



**Women's
Foundation**
FOR THE STATE OF ARIZONA

The Real Cost of Living for Women & Families

ARIZONA SELF-SUFFICIENCY STANDARD 2025

The Self-Sufficiency Standard (SSS) calculates the actual income needed to meet basic needs without public assistance.

The Federal Poverty Guidelines (FPG) significantly underestimate the actual income needed to meet basic needs without public assistance. Women and especially single mothers, women of color, and LGBTQ+ community members face disproportionate impact. Without reform, families remain trapped in cycles of underemployment and public assistance.

KEY FINDINGS

True Cost of Living Exceeds Federal Guidelines

A single parent with a preschooler needs 232%–333% of the FPG to meet basic needs depending on county.

Costs Have Outpaced Wages & Inflation

Since 2002, the cost of basic needs for a family of four in Arizona has increased by an average of 119%, far outpacing the 93% increase in median wages. Inflation indexes significantly underestimate this rise—particularly in areas like child care and housing.

Wages Lag Behind Living Costs

Minimum wage jobs do not cover basic expenses in any county in Arizona. Only 2 of the 10 most common occupations in Tucson provide wages that meet the SSS.

Geographic & Family Composition Variability

A single parent with a preschooler needs \$49,173 in Santa Cruz County versus \$70,394 in Maricopa County.

POLICY IMPLICATIONS >

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POLICY IMPLICATIONS

Evidence-Based Policymaking

- *Use the data to redefine eligibility criteria for public benefits beyond outdated federal poverty thresholds.*
- *Advocate for wage policies that reflect actual living costs, such as minimum wage increases and pay equity measures.*

Workforce Development

- *Align training and employment programs with occupations that meet or exceed the SSS.*
- *Push for employer-supported benefits such as child care assistance or transportation subsidies.*

Budget Advocacy & Public Campaigns

- *Use localized data to campaign for county-level or city-level investments in housing, early childhood care, and health coverage.*
- *Show the economic return on investment from income supports that help families transition off public assistance.*

Targeted Support for Women & Girls

- *Highlight how existing structures disproportionately affect women, especially single mothers, women of color, and LGBTQ+ individuals, by tying wage inadequacy to gender and racial equity outcomes.*

Legal & Research Applications

- *Legal advocates and researchers can use the SSS to argue for higher child support awards, challenge inadequate wage structures, and document real costs of living in legal and academic forums.*

The Self-Sufficiency Standard reframes poverty as **a policy failure - not a personal failure**. Learn more at womensgiving.org/research

By grounding advocacy in this data, stakeholders can push for systems that honor dignity, foster opportunity, and support all women and girls—regardless of identity or geography—in achieving lasting economic security. [Click here](#) to read the full report prepared in partnership with the *University of Washington*.