Economic Opportunity Institute

AFFORDABILITY REPORT

DECEMBER 2024

AFFORDABILITY REPORT

Progressive revenue can increase affordability for working families.

INTRODUCTION

Public programs and services – from health care and child care to community colleges – function better and can do more public good when fully funded. As a result, working families' lives become more manageable, and their costs decrease. To fully fund these programs and services that are critical to household security and stability, we cannot continue to rely on our out-of-date, regressive tax code, which over-taxes poor and middle-income people while letting those with the dollars to spare off the hook.

Instead, lawmakers should raise progressive revenue by asking profitable corporations, high earners, and wealthy residents to pay more of what they owe.

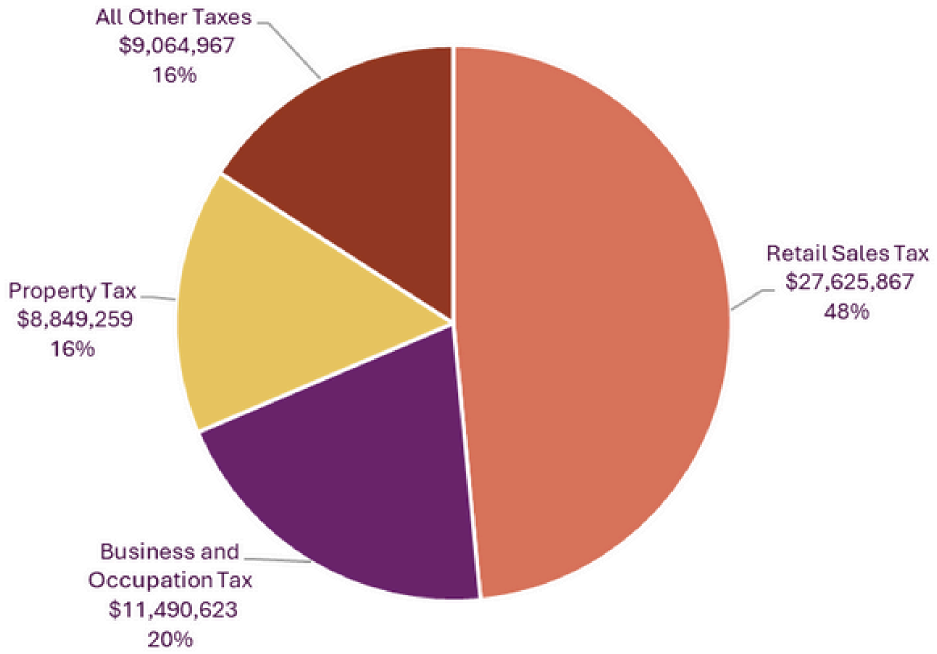
This report will briefly discuss Washington state's current tax code, define 'affordability' and identify affordability metrics, and explore changes to the costs of living in Washington. This report seeks to answer the question: What public investments will improve the everyday lives of Washingtonians and offer access to real opportunities to thrive? This report will conclude with information about how new progressive revenue can and should fund the existing and possible investment in our public good.

THE STATE OF WASHINGTON STATE'S TAX CODE

Washington has, second only to Florida, the most regressive tax code in the country. Because of our state's over-reliance on sales and property taxes (Figure 1) and our lack of a progressive income tax, we over-tax low- and middle-income working families and subsidize the wealthy and large, profitable corporations (Figure 2).

FIGURE 1

Washington state has the second most regressive tax system in the country with an over-reliance on sales and property taxes.
Washington state general fund tax revenue from the 2021-23 biennium ($ in thousands)



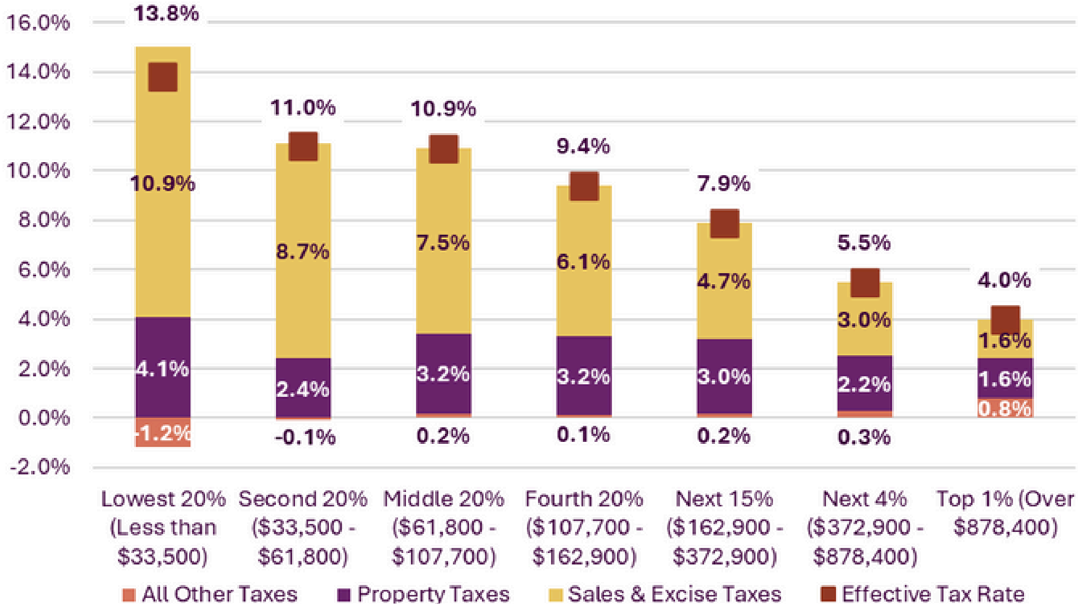
Source: https://fiscal.wa.gov/Revenue/RevenueByFund

Not only is it unfair, but the tax code also sets up our state legislature and local governments for chronic deficits. The money flowing in from the sales tax has not increased proportionately to the growth in our state's economy and population (Figure 3).

As a result, lawmakers often adjust existing, regressive taxes, which makes economic impacts worse for their working-class constituents. Alternatively, they make cuts to programs and services that low-income Washingtonians depend on. The last several decades have shown that when lawmakers make these types of choices, they both compound the affordability crisis facing so many Washington families and exacerbate budget problems in the long term.

FIGURE 2

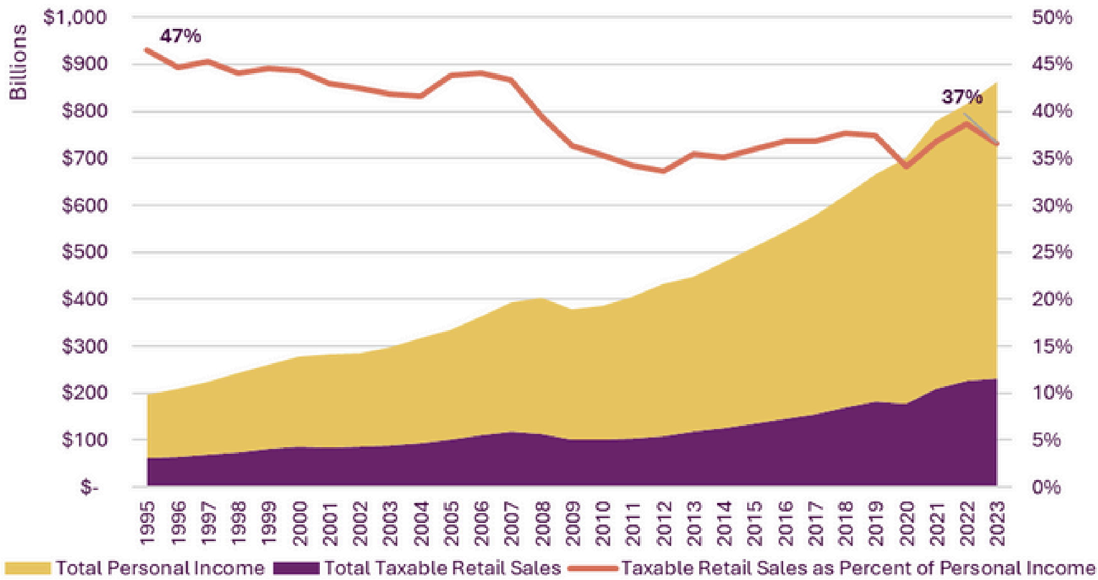
Low- and middle-income working families are over-taxed while wealthy individuals are subsidized.
Effective tax rate by income bracket in Washington state in 2024



Source: https://itep.org/washington/

FIGURE 3

Sales tax receipts have not increased proportionately to the growth of our state.
Taxable retail sales as percent of total personal income in Washington from 1995-2023



Source: https://dor.wa.gov/about/statistics-reports/quarterly-business-reviews and U.S. Bureau of Economic Analysis, "SAINC1 State annual personal income summary: personal income, population, per capita personal income" (accessed Wednesday, November 13, 2024).

AFFORDABILITY

Something is affordable if you can cover its costs easily. If you're wealthy, a $500 bottle of wine or a $10,000-a-month apartment may be affordable. Thus, we must work backward from how much money families have to work with and the needs they have on a day-to-day basis to determine what is affordable for them. We must also consider that life isn't affordable if a family is one car repair or one broken bone away from financial hardship.

Researchers at the Center for Women's Welfare at the University of Washington have created a measure that answers the question of what minimum income do families need to afford the basics of life where they live. This measure is the Self-Sufficiency Standard, defined as "the income working families need to meet a minimum yet adequate level of living standard, taking into account family composition, ages of children, and geographic differences in costs." Thus, the Self-Sufficiency Standard differs for families of different compositions in different places because the costs of caring for an infant or a couple of teenagers will vary depending on the resources they need and where they live in Washington.

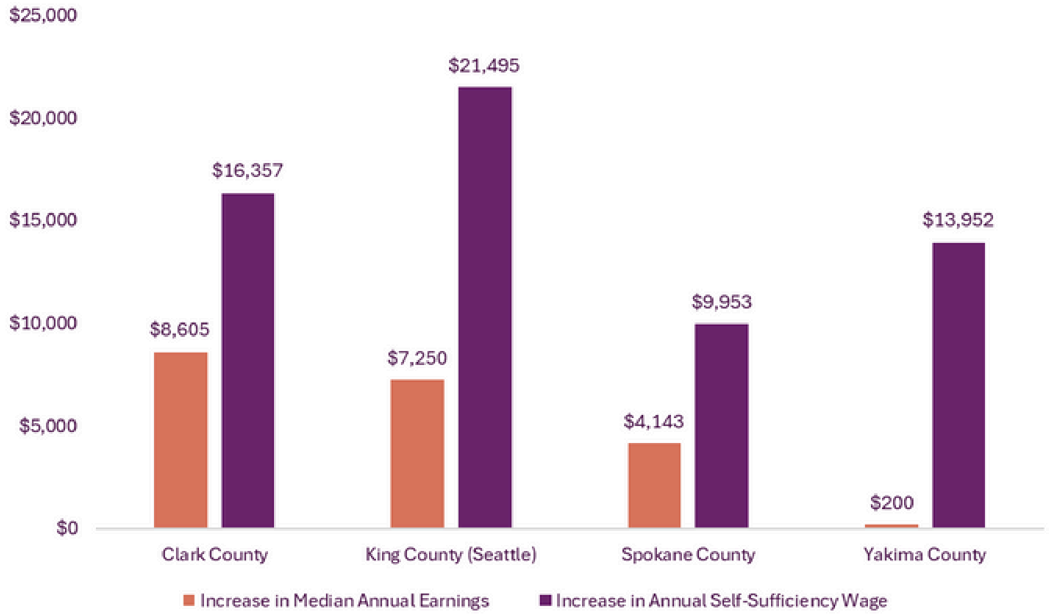
The Center for Women's Welfare 2023 study of the Self-Sufficiency Standard in Washington found that there are nearly 670,000 working-age households across all of Washington with incomes below the Self-Sufficiency Standard. In other words, 28% of working-age Washington households have earnings that do not meet the minimum cost of living.

Critically, the Center for Women's Welfare's data shows that from 2001 through 2021, the amount of money families need to get by has increased faster than Washington's median earnings: up to 2.5 times in Clark and King counties.

When broken down by race, their data show a stark picture of the persistent racial wealth and poverty gap, with 45% of Black and 24% of White households earning incomes below the standard in 2021.

FIGURE 4

The amount of money families need to get by has increased faster than Washington's median earnings.
Increase in median annual earnings vs. increase in family Self-Sufficiency Standard from 2006-2023 (inflation adjusted for two adults, one preschool-age and one school-age child)



Source: Self-Sufficiency Standard (https://selfsufficiencystandard.org/) and Occupational Employment and Wage Statistics (https://esd.wa.gov/jobs-and-training/labor-market-information/employment-and-wages/occupational-employment-and-wage-statistics-oews)

COST OF LIVING

A few hundred dollars a month in extra costs can make or break family budgets, as many hard-earned dollars go toward basic needs. That's because the cost of living in Washington has been increasing dramatically since the start of the COVID-19 pandemic. The cost of living is a nationwide issue. Economists have connected the cost-of-living increases with corporate profit-seeking across industries.

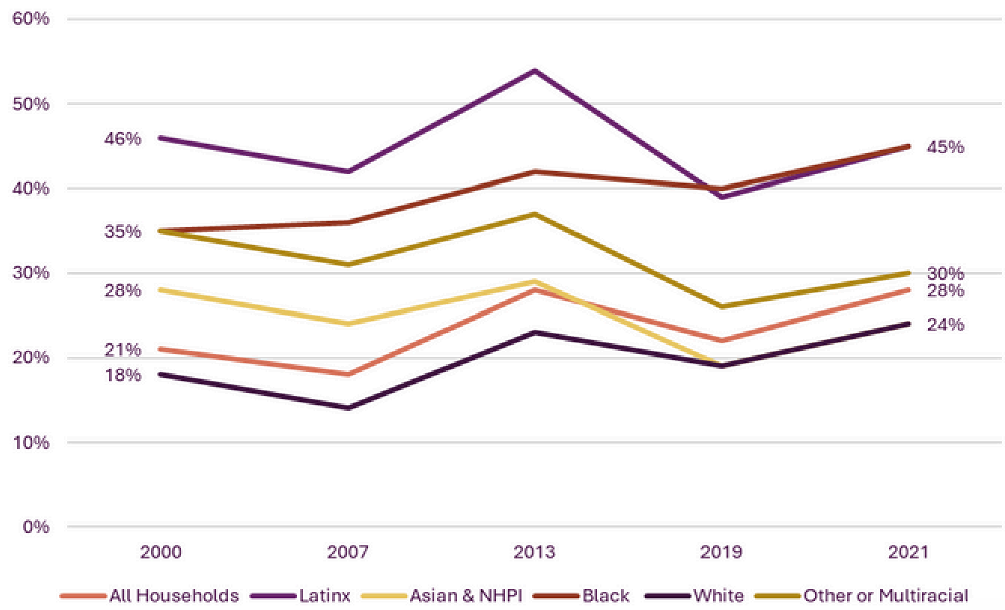
Fewer and fewer companies control major industries such as grocery, retail, health care, and even rental properties. When they face less competition and have a greater share of the market, corporations can raise prices beyond what is necessary to counteract rising supply chain and labor costs. These markups have led to historic profits for major corporations. We don't have to use theory to come to this conclusion: CEOs are on the record naming precisely the use of markups to boost profits.

Furthermore, the corporate tax reforms of the 2017 Tax Cuts and Jobs Act were sold as a way to inject cash into companies so they could let that money "trickle down" to workers, to allow companies to hire more workers, develop products, and pay existing employees higher wages. In reality, the tax cuts led to the widespread use of stock buybacks, wherein companies buy back their own stocks, lowering the number of shares in the market to artificially increase the price per share, a practice only allowed starting in 1982. From 2018 to 2019, public firm stock buybacks totaled more than $800 billion. With many CEO salaries tied to stock price, this led to wildly inflated CEO and executive pay and, of course, more gains to shareholders. Workers have largely been left out of this corporate-profits bonanza.

Washington is struggling with the same issues of cost of living gripping the nation, including a sizable housing, child care, and health care crisis.

FIGURE 5

A persistent, racial wealth and poverty gap exists in Washington state.
Percentage of households below Self-Sufficiency Standard by race/ethnicity

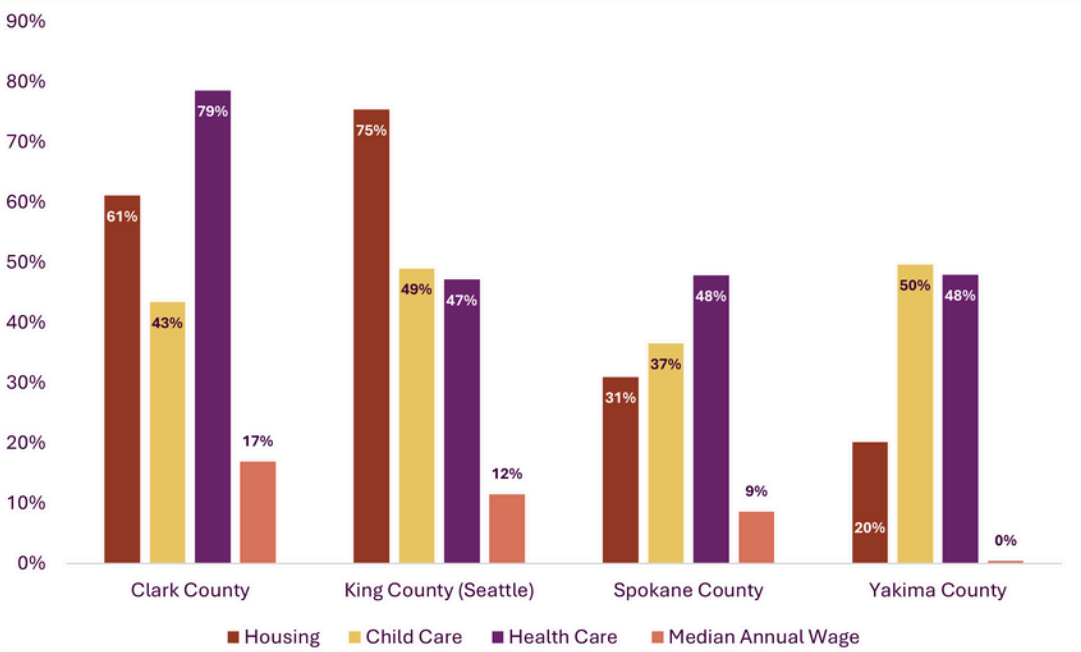


Source: Self-Sufficiency Standard (https://selfsufficiencystandard.org/)

While metro areas like Seattle have the most sticker shock in terms of how much a house might cost, housing affordability is, in fact, an issue in all areas of the state, including urban, suburban, exurban, and rural areas. The resulting tragedy of homelessness and the less visible issue of housing instability is also now prevalent all over Washington. Similarly, other core areas of family budgets, like child care and health care, have seen steeply rising costs. Using the Self-Sufficiency Standard for different family budget items, with adjustments for inflation, it's clear that in the last two decades, housing, child care, and health care costs have readily outstripped inflation.

FIGURE 6

As costs continue to rise and wages fail to keep up, Washington families are left choosing which basic needs they fulfill.
Changes in median earnings and self-sufficiency budgets for housing, child care, and health care from 2006-2023 (inflation adjusted) in different Washington counties. Self-sufficiency data shown is for a family of two adults with one preschool-age and one school-age child.



Source: Self-Sufficiency Standard (https://selfsufficiencystandard.org/) and Occupational Employment and Wage Statistics (https://esd.wa.gov/jobs-and-training/labor-market-information/employment-and-wages/occupational-employment-and-wage-statistics-oews)

Public programs make a difference.

What investments will improve the everyday lives of Washingtonians and their budgets?

There are many areas state lawmakers have the capacity to fully fund to improve services, expand those who can benefit from programs, and support the workers providing services. In contrast to the virtuous cycle that arises from fully funding the public good, austerity is an eroding cycle: Austerity budgets undermine the functioning of the public good by making it difficult to hire, train, and retain workers because of low pay, which then impacts what can be delivered to communities, which further undermines community members' trust in the public programs and services. The areas highlighted below will help reduce costs for working families and improve well-being among individuals, households, and communities across the state only if lawmakers commit to fully funding existing programs and expanding and improving others.

The areas highlighted in this paper are thorough but not exhaustive. Programs not discussed in depth in this report but are absolutely worthy of continued and further investment include funding expanded eligibility for safety net programs for those who are not eligible for federal programs; continued funding of the child support pass-through for families accessing TANF; and creating and expanding direct cash programs, like the Working Families Tax Credit, that have proven on a national scale to be extremely effective at decreasing child poverty.

CHILD CARE & EARLY LEARNING

Statewide, families struggle to find child care that is nearby and affordable. On top of that, many parents have jobs that span hours beyond nine to five. Child care centers that offer non-traditional hours, let alone ones that are local or low-cost, are even harder to come by. Not only is the dearth of early learning facilities a drag on family budgets, it also makes keeping a job harder for parents. Early learning is an issue that is extremely important to both businesses and workers. Child care shortages have ripple effects on the local economy: Parents have to quit their jobs or reduce their hours, or they're spending their disposable income entirely on child care, meaning the dollars do not go into other areas of the economy or into savings for the future.

Providing low-cost or cost-free, local, and available-when-needed child care programs is a huge economic boon for working parents and employers alike. A recent study of universal pre-K in New Haven by Yale and Brown University researchers showed just how beneficial these programs are: They found that every dollar spent on providing free, full-day care for preschoolers resulted in nearly $6 in returns for the economy. This significant return resulted from the ability of parents to work longer hours both during the time of the program and for many years afterward, meaning they had significantly more money in their pockets. The study found that parents whose children were enrolled in the preschool programs saw 21.7% higher earnings than the cohort whose children were not enrolled in the universal, free program due to being able to work more hours.

The Fair Start for Kids Act, passed in 2021, was a $1.1 billion investment to expand access to affordable, high-quality early learning for Washington families. Fair Start for Kids (1) increased the eligibility for families to receive child care subsidies to 60% of the state median income (SMI) (approximately $61,000); (2) capped family co-pays at $165 a month and didn't limit the number of families who would be able to receive the benefit if they qualified; and (3) established the subsidy to providers at 85% of the market rate. Importantly, escalators were built into the policy. Family income eligibility increases to 75% SMI in 2025 and to 85% SMI in 2027. The provider subsidy rates continue to be tied to up-to-date surveys of market rates. Increasing the family income eligibility to receive subsidies up to 75% SMI is projected to cost $356 million for the biennium. Providing the market-rate increases for providers is projected to cost an additional $532 million for the next biennium.

Even with the monumental investments of Fair Start for Kids, including continuing to fully fund the policy in the next four years, child care will likely remain unaffordable and out of reach for many families, with frustrations from both providers and parents. To continue making an impact on affordability for working families, the state should move toward subsidizing the actual cost of running these programs. Some of these cost drivers that may not be fully accounted for in the current paradigm include personnel costs (wages and benefits, paid leave, retirement), non-personnel costs (rent, facility maintenance, materials, food, insurance), and quality enhancements (professional development, education materials, and curriculum).

HEALTH CARE

Health care makes up a fifth of Washington's state budget. Costs continue to outpace inflation and wage growth, and care is unaffordable and out of reach for too many. A recent survey of 1,000+ Washingtonians in August 2024 revealed that 57% of respondents have avoided seeking medical treatment or using their prescription drugs in the last year due to cost.

One-third of Washingtonians surveyed live in a household with medical debt, while 63% would not be able to or would struggle to pay a medical bill of $500-plus.

Racial disparities in access to affordable care persist in our state. African American (75%) and Hispanic/Latino (75%) communities face significantly greater cost-related health care burdens than other Washingtonians (57%), such as delaying or skipping going to the dentist or doctor, cutting pills in half, or not getting the behavioral health care they need.

Addressing affordability in health care will look like funding and supporting three critical efforts: mitigating corporate consolidation and its effects on prices, funding essential health care affordability programs, and supporting immigrants in Washington to access health care.

CORPORATE CONSOLIDATION

Increasing corporate consolidation in the health care industry has led to higher prices for patients and their families. Advocates have been pushing for stronger oversight over health system mergers that result in higher prices and enforcement mechanisms to strengthen our state's Health Care Cost Transparency Board. Recent legislative efforts, including passage of the Balance Billing Protection Act and the Prescription Drug Affordability Board, have brought greater transparency and oversight to the health care industry in Washington. However, further legislative action and investment are necessary to reduce patient costs. This coming session, legislation to keep prices reasonable for those patients covered by School Employee and Public Employee Benefits Board health care plans will be on the table.

ESSENTIAL HEATH CARE AFFORDABILITY

Fully funding essential health care affordability programs is crucial to addressing our health care cost crisis. Washington state has improved access to affordable care through the Cascade Care Savings subsidy program, which is a statewide premium assistance program designed to support the lowest-income consumers who buy plans on our state marketplace through the Health Benefit Exchange. This program is designed to benefit the "cliff" population – people who earn just above the Medicaid cut-off of 138% of the federal poverty level but are still relatively low-income and earn up to 250% of the federal poverty level.

HEALTH CARE FOR ALL WASHINGTONIANS

In 2023, Washington became the first state in the nation to obtain a 1332 waiver allowing undocumented immigrants to buy plans on the Exchange, thereby enabling additional access to Cascade Care Savings subsidies. The vast majority (nearly 73%) of Exchange customers are now enrolled in Cascade plans. Over 100,000 people have received subsidies, including 2,000 immigrants who are ineligible for federal premium tax credits.

Now, Cascade Care subsidies are at risk of being eliminated if the legislature does not protect program funds, which are set to expire at the end of 2025. The current funding level of $55 million per year must either be maintained, or even expanded to the decision package request level of $75 million per year to support an expanding eligible population. Additionally, Washington state made history by creating an Apple Health lookalike program for undocumented immigrants in order to achieve parity for all low-income Washingtonians, regardless of immigration status. For the first time in 2024, Washington residents were able to sign up for coverage. However, funding was only sufficient to cover 12,000 people, leaving many more thousands without coverage. The Health Care Authority estimates that over 35,000 Washingtonians are eligible for the program, though even this is likely an undercount due to limits of data collection and safety concerns of immigrant families.

Washington lawmakers now have an opportunity to improve equity and access for immigrants in our state by expanding funding for the Apple Health Expansion program by including the final state budget a minimum of 4,000 spaces in 2026 and an additional 10,000 in 2027, for a total of $84 million for the biennium. Funding the program at this level would enable coverage for a total of 26,000 people; while this still is insufficient to ensure full coverage, it provides our state a pathway to ensuring full coverage in future years for this vulnerable population.

PUBLIC SCHOOLS

Across Washington, public schools are struggling. Schools' fiscal crises relate to state and local funding systems relying heavily on property tax revenue, resulting in schools cutting services and even closures. Despite an engaged (and sometimes enraged) community and parent-led organizing to keep schools open, Bellevue closed two elementary schools in 2023 to mitigate a significant funding deficit. Many other districts, including Seattle and Olympia, have proposed addressing fiscal problems by closing schools. When this report was published, Seattle considered closing four schools amid pushback from parents, students, educators, and community members. Many more districts have put off basic maintenance of buildings, limited bus routes, and cut fundamental programming such as arts curriculum to close budget gaps.

The fiscal instability and resulting cuts negatively impact families' schedules, stress levels, and sense of community. In addition, cuts or threats of cuts or school closures impact the feeling of stability of the teachers and staff at schools, which impacts their well-being and students' educational experience. For families that can afford the expense or have the time, they make seek to supplement their children's education with private arts and music classes, make them home-made meals, provide car rides to school, or even elect to remove their children from the public school system altogether and send them to expensive private schools instead. For families that can't afford it, they are at the mercy of what is funded or cut at their kids' schools.

For many years, educational staff, including paraeducators, food service staff, and bus drivers, have been struggling due to low pay, which leads to high turnover, high vacancy rates and difficulty in recruitment. According to the National Education Association 2024 Educator Pay Data report, classified staff in Washington make, on average, $37,334 annually.

Paraeducators are often the staff providing special education support and serving schools' highest-need students. When there aren't sufficient paraeducators on campus, this directly impacts families and students, and equity issues abound. Key to supporting students' well-being, paraeducators are often the lowest-paid workers in the K-12 system.

In addition to paraeducators, other areas of basic education, including food service and transportation services, are underfunded or have experienced cuts. Bus routes have been cut, notably in Seattle, and bus drivers have been difficult to recruit and retain due to more competitive wages in other transportation jobs. Due to how transportation services are currently funded, special passengers, such as those with special needs, those experiencing homelessness, and those in foster care, do not get the reliable transportation services they require.

The Self-Sufficiency Standard for Washington's most affordable metro area for two adults, one preschool-age child, and one school-age child was $62,268, meaning there's a gap of nearly $25,000 between the average wages for Washington's educational staff and what they need to live in the least expensive part of the state.

Fully funding primary education – meaning fully funding special education and providing reliable transportation – and following through on programs the legislature has already directed schools to implement will require $3 billion in additional funding for the 2025-27 biennium.

This additional funding will help to increase income to a living wage for food service, paraeducators, and bus drivers; address high vacancy rates and recruitment issues; and help ensure there are sufficient staff to support students. Providing greater financial stability to school districts will result in a better educational experience for all of Washington's students, increase the sense of well-being of and reduce stress for teachers, staff, parents, and students. Ultimately, this will help support keeping costs low for families as they can continue to rely on school bus routes, educational programs and supports, and school meals for their children.

HIGHER EDUCATION

From training in welding and manufacturing to graduate degrees in comparative literature, our state's public universities and community colleges provide essential training and learning opportunities for hundreds of thousands of Washingtonians annually. Unfortunately, tuition and fees (particularly in auxiliary services like dining and housing) have steadily increased at two- and four-year institutions.

While options outside of universities, like apprenticeships, exist and have reached record numbers of attendance statewide, Washington state's budget focuses on two- to four-year institutions, as will this report.

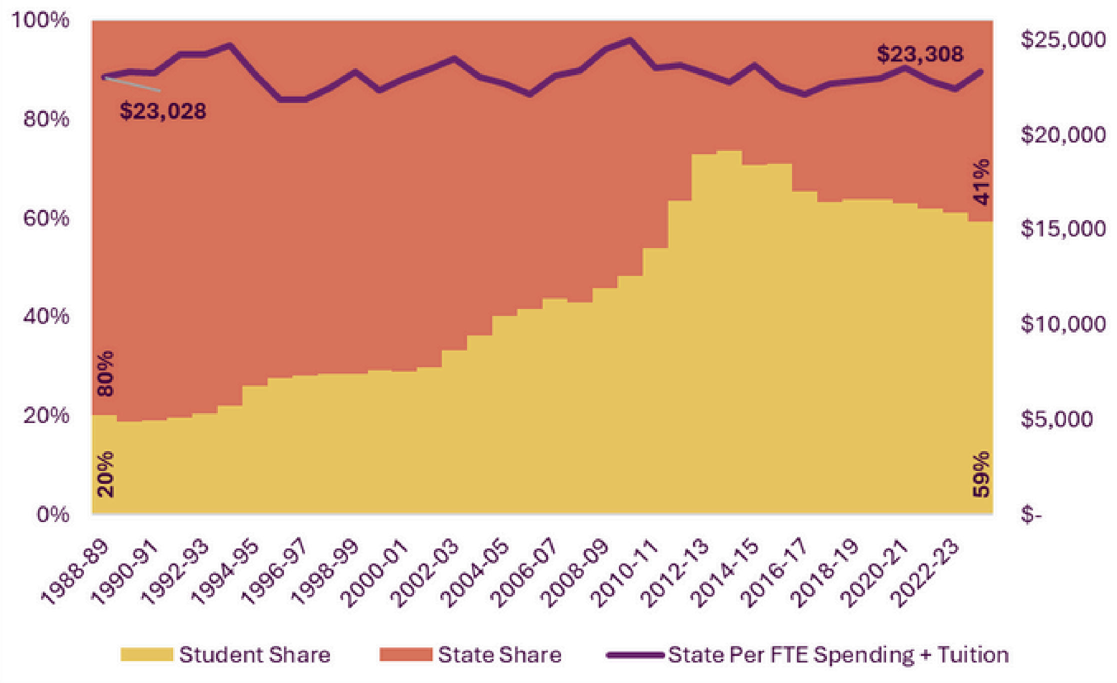
The state's share of funding versus the students' share (in the form of tuition and fees) has gradually tilted more and more toward students at four-year universities and community and technical colleges (Figure 7, 8).

In 2019, the legislature made great strides by creating the Workforce Education Investment Account and the Washington College grant, which covers the cost of tuition at public and private colleges and universities with awards varying by family income eligibility. Despite its strengths, the Washington College Grant leaves out middle-income families, who still have to pay for most, if not all, college tuition, in addition to housing, fees, and ancillary costs of attending school. This coming session, expansions to the Washington College Grant should be fully funded as a step towards providing cost-free college. Though the numbers are still rough, estimates for providing cost-free community and technical college have ranged between $100 to $150 million annually.

When it comes to Community and Technical Colleges (CTCs), which serve around 300,000 students at 34 different institutions, access remains a top-level issue for students. Access issues can be tied to lack of funding for faculty and staff.

FIGURE 7

Tuition and fees have steadily increased at four-year institutions.
State vs. student share of higher education funding at Washington's research universities (UW, WSU)



Source: Washington Education Research and Data Center State-funded Enrollment Reports (https://erdc.wa.gov/), Washington state Fiscal Information (fiscal.wa.gov) and Office of Financial Management (ofm.wa.gov).

Similar to K-12 schools, lack of funding for a living wage for both staff and adjunct faculty (who make up the vast majority of the faculty workforce, particularly within Basic Education) leads to high turnover, vacancies, difficulties in recruitment, and ultimately, a lack of sufficient student support and services.

Many CTC students are adult students seeking to gain new skills or certifications or students from historically underserved backgrounds; “non-traditional” students, students with children, and students working full-time while pursuing their degree may need extra assistance navigating their higher ed journey.

Registering for classes and getting appropriate and timely advising is difficult or impossible when administrative and advising staff jobs are cut and one staff is doing the work of multiple people, or no one is available to answer emails or phone calls.

In this coming session, lawmakers must refrain from compounding funding issues in higher education, particularly within the CTC system, by making funding cuts to address larger budget issues. Higher education is often the first area on the proverbial chopping block in tough budget years. Unlike K-12 education, providing for a higher education is not constitutionally required.

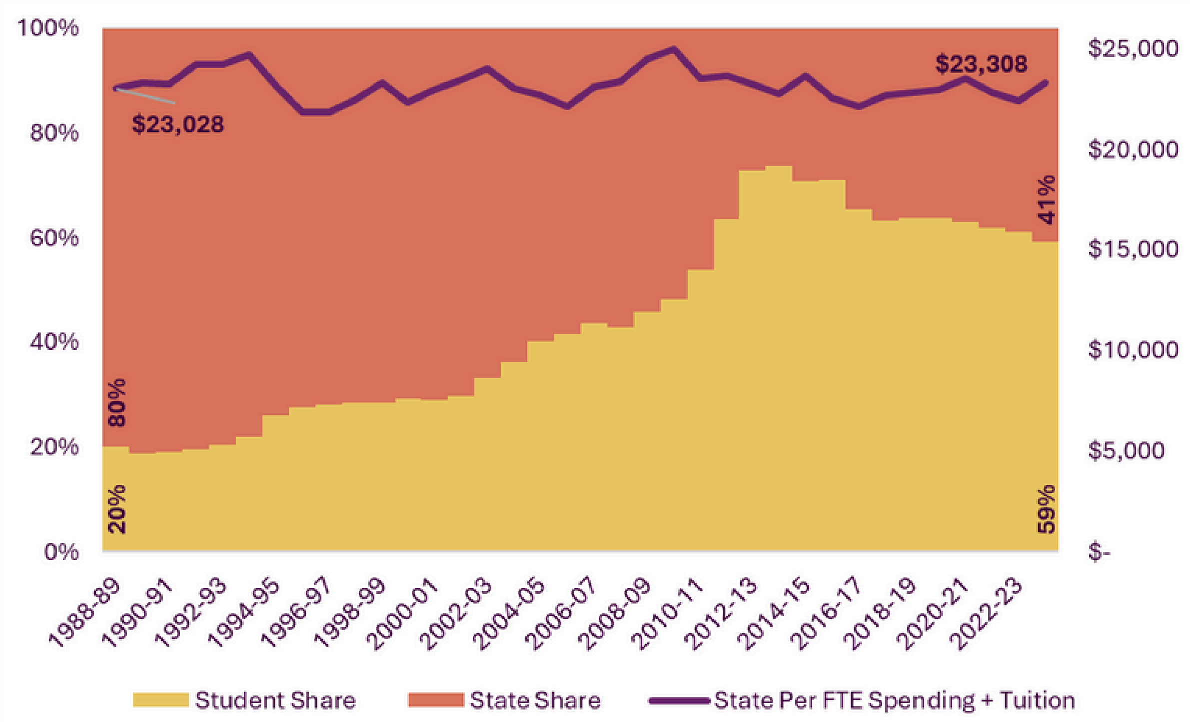
Instead of cuts, the legislature should invest to address costs for students and help more students complete their degrees. This means providing funding for competitive compensation for CTC staff and faculty, which will be an investment of $183 million.

This boost in funding will help colleges fill vacant positions and reduce turnover by offering wages that are living wages. Funding wrap-around services and expanding the Washington College Grant will also help to make higher education more affordable for Washington's students.

As a result of underfunding classified and academic staff at CTCs, students miss out on financial aid they deserve or have difficulty registering for the classes they need for their major. These issues combine to make college more expensive, take longer to complete, and be more stressful.

FIGURE 8

More of the costs are now paid by students at community and technical colleges
State vs. student share of higher education funding at Washington's community and technical colleges



Source: Washington Education Research and Data Center State-funded Enrollment Reports (https://erdc.wa.gov/), Washington state Fiscal Information (fiscal.wa.gov) and Office of Financial Management ofm.wa.gov).

PUBLIC GOOD JOBS

Public sector jobs are a bulwark against the corporate-led race to the bottom in terms of workplace standards and union representation. Certain infamous corporate employers maintain unsafe and illegal working conditions, leading to frequent workplace injuries and labor violations; many others engage in lobbying and exploitative business practices that erode worker pay and rights in service to the corporate vision of a "gig-economy." In contrast, public sector employers are likely to provide safe workplaces, job security, secure scheduling, access to union representation, health care benefits, and retirement benefits.

Public employees ought to make enough money so that they can comfortably afford to live in the places that they serve. Whether in Seattle or Walla Walla, housing, health care, child care, and other essential family budget costs are rising. Lawmakers must ensure that public good jobs are good paying jobs so public sector employees can live near where they work.

In rural communities, public sector jobs, such as those at schools, colleges, local government, or state agencies, are often the best for benefits, security, and pay. The services that these employees provide are also some of the most essential services in communities.

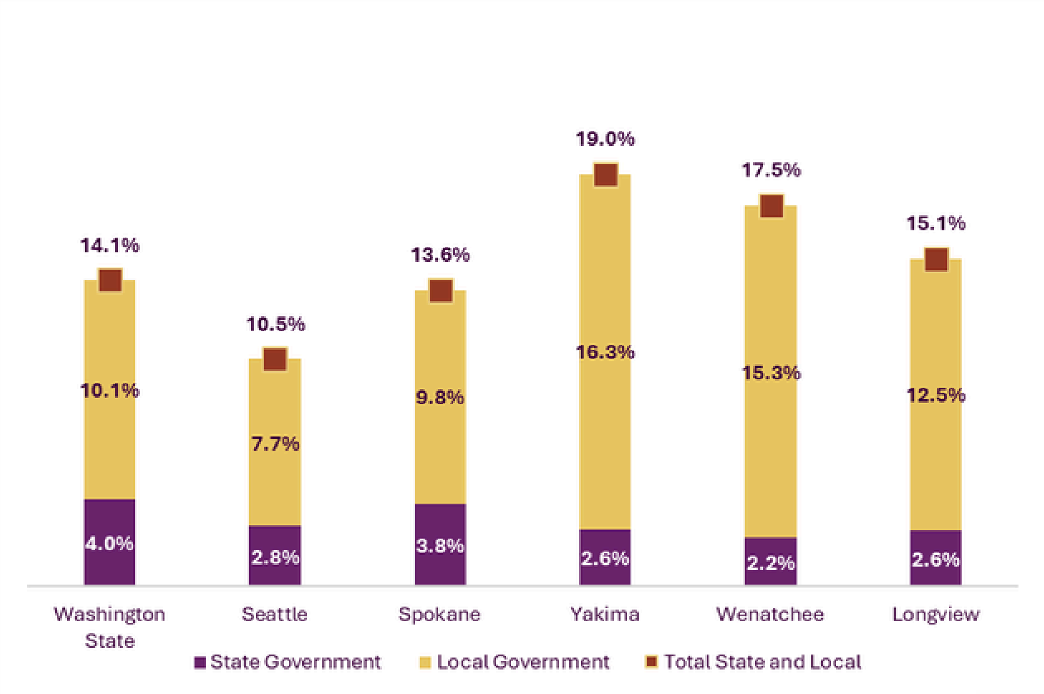
Thus, ensuring that public sector jobs remain fully funded will help make life more affordable for families, give them access to good employment, and allow them to receive services that make life easier and more affordable.

This coming session, there are dozens of public sector contracts that have been negotiated requiring about $3 billion in funding. Fully funding wage increases and benefits already negotiated through the collective bargaining process is the starting point for lawmakers this session. Protecting these jobs by increasing pay when it lags behind a living wage or competitive wage is critical in a few areas, such as those highlighted in this report: paraeducator and other staff at public schools, classified staff and adjunct faculty at community and technical colleges, and child care providers.

When families need services, whether it's help filling out a financial aid application to attend community college classes, help with an ailing friend or family member with in-home care, or a bus route that gets their kids to school, they will be able to more readily rely on public services that are fully funded, with employees with job security and a sense of belonging and well-being.

FIGURE 9

Public sector jobs must remain fully funded to help make life more affordable.
State and local government employment as a percent of total non-farm employment in Washington state and selected counties



Source: Washington Employment Security Department Current Employment Statistics, seasonally adjusted (https://esd.wa.gov/)

CONCLUSION

While the rising cost of living is hurting families across Washington, there are areas where the state legislature can mitigate the impacts and provide support to families. These are in areas highlighted here, including early learning, health care, public schools, higher education, and public sector jobs. Other critical areas of investment beyond this report's scope include affordable housing, cash assistance, transportation, and protecting the environment.

Existing regressive revenue streams, such as sales and property tax, are both inequitable and inadequate. Relying on these funding sources to fund the programs, services, and jobs outlined in this report will ultimately be a failing strategy from two sides. Regressive taxes disproportionately tax low- and middle-income households that can benefit the most from the public good being fully funded and can spare the fewest dollars from their budgets. Secondly, the world has changed, and Washington's tax code has not kept up with it, leading us to the current paradigm wherein our out-of-date tax code creates ongoing structural funding deficits. Washington's economy has shifted from a reliance on natural resources to high tech. Wealth generation has shifted into financial assets traded on Wall Street, with a vast majority of the gains going to a small fraction of wealthy individuals and corporations.

Progressive revenue is critical to affordability. This session, 2025, lawmakers will have multiple opportunities to pass progressive revenue that can start bringing in revenue in the short and medium terms. Policies to tax high earners, high-wealth individuals, and profitable, large corporations will be on the table. These policies will provide sustainable and adequate funding sources for the public good and make the system more equitable by asking those with the most to pay more of what they owe. As an added bonus, progressive taxes are quite popular in Washington state.

In the coming years, it will be more critical than ever that we take care of each other. The national rhetoric and another Donald Trump presidency will likely erode many things that strengthen our society's fabric — things like access to health care, safe and stable housing, and union jobs. Our state government is uniquely positioned to make choices that will bolster protections for all Washingtonians, create policies that make our tax code more equitable, and invest in programs that support individual families and make communities more economically resilient.

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