Standard Budgets (Basic Needs Budgets) in the United States Since 2006

by

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A “standard budget” is a list of goods and services that a family of a specified size and composition–and sometimes of a specified social class or occupational group–would need to live at a designated level of well-being, together with the estimated monthly or annual costs of those goods and services (Innes 1990; Orshansky 1959). Other terms used for the “standard budget” concept in recent American literature include “basic needs budget,” “family budget,” and “expert budget.” In other countries such as Britain and Australia, the term used for this concept in recent literature is “budget standard(s)” (Fisher 2007).

Since about 1990, a number of analysts have developed standard budgets in the United States, Britain, Australia, Canada, Ireland, and other countries. For a paper reviewing this work from about 1990 through 2006, see Fisher (2007).

The present paper updates the 2007 paper for the U. S. only, covering work since 2006. The majority of budgets referenced are still for working-age families with children at a “no-frills” standard of living, but there are more exceptions to that generalization than there were during the 1990-2006 period.

The Self-Sufficiency Standard

Dr. Diana Pearce and the organizations with which she partners continue to develop and update the Self-Sufficiency Standard; Self-Sufficiency Standards are now available for 37 states and two major metropolitan areas.

“The Self-Sufficiency Standard measures how much income a family of a certain composition in a given place needs to adequately meet their basic needs–*without public or private assistance*” (Pearce 2012). The Standard is calculated for working one-adult and two-adult families with zero to three children, with the children divided into four age categories. Figures are calculated for each county or county-equivalent. “The Self-Sufficiency Standard...is a basic family survival budget, with no frills–no take-out pizza, no movies...no budget for emergencies, car repair or long-term savings” (Wider Opportunities for Women 2003; see also <http://www.selfsufficiencystandard.org/docs/SSS%20FAQs_061909.pdf>). Costs for major budget components (housing, child care, food, health care, etc.) “are set at a minimally adequate level, which is determined whenever possible by using what government sources have determined are minimally adequate for those receiving assistance, e.g., child care subsidy benefit levels” (Pearce 2012).

States for which the Standard was updated in 2011 included California, Colorado, Ohio, Oregon, and Washington. For recent sample Self-Sufficiency Standard reports, see the reports for Ohio (Pearce 2011) and Maryland (Pearce 2012).

Information about the Self-Sufficiency Standard is now available on the website of the Center for Women’s Welfare <http://www.selfsufficiencystandard.org/>. The most recent Self-Sufficiency Standards for individual states can be accessed at <http://www.selfsufficiencystandard.org/pubs.html>. Earlier editions of the Standard for individual states can be accessed at <http://www.wowonline.org/ourprograms/fess/index.asp>, or by contacting the Center for Women's Welfare <http://www.selfsufficiencystandard.org/contact.html>. For lists of ways in which the Standard has been used in various states and localities, see Pearce (2012, pp. 44-49) and <http://www.selfsufficiencystandard.org/standard.html#howcan>. Links to Self-Sufficiency Calculators for a number of states can be accessed at <http://www.selfsufficiencystandard.org/pubs.html#calculators>.

The forty-plus organizations with which Dr. Pearce has partnered to develop the Self-Sufficiency Standard for various states are listed at <http://www.selfsufficiencystandard.org/partners.html>. Many of these organizations are community or advocacy groups, but six of them are state government agencies: the Connecticut Permanent Commission on the Status of Women, the Hawaii State Commission on the Status of Women, Iowa Workforce Development, the State of Montana Department of Public Health, the West Virginia Development Office, and the Office of the Governor of Wyoming.

Depending on the place and the type of family involved, the Self-Sufficiency Standard ranges from 150 percent to over 300 percent of the federal poverty line (Pearce 2009b).

Dr. Pearce and her colleagues have prepared demographic reports for seven states–California, Colorado, Connecticut, Mississippi, New Jersey, Pennsylvania, and Washington State–on the number and proportion of non-aged, non-disabled households with incomes below the Self-Sufficiency Standard, as compared to the number and proportion of this subset of households below the official poverty thresholds. As shown in the following table, the official poverty rate for this subset of households was between 7 and 9.5 percent for most of these states and 17.6 percent for Mississippi. The proportion of this subset of households below the Self-Sufficiency Standard was considerably higher–between 19 and 21 percent for most of these states, 31.0 percent for California, and 31.8 percent for Mississippi. For Mississippi, the proportion of this subset of households below the Self-Sufficiency Standard was 1.8 times the official poverty rate; corresponding ratios were 2.3 for Pennsylvania, 2.5 for Washington State, and between 2.7 and 3.3 for the other states.

State	Non-Aged, Non-Disabled Households-- Percent Officially Poor	Non-Aged, Non-Disabled Households-- Percent Below SSS	Ratio-- Percent Below SSS to Percent Officially Poor
California (Pearce 2009c)	9.5%	31.0%	3.3
Colorado (Pearce 2007a)	7.2%	20.5%	2.8
Connecticut (Pearce 2007b)	7 %	19 %	2.7
Mississippi (Pearce 2009d)	17.6%	31.8%	1.8
New Jersey (Pearce with Legal Services of New Jersey 2008)	7 %	20 %	2.9
Pennsylvania (Pearce 2009a)	9.1%	20.8%	2.3
Washington State (Pearce 2007c)	8.3%	20.7%	2.5

The 2008 update of the Self-Sufficiency Standard for New Jersey (Pearce 2008) included a section entitled "Disability and Self-Sufficiency" (pp. 25-29). This section discussed some of the issues involved in estimating a standard budget for people with disabilities; the section also made some estimates of what the extra budget costs associated with disabilities would be. This is the only American effort that the present writer has seen that tries to estimate the cost of a standard budget for people with disabilities. Using ratios derived from two British studies, the section presented estimates of costs of the Self-Sufficiency Standard for a disabled single adult and couple in one New Jersey county. Depending on the severity of the disability involved, disability-related needs were estimated to increase the cost of the Standard by between 14 percent and 136 percent. The section emphasized that "these estimates are illustrative, not exhaustive, as the study of such factors is an emerging field. These estimates are meant to stimulate further research and discussion, as a first step toward better understanding the costs of disability."

Nationwide Family Budgets Developed by the Economic Policy Institute

The Fisher 2007 paper referenced a 2001 book (Boushey et al. 2001) and a 2005 briefing paper (Allegretto 2005; see also Allegretto 2006) published by the Economic Policy Institute (EPI); in each of these publications, researchers from EPI had presented a set of basic family budgets for six different family types (one- and two-parent families with one, two, and three children) for every metropolitan area and for the nonmetropolitan (which EPI calls "rural") balance of each state–a total of over 400 areas. The 2001 study stated that "The budgets do not include the cost of restaurant meals, vacations, movies, or savings for education or retirement."

In the 2001 study, the national median budget for a two-parent, two-child family for the 400 areas was equal to 198 percent of the official poverty threshold, with budgets for this family type for individual areas ranging between 160 and 308 percent of the threshold. In the 2005 study, the national median budget for a two-parent, two-child family was equal to 209 percent of the official poverty threshold, with budgets for this family type for individual areas ranging between 162 and 338 percent of the threshold.

In 2008, EPI released a briefing paper (Lin and Bernstein 2008) which presented a set of family budgets for 2007 for the same family types as in the 2001 book and the 2005 briefing paper, but for 614 areas, rather than for 400-plus areas as previously.

For a two-parent, two-child family, the "average" family budget "[f]or the nation overall" in the 2008 study was equal to 232 percent of the official poverty threshold. (It is not clear whether this "average" figure was a weighted mean, an unweighted mean, or a median.) The least costly budget for a family of this type (Marshall County, Mississippi) was equal to 170 percent of the threshold. The most costly "urban" budget for a family of this type (Nassau & Suffolk Counties, New York) was equal to 342 percent of the threshold; the most costly "non-urban" budget (Nantucket and Dukes Counties, Massachusetts) was equal to 349 percent of the threshold.

Looking at Current Population Survey data for calendar year 2007 for families of the above six family types with positive earnings, the 2008 study found that 29.8 percent of them were below their family budget levels, while only 9.7 percent of them were below the official poverty thresholds. The proportion of these families below their family budget levels was thus 3.1 times the official poverty rate for these families.

EPI's Basic Family Budget Calculator for the budgets released in 2008 can be accessed at <http://www.epi.org/resources/budget/>.

The National Center for Children in Poverty's Basic Needs Budgets for Various Cities and Counties

By 2007, the National Center for Children in Poverty (NCCP) had begun developing Basic Needs Budgets for various cities and counties (Cauthen and Fass 2007). In 2008, NCCP developed and posted on-line a Basic Needs Budget Calculator (Cauthen 2008); this calculator can be found at <http://nccp.org/tools/frs/budget.php>. For the most part, NCCP makes its Basic Needs Budgets available through its Basic Needs Budget Calculator rather than through reports on individual states or a nationwide report.

NCCP's Basic Needs Budgets are "bare-bones" budgets, including only a family's "most basic living expenses–enough to get by but not enough to get ahead"; they are based on "modest" assumptions about costs. The budgets assume that family members are covered by employer-sponsored health insurance, even though in actuality, the majority of low-wage workers (as noted in Dinan 2009) do not have such coverage. (However, the budgets can be recalculated to reflect the much higher cost of private nongroup health insurance.) The budgets do not include durable goods (for instance, furniture or household appliances) or entertainment. They do not include funds to purchase life or disability insurance. They do not include savings for emergencies, home purchase, a child's education, or a parent's retirement. They do not include funds to pay off debt (Fass 2009; Dinan 2009). Technical information on the methodology used to calculate the budgets is available on an undated page at <http://nccp.org/budget_methodology.html>.

NCCP budgets are available for one- and two-parent families with one to three children, with the children divided into three age categories; the budgets assume that all families include at least one full-time worker (<http://nccp.org/tools/frs/budget.php>; Dinan 2009). As of April 2012, a tabulation of drop-down entries on the Basic Needs Budget Calculator showed that budgets were available for 123 cities and counties in 19 states. The year for which each budget is priced is shown with the individual budget; as of April 2012, years cited ranged between 2006 and 2011.

Depending on the locality and the size and type of family, NCCP budgets range between about 150 percent and 350 percent of the official poverty guideline (Dinan 2009).

Family Budgets Developed by Other Organizations for Individual States

Some independent organizations continue to develop and update family budgets for individual states, although the number of such organizations is probably lower than in the 1990s. (For some states, budgets developed by independent organizations in the 1990s have been succeeded by Self-Sufficiency Standards developed for those states in recent years.)

Most of the organizations developing budgets for individual states are nongovernmental advocacy organizations. They include the following:

o The California Budget Project continues to update basic family budgets for California (California Budget Project 2010). "This report estimates the amount families and single adults need to earn in order to achieve a modest standard of living without assistance from public programs....The standard of living envisioned is more than a 'bare bones' existence, yet covers only basic expenses, allowing little to no room for 'extras' such as college savings, vacations, or emergencies." "In developing these estimates, the California Budget Project...hopes to provide a benchmark for assessing the adequacy of current employment opportunities and public policies that address the economic challenges facing many working families."

o The Michigan League for Human Services continues to update its self-sufficiency level [not to be confused with the Self-Sufficiency Standard] for Michigan (Michigan League for Human Services 2011). The League's report "identifies the hourly wage [as well as the monthly and annual equivalent income] that a family needs to earn in order to meet its basic needs and be economically self-sufficient....Estimated...expenses identified in this report do not allow for savings or emergencies, nor do they account for common family expenditures such as the purchase of a house or a child's education." "This report...was created as a tool to assess the adequacy of wages earned by families in the low-wage labor market....[I]t has been used extensively in a variety of public policy discussions related to poverty, welfare and wages. The benchmark has been used in program planning by several human services agencies in the state of Michigan."

o The Alliance for a Just Society (formerly the Northwest Federation of Community Organizations) continues to update basic household budgets for Colorado, Idaho, Montana, Oregon, and Washington State (Chinitz et al. 2010). "This report provides calculations of: a living wage for all counties in Colorado, Idaho, Montana, Oregon, and Washington; the percent of job openings that pay a living wage in each of these states; and the ratio of the number of living wage job openings to the number of people looking for work." Separate living wage figures are calculated for different family types. "A living wage is a wage that allows families to meet their basic needs, without public assistance, and that provides them some ability to deal with emergencies and plan ahead. It is not a poverty wage." The budgets used to calculate the living wage figures include amounts for savings for retirement and savings for emergencies; these budgets have included savings for retirement and for emergencies ever since the first Northwest Job Gap Study in 1999 (Northwest Policy Center and Northwest Federation of Community Organizations 1999).

o The North Carolina Justice Center continues to update its Living Income Standard for North Carolina (Sirota with McLenaghan 2011). "The failure of the Federal Poverty Level to capture the full range of factors contributing to economic hardship and the prolonged erosion in the value of the minimum wage have left a need for statistics that enable policymakers to better understand the lives of low-wage working families. To that end," the Justice Center "created the Living Income Standard (LIS), a market-based approach to estimating how much income a working family with children must earn in order to pay for basic expenses." "By using conservative estimates, the LIS provides a basic budget for an extremely modest, if not austere, lifestyle." "Budgets only include essential items and contain no allowances for such luxuries as entertainment, meals eaten outside of the home, cable television, cellular phone service, extracurricular activities and gifts." The LIS also contains no allowances for savings and debt payments. However, besides figures for the basic LIS, the Justice Center's 2011 report also presents figures for all North Carolina counties for the LIS with allowances added for savings and debt payments; the Center's previous report (Quinterno with Gray and Schofield 2009) had presented similar figures on an illustrative basis for three counties.

o The [Minnesota] JOBS NOW Coalition continues to update basic needs budgets for Minnesota (Ristau, LaFond, and Cederberg 2010). JOBS NOW's Cost of Living in Minnesota Report "tries to answer questions that reflect the concerns of workers: What is a family-supporting wage? How many jobs pay this kind of wage?" To define a family-supporting wage, "JOBS NOW has created family budgets that measure the cost of meeting basic needs for food, housing, health care, clothing, transportation and child care." "Our Cost of Living budgets are based on a 'no-frills' standard of living....Our budgets make NO allowance for items such as: education or training beyond high school; debt payments, life insurance, retirement and other savings; down payments for a home mortgage; vacations, pets, movies, gifts, and restaurant meals; or big ticket items such as washers, dryers, or refrigerators."

o The Iowa Policy Project has updated basic needs budgets for Iowa (Cannon and Fleming 2010). In the Project's report, "we compare how much different families throughout the state must earn in order to meet their basic needs....The family budgets we use in this study represent a very frugal and modest living standard without government assistance. Our budgets include allotments for housing costs, food, child care, health care, transportation, federal and state income taxes, and clothing and other necessities....No money is included for debt payments or skill training; for entertainment, vacations, or restaurant meals, or even for savings for retirement or a child's college education. Our report illustrates the importance of existing work support programs, such as the Earned Income Tax Credit (EITC), Iowa's Child Care Assistance (CCA) program, and public health insurance. Moreover, our data suggest that expanding these critical programs would help more of Iowa's working families make ends meet."

o The [Rhode Island] Poverty Institute (now the Economic Progress Institute) continues to update its Rhode Island Standard of Need (Poverty Institute 2010). "Every two years, The Poverty Institute publishes The Rhode Island Standard of Need (RISN) to answer two fundamental questions: What is the cost of meeting basic needs for families and individuals in Rhode Island? How do state and federal work supports help households meet the cost of basic needs? The RISN calculates a no-frills budget for families with two young children, and for single adults....The RISN provides a more realistic measure of economic well-being than the federal poverty level (FPL), which experts recognize as being outdated for families' current budget realities."

In two states, the state legislature has directed a state government agency to update a basic needs budget originally developed by a nongovernmental advocacy organization:

o In Vermont, the Joint Fiscal Office–an agency of the Legislative Branch of the state government–continues to update a set of basic needs budgets ([Vermont Legislative] Joint Fiscal Office 2011) which are a modified version of a set of budgets originally developed by the Peace & Justice Center, a nongovernmental advocacy organization in Burlington, Vermont; the Joint Fiscal Office, like the Peace & Justice Center, uses the basic needs budgets to calculate livable wages for working families in Vermont. In 1999, the Vermont State Legislature had appointed a Livable Income Study Committee. The Committee commissioned and approved a report (Kavet et al. 1999) which included a set of basic needs budgets that used the Peace & Justice Center's budget methodology, but added three additional budget items and a more generous food allowance. In 2000, the Vermont Legislature enacted legislation including a provision directing the Joint Fiscal Office to do an annual update of the Livable Income Study Committee's basic needs budgets (Kahler 2001-2002). For the 1998 update of the Peace & Justice Center's budgets, see Kahler and Hoffer 1999.

o In Maine, the state's Department of Labor has updated a set of basic needs budgets that were originally developed by the Maine Center for Economic Policy, a nongovernmental research/advocacy organization. (For the most recent update, see Pease 2011.) In 2005, the Maine State Legislature had appointed a Study Commission Regarding Liveable Wages. The Commission's final report ([Maine] Study Commission Regarding Liveable Wages 2006) included a recommendation that the Maine Center for Economic Policy's basic needs budget methodology be used to calculate livable wages for working families in Maine. In 2007, the Maine Legislature enacted legislation including a provision directing the Maine Department of Labor to do annual calculations of livable wage figures based on basic needs budgets using the Maine Center for Economic Policy's methodology from its report for 2004 (Pease 2009; <http://www.mainelegislature.org/ros/LOM/lom123rd/PUBLIC363.asp>). For the report for 2004, see Maine Center for Economic Policy 2005.

The Elder Economic Security Standard

From about 1990 to 2005, as suggested above, the great majority of standard budgets developed in the U.S. were for working-age families with children. Only a very few were for elderly individuals or couples. (See, for instance, Ad Hoc Committee 1993; White 2001, pp. 128-134; and the budgets for a retired couple and a two-grandparent/one-grandchild family in Alderman and O'Donnell 2003.)

This situation changed in 2006, when the University of Massachusetts Boston's Gerontology Institute and Wider Opportunities for Women (WOW) developed the Elder Economic Security Standard–also known as the Elder Standard or the Elder Index. The methodology used to develop the Elder Standard is presented in Russell et al. 2006b; for additional details, see Russell et al. 2006a and 2006c, and <http://www.wowonline.org/ourprograms/eesi/documents/NatlEESIIndexFAQs.pdf>. The Elder Standard draws on the work of Dr. Diana Pearce, who created the Self-Sufficiency Standard (see above) during the 1990s. The Elder Standard adapts the model of the Self-Sufficiency Standard to the characteristics and the spending patterns of elderly households.

The Elder Standard is a measure of the income required for elderly persons to meet their basic living costs while living in the community (not in institutions), in their own households (rather than in intergenerational households). It assumes that elderly persons will be retired, not engaging in paid work either full-time or part-time. It assumes that elderly persons will be able to meet basic living costs out of their income without private assistance and without help from means-tested public benefits (e.g., SNAP (food stamps), Medicaid, or subsidized housing). It assumes that elderly persons' incomes can include Social Security benefits, and that they will be covered by Medicare. (Social Security and Medicare are non-means-tested public benefits.) The Elder Standard is "a *no-frills, bare-bones budget*. Items like eating out, cable television, renting a movie or buying gifts for family members are not reflected" in it <http://www.wowonline.org/ourprograms/eesi/documents/NatlEESIIndexFAQs.pdf>.

The costs of the Elder Standard vary by household size (singles or couples); by housing tenure (homeowners with a mortgage, homeowners without a mortgage, and renters); by level of health (poor/fair, good, and excellent); and (for areas with significant public transportation systems) by public or private transportation. For each state covered, figures are calculated separately for each county.

WOW and the Gerontology Institute have developed Elder Standards for at least 15 states. For a recent sample Elder Economic Security Standard report, see the report for New York State (Gerontology Institute and Wider Opportunities for Women 2010).

Reports on the Elder Standard for individual states and some additional material can be accessed at <http://www.wowonline.org/ourprograms/eesi/eess.asp>, while reports for individual states listed by year can be accessed at <http://www.umb.edu/gerontologyinstitute/publications/retirement/>. For a list of ways in which the Elder Standard has been used at the national level and in various states, see <http://www.wowonline.org/documents/TrackingourSuccessesSummer2011.pdf>.

Of the state partner organizations with which WOW and the Gerontology Institute work to develop the Elder Economic Security Standard, two are state government agencies: the Connecticut Permanent Commission on the Status of Women, and the New Mexico Aging and Long-Term Services Department.

A recent health policy research brief (Wallace et al. 2010) compared the California Elder Economic Security Standard with the poverty line. The California state average Elder Standard for a single elderly renter was $21,763–which is equivalent to 201 percent of the poverty guideline of $10,830 for one person. The corresponding figure for an elderly couple that rents was $30,634–equivalent to 210 percent of the poverty guideline of $14,570 for two persons. (The figures would of course differ somewhat for different states, for individual counties, for homeowners, and so on.)

Several years after Laura Henze Russell and her colleagues developed the methodology for the Elder Economic Security Standard (Russell et al. 2006b), Bonnie-Jeanne MacDonald and two other Canadian researchers at the University of Waterloo, Ontario, adapted that methodology to develop a Canadian Elder Standard, presenting budgets for singles and couples in five Canadian cities, with separate sets of figures for homeowners owning an automobile and renters not owning an automobile (MacDonald et al. 2009; MacDonald et al. 2010).

The Basic Economic Security Tables Index

In 2009, Wider Opportunities for Women (WOW) and the Center for Social Development (CSD) at Washington University in St. Louis began collaborating to develop an economic security measure that would include not only costs for basic needs but also savings components <http://csd.wustl.edu/Publications/Lists/Projects/DispForm2.aspx?ID=257>. The project is described as building on or growing out of a national public opinion poll which found that Americans "view economic security as more than just scraping by – it means being able to make ends meet and also save for emergencies and retirement" (Wider Opportunities for Women 2010b; Morello 2010).

In October 2010, WOW released Basic Economic Security Tables and the Basic Economic Security Tables (BEST) Index (WOW and CSD 2010a) for the Washington, D.C., Metropolitan Area; in April 2011, WOW released Basic Economic Security Tables and the Basic Economic Security Tables (BEST) Index (WOW and CSD 2011a) for the United States as a whole (national averages, not figures for individual states). The methodology used to develop the tables and the Index is presented in WOW and CSD 2010b (for the D.C. Metro Area) and WOW and CSD 2011b (for the U.S. as a whole).

The Basic Economic Security Tables Index is a set of family budgets for working-age families. These budgets have a different aim than most of the other budgets discussed in this paper; their aim is to enable families to achieve basic economic security over the longer term, rather than just meeting basic needs on a day-to-day basis. To make that possible, these budgets include amounts for savings to meet emergencies and retirement savings, as well as amounts to meet basic day-to-day needs. (As noted in an earlier section, the Northwest Federation of Community Organizations began issuing budgets including savings for retirement and for emergencies in 1999, while the North Carolina Justice Center began presenting a version of its Living Income Standard with allowances added for savings and debt payments in 2009.) Because they include amounts for emergency and retirement savings as well as basic needs, the Basic Economic Security Tables Index budgets represent a higher standard of living than poverty, "no-frills," or "bare-bones" budgets.

In their reports on the Index, WOW and CSD note that "The past decade has witnessed the emergence of new social policies that embrace asset building among low-income families....The new focus on assets suggests that including assets and savings components as both core and ancillary components of measures of income adequacy will increasingly become the norm in benchmarking true economic security" (WOW and CSD 2011a, p. 12).

The core Basic Economic Security Tables Index includes basic needs, emergency savings, and retirement savings (WOW and CSD 2011a). The basic needs portion of the Index builds on the Self-Sufficiency Standard developed and updated by Dr. Diana Pearce and the organizations with which she partners (Wider Opportunities for Women 2010a). The basic needs portion of the Index does not include meals out, hobbies, gifts, non-essential shopping, electronics, appliances, non-essential travel, or vacations (Wider Opportunities for Women 2011b). Emergency savings and retirement savings are seen as necessary for all workers over the course of a work life, and are therefore included in the core Index. While saving for education (a child's bachelor's degree) and saving for a home purchase can improve a family's economic security, they are not seen as being essential to economic security; accordingly, they are presented as addenda to the core Index (WOW and CSD 2011a).

The Basic Economic Security Tables Index calculates separate income requirements for workers with and without access to employment-based benefits (employer-sponsored health insurance and employment-based retirement plans). The Index also calculates separate income requirements for workers who are and who are not covered by unemployment insurance. Having access to employment-based benefits and being covered by unemployment insurance can noticeably reduce the dollar amount of a family's economic security income requirement (WOW and CSD 2011a).

The Basic Economic Security Tables Index calculates separate figures for over 400 family types–all possible one-adult and two-adult families with up to six children, with the children divided into four age categories (WOW and CSD 2011a). Reports for individual states show separate figures for counties and selected cities (Wider Opportunities for Women 2011a).

WOW has developed Basic Economic Security Tables Indexes for five states and the District of Columbia. For a sample report, see the report for Michigan (WOW and the Michigan League for Human Services 2011). Reports on the Index for the United States as a whole, for individual states, and for the District of Columbia can be accessed at <http://www.wowonline.org/usbest/>.

Since the Basic Economic Security Tables Index represents a higher standard of living than poverty, it is to be expected that the dollar amount of the Index would be at least somewhat higher than the dollar amount of any poverty standard. In practice, the dollar amount of the Index is generally three or four times as high as the dollar amount of the current official poverty standard (Morello 2010; WOW and CSD 2011a); the precise ratio would, of course, vary depending on size of family, age of children, and county or city of residence.

In November 2011, WOW issued a report (Wider Opportunities for Women 2011b) which compared the incomes of working-age one- and two-adult households with the Basic Economic Security Tables Index budgets. The subpopulation examined comprised working-age one- and two-adult households with zero to six children; households with persons aged 65 or over were excluded, as were households with older teens who were not technically dependent on the adult(s) in the household. Within this subpopulation, 39 percent of the adults and 55 percent of the children were found to be living in households that lack economic security–i.e., households with incomes below the relevant Basic Economic Security Tables Index budgets in

2009. The report also gives the proportion of households lacking economic security in various demographic groups.

A New Use of the Term "Low Income" Based on Standard Budgets

In recent decades, a number of analysts have expressed the opinion that the current official poverty measure is an unsatisfactory measure of low income or income inadequacy. Since 2001, the Census Bureau itself has stated in its publications and on its web site that "While the [poverty] thresholds in some sense represent families' needs, the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live" (U.S. Census Bureau 2001, p. 5).

Over the last decade or so, a number of analysts have begun using 200 percent of the official poverty line as a measure of low income or income inadequacy in place of the official poverty line itself. (See the Appendix for a listing of examples.) A number of these analysts have based their use of the 200 percent level on a comparison between the official poverty line and one or more standard budgets–often the budgets developed by the Economic Policy Institute (EPI) or the Self-Sufficiency Standard. (See section 1 of the Appendix.) To repeat some figures cited above, the national median budget for a two-parent, two-child family was equal to 198 percent of the official poverty threshold in the 2001 EPI study, and 209 percent of the threshold in the 2005 EPI study, while the "average" budget for this family type was equal to 232 percent of the threshold in the 2008 EPI study. It is easy to see how an examination of these figures could lead one to adopt a level of 200 percent of the official poverty thresholds as an approximate measure of income inadequacy. (No comparable national median or average is available for the Self-Sufficiency Standard, but figures cited above show that Self-Sufficiency Standards for various areas and family types are in the same general range as EPI budgets for two-parent, two-child families for various individual areas.)

Many although not all of the analysts using the 200 percent level refer to families or persons below it as "low-income." (See section 2 of the Appendix.) Some of these analysts may use the 200 percent level without citing standard budgets.

The use of 200 percent of the current official poverty line as a measure of income inadequacy is based on the relationship between a specific poverty line–the current official poverty line–and a specific set of American standard budgets. If a comparison were to be made between a different poverty line (for instance, the Census Bureau's Supplemental Poverty Measure) and these standard budgets, the resulting percentage (or range of percentages) would be different from 200 percent. Accordingly, it would be inappropriate to assume that one can simply designate 200 percent of any poverty line as "low-income" and use it as a measure of income inadequacy.

References

(NOTE–References for the Appendix are found on pages 23-24.)

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APPENDIX

Using 200 Percent of the Official Poverty Line as an Income Inadequacy Measure

1. Using 200 Percent of the Official Poverty Line as an Income Inadequacy Measure, Based on Standard Budgets

In a chapter on low-income working families (Acs, Phillips, and McKenzie 2001) in a 2001 book, Gregory Acs, Katherin Ross Phillips, and Daniel McKenzie defined "low-income working families" as families with incomes below 200 percent of the official poverty line and with the average annual hours worked by all adult family members exceeding 1,000 (pp. 21-22). Among the factors they considered in defining "low-income" as 200 percent of the official poverty line were a 1992 standard budget developed by John Schwarz and Thomas Volgy, and the 1999 Self-Sufficiency Standard for the Washington, D.C., metropolitan area (pp. 23 and 24).

In October 2004, the Working Poor Families Project (a national initiative supported by the Annie E. Casey, Ford and Rockefeller Foundations) issued a report (Waldron et al. 2004). In this report, the Working Poor Families Project defined "low-income working families" as working families with incomes below 200 percent of the official federal poverty thresholds (p. 8). Explaining its choice of this definition, the report referred to work on family budgets done by the Economic Policy Institute, Wider Opportunities for Women [the Self-Sufficiency Standard], and state groups in Michigan and Texas (p. 30). These budgets, which estimate the actual cost of basic needs to achieve economic self-sufficiency, generally approximate 200 percent of the poverty thresholds, although they range even higher in high-cost metropolitan areas. The report included a recommendation that the federal government "redefine poverty more realistically and adopt a meaningful definition of self-sufficiency or low-income" (pp. iv and 28).

At a February 2007 Congressional hearing, Jared Bernstein of the Economic Policy Institute testified <http://www.epi.org/publications/entry/webfeatures_viewpoints_econ_oppty_and_poverty/> that "Efforts [family budgets] to gauge the true cost of meeting an adequate, basic living standard in today's economy yield income thresholds that are about twice that of the official poverty lines." He commented that work on family budgets "has generally been underutilized in the poverty debate." He referred specifically to a set of budgets issued by the Economic Policy Institute in 2005.

At an August 2007 Congressional hearing, Nancy Cauthen, Deputy Director of the National Center for Children in Poverty (NCCP), testified <http://nccp.org/publications/pdf/text_752.pdf> that the "considerable amount of research over the last decade about what it takes to make ends meet [family budgets or basic needs budgets]....provide[s]...evidence for the finding that families on average need an income of twice the current poverty level to cover the costs of basic expenses" (p. 5). She referred specifically to the Self-Sufficiency Standard, a set of Basic Family Budgets issued by the Economic Policy

Institute in 2005, and a set of Basic Needs Budgets developed by NCCP.

At the same August 2007 hearing, Mark Greenberg, then Executive Director of the Task Force on Poverty of the Center for American Progress, testified <http://www.americanprogress.org/issues/2007/07/pdf/greenberg_testimony.pdf> that "In recent years, a number of groups have developed various family budgets, generally intended to reflect a level at which a family can 'make ends meet' or live decently. While methodologies differ, the analyses typically find that the average amount needed to attain such a standard is roughly twice the current poverty line, with significant regional variation" (pp. 5-6). He referred specifically to a set of basic family budgets issued by the Economic Policy Institute in 2005, the Self-Sufficiency Standard, and a set of Basic Needs Budgets developed by the National Center for Children in Poverty.

In May 2008, the United Way of America issued a report (United Way 2008). This report defined "lower income" as having an income below 250 percent of the federal poverty line (p. 18). (The report also defined "financial stability" as having an income at or above the 250 percent level (p. 22).) "This amount roughly corresponds to similar thresholds defined by the Self-Sufficiency Standard (source: Wider Opportunities for Women) and family budgets (source: Economic Policy Institute). These two well-respected initiatives more accurately capture the real costs of different domains of daily life: housing, health care, child care, transportation, food, etc." (p. 22).

At a July 2008 Congressional hearing, Douglas Nelson, President/Chief Executive Officer of the Annie E. Casey Foundation, testified <http://www.aecf.org/Newsroom/~/media/PDFFiles/Testimony_of_Douglas_W_Nelson_July_17_2008.doc> that "There is ample evidence that the poverty threshold would be higher, and would convey a far more accurate sense of real need, if the poverty measurement objectively reflected how much a family needs to 'get by' or 'make ends meet' in America today. Under a number of approaches used in recent years to calculate this 'getting by' threshold, a basic family budget would include food, housing, out-of-pocket medical costs, child care, transportation and taxes. Although there were significant regional differences, most of the methods used resulted in a 'poverty' standard that was approximately twice the current poverty level" (p. 4). He referred specifically to a set of basic family budgets issued by the Economic Policy Institute in 2005.

2. Using the Phrase "Low-Income" to Mean Below 200 Percent of the Official Poverty Line

In a chapter in a 2001 book, as noted above, Acs, Phillips, and McKenzie used the phrase "low-income" to mean below 200 percent of the official poverty line.

In September 2002, the Institute for Women's Policy Research issued a research brief (Lyter et al. 2002). In this research brief, the authors defined "low-income children" as children whose "family's average monthly income...falls below 200 percent of the official poverty level..." (pp. 1 and 10 (endnote 3)).

In November 2003, the Urban Institute issued a research brief (Capizzano and Adams 2003). In this research brief, the authors defined "low-income families" as "those with incomes below 200 percent of the federal poverty thresholds" (p. 1).

In a 2004 report, as noted above, the Working Poor Families Project used the phrase "low-income" to mean below 200 percent of the official federal poverty thresholds.

The Kaiser Family Foundation's 2005 Low-Income Coverage and Access Survey defined "low-income adults" as "adults living in households with incomes below twice the poverty level...." (See Kaiser Commission on Medicaid and the Uninsured 2008, p. 1.)

In a 2007 article on child care policy, Mark Greenberg (then Executive Director of the Task Force on Poverty for the Center for American Progress) defined low-income families as those with income below 200 percent of the poverty line. (See Greenberg 2007, p. 75.)

In November 2009, the National Center for Children in Poverty released a report (National Center for Children in Poverty 2009). This report defined families and children as "low income" "if the family income is less than twice the federal poverty threshold" (p. 5).

Also in November 2009, the UCLA Center for Health Policy Research issued a policy brief (Peckham and Wyn 2009). In this policy brief, the authors defined "low-income women" as women with family incomes below 200% of the federal poverty line (pp. 1 and 11 (endnote 1)).

In early 2010, the Carsey Institute of the University of New Hampshire issued a policy brief (Smith and Gozjolko 2010). In this policy brief, the authors defined "low-income families" as "those living at or below 200 percent of poverty" (p. 1).

In April 2010, the Center for Economic and Policy Research released a report (Fremstad 2010). In this report, the author referred several times to "the 200-percent-of-poverty measure that is commonly used today by researchers as a low-income measure" (pp. 9 and 46); he commented that "[t]his 200 percent standard has come to be commonly used as a low-income indicator as the poverty line failed to keep pace with the growth in mainstream living standards" (p. 12).

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