


# ARIZONA 2025
## SELF-SUFFICIENCY STANDARD

Prepared for The Women's Foundation for the State of Arizona




Women's Foundation
FOR THE STATE OF ARIZONA

# WOMEN'S FOUNDATION FOR THE STATE OF ARIZONA

The Women's Foundation for the State of Arizona (previously the Women's Foundation of Southern Arizona) innovates to create social, political, and economic change that achieves equity for women and girls of all identities through its integrated framework of research, advocacy, grantmaking, and innovative solutions. For more information, visit womengiving.org.

The Women's Foundation for the State of Arizona (WFSA) consulted with the Women's Foundation Family Advisory Council. The WFSA Family Advisory Council (FAC) serves as advisors in WFSA's research, advocacy and community programs. Each of the Family Advisory Council members deeply informs WFSA work with their lived experiences. Their voices and experiences have been showcased in WFSA legislation, research, organizational assessment, and luncheon.

The Women's Foundation Family Advisory Council perspectives have been included throughout this report and are indicated with a quotation mark.

Women's Foundation
FOR THE STATE OF ARIZONA

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

# ARIZONA 2025
## SELF-SUFFICIENCY STANDARD

Prepared for the Women's Foundation for the State of Arizona

By Sarah Brolliar & Annie Kucklick | June 2025

# PREFACE

The Women's Foundation for the State of Arizona is publishing ***The Arizona 2025 Self-Sufficiency Standard*** to ensure that the best data are available to enable Arizona's families and individuals to make progress toward economic security. The result is a comprehensive, credible, and user-friendly tool. The Self-Sufficiency Standard is a measure that calculates how much income a family must earn to meet basic needs, without public or private assistance, accounting for family composition and where they live.

The Standard can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers evaluating program effectiveness, and by policymakers seeking to ensure that Arizona families can afford their basic needs. Over the past 29 years, the Standard has been calculated for 45 states, the District of Columbia, and New York City. It has transformed the way policies and programs for low-income workers are structured, contributing to a greater understanding of what it takes to have adequate income to meet one's basic needs in the United States.

The Self-Sufficiency Standard was originally developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women. Recognized for coining the phrase "the feminization of poverty," meaning that women and children are disproportionately represented among the world's poor, she has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. The Ford Foundation provided funding for the Standard's original development.

*The Arizona 2025 Self-Sufficiency Standard* was produced by the Center for Women's Welfare at the University of Washington with the cooperation of staff at the Women's Foundation for the State of Arizona. This report, plus tables providing county-specific information for over 700 family types, is available at https://selfsufficiencystandard.org/Arizona.

For further information about the Self-Sufficiency Standard project, including the latest reports, data, and related publications, please visit www.selfsufficiencystandard.org or contact the Self-Sufficiency Standard researchers at (206) 685-5264 or cwwsss@uw.edu.

# KEY FINDINGS

*The Arizona 2025 Self-Sufficiency Standard* provides a detailed analysis of the income required for families to meet their basic needs without public or private assistance. Developed to reflect the true cost of basic needs across Arizona, this report highlights how geographic location, family composition, and local wages influence economic self-sufficiency. By offering a comprehensive measure of income adequacy, the Self-Sufficiency Standard aims to inform policy makers, employers, and workforce development organizations, enabling them to create more effective strategies to reduce poverty and support economic security.

## The Self-Sufficiency Standard **varies** by **location** and **family type**

- **Geographic Variability:** The cost of meeting basic needs varies significantly across Arizona, ranging from $49,173 for a single parent with a preschooler in Santa Cruz County to $70,394 in Maricopa County.
- **Family Composition Matters:** The income required to meet basic needs depends heavily on family size. A single adult in Yuma County needs $30,285 per year, but that wage increases to $71,765 per year when supporting two children (one preschooler and one school-aged child).
- **Federal Poverty Guidelines Fall Short:** The Federal Poverty Guidelines (FPG), which are often used to determine eligibility for assistance programs, significantly underestimate what families in Arizona actually need to cover their basic expenses. For example, the Self-Sufficiency Standard shows that a single parent with a preschooler needs between 232 percent to 333 percent of the FPG to meet basic needs—a simple multiple of the FPG does not reflect the true cost of living in Arizona.
- **A Comprehensive Measure of Basic Needs:** The traditional poverty measure assumes that food makes up one-third of a family's budget. By contrast, the Self-Sufficiency Standard accounts for all basic needs—including housing, child care, and transportation. In Pima County, the FPG covers only 35 percent of the real costs for a family with two adults, an infant, and a preschooler, and food makes up 11 percent of their budget.
- **Phoenix Costs:** Phoenix ranks close to median costs when compared with other U.S. cities. A family of one adult, one preschooler, and one school-age child needs $42.96 per hour in Phoenix (Maricopa County), comparable to Baltimore, MD, at $43.61 per hour.

## The **rising cost** of basic needs

- **Significant Increase Since 2002:** The cost of basic needs in Arizona has risen by an average of 119 percent since 2002 for a family of two adults, one preschooler, and one school-aged child. In Gila County, the increase is as high as 138 percent, while in Mohave County, it's 99 percent.
- **Median Earnings Have Not Kept Pace in the Last Four Years:** Statewide median earnings in Arizona have consistently fallen short of what it takes to meet the needs of a family of three in Maricopa, Yavapai, and Yuma counties. Since 2021, costs have increased dramatically compared to the change in earnings.
- **Underestimated Inflation**: Using general inflation measures (CPI-West or CPI-U) underestimates the true rise in living costs. In Pinal County, the CPI-based estimate shows a 82 percent increase, but actual costs rose by 131 percent—nearly $18,000 more than the CPI-based estimate.

## The **gap** between **wages** and **costs**

- **Minimum Wage Shortfall:** Minimum wage jobs do not provide enough income to cover basic needs anywhere in Arizona. For example, a parent with one preschooler in Coconino County can only cover 42 percent of the family's basic expenses, even after accounting for the addition of tax credits.
- **Occupation Gaps**: In the Tucson metro area, only two of the ten most common occupations—registered nurses and operations managers—earn median wages that meet the Self-Sufficiency Standard for a family of one adult, one preschooler, and one school-age child. The other eight occupations fall short.
- **Cashier's Earnings are Not Enough:** In 2002, the median wages of a cashier in the Phoenix-Mesa-Scottsdale, AZ MSA covered 67 percent of the Standard for a family of two. Today, it covers only 59 percent.

## **Reducing costs** for workers

- **The Importance of Income Supports:** Income supports such as housing vouchers, child care subsidies, and food assistance significantly reduce costs for low-income families. For example, a single parent in Pima County with one preschooler and one school-age child reduces their monthly expenses to $1,296 with these supports, compared to $6,540 without them.
- **Pathways to Self-Sufficiency:** With housing support, child care subsidies, SNAP, and Medicaid, a single parent earning $15.24 per hour as a fast food and counter worker could cover all basic needs with assistance in Coconino County. They would only meet 41 percent of those needs without assistance.

## **Investing** in the workforce

- **Policy for Self-Sufficiency:** Achieving self-sufficient wages requires policies that invest in low-wage workers, protect the workforce, and align wages with the rising cost of living.
- **Emergency Savings:** Building emergency savings is crucial for long-term financial security. In Santa Cruz County, a single parent with a preschooler needs to earn $12.58 per hour to be self-sufficient, but this doesn't account for the additional $208 per month needed for emergency savings.

## **Using** the Self-Sufficiency Standard

The Self-Sufficiency Standard is a versatile tool that can be used by policymakers, community organizations, and workforce development programs to:

- Communicate the true cost of living in various regions
- Advocate for adequate child support and alimony payments
- Develop pathways for families to achieve self-sufficiency
- Provide data to support policies like child care reimbursement
- Support researchers, legal advocates, and service providers in understanding income adequacy for different family types across the state

By leveraging this data, stakeholders can tailor interventions and policies to more effectively support families and ensure they have the resources needed to meet their basic needs.

# ONLINE TOOLS

Visit womengiving.org or selfsufficiencystandard.org/Arizona to explore the 2025 Self-Sufficiency Standard data through dynamic charts, tables, and maps.

## 2025 Self-Sufficiency Standard for Arizona

*Defining the income working families need to meet basic needs*

i

HOME | MAPS | HISTORICAL

**Select County and Family Type to Explore**

**County**
Maricopa County

| Adult | Infant | Preschooler | School-age | Teenager |
|---|---|---|---|---|
| 1 | 1 | 1 | 0 | 0 |

**Monthly Cost of Basic Needs in Maricopa County**

| | |
|---|---|
| Housing | $1,971 |
| Child Care | $2,513 |
| Transportation | $436 |
| Health Care | $747 |
| Food | $642 |
| Miscellaneous Expenses | $675 |
| Taxes | $1,413 |
| Earned Income Tax Credit (-) | $0 |
| Child Care Tax Credit (-) | ($100) |
| Child Tax Credit (-) | ($333) |
| Emergency Savings | $564 |

**Switch to Chart View**

Self-Sufficiency Wage in **Maricopa County** for a family of 1 adult, 1 infant, 1 preschooler

**$45.24**
HOURLY

**$7,962**
MONTHLY

**$95,547**
ANNUAL

**Source**: The cost of basic needs are based on the Self-Sufficiency Standard for Arizona 2025, calculated by the University of Washington Center for Women's Welfare.

Visit our website for detailed reports and further information.

# OVERVIEW OF DATA SOURCES AND ASSUMPTIONS

**HOUSING.** Housing costs are based on the U.S. Department of Housing and Urban Development Fair Market Rents (FMRs) which include utilities, except telephone and cable, and reflect the cost of housing that meets basic standards of decency. FMRs are set at the 40th percentile, meaning 40 percent of the decent rental housing in a given area is less expensive than the FMR and 60 percent is more expensive. FMRs within multi-county metropolitan areas are adjusted using Small Area FMRs.

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

**FOOD.** Food assumes the cost of nutritious food prepared at home based on the U.S. Department of Agriculture Low-Cost Food Plan. Food costs exclude any take-out or restaurant meals. Food costs are varied by county using Feeding America's Map the Meal Gap data based on Nielsen scans of grocery receipts.

**TRANSPORTATION.** Public transportation assumes the cost of a transit pass if 7 percent or more of workers in a county use public transportation to get to and from work. No counties  in Arizona assume the use of public transportation. Private transportation costs assume the expense of owning and operating a car. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums come from the National Association of Insurance Commissioners and indexed by county using data from top market share automobile insurers. Fixed costs of car ownership are calculated using the  Consumer Expenditure Survey. Travel is limited to commuting to work and daycare, plus one shopping trip per week.

**HEALTH CARE.** Health care costs assume the expenses of employer-sponsored health insurance. Health care costs include both the employee share of employer-sponsored health insurance premiums and out-of-pocket expenses. Premiums are based on MSA- and non-MSA-level data from the Medical Expenditure Panel Survey (MEPS), reflecting typical employer contributions. Out-of-pocket costs vary by age and are adjusted for region and inflation.

**MISCELLANEOUS.** Miscellaneous expenses include the costs of cell phone, internet service, and additional expenses. The additional expenses are calculated by taking 10 percent of all other costs. This category consists of all other essentials such as clothing, paper products, diapers, nonprescription medicines, household items, and personal hygiene items.

**TAXES AND TAX CREDITS.** Taxes include federal income tax, payroll taxes, and state and local sales taxes where applicable. Tax credits calculated in the Standard include the Federal Earned Income Tax Credit, Child and Dependent Care Tax Credit, and the Child Tax Credit.

**EMERGENCY SAVINGS.** Emergency savings covers basic expenses during a period of job loss, after accounting for expected unemployment benefits. The amount calculated takes into account the average tenure on a job and the average length of unemployment. In two-adult households, one adult is assumed to remain employed; therefore, savings need only cover half of the family's basic expenses during job loss.

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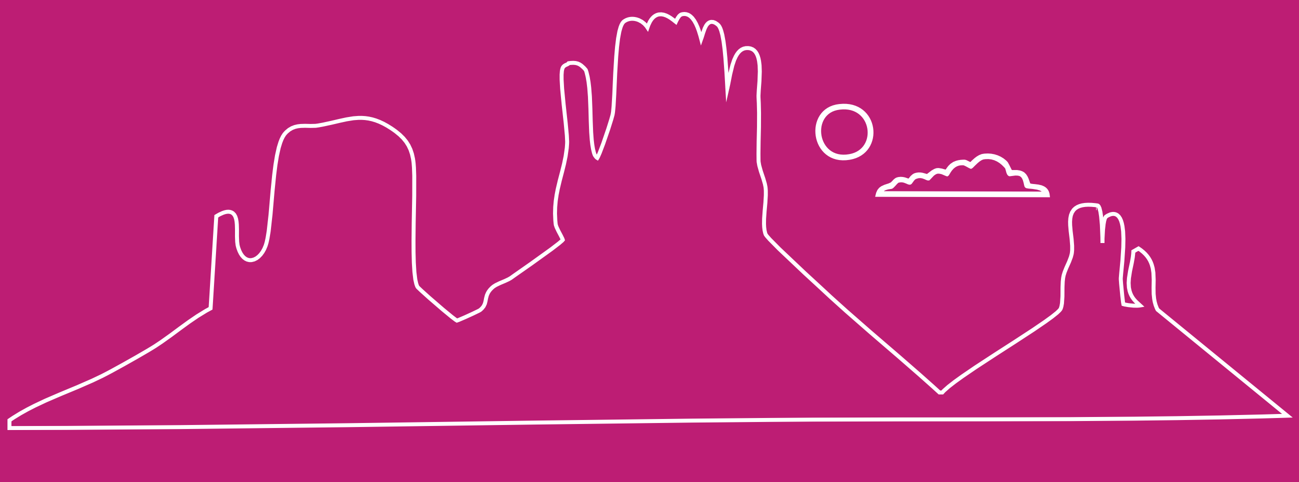
PART ONE

# INTRODUCTION



# MEETING THE STANDARD IN ARIZONA

Despite a cooling of inflation, families in Arizona and across the country have yet to feel relief from the rising cost of basic needs. Though often not deemed "poor" by the federal poverty guidelines (FPG), families lack enough income to meet the rising costs of essentials, such as food, child care, housing, transportation, and health care. Families need a realistic, modern measure to demonstrate the baseline of what it takes to cover their basic needs. Policymakers, advocates, and businesses need a clear threshold to determine adequacy of wages and unveil the true extent of poverty in their communities.

The Self-Sufficiency Standard for Arizona provides such a measure—highlighting the growing gap between sluggish wages and costly, basic expenses. Households with inadequate incomes are part of the mainstream workforce. Yet despite working long hours, these families are often not recognized as having inadequate income by the federal poverty guidelines, making them ineligible for work supports that are integral to offsetting the growing costs of basic needs.[2]

*The Arizona 2025 Self-Sufficiency Standard* defines the amount of income necessary to meet the basic expenses of families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs and includes the impact of taxes and tax credits. It assumes the full cost of each need, without help from public subsidies such as Medicaid, or from private assistance such as informal babysitting by a neighbor. While the Standard focuses on basic needs, researchers acknowledge that individuals and families also have financial obligations not covered by the data in this report—such as student loan debt, other types of debt, and obligations to people outside of the nuclear family. Additionally, the assumption of nuclear families living independently reflects a culturally specific model that may not apply to all households. While the Standard includes other family types, this report focuses on one or two parents living with their minor children.

→ *In* **Maricopa County***, it takes* **$42,070** *for a single adult to cover their basic needs and* **$100,765** *for a family of two adults with a preschooler and school-age child.*

## MORE ONLINE

Download this and past reports plus county-specific information for over 700 family types at: https://selfsufficiencystandard.org/Arizona

Visit https://womengiving.org to download key findings, view the Self-Sufficiency Standard Calculator for 2025 and see related reports on creating self-sufficiency for women and families.

For a more in-depth look at how the Standard compares to the official poverty measure visit: https://selfsufficiencystandard.org/the-standard/official-poverty-measure/

# A REALIST APPROACH

The key elements that distinguish the Self-Sufficiency Standard from other measures of income adequacy or poverty are:

- **A Focus on Modern Families with Working Adults.** Because paid employment is the norm for families today in the United States,[1] the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care, taxes, and transportation.

- **Geographic Variation in Costs.** The Standard uses geographically specific costs that are calculated at the county level as data availability allows.

- **Variation by Family Composition.** Because the costs of some basic needs vary by both the number and age of children, the Standard adjusts accordingly. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

- **Individual and Independent Pricing of Each Cost.** Unlike the official poverty measure, which assumes food costs represent one-third of a family's budget, the Standard calculates each basic need separately using local data. Most costs are independently determined, with the exception of miscellaneous expenses, which are set at 10% of other basic needs. The costs—including housing, child care, food, health care, transportation, miscellaneous items, and taxes—are set at a minimally adequate level. This is determined whenever possible by using what government sources have defined as minimally adequate for those receiving assistance, (e.g., child care subsidy benefit levels or HUD Fair Market Rents and standards of decency).

- **Taxes and Tax Credits are Included as Budget Items.** Instead of calculating needs "pretax," taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes (when applicable), plus federal and state tax credits.

- **Facilitates Modeling of the Impact of Benefits**. The Standard's detailed cost estimates allow for modeling the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) on reducing specific or overall costs. Likewise, the adequacy of a given wage for a given family, with and without various subsidies, can be evaluated using the family's Standard as the benchmark.

Together these elements of the Standard make a more detailed, modern, accurate, and comprehensive measure of economic well-being than the federal poverty guidelines. With data spanning two decades and 45 states, the Standard enables comparisons of geographic differences as well as documentation of historical trends, including the long-term trend of increasing economic inequality.

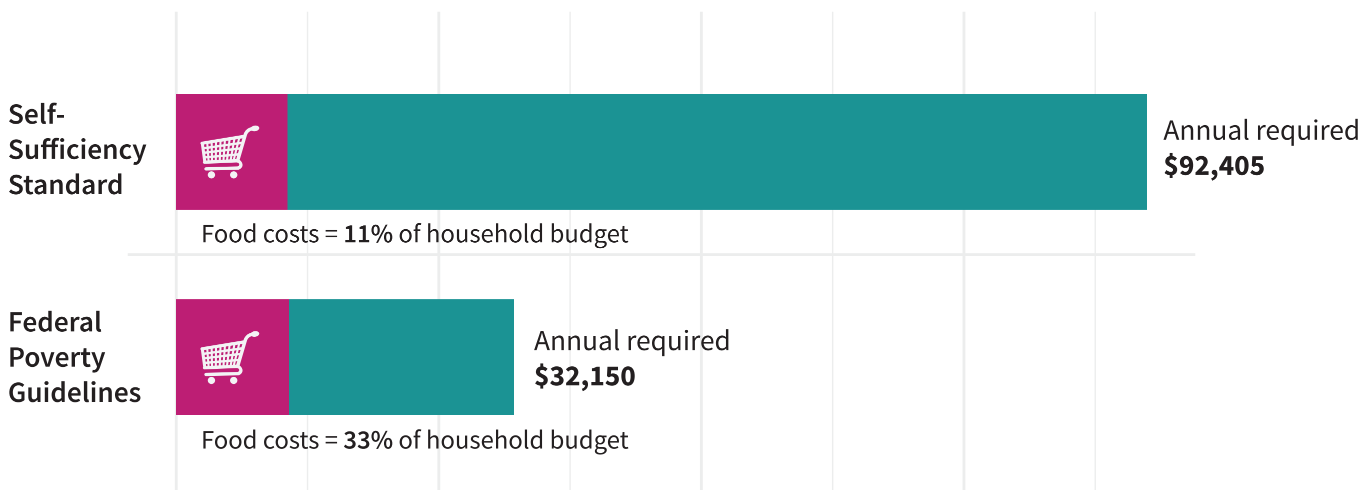
# SHORTCOMINGS OF THE FEDERAL POVERTY GUIDELINES

The federal poverty guidelines, developed nearly six decades ago, no longer provide an accurate picture of income adequacy.[3] **The most significant shortcoming of the federal poverty guidelines is that for most families, in most places, the thresholds are simply too low.** The Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age. In contrast, the federal poverty guidelines increase by a constant amount for each additional family member. This fails to adequately account for the real costs of meeting basic needs. Even the Census Bureau itself acknowledges, “the federal poverty guidelines should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”[4]

Despite the limitations of the federal poverty guidelines, they are still used to set eligibility levels for numerous poverty and work support programs, and to estimate the number of Americans in poverty. Simply raising the level of the federal poverty guidelines, or using a multiple of them, however, cannot solve the structural problems inherent in them. The federal poverty guidelines are based only on the cost of food and are the same no matter where one lives in the 48 contiguous states. Additionally, they include a demographic model of a two-parent family with a “stay-at-home” mom that no longer reflects the majority of families today.

→ *In* ***Pima County****, the federal poverty guidelines cover* ***35 percent*** *of what it takes for a family of two adults with an infant and a preschooler to cover their basic needs* (**$92,405 per year**).

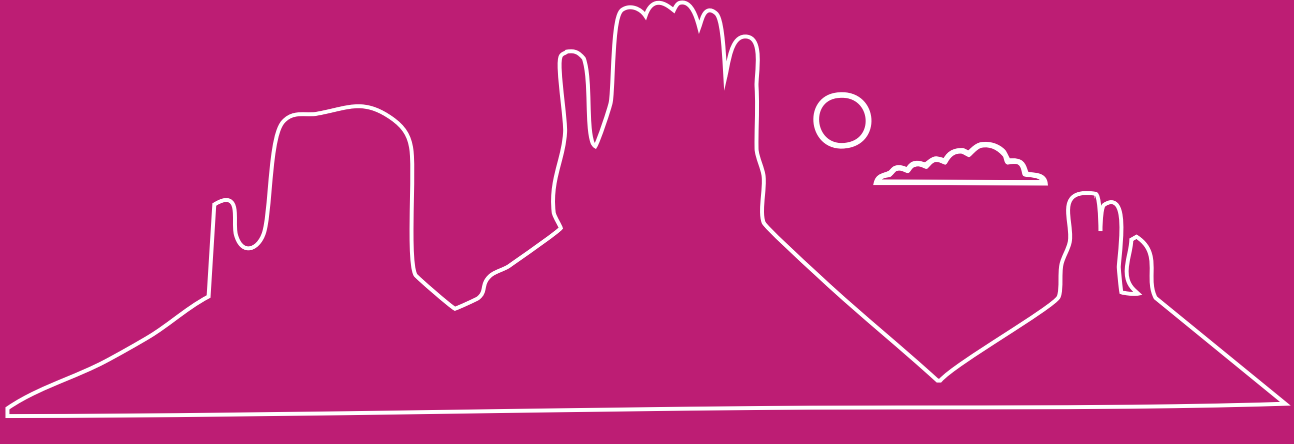
**Figure A.** The federal poverty guidelines cover 35 percent of this family’s basic needs as defined by the Self-Sufficiency Standard
Comparison of the federal poverty guidelines and the Self-Sufficiency Standard
*Two adults, one infant, and one preschooler: Pima County, AZ 2025*




U.S. Department of Health and Human Services, “HHS Poverty Guidelines for 2025,” https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines (retrieved February 29, 2025).

PART TWO

# SELF-SUFFICIENCY STANDARD FINDINGS

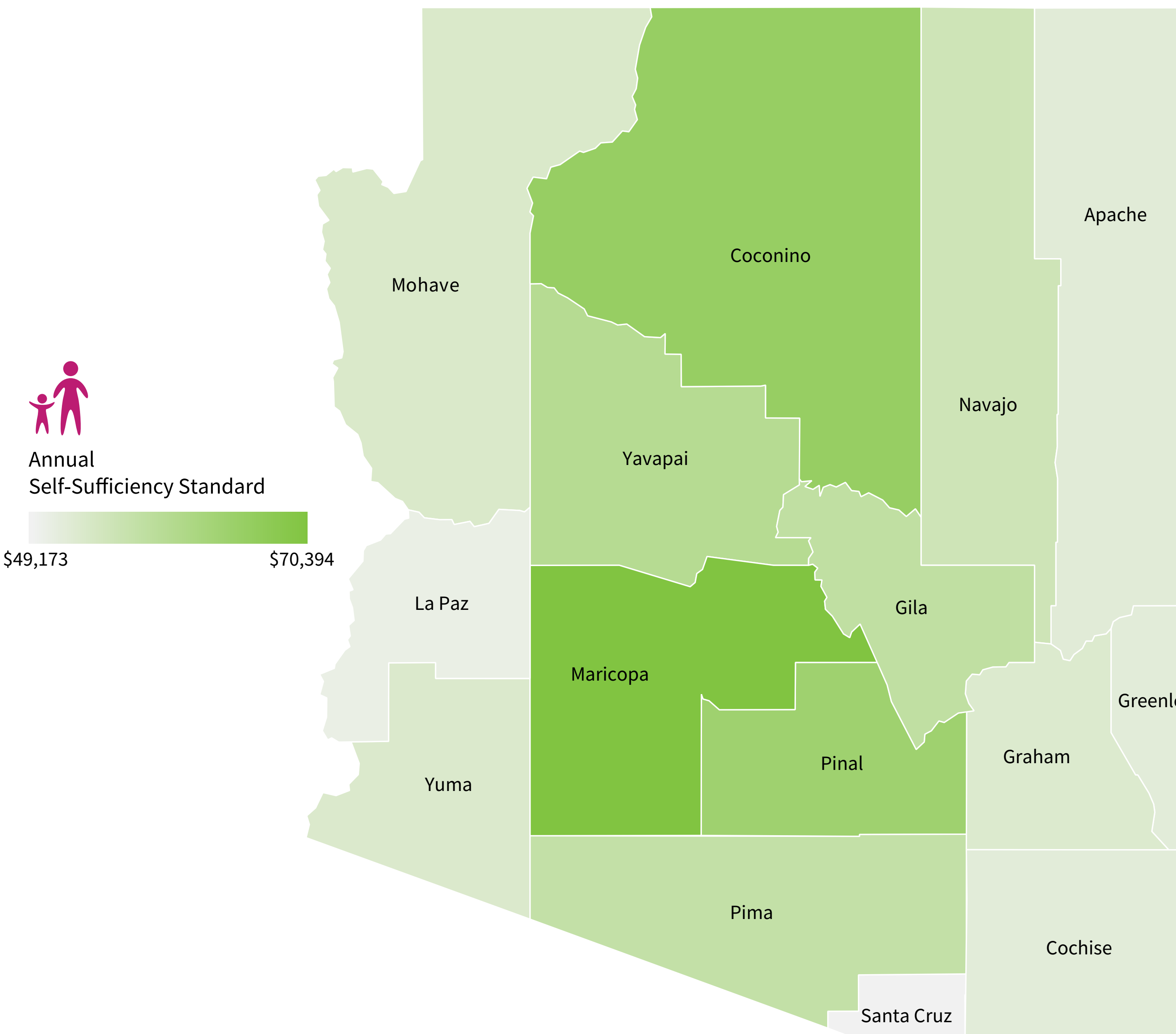


# LOCATION

### The cost of basic needs in Arizona varies significantly by county

**Figure B** displays how the cost of meeting basic needs changes across Arizona for families with one adult and one preschooler. The cost of basic needs varies significantly for this family, ranging from $49,173 in Santa Cruz County to $70,394 in Maricopa County—equivalent to 232 percent to 333 percent of the federal poverty guidelines for a family of two. In Santa Cruz County, the lowest cost county in Arizona, this parent would need a job paying $23.28 per hour—more than $8.00 more than the Arizona statewide minimum wage of $14.70 (as of January 1, 2025).

**Figure B.** The cost of basic needs varies substantially by county in Arizona
Map of Arizona counties by level of annual Self-Sufficiency Wage
*One adult and one preschooler: AZ 2025*



- The counties along the border of the state, except Coconino and Pima, have the lowest costs for a family of one adult with a preschooler. In La Paz, the second least expensive county, the cost of housing for a two bedroom rental is $1,191 per month, while full-time child care is $887 per month. In these border counties, a parent with one preschooler can cover the cost of basic needs with earnings between $23.50 and $25.00 per hour.
- Arizona's more populous counties—including Maricopa, Coconino, Pinal, Yavapai, and Pima—have the highest costs for a family of one adult and one preschooler. In Maricopa County, rent for a two bedroom unit is $1,971 per month, while full-time child care for the preschooler costs $1,200 a month. This parent needs to earn a full-time, hourly wage of $33.33 in Maricopa County to meet their basic expenses—the highest cost county in the state.

While **Figure B** illustrates the range of annual costs for a single adult and a preschooler throughout Arizona, **Table 1** documents the range of annual costs for four different family types across all counties. Blue-shaded cells indicate the median cost county for that family type. With the exception of the single adult household, Mohave County has the median costs for a single adult with a preschooler, a single adult with a preschooler and school-age child, and two adults with one preschooler and one school-age child. These geographic differences in basic expenses underscore the limitations of a poverty measure that ignores geographic variation in cost.

> *"The system takes dignity away and is discouraging. It's based on old poverty guidelines making it even harder to obtain benefits.*
>
> - Women's Foundation Family Advisory Council

**Table 1.** The Self-Sufficiency Standard for Arizona counties and select family types, 2025

| County | One Adult | One Adult One Preschooler | One Adult One Preschooler One School-age | Two Adults One Preschooler One School-age |
|---|---|---|---|---|
| Apache County | $28,256 | $51,887 | $70,627 | $80,331 |
| Cochise County | $30,932 | $51,655 | $70,901 | $80,034 |
| Coconino County | $42,585 | $65,742 | $84,821 | $94,650 |
| Gila County | $31,142 | $57,817 | $78,223 | $87,635 |
| Graham County | $29,515 | $52,824 | $72,131 | $81,378 |
| Greenlee County | $30,889 | $51,652 | $70,960 | $80,163 |
| La Paz County | $28,238 | $50,410 | $69,510 | $78,864 |
| Maricopa County | $42,070 | $70,394 | $90,727 | $100,765 |
| Mohave County | $30,587 | $53,210 | $72,305 | $81,618 |
| Navajo County | $30,745 | $55,321 | $73,938 | $83,362 |
| Pima County | $31,065 | $57,218 | $78,476 | $88,243 |
| Pinal County | $38,087 | $64,030 | $83,412 | $92,964 |
| Santa Cruz County | $26,579 | $49,173 | $68,195 | $77,095 |
| Yavapai County | $35,231 | $59,765 | $78,731 | $88,441 |
| Yuma County | $30,285 | $53,030 | $71,765 | $80,931 |

Notes: Median cost counties are highlighted in blue for each family type.
An Excel file of all 700+ family types for each county can be downloaded at: www.selfsufficiencystandard.org/Arizona

## Phoenix's cost of basic needs compared to other U.S. cities

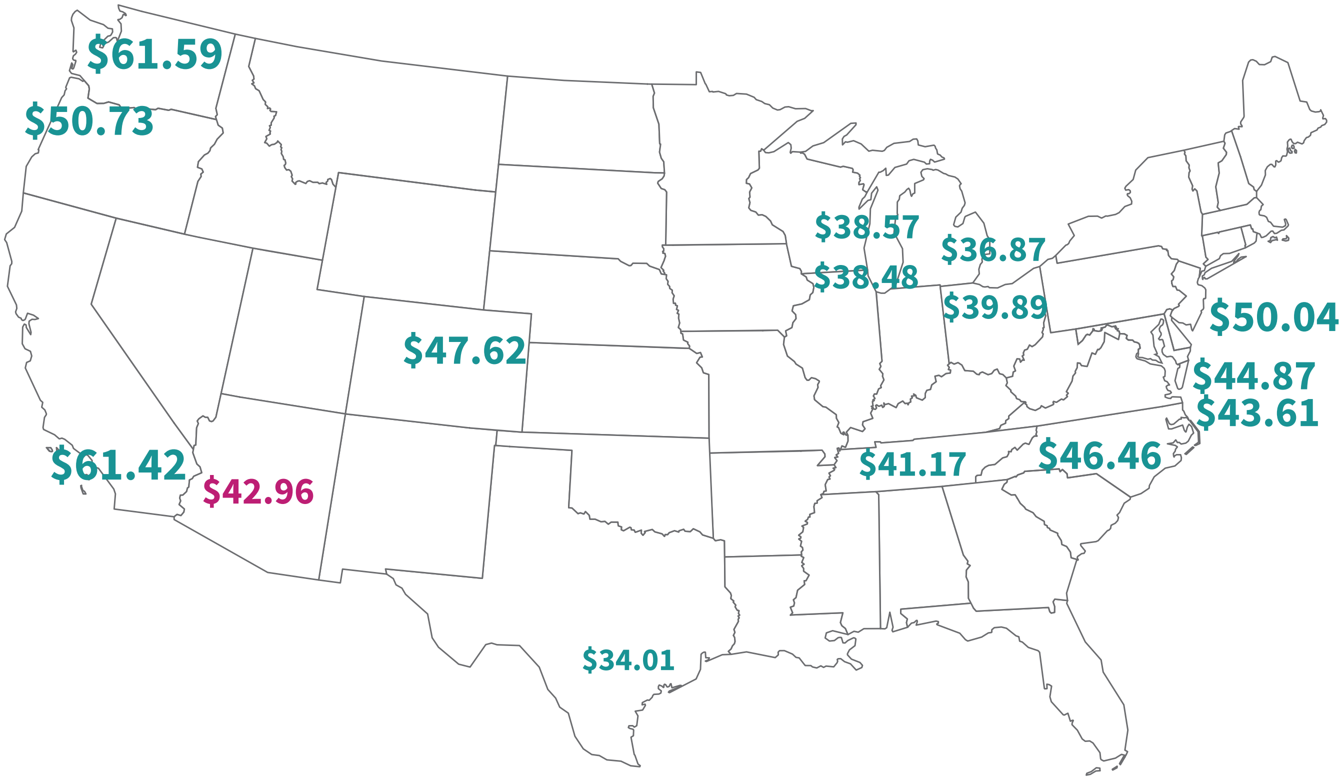
**Figure C** compares the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-aged child in Phoenix, AZ, to 15 other cities across the U.S., including Seattle, San Diego, Portland, Denver, Charlotte, Baltimore, and others.[5] As demonstrated in the figure, there are stark differences in the wages needed for families to cover basic expenses.

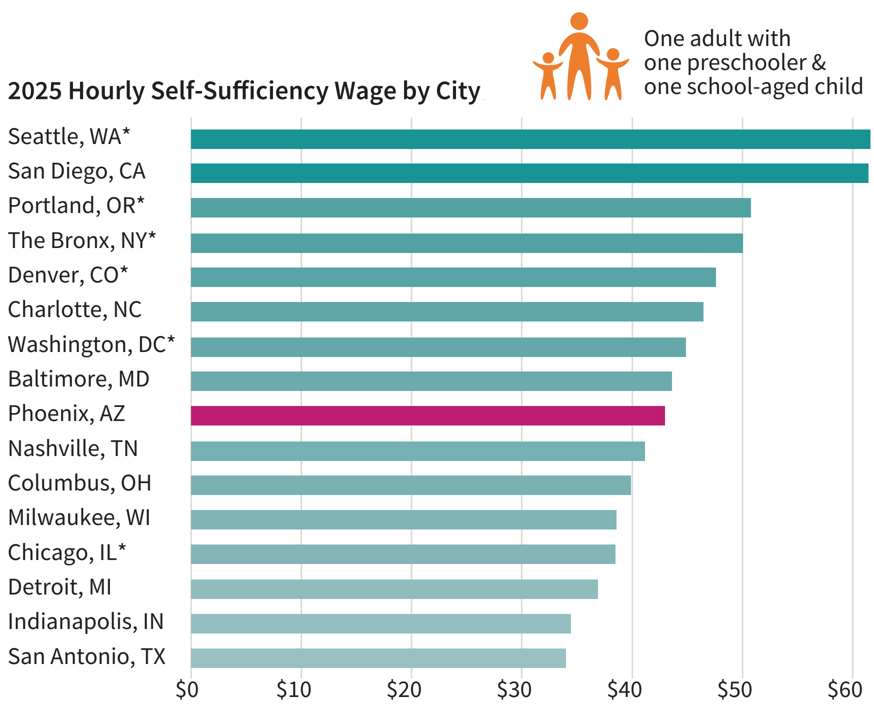
- The full-time, year-round wages required to meet the Self-Sufficiency Standard vary widely, from $34.01 per hour in San Antonio, TX to $61.59 per hour in Seattle, WA.
- In Phoenix, a parent with one preschooler and one school-age child requires a wage of $42.96 per hour working full-time, year-round to meet the family's basic needs—similar to wages needed in Baltimore, MD and Nashville, TN.
- While all the budget items vary geographically, housing and child care show the greatest differences. In Seattle, WA child care for one preschooler and one school-age child costs $3,404 per month, compared to $1,557 per month in San Antonio, TX or $1,606 in Indianapolis, TN, and $2,079 in Phoenix. Likewise, for this family in Seattle, WA, housing costs $2,920 per month compared to $1,203 in Milwaukee, WI.

While Phoenix's costs are not the most expensive in **Figure C**, particularly when compared with Seattle, San Diego, Portland, and New York City, they are still higher than most similarly sized non-coastal cities, including Chicago, Detroit, Milwaukee, and Nashville. While the city ranks as the ninth most expensive in this comparison, it ranks fifth for the most expensive health care costs for this family ($797 per month), more than $50 per month more than Seattle's health care costs for the same family type.

Several cities in this comparison assume the cost of public transportation (Seattle, Portland, The Bronx, Washington D.C., and Chicago). If public transportation was accessible and reliable as a means of getting to and from work, to child care, and to the store, it would decrease the family's budget by $300 per month. Reliable, safe public transportation can significantly reduce the financial burden for families working to make ends meet.

**Figure C.** Phoenix has median costs needs compared with other U.S. cities
The Self-Sufficiency Wage in Phoenix, AZ compared to U.S. cities, 2025
*One adult, one preschooler, and one school-age child*



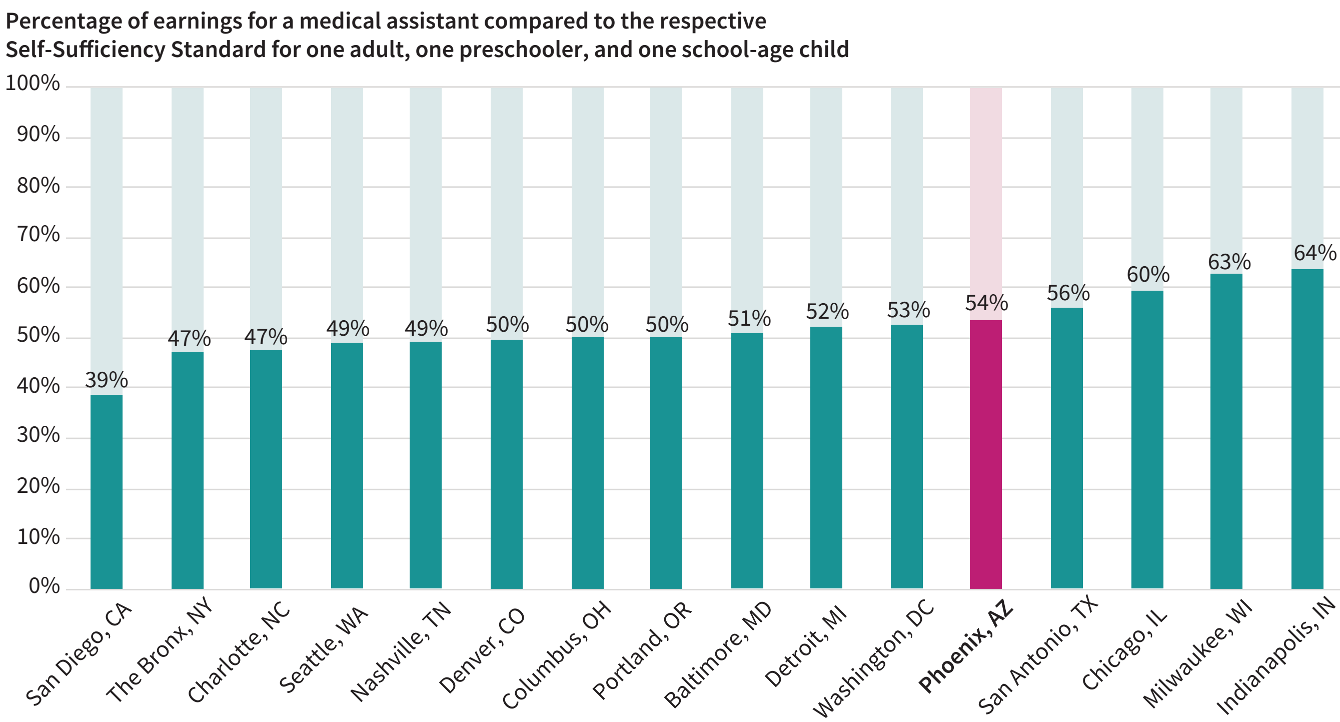

Note: the Self-Sufficiency Standard for each city represents the county in which the city is located.
* The Self-Sufficiency Standard for these cities assume that public transportation is utilized as the primary means of transportation.

### The wage adequacy of a medical assistant's earnings in Phoenix and across the U.S.

There are nearly 16,000 medical assistants in the Phoenix-Mesa-Scottsdale region. In Phoenix, medical assistants earn a median hourly wage of $23.05.[6] While not representative of all occupations, medical assistants' wages provide insight into wage adequacy for a common and essential profession. Medical assistants are also predominately women and disproportionately people of color. **Figure D** compares the median hourly wage of medical assistants with their respective Self-Sufficiency Standards in the same cities examined in the previous figure (see **"Definition Note" on page 28** for more on median wage calculations).

In Phoenix, with a median hourly wage of $23.05, a parent working as a medical assistant and caring for two young children can meet only 54 percent of their family's basic needs. While there is significant variation in wage adequacy by city for this profession, medical assistants are not paid wages that support basic needs for families with children in any location featured here. Medical assistants in San Diego have the lowest wage adequacy, with the median hourly wage of $23.87 covering only 39

**Figure D.** The median hourly wages of medical assistants do not cover basic needs across similarly sized cities
Median hourly wages of medical assistants as a percentage of the Self-Sufficiency Standard, 2025*
*One adult, one preschooler, and one school-age child*




* The Self-Sufficiency Standard for each city represents the county in which the city is located. Bureau of Labor Statistics, Occupational Employment and Wage Statistics Survey, "May 2023 OEWS Estimates", www.bls.gov/oes (accessed August 8, 2024). Median earnings from 2023 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, http://data.bls.gov/cgi-bin/srgate, Series CIS1020000000000I (accessed August 8, 2024).

percent of the family's budget. Wages reach the farthest in Indianapolis, where medical assistants earn a median hourly wage of $21.92 and can cover 64 percent of their basic needs, still not even two thirds of the family's basic needs budget in a city where costs are the second lowest in this comparison.

This section has examined the drastic variation of basic needs costs, both within a state and across cities in the United States. Without accounting for geographic differences, the federal poverty guidelines fail to represent the reality of family needs. When examining the wage adequacy of a medical assistant, an occupation predominately held by women and people of color, there are no cities in this comparison where a medical assistant's wages are sufficient to meet the needs of their family.

# FAMILY COMPOSITION

## Family type determines the cost of basic needs

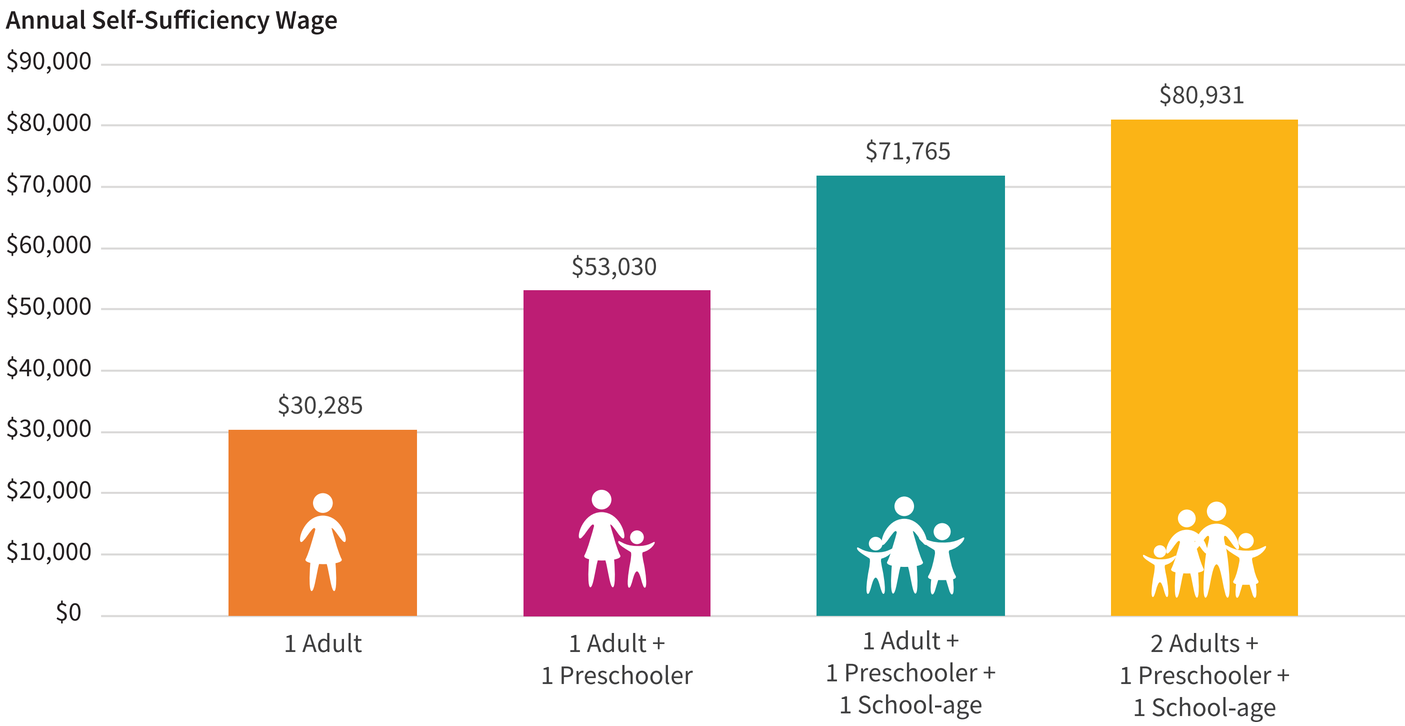
The Standard varies substantially by family type—the number of adults, the number of children, and the children's ages—as illustrated in **Figure E** and **Table 2**.

**Figure E** illustrates the growth of annual basic costs with the addition of family members living in Yuma County. One adult needs $30,285 per year to meet their basic needs, including rent, food prepared at home, health care, transportation, miscellaneous expenses, and taxes. Adding a preschooler increases the annual expenses of this family to $53,030, over $22,000 more to cover the costs of child care, an additional bedroom, and food for the child. When a school-age child is added to the family, the costs rise to $71,765 per year for basic expenses. The parent is now responsible for full-time child care for the new preschooler and part-time care for the school-age child. Adding another working parent brings the total annual income needed to meet basic needs $80,931 or $40,466 per adult. Because the Standard assumes one bedroom for up to two children and one for up to two adults, the number of bedrooms remains the same when a second parent is added.

**Table 2** shares the same family types as **Figure E**, denoting the costs of each budget item per month in Pinal County:

- A single adult needs to earn $18.03 per hour working full time to meet their basic needs. While lower than other family types, this wage is still $3.00 more than the statewide minimum wage for Arizona.

**Figure E.** The Self-Sufficiency Standard increases with additional family members, particularly young children
Annual cost of basic needs for four different family types
*Yuma County, AZ 2025*



- If this adult has a preschooler, they must earn $30.32 per hour to be self-sufficient. This includes a monthly cost of $1,737 for a two-bedroom rental and $1,099 to cover full-time child care for the preschooler.
- Adding a second child further increases the needed wages. One parent with two children—a preschooler and school-age child—needs $39.49 per hour to meet their family's basic needs. That's equivalent to over two and a half full-time, minimum wage jobs.[7] *Put differently, this parent would need to work more than **21 hours a day at minimum wage** to have adequate income, without considering the impacts of tax credits.*
- When there are two adults, the second adult adds some expense, but also splits the economic burden. Two parents with one preschooler and one school-age child would each need to earn $22.01 per hour to meet their family's basic needs.

**Table 2.** The cost of basic needs varies significantly by family type
The Self-Sufficiency Standard for select family types*
*Pinal County, AZ 2025*

| | 1 Adult | 1 Adult 1 Preschooler | 1 Adult 1 Preschooler 1 School-age | 2 Adults 1 Preschooler 1 School-age |
|---|---|---|---|---|
| **Monthly Costs** | | | | |
| Housing | $1,496 | $1,737 | $1,737 | $1,737 |
| Child Care | $0 | $1,099 | $1,933 | $1,933 |
| Food | $324 | $476 | $706 | $943 |
| Transportation | $407 | $417 | $417 | $801 |
| Health Care | $160 | $499 | $797 | $829 |
| Premium | $128 | $414 | $635 | $635 |
| Out of Pocket Costs | $32 | $85 | $162 | $195 |
| Miscellaneous | $283 | $467 | $603 | $668 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 |
| Other Necessities | $239 | $423 | $559 | $624 |
| Taxes | $505 | $857 | $1,191 | $1,269 |
| Earned Income Tax Credit (-) | $0 | $0 | $0 | $0 |
| Child Care Tax Credit (-) | $0 | ($50) | ($100) | ($100) |
| Child Tax Credit (-) | $0 | ($167) | ($333) | ($333) |
| **Self-Sufficiency Wage** | | | | |
| Hourly (per adult) ** | $18.03 | $30.32 | $39.49 | $22.01 |
| Monthly | $3,174 | $5,336 | $6,951 | $7,747 |
| Annual | $38,087 | $64,030 | $83,412 | $92,964 |
| Emergency Savings Fund (Monthly) | $113 | $291 | $409 | $182 |

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

### Housing and child care constitute the biggest costs for families

As families grow, child care quickly becomes one of the most significant expenses in the household budget. **Figure F** demonstrates these changes for a family in Pima County. Each column in the figure represents a family type, and horizontal bars within a column show the percentage of the budget spent on each category. Column width is proportional to the total budget—wider columns represent families that need more income to meet their basic needs.

When there are just **two adults**, they need to earn a combined monthly total of $3,550 to make ends meet, not including a small amount of emergency savings. In Pima County, this couple's budget is divided into 30 percent on housing, 17 percent on food, 23 percent on transportation, 10 percent on health care, and 11 percent on taxes.

If this family grows to include two young children (**one infant and one preschooler**), the total Self-Sufficiency Standard budget increases to $7,700 per month or $92,405 per year. With the addition of child care, the proportions spent on each basic need change: child care now accounts for 30 percent of the family's budget. Housing and child care alone account for 48 percent of expenses. Food costs are 11 percent of the total income. This is slightly lower than the national average expenditure on food (13 percent) and far less than one third of the 33 percent assumed by the methodology of the official poverty measure.[8]

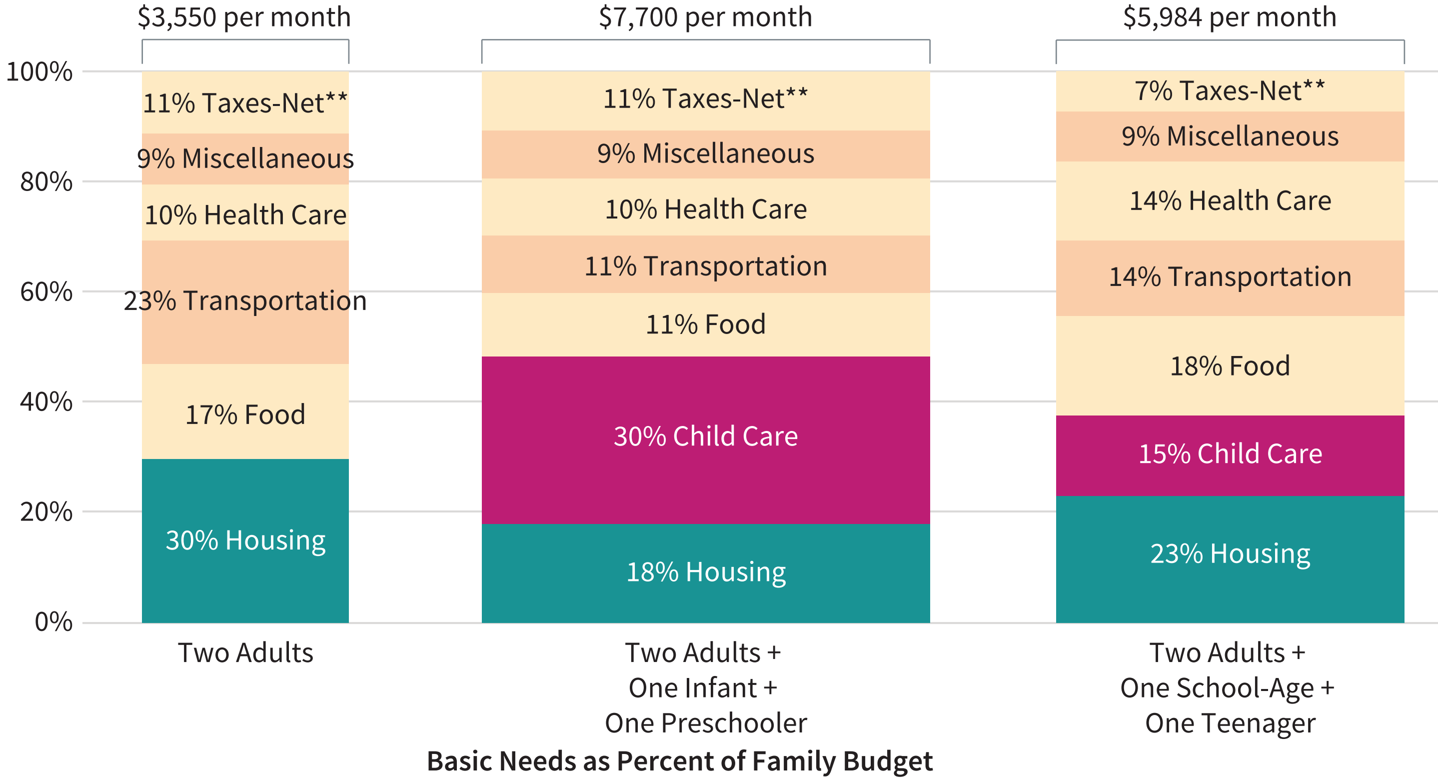
Other budget percentages include: ten percent for health care[9], 11 percent for transportation, nine percent for miscellaneous expenses (including the cost of a cell phone and broadband), and 11 percent for taxes, due to the offsetting effects of federal tax credits. In this model, federal tax credits offset the tax costs by distributing annual tax credit relief over 12 months. However, most families receive tax credits as an annual lump sum, bringing the monthly tax burden to 16 percent of the total expenses.

As children grow older and require less child care (**one school-age child and one teenager**), the total monthly cost of basic needs drops to $5,984. With reduced child care expenses, other budget items increase proportionately: 23 percent for housing, 15 percent for child care for the school-age child, 18 percent for food, 14 percent for transportation, 14 percent for health care, nine percent for miscellaneous expenses, and seven percent for taxes. If tax credits were received annually in a lump sum, the monthly tax burden would rise to 14 percent.

## HEALTH INSURANCE MARKETPLACE

The Self-Sufficiency Standard assumes that a job that pays a Self-Sufficiency wage provides employer-sponsored health insurance. However, if neither adult had employer sponsored health insurance in the example above (two adults with one infant and one preschooler in Pima County), and they purchased the second-lowest cost Silver health care plan through the federal Health Insurance Marketplace, the monthly premium amount would be $450. This is after accounting for the premium tax credit of $636 per month (assuming an annual income of $92,405, the Standard for this family type).[10] However, while this is similar to the employer-sponsored premium cost assumed in the Standard, the annual deductible for the benchmark plan is $10,000—four times the average family deductible among employer-sponsored plans.[11]

**Figure F.** The proportions of a family's basic needs budget vary greatly by family composition
Basic needs as a percentage of the family budget for three family types*
*Pima County, AZ 2025*



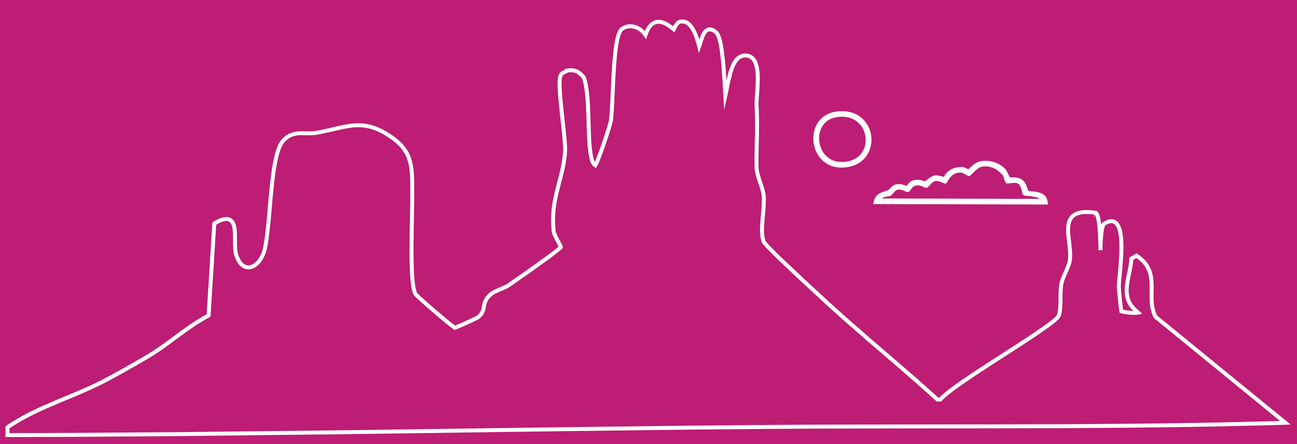

* While the column widths are different to represent total monthly cost, the percentages of each cost add to 100 percent for each column.
** The two-adult family is not eligible for any tax credits. Therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 16 percent for two adults with one infant and one preschooler and 14 percent for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

## EMERGENCY SAVINGS

The Self-Sufficiency Standard is a basic needs budget created for all family types in each county or town in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as saving for retirement, education expenses, or emergencies. However, families need more resources to weather any unexpected income loss. Therefore, the Self-Sufficiency Standard now includes the savings needed to withstand a brief period of unemployment. See **Table 7 on page 68  in the methodology.**

PART THREE

# THE INCREASING COST OF BASIC NEEDS



# HISTORICAL CHANGES

## The rate of increase in Arizona's basic needs varies widely by county

Arizona families are experiencing financial strain due to rising costs of basic needs. Since the first calculation of the Self-Sufficiency Standard for Arizona in 2002, the Standard for a family of two adults, one preschooler, and one school-age child increased by an average of 119 percent, or five percent annually over the last 23 years. As illustrated in **Figure G**, this rate varies widely by county, spanning from 99 percent to 138 percent.

**Figure G.** In Arizona, the Self-Sufficiency Standard has increased by an average of 119 percent since 2002
Percentage change in the Standard for Arizona: 2002 - 2025
*Two adults, one preschooler, and one school-age child: AZ 2025*

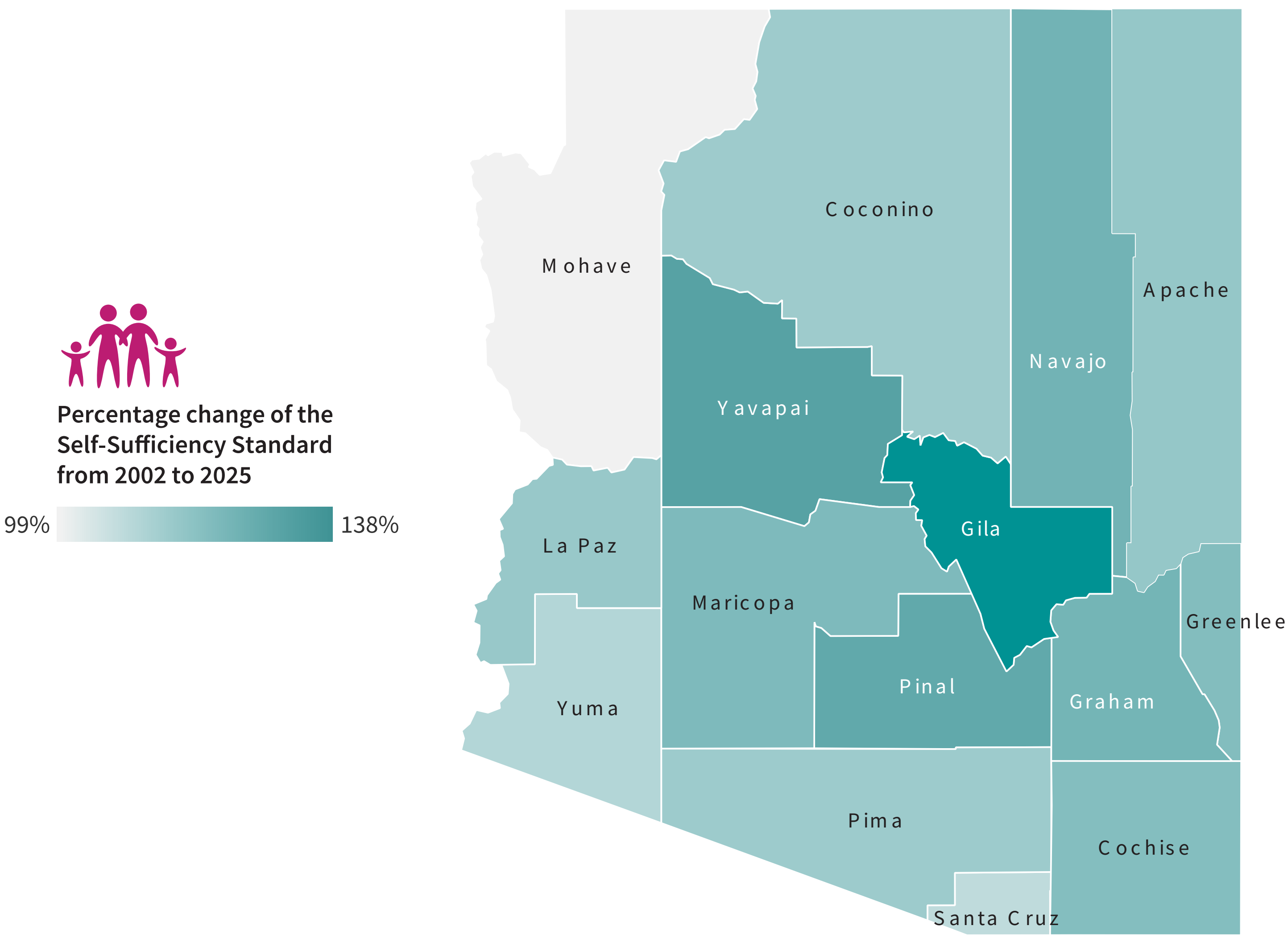
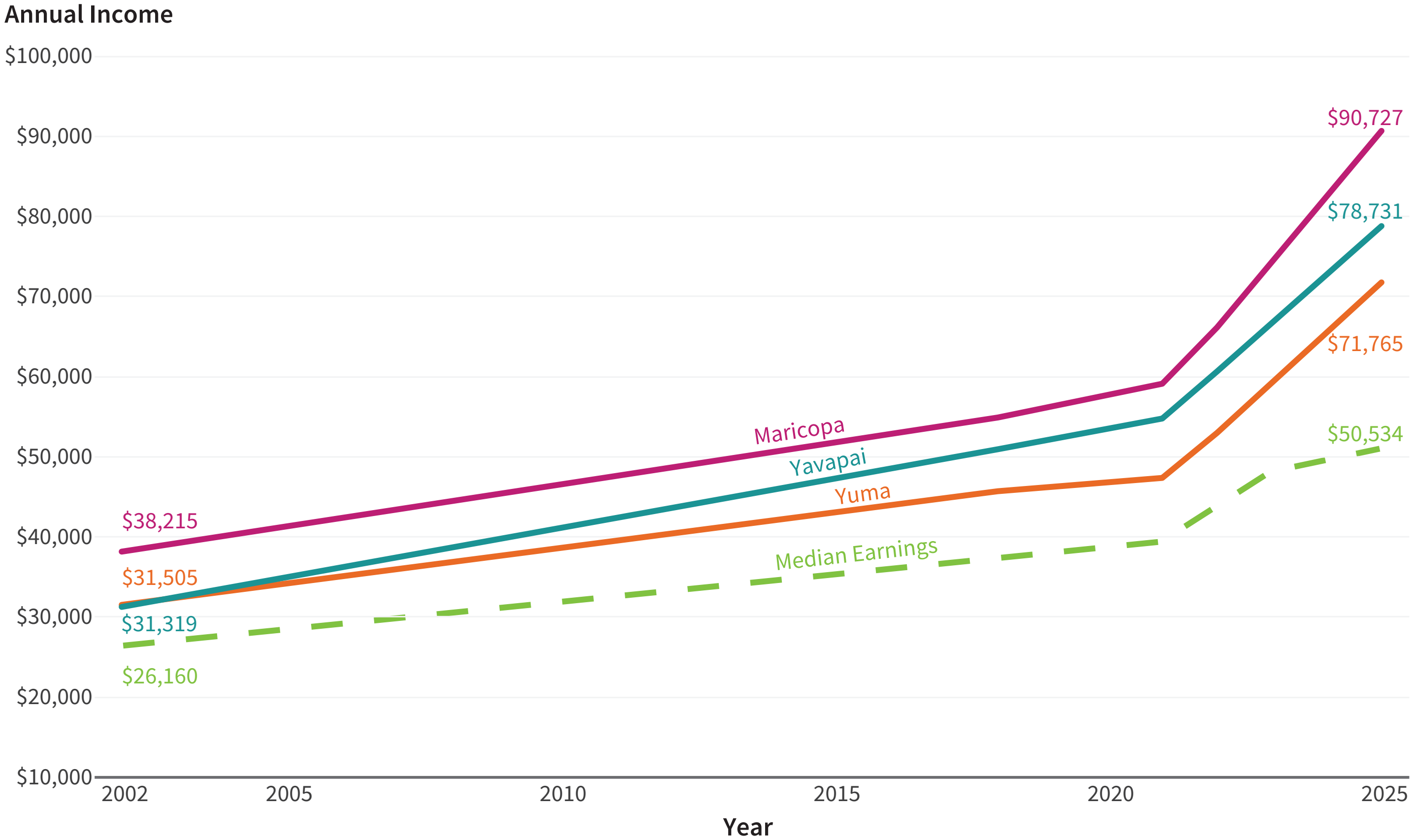


**Figure H.** The Self-Sufficiency Standard increase over time varies by county; growth remains significantly higher than the state median earnings in Arizona

The Self-Sufficiency Standard for Arizona by year for select counties and statewide median wages

*One adult, one preschooler, and one school-age child: 2002, 2018, 2021, 2022, 2025*




U.S. Bureau of Labor Statistics, Occupational Employment and Wage Statistics (Washington, D.C.: U.S. Department of Labor, 2002), https://www.bls.gov/oes/tables.htm. U.S. Bureau of Labor Statistics, Occupational Employment and Wage Statistics (Washington, D.C.: U.S. Department of Labor, 2023), https://www.bls.gov/oes/tables.htm. Median earnings from 2023, the most recent year available for this dataset, were updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, http://data.bls.gov/cgi-bin/srgate, Series CIS1020000000000I (accessed March 3, 2025).

## Median state wages are not keeping pace with costs in Maricopa, Yavapai, and Yuma Counties, particularly over the last four years

**Figure H** examines how the cost of basic needs grows over time for a family of one adult, one preschooler, and one school-age child in Maricopa, Yavapai, and Yuma counties, compared to the growth of statewide median earnings for all occupations.

- **Figure H** includes a line plotting the statewide median annual earnings for all workers as reported by the Bureau of Labor Statistics. Annual wages for workers in Arizona grew from $26,160 in 2002 to $50,354 in 2025, a 93 percent over 23 years. One parent with a preschooler and school-age child earning the state median annual wage would not be able to keep up with the increase of costs anywhere in Arizona.
- Since 2002, basic needs costs in Maricopa County have increased by 137 percent for a family of one adult, one preschooler, and one-school age child, rising from $38,215 to $90,727 annually. Housing and child care costs have grown the most in Maricopa County. The rate of growth of child care costs alone is almost 60 percent higher than the increase in median earnings (93 percent) for all workers in the same period.

**Table 3.** Percent change in the Self-Sufficiency Standard over time, 2002 – 2025
*Two adults, one preschooler, and one school-age child: Cochise County, AZ*

| | | | Percentage Change | |
|---|---|---|---|---|
| **Monthly Costs** | **2002** | **2025** | **County** | **Statewide** |
| Housing | $503 | $1,201 | 139% | 140% |
| Child Care | $660 | $1,744 | 164% | 157% |
| Food | $544 | $930 | 71% | 76% |
| Transportation | $437 | $758 | 73% | 75% |
| Health Care | $331 | $855 | 159% | 158% |
| Miscellaneous | $247 | $593 | 140% | 138% |
| Taxes(net)* | $310 | $588 | 90% | 87% |
| **Self-Sufficiency Wage** | | | | |
| Monthly | $3,032 | $6,669 | 120% | 119% |
| Annual | $36,387 | $80,034 | | |
| **Statewide Median Annual Wages Across All Occupations**** | | | | |
| Arizona | $26,160 | $50,534 | | 93% |

* Taxes (net) is the sum of the monthly tax credits available to the individual, including: EITC, CCTC, and CTC and taxes owed.
** U.S. Bureau of Labor Statistics, Occupational Employment and Wage Statistics (Washington, D.C.: U.S. Department of Labor, 2002), https://www.bls.gov/oes/tables.htm. U.S. Bureau of Labor Statistics, Occupational Employment and Wage Statistics (Washington, D.C.: U.S. Department of Labor, 2023), https://www.bls.gov/oes/tables.htm. Median earnings from 2023, the most recent year available for this dataset, were updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, http://data.bls.gov/cgi-bin/srgate, Series CIS1020000000000I (accessed March 3, 2025).

- Yavapai County costs experienced the highest rate of growth since 2002, with an increase of 151 percent or an annual Self-Sufficiency Wage of $31,319 in 2002 to $78,731 in 2025.
- While Yuma County has the least expensive basic needs costs in this comparison, the county still experienced an increase of 128 percent since 2002. Median wages for all occupations and the Self-Sufficiency Standard for this family type in Yuma almost converge in 2021 (with a gap of $8,400) At that point, median wages were almost sufficient for covering the needs of this family. However, costs have grown significantly since 2021, with median earnings not keeping pace.
- Each county in this comparison experienced drastic cost increases after 2021. The three biggest contributors of cost increases for a family of one adult with two young children are housing, child care, and transportation, each increasing by an average of 47, 49, 67 percent, respectively. In Maricopa County, rental costs have increased by more than $711 per month in the last four years and child care costs have increased by $693 per month. These are huge increases to bear for families with young children, particularly when typical wages are not keeping up.

**Table 3** shows the actual cost and percent change for each basic need since 2002 in Cochise County, as well as statewide, for a family with two adults, one preschooler, and one school-age child. The cost of housing, child care, and health care increased at the highest rate for this family. Child care, health care, miscellaneous expenses, and taxes experienced a slightly higher increase than statewide averages. Cochise County ranks in the 53rd percentile statewide, meaning 53 percent of counties in Arizona had a Self-Sufficiency Standard that did not increase as dramatically as Cochise. However, the increase in individual cost items varies greatly by geography:

- **Housing costs** in Cochise County rose by 139 percent, which is one percent less than the statewide average. In dollar terms, this represents a $698 monthly increase in housing costs. Counties such as Yavapai, Gila, and Navajo, at 188 percent, 180 percent, and 175 percent respectively, experienced the highest increase in housing costs during the time period.
- **Child care costs** rose at a rate of 164 percent, surpassing the average change statewide. This translates to an additional $1,084 per month for these parents since 2002.
- **Food costs** in Cochise County increased slightly less than the statewide change, 71 percent and 76 percent respectively. This represents a $386 per month increase.
- **Transportation costs** in Cochise County rose by 73 percent, as compared to an 75 percent increase statewide. Transportation in Arizona is assumed to be private, meaning that transportation expenses include the cost of owning and operating a car for each adult.
- **Health care costs** grew by 159 percent in Cochise County, slightly more than the growth seen statewide (158 percent). In dollar terms, the monthly cost of health care has increased on average by $524 since 2002.
- **Taxes** rose 90 percent in Cochise County, as opposed to 87 percent statewide. This represents a net value of federal and state taxes and tax credits. The amount also reflects state tax code changes in Arizona over the last 23 years, including tax credit adjustments.

**Cost of Living Increases Versus Earnings Increases.** While the Self-Sufficiency Standard for this four-person family in Cochise County increased by 120 percent over the past 23 years, workers' median earnings have not kept pace, particularly over the last four years. Median wages for all workers across the state increased by 93 percent since 2002 (from $26,160 to $50,534).

> “ *We stay the same and everything else goes up. Even if we catch up, we are still behind.*
>
> - Women's Foundation Family Advisory Council

# COMMON INFLATION MEASURES DO NOT KEEP PACE

## The official measure of inflation does not capture the rate of growth for the cost of basic needs

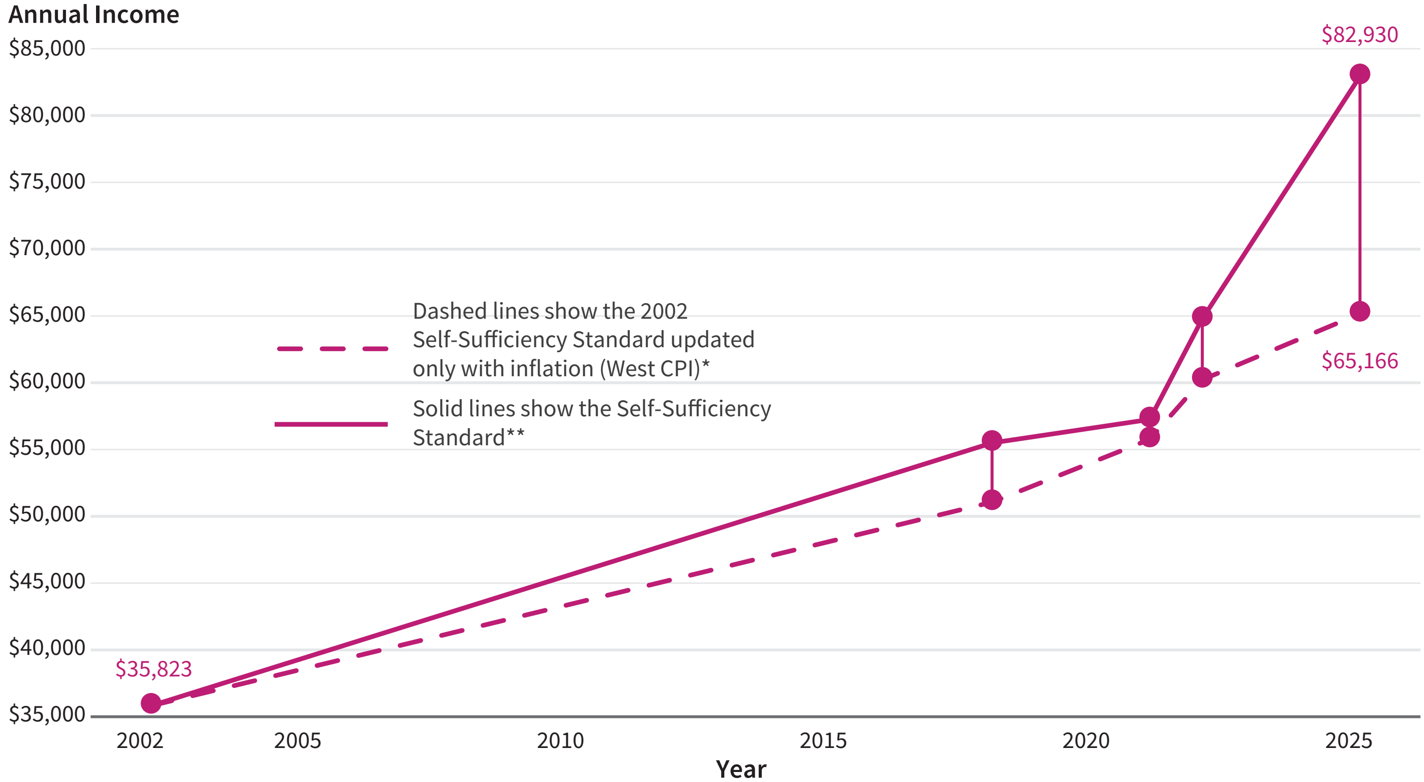
Nationally, inflation is officially measured by the U.S. Department of Labor's Consumer Price Index (CPI-U). The CPI tracks average price changes for goods and services purchased by urban consumers. It is used to adjust critical programs such as the federal poverty guidelines, benefit eligibility thresholds, and Social Security payments.[12] However, since the Self-Sufficiency Standard measures only basic needs, it is important to understand how these specific costs compare with overall inflation.

**Figure I** compares the actual increase in the Self-Sufficiency Standard to a version updated from 2002 using only the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the comparison. This analysis was done for a four-person family (two adults, one preschooler, and one school-age child) in Pinal County.

- The West Region Consumer Price Index (CPI) increased 82 percent between 2002 and 2025.
- If the 2002 Self-Sufficiency Standard for Pinal County ($35,823 annually without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2025 is estimated to be $65,166 per year.[13]
- In reality, the 2025 Standard (without taxes or tax credits) for this family type is $82,930 per year, a 131 percent increase over the last 23 years.

Using the CPI to adjust the 2002 Standard underestimates the real increase in the cost of basic needs, leaving this family in Pinal County almost $18,000 short. While price increases have begun to cool, inflation continues to burden families, especially as wage growth in low-wage jobs remains slow. Low-income families face even steeper increases in essential costs over the last year, like rent (up 3.4 percent); meats, poultry, fish, and eggs (up 7.6 percent); and transportation (up 3.9 percent). These increases exceed the general inflation rate of 2.4 percent as of January 2025 for the CPI-U West Region.[14] These cost increases further aggravate the real but hidden economic crunch faced by low-income families.

**Figure I.** The CPI underestimates the historical increase in the cost of basic needs
A comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2002–2024
*Two adults, one preschooler, and one school-age child: Pinal County, AZ*




* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "West Region All Items," http://data.bls.gov/cgi-bin/surveymost?cu (accessed August 20, 2024).
** Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Self-Sufficiency Standard for this comparison.

For policies that index a future wage, using the regionally specific CPI-U measure underestimates the increase in the cost of basic needs. This is partially attributable to the CPI-U including over 200 items, many of which—audio equipment, airline fares, and smart home assistants—have not increased as quickly as basic essentials. The Arizona minimum wage falls short of meeting basic needs for families with children across the state. Low-wage households will have a better chance to make ends meet if wage increases are tethered to more accurate cost growth estimates.

PART FOUR

# THE GAP BETWEEN WAGES AND COSTS

# COMMON WAGES ARE NOT ENOUGH

## Minimum wage positions do not support the basic expenses of a family anywhere in Arizona

Having detailed the cost of meeting basic needs and historical changes to the Standard in Arizona, the next question is how families can secure the resources necessary to meet these needs. Since most working-age families rely on income from employment, it is crucial to ask whether local jobs available provide sufficient wages.

Minimum wages play a critical role in narrowing wage gaps by acting as a wage floor, especially for historically marginalized communities. In states with minimum wage increases, workers earning wages in the lowest 10th percentile experienced wage growth that was twice the rate of states without minimum wage increases between 2016 and 2017.[15] It is crucial to ensure that minimum wages provide enough to cover basic needs for workers and their families.

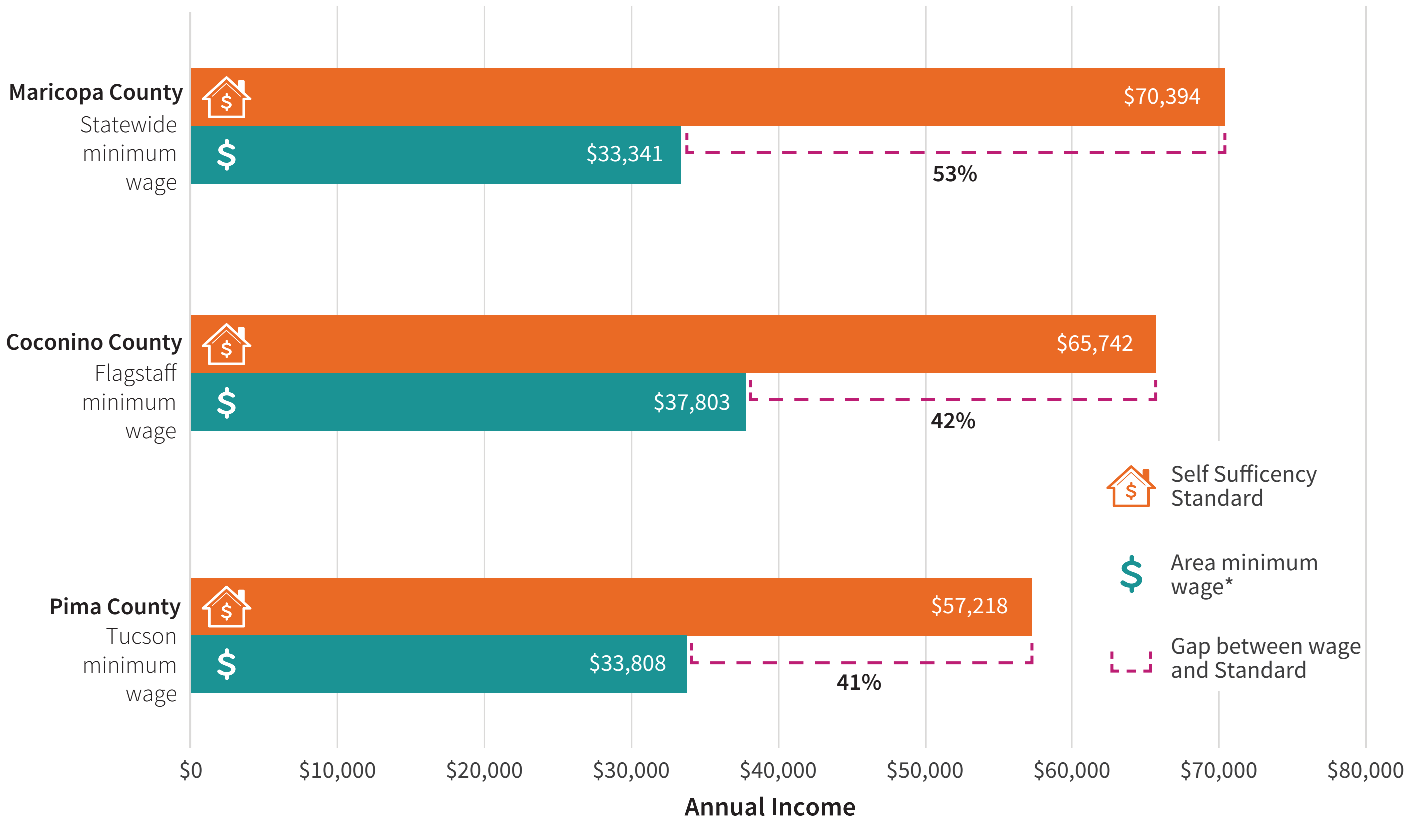
**Figure J** compares Arizona's two local minimum wages (in Flagstaff and Tucson) and the statewide minimum wage to the Self-Sufficiency Standard for an adult with a preschooler in each region.

The **statewide** minimum hourly wage for Arizona is $14.70 as of January 1, 2025.[16] When compared to the Self-Sufficiency Standard for an adult with one child in full-time child care in Maricopa County, a full-time minimum wage job leaves a 53 percent gap between costs and wages—an annual deficit of nearly $40,000. Note that the Self-Sufficiency Standard includes taxes and tax credits, so the full-time, annual minimum wage of $33,341 also includes taxes and tax credits for a proportional comparison. If the family pays taxes monthly but receives tax credits annually—as most families do—their monthly wages would have less reach, covering only 40 percent of their basic expenses and leaving a cost gap of 60 percent.

The **Flagstaff** minimum wage is $17.85 per hour. The higher wage reduces the gap between wages and costs for the same family type living in Coconino County. However, this higher minimum wage still leaves a gap of 42 percent. A full-time worker earning Flagstaff's minimum wage would earn a yearly income of $37,803. If that worker paid taxes monthly but did not receive tax credits, the gap would increase to 49 percent.

In **Tucson**, the minimum wage is $15.00 per hour. This parent would earn $33,808 per year with that full-time wage, covering 59 percent of the $57,218 needed to meet basic needs living in Pima County. If the parent paid taxes monthly but did not receive tax credits, the gap would increase to 50 percent. This family could only cover half of their basic needs without the support of tax credits.

**Figure J.** The three minimum wages* across regions of Arizona fail meet basic needs for families
The full-time minimum wage in Flagstaff ($17.85 per hour), Tucson ($15.00 per hour), and statewide ($14.70 per hour) compared to the Self-Sufficiency Standard
*One adult and one preschooler: Maricopa, Coconino, Pima counties, AZ 2025*




Source: Arizona Bureau of Labor & Industries, "Arizona Minimum Wage," https://www.Arizona.gov/boli/workers/Pages/minimum-wage.aspx (accessed August 16, 2024).
* The annual minimum wage incomes displayed in this figure include all eligible taxes and tax credits for a single adult with a preschooler.

Child care is a significant portion of family budgets, especially when parents must pay for full-time care. However, even for adults with older children who no longer require child care, no minimum wage tier in Arizona is high enough to meet basic needs in any county, after accounting for taxes.

### Most common occupations in the Tucson (MSA) do not meet the Standard expenses for a family with a young child

This section analyzes the median wages of the ten occupations with the highest number of employees in the Tucson, AZ Metropolitan Statistical Area (MSA) compared to the Self-Sufficiency Standard for a family with one adult and one preschooler in Pima County ($37.16 per hour).[17]

One fourth (25 percent) of the MSA region's workers are employed in the ten most common occupations, as shown in **Figure K**. Only two of the ten occupations—registered nurses and general and operations managers—have a median wage above the Self-Sufficiency Standard for this family type. The most common occupation in the Tucson, AZ MSA is fast food and counter work, which also happens to be the lowest wage of the top ten most common occupations. Fast food and counter workers earn $14.98 per hour—only 43 percent of what this family needs to make ends meet at a minimally adequate level. Wages are adjusted for inflation from May 2023 wage estimates.

**Retail Sales, Food Preparation, and Service.** Customer service representatives, retail salespersons, fast food and counter workers, waiters and waitresses, and cashiers account for 10 percent of workers within the MSA. With median earnings ranging from $14.98 to $20.16 per hour, these occupations provide workers with an income that is less than 57 percent of the Standard for this family type in Pima County, after accounting for taxes and tax credits.

**Transportation and Material Movers.** Stockers and material movers constitute a growing percentage (two percent) of Arizona's workforce. Laborers, freight workers, and stockers earn median wages of $18.97 per hour, covering 54 percent of the Self-Sufficiency Standard. That number contrasts sharply with the wages of supervising general operations managers, earning $38.40 per hour.

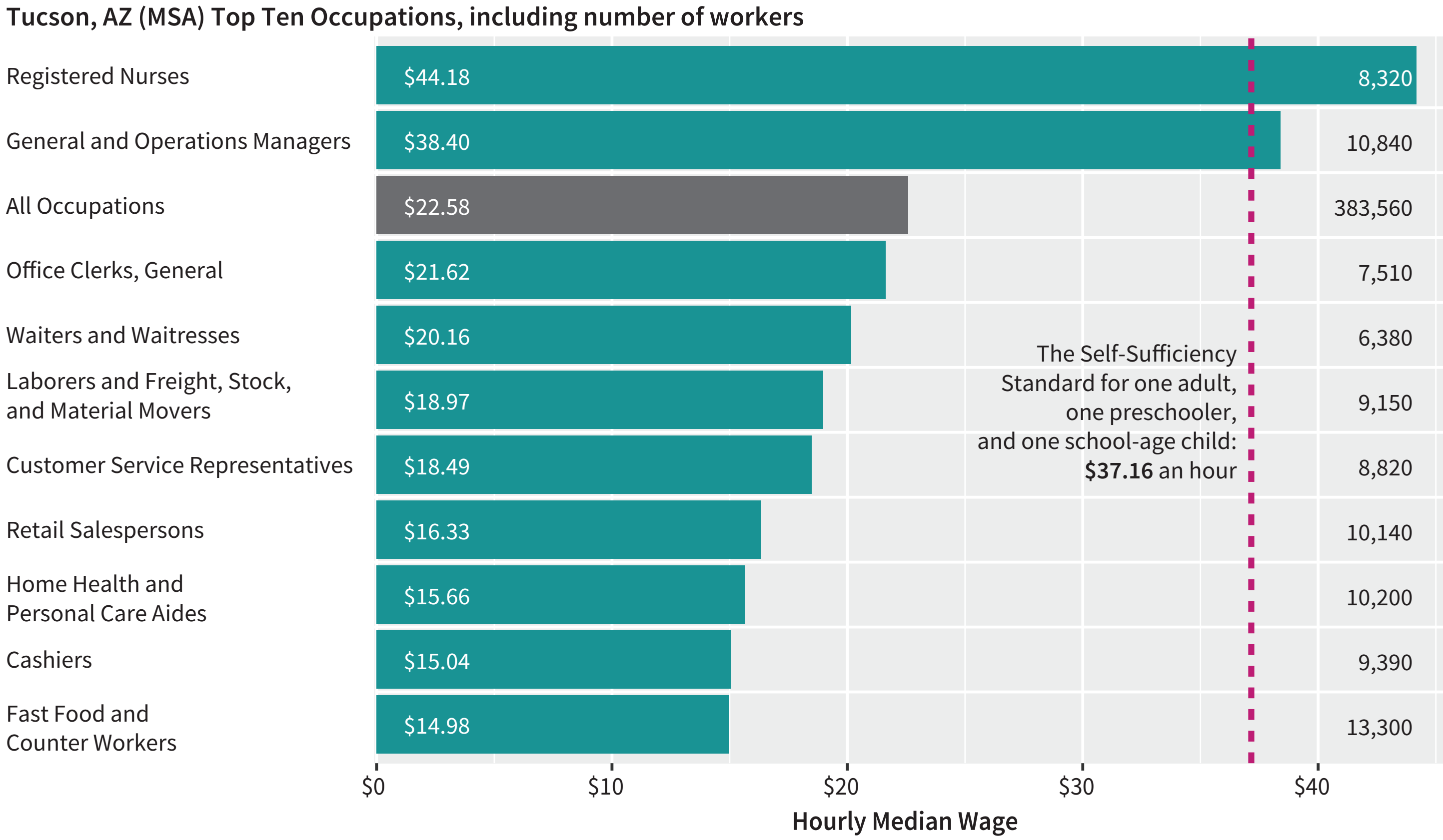
For many of the occupations discussed, this single parent would have to work more than two full-time jobs to yield enough income to meet the family's basic needs. Yet low-wage jobs frequently lack full-time hours and benefits such as health insurance.

This problem cannot be solved by merely adding another working adult to the household. A family in Pima County consisting of two adults with a preschooler and school-age child requires each adult to earn at least $20.89 per hour working full time. Both of these adults working full time in seven of these top occupations would not earn the minimum needed to support themselves.

## DEFINITION NOTE

A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn less than the median wage and half earn more. In an economy such as the United States, wage inequality is high both within and across occupations. This results in a wide distribution of wages, with some workers earning extremely high wages and others earning poverty-level wages. The average wage, or mean wage, can be skewed by a small number of high earners. The median is a more realistic measure of a typical worker's earnings within and across occupations, and so it is used here.

**Figure K.** Only two of the ten largest occupations in Tucson pay Self-Sufficiency wages
Median hourly wages* of the ten occupations employing the greatest number of workers in the Tucson, AZ MSA, compared to the Self-Sufficiency Standard ($37.16)
*One adult, one preschooler, and one school-age child: Pima County, AZ 2025*




Source: U.S. Department of Labor, "May 2023 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, http://www.bls.gov/oes/data.htm (accessed August 16, 2024). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.
* Wages are calculated assuming the family receives qualifying tax credits for this family type.

The recovery from the Great Recession saw a disproportionate shift toward low-wage jobs, with mid-wage occupations bearing the brunt of job losses, and lower-wage roles dominating recovery. At the same time, income gains have been made by those at the very top, driving the increased income inequality that underlies the high levels of socioeconomic inequality across the country, including Pima County.[18]

However, there have been recent gains for low-wage workers, with real wages of the lowest 10th percentile increasing by 13 percent from 2019 to 2023.[19] Median hourly wages for fast food workers in the Tucson area have increased by 23 percent since 2019, general and operations managers have experienced a seven percent decrease over the same time frame. Waiters and waitresses and laborers in freight and stock experienced a wage increase of 43 percent over the same time period. Nevertheless, low-wage workers, such as fast food employees, still do not make wages that are close to covering basic needs. More policy changes are needed to ensure that workers earning the lowest 10th percentile wages can access affordable housing, health care, and food.

This analysis of the Tucson metropolitan region's most common occupations demonstrates that the economic insecurity faced by so many Pima County workers does not reflect a lack of work effort or skills. Rather, current wages are too low in many common occupations to support a family at minimally adequate levels, sometimes with two workers. While Arizona's minimum wages exceed the federal minimum wage, it still falls short of covering the cost of basic needs, particularly for those families with young children.[20]

### The gap is widening between cashiers' earnings and the cost of basic needs in Phoenix

The fifth most common occupation in the Phoenix-Mesa-Scottsdale, AZ MSA is cashier. To demonstrate how earnings have changed over time compared to costs, **Figure L** illustrates the reach of a cashier's median annual earnings compared to the cost of basic needs for a parent with a preschooler in Maricopa County.

In 2002, the statewide median earnings for cashiers covered 67 percent of the Self-Sufficiency Standard for this family of two in Maricopa County, leaving a wage-to-cost gap of $8,134. However, that spread has widened dramatically. In 2025, median annual earnings for cashiers cover 59 percent of the family's basic needs, leaving this parent $22,980 short on an annual basis.

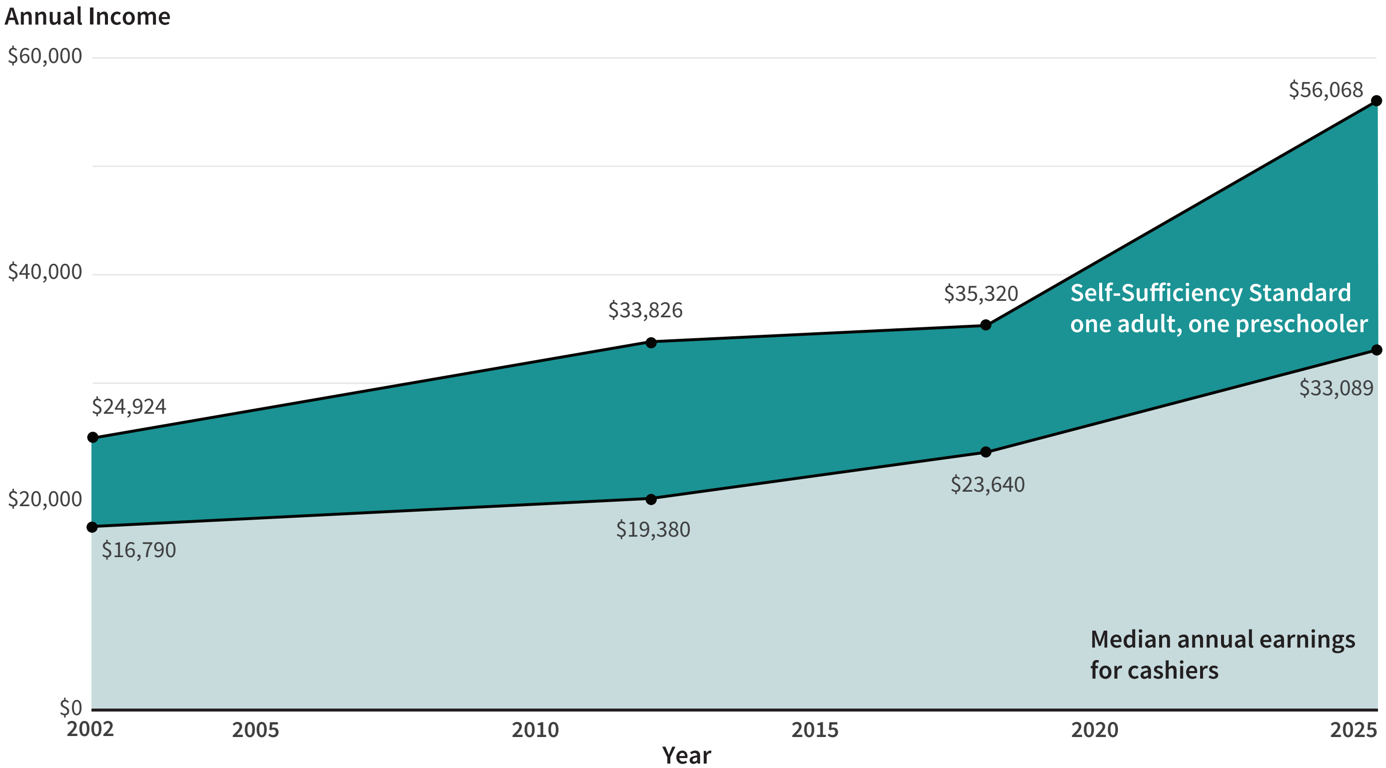
To close the growing income gap, there are two basic approaches to consider: ***reducing costs, and raising incomes***. The first approach relies on strategies to reduce costs, often temporarily, through work supports such as food and child care assistance, and through benefits such as employer sponsored health care coverage. The second approach—raising incomes through workforce investments—includes broader strategies such as enacting workforce protections like paid sick leave, increasing education levels, incumbent worker programs, and nontraditional job training. This includes supporting job attainment through tools that let workers maintain their employment and economic well-being in times of hardship and life change.

> *"Jobs don't want to pay overtime. How are people supposed actually work multiple jobs – it will be hard to schedule to meet those almost 100 hours of work per week.*
>
> - Women's Foundation Family Advisory Council

Reducing costs and raising incomes can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some adults may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level.

Furthermore, the costs of basic needs tend to rise faster than wages, providing a challenge to all stakeholders to address the increasingly urgent problem of wage inadequacy.

**Figure L.** The reach of a cashier's earnings has decreased since 2002
Median annual wages of cashiers in the Phoenix-Mesa-Scottsdale, AZ MSA, compared to the Self-Sufficiency Standard since 2002
*One adult and one preschooler: Maricopa County, AZ 2025*




Source: U.S. Department of Labor, "2002, 2012, 2018, and 2023 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, http://www.bls.gov/oes/data.htm (accessed March 3, 2025).2023 wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics. Taxes have been removed from the Standard for equivalency in comparison.

# REDUCING COSTS FOR WORKERS

## Income supports in the form of subsidies or assistance and employee benefits can help families meet basic needs and live with dignity

Income supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose between their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. **With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for accessing higher wages.**

This section models how income supports can reduce a family's expenses until they are able to earn Self-Sufficiency wages, helping close the gap between income. State and federal income supports include programs such as:

- Child care assistance programs
- Children's Health Insurance Plan (CHIP) and Medicaid
- Food Benefits [Supplemental Nutrition Assistance Program (SNAP)] and the Women, Infants, and Children (WIC) Program
- Section 8 vouchers and public housing

While not a work support per se, child support is also modeled as it assists families in meeting basic needs. **Table 4** provides a summary of Arizona income supports, child support, and tax credits modeled in this section.

## Income supports reduce costs significantly in Pima County

In **Table 5**, income supports are modeled using the Self-Sufficiency Standard for a Pima County family of one adult, one preschooler, and one school-age child. Column #1 shows the full costs of each basic need in the Self-Sufficiency Standard, while Columns #2-#6 model various combinations of income supports. Monthly costs are reduced by the income supports listed in the column headings and indicated with shading and bold numbers in the table. Tax credits that are available as a refund when annual taxes are filed in the next year are shown at the bottom of the table and *not included in the monthly wage calculation as in the Self-Sufficiency Standard.*

**No Income Supports (Column #1).** As shown in **Table 5**, this scenario shows monthly costs without any income supports or refundable tax credits. This family requires $6,540 per month, or $37.16 per hour, to cover basic expenses including $1,959 for child care and $1,373 for housing.

**Child Support (Column #2).** Child support payments from non-custodial parents can be a valuable addition to family budgets. Receiving Arizona's average child support payment of $282 monthly, reduces the wage required by this parent to meet basic needs to $6,175 per month, or $35.08 per hour.[24]

**Table 4.** Summary of Arizona's income supports, child supports, and tax credits

| PROGRAM | BENEFIT | INCOME ELIGIBILITY |
|---|---|---|
| Child Care Assistance | The Child and Community Services Division of Arizona offers child care assistance for a portion of a 24-hour day when neither parent can provide care. | A family's gross monthly income must be at or below 165 percent of the FPG to be eligible for child care upon initial application. Families are responsible for a minimum required daily copay rate per child between $0.50 and $2.50. |
| Medicaid | Subsidized quality health plan insurance with no copays. | Adults with incomes under 133 percent of the FPG (with a 5 percent disregard) are eligible for a basic health plan with no monthly premiums. |
| Children's Health Insurance Program (CHIP) | Health care benefits for uninsured children ages 18 and under. | Households must have an adjusted gross income at or below the following FPG percentage (with a 5 percent disregard) depending on the age (years) of the children:<br>• 147 percent for children under one;<br>• 141 percent for children one through five;<br>• 133 percent for children six through 18. |
| KidsCare (AZ expansion of CHIP) | Arizona offers health insurance through KidsCare for eligible children (under age 19) who are not eligible for other AHCCCS health insurance. | A family's gross monthly income must be less than 225 percent of the FPG and more than 150 percent. The family is responsible for copays depending on where their income falls between those thresholds. |
| Supplemental Nutrition Assistance Program (SNAP) | The average monthly SNAP benefit for a person in Arizona is $175.[23] The maximum SNAP benefit for a family of three in Arizona is $768. | Families must earn a gross income less than 185 percent of the FPG to be eligible. |
| Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) | Arizona's average monthly benefit is $49.12 for purchasing supplemental nutritious foods. This also includes breastfeeding support and nutrition education. | Pregnant and postpartum women and children up to age five: at or below 185 percent FPG. |
| | | |
| Federal Earned Income Tax Credit (EITC) | Maximum benefit for families with:<br>1 child $4,328 per year<br>2 children $7,152 per year<br>3+ children $8,046 per year. | Maximum eligibility for families with:<br>1 child $50,434 1 parent, $57,554 married<br>2 children $57,310 1 parent, $64,430 married<br>3+ children $61,555 one parent, $68,675 married. |
| Arizona Family Income Tax Credit | The 2025 maximum credit amount ranges from $120 to $240 depending on income, marital status, and number of dependents. | Maximum income ranges from $31,000 for married couples with children to $10,000 for single adults without children. |
| Arizona Dependent Tax Credit | The credit is $100 for each dependent under 17 years of age and $25 each for all other dependents. | The credit is subject to a phase out for higher income taxpayers (above $200,000 if single or $400,000 if married). |
| Federal Child and Dependent Care Tax Credit (CCTC) | A nonrefundable credit for child care costs with maximum of $3,000 for one child and up to $6,000 for two or more children. | No income limit. |
| Federal Child Tax Credit (CTC) | Up to $2,000 annual tax credit per child, with $1,700 refundable. | Married filing jointly: up to $200,000<br>Single parent: up to $400,000. |
| | | |
| Child Support | The average payment from non-custodial parents is $282 per month in Arizona. | No eligibility limit. |

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported above represents eligibility and benefit guidelines for 2025. The 2025 federal poverty guidelines (FPG) for a family of three are $26,650 (annual income). See https://aspe.hhs.gov/poverty-guidelines.

**Child Care, Medicaid, and Food (Column #3).** Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support. It also adds stability for parents, children, and employers. Families in Pima County are only eligible for child care assistance if their income is equal to or below 165 percent of the FPG. This low threshold means that even if the family had zero child care expenses, their income would be too high to qualify.

This scenario models a typical package for adults transitioning from cash assistance to employment, including health care, child care, and food assistance. Arizona allows adults with incomes equal to or below 133 percent of the FPG to access Medicaid.

- **Health Care.** Under the assumption that transitional Medicaid covers all the family's health care expenses, health care costs are reduced from $823 per month to zero.
- **Child Care.** Since the family's household income is now below the 165 percent of FPG threshold, monthly child care expenses decrease significantly to a $108 copayment.
- **Food Assistance.** SNAP and WIC lowers food costs from $727 per month to $352 per month.

Altogether, these three critical income supports reduce the wage required to meet basic needs to $2,763 per month, more than half the Self-Sufficiency Standard for this family type in Pima County. With the help of these crucial income supports, this family making the transition from public assistance or non-employment could meet the family's basic needs at a wage of $15.70 per hour.

**Child Care, Food, and CHIP (Column #4).** After transitional Medicaid ends for adults, children can access subsidized health insurance up to 225 percent of the FPG under the KidsCare expansion of the Children's Health Insurance Program (CHIP). In Column 4 of **Table 5**, the parent is responsible for a $10 per month copay for the older child and for the health care premium and out-of-pocket cost for

## EXPANDING ACCESS TO CHILD CARE

Nearly one out of every five undergraduate students in the United States are parents. Over half of these students are people of color, and 74 percent are women, making child care assistance to student parents a critical support in their journey to self-sufficiency.[25] Child care assistance is available to low income families in Arizona, but historically, the state legislature mandated that parents enrolled in education or work training must also work 20 hours per week to be eligible, regardless of full-time coursework.[26] The work requirement could be waived for students enrolled full time beginning in 2021, but only when their families were already receiving full-time child care services from the Arizona Department of Economic Security (DES). This left many student parents without assistance, as entry into DES prioritized families who enrolled to "accept or maintain employment," and were below the 100 percent federal poverty level.[27]

In July of 2022, DES used relief funds from the federal COVID-19 Child Care and Development Block Grant to create the Higher Education Child Care Project (HECCP). HECCP provided child care assistance through reimbursement to full-time students who were below 165 percent of the federal poverty level and attending an Arizona university, college, or community college. Preference was given to students seeking degrees in the areas of nursing or education.[28]

Unfortunately, the HECCP concluded on June 30, 2024 due to lack of funding, funneling student parents back into the DES child care assistance pool. As of March 28, 2025, the DES waitlist has swelled to 2,386 families and 3,930 children since its establishment in August of 2024.[29] Waitlist families are prioritized according to their income, beginning with 100 percent of the FPG, regardless of the length of time a person is on the waitlist.[30] However, a proposed amendment SB 1487 would allow appropriation of funds from the state general fund for the 2025-2026 fiscal year to eliminate the waitlist and once more provide assistance to all families up to 165 percent of the FPL.[31]

**Table 5.** Impact of the addition of supports on monthly costs and Self-Sufficiency Wage

*One adult, one preschooler, and one school-age child: Pima County, AZ 2025*

Each column demonstrates how specific income supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet a family's basic needs. Costs that have been reduced by these supports are indicated with bold font and cell highlighting in the table.

| | #1<br>No Income Supports | #2<br>Child Support | #3<br>Child Care, SNAP, WIC, Medicaid | #4<br>Child Care, SNAP, WIC, CHIP | #5<br>Housing Voucher†, Child Care, SNAP/WIC*, Medicaid |
|---|---|---|---|---|---|
| **Monthly Expenses** | | | | | |
| Housing | $1,373 | $1,373 | $1,373 | $1,373 | **$390** |
| Child Care | $1,959 | $1,959 | **$108** | **$108** | **$108** |
| Food | $727 | $727 | **$352** | **$504** | **$119** |
| Transportation | $423 | $423 | $423 | $423 | $423 |
| Health Care | $823 | $823 | **$0** | **$190** | **$0** |
| Miscellaneous | $574 | $574 | $574 | $574 | $574 |
| Taxes | $1,094 | $1,011 | $326 | $399 | $108 |
| Total Expenses (net of income supports) | $6,973 | $6,890 | $3,156 | $3,571 | $1,722 |
| **Monthly Resources** | | | | | |
| Federal Child Care Tax Credit (-) | ($100) | ($100) | ($27) | ($25) | $0 |
| Federal Child Tax Credit (-) | ($333) | ($305) | ($62) | ($91) | $0 |
| Child Support (-) | -- | **($282)** | -- | -- | -- |
| Total Additional Monthly Resources | ($433) | ($687) | ($89) | ($116) | $0 |
| **Self-Sufficiency Wage**<br>**Total monthly expenses minus total additional monthly resources** | | | | | |
| Hourly | $37.16 | $35.08 | $15.70 | $18.09 | $7.36 |
| Monthly | $6,540 | $6,175 | $2,763 | $3,184 | $1,296 |
| Annual | $78,476 | $74,095 | $33,150 | $38,213 | $15,549 |
| **Federal Annual Refundable Tax Credits**** | | | | | |
| Earned Income Tax Credit | $0 | $0 | $5,088 | $4,022 | $6,220 |
| Child Tax Credit | $0 | $345 | $3,259 | $2,904 | $1,957 |

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children. Assumes average monthly value of WIC benefit $49.12 (FY 2023) in Arizona. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program. Children's Health Insurance Program (CHIP), is a health care benefit for uninsured children ages 18 and under, who are ineligible for Medicaid.

** The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, to be as realistic as possible, tax credits that are available only as a refund on annual taxes are shown at the bottom of this table. The Earned Income Tax Credit is only refundable, so it is shown only as an annual tax credit. The nonrefundable portion of the Child Tax Credit (which is a credit granted against federal taxes) is included as available to offset monthly costs; the refundable portion is shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only part of the monthly budget; it does not appear in the bottom of the table.

† The HUD Housing Voucher demonstrates the impact that a Section 8 Housing voucher would have on the family budget. Section 8 vouchers set the cost of housing to 30 percent of the household income.

themselves. The younger child is fully covered by CHIP. Children are eligible for the Children's Health Insurance Program with a household income up to 147 percent of the FPG (see **Table 4** for thresholds by age), allowing this family to gradually take on increased health care costs as the parent's income increases. If household income is above 147 percent of the FPG, they may qualify for the KidsCare program which is Arizona's expansion of the Children's Health Insurance Program. With a slighty increased cost for health care compared to the third column, the adult is still eligible for SNAP and WIC, but receives less per month. The household is still eligible for child care assistance, leaving the monthly copayment for both children at $108 per month. This parent is able to make ends meet with $18.09 per hour or $38,213 per year. This needed wage is almost half of the amount required without acccess to health care, food, and child care assistance.

**Child Care, Food, Medicaid, and Modeled Housing (Column #5).** Section 8 housing vouchers are intended to reduce the cost of housing to 30 percent of the household income.[32] For a family of one adult, one preschooler, and one school-age child, housing expenses in this county drop from $1,373 to $390 per month with a voucher.

With housing costs reduced, the family is eligible for free health insurance and subsidized child care ($108 per month), and keeps eligibility for SNAP and WIC, reducing food costs to $119 per month. The family's overall expenses decrease to $1,296 per month or $7.36 per hour, which is below Arizona's state minimum wage of $14.70 per hour. This household, if working full time and earning minimum wage, would have a small amount of income to cover costs like accumulated credit card debt, medical debt, or saving for emergencies. Or they could work part-time and pursue an educational path that may lead to increased wage opportunities in the future.

Note that very few families receive all these benefits. Barriers include strict eligibility criteria, insufficient funding, waiting lists, administrative complexities, lack of knowledge of available benefits, lack of legal enforcement of rights, and the perceived stigma of receiving assistance.[33] Yet, when families do receive income supports and child supports, they help families meet their basic needs on their journey to self-sufficiency.

**Refundable Tax Credits.** Recall that **Table 5** illustrates the wage this family requires for the cost of basic needs without refundable tax credits. *The Arizona 2025 Self-Sufficiency Standard* shows both refundable and nonrefundable tax credits as if they are received monthly. They are, however, treated differently in the modeling table and figure. The refundable Federal Earned Income Tax Credit (EITC),

and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. In contrast, the nonrefundable federal Child Care Tax Credit (CCTC) and state nonrefundable tax credits only reduces taxes and does not contribute to a tax refund; therefore, they are modeled as a monthly credit against federal taxes.

This approach reflects how families actually receive the EITC, typically as a single lump sum the following year when they file their taxes.[34] As such, many families use this refund as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts accrued from insufficient earnings over the year.[35] Therefore, the total annual refundable credits are shown in the shaded rows at the bottom of the table instead of monthly as in the Self-Sufficiency Standard column. The credit is based on the assumption that the adult works at this same wage, for the whole year.

For the modeled work support columns, the CTC is split into two amounts. The amounts of tax credits vary significantly, depending upon income. When costs are reduced in column #5, where the full work support package is modeled, the parent is eligible for $8,177 in annual refundable tax credits.

### Families achieve wage adequacy with low wages after the addition of critical benefits like housing vouchers and child care subsidies

**Table 5** shows how child support and income supports reduce the wage needed to meet basic needs. In contrast, **Figure M** illustrates the impact of income supports on wage adequacy (as defined by the Self-Sufficiency Standard) when earnings increase. Wage adequacy is defined as the degree to which a given wage covers basic needs, taking into account the financial impact of various income supports, or lack thereof. If wage adequacy is at 100 percent, the wage is enough to meet all the family’s basic needs; if it is below 100 percent, it only covers that percentage of the family’s basic needs. For example, if wage adequacy is at 60 percent, then the wage (along with any income supports) covers 60 percent of the family’s basic needs.

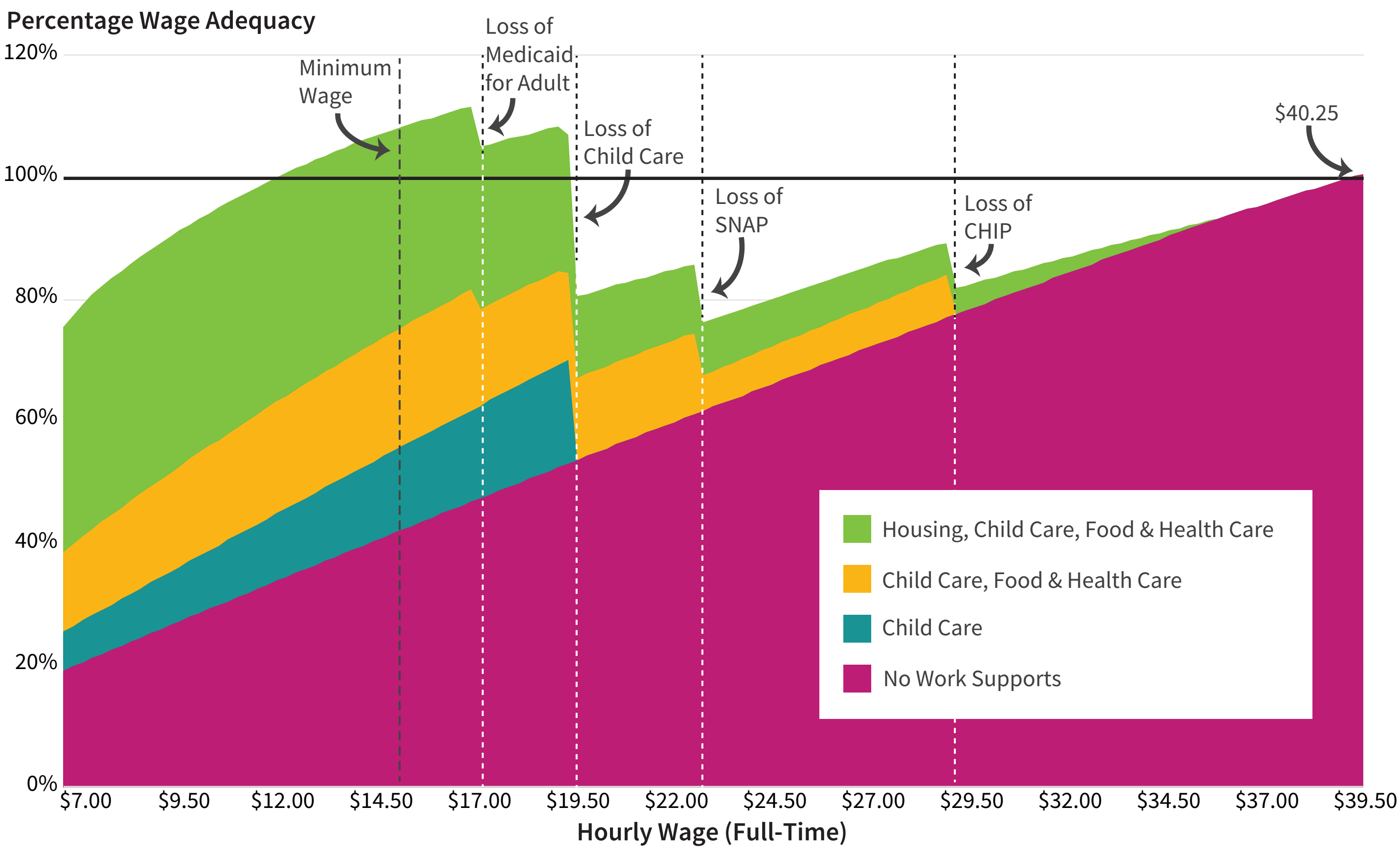
## THE IMPORTANCE OF INCOME SUPPORTS

Income supports help lower families’ monthly budgets and improve their quality of life. However, families that do not have access to income supports are forced to choose between basic needs, and as a result, face both near and long-term consequences. For example, children in families without access to reliable child care often have lower levels of academic achievement than children with access to subsidized and reliable care.[36] Mothers who have multiple young children are also less likely to be employed in states with high costs of child care, fewer subsidies, and few affordable pre-K options.[37] Food insecurity in early childhood has been linked to impaired cognitive development, attention and focus issues, and behavior issues, which can persist even after families become food secure.[38] Likewise, when parents have access to Medicaid benefits, children are less likely to miss school, improving long term health and financial outcomes.[39] While it is estimated that less that one in four eligible households receives federal housing assistance, housing subsidies and rent vouchers enable families to move to higher-opportunity areas, benefiting both the long-term academic and economic achievements of the children and the physical and mental well-being of their parents.[40] Rent assistance also reduces the likelihood of severe illness.[41] Lastly, the COVID-19 pandemic emphasized the importance of reliable public transportation for employment opportunities, social engagement, health care and food access among urban communities.[42]

Modeling the same family as before with one parent, one preschooler and one school-age child but residing in Coconino County, **Figure M** shows the impact of income supports on wage adequacy as the parent's earnings increase, starting with $7.00 per hour. The dark pink area along the bottom of the y-axis indicates the baseline, showing wage adequacy without any income supports. Without child care, health care, food, or housing subsidies, the family would not reach 100 percent wage adequacy until they earn an hourly wage of $40.25.

The remaining stacked lines each represent an added work support package. The first stacked line above the no income supports (blue shaded area), shows the impact of child care assistance on wage adequacy. While the family is not able to cover all of their basic needs with child care assistance, that subsidy alone increases the family's wage adequacy by nearly 20 percentage points. However, if the parent earns more than $20.00 per hour, they are no longer eligible for the subsidized child care program. This "benefit cliff" drops their wage adequacy by 16 percentage points.

**Figure M.** Families can make ends meet at a lower hourly wage with income supports
The percent wage adequacy by hourly wage with income supports
*One adult, one preschooler, and one school-age child: Coconino County, AZ 2025*




Housing=Section 8 Vouchers and Public Housing; Child Care=Publicly Funded Child Care Program; Food=Supplemental Nutrition Assistance Program (SNAP) and the Women, Infants, and Children (WIC) Program; Health Care=Medicaid and Children's Health Insurance Program (CHIP)

This cliff effect is also illustrated earlier along the x-axis wage spectrum. Earning $12.50 per hour, the family is able to cover all of their basic needs with the added financial support of housing, food, health care, and child care (the top color line in bright green), but the loss of Medicaid around an hourly wage of $17.50 drops the family by about seven percentage points in wage adequacy. This family's wage adequacy still remains above 100 percent until the family loses access to child care assistance, decreasing their wage adequacy from 107 to 80 percent.

Public subsidies and income supports can stabilize families and increase economic security. However, the cliff effect as documented in **Figure M** can offset the benefits of a parent increasing their hourly wage by decreasing the family's wage adequacy through the loss of benefits. To effectively support families on their path to self-sufficiency, it is critical to examine where these benefit cliffs happen along an earnings spectrum and also understand how the work support packages interact with each other.

### Accessing income supports allow common occupations with inadequate earnings to meet the cost of basic needs

**Table 6** provides detailed data with the exact amounts of each work support modeled for four occupations in Arizona compared with the Self-Sufficiency Standard for the same Coconino County family type modeled in **Figure M**. The median hourly wages for fast food and counter workers, preschool teachers (except for special education), medical assistants, and nurse practitioners in the Flagstaff Metropolitan region are modeled with the income support packages previously displayed in **Figure M**. These wages highlight a range of earnings and their wage adequacy. Note that women are over-represented in all four of these occupations nationally.[43]

**Fast Food and Counter Worker.** As a full-time fast food and counter worker earning $15.24 per hour, this parent meets 41 percent of their basic needs without any work supports. If the parent is able to enroll their children in a subsidized child care program, the cost of child care decreases from $1,711 per month to a copay of $108. Wage adequacy grows to 54 percent, a 13 percentage point jump with one basic cost lowered. With the addition of Medicaid, the cost of health care decreases to zero, and

> *"The loss of benefits following a pay increase can prevent families from covering their basic needs even when their wages improve. Often, there is no solution unless they move to an even higher paying job or their budget needs change.*
>
> *'I got a slight pay raise and my SNAP benefits were cut to less than a fourth of what they had been.'*
>
> - Women's Foundation Family Advisory Council

income adequacy rises to 74 percent. While the availability of housing assistance is limited, if available, it reduces housing costs to 30 percent of income, or $805 per month. With housing, child care, and health care, this family can meet all of their basic needs with some additional non-essential income with an hourly wage of $15.24.

**Preschool Teacher.** With a median wage of $17.58 per hour, a preschool teacher can cover less than half (47 percent) of the family’s basic needs. When this family receives child care assistance, their wage adequacy increases to 62 percent. The further addition of fully subsidized health insurance through Medicaid and food assistance increases the family’s wage adequacy to 82 percent. Housing assistance adjusted to 30 percent of the family income brings the cost of housing to $928 per month. With housing assistance, this family is able to meet all of their basic needs.

**Medical Assistant.** A medical assistant earning $20.69 per hour in Flagstaff earns 55 percent of what they need to meet the family’s basic needs without any income supports. As noted previously, wages are updated using the West CPI measure from 2023. Without adjustment for inflation (earning an hourly wage of $19.82), this family is eligible for child care assistance which increases their wage adequacy by 13 percentage points. However, because of the adjustment for inflation, the family no longer falls below the eligibility threshold for child care assistance, and their wage adequacy remains 55 percent. This is a real world example of families who desperately need wage support but are not eligible due to a strict eligibility threshold.

The family is eligible for KidsCare health care coverage for the kids which reduces the health care costs from $823 to $240 per month, in addition to SNAP and WIC food assistance. Now the family can meet just 68 percent of their basic needs, which is less than the preschool teacher's wage adequacy because of the lack of child care assistance. With housing assistance bringing down the monthly cost of rent to $1,092, the family is still above the threshold for child care assistance and cannot meet all of their basic expenses.

**Nurse Practitioner.** A nurse practitioner earning $67.39 per hour in Flagstaff is able to cover all of their family's basic needs without support.

Key income supports help families move to economic self-sufficiency and offer help when wages do not keep up with the cost of basic needs. Unfortunately, these supports are not available or accessible to all who need them.

**Table 6.** Impact of income supports on wage adequacy compared to median wage of select occupations:
No income supports and child care subsidy
*One adult, one preschooler, and one school-age child: Coconino County, AZ 2025*

| | #1 | #2 | #3 | #4 |
|---|---|---|---|---|
| | **Fast Food and Counter Workers** | **Preschool Teachers, Except Special Education** | **Medical Assistants** | **Nurse Practitioners** |
| Hourly Wage | $15.24 | $17.58 | $20.69 | $67.39 |
| Total Monthly Income | $2,682 | $3,095 | $3,641 | $11,860 |
| **PANEL A: No Income Supports** | | | | |
| Monthly Costs | | | | |
| Housing | $1,942 | $1,942 | $1,942 | $1,942 |
| Child Care | $1,711 | $1,711 | $1,711 | $1,711 |
| Food | $797 | $797 | $797 | $797 |
| Transportation | $403 | $403 | $403 | $403 |
| Health Care | $823 | $823 | $823 | $823 |
| Miscellaneous | $612 | $612 | $612 | $612 |
| Taxes | $272 | $355 | $465 | $2,649 |
| Nonrefundable Tax Credits | ($15) | ($56) | ($111) | ($433) |
| Total Monthly Expenses | $6,545 | $6,587 | $6,642 | $8,503 |
| Shortfall (-) Or Surplus | ($3,862) | ($3,492) | ($3,001) | $3,357 |
| Wage Adequacy | **41%** | **47%** | **55%** | **139%** |
| **PANEL B: Child Care Assistance** | | | | |
| Monthly Costs | | | | |
| Housing | $1,942 | $1,942 | $1,942 | $1,942 |
| Child Care | **$108** | **$108** | $1,711 | $1,711 |
| Food | $797 | $797 | $797 | $797 |
| Transportation | $403 | $403 | $403 | $403 |
| Health Care | $823 | $823 | $823 | $823 |
| Miscellaneous | $612 | $612 | $612 | $612 |
| Taxes | $272 | $355 | $465 | $2,649 |
| Nonrefundable Tax Credits | ($15) | ($56) | ($111) | ($433) |
| Total Monthly Expenses | $4,942 | $4,984 | $6,642 | $8,503 |
| Shortfall (-) Or Surplus | ($2,260) | ($1,889) | ($3,001) | $3,357 |
| Wage Adequacy | **54%** | **62%** | **55%** | **139%** |
| **Annual Refundable Tax Credits*:** | | | | |
| Federal Earned Income Tax Credit | $5,291 | $4,249 | $2,867 | $0 |
| Federal Child Tax Credit** | $3,400 | $3,400 | $3,400 | $0 |

* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable and is only shown as part of the monthly budget.
** Because the Federal Child Tax Credit is dependent on the non-refundable Child Care Tax Credit, the amount varies depending on the presence of a child care payment.

**Table 6. Cont.** Impact of income supports on wage adequacy compared to median wage of select occupations: child care, food, and health subsidies; child care, food, and health subsidies and housing

*One adult, one preschooler, and one school-age child: Coconino County, AZ 2025*

| | #1 | #2 | #3 | #4 |
|---|---|---|---|---|
| | **Fast Food and Counter Workers** | **Preschool Teachers, Except Special Education** | **Medical Assistants** | **Nurse Practitioners** |
| Hourly Wage | $15.24 | $17.58 | $20.69 | $67.39 |
| Total Monthly Income | $2,682 | $3,095 | $3,641 | $11,860 |
| **PANEL C: Child Care, SNAP, WIC, Medicaid and/or CHIP** | | | | |
| Monthly Costs | | | | |
| Housing | $1,942 | $1,942 | $1,942 | $1,942 |
| Child Care | **$108** | **$108** | **$1,711** | $1,711 |
| Food | **$316** | **$415** | **$66** | $797 |
| Transportation | $403 | $403 | $403 | $403 |
| Health Care | **$0** | **$0** | **$240** | $823 |
| Miscellaneous | $612 | $612 | $612 | $612 |
| Taxes | $331 | $414 | $510 | $2,642 |
| Nonrefundable Tax Credits | ($81) | ($122) | ($162) | ($433) |
| Total Monthly Expenses | $3,632 | $3,773 | $5,321 | $8,496 |
| Shortfall (-) Or Surplus | ($950) | ($678) | ($1,680) | $3,364 |
| Wage Adequacy | **74%** | **82%** | **68%** | **140%** |
| **PANEL D: Housing, Child Care, SNAP, WIC, Medicaid and/or CHIP** | | | | |
| Monthly Costs | | | | |
| Housing | **$805** | **$928** | **$1,092** | $1,942 |
| Child Care | **$108** | **$108** | $1,711 | $1,711 |
| Food | **$316** | **$415** | **$66** | $797 |
| Transportation | $403 | $403 | $403 | $403 |
| Health Care | **$0** | **$0** | **$240** | $823 |
| Miscellaneous | $612 | $612 | $612 | $612 |
| Taxes | $313 | $396 | $492 | $2,624 |
| Nonrefundable Tax Credits | ($81) | ($122) | ($162) | ($433) |
| Total Monthly Expenses | $2,476 | $2,741 | $4,453 | $8,478 |
| Shortfall (-) Or Surplus | $206 | $354 | ($812) | $3,382 |
| Wage Adequacy | **108%** | **113%** | **82%** | **140%** |
| **Annual Refundable Tax Credits*:** | | | | |
| Federal Earned Income Tax Credit | $5,291 | $4,249 | $2,867 | $0 |
| Federal Child Tax Credit** | $3,369 | $2,835 | $3,254 | $0 |

* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable and is only shown as part of the monthly budget.

** Because the Federal Child Tax Credit is dependent on the non-refundable Child Care Tax Credit, the amount varies depending on the presence of a child care payment.

PART FIVE

# INVESTING IN THE WORKFORCE

# THE GOAL OF ECONOMIC SECURITY

## Examining the drivers of the wage gap

True long-term self-sufficiency means the ability to meet basic needs without any public or private assistance. Poverty reduction mechanisms such as asset building and investments to educational opportunity have been shown to increase stability and create more pathways for workers struggling to make ends meet. However, the most critical obstacles to overcoming wage inadequacy are structural racism and sexism.

The history of enslavement in the United States had the effect of concentrating workers of color into agricultural, service, and care professions, which continue to be undervalued. In the 1930's, New Deal policies sought to improve worker conditions by establishing a minimum wage, mandating overtime pay, and outlawing child labor. Southern politicians of the day pushed back against these policies for agricultural, retail, service, and domestic workers, particularly the right to unionize. The active omission of these occupations that employed the majority of Black workers from the Fair Labor Standards Act (FLSA) created vast economic hardship.[44] Today, men and white people are more likely to be promoted, hold positions of leadership, and be offered higher salaries than people of color and women.

Together, racism and sexism have created **occupational segregation**, where people of color and women are more likely to work in occupations that pay low-wages, receive fewer labor protections, and have insufficient benefits. Occupational segregation stalls current earnings while also preventing the accumulation of wealth through homeownership, retirement savings, or investments; slowing economic mobility as people struggle to cover basic needs; and contributing to worsened health and education outcomes for people living in poverty.[45]

Solving the gender and racial wage gaps will require solutions that decrease gender and racial bias in the workplace, such as restructuring salary negotiations and creating a pipeline of opportunity for people of color and women to take on leadership roles. Promoting policies that raise wages, remove subminimum wages, reduce discrimination in employment practices, and confront the legacies of racism and sexism in this country are vital to combating the effects of occupational segregation.

## Raising the minimum wage and expanding unionization increase economic security

As demonstrated in this report, often two adults working full-time must each earn well beyond the minimum wage to meet their family's basic needs. Raising wages has a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.[46]

Minimum Wage. Increasing and indexing the minimum wage provides a wage floor for all workers that keeps pace with inflation. While the federal minimum wage has remained at $7.25 an hour since 2009, 30 states plus Washington D.C. have passed higher minimum wages, with 18 indexing them as well. In 2025, Washington D.C. has the highest minimum wage at $17.50 per hour, followed by Washington State at $16.66 per hour.[47]

Local minimum wages are even higher, as nearly 50 city or counties have adopted minimum wages above state levels. As of January 1, 2025, Burien, WA has adopted the highest to date at $21.16 per hour. Oregon has a three-tiered minimum wage scale, including the Portland Metro area at $15.95 per hour, the Standard minimum wage at $14.70 per hour, and the non-urban region at $13.70 per hour.[48]

Unionization. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.[49] This union "premium," controlling for other factors is worth about 15 percent in increased wages. Black and Latinx union workers receive a larger union "premium" with Black workers receiving 21 percent more than their non-unionized peers and Latinx workers receiving 32 percent more than their non-unionized peers.[49] Unions play a critical role in building the middle class.[50] However, union membership over the past half century has decreased. Only six percent of private sector and 32 percent of public sector workers are union members.[49] Arizona has one of the lowest percentages of union representation in the country: 2024 union representation was 3.7 percent of the workforce, a decrease of 0.5 percent from 2023.[51]

### Expanding workforce protections

Pay Equity and Anti-Discrimination Laws. Pay equity laws require employers to assess and compensate employees based on skills, effort, responsibility, and working conditions, and not on the gender or race/ethnicity of the job's occupant. Arizona law requires that, "No employer shall pay any person in his employ at wage rates less than the rates paid to employees of the opposite sex in the same establishment for the same quantity and quality of the same classification of work prohibits paying employees less for the same work."[52] While passing these laws is essential, enforcement that takes into account the changing nature of workplaces and employer-employee relationships is a challenge that needs to be addressed, such as differential pay in the "gig" economy.

A prominent policy example is known as a ***Salary History Ban***, meaning employers cannot inquire about a job applicant's earlier wages when hiring or determining pay.[53] Without these laws, salary history can perpetuate pay disparities for women and people of color, who earn less than white male employees, even when equalizing for age, education, work history, industry, occupations, and

## PAID FAMILY LEAVE

Paid family leave is a powerful investment in workers by providing a pathway to maintain one's job status through times of hardship and life change. It prioritizes working families by allowing workers to recover from childbirth or care for an ill family member in their final days without fear of termination, or losing ground in their career trajectory.[54] Paid leave and disability insurance (short and long-term) are policies that help workers stay on track in maintaining their employment and their families at the same time.

Arizona established a Paid Parental Leave pilot program on January 1, 2023. The pilot allows State agency employees to receive 12 weeks of paid leave following the birth of child or having a new foster or adopted child placed in the household.

This program is limited in whom it serves and the circumstances. Employees must have worked a total of 12 months in the state agency over the past 7 years, and 1250 hours in the previous 12 months from the qualifying event. Leave amounts are pro-rated for part time employees, meaning an employee who works 50% hours would be eligible for 6 weeks of paid leave.[55]

work hours.[56] Salary history bans also benefit employees who began their careers during economic recessions and were forced to accept lower wages.[57] As of 2024, 22 states have passed salary history bans that apply to public and private employers. Arizona is not included in that list.[56]

*Pay transparency bills,* such as the Colorado Equal Pay for Equal Work Act, require employers to "include compensation in job postings, notify employees of promotional opportunities, and keep job description and wage rate records."[58] Such policies reduce gender and racial wage gaps by giving prospective and current employees critical information for salary negotiation.[59]

Benefits. Workplace policies such as paid sick days and employer-sponsored health insurance, are key resources that reduce costs and support the stability and long-term health of workers and employers alike.[54]

*Employer-sponsored health insurance* can help workers maintain or achieve health through the ability to manage chronic conditions and provide routine care for children that in turn reduces the occurrence of expensive emergency medical trips.

Workers without ***paid sick leave*** have to choose between coming to work when ill, effectively risking workplace accidents and spreading illness, or losing their job.[60] Indeed, studies have shown that non-fatal occupational injuries decrease after employees begin to receive paid sick leave, particularly in the construction, manufacturing, agriculture, and healthcare and social assistance industries.[61] Nationally, only 60 percent of the lowest-paid workers (paid less than $21,500 annually), have access to paid sick leave, compared to 88 percent of the highest-paid workers (paid more than $72,000 annually).[62]

Having employer-sponsored health insurance and paid sick leave can mean the difference between retaining an experienced employee and incurring the costs of employee turnover, including recruitment, training, and lost efficiency for businesses.

> “ *We are barely making it now. How much will I need to increase my skills and make this type of money? Where will the money and time for these programs come from?*
>
> - Women’s Foundation Family Advisory Council

Arizona law provides one hour of sick leave to employees for every 30 hours worked, up to 40 hours per year. Employers may frontload those hours, but employers are free to withhold availability to an employee until after they have worked for an employer at least 90 days.[63]

### Investing in low-wage workers

**Post-Secondary Education/Training.** Creating opportunities for people to achieve higher levels of education or attain apprenticeships will increase their earning potential and put more people on the path towards self-sufficiency. Additionally, expanding low-wage work opportunities for career development, mentorship, and on-the-job skill building can lead to advancement and increased earnings potential.

**Incumbent Worker Training.** For low-wage workers who are already in an industry that offers adequate wages to workers in more advanced positions, incumbent worker training creates a career ladder to self-sufficiency. Retaining and training current employees is a "win-win" strategy (for both employers and employees) in many industries, particularly those which rely on skills and technology unique to a given company or industry subset. The Incumbent Worker Training Program, operated by Arizona @ Work, provides financial assistance for the delivery of training programs that offer existing employees an opportunity to gain competitive skills necessary to avoid potential separation of employment.[64]

### Baby bonds

Publicly funded child trust accounts or "baby bonds" are intended to decrease wealth inequities and promote economic mobility for low-income families.[65] First introduced by economist Darrick Hamilton, a baby bond program involves the initial funding of a government investment upon the birth of a child.[66] Baby bond programs can be universal or targeted and are designed to accrue interest over time so that the child can access the increased funds upon adulthood. Typically the funds are distributed only for education, home ownership, or business entrepreneurship. Baby bond programs are being tested across the United States and have been introduced on the federal level by Senators Cory Booker and Ayanna Pressley.[67]

Ensuring self-sufficiency in Arizona will require policies that protect the workforce, invest in low-wage workers, prioritize jobs with wages that can keep pace with the increasing cost of living, and allow families to build assets.

## EDUCATION RETURNS ON RACE AND GENDER

While increased education at all levels is associated with increased self-sufficiency in general, the returns on education are less for women and people of color. For example, in 2024, when comparing workers' weekly median wages nationwide, women workers with a bachelor's degree earned $426 less than men with a bachelor's degree. This translates to $1,846 less for women's monthly wages.[68] When examining racial discrepancies, Black and Hispanic female workers with a bachelor's degree earned $180 and $187 less per week respectively than white female workers with a bachelor's degree. Black and Hispanic women are trying to make ends meet with $780 and $810 less monthly than white women nationally.[69] This intersection of gender and racial identity leaves women of color particularly vulnerable to economic insecurity.

PART SIX

# APPLYING THE STANDARD

# USING THE STANDARD AS A TOOL FOR ECONOMIC JUSTICE

The Self-Sufficiency Standard is used to better understand issues of income adequacy, create and analyze policy, and help individuals striving to meet their basic needs. The Self-Sufficiency Standard serves as a vital tool for understanding the economic challenges faced by families across the nation. Despite many American households not meeting the criteria for being deemed 'poor' by the official poverty measure, they still struggle to cover basic necessities as costs continue to outpace wage growth. Developed over six decades ago, the official poverty measure no longer provides an accurate picture of income adequacy for most families, due to its outdated methodology.

Unlike the official poverty measure, the Self-Sufficiency Standard offers precise location- and family-specific cost-of-living estimates at a basic needs level. It encompasses essential expenses such as housing, child care, food, transportation, health care, a cell phone, broadband, taxes, and other necessities. Through partnerships with government agencies, non-profit organizations, and community-based groups, the Center for Women's Welfare has developed Standards for 45 states and the District of Columbia. Understanding what individuals and families need to meet their basic needs is essential for closing the gap between income and expenses.

### Improving public policy for working families

- In Washington State, policy makers use the Standard to inform decisions regarding maximum grants for crucial programs like Temporary Assistance for Needy Families, refugee assistance, and Supplemental Security Income.[69] By aligning program funding with an accurate measure of cost of living, these programs more effectively support struggling families.
- Similarly, Connecticut utilizes the Standard to model the potential impact of policy changes, such as adjustments to premium tax credits and the state Earned Income Tax Credit.[70] This proactive approach ensures that policy decisions are evidence-based and directly address the needs of low-income individuals and families.

### Creating more realistic eligibility guidelines

- Several states, including Wisconsin, have adopted the Standard to establish income eligibility criteria for workforce training programs.[71] Using the Standard to measure income adequacy captures more struggling families who may otherwise fall through the cracks of traditional eligibility guidelines.
- In Marin County, California, a stipend is available for board and commission members whose household incomes fall below the Self-Sufficiency Standard.[72] This initiative ensures that individuals with less financial means have the opportunity to participate in civic leadership, promoting a more representative and inclusive decision-making process.

## Setting fair wages

- The Women's Foundation for the State of Arizona, sponsor of this report, uses the Standard as a base salary.[73] Similarly, Oregon's minimum wage schedule takes into account regional variations in living expenses, as measured by the Standard.[74] By advocating for a higher minimum wage based on the Standard's data, organizations and communities, such as Boulder County, promote economic stability and reduce income inequality.[75]

## Developing programs and services for individuals and working families

- The Self-Sufficiency Standard serves as a valuable counseling tool for individuals participating in work and training programs. In Oregon, the Prosperity Planner assists WorkSource Center staff in evaluating job opportunities, accessing benefits, and developing strategies for long-term financial stability.[76]
- The Calculator provides a personalized tool that allows families and people working with families, to understand what it takes to be self-sufficient and get connected to the support services they need to ultimately achieve self-sufficiency.[77]

## Advocating for expanded public assistance

- The Standard plays a crucial role in advocating for the expansion of public assistance programs. For example, Federation for Protestant Welfare Agencies uses the Self-Sufficiency Standard to demonstrate the need for policies such as the expansion of the state child tax credit and increased eligibility for child care assistance.[78] With the Standard representing 100 percent wage adequacy, advocates can tangibly show how many percentage points closer child care, food, and health care assistance can get families to full wage adequacy, making a compelling case for increased funding and support.
- The Joint Center for Housing Studies at Harvard University uses the Self-Sufficiency Standard to examine the housing affordability crisis in their paper The Rent Eats First: Rental Housing Unaffordability in the US.[79] Researchers use a residual income approach to identify renter households whose housing expenses are too high and who lack the income to meet a basic but comfortable standard of living. The authors measured non-housing needs using the Self-Sufficiency Standard produced at the University of Washington.

## Documenting cost of living

- The Self-Sufficiency Standard provides valuable insights into the cost of living across different regions and over time. For example, businesses like IKEA USA have utilized this data to regionally adjust wages at their stores in order to account for the difference in the cost of basic needs by location.
- The Central Arkansas Development Council included the Self-Sufficiency Standard in an interactive dashboard to demonstrate the costs of families living in each Arkansas county by custom family composition.[80]

- Rise Together Bay Area released a dashboard of data tables from their Promoting Family Economic Security Report to track progress on their coalition's goals.[81]

### Evaluating program outcomes

- The Standard serves as a benchmark for evaluating the effectiveness of programs aimed at promoting self-sufficiency. For example, the Economic Security for All Program in Washington State and the Y&H Soda Foundation in California both use the Standard to track a client's progress towards self-sufficiency.[82-83]
- StriveTogether uses the Standard as the primary evaluation framework that measures long-term outcomes of students after high-school and post-secondary education.[84] The Standard gives organizations the data to assess the impact of their interventions and identify areas for improvement.

### Tracking community economic well-being

- Finally, utilizing the Self-Sufficiency Standard as a community financial well-being indicator offers invaluable insights into residents' economic stability. By measuring the number of households living below this threshold, communities gain a clearer understanding of economic disparities and can tailor investments to address them. For example, the City of Portland integrates the Standard into its "Measures of Success" framework, aiming to achieve 90 percent self-sufficiency through targeted job training initiatives.[85] Similarly, initiatives like the Silicon Valley Index and the City of Austin use the Standard to track income inequality and affordability challenges to guide community action toward greater economic equality.[86-87]

In each of these areas, the Self-Sufficiency Standard enables informed decision-making and resource distribution, ultimately helping to empower communities and drive equitable economic progress.

# CONCLUSION

*The Arizona 2025 Self-Sufficiency Standard* defines the minimum income needed to realistically support a family without public or private assistance. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families' basic needs. A strong economy means good jobs that pay at least Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

This report highlights how difficult it is for too many families in Arizona to meet their basic needs, without resorting to private strategies (such as doubling up—where two or more adults or families reside in the same housing unit) or public benefits (such as child care assistance). Although the Self-Sufficiency Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for Arizona families. For workers with wages below the Self-Sufficiency Standard, work supports for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce.

This report also documents that costs are rising faster than wages, year in and year out. The expanding gap between wages and costs puts an added burden on family financial security, some of whom just survived rapid and substantial economic downfall as a result of the COVID-19 pandemic. By utilizing the Self-Sufficiency Standard, Arizona has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

## FOR MORE INFORMATION ABOUT THE STANDARD

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

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact researchers at cwwsss@uw.edu or visit www.selfsufficiencystandard.org.

# ENDNOTES

1. According to the U.S. Bureau of Labor Statistics, both parents were employed in 65 percent of two-parent families with children in 2023. Likewise, 79.7 percent of mother maintained households and 85 percent of father maintained households were employed in 2023. Although about 76.2 percent of employed women with children under 18 years of age worked full time in 2023, working part time can be a desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Department of Labor, Bureau of Labor Statistics, "Employment Characteristics of Families - 2023," Archived Economic News Releases, April 24, 2024, https://www.bls.gov/news.release/pdf/famee.pdf (accessed March 18, 2025).

2. Jared Bernstein, Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries) (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).

3. Carmen DeNavas-Walt, Bernadette Proctor, and Jessica C. Smith, "Income, Poverty, and Health Insurance Coverage in the U.S.: 2012," U.S. Census Bureau, Current Population Reports, Series P60-245, Washington, D.C. (U.S. Government Printing Office) https://www.census.gov/prod/2013pubs/p60-245.pdf (accessed June 24, 2014).

4. There are two versions of the official poverty measure. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household and by age for one- and two-adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the "federal poverty guidelines" or the "federal poverty level" (FPG/FPL). The FPG is calculated by the U.S. Department of Health and Human Services in late January and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPG only varies by family size, regardless of composition; the 2024 FPG for a family of three is $25,820. As with the thresholds, the FPG/FPL does not vary geographically, except that the latter has a higher set of numbers for Hawaii and Alaska, respectively. The Standard generally references the FPG in this report. For more information about the federal poverty measurements, see https://aspe.hhs.gov/poverty-guidelines.

5. All cities and counties referenced in this section utilized Self-Sufficiency Standard data that has been updated in 2025. For previous reports, if the Self-Sufficiency wage is not up to date for each of these places, it has been updated to current dollars using the Consumer Price Index for the appropriate regions. U.S. Department of Labor, Bureau of Labor Statistics, "All Items, 1982-84=100 - CUURA101SA0," Consumer Price Index, http://data.bls.gov/cgi-bin/surveymost?cu (accessed March 5, 2025)

6. Bureau of Labor Statistics, Occupational Employment and Wage Statistics Survey, "May 2023 OEWS Estimates", www.bls.gov/oes (accessed August 8, 2024).

7. Industrial Commission of Arizona. 2025 The Fair Wages and Healthy Families Act. Phoenix, AZ: Industrial Commission of Arizona, 2024. https://www.azica.gov/sites/default/files/2024-09/2025%20THE%20FAIR%20WAGES%20AND%20HEALTHY%20FAMILIES%20ACT_1.pdf (accessed March 2, 2025). The cities of Flagstaff and Tucson also have a local minimum wage of $17.85 per hour for non tipped employees, and $16.85 for tipped employees (Flagstaff), and $15.00 per hour in Tucson. City of Flagstaff. Minimum Wage. Flagstaff, AZ: City of Flagstaff, 2024. https://www.flagstaff.az.gov/3520/Minimum-Wage#:~:text=Current%20Minimum%20Wage,not%20they%20regularly%20earn%20tips (accessed March 5, 2025). City of Tucson. Tucson Minimum Wage Act. Tucson, AZ: City of Tucson, 2024. https://www.tucsonaz.gov/Departments/Business-Services-Department/Tucson-Minimum-Wage-Act (accessed March 5, 2025).

8. In 2023, the average consumer expenditure on food was $9,985 per year or 12.9 percent of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2023" https://www.bls.gov/news.release/pdf/cesan.pdf (accessed September 25, 2024).

9. Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. Table X.C.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th

and 90th percentiles, private-sector by State: United States, 2022. Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. Table X.D.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2022 https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_10/2022/ic22_xc_e.pdf?_gl=1*1e353ej*_ga*MTM3OTI0MTY3My4xNjk0NzE3NDk1*_ga_45NDTD15CJ*MTY5NTIzOTA1OS4xLjAuMTY5NTIzOTA1OS42MC4wLjA, (accessed September 20, 2023).

10. The second-lowest cost silver plan for a family with a couple and two dependents living in Pima County is $1,085 per month before any tax credits. Healthcare.gov "2025 QHP landscape data," https://www.healthcare.gov/health-plan-information-2024/ (accessed February 22, 2024).

11. "2023 Employer Health Benefits Survey," October 18, 2023 https://www.kff.org/report-section/ehbs-2023-section-7-employee-cost-sharing/ (accessed November 21, 2023).

12. "Consumer Price Index Frequently Asked Questions", U.S. Bureau of Labor Statistics, https://www.bls.gov/cpi/questions-and-answers.htm#:~:text=As percent20a percent20means percent20of percent20adjusting,to percent20millions percent20of percent20American percent20workers (accessed November 21, 2023).

13. U.S. Department of Labor, Bureau of Labor Statistics, "West Region All Items, 1982-84=100 - CUURA101SA0," Consumer Price Index, https://www.bls.gov/regions/west/news-release/consumerpriceindex_west.html (accessed March 11, 2025).

14. U.S. Department of Labor, Bureau of Labor Statistics, "West Region All Items, 1982-84=100 - CUURA101SA0," Consumer Price Index, https://www.bls.gov/regions/west/news-release/consumerpriceindex_west.html (accessed March 11, 2025).

15. Industrial Commission of Arizona. 2025 The Fair Wages and Healthy Families Act. Phoenix, AZ: Industrial Commission of Arizona, 2024. https://www.azica.gov/sites/default/files/2024-09/2025%20THE%20FAIR%20WAGES%20AND%20HEALTHY%20FAMILIES%20ACT_1.pdf (accessed March 2, 2025).

16. Industrial Commission of Arizona. 2025 The Fair Wages and Healthy Families Act. Phoenix, AZ: Industrial Commission of Arizona, 2024. https://www.azica.gov/sites/default/files/2024-09/2025%20THE%20FAIR%20WAGES%20AND%20HEALTHY%20FAMILIES%20ACT_1.pdf (accessed March 2, 2025).

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# METHODOLOGY, ASSUMPTIONS, AND SOURCES

# METHODOLOGY AND DATA SOURCES FOR THE SELF-SUFFICIENCY STANDARD

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

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

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

The Self-Sufficiency Standard assumes adult household members work full time and therefore includes all major costs associated with employment for every adult household member (i.e. taxes, transportation, and child care for families with young children). The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year.

The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members, there are costs that the Standard does not account for, such as increased transportation and health care costs.

Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual self-sufficiency wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

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

The 2025 edition of the Arizona Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.[1]

All adults in one- and two-adult households are working full-time. For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.[2] The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs, such as food, housing, health care, and miscellaneous).

The cost components of *The Arizona 2025 Self-Sufficiency Standard* and the assumptions included in the calculations are described below.

## Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas. FMRs are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the Arizona Self-Sufficiency Standard are calculated using the FY 2025 HUD Fair Market Rents.

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

The FMRs are calculated for Metropolitan Statistical Areas (MSAs) and non-metropolitan counties. HUD calculates one set of FMRs for an entire metropolitan area. In Arizona, there is one MSA (Phoenix-Mesa-Scottsdale, AZ MSA) where more than one county (Maricopa and Pinal) shares the same FMR. Because HUD only calculates one set of FMRs for each of these metropolitan areas, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

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

## Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.[4] The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the Arizona Standard have been calculated using 75th percentile data from the 2024 Arizona Child Care Market Price Study. The survey provided rates for geographic clusters. Rates are updated to May 2024 using the Consumer Price Index.

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

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

## Food

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.[6]

The Low-Cost Food Plan costs 25 percent more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 37 percent of their food budget on food prepared away from home.[7] Food costs in the Standard, effectively, cover groceries only.

The USDA Low-Cost Food Plan costs vary by month, and the USDA does not give an annual average food cost. The Standard follows the SNAP protocol of using June data of the current year to represent the annual average. Hence, the Standard for 2025 uses data from June 2024.

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that the cost of food for all numbers of adults is the average between the male and female cost as designated by the USDA Low-Cost Food Plan.

Geographic differences in food costs within Arizona are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, this could result in an inaccurate representation of the cost of food in low-population counties. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.[8]

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

## Transportation

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

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2022 National Household Travel Survey (NHTS).

Regional variation in the cost of auto insurance for the Arizona Standard is calculated using average rates gleaned from data collected for each county shared with staff from TheZebra.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car, and subsequent car payments, are not. Fixed costs are from the 2023 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census West region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

The average expenditure for auto insurance in Arizona was $89.44 per month in 2021 based on data from the National Association of Insurance Commissioners (NAIC), which is adjusted to $137.04 after inflation. The average commute is 22.43 miles.

## Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 80% of the insurance premium for the employee and 71% of the insurance premium for the family.[9]

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. Health care costs also include out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

In 2025, the health insurance premium component methodology was updated to improve the accuracy and stability of cost estimates. These updates reflect trends in employer-sponsored health insurance and address limitations in individual marketplace data.

**Geographic Variation**:

- Replaces the second lowest cost Silver plan (SLCSP) index from the individual marketplace with MEPS Metropolitan Statistical Area (MSA)-level data. Counties within MSAs are assigned premiums based on the MSA average. Non-MSA counties are assigned a non-metropolitan average premium.
- This approach reduces volatility, aligns with employer-sponsored market trends, and offers a more stable and realistic cost estimate.

**Household Premium Assumptions**:

- Households with One Person: Uses the single employee premium amount.
- Households with Two People: Uses the employee-plus-one premium amount.
- Households with Three or More People: Uses the family premium amount.

These updates better align with current employer-sponsored health insurance patterns, reduce volatility from marketplace fluctuations, and ensure data consistency across regions.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers in Arizona must purchase their own coverage individually or through the federal marketplace.

## Miscellaneous

This category consists of broadband and cell phone expenses as well as all other essentials.

**Other Necessities.** The other necessities component of miscellaneous costs are calculated by taking 10 percent of the sum of the cost of housing, child care, food, transportation, and health care. Other necessities provides a minimum estimate to cover the cost of clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, and personal hygiene items. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15 percent and account for other costs such as recreation, entertainment, savings, or debt repayment.[10]

**Broadband.** The Standard utilizes the annual Federal Communications Commission (FCC) Urban Rate Survey Data to calculate a monthly broadband cost. A download bandwidth of 100 Mbps, and an upload bandwidth of 20 Mbps was selected to represent minimally adequate broadband service for families. A linear regression model was employed for each state to predict the monthly cost for those parameters, using the total monthly charges from the range of internet service providers (ISP) in the surveyed area.[11] Recognizing that families need to pay for equipment in order to establish connectivity in a household, the Standard also adds a monthly fee that includes the cost of a modem and router.

**Cell Phone.** The Standard assumes that each adult in a household needs access to a cell phone with up to 5 GB of data per month. Averaging the cost per gigabyte with nine United States cell phone plans having widespread coverage, the Standard assumes an average monthly service cost of $20.38.[12] Assuming that an adult will also need to purchase a cell phone, Standard researchers found the average cost for five low-cost smartphones and then divided that total average cost by two years of monthly payments, which is the typical amount of time that service providers finance cell phones. Local fees and taxes were added onto the monthly service fee charge and local sales tax was added to the cost of the phone.

## Federal Taxes

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

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

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

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

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

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up to $2,000 per child under 17 (with up to $1,700 refundable). For the Standard, the CTC is shown as being received monthly.[13]

## State and County Taxes

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

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

## Emergency Savings Fund

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county or town in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as saving for retirement, education expenses, or emergencies. Of course, families need more resources if they are to maintain economic security and weather unexpected income loss. Therefore, the Self-Sufficiency Standard now includes the calculation of the most universal of economic security needs after basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies. See **Table 7.**

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family's basic living expenses over the job loss period.

To determine the amount of resources needed, this estimate uses the average period of unemployment and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family's Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.[14] The adult may not be commuting to work five days a week; however, the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews,

**Table 7.** The Self-Sufficiency Standard and emergency savings fund for select family types
*Santa Cruz and Maricopa Counties, AZ 2025*

| | Santa Cruz County | | | Maricopa County | | |
|---|---|---|---|---|---|---|
| | 1 Adult | 1 Adult 1 Preschooler | 2 Adults* 1 Preschooler 1 School-age | 1 Adult | 1 Adult 1 Preschooler | 2 Adults* 1 Preschooler 1 School-age |
| **Monthly Expenses** | | | | | | |
| Housing | $849 | $1,114 | $1,114 | $1,697 | $1,971 | $1,971 |
| Child Care | $0 | $971 | $1,744 | $0 | $1,200 | $2,079 |
| Food | $280 | $412 | $815 | $337 | $496 | $982 |
| Transportation | $401 | $411 | $788 | $425 | $436 | $838 |
| Health Care (Net) | $180 | $463 | $855 | $160 | $499 | $829 |
| Premium | $148 | $378 | $660 | $128 | $414 | $635 |
| Out of Pocket Costs | $32 | $85 | $195 | $32 | $85 | $195 |
| Miscellaneous | $215 | $381 | $576 | $306 | $504 | $714 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $171 | $337 | $532 | $262 | $460 | $670 |
| Taxes (Net) | $290 | $346 | $532 | $580 | $760 | $984 |
| Monthly Total | $2,215 | $4,098 | $6,425 | $3,506 | $5,866 | $8,397 |
| **Emergency Savings Fund** | | | | | | |
| Living expenses (3.26 months)** | $6,320 | $12,321 | $9,676 | $9,608 | $16,768 | $12,173 |
| Tax on additional earnings | $672 | $2,208 | $1,488 | $1,440 | $3,456 | $2,160 |
| Subtotal | $6,992 | $14,529 | $11,164 | $11,048 | $20,224 | $14,333 |
| Unemployment Insurance Benefit | ($3,765) | ($4,532) | ($4,532) | ($4,532) | ($4,532) | ($4,532) |
| Total Savings | $3,227 | $9,997 | $6,632 | $6,516 | $15,692 | $9,801 |
| Additional Monthly Earnings (Assumes interest accrued) | **$67** | **$208** | **$137** | **$136** | **$327** | **$204** |

* Living expenses for two adults assumes half of overall living expenses, assuming only one adult will be unemployed at a time.
** The median unemployment duration in Arizona is 3.26 months

attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.[15] In some cases, children, or the whole family, may be covered under state Medicaid or the Children's Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.[16]

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## Endnotes

1. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups).

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

13. In 2021, the American Rescue Plan Act (ARPA) temporarily changed the Child Tax Credit (CTC) and Child and Dependent Tax Credit (CDCTC). The CTC increased to $3,600 per child under six and $3,000 per child six years and older and was fully refundable. The CDCTC increased from a maximum non-refundable benefit of $1,050 for one child or $2,100 for two or more children to a maximum refundable benefit of $4,000 for one child or $8,000 for two or more children. Because these temporary provisions were not extended, the 2022 and 2023 federal taxes reflected in the Standard reverted to the previous legislation as stated in this section.

14. This amount excludes taxes and tax credits (which are in the Standard), as the family would be living on savings, on which taxes and tax credits have already been paid when earned, as described above.

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# THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN ARIZONA

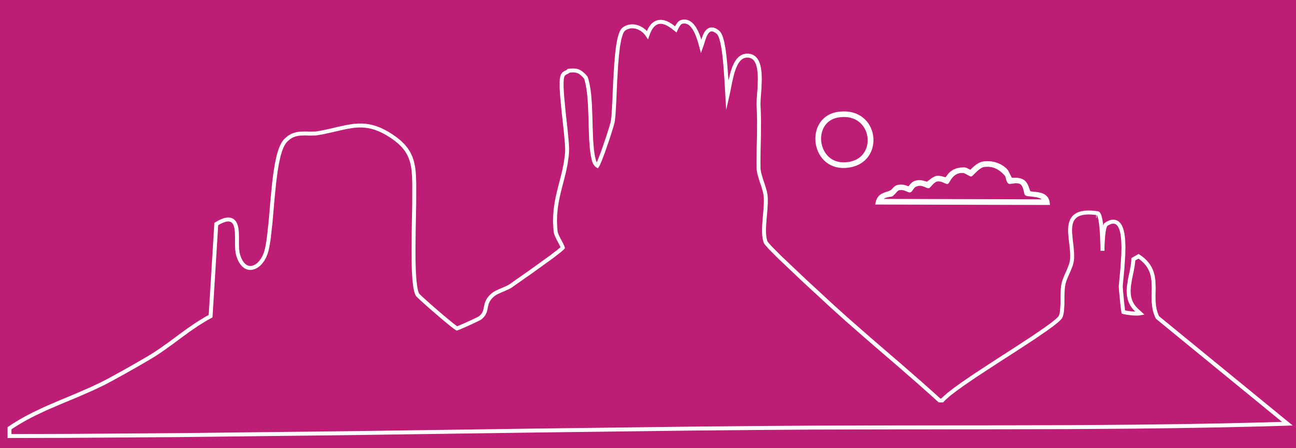

**Table 1.** The Self-Sufficiency Standard for **Apache County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $887 | $1,159 | $1,159 | $1,159 | $1,159 | $1,159 | $1,557 |
| Child Care | $0 | $980 | $1,983 | $1,711 | $1,983 | $1,711 | $1,711 |
| Food | $337 | $496 | $642 | $736 | $892 | $982 | $1,200 |
| Transportation | $406 | $416 | $416 | $416 | $799 | $799 | $799 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $225 | $395 | $541 | $529 | $608 | $595 | $659 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $181 | $351 | $497 | $484 | $564 | $551 | $615 |
| Taxes | $319 | $631 | $987 | $946 | $1,070 | $1,027 | $1,225 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $13.38 | $24.57 | $34.47 | $33.44 | $19.55 | $19.02 | $21.49 |
| Monthly | $2,355 | $4,324 | $6,067 | $5,886 | $6,882 | $6,694 | $7,564 |
| Annual | $28,256 | $51,887 | $72,799 | $70,627 | $82,580 | $80,331 | $90,769 |
| Emergency Savings Fund | $67 | $222 | $363 | $351 | $153 | $147 | $178 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 2.** The Self-Sufficiency Standard for **Cochise County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $1,085 | $1,201 | $1,201 | $1,201 | $1,201 | $1,201 | $1,683 |
| Child Care | $0 | $971 | $2,073 | $1,744 | $2,073 | $1,744 | $1,744 |
| Food | $320 | $470 | $608 | $697 | $845 | $930 | $1,137 |
| Transportation | $385 | $396 | $396 | $396 | $758 | $758 | $758 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $241 | $394 | $549 | $530 | $612 | $593 | $665 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $197 | $350 | $505 | $486 | $568 | $549 | $621 |
| Taxes | $367 | $626 | $1,012 | $951 | $1,084 | $1,021 | $1,243 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $14.65 | $24.46 | $35.10 | $33.57 | $19.73 | $18.95 | $21.71 |
| Monthly | $2,578 | $4,305 | $6,178 | $5,908 | $6,945 | $6,669 | $7,643 |
| Annual | $30,932 | $51,655 | $74,132 | $70,901 | $83,338 | $80,034 | $91,710 |
| Emergency Savings Fund | $77 | $221 | $370 | $352 | $155 | $146 | $181 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 3.** The Self-Sufficiency Standard for **Coconino County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $1,714 | $1,942 | $1,942 | $1,942 | $1,942 | $1,942 | $2,379 |
| Child Care | $0 | $980 | $1,983 | $1,711 | $1,983 | $1,711 | $1,711 |
| Food | $365 | $537 | $695 | $797 | $966 | $1,063 | $1,299 |
| Transportation | $393 | $403 | $403 | $403 | $773 | $773 | $773 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $309 | $477 | $624 | $612 | $691 | $678 | $749 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $265 | $433 | $579 | $568 | $647 | $634 | $705 |
| Taxes | $588 | $893 | $1,253 | $1,215 | $1,339 | $1,298 | $1,515 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $20.16 | $31.13 | $41.13 | $40.16 | $22.91 | $22.41 | $25.11 |
| Monthly | $3,549 | $5,478 | $7,238 | $7,068 | $8,064 | $7,887 | $8,838 |
| Annual | $42,585 | $65,742 | $86,860 | $84,821 | $96,772 | $94,650 | $106,062 |
| Emergency Savings Fund | $139 | $300 | $470 | $432 | $193 | $187 | $221 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 4.** The Self-Sufficiency Standard for **Gila County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $1,078 | $1,409 | $1,409 | $1,409 | $1,409 | $1,409 | $1,925 |
| Child Care | $0 | $1,099 | $2,320 | $1,933 | $2,320 | $1,933 | $1,933 |
| Food | $331 | $486 | $629 | $721 | $875 | $962 | $1,176 |
| Transportation | $393 | $404 | $404 | $404 | $774 | $774 | $774 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $242 | $430 | $597 | $573 | $662 | $637 | $714 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $198 | $386 | $553 | $529 | $618 | $593 | $670 |
| Taxes | $371 | $743 | $1,169 | $1,090 | $1,246 | $1,165 | $1,400 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $14.75 | $27.38 | $39.01 | $37.04 | $21.75 | $20.75 | $23.68 |
| Monthly | $2,595 | $4,818 | $6,866 | $6,519 | $7,657 | $7,303 | $8,334 |
| Annual | $31,142 | $57,817 | $82,398 | $78,223 | $91,884 | $87,635 | $100,014 |
| Emergency Savings Fund | $77 | $256 | $417 | $393 | $179 | $167 | $204 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 5.** The Self-Sufficiency Standard for **Graham County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $994 | $1,259 | $1,259 | $1,259 | $1,259 | $1,259 | $1,703 |
| Child Care | $0 | $971 | $2,073 | $1,744 | $2,073 | $1,744 | $1,744 |
| Food | $325 | $478 | $618 | $708 | $859 | $945 | $1,155 |
| Transportation | $388 | $399 | $399 | $399 | $764 | $764 | $764 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $233 | $401 | $556 | $537 | $620 | $601 | $669 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $189 | $357 | $512 | $493 | $576 | $557 | $625 |
| Taxes | $340 | $649 | $1,035 | $974 | $1,109 | $1,047 | $1,257 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $13.97 | $25.01 | $35.67 | $34.15 | $20.04 | $19.27 | $21.89 |
| Monthly | $2,460 | $4,402 | $6,278 | $6,011 | $7,055 | $6,782 | $7,705 |
| Annual | $29,515 | $52,824 | $75,339 | $72,131 | $84,660 | $81,378 | $92,462 |
| Emergency Savings Fund | $74 | $227 | $377 | $359 | $159 | $150 | $183 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 6.** The Self-Sufficiency Standard for **Greenlee County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $1,077 | $1,193 | $1,193 | $1,193 | $1,193 | $1,193 | $1,437 |
| Child Care | $0 | $971 | $2,073 | $1,744 | $2,073 | $1,744 | $1,744 |
| Food | $325 | $478 | $618 | $708 | $859 | $945 | $1,155 |
| Transportation | $386 | $396 | $396 | $396 | $759 | $759 | $759 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $241 | $394 | $549 | $530 | $613 | $594 | $642 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $197 | $350 | $505 | $486 | $569 | $550 | $598 |
| Taxes | $366 | $626 | $1,013 | $952 | $1,086 | $1,024 | $1,169 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $14.63 | $24.46 | $35.12 | $33.60 | $19.75 | $18.98 | $20.79 |
| Monthly | $2,574 | $4,304 | $6,181 | $5,913 | $6,954 | $6,680 | $7,319 |
| Annual | $30,889 | $51,652 | $74,167 | $70,960 | $83,444 | $80,163 | $87,829 |
| Emergency Savings Fund | $77 | $221 | $371 | $352 | $155 | $146 | $170 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 7.** The Self-Sufficiency Standard for **La Paz County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $908 | $1,191 | $1,191 | $1,191 | $1,191 | $1,191 | $1,669 |
| Child Care | $0 | $887 | $1,831 | $1,643 | $1,831 | $1,643 | $1,643 |
| Food | $332 | $488 | $631 | $723 | $877 | $965 | $1,179 |
| Transportation | $390 | $400 | $400 | $400 | $766 | $766 | $766 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $225 | $387 | $526 | $522 | $591 | $586 | $659 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $181 | $343 | $482 | $478 | $547 | $542 | $614 |
| Taxes | $319 | $603 | $939 | $924 | $1,015 | $999 | $1,222 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $13.37 | $23.87 | $33.28 | $32.91 | $18.87 | $18.67 | $21.45 |
| Monthly | $2,353 | $4,201 | $5,857 | $5,792 | $6,642 | $6,572 | $7,550 |
| Annual | $28,238 | $50,410 | $70,280 | $69,510 | $79,710 | $78,864 | $90,603 |
| Emergency Savings Fund | $67 | $214 | $349 | $344 | $145 | $142 | $177 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 8.** The Self-Sufficiency Standard for **Maricopa County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $1,697 | $1,971 | $1,971 | $1,971 | $1,971 | $1,971 | $2,652 |
| Child Care | $0 | $1,200 | $2,513 | $2,079 | $2,513 | $2,079 | $2,079 |
| Food | $337 | $496 | $642 | $736 | $892 | $982 | $1,200 |
| Transportation | $425 | $436 | $436 | $436 | $838 | $838 | $838 |
| Health Care | $160 | $499 | $747 | $797 | $779 | $829 | $862 |
| Premium | $128 | $414 | $635 | $635 | $635 | $635 | $635 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $306 | $504 | $675 | $646 | $743 | $714 | $807 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $262 | $460 | $631 | $602 | $699 | $670 | $763 |
| Taxes | $580 | $977 | $1,413 | $1,330 | $1,512 | $1,417 | $1,707 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $19.92 | $33.33 | $45.24 | $42.96 | $25.04 | $23.86 | $27.47 |
| Monthly | $3,506 | $5,866 | $7,962 | $7,561 | $8,816 | $8,397 | $9,670 |
| Annual | $42,070 | $70,394 | $95,547 | $90,727 | $105,787 | $100,765 | $116,041 |
| Emergency Savings Fund | $136 | $327 | $564 | $532 | $218 | $204 | $249 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 9.** The Self-Sufficiency Standard for **Mohave County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $1,051 | $1,357 | $1,357 | $1,357 | $1,357 | $1,357 | $1,883 |
| Child Care | $0 | $887 | $1,831 | $1,643 | $1,831 | $1,643 | $1,643 |
| Food | $332 | $488 | $631 | $723 | $877 | $965 | $1,179 |
| Transportation | $387 | $398 | $398 | $398 | $762 | $762 | $762 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $239 | $403 | $543 | $538 | $607 | $602 | $679 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $195 | $359 | $499 | $494 | $563 | $558 | $635 |
| Taxes | $360 | $656 | $992 | $977 | $1,067 | $1,051 | $1,290 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $14.48 | $25.19 | $34.60 | $34.24 | $19.52 | $19.32 | $22.30 |
| Monthly | $2,549 | $4,434 | $6,090 | $6,025 | $6,872 | $6,802 | $7,848 |
| Annual | $30,587 | $53,210 | $73,075 | $72,305 | $82,464 | $81,618 | $94,177 |
| Emergency Savings Fund | $76 | $230 | $364 | $360 | $153 | $150 | $188 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 10.** The Self-Sufficiency Standard for **Navajo County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $1,055 | $1,384 | $1,384 | $1,384 | $1,384 | $1,384 | $1,711 |
| Child Care | $0 | $980 | $1,983 | $1,711 | $1,983 | $1,711 | $1,711 |
| Food | $327 | $481 | $622 | $714 | $866 | $953 | $1,164 |
| Transportation | $397 | $407 | $407 | $407 | $781 | $781 | $781 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $240 | $416 | $561 | $548 | $626 | $612 | $669 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $196 | $372 | $517 | $504 | $582 | $568 | $625 |
| Taxes | $363 | $696 | $1,050 | $1,008 | $1,128 | $1,084 | $1,257 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $14.56 | $26.19 | $36.06 | $35.01 | $20.28 | $19.74 | $21.89 |
| Monthly | $2,562 | $4,610 | $6,347 | $6,162 | $7,138 | $6,947 | $7,706 |
| Annual | $30,745 | $55,321 | $76,159 | $73,938 | $85,657 | $83,362 | $92,474 |
| Emergency Savings Fund | $77 | $241 | $382 | $369 | $162 | $155 | $183 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 11.** The Self-Sufficiency Standard for **Pima County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $1,052 | $1,373 | $1,373 | $1,373 | $1,373 | $1,373 | $1,924 |
| Child Care | $0 | $1,078 | $2,341 | $1,959 | $2,341 | $1,959 | $1,959 |
| Food | $333 | $490 | $634 | $727 | $881 | $970 | $1,185 |
| Transportation | $412 | $423 | $423 | $423 | $812 | $812 | $812 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $242 | $427 | $598 | $574 | $665 | $641 | $721 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $198 | $383 | $554 | $530 | $621 | $597 | $677 |
| Taxes | $369 | $732 | $1,172 | $1,094 | $1,256 | $1,177 | $1,424 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $14.71 | $27.09 | $39.09 | $37.16 | $21.88 | $20.89 | $23.97 |
| Monthly | $2,589 | $4,768 | $6,880 | $6,540 | $7,700 | $7,354 | $8,437 |
| Annual | $31,065 | $57,218 | $82,563 | $78,476 | $92,405 | $88,243 | $101,248 |
| Emergency Savings Fund | $77 | $252 | $418 | $395 | $181 | $169 | $208 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 12.** The Self-Sufficiency Standard for **Pinal County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $1,496 | $1,737 | $1,737 | $1,737 | $1,737 | $1,737 | $2,338 |
| Child Care | $0 | $1,099 | $2,320 | $1,933 | $2,320 | $1,933 | $1,933 |
| Food | $324 | $476 | $616 | $707 | $857 | $943 | $1,152 |
| Transportation | $407 | $417 | $417 | $417 | $801 | $801 | $801 |
| Health Care | $160 | $499 | $747 | $797 | $779 | $829 | $862 |
| Premium | $128 | $414 | $635 | $635 | $635 | $635 | $635 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $283 | $467 | $628 | $603 | $693 | $668 | $753 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $239 | $423 | $584 | $559 | $649 | $624 | $708 |
| Taxes | $505 | $857 | $1,271 | $1,191 | $1,351 | $1,269 | $1,530 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $18.03 | $30.32 | $41.49 | $39.49 | $23.02 | $22.01 | $25.26 |
| Monthly | $3,174 | $5,336 | $7,302 | $6,951 | $8,104 | $7,747 | $8,893 |
| Annual | $38,087 | $64,030 | $87,619 | $83,412 | $97,244 | $92,964 | $106,712 |
| Emergency Savings Fund | $113 | $291 | $488 | $409 | $194 | $182 | $223 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 13.** The Self-Sufficiency Standard for **Santa Cruz County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $849 | $1,114 | $1,114 | $1,114 | $1,114 | $1,114 | $1,561 |
| Child Care | $0 | $971 | $2,073 | $1,744 | $2,073 | $1,744 | $1,744 |
| Food | $280 | $412 | $532 | $611 | $740 | $815 | $996 |
| Transportation | $401 | $411 | $411 | $411 | $788 | $788 | $788 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $215 | $381 | $534 | $514 | $596 | $576 | $642 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $171 | $337 | $490 | $470 | $552 | $532 | $598 |
| Taxes | $290 | $579 | $964 | $900 | $1,032 | $966 | $1,168 |
| EITC (-) | $0 | ($17) | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $12.58 | $23.28 | $33.91 | $32.29 | $19.08 | $18.25 | $20.77 |
| Monthly | $2,215 | $4,098 | $5,968 | $5,683 | $6,715 | $6,425 | $7,311 |
| Annual | $26,579 | $49,173 | $71,616 | $68,195 | $80,580 | $77,095 | $87,735 |
| Emergency Savings Fund | $67 | $208 | $356 | $337 | $147 | $137 | $169 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 14.** The Self-Sufficiency Standard for **Yavapai County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $1,293 | $1,606 | $1,606 | $1,606 | $1,606 | $1,606 | $2,216 |
| Child Care | $0 | $980 | $1,983 | $1,711 | $1,983 | $1,711 | $1,711 |
| Food | $356 | $524 | $677 | $777 | $942 | $1,036 | $1,266 |
| Transportation | $392 | $403 | $403 | $403 | $772 | $772 | $772 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $266 | $442 | $588 | $576 | $655 | $642 | $729 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $222 | $398 | $544 | $532 | $611 | $598 | $685 |
| Taxes | $448 | $780 | $1,139 | $1,099 | $1,222 | $1,181 | $1,451 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $16.68 | $28.30 | $38.26 | $37.28 | $21.45 | $20.94 | $24.31 |
| Monthly | $2,936 | $4,980 | $6,735 | $6,561 | $7,550 | $7,370 | $8,559 |
| Annual | $35,231 | $59,765 | $80,814 | $78,731 | $90,605 | $88,441 | $102,706 |
| Emergency Savings Fund | $97 | $267 | $408 | $396 | $176 | $170 | $212 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

**Table 15.** The Self-Sufficiency Standard for **Yuma County**, AZ, 2025

| | One Adult | | | | Two Adults | | Three Adults |
|---|---|---|---|---|---|---|---|
| | 1 Adult | 1 Preschooler | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Infant 1 Preschooler | 1 Preschooler 1 School-age | 1 Preschooler 1 School-age |
| **Monthly Costs** | | | | | | | |
| Housing | $1,050 | $1,377 | $1,377 | $1,377 | $1,377 | $1,377 | $1,877 |
| Child Care | $0 | $887 | $1,831 | $1,643 | $1,831 | $1,643 | $1,643 |
| Food | $302 | $444 | $574 | $659 | $798 | $879 | $1,074 |
| Transportation | $400 | $411 | $411 | $411 | $788 | $788 | $788 |
| Health Care | $180 | $463 | $772 | $823 | $805 | $855 | $888 |
| Premium | $148 | $378 | $660 | $660 | $660 | $660 | $660 |
| Out-of-Pocket | $32 | $85 | $112 | $162 | $144 | $195 | $227 |
| Miscellaneous | $237 | $402 | $541 | $535 | $604 | $598 | $671 |
| Broadband & Cell Phone | $44 | $44 | $44 | $44 | $44 | $44 | $44 |
| Other Necessities | $193 | $358 | $496 | $491 | $560 | $554 | $627 |
| Taxes | $355 | $652 | $984 | $967 | $1,057 | $1,038 | $1,262 |
| EITC (-) | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CCTC (-) | $0 | ($50) | ($100) | ($100) | ($100) | ($100) | ($100) |
| CTC (-) | $0 | ($167) | ($333) | ($333) | ($333) | ($333) | ($375) |
| **Self-Sufficiency Wage** | | | | | | | |
| Hourly (per adult*) | $14.34 | $25.11 | $34.41 | $33.98 | $19.39 | $19.16 | $21.95 |
| Monthly | $2,524 | $4,419 | $6,056 | $5,980 | $6,826 | $6,744 | $7,727 |
| Annual | $30,285 | $53,030 | $72,676 | $71,765 | $81,911 | $80,931 | $92,720 |
| Emergency Savings Fund | $76 | $229 | $362 | $357 | $151 | $148 | $183 |

Notes: EITC stands for the Earned Income Tax Credit, the CCTC stands for the Child Care Tax Credit, and the CTC, stands for the Child Tax Credit
* The required hourly wage is calculated per adult, for up to two adults. In households with three adults, the third adult is not assumed to be working.

## The Center for Women's Welfare

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

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

Learn more about the Center and the Self-Sufficiency Standard research project at www.selfsufficiencystandard.org.


## Acknowledgments

We appreciate the contributions of the following Center for Women's Welfare staff for their work on the Self-Sufficiency Standard:

**Director**
Lisa Manzer, MPA

**Authors**
Sarah Brolliar, MPH, Annie Kucklick, MSW

**Founder Emerita**
Dr. Diana Pearce, PhD

**Contributors**
Devon Bushnell

**Technical Contributor**
Hector J. Sosa

We also acknowledge the University of Washington eScience Institute's Data Science for Social Good program for their contribution to the original development of the database infrastructure that now supports the Self-Sufficiency Standard Calculator and state report production.

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