

# Understanding the Self-Sufficiency Standard: Making Ends Meet in Montgomery County, MD

## Community Navigation Summit

The Universities at Shady Grove

June 20, 2023





## Sharon Strauss

- Executive Director, Montgomery County Community Action Agency (CAA), DHHS Office of Community Affairs.
- Sharon leads CAA, the local, state and federally designated antipoverty entity. Previously, she was a program manager with Linkages to Learning, and a program specialist with School Health and Early Childhood Services. Earlier, she was a nonprofit executive, childcare director, and teacher.  
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## How Much is Enough in Montgomery County?

The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without public or private assistance, varied by county.



- What is the cost of **housing** each month in Montgomery County for a family of three with one adult, one preschooler, and one school age child? *Assume a single parent needs a 2-bedroom unit. Include the total of rent and utilities--- but not telephone or cable.*
- What is the cost of **childcare** each month in Montgomery County for a family of three with one adult, one preschooler, and one school age child? *Assume full-time child care for the preschooler in a licensed child care center, and part-time before and after school care for the school-age child.*
- What is the cost of **food** each month in Montgomery County for a family of three with one adult, one preschooler, and one school age child? *Assume all food is prepared at home.*

How much **income** would one adult with one preschooler, and one school age child need to earn every **month** to meet the Self-Sufficiency Standard?

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What is the cost of **housing** each month in Montgomery County for a family of three with one adult, one preschooler, and one school age child? **\$2,418**

What is the cost of **childcare** each month in Montgomery County for a family of three with one adult, one preschooler, and one school age child? **\$2,698**

What is the cost of **food** each month in Montgomery County for a family of three with one adult, one preschooler, and one school age child? **\$1,468**

How much **income** would one adult with one preschooler, and one school age child need to earn every **month** to meet the Self-Sufficiency Standard? **\$9,739**

# Social Determinants of Health



Social Determinants of Health

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 Healthy People 2030



# MONTGOMERY COUNTY, MARYLAND

## PROSPEROUS...

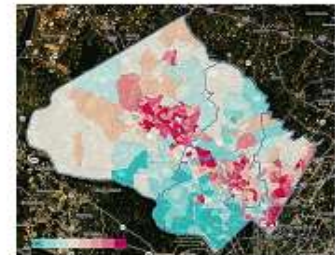
**1.06 Million Residents**

### MEDIAN HOUSEHOLD INCOME



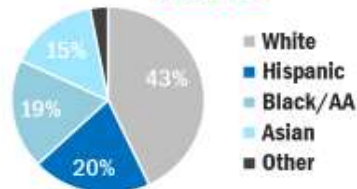
**31%** of adults hold a graduate degree  
**57%** hold an undergraduate degree  
**56%** work in management, business, and science

## ...BUT WITH POCKETS OF NEED



**47,829** children qualify for free or reduced-price meals (33%)—more than entire student body of DC

## “MAJORITY MINORITY” Since 2010



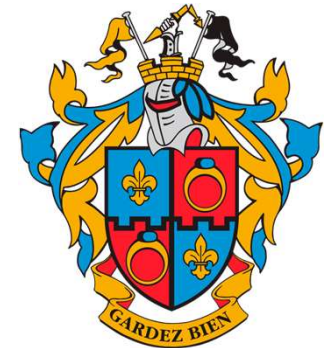
**3 of top 5 most diverse places in US**  
(out of 19,000+)

## GLOBAL REPRESENTATION



**33% Foreign-born** | #1 in US for Ethiopia | #3 for El Salvador | #4 for Sri Lanka | #5 for Iran | #9 for France  
**150 Languages** | 40% speak non-English at home

# Department of Health and Human Services At-a-Glance



**Budget** – Approximately **\$313 Million**, including County Funds and grants

**Clients** – Approximately **130,000** clients served each year.  
**One third** receive two or more services

**Staff** – **2,000** active employees working together



**Contracts** – **758** active contracts - **90%** are with community service providers

## 5 Service Areas

### Working Together

Aging and Disability Services

Behavioral Health and Crisis Services

Children, Youth, and Family Services

Public Health Services

Services to End and Prevent Homelessness

**AN INTEGRATED DEPARTMENT**



**Lisa Manzer**

- Director, Center for Women's Welfare at the University of Washington
- For two decades+, Lisa developed and implemented the Self-Sufficiency Standard, collaborating with partners across the nation to produce comprehensive reports on the impact of housing, childcare, health care, guaranteed basic income, and tax policies on working families.
- [lmanzer@uw.edu](mailto:lmanzer@uw.edu)  
[www.SelfSufficiencyStandard.org](http://www.SelfSufficiencyStandard.org)





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- Wi-Fi: confnet
  - Password: usgconfcampus
  
  - Link to MCAP's Self-Sufficiency Standard Calculator
  - <https://maryland-cap.org/the-maryland-2023-self-sufficiency-standard-calculator/>

***Lisa Manzer***  
***Director, Center for***  
***Women's Welfare at the***  
***University of Washington***

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- <https://www.youtube.com/watch?v=9TMqhBxB8s0>



## SELF-SUFFICIENCY STANDARD BASICS

**Focused on working age families, i.e., nondisabled, nonelderly.**

**Calculates basic necessities: housing, food, child care, transportation, taxes, and miscellaneous costs (clothing, shoes, diapers, etc.).**

**Set at minimally adequate level, using government set levels of adequacy when available (Fair Market Rents for housing, child care subsidy levels, etc.).**

**"Bare bones" with no extras – no takeout/restaurant food/lattes; no savings or investments (car, education); no gifts/charity/recreation.**

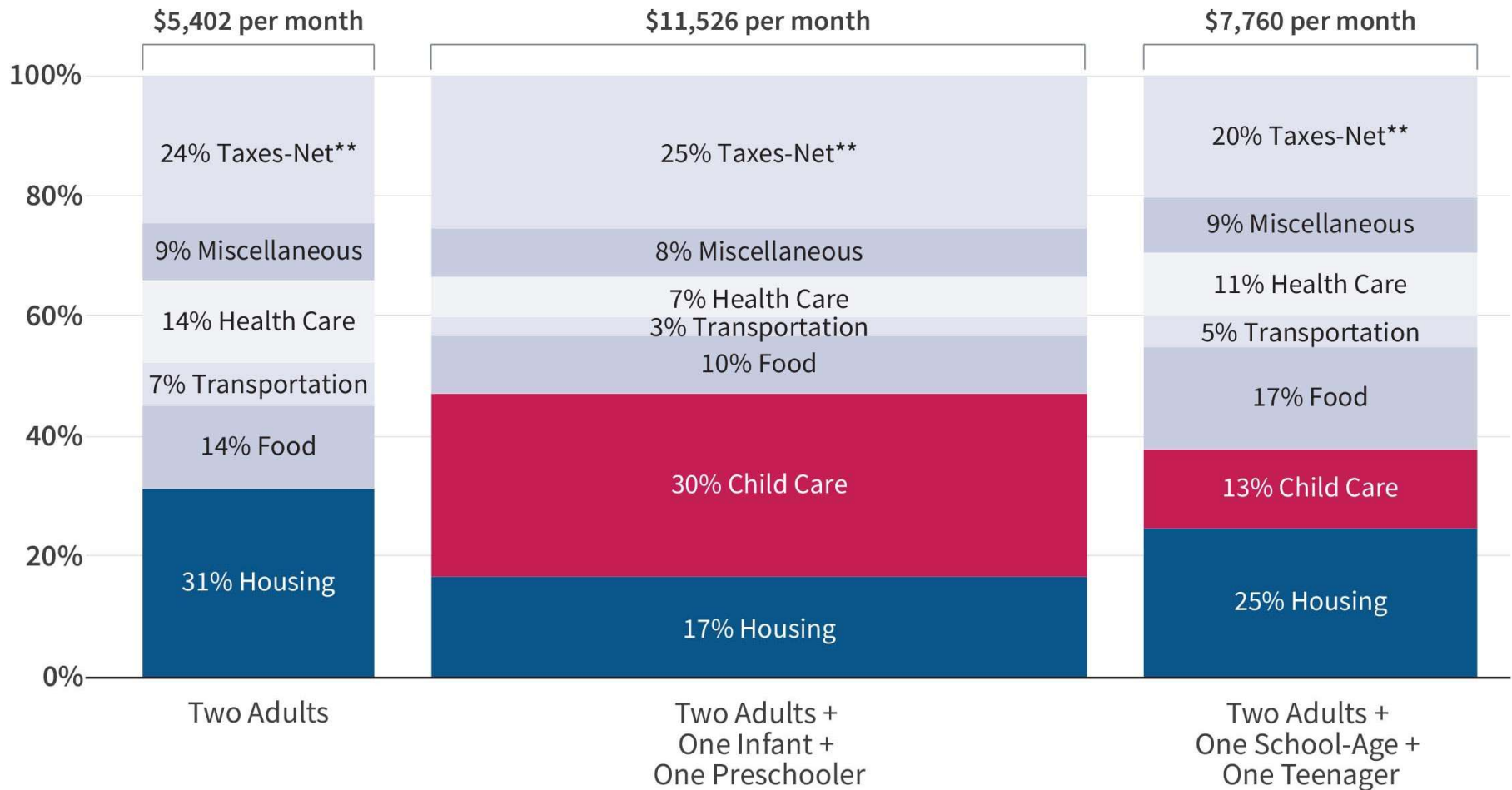
**Varied by family type: number of adults plus number and age of children.**

**Geographically specific: county and/or city, data permitting.**



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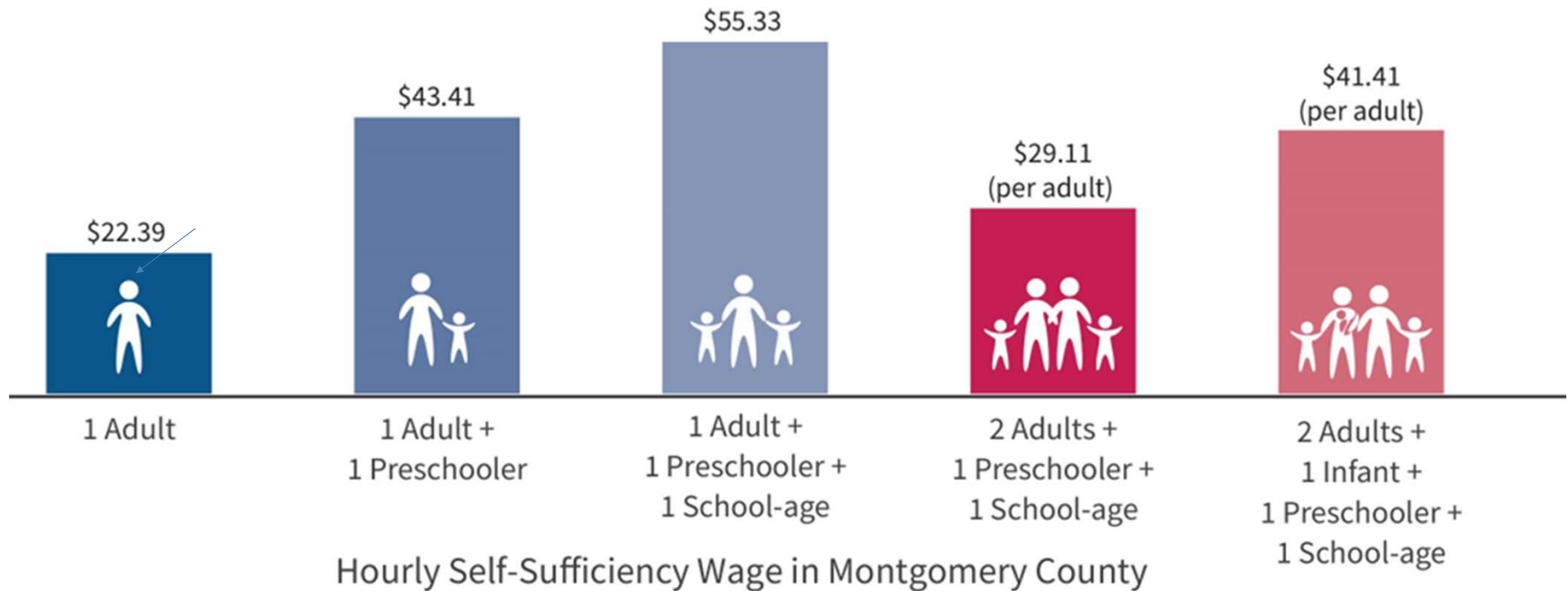
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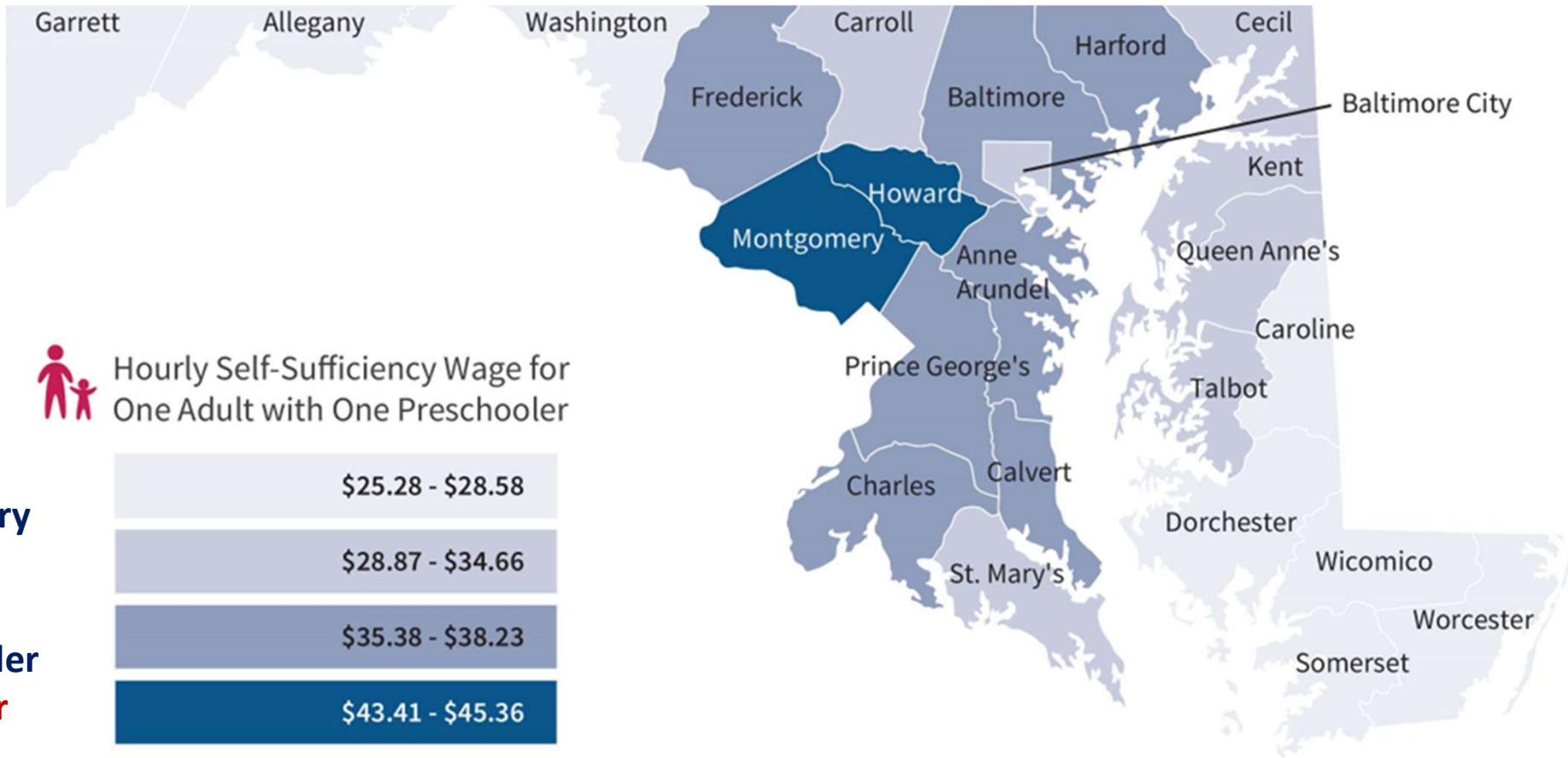
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## The Self-Sufficiency Standard Varies By Family Type



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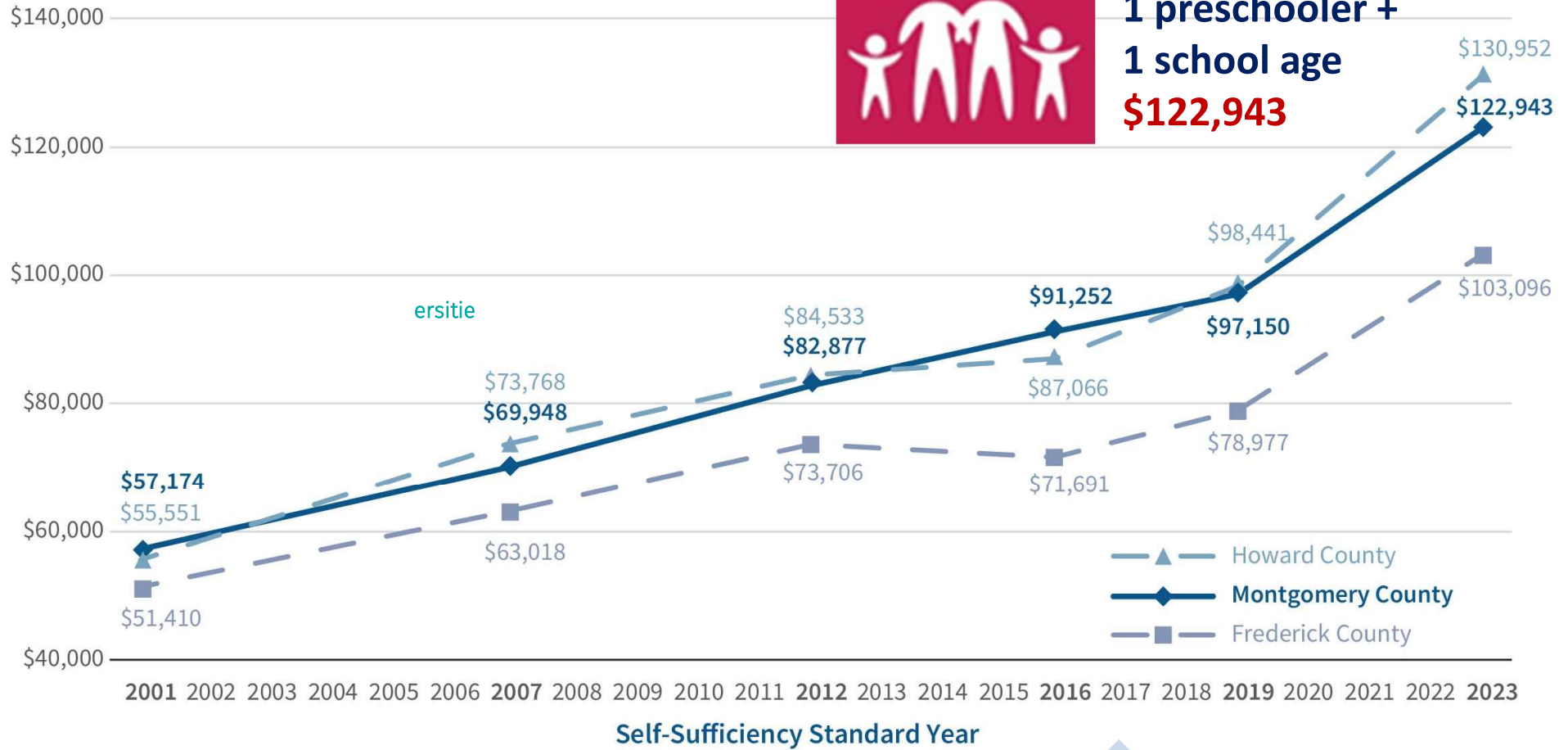
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Annual Income



**2 adults +  
1 preschooler +  
1 school age  
\$122,943**



# How Does The Standard Compare?

21.3%

The percent of self-sufficiency costs covered by the federal poverty level

One parent,  
one school-age  
child, one pre-  
school age child



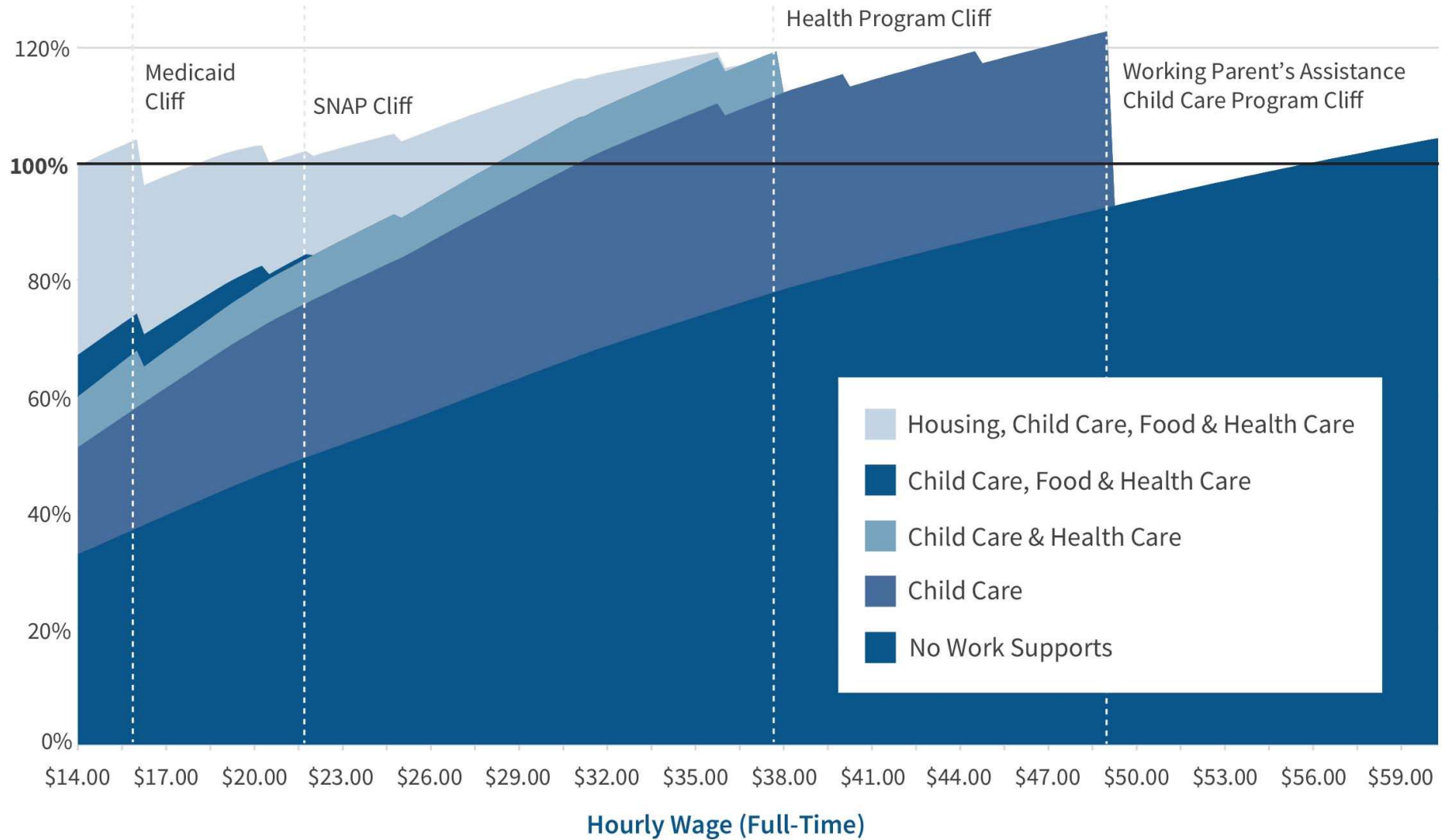
141

Number of hours a minimum wage worker must work per week to earn self-sufficiency wage





# Public Benefits and Local Resources Keep Families Economically Secure





**Zelda  
Wafer-Jones**

- Vice Chair, Montgomery County, Maryland Community Action Board (CAB), representing the low-income sector (Head Start).
- Zelda has volunteered with CAB since 2017 and has served on its executive committee since 2020, delivering advocacy on behalf of lower-income residents to the County Executive and County Council, and to the Maryland General Assembly. Zelda also is a volunteer and mentor with CAB's Community Advocacy Institute.
- Previously, Zelda chaired the MCPS Head Start/PreK Parent Policy Council.
- [zwafer@hotmail.com](mailto:zwafer@hotmail.com)

# STRATEGIES TO MEET THE SELF-SUFFICIENCY STANDARD—

***INCREASE....***



## **Work Supports:**

Child Care  
Paid Parental Leave  
Employer Health Care

## **Eligibility:**

SNAP/Food  
Universal School  
Meals  
Subsidized  
Housing  
Transportation

## **Tax Credits:**

Child Tax Credit  
Federal, state, and  
local Earned Income  
Tax Credits  
Renter's Tax Credit

## **STRATEGIES TO MEET THE SELF-SUFFICIENCY STANDARD–**

### ***Raise Wages***

- Minimum wages
- Local living wages
- Unionization
- Increase Benefits (paid sick leave, holidays,
- family leave, insurance, etc.)
- Pay equity/anti-discrimination laws
- Increasing/improving education/training
- Economic development
- Economic Justice (Ban the Box)





**2023 Self-Sufficiency Standard data is available through the Maryland Community Action Partnership:**

**Maryland Self-Sufficiency Standard Calculator**

<https://maryland-cap.org/the-maryland-2023-self-sufficiency-standard-calculator/>

**Coming later this summer:**

**The 2023 Montgomery County, MD Self-Sufficiency Standard Report**

**a comprehensive analysis of Montgomery County SSS data!**

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