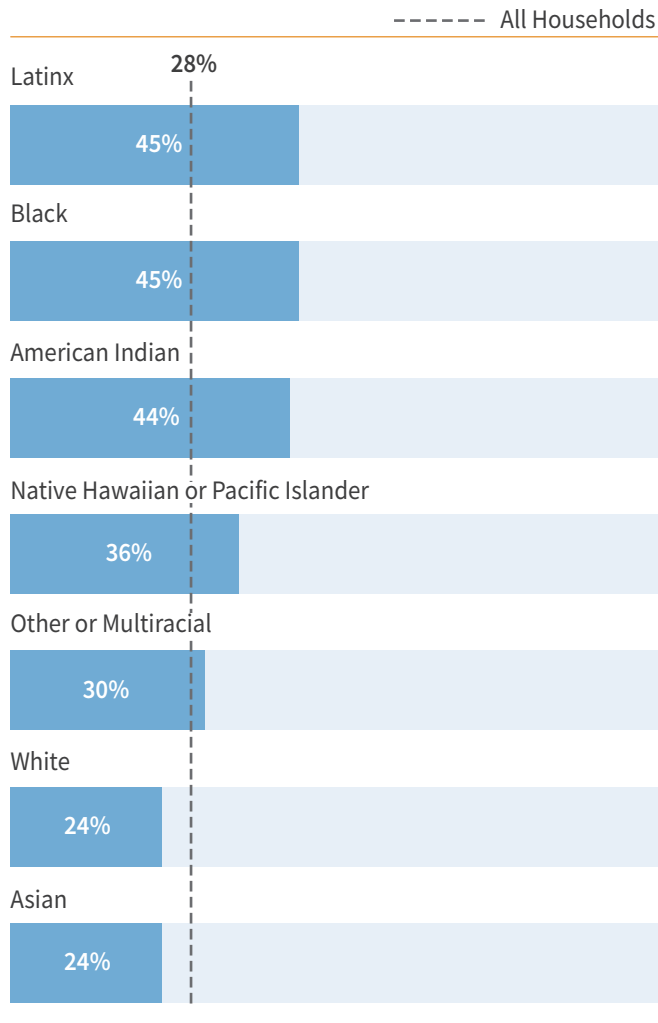
This study combines the Census Bureau's separate racial and ethnic classifications into a single set of categories. In the American Community Survey questionnaire, individuals identify if they are ethnically of Hispanic, Latinx, or Spanish origin and separately identify their race/races (they can indicate more than one race). Those who indicate they are of Hispanic, Latinx, or Spanish origin (regardless of their race category) are coded as Latinx in this study, while all others are coded according to their self-identified racial category.

The result is several mutually exclusive racial and ethnic groups:

- **Latinx or Hispanic** (referred to as Latinx);
- **American Indian and Alaska Native** also referred to as Native American or Native;
- **Asian**;
- **Native Hawaiian, and Pacific Islander** (If the sample is too small, individuals identifying as Native Hawaiian and Pacific Islander are combined with the Asian group, they are kept disaggregated wherever possible);
- **Black or African-American** (referred to as Black);
- **White** and;
- **Some Other Race and Two or More Races** (referred to as All Other).

Results by All Other races may be dropped in analysis due to the small sample size but detailed data with counts are still included in the table appendices. When analysis divides the population into White and people of color, this group is included in the latter category.

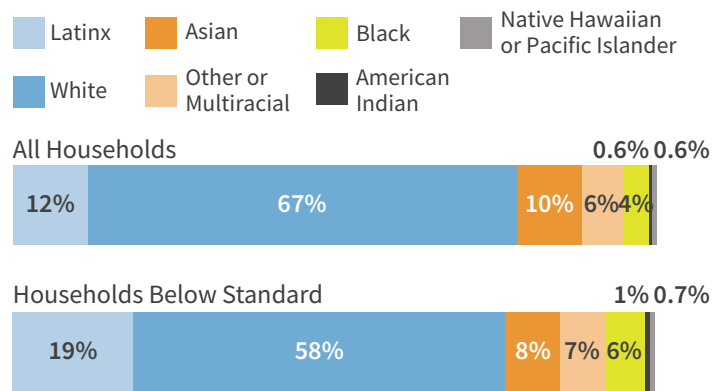
**Figure C. Income Inadequacy Rate by Race/Ethnicity of Householder\***



\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions. Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

White householders represent the majority of Washington households with 67 percent of the total population identifying as White (see **Figure D**). However, White households only constitute 58 percent of households below the Standard. Asian households are also represented at a less frequent rate below the Standard: ten percent of working-age Washington households identify as Asian, but only eight percent of households below the Standard identify as Asian. Latinx, Black, Native/American Indian, Native Hawaiian or Pacific

**Figure D. Profile of Households with Inadequate Income by Race/Ethnicity of Householder\***



\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore, all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions. Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

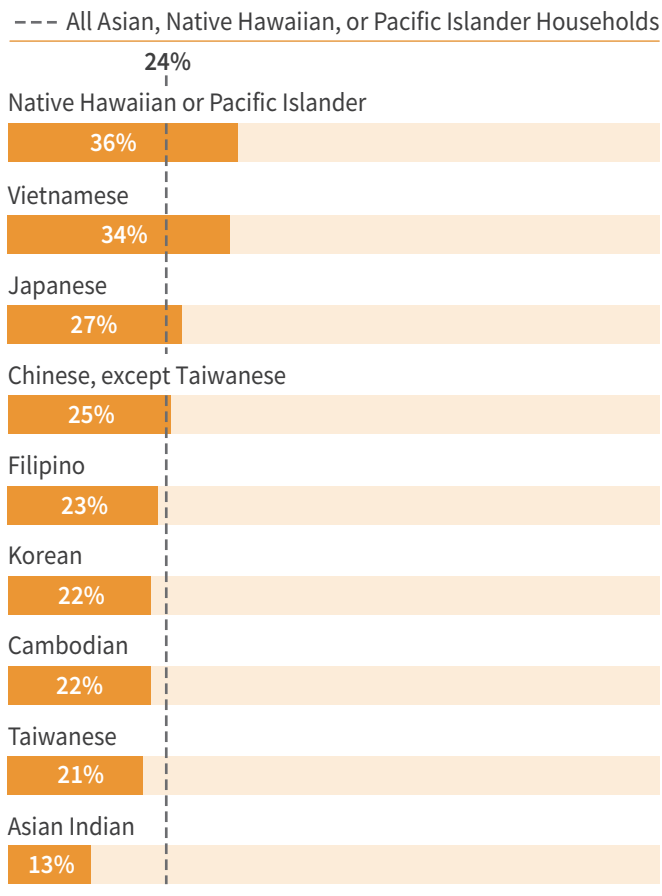
Islander, and other or multiracial households have a disproportionate representation of households under the Standard.

Disaggregating the race/ethnicity categories to analyze income inadequacy rate by country of origin for Asian and Latinx households reveals an even greater range of income inadequacy within aggregated racial groups.

**Figure E** illustrates the percentage of households with incomes below the Self-Sufficiency Standard for householders from an Asian or Pacific Island country. Native Hawaiian or Pacific Islander householders have the highest rates of income inadequacy with 36 percent struggling to make ends meet. The second highest rate of income inadequacy occurs for Vietnamese householders living in Washington State, with more than a third (34 percent) struggling to cover their basic needs.

Within the broader Latinx racial category, Central American householders struggle at the highest rates in Washington, with 50 percent or half of householders struggling to cover costs. South American, Puerto Rican, and Cuban householders also have higher rates of income adequacy than the generalized rate of all Washington working-age householders.

**Figure E. Income Inadequacy Rate by Country of Origin of Asian Householder\***



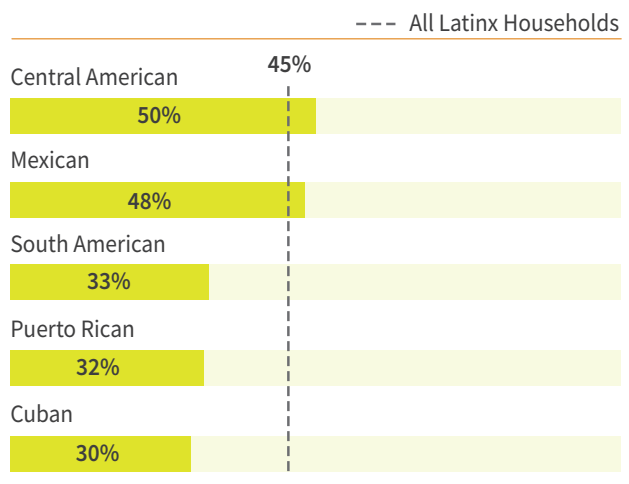
\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Note: This figure includes countries of origin with a sample size of 1,000 or more in the number of households below the Standard. The country of origin for householders in Washington State from Bangladesh, Indonesia, Malaysia, Mongolia, Nepal, Pakistan, Sri Lanka, Thailand, Bhutan, Burma, and Laos did not have a significant sample size to include in this analysis. See sidebar for more details on race/ethnicity definitions. Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

### Nativity

In Washington, non-citizen households have the highest rates of income inadequacy with 39 percent of non-citizen householders struggling to make ends meet, compared with 28 percent of naturalized working-age householders and 27 percent of U.S.-born householders. See the **“Glossary of Key Terms”** for explanation of household versus householder).

Overall, non-citizen immigrants account for a disproportionate share of Washington households with inadequate income despite their smaller population.

**Figure F. Income Inadequacy Rate by Country or Region of Origin of Latinx Householder\***



\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore, all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions. This figure includes country of origin categories with over 1,000 in their sample. Countries have been combined by general region to generate a sufficient sample. Not included in this analysis are Dominican householders. Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Though households headed by a non-citizen made up only 9 percent of households in Washington, they constitute 13 percent of households below the Standard. Naturalized citizens also have a slightly higher rate: they constitute 9 percent of all households and 10 percent of households falling below the Standard. However, the vast majority (78 percent) of households with incomes below the Standard in Washington are citizens (see **Figure G**).

Households led by people of color in Washington generally experience higher levels of income inadequacy that are compounded by citizenship status (see **Figure H**).

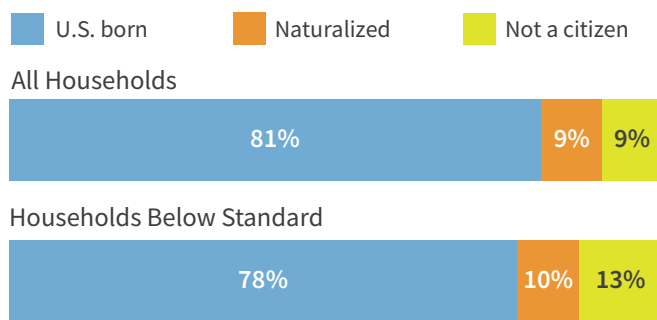
- Latinx householders who are non-citizens have the highest rates of income inadequacy, with 63 percent unable to meet their basic needs. The income inadequacy rate is around 28 percentage points less for naturalized and 24 percentage points less for U.S.-born Latinx householders.
- For householders that identify as Black, naturalized householders have the highest rates of income

inadequacy (56 percent), followed by non-citizens (46 percent). U.S.-born Black householders have the lowest rates of income inadequacy (42 percent).

- Householders who identify as Native Hawaiian or Pacific Islander and non-citizens have income inadequacy rates that are above 50 percent. For U.S. born Native Hawaiian or Pacific Islander householders, the income inadequacy rate reduces to 37 percent.
- Householders identifying as some other race or mixed race and who are non-citizen also experience high rates of income inadequacy with 43 percent unable to meet the cost of basic needs.
- For the Asian, U.S.-born householders have slightly higher rates of income inadequacy (25 percent) than the other citizenship categories. Non-citizen and naturalized Asian householders both have an income inadequacy rate of 23 percent.
- White householders experience a difference between being born in the U.S. or not being a citizen, with 23 percent of non-citizens having inadequate income compared to 25 percent of U.S. citizens. White, non-citizen householders constitute only about one and a half percent of the total Washington working-age household population.

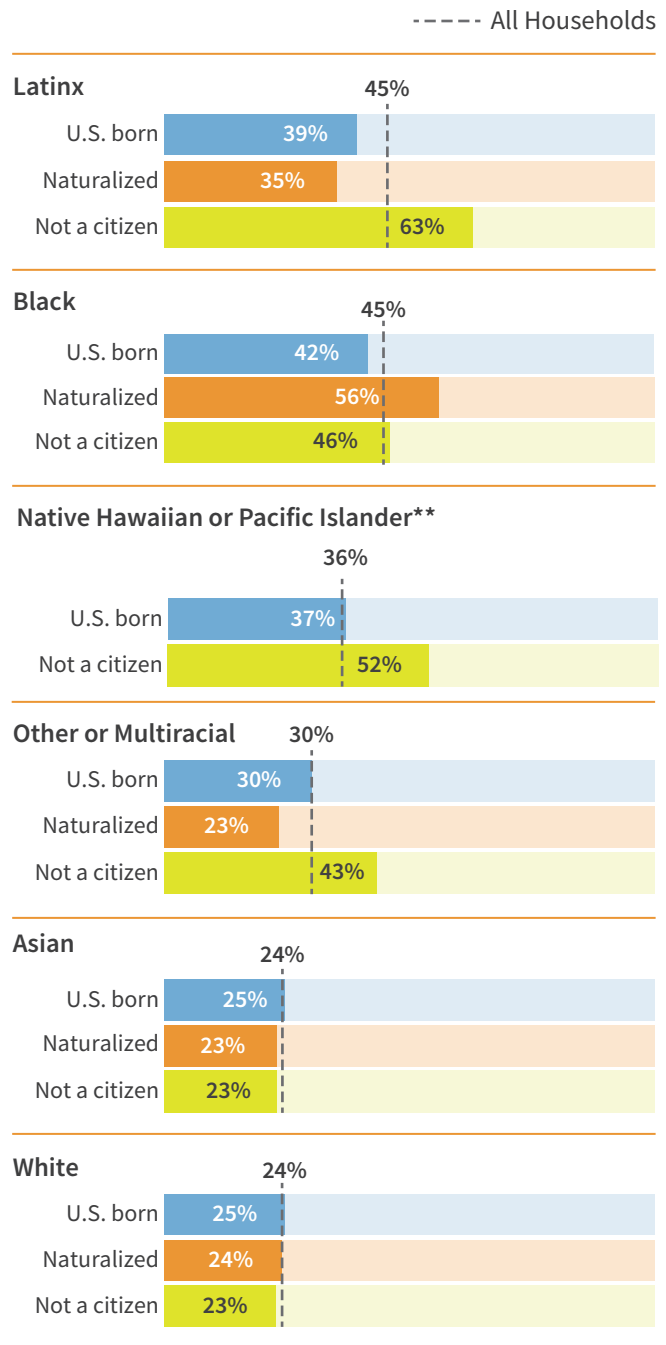
Despite immigrants making up less than one fifth of Washington’s population, with only 19 percent or

**Figure G. Profile of Households with Inadequate Income by Citizenship of Householder\***



\* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

**Figure H. Income Inadequacy Rate by Citizenship Status and Select Race/Ethnicity of Householder\***



\* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.  
 \*\* The Native Hawaiian or Pacific Islander naturalized category does not have a sample size sufficient for analysis.  
 Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.  
 Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

439,798 of total households not having been born in the United States, these households generally experience disproportionate levels of income inadequacy. However deviations from this trend do occur based on race and ethnicity, particularly for Black naturalized householders.

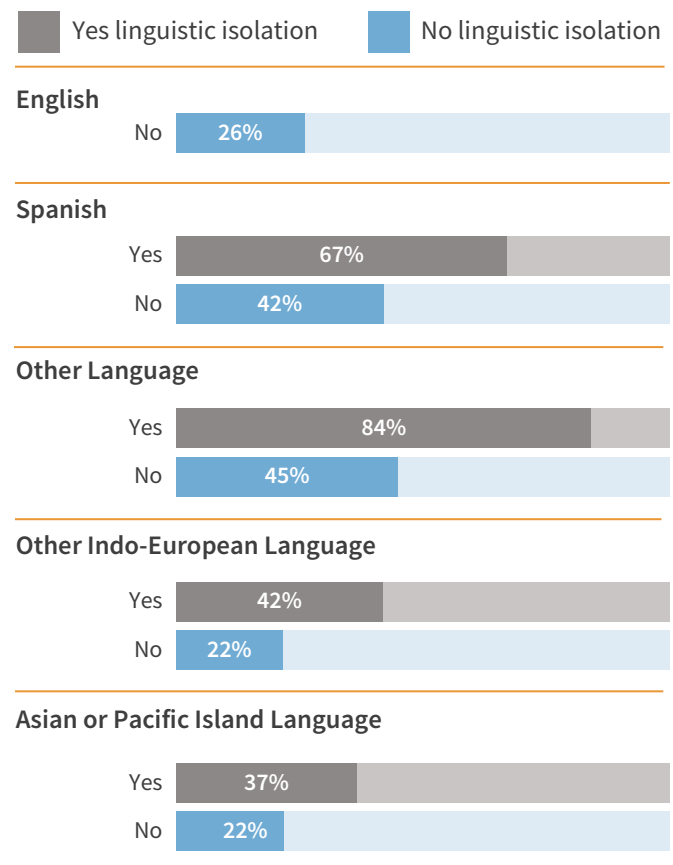
## Language

Most, if not all, systems lack the ability to offer resources and services in languages that can support all households. Therefore, resources that traditionally increase income adequacy, including many jobs and educational programs, are not set up to support non-English speakers and contribute heavily to income inadequacy. The American Community Survey asks survey respondents: “How well does this person speak English?” Respondents can answer: very well, well, not well, and not at all. Householders who identify with speaking English less than very well had an income inadequacy rate 22 percentage points higher (48 percent) compared to those who do speak English very well (26 percent).

The previous paragraph presented the survey respondent’s English language capacity. On the household level, Washington has 91,472 families that are linguistically isolated, meaning that no one over age 14 speaks English well, (not just the survey respondent) AND the household spoke a language that was not English. Of all linguistically isolated households, 53 percent struggled with economic insecurity. In contrast, households in which the only household language was English had an income inadequacy rate of 26 percent (see **Figure I**).

- If households are not linguistically isolated (at least one person over 14 speaks English very well), 42 percent of Spanish-speaking households struggle to make ends meet, but if they are linguistically isolated, their income inadequacy rate increased to 67 percent.
- Among households that primarily speak an Asian or Pacific Islander language, 22 percent have inadequate income if they are not linguistically isolated, compared to 37 percent that are linguistically isolated.

**Figure I. Income Inadequacy Rate by Household Language and Linguistic Isolation\***



\*Linguistically isolated households have no members over 14 who speaks English very well.

Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

- For other Indo-European language speakers, 22 percent of non-linguistically isolated households struggle to make ends meet versus 42 percent of households that are linguistically isolated.
- For a language that is not Spanish, Asian or Pacific Island, or Indo-European, 84 percent of households do not have adequate incomes if they are linguistically isolated.

Only eight percent of all Washington householders speak English less than very well. However, 14 percent of households below the Standard speak English less than very well, almost double the amount of the total population.

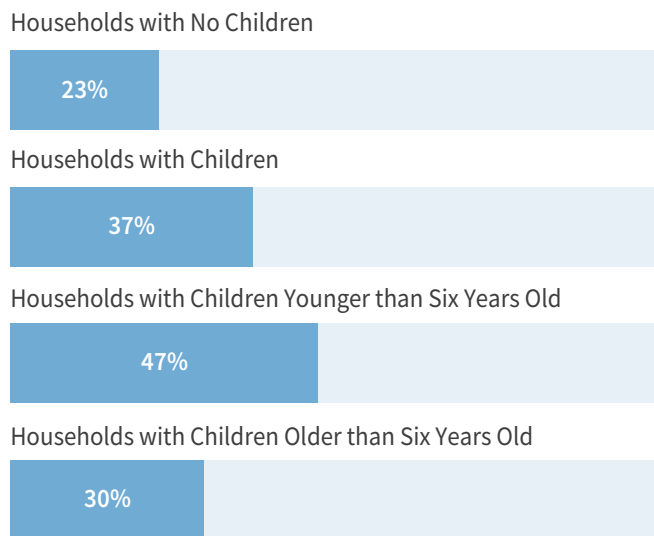
# Household Composition

Washington families with young children are more likely to struggle to make ends meet and cover the high cost of child care. Income inadequacy rates increase dramatically if the children present in the household are younger than six. Moreover, households headed by women have higher rates of income insufficiency regardless of the presence of children when compared to households headed by men and married-couple households.

## Presence of Children

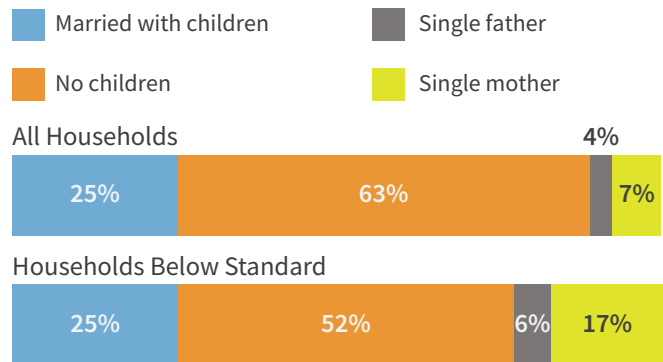
The rate of income inadequacy for households with children is significantly higher than households with no children, increasing from 23 percent to 37 percent (Figure J). The presence of children, particularly young children, has a large impact on household budgets. Reflecting the need for full-time child care, households with at least one child under the age of six have a higher rate of income inadequacy than households with only school-age children or teenagers (47 percent compared to 30

**Figure J. Income Inadequacy Rate by Presence of Children**



Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Figure K. Profile of Households with Inadequate Income by Household Type**



Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

percent). As a result, while households with children only account for 37 percent of all households in Washington, 48 percent of households with incomes below the Standard have children present (see Figure K).

## Children, Household Type, and Race/Ethnicity

Single mothers are disproportionately represented among households with incomes below the Standard. While single mothers head seven percent of all households, they comprise 17 percent of all households below the Standard. Overall, single mothers experience the highest rates of income inadequacy compared to other household compositions, with nearly two-thirds (65 percent) having inadequate income (see Figure L).

“In Washington, 48 percent of households below the Standard have children present.”



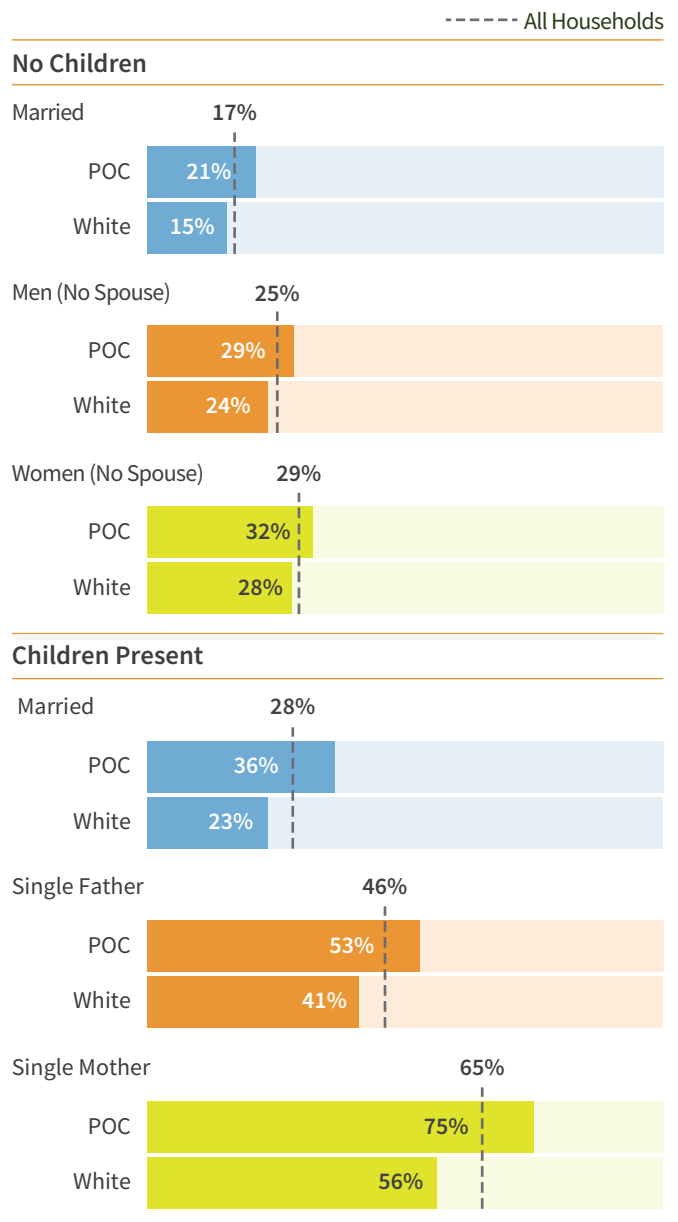
This high rate is at least partially correlated to gender. Among non-family households without children (which are mostly single persons living alone), the rate of income inadequacy for households headed by men is 25 percent compared to 29 percent for households headed by women. In other words, men and women who are likely living alone, already have an income inadequacy gap of about five percentage points.<sup>17</sup> Married households with no children have the lowest rates of income inadequacy (17 percent).

When we further examine the impact of the presence of children and race, we document even higher income inadequacy rates for households headed by single mothers of color. The dashed lines on **Figure L** show the overall income inadequacy rates for each household type, with the bars contrasting the income inadequacy rate for households of color and White households. When we separate households by presence of children, those with children have considerably higher rates of income inadequacy.

- Married-couple households without children have the lowest income inadequacy rates with 21 percent of households of color and 15 percent of White households with no children struggling to cover costs. Among married-couples *with* children, the overall income inadequacy rate increases to 28 percent. Households with children led by people of color experience a 12 percentage point higher rate of income inadequacy than White households with children (36 percent versus 23 percent).
- Households headed by men without children have an income inadequacy rate of 25 percent. Once children enter the household, income inadequacy rates increase to 46 percent for single fathers.<sup>18</sup> More than half (53 percent) of single fathers of color do not have income that adequately supports their family compared to 41 percent of White single fathers.

**Sex and Gender.** The ACS asks respondents to indicate if they are either male or female, thus excluding people who do not identify with either—limiting the analysis to a binary framework due to the nature of the survey question. Additionally, while the survey question asks for a person’s sex, this report uses gender for an analysis framework with the assumption that inequities in income inadequacy rates are a result of the socially constructed characteristics and norms assigned to men and women, not their biological status.

**Figure L. Income Inadequacy Rate by Presence of Children, Household Type, and Race/Ethnicity of Householder\***



\* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

- The income inadequacy rate for households headed by women without children grows from 29 percent to 65 percent (more than doubling) when at least one child is present. Income inadequacy rates among single mothers of color are even higher: 75 percent lacked adequate income compared to 56 percent of White single mothers. The nineteen percentage point

gap between White single mothers and mothers of color is the largest in this comparison. Three out of four single mothers of color struggle to cover costs in Washington State.

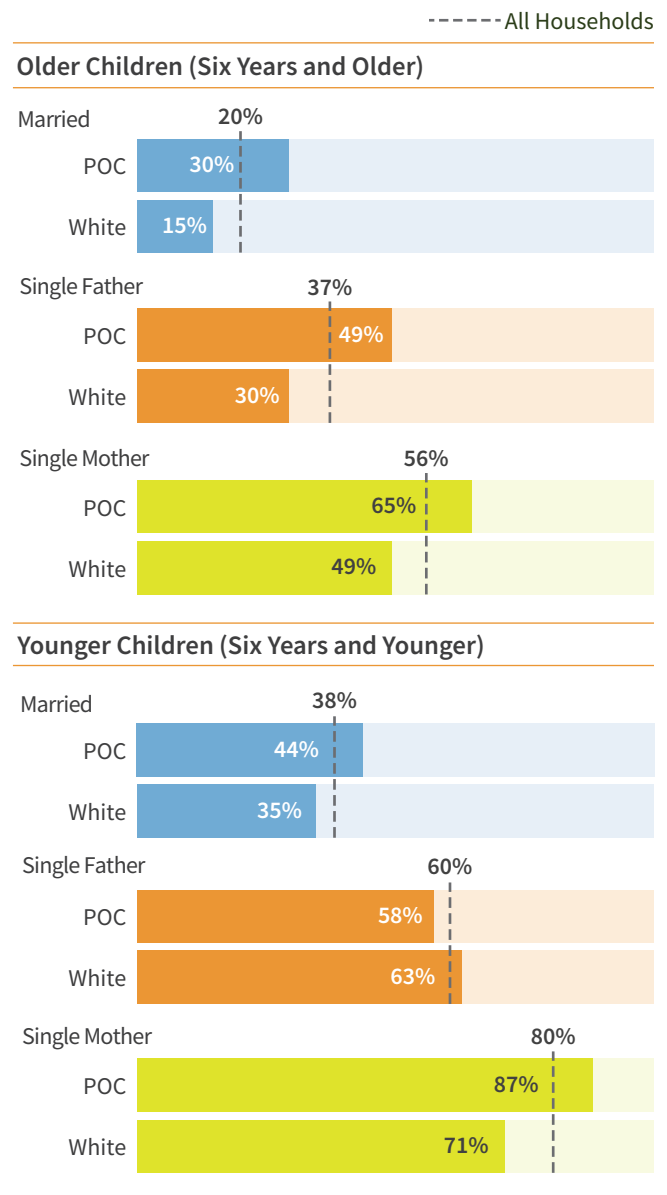
Altogether, parents, particularly single mothers, experience higher levels of income inadequacy than families without children. The very high rates of income inadequacy for single mothers compared to single fathers suggests that a combination of gender and the presence of children—being a woman with children—contributes to the high rates of income inadequacy. Furthermore, as rates of income inadequacy are high among communities of color, when children are present, households of color are at increased risk of lacking sufficient income to meet the costs of basic needs.

### Households with Young Children

Due to the high cost of child care, households with younger children (six years and younger) have the highest rates of income inadequacy in Washington for each household type (see **Figure M**). Consistent to other data trends, households led by single mothers experience the highest rates of income inadequacy with more than three-fourths (80 percent) unable to cover the cost of basic needs when young children were present, compared to 56 percent when children outgrow the need for full-time child care. Single mothers of color are particularly at risk for lacking adequate resources when children were young with 87 percent having earnings below what they need to get by. Even when the youngest child was old enough for full-day school (six years and older), 65 percent of single mothers of color struggle to make ends meet.

Combining analysis by household type and race/ethnicity leads to some striking comparisons. Single mothers of color have consistently high rates of income inadequacy, regardless of children’s age. Single mother of color led households are nearly **five times** more likely to be struggling to make ends meet than White married-couple households without children, increasing to nearly **six times** more likely if the children are young. With child care closures, remote learning, and disruptions in the labor market, the COVID-19 pandemic placed new pressures on already struggling single mothers, especially single mothers of color.

**Figure M. Income Inadequacy Rate by Age of Children, Household Type, and Race/Ethnicity of Householder\***



\* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

The causes of these high levels of income inadequacy are many, including systemic racism, pay inequity, and gender and race-based discrimination, as well as the high expenses associated with children.

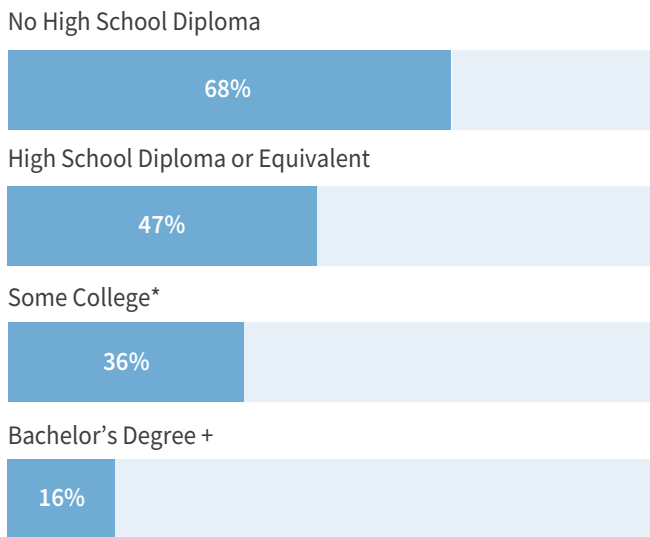
# Education

Households with higher levels of educational attainment tend to experience lower rates of inadequate income. However, when examining householder education by sex and race, women and people of color must have considerably more education than their counterparts to achieve the same levels of income adequacy. For example, women of color who have a bachelor’s degree or above have only slightly higher rates of income adequacy than White men with some college.

## Income Inadequacy by Highest Educational Attainment in Household

As education levels increase, income inadequacy rates decrease dramatically (see **Figure N**). Of households in which the highest educational attainment is less than a high school education, 68 percent have inadequate incomes, while only 16 percent of households with a bachelor’s degree or more had inadequate incomes. That is, when all people in a household lacked a high school diploma or equivalent high school degree, such as a GED, they are more than four times more likely to struggle to cover basic needs.

**Figure N. Income Inadequacy Rate by Highest Educational Attainment in Household**



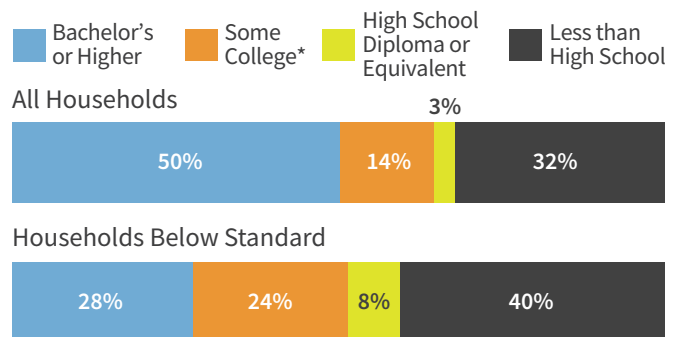
\*Some college includes an Associate’s degree, and some college credit but no degree.  
 †Includes Bachelor’s degree and higher  
 Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

For households below the Standard in Washington, there are disproportionately more households represented who do not have a bachelor’s degree (see **Figure O**). While only three percent of all households in Washington have less than a high school degree or alternative high school degree, those households represent eight percent of households below the Standard. In fact, the only educational attainment which has less proportional representational below the Standard versus overall households is households with a Bachelor’s degree or more.

## Income Inadequacy by Educational Attainment of Householder

While educational attainment is an important safeguard against income inadequacy, not all groups benefit from increased education levels equally. The following analysis

**Figure O. Profile of Households with Inadequate Income by Highest Educational Attainment in Household**

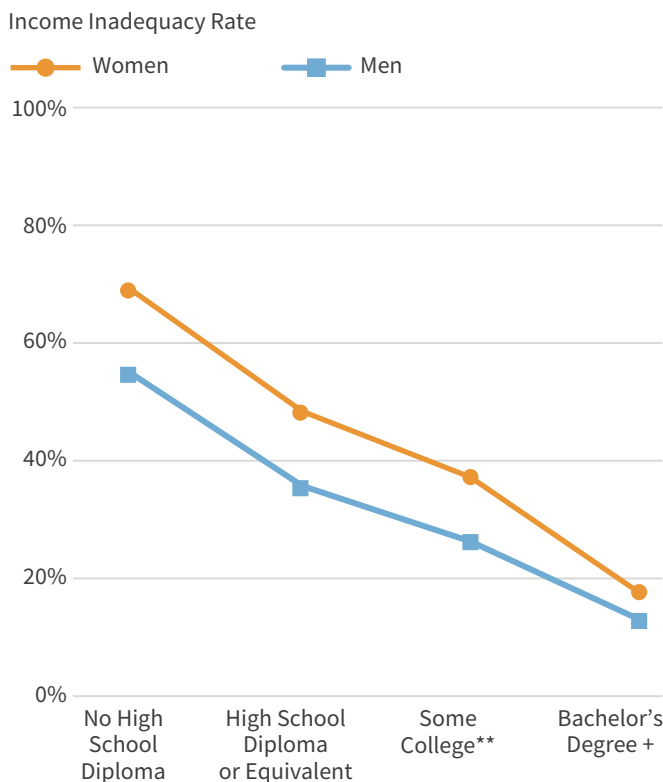


\*Some college includes an Associate’s degree, and some college credit but no degree.  
 Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

focuses on the educational attainment of a householder, rather than the highest educational attainment in the household. The householder is the person or one of the persons in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

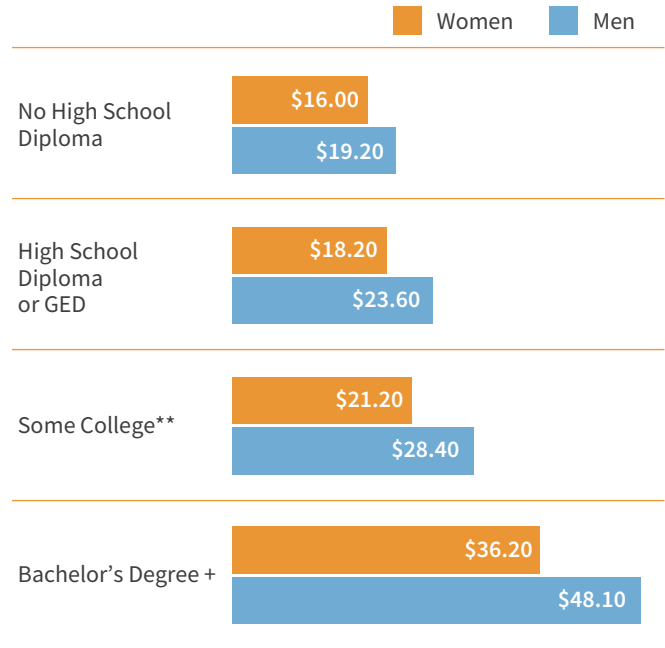
- Increased education is associated with substantially lower rates of income inadequacy for all groups—especially for women.** When the educational attainment of the householder increases from no high school diploma or equivalent to a bachelor’s degree or higher, income inadequacy levels fall from 69 percent to 18 percent for women (see **Figure P**). In contrast, men have income inadequacy rates that range from 55 percent for those without a high school education or equivalent, to 13 percent for those with a bachelor’s degree or more.

**Figure P. Income Inadequacy Rate by Education & Gender of Householder\***



\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.  
 \*\*Some college includes an Associate’s degree, and some college credit but no degree.  
 +Includes Bachelor’s Degree or higher.  
 Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

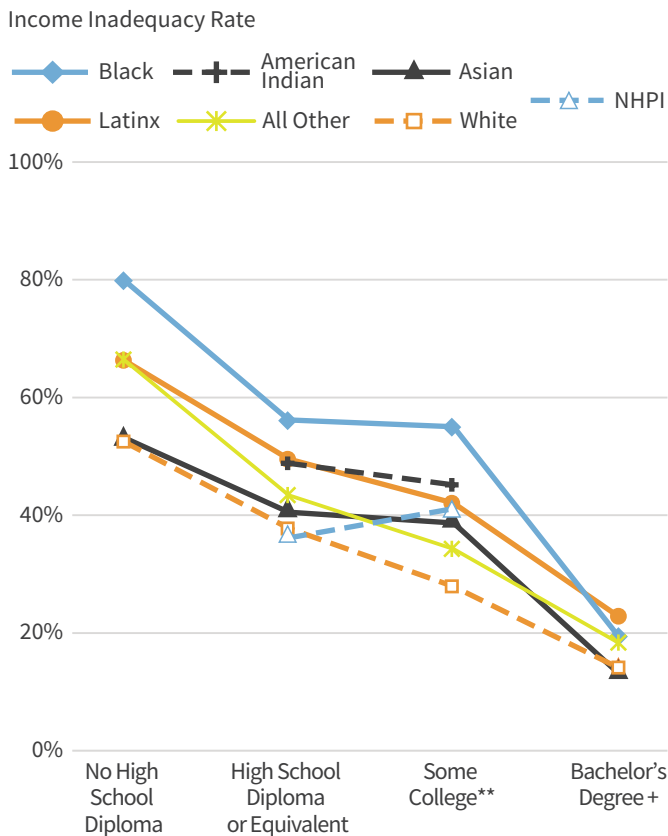
**Figure Q. Hourly Median Earnings by Education & Gender of Householder\***



\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.  
 \*\*Some college includes an associate’s degree, and some college credit but no degree.  
 +Includes Bachelor’s degree or higher.  
 Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

- Despite decreasing rates of income inadequacy for women with higher levels of education, the gap between men and women remains persistent.** As documented in **Figure Q**, women earn less than men at every level of education. In fact, men with less than a high school degree or equivalent, earn more per hour than women with a high school diploma. The gap increases as education increases: the median wage for men with a bachelor’s degree or higher is over ten dollars per hour more than women with the same level of education in Washington.
- The difference in income inadequacy rates between race/ethnic groups narrows with increased education, although households of color tend to have higher income inadequacy rates at each level.** The difference in income inadequacy rates for householders without a high school diploma or equivalent high school certificate, such as a GED, ranges from 80 percent for Black householders to

**Figure R. Income Inadequacy Rate by Education & Race/Ethnicity of Householder\***

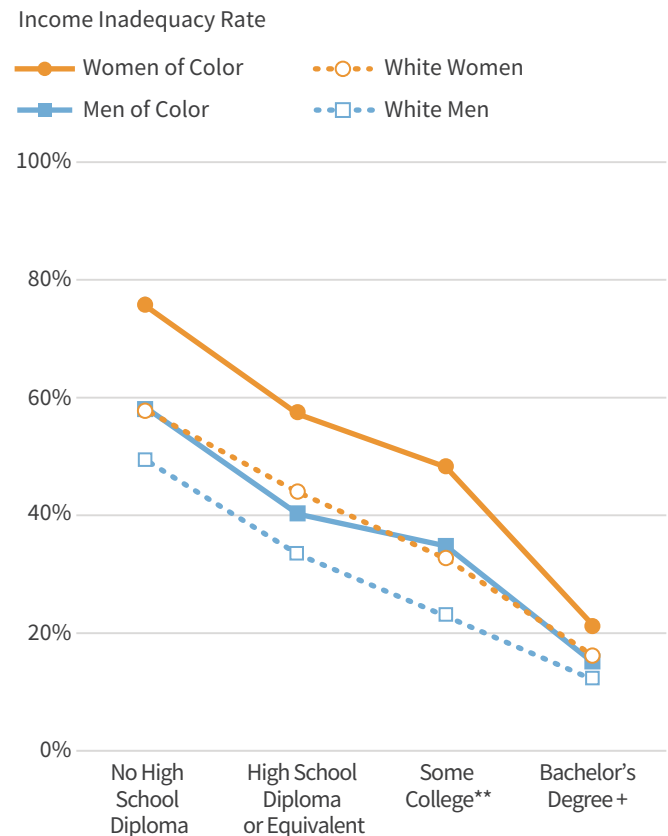


\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.  
 \*\*Some college includes an Associate's degree, and some college credit but no degree.  
 +Includes Bachelor's Degree or higher.  
 Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

53 percent for White and Asian householders—a 27 percentage point difference (see **Figure R**). Once householders achieve a bachelor's degree or higher, this difference shrinks to nine percentage points (23 percent for Latinx householders versus 14 percent for White householders). The sample size for American Indian and Native Hawaiian or Pacific Islander householders was too low for conclusive analysis in the figure above for the categories of bachelor's degree or above and less than high school.

- **The combined effect of race/ethnicity and gender is such that women of color have substantially higher rates of income inadequacy with lower educational attainment.** The percentage of women of color with inadequate income fell from 75 percent

**Figure S. Income Inadequacy Rate by Education, Race/Ethnicity, & Gender of Householder\***



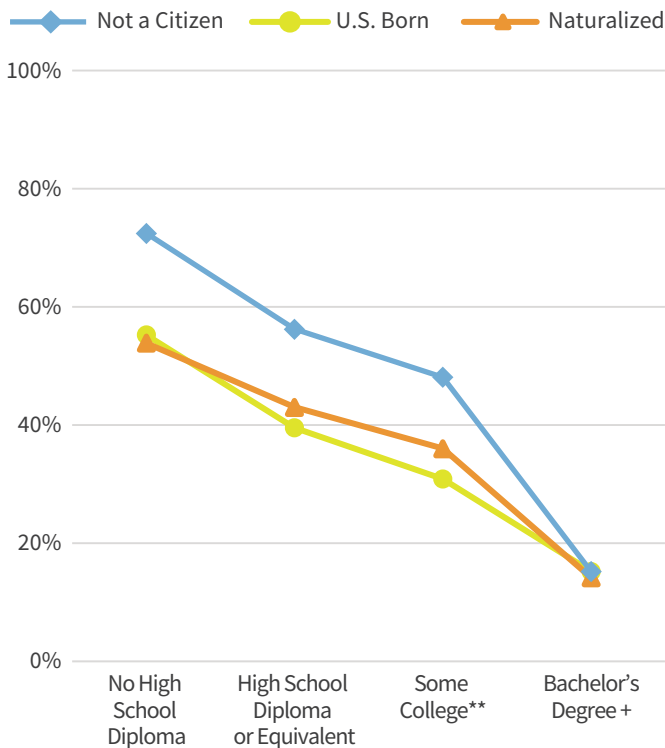
\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.  
 \*\*Some college includes an Associate's degree, and some college credit but no degree.  
 +Includes Bachelor's Degree or higher.  
 Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

for those lacking a high school education or equivalent to 21 percent for those with a college degree or more, a decrease of 54 percentage points (see **Figure S**). Despite the dramatic decrease in income inadequacy rates when a bachelor's degree is obtained, women of color in Washington are still more than 1.75 times more likely to have inadequate income compared to White men with the same education levels.

- **The disadvantages women and people of color experience as a result of systemic oppression are such that these groups need more education to achieve the same level of economic adequacy as White men.** While 49 percent of White men with no high school diploma are below the Standard, almost the exact same percentage of women of color (48

**Figure T. Income Inadequacy Rate by Education & Citizenship Status of Householder\***

Income Inadequacy Rate



\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

\*\*Some college includes an Associate's degree, and some college credit but no degree.

+Includes Bachelor's Degree or higher.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

percent) with some college have inadequate income. Likewise, women of color with a bachelor's degree or higher still have an income inadequacy rate that is more than ten percentage points higher than White men with a bachelor's degree (21 percent versus 12 percent).

- **Even with higher levels of education, householders who are not citizens have higher rates of income inadequacy than other citizenship rates.** For example, for households who have attained some college, including an Associate's degree or some college credit, non-citizen householders have an income inadequacy rate that is 17 percent higher than households with citizenship (48 versus 31 percent).

At each educational level, both women, people of color, and householders without citizenship, but *especially women of color*, must attain higher levels of education than White men in order to achieve comparable levels of income adequacy.

“ Women of color in Washington are still more than 1.75 times more likely to have inadequate income compared to White men with a bachelor's degree or more.

# Employment and Work Patterns

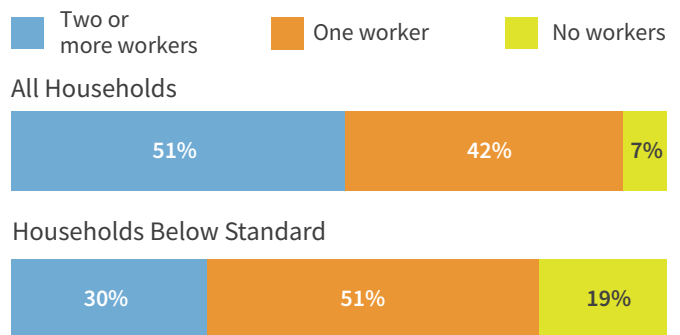
Even with a substantial amount of work hours, income does not always meet the costs of basic needs. Most households below the Standard in Washington had at least one employed adult (80 percent), typically a full-time, year-round worker. It is largely inadequate wages, not work hours, that presents a barrier to income adequacy. Moreover, the returns from the hours of work are consistently lower for people of color and single mothers, resulting in higher levels of income inadequacy despite their substantial amount of work.

Employment is a key factor for households to secure income adequacy; however, not all households that work, even with two workers, earn enough to cover the increasing cost of basic needs. As illustrated in **Figure U**, most households that are below the Standard do have at least one worker. In fact, 30 percent of households that struggled to make ends meet have two or more workers.

As shown by the dashed line on **Figure V**, as the number of work hours per household falls, income inadequacy levels rise. For example:

- Households with two workers have income inadequacy rates of 16 percent.
- If there is only one worker but that worker is employed full time throughout the year, income inadequacy rates rose to 22 percent. On the other hand, if the

**Figure U. Profile of Households with Inadequate Income by Work Status**



Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

one worker is employed less than full time, income inadequacy increased substantially to 60 percent.

- With an income inadequacy rate of 81 percent, more than four-fifths of households with no workers have inadequate income.

Below we explore that while the amount of work hours in a household lowers income inadequacy rates, gender and race-based labor market disadvantages create barriers to economic security despite similar work levels. Unfortunately, the COVID-19 pandemic and related financial downturn heightened these economic inequalities. We must be cognizant of these disparities as we work towards policies that will address the half of working age households in Washington struggling to make ends meet.

## Work Patterns by Race/Ethnicity

While more hours of work per household reduces income inadequacy, some POC workers, particularly Black and Latinx Washingtonians, must work more to achieve the same levels of economic sufficiency as White workers.

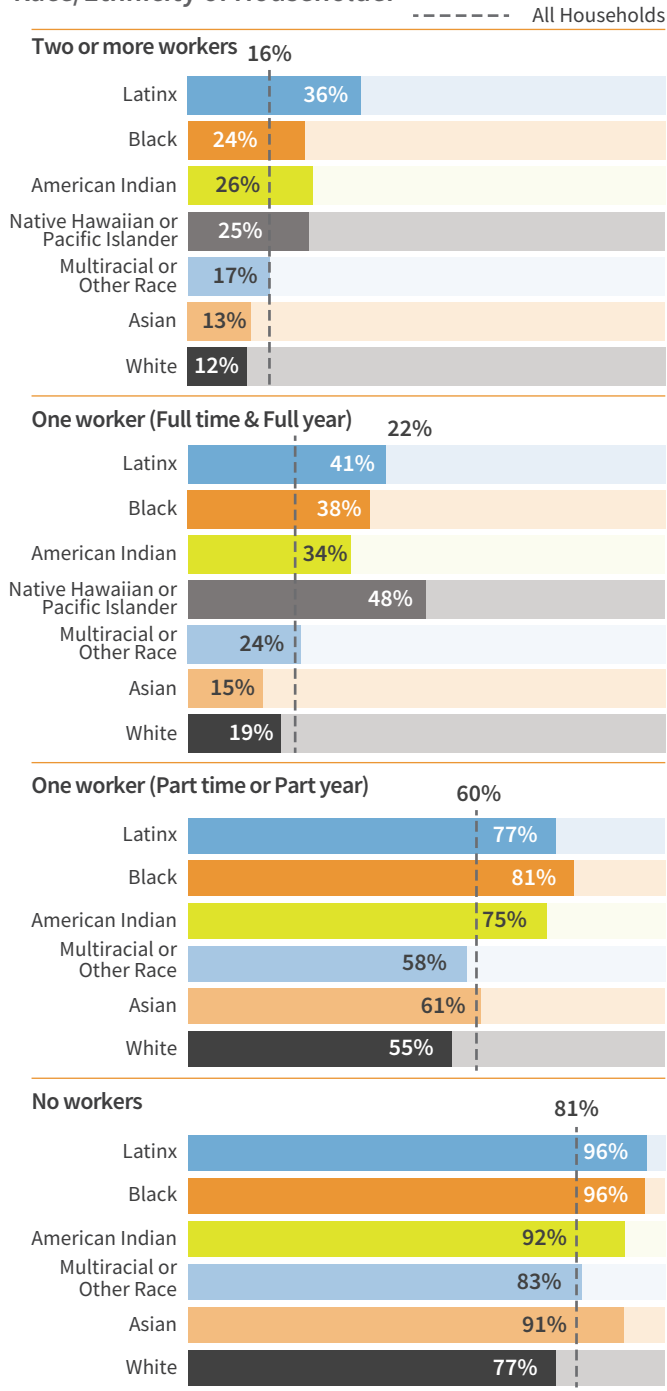
### Work Status Definitions\*

- **Full time** = 35 hours or more per week
- **Part time** = Less than 35 hours per week
- **Year round** = 50+ weeks worked during previous year
- **Part year** = 49 weeks or less worked during previous year

**Figure U** and **Figure V** depict aggregations of these definitions including: one worker (full time and full year), meaning 35 hours or more per week with at least 50+ weeks worked in the previous year; one worker (part time or part year), meaning the worker either worked less than 35 hours per week year round or worked less than 49 weeks in the previous year.

\*This is consistent with definitions used by the U.S. Census Bureau, 2021 [American Community Survey](#)

**Figure V. Income Inadequacy Rate by Workers\* & Race/Ethnicity of Householder\*\***



\*All workers over age 16 and under 65 years old are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.

\*\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Note that Hawaiian or Pacific Islander households did not have a significant sample size for inclusion in the one worker (part time) or no worker category. When combined with the broad Asian category, there is no difference in wage adequacy levels.

For each level of work effort (number of workers and hours worked), income inadequacy rates are up to 26 percentage points higher for people of color (see [Figure V](#)). For households with two (or more) workers, the percentage with inadequate income ranged from 12 percent for White households to 36 percent for Latinx households.

When there are no workers in the household, all race/ethnic groups have high rates of income inadequacy (ranging from 77 percent to 96 percent).

However, when there is one worker, there are larger differences by race/ethnicity:

- If the only worker in the household is part time or part year, income inadequacy rates range from 55 percent for White households to 81 percent for Black households.
- When there is one fully employed worker (full time and full year) in the household, income inadequacy rates vary from 15 percent for Asian households to 48 percent for Native Hawaiian or Pacific Islander households.

### Work Patterns by Family Type

As previously shown in this report, if a household is maintained by a woman alone or has children in it, levels of income inadequacy are consistently higher than those of childless and married-couple households, and often single father households. These higher rates of income inadequacy, in part, reflect the greater income requirements of families with children (such as child care) and gender discrimination in the labor market.

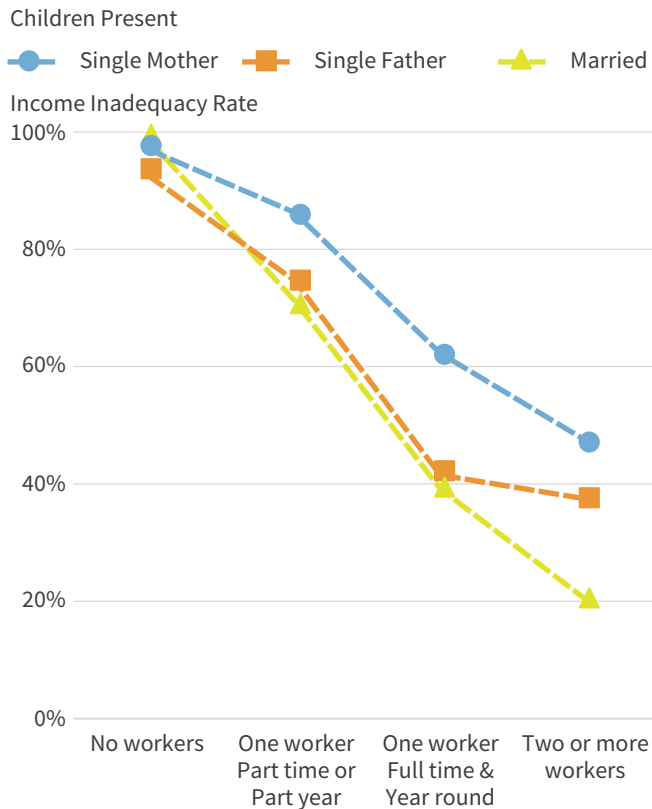
Consistently, with the same level of work hours, single parents have substantially higher rates of income inadequacy than married-couple families with children.

[Figure W](#) shows that among households with children:

- When the only worker is employed less than full time, year round, 71 percent of married-couples with children, 75 percent of single-father, and 86 percent of single-mother households lack adequate income.
- When the only worker is employed full time, year round, 39 percent of married-couple with children, 41 percent of single-father, and 62 percent of single-mother households lack sufficient income.



**Figure W. Income Inadequacy Rate by Workers\* & Household Type, Children Present**

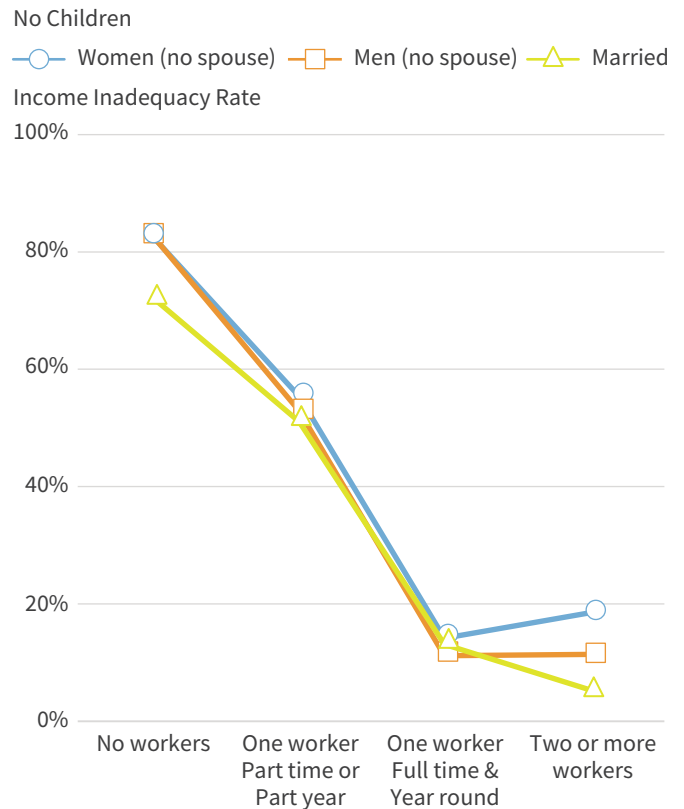


\*All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.  
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

- If there are two or more workers, 20 percent of married-couple with children, 37 percent of single-father, and 47 percent of single-mother households experience income insufficiency.<sup>19</sup>

Thus, in households with children, even when controlling for the numbers of workers/work hours at the household level, the disadvantages associated with being a single

**Figure X. Income Inadequacy Rate by Workers\* & Household Type, No Children Present**



\*All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.  
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

mother in the labor market resulted in higher levels of income inadequacy compared to married-couple and single-father households.

When the same analysis is done for households without children (**Figure X**), income inadequacy rates are generally lower than households with children, which is to be expected without child care expenses. However,

**Occupation/Occupational Category.** The American Community Survey asks employed persons what their work activities are and codes responses into the 539 specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the “top 20” occupational category—that is, out of 539 specific occupations, these are the 20 occupations in Washington with the most workers.

**Worker.** Householders in this analysis of occupations include those who worked at least one week in the previous year and who are not self-employed.

**Below Standard.** Workers are considered “below” the Standard if the household’s total income is more or less, respectively, than their Self-Sufficiency Standard wages. Hourly wages are estimated by dividing the worker’s annual earnings by usual hours and weeks worked during the year.

women householders without children, regardless of the presence of number of workers have higher rates of income inadequacy.

Although households above the Standard have higher percentages of full-time and year-round workers, households below the Standard also have substantial full-time and year-round work. For many, substantial work effort failed to yield sufficient income to meet even the minimum basic needs/expenses.

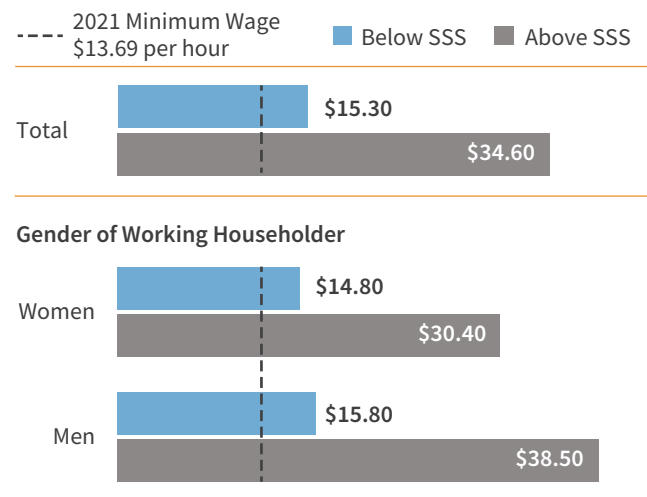
### Hours Versus Wage Rates

It is largely low wage rates, not lack of work hours, that result in inadequate income. Median hours among households above the Standard reflect full-time employment (2,080 hours) and worked about 25 percent more hours per year than those with incomes below the Standard (1,664 hours). At the same time, wages of householders above the Standard are more than twice that of householders below the Standard, \$34.60 per hour versus \$15.30 per hour (see **Figure Y**).

**Gender.** Among employed householders in Washington State, the median hourly wage for women (\$25.60 per hour) is 76 percent of the median hourly wage for men (\$33.70 per hour). Women householders above the Standard earn 79 percent of the median wage of men householders above the Standard (\$30.40 per hour vs. \$38.50 per hour). For households under the Standard, women earn 94 cents to every dollar a man earns, with women earning a median wage of \$14.80 and men earning a median wage of \$15.80 (**Figure Y**). Women under the Standard are employed for fewer hours than men under the Standard on average, with annual hours worked being 1,560 for women householders and 1,920 for men.

**People of Color.** The racial wage gap in Washington between householders of color and White householders is persistent. When households of color are aggregated

**Figure Y. Median Hourly\* Pay Rate of Working Householders\*\* by Gender**



\*This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.

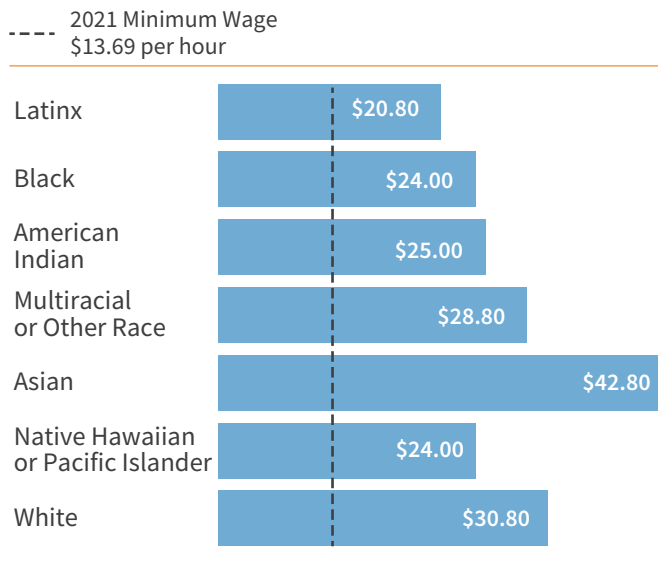
\*\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. Working householders excludes those with self-employment income or no wages in the past year.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

as one group, they earn only 87 percent of White household median earnings: \$26.90 versus \$30.80 per hour. **Figure Z** illustrates median hourly earnings by race and ethnicity which highlights some differences from the aggregated finding. For example, Asian householders have the highest median hourly earnings at \$42.80 per hour. When comparing other race and ethnicity categories, there are still some large gaps between the earnings of White householders and householders of color. Latinx householders earn only 68 percent of White householder's median earnings. Likewise, Black and Native Hawaiian or Pacific Islander householders earn 78 percent of White householder earnings.

“ The racial wage gap in Washington between householders of color and White householders is persistent with households of color earning only 87 percent of White household median earnings.

**Figure Z. Median Hourly\* Pay Rate of Working Householders\*\* by Race**



\*This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.

\*\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. Working householders excludes those with self-employment income or no wages in the past year.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

When examining by households with earnings below the Standard, householders of color work about 200 more hours on average than White householders (1,762 hours per year as opposed to 1,560 hours).

Overall, the proportion of households of color with inadequate income is significantly higher than the total population (42 percent versus 33 percent).

Altogether, the data on wages and hours suggests that addressing income adequacy through employment solutions will have a greater impact if it focuses on increased wages, and includes measures to address gender and racial wage gaps, rather than just increased hours.

## Occupations

Householders below the Standard are concentrated in relatively few occupations. Forty-one percent of all householders with inadequate income are in just 20 occupations.<sup>20</sup>

Women with inadequate income are even more likely to be concentrated in fewer occupations: 48 percent of all households headed by women with inadequate income are working in just 20 occupations.

The occupation of cashier is the most common job for workers heading households below the Standard in Washington. Among households with inadequate income, three percent of all workers are cashiers. With a median wage of \$13.80 per hour, 38 percent of all cashiers with inadequate income are people of color and 77 percent are women. Because cashiers rely on in person social environments and interactions, keeping employment increased employees' risk of exposure to the COVID-19 virus.

Janitors and building cleaners accounted for the second most commonly held occupation of householders below the Standard in 2021. Almost 11,333 households with janitors and building cleaners struggled to make ends meet, 49 percent of those households are headed by people of color and 32 percent are headed by women.

In Washington State, 52 percent of householders identify as men while 48 percent identify as women. Out of the 20 occupations below the Standard, 16 have a disproportionately higher percentage of women householders. For householders below the Standard that are administrative assistants or nursing assistants, 93 percent are women. A third of Washingtonians are people of color. In the top 20 occupations below the Standard, 14 occupations have more than 33 percent that are workers of color.

Put another way, during the pandemic the most common low-wage jobs were held disproportionately by people of color and women. Only a few of these low-wage occupations allow the ability to telework. Occupations in front line industries that maintained employment have high health risks, and the remainder of the occupations are in service categories that experienced the highest loss of employment.<sup>21</sup> Households headed by people of color are disproportionately below the Standard and their concentration in low-wage occupations with high pandemic unemployment rates places this group at risk of further economic marginalization.

**Table 3. Twenty Most Common Occupations Among Householders Below the Standard**

Occupation	Number of workers	Percentage of Workers	Median Wage	Share that are POC	Share that are Women
<b>Total Householders</b>	<b>339,477</b>	<b>41%</b>	<b>\$15.30</b>		
Cashiers	11,546	3%	\$13.80	38%	77%
Janitors and Building Cleaners	11,333	3%	\$14.40	49%	32%
Other Agricultural Workers	11,108	3%	\$13.50	81%	40%
Cooks	10,610	3%	\$13.80	51%	44%
Personal Care Aides	9,976	3%	\$14.40	55%	91%
Retail Salespersons	9,411	3%	\$13.90	35%	72%
Supervisors of Retail Sales Workers	9,117	3%	\$15.30	28%	51%
Customer Service Representatives	8,049	2%	\$13.30	32%	75%
Nursing Assistants	6,089	2%	\$15.40	53%	93%
Teaching Assistants	5,775	2%	\$13.50	33%	89%
Waiters and Waitresses	5,272	2%	\$13.10	25%	71%
Food Preparation Workers	4,875	1%	\$12.10	41%	80%
Receptionists and Information Clerks	4,851	1%	\$16.80	52%	86%
Maids and Housekeeping Cleaners	4,655	1%	\$12.00	58%	90%
Fast Food and Counter Workers	4,406	1%	\$11.50	27%	66%
Postsecondary Teachers	4,269	1%	\$14.30	48%	53%
Registered Nurses	4,206	1%	\$32.10	55%	87%
Other Managers	4,104	1%	\$16.80	36%	61%
Construction Laborers	3,990	1%	\$18.40	47%	14%
Administrative Assistants	3,881	1%	\$18.60	19%	93%

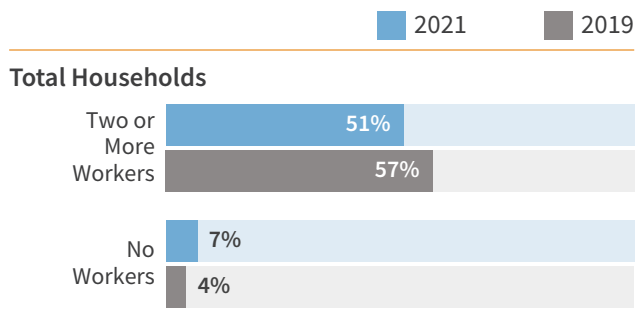
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

For several decades prior to the COVID-19 pandemic, a noticeable shift began taking place: fewer workers in higher-wage jobs and sectors, such as manufacturing, and more workers in lower-wage service sector jobs. With the COVID-19 pandemic, this trend exacerbates the economic and health risks facing low-wage workers.

Low-wage workers are disproportionately in service occupations that are at higher risk for loss of income during the pandemic.<sup>22</sup> Those who stayed employed, working in essential businesses, did so while facing increased health risks to themselves and their families.

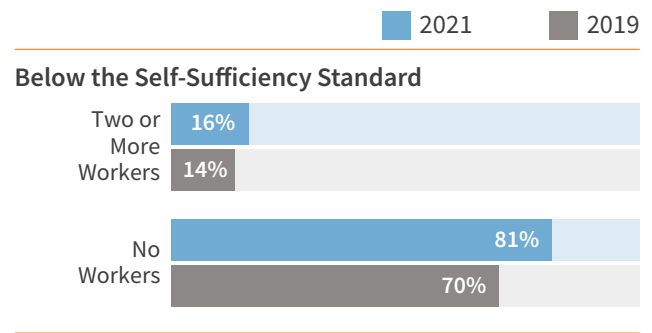
“ This increase demonstrates the impact of growing costs across the state; more families, even with two workers, are struggling to cover the cost of basic needs.

**Figure AA. Historical Work Status: Two or More Workers and No Workers for All Washington Households**



Source: U.S. Census Bureau, 2019 & 2021 ACS 1-Year Public Use Microdata Sample.

**Figure AB. Historical Work Status: Two or More Workers and No Workers for Washington Households Below the Standard**



Source: U.S. Census Bureau, 2019 & 2021 ACS 1-Year Public Use Microdata Sample.

## Historical Work Patterns in Washington State

There has been a notable increase in the total number of households unable to make ends meet since the last calculation conducted utilizing the 2019 American Community Survey (ACS) data. As documented earlier, part of this increase can be attributed to the increase in total households with no workers and the decrease in total households with two or more workers (see [Figure Y](#)). The percentage of total households with two or more workers decreased from 57 percent in 2019 to 51 percent in 2021, while the percentage of total households with no workers increased (four percent in 2019 to seven percent in 2021). This data reflects the many households who had a household member or members lose their job during the pandemic or had a household member stop working in order to care for their children.

While the total household data in [Figure Y](#) illustrates employment trends across households in Washington State, [Figure AB](#) conveys the change in two or more

workers and no workers in households *below the Standard* between the 2019 ACS and 2021 ACS. The percentage of households unable to make ends meet in both work statuses increase: 16 percent of households with two or more workers have incomes that do not keep up with the Standard, increasing from 14 percent in 2019. The percentage of households with no workers and inadequate income grows from 70 percent to 81 percent.

This increase demonstrates the impact of growing costs across the state; more families, even with two workers, are struggling to cover the cost of basic needs. While the unemployment rate has since recovered to pre-pandemic levels, those who lost jobs or stepped away from the workforce during the pandemic require jobs that pay sufficient wages to keep up with the growing costs of living across Washington.

# Geography

Although 28 percent of Washington households have inadequate income, state level data masks the considerable geographic variation in household income inadequacy. When analyzing the range of income inadequacy by county, the highest rates occur in eastern Washington and the Olympic Peninsula. Counties that make up the northeast portion of the state (Ferry, Okanogan, Stevens, and Pend Oreille) all have 40 percent of households struggling to meet basic needs. Because the Census collects household data by Public Use Microdata Area (PUMA), the analysis can narrow in even further. When examining by PUMA, the range of wage inadequacy widens, with 12 percent of households struggling to cover costs in Sammamish, Issaquah, Mercer Island, and Newcastle and over 40 percent in Yakima County (Sunnyside and Grandview Cities).

Altogether, there are 669,138 Washington households struggling to make ends meet—living throughout every Washington county (see [Table 7](#) for data on each county). [Figure AC](#) illustrates the considerable variation by county across Washington State. The grey shading indicates income inadequacy rates between 24 and 26 percent with darkening blue indicating higher income inadequacy rates, up to 40 percent. King County has the lowest percentage of struggling households (24 percent), while Ferry, Okanogan, Stevens, and Pend Oreille counties have 40 percent of their households unable to cover the cost of basic needs.

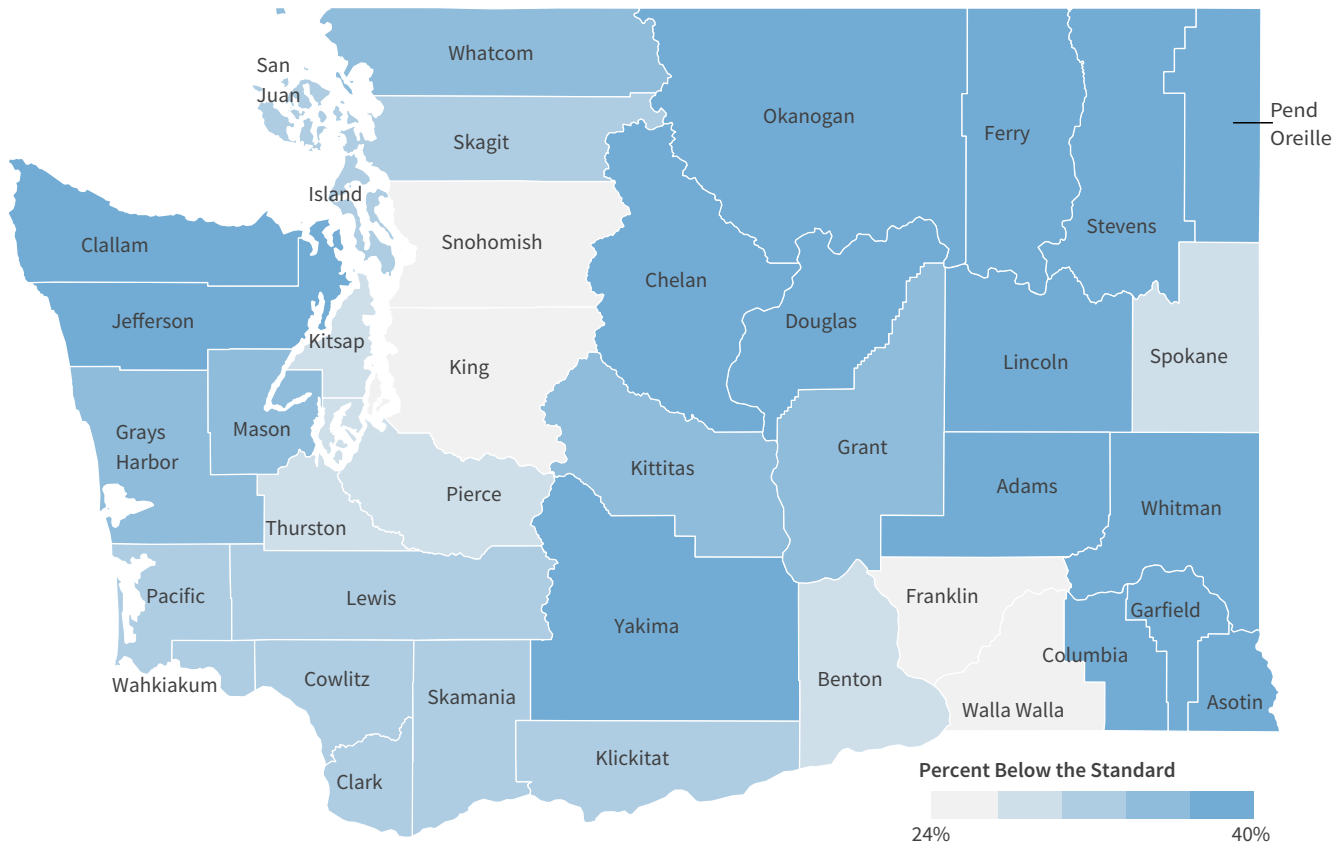
While King County has the lowest percentage of households struggling to make ends meet, it also holds the largest population in the state, and the largest number of households with incomes below the Standard. Over 27 percent of the state’s struggling households live in King County (182,309 households). In fact, if just the households below the Standard in King County formed their own county, this county would have a higher total population than all but two other Washington State counties. King County also has the highest cost of living in the state: in 2021, two parents and a preschooler need

\$90,727 per year to cover their basic needs in East King County and \$84,478 in Seattle. The top occupation in the Seattle-Tacoma-Bellevue Metropolitan Statistical Area (MSA) is software developer with median annual earnings of \$151,960 in 2021. However, the second two most common occupations in this region are fast food and counter workers and retail salespersons who have median annual earnings of \$33,960 and \$34,980 respectively.<sup>23</sup> The wage stratification between fast food and counter workers, as well as retail salespersons, in comparison to software developers, underscores the disparity in households’ ability to navigate escalating inflation and growing costs. While some households are better equipped to handle these challenges, others face an increased risk of economic hardships.

With a smaller overall population but the highest income inadequacy rates in the state, four out of ten households in Ferry, Okanogan, Stevens, and Pend Oreille counties struggle to meet their basic needs. Okanogan and Ferry are part of the Eastern Washington MSA where the top occupations are fast food and counter workers and cashiers—both with annual median earnings below \$32,000. Stevens and Pend Oreille counties are part of the

**“ Over 27 percent of the state’s struggling households live in King County.**

**Figure AC. Income Inadequacy Rate by County**



Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Spokane Valley MSA where the top occupations are retail salespersons and fast food and counter workers, with similar median annual earnings (\$34,430 and \$30,610).<sup>24</sup> These counties have lower overall costs with a parent of a preschooler needing \$49,701 per year to cover basic needs in 2021.

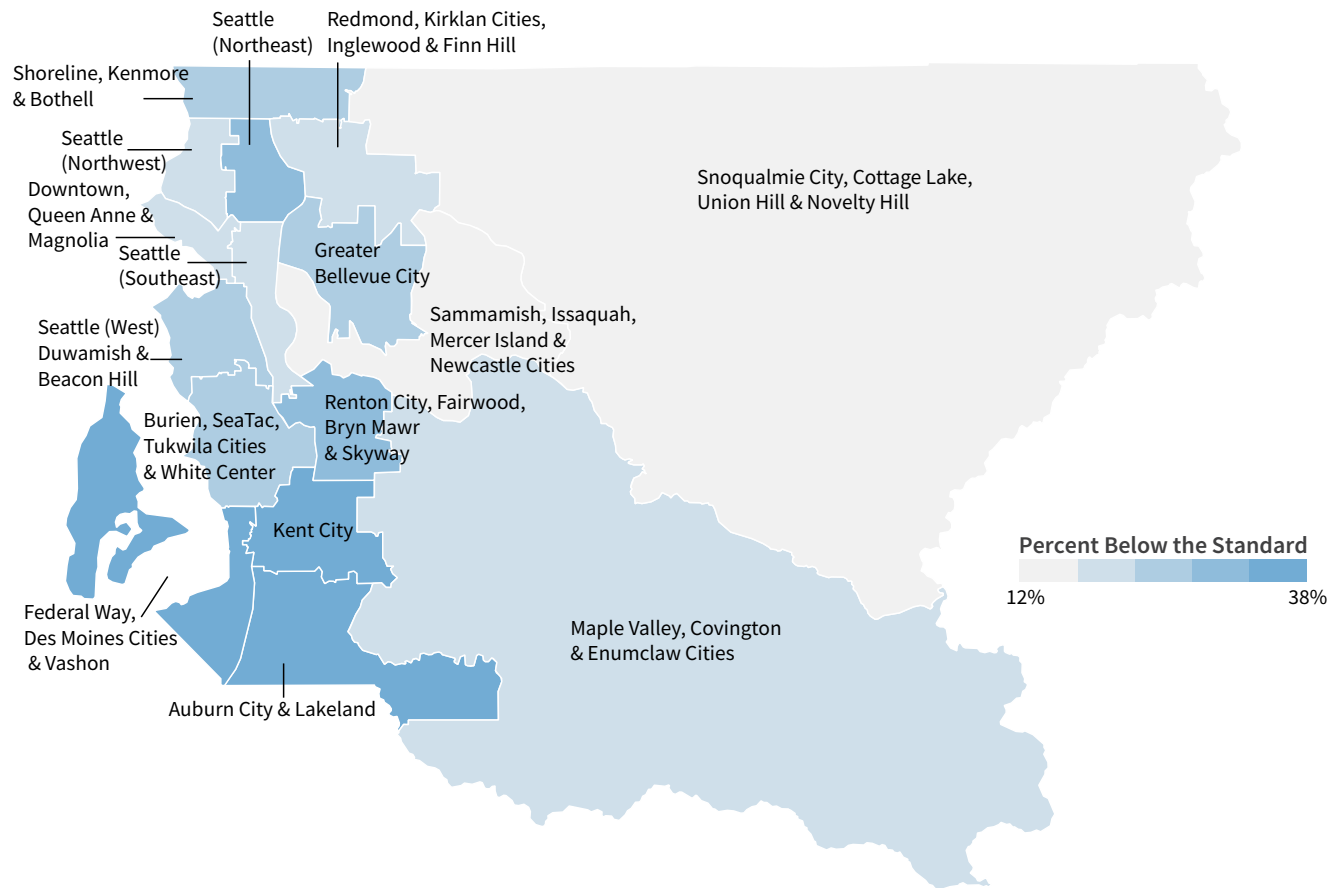
Whatcom County, with over a third of the population struggling to cover costs, represents the median rate of income inadequacy across the state.

The American Community Survey Public Use Microdata, sampled in this report, uses geographic regions called Public Use Microdata Areas (PUMAs). PUMAs are non-overlapping, statistical geographic areas that partition each state into geographic areas containing no fewer than 100,00 people each. For areas with high populations (such as metropolitan regions), PUMAs can offer a narrower geographic lens from which to understand how income inadequacy rates vary within a county. **Figure AD** illustrates a map of the PUMAs shaded by income inadequacy rate in King County. The accompanying table

documents the number and percentage of struggling households by PUMA. Some immediate patterns emerge that are masked by the aggregated King County data. The southwestern region of King County, encompassing areas such as Federal Way, Des Moines Cities, and Vashon Island, has the highest concentration of households where earnings fail to match the rising cost of basic needs, with approximately 38 percent of households having earnings below the Standard. On the other hand, 12 percent of households in Sammamish, Issaquah, Mercer Island & Newcastle Cities struggle to cover costs, half the rate of King County overall. Twelve percent is the lowest income inadequacy rate across all PUMAs in Washington State.

The previous analysis has demonstrated how income inadequacy rates vary by geographic location. The next question is how do income inadequacy rates vary by demographic variables? **Table 4** documents the percentage of households below the Standard for five variables (race and ethnicity, gender, household type, work status, and educational attainment of householder)

**Figure AD. Income Inadequacy Rate in King County by PUMA**



<b>Public Use Microdata Area (PUMA)</b>	<b>N</b>	<b>%</b>
King County (Far Southwest)--Federal Way, Des Moines Cities & Vashon Island	14,799	38%
King County (Southwest)--Auburn City & Lakeland	13,150	35%
King County (Southwest Central)--Kent City	13,598	34%
Seattle City (Northeast)	13,351	30%
King County (Central)--Renton City, Fairwood, Bryn Mawr & Skyway	13,672	29%
King County (West Central)--Burien, SeaTac, Tukwila Cities & White Center	10,838	26%
Seattle City (West)--Duwamish & Beacon Hill	13,211	25%
King County (Northwest Central)--Greater Bellevue City	12,111	23%
King County (Northwest)--Shoreline, Kenmore & Bothell (South) Cities	9,325	23%
Seattle City (Downtown)--Queen Anne & Magnolia	17,223	21%
Seattle City (Southeast)--Capitol Hill	9,628	19%
King County (Northwest)--Redmond, Kirkland Cities, Inglewood & Finn Hill	10,721	19%
Seattle City (Northwest)	12,095	18%
King County (Southeast)--Maple Valley, Covington & Enumclaw Cities	6,754	18%
King County (Northeast)--Snoqualmie City, Cottage Lake, Union Hill & Novelty Hill	5,885	17%
King County (Central)--Sammamish, Issaquah, Mercer Island & Newcastle Cities	6,013	12%

Source: U.S. Census Bureau, 2021 ACS 1-Year, Public Use Microdata Sample.



**Table 4. Detailed Income Inadequacy Rates by Select Counties**

	Seattle City (West) Duwamish & Beacon Hill		Clark County (West Central)-- Salmon Creek & Hazel Dell		Yakima County (Outer)-- Sunnyside & Grandview Cities	
	N	%	N	%	N	%
Households Below the Standard	13,211	25%	11,999	31%	12,196	40%
<b>Aggregated Race</b>						
POC	9,037	43%	4,441	48%	9,380	47%
White	4,174	13%	7,558	25%	2,816	28%
<b>Gender</b>						
Women	7,684	28%	6,583	33%	7,104	51%
Men	5,527	22%	5,416	28%	5,092	31%
<b>Household Type</b>						
No children in household	9,142	24%	4,911	21%	3,845	26%
Single mother with children	1,895	62%	2,792	71%	2,668	68%
Single father with children					1,730	52%
Married with children	1,731	18%	3,408	33%	3,953	47%
<b>Work Status</b>						
No workers	2,456	92%			1,571	93%
One worker	8,273	35%	7,200	42%	4,139	43%
Two or more workers	2,482	9%	3,997	19%	6,486	34%
<b>Educational Attainment of Householder</b>						
Less than High School	2,005	61%	1,140	55%	4,839	55%
High School Diploma	3,888	55%	3,741	49%	3,462	39%
Some College	3,817	35%	5,343	35%	2,910	40%
College Graduate and above	3,501	11%	1,775	13%	985	19%

If a cell is left blank the count is below 1,000, the number is too low for reliable analysis.

Source: U.S. Census Bureau, 2021 ACS 1-Year, Public Use Microdata Sample.

in three PUMAs: Duwamish and Beacon Hill in Seattle, Salmon Creek and Hazel Dell areas of west central Clark County, and Sunnyside and Grandview cities in Yakima County. These PUMAs were selected to represent a range of disaggregated income inadequacy rates and geographic locations.

There are some consistent patterns across each PUMA. People of color led households have persistently higher rates of income inadequacy. The gap for households in Duwamish and Beacon Hill is glaring: 43 percent of households of color struggle to make ends meet versus just 13 percent of White households.

Women struggle to afford basic needs at a higher rate than men across all three PUMAs, with the greatest gap occurring in Sunnyside and Grandview cities in Yakima County where half of all women struggle to cover costs. Single mother households have higher rates of income inadequacy than single father or married households, with the highest rate occurring in Salmon Creek and Hazel Dell areas of west central Clark County where almost three fourths of single mothers struggle with earnings that do not keep pace with costs. In general, with the exception of married households with children in the Duwamish and Beacon Hill PUMA, families with

children have higher rates of income inadequacy than households without children, likely due to the burdensome cost of child care.

While an increase in the number of workers does decrease rates of income inadequacy, even households with two or more workers struggle to meet basic needs across all regions. In Sunnyside and Grandview cities in Yakima County, more than a third of households with two or more workers do not have earnings sufficient to meeting the cost of their basic needs. Finally, more years of education leads to lower rates of income insufficiency across each county with the greatest range occurring in high cost Seattle region: Duwamish and Beacon Hill (61 percent struggle to make ends meet with less than a high school degree versus 11 percent of college graduates and above).

Generalized rates of income inadequacy by county or PUMA can mask consistent patterns that reveal people of color, women, and single mothers, specifically, struggle to make ends meet at disproportionately higher rates than men and married households. Additionally, households without workers do struggle at higher rates to cover costs, but households with one worker and even two or more workers still have significant rates of income inadequacy, demonstrating that it is not the lack of work, but low, insufficient wages that are causing families to deal with the burdensome impact of not having enough to cover their basic needs.

“ The gap for households in Duwamish and Beacon Hill is glaring: 43 percent of households of color struggle to make ends meet versus just 13 percent of White households.

# Housing Burden in Washington State

Housing is typically the single largest expense for families—especially in Seattle where housing costs have grown 143 percent since 2001. When costs exceed income, families experience hardships, often being forced to choose between which basic needs to meet, and which to do without, with near- and long-term consequences. This is particularly problematic with housing, as it is a rigid cost—one must pay all of the rent, every month, or risk eviction. With other costs, one can choose to skip purchasing or buy less expensive items, although those choices may result in consequences such as hunger or medical complications. Thus, a housing cost burden leads to stark choices: doubling up, inadequate housing, homelessness, or foregoing other basic necessities (e.g. nutritious food, quality child care, or health care).

As demonstrated in **Figure AE**, housing represents a critical issue for those living below the Standard. Housing burden is traditionally defined as:

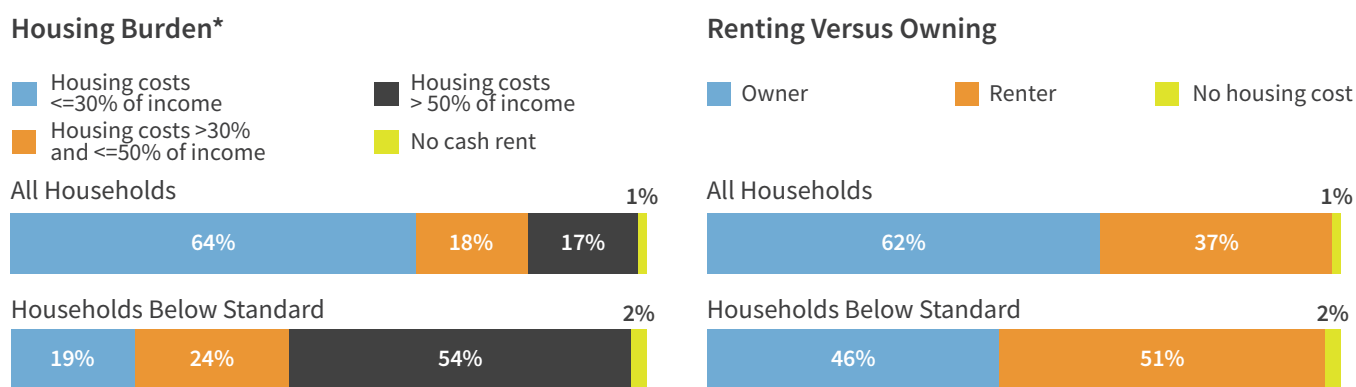
**Affordable housing** = No more than 30% of a household’s gross income is spent on rent and utilities.

**Housing-cost burdened** = Over 30%, but less than 50%, of household income goes towards housing costs.

**Severely housing-cost burdened** = Over 50% of household income goes towards housing costs.

In Washington State, 35 percent of all households are considered housing burdened (with more than 30 percent of household income going towards rent). When examining by households with incomes below the Standard, the situation becomes more dire: more than one half (54 percent) of Washington State households with incomes below the Standard are paying more than 50 percent of their earnings towards housing and another 24 percent are paying more than 30 percent but less than 50 percent of their income towards housing. Together, that means, almost three-fourths of households with incomes below the Standard struggle to afford rent under this traditional definition of housing burden.

**Figure AE. Representation of Total Households and Households Below the True Cost of Living by Housing Burden and by Renting Versus Owning**



\*The label “housing burdened” is assigned to households when more than 30% of their income goes to the cost of housing. Households are considered “severely housing burdened” if housing costs more than 50% of their income.

Percentages are rounded and therefore do not always add up to 100%.

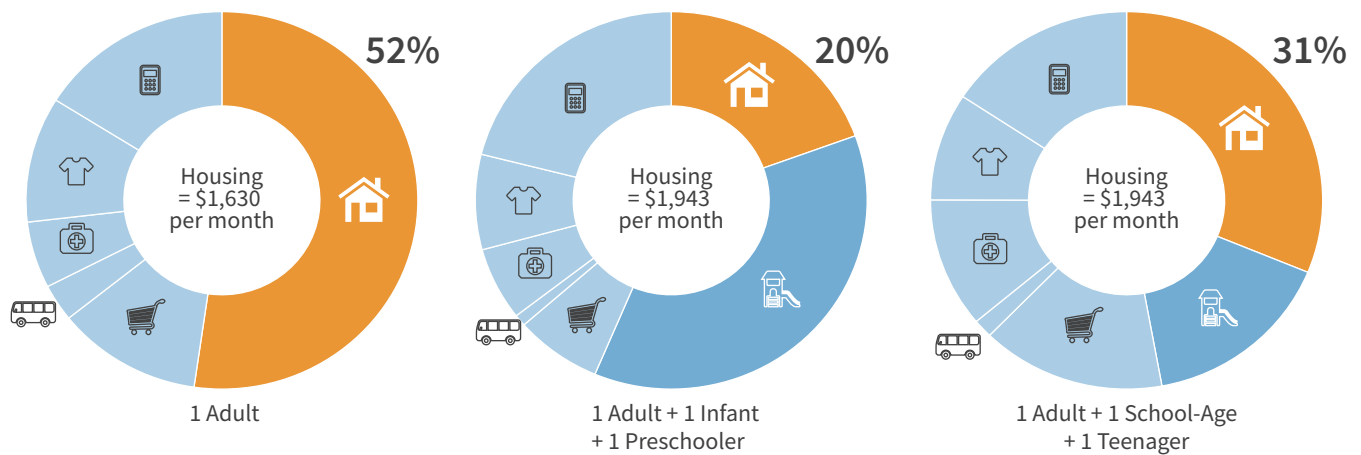
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

In Washington State, 62 percent of all households have been able to invest in a home. Forty-six percent of households below the Standard own a home, with the majority of households with incomes under the Standard being renters.

Currently the U.S. Department of Housing and Urban Development (HUD) sets Section 8 housing voucher reimbursement at 30 percent of a family’s income, defining that threshold as an affordable percentage of a household’s budget. However, when investigating housing as a percentage of the Standard for households of different compositions, it is clear that the 30 percent threshold is not exhaustive. Sometimes 30 percent is insufficient, and sometimes housing represents a lower percentage of a family’s budget due to higher child care or other expenses.

**Figure AF** illustrates the differences in the housing percentage of a Standard budget for three different family types in King County (North Seattle). The cost of housing constitutes 52 percent of a basic needs budget for a household with one adult. That portion drops to 20 percent when two young children are added and overall expenses increase. Child care now takes up 37 percent of the family’s budget. When the household has one adult and two older children, the absolute costs decrease for this family, and the cost of housing as a percentage of the family’s budget increases to 31 percent. This analysis inspires further investigation on how much money is left in a family’s income *after paying for rent* and determining whether that amount is sufficient for covering non-rent expenses in the Standard. This may provide a more accurate understanding of housing cost burden for families with differing expenses.

**Figure AF. Housing as a Percentage of True Cost of Living Budget for Three Family Types in King County (North Seattle)**



Source: The 2021 Self-Sufficiency Standard produced by the University of Washington Center for Women’s Welfare

# The American Rescue Plan Act's Effect on Wage Adequacy

The pandemic and corresponding economic crisis had profound effects on families and households across Washington. In order to mitigate the detrimental economic impact, the federal government passed several measures to support working adults. This section models three of the tax credit changes included in the 2021 American Rescue Plan Act (ARPA), including an increased Earned Income Tax Credit (EITC) for childless adults, an increased Child Tax Credit (CTC), and an increased refundable Child and Dependent Care Tax Credit (CDCTC). We find that almost **37,576 Washington households** were able to make ends meet as a direct consequence of these tax credit changes.

The Self-Sufficiency Standard calculates the applicable amount of federal and state income taxes and taxes. In order to account for the total households that moved from having inadequate to adequate income as a result of ARPA, we adjusted the Self-Sufficiency Standard to include the ARPA tax credit changes, including the increased EITC, CTC, and CDCTC.

As an example, a household with one adult, one preschooler, and one school-age child living in Thurston County in 2021 has an annual Standard of \$71,054. After accounting for the updated ARPA tax credits, the same family now requires \$59,535 per year—more than \$11,500 less—as a result of the increased amount of tax credits. Using this ARPA adjusted Self-Sufficiency Standard and applying it to the same American Community Survey

dataset utilized throughout this report, reveals that the temporary ARPA policy changes allowed 37,576 households to make ends meet (see [Table 5](#)). The rest of this section will examine race and ethnicity, educational attainment, family type, and work status to determine which households were impacted more consequentially from the ARPA policy changes.

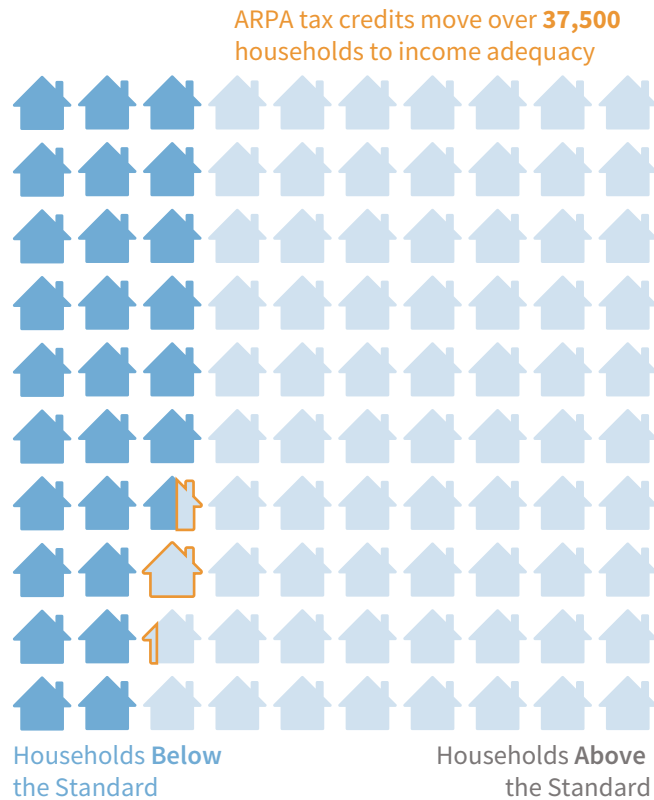
Households with children were the only beneficiaries of the ARPA changes included in this analysis. While many people received critical support from the EITC expansion, the Self-Sufficiency Standard income adequacy benchmark for childless adults did not change after the ARPA tax credit adjustments. The EITC is the only expansion modeled that would impact households without children, and the EITC eligibility threshold is

## American Rescue Plan Act (ARPA)

The American Rescue Plan Act of 2021 was enacted by the Senate and House of Representatives in March of 2021 to provide immediate relief to the thousands of families struggling with financial fallout from the pandemic. ARPA included several provisions to provide support for American workers, however, this study focuses on the provisions relating to tax credits included in the Self-Sufficiency Standard calculation for Washington. This section models the following tax credit changes:

- **Earned Income Tax Credit** increases the maximum amount of credit to \$1,502 for adults with no children and increases the eligibility threshold to \$11,610 for single or head of household filers and \$17,550 for married filers
- **Child Tax Credit** increases the credit to \$3,600 per child under six years and \$3,000 per child six years and older
- **Child and Dependent Care Credit** families receive back a refundable tax credit for as much as half of their spending on child care, by increasing the refundable credit to up to \$4,000 for one child or \$8,000 for two or more children

**Figure AH. Households Above and Below the Standard with the ARPA Tax Credit Changes**



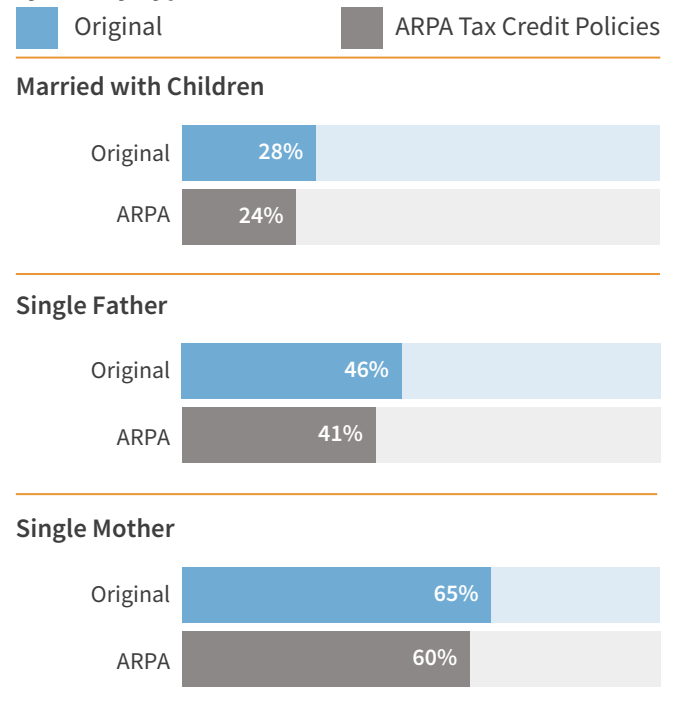
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

lower than the Self-Sufficiency Standard for childless adults. In other words, in Washington, a childless adult earning just enough to cover their basic needs is not eligible for the EITC.

**Table 5** and **Figure AG** illustrate the impact of the ARPA tax changes on three household types: married with children, single fathers, and single mothers. The blue bar above highlights the original Self-Sufficiency Standard and the orange bar below highlights the percentage of households below the Standard after accounting for tax credit changes.

- For married couple households with children, an additional 17 percent (25,134 households) gained income adequacy from the ARPA changes. Married couples with children represent about 67 percent of all households gaining economic sufficiency through ARPA. When examining by broad racial categories, 8,744 married couples of color with children move to adequate wages while 16,390 of White households gained income adequacy.

**Figure AG. Percentage of Households below the Standard before and after the ARPA Policy Change, by Family Type**



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

- Single fathers experienced a six percentage point increase in the income adequacy rate because of the ARPA tax credits, with over 4,600 households moving to economic security. This category demonstrates that largest percentage increase across these categories.
- Single mothers, the family category with the highest rates of income inadequacy, had 7,838 households (four percent) move to adequate income due to the ARPA tax policy changes. Within this family type category, 3,251 households headed by single mothers of color moved to adequate wages, and 4,587 White single mother households gained income adequacy. The ARPA tax changes appear to have a slightly disproportionate impact on White single mothers.

According to this analysis, families with children experienced the most profound impacts from the ARPA tax credit changes. Single fathers had the largest drop in income inadequacy rates though married couples with children and single mothers showed sizeable decreases as well.

**Table 5.** Households with Children below the Standard before and after the ARPA Policy Change with Rate of Change and Number of Households Moving to Income Adequacy

Demographic Variable	Below Original Self-Sufficiency Standard	Below ARPA Adjusted Self-Sufficiency Standard	Percentage Point Change	Change in Number of households
<b>Total</b>	28%	27%	1.6%	37,576
<b>Race and Ethnicity</b>				
Black	56%	53%	2.9%	1,101
American Indian	61%	50%	11.4%	692
Latinx	62%	57%	5.3%	7,607
Other or Multiracial	39%	34%	5.0%	2,681
Asian NHPI	26%	24%	2.0%	2,009
White	31%	27%	4.4%	23,486
<b>Educational Attainment of Householder</b>				
Less than High School	75%	68%	7.6%	5,224
High School Diploma or Equivalent	56%	52%	4.7%	7,439
Some College*	43%	38%	5.4%	14,977
College Graduate or Above	17%	15%	2.7%	9,936
<b>Work Status</b>				
No Workers	97%	94%	2.8%	761
One Worker, Part Time or Part Year	79%	76%	2.7%	2,239
One Worker, Full Time Year Round	45%	39%	5.7%	12,062
Two or More Workers	25%	21%	4.1%	22,514
<b>Citizenship</b>				
Not a Citizen**	52%	48%	4.8%	5,185
Naturalized	36%	33%	3.3%	3,466
U.S. Born	35%	31%	4.4%	28,925

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

\*Some college includes an Associate's degree, and some college credit but no degree.

\*\*Non-citizens are often ineligible for tax credits if the householder or their children do not have a social security number.

Note: Values that are less than 1,000 are an unreliable source for correlating analysis.

Other trends emerge when examining ARPA impacts on certain demographic variables. **Table 5** documents the original rate of income inadequacy, the rate when the Standard is adjusted for the ARPA tax credit changes, the percentage point change, and the number of households with children moving from inadequate to adequate wages. Four categories are analyzed: race and ethnicity, educational attainment of householder, work status, and citizenship status.

- American Indian householders with children experienced the largest percentage point change in households moving to adequate wages (11.4). However, because the number of households that achieved income adequacy is less than 1,000, the credibility of this finding should be approached with caution. While White householders with children had the highest number of households move from adequate to inadequate wages, **38 percent of the households gaining income inadequacy from the**

*ARPA policy changes were householders of color,* compared to the total 33 percent of all households headed by people of color in Washington State.

- Households with children in which the educational attainment of the householder was less than high school experienced the largest increase of all the educational categories (7.6 percentage points). Households where the highest attainment was “some college,” comparatively, had the most households gain income adequacy (14,977). All households with less than a college degree were disproportionately more likely to benefit from ARPA policies.
- Households with one full-time worker had the highest percentage point increase in households experiencing wage adequacy as a result of the ARPA changes (5.7).

- Citizenship variables are also included in [Table 5](#) and demonstrate the highest rate of change in non-citizen households (4.8 percent). Notably, non-citizen households are excluded from access to tax credits if they do not have a social security number or if a child does not have a social security number.

Previously this report examined factors that are associated with lower rates of income inadequacy: having young children, being a single mother, being a person of color, and having lower educational attainment. This analysis demonstrates that the ARPA tax policy changes impacted households most at risk for continued economic insecurity, disproportionately benefiting people of color and individuals with less than a college degree.

“ Households of color were disproportionately more likely to benefit from the ARPA changes when compared to White households.



# Representation of Households Below the Standard in Washington

Using the Self-Sufficiency Standard and applying it to working-age households (excluding the elderly and disabled), 28 percent lack sufficient income to meet the basic cost of living in Washington State. Other variables such as housing burden, food assistance, Temporary Assistance for Needy Families (TANF), internet access, and health insurance type offer insight on the needs of households that are struggling to make ends meet, even when 80 percent of the households below the Standard have at least one adult working full time, for the full year.

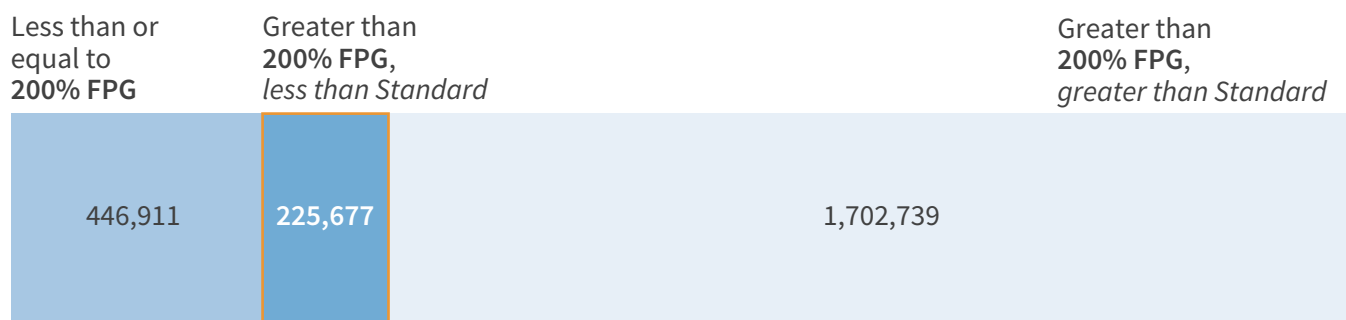
While the Official Poverty Measure identifies 235,416 households as “poor” (10 percent of households in Washington State), more than three times as many households actually lack enough income to meet their basic needs in Washington State (669,138 households; 28 percent of households). Using the Self-Sufficiency Standard calculations reveal that 65 percent of economically insecure households were overlooked and undercounted, not officially poor, yet without enough resources to cover their basic needs.

Because eligibility for work supports such as Washington’s Basic Food Program aligns with 200% of the Federal Poverty Guidelines (FPG), this can be another helpful indicator for understanding the state of struggling households across the state. **Figure AI** documents how many households in Washington State are below the 200% FPG threshold, greater than 200% FPG but less than the Standard, and greater than 200% of FPG and greater

than the Standard; 225,677 households in Washington State have earnings that are higher than 200% FPG but are still not sufficient to making ends meet. Because their incomes are above the eligibility threshold for many work supports, these households are unlikely to receive any financial support and risk further financial insecurity.

This report has demonstrated that the likelihood of experiencing inadequate income in Washington State is concentrated among certain families by gender, race/ethnicity, education, and location and that structural inequities, not individual blame, are the cause of these disparities. The report documents that the vast majority (80 percent) of households had at least one full-time worker who is not earning wages sufficient to meet basic costs for their families. **Figure AJ** examines essential benefits and services (food, health insurance, internet) that households are (or are not) receiving or have access

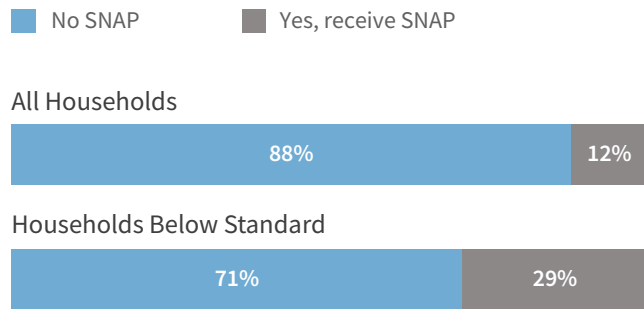
**Figure AI. Number of Households Living below 200% of the Federal Poverty Guidelines and the Number of Households Below the Self-Sufficiency Standard\***



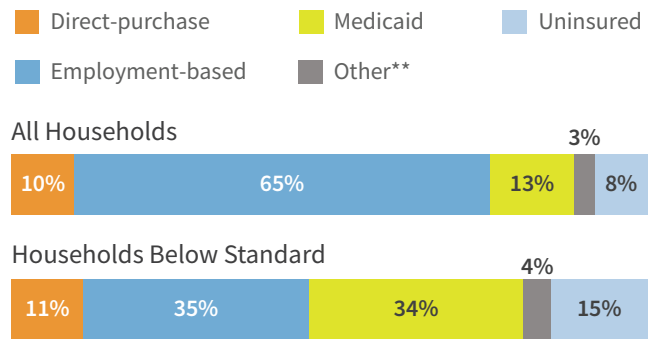
\*The categories less than or equal to 200% of the FPG and greater than 200% of FPG but less than the Standard do not add up to the total number of households below the Standard because 3,450 households in the less than or equal to 200% of FPG category are above the Standard. Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Figure AJ. Profile of Households with Inadequate Income**  
 There are 669,138 households living below the Self-Sufficiency Standard in Washington

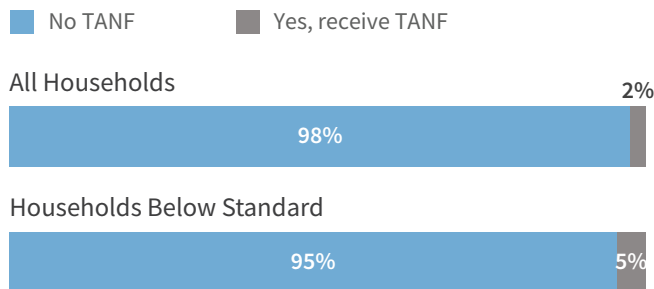
**Food Assistance (SNAP)**



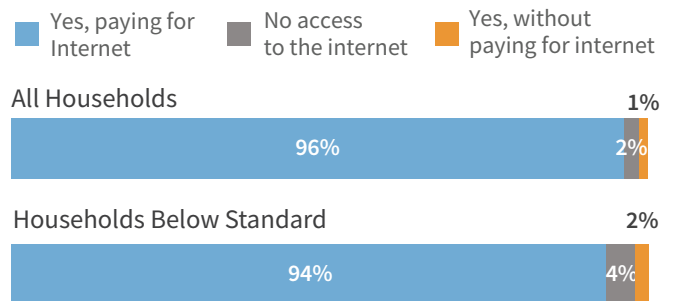
**Health Insurance**



**Temporary Assistance for Needy Families (TANF)**



**Access to Internet**



\*The label “housing burdened” is assigned to households when more than 30 percent of their income goes to the cost of housing. Households are considered “severely housing burdened” if housing costs more than 50 percent of their income.  
 \*\*Other includes insurance from VA, TRICARE or other military health care, or Medicare.  
 Percentages are rounded and therefore do not always add up to 100 percent. Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

to, across all households in Washington State and across households with income inadequacy.

Twenty-nine percent of households below the Standard in Washington State access Supplemental Nutrition Assistance Program (SNAP) benefits (formerly called food stamps) or 12 percent of all households in the state. Work supports, like SNAP, help supplement families’ monthly budgets and improve their quality of life. Families who do not have access to work supports are forced to choose which basic needs to address, and, as a result, face both short- and long-term consequences. 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> More than two out of three households with inadequate income, according to the Self-Sufficiency

Standard, did not receive food assistance in the previous year.

Only five percent of households unable to meet their basic needs had access to cash assistance through the Temporary Assistance for Needy Families program. Despite households below the Standard not having earnings that are sufficient to meeting their costs, TANF is only available to those with very low incomes and who meet a variety of eligibility determinations.

Affordable health insurance can be a financial lifeline for families struggling with illness. In Washington State, 10 percent directly purchase health insurance through the marketplace, 65 percent have employment-based

health insurance, 13 percent are able to access Medicaid, eight percent are uninsured and three percent have health insurance from the VA, TRICARE, or other military health insurance. For households below the Standard, the proportion of households able to access insurance through their employer decreases to 35 percent and the number of households able to access Medicaid increases to 34 percent. However, 15 percent of households below the Standard do not have access to any form of health insurance.

Four percent of households with incomes below the Standard do not have access to the internet (accessed through a cell phone company or internet service provider), a critical resource for education, services, and job seeking. It should also be noted that for the 96

percent of households below the Standard that do have access to the internet, there could still be a lack of access to or proficiency with technology facilitated resources that allow households to access health insurance, public benefits, education, and more.

By examining the access of total households and households below the Standard to SNAP, TANF, Medicaid, and internet, we find a great majority are not accessing critical public assistance programs. This lack of access is likely due to eligibility constraints, obstacles to access (such as language exclusion, technology requirements, or time restrictions), or insufficient program funding. Removing barriers to entry on these critical work supports is an important step in getting more households to income adequacy when their earnings are not enough.

“ Twenty-nine percent of households below the Standard in Washington State access Supplemental Nutrition Assistance Program (SNAP) benefits.

## The Importance of Work Supports

Work supports help lower families' monthly budgets and improve their quality of life. However, families that do not have access to work supports are forced to choose between basic needs and as a result face both near and long-term consequences. 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>26</sup> Mothers who have multiple young children are also less likely to be employed in states with high costs of child care, fewer subsidies, and restrictions for universal pre-K options.<sup>27</sup> Food insecurity in early childhood has been linked to impaired cognitive development, attention and focus issues, and behavior issues, which can persist even after families become food secure.<sup>28</sup> Likewise, when parents have access to Medicaid benefits, children are less likely to miss school, improving long term health and financial outcomes.<sup>29</sup> Housing subsidies and rent vouchers enable families to move to higher-opportunity areas, benefiting both the long-term academic and economic achievements of the children and the physical and mental well-being of their parents.<sup>30</sup> Rent assistance also reduces the likelihood of severe illness.<sup>31</sup> Lastly, the COVID-19 pandemic emphasized the importance of reliable public transportation for employment opportunities, social engagement, and health care and food access.<sup>32</sup>

# Conclusion

The data presented in *Overlooked and Undercounted: Struggling to Make Ends Meet in Washington State* reveals the unprecedented impact of the COVID-19 pandemic. Paired with dramatically increasing housing and food costs, 28 percent of working-age Washingtonians battle with the everyday crisis of trying to make ends meet with incomes that do not support basic expenses.

Previous research on the overlooked and undercounted of Washington State provided a baseline from which to understand the state of financial distress in Washington State. In this report, we document the pandemic's profound economic impact and find a substantial increase in the percentage of households with income below the Standard. While the majority of households below the Standard work (80%), the total percentage of households with no workers increased from four percent to seven percent in Washington State. The unemployment rate has since dropped, but the problem of inadequate earnings is not isolated to households who lost workers. For households with one worker, the percentage of households struggling to make ends meet increased from 30 percent to 34 percent.

While the data presented here takes the form of percentages, figures, and counts, it is essential to remember that these are Washington families, households, workers, for whom large amounts of work are not providing wages that allow them to survive, let alone live comfortably enough to plan for the future. This income inadequacy exists throughout all regions of Washington and in all communities; however, inadequate income does not affect all groups equally. There are substantial variations in the rates of income inadequacy among different groups and by different household characteristics.

The high work levels among households below the Standard indicate that inadequate wages, not lack of work hours, is the cause of income inadequacy in many households. This data highlights that the labor market in Washington State needs improved opportunity in positions that provide a family sustaining wage.

Universally, higher levels of education result in decreased rates of income inadequacy. At the same time, for both women and people of color, there are substantially lower rewards than White men from more education.

Family composition—particularly when households are maintained by a woman alone and if children are present—impacts a family's ability to meet costs. The demographic characteristics of being a woman, a person of color, and having children combine to result in high rates of insufficient income, while the demographic characteristics of being a White, childless man combine to result in the higher chance of not struggling to cover basic needs. Being a single mother—especially a single mother of color—combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education alongside race-based discrimination) with the high costs of children and the lower income of being a one-worker household.

Immigration status is also a determining factor in wage adequacy. Foreign-born householders have higher income inadequacy rates than U.S.-born householders, especially when Latinx, and especially if they are not citizens.

It is apparent that the American Rescue Plan Act's temporary provision to increase the Child Tax Credit and Child and Dependent Care Tax Credit (along with making it refundable) mitigated some of the cost burden of child care and supplemented financial resources for families below the Standard with young children. Unfortunately, these provisions were short lived and did not continue after 2021.

This report contributes to the future economic well-being of Washingtonians by identifying the extent and nature of income inadequacy by geographic location, race and/or ethnicity, family composition, immigration status, and work levels. Using the federal poverty measure alone to understand income inadequacy neglects to recognize over 433,000 households struggling to cover costs. Therefore, policies intending to serve families struggling to make ends meet must look beyond simple, outdated measures and create solutions that take into account current and realistic household costs and family variation.

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# Appendix A: Methodology, Assumptions, & Sources

## Data and Sample

This study uses data from the 2021 1-Year American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS) replaced the long form in the 2010 Census. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

The 2021 Public Use Microdata Sample (PUMS) is a set of data files that contains records of a one-percent sample of all housing units surveyed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. In Washington, the 2021 ACS one-percent sample size is 35,712 housing units (representing a housing unit estimate of 3,257,140 Washington households).<sup>1</sup>

The most detailed geographic level in the ACS available to the public with records at the household and individual level is the Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. Each PUMA, drawn using the 2010 Census population count, contains a population of about 100,000. Washington's 39 counties are partitioned into 144 PUMAs, with 2021 ACS estimates reported for each.

**Exclusions.** As the Self-Sufficiency Standard assumes that all adults within a household are employed, the population sample in this report is restricted to households that have at least one adult aged between 18 and 64, without any disability that limits their ability to work. Adults are identified as having a work-limiting disability if they are disabled and receive Supplemental Security Income or Social Security income, or if they are disabled and are not in the labor force. Although the ACS sample includes households that have disabled or elderly members, this report excludes elderly adults and adults with work-limiting disabilities and their income when determining household composition and income. It is important to recognize that individuals with disabilities and older adults may have unique transportation,

housing, health care, taxes, and other expenses that are not fully captured by the assumptions made in the Standard. Therefore, the Standard does not adequately address their specific needs and circumstances. Individuals living in group quarters, such as prisons, shelters, dormitories, and nursing homes, are also excluded from the analysis.

This demographic study of Washington State includes a total of 2,375,327 households. It's worth noting that this year's study utilized a new methodology that expanded the number of households included in the dataset compared to previous years. In the past, households with a reference person that met the exclusion criteria were dropped entirely from the dataset. However, this year we kept those households in the dataset if there was another non-disabled, non-elderly adult available to serve as the reference person.

**Household Sample.** We examine the number of households that are above and below the Self-Sufficiency Standard rather than the number of families. Households include all people occupying a housing unit, regardless of relationship; a household can therefore be comprised of none, one, or more than one family. This sampling practice is based on the assumption that resource sharing in non-family households leads to lower rates of economic insecurity. This assumption may result in an underestimate of the extent of income Measures Used: Household Income, Census Poverty Threshold, and the Self-Sufficiency Standard.

## Measures Used: Household Income, Census Poverty Threshold, and the Self-Sufficiency Standard

**Income.** Income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages or salary; farm and non-farm self-employment; Social Security or railroad payments;

interest on savings or bonds, dividends, income from estates or trusts, and net rental income; veterans' payments or unemployment and worker's compensation; public assistance or welfare payments; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income.

It is assumed that all income in a household is equally available to pay all expenses. Not included in income are: capital gains; money received from the sale of property; the value of in-kind income such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances.

**The Poverty Threshold.** This study uses the 2021 U.S. Census Bureau poverty thresholds, which vary by family composition (number of adults and number of children) but not place, with each household coded with its appropriate poverty threshold.

**The Self-Sufficiency Standard.** The Self-Sufficiency Standard for Washington 2021 was used as the income benchmark for the Overlooked and Undercounted study. The Self-Sufficiency Standard calculates a unique income threshold for over 700 family compositions in every county in the state. However, in some instances a single PUMA (the lowest geographic area included in the ACS PUMS dataset) contains more than one county. In those instances, a weighted Self-Sufficiency Standard was calculated to apply a single Self-Sufficiency Standard as the income threshold for that PUMA. Therefore, the income inadequacy rate for each county in a given PUMA will be the same. If there are multiple PUMAs in a single county, each PUMA in the county is assigned the county's Self-Sufficiency Standard.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income is below the Self-Sufficiency Standard are designated.

## 2021 Self-Sufficiency Standard Methodology and Source List

This appendix explains the methodology, assumptions, and sources used to calculate the Self-Sufficiency Standard. 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, typically by county. 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 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 Standard assumes adults work eight hours per day for 22 days per month and 12 months per year.

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 may not reflect, such as increased transportation and health care costs.



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 wage by 176 hours to obtain the hourly wage and by multiplying the monthly wage by 12 to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults and 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 2021 edition of the Washington 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>2</sup>

All adults in one- and two-adult households are assumed to be working full time. For households with more than two adults, it is assumed that any additional adults 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>3</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 2021 Self-Sufficiency Standard for Washington and the specific assumptions included in the calculations are described below.

## Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD),

to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Assistant Secretary for Policy Development and Research to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year.

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 selects 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 percent of the housing in a given area is less expensive than the FMR.<sup>4</sup>

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.

While most states are calculated at a county level, the state of Washington has several counties with sub county-housing variation. The 2021 5-year American Community Survey median gross rents for sub-regions within Washington counties were used to adjust housing.

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 Costs.** U.S. Department of Housing and Urban Development, “County Level Data,” Fair Market Rents, Data, 2021 Data, [https://www.huduser.gov/portal/datasets/fmr/fmr2021/FY21\\_FMRs\\_cbo.xlsx](https://www.huduser.gov/portal/datasets/fmr/fmr2021/FY21_FMRs_cbo.xlsx) (accessed October 1, 2020).

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## Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.<sup>5</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 2021 Washington Standard were calculated using 75th percentile data from the 2021 DCYF Child Care Market Rate Survey. Child care costs from 2021 are updated for inflation to the data of data

production using the Consumer Price Index from March 2021, the data collection period. 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. Forty-three percent of infants are in family child care and 57 percent are in child care centers. These proportions are 26 percent and 74 percent respectively, for preschoolers, and 46 percent and 54 percent for school-age children.<sup>6</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 Cost.** Washington State Department of Children, Youth, and Families (DCYF), “2021 Market Rate Survey Report,” <https://www.dcyf.wa.gov/sites/default/files/pdf/reports/ChildCareMarketRateStudy2021.pdf> (accessed August 30, 2022).

**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 September 1, 2022).

## 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>7</sup>

The Low-Cost Food Plan costs approximately 25 percent 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. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure

Survey, the average American family spends about 37 percent of their food budget on food prepared away from home. That is, it covers groceries only.<sup>8</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 most recent 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. Geographic differences in food costs within the states 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>9</sup>

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

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is used to geographically vary the Low-Cost Food Plan. For the 2021 dataset, due to the pervasive increase in food costs across the United States for late 2021 and early 2021, the researchers for the Standard added a food cost control which prevents the cost of food from decreasing in any given county.<sup>10</sup>

## 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 2021,” <https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2021.pdf> (accessed October 24, 2022).

**County Index.** Gundersen, C., Strayer, M., Dewey, A., Hake, M., & Engelhard, E. (2022). Map the Meal Gap 2022: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2020. Feeding America, 2022, received from [research@feedingamerica.org](mailto:research@feedingamerica.org) (July 20, 2022).

## Transportation

**Public Transportation.** If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7 percent of the general public uses public transportation, then approximately 30 percent of the low- and moderate-income population use public transit.<sup>11</sup> The Standard assumes private transportation (a car) in counties where less than 7 percent of workers commute by public transportation.

The Standard examined 2016–2020 American Community Survey 5-Year estimates to calculate the percentage of the county population that commutes within county by public transportation. However, some counties have rates over seven percent due to special circumstances, such as resort-focused areas where workers are bussed in due to limited parking. These counties do not assume public transportation as access to a grocery store and child care facilities via public transportation are not adequate.

For public transit users, the most appropriate local transit pass, usually a 30 day or monthly unlimited ride pass, is added for each working adult— assumed for the first two adults in a household. King County exceeds seven percent utilization and is therefore assumed to utilize public transportation.<sup>12</sup>

**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 Washington statewide average round trip commute to work distance is 20.3 miles.

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 2021 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile of the Census South region of the United States.

The average expenditure for auto insurance was \$103.05 per month in 2019 based on data from the National Association of Insurance Commissioners (NAIC).

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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. Nationally, the employer pays 78 percent of the insurance premium for the employee and 71 percent of the insurance premium for the family.<sup>13</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. To vary the state premium by the rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state or federal marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.<sup>14</sup>

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace.

## DATA SOURCES

**Premiums.** Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Table X.D.1/X.C.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in family/single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2021,” Medical Expenditure Panel Survey-Insurance Component, [https://meps.ahrq.gov/data\\_stats/summ\\_tables/insr/state/series\\_10/2021/ic21\\_xc\\_e.pdf](https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_10/2021/ic21_xc_e.pdf) (accessed November 5, 2022).

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## Miscellaneous

This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

Miscellaneous expenses are calculated by taking ten percent of all other costs and broadband and cell phone costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15 percent and account for other costs such as recreation, entertainment, savings, or debt repayment.<sup>15</sup>

## Broadband And Cell Phone

**Broadband.** The Standard utilizes the annual Federal Communications Commission (FCC) Urban Rate Survey Data to calculate a monthly broadband cost. In order to calculate an average that represents minimally adequate broadband service for families, the Standard assumes a download bandwidth range of 12 - 100 Mbps and creates an average monthly cost from the total monthly charges from the range of internet service providers (ISP) in the surveyed area.<sup>16</sup> Recognizing that families need to pay for equipment in order to establish connectivity in a household, the Standard also adds a monthly fee that includes the cost of a modem and router.

**Cell Phone.** The Standard assumes that each adult in a household needs access to a cell phone with up to 5 GB of data per month. Averaging the cost per gigabyte with

nine United States cell phone plans having widespread coverage, the Standard assumes an average monthly service cost of \$24.52.<sup>17</sup> Assuming that an adult will also need to purchase a cell phone, Standard researchers found the average cost for five smartphones and then divided that total average cost by two years of monthly payments which is the typical amount of time that service providers finance cell phones. Local fees and taxes were added onto the monthly service fee charge and local sales tax was added to the cost of the phone.

## Data Sources

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## Federal Taxes

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

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

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

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

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

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

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## State Taxes

State taxes calculated in the Standard include income tax, payroll taxes, and state sales tax where applicable. State sales taxes are assumed to apply to the miscellaneous amount plus groceries, when 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. Washington has no state taxes in 2021.

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## Endnotes

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17. The Standard found the monthly cost for a 4 - 6 GB plan for U.S. Mobile, Tello, T-Mobile, Ting, AT&T Prepaid, Affinity Cellular, Verizon, Mint Mobile and UltraMobile and then created an average price per GB and multiplied that by 5 in order to come up with an average plan cost for 5 GB.



# Appendix B: Detailed Data Tables

**USER GUIDE.** Detailed data tables are provided in Appendix B. Generally, figures in the text section provide only the percentage of the population who fall below the Self-Sufficiency Standard. The corresponding appendix tables are more detailed, providing the raw numbers for each group as well as percentages. Note that if there is no data in the cell, the counts are zero. **Table 6** shows an example of the data included in the appendix tables. Each column details the following data:

- A.** The total number of households in Washington within the row group and the total percentage in the row group are of all Washington households. When appropriate, the characteristics of the householder are reported. For example, women head 1,151,277 households and are 51.5 percent of all householders in Washington. Note that the total percentage of *persons* in Washington who are women may be different than percentage of who are *householders*.
- B.** The number and percentage of households whose incomes are below both the poverty threshold and the Standard (because the poverty threshold is so low, families below the poverty threshold are always below the Standard). In Washington, there are 132,754 households headed by women in poverty and 11.5 percent of all households headed by women are in poverty.

- C.** The number and percentage of households whose incomes are above the poverty threshold, but below the Standard. In Washington, there are 239,136 households headed by women who are not considered poor by the poverty threshold yet are still below the Standard.
- D.** The total number and percentage of households below the Standard (columns B + C). This report focuses on the results of column D. In Washington, there are 371,890 households headed by women with inadequate income representing a total of 32.3 percent of households headed by women.
- E.** The number and percentage of households whose incomes are above the Standard (which is always above the poverty threshold).

In addition to looking at the income inadequacy rate of groups (column D in **Table 6**, throughout the report we also discuss the characteristics of households living below the Standard. For example, there are 669,138 households below the Standard in Washington and 371,890 of those households are headed by women (55.6 percent).

**Table 6. Example Appendix Table**

	A		B		C		D		E			
	Total	Percent of Total	Below the Self-Sufficiency Standard								Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard					
			Number	%	Number	%	Number	%	Number	%		
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%		
<b>Gender</b>												
<b>Men</b>	1,224,050	51.5%	102,662	8.4%	194,586	15.9%	297,248	24.3%	926,802	75.7%		
<b>Women</b>	1,151,277	48.5%	132,754	11.5%	239,136	20.8%	371,890	32.3%	779,387	67.7%		

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 7. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E			
	Total	Percent of Total	Below the Self-Sufficiency Standard								Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	%		
		Number	%	Number	%	Number	%	Number			%	
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%		
<b>Gender</b>												
Men	1,224,050	51.5%	102,662	8.4%	194,586	15.9%	297,248	24.3%	926,802	75.7%		
Women	1,151,277	48.5%	132,754	11.5%	239,136	20.8%	371,890	32.3%	779,387	67.7%		
<b>Race/Ethnicity of Householder</b>												
Latinx	275,897	11.6%	35,202	12.8%	90,074	32.6%	125,276	45.4%	150,621	54.6%		
American Indian	14,721	0.6%	2,820	19.2%	3,615	24.6%	6,435	43.7%	8,286	56.3%		
Asian	240,533	10.1%	22,464	9.3%	34,354	14.3%	56,818	23.6%	183,715	76.4%		
Black	92,257	3.9%	16,686	18.1%	25,090	27.2%	41,776	45.3%	50,481	54.7%		
White	1,584,216	66.7%	139,708	8.8%	247,653	15.6%	387,361	24.5%	1,196,855	75.5%		
Other or Multiracial	154,166	6.5%	17,488	11.3%	29,141	18.9%	46,629	30.2%	107,537	69.8%		
Native Hawaiian or Pacific Islander	13,537	0.6%	1,048	7.7%	3,795	28.0%	4,843	35.8%	8,694	64.2%		
<b>Citizenship Status of Householder</b>												
Native	1,935,529	81.5%	188,483	9.7%	332,031	17.2%	520,514	26.9%	1,415,015	73.1%		
Naturalized	224,319	9.4%	21,102	9.4%	42,633	19.0%	63,735	28.4%	160,584	71.6%		
Not a citizen	215,479	9.1%	25,831	12.0%	59,058	27.4%	84,889	39.4%	130,590	60.6%		
<b>Householder Speaks English less than Very Well</b>												
Yes, householder speaks English less than very well	187,353	7.9%	27,141	14.5%	63,601	33.9%	90,742	48.4%	96,611	51.6%		
No, householder speaks English well	2,187,974	92.1%	208,275	9.5%	370,121	16.9%	578,396	26.4%	1,609,578	73.6%		
<b>Linguistic Isolation of Householder</b>												
No, not linguistically isolated	2,283,855	96.1%	219,299	9.6%	401,672	17.6%	620,971	27.2%	1,662,884	72.8%		
Yes, household is linguistically isolated	91,472	3.9%	16,117	17.6%	32,050	35.0%	48,167	52.7%	43,305	47.3%		
<b>Household Language</b>												
English only	1,765,062	74.3%	173,973	9.9%	285,874	16.2%	459,847	26.1%	1,305,215	73.9%		
Spanish	234,362	9.9%	26,661	11.4%	81,011	34.6%	107,672	45.9%	126,690	54.1%		

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 7. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E	
	Total	Percent of Total	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%
Other Indo-European languages	133,193	5.6%	9,403	7.1%	22,172	16.6%	31,575	23.7%	101,618	76.3%
Asian and Pacific Island languages	203,059	8.5%	18,051	8.9%	31,904	15.7%	49,955	24.6%	153,104	75.4%
Other language	39,651	1.7%	7,328	18.5%	12,761	32.2%	20,089	50.7%	19,562	49.3%
<b>Family Type</b>										
No children in household	1,508,170	63.5%	155,161	10.3%	189,932	12.6%	345,093	22.9%	1,163,077	77.1%
Single mother with children	177,495	7.5%	40,788	23.0%	74,122	41.8%	114,910	64.7%	62,585	35.3%
Single father with children	84,128	3.5%	10,616	12.6%	28,135	33.4%	38,751	46.1%	45,377	53.9%
Married with children	605,534	25.5%	28,851	4.8%	141,533	23.4%	170,384	28.1%	435,150	71.9%
<b>Children Present</b>										
No children present	1,508,170	63.5%	155,161	10.3%	189,932	12.6%	345,093	22.9%	1,163,077	77.1%
Yes, children present	867,157	36.5%	80,255	9.3%	243,790	28.1%	324,045	37.4%	543,112	62.6%
<b>Young Child Present in Household</b>										
Youngest child younger than 6	371,623	15.6%	36,226	9.7%	139,867	37.6%	176,093	47.4%	195,530	52.6%
Youngest child older than 6	495,534	20.9%	44,029	8.9%	103,923	21.0%	147,952	29.9%	347,582	70.1%
<b>Educational Attainment of Householder</b>										
Less than high school	142,744	6.0%	32,116	22.5%	54,590	38.2%	86,706	60.7%	56,038	39.3%
High school graduate	437,774	18.4%	65,097	14.9%	114,778	26.2%	179,875	41.1%	257,899	58.9%
Some college	773,038	32.5%	83,204	10.8%	163,660	21.2%	246,864	31.9%	526,174	68.1%
College graduate and above	1,021,771	43.0%	54,999	5.4%	100,694	9.9%	155,693	15.2%	866,078	84.8%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 7. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E			
	Total	Percent of Total	Below the Self-Sufficiency Standard								Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard					
			Number	%	Number	%	Number	%	Number	%		
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%		
<b>Highest Educational Attainment of Adults in Household</b>												
Adult with less than high school diploma or equivalent	78,799	3.3%	25,729	32.7%	27,761	35.2%	53,490	67.9%	25,309	32.1%		
Adult with high school diploma or equivalent	339,989	14.3%	61,300	18.0%	98,021	28.8%	159,321	46.9%	180,668	53.1%		
Adult with some college	761,933	32.1%	87,705	11.5%	183,115	24.0%	270,820	35.5%	491,113	64.5%		
Bachelor's degree or college graduate and above	1,194,606	50.3%	60,682	5.1%	124,825	10.4%	185,507	15.5%	1,009,099	84.5%		
<b>Number of Workers in Household</b>												
No workers	161,146	6.8%	104,174	64.6%	26,886	16.7%	131,060	81.3%	30,086	18.7%		
One worker, full time year round	706,331	29.7%	21,483	3.0%	136,997	19.4%	158,480	22.4%	547,851	77.6%		
One worker, part time or part year	300,047	12.6%	83,196	27.7%	97,762	32.6%	180,958	60.3%	119,089	39.7%		
Two or more workers	1,207,803	50.8%	26,563	2.2%	172,077	14.2%	198,640	16.4%	1,009,163	83.6%		
<b>Health Coverage Status</b>												
Employment-based	1,550,252	65.3%	51,905	3.3%	185,206	11.9%	237,111	15.3%	1,313,141	84.7%		
Direct-purchase	235,431	9.9%	33,639	14.3%	42,065	17.9%	75,704	32.2%	159,727	67.8%		
Medicaid	316,141	13.3%	103,548	32.8%	122,630	38.8%	226,178	71.5%	89,963	28.5%		
Uninsured	197,552	8.3%	38,510	19.5%	62,679	31.7%	101,189	51.2%	96,363	48.8%		
Other	75,951	3.2%	7,814	10.3%	21,142	27.8%	28,956	38.1%	46,995	61.9%		
<b>Receives Public Assistance</b>												
Yes	56,111	2.4%	15,312	27.3%	15,173	27.0%	30,485	54.3%	25,626	45.7%		
No	2,319,216	97.6%	220,104	9.5%	418,549	18.0%	638,653	27.5%	1,680,563	72.5%		
<b>Yearly Food Stamp/Supplemental Nutrition Assistance Program (SNAP) Recipient</b>												
Yes	285,597	12.0%	78,888	27.6%	115,692	40.5%	194,580	68.1%	91,017	31.9%		
No	2,089,730	88.0%	156,528	7.5%	318,030	15.2%	474,558	22.7%	1,615,172	77.3%		

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 7. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E	
	Total	Percent of Total	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%
<b>Severe Housing Burden</b>										
No cash rent	30,075	1.3%	9,082	30.2%	7,606	25.3%	16,688	55.5%	13,387	44.5%
Housing cost is > 50% of income	414,463	17.4%	207,442	50.1%	152,159	36.7%	359,601	86.8%	54,862	13.2%
Housing cost is > 30% and <= 50% of income	417,624	17.6%	11,022	2.6%	152,490	36.5%	163,512	39.2%	254,112	60.8%
Housing cost is <= 30% of income	1,513,165	63.7%	7,870	0.5%	121,467	8.0%	129,337	8.5%	1,383,828	91.5%
<b>Access to Internet</b>										
Yes, by paying a cell phone company or Internet service provider	2,286,694	96.3%	215,535	9.4%	410,632	18.0%	626,167	27.4%	1,660,527	72.6%
Yes, without paying a cell phone company or Internet service provider	31,276	1.3%	6,308	20.2%	7,451	23.8%	13,759	44.0%	17,517	56.0%
No access to the Internet at this house, apartment, or mobile home	57,357	2.4%	13,573	23.7%	15,639	27.3%	29,212	50.9%	28,145	49.1%
<b>Age Cohorts</b>										
18-24	134,624	5.7%	34,012	25.3%	39,798	29.6%	73,810	54.8%	60,814	45.2%
25-34	544,635	22.9%	42,723	7.8%	114,851	21.1%	157,574	28.9%	387,061	71.1%
35-44	600,006	25.3%	54,784	9.1%	125,546	20.9%	180,330	30.1%	419,676	69.9%
45-54	521,132	21.9%	37,509	7.2%	76,924	14.8%	114,433	22.0%	406,699	78.0%
55-64	574,930	24.2%	66,388	11.5%	76,603	13.3%	142,991	24.9%	431,939	75.1%
<b>County</b>										
Adams	4,427	0.2%	831	18.8%	841	19.0%	1,671	37.7%	2,756	62.3%
Asotin	6,591	0.3%	1,248	18.9%	1,252	19.0%	2,500	37.9%	4,092	62.1%
Benton	60,091	2.5%	5,311	8.8%	11,077	18.4%	16,389	27.3%	43,702	72.7%
Chelan	23,940	1.0%	2,187	9.1%	6,673	27.9%	8,860	37.0%	15,080	63.0%
Clallam	19,702	0.8%	3,498	17.8%	3,950	20.0%	7,448	37.8%	12,254	62.2%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 7. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E			
	Total	Percent of Total	Below the Self-Sufficiency Standard								Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard					
			Number	%	Number	%	Number	%	Number	%		
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%		
Clark	151,270	6.4%	15,171	10.0%	32,466	21.5%	47,637	31.5%	103,634	68.5%		
Columbia	1,439	0.1%	272	18.9%	273	19.0%	546	37.9%	893	62.1%		
Cowlitz	27,950	1.2%	3,914	14.0%	4,483	16.0%	8,398	30.0%	19,552	70.0%		
Douglas	11,112	0.5%	1,016	9.1%	3,117	28.0%	4,133	37.2%	6,979	62.8%		
Ferry	2,126	0.1%	445	20.9%	401	18.9%	846	39.8%	1,280	60.2%		
Franklin	24,049	1.0%	1,956	8.1%	4,065	16.9%	6,021	25.0%	18,028	75.0%		
Garfield	786	0.0%	149	18.9%	149	19.0%	298	37.9%	488	62.1%		
Grant	25,702	1.1%	3,102	12.1%	5,875	22.9%	8,977	34.9%	16,725	65.1%		
Grays Harbor	19,442	0.8%	3,155	16.2%	3,568	18.4%	6,723	34.6%	12,720	65.4%		
Island	24,486	1.0%	3,181	13.0%	4,607	18.8%	7,788	31.8%	16,698	68.2%		
Jefferson	9,916	0.4%	1,760	17.8%	1,988	20.0%	3,748	37.8%	6,168	62.2%		
King	774,198	32.6%	68,532	8.9%	113,777	14.7%	182,309	23.5%	591,889	76.5%		
Kitsap	79,783	3.4%	7,870	9.9%	15,956	20.0%	23,826	29.9%	55,957	70.1%		
Kittitas	15,799	0.7%	1,900	12.0%	3,605	22.8%	5,505	34.8%	10,293	65.2%		
Klickitat	7,187	0.3%	947	13.2%	1,250	17.4%	2,197	30.6%	4,990	69.4%		
Lewis	24,163	1.0%	3,177	13.1%	4,205	17.4%	7,382	30.5%	16,781	69.5%		
Lincoln	3,765	0.2%	713	18.9%	715	19.0%	1,428	37.9%	2,337	62.1%		
Mason	17,947	0.8%	2,907	16.2%	3,292	18.3%	6,199	34.5%	11,748	65.5%		
Okanogan	11,389	0.5%	2,375	20.9%	2,155	18.9%	4,529	39.8%	6,859	60.2%		
Pacific	9,854	0.4%	1,383	14.0%	1,579	16.0%	2,962	30.1%	6,892	69.9%		
Pend Oreille	4,164	0.2%	869	20.9%	785	18.9%	1,654	39.7%	2,510	60.3%		
Pierce	281,253	11.8%	23,424	8.3%	59,782	21.3%	83,206	29.6%	198,047	70.4%		
San Juan	8,047	0.3%	1,045	13.0%	1,514	18.8%	2,559	31.8%	5,487	68.2%		
Skagit	32,565	1.4%	4,229	13.0%	6,131	18.8%	10,360	31.8%	22,205	68.2%		
Skamania	3,958	0.2%	521	13.2%	687	17.4%	1,208	30.5%	2,749	69.5%		
Snohomish	255,359	10.8%	17,524	6.9%	49,622	19.4%	67,145	26.3%	188,214	73.7%		
Spokane	164,309	6.9%	17,710	10.8%	29,807	18.1%	47,517	28.9%	116,792	71.1%		
Stevens	11,662	0.5%	2,436	20.9%	2,199	18.9%	4,635	39.7%	7,027	60.3%		
Thurston	88,440	3.7%	9,427	10.7%	15,031	17.0%	24,458	27.7%	63,982	72.3%		
Wahkiakum	1,344	0.1%	189	14.0%	215	16.0%	404	30.0%	940	70.0%		
Walla Walla	17,261	0.7%	1,471	8.5%	3,138	18.2%	4,609	26.7%	12,652	73.3%		
Whatcom	69,308	2.9%	8,143	11.7%	15,038	21.7%	23,181	33.4%	46,127	66.6%		

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 7. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E			
	Total	Percent of Total	Below the Self-Sufficiency Standard								Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard					
			Number	%	Number	%	Number	%	Number	%		
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%		
Whitman	13,747	0.6%	2,602	18.9%	2,611	19.0%	5,213	37.9%	8,534	62.1%		
Yakima	66,790	2.8%	8,826	13.2%	15,843	23.7%	24,668	36.9%	42,122	63.1%		

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 8. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E			
	Total	Percent of Total	Below the Self-Sufficiency Standard								Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard					
			Number	%	Number	%	Number	%	Number	%		
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%		
<b>Citizenship of Householder</b>												
<b>U.S. Born</b>												
American Indian	14,597	0.6%	2,704	18.5%	3,615	24.8%	6,319	43.3%	8,278	56.7%		
Asian	54,755	2.3%	5,291	9.7%	8,388	15.3%	13,679	25.0%	41,076	75.0%		
Black	63,554	2.7%	12,290	19.3%	14,190	22.3%	26,480	41.7%	37,074	58.3%		
Latinx	159,064	6.7%	18,741	11.8%	43,392	27.3%	62,133	39.1%	96,931	60.9%		
Native Hawaiian or Pacific Islander	8,705	0.4%	857	9.8%	2,332	26.8%	3,189	36.6%	5,516	63.4%		
Other or Multiracial	144,587	6.1%	16,611	11.5%	26,875	18.6%	43,486	30.1%	101,101	69.9%		
White	1,490,267	62.7%	131,989	8.9%	233,239	15.7%	365,228	24.5%	1,125,039	75.5%		
<b>Naturalized</b>												
American Indian	59	0.0%	59	100.0%								
Asian	99,427	4.2%	9,235	9.3%	13,743	13.8%	22,978	23.1%	76,449	76.9%		
Black	20,944	0.9%	3,296	15.7%	8,432	40.3%	11,728	56.0%	9,216	44.0%		
Latinx	37,488	1.6%	3,112	8.3%	10,117	27.0%	13,229	35.3%	24,259	64.7%		
Native Hawaiian or Pacific Islander	2,480	0.1%	83	3.3%	344	13.9%	427	17.2%	2,053	82.8%		
Other or Multiracial	5,041	0.2%	630	12.5%	547	10.9%	1,177	23.3%	3,864	76.7%		
White	58,880	2.5%	4,687	8.0%	9,450	16.0%	14,137	24.0%	44,743	76.0%		
<b>Non-Citizens</b>												
American Indian	65	0.0%	57	87.7%					8	12.3%		
Asian	86,351	3.6%	7,938	9.2%	12,223	14.2%	20,161	23.3%	66,190	76.7%		
Black	7,759	0.3%	1,100	14.2%	2,468	31.8%	3,568	46.0%	4,191	54.0%		
Latinx	79,345	3.3%	13,349	16.8%	36,565	46.1%	49,914	62.9%	29,431	37.1%		
Native Hawaiian or Pacific Islander	2,352	0.1%	108	4.6%	1,119	47.6%	1,227	52.2%	1,125	47.8%		
Other or Multiracial	4,538	0.2%	247	5.4%	1,719	37.9%	1,966	43.3%	2,572	56.7%		
White	35,069	1.5%	3,032	8.6%	4,964	14.2%	7,996	22.8%	27,073	77.2%		
<b>Linguistic Isolation</b>												
<b>Not Linguistically Isolated</b>												
English only	1,765,062	74.3%	173,973	9.9%	285,874	16.2%	459,847	26.1%	1,305,215	73.9%		

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.



**Table 8. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E	
	Total	Percent of Total	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%
<b>Spanish</b>	197,569	8.3%	19,300	9.8%	63,664	32.2%	82,964	42.0%	114,605	58.0%
<b>Other Indo-European languages</b>	119,776	5.0%	7,004	5.8%	18,942	15.8%	25,946	21.7%	93,830	78.3%
<b>Asian and Pacific Island languages</b>	167,477	7.1%	13,183	7.9%	23,723	14.2%	36,906	22.0%	130,571	78.0%
<b>Other language</b>	33,971	1.4%	5,839	17.2%	9,469	27.9%	15,308	45.1%	18,663	54.9%
<b>Linguistically Isolated</b>										
<b>English only</b>										
<b>Spanish</b>	36,793	1.5%	7,361	20.0%	17,347	47.1%	24,708	67.2%	12,085	32.8%
<b>Other Indo-European languages</b>	13,417	0.6%	2,399	17.9%	3,230	24.1%	5,629	42.0%	7,788	58.0%
<b>Asian and Pacific Island languages</b>	35,582	1.5%	4,868	13.7%	8,181	23.0%	13,049	36.7%	22,533	63.3%
<b>Other language</b>	5,680	0.2%	1,489	26.2%	3,292	58.0%	4,781	84.2%	899	15.8%
<b>Presence of Children</b>										
<b>Children Present</b>										
<b>American Indian</b>	6,047	0.3%	1,566	25.9%	2,142	35.4%	3,708	61.3%	2,339	38.7%
<b>Asian</b>	92,032	3.9%	6,228	6.8%	16,114	17.5%	22,342	24.3%	69,690	75.7%
<b>Black</b>	37,751	1.6%	7,143	18.9%	14,099	37.3%	21,242	56.3%	16,509	43.7%
<b>Latinx</b>	142,716	6.0%	20,810	14.6%	67,444	47.3%	88,254	61.8%	54,462	38.2%
<b>Native Hawaiian or Pacific Islander</b>	6,401	0.3%	707	11.0%	3,001	46.9%	3,708	57.9%	2,693	42.1%
<b>Other or Multiracial</b>	53,475	2.3%	5,069	9.5%	15,970	29.9%	21,039	39.3%	32,436	60.7%
<b>White</b>	528,735	22.3%	38,732	7.3%	125,020	23.6%	163,752	31.0%	364,983	69.0%
<b>No Children Present</b>										
<b>American Indian</b>	8,674	0.4%	1,254	14.5%	1,473	17.0%	2,727	31.4%	5,947	68.6%
<b>Asian</b>	148,501	6.3%	16,236	10.9%	18,240	12.3%	34,476	23.2%	114,025	76.8%
<b>Black</b>	54,506	2.3%	9,543	17.5%	10,991	20.2%	20,534	37.7%	33,972	62.3%
<b>Latinx</b>	133,181	5.6%	14,392	10.8%	22,630	17.0%	37,022	27.8%	96,159	72.2%
<b>Native Hawaiian or Pacific Islander</b>	7,136	0.3%	341	4.8%	794	11.1%	1,135	15.9%	6,001	84.1%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 8. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E			
	Total	Percent of Total	Below the Self-Sufficiency Standard								Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard					
			Number	%	Number	%	Number	%	Number	%		
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%		
Other or Multiracial	100,691	4.2%	12,419	12.3%	13,171	13.1%	25,590	25.4%	75,101	74.6%		
White	1,055,481	44.4%	100,976	9.6%	122,633	11.6%	223,609	21.2%	831,872	78.8%		
<b>Presence of Young Children</b>												
<b>Children Younger than Six in the Household</b>												
American Indian	3,280	0.1%	871	26.6%	1,418	43.2%	2,289	69.8%	991	30.2%		
Asian	40,756	1.7%	3,005	7.4%	7,981	19.6%	10,986	27.0%	29,770	73.0%		
Black	16,552	0.7%	3,398	20.5%	8,423	50.9%	11,821	71.4%	4,731	28.6%		
Latinx	66,998	2.8%	10,549	15.7%	35,949	53.7%	46,498	69.4%	20,500	30.6%		
Native Hawaiian or Pacific Islander	3,905	0.2%	461	11.8%	2,240	57.4%	2,701	69.2%	1,204	30.8%		
Other or Multiracial	24,664	1.0%	2,799	11.3%	8,645	35.1%	11,444	46.4%	13,220	53.6%		
White	215,468	9.1%	15,143	7.0%	75,211	34.9%	90,354	41.9%	125,114	58.1%		
<b>Children Older than Six in the Household</b>												
American Indian	2,767	0.1%	695	25.1%	724	26.2%	1,419	51.3%	1,348	48.7%		
Asian	51,276	2.2%	3,223	6.3%	8,133	15.9%	11,356	22.1%	39,920	77.9%		
Black	21,199	0.9%	3,745	17.7%	5,676	26.8%	9,421	44.4%	11,778	55.6%		
Latinx	75,718	3.2%	10,261	13.6%	31,495	41.6%	41,756	55.1%	33,962	44.9%		
Native Hawaiian or Pacific Islander	2,496	0.1%	246	9.9%	761	30.5%	1,007	40.3%	1,489	59.7%		
Other or Multiracial	28,811	1.2%	2,270	7.9%	7,325	25.4%	9,595	33.3%	19,216	66.7%		
White	313,267	13.2%	23,589	7.5%	49,809	15.9%	73,398	23.4%	239,869	76.6%		
<b>Education</b>												
<b>Female</b>												
Less than high school	62,786	2.6%	16,825	26.8%	26,261	41.8%	43,086	68.6%	19,700	31.4%		
High school graduate	190,136	8.0%	33,957	17.9%	57,926	30.5%	91,883	48.3%	98,253	51.7%		
Some college	404,201	17.0%	52,159	12.9%	98,068	24.3%	150,227	37.2%	253,974	62.8%		
College graduate and above	494,154	20.8%	29,813	6.0%	56,881	11.5%	86,694	17.5%	407,460	82.5%		

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 8. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E			
	Total	Percent of Total	Below the Self-Sufficiency Standard								Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard					
			Number	%	Number	%	Number	%	Number	%		
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%		
<b>Male</b>												
Less than high school	79,958	3.4%	15,291	19.1%	28,329	35.4%	43,620	54.6%	36,338	45.4%		
High school graduate	247,638	10.4%	31,140	12.6%	56,852	23.0%	87,992	35.5%	159,646	64.5%		
Some college	368,837	15.5%	31,045	8.4%	65,592	17.8%	96,637	26.2%	272,200	73.8%		
College graduate and above	527,617	22.2%	25,186	4.8%	43,813	8.3%	68,999	13.1%	458,618	86.9%		
<b>Less than High School</b>												
American Indian	1,044	0.0%	435	41.7%	289	27.7%	724	69.3%	320	30.7%		
Asian or Native Hawaiian or Pacific Islander	12,711	0.5%	2,288	18.0%	4,473	35.2%	6,761	53.2%	5,950	46.8%		
Black	5,693	0.2%	1,811	31.8%	2,735	48.0%	4,546	79.9%	1,147	20.1%		
Latinx	66,003	2.8%	10,820	16.4%	32,960	49.9%	43,780	66.3%	22,223	33.7%		
Other or Multiracial	5,865	0.2%	2,936	50.1%	960	16.4%	3,896	66.4%	1,969	33.6%		
White	51,428	2.2%	13,826	26.9%	13,173	25.6%	26,999	52.5%	24,429	47.5%		
POC Female	40,337	1.7%	9,753	24.2%	20,511	50.8%	30,264	75.0%	10,073	25.0%		
POC Male	50,979	2.1%	8,537	16.7%	20,906	41.0%	29,443	57.8%	21,536	42.2%		
White Female	22,449	0.9%	7,072	31.5%	5,750	25.6%	12,822	57.1%	9,627	42.9%		
White Male	28,979	1.2%	6,754	23.3%	7,423	25.6%	14,177	48.9%	14,802	51.1%		
<b>High School Graduate</b>												
American Indian	5,554	0.2%	1,277	23.0%	1,371	24.7%	2,648	47.7%	2,906	52.3%		
Asian or Native Hawaiian or Pacific Islander	28,718	1.2%	4,780	16.6%	7,017	24.4%	11,797	41.1%	16,921	58.9%		
Black	18,791	0.8%	4,730	25.2%	5,809	30.9%	10,539	56.1%	8,252	43.9%		
Latinx	68,345	2.9%	9,237	13.5%	24,608	36.0%	33,845	49.5%	34,500	50.5%		
Other or Multiracial	27,751	1.2%	5,235	18.9%	6,812	24.5%	12,047	43.4%	15,704	56.6%		
White	288,615	12.2%	39,838	13.8%	69,161	24.0%	108,999	37.8%	179,616	62.2%		
POC Female	64,121	2.7%	13,037	20.3%	23,638	36.9%	36,675	57.2%	27,446	42.8%		

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 8. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E			
	Total	Percent of Total	Below the Self-Sufficiency Standard								Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard					
			Number	%	Number	%	Number	%	Number	%		
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%		
POC Male	85,038	3.6%	12,222	14.4%	21,979	25.8%	34,201	40.2%	50,837	59.8%		
White Female	126,015	5.3%	20,920	16.6%	34,288	27.2%	55,208	43.8%	70,807	56.2%		
White Male	162,600	6.8%	18,918	11.6%	34,873	21.4%	53,791	33.1%	108,809	66.9%		
<b>Some College</b>												
American Indian	5,072	0.2%	843	16.6%	1,390	27.4%	2,233	44.0%	2,839	56.0%		
Asian or Native Hawaiian or Pacific Islander	46,357	2.0%	6,295	13.6%	11,931	25.7%	18,226	39.3%	28,131	60.7%		
Black	38,119	1.6%	7,764	20.4%	13,185	34.6%	20,949	55.0%	17,170	45.0%		
Latinx	79,863	3.4%	10,679	13.4%	22,895	28.7%	33,574	42.0%	46,289	58.0%		
Other or Multiracial	53,760	2.3%	6,605	12.3%	11,821	22.0%	18,426	34.3%	35,334	65.7%		
White	549,867	23.1%	51,018	9.3%	102,438	18.6%	153,456	27.9%	396,411	72.1%		
POC Female	117,367	4.9%	20,117	17.1%	36,477	31.1%	56,594	48.2%	60,773	51.8%		
POC Male	105,804	4.5%	12,069	11.4%	24,745	23.4%	36,814	34.8%	68,990	65.2%		
White Female	286,834	12.1%	32,042	11.2%	61,591	21.5%	93,633	32.6%	193,201	67.4%		
White Male	263,033	11.1%	18,976	7.2%	40,847	15.5%	59,823	22.7%	203,210	77.3%		
<b>Bachelor's Degree or College Graduate and Above</b>												
American Indian	3,051	0.1%	265	8.7%	565	18.5%	830	27.2%	2,221	72.8%		
Asian or Native Hawaiian or Pacific Islander	166,284	7.0%	10,149	6.1%	14,728	8.9%	24,877	15.0%	141,407	85.0%		
Black	29,654	1.2%	2,381	8.0%	3,361	11.3%	5,742	19.4%	23,912	80.6%		
Latinx	61,686	2.6%	4,466	7.2%	9,611	15.6%	14,077	22.8%	47,609	77.2%		
Other or Multiracial	66,790	2.8%	2,712	4.1%	9,548	14.3%	12,260	18.4%	54,530	81.6%		
White	694,306	29.2%	35,026	5.0%	62,881	9.1%	97,907	14.1%	596,399	85.9%		
POC Female	143,631	6.0%	10,179	7.1%	20,075	14.0%	30,254	21.1%	113,377	78.9%		
POC Male	183,834	7.7%	9,794	5.3%	17,738	9.6%	27,532	15.0%	156,302	85.0%		
White Female	350,523	14.8%	19,634	5.6%	36,806	10.5%	56,440	16.1%	294,083	83.9%		
White Male	343,783	14.5%	15,392	4.5%	26,075	7.6%	41,467	12.1%	302,316	87.9%		
<b>Work Status</b>												
<b>No Workers</b>												
Married with children	7,872	0.3%	6,781	86.1%	977	12.4%	7,758	98.6%	114	1.4%		

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 8. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E			
	Total	Percent of Total	Below the Self-Sufficiency Standard								Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard					
			Number	%	Number	%	Number	%	Number	%		
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%		
No children in household	134,213	5.7%	80,898	60.3%	24,070	17.9%	104,968	78.2%	29,245	21.8%		
Single father with children	3,265	0.1%	2,495	76.4%	523	16.0%	3,018	92.4%	247	7.6%		
Single mother with children	15,796	0.7%	14,000	88.6%	1,316	8.3%	15,316	97.0%	480	3.0%		
American Indian	1,740	0.1%	1,402	80.6%	192	11.0%	1,594	91.6%	146	8.4%		
Asian	15,481	0.7%	11,698	75.6%	2,431	15.7%	14,129	91.3%	1,352	8.7%		
Black	8,197	0.3%	6,519	79.5%	1,340	16.3%	7,859	95.9%	338	4.1%		
Latinx	10,558	0.4%	9,628	91.2%	530	5.0%	10,158	96.2%	400	3.8%		
Native Hawaiian or Pacific Islander	359	0.0%	319	88.9%	40	11.1%	359	100.0%				
Other or Multiracial	11,782	0.5%	8,065	68.5%	1,666	14.1%	9,731	82.6%	2,051	17.4%		
White	113,029	4.8%	66,543	58.9%	20,687	18.3%	87,230	77.2%	25,799	22.8%		
<b>One Worker, Part Time or Part Year</b>												
Married with children	30,776	1.3%	9,711	31.6%	12,204	39.7%	21,915	71.2%	8,861	28.8%		
No children in household	218,104	9.2%	52,174	23.9%	64,110	29.4%	116,284	53.3%	101,820	46.7%		
Single father with children	11,802	0.5%	4,600	39.0%	4,207	35.6%	8,807	74.6%	2,995	25.4%		
Single mother with children	39,365	1.7%	16,711	42.5%	17,241	43.8%	33,952	86.2%	5,413	13.8%		
American Indian	2,409	0.1%	675	28.0%	1,138	47.2%	1,813	75.3%	596	24.7%		
Asian	23,002	1.0%	5,974	26.0%	8,102	35.2%	14,076	61.2%	8,926	38.8%		
Black	15,822	0.7%	5,921	37.4%	6,880	43.5%	12,801	80.9%	3,021	19.1%		
Latinx	38,469	1.6%	14,223	37.0%	15,476	40.2%	29,699	77.2%	8,770	22.8%		
Native Hawaiian or Pacific Islander	712	0.0%	268	37.6%	234	32.9%	502	70.5%	210	29.5%		
Other or Multiracial	22,614	1.0%	6,226	27.5%	7,000	31.0%	13,226	58.5%	9,388	41.5%		
White	197,019	8.3%	49,909	25.3%	58,932	29.9%	108,841	55.2%	88,178	44.8%		
<b>One Worker, Full Time or Full Year</b>												
Married with children	134,827	5.7%	4,998	3.7%	47,866	35.5%	52,864	39.2%	81,963	60.8%		

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 8. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E			
	Total	Percent of Total	Below the Self-Sufficiency Standard								Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard					
			Number	%	Number	%	Number	%	Number	%		
<b>Total Households</b>	2,375,327	100.0%	235,416	9.9%	433,722	18.3%	669,138	28.2%	1,706,189	71.8%		
No children in household	493,909	20.8%	10,509	2.1%	52,218	10.6%	62,727	12.7%	431,182	87.3%		
Single father with children	26,152	1.1%	1,390	5.3%	9,463	36.2%	10,853	41.5%	15,299	58.5%		
Single mother with children	51,443	2.2%	4,586	8.9%	27,450	53.4%	32,036	62.3%	19,407	37.7%		
American Indian	3,150	0.1%	444	14.1%	636	20.2%	1,080	34.3%	2,070	65.7%		
Asian	77,336	3.3%	1,873	2.4%	9,925	12.8%	11,798	15.3%	65,538	84.7%		
Black	32,337	1.4%	2,573	8.0%	9,761	30.2%	12,334	38.1%	20,003	61.9%		
Latinx	66,681	2.8%	4,082	6.1%	23,553	35.3%	27,635	41.4%	39,046	58.6%		
Native Hawaiian or Pacific Islander	3,693	0.2%	188	5.1%	1,592	43.1%	1,780	48.2%	1,913	51.8%		
Other or Multiracial	46,169	1.9%	1,720	3.7%	9,225	20.0%	10,945	23.7%	35,224	76.3%		
White	476,965	20.1%	10,603	2.2%	82,305	17.3%	92,908	19.5%	384,057	80.5%		
<b>Two or More Workers</b>												
Married with children	432,059	18.2%	7,361	1.7%	80,486	18.6%	87,847	20.3%	344,212	79.7%		
No children in household	661,944	27.9%	11,580	1.7%	49,534	7.5%	61,114	9.2%	600,830	90.8%		
Single father with children	42,909	1.8%	2,131	5.0%	13,942	32.5%	16,073	37.5%	26,836	62.5%		
Single mother with children	70,891	3.0%	5,491	7.7%	28,115	39.7%	33,606	47.4%	37,285	52.6%		
American Indian	7,422	0.3%	299	4.0%	1,649	22.2%	1,948	26.2%	5,474	73.8%		
Asian	124,714	5.3%	2,919	2.3%	13,896	11.1%	16,815	13%	107,899	86.5%		
Black	35,901	1.5%	1,673	4.7%	7,109	19.8%	8,782	24.5%	27,119	75.5%		
Latinx	160,189	6.7%	7,269	4.5%	50,515	31.5%	57,784	36.1%	102,405	63.9%		
Native Hawaiian or Pacific Islander	8,773	0.4%	273	3.1%	1,929	22.0%	2,202	25.1%	6,571	74.9%		
Other or Multiracial	73,601	3.1%	1,477	2.0%	11,250	15.3%	12,727	17.3%	60,874	82.7%		
White	797,203	33.6%	12,653	1.6%	85,729	10.8%	98,382	12.3%	698,821	87.7%		

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

## The Center for Women's Welfare

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

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

Learn more about the Center and the Self-Sufficiency Standard research project at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

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