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Kansas standard of need and self-sufficiency study, 1999: final report

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Kansas Standard of Need and Self-Sufficiency Study, 1999

Final Report

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Executive Summary

This report presents the Proposed Standard of Need and the Self-Sufficiency Standard for the State of Kansas, 1999. The Standard of Need updates the original proposed standard of 1995 in Gibbons *et al.* (1996). That standard was based on an “adequate but austere” approach to household income. It considered several categories of need, such as food, housing, transportation, and other consumption. The current report has not changed the items of consumption included in the standard. Table ES-1 presents the revised standard, and provides comparison information on the maximum cash assistance (Temporary Assistance to Needy Families-TANF) and Food Stamps available to households, as well as the Poverty Threshold. All data are reported in July, 1999 dollars. Kansas has not increased cash assistance to households and maximum food stamp benefits have not kept up with inflation since 1995, so TANF and Food Stamps benefits are meeting a smaller portion of the household need in 1999 than they did in 1995.

The second part of the report focuses on the development of a “self-sufficiency standard” for the State. It was driven by the need to determine the amount of monthly earnings, by household type and geographic region, necessary to make households totally independent of public and private assistance in any form. In Table ES-2, we report the Self-Sufficiency Standard for typical households in Kansas, based on expenditures of households facing average

Table ES-1
 1999 Proposed Standard of Need, and Current Maximum TANF Cash Allowance, Maximum Food Stamp Allowance, and the 1999 Federal Poverty Line by Household Size (in 1999 dollars).

	Household Size (Single Female-Headed Households)								
	1	2	3	4	5	6	7	8	9
Proposed Standard of Need									
Food	164	286	402	502	589	711	826	927	1042
Housing	351	351	466	466	571	571	679	679	787
Transportation	193	193	193	193	219	244	269	294	319
Other Consumption	143	183	221	263	314	353	381	420	468
Total	851	1013	1282	1425	1693	1879	2155	2320	2616
Assistance Maximums									
Max TANF	224	309	386	454	515	576	637	698	759
Max Food Stamps	125	230	329	419	497	597	659	754	848
Maximum Total	349	539	715	873	1012	1173	1296	1452	1607
Poverty Threshold	722	956	1118	1412	1630	1819	1995	2264	2682

Table ES-2
 Self-Sufficiency Standards by Type of Household Expense, Monthly Earnings, and Hourly Wage, by Household Type for the State of Kansas: July, 1999.

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
Housing	377.10	377.10	480.02	480.02	480.02	643.36	480.02
Child Care	0.00	529.05	974.68	635.77	190.14	1164.81	635.77
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	226.37
Miscellaneous	80.02	153.73	217.79	186.96	149.10	263.62	223.19
Total Taxes	189.69	163.71	378.09	148.96	-63.99	473.33	317.63
Monthly Earnings	1069.91	1854.71	2773.81	2205.50	1576.15	3373.19	2772.68
Hourly Wage	6.42	11.13	16.64	13.23	9.46	20.24	16.64*

*Combined hourly wage rate for two earners in the household.

(population weighted) consumption costs in the state. Because the residential pattern of the Kansas population is weighted toward the more expensive regions, this procedure makes the state-level standard higher than a simple, unweighted average across regions. There are considerable differences in some cost items (e.g., child care) across areas, however. Chapter 4 accounts for such differences and reports the self-sufficiency standard for each of the 105 counties of the state (see Table 4.1).

Table ES-2 presents the data, by selected household type, on the earned income necessary to meet household needs in several categories of household consumption: housing (including utilities), food, transportation, child care, health care, miscellaneous expenses, and taxes (federal, state, and local). The table also presents the monthly earnings and hourly wages needed to meet these household expenses (Table 4.2 presents the hourly wage rates and their rank order within the household types across all 105 Kansas counties).

Table ES-2 reveals that child care, medical care, and taxes add significant amounts to the self-sufficiency levels of the different household types. Only one household type, the adult with two children, one school-age and one teenager, receives relief in the form of a net tax refund. Table ES-3 presents the household expenditures as a percentage of the household budget. It is clear that food, shelter, and transportation make up less than half the budget for households with children younger than school-age. The cost of full-time child care for one or two children make it very difficult for some households to achieve self-sufficiency. Those households with two,

Table ES-3

Kansas Self-Sufficiency Standards with Items of Consumption
 Expressed as Percentages of the Household Income

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
Housing	35.2	20.3	17.3	21.8	30.5	19.1	17.3
Child Care	0.0	28.5	35.1	28.8	12.1	34.5	22.9
Food	15.4	13.0	11.7	16.5	27.4	12.8	18.2
Transportation	18.0	10.4	7.0	8.8	12.2	5.7	13.9
Medical Care	6.2	10.6	7.4	8.9	12.4	6.1	8.2
Miscellaneous	7.5	8.3	7.9	8.5	9.5	7.8	8.0
Total Taxes	17.7	8.8	13.6	6.8	-4.1	14.0	11.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

full-time employed adults appear to have the best chance of achieving self-sufficiency with two young children.

The survey of a sample of Kansas households is presented in Chapter 5. The survey data household average expenditures for housing, food, transportation, and medical care, and the secondary data estimates for household in these same categories demonstrate some convergence. The sample of Kansas households did not produce child care utilization costs near those estimated from the secondary data. There are many potential explanations for this phenomenon, but they are all speculative at this point, and the data collected from the survey are too limited to provide any answers on this issue. More research is necessary to better understand the child care choices of Kansas households.

This report provides Kansas data from primary and secondary sources that may be used as guidelines to both what is “adequate but austere” and to what is “self-sufficient.” It is important that any use of these data be in the context of the assumptions for this work made by the investigators. For example, one important assumption is that households have access to health insurance through their employment. If that is not the case, then adjustments in the estimated self-sufficiency wages would be needed. The last point is that it is important to understand the estimates provided in this report are “averages,” and that some households will require less hourly wages than suggested here and others will require more to achieve self-sufficiency. Households are unique combinations of individuals and needs, that may look similar only in the aggregate.

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Chapter One

Proposed Standard of Need for the State of Kansas, 1999

1.1. Introduction and Overview

The purpose of this chapter is to update the Proposed Standard of Need for the State of Kansas, defined as the monthly, after-taxes income needed by families with children to meet basic needs in 1999. In this chapter we present a revision of the 1996 report on the same topic. Specifically, this chapter is an update of the first chapter of the 1996 report. The update follows the recommendation of the 1996 report and bases food consumption on the USDA low-cost food plan adjusted for the household composition in Kansas. For other consumption categories we have inflated the 1996 expenditures to 1999 dollars using the Consumer Price Index (CPI).

1.2. The Standard of Need

The State of Kansas, and the nation, now relies on the Temporary Assistance to Needy Families (TANF) Program to meet the needs of families who are not otherwise able to meet their own basic financial and medical care needs. The TANF Program replaced the Aid to Families with Dependent Children (AFDC) Program in 1996. Historically, each state was required to determine the “standard of need” every three years to be used as a guideline in setting benefit levels available through the AFDC Program. With the introduction of the TANF Program, that requirement was eliminated from state responsibility.

The 1996 report on the proposed need standard included comparison data from Missouri, Iowa, and Nebraska. The agencies responsible for the administration of TANF in those states were contacted during May 1999 in an effort to obtain the standard of need currently used, and to determine if standards had been updated since our original report. All three states’ agencies reported that the standard of need had not been updated because it was no longer required under the administrative rules of the TANF Program. Thus, in this report, we have used the CPI to adjust the dollar amounts originally reported by those states to 1999 dollar values.

1.3. The Proposed Standard of Need

Table 1.1 presents the 1999 proposed standard of need for Kansas households with children. The 1996 research remains the basis for the new standard of need. In that work every attempt was made to make the standard “adequate but austere” in keeping with the charge that initiated the 1996 project. Beyond the concern of arriving at “adequate but austere” standard of need, the effort to derive this standard was guided by two concerns. The first was to rely on accepted external standards defining human need whenever such standards were available (such as nutrition guidelines for an adequate diet). The second was to rely as much as possible on data

Table 1.1
 1999 Proposed Standard of Need, and Current Maximum TANF Cash Allowance, Maximum Food Stamp Allowance, and the 1999 Federal Poverty Line by Household Size (in 1999 dollars).

	Household Size (Single Female-Headed Households)								
	1	2	3	4	5	6	7	8	9
Proposed Standard of Need									
Food	164	286	402	502	589	711	826	927	1042
Housing	351	351	466	466	571	571	679	679	787
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Other Consumption	143	183	221	263	314	353	381	420	468
Total	851	1013	1282	1425	1693	1879	2155	2320	2616
Assistance Maximums									
Max TANF	224	309	386	454	515	576	637	698	759
Max Food Stamps	125	230	329	419	497	597	659	754	848
Maximum Total	349	539	715	873	1012	1173	1296	1452	1607
Poverty Threshold	722	956	1118	1412	1630	1819	1995	2264	2682

reflecting prices and economic conditions in the state of Kansas. A comparison of the proposed standard of need and the current maximum benefit amounts in the TANF and Food Stamps Programs indicates considerable differences. A comparison of the proposed standard of need to the 1999 Federal Poverty Threshold (estimated) shows that—although the proposed standard lies above the poverty threshold for small households and below for large households—the two measures are fairly close. This suggests that the Federal Poverty Threshold might be a good indicator of the standard of need for Kansas.

The proposed standard of need for Kansas is the sum of the outlays necessary in several consumption categories: food, housing (including utilities), transportation, and other consumption categories made up of postage, telephone, household supplies, clothing, personal care and nonprescription medicine. Some categories of need, such as medical insurance costs and child daycare, were not included in the proposed standard of need because these are categories provided in the TANF program. Nor was the “special diet” category of need included in the proposed standard of need. It was beyond the scope of the project. Other categories of need were not included because they are an annual expense (such as school fees) that did not make sense to prorate, but they should be considered as a special allowance for TANF families. Additional categories, such as the need for a guardian or conservator, or moving and storage costs, are not included because their need was not predictable in a way that made sense to prorate. Finally, other categories, such as entertainment (movies, movie rental, cable tv) and recreation (bowling, pool passes), are not included because such “luxuries” are not generally

considered part of an austere lifestyle. Future considerations of an adequate but austere standard of need may put more emphasis on adequate and less on austere by including some of these excluded categories of need.

Comparison of the standard of need for Kansas households with the maximum benefits a household of the same size could receive in TANF payments and Food Stamps indicates that the current benefit levels are considerably less than the proposed standard. In fact, the actual maximum assistance available through the TANF Program has not increased since the 1996 study. Thus, the gap between the proposed standard of need and the actual benefits available has widened over the three years between 1996 and 1999. Comparison of the proposed standard of need with the poverty threshold amounts indicates the proposed standard is higher than the poverty threshold for small households but lower for households of six or more persons. This pattern can be explained by the different procedures used to produce the two estimates of households' basic needs. The proposed standard of need is based on estimates of the amounts required to meet each of the four categories of basic needs; whereas, the poverty threshold is based on estimates of the amount required to meet basic food needs, with the assumption that food costs constitute one-third of the total amount required to meet all of a household's basic needs. The findings of this study indicate that food costs constitute less than one-third of household expenses for small households (19.7 percent for a one-person household and 28.2 percent for a two-person household). The food cost share of the total household budget increases with household size rising to 39.8 percent of the total standard of need for nine-person households. We contend that for small households the standard of need should be higher than the poverty threshold because of the higher share of total needs made up of the cost of housing and transportation for those smaller households.

Data for the original work came from three distinct sources. The first was a market basket survey of 15 Kansas communities and contacts with local and state-wide providers of goods and services (See Appendices A and G in the 1996 report). The second source was telephone interviews of a random sample of Kansas households and a random sample of Kansas food stamp recipient households (See Appendices B and C in the 1996 report). The third source of data for the project was three secondary data sets: the 1990 Census of Population of Kansas, the 1993 Consumer Expenditure Survey and SRS data on AFDC and Food Stamp Program households (See Appendices D, E and F in the 1996 report). In addition, needs standard studies from the states of Iowa, Missouri and Nebraska are updated to 1999 dollars.

1.4. Special Questions

The identification of distinctions among groups, such as the ages of children, rural versus urban, shared versus non-shared residence, household size and other groups was stipulated by the 1996 project contract. The identified group distinctions did not appear to justify multiple

Table 1.2
 Estimated Standard of Need by State and Household Size for the States of
 Missouri, Nebraska, Iowa and Kansas (in 1999 dollars).

Household Size	State and Year of Study				
	MO 1989	NE 1992	IA(I) 1994	IA(II) 1994	KS 1999
1	897		719	786	852
2	1478	867	812	895	1013
3	1623	1075	1055	1185	1282
4	1935	1294	1237	1420	1425
5	2348	1505	1452	1707	1692
6	2594	1722	1597	1874	1878
7	2840	1933	1758	2061	2155
8	3086	2150	1882	2219	2320
9			2110	2484	2616

standards in 1996, except in the obvious case of differences in household size. Accordingly, we have not attempted a further examination of those distinctions for 1999.

In the matter of shared versus non-shared residence, the 1996 data were insufficient to reach a conclusion. Fewer than three percent of the households in the 1990 Census of Population for Kansas reported two families with children in a household. Nearly all those encountered identified one of the adults in the second family as a child of the “head-of-household” of the first family. That is, very few instances were found of unrelated heads-of-household and their children combining to form a single household. Again, we have not attempted to study this issue further in 1999. The 2000 Census might shed some additional light on this topic when it becomes available.

1.5. Other State Comparisons

As noted above, the states of Iowa, Missouri, and Nebraska have not updated their standards of need since the 1996 report. The values reported in Tables 1.2 and 1.3 reflect adjustments for inflation to 1999 dollars from the data reported for those tables in the 1996 report (*Proposed Standard of Need for the State of Kansas, 1996*). In Table 1.2, the Kansas Standard of Need is most similar to the level II standard of Iowa. The Iowa report on standard of need referred to its level I standard as “a very bare minimum” (The Standard of Need for the State of Iowa, January, 1995, p. 2), and recommended that “the State of Iowa adopt Standards of Need at a level no less than the Level I standard and give serious consideration to the Level II standard,

Table 1.3
 Estimated Standard of Need by State and Categories of Need for a Four-Person Household in Missouri, Iowa and Kansas and the Poverty Sample of the 1993 Consumer Expenditure Survey (in 1999 dollars).

<u>Category of Need</u>	<u>State</u>				<u>CES Poverty Sample</u>
	<u>MO</u>	<u>IA(I)</u>	<u>IA(II)</u>	<u>KS</u>	
Food	548	422	540	502	422
Housing (incl. utilities)	435	484	491	466	527
Transportation	312	166	196	193	164
Household Supplies		38	45	38	34
Clothing	122	66	77	151	81
Personal Care	27	25	30	34	30
Medicine Chest		11	13	5	20
Communication		25	30	16	68
Life Insurance				20	
Health	91				
Postage				3	
Insurance and Pens	141				
Education and Reading	28				
Home Furnishings	68				
Entertainment	52				71
Miscellaneous	110				
Child Care					
Total	1934	1237	1422	1425	

which approximate the federal poverty guidelines” (same report as above, p. 4). The Missouri standard of need, adjusted to 1999 prices, is considerably above the proposed Kansas standard. The Nebraska standard of need are between the Level I and Level II standards of Iowa, and, as such, below the proposed standard of need for Kansas.

Table 1.3 presents the standards of need for a four-person household by category of need within the standards for Missouri, Iowa, and Kansas, and the Poverty Sample of the 1993 Consumer Expenditure Survey in 1999 dollars. The categories of need for the Nebraska standard were unavailable. The Missouri standard of need includes several categories of need not included by the other states in the table. Among those categories clearly common to all three states in the table, Missouri allows considerably more for transportation than the other states in the table. Eliminating or reducing some of the additional categories of need reported for Missouri from the four-person household budget brings that budget more in line with Iowa and Kansas. For instance, if the health, entertainment, and miscellaneous categories are eliminated, and the insurance and pensions category is reduced to \$20 (the amount allowed for life insurance in Kansas), then the budget is reduced by \$374 to \$1560 per month. Taking into account Missouri's larger allowance for transportation, the standards of need for the three states appear more equivalent.

An important question to ask is, “Should these items be removed from one state's standard of need to examine equivalence, or should they be added to the other states' standards of need?” A more comprehensive approach to the standard of need would certainly include health insurance and retirement plan premiums as well as entertainment allowances. For some households it would be appropriate to include the cost of child care. In addition, because all households have unforeseen, miscellaneous expenses, it would be appropriate to allow some amount for the cost of this type of need as well.

This returns the discussion to the issue of “adequate but austere” and how to balance these objectives within the context of the standard of need. Ultimately, the question of what is an adequate but austere standard of need is political. That is, it is a question the representatives of the general public have to answer. Likewise, those representatives need to consider the items of need to be included in such standards. As the public debate proceeds, this list of items of need may well be broadened or narrowed. The evidence on the amounts to allow for the various items of need is based on samples and estimates. As such, these are approximations of reality, but, we maintain, much better than guesses or anecdotal information.

Chapter 2

The Kansas Self-Sufficiency Standard Project

The Kansas Self-Sufficiency Standard Project is an effort to provide guidelines for basic household earned income to the Kansas Department of Social and Rehabilitation Services (SRS) to be used in conjunction with that Department's employment-oriented policies in the Temporary Assistance to Needy Families (TANF) Program. This project has as its central objective the estimation of the amount of household earned income necessary to assure a household's total independence from all public and private subsidies. These estimates are made for each of the 105 counties in Kansas. This project grew out of the work of Gibbons *et al.* (1996) and Pearce and Brooks (1997).

The project has attempted to establish the earned income necessary to meet household needs in several categories of household consumption.

- Housing (including utilities)
- Food
- Transportation
- Child care
- Health care
- Miscellaneous expenses
- Taxes (Federal, state, and local)

These categories represent the major costs for a household, and are dramatically affected by the number and ages of household members as well as the geographic location of the household. A single, state-wide standard based on household size, such as the Federal Poverty Threshold, misses important differences in households, such as the ages and genders of children, that have vital implications for the cost of housing, food, and child care. Providing a measure of needed household income to achieve self-sufficiency that takes into account the details of household membership, and a household's location, makes it possible to determine the necessary monthly earning (and hourly wage) that are required by different households in Kansas to achieve self-sufficiency.

The result is that the project estimates the level of income needed for selected household types to become independent of any public subsidy (such as Temporary Assistance to Needy Families, subsidized housing, utilities assistance, Food Stamps, subsidized child care, Medicaid, or Health Wave) or a private subsidy (such as, child care provided by a relative or friend, local food bank assistance, or shared housing). The Kansas Self-Sufficiency Standard reported here may provide policy makers, SRS staff, TANF program participants and employment services providers with essential information about the types of jobs and occupations needed by TANF program participants to achieve "independence." At another level, the Self-Sufficiency Standard illustrates the effects of such items of consumption as child care and medical care on the income needed to achieve self-sufficiency, and, as such, demonstrates the potential impact of subsidizing such costs on the ability of households to reach the goal of "proximate independence." This

effect is certainly more dramatic in households with children younger than school-age than in households with school-age children.

In 1996, Gibbons *et al.*, developed a standard of need that was “adequate but austere.” That standard, updated to July 1999 dollars, is presented in Table 2.1. Examination of that table demonstrates that child care, health insurance, and taxes were not included in the standard. Table 2.2 presents the weighted average self-sufficiency standard for the entire State of Kansas. Although direct comparisons cannot be made in every instance, it is possible to make a few such comparisons; they are presented in Table 2.3. After removing the cost of child care, health insurance, and taxes from the Self-Sufficiency Standard and comparing the remainder with the Needs Standard, it appears that the Self-sufficiency Standard is slightly higher than the “adequate but austere” Needs Standard. The Self-Sufficiency Standard certainly does not appear to be luxurious in this comparison. The Self-Sufficiency Standard includes the cost of meeting minimal nutritional standards, providing for housing that is not overcrowded or sub-standard, and providing adequate transportation, child care, medical care, and household supplies. For purposes of this project, self-sufficiency means that a household is able to maintain an adequate standard of living and does not have to choose between basic necessities--such as between getting needed medical care or having enough food.

The Self-Sufficiency Standard is based on the costs of household needs, taking into account households’ variations in composition, ages of children, and geographic location. The values used to estimate the Standard were obtained from federal and state data sources; i.e., the U.S. Bureau of the Census, U.S. Department of Housing and Urban Development, U.S. Department of Agriculture, the Kansas Survey of Child Care Costs, the Consumer Price Index, the Consumer Expenditure Survey, and a survey of Kansas households. Relying on these sources, the Self-Sufficiency Standard estimates the income necessary for households to meet their basic needs. Households whose incomes fall below this standard would be considered to have inadequate income for independence. It is not clear that this “line” is hard and fast. More than likely there is some variation around the standard, even within the same geographic region. As of this writing no method of establishing this “acceptable range of variation” around the self-sufficiency standard has been determined.

The Self-Sufficiency Standard assumes that all adults in a household are employed full-time, so it is necessary to include costs associated with employment; i.e., transportation, child care, and taxes. In the area of taxes, the Standard includes both the “costs” (state sales taxes, payroll taxes, and federal and state income taxes) and the “benefits” (Child Care Tax Credit, Child Tax Credit, and Earned Income Tax Credit). The tax benefit, when it occurs, will appear as a negative (-) number in the tables to indicate it reduces the household income necessary to achieve self-sufficiency.

Table 2.1

Kansas Standard of Need, Assistance Maximums, and
 Poverty Thresholds By Household Size for Single,
 Female-Headed Households: July, 1999.

	Household Size (Single Female-Headed Households)								
	1	2	3	4	5	6	7	8	9
Standard of Need									
Food	164	286	402	502	589	711	826	927	1042
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Max TANF	224	309	386	454	515	576	637	698	759
Max Food Stamps	125	230	329	419	497	597	659	754	848
Maximum Total	349	539	715	873	1012	1173	1296	1452	1607
Poverty Threshold	722	956	1118	1412	1630	1819	1995	2264	2682

Table 2.2
 Self-Sufficiency Levels by Type of Household Expense, Monthly Earnings, and Hourly Wage
 by Household Type for the State of Kansas: July, 1999.

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
Housing	377.10	377.10	480.02	480.02	480.02	643.36	480.02
Child Care	0.00	529.05	974.68	635.77	190.14	1164.81	635.77
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	226.37
Miscellaneous	80.02	153.73	217.79	186.96	149.10	263.62	223.19
Total Taxes	189.69	163.71	378.09	148.96	-63.99	473.33	317.63
Monthly Earnings	1069.91	1854.71	2773.81	2205.50	1576.15	3373.19	2772.68
Hourly Wage	6.42	11.13	16.64	13.23	9.46	20.24	16.64*

*Combined hourly wage rate for two earners in the household.

Table 2.3
 Comparison of the Standard of Need and the Self-Sufficiency Standard After Removing the Cost of Child Care, Health Insurance and Taxes for Selected Households in the State of Kansas: July, 1999.

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage
Self-Sufficiency Standard	1069.91	1854.71	2773.81	1576.15	3373.19
Child Care	0.00	529.05	974.68	190.14	1164.81
Health Insurance	6.00	141.22	149.41	141.22	149.41
Total Taxes	189.69	163.71	378.09	-63.99	473.33
Self-Sufficiency Standard Less Child Care, Health Insurance And Taxes	874.22	1020.73	1271.63	1308.78	1585.64
Standard of Need (Household Size)	852.00 (1)	1013.00 (2)	1282.00 (3)	1282.00 (3)	1425.00 (4)
Difference	22.22	7.73	-10.37	26.78	160.64

Chapter 3

The Kansas Self-Sufficiency Standard

This chapter describes the calculation of the Self-Sufficiency Standard for full-time wage earners in Kansas. The Self-Sufficiency Standard is the amount of income required to meet basic needs in the Kansas market place without the assistance of public and private subsidies. The standard therefore excludes public subsidies such as public housing, food stamps, Medicaid, and child care benefits, but includes tax benefits such as the child tax credit and the earned income tax credit. The standard also ignores private/informal assistance such as free child care by relatives or friends, food from local food banks, money from family, and housing shared with family or friends.

The Self-Sufficiency Standard is calculated from monthly expenditures on six consumption categories: housing, child care, food, transportation, medical care, and miscellaneous consumption. In addition, the standard accounts for the sales and income taxes faced by consumers and wage earners. Below we list assumptions and data sources for each of the standard's components.

To account for the variation of consumption expenditures across family types, we calculate the Self-Sufficiency Standard for each of seven types of households. For example, one household type is that of a single female, 20 to 50 years of age, without children. Five of the household types assume a female-headed household and the following combinations of children: (1) one infant, (2) one infant and one preschooler, (3) one preschooler and one school-age child, (4) one school-age child and one teenager, (5) and one infant, one preschooler, and one school-age child. The seventh household type is a married couple with two children, one preschooler and one school-age. Both adults are assumed to be employed full time.

In the present section, we report the Self-Sufficiency Standard for typical families in Kansas, showing expenditures of families facing average consumption costs for the state. Whenever costs differ by region, we compute the state average by weighting regional costs by the population share of each region. (Population weights are computed from county-level population estimates for 1997; these data are drawn from the Bureau of Economic Analysis (1999)). Because the residential pattern of the Kansas population is weighted toward the more expensive regions, this procedure makes the state-level standard higher than a simple, unweighted average across regions. There are considerable differences in some cost items (e.g., child care) across areas, however. Chapter 4 accounts for such differences and reports the self-sufficiency standard for each of the 105 counties of the state.

The Self-Sufficiency Standard reflects prices of consumption items as of July 1999. Whenever the standard draws on data from older sources, expenditures have been updated to July 1999 using the Consumer Price Index (CPI).

3.1. Assumptions and Data Sources

Housing: Housing costs are drawn from the February 1999 Fair Market Rents tables for Kansas issued by the U.S. Department of Housing and Urban Development (HUD). HUD is required by the Housing Act of 1937 to publish fair market rents annually, and their rent tables are widely used by federal and state agencies. The fair market rents reflect costs of shelter rent and utilities (except phone) at the 40th percentile of the distribution of cost of rental housing for each rental market. Presently, HUD bases estimates on data from three sources: the 1990 Census, the American Housing Surveys conducted in-between census years, and random phone surveys from individual housing markets. The underlying distribution of rents covers recent movers into existing housing; excluded from the analyses are renters with tenures exceeding 15 months and those living in new housing units less than two years of age. In the tables from HUD, fair market rents are listed by metropolitan area and by county for non-metropolitan areas.

In their 1996 report, *Proposed Standard of Need for Kansas*, Gibbons *et al.* concluded that, for small dwellings, the fair market rents from HUD corresponded closely with actual rental costs of low-income families in the state. Because the rental markets underlying the HUD analyses are fairly aggregated for both rural and urban counties, the fair market rents mask some regional variation, however. For example, the 1996 report found lower rental costs in Wyandotte County than in the surrounding Kansas City metropolitan area. Consequently, the county specific tables in Chapter 4 likely overstate housing costs in Wyandotte County and understate housing costs in the remaining Kansas counties in the Kansas City metropolitan area (Johnson, Leavenworth, and Miami).

In deriving the Self-Sufficiency Standard, we assume that the family rents a two-bedroom apartment, except for the single adult (one bedroom), the adult with an infant (one bedroom), and the adult with three children (three bedrooms) family types. This procedure leads us to understate housing costs for families in which the age and gender mix of children suggest an additional bedroom. Gibbons *et al.* (1996) present a discussion of generally accepted guidelines for bedroom allocation based on age and gender of children.

Child Care: Costs of child care are derived from the 1998 report, *Child Care Payment Rates in Kansas* by Siegel and Loman. The Siegel and Loman study lists child care rates by percentile for four age groups (infants, toddlers, preschoolers, and school-age) of children separately for 23 county clusters of the state. For each age category, the Self-Sufficiency Standard uses the hourly payment rates of child care centers at the 50th percentile (median) of the rate distribution for each county cluster. Use of median rates produces somewhat conservative estimates of child care costs, as rates at the 100th percentile tend to be 20 to 40 percent higher than the median rate in the market. This effect is offset, however, by our use of payment rates for child care centers; rates for licensed and registered home care providers tend to be lower than those of centers. Further, the standard ignores any reduction in payment rates for low-income families and for two or more children from the same family offered by some centers. The Siegel and Loman study reports that 21.7 percent of child care centers in the state offer a reduction in rates to low-income families and 64.5 percent offer lower rates to families with more than one child at the center. On the other hand, the standard also ignores any extra fees,

e.g., for activities or supplies. Siegel and Loman found that 39.2 percent of child care centers in the state charge some additional fee.

For children below school-age, the Self-Sufficiency Standard assumes that parents pay for full-time care; i.e., nine hours per day, five days a week, 52 weeks per year, for a total of 2,340 hours per year. For school-age children, the monthly child care cost is computed by averaging 40 weeks of part-time care (three hours per day, five days a week) and 12 weeks of full-time care; i.e., 1,140 hours per year.

Food: The Self-Sufficiency Standard bases food costs on the June 1999 low-cost food plan from the U.S. Department of Agriculture (USDA). The 1996 study by Gibbons *et al.* found that the USDA low-cost food plan closely resembled both food expenditures of low-income households in Kansas and subsistence food plans developed from nutritionally adequate food plans and using Kansas prices of food items. By comparison, the 1996 study concluded that the thrifty food plan—which forms the basis for official poverty thresholds—severely understated food expenditures of households in the state.

Transportation: Drawing on the work of Gibbons *et al.* (1996), the standard assumes monthly transportation expenses of \$193 for single adult households and \$386 for two adult households. These are the same transportation expenses underlying the standard of need and reflect the cost of commuting to work only. Perhaps somewhat conservatively, the standard ignores any costs associated with transporting children to and from child care.

Medical Care: The Self-Sufficiency Standard assumes that the wage earner has access to a group health insurance plan through the place of employment. Specifically, when estimating medical costs we use the July 1999 premiums available for full-time, non-smoking state employees enrolled in the health insurance plan of Blue Cross/Blue Shield of Kansas. These insurance rates depend on the level of gross income and whether additional family members are included. Expenditures on medical care items not covered by health insurance are based on the 1997 Consumer Expenditure Survey (BLS, 1999).

Miscellaneous Consumption: Following Pearce and Brooks (1997), the standard includes expenditures on consumption items such as clothing, phone, household supplies, etc., equaling ten percent of all other costs.

Taxes: The Self-Sufficiency Standard accounts for the taxes that Kansas households pay. Taxes include Federal Insurance Contributions Act (FICA) taxes, federal and state income taxes, and state and local sales taxes. FICA taxes are computed as 7.65 percent of wage income. Federal income taxes are based on the wage income of the household unit but account for the following tax credits where applicable: child care expense credit, child tax credit, earned income tax credit, and additional child tax credit. Similarly, Kansas income taxes are computed from wage income and allow for child care, earned income, and Kansas food sales tax credits. Finally, state and local sales taxes are computed from the food and miscellaneous consumption

Table 3.1

Kansas Self-Sufficiency Standards

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
Housing	377.10	377.10	480.02	480.02	480.02	643.36	480.02
Child Care	0.00	529.05	974.68	635.77	190.14	1164.81	635.77
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	226.37
Miscellaneous	80.02	153.73	217.79	186.96	149.10	263.62	223.19
Total Taxes	189.69	163.71	378.09	148.96	-63.99	473.33	317.63
Monthly Earnings	1069.91	1854.71	2773.81	2205.50	1576.15	3373.19	2772.68
Hourly Wage	6.42	11.13	16.64	13.23	9.46	20.24	16.64*

*Combined hourly wage rate for two earners in the household.

Notes: See text for underlying assumptions and data sources. Housing, child care, and sales tax calculations are based on population-weighted averages of local costs and tax rates.

categories. Sales tax rates are collected from Kansas Department of Revenue, Local Sales Tax Rates for Counties and Cities in Kansas, STD-100 (Rev. 5/99). Section 3.3 below describes tax computations in greater detail.

3.2. The State Self-Sufficiency Income

Table 3.1 lists the individual expenditure components and the self-sufficiency wage for each of seven family types. Monthly self-sufficiency income ranges from \$1,070 for single adults to \$3,373 for single adults with three children. The hourly self-sufficiency wage is based on full-time employment (40 hours a week, 50 weeks per year) and range from \$6.42 to \$20.24. Although families with children receive considerable tax breaks, the table shows the dramatic impact of child care expenses on the self-sufficiency standard. For example, the self-sufficiency wage of an adult with an infant is almost twice that of a single adult.

Table 3.2 presents the consumption categories as percentages of total household expenditures. Households with an infant in full-time care expend more than 28 percent of the household budget on child care. When two children are in full-time child care that share of the household budget goes up to more than 34 percent. Also, only one of the typical households presented in these tables was able to avoid taxes as a significant factor in household expenditures

Table 3.2
 Kansas Self-Sufficiency Standards with Items of Consumption

Expressed as Percentages of the Household Income

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
Housing	35.2	20.3	17.3	21.8	30.5	19.1	17.3
Child Care	0.0	28.5	35.1	28.8	12.1	34.5	22.9
Food	15.4	13.0	11.7	16.5	27.4	12.8	18.2
Transportation	18.0	10.4	7.0	8.8	12.2	5.7	13.9
Medical Care	6.2	10.6	7.4	8.9	12.4	6.1	8.2
Miscellaneous	7.5	8.3	7.9	8.5	9.5	7.8	8.0
Total Taxes	17.7	8.8	13.6	6.8	-4.1	14.0	11.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(adult, school-age child, and teenager). The remaining household types pay 6.8 to 17.7 percent of their income in taxes.

3.3. Calculating Taxes

To illustrate the computations of taxes underlying the self-sufficiency standard, Tables 3.3 through 3.5 list the various components used in tax calculations for each of the seven household types. These illustrative tax calculations are based on the monthly earnings and expenditures listed in Table 3.1.

Federal Taxes: Table 3.3 shows the calculation of federal income taxes. As implied by the monthly earnings of Table 3.1, gross annual incomes range from \$12,839 for a single adult without children to \$40,478 for a single adult with three children (line one). After subtracting standard deductions and personal exemptions, taxable incomes range from \$4,314 for an adult with two children, one school-age and one teenager, to \$23,128 for an adult with three children (line three). Taxes before credits depend on filing status and taxable income. However, for the low income ranges of the Kansas Self-Sufficiency Standard, the effective tax rate is 15 percent of taxable income. Accordingly, taxes before credits range from \$647 to \$3,469 (line four).

The tax code provides tax credits to working parents who incur child care expenses in order to earn wage income. The amount of the child care credit depends on actual child care expenses (however expenses are limited to \$2,400 annually for one child and \$4,800 for two or more children) and earned income. Depending on the level of earned income, taxpayers are

Table 3.3
 Sample Federal Income Tax Calculations

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
Annual Income	12839	22257	33286	26466	18914	40478	33272
Deduction/Exemption	-7050	-11850	-14600	-14600	-14600	-17350	-18200
Taxable Income	5789	10407	18686	11866	4314	23128	15072
Tax	868	1561	2803	1780	647	3469	2261
Child Care Credit	0	-552	-960	-1008	-570	-960	-960
Child Tax Credit	0	-500	-1000	-1000	-1000	-1500	-1000
Total Tax	868	509	843	0	0	1009	301
Earned Income Credit	0	-747	0	-866	-2457	0	0
Net Federal Tax	868	-238	843	-866	-2457	1009	301

Notes: Standard deductions are \$4,300 for single tax filers, \$6,350 for heads of household, and \$7,200 for married filing jointly. The personal exemption is \$2,750 per family member (IRS, Form 1040-ES, Estimated Tax for Individuals 1999).

allowed to deduct between 20 and 30 percent of child care expenses from the taxes they owe. Consider, for example, a single adult with two children, one school-age child and one teenager. Based on the monthly child care costs in Table 3.1, this family type incurs \$2,281 in annual child care expenses. Because earned annual income falls in the \$18,000 to \$20,000 range, this taxpayer can deduct 25 percent of child care costs, or \$570, from the federal taxes owed. (The percentage that is deductible falls by one percentage point for each \$2,000 increase in income until it reaches 20 percent.)

In 1999, the child tax credit is \$500 per child. (This tax credit was introduced in 1998 at \$400 per child.) Total taxes (line seven) are computed by subtracting the child care tax credit and the child tax credit from the tax in line four. If the child care and the child tax credits exceed the tax in line four, total taxes are zero (that is, child care and child tax credits are in principle not refundable).

The tax code also includes a tax refund intended to ease the tax burden and supplement the earnings of low-income workers—the earned income tax credit. The amount of the earned income tax credit depends on filing status, the number of qualifying children, and earned income. The earned income tax credit is refundable, so even households who owe no taxes may claim this credit. For the family types listed in Table 3.3, the earned income tax credit ranges from zero to

Table 3.4

Sample Kansas Income Tax Calculations

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
Annual Income	12839	22257	33286	26466	18914	40478	33272
Deduction/Exemption	-5250	-9000	-11250	-11250	-11250	-13500	-15000
Taxable Income	7589	13257	22036	15216	7664	26978	18272
Tax	266	464	965	538	268	1274	640
Child Care Credit	0	-138	-240	-252	-143	-240	-240
Total Tax	266	326	725	286	126	1034	400
Earned Income Credit	0	-75	0	-87	-246	0	0
Food Sales Tax Credit	-30	-60	0	0	-90	0	0
Net Kansas Income Tax	236	191	725	200	-210	1034	400

Notes: Standard deductions are \$3,000 for single tax filers, \$4,500 for heads of household, and \$6,000 for married filing jointly. The personal exemption is \$2,250 per family member.

\$2,457. In addition, the federal tax code includes a refundable Additional Child Tax Credit. This tax credit benefits low-income families with three or more children. In practice, the additional child tax credit does not enter our calculations as the credit is effective only at income ranges below those implied by the self-sufficiency standard for families with three children.

Line nine of Table 3.3 shows that, after accounting for the tax credits available to low-income families, the net federal taxes owed by Kansas families earning self-sufficiency incomes range from a refund of \$2,457 (adult with two children, one school-age child and one teenager) to \$1,009 (adult with three children).

Kansas Income Taxes: Table 3.4 details the computations of Kansas income taxes for the different household types. One can see the deductions and exemptions are lower than those for federal taxes, but so are tax rates. The non-refundable child care tax credit (line five) is 25 percent of the child care credit claimed on the federal tax return; and, the refundable earned income tax credit (line seven) is ten percent of the federal credit. In addition, the Kansas tax code includes a food sales tax refund. The food sales tax refund is available only to low-income households and is equal to \$30 or \$60 per household member, depending on the level of earned income.

Table 3.5
 Sample Annual Tax Calculations

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
FICA Tax	982	1703	2546	2025	1447	3097	2545
Net Federal Tax	868	-238	843	-866	-2457	1009	301
Net Kansas Income Tax	236	191	725	200	-210	1034	400
Sales Tax	190	308	423	429	452	540	566
Annual Taxes	2276	1964	4537	1788	-768	5680	3812

Notes: FICA taxes are 7.65 percent of wage income. Sales taxes are computed from expenditures on food and miscellaneous consumption using the state tax rate and the population-weighted average county and city sales tax rate.

Annual Taxes: Table 3.5 summarizes annual taxes paid by Kansas families earning self-sufficiency income. FICA taxes are computed as 7.65 percent of wage income. Sales taxes are assessed on food and miscellaneous consumption and are computed using the population-weighted average sales tax rate in the state (6.49 percent). The table shows that the annual tax burden of self-sufficient households in Kansas range from a net refund of \$768 for an adult with two children, one school-age child and one teenager, to \$5,680 for an adult with three children, of whom two are enrolled in child care full-time and one part-time.

Chapter 4

Accounting for Local Variation in Self-Sufficiency Costs

There are considerable differences in housing costs, child care costs, and sales taxes across regions in Kansas. For this reason, the income required for self-sufficiency varies according to local conditions. In Table 4.1 (pp.20-40) we account for such local variation in costs and report self-sufficiency standards for seven family types for each of the 105 Kansas counties. For each consumption category, the table relies on the most detailed regional data available. Data sources are described in Chapter 3.

The hourly wages have the following ranges by household types across counties within Kansas.

	<u>Low</u>	<u>High</u>
Single Adult	5.75	7.08
Adult and Infant	8.39	14.28
Adult, Infant and Preschooler	12.38	19.20
Adult, Preschooler and Schoolage	10.31	15.75
Adult, Schoolage and Teen	8.02	10.52
Adult, Infant, Preschooler and Schoolage	15.86	23.44
Two Adults, Preschooler and Schoolage	13.63*	18.46*

* Combined wage of both adults in the household.

Table 4.2 (pp. 41-45) lists the counties in alphabetical order, and provides the self-sufficiency hourly wage rate and the county rank from the highest (1) to lowest (105) of that wage rate for each of the seven household types defined in the report. This listing provides an easy reference for comparing the relative placement of a Kansas county on the hourly wage rate continuum from highest to lowest within the state. Some counties in the table have the same hourly wage rate within each of the seven household types. These “tied scores” are given the same rank score so not all numbers up to 105 will appear.

Table 4.1: Self-Sufficiency Standard by Household Type and County of Residence

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
ALLEN							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	378.45	689.17	456.28	145.56	834.73	456.28
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.87	180.04	160.63	135.49	217.35	192.93
Total Taxes	159.70	5.33	94.19	-18.39	-136.34	265.99	184.60
Monthly Earnings	965.10	1455.86	2074.66	1748.54	1354.01	2656.87	2306.86
Hourly Wage	5.79	8.74	12.45	10.49	8.12	15.94	13.84
ANDERSON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	378.45	689.17	456.28	145.56	834.73	456.28
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.87	180.04	160.63	135.49	217.35	192.93
Total Taxes	158.09	2.71	90.34	-22.39	-140.66	261.43	179.30
Monthly Earnings	963.49	1453.24	2070.81	1744.54	1349.69	2652.32	2301.55
Hourly Wage	5.78	8.72	12.42	10.47	8.10	15.91	13.81
ATCHISON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	478.04	802.70	512.92	188.25	990.96	512.92
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	73.22	141.83	191.40	166.29	140.54	232.98	198.60
Total Taxes	161.31	57.93	181.68	20.32	-106.66	342.03	224.61
Monthly Earnings	966.71	1618.01	2287.04	1849.55	1439.23	2904.76	2409.17
Hourly Wage	5.80	9.71	13.72	11.10	8.64	17.43	14.46
BARBER							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	128.88	180.64	166.64	137.91	220.38	198.94
Total Taxes	158.09	-10.81	93.83	14.27	-128.88	275.22	215.95
Monthly Earnings	963.49	1406.86	2080.88	1847.32	1388.15	2699.37	2404.33
Hourly Wage	5.78	8.44	12.49	11.08	8.33	16.20	14.43
BARTON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	156.48	12.68	109.53	-31.03	-144.97	265.95	169.34
Monthly Earnings	961.88	1493.89	2111.92	1727.13	1345.37	2678.74	2282.84
Hourly Wage	5.77	8.96	12.67	10.36	8.07	16.07	13.70

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
BOURBON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	378.45	689.17	456.28	145.56	834.73	456.28
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.87	180.04	160.63	135.49	217.35	192.93
Total Taxes	156.48	0.09	86.49	-26.38	-144.97	256.87	173.99
Monthly Earnings	961.88	1450.62	2066.96	1740.54	1345.37	2647.76	2296.25
Hourly Wage	5.77	8.70	12.40	10.44	8.07	15.89	13.78
BROWN							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	478.04	802.70	512.92	188.25	990.96	512.92
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	73.22	141.83	191.40	166.29	140.54	232.98	198.60
Total Taxes	159.70	54.52	177.57	16.28	-111.01	337.36	219.27
Monthly Earnings	965.10	1614.60	2282.93	1845.51	1434.88	2900.10	2403.83
Hourly Wage	5.79	9.69	13.70	11.07	8.61	17.40	14.42
BUTLER							
Housing	394.20	394.20	527.97	527.97	527.97	713.42	527.97
Child Care	0.00	384.42	872.42	713.12	225.13	1097.54	713.12
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	226.37
Miscellaneous	81.73	140.98	212.36	199.49	157.40	263.90	235.72
Total Taxes	194.55	41.94	348.87	264.23	-23.25	468.87	361.65
Monthly Earnings	1093.59	1592.68	2684.84	2458.60	1708.12	3371.79	2954.54
Hourly Wage	6.56	9.56	16.11	14.75	10.25	20.23	17.73
CHASE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	366.49	693.15	485.80	159.14	852.29	485.80
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	130.67	180.44	163.58	136.84	219.11	195.88
Total Taxes	159.70	-0.08	96.52	-1.11	-129.73	274.02	203.40
Monthly Earnings	965.10	1437.30	2081.38	1798.29	1375.56	2684.23	2358.13
Hourly Wage	5.79	8.62	12.49	10.79	8.25	16.11	14.15
CHAUTAUQUA							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	366.49	693.15	485.80	159.14	852.29	485.80
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	130.67	180.44	163.58	136.84	219.11	195.88
Total Taxes	159.70	-0.08	96.52	-1.11	-129.73	274.02	203.40
Monthly Earnings	965.10	1437.30	2081.38	1798.29	1375.56	2684.23	2358.13
Hourly Wage	5.79	8.62	12.49	10.79	8.25	16.11	14.15

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
CHEROKEE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	378.45	689.17	456.28	145.56	834.73	456.28
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.87	180.04	160.63	135.49	217.35	192.93
Total Taxes	159.70	5.33	94.19	-18.39	-136.34	265.99	184.60
Monthly Earnings	965.10	1455.86	2074.66	1748.54	1354.01	2656.87	2306.86
Hourly Wage	5.79	8.74	12.45	10.49	8.12	15.94	13.84
CHEYENNE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	159.70	17.97	117.27	-23.05	-136.34	275.09	179.94
Monthly Earnings	965.10	1499.17	2119.65	1735.11	1354.01	2687.88	2293.43
Hourly Wage	5.79	9.00	12.72	10.41	8.12	16.13	13.76
CLARK							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	128.88	180.64	166.64	137.91	220.38	198.94
Total Taxes	156.48	-13.41	89.98	10.22	-133.21	270.64	210.60
Monthly Earnings	961.88	1404.26	2077.02	1843.27	1383.82	2694.79	2398.98
Hourly Wage	5.77	8.43	12.46	11.06	8.30	16.17	14.39
CLAY							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	398.36	746.93	498.98	150.41	897.34	498.98
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	133.86	185.82	164.90	135.97	223.61	197.20
Total Taxes	158.09	11.72	137.04	2.57	-138.30	289.99	205.77
Monthly Earnings	963.49	1484.16	2181.05	1816.46	1357.38	2749.75	2375.00
Hourly Wage	5.78	8.90	13.09	10.90	8.14	16.50	14.25
CLOUD							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	458.12	896.32	729.31	291.11	1187.43	729.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	187.11
Miscellaneous	73.22	139.83	201.58	187.93	150.82	252.62	220.24
Total Taxes	156.48	36.77	284.68	150.22	-68.76	417.50	300.12
Monthly Earnings	961.88	1574.95	2502.03	2217.49	1590.28	3196.36	2722.71
Hourly Wage	5.77	9.45	15.01	13.30	9.54	19.18	16.34

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
COFFEY							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	366.49	693.15	485.80	159.14	852.29	485.80
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	130.67	180.44	163.58	136.84	219.11	195.88
Total Taxes	153.27	-10.54	81.11	-17.19	-147.04	255.74	182.09
Monthly Earnings	958.67	1426.85	2065.96	1782.20	1358.25	2665.95	2336.82
Hourly Wage	5.75	8.56	12.40	10.69	8.15	16.00	14.02
COMANCHE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	128.88	180.64	166.64	137.91	220.38	198.94
Total Taxes	156.48	-13.41	89.98	10.22	-133.21	270.64	210.60
Monthly Earnings	961.88	1404.26	2077.02	1843.27	1383.82	2694.79	2398.98
Hourly Wage	5.77	8.43	12.46	11.06	8.30	16.17	14.39
COWLEY							
Housing	309.08	309.08	396.23	396.23	396.23	522.90	396.23
Child Care	0.00	370.48	768.84	592.44	194.07	962.92	592.44
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	73.22	131.07	188.01	174.25	141.12	231.39	206.55
Total Taxes	156.48	-3.51	147.10	54.61	-116.90	320.79	254.99
Monthly Earnings	961.88	1438.26	2215.21	1971.31	1435.39	2866.07	2527.02
Hourly Wage	5.77	8.63	13.29	11.83	8.61	17.20	15.16
CRAWFORD							
Housing	309.08	309.08	403.32	403.32	403.32	510.74	403.32
Child Care	0.00	378.45	689.17	456.28	145.56	834.73	456.28
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.87	180.75	161.34	136.20	217.35	193.64
Total Taxes	161.31	7.96	113.62	-10.23	-127.86	270.55	194.06
Monthly Earnings	966.71	1458.49	2101.89	1764.50	1370.28	2661.43	2324.12
Hourly Wage	5.80	8.75	12.61	10.59	8.22	15.97	13.94
DECATUR							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	156.48	12.68	109.53	-31.03	-144.97	265.95	169.34
Monthly Earnings	961.88	1493.89	2111.92	1727.13	1345.37	2678.74	2282.84
Hourly Wage	5.77	8.96	12.67	10.36	8.07	16.07	13.70

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
DICKINSON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	458.12	896.32	729.31	291.11	1187.43	729.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	187.11
Miscellaneous	73.22	139.83	201.58	187.93	150.82	252.62	220.24
Total Taxes	158.09	39.45	290.18	154.61	-64.33	422.31	305.02
Monthly Earnings	963.49	1577.62	2507.53	2221.88	1594.71	3201.17	2727.61
Hourly Wage	5.78	9.47	15.05	13.33	9.57	19.21	16.37
DONIPHAN							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	478.04	802.70	512.92	188.25	990.96	512.92
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	73.22	141.83	191.40	166.29	140.54	232.98	198.60
Total Taxes	159.70	54.52	177.57	16.28	-111.01	337.36	219.27
Monthly Earnings	965.10	1614.60	2282.93	1845.51	1434.88	2900.10	2403.83
Hourly Wage	5.79	9.69	13.70	11.07	8.61	17.40	14.42
DOUGLAS							
Housing	426.63	426.63	548.24	548.24	548.24	762.06	548.24
Child Care	0.00	597.55	1135.34	763.89	226.10	1361.43	763.89
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	204.37	196.18	204.37	226.37
Miscellaneous	84.97	165.53	240.68	207.41	159.52	295.16	242.82
Total Taxes	210.82	287.58	485.81	337.59	-1.94	622.09	400.00
Monthly Earnings	1145.52	2108.42	3133.28	2619.10	1752.79	3868.81	3071.02
Hourly Wage	6.87	12.65	18.80	15.71	10.52	23.21	18.43
EDWARDS							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	128.88	180.64	166.64	137.91	220.38	198.94
Total Taxes	156.48	-13.41	89.98	10.22	-133.21	270.64	210.60
Monthly Earnings	961.88	1404.26	2077.02	1843.27	1383.82	2694.79	2398.98
Hourly Wage	5.77	8.43	12.46	11.06	8.30	16.17	14.39
ELK							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	366.49	693.15	485.80	159.14	852.29	485.80
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	130.67	180.44	163.58	136.84	219.11	195.88
Total Taxes	156.48	-5.31	88.81	-9.15	-138.39	264.88	192.75
Monthly Earnings	961.88	1432.08	2073.67	1790.24	1366.90	2675.09	2347.48
Hourly Wage	5.77	8.59	12.44	10.74	8.20	16.05	14.08

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
ELLIS							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	464.09	906.28	616.85	174.67	1080.95	616.85
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	188.38	204.37	187.11
Miscellaneous	73.22	140.43	202.57	176.69	138.40	241.98	208.99
Total Taxes	158.09	42.16	302.22	74.50	-126.52	373.74	268.08
Monthly Earnings	963.49	1586.90	2530.52	2018.06	1395.85	3035.46	2566.97
Hourly Wage	5.78	9.52	15.18	12.11	8.38	18.21	15.40
ELLSWORTH							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	458.12	896.32	729.31	291.11	1187.43	729.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	187.11
Miscellaneous	73.22	139.83	201.58	187.93	150.82	252.62	220.24
Total Taxes	158.09	39.45	290.18	154.61	-64.33	422.31	305.02
Monthly Earnings	963.49	1577.62	2507.53	2221.88	1594.71	3201.17	2727.61
Hourly Wage	5.78	9.47	15.05	13.33	9.57	19.21	16.37
FINNEY							
Housing	381.03	381.03	488.45	488.45	488.45	636.40	488.45
Child Care	0.00	418.28	796.73	548.26	169.82	966.54	548.26
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	80.41	143.05	200.02	179.05	147.91	243.10	211.35
Total Taxes	191.80	63.38	274.12	90.38	-67.57	381.24	273.52
Monthly Earnings	1076.34	1636.88	2474.35	2059.92	1559.48	3055.35	2598.40
Hourly Wage	6.46	9.82	14.85	12.36	9.36	18.33	15.59
FORD							
Housing	369.88	369.88	461.09	461.09	461.09	580.66	461.09
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	79.30	134.96	187.13	173.13	145.18	227.37	205.43
Total Taxes	188.18	20.05	149.44	56.27	-81.38	311.74	259.25
Monthly Earnings	1060.46	1504.59	2207.83	1960.66	1515.57	2812.80	2518.97
Hourly Wage	6.36	9.03	13.25	11.76	9.09	16.88	15.11
FRANKLIN							
Housing	321.24	321.24	414.47	414.47	414.47	529.99	414.47
Child Care	0.00	478.04	876.40	577.88	179.52	1055.92	577.88
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	187.11
Miscellaneous	74.43	143.04	201.41	174.61	141.49	241.40	206.92
Total Taxes	164.55	65.06	293.66	64.97	-104.58	375.83	267.96
Monthly Earnings	983.32	1638.52	2509.16	1985.73	1451.76	3031.21	2544.04
Hourly Wage	5.90	9.83	15.05	11.91	8.71	18.19	15.26

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
GEARY							
Housing	351.64	351.64	440.82	440.82	440.82	568.50	440.82
Child Care	0.00	398.36	746.93	498.98	150.41	897.34	498.98
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	77.47	138.11	190.28	169.36	141.21	229.39	201.66
Total Taxes	177.49	35.67	172.26	36.25	-101.14	323.30	239.88
Monthly Earnings	1029.71	1554.93	2265.32	1899.19	1452.17	2846.60	2458.16
Hourly Wage	6.18	9.33	13.59	11.40	8.71	17.08	14.75
GOVE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	464.09	906.28	616.85	174.67	1080.95	616.85
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	188.38	204.37	187.11
Miscellaneous	73.22	140.43	202.57	176.69	138.40	241.98	208.99
Total Taxes	156.48	39.47	296.70	70.38	-130.86	369.01	264.07
Monthly Earnings	961.88	1584.22	2525.01	2013.94	1391.51	3030.73	2562.96
Hourly Wage	5.77	9.51	15.15	12.08	8.35	18.18	15.38
GRAHAM							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	464.09	906.28	616.85	174.67	1080.95	616.85
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	188.38	204.37	187.11
Miscellaneous	73.22	140.43	202.57	176.69	138.40	241.98	208.99
Total Taxes	156.48	39.47	296.70	70.38	-130.86	369.01	264.07
Monthly Earnings	961.88	1584.22	2525.01	2013.94	1391.51	3030.73	2562.96
Hourly Wage	5.77	9.51	15.15	12.08	8.35	18.18	15.38
GRANT							
Housing	357.72	357.72	410.42	410.42	410.42	561.41	410.42
Child Care	0.00	418.28	796.73	548.26	169.82	966.54	548.26
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	78.08	140.71	192.22	171.25	140.11	235.60	203.55
Total Taxes	175.82	40.75	174.75	37.11	-120.38	339.98	237.48
Monthly Earnings	1034.72	1588.61	2289.14	1920.82	1420.84	2931.60	2476.53
Hourly Wage	6.21	9.53	13.73	11.52	8.53	17.59	14.86
GRAY							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	128.88	180.64	166.64	137.91	220.38	198.94
Total Taxes	156.48	-13.41	89.98	10.22	-133.21	270.64	210.60
Monthly Earnings	961.88	1404.26	2077.02	1843.27	1383.82	2694.79	2398.98
Hourly Wage	5.77	8.43	12.46	11.06	8.30	16.17	14.39

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
GREELEY							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	418.28	796.73	548.26	169.82	966.54	548.26
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	135.85	190.80	169.83	137.91	230.53	202.13
Total Taxes	156.48	18.78	165.43	28.83	-133.21	316.91	229.20
Monthly Earnings	961.88	1513.13	2264.21	1896.93	1383.82	2852.79	2452.64
Hourly Wage	5.77	9.08	13.59	11.38	8.30	17.12	14.72
GREENWOOD							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	366.49	693.15	485.80	159.14	852.29	485.80
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	130.67	180.44	163.58	136.84	219.11	195.88
Total Taxes	156.48	-5.31	88.81	-9.15	-138.39	264.88	192.75
Monthly Earnings	961.88	1432.08	2073.67	1790.24	1366.90	2675.09	2347.48
Hourly Wage	5.77	8.59	12.44	10.74	8.20	16.05	14.08
HAMILTON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	418.28	796.73	548.26	169.82	966.54	548.26
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	135.85	190.80	169.83	137.91	230.53	202.13
Total Taxes	158.09	21.43	169.53	32.89	-128.88	321.56	234.58
Monthly Earnings	963.49	1515.78	2268.32	1901.00	1388.15	2857.44	2458.01
Hourly Wage	5.78	9.09	13.61	11.41	8.33	17.14	14.75
HARPER							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	376.45	725.02	507.71	159.14	884.16	507.71
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.67	183.63	165.77	136.84	222.30	198.08
Total Taxes	154.87	-3.43	114.96	-0.40	-142.72	274.80	200.19
Monthly Earnings	960.27	1444.91	2134.87	1823.10	1362.57	2720.06	2379.02
Hourly Wage	5.76	8.67	12.81	10.94	8.18	16.32	14.27
HARVEY							
Housing	394.20	394.20	527.97	527.97	527.97	713.42	527.97
Child Care	0.00	432.22	796.73	538.20	173.70	970.42	538.20
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	187.11
Miscellaneous	81.73	145.76	204.79	182.00	152.25	251.19	214.30
Total Taxes	194.55	86.16	314.40	112.79	-49.23	410.98	276.52
Monthly Earnings	1093.59	1689.48	2567.11	2114.74	1625.57	3174.07	2633.80
Hourly Wage	6.56	10.14	15.40	12.69	9.75	19.04	15.80

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
HASKELL							
Housing	316.17	316.17	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.93	129.59	180.64	166.64	137.91	220.38	198.94
Total Taxes	159.30	-10.20	89.98	10.22	-133.21	270.64	210.60
Monthly Earnings	972.50	1415.27	2077.02	1843.27	1383.82	2694.79	2398.98
Hourly Wage	5.84	8.49	12.46	11.06	8.30	16.17	14.39
HODGEMAN							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	128.88	180.64	166.64	137.91	220.38	198.94
Total Taxes	153.27	-18.61	82.27	2.14	-141.89	261.49	199.90
Monthly Earnings	958.67	1399.06	2069.31	1835.19	1375.14	2685.63	2388.29
Hourly Wage	5.75	8.39	12.42	11.01	8.25	16.11	14.33
JACKSON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	478.04	876.40	577.88	179.52	1055.92	577.88
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	141.83	198.77	172.79	138.88	239.47	205.09
Total Taxes	157.29	49.41	253.49	48.16	-126.34	359.97	249.19
Monthly Earnings	962.69	1609.49	2439.92	1948.85	1401.37	2994.17	2505.21
Hourly Wage	5.78	9.66	14.64	11.69	8.41	17.96	15.03
JEFFERSON							
Housing	309.08	309.08	403.32	403.32	403.32	535.06	403.32
Child Care	0.00	478.04	876.40	577.88	179.52	1055.92	577.88
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	73.22	141.83	199.48	173.50	140.37	241.90	205.80
Total Taxes	158.09	51.11	264.79	54.35	-115.46	373.42	256.03
Monthly Earnings	963.49	1611.19	2459.02	1962.84	1428.62	3034.37	2519.86
Hourly Wage	5.78	9.67	14.75	11.78	8.57	18.21	15.12
JEWELL							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	458.12	896.32	729.31	291.11	1187.43	729.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	187.11
Miscellaneous	73.22	139.83	201.58	187.93	150.82	252.62	220.24
Total Taxes	156.48	36.77	284.68	150.22	-68.76	417.50	300.12
Monthly Earnings	961.88	1574.95	2502.03	2217.49	1590.28	3196.36	2722.71
Hourly Wage	5.77	9.45	15.01	13.30	9.54	19.18	16.34

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
JOHNSON							
Housing	449.94	449.94	541.14	541.14	541.14	748.88	541.14
Child Care	0.00	631.41	1185.13	767.21	213.48	1398.61	767.21
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	204.37	196.18	204.37	226.37
Miscellaneous	87.30	171.25	244.95	207.03	157.55	297.56	242.44
Total Taxes	220.45	348.37	506.12	336.67	-11.42	634.19	399.50
Monthly Earnings	1180.80	2232.10	3200.56	2614.03	1721.63	3907.31	3066.37
Hourly Wage	7.08	13.39	19.20	15.68	10.33	23.44	18.40
KEARNY							
Housing	309.08	309.08	407.38	407.38	407.38	548.24	407.38
Child Care	0.00	418.28	796.73	548.26	169.82	966.54	548.26
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	135.85	191.91	170.94	139.03	234.28	203.25
Total Taxes	156.48	18.78	172.75	35.33	-126.71	333.98	235.71
Monthly Earnings	961.88	1513.13	2283.80	1915.70	1402.58	2911.11	2471.41
Hourly Wage	5.77	9.08	13.70	11.49	8.42	17.47	14.83
KINGMAN							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	376.45	725.02	507.71	159.14	884.16	507.71
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.67	183.63	165.77	136.84	222.30	198.08
Total Taxes	154.87	-3.43	114.96	-0.40	-142.72	274.80	200.19
Monthly Earnings	960.27	1444.91	2134.87	1823.10	1362.57	2720.06	2379.02
Hourly Wage	5.76	8.67	12.81	10.94	8.18	16.32	14.27
KIOWA							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	128.88	180.64	166.64	137.91	220.38	198.94
Total Taxes	156.48	-13.41	89.98	10.22	-133.21	270.64	210.60
Monthly Earnings	961.88	1404.26	2077.02	1843.27	1383.82	2694.79	2398.98
Hourly Wage	5.77	8.43	12.46	11.06	8.30	16.17	14.39
LABETTE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	418.28	836.56	612.36	194.07	1030.64	612.36
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	73.22	135.85	194.78	176.24	141.12	236.94	208.54
Total Taxes	159.70	24.08	213.53	75.99	-108.18	355.49	271.43
Monthly Earnings	965.10	1518.43	2356.13	2014.60	1444.11	2961.88	2565.38
Hourly Wage	5.79	9.11	14.14	12.09	8.66	17.77	15.39

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
LANE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	418.28	796.73	548.26	169.82	966.54	548.26
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	135.85	190.80	169.83	137.91	230.53	202.13
Total Taxes	156.48	18.78	165.43	28.83	-133.21	316.91	229.20
Monthly Earnings	961.88	1513.13	2264.21	1896.93	1383.82	2852.79	2452.64
Hourly Wage	5.77	9.08	13.59	11.38	8.30	17.12	14.72
LEAVENWORTH							
Housing	449.94	449.94	541.14	541.14	541.14	748.88	541.14
Child Care	0.00	723.03	1147.29	597.95	173.70	1320.99	597.95
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	187.11
Miscellaneous	87.30	180.41	241.17	189.29	153.57	289.79	221.59
Total Taxes	220.11	396.10	488.02	167.93	-32.63	597.36	315.33
Monthly Earnings	1180.46	2380.62	3140.84	2250.11	1656.66	3785.09	2752.83
Hourly Wage	7.08	14.28	18.85	13.50	9.94	22.71	16.52
LINCOLN							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	458.12	896.32	729.31	291.11	1187.43	729.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	187.11
Miscellaneous	73.22	139.83	201.58	187.93	150.82	252.62	220.24
Total Taxes	156.48	36.77	284.68	150.22	-68.76	417.50	300.12
Monthly Earnings	961.88	1574.95	2502.03	2217.49	1590.28	3196.36	2722.71
Hourly Wage	5.77	9.45	15.01	13.30	9.54	19.18	16.34
LINN							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	378.45	689.17	456.28	145.56	834.73	456.28
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.87	180.04	160.63	135.49	217.35	192.93
Total Taxes	156.48	0.09	86.49	-26.38	-144.97	256.87	173.99
Monthly Earnings	961.88	1450.62	2066.96	1740.54	1345.37	2647.76	2296.25
Hourly Wage	5.77	8.70	12.40	10.44	8.07	15.89	13.78
LOGAN							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	156.48	12.68	109.53	-31.03	-144.97	265.95	169.34
Monthly Earnings	961.88	1493.89	2111.92	1727.13	1345.37	2678.74	2282.84
Hourly Wage	5.77	8.96	12.67	10.36	8.07	16.07	13.70

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
LYON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	370.48	768.84	592.44	194.07	962.92	592.44
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	73.22	131.07	188.01	174.25	141.12	230.17	206.55
Total Taxes	156.48	-3.51	147.10	54.61	-116.90	315.26	254.99
Monthly Earnings	961.88	1438.26	2215.21	1971.31	1435.39	2847.15	2527.02
Hourly Wage	5.77	8.63	13.29	11.83	8.61	17.08	15.16
MCPHERSON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	376.45	725.02	507.71	159.14	884.16	507.71
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.67	183.63	165.77	136.84	222.30	198.08
Total Taxes	158.09	1.81	122.71	7.67	-134.06	283.98	210.88
Monthly Earnings	963.49	1450.15	2142.62	1831.17	1371.23	2729.25	2389.71
Hourly Wage	5.78	8.70	12.86	10.99	8.23	16.38	14.34
MARION							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	384.42	872.42	713.12	225.13	1097.54	713.12
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	73.22	132.46	198.37	186.31	144.22	243.64	218.62
Total Taxes	158.09	5.41	251.41	143.96	-97.47	381.31	298.57
Monthly Earnings	963.49	1462.52	2433.46	2193.41	1488.99	3061.29	2703.36
Hourly Wage	5.78	8.78	14.60	13.16	8.93	18.37	16.22
MARSHALL							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	625.43	1218.99	820.63	227.07	1446.06	820.63
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	226.37
Miscellaneous	73.22	156.57	233.84	197.06	144.42	278.49	233.29
Total Taxes	153.27	177.04	438.84	223.27	-109.68	525.31	342.04
Monthly Earnings	958.67	1899.26	3011.13	2390.98	1478.91	3588.67	2908.27
Hourly Wage	5.75	11.40	18.07	14.35	8.87	21.53	17.45
MEADE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	128.88	180.64	166.64	137.91	220.38	198.94
Total Taxes	156.48	-13.41	89.98	10.22	-133.21	270.64	210.60
Monthly Earnings	961.88	1404.26	2077.02	1843.27	1383.82	2694.79	2398.98
Hourly Wage	5.77	8.43	12.46	11.06	8.30	16.17	14.39

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
MIAMI							
Housing	449.94	449.94	541.14	541.14	541.14	748.88	541.14
Child Care	0.00	723.03	1147.29	597.95	173.70	1320.99	597.95
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	187.11
Miscellaneous	87.30	180.41	241.17	189.29	153.57	289.79	221.59
Total Taxes	220.11	396.10	488.02	167.93	-32.63	597.36	315.33
Monthly Earnings	1180.46	2380.62	3140.84	2250.11	1656.66	3785.09	2752.83
Hourly Wage	7.08	14.28	18.85	13.50	9.94	22.71	16.52
MITCHELL							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	458.12	896.32	729.31	291.11	1187.43	729.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	187.11
Miscellaneous	73.22	139.83	201.58	187.93	150.82	252.62	220.24
Total Taxes	156.48	36.77	284.68	150.22	-68.76	417.50	300.12
Monthly Earnings	961.88	1574.95	2502.03	2217.49	1590.28	3196.36	2722.71
Hourly Wage	5.77	9.45	15.01	13.30	9.54	19.18	16.34
MONTGOMERY							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	378.45	689.17	456.28	145.56	834.73	456.28
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.87	180.04	160.63	135.49	217.35	192.93
Total Taxes	162.11	9.27	99.97	-12.39	-129.86	272.83	192.55
Monthly Earnings	967.51	1459.80	2080.44	1754.54	1360.48	2663.71	2314.81
Hourly Wage	5.81	8.76	12.48	10.53	8.16	15.98	13.89
MORRIS							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	370.48	768.84	592.44	194.07	962.92	592.44
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	73.22	131.07	188.01	174.25	141.12	230.17	206.55
Total Taxes	158.09	-0.89	151.18	58.71	-112.54	319.90	260.39
Monthly Earnings	963.49	1440.87	2219.30	1975.41	1439.75	2851.80	2532.43
Hourly Wage	5.78	8.65	13.32	11.85	8.64	17.11	15.19
MORTON							
Housing	331.37	331.37	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	75.45	131.11	180.64	166.64	137.91	220.38	198.94
Total Taxes	165.34	-3.34	89.98	10.22	-133.21	270.64	210.60
Monthly Earnings	995.27	1438.85	2077.02	1843.27	1383.82	2694.79	2398.98
Hourly Wage	5.97	8.63	12.46	11.06	8.30	16.17	14.39

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
NEMAHA							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	398.36	746.93	498.98	150.41	897.34	498.98
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	133.86	185.82	164.90	135.97	223.61	197.20
Total Taxes	158.09	11.72	137.04	2.57	-138.30	289.99	205.77
Monthly Earnings	963.49	1484.16	2181.05	1816.46	1357.38	2749.75	2375.00
Hourly Wage	5.78	8.90	13.09	10.90	8.14	16.50	14.25
NEOSHO							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	418.28	836.56	612.36	194.07	1030.64	612.36
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	73.22	135.85	194.78	176.24	141.12	236.94	208.54
Total Taxes	158.09	21.43	208.09	71.88	-112.54	350.79	267.43
Monthly Earnings	963.49	1515.78	2350.70	2010.49	1439.75	2957.18	2561.37
Hourly Wage	5.78	9.09	14.10	12.06	8.64	17.74	15.37
NESS							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	418.28	796.73	548.26	169.82	966.54	548.26
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	135.85	190.80	169.83	137.91	230.53	202.13
Total Taxes	154.87	16.13	161.32	24.76	-137.55	312.26	223.83
Monthly Earnings	960.27	1510.48	2260.11	1892.86	1379.48	2848.14	2447.27
Hourly Wage	5.76	9.06	13.56	11.36	8.28	17.09	14.68
NORTON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	464.09	906.28	616.85	174.67	1080.95	616.85
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	188.38	204.37	187.11
Miscellaneous	73.22	140.43	202.57	176.69	138.40	241.98	208.99
Total Taxes	154.87	36.79	291.19	66.26	-135.20	364.28	260.06
Monthly Earnings	960.27	1581.53	2519.49	2009.82	1387.17	3026.00	2558.94
Hourly Wage	5.76	9.49	15.12	12.06	8.32	18.16	15.35
OSAGE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	366.49	693.15	485.80	159.14	852.29	485.80
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	130.67	180.44	163.58	136.84	219.11	195.88
Total Taxes	159.70	-0.08	96.52	-1.11	-129.73	274.02	203.40
Monthly Earnings	965.10	1437.30	2081.38	1798.29	1375.56	2684.23	2358.13
Hourly Wage	5.79	8.62	12.49	10.79	8.25	16.11	14.15

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
OSBORNE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	154.87	10.04	105.67	-35.03	-149.29	261.37	164.05
Monthly Earnings	960.27	1491.25	2108.05	1723.14	1341.06	2674.17	2277.54
Hourly Wage	5.76	8.95	12.65	10.34	8.05	16.05	13.67
OTTAWA							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	458.12	896.32	729.31	291.11	1187.43	729.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	187.11
Miscellaneous	73.22	139.83	201.58	187.93	150.82	252.62	220.24
Total Taxes	162.92	47.49	306.69	167.78	-51.02	436.72	319.72
Monthly Earnings	968.31	1585.66	2524.03	2235.05	1608.01	3215.58	2742.32
Hourly Wage	5.81	9.51	15.14	13.41	9.65	19.29	16.45
PAWNEE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	128.88	180.64	166.64	137.91	220.38	198.94
Total Taxes	156.48	-13.41	89.98	10.22	-133.21	270.64	210.60
Monthly Earnings	961.88	1404.26	2077.02	1843.27	1383.82	2694.79	2398.98
Hourly Wage	5.77	8.43	12.46	11.06	8.30	16.17	14.39
PHILLIPS							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	154.87	10.04	105.67	-35.03	-149.29	261.37	164.05
Monthly Earnings	960.27	1491.25	2108.05	1723.14	1341.06	2674.17	2277.54
Hourly Wage	5.76	8.95	12.65	10.34	8.05	16.05	13.67
POTTAWATOMIE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	625.43	1218.99	820.63	227.07	1446.06	820.63
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	226.37
Miscellaneous	73.22	156.57	233.84	197.06	144.42	278.49	233.29
Total Taxes	156.48	184.12	446.71	234.98	-100.91	535.29	352.02
Monthly Earnings	961.88	1906.34	3019.00	2402.69	1487.68	3598.64	2918.25
Hourly Wage	5.77	11.44	18.11	14.42	8.93	21.59	17.51

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
PRATT							
Housing	309.08	309.08	396.23	396.23	396.23	520.87	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	128.88	180.64	166.64	137.91	221.39	198.94
Total Taxes	156.48	-13.41	89.98	10.22	-133.21	275.26	210.60
Monthly Earnings	961.88	1404.26	2077.02	1843.27	1383.82	2710.55	2398.98
Hourly Wage	5.77	8.43	12.46	11.06	8.30	16.26	14.39
RAWLINS							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	156.48	12.68	109.53	-31.03	-144.97	265.95	169.34
Monthly Earnings	961.88	1493.89	2111.92	1727.13	1345.37	2678.74	2282.84
Hourly Wage	5.77	8.96	12.67	10.36	8.07	16.07	13.70
RENO							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	376.45	725.02	507.71	159.14	884.16	507.71
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.67	183.63	165.77	136.84	222.30	198.08
Total Taxes	158.89	3.12	124.65	9.69	-131.90	286.28	213.55
Monthly Earnings	964.29	1451.46	2144.56	1833.19	1373.39	2731.54	2392.38
Hourly Wage	5.79	8.71	12.87	11.00	8.24	16.39	14.35
REPUBLIC							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	458.12	896.32	729.31	291.11	1187.43	729.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	187.11
Miscellaneous	73.22	139.83	201.58	187.93	150.82	252.62	220.24
Total Taxes	156.48	36.77	284.68	150.22	-68.76	417.50	300.12
Monthly Earnings	961.88	1574.95	2502.03	2217.49	1590.28	3196.36	2722.71
Hourly Wage	5.77	9.45	15.01	13.30	9.54	19.18	16.34
RICE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	376.45	725.02	507.71	159.14	884.16	507.71
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.67	183.63	165.77	136.84	222.30	198.08
Total Taxes	156.48	-0.81	118.83	3.63	-138.39	279.39	205.53
Monthly Earnings	961.88	1447.53	2138.75	1827.13	1366.90	2724.66	2384.36
Hourly Wage	5.77	8.69	12.83	10.96	8.20	16.35	14.31

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
RILEY							
Housing	371.91	371.91	495.54	495.54	495.54	618.16	495.54
Child Care	0.00	625.43	1218.99	820.63	227.07	1446.06	820.63
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	204.37	196.18	204.37	226.37
Miscellaneous	79.50	162.85	243.78	207.81	154.35	289.23	243.22
Total Taxes	188.99	252.25	499.95	339.43	-33.16	594.76	401.61
Monthly Earnings	1063.50	2043.58	3181.48	2625.40	1664.67	3776.27	3077.08
Hourly Wage	6.38	12.26	19.09	15.75	9.99	22.66	18.46
ROOKS							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	158.09	15.32	113.40	-27.04	-140.66	270.52	174.64
Monthly Earnings	963.49	1496.53	2115.78	1731.12	1349.69	2683.31	2288.13
Hourly Wage	5.78	8.98	12.69	10.39	8.10	16.10	13.73
RUSH							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	156.48	12.68	109.53	-31.03	-144.97	265.95	169.34
Monthly Earnings	961.88	1493.89	2111.92	1727.13	1345.37	2678.74	2282.84
Hourly Wage	5.77	8.96	12.67	10.36	8.07	16.07	13.70
RUSSELL							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	156.48	12.68	109.53	-31.03	-144.97	265.95	169.34
Monthly Earnings	961.88	1493.89	2111.92	1727.13	1345.37	2678.74	2282.84
Hourly Wage	5.77	8.96	12.67	10.36	8.07	16.07	13.70
SALINE							
Housing	367.85	367.85	485.41	485.41	485.41	670.85	485.41
Child Care	0.00	426.25	764.86	506.48	167.87	932.73	506.48
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	79.10	142.52	196.53	174.57	147.42	243.17	206.87
Total Taxes	186.55	58.87	231.93	62.65	-70.30	381.54	264.98
Monthly Earnings	1056.60	1626.64	2393.75	1982.89	1551.27	3056.35	2540.56
Hourly Wage	6.34	9.76	14.36	11.90	9.31	18.34	15.24

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
SCOTT							
Housing	309.08	309.08	396.23	396.23	396.23	520.87	396.23
Child Care	0.00	418.28	796.73	548.26	169.82	966.54	548.26
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	135.85	190.80	169.83	137.91	231.55	202.13
Total Taxes	156.48	18.78	165.43	28.83	-133.21	321.52	229.20
Monthly Earnings	961.88	1513.13	2264.21	1896.93	1383.82	2868.55	2452.64
Hourly Wage	5.77	9.08	13.59	11.38	8.30	17.21	14.72
SEDGWICK							
Housing	394.20	394.20	527.97	527.97	527.97	713.42	527.97
Child Care	0.00	649.33	1123.39	672.98	198.93	1322.31	672.98
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	226.37
Miscellaneous	81.73	167.47	237.46	195.47	154.78	286.38	231.70
Total Taxes	194.55	298.67	463.17	215.78	-36.90	571.50	345.70
Monthly Earnings	1093.59	2140.81	3075.20	2365.98	1665.64	3721.68	2894.43
Hourly Wage	6.56	12.84	18.45	14.20	9.99	22.33	17.37
SEWARD							
Housing	357.72	357.72	476.29	476.29	476.29	596.88	476.29
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	78.08	133.74	188.65	174.65	146.70	228.99	206.95
Total Taxes	180.74	16.47	163.54	69.27	-68.08	323.79	273.11
Monthly Earnings	1039.65	1487.64	2238.65	1990.38	1545.59	2842.68	2549.56
Hourly Wage	6.24	8.93	13.43	11.94	9.27	17.06	15.30
SHAWNEE							
Housing	385.08	385.08	500.61	500.61	500.61	676.93	500.61
Child Care	0.00	573.64	1087.53	699.23	185.34	1272.88	699.23
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	226.37
Miscellaneous	80.82	158.99	231.14	195.36	150.68	277.79	231.59
Total Taxes	193.08	209.71	439.47	222.03	-53.75	538.58	351.73
Monthly Earnings	1082.09	1958.56	2981.97	2371.02	1603.76	3594.24	2899.23
Hourly Wage	6.49	11.75	17.89	14.23	9.62	21.57	17.40
SHERIDAN							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	156.48	12.68	109.53	-31.03	-144.97	265.95	169.34
Monthly Earnings	961.88	1493.89	2111.92	1727.13	1345.37	2678.74	2282.84
Hourly Wage	5.77	8.96	12.67	10.36	8.07	16.07	13.70

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
SHERMAN							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	158.09	15.32	113.40	-27.04	-140.66	270.52	174.64
Monthly Earnings	963.49	1496.53	2115.78	1731.12	1349.69	2683.31	2288.13
Hourly Wage	5.78	8.98	12.69	10.39	8.10	16.10	13.73
SMITH							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	153.27	7.40	101.80	-39.02	-153.61	256.80	158.75
Monthly Earnings	958.67	1488.60	2104.18	1719.14	1336.74	2669.60	2272.24
Hourly Wage	5.75	8.93	12.63	10.31	8.02	16.02	13.63
STAFFORD							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	128.88	180.64	166.64	137.91	220.38	198.94
Total Taxes	156.48	-13.41	89.98	10.22	-133.21	270.64	210.60
Monthly Earnings	961.88	1404.26	2077.02	1843.27	1383.82	2694.79	2398.98
Hourly Wage	5.77	8.43	12.46	11.06	8.30	16.17	14.39
STANTON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	128.88	180.64	166.64	137.91	220.38	198.94
Total Taxes	156.48	-13.41	89.98	10.22	-133.21	270.64	210.60
Monthly Earnings	961.88	1404.26	2077.02	1843.27	1383.82	2694.79	2398.98
Hourly Wage	5.77	8.43	12.46	11.06	8.30	16.17	14.39
STEVENS							
Housing	310.09	310.09	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.32	128.98	180.64	166.64	137.91	220.38	198.94
Total Taxes	156.89	-12.95	89.98	10.22	-133.21	270.64	210.60
Monthly Earnings	963.40	1405.83	2077.02	1843.27	1383.82	2694.79	2398.98
Hourly Wage	5.78	8.43	12.46	11.06	8.30	16.17	14.39

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
SUMNER							
Housing	309.08	309.08	396.23	396.23	396.23	535.06	396.23
Child Care	0.00	432.22	796.73	538.20	173.70	970.42	538.20
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	137.24	190.80	168.82	138.30	233.36	201.12
Total Taxes	156.48	25.08	165.43	22.95	-131.33	329.75	223.33
Monthly Earnings	961.88	1534.77	2264.21	1879.99	1389.97	2896.66	2435.70
Hourly Wage	5.77	9.21	13.59	11.28	8.34	17.38	14.61
THOMAS							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	464.09	906.28	616.85	174.67	1080.95	616.85
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	188.38	204.37	187.11
Miscellaneous	73.22	140.43	202.57	176.69	138.40	241.98	208.99
Total Taxes	156.48	39.47	296.70	70.38	-130.86	369.01	264.07
Monthly Earnings	961.88	1584.22	2525.01	2013.94	1391.51	3030.73	2562.96
Hourly Wage	5.77	9.51	15.15	12.08	8.35	18.18	15.38
TREGO							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	156.48	12.68	109.53	-31.03	-144.97	265.95	169.34
Monthly Earnings	961.88	1493.89	2111.92	1727.13	1345.37	2678.74	2282.84
Hourly Wage	5.77	8.96	12.67	10.36	8.07	16.07	13.70
WABAUNSEE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	625.43	1218.99	820.63	227.07	1446.06	820.63
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	226.37
Miscellaneous	73.22	156.57	233.84	197.06	144.42	278.49	233.29
Total Taxes	159.70	191.21	454.58	246.70	-92.14	545.26	362.00
Monthly Earnings	965.10	1913.42	3026.87	2414.41	1496.45	3608.61	2928.23
Hourly Wage	5.79	11.48	18.16	14.49	8.98	21.65	17.57
WALLACE							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	406.33	709.09	448.31	145.56	854.64	448.31
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	134.66	182.03	159.83	135.49	219.35	192.14
Total Taxes	153.27	7.40	101.80	-39.02	-153.61	256.80	158.75
Monthly Earnings	958.67	1488.60	2104.18	1719.14	1336.74	2669.60	2272.24
Hourly Wage	5.75	8.93	12.63	10.31	8.02	16.02	13.63

Table 4.1, Continued

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Preschooler, Schoolage	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage	2 Adults, Preschooler, Schoolage
WASHINGTON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	398.36	746.93	498.98	150.41	897.34	498.98
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	133.86	185.82	164.90	135.97	223.61	197.20
Total Taxes	156.48	9.08	133.14	-1.46	-142.62	285.39	200.44
Monthly Earnings	961.88	1481.53	2177.16	1812.43	1353.06	2745.15	2369.66
Hourly Wage	5.77	8.89	13.06	10.87	8.12	16.47	14.22
WICHITA							
Housing	309.08	309.08	407.38	407.38	407.38	510.74	407.38
Child Care	0.00	348.57	695.15	516.39	169.82	864.96	516.39
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	196.18	204.37	187.11
Miscellaneous	73.22	128.88	181.76	167.76	139.81	220.38	200.06
Total Taxes	159.70	-8.20	115.63	24.84	-113.45	279.80	227.82
Monthly Earnings	965.10	1409.46	2114.94	1870.15	1424.42	2703.95	2428.47
Hourly Wage	5.79	8.46	12.69	11.22	8.55	16.22	14.57
WILSON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	378.45	689.17	456.28	145.56	834.73	456.28
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.87	180.04	160.63	135.49	217.35	192.93
Total Taxes	159.70	5.33	94.19	-18.39	-136.34	265.99	184.60
Monthly Earnings	965.10	1455.86	2074.66	1748.54	1354.01	2656.87	2306.86
Hourly Wage	5.79	8.74	12.45	10.49	8.12	15.94	13.84
WOODSON							
Housing	309.08	309.08	396.23	396.23	396.23	510.74	396.23
Child Care	0.00	378.45	689.17	456.28	145.56	834.73	456.28
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	196.18	196.18	188.38	204.37	187.11
Miscellaneous	73.22	131.87	180.04	160.63	135.49	217.35	192.93
Total Taxes	154.87	-2.53	82.64	-30.38	-149.29	252.32	168.69
Monthly Earnings	960.27	1448.00	2063.11	1736.55	1341.06	2643.20	2290.95
Hourly Wage	5.76	8.69	12.38	10.42	8.05	15.86	13.75
WYANDOTTE							
Housing	449.94	449.94	541.14	541.14	541.14	748.88	541.14
Child Care	0.00	575.64	1023.80	621.86	173.70	1197.49	621.86
Food	164.29	241.96	325.85	364.60	431.69	430.69	503.71
Transportation	193.00	193.00	193.00	193.00	193.00	193.00	386.00
Medical Care	65.81	196.18	204.37	196.18	196.18	204.37	226.37
Miscellaneous	87.30	165.67	228.82	191.68	153.57	277.44	227.91
Total Taxes	220.11	288.93	431.61	183.68	-32.63	540.50	340.52
Monthly Earnings	1180.46	2111.32	2948.59	2292.15	1656.66	3592.38	2847.50
Hourly Wage	7.08	12.67	17.69	13.75	9.94	21.55	17.09

Table 4.2
 Hourly Self-Sufficiency Wage and Rank by Household Type and County of Residence

County	Single Adult		Adult, Infant		Adult, Infant, Preschooler		Adult, Preschooler, Schoolage		Adult, Schoolage, Teen		Adult, Infant, Preschooler, Schoolage		2 Adults, Preschooler, Schoolage	
ALLEN	5.79	(30)	8.74	(70)	12.45	(96)	10.49	(85)	8.12	(85)	15.94	(100)	13.84	(85)
ANDERSON	5.78	(44)	8.72	(72)	12.42	(100)	10.47	(87)	8.10	(89)	15.91	(102)	13.81	(87)
ATCHISON	5.80	(23)	9.71	(16)	13.72	(36)	11.10	(50)	8.64	(32)	17.43	(37)	14.46	(50)
BARBER	5.78	(44)	8.44	(93)	12.49	(80)	11.08	(51)	8.33	(48)	16.20	(62)	14.43	(51)
BARTON	5.77	(74)	8.96	(54)	12.67	(68)	10.36	(98)	8.07	(96)	16.07	(86)	13.70	(98)
BOURBON	5.77	(74)	8.70	(75)	12.40	(103)	10.44	(89)	8.07	(96)	15.89	(104)	13.78	(89)
BROWN	5.79	(30)	9.69	(18)	13.70	(39)	11.07	(53)	8.61	(36)	17.40	(39)	14.42	(53)
BUTLER	6.56	(7)	9.56	(21)	16.11	(12)	14.75	(4)	10.25	(3)	20.23	(12)	17.73	(4)
CHASE	5.79	(30)	8.62	(86)	12.49	(78)	10.79	(77)	8.25	(68)	16.11	(78)	14.15	(77)
CHAUTAUQUA	5.79	(30)	8.62	(86)	12.49	(78)	10.79	(77)	8.25	(68)	16.11	(78)	14.15	(77)
CHEROKEE	5.79	(30)	8.74	(70)	12.45	(96)	10.49	(85)	8.12	(85)	15.94	(100)	13.84	(85)
CHEYENNE	5.79	(30)	9.00	(47)	12.72	(60)	10.41	(91)	8.12	(85)	16.13	(75)	13.76	(90)
CLARK	5.77	(74)	8.43	(100)	12.46	(88)	11.06	(60)	8.30	(58)	16.17	(69)	14.39	(60)
CLAY	5.78	(44)	8.90	(64)	13.09	(53)	10.90	(74)	8.14	(82)	16.50	(53)	14.25	(74)
CLOUD	5.77	(74)	9.45	(33)	15.01	(25)	13.30	(18)	9.54	(16)	19.18	(18)	16.34	(18)
COFFEY	5.75	(103)	8.56	(90)	12.40	(104)	10.69	(81)	8.15	(80)	16.00	(96)	14.02	(81)
COMANCHE	5.77	(74)	8.43	(100)	12.46	(88)	11.06	(60)	8.30	(58)	16.17	(69)	14.39	(60)
COWLEY	5.77	(74)	8.63	(84)	13.29	(50)	11.83	(36)	8.61	(34)	17.20	(42)	15.16	(36)
CRAWFORD	5.80	(23)	8.75	(68)	12.61	(76)	10.59	(82)	8.22	(73)	15.97	(98)	13.94	(82)
DECATUR	5.77	(74)	8.96	(54)	12.67	(68)	10.36	(98)	8.07	(96)	16.07	(86)	13.70	(98)
DICKINSON	5.78	(44)	9.47	(30)	15.05	(22)	13.33	(15)	9.57	(13)	19.21	(15)	16.37	(15)
DONIPHAN	5.79	(30)	9.69	(18)	13.70	(39)	11.07	(53)	8.61	(36)	17.40	(39)	14.42	(53)
DOUGLAS	6.87	(5)	12.65	(6)	18.80	(5)	15.71	(2)	10.52	(1)	23.21	(2)	18.43	(2)
EDWARDS	5.77	(74)	8.43	(100)	12.46	(88)	11.06	(60)	8.30	(58)	16.17	(69)	14.39	(60)
ELK	5.77	(74)	8.59	(89)	12.44	(99)	10.74	(80)	8.20	(75)	16.05	(91)	14.08	(80)

Table 4.2, Continued

County	Single Adult		Adult, Infant		Adult, Infant, Preschooler		Adult, Preschooler, Schoolage		Adult, Schoolage, Teen		Adult, Infant, Preschooler, Schoolage		2 Adults, Preschooler, Schoolage	
ELLIS	5.78	(44)	9.52	(23)	15.18	(14)	12.11	(24)	8.38	(42)	18.21	(25)	15.40	(24)
ELLSWORTH	5.78	(44)	9.47	(30)	15.05	(22)	13.33	(15)	9.57	(13)	19.21	(15)	16.37	(15)
FINNEY	6.46	(10)	9.82	(14)	14.85	(28)	12.36	(23)	9.36	(19)	18.33	(24)	15.59	(23)
FORD	6.36	(12)	9.03	(46)	13.25	(51)	11.76	(38)	9.09	(22)	16.88	(51)	15.11	(38)
FRANKLIN	5.90	(18)	9.83	(13)	15.05	(20)	11.91	(32)	8.71	(28)	18.19	(27)	15.26	(32)
GEARY	6.18	(16)	9.33	(36)	13.59	(41)	11.40	(43)	8.71	(27)	17.08	(49)	14.75	(42)
GOVE	5.77	(74)	9.51	(26)	15.15	(16)	12.08	(27)	8.35	(44)	18.18	(29)	15.38	(27)
GRAHAM	5.77	(74)	9.51	(26)	15.15	(16)	12.08	(27)	8.35	(44)	18.18	(29)	15.38	(27)
GRANT	6.21	(15)	9.53	(22)	13.73	(35)	11.52	(40)	8.53	(39)	17.59	(35)	14.86	(40)
GRAY	5.77	(74)	8.43	(100)	12.46	(88)	11.06	(60)	8.30	(58)	16.17	(69)	14.39	(60)
GREELEY	5.77	(74)	9.08	(43)	13.59	(44)	11.38	(45)	8.30	(58)	17.12	(45)	14.72	(45)
GREENWOOD	5.77	(74)	8.59	(89)	12.44	(99)	10.74	(80)	8.20	(75)	16.05	(91)	14.08	(80)
HAMILTON	5.78	(44)	9.09	(40)	13.61	(40)	11.41	(42)	8.33	(48)	17.14	(43)	14.75	(43)
HARPER	5.76	(97)	8.67	(80)	12.81	(59)	10.94	(72)	8.18	(78)	16.32	(59)	14.27	(72)
HARVEY	6.56	(7)	10.14	(12)	15.40	(13)	12.69	(22)	9.75	(9)	19.04	(21)	15.80	(22)
HASKELL	5.84	(19)	8.49	(91)	12.46	(88)	11.06	(60)	8.30	(58)	16.17	(69)	14.39	(60)
HODGEMAN	5.75	(103)	8.39	(105)	12.42	(101)	11.01	(67)	8.25	(70)	16.11	(76)	14.33	(69)
JACKSON	5.78	(53)	9.66	(20)	14.64	(30)	11.69	(39)	8.41	(41)	17.96	(32)	15.03	(39)
JEFFERSON	5.78	(44)	9.67	(19)	14.75	(29)	11.78	(37)	8.57	(37)	18.21	(26)	15.12	(37)
JEWELL	5.77	(74)	9.45	(33)	15.01	(25)	13.30	(18)	9.54	(16)	19.18	(18)	16.34	(18)
JOHNSON	7.08	(1)	13.39	(3)	19.20	(1)	15.68	(3)	10.33	(2)	23.44	(1)	18.40	(3)
KEARNY	5.77	(74)	9.08	(43)	13.70	(37)	11.49	(41)	8.42	(40)	17.47	(36)	14.83	(41)
KINGMAN	5.76	(97)	8.67	(80)	12.81	(59)	10.94	(72)	8.18	(78)	16.32	(59)	14.27	(72)
KIOWA	5.77	(74)	8.43	(100)	12.46	(88)	11.06	(60)	8.30	(58)	16.17	(69)	14.39	(60)
LABETTE	5.79	(30)	9.11	(38)	14.14	(33)	12.09	(25)	8.66	(29)	17.77	(33)	15.39	(25)

Table 4.2, Continued

County	Single Adult		Adult, Infant		Adult, Infant, Preschooler		Adult, Preschooler, Schoolage		Adult, Schoolage, Teen		Adult, Infant, Preschooler, Schoolage		2 Adults, Preschooler, Schoolage	
LANE	5.77	(74)	9.08	(43)	13.59	(44)	11.38	(45)	8.30	(58)	17.12	(45)	14.72	(45)
LEAVENWORTH	7.08	(3)	14.28	(1)	18.85	(4)	13.50	(12)	9.94	(7)	22.71	(4)	16.52	(12)
LINCOLN	5.77	(74)	9.45	(33)	15.01	(25)	13.30	(18)	9.54	(16)	19.18	(18)	16.34	(18)
LINN	5.77	(74)	8.70	(75)	12.40	(103)	10.44	(89)	8.07	(96)	15.89	(104)	13.78	(89)
LOGAN	5.77	(74)	8.96	(54)	12.67	(68)	10.36	(98)	8.07	(96)	16.07	(86)	13.70	(98)
LYON	5.77	(74)	8.63	(84)	13.29	(50)	11.83	(36)	8.61	(34)	17.08	(48)	15.16	(36)
MCPHERSON	5.78	(44)	8.70	(76)	12.86	(56)	10.99	(69)	8.23	(72)	16.38	(56)	14.34	(68)
MARION	5.78	(44)	8.78	(66)	14.60	(31)	13.16	(21)	8.93	(24)	18.37	(22)	16.22	(21)
MARSHALL	5.75	(103)	11.40	(11)	18.07	(9)	14.35	(7)	8.87	(26)	21.53	(11)	17.45	(7)
MEADE	5.77	(74)	8.43	(100)	12.46	(88)	11.06	(60)	8.30	(58)	16.17	(69)	14.39	(60)
MIAMI	7.08	(3)	14.28	(1)	18.85	(4)	13.50	(12)	9.94	(7)	22.71	(4)	16.52	(12)
MITCHELL	5.77	(74)	9.45	(33)	15.01	(25)	13.30	(18)	9.54	(16)	19.18	(18)	16.34	(18)
MONTGOMERY	5.81	(21)	8.76	(67)	12.48	(81)	10.53	(83)	8.16	(79)	15.98	(97)	13.89	(83)
MORRIS	5.78	(44)	8.65	(81)	13.32	(48)	11.85	(34)	8.64	(31)	17.11	(46)	15.19	(34)
MORTON	5.97	(17)	8.63	(82)	12.46	(88)	11.06	(60)	8.30	(58)	16.17	(69)	14.39	(60)
NEMAHA	5.78	(44)	8.90	(64)	13.09	(53)	10.90	(74)	8.14	(82)	16.50	(53)	14.25	(74)
NEOSHO	5.78	(44)	9.09	(40)	14.10	(34)	12.06	(29)	8.64	(31)	17.74	(34)	15.37	(29)
NESS	5.76	(97)	9.06	(45)	13.56	(46)	11.36	(47)	8.28	(66)	17.09	(47)	14.68	(47)
NORTON	5.76	(97)	9.49	(28)	15.12	(19)	12.06	(30)	8.32	(49)	18.16	(31)	15.35	(30)
OSAGE	5.79	(30)	8.62	(86)	12.49	(78)	10.79	(77)	8.25	(68)	16.11	(78)	14.15	(77)
OSBORNE	5.76	(97)	8.95	(59)	12.65	(73)	10.34	(103)	8.05	(102)	16.05	(93)	13.67	(103)
OTTAWA	5.81	(20)	9.51	(24)	15.14	(18)	13.41	(13)	9.65	(10)	19.29	(13)	16.45	(13)
PAWNEE	5.77	(74)	8.43	(100)	12.46	(88)	11.06	(60)	8.30	(58)	16.17	(69)	14.39	(60)
PHILLIPS	5.76	(97)	8.95	(59)	12.65	(73)	10.34	(103)	8.05	(102)	16.05	(93)	13.67	(103)
POTTAWATOMIE	5.77	(74)	11.44	(10)	18.11	(8)	14.42	(6)	8.93	(25)	21.59	(8)	17.51	(6)

Table 4.2, Continued

County	Single Adult		Adult, Infant		Adult, Infant, Preschooler		Adult, Preschooler, Schoolage		Adult, Schoolage, Teen		Adult, Infant, Preschooler, Schoolage		2 Adults, Preschooler, Schoolage	
PRATT	5.77	(74)	8.43	(100)	12.46	(88)	11.06	(60)	8.30	(58)	16.26	(60)	14.39	(60)
RAWLINS	5.77	(74)	8.96	(54)	12.67	(68)	10.36	(98)	8.07	(96)	16.07	(86)	13.70	(98)
RENO	5.79	(36)	8.71	(73)	12.87	(55)	11.00	(68)	8.24	(71)	16.39	(55)	14.35	(67)
REPUBLIC	5.77	(74)	9.45	(33)	15.01	(25)	13.30	(18)	9.54	(16)	19.18	(18)	16.34	(18)
RICE	5.77	(74)	8.69	(78)	12.83	(57)	10.96	(70)	8.20	(75)	16.35	(57)	14.31	(70)
RILEY	6.38	(11)	12.26	(7)	19.09	(2)	15.75	(1)	9.99	(5)	22.66	(5)	18.46	(1)
ROOKS	5.78	(44)	8.98	(49)	12.69	(62)	10.39	(93)	8.10	(89)	16.10	(81)	13.73	(93)
RUSH	5.77	(74)	8.96	(54)	12.67	(68)	10.36	(98)	8.07	(96)	16.07	(86)	13.70	(98)
RUSSELL	5.77	(74)	8.96	(54)	12.67	(68)	10.36	(98)	8.07	(96)	16.07	(86)	13.70	(98)
SALINE	6.34	(13)	9.76	(15)	14.36	(32)	11.90	(33)	9.31	(20)	18.34	(23)	15.24	(33)
SCOTT	5.77	(74)	9.08	(43)	13.59	(44)	11.38	(45)	8.30	(58)	17.21	(41)	14.72	(45)
SEDGWICK	6.56	(7)	12.84	(4)	18.45	(6)	14.20	(9)	9.99	(4)	22.33	(6)	17.37	(9)
SEWARD	6.24	(14)	8.93	(62)	13.43	(47)	11.94	(31)	9.27	(21)	17.06	(50)	15.30	(31)
SHAWNEE	6.49	(9)	11.75	(8)	17.89	(10)	14.23	(8)	9.62	(11)	21.57	(9)	17.40	(8)
SHERIDAN	5.77	(74)	8.96	(54)	12.67	(68)	10.36	(98)	8.07	(96)	16.07	(86)	13.70	(98)
SHERMAN	5.78	(44)	8.98	(49)	12.69	(62)	10.39	(93)	8.10	(89)	16.10	(81)	13.73	(93)
SMITH	5.75	(103)	8.93	(61)	12.63	(75)	10.31	(105)	8.02	(105)	16.02	(95)	13.63	(105)
STAFFORD	5.77	(74)	8.43	(100)	12.46	(88)	11.06	(60)	8.30	(58)	16.17	(69)	14.39	(60)
STANTON	5.77	(74)	8.43	(100)	12.46	(88)	11.06	(60)	8.30	(58)	16.17	(69)	14.39	(60)
STEVENS	5.78	(52)	8.43	(94)	12.46	(88)	11.06	(60)	8.30	(58)	16.17	(69)	14.39	(60)
SUMNER	5.77	(74)	9.21	(37)	13.59	(44)	11.28	(48)	8.34	(46)	17.38	(40)	14.61	(48)
THOMAS	5.77	(74)	9.51	(26)	15.15	(16)	12.08	(27)	8.35	(44)	18.18	(29)	15.38	(27)
TREGO	5.77	(74)	8.96	(54)	12.67	(68)	10.36	(98)	8.07	(96)	16.07	(86)	13.70	(98)
WABAUNSEE	5.79	(30)	11.48	(9)	18.16	(7)	14.49	(5)	8.98	(23)	21.65	(7)	17.57	(5)
WALLACE	5.75	(103)	8.93	(61)	12.63	(75)	10.31	(105)	8.02	(105)	16.02	(95)	13.63	(105)

Table 4.2, Continued

County	Single Adult		Adult, Infant		Adult, Infant, Preschooler		Adult, Preschooler, Schoolage		Adult, Schoolage, Teen		Adult, Infant, Preschooler, Schoolage		2 Adults, Preschooler, Schoolage	
WASHINGTON	5.77	(74)	8.89	(65)	13.06	(54)	10.87	(75)	8.12	(87)	16.47	(54)	14.22	(75)
WICHITA	5.79	(30)	8.46	(92)	12.69	(63)	11.22	(49)	8.55	(38)	16.22	(61)	14.57	(49)
WILSON	5.79	(30)	8.74	(70)	12.45	(96)	10.49	(85)	8.12	(85)	15.94	(100)	13.84	(85)
WOODSON	5.76	(97)	8.69	(77)	12.38	(105)	10.42	(90)	8.05	(102)	15.86	(105)	13.75	(91)
WYANDOTTE	7.08	(3)	12.67	(5)	17.69	(11)	13.75	(10)	9.94	(7)	21.55	(10)	17.09	(10)

Note: Numbers in parentheses give the county rank order for each household type after sorting self-sufficiency income from high to low.

Chapter 5

The Survey of Kansas Households

The purpose of the Kansas Self-Sufficiency Survey was to obtain current data on the expenses incurred by Kansas households in the meeting of their basic needs. Data were gathered from a random sample of 804 Kansas households from late August to early November, 1999, through a 10-15 minute telephone interview. Interviews were conducted by staff of the Survey Research Laboratory at Kansas State University. Respondents were all household heads.

5.1. The Interview Schedule

The interview schedule, available on request, was designed to gather information on households' expenditures for food, shelter, transportation, health care and child care, plus their household composition and income. Information also was obtained on respondents' gender, marital status, educational level and employment status, plus their assessment of their household's financial situation and their financial concerns. In addition, respondents were asked to indicate the employment status and educational levels of other adults in the household as well as the type of community in which they live.

The primary purpose of the interviews was to collect information on expenses associated with households meeting their needs through full-time employment. Expenditures for food were assessed from responses to questions on how much household members spend for groceries, excluding nonfood items. To estimate housing expenses, respondents were asked how much they pay for monthly utilities and mortgage or rent. Transportation expenses were assessed from responses to questions on gasoline purchases, automobile insurance premiums, automobile repair costs and taxes on household members' automobiles. Respondents also were asked to report their households' health care expenditures, including their health insurance premiums and health care costs not covered by their health insurance. Finally, households with children were asked how much they pay for child care.

In order to allow for an analysis of variance in household expenditures, information was obtained on characteristics of household members, how they meet their basic needs and the type of place in which they live. Of particular concern for the analysis were the following characteristics: (1) the number of adults in the household and their employment status; (2) the number and ages of children in the household, plus how child care is provided them; (3) the household's annual income; and, (4) the type of county and community where the household resides (e.g., a metropolitan or non-metropolitan county and whether it is in a large city, small town or the open country).

5.2. Survey Procedures

The interview schedule was developed and pre-tested in June and July of 1999. Interviewers were trained during the second week of August, 1999. Interviews were conducted with a random sample of Kansas households with telephones. The list of telephone numbers used for the sampling frame was purchased from Survey Sampling, Inc. (SSI), of Fairfield, Connecticut. SSI generated the numbers randomly and screened them for non-working and business telephone numbers.

Telephone interviews were conducted primarily during the weekday evening hours, between 6:30 and 9:00 Sunday through Thursday evenings. Calls also were made Tuesday afternoons, between 2:00 and 5:00, as well as at other times that were specifically requested by potential respondents. Interviews were computer assisted, with the *Ci3*[®] software system used to construct the interview protocol.

Each of the telephone numbers called from the list provided by SSI was dispositioned as either complete, break-off, refused, invalid number or no contact. The completes include respondents who completed the interview schedule. As the label implies, break-off refers to a respondent who requested that the interview be terminated before all the questions in the interview schedule were asked. Potential respondents who were contacted but refused to be interviewed were categorized as such. Invalid number refers to a telephone number that was either out of service or a business number. No contact refers to a telephone number that apparently was a valid number but no one answered the seven calls made to it.

The total number of telephone numbers called was 2,115. Thirty-five of the numbers were invalid and 534 were dispositioned as no contact. Put differently, 1,546 contacts were made with a household member, yielding a human contact rate of 73.1 percent. Of the 1,546 households contacted, 774 interviews were completed, with 31 break-offs and 741 refusals. Taking the number of completions as a percentage of the total number of human contacts yields a cooperation rate of 50 percent.

The size of the confidence interval, or margin of error, of sample statistics depends on the standard error of estimates and the confidence level one wishes to have. The standard error of estimates is determined by a combination of the variability in the sample data and the sample size.¹ It determines the length of the units used to define an interval around the sample mean or some other sample statistic. The confidence level determines how many standard errors are used to define the width of an interval. The 95 percent confidence level is commonly chosen by researchers and policy analysts, which implies that with repeated sampling the confidence interval will include the parameter of interest 95 percent of the time. We will follow this convention in the interpretation of the average self-sufficiency costs estimated from the Kansas

¹ Specifically, the standard error of the sample mean is the square root of the variance (or the standard deviation) in the sample divided by the square root of the sample size (or N).

Table 5.1
 Household Types in Metropolitan and Non-metropolitan Counties and Total as Percentages

Household Type	County Classification			
	<u>Number of</u> <u>Adults</u> <u>Children</u>	<u>Metropolitan</u> <u>(%)</u>	<u>Non-metropolitan</u> <u>(%)</u>	<u>Total</u> <u>(%)</u>
1	None	21.3	17.9	19.9
	1	3.4	2.0	2.8
	2	2.7	2.7	2.7
	3	0.5	1.7	1.0
	4	0.2	0.3	0.3
2	None	32.8	35.9	34.1
	1	9.0	11.3	10.0
	2	12.0	11.6	11.8
	3	5.6	6.3	5.9
	4	1.5	1.0	1.3
3 or more	None	3.9	4.0	3.9
	1 or more	7.1	5.3	6.3
Total (N)		100.0 (409)	100.0 (301)	100.0 (710)

Self-Sufficiency Survey. That is, the 95 percent confidence interval for the costs of different household types being able to meet a specific need will be interpreted the interval of \pm approximately 2 standard errors of their sample mean for that need.

5.3. Characteristics of Kansas Households

Table 5.1 presents the distribution of surveyed households in terms of their residences in metropolitan or non-metropolitan areas of Kansas, and in terms of the number of adults and children in those households. The distributions of household types were fairly similar in metropolitan and non-metropolitan areas. Fifty-eight percent of the surveyed households have no children, including two adult households as well as single adult households. Indeed, one third of households in the sample are two adults with no children.² One can also see that around ten

² Eighty percent of the adults in this household type are married.

percent of the households surveyed had three or more adults, with many of them having children (6.3% of the total sample). However, sampled households with specific numbers of children were relatively few, preventing a detailed analysis of their sufficiency costs. The very small percentages for one adult households with more than two children also suggest that an examination of one adult households needs to be restricted to those with none, one, or two children. A similar restriction is necessary for two adult households. The small percentage of two adult households with four children means that those households also need to be excluded from the analysis. Therefore, the subsequent analysis will focus on one and two adult households with fewer than four children (or in the case of one adult households, fewer than three children).

Table 5.2 presents the numbers of selected Kansas households by annual income and household composition. Households are differentiated by income levels to allow for an examination of the extent to which households' expenses vary by income. The general pattern revealed in the table is that, among households with children, very few one adult households with children have annual incomes above \$35,000. Among two adult households with children the numbers in the top three income categories sum to 31.3 percent of the total in this household type. Although this pattern is not surprising, the very small cell frequencies for one adult households in the higher income categories undermines the reliability of the mean statistic as an estimate of their average sufficiency costs.³ Accordingly, mean sufficiency costs will not be reported for one adult households with children in the three upper income categories in the tables that follow. Nor will the average costs be reported for the household types in the less than \$20,000 category who also number less than five.

5.4. Sufficiency Costs by Household Composition and Income

Tables 5.3 through 5.6 present the average monthly expenditures on housing, groceries, automobiles, and medical care, by household composition and annual income. The primary objective of these tables is to assess the impact of household composition on household sufficiency costs. The values of each type of expenditure are also reported by income level in order to assess the role of household income in how much is spent to meet these basic needs. The relatively few cases with children of specific age groups (i.e., infants, preschoolers, school age children or teenagers) prevent a detailed examination of how child care costs vary by household composition and annual income. Child care costs will be analyzed in the following section, however.

Turning first to expenditures on housing, the general pattern is for housing costs to increase as the number of adults and children increase. Among households with no children, housing costs for two adult households are nearly \$100 higher than for one adult households. This difference may be a function of two adults being able to earn higher incomes, however, as the pattern does not hold within income groups. The small number of one adult households with children does not allow a detailed examination of how household costs vary by the number of

³ The mean statistic is sensitive to extreme values, particularly when based on just a few cases.

children among this household type, but the general averages and the averages for one adult households in the \$20,000-\$35,000 income range show that single parent households with two children are paying more for housing than those who have only one child.

Among two adult households, the general averages suggest the major difference in housing costs occurs between households with two children and those with three children. But comparison of the averages within income groups suggests the greatest increase in housing costs occurs when a second child is added to the household. The general conclusion to be drawn from Table 5.3 is that housing costs are tied more strongly to income than to household composition. Although the general averages show that housing costs increase with the number of adults and children, the pattern is much more complex when households are compared within the same income level. Households at the same income level but with different numbers of adults or children were found to have similar housing costs. In contrast, housing costs increase with higher annual incomes among households in each of the household types represented in Table 5.3.

As can be seen in Table 5.4, expenditures on groceries increase with the number of household members. The general averages indicate households with two adults spend close to \$100 more per month on groceries than one adult households, at least among households with no children or only one child. The average monthly cost of groceries for two adult households with two children is actually slightly less than the average for one adult households with two children (\$451 and \$492, respectively). The increased costs of feeding additional children also are much less among two adult households than among one adult households. Two adult households with two children spend \$50 more per month than when they have only one child, and an additional \$50 more when they have three children. Among one adult households, though, households with two children spend \$200 more than those with one child. These general patterns were found within income levels as well. On the other hand, household expenditures on groceries do not vary substantially by annual household income. It seems, therefore, that two adult households with two or more children have found ways to minimize the increase in their food costs that comes with more children.

Similar patterns were found for monthly automobile costs (see Table 5.5). Specifically, the average expenditures on fuel, repairs and automobile insurance were generally higher among two adult households than among one adult households, with the exception of households with two children. The reason for this exception seems to be the tendency of two adult households to not increase their automobile expenses substantially when a second child is added to the household. Monthly automobile costs among two adult households with two children is approximately the same as when they have just one child (\$254 and \$247, respectively). These

Table 5.2
 Number of Households by Annual Income and Household Composition

<u>Household Composition</u>	-----Annual Income Range-----					<u>Total</u>
	<u>Less than \$20,000</u>	<u>\$20,000- 35,000</u>	<u>\$35,000- 50,000</u>	<u>\$50,000- 75,000</u>	<u>\$75,000 and over</u>	
Single Adult	63	36	15	7	7	128
1 Adult-1 Child	10	6	2	1	0	19
1 Adult-2 Children	4	9	4	1	1	19
2 Adults-0 Children	39	54	52	46	37	230
2 Adults-1 Child	4	16	15	16	18	69
2 Adults-2 Children	11	15	21	14	20	81
2 Adults-3 Children	3	11	6	9	13	42
Total	134	147	115	96	96	588

Table 5.3
 Housing--Average Monthly Cost by Annual Income and Household Composition

<u>Household Composition</u>	-----Annual Income Range-----					<u>Average Monthly Expenditure</u>
	<u>Less than \$20,000</u>	<u>\$20,000- 35,000</u>	<u>\$35,000- 50,000</u>	<u>\$50,000- 75,000</u>	<u>\$75,000 and over</u>	
Single Adult	279	524	505	634	763	437
2 Adults-0 Children	360	437	516	522	917	532
1 Adult-1 Child	336	736	na	na	na	562
1 Adult-2 Children	na	833	na	na	na	814
2 Adults-1 Child	na	498	603	762	1627	860
2 Adults-2 Children	496	574	685	951	1526	868
2 Adults-3 Children	na	617	683	906	1381	921

Table 5.4
 Food--Average Monthly Cost by Annual Income and Household Composition

<u>Household Composition</u>	-----Annual Income Range-----					<u>Average Monthly Expenditure</u>
	<u>Less than \$20,000</u>	<u>\$20,000- \$35,000</u>	<u>\$35,000- \$50,000</u>	<u>\$50,000- \$75,000</u>	<u>\$75,000 and over</u>	
Single Adult	164	239	189	147	317	194
2 Adults-0 Children	260	268	297	302	319	288
1 Adult-1 Child	243	287	na	na	na	292
1 Adult-2 Children	na	486	na	na	na	492
2 Adults-1 Child	na	317	357	323	546	390
2 Adults-2 Children	714	400	410	395	441	451
2 Adults-3 Children	na	401	745	461	523	508

Table 5.5
 Automobile--Average Monthly Cost by Annual Income and Household Composition

<u>Household Composition</u>	-----Annual Income Range-----					<u>Average Monthly Expenditure</u>
	<u>Less than \$20,000</u>	<u>\$20,000- 35,000</u>	<u>\$35,000- 50,000</u>	<u>\$50,000- 75,000</u>	<u>\$75,000 and over</u>	
Single Adult	125	167	178	195	290	163
2 Adults-0 Children	195	193	299	250	354	255
1 Adult-1 Child	179	266	na	na	na	213
1 Adult-2 Children	na	279	na	na	na	267
2 Adults-1 Child	na	199	252	279	273	247
2 Adults-2 Children	216	263	241	264	271	254
2 Adults-3 Children	na	228	313	321	459	342

Table 5.6
 Medical Care--Average Monthly Cost by Annual Income and Household Composition

<u>Household Composition</u>	-----Annual Income Range-----					<u>Average Monthly Expenditure</u>
	<u>Less Than \$20,000</u>	<u>\$20,000- \$35,000</u>	<u>\$35,000- \$50,000</u>	<u>\$50,000- \$75,000</u>	<u>\$75,000- and over</u>	
Single Adult	187	121	108	78	90	142
2 Adults-0 Children	384	233	253	272	171	251
1 Adult-1 Child	127	140	na	na	na	149
1 Adult-2 Children	na	136	na	na	na	183
2 Adults-1 Child	na	202	300	268	805	398
2 Adults-2 Children	462	279	328	258	155	269
2 Adults-3 Children	na	211	112	231	249	204

costs are almost \$100 higher among two adult households with three children, however. This may be related to travel required for children in school, as the oldest child in households with three children is likely to be of school age or older. Also similar to food costs, monthly automobile expenditures do not vary substantially by annual income.

As for medical care costs, Table 5.6 shows that the average monthly expenditures on health insurance and medical costs not covered by the household's health insurance policy are tied more to the number of adults in a household than to the number of children. Indeed, the general average for two adult households with children decreases with the number of children (although the monthly costs for two adult households with one child are \$147 more than for those with no children). This pattern does not hold among households with the same level of income, but the basic conclusion is that medical care costs do not increase significantly with more than one child. A possible explanation of this finding is that premiums for family health insurance policies generally do not increase with the number of children covered.

Summarizing the findings presented in Tables 5.3-5.6, housing costs are mostly a function of annual household income; whereas, the costs of groceries, transportation and medical care are more a function of household composition. This is especially true for one adult households, as their average expenditures for these basic needs increase systematically with the number of children. Among two adult households with children, however, transportation (as represented by monthly expenditures on their automobiles) and medical care costs do not vary substantially by the number of children they have. The latter findings suggest that having more than one child does not increase the sufficiency costs of two adult households in a straightforward way. It seems having a second adult in the household gives them greater flexibility in how they will meet their transportation and medical care needs. The survey data do not allow us to address this issue directly, but they do allow us to examine how households with different numbers of adults compare in their strategies for meeting another basic need: child care. That will be the subject of the next section.

5.5. Strategies for Meeting Child Care Needs

Table 5.7 presents the types of child care used by Kansas households with one, two, or three or more adults. Because child care needs vary by the age of the child, the table distinguishes child care arrangements for infants, preschool children, and school-age children. The number of adults in a household is clearly related to the type of child care provided infants. Infants are cared for by a household member (an adult or older child) in only 16.7 percent of households with one adult, compared to 59.3 percent of households with two adults and 84.6 percent of households with three or more adults. Households with more than one adult usually care for their infants themselves. This may not be an option for one adult households, although over two thirds of them have a babysitter watch their infants in the home. Two adult households are the household type most likely to have someone outside their home provide child care for their infants, but only

Table 5.7
 Percentage of Child Care Type within Child Age Groups
 by the Number of Adults in the Household

<u>Child Age Group (years of age)</u> <u>Type of Child Care</u>	<u>-----Adults in the Household-----</u>		
	<u>One</u>	<u>Two</u>	<u>Three or More</u>
Infant (0-2) [N]	[6]	[54]	[13]
Household Member	16.7	59.3	84.6
Paid Sitter in Home	66.7	14.8	15.4
Child Care in Provider's Home	16.7	14.8	-----
Day Care Center	-----	11.1	-----
Preschool Age (3-5) [N]	[11]	[66]	[7]
Household Member	45.5	48.5	85.7
Paid Sitter in Home	18.2	19.7	-----
Child Care in Provider's Home	18.2	15.2	14.3
Day Care Center	18.2	16.7	-----
School Age (6-12) [N]	[39]	[134]	[20]
Household Member	79.5	71.6	95.0
Paid Sitter in Home	10.3	11.2	-----
Child Care in Provider's Home	5.1	7.5	-----
Day Care Center	5.1	9.7	5.0

one in four of these households use child care provided either in a provider's home or in a day care center. One and two adult households have similar types of child care for their preschool children. Slightly less than half of both household types rely upon a household member to care for their preschool children (compared to 85.7 percent of households with three or more adults). Close to 20 percent of both one and two adult households pay a babysitter to watch their preschool children in the home and approximately one third of both household types use child care provided in a provider's home or in a day care center. Lastly, over 70 percent of all household types have a household member take care of their school-age children when they are not in school. Two adult households are most likely to use child care provided outside the home (17.2%), compared to only 10.2 and 5 percent of households with one adult or three or more adults, respectively.

The fact that relatively few Kansas households use child care provided by non-household members has important implications for the self-sufficiency costs being estimated. The

Table 5.8
 Child Care-Average Monthly Cost by Level of Care and Age Group of the Child

<u>Type of Care</u>	<u>Age Group</u>		
	<u>Infant (N)</u>	<u>Pre-school (N)</u>	<u>School-age (N)</u>
Own Home/Paid Caretaker	189 (11)	175 (11)	187 (11)
Out-of-Home/Paid Caretaker	291 (14)	235 (20)	150 (18)

assumption thus far has been that households seeking to be self-sufficient through full employment will need to pay child care costs. But households may have one of the household members care for their children rather than pay someone else. Moreover, a sizeable proportion pay babysitters to help care for their children in the home rather than take them to a child care provider's home or a day care center. Unfortunately, the data do not allow us to determine whether these child care strategies are due to a preference for having children cared for in their home or to the higher cost of child care provided outside the home. The data allow us, however, to compare the costs of child care provided by in-home babysitters with the costs of child care provided outside the home. Table 5.8 contains the relevant findings.

Table 5.8 presents the average child care costs for households by type of care and age group of the child in care. This table includes only those cases where the household reported paying for the care of a child in the three age groups. It is immediately evident that very few of the households in this sample actually pay for child care.⁴ For those households that do pay for child care, having infants and pre-school children cared for in their own home does cost less than taking them to a provider's home or a day care center. It is also evident that the amounts paid by households that use paid child care are well below the estimates from the secondary data (see Table 2.2). This is true for out-of-home child care as well as in-home. As will be seen below, the lower expenditures on child care than what the secondary data suggest means the costs of households being self-sufficient may be lower than those reported in prior chapters.

Tables 5.9 through 5.13 present findings from the survey for households in which one or two adults work 35 or more hours per week. Since our interest is in self-sufficiency, it is appropriate to examine those households in which full-time employment of the adult(s) is evident. These tables also limit the cases included to those households with less than \$35,000 per year income. These households are thought to be in the self-sufficient range of annual income;

⁴ Specifically, only 25 of the 73 households with infants, 31 of the 85 households with preschool children, and 29 of the 193 households with school-age children pay for child care.

Table 5.9
 Single Adult Household, Employed 35+ Hours Per Week, No Children,
 and Annual Income Less Than \$35,000

	-----Survey of Kansas Households-----			---Secondary Data---
	<u>(N)</u>	<u>Mean</u>	<u>95% Confidence Interval</u>	<u>Table 2.2 Values</u>
Housing	53	433.51	376.85- 490.17	377.10
Child Care	0	0.00	0.00- 0.00	0.00
Food	59	206.11	166.99- 245.23	174.95 ^a
Transportation	50	150.68	119.90- 181.46	193.00
Total Medical	37	139.05	108.09- 170.01	65.81
Total		929.35		810.86

^a The cost of food is \$164.29 + \$10.66 sales tax (6.49%)

some above, some below, and some within the range. These tables examine only the household costs for housing, child care, food, transportation, and medical care. They do not include the categories of “Miscellaneous,” or “Taxes” that are included in the secondary data tables.

Tables 5.9 through 5.13 report the average cost of meeting the needs mentioned above for Kansas households with at least one adult working full time and earning less than \$35,000 per year. The analysis is limited to households working full time and with relatively low incomes to make the sample estimates based on the expenditures of households in a similar financial situation as households seeking to become self-sufficient through full-time employment. Also included in these tables is a 95 percent confidence interval for each mean expenditure. The confidence intervals describe the range between 2 standard errors below and 2 standard errors above the sample means. They are included in order to assess the “fit” between the sample estimates of self-sufficiency costs and the estimates based on secondary data. To facilitate this assessment, Tables 5.9 through 5.13 include the respective cost estimates reported in Table 2.2 as well.

Table 5.9 reports estimates for the self-sufficiency costs of single adult households with no children, with the adult working 35 or more hours per week, and whose annual income is less than \$35,000. With the exception of transportation costs, the survey estimates are higher than the estimates produced by the secondary data analysis. However, only the latter estimate for medical costs is below the 95 percent confidence interval. Although the sample estimates of the housing

Table 5.10
 Single Adult, Employed 35+ Hours Per Week, with One Child,
 and Annual Income Less Than \$35,000

	-----Survey of Kansas Households-----			Secondary Data Table 2.2	
	(N)	Mean	95% Confidence Interval	Adult,	Infant
Housing	12	496.40	352.09- 640.31	377.10	
Child Care					
Infant		291.29	222.89- 359.69	529.05	
Food	11	259.34	210.56- 308.12	257.66 ^a	
Transportation	12	210.33	123.69- 296.97	193.00	
Total Medical	10	171.80	89.98- 253.62	196.18	
Total					
Adult/Infant		1429.18		1552.99	

^a Cost of food is \$241.96 + \$15.70 sales taxes (6.49%)

and food costs for this type of household are higher than the secondary data indicate, the differences are not statistically significant. But the medical costs reported by these households are significantly higher than what the secondary data suggest. Indeed they reported medical costs that are more than twice the amount estimated from secondary data. Conversely, the transportation costs reported by this type of household are significantly lower than the secondary data analysis indicated. On balance, the total self-sufficiency costs estimated from the survey data are almost 15 percent higher than the total estimated from secondary data.

Table 5.10 reports estimates for the self-sufficiency costs of single adult households with one child and the same employment and income status as the previous household type. Child care costs are restricted to expenses for an infant because the secondary data estimate the housing costs for a one bedroom housing arrangement, which would only be appropriate for a child in the infant age range (0-2 years). One adult with an older child would presumably need a two bedroom living arrangement. Thus, the estimate of housing costs produced by the secondary data analysis probably underestimates the cost of housing for one adult-one child households where the child is older than an infant. Indeed, the survey estimate of housing costs is considerably higher than the estimate based on secondary data. This difference is not statistically significant, but difference of almost \$120 suggest the housing costs of single adult households with one child may be more than the fair market rent for a one bedroom arrangement.

Conversely, the child care costs of this type of household are significantly less than what the secondary data indicate.⁵ As noted above, Kansas households pay much less for child care than what the secondary data suggest. Food, transportation, and medical costs, on the other hand, were quite close to the estimates from the secondary data. On balance, the total self-sufficiency costs for single adult/infant households are almost eight percent below the total costs estimated from secondary data. This discrepancy would be greater if the secondary estimate of housing costs allowed for a larger apartment or house. As will be seen in the next table, the fair market rent for a two bedroom residence is \$480.02, which virtually the same as what the Kansas households of this type reported paying. But clearly, the major reason for the discrepancy is the much lower child care costs of the surveyed households than what the secondary data indicate they would have to pay.

Table 5.11 reports the findings for a single, working adult with two children, and annual income less than \$35,000. There are three types of households in this table: (1) households with an infant and a preschooler, (2) households with a preschooler and a school-age child, and (3) households with a school-age child and a teenager. The average costs of housing and transportation is slightly higher among the surveyed households than in the estimates based on the secondary data, although these differences do not appear to be statistically significant. On the other hand, the average costs of child care and medical care are significantly lower among the surveyed households than costs estimated from secondary data. Lastly, the food costs estimated from secondary data for the three household types are all within the 95 confidence interval of the average expenditures among the surveyed households. The total self-sufficiency costs for the surveyed households are 15.9 percent below the secondary estimates for a household with an infant and a preschool child, 9.8 percent below estimates for a household with preschool age and school-age children, and 3.1 percent below the estimates for a household with a school-age child and a teen. As noted above, these differences are attributable to the lower child care costs and medical care costs of the surveyed households than what the secondary estimates indicate. Moreover, differences are mostly due to lower child care costs, as the less child care needed by a household, the smaller the difference between the survey data and the estimates from the secondary data.

⁵ Note that the survey estimate is for the child care costs of households that use child care provide either in the provider's home or in a day care center.

Table 5.11
 Single Adult, Employed 35+ Hours Per Week, with Two Children, and Annual Income Less Than \$35,000

	-----Survey of Kansas Households-----			----- Secondary Data Table 2.2-----		
	<u>(N)</u>	<u>Mean</u>	<u>95% Confidence Interval</u>	<u>Adult, Infant, Preschooler</u>	<u>Adult, Preschooler, Schoolage</u>	<u>Adult, Schoolage, Teen</u>
Housing	12	596.92	472.04- 721.90	480.02	480.02	480.02
Child Care						
Infant		291.29	222.89- 359.69	529.05		
Preschooler		235.70	202.75- 268.65	445.63		
(Total)		(526.99)		(974.68)		
Preschooler		235.70	202.75- 268.65		445.63	
Schoolage		149.78	127.06- 172.50		190.14	
(Total)		(385.48)			(635.77)	
Schoolage		149.78	127.06- 172.50			190.14
Teen		na				na
(Total)		(149.78)				(190.14)
Food ^a	11	373.32	249.97- 496.35	347.00	388.26	459.71
Transportation	12	237.42	87.56- 387.03	193.00	193.00	193.00
Total Medical	10	115.20	57.44- 172.96	204.37	196.18	196.18
Total						
Adult/Infant/Preschool		1849.85		2199.07		
Adult/Preschool/Schoolage		1708.34			1893.23	
Adult/Schoolage/Teen		1472.64				1519.05

^a Food costs are inflated in the secondary data from Table 2.2 to include sales tax on food (6.49%) which are excluded from the food item in that table.

Table 5.12
 Two Adults, One or Both Employed 35+ Hours Per Week, with Two Children,
 and Annual Income Less Than \$35,000

	<u>-----Survey of Kansas Households-----</u>			<u>Secondary Data</u> <u>Table 2.2</u>
	<u>(N)</u>	<u>Mean</u>	<u>95% Confidence</u> <u>Interval</u>	<u>2 Adult,</u> <u>Preschooler</u> <u>Schoolage</u>
Housing	54	692.57	619.68- 765.46	480.02
Childcare				
Preschooler		235.70	202.75- 268.65	445.63
Schoolage		149.78	127.06- 172.50	190.14
(Total)		(385.48)		(635.77)
Food ^a	62	444.84	382.07- 507.61	536.40
Transportation	49	234.39	201.82- 266.96	386.00
Total Medical	38	273.65	220.09- 327.21	226.37
Total		2031.38		2264.56

^a Food costs are inflated in the secondary data from Table 2.2 to include sales tax on food (6.69%) which are excluded from the food item in that table.

Table 5.12 reports the findings for a two adult household, with two children (preschooler and school-age), with one or both adults working 35 or more hours per week, and annual household income less than \$35,000. In this table, the average cost of housing among surveyed households is significantly higher than cost of housing estimated from secondary data. Indeed, the survey estimate is 44.3 percent higher than the secondary estimate. It seems, therefore, that households of this type pay considerably more for their housing than what is considered a fair market rent. The survey estimates of food and transportation costs are significantly lower than the secondary estimates, however. Finally, average medical costs are 20.9 percent higher for the surveyed households than the estimates based on secondary data, although the difference does not appear to be statistically significant. As with the other household types, though, these differences in the cost estimates for meeting basic needs other than child care balance each other out. The total average monthly cost for surveyed households, exclusive of average child care costs, is \$1645.90, compared to the \$1628.79 estimated from secondary data. This is a difference of 1.1 percent.

Table 5.13
 Average Monthly Total Costs for Surveyed Household Types and Secondary Data Estimates with 25
 Percent Downward Adjustments in Estimated Monthly Child Care Cost

<u>Adults</u>		Surveyed	Adjusted Secondary	Percent Difference
	<u>Children</u>			
1	Infant	1429.18	1420.68	0.6
1	Infant/Preschooler	1849.85	1955.40	5.4
1	Preschooler/Schoolager	1708.34	1734.29	1.5
1	Schoolager, Teen	1472.64	1491.03	1.2
2	Infant, Preschooler	2031.38	2105.62	3.5

5.6. Summary and Discussion

Although several differences were found in the comparison of survey and secondary estimates of self-sufficiency costs, only the estimated costs of child care proved to be consistently different, with the survey estimates for child care costs being significantly lower than the secondary estimates. With the very important exception of child care, therefore, the two methods of estimating self-sufficiency costs yielded remarkably similar cost estimates. We thus are confident that the costs on which our estimation of the self-sufficiency salary or wage for different types of Kansas households are based are accurate reflections of what it costs Kansas households to meet their basic needs other than child care. The differences that were found between the child care costs of the surveyed households and the estimates based on secondary data may be the result of the assumptions on which the estimates of household expenditures from secondary data were based; or, they may be the result of sampling error in the survey of Kansas households. Most likely the differences are due to some combination of these two factors. Certainly a larger sample, focused more sharply on households with children, would strengthen our confidence in the survey findings. But revisiting the assumptions used to produce the secondary estimates is worth considering as well.

If it is assumed that the surveyed households represent the real situation faced by Kansas households, then what accounts for the differences between the survey results and the results from the secondary data? In examining Tables 5.10 through 5.12, it appears the survey estimates of child care costs are approximately 25 percent less than the secondary estimates. Table 5.13 compares the survey and secondary monthly total cost estimates with a 25 percent downward adjustment applied to the child care costs in the secondary data. As one can see, this adjustment makes the two total cost estimates virtually identical. It should *not* be concluded that the estimates from the secondary data are too high in this regard. Recall from Chapter 3 that the secondary estimates of child care costs are for the use of licensed day care centers, which presumably provide professional, high-quality child care. It may be that many households do not have access to more expensive day care center services due to travel distance, the lack of available “slots” in local day care centers, or the failure of day care center services to fit into the work schedule of the household. And there is at least the possibility that Kansas households that rely on day care centers are under-represented in the survey data. On the other hand, it may be

that households actually choose the least costly methods of obtaining child care, or householders are more comfortable with paid child care in their own homes, or the homes of private providers, than with more expensive day care centers. Clearly, more research is needed on how Kansas households with children provide child care—and on their relative satisfaction with the type of child care they use.

Although a definitive conclusion cannot be reached on this matter, the considerable agreement on the total average household costs, exclusive of child care, between the surveyed households and the estimates derived from the secondary data provide a solid basis on which to evaluate the salary or wages required by Kansas household to be self-sufficient. If child care costs are in fact closer to the survey estimates, then a downward adjustment in the self-sufficiency monthly earnings and hourly wages reported in Tables 2.2, 3.1, and 4.1 would be needed. A quick way to make this adjustment would be to subtract 29 percent of the cost of child care from the monthly earnings needed for self-sufficiency (this takes into account reducing the child care cost, the miscellaneous allowance, and the tax reduction from lower earnings). This amount could be divided by 166.67 to obtain the hourly wage (which assumes 2000 hours annually of paid employment). For example, a household with one adult, and a school-age child and a teen, the monthly self-sufficiency earnings required would decline by about \$55, or by 33 cents per hour. In other words, the earnings or wages required for this type of household to be self-sufficient would be 3.5 percent less than what is reported in the above-mentioned tables. For a household with one adult, and an infant, preschooler, and school-age children, the monthly self-sufficiency earnings would decline by \$253 or \$1.52 per hour. This represents a 7.5 percent decline. In general, the range of adjustments to the self-sufficiency estimates from the secondary data based on the survey data vary from 3.5 to 7.5 percent, depending on a household's child care needs.

It is important to keep in mind that these findings report “on the average.” Households' self-sufficiency needs will vary above and below this average. Adjustments downward in the self-sufficiency earnings may be appropriate for some households but unsatisfactory for others. The values reported here are intended to be lines down the center of the road toward self-sufficiency; insisting that households be below that line, like driving left of the center line, may prove disastrous.

Chapter Six

Conclusions

This report has examined the costs of meeting basic household needs based on secondary data from a variety of sources and a sample survey of Kansas households, with the intent of establishing some guidelines for the amount of income necessary to achieve household self-sufficiency. Household self-sufficiency is the condition of total independence from public and private subsidies, either in cash or in kind. This excludes all welfare-related assistance, private charity, and extended family assistance (such as child care).

The general finding is that the estimates of the total income needed for household self-sufficiency from these two different approaches converge to a considerable degree, with the exception of the households' expenditures for child care. The lack of convergence on child care costs may stem from any number of sources, but it speaks, perhaps, most loudly to the notion that understanding and codifying households' child care utilization behaviors remains as murky today as ever (see Gibbons *et al.* 1996). The current work suggests that relatively few families actually utilize out of home child care. A number of potential reasons could account for this (e.g., lack of access, cost, lack of trust, preference for child care provided by someone personally known to the family, failure of out of home care providers to be responsive to other than "eight to five" work schedules). But additional research is required to assess which of these--or other--reasons are part of the explanation why Kansas households are unlikely to use out of home child care.

The availability and cost of child care is especially important for the self-sufficiency of single adult households with children. If affordable and reliable child care is not available, then the adults in single adult households with children probably will not be able to pursue employment at a level that would achieve self-sufficiency. For two adult households with children, self-sufficiency hinges on either one adult having a job that pays enough to support the household, or the availability of affordable, reliable child care that enables the second adult in the household to contribute to household income. Households with two wage earners have a much better chance of achieving self-sufficiency than one wage earner families, even in communities with relatively few high paying jobs. The reality is that the availability, reliability, and cost of child care, particularly for households with children not yet in school, are significant factors in determining the level of income necessary for self-sufficiency among many Kansas households.

The level of income necessary to attain household self-sufficiency is not overly generous. Evidence of this was provided in Table 2.3 (p. 10), reproduced here as Table 6.1 for the reader's convenience. In this table, allowances for child care, health care, and taxes are removed from the self-sufficiency income for each household type considered. The remainder consists of those household costs required to meet basic needs without being self-sufficient (shelter, food, transportation, and incidental expenses). Comparison of the cost of meeting these basic needs with the 1999 Standard of Need shows minimal differences. Recall that the 1999 Standard of Need represents the income required for an adequate but austere budget for a households with non-employed adults. Given confidence in the fairness and appropriateness of the adequate but

austere budgets, the relatively small differences between the standard of need budgets and the adjusted self-sufficiency budgets suggests that the self-sufficiency budgets are conservative estimates of the incomes households need to achieve self-sufficiency.

Table 6.1
 Comparison of the Standard of Need and the Self-Sufficiency Standard After Removing the Cost of Child Care, Health Insurance and Taxes for Selected Households in the State of Kansas: July, 1999.

	Single Adult	Adult, Infant	Adult, Infant, Preschooler	Adult, Schoolage, Teen	Adult, Infant, Preschooler, Schoolage
Self-Sufficiency Standard	1069.91	1854.71	2773.81	1576.15	3373.19
Child Care	0.00	529.05	974.68	190.14	1164.81
Health Insurance	6.00	141.22	149.41	141.22	149.41
Total Taxes	189.69	163.71	378.09	-63.99	473.33
Self-Sufficiency Standard Less Child Care, Health Insurance And Taxes	874.22	1020.73	1271.63	1308.78	1585.64
Standard of Need (Household Size)	852.00 (1)	1013.00 (2)	1282.00 (3)	1282.00 (3)	1425.00 (4)
Difference	22.22	7.73	-10.37	26.78	160.64

Some variability in the household expenditures for basic needs was found in the survey of Kansas households. In particular, the cost of housing varies substantially by household income. That is, households with higher incomes spend more for housing even when household composition is held constant. On the other hand, larger households spend more on food, transportation, and medical care than is smaller households, even at the same income level.

Local variations were also found in housing costs, child care costs, and sales taxes across regions in Kansas. As a result, the income required for self-sufficiency varies according to local conditions. The ranges of the local variation by household composition initially reported on page 19 are reproduced below.

	<u>Low</u>	<u>High</u>
Single Adult	5.75	7.08
Adult and Infant	8.39	14.28
Adult, Infant and Preschooler	12.38	19.20
Adult, Preschooler and Schoolage	10.31	15.75
Adult, Schoolage and Teen	8.02	10.52
Adult, Infant, Preschooler and Schoolage	15.86	23.44
Two Adults, Preschooler and Schoolage	13.63*	18.46*

* Combined wage of both adults in the household.

These substantial ranges in the hourly wages necessary to achieve household self-sufficiency suggest that the presence of infants and pre-school age children in a household add to both the hourly wage needed and to the range of variation in the wage needed for household self-sufficiency across counties in Kansas. Thus, although households with one adult, an infant and a preschooler are the same size as households with one adult, a school-age child and teen, the range of the self-sufficiency wage for the former is 6.82, compared to only 2.50 for the latter.

Finally, this report provides Kansas data from primary and secondary sources that may be used as guidelines for determining what is an “adequate but austere” budget and what it takes to be “self-sufficient.” It is important that any use of these data be in the context of the assumptions made by the investigators. For example, one important assumption is that households have access to health insurance through their employment. If that is not the case, then upward adjustments in the estimated self-sufficiency wages would be needed. The last point is that it is important to understand the estimates provided in this report are averages. Some households may require less hourly wages to achieve self-sufficiency than estimated in this report and others may require more. Households are unique combinations of individuals and needs that may look similar only in the aggregate.

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