

THE BASIC ECONOMIC SECURITY TABLES™

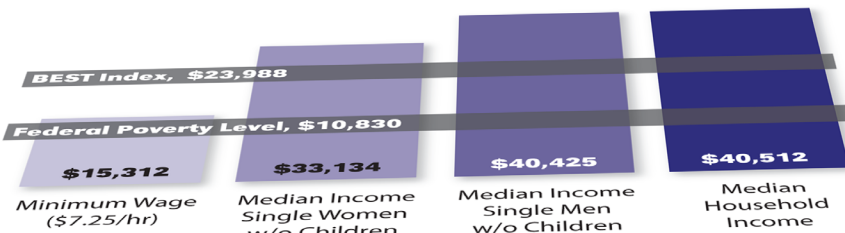
FOR KENTUCKY

HOW CLOSE ARE KENTUCKY WORKERS TO ECONOMIC SECURITY?

A well-defined standard of need such as the Basic Economic Security Tables can reveal gaps between typical Kentucky incomes and economic security. These gaps suggest which workers within the state are most likely to thrive and which live farthest from economic security. The distance typical workers find themselves from security incomes has great implications for state and local communities. Workers able to afford basic necessities and invest in themselves and their communities by saving are much more likely to enjoy lifelong future generations. Those who fall short of the Index are likely to remain vulnerable to future economic instability and pass that instability on to their children and tomorrow's workers.

Single Workers

Figure 3: Kentucky Basic Economic Security Tables for 1 Worker vs. Kentucky Benchmark Incomes, 2010



As Figure 3 demonstrates, many single childless workers in Kentucky earn incomes suggesting economic security. Median incomes for both single men and single women exceed the Kentucky single worker BEST Index (\$23,988). A typical single woman earns over \$9,000 more than her BEST Index; the typical single man earns approximately \$16,400 more than the BEST Index.

However, 50% of workers earn less than median income. In addition, over 7% of Kentucky workers earn minimum wage or less (US Bureau of Labor Statistics, *Characteristics of Minimum Wage Workers: 2009-2010*). The Kentucky BEST Index for a single worker without children is approximately 57% higher than the annual Kentucky minimum wage (\$7.25 per hour; \$15,312 per year).

Single Workers Raising Children

Figure 4 demonstrates the challenges faced by a Kentucky single parent raising a preschooler and a schoolchild. All BEST costs are higher for the parent than for the childless adult: food costs more than double, health care costs increase by 150% and quality child care contracted at BEST market rates will cost the parent over \$900 per month. The statewide BEST Index for a single worker raising a preschooler and schoolchild (\$47,316) is double the statewide index for a single worker without children (\$23,988). Yet, typical single parent incomes are much lower than typical incomes of adults without children.

Single Women Raising Children

Single mothers in Kentucky are disproportionately lower income, and struggle to attain the several components of security. In 2009, just over one-half Kentucky families living in poverty were headed by single mothers (US Census Bureau, "Detailed Table B17012" 2009).

Rising costs, rising unemployment and stagnant wages have all contributed to increasing gaps in incomes and economic security. The economy gap suffered by single women raising children further widened, however, by occupational segregation and caregiving.

Nationwide, 49% of women work in service or administrative positions.

A PROJECT OF WIDER OPPORTUNITIES FOR WOMEN'S FAMILY ECONOMIC SECURITY PROGRAM

2010

THE BASIC ECONOMIC SECURITY TABLES™

**FOR
KENTUCKY
2010**

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The Basic Economic Security Tables™ (BEST) are tabulated by Wider Opportunities for Women (WOW) and the Center for Social Development (CSD) at Washington University in St. Louis as part of the national BEST Initiative led by WOW.

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Women 4 Women

Women 4 Women is a non-profit organization in Louisville, Kentucky led by women who believe that a core strength of our society rests on the contributions of women. Women 4 Women is dedicated to improving the health and economic well-being of women and girls through education and access. Our overarching strategy is to bring together a city of Champions 4 Her to build partnerships, programs and financial support for women and girls.

Our key initiatives provide support and services for women and families who are economically challenged in our community. Our work in financial literacy, known as Finance 4 Her™ is positioned as “a best practice” for achieving outcomes important to the national conversation of helping families establish economic success through basic financial planning. Finance 4 Her™ teaches ready-to-rent strategies leading to eviction prevention, home ownership, asset building, and supports neighborhood revitalization.



Wider Opportunities for Women (WOW)

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, DC to achieve economic independence and equality of opportunity for women and their families at all stages of life. For over 45 years, WOW has been a leader in the areas of nontraditional employment, job training and education, welfare-to-work and workforce development policy. Since 1995, WOW has been devoted to the self-sufficiency of women and their families through the national Family Economic Security (FES) Program. Through FES, WOW has reframed the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. Building on FES, WOW has expanded to meet its intergenerational mission of economic independence for women at all stages of life with the Elder Economic Security Initiative.



Center for Social Development, Washington University in St. Louis (CSD)

The Center for Social Development conducts research that informs how individuals, families, and communities increase capacity, formulate and reach life goals, and contribute to the economy and society. The Center for Social Development’s principal focus is on families and communities at the bottom of society. Major areas of work include Asset Building and Civic Engagement & Service.

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INTRODUCTION

The Basic Economic Security Tables™ Index (BEST) is a measure of the basic needs and assets workers require for economic security throughout a lifetime and across generations.

The BEST follows on a long history of research defining families' spending and income needs, but reflects a modern economy and contemporary understanding of how families achieve financial stability. The BEST captures the local variance in prices which determine how well incomes allow families to make ends meet. County of residence directly affects how much typical economically secure Kentucky residents spend on BEST expenses and how much they need to save. BEST expenses and savings requirements are therefore calculated for each Kentucky county. Average BEST values are then calculated for the state as a whole in order to: provide additional context; assist policy makers, researchers and service providers whose work and interests span the state; and allow comparison of Kentucky BEST data to national data and data from other states.

The BEST improves on the descriptive power of earlier budget standards by presenting the specific needs of more than 400 family types—all possible one- or two-adult families with up to six children.¹ BEST values for adults are not age-specific, and are applicable to any independent working adult.²

To further improve understanding of worker expenses and income needs, the BEST calculates separate income requirements for workers with and workers without access to employment-based benefits. Receipt of benefits—namely employer-sponsored health insurance and employment-based retirement plans—can be critical to short- and long-term economic security, and can prevent workers from suffering marked declines in stability, or even impoverishment. The Index also distinguishes

between workers who are and are not covered by unemployment insurance. Those without access to unemployment insurance require greater emergency savings to insulate them from instability, as they cannot count on unemployment insurance to replace lost income. By definition, “good jobs” provide access to each of these benefits; low-paying, part-time and temporary jobs commonly do not.

The BEST Index is a starting point for workers who want to achieve financial stability, and for the policymakers, advocates, researchers and service providers who help workers build security in their states, counties and local communities. BEST users improve lives by:

- Benchmarking wages, worker welfare and local economic stability
- Evaluating economic development and economic development opportunities
- Identifying jobs and careers that provide the economic security wages that support stable communities
- Evaluating education and training needs
- Improving workers' and students' financial planning
- Evaluating and improving the efficacy of publicly funded programs
- Helping those working on policy issues across the life course, from early childhood to aging, find common ground and a common language
- Promoting the savings that creates essential short- and long-term asset building and economic stability
- Identifying who is and is not participating fully in local economies
- Changing the public's understanding of economic security
- Creating far-sighted public policy

WHAT IS A BASIC ECONOMIC SECURITY TABLE?

The core BEST Index contains basic budget items essential to all workers' health and safety: housing, utilities, food and essential personal and household items such as clothing, household products and a landline telephone. Because the BEST is an exploration of the minimum income families require to achieve security, it assumes that single heads of household and both adults in a two-adult household work outside of the home; all BEST workers therefore incur transportation costs, and all parents with children must pay child care costs. Workers also pay federal and state taxes, net of tax credits, on the income needed to pay for their basic needs.

Basic needs are not enough to ensure financial stability. Workers who live below their family's BEST Index must ask themselves whether their incomes are enough to see them through the next emergency, such as a job loss or a health care crisis. What about next year, or their next stage of life? Will their incomes allow them to develop the short- and long-

term assets that defeat fear and insecurity? The BEST includes assets in its definition of security to address workers' future needs, and to help move policy discussions from poverty and survival to stability.

Emergency and retirement savings are critical to preventing corroded economic security, weakened families and impoverishment. Such saving is necessary for all workers over the course of a work life, and is therefore included in the core BEST Index. Education and homeownership savings, foundations of the American dream, are also included in the BEST. However, while education and homeownership can clearly improve a family's economic security—and some Kentucky residents currently reap the rewards of such investments—saving for a child's bachelor's degree and saving for home purchase are options not essential to economic security, and whether or not home purchase leads to improved economic security is currently a subject of debate. As a result, education and homeownership savings are presented as addenda to the core BEST Index.

To demonstrate how the BEST is built, *The Basic Economic Security Tables™ Index for Kentucky* builds below the BEST for a single adult worker with no children who lives and works in Kentucky. BEST tables for 10 Kentucky counties are found below in Appendix I. Tables for all Kentucky counties and family types can be found on the Women 4 Women website, www.w4w.org, and at www.wowonline.org.

Housing and Utilities

Shelter and utilities are a worker's most basic needs, and often the most costly.

Basic Economic Security Tables, 2010	
(Workers with Employment-based Benefits)	
Kentucky	
Monthly Expenses for: 1 Worker	
Housing	\$393
Utilities	\$116

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

BEST housing expenses are adjusted US Department of Housing and Urban Development (HUD) Fair Market Rents (FMR). An FMR is the rent at the 40th percentile of the rent distribution within a city or county. Because rent and utility expenses have increased at different rates in recent years, they are displayed separately. FMRs are separated

into rent and utilities values using expense ratios created by HUD during the annual FMR update process.

Rent expense is based on a home's number of bedrooms; the BEST assumes an adult worker does not share a bedroom with children, two adult workers share a bedroom and no more than two children share one bedroom.

Food

The US Department of Agriculture's (USDA) Center for Nutrition Policy and Promotion (CNPP) produces four official food plans which price Americans' daily nutrition needs. The plans reflect current dietary recommendations, food consumption patterns and food prices. BEST food costs are taken from the USDA Low-Cost Food Plan, which is slightly less austere than the least costly USDA food plan (Thrifty Food Plan), but it still presents an age-specific, no-frills diet consisting entirely of foods prepared and eaten at home.

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 1 Worker

Housing	\$393
Utilities	\$116
Food	\$229

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Where possible, food costs are adjusted to reflect local differences in costs within Kentucky using AC-CRA Cost of Living Index data.

Transportation

Private vehicles are required by commuting workers in nearly every town and community in Kentucky. While some public transportation is available in the state's cities, bus lines do not completely relieve an economically secure family's need for a car. Transportation planning data shows that even in the Louisville metro area, only 3.6% of workers report using public transportation to commute, and over 95% of households with a worker have at least 1 car (American Association of State Highway Transportation Officials 2010).³

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 1 Worker

Housing	\$393
Utilities	\$116
Food	\$229
Transportation	\$536

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

As a result, BEST transportation expenses are calculated assuming ownership of a small sedan. The BEST assumes that the majority of couples who are unable to rely completely on mass transit for commuting, shopping, etc. will be unable to share a car to get to work. Families with two working adults therefore bear the cost of owning two cars.

Transportation costs for drivers include fuel, maintenance costs, insurance, finance charges (not down payment or purchase costs), license and registration fees and depreciation (the largest cost of car ownership).

Fuel, maintenance and depreciation expenses are based on the average number of miles driven by Kentucky residents. Miles driven by one- and two-

parent families include trips to and from work, to purchase gasoline, to transport children to and from care, occasional medical visits and one shopping trip per week. Trips to and from school for students are included in calculations of education savings and adult education and training expenses.

Automobile insurance quotes are obtained for a "standard" insurance policy at the zip code level. Quotes were obtained from Geico, which was chosen based on market share, cost and quote availability. Per-gallon fuel expenses are average expenses in the Midwest region as of September 2010.

Child Care

Quality child care allows parents to work secure in the knowledge that their children are being well supervised and that their needs are being met throughout the workday or night.

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 1 Worker

Housing	\$393
Utilities	\$116
Food	\$229
Transportation	\$536
Child Care	\$0

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

BEST child care expenses are age-specific market rates taken from the latest Kentucky child care market rate survey. Child care center and family care costs are calculated separately for infants, toddlers, preschoolers and schoolchildren. A single weighted cost for infants and toddlers is presented under the category, "Infant."

Because more infants are cared for in homes than in care centers, BEST calculations use infant and toddler costs for family child care (care provided in a private home). All care, whether provided in homes or provided in centers, is licensed care. Child care center rates are used for all other age categories. The 75th percentile of the distribution of all rates found within a county is used for both center care and family care.

Personal and Household Items

Personal and Household Items are goods and services not enumerated in the BEST, but necessary for good health, safety, employment and a basic level

of participation in the economy. Clothing, house-keeping supplies, personal care products, a landline telephone, minimal life insurance and bank fees are captured under this heading.

Basic Economic Security Tables, 2010	
<i>(Workers with Employment-based Benefits)</i>	
Kentucky	
Monthly Expenses for: 1 Worker	
Housing	\$393
Utilities	\$116
Food	\$229
Transportation	\$536
Child Care	\$0
Personal & Household Items	\$199

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

BEST personal and household items expense is equal to 27% of a family's housing, utility and food expenses, based on renters' average expenditure data found in the US Bureau of Labor Statistics' Consumer Expenditure Survey, which records American consumers' annual spending patterns.

Health Care

Rising health care costs have been a source of concern for many years, and lack of health insurance and sufficient care may be the greatest threat to a worker's security. BEST health care costs are health insurance premiums and out-of-pocket costs.

Basic Economic Security Tables, 2010	
<i>(Workers with Employment-based Benefits)</i>	
Kentucky	
Monthly Expenses for: 1 Worker	
Housing	\$393
Utilities	\$116
Food	\$229
Transportation	\$536
Child Care	\$0
Personal & Household Items	\$199
Health Care	\$142

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Because approximately 46% of Kentucky private sector workers don't have access to or don't purchase health insurance through their work, health care expense is calculated separately for workers with employer-sponsored insurance (ESI) and those with non-employer-sponsored insurance (NESI) purchased in the marketplace by individuals. Health

care premiums for workers with ESI are average premiums, by state, for individual, employee-plus-one or family coverage. Out-of-pocket expenses are average expenses by age group. Health care costs therefore reflect ages of household members and family size.

Employer-sponsored health insurance costs are obtained from the US Department of Health and Human Services Medical Expenditure Panel Survey (MEPS). Research suggests that having "catastrophic" health insurance—those least expensive plans defined by high deductibles, limited hospitalization coverage and a potential need to utilize Healthcare Savings Plans—causes consumers to forgo desirable or even necessary care. As a result, BEST NESI premiums are those for the least expensive plans which approximate typical ESI plans. The most typical ESI plans are defined by coverage, deductible and copayments/coinsurance. The insurer offering the plans priced for the BEST in Kentucky is Humana One.

See Appendix G for information on how the Patient Protection and Affordable Care Act of 2010, passed in March 2010, could affect health care insurance and costs in Kentucky.

Taxes and Tax Credits

All BEST families earn income and pay taxes. Federal payroll taxes and federal, state and local income taxes are calculated for each family type in each county in Kentucky. Sales taxes are calculated based on personal and household item spending. Tax credits calculated include the: (1) federal EITC; (2) federal child tax credit; (3) federal child and dependent care credit; (4) federal Making Work Pay credit; (5) state personal credit; (6) state child and dependent care credit.

The American Recovery & Reinvestment Act created tax credit changes that benefit Kentucky families. The changes apply to 2009 and 2010 tax returns and are included in the BEST tax calculations. Additional information on tax credits and the American Recovery & Reinvestment Act can be found in Appendix H.

Deductions and credits greatly reduce effective tax rates. The BEST displays total pre-credit income taxes, federal payroll taxes and sales taxes on the "Taxes" line. All tax credits, refundable and non-refundable, are presented together on the "Tax Credits" line. Refundable credits, such as the Earned Income Tax Credit (EITC), which are paid to filers whose credit exceeds taxes owed, are normally

received as lump sums following the April 15 filing deadline; however, the BEST measure expresses these credits as monthly amounts.

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 1 Worker

Housing	\$393
Utilities	\$116
Food	\$229
Transportation	\$536
Child Care	\$0
Personal & Household Items	\$199
Health Care	\$142
Taxes	\$347
Tax Credits	-\$35

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

HOW IS SAVINGS RELATED TO ECONOMIC SECURITY?

Meeting basic monthly living expenses alone leaves a family short of genuine financial stability. Workers must develop assets to attain both short-term and lifelong economic security. The BEST therefore suggests how much workers should save to reach modest asset development goals. At a minimum, workers seeking security need to save for emergencies throughout their lives, and need to save, preferably early and consistently, for retirement.

Workers often rely on conventional wisdom when saving. The BEST tests such traditional notions of need. Do families require three month's income as emergency savings? Will families need 70-80% of their pre-retirement annual incomes during retirement? Is the traditional wisdom relevant to families living at various points along the income spectrum?

BEST savings estimates are conservative. While the Index is innovative, workers build their assets and security in the simplest and least expensive manner available to savers.⁴ Aside from relevant tax credits, they develop assets without assistance from public policies designed to promote savings. (This allows the Index to be used for any number of future public policy analyses.) BEST assets are:

- Emergency savings that allow families to weather a typical period of unemployment
- Retirement savings that will allow seniors to make ends meet and age in their communities
- Education savings that will allow families to finance community college and a bachelor's degree without incurring debt
- Homeownership savings which allow workers to purchase a modest home

To arrive at minimum savings requirements, the BEST assumes that workers begin to save early, while in their 20s, and save for long periods. Workers save consistently, every month. Because the BEST budget suggests a comprehensive pathway to lifelong economic security, each savings type is important

and reserved for its specific purpose. Retirement savings, for example, is not drawn upon as emergency savings.

The BEST Index is a measure of what a family needs, not what Kentucky families currently have and owe. There is no debt included within the Index. It was created as a deliberate exploration of the income levels and savings that would allow families to avoid being forced into debt, whether by instability within the greater economy or by deteriorating personal finances. The Index includes only the basic expenses and savings required for fundamental economic security; if a family is able to attain the Index, members do not need to borrow to achieve basic security unless they experience exceptional expenses, such as catastrophic health conditions or uncommonly long periods of unemployment, not already included directly or indirectly in BEST expenses and savings amounts.

While families must save over time, the BEST Index does not suggest a "normal" saving pattern over a family's life course. It does, however, use assumptions based on typical experiences—the most common ages for retirement, college attendance and home purchase—as the basis for savings periods and amounts.

Emergency Savings

An emergency may take the form of a sudden income loss, such as unemployment or family breakup, or may be an unexpected increase in expenses, such as medical expenses or automotive repair. Emergency savings, savings in bank accounts or other liquid assets reserved for unforeseen economic losses, are critical economic resources for families who must meet their basic needs when their incomes are insufficient.

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 1 Worker

Housing	\$393
Utilities	\$116
Food	\$229
Transportation	\$536
Child Care	\$0
Personal & Household Items	\$199
Health Care	\$142
Emergency Savings	\$55
Taxes	\$347
Tax Credits	-\$35

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Hardships stemming from emergencies, such as evictions, utility shut-offs or hunger, inhibit children's healthy development and have negative impacts on adults' physical and mental health (Lerman & McKernan 2008). In addition to supporting basic, immediate needs, emergency savings can prevent families from sacrificing long-term development goals for short-term economic gains (e.g., dropping out of school to earn or using retirement account savings) and slowing their progress toward genuine economic security. Approximately 30% of US families did not have enough liquid assets for financial emergencies in 2007; the rate is even higher (68%) for families with incomes in the bottom 20% (Ratcliffe & Vinopal 2009).

BEST emergency savings is the amount of savings needed to meet basic needs during a "typical" period of unemployment, defined as the median term of unemployment, 8.9 weeks, during the most recent complete business cycle (2001-2007). A family must save enough to replace their current BEST income.

While families often conserve resources during periods of unemployment, the needs captured by the BEST are already limited to basic needs. Major lifestyle changes, such as moving, selling an auto or dropping health insurance, are dramatic, destabilizing and difficult to accomplish in the short-term. The BEST therefore assumes that families do not reduce their income needs during the period of unemployment.

Monthly Emergency Savings with and without Unemployment Insurance

According to the US Department of Labor, 80% of Kentucky workers were covered by unemployment insurance (UI) during the 12 months between the third quarter of 2009 and the third quarter of 2010. However, during that same period, only 53% of unemployed workers actually received UI benefits (US Department of Labor 2010). Monthly emergency savings are therefore calculated separately for workers with and without unemployment insurance. The difference is particularly relevant to low-income families, as UI replaces only a portion of monthly wages, and many low-wage and part-time workers are not eligible for unemployment insurance. (UI access rules vary by state; see the US Department of Labor website for more information). Furthermore, low-income workers commonly have limited access to the debt market, and are more likely to turn to predatory lending to finance their spending during unemployment, which threatens their ability to maintain even a modest degree of economic security (Sullivan 2008).

Monthly emergency savings amounts for workers with access to UI are calculated in the same manner as amounts for those without UI, with the additional assumption that 40% of needs during unemployment are financed by UI benefits—during the 12 months between the third quarter of 2009 and the third quarter in 2010, Kentucky workers with access to UI received, on average, 40% of their pre-unemployment wages in benefits (up to the maximum UI benefit of approximately \$1,660 per month). A worker with access to unemployment insurance saves for the remaining 60% of BEST monthly expenses. Workers without access save to replace their entire pre-unemployment BEST monthly income.

During the current economic downturn, many Kentucky families have suffered long periods of unemployment. The median term of unemployment was 15.1 weeks in 2009. Even families who save scrupulously will have trouble avoiding exceptional declines in security when faced with such a crisis. The BEST, therefore, does not include the current incomplete business cycle in its calculations.

Retirement Savings

Workers who save early and consistently are more likely to achieve economic security in retirement. Traditional sources of retirement income include Social Security, employer-sponsored retirement accounts, such as pensions or 401(k) plans, and savings. Social Security income alone does not meet current basic financial needs among elders, and pension income is increasingly uncommon. These trends are likely to continue.

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 1 Worker

Housing	\$393
Utilities	\$116
Food	\$229
Transportation	\$536
Child Care	\$0
Personal & Household Items	\$199
Health Care	\$142
Emergency Savings	\$55
Retirement Savings	\$18
Taxes	\$347
Tax Credits	-\$35
Monthly Total	\$1,999
Annual Total	\$23,988
Hourly Wage	\$11.36

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Assets are therefore critical economic resources for retirees who must maintain economic security during retirement. Income from retirement savings and annuities contributes approximately 18.5% of total income for today's elders (Social Security Administration 2010). This is far from ideal, and retirement savings rates need to increase—most notably for the 23% of the American population for whom Social Security accounts for at least 90% of total retirement income (AARP 2009).

BEST retirement savings is the amount of savings, less average Social Security benefits, that workers need at time of retirement to remain economically secure throughout an average retirement period.

Developing a Retirement Saving Goal

To establish a goal for workers' retirement income, the BEST uses the WOW-GI Elder Economic Security Standard™ Index (Elder Index). The Elder Index is a geographically-based measure of the income retirees 65 and older require to make ends meet and remain in their homes and communities (Russell, Bruce, Conahan & Wider Opportunities for Women 2006). The Elder Index, a budget standard similar to the BEST, is a conservative estimate of housing, food, transportation, health care and miscellaneous needs specific to seniors, and is estimated for each county in Kentucky and the state as a whole. Together, the BEST and Elder Index measure economic security needs across a lifetime. More information on the Elder Index is found in *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*.

In assessing economic resources among retirees, the BEST assumes that elder households will have income from Social Security, but not from a pension plan. In 2010, only 20% of private industry workers had access to employment-based pension plans (US Bureau of Labor Statistics, "Table 2: Retirement benefits: Access, participation, and take-up rates" 2010) and the number has been decreasing. In contrast, Social Security income is received by 91% of elders and is a critical income source among elder households (He, Sengupta, Velkoff & DeBarros 2005).

The Kentucky BEST assumes that elder households are renters. Like the Elder Index, the BEST assumes elders stay in their home communities and do not receive care in an institutional setting (e.g., nursing homes or assisted living facilities). The number of years spent in retirement is based on life expectancy.

Monthly Retirement Savings with and without employment-based Retirement Benefits

The BEST assumes that workers with employment-based retirement benefits save into a defined contribution plan, such as a 401(k) plan, and that their employers match the national average of 66.06 cents for every dollar the worker contributes (Dworak-Fisher 2007). Workers without employment-based retirement savings are assumed to save into Individual Retirement Accounts and receive income tax benefits for their retirement savings.

Additional Asset Building Savings

Education Savings

Among the opportunities assets may offer, education and homeownership stand out due to their long-term and multiple impacts on individuals and families. Education, especially college education, is a key to social and economic success in the current economy. A college degree or certification is a required credential for most well-paying jobs; in today's economy, a high school diploma is rarely sufficient for a "good job," and the earnings gap between those with and without college degrees is widening (Acemoglu 2002; Wilson 1996). Because of the high cost of college, income alone is rarely sufficient to meet the burden of tuition and associated costs, so increasing numbers of potential students—recent high school graduates and independent working adults who need to return to school to pursue security wages—are unable to afford college and face the widening earnings gap.

Under the heading "Additional Asset Building Savings", the BEST includes the monthly savings amount needed to finance a child's post-secondary education without incurring debt. (The cost of post-secondary education for an independent adult at local community colleges is calculated separately, outside of the basic table, and can be found in the BEST Focus below on page 13).

Because the BEST investigates least costly options, it assumes that parents save consistently for 17 years prior to their children's post-secondary education and that the child attains his post-secondary education degree in the most economical way: the child lives at home and attends community college for the first two years, and then transfers to a public (state or state-subsidized) university for a bachelor's degree. The student attends community college in the city or county of her residence; and the child attends the in-state public university of her choice without geo-

graphic restrictions. The BEST assumes that parents save into College Saving Plan (529 Plan) accounts because earnings in these accounts are tax-free.

Basic Economic Security Tables, 2010	
(Workers with Employment-based Benefits)	
Kentucky	
Monthly Expenses for: 1 Worker	
Housing	\$393
Utilities	\$116
Food	\$229
Transportation	\$536
Child Care	\$0
Personal & Household Items	\$199
Health Care	\$142
Emergency Savings	\$55
Retirement Savings	\$18
Taxes	\$347
Tax Credits	-\$35
Monthly Total	\$1,999
Annual Total	\$23,988
Hourly Wage	\$11.36
Additional Asset Building Savings	
Children's Higher Education	\$0

"Note: ""Benefits"" include unemployment insurance and employment-based health insurance and retirement plans. "

The child attends educational institutions as a full-time student and finishes college with a bachelor's degree in four years. Full-time enrollment is assumed since part-time attendance is a risk factor for dropping out of college (Kazis 2002; Wei & Horn 2002).

College costs consist of: (1) tuition and required fees; (2) books and supplies; (3) transportation; and (4) room and board. Accordingly, college cost is calculated by summing these four items for four years of education. Since the BEST assumes that a child attends community college in his county or city of residence, community college cost is calculated at the county or city level. All community and technical colleges in the Kentucky system charge tuition rates of \$130 per credit hour, though some schools impose fees ranging from \$25 in Fayette County to a \$72 fee for full-time students in Harlan County. The BEST Index uses statewide average college cost for public and public-supported four-year universities.

In addition to parents' savings, financial aid and student earnings are important economic resources for financing college education (Choy & Berker 2003). The BEST takes grants into account, but does not include educational loans because young college graduates without educational loans are in a better position to pursue their careers and other long-term goals, including savings essential to economic security (Nam, Huang & Sherraden 2008; Shapiro 2004).

College students' earnings are also substantial, as many of them work long hours, even during the school year. The typical full-time college student in the US works an average of more than 20 hours per week while enrolled and almost 40 hours per week during summer breaks (Choy & Berker 2003). Although student employment is a benefit in several respects, excessive work may defer academic achievement and increase the risk of dropping out of college (Bradburn & Carroll 2002; Wei & Horn 2002).

Homeownership Savings

Homeownership improves families' well-being in multiple ways. As a symbol of the "American Dream," homeownership is likely to provide residential stability, enhance social capital and civic engagement and boost self-esteem, while offering material benefits such as asset accumulation through home equity. The quality of public schools and public services tends to be higher in areas with higher homeownership rates than those consisting mainly of renters (Lerman & McKernan 2008; Shapiro & Johnson 2005). Empirical evidence shows a connection between homeownership and children's outcomes; children of homeowners are more likely to do better in terms of cognitive skills, academic performance, emotional development and formal educational attainment than children of renters (Green & White 1997; Kane & Spizman 1994; Lerman & McKernan 2008; Zhan & Sherraden 2003).

Basic Economic Security Tables, 2010	
(Workers with Employment-based Benefits)	
Kentucky	
Monthly Expenses for: 1 Worker	
Housing	\$393
Utilities	\$116
Food	\$229
Transportation	\$536
Child Care	\$0
Personal & Household Items	\$199
Health Care	\$142
Emergency Savings	\$55
Retirement Savings	\$18
Taxes	\$347
Tax Credits	-\$35
Monthly Total	\$1,999
Annual Total	\$23,988
Hourly Wage	\$11.36
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$67

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Developing a Homeownership Savings Goal

Homeownership savings in the BEST Index is defined as the amount of savings needed for a family to buy a home in each of Kentucky's counties. Because smaller down payments may result in lower, or even negative, returns on investments in homes, the BEST assumes that a worker obtains a standard 30-year loan and saves over a 10-year period for a down payment of 20% of the home price. Workers

also save 1.7% of the home purchase price for closing costs. To improve the likelihood that a worker's house will retain its value or appreciate, home prices are lower quartile (25th percentile) home values for each Kentucky county. Home prices are adjusted by family size under the assumption that one or two adults need a one-bedroom house and an additional bedroom is needed by two children. Use of the 25th percentile is consistent with the asset building literature, which suggests a lower quartile home price as a "starter" home (Nam, Huang & Sherraden 2008).

Despite assets' potential benefits, there have been few public policies aimed at asset building among low- and moderate-income families. Traditional asset-building policies are mostly tax-based (e.g., tax exemptions or tax credits). Examples include tax exemptions on mortgage interest, retirement savings (e.g., Individual Retirement Accounts and 401(k) plans) and college education accounts (529 College Saving Plans). Under these policies, middle-income and high-income families are more likely to benefit than low-income families. At the same time, low-income families have been discouraged from accumulating assets by restrictive asset eligibility tests in most public assistance programs; these tests force low-income families to maintain a very low level of asset ownership to remain eligible for public benefits (Nam, Ratcliffe & McKernan 2008; Sherraden 2001).

The past decade has witnessed the emergence of new social policies that embrace asset building among low-income families. These new policies aim to move beyond traditional income maintenance goals and promote long-term economic security. Federal and state governments have relaxed asset eligibility rules in public assistance programs while supporting programs that offer Individual Development Accounts (IDAs), matched saving programs for low- to moderate-income families (Nam, Ratcliffe & McKernan 2008; Sherraden & Barr 2005). 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.

Table 1: Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Kentucky, Selected Family Types

Monthly Expenses	1 Worker	1 Worker, 1 Infant	1 Worker, 1 Preschooler, 1 Schoolchild	2 Workers	2 Workers, 1 Preschooler, 1 Schoolchild
Housing	\$393	\$478	\$478	\$393	\$478
Utilities	\$116	\$141	\$141	\$116	\$141
Food	\$229	\$329	\$496	\$420	\$663
Transportation	\$536	\$578	\$578	\$971	\$1,017
Child Care	\$0	\$484	\$917	\$0	\$917
Personal & Household Items	\$199	\$256	\$301	\$250	\$346
Health Care	\$142	\$266	\$394	\$305	\$451
Emergency Savings	\$55	\$81	\$112	\$81	\$131
Retirement Savings	\$18	\$18	\$18	\$23	\$23
Taxes	\$347	\$552	\$789	\$475	\$911
Tax Credits	-\$35	-\$251	-\$281	-\$70	-\$324
Monthly Total (per Worker)	\$1,999	\$2,932	\$3,943	\$1,482	\$2,377
Annual Total	\$23,988	\$35,184	\$47,316	\$35,568	\$57,048
Hourly Wage (per Worker)	\$11.36	\$16.66	\$22.40	\$8.42	\$13.51
Additional Asset Building Savings					
Children's Higher Education	\$0	\$52	\$104	\$0	\$104
Homeownership	\$67	\$76	\$76	\$67	\$76

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Table 2: Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Kentucky, by Area

Monthly Expenses for: 1 Worker	Kentucky (Statewide Average)	Lawrence County (Low)	Laurel County (Middle)	Owen County (High)
Housing	\$393	\$282	\$376	\$532
Utilities	\$116	\$101	\$79	\$99
Food	\$229	\$241	\$241	\$241
Transportation	\$536	\$564	\$562	\$556
Child Care	\$0	\$0	\$0	\$0
Personal & Household Items	\$199	\$168	\$187	\$235
Health Care	\$142	\$142	\$142	\$142
Emergency Savings	\$55	\$50	\$54	\$63
Retirement Savings	\$18	\$9	\$17	\$38
Taxes	\$347	\$305	\$337	\$414
Tax Credits	-\$35	-\$35	-\$35	-\$35
Monthly Total (per Worker)	\$1,999	\$1,826	\$1,959	\$2,284
Annual Total	\$23,988	\$21,912	\$23,508	\$27,408
Hourly Wage (per Worker)	\$11.36	\$10.38	\$11.13	\$12.98
Additional Asset Building Savings				
Children's Higher Education	\$0	\$0	\$0	\$0
Homeownership	\$67	\$44	\$53	\$94

Notes: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans. "Middle" value is an unweighted median.

BEST FOCUS

ECONOMIC SECURITY BUDGET ALLOCATION

Figures 1 and 2 break down the spending of workers living on the edge of economic security. In Kentucky, a typical single worker's greatest expense is transportation. Other large expenses include housing (rent), taxes and food. As family size grows, each of these expenses increase, but decreases as a proportion of total spending, as all other expenses also increase and a family incurs larger child care expenses.

BEST child care costs exceed typical rents and become a family's greatest expense once a family includes an infant, regardless of where in Kentucky a family lives. As the number of children in a family increases, child care costs grow dramatically, and while other expenses also increase, care costs dominate family budgets.

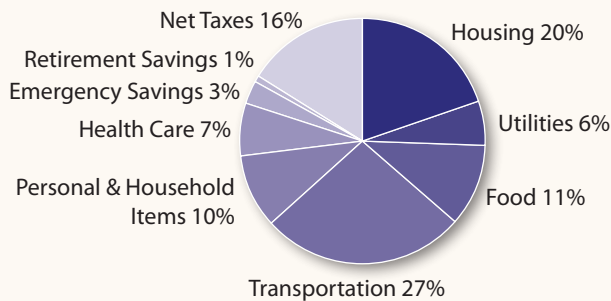
Figures 1 and 2 also speak to the impact of transportation costs, of Kentucky residents' need to maintain cars for commuting, shopping and delivering children to child care. Although an owned automobile is an asset, maintaining an automobile that is leased or financed and consistently depreciating (depreciation accounts for approximately 40% of BEST automobile costs) is a sizeable liability, and one of a family's largest expenses, regardless of family size or place of residence.

While BEST incomes and gross taxes increase with family size, tax deductions and tax credits also increase, and net tax burdens as a percentage of families' BEST wages decrease slightly for larger families.

The smallest BEST expenses are emergency and retirement savings, and Figures 1 and 2 demonstrate the relative low cost of intermediate- and long-term stability. Together, BEST retirement and emergency savings requirements comprise just 4% of the BEST budget for a single adult, and lower proportions for larger families. Such savings represents an economic security budget's "low-hanging fruit," family and community stability that can be purchased through livable incomes, reductions in other expenses, broadened access to employment-based benefits and innovative policies promoting savings.

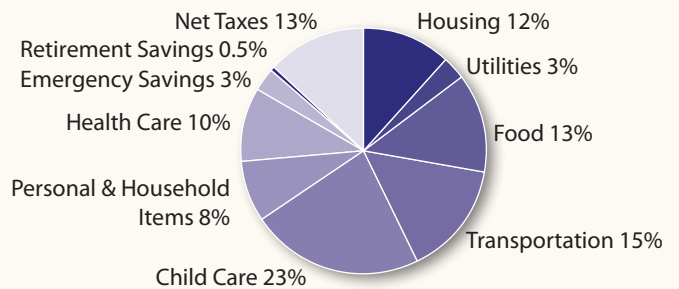
It should be noted that Figures 1 and 2 demonstrate only the relative sizes of BEST expenses. All BEST components are essential to security, regardless of their impact on a worker's budget. A family may spend slightly more or less on a specific expense than the BEST prescribes, but security will prove elusive if a family forgoes an expense. Similarly, because the BEST is a conservative estimate of need, if a family spends significantly less on an expense than the local BEST suggests, the family risks consuming at substandard levels or consuming goods and services (housing, food, child care, etc.) of substandard quality. Ultimately, each family with an income lower than the BEST Index decides which components are most important and how to allocate its spending, but Figures 1 and 2 suggest the trade-offs families face when incomes fall short of the BEST Index.

Figure 1: Kentucky Basic Economic Security Tables Expenses for 1 Worker, 2010



Note: BEST Index values are those for workers with benefits. "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Figure 2: Kentucky Basic Economic Security Tables Expenses for 1 Worker, 1 Preschooler and 1 Schoolchild, 2010



Note: BEST Index values are those for workers with benefits. "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

BEST FOCUS

ADULT EDUCATION & TRAINING EXPENSES

Community college provides adults with opportunities to improve their long-term economic outcomes. Community college degrees and certificates are increasingly necessary credentials for careers that pay economic security wages, and commonly boost earnings by 20% to 30% (Kazis 2002).

BEST adult education and training expense is an independent adult's cost of financing an education at their county's community college—without incurring debt or depending on monetary gifts from friends or relatives. The cost of community college attendance consists of four components: (1) tuition and required fees; (2) books and supplies; (3) transportation to and from school; and (4) parents' additional child care costs.

The BEST assumes that adults attend community college with the goal of obtaining an associate's degree. The majority (68%) of delayed enrollees—returning students who do not start their college educations upon high school graduation—attend community colleges with the goal of earning a certificate or associate's degree (Horn, Cataldi & Sikora 2005).

BEST workers who attend college work full-time while attending school half time. A large portion of community college students are returning students and adult learners, with 44% being older than 24, and many are independent adults with at least one child (Choy 2002). The majority of adult students 24 years old or older work full-time and identify themselves primarily as workers, not as students (Berker & Horn 2003; Goan & Cunningham 2007). Accordingly, an adult takes 15 credits a year to finish her community college education in four years.

Because both delaying post-secondary education to save and starting college at an older age are risk factors for dropping out (Horn et al. 2005; Wei & Horn 2002), and because the typical returning student is a working, part-time student, the BEST presents adult education expense figures as an expense, rather than as a savings requirement.

Economic resources available for adults' community college education include financial aid (grants, such as the federal Pell Grant) and tax benefits. Federal tax credits available to adult students who pay school-related expenses include the Ameri-

can Opportunity Credit and the Lifetime Learning Credit. The American Opportunity Credit modifies the existing Hope Credit under the American Recovery and Reinvestment Act (ARRA) for 2009 and 2010, raising income limits and the maximum amount of the credit. Kentucky community college students can apply for the Go Higher Grant and the President's Scholarship, which offer need-based assistance to college students.

However, access to assistance is limited for many community college students. The Lifetime Learning Credit is non-refundable, and therefore not helpful to independent low-income students who do not earn enough to pay federal income tax (but still pay universal Social Security and Medicare taxes), and the partly-refundable American Opportunity Credit is available only to students who carry at least a half-time course load. While the Kentucky Go Higher Grant is specifically designated for students enrolled less than half-time, individual schools may restrict the President's Scholarship to Kentucky students enrolled full-time. Working Kentucky parents caring for a child under age 12 may also apply for the Kentucky Colonels Better Life Scholarship, though aid is limited to students pursuing an associate degree full-time. Further, Kentucky programs are dependent on state funds, making their availability to students uncertain from year to year (Kentucky Higher Education Assistance Authority 2010).

Because a minority of workers pursue education and training at community colleges, the expense is presented as a separate supplement to the BEST tables. Table 3 breaks down average cost of an associate's degree earned in Kentucky. While tuition and fees comprise the bulk of the cost for a student without children, an adult student who must pay additional transportation costs and must secure child care for one child will pay approximately one-third more for her education than students who do not. *The cost of attendance is two-thirds greater for a single adult or member of a couple who must pay for multiple children's care while studying.* Increased incomes typically make community college degrees valuable over the long term; in the short-term, independent students will find themselves with an extra expense comparable to BEST health care expenses and much larger than monthly utilities expenses, emergency savings or retirement savings.

Table 3: Basic Economic Security Tables, 2010

Kentucky Statewide Average Community College Education Expenses for a Working Adult, 2010

	1 Worker	1 Worker, 1 Infant	1 Worker, 1 Infant, 1 Preschooler
Annual Tuition, Fees, Books and Supplies	\$2,529	\$2,529	\$2,529
Less Grants and Tax Credits	\$733	\$733	\$733
Total School Expense	\$1,796	\$1,796	\$1,796
Extra Transportation & Child Care	\$204	\$865	\$1,570
Total Annual Expense	\$2,000	\$2,661	\$3,366
Total Cost, 4 Years	\$8,000	\$10,644	\$13,465

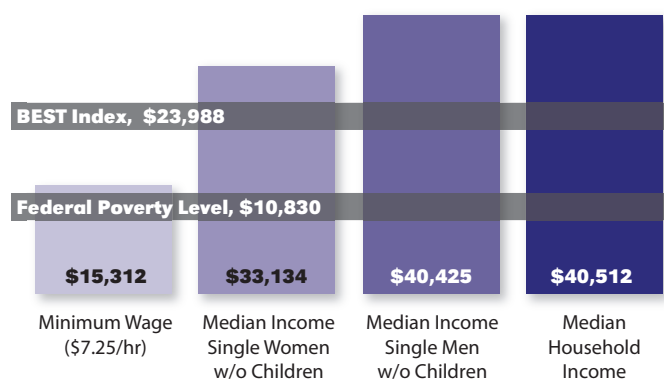
Note: Calculations are for single full-time workers who attend Kentucky community colleges half-time and require paid care for their children.

HOW CLOSE ARE KENTUCKY WORKERS TO ECONOMIC SECURITY?

A well-defined standard of need such as the Basic Economic Security Tables can reveal gaps between typical Kentucky incomes and economic security. These gaps suggest which workers within the state are most likely to thrive and which live farthest from economic security. The distance typical workers find themselves from security incomes has great implications for state and local communities. Workers able to afford basic necessities and invest in themselves and their communities by saving are much more likely to enjoy lifelong economic security and begin a cycle of prosperity for future generations. Those who fall short of the Index are likely to remain vulnerable to future economic instability and pass that instability on to their children and tomorrow's workers.

Single Workers

Figure 3: Kentucky Basic Economic Security Tables for 1 Worker vs. Kentucky Benchmark Incomes, 2010



Sources: US Census Bureau, 2009 American Community Survey; US Department of Health and Human Services, 2010 HHS Poverty Guidelines. Values inflated using the Consumer Price Index.

Note: BEST Index values are those for workers with benefits. "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

As Figure 3 demonstrates, many single childless workers in Kentucky earn incomes suggesting economic security. Median incomes for both single men and single women exceed the Kentucky single worker BEST Index (\$23,988). A typical single woman earns over \$9,000 more than her BEST Index; the typical single man earns approximately \$16,400 more than the BEST Index.

However, 50% of workers earn less than median income. In addition, over 7% of Kentucky workers earn minimum wage or less (US Bureau of Labor Statistics, *Characteristics of Minimum Wage Workers: 2009-2010*). The Kentucky BEST Index for a single worker without children is approximately 57% higher than the annual Kentucky minimum wage (\$7.25 per hour; \$15,312 per year).

Single Workers Raising Children

Figure 4 demonstrates the challenges faced by a Kentucky single parent raising a preschooler and a schoolchild. All BEST costs are higher for the parent than for the childless adult: food costs more than double, health care costs increase by 150% and quality child care contracted at BEST market rates will cost the parent over \$900 per month. The statewide BEST Index for a single worker raising a preschooler and schoolchild (\$47,316) is double the statewide Index for a single worker without children (\$23,988). Yet, typical single parent incomes are much lower than typical incomes of adults without children.

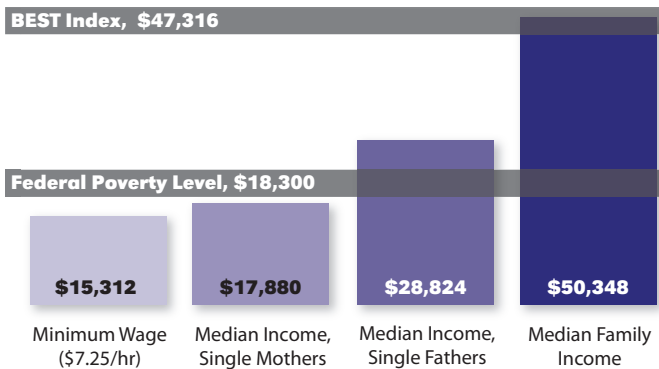
Single Women Raising Children

Single mothers in Kentucky are disproportionately lower income, and struggle to attain the several components of security. In 2009, just over one-half of Kentucky families living in poverty were headed by single mothers (US Census Bureau, "Detailed Tables B17012" 2009).

Rising costs, rising unemployment and stagnant wages have all contributed to increasing gaps between incomes and economic security. The economic security gap suffered by single women raising children is further widened, however, by occupational segregation and caregiving.

Nationwide, 49% of women work in services, sales and low-level administrative positions, the largest employers of minimum and low-wage employees. In 2009, median annual women's wages in these occupations ranged from \$21,736 to \$31,304, well below BEST Indexes for families including even one child, regardless of the Kentucky county of residence (US Bureau of Labor Statistics, *Highlight of Women's*

Figure 4: Kentucky Basic Economic Security Tables for 1 Worker, 1 Preschooler and 1 Schoolchild vs. Kentucky Benchmark Incomes, 2010



Sources: US Census Bureau, 2009 American Community Survey; US Department of Health and Human Services, 2010 HHS Poverty Guidelines. Values inflated using the Consumer Price Index.

Note: BEST Index values are those for workers with benefits. "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

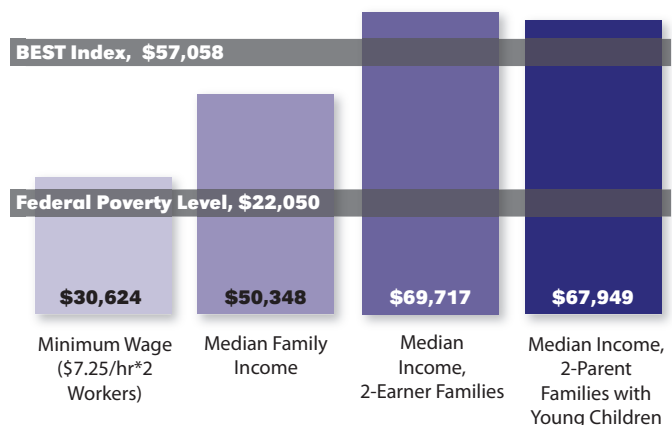
Earnings in 2008 2009; US Bureau of Labor Statistics, "Table 39" 2009).

Kentucky women also suffer a wage gap. In the mid-2000s, women workers in Kentucky earned 76% of wages earned by men performing the same jobs (Hartmann, Sorokina & Williams 2006). Nationally in 2008, full-time women workers earned a median \$638 per week to full-time men workers' \$798 per week. African American and Latino women earned even less, \$554 per week and \$501 per week, respectively (US Bureau of Labor Statistics, "Women's earnings" 2009). Additionally, women are more often responsible for the care of children or ill, disabled or elderly family members, which often increases their expenses, decreases earnings over a lifetime and decreases or eliminates retirement income from savings, Social Security and pensions.

Two-Worker Families

An economically secure two-worker family pays much more than a single worker for food, health care and transportation. However, because a second worker adds less to total BEST family expenses than he or she brings into the household, the typical two-income family lives closer to economic security than the typical single-earner family. This is true even if the second worker earns the minimum wage in Kentucky, \$7.25 per hour. The Kentucky economic security Index for two adults with no children (\$35,568) is approximately \$11,500 higher than the BEST target for a childless single adult (\$23,988). As a result, each full-time worker in a stable two-income family needs to earn *approximately 75%* of what a single adult needs to earn to achieve economic security. Workers in a two-income household with children must each earn much less than a single parent; the economic security target for two adults with a preschooler and schoolchild (\$57,048) is only \$9,732 higher than the target for a single adult raising a preschooler and schoolchild (\$47,316).

Figure 5: Kentucky Basic Economic Security Tables for 2 Workers, 1 Preschooler and 1 Schoolchild vs. Kentucky Benchmark Incomes, 2010



Sources: US Census Bureau, 2009 American Community Survey; US Department of Health and Human Services, 2010 HHS Poverty Guidelines. Values inflated using the Consumer Price Index.

Note: BEST Index values are those for workers with benefits. "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

DO KENTUCKY JOBS PROVIDE BEST INCOMES?

According to the Kentucky Office of Employment and Training, the trade, transportation and utilities sectors supplied the most jobs in Kentucky in 2010—25% of private sector jobs. As shown in Figure 6, education and health services was the second largest industry sector, and manufacturing and professional business services followed.

The private labor market in Kentucky will see significant changes by 2018. Job growth is expected to come largely from private sector health care and education services. Additional growth will come from the recovery of construction, while most other sectors' proportions of the state economy will decrease.

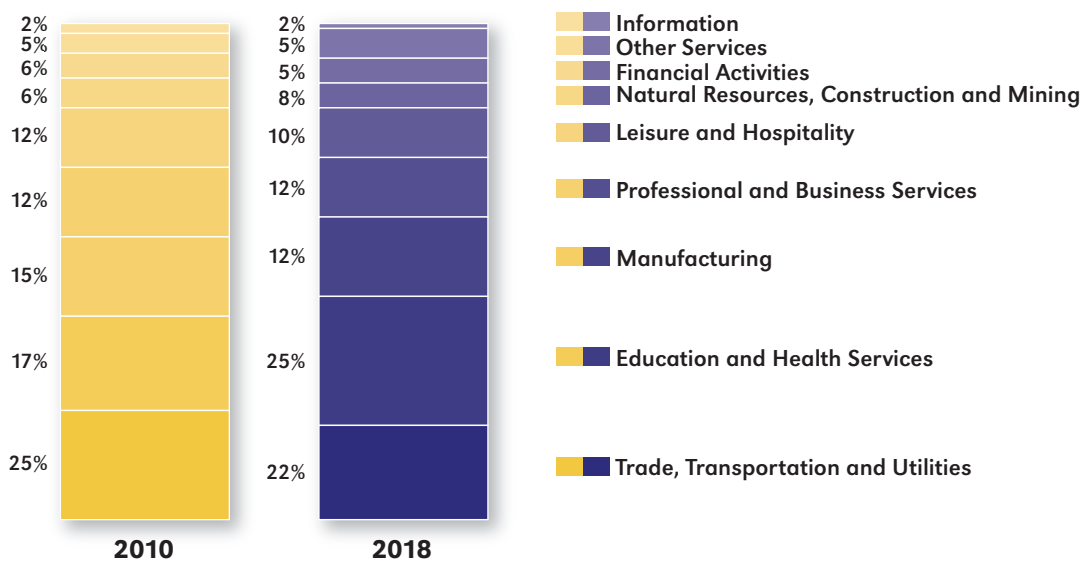
Through 2018, openings due to growth will be greatest among registered nurses, food service workers, nursing aides and retail salespersons. Such occupations represent the increasing diversity of wages that the region will see in coming years if anticipated economic development trends are realized. Kentucky registered nurses earned an average of \$27.94

per hour in 2009; food servers earned an average of \$7.87 per hour, and nursing aides earned an average of \$10.66 per hour (US Bureau of Labor Statistics, "May 2009 State Occupational Employment and Wage Estimates: Kentucky" 2010).

There will be continued high demand for low-wage workers through 2018. Workers such as retail salespersons and child care workers will remain important to Kentucky's economy, and remain furthest from economic security due to low wages and ineligibility for employment-based benefits. Figure 7 compares some of the state's faster growing occupations which do not require 4-year college degrees to selected Kentucky BEST incomes (for workers with employment-based benefits) by family type.

Employment-based benefits will continue to make the difference for many workers. To the average BEST single parent pursuing economic security while raising a preschooler and a schoolchild, BEST benefits—employment-based health insurance, employment-based retirement benefits and access

Figure 6: Private Sector Jobs in Kentucky by Industry Sector, 2010 & 2018

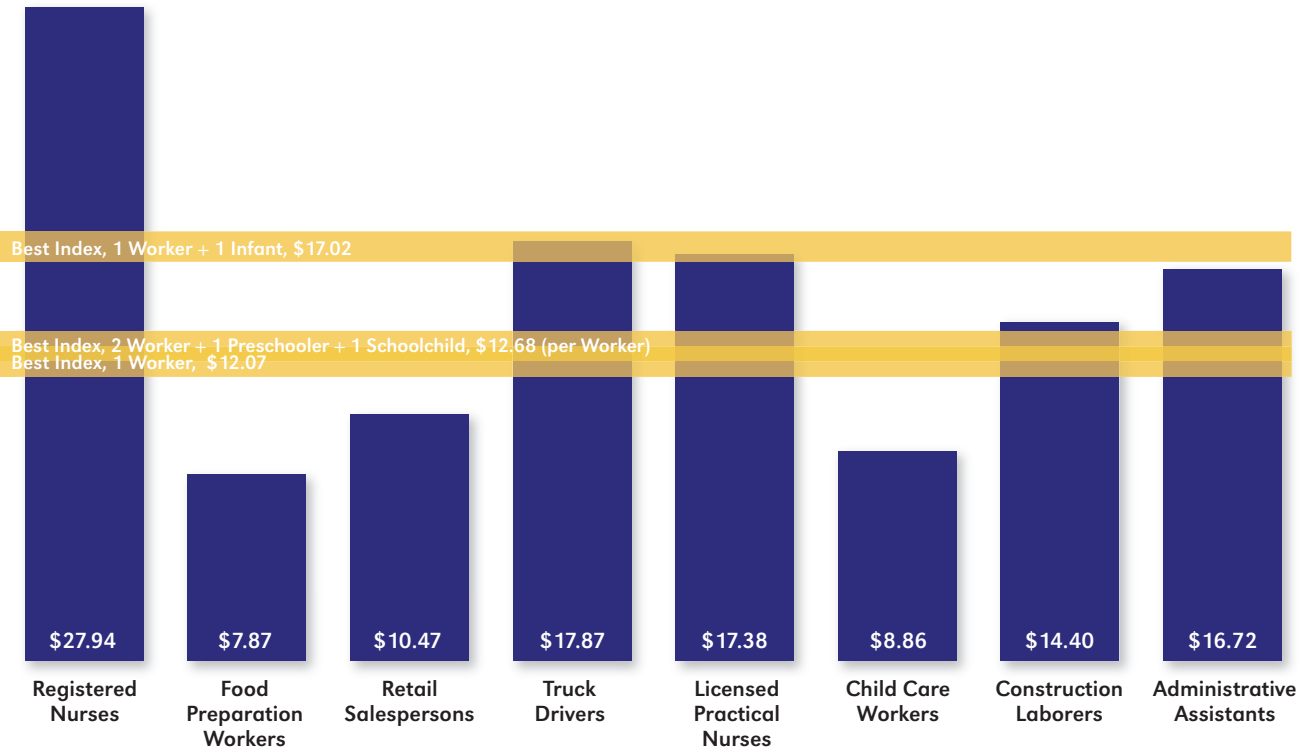


Source: Kentucky Office of Employment and Training

to unemployment insurance—is worth approximately \$1.85 per hour, or nearly \$4,000 per year.⁵ An increase in *effective* wage could move many workers in growing occupations which commonly lack benefits—groundskeepers, home health aides, child care workers and many others—closer to BEST Indexes for both single workers and two-worker families.

According to the Kentucky Office of Employment and Training, 53% of new jobs created by 2018 will require at least some post-secondary education. More than 20% will require vocational training or an associate’s degree, and an additional 6% will require long-term on-the-job training. Such positions will provide the best opportunities for many of Kentucky’s current low- and moderate-income workers to move toward or attain economic security.

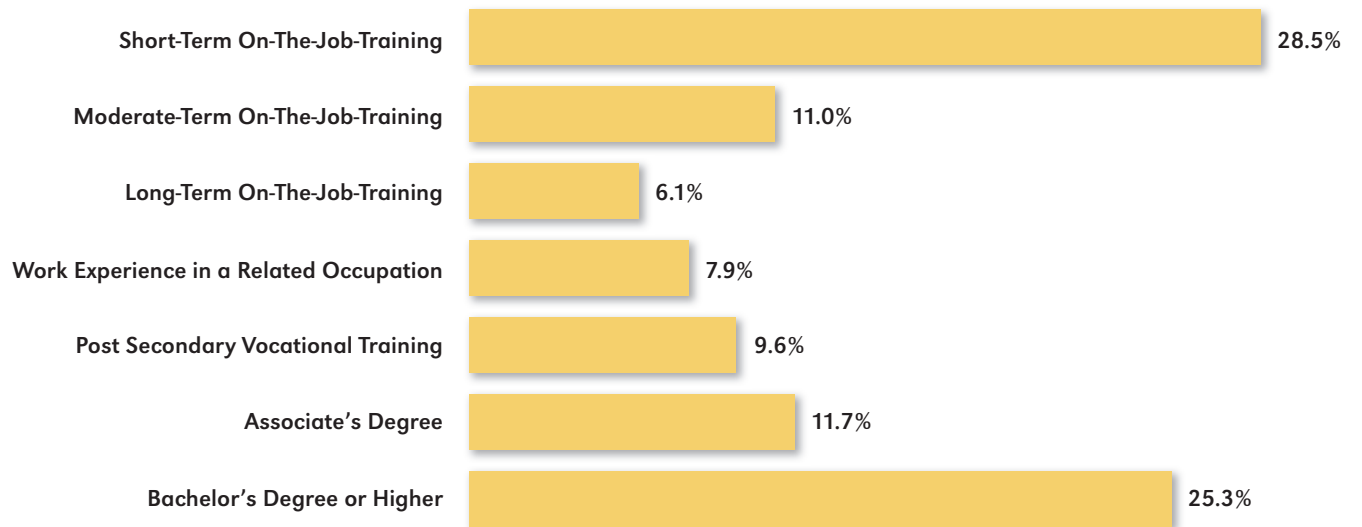
Figure 7: Kentucky Basic Economic Security Tables vs. 2009 Average Wages of Selected Kentucky Occupations with High Projected Annual Growth through 2018



Sources: Author’s calculations; Kentucky Office of Employment and Training; US Department of Labor, Bureau of Labor Statistics.

Notes: Values are statewide average BEST values for Kentucky workers with benefits. “Benefits” include unemployment insurance and employment-based health insurance and retirement plans. Occupations are arranged in order of total openings due to growth through 2018.

Figure 8: Projected Job Growth in Kentucky through 2018, by Education Level



Source: Kentucky Office of Employment and Training; US Department of Labor, Bureau of Labor Statistics.

ENDNOTES

¹ Children younger than 19 are divided into four age categories: infant, preschooler, schoolchild and teenager (with toddlers included in the infant category).

² Many BEST expenses are applicable to working adults 65 and older. However, such older adults are likely to participate in Medicare, and to receive Social Security, which contradict BEST health care and income assumptions. For information on the income needs of fully-retired elders, see Wider Opportunities for Women's Elder Economic Security Standard Index at www.wowonline.org.

³ Within the Louisville metro area, which has the most public transportation riders of any jurisdiction

in the state, approximately 13% of those living below the poverty line report commuting using public transportation.

⁴ Workers saving to buy a home save for a 20% down payment. While this is not the least expensive way to buy a home, smaller down payments increase risk of negative returns to the worker's investment. A 20% down payment is conservative in that it limits risk.

⁵ The parent without access to BEST benefits needs to earn and pay/save an additional \$3,792 (statewide average) to achieve all BEST spending and savings targets.

APPENDIX A

Kentucky BEST Data Sources

Expense/ Savings	Component	Data	Source
Housing	Rent	FY 2010 Fair Market Rents (40th percentile rents)	US Department of Housing and Urban Development
	Utilities	FY 2010 Fair Market Rents: Ratio of utilities to total housing cost	US Department of Housing and Urban Development (unpublished)
Food	Food	Average US cost of a basic, healthful, low-cost food "basket" reflecting current USDA dietary guidelines	US Department of Agriculture <i>Official USDA Food Plans: Cost of Food at Home at Four Levels, US Average, September 2010</i> Low-Cost Food Plan
	Geographic Differences in Food Prices	Food cost index for selected Kentucky regions	C2ER (The Council for Community and Economic Research) <i>ACCRA Cost of Living Index</i>
Transportation	Auto Costs	Average US costs, over five years, of depreciation, maintenance, finance charges and registration fees for a small sedan	American Automobile Association <i>Your Driving Costs</i> (2010 Edition)
	Gasoline	Average per-gallon cost of unleaded gasoline in Midwest Region	US Department of Energy <i>Retail Gasoline Historical Prices</i>
	Mileage	Average miles driven by car owners in Kentucky, by county population	US Department of Transportation <i>National Housing Travel Survey</i>
	Auto Insurance	Insurance premiums by Kentucky zip code for "standard coverage"	GEICO
Child Care	Child Care in Kentucky	Kentucky child care costs by age (75th percentile costs calculated in compliance with the Administration for Children and Families' Child Care Development Block Grant)	Kentucky Partnership for Early Childhood Services <i>2009 Market Rate Survey: Final Report</i>
Personal & Household Items	Personal & Household Items	Average US renters' personal and household item spending, as a percentage of housing, utilities and food expenses	US Bureau of Labor Statistics <i>Consumer Expenditure Survey</i>

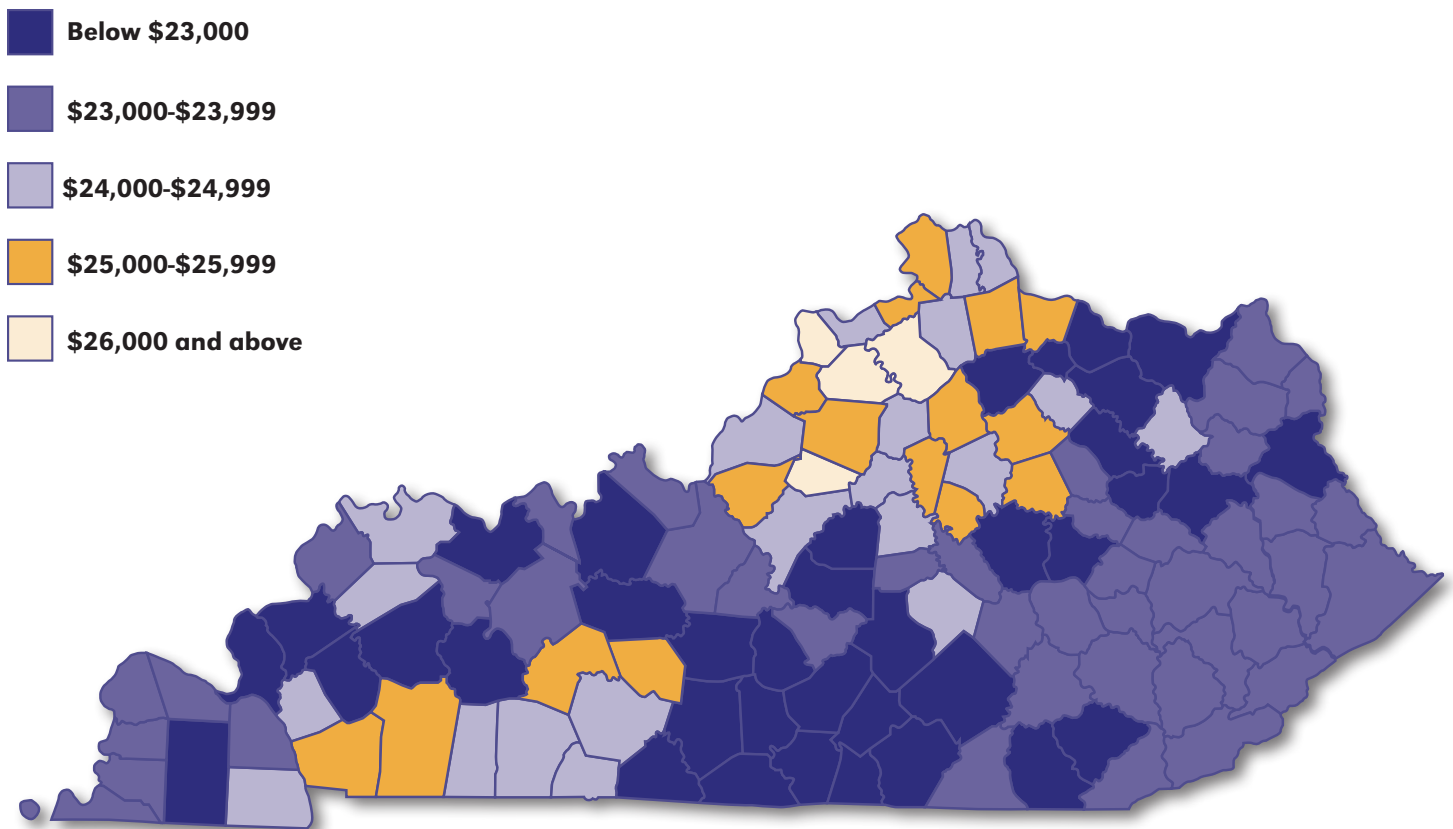
Kentucky BEST Data Sources

Expense/ Savings	Component	Data	Source
Health Care	Employer-Sponsored Health Insurance Premiums	Average health insurance premiums for employees of private industries in Kentucky, by family type	US Department of Health and Human Services Medical Expenditure Panel Survey <i>Table II: Kentucky, Private Sector Data by Firm Size, 2009</i>
	Non-Employer-Sponsored Health Insurance Premiums	Individual and family premiums for health insurance plans approximating typical employer-sponsored health insurance plans, by Kentucky zip code	Humana One, ehealthinsurance.com
	Out-of-Pocket Medical Costs	Average out-of-pocket medical costs, by age group and US Census region	US Department of Health and Human Services Medical Expenditure Panel Survey <i>Table 1: Total Health Services-Median and Mean Expenses per Person With Expense and Distribution of Expenses by Source of Payment: United States: 2008</i>
Taxes and Tax Credits	Federal Taxes and Tax Credits	Federal tax rates and tax credits	Internal Revenue Services 2010 Individual Income Tax Return
	Kentucky Taxes and Tax Credits	Kentucky tax rates and tax credits	Kentucky Department of Revenue 2010 Kentucky Individual Income Tax Return
Emergency Savings	Unemployment Insurance Replacement Rates	Average unemployment insurance replacement rate in Kentucky	US Department of Labor <i>Unemployment Insurance Data Summary</i>
	Unemployment Insurance Benefits	Maximum and minimum unemployment insurance benefits in Kentucky	US Department of Labor <i>Comparison of State Unemployment Laws</i>
Retirement Savings	Retirement Income	Annual retirement income single elders (65+) and elder couples need to meet basic needs and age in their own homes, by Kentucky county	Adapted from <i>The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders</i>
	401(k) Employer Match	Average US employer match for 401(k) plans	US Department of Labor <i>Monthly Labor Review</i>
	Social Security	Average Social Security benefits	US Social Security Administration <i>Annual Statistical Supplement to the Social Security Bulletin, 2009</i>
Education Savings	Two-year College Tuition and Fees	Tuition and fees per credit, 2009-2010, at Kentucky community colleges	Kentucky Community College Association <i>Tuition and Fees for each College</i>
	Four-year College Tuition and Fees, Room, Board	Average annual cost of tuition, fees and room and board at a public or public-subsidized Kentucky four-year university	US Department of Education National Center for Education Statistics <i>Digest of Education Statistics, 2009</i>
	Transportation and Books	Average annual US cost of transportation and books and supplies at a public or public-subsidized four-year university	The College Board <i>Trends in College Pricing, 2009</i>
	Grants	Average grant amounts as a percentage of tuition for two- and four-year colleges	US Department of Education National Center for Education Statistics
Adult Education	Two-year College Tuition and Fees	Tuition and fees per credit, 2010-2011, at Kentucky community colleges	Kentucky Community College Association <i>Tuition and Fees for each College</i>
Homeownership Savings	Home Prices	25th percentile of home values in Kentucky by county, adjusted for bedroom size	US Census Bureau American Community Survey
	Home Prices (Future)	Housing price change, 1991-2009	Federal Housing Finance Agency House Price Index (HPI)
	Closing Costs	Average closing costs in Kentucky	Bankrate.com
Inflation	Inflated Values	Consumer Price Index—All Urban Consumers	US Bureau of Labor Statistics Consumer Price Index

APPENDIX B

KENTUCKY BEST ANNUAL INCOMES FOR A SINGLE WORKER

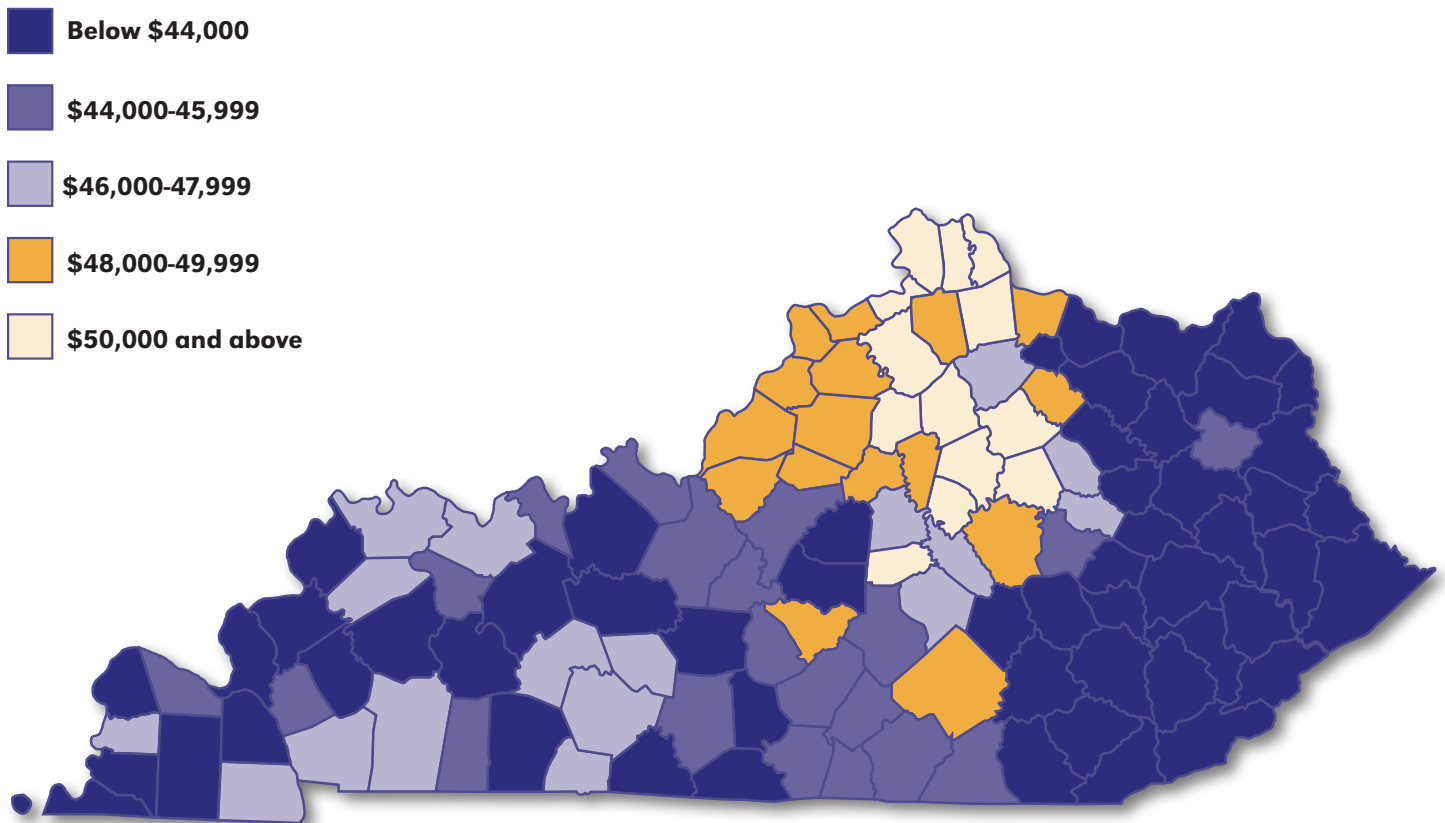
Basic Economic Security Tables Index for a Single Worker, 2010



APPENDIX C

KENTUCKY BEST ANNUAL INCOMES FOR A FAMILY OF THREE

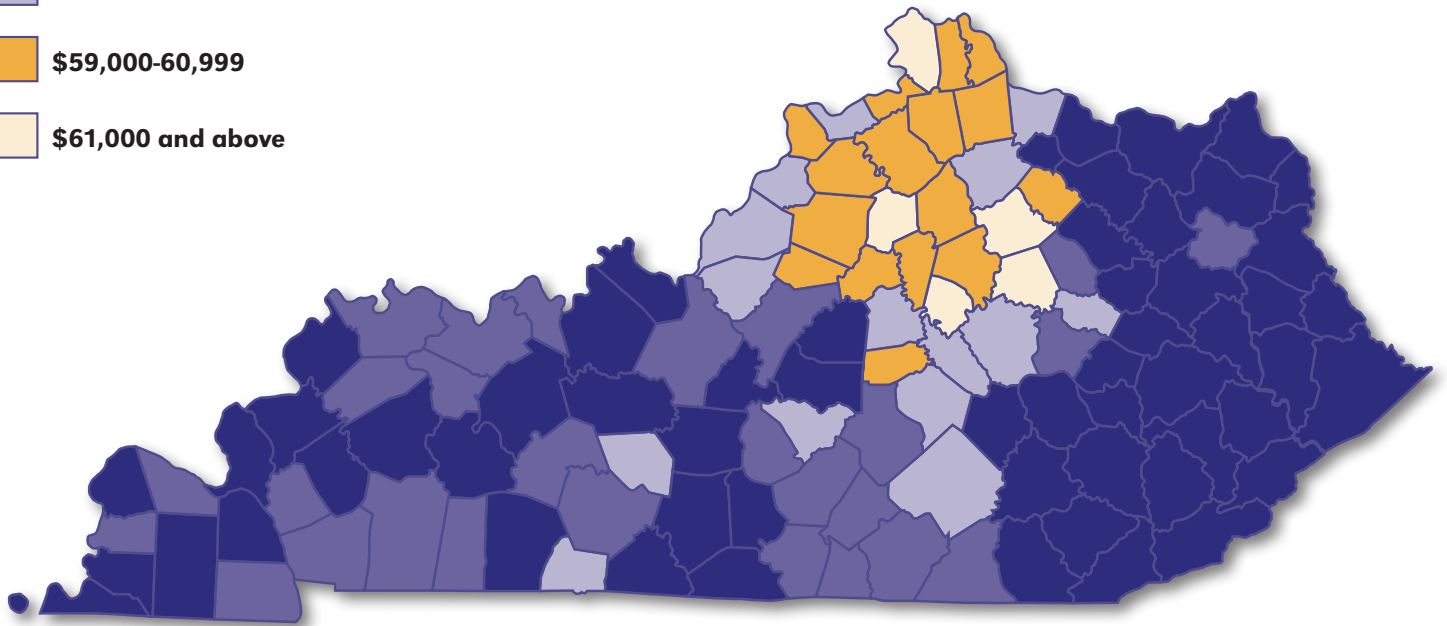
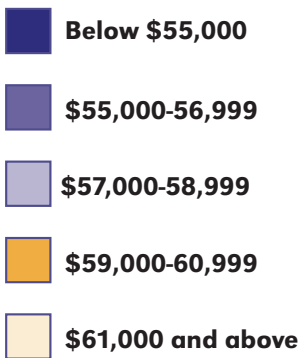
Basic Economic Security Tables Index for a Single Worker, 1 Preschooler, 1 Schoolchild, 2010



APPENDIX D

KENTUCKY BEST ANNUAL INCOMES FOR A FAMILY OF FOUR

Basic Economic Security Tables Index for 2 Workers, 1 Preschooler, 1 Schoolchild, 2010



APPENDIX E

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Kentucky, by Selected Area and Family Type

	1 Worker	1 Worker, 1 Infant	1 Worker, 1 Preschooler, 1 Schoolchild	1 Worker, 3 Teenagers
Kentucky (Statewide Avg.)	\$23,988	\$35,184	\$47,316	\$41,436
Adair County	\$22,560	\$32,292	\$45,360	\$37,440
Allen County	\$22,584	\$30,840	\$42,492	\$38,796
Anderson County	\$24,864	\$37,080	\$49,812	\$47,532
Ballard County	\$23,088	\$32,136	\$43,836	\$39,876
Barren County	\$22,020	\$32,652	\$44,064	\$38,280
Bath County	\$22,692	\$32,568	\$43,344	\$38,580
Bell County	\$23,448	\$33,240	\$42,048	\$37,416
Boone County	\$25,008	\$39,600	\$52,500	\$46,044
Bourbon County	\$25,584	\$39,588	\$52,476	\$46,176
Boyd County	\$23,928	\$34,908	\$43,788	\$40,164
Boyle County	\$23,568	\$37,404	\$50,628	\$40,560
Bracken County	\$25,788	\$37,824	\$48,480	\$46,992
Breathitt County	\$23,724	\$32,856	\$43,776	\$38,676
Breckinridge County	\$22,272	\$31,524	\$43,188	\$39,744
Bullitt County	\$25,608	\$36,528	\$49,236	\$45,948
Butler County	\$25,068	\$34,608	\$46,428	\$43,776
Caldwell County	\$22,548	\$31,056	\$42,708	\$38,112
Calloway County	\$24,240	\$34,680	\$46,320	\$40,644
Campbell County	\$24,108	\$38,148	\$50,616	\$42,588
Carlisle County	\$23,124	\$33,480	\$46,596	\$39,924
Carroll County	\$24,468	\$35,352	\$48,324	\$42,876
Carter County	\$23,340	\$32,640	\$43,560	\$37,788
Casey County	\$22,836	\$32,604	\$45,684	\$37,740
Christian County	\$25,128	\$35,784	\$47,376	\$45,948
Clark County	\$25,680	\$39,804	\$52,680	\$46,416
Clay County	\$23,952	\$32,808	\$43,716	\$37,968
Clinton County	\$22,560	\$32,292	\$45,360	\$37,440
Crittenden County	\$22,536	\$31,008	\$42,672	\$38,604
Cumberland County	\$22,548	\$32,268	\$45,336	\$37,428
Daviess County	\$22,860	\$34,536	\$46,128	\$42,840
Edmonson County	\$25,320	\$34,956	\$46,752	\$44,568
Elliott County	\$23,724	\$33,504	\$44,496	\$39,888

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Estill County	\$22,320	\$32,088	\$45,156	\$37,992
Fayette County	\$24,744	\$38,364	\$51,000	\$43,476
Fleming County	\$22,800	\$32,688	\$43,596	\$38,736
Floyd County	\$23,376	\$32,772	\$43,680	\$39,456
Franklin County	\$24,924	\$39,564	\$52,488	\$46,068
Fulton County	\$23,100	\$32,160	\$43,872	\$39,912
Gallatin County	\$25,404	\$37,812	\$50,400	\$46,632
Garrard County	\$23,772	\$33,948	\$47,088	\$39,216
Grant County	\$24,960	\$36,828	\$49,524	\$43,368
Graves County	\$22,020	\$32,148	\$43,572	\$36,864
Grayson County	\$22,416	\$30,852	\$42,492	\$38,412
Green County	\$22,500	\$32,280	\$45,336	\$37,284
Greenup County	\$23,868	\$34,836	\$43,704	\$40,080
Hancock County	\$23,484	\$33,504	\$45,312	\$43,308
Hardin County	\$23,712	\$33,972	\$45,612	\$42,456
Harlan County	\$23,940	\$32,856	\$43,776	\$38,508
Harrison County	\$22,980	\$34,008	\$47,112	\$40,956
Hart County	\$22,200	\$30,864	\$42,492	\$38,064
Henderson County	\$24,168	\$35,232	\$46,788	\$41,388
Henry County	\$26,100	\$36,960	\$49,620	\$46,428
Hickman County	\$23,088	\$32,136	\$43,836	\$39,876
Hopkins County	\$22,644	\$31,164	\$42,828	\$38,100
Jackson County	\$23,244	\$32,316	\$43,212	\$37,680
Jefferson County	\$24,696	\$37,272	\$49,836	\$42,132
Jessamine County	\$25,548	\$39,552	\$52,452	\$46,128
Johnson County	\$23,412	\$32,772	\$43,680	\$40,140
Kenton County	\$24,072	\$38,100	\$50,580	\$42,516
Knott County	\$23,616	\$32,736	\$43,644	\$38,616
Knox County	\$22,248	\$32,208	\$43,056	\$40,116
Larue County	\$23,640	\$32,520	\$44,328	\$42,384
Laurel County	\$23,508	\$32,280	\$43,188	\$37,884
Lawrence County	\$21,912	\$32,256	\$43,092	\$39,216
Lee County	\$23,184	\$32,256	\$43,140	\$38,124
Leslie County	\$23,580	\$32,700	\$43,596	\$38,580
Letcher County	\$23,616	\$32,736	\$43,644	\$38,520
Lewis County	\$22,764	\$32,640	\$43,560	\$38,700
Lincoln County	\$24,456	\$33,684	\$46,836	\$38,880
Livingston County	\$22,440	\$30,924	\$42,588	\$38,256
Logan County	\$24,024	\$31,944	\$43,680	\$40,692
Lyon County	\$24,108	\$32,952	\$44,772	\$41,208
Madison County	\$22,644	\$35,868	\$49,224	\$42,120
Magoffin County	\$23,364	\$32,880	\$43,776	\$38,532
Marion County	\$22,536	\$31,824	\$43,368	\$40,068
Marshall County	\$23,076	\$31,812	\$43,512	\$39,708
Martin County	\$23,148	\$32,640	\$43,524	\$38,280
Mason County	\$22,992	\$33,624	\$42,456	\$41,472
McCracken County	\$23,628	\$34,080	\$45,660	\$41,340
McCreary County	\$23,400	\$32,508	\$45,648	\$38,580
McLean County	\$23,508	\$33,528	\$45,336	\$43,356
Meade County	\$23,808	\$32,640	\$44,412	\$40,452
Menifee County	\$22,632	\$32,460	\$43,260	\$38,496
Mercer County	\$24,144	\$33,636	\$46,764	\$40,536
Metcalfe County	\$22,092	\$30,756	\$42,300	\$37,956
Monroe County	\$22,176	\$30,840	\$42,468	\$38,028
Montgomery County	\$23,904	\$35,112	\$46,164	\$41,004
Morgan County	\$22,872	\$32,748	\$43,680	\$38,808
Muhlenberg County	\$22,500	\$31,056	\$42,708	\$38,184
Nelson County	\$24,216	\$33,276	\$45,144	\$44,040
Nicholas County	\$24,912	\$36,972	\$49,644	\$43,344

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Ohio County	\$23,076	\$31,068	\$42,756	\$38,892
Oldham County	\$25,536	\$36,444	\$49,152	\$45,876
Owen County	\$27,408	\$38,148	\$50,724	\$47,136
Owsley County	\$23,700	\$32,832	\$43,740	\$38,724
Pendleton County	\$25,524	\$37,968	\$50,544	\$46,812
Perry County	\$23,664	\$33,744	\$42,576	\$37,968
Pike County	\$23,340	\$33,960	\$42,792	\$38,328
Powell County	\$23,640	\$34,056	\$47,208	\$39,456
Pulaski County	\$22,200	\$34,860	\$48,312	\$37,872
Robertson County	\$22,824	\$32,700	\$43,620	\$38,760
Rockcastle County	\$23,160	\$32,232	\$43,116	\$37,572
Rowan County	\$24,024	\$32,904	\$43,788	\$39,192
Russell County	\$22,560	\$32,304	\$45,384	\$37,452
Scott County	\$25,800	\$37,500	\$50,112	\$46,440
Shelby County	\$25,668	\$36,708	\$49,404	\$44,724
Simpson County	\$24,984	\$35,796	\$47,520	\$44,076
Spencer County	\$26,124	\$36,984	\$49,644	\$46,440
Taylor County	\$23,256	\$34,644	\$48,180	\$38,388
Todd County	\$24,432	\$33,300	\$45,144	\$41,568
Trigg County	\$25,704	\$34,752	\$46,572	\$46,308
Trimble County	\$26,208	\$37,152	\$49,884	\$46,668
Union County	\$23,232	\$31,968	\$43,656	\$38,604
Warren County	\$24,912	\$35,688	\$47,028	\$42,996
Washington County	\$22,560	\$31,836	\$43,404	\$40,080
Wayne County	\$22,008	\$32,184	\$45,216	\$38,292
Webster County	\$24,552	\$34,176	\$46,068	\$41,772
Whitley County	\$22,404	\$32,928	\$43,812	\$38,292
Wolfe County	\$23,136	\$32,196	\$43,080	\$38,064
Woodford County	\$25,560	\$37,176	\$49,848	\$46,128
Minimum	\$21,912	\$30,756	\$42,048	\$36,864
Maximum	\$27,408	\$39,804	\$52,680	\$47,532
Middle	\$23,538	\$32,940	\$45,144	\$39,882
Range	\$5,496	\$9,048	\$10,632	\$10,668

Note: "Middle" value is an unweighted median.

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Kentucky, by Selected Area and Family Type

	2 Workers	2 Workers, 1 Infant	2 Workers, 1 Preschooler, 1 Schoolchild	2 Workers, 3 Teenagers
Kentucky (Statewide Avg.)	\$35,568	\$48,096	\$57,048	\$52,008
Adair County	\$34,776	\$46,032	\$55,848	\$48,792
Allen County	\$34,776	\$44,712	\$53,424	\$50,064
Anderson County	\$37,032	\$50,448	\$60,072	\$57,720
Ballard County	\$35,208	\$45,912	\$54,552	\$51,168
Barren County	\$34,080	\$46,104	\$54,576	\$49,392
Bath County	\$34,824	\$46,080	\$54,072	\$49,776
Bell County	\$35,640	\$46,968	\$53,112	\$48,792
Boone County	\$36,408	\$51,792	\$61,872	\$55,680
Bourbon County	\$36,936	\$51,744	\$61,824	\$55,728
Boyd County	\$35,736	\$48,096	\$54,168	\$51,072
Boyle County	\$35,616	\$50,520	\$60,696	\$51,696
Bracken County	\$37,752	\$50,928	\$58,704	\$57,144
Breathitt County	\$36,072	\$46,824	\$54,792	\$50,208
Breckinridge County	\$34,368	\$45,216	\$53,904	\$50,928
Bullitt County	\$37,152	\$49,200	\$58,872	\$55,728
Butler County	\$37,032	\$48,144	\$56,712	\$54,432
Caldwell County	\$34,704	\$44,832	\$53,544	\$49,344
Calloway County	\$36,168	\$48,120	\$56,520	\$51,720
Campbell County	\$34,920	\$49,800	\$59,424	\$52,248
Carlisle County	\$35,112	\$47,016	\$56,784	\$51,048
Carroll County	\$36,504	\$48,816	\$58,536	\$53,784
Carter County	\$35,424	\$46,224	\$54,216	\$48,960
Casey County	\$35,040	\$46,296	\$56,136	\$49,104
Christian County	\$36,528	\$48,552	\$56,904	\$55,560
Clark County	\$37,200	\$52,152	\$62,280	\$56,136
Clay County	\$36,288	\$46,728	\$54,744	\$49,536
Clinton County	\$34,656	\$45,888	\$55,752	\$48,648
Crittenden County	\$34,680	\$44,808	\$53,520	\$49,800
Cumberland County	\$34,656	\$45,888	\$55,752	\$48,648
Daviess County	\$34,464	\$47,424	\$55,824	\$53,088
Edmonson County	\$37,248	\$48,456	\$57,000	\$55,080
Elliott County	\$36,096	\$47,376	\$55,344	\$51,432
Estill County	\$34,392	\$45,672	\$55,536	\$49,152
Fayette County	\$35,712	\$50,280	\$60,024	\$53,184
Fleming County	\$34,968	\$46,344	\$54,336	\$49,968
Floyd County	\$35,760	\$46,680	\$54,696	\$51,048
Franklin County	\$36,864	\$52,368	\$62,520	\$56,304
Fulton County	\$35,112	\$45,768	\$54,456	\$51,024
Gallatin County	\$37,104	\$50,592	\$60,192	\$56,520
Garrard County	\$35,832	\$47,544	\$57,312	\$50,400
Grant County	\$36,720	\$49,752	\$59,376	\$53,784
Graves County	\$34,080	\$45,696	\$54,192	\$48,048
Grayson County	\$34,488	\$44,592	\$53,304	\$49,560
Green County	\$34,680	\$45,984	\$55,824	\$48,648
Greenup County	\$35,664	\$48,048	\$54,120	\$51,000
Hancock County	\$35,544	\$47,160	\$55,752	\$54,048
Hardin County	\$35,736	\$47,544	\$55,968	\$53,376
Harlan County	\$36,264	\$46,824	\$54,792	\$50,064

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Harrison County	\$35,112	\$47,616	\$57,384	\$52,056
Hart County	\$34,272	\$44,592	\$53,304	\$49,224
Henderson County	\$35,880	\$48,312	\$56,688	\$52,056
Henry County	\$37,872	\$49,992	\$59,616	\$56,472
Hickman County	\$35,088	\$45,744	\$54,432	\$51,000
Hopkins County	\$34,800	\$44,952	\$53,664	\$49,344
Jackson County	\$35,424	\$46,104	\$54,096	\$49,032
Jefferson County	\$35,520	\$49,128	\$58,752	\$51,936
Jessamine County	\$36,912	\$51,720	\$61,776	\$55,704
Johnson County	\$35,784	\$46,680	\$54,696	\$51,624
Kenton County	\$34,944	\$49,848	\$59,448	\$52,272
Knott County	\$35,952	\$46,656	\$54,648	\$50,160
Knox County	\$34,488	\$45,960	\$53,976	\$51,432
Larue County	\$35,664	\$46,200	\$54,840	\$53,280
Laurel County	\$35,712	\$46,080	\$54,072	\$49,248
Lawrence County	\$34,176	\$45,936	\$53,952	\$50,472
Lee County	\$35,328	\$45,960	\$53,976	\$49,392
Leslie County	\$35,904	\$46,632	\$54,624	\$50,136
Letcher County	\$35,952	\$46,656	\$54,648	\$50,064
Lewis County	\$34,920	\$46,320	\$54,312	\$49,920
Lincoln County	\$36,576	\$47,424	\$57,192	\$50,160
Livingston County	\$34,560	\$44,736	\$53,448	\$49,464
Logan County	\$36,072	\$45,672	\$54,384	\$51,840
Lyon County	\$36,048	\$46,560	\$55,200	\$52,200
Madison County	\$34,176	\$48,456	\$58,704	\$52,344
Magoffin County	\$35,760	\$46,824	\$54,816	\$50,088
Marion County	\$34,584	\$45,360	\$54,048	\$51,096
Marshall County	\$35,064	\$45,432	\$54,120	\$50,736
Martin County	\$35,496	\$46,536	\$54,552	\$49,824
Mason County	\$35,136	\$47,256	\$53,400	\$52,536
McCracken County	\$35,640	\$47,616	\$55,968	\$52,344
McCreary County	\$35,592	\$46,296	\$56,136	\$49,896
McLean County	\$35,592	\$47,184	\$55,776	\$54,072
Meade County	\$35,856	\$46,344	\$54,984	\$51,624
Menifee County	\$34,632	\$45,888	\$53,904	\$49,560
Mercer County	\$36,168	\$47,256	\$57,024	\$51,696
Metcalfe County	\$34,152	\$44,424	\$53,112	\$49,080
Monroe County	\$34,248	\$44,568	\$53,280	\$49,200
Montgomery County	\$35,976	\$48,600	\$56,496	\$52,128
Morgan County	\$35,016	\$46,416	\$54,432	\$50,064
Muhlenberg County	\$34,656	\$44,856	\$53,568	\$49,416
Nelson County	\$36,312	\$47,064	\$55,656	\$54,720
Nicholas County	\$36,936	\$50,208	\$59,832	\$54,096
Ohio County	\$35,184	\$44,856	\$53,592	\$50,112
Oldham County	\$37,008	\$49,080	\$58,752	\$55,608
Owen County	\$39,264	\$51,264	\$60,864	\$57,264
Owsley County	\$36,048	\$46,776	\$54,744	\$50,256
Pendleton County	\$37,272	\$50,760	\$60,384	\$56,688
Perry County	\$35,976	\$47,592	\$53,736	\$49,536
Pike County	\$35,712	\$47,784	\$53,928	\$49,872

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Powell County	\$35,616	\$47,592	\$57,336	\$50,544
Pulaski County	\$34,464	\$48,336	\$58,632	\$49,248
Robertson County	\$34,968	\$46,368	\$54,384	\$49,992
Rockcastle County	\$35,352	\$46,008	\$54,000	\$48,960
Rowan County	\$35,856	\$46,272	\$54,240	\$50,112
Russell County	\$34,704	\$45,936	\$55,776	\$48,696
Scott County	\$37,200	\$49,992	\$59,592	\$56,040
Shelby County	\$37,392	\$49,680	\$59,328	\$54,984
Simpson County	\$37,080	\$49,296	\$57,816	\$54,792
Spencer County	\$37,920	\$50,040	\$59,664	\$56,520
Taylor County	\$35,328	\$48,024	\$58,320	\$49,560
Todd County	\$36,432	\$47,016	\$55,608	\$52,608
Trigg County	\$37,536	\$48,216	\$56,736	\$56,400
Trimble County	\$38,160	\$50,400	\$60,024	\$56,856
Union County	\$35,328	\$45,696	\$54,384	\$49,824
Warren County	\$36,600	\$48,816	\$56,952	\$53,616
Washington County	\$34,608	\$45,408	\$54,072	\$51,144
Wayne County	\$34,128	\$45,744	\$55,608	\$49,440
Webster County	\$36,600	\$47,808	\$56,376	\$52,776
Whitley County	\$34,656	\$46,656	\$54,624	\$49,632
Wolfe County	\$35,256	\$45,912	\$53,928	\$49,344
Woodford County	\$36,912	\$49,656	\$59,256	\$55,704
Minimum	\$34,080	\$44,424	\$53,112	\$48,048
Maximum	\$39,264	\$52,368	\$62,520	\$57,720
Middle	\$35,640	\$46,824	\$55,572	\$51,036
Range	\$5,184	\$7,944	\$9,408	\$9,672

Note: "Middle" value is an unweighted median.

APPENDIX F

Basic Economic Security Tables, 2010

(Workers with Employment-based Benefits)

Kentucky, by Area, Family Type and Receipt of Employment-based Benefits

Area	1 Worker		1 Worker, 1 Infant		1 Worker, 1 Preschooler, 1 Schoolchild		2 Workers, 1 Preschooler, 1 Schoolchild	
	Workers with Employment- based Benefits	Workers without Employment- based Benefits	Workers with Employment- based Benefits	Workers without Employment- based Benefits	Workers with Employment- based Benefits	Workers without Employment- based Benefits	Workers with Employment- based Benefits	Workers without Employment- based Benefits
Kentucky	\$23,988	\$27,132	\$35,184	\$40,524	\$47,316	\$51,108	\$57,048	\$64,536
Laurel County	\$23,508	\$27,000	\$32,280	\$38,256	\$43,188	\$48,072	\$54,072	\$62,472
Lawrence County	\$21,912	\$25,344	\$32,256	\$38,160	\$43,092	\$47,952	\$53,952	\$62,304
Owen County	\$27,408	\$30,516	\$38,148	\$43,008	\$50,724	\$54,156	\$60,864	\$68,016

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

APPENDIX G

HEALTH CARE REFORM AND THE BEST

The Patient Protection and Affordable Care Act of 2010 was signed into law on March 24, 2010, and is expected to have a large impact on health care expenses in coming years. Beginning in September 2010, both employer-sponsored and individual insurance market health insurance plans must offer free preventive care, which may lower out-of-pocket costs to Kentucky workers (The Commonwealth Fund 2010).

The first provisions of the Affordable Care Act took effect on September 23, 2010. These allow parents to keep children covered under their health plans until age 26, create a Pre-Existing Condition Insurance Plan for those unable to find affordable private insurance, require insurance companies to offer beneficiaries free preventive care, and require insurance companies to cover pre-existing conditions in children under 19.

In 2011, provisions to close the Medicare prescription coverage “donut hole” take effect, and seniors under Medicare will be allowed free preventive care.

Also starting in 2011, state and federal government agencies will subject increases in premiums to heightened scrutiny and require a proportion of premium dollars established by law to be spent on patient care (US Department of Health and Human Services “Timeline”). However, neither federal nor state governments will have the authority to forbid premium increases or hold increases to a predetermined rate, and premiums

are expected to rise in the short term for both employees with health care benefits and those who buy insurance in the individual market (Levey 2010).

Beginning in 2014, the federal government will provide premium subsidies to families who earn 133-400% of federal poverty guidelines (\$29,327 and \$88,200 for a family of four in 2010). Kentucky families with BEST incomes for even larger families will likely qualify for at least a modest premium subsidy. Nationally, approximately 19 million US residents are projected to qualify for subsidies (Grier 2010).

Also in 2014, federal and state governments will launch health insurance “exchanges” that will allow buyers on the individual insurance market to negotiate premiums as groups. The Congressional Budget Office (2010) estimates that approximately 24 million uninsured and those who currently buy insurance on the individual market could benefit by participating in the insurance exchanges. Together, subsidies and exchanges will likely decrease the cost of health insurance for Kentucky families without employer-sponsored health insurance. However, plans on the exchanges will be required to meet minimum coverage standards, and participation in the exchanges will likely increase premiums for participants who would otherwise purchase minimal, “catastrophic coverage” typically characterized by relatively low premiums, high deductibles and limited coverage.

Health care reform also includes a national, voluntary, public long-term care (LTC) insurance program that will allow participating workers access to a public insurance system covering injury, chronic illness and disability. The program, to be created under the Community Living Assistance Services and Supports Act, will allow workers to plan for potential long-term care needs and remain in their homes while receiving care, instead of receiving care in institutional settings such as nursing homes. The program will require enrollees to work for three years and pay into the system for five years before filing a claim. It will begin accepting

workers' contributions in 2012 (Kaiser Family Foundation 2010).

LTC insurance's effects on the income requirements for workers pursuing economic security is indirect, but LTC insurance is likely to be considered an economic security requirement in the not-too-distant future as the US continues to age, the cost of institutional care continues to increase and family members are less available to provide informal care. BEST health care expenses do not account for long-term care costs.

APPENDIX H

ADDITIONAL TAX INFORMATION

Additional Information on Tax Credits

The Earned Income Tax Credit (EITC or EIC) is a refundable federal income tax credit for low- and moderate-income working individuals and families. Because the tax is refundable, tax filers needn't owe taxes to receive the EITC. For the 2010 tax year, the maximum credit (for a family of 3 or more) was \$5,666. The amount of the EITC refund is based on family size, filing status and household income. To receive the EITC, taxpayers must have earned income and must file a federal tax return. The EITC does not disqualify or qualify recipients for public benefits.

The child and dependent care expenses credit is a non-refundable federal income tax credit which allows families to deduct a percentage of child or dependent care costs from the federal income taxes they would otherwise have to pay. The credit can equal as much as 35% of care expenses, depending on household income. For the 2010 tax year, the maximum claimable expenses are \$3,000 for one child and \$6,000 for two children.

The Child Tax Credit is a non-refundable federal tax reduction for those with dependent children. The credit is equal to \$1,000 per child. If the amount of the Child Tax Credit is greater than the amount of income tax owed, families may be able to claim the refundable Additional Child Tax Credit.

Additional Information on ARRA Tax Provisions

The American Reinvestment and Recovery Act created tax credit changes that benefit Kentucky BEST families.

The Making Work Pay tax credit reduces federal income tax withheld from workers paychecks. For the typical taxpayer the tax credit is a maximum of \$400 for working individuals and \$800 for working married couples.

The maximum Earned Income Tax Credit (EITC or EIC) for families with three or more children increases to \$5,666. The ARRA also allows the credit to married couples with higher incomes, regardless of number of children.

The ARRA reduces the minimum earned income amount used to calculate the additional child tax credit to \$3,000. The change will increase the number of families receiving refundable tax credits and the amounts of credits.

APPENDIX I

The BEST Index for all family types is available at
www.women-4-women.org
www.wowonline.org

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 1 Worker

Housing	\$393
Utilities	\$116
Food	\$229
Transportation	\$536
Child Care	\$0
Personal & Household Items	\$199
Health Care	\$142
Emergency Savings	\$55
Retirement Savings	\$18
Taxes	\$347
Tax Credits	-\$35
Monthly Total	\$1,999
Annual Total	\$23,988
Hourly Wage	\$11.36

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$67

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$478
Utilities	\$141
Food	\$329
Transportation	\$578
Child Care	\$484
Personal & Household Items	\$256
Health Care	\$266
Emergency Savings	\$81
Retirement Savings	\$18
Taxes	\$552
Tax Credits	-\$251
Monthly Total	\$2,932
Annual Total	\$35,184
Hourly Wage	\$16.66

Additional Asset Building Savings

Children's Higher Education	\$52
Homeownership	\$76

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 1 Worker,
1 Preschooler, 1 Schoolchild

Housing	\$478
Utilities	\$141
Food	\$496
Transportation	\$578
Child Care	\$917
Personal & Household Items	\$301
Health Care	\$394
Emergency Savings	\$112
Retirement Savings	\$18
Taxes	\$789
Tax Credits	-\$281
Monthly Total	\$3,943
Annual Total	\$47,316
Hourly Wage	\$22.40

Additional Asset Building Savings

Children's Higher Education	\$104
Homeownership	\$76

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$636
Utilities	\$187
Food	\$762
Transportation	\$578
Child Care	\$0
Personal & Household Items	\$427
Health Care	\$501
Emergency Savings	\$95
Retirement Savings	\$18
Taxes	\$625
Tax Credits	-\$376
Monthly Total	\$3,453
Annual Total	\$41,436
Hourly Wage	\$19.62

Additional Asset Building Savings

Children's Higher Education	\$156
Homeownership	\$140

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 2 Workers

Housing	\$393
Utilities	\$116
Food	\$420
Transportation	\$971
Child Care	\$0
Personal & Household Items	\$250
Health Care	\$305
Emergency Savings	\$81
Retirement Savings	\$23
Taxes	\$475
Tax Credits	-\$70
Monthly Total (per Worker)	\$1,482
Annual Total	\$35,568
Hourly Wage (per Worker)	\$8.42
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$67

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$478
Utilities	\$141
Food	\$515
Transportation	\$1,017
Child Care	\$484
Personal & Household Items	\$306
Health Care	\$424
Emergency Savings	\$110
Retirement Savings	\$23
Taxes	\$729
Tax Credits	-\$218
Monthly Total (per Worker)	\$2,004
Annual Total	\$48,096
Hourly Wage (per Worker)	\$11.39
Additional Asset Building Savings	
Children's Higher Education	\$52
Homeownership	\$76

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 2 Workers,
1 Preschooler, 1 Schoolchild

Housing	\$478
Utilities	\$141
Food	\$663
Transportation	\$1,017
Child Care	\$917
Personal & Household Items	\$346
Health Care	\$451
Emergency Savings	\$131
Retirement Savings	\$23
Taxes	\$911
Tax Credits	-\$324
Monthly Total (per Worker)	\$2,377
Annual Total	\$57,048
Hourly Wage (per Worker)	\$13.51
Additional Asset Building Savings	
Children's Higher Education	\$104
Homeownership	\$76

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kentucky

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$636
Utilities	\$187
Food	\$906
Transportation	\$1,017
Child Care	\$0
Personal & Household Items	\$466
Health Care	\$558
Emergency Savings	\$119
Retirement Savings	\$23
Taxes	\$748
Tax Credits	-\$325
Monthly Total (per Worker)	\$2,167
Annual Total	\$52,008
Hourly Wage (per Worker)	\$12.31
Additional Asset Building Savings	
Children's Higher Education	\$156
Homeownership	\$140

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Bracken County, KY

Monthly Expenses for: 1 Worker

Housing	\$440
Utilities	\$119
Food	\$241
Transportation	\$556
Child Care	\$0
Personal & Household Items	\$216
Health Care	\$142
Emergency Savings	\$59
Retirement Savings	\$31
Taxes	\$381
Tax Credits	-\$35
Monthly Total	\$2,149
Annual Total	\$25,788
Hourly Wage	\$12.21
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$94

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Bracken County, KY

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$570
Utilities	\$155
Food	\$347
Transportation	\$596
Child Care	\$429
Personal & Household Items	\$289
Health Care	\$266
Emergency Savings	\$87
Retirement Savings	\$31
Taxes	\$608
Tax Credits	-\$226
Monthly Total	\$3,152
Annual Total	\$37,824
Hourly Wage	\$17.91
Additional Asset Building Savings	
Children's Higher Education	\$51
Homeownership	\$107

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Bracken County, KY

Monthly Expenses for: 1 Worker,
1 Preschooler, 1 Schoolchild

Housing	\$570
Utilities	\$155
Food	\$523
Transportation	\$596
Child Care	\$791
Personal & Household Items	\$336
Health Care	\$394
Emergency Savings	\$117
Retirement Savings	\$31
Taxes	\$817
Tax Credits	-\$290
Monthly Total	\$4,040
Annual Total	\$48,480
Hourly Wage	\$22.95
Additional Asset Building Savings	
Children's Higher Education	\$103
Homeownership	\$107

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Bracken County, KY

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$764
Utilities	\$207
Food	\$803
Transportation	\$596
Child Care	\$0
Personal & Household Items	\$478
Health Care	\$501
Emergency Savings	\$111
Retirement Savings	\$31
Taxes	\$741
Tax Credits	-\$315
Monthly Total	\$3,916
Annual Total	\$46,992
Hourly Wage	\$22.25
Additional Asset Building Savings	
Children's Higher Education	\$155
Homeownership	\$196

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Bracken County, KY

Monthly Expenses for: 2 Workers

Housing	\$440
Utilities	\$119
Food	\$443
Transportation	\$1,003
Child Care	\$0
Personal & Household Items	\$270
Health Care	\$305
Emergency Savings	\$86
Retirement Savings	\$41
Taxes	\$510
Tax Credits	-\$70
Monthly Total (per Worker)	\$1,573
Annual Total	\$37,752
Hourly Wage (per Worker)	\$8.94
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$94

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Bracken County, KY

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$570
Utilities	\$155
Food	\$543
Transportation	\$1,049
Child Care	\$429
Personal & Household Items	\$342
Health Care	\$424
Emergency Savings	\$117
Retirement Savings	\$41
Taxes	\$791
Tax Credits	-\$215
Monthly Total (per Worker)	\$2,122
Annual Total	\$50,928
Hourly Wage (per Worker)	\$12.06
Additional Asset Building Savings	
Children's Higher Education	\$51
Homeownership	\$107

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Bracken County, KY

Monthly Expenses for: 2 Workers,
1 Preschooler, 1 Schoolchild

Housing	\$570
Utilities	\$155
Food	\$699
Transportation	\$1,049
Child Care	\$791
Personal & Household Items	\$384
Health Care	\$451
Emergency Savings	\$135
Retirement Savings	\$41
Taxes	\$950
Tax Credits	-\$333
Monthly Total (per Worker)	\$2,446
Annual Total	\$58,704
Hourly Wage (per Worker)	\$13.90
Additional Asset Building Savings	
Children's Higher Education	\$103
Homeownership	\$107

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Bracken County, KY

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$764
Utilities	\$207
Food	\$955
Transportation	\$1,049
Child Care	\$0
Personal & Household Items	\$520
Health Care	\$558
Emergency Savings	\$131
Retirement Savings	\$41
Taxes	\$864
Tax Credits	-\$325
Monthly Total (per Worker)	\$2,381
Annual Total	\$57,144
Hourly Wage (per Worker)	\$13.53
Additional Asset Building Savings	
Children's Higher Education	\$155
Homeownership	\$196

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Calloway County, KY

Monthly Expenses for: 1 Worker

Housing	\$361
Utilities	\$143
Food	\$241
Transportation	\$539
Child Care	\$0
Personal & Household Items	\$201
Health Care	\$142
Emergency Savings	\$55
Retirement Savings	\$24
Taxes	\$350
Tax Credits	-\$35
Monthly Total	\$2,020
Annual Total	\$24,240
Hourly Wage	\$11.48

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$64

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Calloway County, KY

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$435
Utilities	\$171
Food	\$347
Transportation	\$579
Child Care	\$449
Personal & Household Items	\$257
Health Care	\$266
Emergency Savings	\$79
Retirement Savings	\$24
Taxes	\$539
Tax Credits	-\$255
Monthly Total	\$2,890
Annual Total	\$34,680
Hourly Wage	\$16.42

Additional Asset Building Savings

Children's Higher Education	\$51
Homeownership	\$73

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Calloway County, KY

Monthly Expenses for: 1 Worker,
1 Preschooler, 1 Schoolchild

Housing	\$435
Utilities	\$171
Food	\$523
Transportation	\$579
Child Care	\$840
Personal & Household Items	\$304
Health Care	\$394
Emergency Savings	\$109
Retirement Savings	\$24
Taxes	\$767
Tax Credits	-\$286
Monthly Total	\$3,860
Annual Total	\$46,320
Hourly Wage	\$21.93

Additional Asset Building Savings

Children's Higher Education	\$103
Homeownership	\$73

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Calloway County, KY

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$536
Utilities	\$211
Food	\$803
Transportation	\$579
Child Care	\$0
Personal & Household Items	\$418
Health Care	\$501
Emergency Savings	\$93
Retirement Savings	\$24
Taxes	\$607
Tax Credits	-\$384
Monthly Total	\$3,387
Annual Total	\$40,644
Hourly Wage	\$19.24

Additional Asset Building Savings

Children's Higher Education	\$155
Homeownership	\$133

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Calloway County, KY

Monthly Expenses for: 2 Workers

Housing	\$361
Utilities	\$143
Food	\$443
Transportation	\$978
Child Care	\$0
Personal & Household Items	\$255
Health Care	\$305
Emergency Savings	\$83
Retirement Savings	\$34
Taxes	\$484
Tax Credits	-\$70
Monthly Total (per Worker)	\$1,507
Annual Total	\$36,168
Hourly Wage (per Worker)	\$8.56
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$64

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Calloway County, KY

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$435
Utilities	\$171
Food	\$543
Transportation	\$1,025
Child Care	\$449
Personal & Household Items	\$310
Health Care	\$424
Emergency Savings	\$110
Retirement Savings	\$34
Taxes	\$729
Tax Credits	-\$218
Monthly Total (per Worker)	\$2,005
Annual Total	\$48,120
Hourly Wage (per Worker)	\$11.39
Additional Asset Building Savings	
Children's Higher Education	\$51
Homeownership	\$73

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Calloway County, KY

Monthly Expenses for: 2 Workers,
1 Preschooler, 1 Schoolchild

Housing	\$435
Utilities	\$171
Food	\$699
Transportation	\$1,025
Child Care	\$840
Personal & Household Items	\$352
Health Care	\$451
Emergency Savings	\$130
Retirement Savings	\$34
Taxes	\$899
Tax Credits	-\$325
Monthly Total (per Worker)	\$2,355
Annual Total	\$56,520
Hourly Wage (per Worker)	\$13.38
Additional Asset Building Savings	
Children's Higher Education	\$103
Homeownership	\$73

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Calloway County, KY

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$536
Utilities	\$211
Food	\$955
Transportation	\$1,025
Child Care	\$0
Personal & Household Items	\$459
Health Care	\$558
Emergency Savings	\$119
Retirement Savings	\$34
Taxes	\$740
Tax Credits	-\$325
Monthly Total (per Worker)	\$2,155
Annual Total	\$51,720
Hourly Wage (per Worker)	\$12.24
Additional Asset Building Savings	
Children's Higher Education	\$155
Homeownership	\$133

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Fayette County, KY

Monthly Expenses for: 1 Worker

Housing	\$484
Utilities	\$106
Food	\$212
Transportation	\$491
Child Care	\$0
Personal & Household Items	\$216
Health Care	\$142
Emergency Savings	\$57
Retirement Savings	\$36
Taxes	\$355
Tax Credits	-\$35
Monthly Total	\$2,063
Annual Total	\$24,756
Hourly Wage	\$11.72

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$112

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Fayette County, KY

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$597
Utilities	\$131
Food	\$305
Transportation	\$535
Child Care	\$565
Personal & Household Items	\$278
Health Care	\$266
Emergency Savings	\$88
Retirement Savings	\$36
Taxes	\$618
Tax Credits	-\$221
Monthly Total	\$3,197
Annual Total	\$38,364
Hourly Wage	\$18.16

Additional Asset Building Savings

Children's Higher Education	\$52
Homeownership	\$128

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Fayette County, KY

Monthly Expenses for: 1 Worker,
1 Preschooler, 1 Schoolchild

Housing	\$597
Utilities	\$131
Food	\$459
Transportation	\$535
Child Care	\$1,062
Personal & Household Items	\$320
Health Care	\$394
Emergency Savings	\$127
Retirement Savings	\$36
Taxes	\$872
Tax Credits	-\$282
Monthly Total	\$4,251
Annual Total	\$51,012
Hourly Wage	\$24.15

Additional Asset Building Savings

Children's Higher Education	\$104
Homeownership	\$128

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Fayette County, KY

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$803
Utilities	\$176
Food	\$705
Transportation	\$535
Child Care	\$0
Personal & Household Items	\$454
Health Care	\$501
Emergency Savings	\$100
Retirement Savings	\$36
Taxes	\$667
Tax Credits	-\$354
Monthly Total	\$3,623
Annual Total	\$43,476
Hourly Wage	\$20.59

Additional Asset Building Savings

Children's Higher Education	\$156
Homeownership	\$234

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Fayette County, KY

Monthly Expenses for: 2 Workers

Housing	\$484
Utilities	\$106
Food	\$389
Transportation	\$903
Child Care	\$0
Personal & Household Items	\$264
Health Care	\$305
Emergency Savings	\$82
Retirement Savings	\$46
Taxes	\$469
Tax Credits	-\$70
Monthly Total (per Worker)	\$1,488
Annual Total	\$35,712
Hourly Wage (per Worker)	\$8.45
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$112

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Fayette County, KY

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$597
Utilities	\$131
Food	\$477
Transportation	\$951
Child Care	\$565
Personal & Household Items	\$325
Health Care	\$424
Emergency Savings	\$115
Retirement Savings	\$46
Taxes	\$775
Tax Credits	-\$215
Monthly Total (per Worker)	\$2,095
Annual Total	\$50,280
Hourly Wage (per Worker)	\$11.90
Additional Asset Building Savings	
Children's Higher Education	\$52
Homeownership	\$128

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Fayette County, KY

Monthly Expenses for: 2 Workers,
1 Preschooler, 1 Schoolchild

Housing	\$597
Utilities	\$131
Food	\$614
Transportation	\$951
Child Care	\$1,062
Personal & Household Items	\$362
Health Care	\$451
Emergency Savings	\$138
Retirement Savings	\$46
Taxes	\$978
Tax Credits	-\$327
Monthly Total (per Worker)	\$2,501
Annual Total	\$60,024
Hourly Wage (per Worker)	\$14.21
Additional Asset Building Savings	
Children's Higher Education	\$104
Homeownership	\$128

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Fayette County, KY

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$803
Utilities	\$176
Food	\$838
Transportation	\$951
Child Care	\$0
Personal & Household Items	\$490
Health Care	\$558
Emergency Savings	\$122
Retirement Savings	\$46
Taxes	\$774
Tax Credits	-\$325
Monthly Total (per Worker)	\$2,216
Annual Total	\$53,184
Hourly Wage (per Worker)	\$12.59
Additional Asset Building Savings	
Children's Higher Education	\$156
Homeownership	\$234

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hardin County, KY

Monthly Expenses for: 1 Worker

Housing	\$369
Utilities	\$105
Food	\$241
Transportation	\$548
Child Care	\$0
Personal & Household Items	\$193
Health Care	\$142
Emergency Savings	\$54
Retirement Savings	\$20
Taxes	\$340
Tax Credits	-\$35
Monthly Total	\$1,976
Annual Total	\$23,712
Hourly Wage	\$11.23

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$83

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hardin County, KY

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$445
Utilities	\$127
Food	\$347
Transportation	\$588
Child Care	\$449
Personal & Household Items	\$248
Health Care	\$266
Emergency Savings	\$78
Retirement Savings	\$20
Taxes	\$527
Tax Credits	-\$264
Monthly Total	\$2,831
Annual Total	\$33,972
Hourly Wage	\$16.09

Additional Asset Building Savings

Children's Higher Education	\$51
Homeownership	\$95

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hardin County, KY

Monthly Expenses for: 1 Worker,
1 Preschooler, 1 Schoolchild

Housing	\$445
Utilities	\$127
Food	\$523
Transportation	\$588
Child Care	\$840
Personal & Household Items	\$295
Health Care	\$394
Emergency Savings	\$106
Retirement Savings	\$20
Taxes	\$752
Tax Credits	-\$289
Monthly Total	\$3,801
Annual Total	\$45,612
Hourly Wage	\$21.60

Additional Asset Building Savings

Children's Higher Education	\$103
Homeownership	\$95

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hardin County, KY

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$634
Utilities	\$180
Food	\$803
Transportation	\$588
Child Care	\$0
Personal & Household Items	\$436
Health Care	\$501
Emergency Savings	\$97
Retirement Savings	\$20
Taxes	\$644
Tax Credits	-\$364
Monthly Total	\$3,538
Annual Total	\$42,456
Hourly Wage	\$20.10

Additional Asset Building Savings

Children's Higher Education	\$155
Homeownership	\$175

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hardin County, KY

Monthly Expenses for: 2 Workers

Housing	\$369
Utilities	\$105
Food	\$443
Transportation	\$991
Child Care	\$0
Personal & Household Items	\$247
Health Care	\$305
Emergency Savings	\$82
Retirement Savings	\$30
Taxes	\$477
Tax Credits	-\$70
Monthly Total (per Worker)	\$1,489
Annual Total	\$35,736
Hourly Wage (per Worker)	\$8.46
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$83

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hardin County, KY

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$445
Utilities	\$127
Food	\$543
Transportation	\$1,038
Child Care	\$449
Personal & Household Items	\$301
Health Care	\$424
Emergency Savings	\$109
Retirement Savings	\$30
Taxes	\$716
Tax Credits	-\$218
Monthly Total (per Worker)	\$1,981
Annual Total	\$47,544
Hourly Wage (per Worker)	\$11.26
Additional Asset Building Savings	
Children's Higher Education	\$51
Homeownership	\$95

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hardin County, KY

Monthly Expenses for: 2 Workers,
1 Preschooler, 1 Schoolchild

Housing	\$445
Utilities	\$127
Food	\$699
Transportation	\$1,038
Child Care	\$840
Personal & Household Items	\$343
Health Care	\$451
Emergency Savings	\$128
Retirement Savings	\$30
Taxes	\$886
Tax Credits	-\$323
Monthly Total (per Worker)	\$2,332
Annual Total	\$55,968
Hourly Wage (per Worker)	\$13.25
Additional Asset Building Savings	
Children's Higher Education	\$103
Homeownership	\$95

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hardin County, KY

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$634
Utilities	\$180
Food	\$955
Transportation	\$1,038
Child Care	\$0
Personal & Household Items	\$477
Health Care	\$558
Emergency Savings	\$122
Retirement Savings	\$30
Taxes	\$780
Tax Credits	-\$325
Monthly Total (per Worker)	\$2,224
Annual Total	\$53,376
Hourly Wage (per Worker)	\$12.64
Additional Asset Building Savings	
Children's Higher Education	\$155
Homeownership	\$175

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jefferson County, KY

Monthly Expenses for: 1 Worker

Housing	\$451
Utilities	\$125
Food	\$197
Transportation	\$535
Child Care	\$0
Personal & Household Items	\$208
Health Care	\$142
Emergency Savings	\$56
Retirement Savings	\$15
Taxes	\$365
Tax Credits	-\$35
Monthly Total	\$2,058
Annual Total	\$24,696
Hourly Wage	\$11.69

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$99

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jefferson County, KY

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$535
Utilities	\$148
Food	\$283
Transportation	\$582
Child Care	\$565
Personal & Household Items	\$260
Health Care	\$266
Emergency Savings	\$85
Retirement Savings	\$15
Taxes	\$601
Tax Credits	-\$234
Monthly Total	\$3,106
Annual Total	\$37,272
Hourly Wage	\$17.65

Additional Asset Building Savings

Children's Higher Education	\$52
Homeownership	\$114

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jefferson County, KY

Monthly Expenses for: 1 Worker,
1 Preschooler, 1 Schoolchild

Housing	\$535
Utilities	\$148
Food	\$427
Transportation	\$582
Child Care	\$1,062
Personal & Household Items	\$299
Health Care	\$394
Emergency Savings	\$122
Retirement Savings	\$15
Taxes	\$846
Tax Credits	-\$277
Monthly Total	\$4,153
Annual Total	\$49,836
Hourly Wage	\$23.60

Additional Asset Building Savings

Children's Higher Education	\$104
Homeownership	\$114

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jefferson County, KY

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$748
Utilities	\$207
Food	\$655
Transportation	\$582
Child Care	\$0
Personal & Household Items	\$434
Health Care	\$501
Emergency Savings	\$97
Retirement Savings	\$15
Taxes	\$641
Tax Credits	-\$369
Monthly Total	\$3,511
Annual Total	\$42,132
Hourly Wage	\$19.95

Additional Asset Building Savings

Children's Higher Education	\$157
Homeownership	\$208

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jefferson County, KY

Monthly Expenses for: 2 Workers

Housing	\$451
Utilities	\$125
Food	\$361
Transportation	\$968
Child Care	\$0
Personal & Household Items	\$253
Health Care	\$305
Emergency Savings	\$81
Retirement Savings	\$10
Taxes	\$476
Tax Credits	-\$70
Monthly Total (per Worker)	\$1,480
Annual Total	\$35,520
Hourly Wage (per Worker)	\$8.41
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$99

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jefferson County, KY

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$535
Utilities	\$148
Food	\$443
Transportation	\$1,019
Child Care	\$565
Personal & Household Items	\$304
Health Care	\$424
Emergency Savings	\$113
Retirement Savings	\$10
Taxes	\$753
Tax Credits	-\$218
Monthly Total (per Worker)	\$2,047
Annual Total	\$49,128
Hourly Wage (per Worker)	\$11.63
Additional Asset Building Savings	
Children's Higher Education	\$52
Homeownership	\$114

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jefferson County, KY

Monthly Expenses for: 2 Workers,
1 Preschooler, 1 Schoolchild

Housing	\$535
Utilities	\$148
Food	\$570
Transportation	\$1,019
Child Care	\$1,062
Personal & Household Items	\$338
Health Care	\$451
Emergency Savings	\$135
Retirement Savings	\$10
Taxes	\$950
Tax Credits	-\$322
Monthly Total (per Worker)	\$2,448
Annual Total	\$58,752
Hourly Wage (per Worker)	\$13.91
Additional Asset Building Savings	
Children's Higher Education	\$104
Homeownership	\$114

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jefferson County, KY

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$748
Utilities	\$207
Food	\$779
Transportation	\$1,019
Child Care	\$0
Personal & Household Items	\$468
Health Care	\$558
Emergency Savings	\$119
Retirement Savings	\$10
Taxes	\$747
Tax Credits	-\$325
Monthly Total (per Worker)	\$2,164
Annual Total	\$51,936
Hourly Wage (per Worker)	\$12.30
Additional Asset Building Savings	
Children's Higher Education	\$157
Homeownership	\$208

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kenton County, KY

Monthly Expenses for: 1 Worker

Housing	\$447
Utilities	\$112
Food	\$202
Transportation	\$514
Child Care	\$0
Personal & Household Items	\$205
Health Care	\$142
Emergency Savings	\$55
Retirement Savings	\$13
Taxes	\$352
Tax Credits	-\$35
Monthly Total	\$2,006
Annual Total	\$24,072
Hourly Wage	\$11.40

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$101

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kenton County, KY

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$580
Utilities	\$145
Food	\$291
Transportation	\$561
Child Care	\$565
Personal & Household Items	\$274
Health Care	\$266
Emergency Savings	\$87
Retirement Savings	\$13
Taxes	\$618
Tax Credits	-\$224
Monthly Total	\$3,175
Annual Total	\$38,100
Hourly Wage	\$18.04

Additional Asset Building Savings

Children's Higher Education	\$52
Homeownership	\$115

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kenton County, KY

Monthly Expenses for: 1 Worker,
1 Preschooler, 1 Schoolchild

Housing	\$580
Utilities	\$145
Food	\$438
Transportation	\$561
Child Care	\$1,062
Personal & Household Items	\$314
Health Care	\$394
Emergency Savings	\$125
Retirement Savings	\$13
Taxes	\$864
Tax Credits	-\$281
Monthly Total	\$4,215
Annual Total	\$50,580
Hourly Wage	\$23.95

Additional Asset Building Savings

Children's Higher Education	\$104
Homeownership	\$115

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kenton County, KY

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$777
Utilities	\$194
Food	\$673
Transportation	\$561
Child Care	\$0
Personal & Household Items	\$443
Health Care	\$501
Emergency Savings	\$97
Retirement Savings	\$13
Taxes	\$649
Tax Credits	-\$364
Monthly Total	\$3,543
Annual Total	\$42,516
Hourly Wage	\$20.13

Additional Asset Building Savings

Children's Higher Education	\$157
Homeownership	\$211

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kenton County, KY

Monthly Expenses for: 2 Workers

Housing	\$447
Utilities	\$112
Food	\$371
Transportation	\$937
Child Care	\$0
Personal & Household Items	\$251
Health Care	\$305
Emergency Savings	\$80
Retirement Savings	\$13
Taxes	\$466
Tax Credits	-\$70
Monthly Total (per Worker)	\$1,456
Annual Total	\$34,944
Hourly Wage (per Worker)	\$8.27

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$101

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kenton County, KY

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$580
Utilities	\$145
Food	\$455
Transportation	\$988
Child Care	\$565
Personal & Household Items	\$318
Health Care	\$424
Emergency Savings	\$114
Retirement Savings	\$13
Taxes	\$768
Tax Credits	-\$215
Monthly Total (per Worker)	\$2,077
Annual Total	\$49,848
Hourly Wage (per Worker)	\$11.80

Additional Asset Building Savings

Children's Higher Education	\$52
Homeownership	\$115

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kenton County, KY

Monthly Expenses for: 2 Workers,
1 Preschooler, 1 Schoolchild

Housing	\$580
Utilities	\$145
Food	\$586
Transportation	\$988
Child Care	\$1,062
Personal & Household Items	\$353
Health Care	\$451
Emergency Savings	\$136
Retirement Savings	\$13
Taxes	\$967
Tax Credits	-\$325
Monthly Total (per Worker)	\$2,477
Annual Total	\$59,448
Hourly Wage (per Worker)	\$14.07

Additional Asset Building Savings

Children's Higher Education	\$104
Homeownership	\$115

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Kenton County, KY

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$777
Utilities	\$194
Food	\$800
Transportation	\$988
Child Care	\$0
Personal & Household Items	\$478
Health Care	\$558
Emergency Savings	\$120
Retirement Savings	\$13
Taxes	\$755
Tax Credits	-\$325
Monthly Total (per Worker)	\$2,178
Annual Total	\$52,272
Hourly Wage (per Worker)	\$12.38

Additional Asset Building Savings

Children's Higher Education	\$157
Homeownership	\$211

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Magoffin County, KY

Monthly Expenses for: 1 Worker

Housing	\$350
Utilities	\$74
Food	\$241
Transportation	\$595
Child Care	\$0
Personal & Household Items	\$179
Health Care	\$142
Emergency Savings	\$53
Retirement Savings	\$14
Taxes	\$335
Tax Credits	-\$35
Monthly Total	\$1,947
Annual Total	\$23,364
Hourly Wage	\$11.06

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$52

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Magoffin County, KY

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$418
Utilities	\$88
Food	\$347
Transportation	\$635
Child Care	\$429
Personal & Household Items	\$230
Health Care	\$266
Emergency Savings	\$75
Retirement Savings	\$14
Taxes	\$507
Tax Credits	-\$268
Monthly Total	\$2,740
Annual Total	\$32,880
Hourly Wage	\$15.57

Additional Asset Building Savings

Children's Higher Education	\$51
Homeownership	\$60

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Magoffin County, KY

Monthly Expenses for: 1 Worker,
1 Preschooler, 1 Schoolchild

Housing	\$418
Utilities	\$88
Food	\$523
Transportation	\$635
Child Care	\$791
Personal & Household Items	\$277
Health Care	\$394
Emergency Savings	\$100
Retirement Savings	\$14
Taxes	\$716
Tax Credits	-\$308
Monthly Total	\$3,648
Annual Total	\$43,776
Hourly Wage	\$20.73

Additional Asset Building Savings

Children's Higher Education	\$103
Homeownership	\$60

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Magoffin County, KY

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$514
Utilities	\$109
Food	\$803
Transportation	\$635
Child Care	\$0
Personal & Household Items	\$385
Health Care	\$501
Emergency Savings	\$88
Retirement Savings	\$14
Taxes	\$571
Tax Credits	-\$409
Monthly Total	\$3,211
Annual Total	\$38,532
Hourly Wage	\$18.24

Additional Asset Building Savings

Children's Higher Education	\$155
Homeownership	\$109

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Magoffin County, KY

Monthly Expenses for: 2 Workers

Housing	\$350
Utilities	\$74
Food	\$443
Transportation	\$1,059
Child Care	\$0
Personal & Household Items	\$234
Health Care	\$305
Emergency Savings	\$82
Retirement Savings	\$24
Taxes	\$481
Tax Credits	-\$70
Monthly Total (per Worker)	\$1,490
Annual Total	\$35,760
Hourly Wage (per Worker)	\$8.47
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$52

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Magoffin County, KY

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$418
Utilities	\$88
Food	\$543
Transportation	\$1,105
Child Care	\$429
Personal & Household Items	\$283
Health Care	\$424
Emergency Savings	\$107
Retirement Savings	\$24
Taxes	\$701
Tax Credits	-\$218
Monthly Total (per Worker)	\$1,951
Annual Total	\$46,824
Hourly Wage (per Worker)	\$11.09
Additional Asset Building Savings	
Children's Higher Education	\$51
Homeownership	\$60

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Magoffin County, KY

Monthly Expenses for: 2 Workers,
1 Preschooler, 1 Schoolchild

Housing	\$418
Utilities	\$88
Food	\$699
Transportation	\$1,105
Child Care	\$791
Personal & Household Items	\$325
Health Care	\$451
Emergency Savings	\$126
Retirement Savings	\$24
Taxes	\$860
Tax Credits	-\$318
Monthly Total (per Worker)	\$2,284
Annual Total	\$54,816
Hourly Wage (per Worker)	\$12.98
Additional Asset Building Savings	
Children's Higher Education	\$103
Homeownership	\$60

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Magoffin County, KY

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$514
Utilities	\$109
Food	\$955
Transportation	\$1,105
Child Care	\$0
Personal & Household Items	\$426
Health Care	\$558
Emergency Savings	\$115
Retirement Savings	\$24
Taxes	\$709
Tax Credits	-\$339
Monthly Total (per Worker)	\$2,087
Annual Total	\$50,088
Hourly Wage (per Worker)	\$11.86
Additional Asset Building Savings	
Children's Higher Education	\$155
Homeownership	\$109

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

McCracken County, KY

Monthly Expenses for: 1 Worker

Housing	\$320
Utilities	\$157
Food	\$237
Transportation	\$545
Child Care	\$0
Personal & Household Items	\$192
Health Care	\$142
Emergency Savings	\$54
Retirement Savings	\$20
Taxes	\$338
Tax Credits	-\$35
Monthly Total	\$1,969
Annual Total	\$23,628
Hourly Wage	\$11.19

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$85

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

McCracken County, KY

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$393
Utilities	\$193
Food	\$341
Transportation	\$585
Child Care	\$449
Personal & Household Items	\$250
Health Care	\$266
Emergency Savings	\$78
Retirement Savings	\$20
Taxes	\$529
Tax Credits	-\$263
Monthly Total	\$2,840
Annual Total	\$34,080
Hourly Wage	\$16.14

Additional Asset Building Savings

Children's Higher Education	\$51
Homeownership	\$98

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

McCracken County, KY

Monthly Expenses for: 1 Worker,
1 Preschooler, 1 Schoolchild

Housing	\$393
Utilities	\$193
Food	\$514
Transportation	\$585
Child Care	\$840
Personal & Household Items	\$296
Health Care	\$394
Emergency Savings	\$106
Retirement Savings	\$20
Taxes	\$753
Tax Credits	-\$288
Monthly Total	\$3,805
Annual Total	\$45,660
Hourly Wage	\$21.62

Additional Asset Building Savings

Children's Higher Education	\$103
Homeownership	\$98

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

McCracken County, KY

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$527
Utilities	\$259
Food	\$789
Transportation	\$585
Child Care	\$0
Personal & Household Items	\$425
Health Care	\$501
Emergency Savings	\$95
Retirement Savings	\$20
Taxes	\$622
Tax Credits	-\$377
Monthly Total	\$3,445
Annual Total	\$41,340
Hourly Wage	\$19.57

Additional Asset Building Savings

Children's Higher Education	\$155
Homeownership	\$179

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

McCracken County, KY

Monthly Expenses for: 2 Workers

Housing	\$320
Utilities	\$157
Food	\$435
Transportation	\$991
Child Care	\$0
Personal & Household Items	\$246
Health Care	\$305
Emergency Savings	\$82
Retirement Savings	\$30
Taxes	\$476
Tax Credits	-\$70
Monthly Total (per Worker)	\$1,485
Annual Total	\$35,640
Hourly Wage (per Worker)	\$8.44
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$85

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

McCracken County, KY

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$393
Utilities	\$193
Food	\$533
Transportation	\$1,037
Child Care	\$449
Personal & Household Items	\$302
Health Care	\$424
Emergency Savings	\$109
Retirement Savings	\$30
Taxes	\$718
Tax Credits	-\$218
Monthly Total (per Worker)	\$1,984
Annual Total	\$47,616
Hourly Wage (per Worker)	\$11.27
Additional Asset Building Savings	
Children's Higher Education	\$51
Homeownership	\$98

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

McCracken County, KY

Monthly Expenses for: 2 Workers,
1 Preschooler, 1 Schoolchild

Housing	\$393
Utilities	\$193
Food	\$686
Transportation	\$1,037
Child Care	\$840
Personal & Household Items	\$343
Health Care	\$451
Emergency Savings	\$128
Retirement Savings	\$30
Taxes	\$886
Tax Credits	-\$323
Monthly Total (per Worker)	\$2,332
Annual Total	\$55,968
Hourly Wage (per Worker)	\$13.25
Additional Asset Building Savings	
Children's Higher Education	\$103
Homeownership	\$98

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

McCracken County, KY

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$527
Utilities	\$259
Food	\$938
Transportation	\$1,037
Child Care	\$0
Personal & Household Items	\$465
Health Care	\$558
Emergency Savings	\$120
Retirement Savings	\$30
Taxes	\$755
Tax Credits	-\$325
Monthly Total (per Worker)	\$2,181
Annual Total	\$52,344
Hourly Wage (per Worker)	\$12.39
Additional Asset Building Savings	
Children's Higher Education	\$155
Homeownership	\$179

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Pulaski County, KY

Monthly Expenses for: 1 Worker

Housing	\$329
Utilities	\$69
Food	\$241
Transportation	\$560
Child Care	\$0
Personal & Household Items	\$172
Health Care	\$142
Emergency Savings	\$51
Retirement Savings	\$11
Taxes	\$311
Tax Credits	-\$35
Monthly Total	\$1,850
Annual Total	\$22,200
Hourly Wage	\$10.51
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$53

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Pulaski County, KY

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$418
Utilities	\$88
Food	\$347
Transportation	\$601
Child Care	\$565
Personal & Household Items	\$230
Health Care	\$266
Emergency Savings	\$80
Retirement Savings	\$11
Taxes	\$548
Tax Credits	-\$249
Monthly Total	\$2,905
Annual Total	\$34,860
Hourly Wage	\$16.51
Additional Asset Building Savings	
Children's Higher Education	\$51
Homeownership	\$61

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Pulaski County, KY

Monthly Expenses for: 1 Worker,
1 Preschooler, 1 Schoolchild

Housing	\$418
Utilities	\$88
Food	\$523
Transportation	\$601
Child Care	\$1,062
Personal & Household Items	\$277
Health Care	\$394
Emergency Savings	\$116
Retirement Savings	\$11
Taxes	\$811
Tax Credits	-\$275
Monthly Total	\$4,026
Annual Total	\$48,312
Hourly Wage	\$22.88
Additional Asset Building Savings	
Children's Higher Education	\$103
Homeownership	\$61

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Pulaski County, KY

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$516
Utilities	\$109
Food	\$803
Transportation	\$601
Child Care	\$0
Personal & Household Items	\$385
Health Care	\$501
Emergency Savings	\$87
Retirement Savings	\$11
Taxes	\$560
Tax Credits	-\$416
Monthly Total	\$3,156
Annual Total	\$37,872
Hourly Wage	\$17.93
Additional Asset Building Savings	
Children's Higher Education	\$155
Homeownership	\$112

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Pulaski County, KY

Monthly Expenses for: 2 Workers

Housing	\$329
Utilities	\$69
Food	\$443
Transportation	\$1,012
Child Care	\$0
Personal & Household Items	\$227
Health Care	\$305
Emergency Savings	\$79
Retirement Savings	\$21
Taxes	\$458
Tax Credits	-\$70
Monthly Total (per Worker)	\$1,436
Annual Total	\$34,464
Hourly Wage (per Worker)	\$8.16
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$53

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Pulaski County, KY

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$418
Utilities	\$88
Food	\$543
Transportation	\$1,059
Child Care	\$565
Personal & Household Items	\$283
Health Care	\$424
Emergency Savings	\$111
Retirement Savings	\$21
Taxes	\$735
Tax Credits	-\$218
Monthly Total (per Worker)	\$2,014
Annual Total	\$48,336
Hourly Wage (per Worker)	\$11.44
Additional Asset Building Savings	
Children's Higher Education	\$51
Homeownership	\$61

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Pulaski County, KY

Monthly Expenses for: 2 Workers,
1 Preschooler, 1 Schoolchild

Housing	\$418
Utilities	\$88
Food	\$699
Transportation	\$1,059
Child Care	\$1,062
Personal & Household Items	\$325
Health Care	\$451
Emergency Savings	\$135
Retirement Savings	\$21
Taxes	\$947
Tax Credits	-\$318
Monthly Total (per Worker)	\$2,443
Annual Total	\$58,632
Hourly Wage (per Worker)	\$13.88
Additional Asset Building Savings	
Children's Higher Education	\$103
Homeownership	\$61

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Pulaski County, KY

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$516
Utilities	\$109
Food	\$955
Transportation	\$1,059
Child Care	\$0
Personal & Household Items	\$426
Health Care	\$558
Emergency Savings	\$113
Retirement Savings	\$21
Taxes	\$697
Tax Credits	-\$349
Monthly Total (per Worker)	\$2,052
Annual Total	\$49,248
Hourly Wage (per Worker)	\$11.66
Additional Asset Building Savings	
Children's Higher Education	\$155
Homeownership	\$112

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Warren County, KY

Monthly Expenses for: 1 Worker

Housing	\$422
Utilities	\$129
Food	\$225
Transportation	\$537
Child Care	\$0
Personal & Household Items	\$209
Health Care	\$142
Emergency Savings	\$57
Retirement Savings	\$29
Taxes	\$362
Tax Credits	-\$35
Monthly Total	\$2,076
Annual Total	\$24,912
Hourly Wage	\$11.80

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$86

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Warren County, KY

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$513
Utilities	\$157
Food	\$324
Transportation	\$577
Child Care	\$449
Personal & Household Items	\$268
Health Care	\$266
Emergency Savings	\$82
Retirement Savings	\$29
Taxes	\$556
Tax Credits	-\$246
Monthly Total	\$2,974
Annual Total	\$35,688
Hourly Wage	\$16.90

Additional Asset Building Savings

Children's Higher Education	\$51
Homeownership	\$98

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Warren County, KY

Monthly Expenses for: 1 Worker,
1 Preschooler, 1 Schoolchild

Housing	\$513
Utilities	\$157
Food	\$488
Transportation	\$577
Child Care	\$840
Personal & Household Items	\$312
Health Care	\$394
Emergency Savings	\$111
Retirement Savings	\$29
Taxes	\$782
Tax Credits	-\$284
Monthly Total	\$3,919
Annual Total	\$47,028
Hourly Wage	\$22.27

Additional Asset Building Savings

Children's Higher Education	\$103
Homeownership	\$98

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Warren County, KY

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$684
Utilities	\$209
Food	\$749
Transportation	\$577
Child Care	\$0
Personal & Household Items	\$443
Health Care	\$501
Emergency Savings	\$99
Retirement Savings	\$29
Taxes	\$650
Tax Credits	-\$358
Monthly Total	\$3,583
Annual Total	\$42,996
Hourly Wage	\$20.36

Additional Asset Building Savings

Children's Higher Education	\$155
Homeownership	\$180

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Warren County, KY

Monthly Expenses for: 2 Workers

Housing	\$422
Utilities	\$129
Food	\$413
Transportation	\$979
Child Care	\$0
Personal & Household Items	\$260
Health Care	\$305
Emergency Savings	\$84
Retirement Savings	\$39
Taxes	\$489
Tax Credits	-\$70
Monthly Total (per Worker)	\$1,525
Annual Total	\$36,600
Hourly Wage (per Worker)	\$8.66
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$86

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Warren County, KY

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$513
Utilities	\$157
Food	\$507
Transportation	\$1,025
Child Care	\$449
Personal & Household Items	\$317
Health Care	\$424
Emergency Savings	\$112
Retirement Savings	\$39
Taxes	\$744
Tax Credits	-\$218
Monthly Total (per Worker)	\$2,034
Annual Total	\$48,816
Hourly Wage (per Worker)	\$11.56
Additional Asset Building Savings	
Children's Higher Education	\$51
Homeownership	\$98

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Warren County, KY

Monthly Expenses for: 2 Workers,
1 Preschooler, 1 Schoolchild

Housing	\$513
Utilities	\$157
Food	\$652
Transportation	\$1,025
Child Care	\$840
Personal & Household Items	\$356
Health Care	\$451
Emergency Savings	\$131
Retirement Savings	\$39
Taxes	\$909
Tax Credits	-\$326
Monthly Total (per Worker)	\$2,373
Annual Total	\$56,952
Hourly Wage (per Worker)	\$13.48
Additional Asset Building Savings	
Children's Higher Education	\$103
Homeownership	\$98

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Warren County, KY

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$684
Utilities	\$209
Food	\$891
Transportation	\$1,025
Child Care	\$0
Personal & Household Items	\$481
Health Care	\$558
Emergency Savings	\$123
Retirement Savings	\$39
Taxes	\$785
Tax Credits	-\$325
Monthly Total (per Worker)	\$2,234
Annual Total	\$53,616
Hourly Wage (per Worker)	\$12.69
Additional Asset Building Savings	
Children's Higher Education	\$155
Homeownership	\$180

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

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- Bank On Louisville
- Bellarmine University
- Center for the Study of Social Policy
- Federal Reserve Bank of St. Louis–Louisville Branch
- Greater Louisville, Inc.
- Greater Louisville Project
- Kentucky Jump \$tart Coalition (Apprisen Financial Advocates, Junior Achievement–KY, FDIC Chicago Region, KY Treasury, Office of the Attorney General, KY Housing Corp., KY Association of CPAs, KY Council on Economic Education, United Way of the Bluegrass)
- Kentuckiana Works
- Kentucky Youth Advocates
- Louisville Asset Building Coalition
- Louisville Metro Family Economic Success Network
- Metro United Way
- National Center for Family Literacy
- National Endowment for Financial Education
- Spalding University
- University of Louisville College of Education and Human Development
- University of Louisville College of Business

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